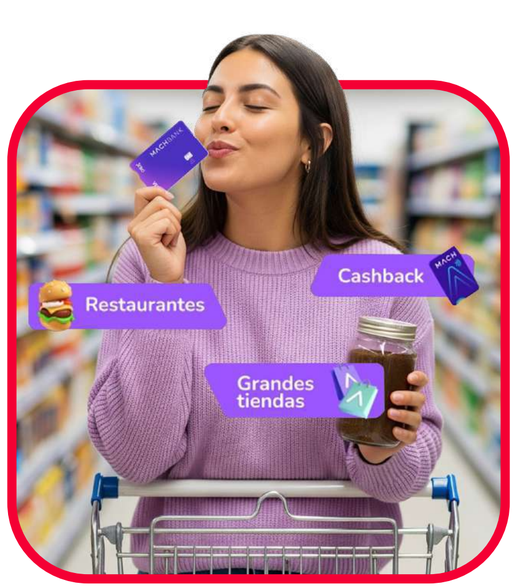
# Integrated Annual Report 2025










Dare to *make a difference*

# Dare to *make a* ***difference***

Nearly nine decades ago, we set out to support those who were seeking to embark on a new beginning and build a better life.

Today, we continue to do just that—putting people first and daring, day after day, to find new ways to deliver value and to support those who share their dreams with us, building relationships of trust that stand the test of time.

Together, we are Bci… daring to make a difference.



Bci

Integrated Annual Report 2025

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Dare to *make a* ***difference***


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# 01.

# Letters

1.1 Message from the Chairman
1.2 Message from the Chief Executive Officer

**We dare to grow with purpose, making an impact through our strength**

# Message from the Chairman



Dear shareholders:

It is with great satisfaction that I submit the Annual Report for the 2025 fiscal year, not only because of the strength of the figures we are sharing today, but also because of my conviction that Bci has reached a level of maturity that allows us to look to the future with renewed ambition.

*The year 2025 will go down in our history as one in which we achieved our goals. We have achieved historic results, which reflect the success of an innovative strategy for sustained growth and international expansion, executed with discipline and conviction.*

Today, Bci is Chile's largest bank in terms of assets, with USD 89,920 million, following a decade in which we tripled in size and established an integrated financial platform with a significant presence in Chile, the United States, and Peru.

This growth has been underpinned by sustained and strategic investment in our infrastructure. We made an early commitment to technology, advanced data analytics, artificial intelligence, and the development of specialized talent—decisions that today give us a clear competitive advantage.

During the 2025 fiscal year, our operations in Chile enabled us to reach local assets of approximately CLP 56 billion and a customer base of over 6 million, whom we serve through Bci, Lider Bci, and MACHBANK. We have been able to build this large community thanks, in part, to our ongoing investment in innovation and digital channels, which today enable us to process more than 4.1 million transactions daily, thereby creating a robust technological platform that will continue to serve as the foundation for our future growth. In addition, Bci has established a strong leadership position in commercial lending and currently boasts healthy portfolio risk indicators, allowing us to look to the future with confidence.

Furthermore, our international platform—comprising Bci Miami, Bci Securities, City National Bank of Florida (CNB), and Bci Peru—achieved outstanding results, positioning our company to capitalize on the opportunities that arise daily in these markets. Ten years after acquiring CNB, our operations in Florida, United States, have grown fivefold, and the achievements we've made there are further proof that Bci can compete successfully under demanding international standards, expanding our capabilities and scale. At the same time, throughout 2025, Bci Peru continued to make progress in its development and has solidified its position as a second pillar of regional growth, confirming the strength of the expansion model we have pursued.

As part of this same strategy aimed at expanding in the Chilean, Peruvian, and U.S. markets, we have initiated a corporate restructuring process through which a

holding company called Bci Group will be created. This holding company will oversee two banks that will eventually operate independently of one another: Bci and its subsidiaries in Chile—including Bci Miami, Bci Securities, and Bci Peru—on one hand, and CNB on the other. This new organizational structure will allow us to optimize the use of capital, maximize value for all our shareholders, and diversify our funding sources, while enabling us to capitalize on growth opportunities in the state of Florida—one of the most dynamic markets in the world—all while maintaining our core focus and commitment to Chile.

Although the strong financial performance achieved in 2025 is significant, it is not our only goal. Since its founding in 1937, Bci has conducted its business based on clear principles: profitability is not merely the result of efficient financial operations, but also the natural consequence of the value we seek to create for our customers, employees, and the communities in which we operate.

*As Chairman of Bci, and on behalf of the Board of Directors, I deeply appreciate the commitment, excellence, and professionalism with which our teams have guided the bank through this period of growth and expansion.*

The record levels of internal engagement achieved in 2025 also reflect a culture that seeks to create genuine value for those who have chosen to build their careers here.

In line with this commitment, in 2025 we decided to set a minimum gross salary of CLP 1,000,000 for all our employees. This decision—along with other initiatives aimed at strengthening our value proposition—reaffirms that the overall well-being of our teams is the foundation upon which we build our present and shape our short- and long-term ambitions.

I would also like to highlight the steady increase in our customers' satisfaction levels. We understand that the bank's profitability is closely tied to the trust and preference of those who choose us; we strive not only to have satisfied customers, but also to have true advocates of our value proposition. That is why we monitor this indicator so closely. Our investment in digital platforms over the past decade has enabled us to improve our customer service and support. As with any human endeavor, these efforts are not flawless, and there is always room for improvement, but they reflect our unwavering commitment to giving our very best every single day.

With the same commitment, at Bci we strive to create value in the communities where we operate. This commitment is reflected not only in our banking activities—which undoubtedly have a significant impact on our customers' lives—but also through robust and consistent social initiatives. As a company, we have decided to focus our efforts on those who have

no voice, are not part of any advocacy groups, and have no representatives to amplify their demands. In line with this approach, we prioritize supporting organizations that have demonstrated effectiveness in developing programs aimed at strengthening education, supporting vulnerable children and the elderly, and promoting a dignified life for the most vulnerable segments of society, regardless of whether or not there is an associated business relationship. As a Chilean bank founded by immigrants, we have a deep understanding of the challenges facing our country. For us, contributing to a more just society is not merely a duty, but also a calling.

I am firmly convinced that the role of the entrepreneur—and of those in leadership positions—must always include a significant social component. Of course, the returns we provide to our shareholders are essential: without profits, there is no company and no sustainable growth. But it is equally true that Chile needs an approach capable of balancing investors' legitimate expectations of returns with the social cohesion necessary for countries to grow in peace and freedom, and thus build long-term progress. Bci was founded on this conviction and these principles, and it will continue to uphold them throughout its future.

We are entering 2026 with well-founded optimism. We have a solid foundation, a clear strategy, and highly committed teams. We know that the environment will remain challenging and that success is not guaranteed, but rather is built day by day through discipline and a long-term vision. You can expect the best from each of us.

We will continue down this path, convinced that growth with purpose can truly contribute to people's well-being and the country's progress.

I appreciate your trust and invite you to continue working with us

**Ignacio Yarur Arrasate**
Chairman of the Board

# Message from the CEO



Dear shareholders,

I am proud to share with you that 2025 was an extraordinary year for Bci. Today, it is gratifying to see how our strategy has yielded tangible results.

*Our roadmap is clear and stems from a deep conviction: more than just a bank, we are a facilitator of financial and non-financial solutions that seeks to have a positive impact on the lives of our customers, employees, shareholders, and the community.*

That is why we continue to roll out our long-term strategy, which is centered on three key pillars: a personalized, omnichannel experience; ambitious and sustainable growth; and a culture that puts people first.

This strategy yields tangible results. First, in 2025, Bci reported net income of CLP 996 billion, representing a 24.26% increase over the previous year, and a return on average equity (ROAE) of 13.77%.

What makes Bci a robust institution is, in part, the strength of its balance sheet and our comprehensive risk management. We lead the industry in Chile with the lowest consolidated portfolio risk ratio, at 2.01%. Furthermore, our capital adequacy ratios—with a Common Equity Tier 1 (CET1) ratio of 11.20% and a Capital Adequacy Ratio of 15.38%—form the cornerstone of our financial strength and reflect a rigorous approach to capital allocation.

This strong overall performance has been widely recognized by the market. By the end of 2025, our stock price had risen by an exceptional 120%, more than double the market average. This reflects the trust we have built with investors in our strategy and our ability to execute. In addition, our market capitalization reached CLP 12.77 trillion, consolidating our leadership position and further demonstrating that we are building long-term value for all our shareholders.

But our success is not only financial; it is also a matter of reputation. In 2025, Bci was named the Most Innovative Bank by the Most Innovative Companies (MIC) ranking, Chile's Most Sustainable Company by Merco ESG, and one of the best places to work in Chile by BUK's Building Happiness ranking and First Job, among others.

In terms of our customers, in 2025, we consolidated our growth in the retail banking segment as a platform that integrates financial services with everyday solutions, further embedding ourselves in people's daily lives. Through a robust omnichannel approach, we have strengthened the payments and rewards ecosystem by forming strategic partnerships with leaders in key consumer sectors. In this segment, we have returned to a growth path, with a 6.8% increase in loans over the past 12 months, in line with the industry average, while maintaining a 90-day-plus delinquency rate in our consolidated portfolio of 1.53%, which is lower than the industry average and that of our key competitors.

In this context, MACH evolved into MACHBANK and expanded its value proposition by launching loans and credit cards, thereby strengthening its fully digital offering for millions of people. One in three new accounts opened in the market in the last year was with Bci or MACHBANK, reflecting a solid digital strategy with a long-term vision.

With a focus on continuously improving the customer experience and the goal of operating more simply and efficiently, our entire network now operates under a new service model. We are reimagining our branches as financial solution centers, combining the best of in-person and digital experiences to ensure meaningful human interactions.

Over the course of the year, we renovated 11 branches, bringing the total to 17 over the past two years. These improvements resulted in a 6.6 point increase in the NPS and a 20% rise in productivity.

Small and medium-sized enterprises are a top priority on our strategic agenda through the Valor Pyme program, a nationwide initiative that already has more than 400,000 users, nine strategic partners, and over 50 affiliates throughout Chile.

This comprehensive initiative provides concrete tools, knowledge, and networks that help strengthen the competitiveness of small and medium-sized enterprises (SMEs), while also promoting job creation and boosting the national economy.

For our corporate clients in the Wholesale & Corporate Banking segment, we have consolidated our leading position in the domestic market, achieving a 16.5% share of commercial loans as of the end of December 2025, with a significant presence in strategic sectors such as mining, energy, and infrastructure, where we are a leader in financial structuring.

This leadership in the credit market is further strengthened by a cutting-edge transactional solution, where 360° Connect has become the industry standard. Over the course of the year, we enhanced this platform by integrating open banking services that provide our customers with a comprehensive view of their financial position.

For the fourth consecutive year, we were recognized as the best platform for businesses in Chile and named the Best Corporate/ Institutional Digital Bank in Latin America by Global Finance. We also surpassed two trillion pesos in our sustainable loan portfolio, integrating environmental, social, and corporate governance criteria into our comprehensive business management.

In Wealth Management, we are building on our strategy by leveraging the strength of our corporate assets and an increasingly robust regional platform. The specialized expertise of our teams, combined with the strength of our digital capabilities, has enabled us to deliver a consistent value proposition across the various locations where we operate.

Under this approach, and with a focus on synergy, we leverage the capabilities of Bci Asset Management and Bci Corredor de Bolsa through highly sophisticated solutions designed specifically to meet the wealth management needs of our affluent clients. This initiative is further strengthened by its integration with our platform in the United States—comprising CNB, Bci Securities, and Bci Miami—creating a unique regional network.

In line with this same vision of regional growth, in 2025 we celebrated the 10th anniversary of the acquisition of City National Bank of Florida (CNB). A decade after this strategic decision, CNB has become our primary driver of international growth, increasing its assets fivefold and its profits sixfold since its integration with Bci, and reaching a net profit of USD 261 million in 2025.

This presence in the United States is complemented and strengthened by the track record of Bci Miami, a platform that has served as our gateway to that market since 1999 and has played a key role in the execution of our internationalization strategy, acting as a strategic partner for Chilean and Latin American clients and managing more than USD 8 billion in client assets and liabilities. Through a wide range of corporate and private banking services, we provide comprehensive support to families and businesses in the region for their offshore business and wealth management needs.

Overall, our U.S. operations now account for 40% of the bank's assets, confirming the strength and consistency of a strategy that unites Chile, the United States, and Peru under a single vision.

In line with this expansion, Bci Peru exceeded its initial projections by reaching breakeven sooner than expected. With a net profit of USD 12.6 million, this subsidiary achieved a 136% increase in earnings compared to 2024, thereby establishing a significant regional presence for companies with transnational operations and strengthening our service network in the region's most dynamic markets.

This initiative was built on a model of sustainable growth, in which we successfully balanced the strength of our assets with a strong ambition to expand. Thanks to this balance, we have successfully expanded our customer base and business volume, using technological innovation as a driving force to enhance our operational excellence and strengthen our international presence.

Reflecting this performance, 2025 emerged as the best year in our history in terms of service levels and channel availability, a performance underpinned by our unquestionable financial strength at the end of the fiscal year.

This is how we achieved an 82% user satisfaction rate for Bci's digital channels and a recommendation rate of 74 points—6.6 points higher than last year's result.

With this focus on scalability, we took a decisive step forward in 2025 by accelerating the adoption of generative AI across the company, paving the way for our evolution into an AI-first organization. This transformation is the key driver behind our efforts to improve our operational efficiency. We recognize that there is a gap in this indicator compared to our relevant competitors, a reality that we view as a strategic opportunity to capture value.

None of the above would be possible without a culture that puts people at the heart of every strategic decision. This identity is our main competitive advantage.

I would like to thank our employees for their commitment and dedication, as well as the Chairman of the Board and the Board members for their vital support and strategic vision in guiding the implementation of our roadmap.

*We are ready to lead the financial ecosystem with a deeply human approach. We have what matters most: an exceptional team of employees and a culture grounded in clear values and principles, which has successfully evolved into a mindset open to change and continuous transformation.*

**Eugenio von Chrismar Carvajal**
Chief Executive Officer

# 02.

# Culture, Corporate Strategy, and Performance


2.1 About Bci
2.2 Mission, vision, purpose, and values
2.3 Our history
2.4 Corporate strategy
2.5 Sustainability strategy
2.6 Financial performance
2.7 Main achievements and progress
2.8 Investment plans
2.9 Banking sector
2.10 Awards


**Who we are is what drives us to dare to make a difference every day**

# 2.1 About Bci

We are one of the leading financial groups in the region, with total assets of CLP 81,566 billion as of 31 December 2025 and nearly six million customers. We also have operations in the United States, where our subsidiary City National Bank of Florida (CNB) is one of the leading local banks in the state of Florida, and in Peru, where we have been operating since 2022.

## ▷ 2.1.1 National and international presence

DJSI 1.7.2, DJSI 1.9.1

### Chile

Parent company:

- Banco de Crédito e Inversiones

National subsidiaries:

- Bci Finanzas Corporativas S.A.
- Bci Asset Management Administradora General de Fondos S.A.
- Bci Corredor de Bolsa S.A.
- Bci Corredores de Seguros S.A.
- Bci Factoring S.A.
- Bci Securitizadora S.A.
- Servicios de Normalización y Cobranza, Normaliza S.A.
- Bci Corredores de Bolsa de Productos S.A.
- Servicios Financieros y Administración de Créditos Comerciales S.A.
- Administradora de Tarjetas Servicios Financieros Limitada
- SSFF Corredores de Seguros y Gestión Financiera Limitada
- Servicios y Cobranzas SEYCO Limitada*

Related companies:

- Pagos y Servicios S.A.

### United States

International subsidiaries:

- Bci Financial Group,Inc. and subsidiaries, parent company of City National Bank of Florida (CNB) and Bci Capital Finance
- Bci Securities Inc.

Branch:

- Miami

### Latin America

International subsidiaries:

- Bci Peru

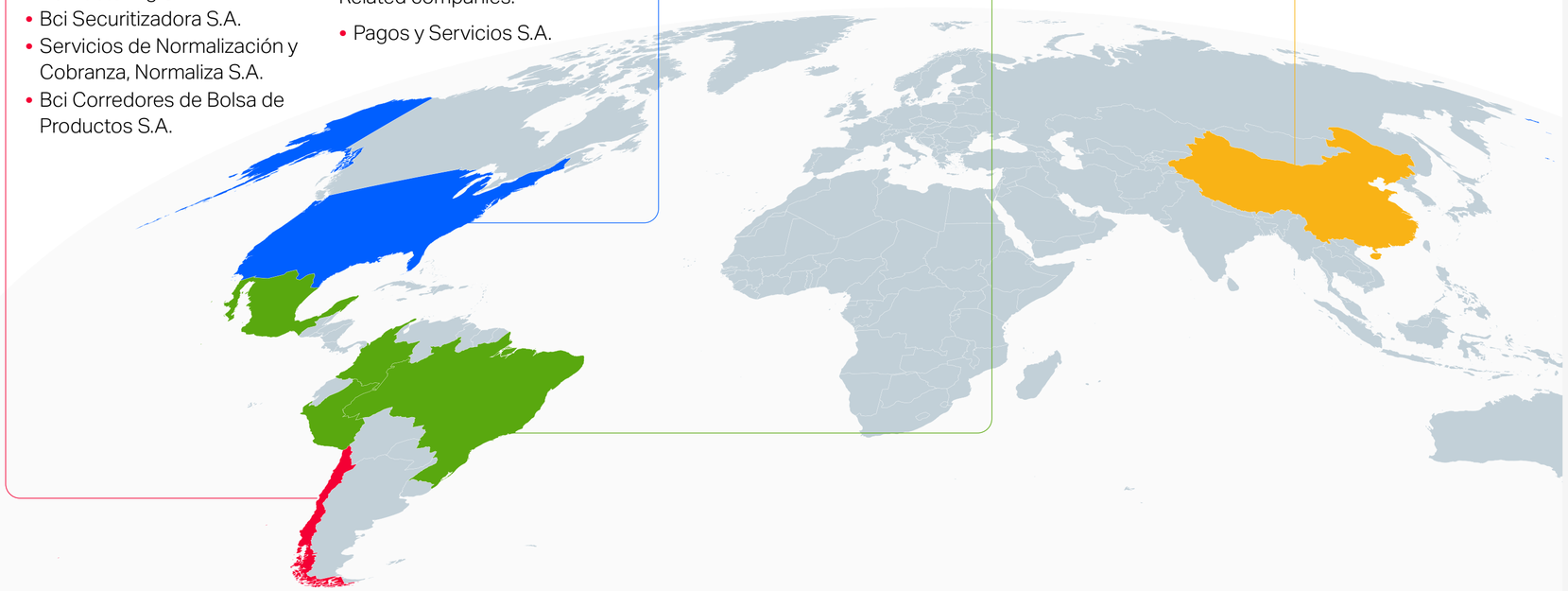
Representative offices:

- Mexico City, Mexico
- São Paulo, Brazil
- Bogotá, Colombia

### Asia-Pacific

Representative office:

Shanghai, China



*On 30 June 2025, the company Servicios y Cobranzas Seyco S.A. merged with Servicios Financieros y Administración de Créditos Comerciales S.A., the latter being the legal successor.

### Market share

Chilean banking industry, including overseas operations Assets

| | |
|---|---|
| 81,565,560 | Assets |
| 56,868,638 | Loans |
| 46,819,282 | Deposits |

### International ratings

| Moody's | S&P Global | Fitch Ratings |
|---|---|---|
| A2 | A- | A- |

### Geographic diversification

31 december 2025[1]

| | |
|---|---|
| 39.6% | Overseas assets |
| 38.1% | Overseas loans |

### Share in consolidated total

31 december 2025[1]

| | Loans | Assets | Net income |
|---|---|---|---|
| City National Bank of Florida | 31.8% | 31.2% | 26.8% |
| Bci Miami | 5.0% | 6.7% | 4.4% |
| Bci Peru | 1.2% | 1.7% | 1.2% |
| Bci and subsidiaries in Chile (excl. Lider Bci) | 61.0% | 59.7% | 67.5% |
| Lider Bci | 1.0% | 0.7% | 0.1% |

[1] The subsidiaries' shares are considered individually (i.e., without taking into account consolidation effects).

# ▷ 2.1.2 Products and services

NCG 519 6.2.i

## Personal Banking

- Checking account plans
- Credit and debit cards
- Consumer / mortgage loans
- Insurance
- Investments
  - Time deposits
  - Mutual funds
  - Investment funds
  - Stocks
  - Currency
  - International market
  - Derivatives
  - Alternative assets
- Today, We're All Green
  - Green mortgage loans
  - Green car insurance
  - Green leasing
  - Green investments

## SME Banking

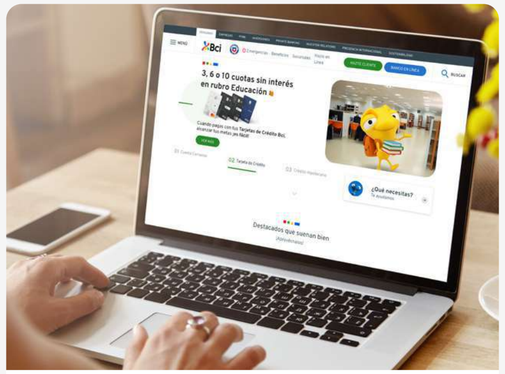
- Checking account and debit card plans
- Bci business credit cards
- Financing
  - Traditional commercial loans and state-guaranteed loans
  - Factoring
  - Traditional and green leasing
  - Traditional and state-guaranteed performance bonds
  - Foreign currency loans
- Foreign trade and money desk
- Investments
  - Time deposits
  - Mutual funds
- Insurance
- POS Bci
- Online payroll processing
- Valor Pyme
- Banking services in Miami (Bci)

## Corporate Banking

- Everyday Banking (360° Connect
- Performance
- Leasing (traditional and green), factoring,
- Transactional services
- International trade
- Derivatives, hedging, foreign currency
- Fixed income and
- Corporate financing
- Long- and short-term financing
- Corporate finance
- Project Finance
- M&A and
- Capital markets, DCM, ECM
- Agency
- Insurance

## 2.1.3 Service channels

NCG 519 6.2 ii




### Digital

Web platforms and apps designed specifically for individuals, small businesses, and corporations.




### In-person

**Chile**

176 branches

554 ATMs

**United States**

1 Bci branch in Miami

29 CBN Branches in the state of Florida

**Peru**

1 office



### Representative offices

- Mexico
- Brazil
- Colombia
- China

## 2.1.4 Main buildings

NCG 519 6.4.i, NCG 519 6.4.iii

### Company-owned facilities (Santiago, Chile)



El Golf 125, Las Condes



Huérfanos 1134, Santiago



Alcántara 99, Las Condes

### Leased facilities (Santiago, Chile)

(some floors)

Bci Finanzas Corporativas

Isidora Goyenechea 3477,
Las Condes

Bci Asset Management

Bci Corredor de Bolsa

Banca Privada

Magdalena 140, Las Condes

# 2.2 Mission, vision, purpose, and values

NCG 519 2.1; NCG 519 3.5

## Mission

Bci is a financial solutions corporation that participates in all the business areas and financial operations allowed under the General Banking Law, providing the community with efficient, high-quality products and services, continuous technological innovation, prudent risk management policies, and stringent ethical standards that must be followed by everyone who works in our companies.

The Corporation is committed to ensuring that our objectives and policies are achieved within a framework that emphasizes our four fundamental pillars: shareholders; customers and suppliers; employees and their families; and society.




## Vision

We aspire to be a regional leader in innovation, approachability, and customer experience, and to be recognized as the best place to work and grow professionally.

## Purpose

### Dare to make a difference.

It is through this purpose that we seek to set ourselves apart in the eyes of our customers and all our stakeholders. We are confident that by focusing on distinction, we will achieve our medium- to long-term goals while also serving our community.

## Values

At the heart of our culture lie integrity, respect for others, and a commitment to excellence. These values serve as the foundation that has enabled us to become the company we are today: customer- and employee-focused, a leader in innovation, and a dynamic global player across the range of businesses in which we operate.

### Integrity

Be honest, ethical, and transparent in all our actions.

### Respect

Show consideration for others and be mindful of how our actions affect customers and coworkers.

### Excellence

Strive to be exceptional in everything we do and undertake.

We also adhere to the United Nations Guiding Principles on Business and Human Rights, which is reflected in our unwavering commitment to the framework that establishes companies' responsibility to protect human rights and provide remedies for abuses.

# 2.3 Our history

NCG 519 2.2

We were born with the courage to make a difference.

In 1937, a group of immigrants, including Juan Yarur Lolas, recognized the need to provide banking services to emerging entrepreneurs who, at that time, lacked the support they needed to grow their businesses.

That spirit of people-centered service is what has defined our journey as Bci, keeping us constantly focused on making a positive impact on society.

## Our history

### 1937
**Startup of operations.**

We were founded under the acronym for **Banco de Crédito e Inversiones,** which we still use today..

### 1943
**The company went public.**





### 1946
**Juan Yarur Lolas** was elected Chairman of the Board of Bci. His tenure defined the Bank's leadership style, vision, and spirit.



### 1954
Following his father's death, **Jorge Yarur Banna** took over as Chairman, consolidating Bci's market position through expansion and growth.

### 1957
We began our expansion across Chile early on, first **reaching the Norte Grande region** and then moving south from Curicó.

### 1968
We introduced **traveler's checks** to facilitate the transport of cash and make payments in places where other forms of payment were not accepted.

# Our history

## 1975

In partnership with Bank of America, we improved our in-branch customer service model. We introduced the role of account executive and pioneered the "red carpet" approach to managing teller services.

## 1978

We launched the **first online bank** for conducting electronic transactions, including check payments.



## 1979

We were the first to offer a **credit card** in partnership with American Express.

## 1985

We opened the **first bank branch in Antarctica**, the southernmost branch in the world.






## 1987

We launched the **first six ATMs in the country**. Shortly thereafter, we joined forces with other banks to form Redbanc

## 1989

We promoted **automatic bill payment**, **self-service**, and **phone banking**. We began developing **Servipag** and created the **first electronic checkbook** (Cuenta Prima).



## 1991

**Luis Enrique Yarur Rey** assumes the chairmanship During his tenure, he spearheaded a robust, consistent, and profitable growth strategy, positioning Bci as Chile's largest bank in terms of total assets—one of the top 10 in the region and the only Chilean bank to have expanded internationally.

## 1992

With **Tecnobanco,** we were the first Latin American bank and one of the first 10 in the world to offer 24/7 checkbook pickup, 365 days a year.

# Our history

## 1994

We revolutionized the market with our **Open Plans**, which allow us to segment customers based on their needs.

## 1996

In a first for the industry, we published our **Code of Ethics.**

## 1998

We launched **TBanc, the first 100%** remote bank, offering 24/7 customer service year-round via phone and/or the internet.




## 1999

We became the first **Latin American bank** with a U.S. license to operate in the state of Florida. Our global expansion began with branches and representative offices in Lima, São Paulo, Mexico City, Hong Kong, and Colombia.

## 2004

With the acquisition of Banco Conosur, we launched **Bci Nova**, a new bank targeting segments that were previously underserved in the industry.

## 2006

We launched the **Nace y Renace Program** to support those starting businesses and those who need a second chance in the financial system.

## 2007

We created the **country's first mobile banking service,** allowing customers to make transactions from their cell phones.



# Our history

## 2015

We were the first Chilean company to acquire a bank in the **United States. The acquisition of City National Bank of Florida** has strengthened our position in the United States.




## 2016

Through our brokerage and wealth management division, we launched **Bci Securities,** offering comprehensive investment advisory services in the U.S.

## 2017

We acquired **Totalbank in the United States**. We expanded our business in Chile by integrating into the financial segment of **Walmart**. We launched **MACH**, the country's first digital wallet.




## 2021

**City National Bank** is considered a *midsizebank*.

## 2022

**Bci Peru** was opened.



## 2024

We established the **Center of Excellence in Artificial Intelligence (AI),** integrating and promoting the use of data and artificial intelligence in our business.

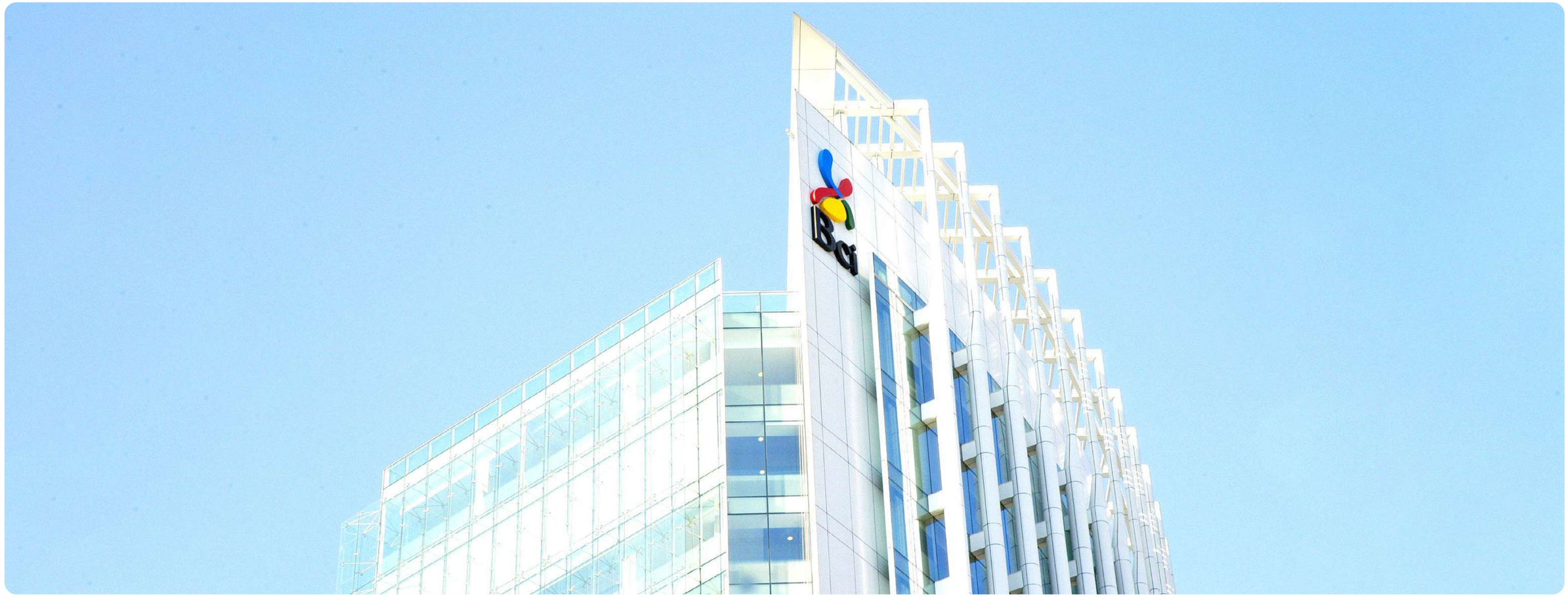


## 2025

**Ignacio Yarur Arrasate was appointed the new Chairman of Bci,** taking on the challenge of continuing the successful work of his predecessors and striving to ensure that Bci remains a leader in all the businesses in which it operates, while also making a decisive contribution to the country's economic and social progress.

## 2025

We surpassed **US$10 billion in market capitalization.**



# 2.4 Corporate strategy

NCG 519 4.2

Our strategic plan, which is reviewed annually, is built on three pillars aimed at achieving profitable and responsible growth:

### Personalized, omnichannel experience

Deliver a distinctive and personalized experience through a value proposition and service model driven by digital capabilities, expert guidance from our teams, innovation, and data.

### People-centered culture

Promote collaboration, diversity, and empowerment, with a customer-centric approach that is grounded in Bci's values.

### Ambitious and sustainable growth

Achieve leveraged growth in new business models—beyond financial products—while significantly improving efficiency and return on capital and maintaining appropriate risk levels.

# 2.5 Sustainability strategy

NCG 519 4.2, DJSI 1.3.2, DJSI 1.3.3, DJSI 1.3.4, DJSI 1.3.5, DJSI 2.4.6, DJSI 2.4.9

We measure our annual performance using the Corporate Sustainability Index, which takes into account the goals of our sustainability strategy and our environmental, social, and governance (ESG) performance at the global industry level.

Our annual performance evaluation includes a financial incentive tied to the achievement of our strategic objectives and is part of the incentive model for all employees, including senior management.

Learn more about sustainability at Bci here.

**Objective**

Amplify our ability to make a positive impact on society by integrating and driving economic, social, and environmental impact through our business, thereby creating value for our customers, employees, and the community.

Engagement

## Environmental finance / investment

Support our clients in their efforts to reduce emissions through solutions that facilitate the transition to a low-carbon economy.

| 2025 Results | 2026 Goal* |
|---|---|
| Volume of green financing (cumulative stock): USD 2,132 M<br>• New interim reduction target of 39% $CO_2$eq/t-mn for the maritime transport sector.<br>• Development of Bci's first Transition Plan.<br>Integration of ESG in AUM[1] 70% | Volume of green financing (cumulative stock): USD 2,055 M<br>Reduce sectoral GHG emissions intensity by 2030:<br>• Power generation: 71% reduction in tons $CO_2$eq/MWh<br>• Cement: 17% reduction in tons $CO_2$eq/ton cement<br>• Maritime transport: 39% reduction in tons $CO_2$eq/t-mn<br>Integration of ESG in AUM: 70%[2] |

## Social finance and empowerment

Promote the development of underserved individuals and small and medium-sized enterprises through solutions that foster access, financial well-being, and growth.

| 2025 Results | 2026 Goal* |
|---|---|
| Underserved customers (women, seniors, young people, SMEs): 2,190,286<br>Volume of green financing (cumulative stock): USD 3,068 M<br>Valor Pyme Users: 400,681 | Underserved banking customers (women, seniors, young people, SMEs): 2,645,000<br>Volume of green financing (cumulative stock): USD 3,893 M<br>Valor Pyme Users: 1,000,000 |

## Consistency between words and actions

Build trusting relationships with our stakeholders by strengthening the measurement, management, and disclosure of our ESG performance.

| 2025 Results | 2026 Goal* |
|---|---|
| Dow Jones Best-in-Class World Index, MSCI World Selection<br>ESG regulatory compliance<br>• Dow Jones Best-in-Class World Index: 90th percentile<br>• MSCI World Selection: A rating | Dow Jones Best-in-Class World Index, MSCI World Selection<br>ESG regulatory compliance<br>• Maintain strong performance on internationally recognized ESG indicators and standards |

**Sustainable culture: integrate sustainability in people, processes, and systems.**

[1]We are working to incorporate environmental, social, and governance (ESG) criteria into companies' risk assessment processes, thereby improving investors' decision-making.
[2]In 2025, the goal for 2026 was adjusted from 90% to 70%, due to the adoption of a more rigorous and demanding methodology.
*This goal was defined in 2022 and updated in 2026.

# 2.6 Financial performance



| (CLP, millions) | 2024 | 2025 | Y o Y |
|---|---|---|---|
| **Income statement** | | | |
| Financial margin | 2,247,257 | 2,373,860 | 5.63% |
| Net fees | 398,870 | 471,317 | 18.16% |
| Net financial income | 17,707 | 151,441 | 755.26% |
| Investments in companies | 24,170 | 18,095 | –25.13% |
| Other operating income | 48,879 | 44,452 | –9.06% |
| **Total operating income** | **2,736,883** | **3,059,165** | **11.78%** |
| **Total operating expenses** | **–1,337,448** | **–1,580,440** | **18.17%** |
| Income before provisions | 1,399,435 | 1,478,725 | 5.67% |
| Provisions | –321,385 | –312,297 | –2.83% |
| **Income before taxes** | **1,078,050** | **1,166,428** | **8.20%** |
| Tax | –276,332 | –170,216 | –38.40% |
| **Net income** | **801,718** | **996,212** | **24.26%** |
| **Balance sheet** | | | |
| Total assets[1] | 83,417,634 | 81,565,560 | –2.22% |
| Total loans[2] | 55,563,137 | 56,868,637 | 2.35% |
| Total deposits | 48,587,690 | 46,819,282 | –3.64% |
| Shareholders' equity | 6,997,781 | 7,446,280 | 6.41% |

[1]For presentation purposes, current tax is stated as tax payable in liabilities.
[2]Gross loans, including interbank loans and financial assets not held for trading, which must be carried at fair value through profit or loss.

## Financial indicators

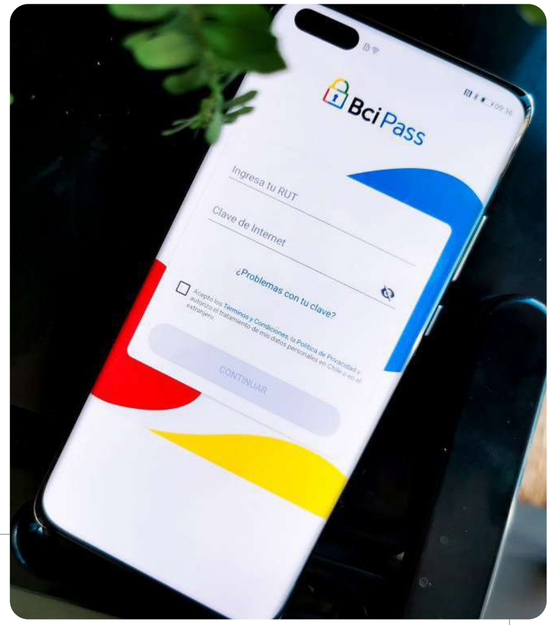
| (CLP, million) | 2024 | 2025 | Y o Y |
|---|---|---|---|
| **Profitability and efficiency (%)** | | | |
| Return on average equity (ROAE) after taxes[1] | 12.21% | 13.77% | 1.56 pp |
| Return on average assets (ROAA) after taxes[1] | 0.98% | 1.20% | 0.22 pp |
| Efficiency ratio (total operating expenses/total operating income) | 48.87% | 51.66% | 2.79 pp |
| Financial margin (annualized net income from interest and currency readjustments/interest-earning assets) | 3.46% | 3.54% | 0.08 pp |
| **Credit risk management** | | | |
| Loan loss provisions over total loans | 1.62% | 1.63% | 0.01 pp |
| NPL coverage ratio (loan loss and additional provisions over nonperforming loans) | 134.14% | 134.20% | 0.06 pp |
| **Asset quality** | | | |
| **Nonperforming loan (NPL) ratio (consolidated) (% of total portfolio that is past due by 90 days or more)** | 1.59% | 1.53% | –0.06 pp |
| Commercial NPL ratio (% of commercial portfolio that is past due by 90 days or more) | 1.32% | 1.25% | –0.07 pp |
| Mortgage NPL ratio (% of mortgage portfolio that is past due by 90 days or more) | 2.07% | 1.96% | –0.11 pp |
| Consumer NPL ratio (% of commercial portfolio that is past due by 90 days or more) | 2.51% | 2.59% | 0.08 pp |
| **Funding sources** | | | |
| Total loans over total deposits (%) | 114.36% | 121.46% | 7.10 pp |
| **Risk profile and capital structure** | | | |
| Capital and reserves (CLP MM) | 5,711,085 | 6,109,748 | 6.98% |
| Risk-weighted assets (CLP MM) | 58,625,198 | 60,628,263 | 3.42% |
| Core capital ratio (%) | 11.01% | 11.20% | 0.19 pp |
| Leverage ratio (%) | 7.71% | 8.15% | 0.44 pp |
| Capital adequacy ratio (CAR) (%) | 15.54% | 15.38% | –0.16 pp |
| Liquidity coverage ratio (LCR) (%) | 150.56% | 226.07% | 75.50 pp |
| Net stable funding ratio (NSFR) (%) | 104.29% | 108.85% | 4.56 pp |

[1]ROAE and ROAA: earnings in a 12-month rolling window over average equity or total assets; respectively.
Note 1: the bank's foreign currency assets and liabilities are stated at their equivalent value in pesos on 31 December 2025 and 2024, calculated at the accounting exchange rate (namely, 899.33 pesos to the dollar on 31 December 2025 and 994.70 on 31 December 2024).
Note 2: the bank's UF-denominated assets and liabilities are stated at their equivalent value in pesos on 31 December 2025 and 2024 (namely, 39,727.96 pesos to the UF on 31 December 2025 and 38,416.69 on 31 December 2024).
Note 3: Consolidated operating income before taxes (EBIT) increased CLP 88,000 MM. One of the main factors driving this performance was City National Bank (CNB), due both to its strong results for the period and to a comparison base effect, given that in 2024 it recorded impacts associated with the repositioning of its investment portfolio.
At the local level, two factors are worth noting: first, a comparison base effect related to the release of voluntary provisions for credit risk in 2024; and second, the inclusion of higher expenses associated with the progress of strategic initiatives aimed at optimizing the cost structure.

# 2.7 Main achievements and progress

DJSI 3.6.1

## ▷ 2.7.1 Customer experience




### BciPass now allows direct execution of transactions

Starting August 11, a group of company representatives with personal checking accounts and enabled security tokens can use the BciPass app to directly authorize transactions within 360° Connect. This feature allows you to perform operations such as domestic transfers, adding beneficiaries, and signing LBTR (real-time gross settlement) and PNOL (online payroll payment) transactions securely, quickly, and conveniently, without the need to use other channels.

### Bci and Copec join forces in the retail ecosystem

BCI and Copec have strengthened their strategic partnership aimed at building customer loyalty and promoting the use of BCI credit cards within the Full Copec ecosystem. Customers who sign up for their Bci card through the Copec app can enjoy benefits such as up to CLP 50,000 in gas coupons, 7% cashback every Thursday, double Full points on purchases at Copec, and additional perks like cashback at over 250 merchants and up to 40% off at select restaurants.

This initiative builds on other key partnerships with companies such as Salcobrand, Mercado Libre, Despegar.com, and McDonald's, which offer benefits to our customers.







### Remodeled branches

We have opened 11 new branches under the "New Experience" service model, including the Preferential Kennedy, Puerto Montt, and Huanhualí (La Serena) branches, thereby achieving nationwide coverage. This brings the total number of renovated branches to 17, directly benefiting 120,000 customers.

This new service model is aligned with our digital prioritization strategy, which aims to provide a more personalized and responsive experience whenever customers need it, achieving greater reach in investment products through certified specialists and spaces designed to advise customers. In addition, there are self-service kiosks and spaces such as the Zona Nace to support entrepreneurs.

### FOGAES mortgage loans

We have implemented the government-designed mortgage rate subsidy program (FOGAES). This program offers customers two key benefits: a reduction of at least 60 basis points in the mortgage interest rate and a government guarantee covering up to 60% of the home's value. This initiative aims to increase people's access to credit and reduce the inventory of 50,000 new properties in order to revitalize the real estate market. y 2026, we will help approximately 1,500 people buy their first home through this subsidy.



# ▷ 2.7.2 Employee Experience



## Highest minimum salary in the banking industry

We have included measures related to financial, social, mental, and physical well-being, such as raising the company's minimum gross salary to over CLP 1,000,000, adjusting the retirement policy so that both men and women can retire at age 65, and providing a one-month paternity leave benefit, among others.

In 2025, we also rolled out a new onboarding program designed to help new employees at our headquarters integrate more quickly, reinforcing our culture, purpose, and passion for our customers from day one.

## Progress on the implementation of GenAI

We launched a corporate organizational transformation through the GenAI strategic program to make generative artificial intelligence an organizational capability that enhances the customer experience, innovation, and productivity. In this context, we made powerful tools like Gemini available, with more than 90% of employees adopting the tool in their daily work. We support this transformation through training programs designed to harness the value of GenAI and ensure its responsible use, thereby promoting collaboration and best practices.

Artificial intelligence governance is managed by the Executive Committee and the Artificial Intelligence Center of Excellence (CoE), ensuring a corporate-wide approach to objectives, guidelines, standards, regulatory compliance, and other matters.





## One of the best places to work and grow in the region

We have received international certifications such as Top Employer and awards such as BUK's Building Happiness; and, most importantly, we have achieved engagement levels that exceed international standards.

# ▷ 2.7.3 Ambitious and sustainable growth

### The “Other Bank Balances” service marks a milestone in the adoption of open banking in Chile

Just over a month after its launch, the Other Bank Balances service had already been adopted by more than 3,000 companies, reflecting the market’s growing interest in innovative solutions based on the principles of open banking.

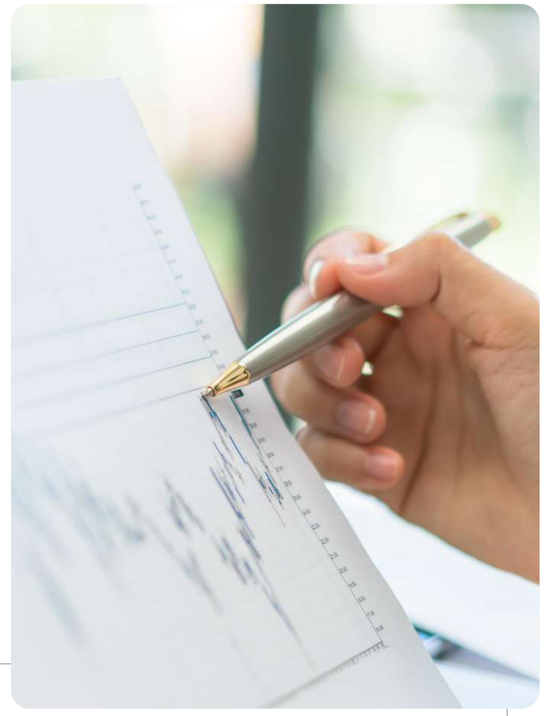
Other Bank Balances allows our customers to view the balances of their various bank accounts—including those in different currencies—all on a single platform, providing a consolidated, real-time view of their liquidity. This translates into a significant improvement in financial decision-making and the optimization of cash flow management.




### MACHBANK, the Number One 100% digital bank in Chile

This milestone was the result of rapid business growth, new financial solutions, and an increasingly robust customer experience. The year began with the official rebranding from MACH to MACHBANK, reflecting its consolidation as a full-service digital bank capable of offering a comprehensive range of financial products and services, backed by the strength of Bci and the agility of a fintech company.

MACHBANK’s electronic checking account service has surpassed one million customers, with particularly strong growth among high-value users. The credit card, launched at the beginning of the year, saw an 86% increase in the number of customers between September and December, while consumer loans, introduced during the second half of the year, rounded out the financing portfolio. In savings solutions, the Futuro Account and the Ahorro 24/7 product drove significant growth, with a 140% increase in average balances between September and December. Demand deposits, excluding savings accounts, increased by 60% year-over-year at the end of 2025. The number of digital cards reached 4.67 million, with transaction volume nearly doubling that of the previous year.



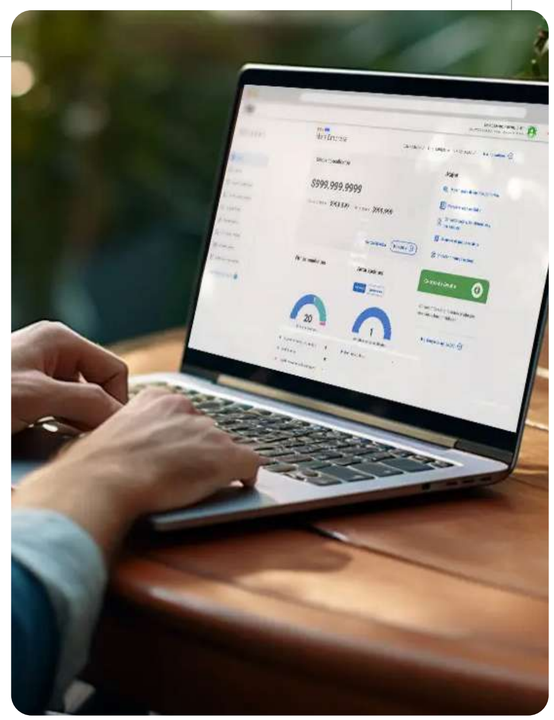
### Growth in Wealth Management

At year-end 2025, the wealth management segment recorded assets under management of CLP 23.428 trillion (+13% year-over-year).

Through data analysis and segmentation using Data & Analytics (D&A) techniques and clustering, we provide our clients with more comprehensive financial advisory services aimed at asset diversification, while also delivering personalized and relevant communications that are particularly valuable in a context of high market volatility.

### Issuance of the first digital bank bond in Chile

On 26 November 2025, Bci and the Central Securities Depository (DCV) executed the first issuance of a digital commercial bank bond in the Chilean market. The transaction—worth CLP 40,000 million—was processed on the DCV Digital platform, which incorporates Nasdaq technology and distributed ledger technology (DLT). This solution provides fully digital management of the instrument’s lifecycle, streamlining critical processes such as issuance, custody, redemption, and other financial events.



## Outstanding performance of strategic indicators

### NPS
74

Annual change
6.6 points ▲
2024: 67.4

The Net Promoter Score (NPS) measures the net recommendation level (promoters minus detractors) for a given company's products or services. Bci's NPS is the average score for Retail and Wholesale Banking.

### Snex
82%

Annual change
700 pb ▲
2024: 75%

The Snex is the customer satisfaction indicator for users of Bci's digital channels: the Personal Banking website and app, the SME banking website and app, and 360° Connect (corporate banking website).

### Engagement
93%

Annual change
0 pb ▬
2024: 93%

The engagement index is measured annually and takes into account a combination of four factors: loyalty, pride, satisfaction, and recommendation of Bci as an excellent place to work.

### Net income
996,212
million CLP

Annual change
24.26% ▲
2024: CLP 801,718 millions

Net income is the profit a company earns after deducting all costs, expenses, and taxes from its total revenue.

### ROAE
13.77%
(12M)

Annual change
156 pb ▲
2024: 12.21%

Return on average equity (ROAE) measures a company's profitability relative to its average equity over a specific period. For calculation purposes, net income for the past 12 months and the average equity for the past 13 months are used.

---

### Efficiency
51.66%

Annual change
279 bp ▲
2024: 48.87%

The efficiency ratio is calculated by dividing the line item for operating expenses by the line item for gross operating margin, enabling an analysis of the relationship between the two.

### Productivity
23.08
million CLP per employee

Annual change
13.27 % ▲
2024: CLP 20.37 million per employee

The productivity metric calculates average monthly revenue per employee, with the aim of assessing and tracking the company's incremental revenue by taking into account all employees who contribute to the business's results. In turn, the indicator provides a basis for comparison with the banking industry, with the aim of identifying comparative strengths and strategic opportunities for the medium and long term.

### Provisions rate (TR2)
0.64%

Annual change
21 bp ▼
2024: 0.85%

TR2 measures the flow of loan loss provisions and write-offs, including recoveries, over loans. This is the most comprehensive metric for measuring the impact of credit risk on the income statement, taking into account the entire credit lifecycle (from origination to recovery).

### CET 1 ratio
11.20%

Annual change
19 bp ▲
2024: 11.01%

Common Equity Tier 1 (CET1) is a key component of a bank's Tier 1 capital, made up or ordinary shares, retained earnings, and reserves. It is essential for absorbing losses and conserving financial stability in times of stress. The CET1 ratio, calculated as CET1 capital over risk-weighted assets, measures the bank's capacity for withstanding losses. Itis a key regulatory metric under the Basel III standards.

### Sustainability index
4.16

Annual change
97 bp ▲
2024: 3.19

This index, developed by Bci, is a composite indicator on a scale of 1 to 5 that aims to maximize opportunities to generate a triple impact (environmental, social, and governance) by incrementally measuring the impact of the short- and medium-term commitments outlined in Bci's sustainability strategy.

# 2.8 Investment plans

NCG 519 4.3

Our senior management has approved a capital expenditure plan through 2028 totaling CLP 266 billion.

Seventy percent of these investments are focused on maintaining and upgrading our critical technology infrastructure to provide top-quality services, ensure operational continuity, and strengthen security measures for customers who conduct transactions with us. The remaining 30% is aimed at building a unique value proposition focused on high-value individual and business segments, through the evolution and growth of our payments and wealth management ecosystem, and continuing our sustained and profitable international expansion.



# 2.9 Banking sector

## ▷ 2.9.1 Competitive environment

NCG 519 6.1.ii, NCG 519 6.2.viii



### Chile

There are 17 private banks and one state-owned bank operating in Chile. In February 2025, Tanner Banco Digital received final authorization from the Financial Market Commission (CMF) and began operations, stating that it intends to operate as a second-tier bank with a focus on the commercial segment. Also in February, the CMF authorized the establishment of Tenpo Bank Chile, a digital bank backed by the Credicorp group and focused on the retail segment.

On 1 September, the legal merger of Grupo Security and BICECORP was finalized, creating a new financial group under the BICE brand. The new entity has assets totaling over USD 37 billion and employs 6,604 people, with 80 branches and more than 2.4 million customers.

Including our overseas operations, as of November 2025, Bci ranked first in the industry in terms of loans and deposits, with market shares of 20.69% (+39 bp YoY) and 30.69% (–33 bp YoY), respectively. Looking solely at the local market, our market share stands at 14.99% (+36 bp YoY) for total loans and 14.40% (–83 bp YoY) for demand deposits.

Our main competitors in the local financial industry are Banco Santander Chile, Banco de Chile, Scotiabank Chile, and Itaú Chile (the latter of which also operates in Colombia), as well as state-owned Banco del Estado de Chile.

In addition, we compete in other business segments with stockbrokers, insurance brokers, and non-bank financial service providers.

There are more than 485 fintech companies in Chile, 137 of which are foreign-owned, while there are more than 3,000 such companies across Latin America. Since the Fintech Act (Law 21,521) took effect in February 2023, the CMF has been working on its implementation. As reported in July 2025, at the end of the first half of the year, there were 179 fintech companies authorized and registered in the Registry of Financial Service Providers, with more than 300 additional applications pending under that law.

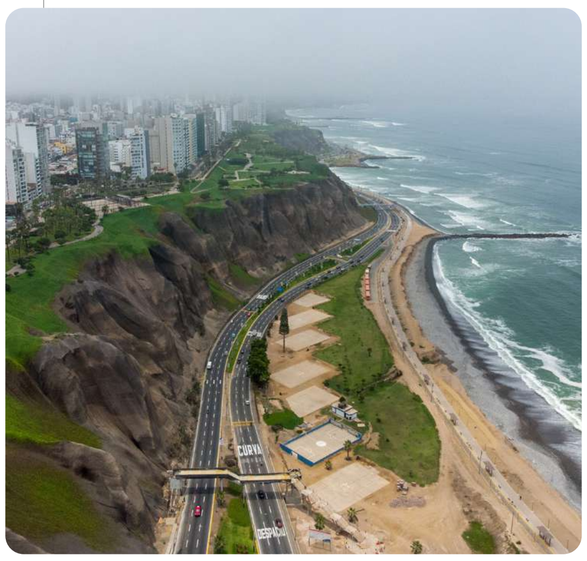
### United States

City National Bank of Florida (CNB) operates in an industry characterized by a large number of community and regional banks, as well as a significant presence of the nation's largest commercial banks. CNB also competes with savings and loans associations and credit unions for deposits and loans. It also competes with other financial intermediaries, such as consumer finance companies, mortgage lenders, and mutual funds, as well as with major retailers. Other major banks competing in the Florida market include Bank of America, Wells Fargo, JPMorgan Chase, Citibank, Truist Bank, Regions Bank, Bank United, and TD Bank.



### Peru

There are 19 institutions operating in the commercial banking sector in Peru. Banco Bci Perú competes in this country with subsidiaries of international banks, such as BBVA Perú, Scotiabank Perú, Banco Santander Perú, and Citibank. Additional competitors include subsidiaries of the Asian banks ICBC and Bank of China, as well as banks owned by the Chilean companies Ripley and Falabella. In the first half of 2025, Compartamos Banco (part of the Gentera Group in Mexico) obtained a license to operate as a bank.



# ▷ 2.9.2 Regulatory framework

NCG 519 6.1.iii ; NCG 519 6.1.iv

## Chile

In Chile, banks are corporations established for the sole purpose of conducting banking business. They are regulated by the Financial Market Commission (CMF), and the services they are authorized to offer are defined in the General Banking Law. Thus, Bci is primarily governed by this law, which establishes the framework for our operations and defines the scope of the services we can offer. This core legal framework is supplemented by the Securities Market Act and the Corporation Act, which regulate capital market transactions and corporate governance structures, respectively.

We are also subject to oversight by a number of regulatory bodies, including the CMF, the Central Bank of Chile, the Financial Analysis Unit (UAF), the Internal Revenue Service (SII), and the National Consumer Service (SERNAC). These entities regulate and oversee areas ranging from financial stability, payment systems and processes, market transparency, anti-money laundering, and tax compliance, to consumer protection and transparency.

In the third quarter of 2025, this regulatory framework was supplemented by significant regulatory changes affecting the financial industry. Law No. 21,755 introduced measures to streamline regulations and promote economic activity, including tax adjustments and a temporary reduction in income tax for small and medium-sized enterprises, as well as updating the fees associated with CMF procedures. Law No. 21,757 established a mechanism to promote gender equity on the boards of directors of publicly traded and special corporations, setting gradual limits on the overrepresentation of a single gender and requiring companies to report their board composition to the CMF. Law No. 21,770, in turn, established the Framework Law on Sectoral Authorizations, aimed at modernizing and streamlining the approval processes for regulated projects through the use of digital tools, defined deadlines, and standardized forms, with the goal of reducing bureaucracy and increasing legal certainty.

In addition, the CMF issued NCG No. 543, which updates the regulations governing banking service channels, establishing minimum requirements for in-person and digital services, conditions for opening branches, and adjustments to business hours, along with changes related to the development of the fintech industry. Finally, NCG No. 548 amended NCG No. 258 on credit and liquidity risk management in financial instrument clearing and settlement systems, introducing new requirements regarding the confirmation and traceability of transactions, as well as mechanisms for consolidating derivatives portfolios, thereby strengthening the Chilean financial market infrastructure.

## United States

In the United States, banking operations related to the subsidiary City National Bank (CNB) are subject to a distinct and stringent regulatory framework. Among the key laws are the National Bank Act of 1864, which applies to national banks such as CNB; the provisions and regulations of the Federal Deposit Insurance Corporation (FDIC), the agency that insures bank deposits; the Federal Reserve Act of 1913; the Bank Holding Company Act of 1956; the Gramm-Leach-Bliley Act; the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010; and the Bank Secrecy Act, which includes the Anti-Money Laundering Act of 2020.

In this context, CNB is supervised by various federal agencies, including the Federal Reserve, the Office of the Comptroller of the Currency (OCC), the Consumer Financial Protection Bureau (CFPB), and the FDIC itself, all of which oversee compliance with banking regulations, consumer protection laws, and financial crime prevention measures. In addition, Bci Miami's operations are supervised by the Florida Office of Financial Regulation (OFR) and the Federal Reserve, while Bci Securities is regulated by the Securities and Exchange Commission (SEC) and the Financial Industry Regulatory Authority (FINRA).

## Peru

In Peru, Legislative Decree 1531, published on 19 March 2022, introduced changes to the General Law on the Financial and Insurance Systems and the Organic Law of the Superintendency of Banking, Insurance, and Pension Fund Administrators of Peru (SBS). The amendments pertain, among other matters, to the SBS's regulation of credit institutions; the process for establishing financial institutions; and provisions regarding capital adequacy, with the aim of adopting the Basel III standards. To implement the new provisions related to Basel III, the Superintendency of Banking, Insurance, and Pension Fund Administrators published the final regulatory framework in December 2022. These new schemes will be implemented gradually through 2026.

In addition, Legislative Decree No. 1646, dated 13 September 2024, introduced new amendments to the General Law on the Financial and Insurance System and the Organic Law of the SBS, with the aim of modifying the regime governing operational financing limits, which had not been amended since its initial publication in 1996.

The aim of this change is to bring local regulations into line with international standards and, in turn, promote greater competition in the national banking system. The key amendments address the following issues:

a) Method for calculating capital adequacy ratios (which will now be calculated based on Tier 1 capital as opposed to total capital).

b) Increase in individual unsecured financing limits from 10% to 15%.

c) Reduction of the maximum exposure to 25% (from 30%) with guarantees.

This decree entered into effect in June 2025. Recently, SBS Resolution 975-2025 upheld its status and established a phased implementation schedule extending through 2030.

# 2.10 Awards

## ▷ 2.10.1 Customers



National

Best Private Bank in Chile 2025
by Global Banking & Finance Review




BEST DIGITAL BANK AWARD 2025
GLOBAL FINANCE

Regional

Best Digital Bank for Businesses, Best Digital Retail Bank, Best Social Media in Latin America, Global Finance

National

Best Bank for In-Branch Interactions, DEC Chile




National

Best Brand in Chile 2025,
Awards Effie



Best Branding Awards CHILE

National

Best of the Best brand,
Best Branding 2025




National

Best point-of-sale design,
Shop Awards

National

MACHBANK
First place, EmpatIV¡A,
Fintech category



# ▷ 2.10.2 Employee experience

National

1st place, The happiest companies to work for in Chile, Building Happiness ranking, by BUK




National

Top 100 preferred companies, Top of Mind Chile, 4th place (general) and 5th place (Tech)

TOP OF MIND

top EMPLOYER Chile 2025 FOR A BETTER WORLD OF WORK

National

Top Employer Chile, 2025 Certification

Agile Business Consortium

Global

Agile Business Consortium: BCI ranks among the top 10 global leaders in business agility

National

2nd place, Employers for Youth Fem

EFY. Employers for Youth

merco TALENTO

National

6th place, Merco Talent: Bci excels in its ability to attract and retain talent in Chile






## ▷ 2.10.3 Sustainability

National

MERCO ESG. 1st place, Most Sustainable Company in Chile, for the 13th consecutive year

merco
RESPONSABILIDAD ESG

Ipsos

National

IPSOS
1st place in Corporate Governance, 3rd place in Business Sustainability Monitoring

Global

One of the top 10 most sustainable banks worldwide

Dow Jones Sustainability Indexes

MSCI ESG RATINGS

A

CCC | B | BB | BBB | **A** | AA | AAA

As of Mar 2026

Global

"A" rating in our ESG Risk Assessment (only Bci and Santander Chile have this rating at the national level)

## ▷ 2.10.4 Innovation

National

Fintech Americas Award and Platino Award to the open banking team, in the Digital Transformation category




Regional

RedHat Innovation Awards. Recognition for the IT Operations Management Team for driving automation and the adoption of open-source technologies in the financial sector

National

2025 Most Innovative Companies (MIC) Awards: 1st place, Banking category; 3rd place, general ranking

## ▷ 2.10.5 Corporate

Regional

GLOBAL CAPITAL
Most Impressive Financial Institution Bond Issuer in Latin America, one of the most important awards in the Latin American capital market



## ▷ 2.10.6 Investment

National

2025 Salmón Award: 1st place, Bci Estrategia Mutual Fund (UF > 5 years); 1st place, Bci Dólar Cash Mutual Fund; 3rd place, Bci Cartera Dólar Balanceada Mutual Fund

National

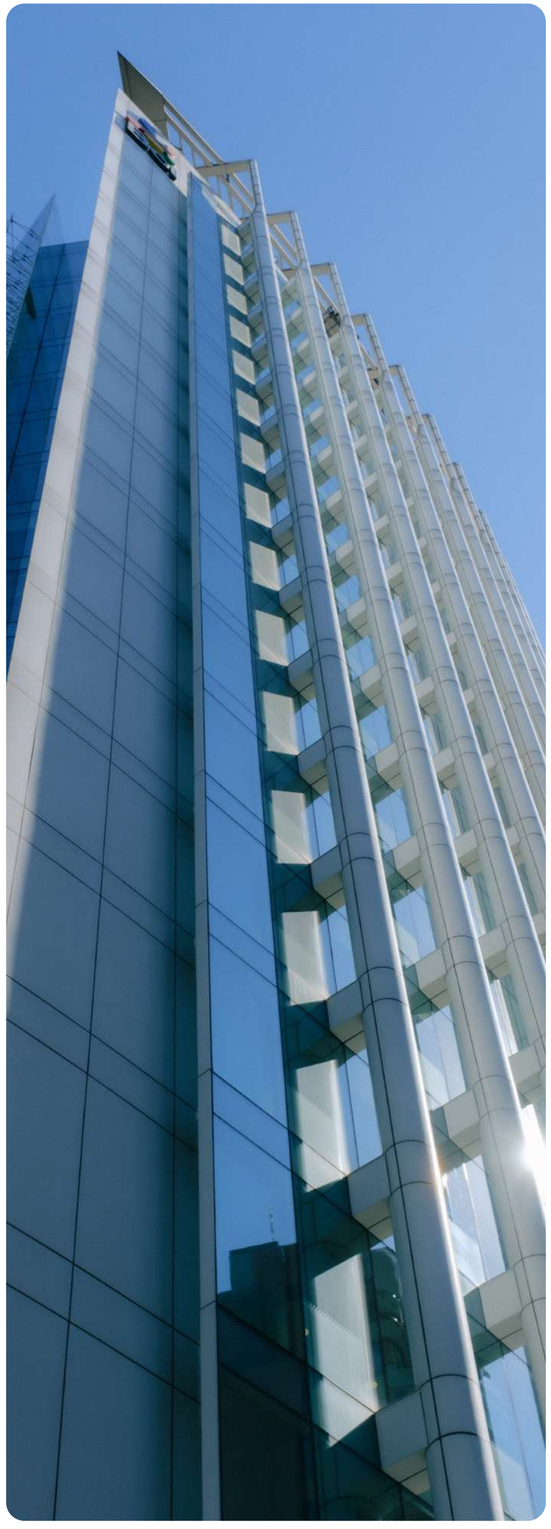
2025 Rankia Awards. Stockbrokers: Bci awarded best in the country



# 03.
# Corporate Governance


3.1 Ownership
3.2 Governance framework
3.3 Board of Directors
3.4 Key executives
3.5 Stakeholder management and engagement
3.6 Risks and opportunities
3.7 Risk management
3.8 Risk groups


**Dare to be a responsible leader, with a shared vision based on a solid organizational structure**



# 3.1 Ownership

We are committed to transparent and ethical management, supported by a robust organizational structure grounded in our corporate governance framework and guided by principles, policies, processes, regulations, and clear roles.

Our highest decision-making body is the Board of Shareholders, which meets once a year in regular session (to be held within the four-month period following the balance sheet date), or in special session when required by the company's interests. Shareholders who are listed in the Shareholder Register as of midnight on the fifth business day prior to the date of the respective meeting may participate in such meetings with the right to speak and vote.

| Main shareholders as of 31 December 2025[1] | N° of shares | Ownership interest (%) |
|---|---|---|
| EMPRESAS JUAN YARUR SPA | 121,017,770 | 55.36% |
| BANCO DE CHILE ON BEHALF OF NONRESIDENT THIRD PARTIES | 12,944,855 | 5.92% |
| BANCO SANTANDER ON BEHALF OF FOREIGN INVESTORS | 8,350,935 | 3.82% |
| AFP HABITAT S.A. | 5,403,558 | 2.47% |
| AFP CUPRUM S.A. | 5,199,101 | 2.38% |
| AFP PROVIDA S.A. | 5,132,861 | 2.35% |
| AFP CAPITAL S.A. | 4,832,741 | 2.21% |
| BCI C DE B S.A. | 4,274,439 | 1.96% |
| INVERSIONES CERRO SOMBRERO FINANCIERO SPA | 3,719,525 | 1.70% |
| IMSA FINANCIERA SPA | 3,262,820 | 1.49% |
| INVERSIONES NUEVA ALTAMIRA SPA | 3,059,664 | 1.40% |
| AFP MODELO S.A. | 2,842,226 | 1.30% |
| BANCHILE CORREDORES DE BOLSA S.A. | 2,544,107 | 1.16% |
| YARUR BASCUÑAN JORGE JUAN | 2,537,916 | 1.16% |
| INVERSIONES TARASCONA CORPORATION AGENCY IN CHILE | 1,977,063 | 0.90% |
| LARRAIN VIAL S.A. CORREDORA DE BOLSA | 1,797,561 | 0.82% |
| AFP PLANVITAL S.A. | 1,702,705 | 0.78% |
| EMPRESAS JY S.A. | 1,202,436 | 0.55% |
| BTG PACTUAL CHILE S.A. C. DE B. | 1,192,050 | 0.55% |
| BANCHILE ADM GENERAL DE FONDOS S.A. | 1,080,921 | 0.49% |
| INVERSIONES COLIBRI FINANCIERA SPA | 1,020,858 | 0.47% |
| INVERSIONES VYR SPA | 1,003,983 | 0.46% |
| BOLSA DE COMERCIO DE SANTIAGO BOLSA DE VALORES | 819,166 | 0.37% |
| LARRAIN VIAL ENFOQUE MUTUYAL FUND | 801,506 | 0.37% |
| AFP UNO S.A. | 624,030 | 0.29% |

| **Summary** (NCG 519 2.3.4.iii.c) | N° shareholders | N° of shares | Ownership interest (%) |
|---|---|---|---|
| Main shareholders | 25 | 198,344,797 | 90.73% |
| Other shareholders | 1,515 | 20,259,462 | 9.27% |
| Total | 1,540 | 218,604,259 | 100% |

[1] The percentages reported for the AFPs do not represent shares they own, but rather shares held in the pension funds they manage.

## ▷ 3.1.1 Shareholders' Agreement

NCG 519 2.3.1.i; NCG 519 2.3.1.ii

The last agreement established by the shareholders related to the Yarur family was signed on 7 October 2015. No new agreements have been signed since that date.

Empresas Juan Yarur SpA is a signatory to that agreement and acts as the controlling shareholder of Bci, with an ownership share of 55.359%. The controlling shareholder is Luis Enrique Yarur Rey (RUT 5.196.456-K), who owns 25.88% of Empresas Juan Yarur SpA.

### 3.1.1.1 Members of the shareholders agreement

NCG 519 2.3.1.iv; NCG 519 2.3.2; NCG 519 2.3.4.i; NCG 519 2.3.4.ii, DJSI 1.2.13, 1.2.14

| Parties to the agreement | Shareholders of the signatory company | Ownership share in the controlling company (1) |
|---|---|---|
| EMPRESAS JUAN YARUR SpA | Luis Enrique Yarur Rey | 25.88% |
| INVERSIONES CERRO SOMBRERO FINANCIERO SpA | Carlos Juan Yarur Ready | 30% |
| | Gonzalo Ignacio Yarur Ready | 30% |
| | Patricia Andrea Yarur Ready | 20% |
| | Virginia Yarur Ready | 20% |
| IMSA FINANCIERA SpA | María Paulina Yarur Chamy | 17.2% |
| | José Luis Yarur Chamy | 17.2% |
| | Rodrigo Alberto Yarur Chamy | 17.2% |
| | Sebastián Andrés Yarur Chamy | 17.2% |
| INVERSIONES NUEVA ALTAMIRA SpA | Luis Enrique Yarur Rey | 25% |
| INVERSIONES COLIBRI FINANCIERA S.A. | María Paulina Yarur Chamy | 22.3% |
| | José Luis Yarur Chamy | 22.3% |
| | Rodrigo Alberto Yarur Chamy | 22.3% |
| | Sebastián Andrés Yarur Chamy | 22.3% |
| INVERSIONES VYR SpA | Victoria Inés Yarur Rey | 98.6% |
| MEYAR UNO S.A.C. | María Eugenia Said Yarur | 100% |
| MEYAR SEIS S.A.C. | | |
| MEYAR DOS S.A.C | Luis Alberto Said Yarur | 100% |
| MEYAR CINCO S.A.C. | | |
| MEYAR TRES S.A.C. | Andrés Ignacio Said Yarur | 100% |
| MEYAR CUATRO S.A.C. | Pablo Horacio Said Yarur | 100% |
| ASESORÍAS, INVERSIONES E INMOBILIARIA MAYA S.A. | Carlos Javier Massu Yarur | 90% |
| MAYA MCMY S.A. | María Cecilia Massu Yarur | 91.9% |
| INVERSIONES REMANSO LIMITADA | Carlos Javier Massu Yarur | 90% |
| RECOMSA S.A. | Carlos Juan Yarur Ready | 32.6% |
| | Gonzalo Ignacio Yarur Ready | 32.6% |
| | Patricia Andrea Yarur Ready | 13% |
| | Virginia Yarur Ready | 21.6% |
| INVERSIONES CIMA LIMITADA | María Cecilia Massu Yarur | 92% |
| NUEVA CHOSICA UNO SpA | María Eugenia Yarur Rey | 19.7% |
| | María Eugenia Said Yarur | 80.3% |
| NUEVA CHOSICA DOS SpA | María Eugenia Yarur Rey | 19.7% |
| | Luis Alberto Said Yarur | 80.3% |
| NUEVA CHOSICA TRES SpA | María Eugenia Yarur Rey | 19.7% |
| | Andrés Ignacio Said Yarur | 80.3% |
| NUEVA CHOSICA CUATRO SpA | María Eugenia Yarur Rey | 19.7% |
| | Pablo Horacio Said Yarur | 80.3% |
| LUIS ENRIQUE YARUR ARRASATE | | 100% |
| LUCÍA YARUR ARRASATE | | 100% |
| ALEJANDRA YARUR ARRASATE | | 100% |
| ANA YARUR ARRASATE | | 100% |
| DIEGO YARUR ARRASATE | | 100% |
| GABRIELA YARUR ARRASATE | | 100% |
| IGNACIO YARUR ARRASATE | | 100% |
| MARÍA YARUR ARRASATE | | 100% |
| SOFÍA YARUR ARRASATE | | 100% |
| INVERSIONES MMB SpA | Matías Massu Bravo | 100% |
| LUIS ENRIQUE YARUR REY | | 100% |
| CIMA DOS SpA | María Cecilia Massu Yarur | 92% |
| INVERSIONES LOS CORRALES SpA | Carlos Javier Massu Yarur | 90% |
| SUCESIÓN JUAN CARLOS YARUR REY | | 100% |

(1) Ownership shares over 15%.

None of the shareholders who are party to the agreement, with the exception of Luis Enrique Yarur Rey, holds more than 10% of the voting rights in Banco Bci.

There have been no significant changes in the company's ownership over the past year. The shares issued are of a single class and all carry voting and dividend rights.[2] The final amount of dividends distributed in 2025 was CLP 242,650,727,490, equivalent to 30.27% of the net income for 2024.

We do not have a specific policy regarding the distribution of dividends. However, in accordance with the provisions of the law and the articles of incorporation, at least 30% of the net profits for the fiscal year must be distributed annually in cash.

The minutes of the Annual Shareholders' Meeting are available to the general public on our Investor Relations website.



## Dividends paid

NCG 519 2.3.4.iii.a

| Year | Number of shares | Dividend (CLP MM) | Dividend per share (CLP) | % of annual profits |
|---|---|---|---|---|
| 2022 | 155,886,505 | 157,445 | 1,010 | 30.26% |
| 2023 | 168,837,345 | 253,256 | 1,500 | 30.85% |
| 2024 | 218,604,259 | 218,604 | 1,000 | 32.03% |
| 2025 | 218,604,259 | 242,650 | 1,110 | 30.27% |

[2]The share capital amounts to CLP 5,383,714,922,082, divided into 218,604,259 subscribed and paid-in registered shares, all of the same class and without par value, in accordance with the provisions of the transitional article of the bylaws.

## Santiago Stock Exchange, Securities Exchange 2025

NCG 519 2.3.4.iii.b

| 2025 period | Number of shares | Total amount traded (CLP MM) | Stock market presence | Price (CLP per share) | | | |
|---|---|---|---|---|---|---|---|
| | | | | Maximum | Minimum | Average | Closing |
| 1-2025 | 2,319,952 | 66,273,598,880 | 100% | 31,381 | 27,550 | 28,581.84 | 30,005 |
| 2-2025 | 2,545,722 | 80,627,906,869 | 100% | 32,825 | 29,800 | 31,677.00 | 32,400 |
| 3-2025 | 3,215,146 | 106,222,325,194 | 100% | 35,398 | 31,401 | 33,044.16 | 35.090 |
| 4-2025 | 3,453,883 | 119,745,870,531 | 100% | 38,390 | 30,613 | 34,664.51 | 37,500 |
| 5-2025 | 2,907,545 | 111,415,699,182 | 100% | 40,999 | 36,500 | 38,314.86 | 36,500 |
| 6-2025 | 3,396,871 | 128,122,285,155 | 100% | 39,340 | 36.,100 | 37,720.15 | 39,340 |
| 7-2025 | 1,982,649 | 75,420,677,186 | 100% | 39,229 | 36,701 | 38,049.61 | 38,600 |
| 8-2025 | 2,912,998 | 113,963,257,983 | 100% | 40,799 | 37,600 | 39,125.71 | 39,101 |
| 9-2025 | 2,578,684 | 109,296,846,472 | 100% | 44,500 | 38,990 | 42,388.82 | 42,500 |
| 10-2025 | 2,830,333 | 128,782,578,639 | 100% | 49,990 | 42,200 | 45,505.38 | 48,450 |
| 11-2025 | 3,101,602 | 158,030,461,253 | 100% | 53,898 | 48,350 | 50,959.58 | 53,898 |
| 12-2025 | 2,189,474 | 121,264,799,166 | 100% | 58,400 | 52,600 | 55,397.58 | 58,400 |

## Chilean Electronic Stock Exchange, Securities Exchange 2025[3]

NCG 519 2.3.4.iii.b

| 2025 period | Number of shares | Total amount traded (CLP MM) | Stock market presence | Price (CLP per share) | | | |
|---|---|---|---|---|---|---|---|
| | | | | Maximum | Minimum | Average | Closing |
| 1st quarter | 301,956 | 9,408,143,802 | 100% | 35,002 | 27,600 | 31,157.33 | 35,099 |
| 2nd quarter | 713,574 | 26,264,963,909 | 100% | 40,270 | 31,558 | 36,651.26 | 37,980 |
| 3rd quarter | 415,056 | 16,564,281,384 | 100% | 44,000 | 37,105 | 40,036.25 | 43,100 |
| 4th quarter | 313,610 | 15,546,562,142 | 100% | 58,205 | 42,570 | 49,572.92 | 58,100 |

[3]Prices are expressed in January 2026 values. In accordance with the provisions of Article 16 of the Closing Price Setting Manual, no official closing price—whether high, low, or average—is set for stock transactions executed on trading systems for an amount equal to or greater than UF 30,000, or for a number of shares equal to or greater than 10% of the total subscribed and paid-up shares of the same class.

## Bonds issued in the local market in 2025

NCG 519 2.3.5

| Type of issue | Date of issue | Term (years) | Currency | Amount | Rate (%) | Spread eq ICP+ | Credit rating |
|---|---|---|---|---|---|---|---|
| Senior bond | 03-Jan-2025 | 10.55 | UF | 200,000 | 3.17% | 0.95% | AAA |
| Senior bond | 07-Jan-2025 | 9.88 | UF | 300,000 | 3.30% | 1.06% | AAA |
| Senior bond | 22-Jan-2025 | 8.24 | UF | 480,000 | 3.05% | 0.97% | AAA |
| Senior bond | 23-Jan-2025 | 6.3 | UF | 1,030,000 | 3.02% | 0.95% | AAA |
| Senior bond | 05-Feb-2025 | 7.94 | UF | 3,000,000 | 3.05% | 1.14% | AAA |
| Senior bond | 07-Feb-2025 | 8.32 | UF | 400,000 | 2.97% | 1.03% | AAA |
| Senior bond | 08-Apr-2025 | 8.86 | UF | 1,000,000 | 2.87% | 1.08% | AAA |
| Senior bond | 07-Jul-2025 | 4.4 | CLP | 9,000,000,000 | 5.92% | 1.16% | AAA |
| Senior bond | 11-Jul-2025 | 4.75 | CLP | 6,000,000,000 | 5.95% | 1.03% | AAA |
| Senior bond | 17-Jul-2025 | 8.6 | UF | 400,000 | 3.19% | 1.13% | AAA |
| Senior bond | 17-Jul-2025 | 9.55 | UF | 500.000 | 3.20% | 1.09% | AAA |
| Senior bond | 25-Sep-2025 | 8.5 | UF | 100,000 | 3.01% | 1.07% | AAA |
| Senior bond | 30-Sep-2025 | 11.5 | UF | 1,125,000 | 2.99% | 1.14% | AAA |
| Senior bond | 30-Sep-2025 | 8.5 | UF | 100,000 | 2.96% | 1.06% | AAA |
| Senior bond | 23-Oct-2025 | 11.4 | UF | 325,000 | 2.99% | 1.09% | AAA |
| Senior bond | 28-Oct-2025 | 11.4 | UF | 300,000 | 3.02% | 1.16% | AAA |
| Senior bond | 26-Nov-2025 | 5.19 | CLP | 40,000,000,000 | 5.84% | 0,95% | AAA |
| Senior bond | 04-Dec-2025 | 4.8 | CLP | 16,600,000,000 | 5.77% | 0.83% | AAA |
| Senior bond | 04-Dec-2025 | 5.19 | CLP | 3,000,000,000 | 5.82% | 0.83% | AAA |
| Senior bond | 09-Dec-2025 | 4.8 | CLP | 17,000,000,000 | 5.76% | 0.79% | AAA |
| Senior bond | 12-Dec-2025 | 7.58 | UF | 350,000 | 2.90% | 1.06% | AAA |
| Senior bond | 16-Dec-2025 | 4.7 | CLP | 8,000,000,000 | 5.77% | 0.83% | AAA |
| Senior bond | 16-Dec-2025 | 5.14 | CLP | 20,060,000,000 | 5.82% | 0.83% | AAA |
| Senior bond | 17-Dec-2025 | 5.14 | CLP | 3,200,000,000 | 5.82% | 0.81% | AAA |
| Senior bond | 18-Dec-2025 | 11.49 | UF | 550,000 | 2.92% | 1.10% | AAA |
| Senior bond | 29-Dec-2025 | 5.1 | CLP | 13,740,000,000 | 5.86% | 0.86% | AAA |
| Senior bond | 29-Dec-2025 | 4.76 | CLP | 9,000,000,000 | 5.82% | 0.86% | AAA |



## Bonds issued in the international market in 2025

NCG 519 2.3.5

| Type of issue | Date of issue | Term (years) | Currency | Amount | Rate (%) | Credit rating | Region |
|---|---|---|---|---|---|---|---|
| Private bond | 25-Feb-2025 | 5 | USD | 30 millions | 5.34% | n.d | Asia |
| Private bond | 03-Mar-2025 | 7 | USD | 20 millions | 5.42% | n.d | Asia |
| Private bond | 11-Mar-2025 | 5 | USD | 12.5 millions | 5.28% | n.d | Asia |
| Private bond | 11-Mar-2025 | 5.5 | CHF | 125 millions | 1.35% | A- | Switzerland |
| Private bond | 09-Jul-2025 | 5 | USD | 20 millions | 5.35% | n.d | Asia |
| Private bond | 10-Jul-2025 | 10 | USD | 20 millions | 5.64% | n.d | Asia |
| Private bond | 09-Oct-2025 | 10 | USD | 30 millions | 4.93% | n.d | Asia |
| Private bond | 09-Oct-2025 | 10 | USD | 35 millions | 4.93% | n.d | Asia |
| Private bond | 03-Dec-2025 | 6 | CHF | 130 millions | 1.18% | A- | Switzerland |

# 3.2 Governance framework

NCG 519 3.1.i

We seek to ensure the proper functioning of corporate governance through a robust governance framework based on ethics, transparency, and regulatory compliance. This framework is based on the company's bylaws, the applicable legislation—including the General Banking Law, the Corporations Act, and the Securities Market Law—the Code of Ethics, Bci's General Principles of Corporate Governance, and the principles of the Basel Committee on Banking Supervision.

We also adhere to the Code of Conduct and Best Practices for Banks and Financial Institutions of the Chilean Association of Banks and Financial Institutions (ABIF). Similarly, the Bci Human Rights Policy, declares our commitment to respecting internationally recognized human rights as set forth in the International Bill of Human Rights, which includes the Universal Declaration of Human Rights, the International Covenant on Civil and Political Rights, and the .International Covenant on Economic, Social, and Cultural Rights

To ensure the effective functioning of corporate governance, our Board of Directors is directly involved in establishing strategic guidelines and corporate values, as well as in approving and monitoring policies related to credit risk, financial risk, operational risk, and the prevention of money laundering and terrorist financing (AML/CFT), among others. In addition, it conducts an annual self-assessment of its performance, which is used to identify areas for continuous improvement. Furthermore, the Board approved the General Principles of Corporate Governance as a form of self-regulation.

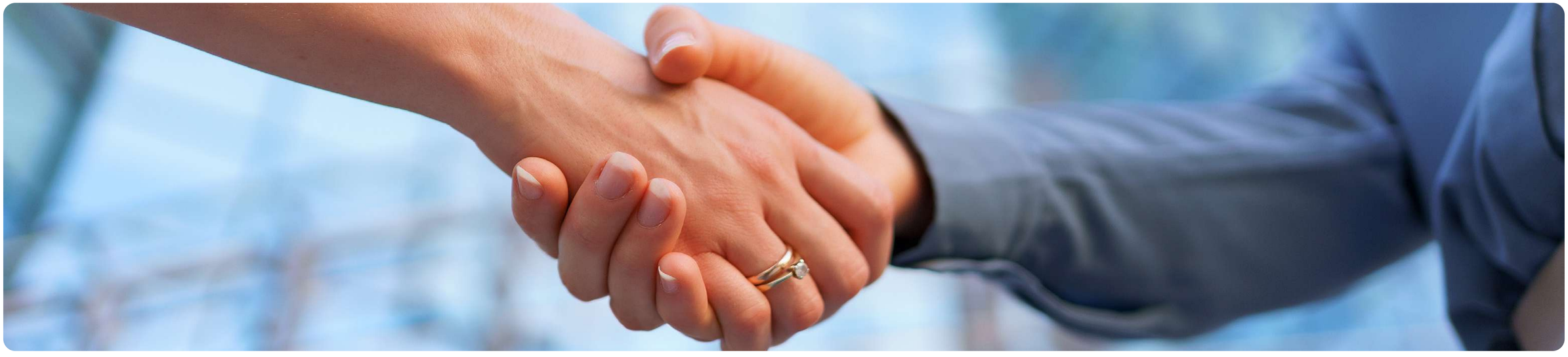
In addition, we have a Code of Ethics that establishes guidelines to ensure the highest standards of corporate governance and transparency, thereby preventing situations that could harm our reputation and the trust of our shareholders, employees, suppliers, customers, and the community.

## ▷ 3.2.1 Corporate governance structure

NCG 519 3.1.i

The Board of Directors is our primary corporate governance body, responsible for defining strategic guidelines and overseeing regulatory compliance. The Board delegates responsibilities to specialized committees, such as the Executive Committee, the Finance and Risk Committee, the Sustainability Committee, the Innovation and Technology Committee, the People and Culture Committee, the Operational and Technology Risk Committee, and the Ethics Committee, where specific issues are analyzed in depth to inform decision-making.

The Chief Executive Officer is appointed by the Board, which determines his or her duties and powers, without prejudice to the duties and powers established by law and the articles of incorporation. The appointment and removal of the CEO are recorded in a public deed and reported to the Financial Market Commission (CMF).In the event of absence, the CEO shall be replaced by the executive(s) designated by the Board, in accordance with the established order of precedence.



# ▷ 3.2.2 Organizational chart

NCG 519 3.1.vii

**Board of Directors**

**Directors Committee**

EUGENIO VON CHRISMAR
Chief Executive Officer

XIMENA KUTSCHER
Chief Audit and Compliance Officer

RODRIGO CORCES
Managing Director, Retail Ecosystem

JOSÉ LUIS IBAIBARRIAGA
Chief Financial Officer and Controller

JAVIER MORAGA
Managing Director, Investment and

PAOLA ALVANO
Managing Director, Corporate

CLAUDIA RAMOS
Chief Innovation and Data & Analytics Officer

VÍCTOR ESPINOSA
Chief Operations and Technology Officer

GERARDO SPOERER
Managing Director, Wholesale & Investment Banking Division

PABLO JULLIAN
Chief Human Resources Officer

FERNANDO CARMASH
General Counsel

JUAN PABLO RISCO
Chief Corporate Risk Officer

**Subsidiaries and overseas branches**

VÍCTOR AGUILAR
CEO, Bci Factoring S.A.

RAFAEL MARDONES
CEO, Servicios Financieros y Administración de Créditos Comerciales S.A. and Administradora de Tarjetas Servicios Financieros Limitada

CARLOS MARTÍN-DONADIO
CEO, Bci Securities

FRANCISCO GARCÍA
CEO, Bci Corredores de Bolsa de Productos S.A.

PAULA GARCÍA
CEO, Servicios de Normalización y Cobranza Normaliza S.A.

JORGE GONZÁLEZ
Vice Chairman of the Board and CEO, City National Bank of Florida

LUIS FELIPE GONZÁLEZ
CEO, Bci Finanzas Corporativas S.A.

MARÍA ALEJANDRA LÓPEZ
CEO, Bci Corredores de Seguros S.A.

PILAR PÉREZ
CEO, SSFF Corredores de Seguros y Gestión Financiera Limitada

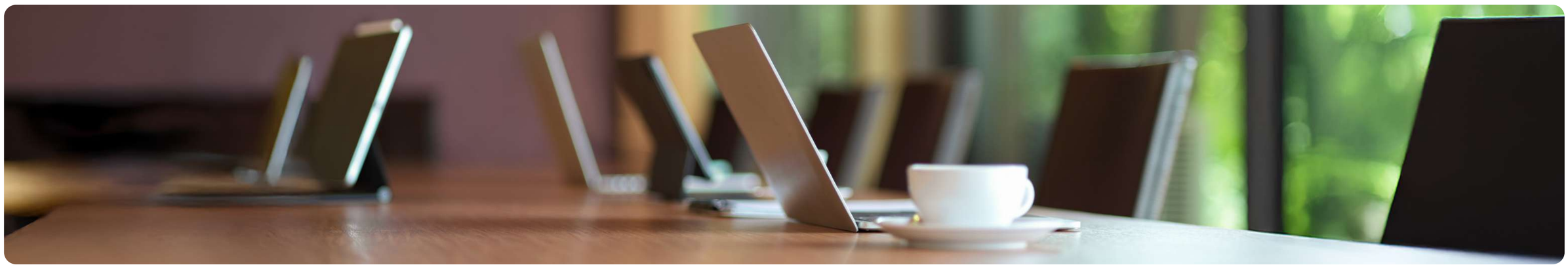
CLAUDIA TORRES
CEO, Bci Asset Management Administradora de Fondos S.A.

GONZALO CAMARGO
CEO, Bci Perú

JUAN PABLO MONGE
CEO, Bci Corredor de Bolsa S.A.

JUAN PABLO DONOSO
Vice President, Administration and Operations, Bci

EDUARDO NAZAL
CEO, Bci Miami





## ▷ 3.2.3 Ethics and integrity

NCG 519 3.1.i; NCG 519 3.6.viii; NCG 519 3.6.xiii; FN-IB 510b.4, DJSI 1.5.3, 1.5.5

We are committed to the highest ethical and regulatory standards, and we take a comprehensive approach to identifying, managing, and preventing conflicts of interest, practices that may affect free competition and consumer rights, and risks associated with corruption, money laundering, terrorist financing, and other unlawful conduct covered by the Law on Criminal Liability of Legal Entities (Law No. 20,393).

Our ethical and compliance framework is embodied in the Code of Ethics, which guides corporate conduct based on the values of integrity, respect, and excellence. The Ethics Committee is responsible for its implementation, monitoring, and promotion. We also have a Risk Appetite Policy, which establishes the limits within which our business strategy is implemented, and a General Compliance Program, which systematizes prevention and management in areas such as crime prevention, fair competition, consumer rights, and financial compliance.

In addition, we have detailed policies on credit risk, market risk, and liquidity risk, as well as compliance policies covering the prevention of money laundering and terrorist financing (AML/CFT) and the prevention of criminal risk and fair competition, among others.

Actions taken over the course of the year include the following:

### a. Conflict of interest management

We have implemented clear internal policies that govern relationships between our employees, suppliers, and third parties, ensuring independence and impartiality in our operations. In addition, we conduct regular audits and internal reviews to identify and manage potential conflicts. We have also enhanced due diligence and know-your-customer (KYC) measures for politically exposed persons (PEPs) by expanding coverage to include investment companies with PEPs holding more than a 10% stake, as well as other related entities such as political parties or training centers

### b. Promotion of open competition

We guarantee that all our operations and transactions are conducted with complete transparency and in accordance with market principles. Through our Fair Competition Compliance Program, we provide our employees with the tools they need to operate in accordance with these standards.

### c. Prevention of corruption

We have a zero-tolerance policy toward any form of bribery or improper payment. We provide our employees with a confidential channel for reporting any irregularities, which uses state-of-the-art technology to streamline the process and ensure a high level of efficiency in handling reports.

### d. Compliance risk management

We identify the processes that are most at risk of non-compliance with legal and internal regulations, with the aim of detecting, analyzing, and assessing risks, as well as establishing the necessary controls to mitigate them. This assessment is reflected in a risk matrix associated with the various areas of compliance, which constitute the main areas of focus for the Compliance Department.




With regard to the prevention of money laundering and terrorist financing, we have an AML/CFT Prevention Program based on a three-line-of-defense model that includes operational controls, specialized monitoring, and independent audits. Through Know Your Customer (KYC) due diligence procedures, we conduct a thorough analysis of our clients and ultimate beneficiaries, ensuring the identification and management of high-risk profiles, while also using advanced technologies to cross-reference data against international lists, such as the Office of Foreign Assets Control (OFAC) and Politically Exposed Persons (PEP) lists.

We also have a recently updated Crime Prevention Model designed to comply with the new requirements of the Economic Crimes Act and the amendments to Law No. 20,393. The update included the identification of new offenses applicable to Bci and its processes, along with a review of the associated controls.

Communication and training are central to our approach, to ensure that all our employees, managers, and stakeholders are informed and prepared to fulfill their responsibilities in these areas. We aim to promote an understanding of the risks associated with economic crimes and reinforce our organizational culture, which is grounded in ethics and regulatory compliance.

Our risk management and internal control framework includes information-sharing programs and ongoing training, with the goal of establishing a strong risk culture that ensures compliance with internal policies, procedures, controls, and codes. We consider these programs to be a priority and manage them primarily through the Risk School and the regulatory frameworks for managing the various risks.

The Board of Directors and senior management actively promote the development of a risk-aware culture among all our employees.

Risk management is based on the three lines of defense approach. The Corporate Risk Management Department, through our Risk School, is responsible for providing employees with the knowledge they need to perform their duties within the risk management lines of defense.

We have established a Culture and Awareness Program for risk management, designed to develop and enhance the knowledge and skills of all our employees in these areas. Training begins as soon as new employees join the company, with the distribution of our Corporation's Code of Ethics and Information Security Policies. In addition, all employees agree to review and comply with the regulations, attend informational sessions and training, and take the exams required by the bank.

The training program also includes specific training tracks: a cross-functional track, aimed at all employees, and a technical/specialized track, for those with specialized roles (management, senior management, and employees in key risk management roles). Moreover, we carry out ongoing outreach and awareness-raising activities, which enable us to maintain a strong risk culture and reinforce our commitment to proactive risk management.

To measure the effectiveness of the training, we establish monthly metrics and conduct formative assessments, which include knowledge tests, social engineering tests, phishing scams, and malware simulations.

Promoting practices that foster free competition and transparency is also part of our commitment to sustainability and social responsibility, as well as our mission to be industry leaders. We aim to demonstrate that business success can and must be achieved while respecting ethical values and the well-being of the communities where we operate, thereby creating sustainable value for our customers and society at large.

# 3.3 Board of Directors

NCG 519 3.2.x; NCG 519 3.2.viii

## ▷ 3.3.1 Activities

The Board holds regular meetings once a month and sets the dates for those meetings, as well as for its committee meetings, on an annual basis. Regular Board meetings last approximately five hours.

In addition, the Executive Committee of the Board meets twice a week for an average of about two hours, and the directors

convene for regular meetings in the other committees of which they are members.

The Chairman of the Board may, on his own initiative or at the request of three or more directors, call an extraordinary meeting of the Board, after first assessing whether said meeting is necessary.

If requested by an absolute majority of the current directors, the meeting may be held without prior notice.

Special meetings held during the year are scheduled in accordance with the notice periods and requirements set forth in the regulations. The materials to be reviewed by the Board of Directors or any of its committees are sent to the directors 24 to 72 hours in advance.

In 2025, the Board of Directors did not conduct any on-site visits to assess the condition and operations of the Bank's facilities.

## ▷ 3.3.2 Meetings with risk management, audit, and corporate social responsibility departments

NCG 519 3.2.vi

Oversight of the risk management, internal audit, corporate social responsibility, and external audit units is exercised by the Board Committees, of which the CEO and senior executives are not regular members.

The Directors Committee meets twice a month. The committee is briefed monthly on the significant risks identified by the Internal Audit Department (Office of the Comptroller), and it approves and monitors the annual internal audit plan. In addition, the results of the implementation of policies under the Crime Prevention Program are reviewed on a quarterly basis, and the Anti-Money Laundering Department provides monthly reports on its work. The committee meets annually with external credit rating agencies and several times a year with external auditors to review their reports, the balance sheet, and the financial statements.

With regard to risk management, the Finance and Corporate Risk Committee meets once a month, with the exception of February. It reviews changes in risk appetite, as well as key performance indicators for credit, financial, operational, and compliance risk management; verifies compliance with internal policies and limits; and addresses issues related to the Bank Secrecy Act (BSA) and anti-money laundering (AML) regulations.

The Sustainability Committee, which meets four times a year, provides strategic guidance on environmental, social, and governance (ESG) criteria.

Financial and risk management, as well as matters related to sustainability and social responsibility, are reported to the Board at its next regular meeting, with the same frequency as the respective committee meetings.



## ▷ 3.3.3 Nomination and election of directors

NCG 519 3.2.ix.b; NCG 519 3.7.iii; NCG 519 3.7.iv

Bci has procedures in place to ensure transparency and adequate information regarding the nomination and election of directors. Any individual who has full legal capacity may be elected as a director, provided they do not fall under any of the disqualifications set forth in current regulations. Candidates for independent directors must be nominated by shareholders representing at least 1% of the company's shares and must submit an affidavit of compliance with the requirements.

In accordance with the principle that shareholders are free to choose directors, we have not established any policies that impose a minimum gender quota. However, we actively promote diversity, equity, inclusion, and equal opportunity as essential pillars of innovation and success.

The CEO publishes the list of candidates and their biographical information on Banco Bci's website, and the election is conducted in a single round of voting, allowing shareholders to cast their votes as a block or individually. The process is conducted online via the EVOTING platform. The candidates with the most votes are elected until all vacancies have been filled.

## ▷ 3.3.4 Training and assessment

NCG 519 3.2.ix.c; NCG 519 3.2.ix.a; DJSI 1.2.6

Some of the subjects covered in the training provided to directors include an analysis of the markets in which the Bank operates and the associated issues; the main risks, particularly credit, market, and risks arising from changes in laws and regulations; topics related to the duties of care, confidentiality, loyalty, diligence, and disclosure; and conflicts of interest and how to avoid or resolve them in the best interests of the company.

Environmental and social issues, including climate change, are also covered, as well as other topics suggested by the directors themselves or by management.

In 2025, directors received training on topics such as free competition, criminal liability law, cybersecurity, and financial risk management within a bank's balance sheet (including asset and liability management and financial resources).

These topics were selected based on current circumstances and the training needs identified by the Board of Directors.

The Board of Directors conducts a self-assessment of both its performance and its compliance with corporate governance standards, with the aim of consolidating the best practices it has adopted and planning actions that will contribute to improved performance and better management. Based on the results of this process, training needs are identified, with a focus on key topics that arise as the company and its environment evolve.

The results of the 2025 self-assessment process, which did not involve external evaluators, showed a general trend of sustained improvement compared to previous year

## ▷ 3.3.5 Induction of new directors

NCG 519 3.2.v

We have implemented a structured onboarding process for new directors to ensure that they fully understand the organization and their responsibilities.

The process includes meetings with the CEO and senior executives, who provide a comprehensive overview of the Bank's strategic and operational areas. In addition, they are provided with essential documentation necessary to effectively perform their duties, such as the Principles of Corporate Governance, the Bylaws, the Board of Directors' Rules of Procedure, Corporate Policies, and information on the organization's key risks, mitigation strategies, strategic priorities, and the most relevant financial and non-financial metrics.

New directors also receive a detailed analysis of the business, the competition, and key stakeholders, so that they have the knowledge they need to make informed strategic decisions that are aligned with our commitment to creating sustainable long-term value.

## ▷ 3.3.6 Information access system

NCG 519 3.2.xii.a; NCG 519 3.2.xii.b; NCG 519 3.2.xii.d

The Board uses the Convene platform, a secure, remote digital tool with 24/7 access, to store all records, supporting documents, meeting minutes, and records of meetings held during the course of its duties. Through Convene, directors can access content and information dating back as far as 36 months.

The deadline for publishing the minutes of Board meetings on this platform is 10 business days following the date of the meeting. For committee meeting minutes, this deadline is extended to 15 calendar days.

## ▷ 3.3.7 Consultant hiring policy

NCG 519 3.2.iii; NCG 519 3.3.v

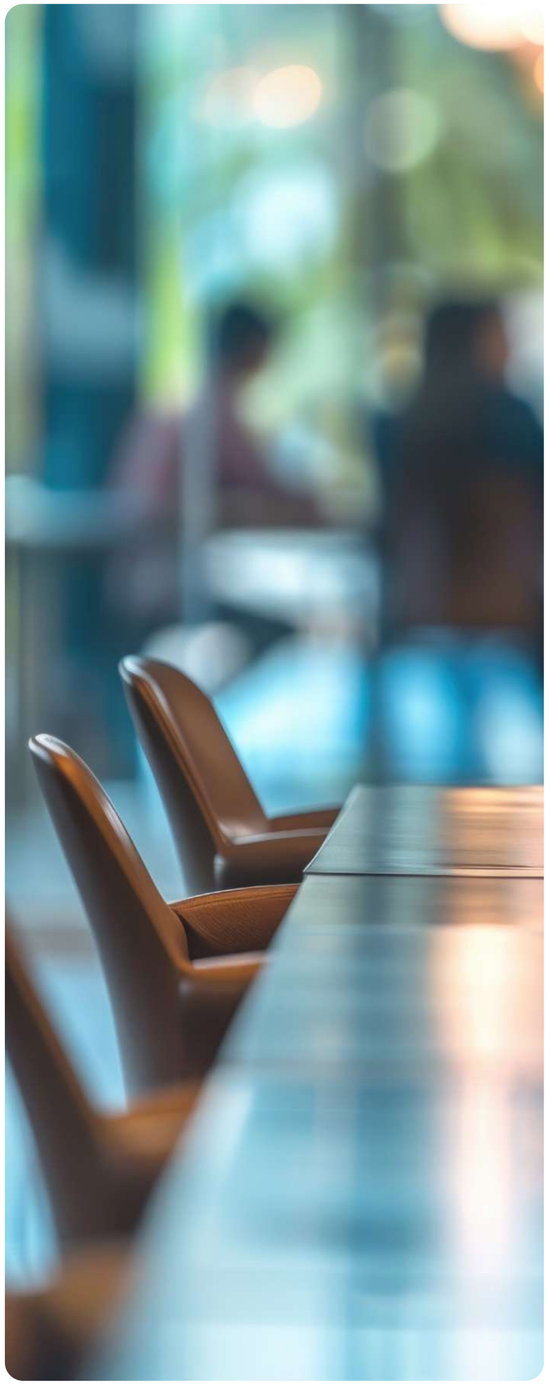
In the event that the Board of Directors and its committees decide to hire consultants, the hiring process must comply with the General Corporate Procurement Policy.

The Corporate Procurement Department is responsible for managing procurement, including reviewing whether there are any relationships with politically exposed persons (PEPs) and validating the processes for direct awards, competitive bidding, or requests for quotes for services requested from various consultants, as appropriate.

With regard to consultants hired in 2025, the Board contracted a former director to provide short-term consulting services for a specific project.

# ▷ 3.3.8 Role in business continuity

NCG 519 3.2.xi; DJSI 1.2.1



The Board is made up of nine primary directors, none of whom holds an executive position within the corporation. They are elected to a term of three years, after which they can be reelected indefinitely. There are no alternate directors.

If any of the members resigns or is removed from office for any other legal reason, the Board must appoint a replacement. The director-designate will serve in this capacity until the next Annual Shareholders' Meeting, at which time a permanent appointment will be made for the remainder of the term of the director being replaced.

The Board of Directors plays a key role in the strategic aspects of business continuity management. It is responsible for approving the business continuity policy and the associated strategy, including the approval of the risk appetite and the recovery time objectives (RTO) for the most critical processes. The Board also regularly and diligently monitors the implementation of the Business Continuity Management Policy through the mechanisms established by the Executive, Finance, and Risk Committees.

There is a formalized Business Continuity Plan in place through the Business Continuity Management System (BCMS), which facilitates adaption to crisis or emergency situations. This system is based on international standards such as ISO 22301, and its objective is to establish, implement, and maintain a strategic and operational framework to successfully address emergencies, disasters, disruptions, or crises that could jeopardize the organization's critical processes.

In emergency or crisis situations, specialized decision-making structures are activated to ensure business continuity, supported by the following committees:

## Strategic level: Crisis Management Committee

This committee is composed of senior management, including the CEO and division directors, and is responsible for determining strategic responses to a major crisis. The committee has approved the necessary timeframes and resources for restoring services, and it has broad authority to make decisions.

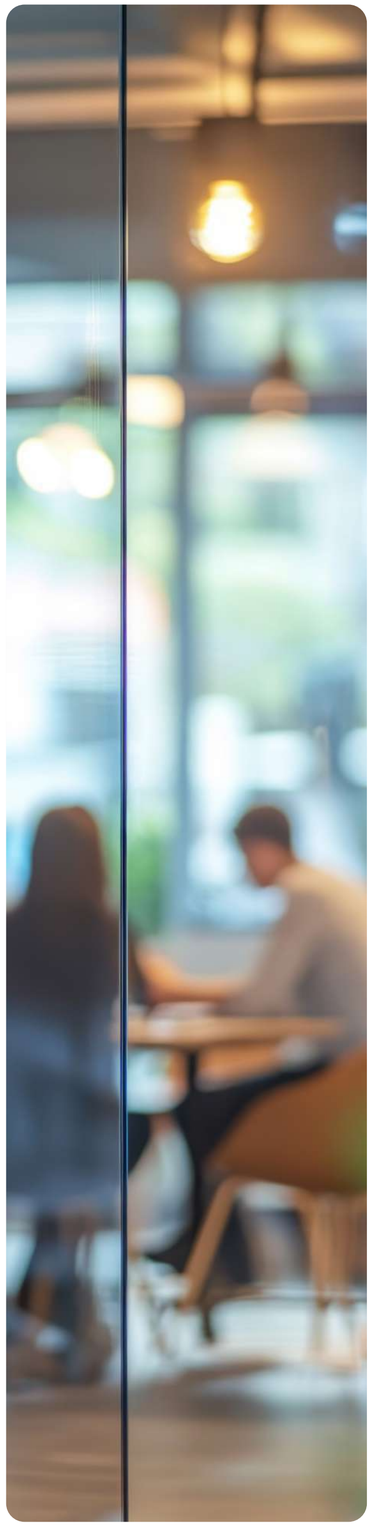
## Tactical level: Contingency Committee

This multidisciplinary committee, composed of formally appointed members, analyzes scenarios and determines the necessary actions, serving as a link between the strategic and operational levels. Its main role is to manage contingencies and evaluate strategies to be followed if the Business Continuity Plan does not provide a solution for the specific

## Operational level: Response Teams

Employees in the business units are responsible for contingency mitigation and management, ensuring that the necessary measures are taken to maintain business continuity.

Accordingly, our policies stipulate that the organizational structure, roles, and responsibilities are specifically aligned with the activation of the Crisis and Contingency Management Committees, ensuring strategic decision-making overseen by the Board of Directors and tactical



## ▷ 3.3.9 Board Indicators[4]

NCG 519 3.2.xiii.a; NCG 519 3.2.xiii.b; NCG 519 3.2.xiii.c; NCG 519 3.2.xiii.d; NCG 519 3.2.xiii.e; DJSI.1.2.1; DJSI.1.2.2; DJSI.1.2.4; DJSI.1.2.5; DJSI.1.2.7

### Gender

| WOMEN | MEN |
|---|---|
| 1 | 8 |

### Age range

| 41–50 YEARS | 51–60 YEARS |
|---|---|
| 1 | 2 |
| **61–70 YEARS** | **OVER 70 YEARS** |
| 4 | 2 |

### Nationality

| CHILEAN | FOREIGN |
|---|---|
| 8 [one woman] | 1 [Argentina] |

### Tenure

| LESS THAN 3 YEARS | 3–6 YEARS |
|---|---|
| 3 | 1 |
| **6–9 YEARS** | **OVER 9 YEARS*** |
| 2 | 3 |

[4]There are no directors with disabilities.
For the purposes of this report, Juan Edgardo Goldenberg has been included, although he resigned from the Board on 31 October; as of year-end 2025, his replacement had not yet been appointed.
*Combines the categories 9–12 years and Over 12 years.

## ▷ 3.3.10 Compensation of the Board of Directors and the Directors Committee

NCG 519 3.2.ii

Directors' compensation is structured as follows.

### a. Fixed monthly compensation:

150 UTM (unidades tributarias mensuales, an inflation-indexed unit of account), with the exception of the chairman, who receives 850 UTM, in accordance with the functions he performs daily by virtue of his position and as mandated by the Board.

### b. Attendance fees:

5 UTM for each Board or Board Committee meeting attended.

### c. Variable compensation:

0.3% of net profits, calculated based on average profits in 2023, 2024, and 2025. The profit share, thus determined, is divided by 10, allocating two tenths to the Chairman of the Board, as mandated by the Board, and one tenth to each of the other Board members.

Directors Committee fees, which are approved by the Board of Shareholders, are defined in accordance with Article 50 bis of Law 18046, which stipulates that the directors who sit on this committee must receive additional compensation equivalent to at least one-third of the amount they earn as directors.

Therefore, the directors who sit on the Bci Directors Committee receive a fixed monthly fee of 50 UTM, in addition to their board retainer, plus one-third of the amount of their corresponding variable compensation.

## ▷ 3.3.11 Earnings gap

NCG 519 3.2.xiii.f

All directors are equally compensated, in terms of both fixed and variable components, as well as Board and Committee attendance fees. Any differences in the total compensation received by the Board members derive from their position on the Board and their attendance rate.

| Category | Gap |
|---|---|
| Average | 0% |
| Median | 0% |



**Board compensation: Fixed and variable compensation and Board Committee attendance fees (in CLP; previous year for comparison).**

NCG 519 3.2.ii; NCG 519 3.3.iii

| Full name | Fixed compensation | | Variable compensation | | Board and committee meeting attendance fees | | Total compensation | |
|---|---|---|---|---|---|---|---|---|
| | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 |
| Luis Enrique Yarur Rey | 670,573,500 | 33,145,790 | 460,986,266 | 66,589,409 | 33,237,620 | 4,408,445 | 1,164,797,386 | 104,143,644 |
| Ignacio Yarur Arrasate | 118,336,500 | 700,128,000 | 230,493,133 | 496,023,146 | 33,898,220 | 35,716,475 | 382,727,853 | 1,231,867,621 |
| Juan Edgardo Goldenberg Peñafiel | 118,336,500 | 102,689,400 | 230,493,133 | 206,563,064 | 35,547,850 | 31,503,945 | 384,377,483 | 340,756,409 |
| José Pablo Arellano Marín | 157,782,000 | 164,736,000 | 307,324,177 | 330,682,097 | 40,849,065 | 48,808,590 | 505,955,242 | 544,226,687 |
| Claudia Manuela Sánchez Muñoz | 118,336,500 | 123,552,000 | 230,493,133 | 248,011,573 | 36,890,960 | 41,917,605 | 385,720,593 | 413,481,178 |
| Diego Yarur Arrasate | 0 | 90,406,210 | 0 | 181,422,164 | 0 | 23,798,955 | 0 | 295,627,329 |
| Francisco Mauricio Larraín Garcés | 0 | 120,541,841 | 0 | 241,896,219 | 0 | 13,113,180 | 0 | 375,551,240 |
| Hernán Orellana Hurtado | 118,336,500 | 123,552,000 | 230,493,133 | 248,011,573 | 35,565,365 | 38,461,815 | 384,394,998 | 410,025,388 |
| Jorge Becerra Urbano | 118,336,500 | 123,552,000 | 230,493,133 | 248,011,573 | 32,924,295 | 34,693,235 | 381,753,928 | 406,256,808 |
| Klaus Schmidt Hebbel Dunker | 157,782,000 | 164,736,000 | 307,324,177 | 330,682,097 | 28,975,810 | 39,515,460 | 494,081,987 | 534,933,557 |
| Miguel Ángel Nacrur Gazali | 157,782,000 | 44,194,159 | 307,324,177 | 88,785,878 | 40,496,975 | 9,489,525 | 505,603,152 | 142,469,562 |
| **Total** | **1,735,602,000** | **1,791,233,400** | **2.535.424.462** | **2,686,678,793** | **318,386,160** | **321,427,230** | **4,589,412,622** | **4,799,339,423** |

Note: The total of CLP 2,686,678,793 reported as variable compensation is provisioned in 2025 will be paid in 2026 once the balance sheet and financial statements have been approved at the General Shareholders' Meeting.
Note: Juan Edgardo Goldenberg resigned on 31 October, and as of year-end 2025 his replacement had not been appointed.

# ▷ 3.3.12 Members of the Board of Directors

NCG 519 3.2.i; DJSI.1.2.8



## IGNACIO YARUR ARRASATE

Chairman

Born in 1974. Attorney, Catholic University of Chile; and MBA, IESE, Spain.

Date of appointment to the Bci Board: 1 January 2024.

**Other positions in 2025**

- Chairman, Empresas Jordan S.A.
- Chairman, Mas Analytics Consulting SpA.
- Vice Chairman, Association of Banks and Financial Institutions.
- Director, Empresas Juan Yarur SpA.
- Director, Fundación Chile Mujeres.
- Director, City National Bank of Florida.

**Committee membership**

- Executive Committee of the Board (Chair).
- Finance and Corporate Risk Committee (Chair).
- Operational and Technological Risk Committee (Chair).
- Innovation and Technology Committee (Chair)
- Sustainability Committee (Chair).
- People and Culture Committee (Chair).
- Ethics Committee (Chair).



## JOSÉ PABLO ARELLANO MARÍN

Director

Born in 1952. Economist, Catholic University of Chile; Master and Ph.D. in Economics, Harvard University.

Date of appointment to the Bci Board: 16 March 2011.

**Other positions in 2025**

- Senior economist, Cieplan.
- Professor, University of Chile and Catholic University of Chile.
- Director, social and education corporations and foundations.

**Committee membership**

- Directors Committee.
- Executive Committee of the Board.
- Finance and Corporate Risk Committee.
- Operational and Technological Risk Committee.
- Sustainability Committee.
- Ethics Committee.



## JORGE BECERRA URBANO

Director

Born in 1959. Industrial engineer, University of Buenos Aires, Argentina; MBA, IESE, University of Nararra, Barcelona, Spain;
International Exchange Program, Kellogg Graduate School of Management, Northwestern University, USA.

Date of appointment to the Bci Board: 23 June 2020.

**Other positions in 2025**

- Board member, Losa Group, Guatemala, as of January 2025.
- Board member, City National Bank of Florida, Miami, USA.
- Member, Young President Organization (YPO), Gold Latin America and Euro Latam chapters; Executive Committee member of Euro Latam chapter, 2025–2026.

**Committee membership**

- Innovation and Technology Committee.
- Sustainability Committee.

## JUAN EDGARDO GOLDENBERG PEÑAFIEL

Director



Born in 1957. Attorney, University of Chile.

Board member from 31 January 2018 to 31 October 2025.

### Other positions in 2025

- Partner, Goldenberg & Lagos Abogados Ltda.
- Member, Chilean Bar Association and its Tax Committee.
- Founding member, Chilean Institute of Tax Law.
- Member, International Section of the American Bar Association.
- Member, Chilean-North AmericanChamber of Commerce (AmCham).
- Director, Empresas Copec S.A. and AntarChile S.A..

### Committee membership

- Executive Committee of the Board.
- Finance and Corporate Risk Committee.
- Operational and Technological Risk Committee.
- Sustainability Committee.
- Ethics Committee.

## MAURICIO LARRAÍN GARCÉS

Independent Director



Born in 1950. Attorney, Catholic University of Chile; Master of Economics, Catholic University of Chile; Master of Law, Harvard University.

Date of appointment to the Bci Board: 9 April 2025.

### Other positions in 2025

- Vice-Chairman of the Board of Trustees, University of Los Andes, Chile.
- Chairman of the Board, Corporación Amigos de Panguipulli.
- Founding partner, Consultora Larraín y Larraín (corporate governance and family companies).

### Committee membership

- Sustainability Committee.
- People and Culture Committee.
- Directors Committee.

## HERNÁN ORELLANA HURTADO

Director



Born in 1961. Civil electrical engineer, Federico Santa María Technical University.

Date of appointment to the Bci Board: 24 January 2017.

### Other positions in 2025

- Business innovation and digital transformation consultant.
- Board member, social and sustainable development corporations.

### Committee membership

- Innovation and Technology Committee.
- People and Culture Committee.
- Operational and Technological Risk Committee.

*Juan Edgardo Goldenberg Peñafiel served on the Board through 31 October 2025; as of year-end 2025, his replacement had not yet been appointed.



## CLAUDIA MANUELA SÁNCHEZ MUÑOZ
Director

Born in 1972. Business administration, Adolfo Ibáñez University; MBA, Harvard University.

Date of appointment to the Bci Board: 22 March 2016.

### Other positions in 2025

- Director, Viña Luis Felipe Edwards.
- Chair, Chilean Cultural Heritage Corporation.
- Director, Make-a-Wish Chile Foundation.
- Member, International Women's Forum.
- Strategy consultant.

### Committee membership

- Executive Committee of the Board.
- Innovation and Technology Committee.
- People and Culture Committee..



## KLAUS SCHMIDT-HEBBEL DUNKER
Independent Director

Born in 1955. Ph.D. in economics, Massachusetts Institute of Technology; B.S. in Business Administration and Master of Economics, Catholic University of Chile.

Date of appointment to the Bci Board: 22 November 2016.

### Other positions in 2025

- Full Professor, University of Development.
- Full Professor, Catholic University of Chile.
- Consultant, advisor, and board member for various corporations, associations, foundations and public and private councils.
- Columnist and speaker.

### Committee membership

- Directors Committee.
- Finance and Corporate Risk Committee.



## DIEGO YARUR ARRASATE
Director

Born in 1976. Business administration, Catholic University of Chile; MBA, Columbia University, USA.

Date of appointment to the Bci Board: 9 April 2025.

### Other positions in 2025

- Chairman, Empresas Juan Yarur SpA.
- Chairman, Inmobiliaria ANYA.
- Director, Empresas Jordan S.A.
- Director, Viña Morandé.
- Chairman, Bci Factoring.
- Director, City National Bank of Florida.
- Director, Bci Perú.
- Member, Sistema B Business Council.
- Member, Chilean Foundation of Pacific.
- Member, Columbia University Advisory Board in Chile.
- Member, Endeavor Chile Council.

### Committee membership

- Executive Committee of the Board.
- Finance and Corporate Risk Committee.
- Operational and Technological Risk Committee.
- Innovation and Technology Committee.
- People and Culture Committee.

## Knowledge and skills matrix

| | Ignacio Yarur Arrasate | José Pablo Arellano Marín | Jorge Becerra Urbano | Juan Edgardo Goldenberg Peñafiel* | Mauricio Larraín Garcés | Hernán Orellana Hurtado | Claudia Manuela Sánchez Muñoz | Klaus Schmidt-Hebbel Dunker | Diego Yarur Arrasate |
|---|---|---|---|---|---|---|---|---|---|
| **Financial sector** | | | | | | | | | |
| Asset management and custody | ● | ● | ● | | | | | ● | ● |
| Commercial banks | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| Consumer finance | ● | ● | | ● | | ● | ● | ● | ● |
| Insurance | ● | ● | ● | | | | | | ● |
| Investment banking and brokerage | ● | | | ● | | | ● | | ● |
| Mortgage finance | ● | ● | | ● | | | | | ● |
| Stock and commodity exchanges | ● | ● | | | ● | | | | ● |
| **Other economic sectors** | | | | | | | | | |
| Energy | ● | ● | ● | | | | | ● | |
| Materials | | ● | | | | ● | ● | ● | |
| Industry | | | | ● | ● | ● | ● | ● | |
| Basic consumer goods | ● | ● | | ● | | | ● | | ● |
| Nonessential consumer goods | | ● | | | | ● | ● | | ● |
| Healthcare | | | | | | | | | ● |
| Information technology | | | | | | ● | | | |
| Communications | | ● | | | ● | ● | | | |
| Utilities | | ● | | | | | | ● | |

* Juan Edgardo Goldenberg resigned on 31 October; as of year-end 2025, his replacement had not yet been appointed.

| | Ignacio Yarur Arrasate | José Pablo Arellano Marín | Jorge Becerra Urbano | Juan Edgardo Goldenberg Peñafiel* | Mauricio Larraín Garcés | Hernán Orellana Hurtado | Claudia Manuela Sánchez Muñoz | Klaus Schmidt-Hebbel Dunker | Diego Yarur Arrasate |
|---|---|---|---|---|---|---|---|---|---|
| **Corporate areas** | | | | | | | | | |
| Information technology | ● | | ● | | | ● | | | |
| Corporate finance | ● | | | | ● | | ● | ● | ● |
| Human resources | ● | | ● | ● | ● | ● | ● | ● | ● |
| Legal | ● | | | ● | ● | | | ● | |
| Senior management | ● | ● | ● | ● | ● | ● | ● | ● | ● |
| Audit and compliance | | | | | ● | | ● | ● | |
| Marketing | ● | | ● | | | | ● | | |
| Research/strategy | ● | ● | ● | | ● | | ● | ● | ● |
| Risk management | ● | ● | | | ● | | | ● | ● |
| Education | | ● | | | ● | ● | ● | ● | |
| Cybersecurity | | | | | | ● | | | |
| Sustainability | | | ● | | ● | | ● | ● | ● |
| Public finance | | ● | | | ● | | | ● | |
| International finance | | ● | | | ● | | ● | ● | ● |
| Financial regulation and capital markets | | | | ● | | | | | |

* Juan Edgardo Goldenberg resigned on 31 October; as of year-end 2025, his replacement had not yet been appointed.

# ▷ 3.3.13 Board committees

NCG 519 3.3.i; NCG 519 3.3.ii; DJSI 1.2.16; DJSI 1.8.1; DJSI 2.4.4

## Executive Committee

The Executive Committee analyzes and proposes general policies regarding the management and administration of financial, credit, and operational risks, as well as investment controls in subsidiaries; establishes limits on loan and financial investment positions both domestically and abroad; examines information on the various economic sectors, setting the applicable credit and financial exposure limits for each; determines the opening and closing of branches; grants powers; approves donations and other contributions; makes decisions regarding the Bank's credit and financial operations; and, in general, reviews, addresses, and approves all matters necessary for the institution's operations that are not the exclusive responsibility of the Board of Directors.

**Members:**

- Ignacio Yarur Arrasate (Chairman)
- Juan Edgardo Goldenberg Peñafiel*
- José Pablo Arellano Marín
- Diego Yarur Arrasate
- Claudia Manuela Sánchez Muñoz

**Alternates:**

- The remaining directors

**Frequency:**

- Twice a week (Tuesday and Thursday)

**Meetings held in 2025:**

- 83

## Ethics Committee

The Ethics Committee is responsible for fostering an organizational culture of ethics, by providing an ethical framework for internal practices through deliberations grounded in values and criteria that guide the resolution of conflicts and ethical concerns arising from daily work in the service of the Corporation; and for interpreting the provisions of the Code of Ethics, including specifying the correct meaning, scope, and coverage of the different sections.

The Ethics Committee can suggest, advise, counsel, and give notification regarding actions to consider and implement, in accordance with the specificities of each case, and apply action criteria consistent with the Bci ethical framework.

**Members:**

- Ignacio Yarur Arrasate (Chairman)
- Juan Edgardo Goldenberg Peñafiel*
- José Pablo Arellano Marín

**Frequency:**

- Three times a year

**Meetings held in 2025:**

- 3

## Innovation and Technology Committee

The I&T Committee is responsible for ensuring compliance with the corporate strategy established by the Board of Directors in matters within its purview, particularly with regard to information security and cybersecurity. Its functions include analyzing and making decisions regarding technology and data strategy and architecture, as well as the Bank's technology roadmap, ensuring consistency with the business strategy. It also reviews and approves the strategy and plans related to technology and data security.

The Committee monitors the progress and proper implementation of the technology strategy, ensuring that it remains aligned with business objectives. It also reviews the ecosystem and the innovation plans presented by senior management, and approves technology investments that exceed the scope of senior management's authorization, evaluating them in light of the business vision and the organization's technology architecture.

Another of its roles is to guide initiatives aimed at exploring and adopting new technologies that drive innovation for customers, through their application in products and systems that strengthen Bci's competitiveness. Finally, it reviews and approves proposals regarding the Bank's new operational models, contributing to the development of a robust technology and innovation infrastructure that is aligned with the organization's strategic challenges.

**Members:**

- Ignacio Yarur Arrasate (Chairman)
- Jorge Becerra Urbano
- Diego Yarur Arrasate
- Hernán Orellana Hurtado
- Claudia Manuela Sánchez Muñoz

**Alternates:**

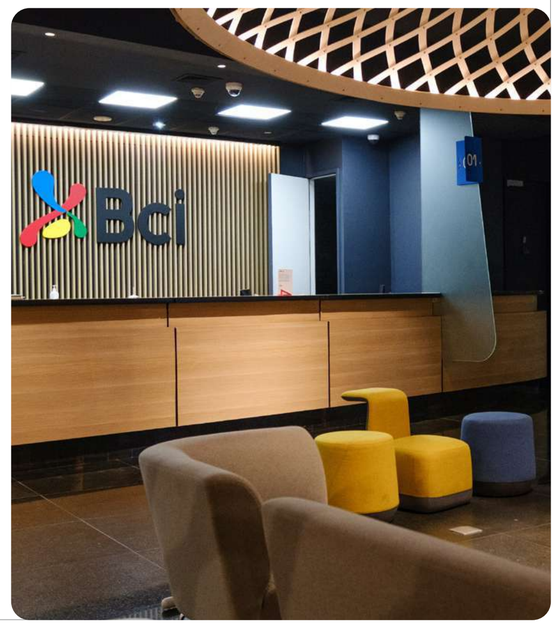
- The remaining directors

**Frequency:**

- Five times a year

**Meetings held in 2025:**

- 5




* Juan Edgardo Goldenberg resigned on 31 October; as of year-end 2025, his replacement had not yet been appointed.

## Directors Committee

The Directors Committee reviews the external auditors' reports, the balance sheet, and the financial statements submitted by the Bank's management, issuing an opinion prior to their submission to the shareholders for approval; makes proposals to the Board on external auditors and credit rating agencies to be recommended to the shareholders for appointment; reviews the background information regarding the transactions covered by Title XVI of the Corporation Law (transactions with related parties); studies and reports on significant risks detected or confirmed as a result of internal audits and reviews carried out by the Audit and Compliance Office, and analyzes the action plans that have been defined or are being implemented to address them; meets annually with external credit rating agencies to review reports, content, and evaluation procedures; reviews reports on inspection visits, instructions, and presentations made by the Financial Market Commission, as well as progress in implementing compliance plans addressing the observations raised; approves and periodically monitors compliance with the annual Internal Audit plan; studies the results of the application of crime prevention policies and other compliance programs, as well as the risk self-assessment process; receives regular reports on the work of the Anti-Money Laundering (AML) Division; and reviews the compensation and benefits systems for senior managers and executives, among other matters.

**Members:**

- Klaus Schmidt-Hebbel Dunker (Chairman)
- Mauricio Larraín Garcés
- José Pablo Arellano Marín

**Frequency:**

- Twice a month, with the exception of February, when the committee meets once

**Meetings held in 2025:**

- 23



## Sustainability Committee

The Committee is responsible for ensuring compliance with the Bank's corporate strategy in matters within its purview, conducting the necessary monitoring, and reviewing or approving those aspects that fall under its jurisdiction. It is also responsible for providing strategic guidance on environmental, social, and governance (ESG) criteria aimed at strengthening the Bank's relationships with its various stakeholders. The Committee may propose organizational structures, processes, and impact metrics, along with the necessary controls to ensure the proper and timely implementation of business decisions, while fostering a culture of sustainability throughout the organization.

**Members:**

- Ignacio Yarur Arrasate (Chairman)
- Jorge Becerra Urbano
- Mauricio Larraín Garcés
- José Pablo Arellano Marín
- Juan Edgardo Goldenberg Peñafiel*

**Alternates:**

- The remaining directors

**Frequency:**

- Four times a year

**Meetings held in 2025:**

- 4

## Operational and Technological Risk Committee

This Committee oversees the Bank's operational and technological risk management program, as well as the results of its implementation. It examines operational risk, external fraud, information security, cybersecurity and technology risk, business continuity, risks associated with outsourced services, and data protection.

The management program and the results of its implementation are presented to the Committee as follows: (i) risk appetite, trends in indicators, and management of action plans to ensure that risks remain within the established appetite; and (ii) operational and technological risk management programs, progress, results of implementation, and implementation of action plans for continuous improvement and risk reduction.

**Members:**

- Ignacio Yarur Arrasate (Chairman)
- Juan Edgardo Goldenberg Peñafiel*
- José Pablo Arellano Marín
- Diego Yarur Arrasate
- Hernán Orellana Hurtado

**Alternates:**

- The remaining directors

**Frequency:**

- Three times a year

**Meetings held in 2025:**

- 3

* Juan Edgardo Goldenberg resigned on 31 October; as of year-end 2025 his replacement had not yet been appointed.

## Finance and Corporate Risk Committee

This Committee is responsible for ensuring compliance with and monitoring the Bank's corporate strategy in matters within its purview, as well as reviewing and approving matters submitted for its consideration in the areas of finance and risk.

In the area of finance, the Committee reviews the Money Market Desks' market risk exposures and monitors the strategies defined by the Asset & Liability Committee (ALCO) in light of market conditions. It examines the assets and liabilities on the balance sheet, as well as the liquidity strategy, the funding plan, and the management of currency and maturity mismatches. It also receives information about market variables such as inflation, interest rates, currencies, and spreads, and evaluates strategies related to various risk factors and trading positions. In addition, it reviews the strategy and positioning of domestic and foreign investment portfolios, the capital budget, and regulatory capital projections, while monitoring Basel indicators in accordance with current or upcoming models.

In the area of risk, the Committee oversees the consolidated management of the Bank, its domestic and international subsidiaries, and its overseas branches, including country-specific analyses where appropriate. Its responsibilities include monitoring changes in risk appetite indicators and the key metrics for managing credit, financial, operational, and compliance risks. It also reviews the status of the loan portfolio from various cross-sectional perspectives, such as economic sectors, geographic regions, or concentration levels, and analyzes specific cases involving customer segments or groups, including transactions with foreign counterparties.

The Committee evaluates the performance of regulatory risk models and proposes measures when necessary, in addition to reviewing provisions and write-downs, taking into account the risk-return ratio and how it compares with the industry.

It also verifies compliance with internal and regulatory policies and limits across all subsidiaries, ensuring they align with the parent company's guidelines. Another key aspect of their work is to analyze the results of capital and liquidity stress tests and verify compliance with regulatory requirements, as well as the actions resulting from those exercises. Furthermore, it ensures the implementation of compliance programs, including those related to Anti-Money Laundering/Bank Secrecy Act (AML/BSA) and financial compliance.

Since the Bank is subject to Regulation Y of the U.S. Federal Reserve, the Committee also serves as the Enterprise Risk Committee in the United States, overseeing the management of credit, market, operational, and compliance risks, as well as risk tolerance, for the operations of the Bank and its subsidiaries in the United States, in accordance with the relevant regulations.

**Members:**

- Ignacio Yarur Arrasate (Chairman)
- Juan Edgardo Goldenberg Peñafiel*
- José Pablo Arellano Marín
- Diego Yarur Arrasate
- Klaus Schmidt-Hebbel Dunker

**Alternates:**

- The remaining directors

**Frequency:**

- Once a month, with the exception of February

**Meetings held in 2025:**

- 11

## People and Culture Committee

The People and Culture Committee is responsible for ensuring compliance with the Bank's corporate strategy in the areas under its purview, monitoring progress, and validating the results achieved. It is responsible for approving the compensation strategy applicable to the Corporation's employees and for reviewing the proper implementation of policies and processes related to the appointment and succession of members of the Bank's senior management. It also monitors the relevance and consistency of these policies and processes throughout the rest of the organization, promoting people management that is aligned with strategic objectives and the institutional culture.

**Members:**

- Ignacio Yarur Arrasate (Chairman)
- Hernán Orellana Hurtado
- Diego Yarur Arrasate
- Mauricio Larraín Garcés
- Claudia Manuela Sánchez Muñoz

**Alternates:**

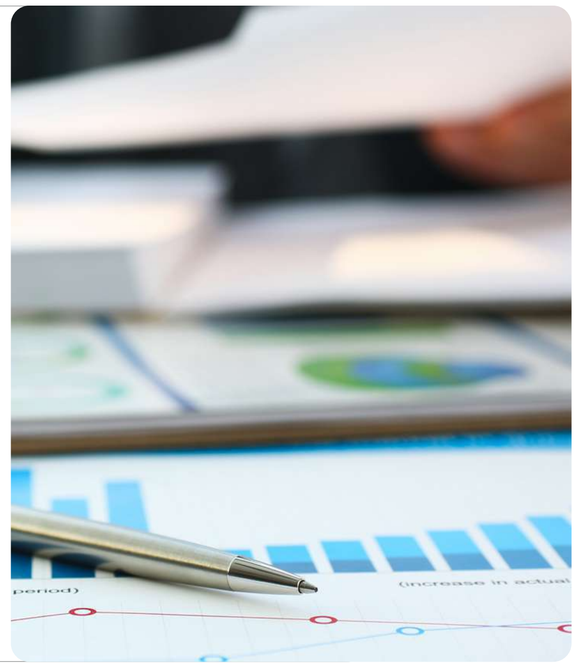
- The remaining directors

**Frequency:**

- Three times a year

**Meetings held in 2025:**

- 3



## ▷ 3.3.14 Hiring of committee consultants

With regard to the hiring of consultants and other expenses that the committees may incur, the same provisions set forth for the Board of Directors in section 3.3.7 above apply.

* Juan Edgardo Goldenberg resigned on 31 October; as of year-end 2025 his replacement had not yet been appointed.

# 3.4 Key executives[5]

NCG 519 3.4.i



EUGENIO VON CHRISMAR CARVAJAL
Chief Executive Officer

**Background**
Civil engineering, University of Santiago, Chile

**RUT**
6.926.510-3

**Appointment**
17 March 2015



PAOLA ALVANO CONTADOR
Chief Corporate Affairs and Sustainability Officer

**Background**
Business administration, University of Development

**RUT**
8.824.728-0

**Appointment**
01 January 2025



FERNANDO CARMASH CASSIS
General Counsel

**Background**
Attorney, Catholic University of Chile

**RUT**
7.663.689-3

**Appointment**
01 January 2016



RODRIGO CORCES BARJA
Managing Director, Retail Ecosystem Division

**Background**
Industrial engineering, Catholic University of Chile; MBA, IESE, Spain

**RUT**
10.243.251-7

**Appointment**
01 September 2016



VÍCTOR ESPINOSA MARTÍNEZ
Chief Operations and Technology Officer

**Background**
B.S. in physics, M.S. in science, technology, and environmental management, and Ph.D. in applied physics, University of Santiago de Compostela

**ID**
32.800.520-J

**Appointment**
06 October 2025



JOSÉ LUIS IBAIBARRIAGA MARTÍNEZ
Chief Financial Officer and Controller

**Background**
Accountant and auditor, University of Chile; Executive MBA, Adolfo Ibañez University; CFO Leadership Program, Harvard University

**RUT**
6.785.528-0

**Appointment**
01 July 2015



PABLO JULLIAN GROHNERT
Chief Human Resources Officer

**Background**
Business administration, Diego Portales University

**RUT**
6.461.785-0

**Appointment**
16 August 2006



XIMENA KUTSCHER TAIBA
Chief Audit and Compliance Officer

**Background**
Accountant and auditor, IEB – University of Santiago; MBA IEDE, Spain

**RUT**
7.799.138-7

**Appointment**
01 June 2012



JAVIER MORAGA KLENNER
Managing Director, Investment and Finance Division

**Background**
Bachelor of Science in Business Administration, University of Chile; International economics, Mannheim University, Germany

**RUT**
10.739.385-4

**Appointment**
01 July 2015



CLAUDIA RAMOS ARELLANO
Chief Innovation and Data & Analytics Officer

**Background**
Civil industrial engineering, University of Chile

**RUT**
7.674.948-5

**Appointment**
01 January 2024



JUAN PABLO RISCO RÍOS
Chief Corporate Risk Officer

**Background**
Civil industrial engineering, University of Chile; AMP ESE, University of Los Andes; and PLD, Harvard University

**RUT**
12.534.737-1

**Appointment**
02 May 2025



GERARDO SPOERER HURTADO
Managing Director, Wholesale & Investment Banking Division

**Background**
Business Administration, University of Chile; MBA and AMP, IESE, University of Navarra, Spain

**RUT**
10.269.066-4

**Appointment**
01 September 2016

[5] Information regarding the ownership interests of senior executives and directors in Banco Bci can be found in the appendices.

# ▷ 3.4.1 Subsidiaries and overseas branches



VÍCTOR AGUILAR ZAFORAS
CEO, Bci Factoring S.A.

**Background**
Business Administration, Drury University; Master of Economics and Business administration, IESE, Spain

**RUT**
14.671.566-4

**Appointment**
01 October 2016



GONZALO CAMARGO CÁRDENAS
CEO, Bci Perú

**Background**
Economist, Catholic University of Peru; Master, Center for Monetary and Financial Studies (CEMFI), Bank of Spain; Ph.D., Catholic University of Peru

**RUC**
90052-4

**Appointment**
01 August 2020



JUAN PABLO DONOSO COCQ
Vice President, Administration and Opertions, Bci Securitizadora S.A.

**Background**
Business administration with a minor in economics, University of Chile

**RUT**
9.616.423-8

**Appointment**
01 January 2001



PAULA GARCÍA CUESTA
CEO, Servicios de Normalización y Cobranza Normaliza S.A.
.

**Background**
Business administration, University of Santiago, Chile

**RUT**
8.318.339-K

**Appointment**
01 May 2019



FRANCISCO JAVIER GARCÍA PINOCHET
CEO, Bci Corredores de Bolsa de Productos S.A.

**Background**
Forest engineering, University Mayor; Master of Finance, Adolfo Ibañez University; MBA, Catholic University of Chile

**RUT**
9.497.814-9

**Appointment**
01 August 2015



JORGE JAVIER GONZÁLEZ ECHAZABAL
CEO and Vice Chairman, City National Bank of Florida

**Background**
Bachelor of Science in Finance and International Business, Florida International University; Graduate, Kenan-Flagler Business School Executive Leadership Training program, University of North Carolina.

**ID**
G524-430-65-347-0

**Appointment**
01 September 2016



LUIS FELIPE GONZÁLEZ HOLMES
CEO, Bci Finanzas Corporativas S.A. .

**Background**
Business administration and Master of Finance, University of Chile

**RUT**
10.470.584-7

**Appointment**
01 January 2018



RAFAEL MARDONES DE LA CERDA
CEO, Servicios Financieros y Administración de Créditos Comerciales S.A. and Administradora de Tarjetas Servicios Financieros Limitada

**Background**
Business administration, Catholic University of Chile

**RUT**
12.140.585-7

**Appointment**
15 February 2023



CARLOS MARTIN-DONADIO
CEO, Bci Securities

**Background**
Business administration and philosophy, Saint Michael's College, Colchester, Vermont, USA

**ID**
595451085

**Appointment**
01 September 2023



MARÍA ALEJANDRA LÓPEZ ACUÑA
CEO, Bci Corredores de Seguros S.A.

**Background**
Civil industrial engineering, Metropolitan University of Technology; MBA, Adolfo Ibáñez University

**RUT**
13.050.022-6

**Appointment**
01 June 2021



JUAN PABLO
MONGE FARCUH
CEO, Bci Corredor de Bolsa S.A.

**Background**
Business administration and Master of Finance, Adolfo Ibañez University

**RUT**
12.662.155-8

**Appointment**
01 June 2021



EDUARDO
NAZAL SACA
CEO, Bci Miami

**Background**
Business administration, Adolfo Ibáñez University; MBA, University of Chile and Tulane University; AMP, Stanford University

**RUT**
10.631.020-3

**Appointment**
01 May 2025



PILAR
PÉREZ CARMONA
CEO, SSFF Corredores de Seguros y Gestión Financiera Limitada

**Background**
Business administration, Adolfo Ibáñez University; MBA with a minor in marketing, Adolfo Ibañez University

**RUT**
12.107.826-0

**Appointment**
01 December 2018



CLAUDIA
TORRES BRICKELL
CEO, Bci Asset Management Administradora General de Fondos S.A.

**Background**
Business administration, Catholic University of Chile; Master of Administration and Finance, University of los Andes; Executive MBA, University of Chile

**RUT**
13.549.466-6

**Appointment**
01 June 2021





## ▷ 3.4.2 Compensation policy

NCG 519 3.4.iii; NCG 519 3.6.xi; NCG 519 3.4.ii, NCG 519 3.6.xii; FN-IB-550b.1; FN-IB-550b.2

Within the Board of Directors, the People and Culture Committee is responsible for approving the company's general compensation policies, including employee salaries, bonuses, and benefits, particularly for senior management. The guidelines on employee compensation, including that of senior management, are designed to reward the consistent creation of value, aligning the interests of all employees with those of the shareholders. Our compensation strategy is reviewed at least twice a year by the People and Culture Committee and once a year by the Board of Directors, with input from external consulting firms.

The financial metrics used to determine the variable compensation for the CEO and senior executives include net income (after taxes), the Corporate Sustainability Index, customer experience as measured by the NPS indicator, and the Corporate Engagement score.

The CEO and members of the executive team are subject to guidelines regarding long-term deferred bonuses, based on a three-year period. This bonus has no repayment clause and is tied to the company's performance, not to the share price over time.

As of 31 December 2025, the total gross compensation paid to our management and executive staff amounted to CLP 14,006 million

## ▷ 3.4.3 Appointment, removal and succession of the Chief Executive Officer and Senior Executives

NCG 519 3.6.x; DJSI 1.2.6

As part of our risk management framework, the Bank's succession planning process has a strategic focus designed to ensure the continuity and sustainability of the business in a timely manner and to ensure that we have the necessary talent to address current and future challenges, including unforeseen circumstances.

Each year, the Steering Committee—composed of the CEO and the executives who report directly to the CEO—identifies and prepares potential successors for key roles in advance. This succession plan features a robust framework that identifies candidates for all levels of executive and general management positions, across three distinct time horizons: the short, medium, and long term. This design ensures that critical positions can be filled in a timely manner, minimizing the impact of potential vacancies on the organization.

In accordance with Bci's corporate governance principles, the selection of senior executives is carried out through a formal and structured process led by the department responsible for the vacant position, in collaboration with the Human Resources Department. This process includes internal, external, or combined searches, always ensuring that the selected candidates possess the skills and competencies needed to meet the Bank's challenges. This process involves the creation of development plans and initiatives to facilitate the transfer of relevant information and support the professional growth of the individuals identified.

The appointment, removal, and succession of the Chief Executive Officer are the exclusive responsibility of the Board of Directors, as provided by law. Specifically, the Chairman of the Board conducts an annual evaluation, which is presented to the Board for review.

# 3.5 Stakeholder management and engagement

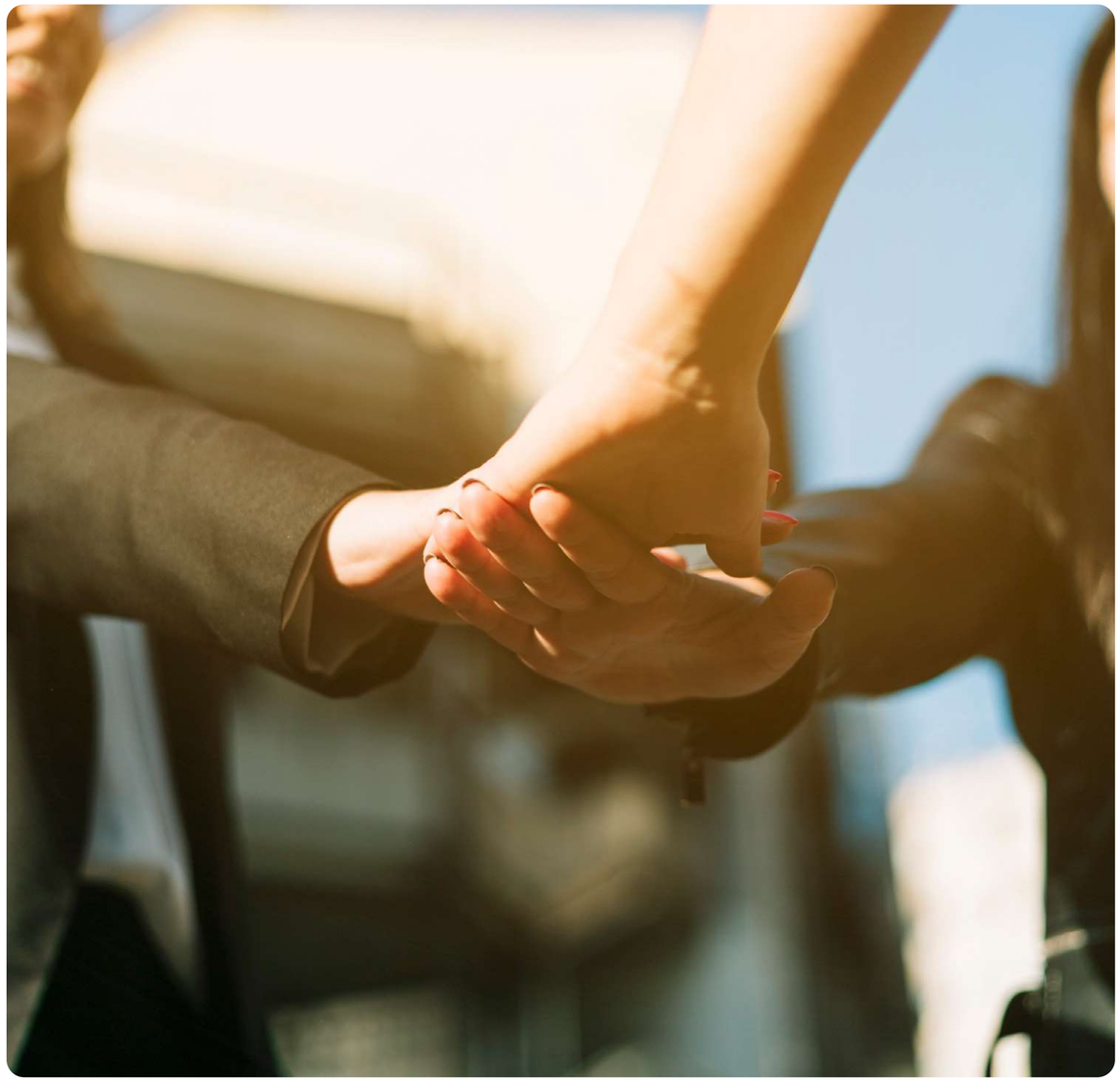
NCG 519 3.1.iv

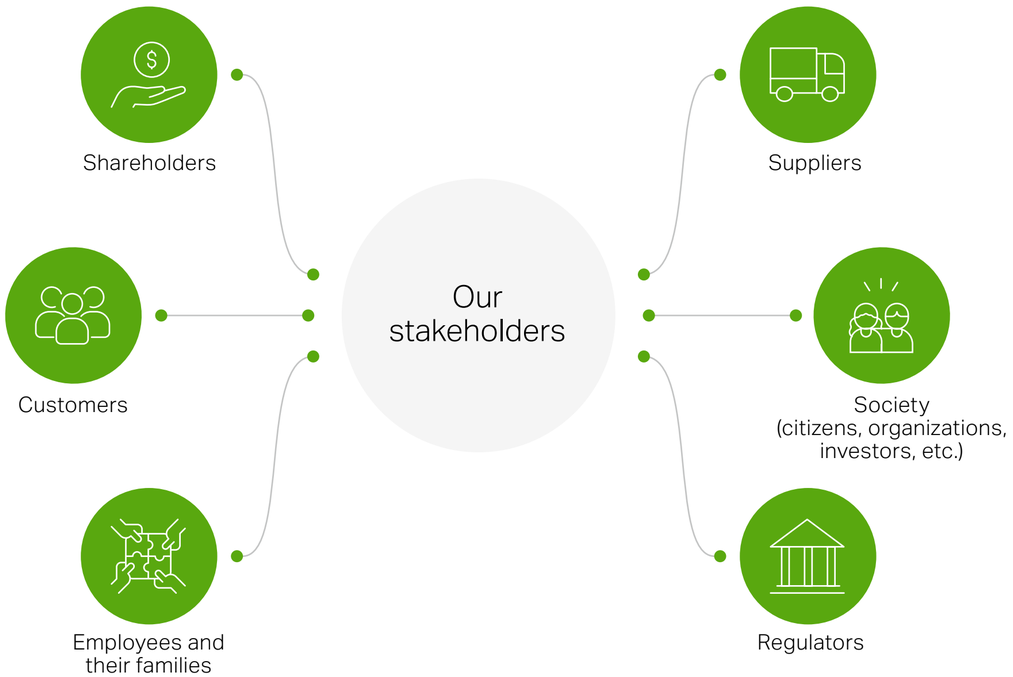
Relationships with our stakeholders are essential and are intrinsically linked to our mission; they are fundamental to strengthening mutual trust, fostering innovation, and promoting sustainable growth.

We maintain ongoing, timely, and strategic communication with our stakeholders. To strengthen our ability to listen and advocate, we have developed a variety of communication channels and engagement opportunities that allow us to respond effectively to a wide range of concerns.

This proactive management is crucial for aligning our business strategy with the expectations of the ecosystem, including regulators, customers, and the community.

We prioritize transparency and regulatory compliance in our stakeholder relations. Through established communication channels and ongoing relationship management, we aim to strengthen our ability to listen and engage in dialogue. This enables us to anticipate regulatory requirements and respond promptly to the diverse needs of our stakeholders, ensuring the legitimacy of and trust in our operations.






## ▷ 3.5.1 Stakeholder management

NCG 519 3.7.i

The Corporate Affairs and Sustainability Department is responsible for identifying, establishing, managing, coordinating, and maintaining relationships with our stakeholders in society. Relationships with employees and customers are managed by the Human Resources Division and the Customer Experience Division, respectively. Investor relations are handled by our Investor Relations Division. Supplier relations are the responsibility of the Procurement Department.

# ▷ 3.5.2 Stakeholder relations

DJSI 1.5.4

| Stakeholder | Policies and programs |
|---|---|
| **Shareholders** | |
| • Board of Shareholders<br>• Monthly conferences<br>• Contact with our Investor Relations team<br>• Contact channels<br>• Quarterly earnings reports<br>• Investor Relations website | • Manual on the Handling of Market Disclosure Information<br>• Investor Relations Program<br>• Statement of Corporate Governance Principles<br>• Recommendations on the process for electing BCI directors<br>• Online voting system for Shareholders' Meetings[10] |
| **Customers** | |
| • Branches<br>• Active listening processes<br>• Social media<br>• Valor Pyme<br>• Valor Pyme TV<br>• Talks and events<br>• Visits to wholesale customers at their businesses<br>• Contact channels | • Bci Privacy Policy<br>• Valor Pyme Program<br>• Centro Nace |
| **Employees** | |
| • Communication from the CEO to all employees<br>• Corporate research<br>• Mundo Bci website<br>• Discussion groups<br>• Ethics workshops<br>• Confidential channels<br>• Awards and celebrations<br>• Shared learning spaces | • Diversity and Inclusion Policy<br>• Employee Experience Model<br>• Bci Reconoce<br>• Bci Academy<br>• Conecta Líder<br>• Women's Leadership Program<br>• Specialist Career Development Program<br>• Hybrid Work Program |

| Stakeholder | Policies and programs |
|---|---|
| **Suppliers** | |
| • Suppliers portal<br>• Lecture Series<br>• Annual recognition ceremony<br>• ESG impact assessment<br>• Contact channels | • Commitment to pay within seven business days<br>• Purchasing Policy<br>• Supplier Sustainability Program<br>• Application of the B Impact Assessment Model<br>• Supplier sustainability accelerator |
| **Society** | |
| • Corporate listening processes<br>• Corporate website<br>• Corporate social responsibility initiatives<br>• Contact channels | • Corporate Social Responsibility Strategy<br>• Human Rights Management System<br>• Bci Tax Policy<br>• Operational Eco-efficiency Policy and Plan<br>• Sustainable Finance Policy<br>• General Framework for Sustainable Finance<br>• Membership in the Task Force on Climate-related Financial Disclosures (TCFD), the United Nations Environmental Programme Finance Initiative (UNEP FI), and the Net Zero Banking Alliance (NZBA) |
| **Regulators** | |
| • Meeting records in compliance with the Lobbying Act and the Transparency Act<br>• Normal regulatory processes<br>• Complaint and service management<br>• Periodic reports submitted to regulatory entities: Financial Market Commission, Central Bank of Chile, National Economic Prosecutor's Office, National Consumer Service, Internal Revenue Service, and Financial Analysis Unit. | • Commercial and business policies<br>• Risk Management Policies<br>• Policy on the Prevention of Money Laundering and Terrorist Financing<br>• Anticorruption Policy<br>• Human Rights Policy<br>• General Framework for Sustainable Finance<br>• Corporate Sustainability Policy |

[10] The Company's directors will be elected in a single election, which will take place through a single online vote, via the plataforma EVOTING. All decisions made at the Ordinary Shareholders' Meeting are public and freely accessible on the Bank's Investor Relations portal

## ▷ 3.5.3 Contact channels

NCG 519 3.6.ix; NCG 519 3.7.ii; FN-CB-510a.2

We have an internal channel for inquiries and complaints for our employees, as well as a specific channel for suppliers. Both are available to answer questions and/or receive reports of irregularities related to Law No. 20,393 and other matters such as fraud, illegal activities, corruption, violations, or questionable ethical conduct.

Our confidential internal channel, known as the "Canal de Confianza," is available on our corporate intranet. It is managed by an independent third party and allows for the direct and anonymous submission of reports, ensuring the confidentiality of the process and the protection of the identity of the whistleblower and all parties involved as a core principle of the system.

Both this channel and the supplier channel, which can be found on our supplier portal, require a complete description of the incident and the relevant background information. Both platforms allow users to check the status of their complaint, its processing, and its resolution online.

With regard to an external channel for inquiries and complaints from third parties, we are evaluating the implications of its development and implementation.

### Shareholders

Portal Investor Relations

Investor Relations contact:
Investor_Relations_Bci@bci.cl

### Employees

Central telephone number: +5622692 7000

Chatbot:
https://www.bci.cl/personas

Canal de Confianza

In-person:
Av. El Golf 125,
Las Condes, Santiago

### Society and regulators

We have a process for the continuous improvement of our market disclosures, which is reviewed quarterly or as needed, and is managed by the Market Disclosure Committees in accordance with the guidelines of Pillar 3 of Basel III.

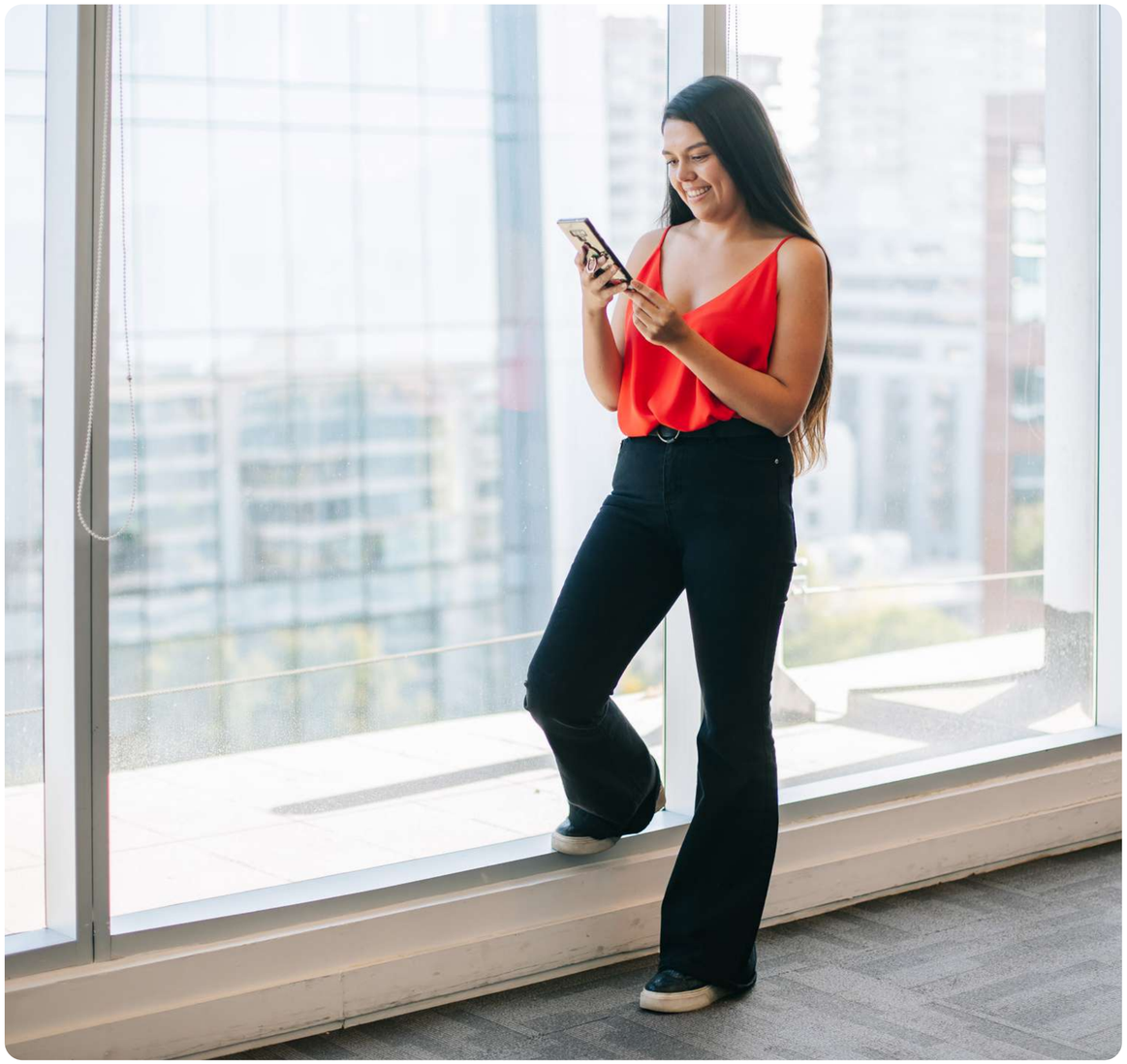
### Suppliers

Portal Proveedores

Contacto atención proveedores:
proveedores@bci.cl

### Customers

Customer service channel



To ensure responsible and sustainable business management aligned with the interests of our internal and external stakeholders, we have updated our double materiality framework, which serves as an essential strategic tool for identifying and prioritizing issues that affect both the organization's economic performance (financial materiality) and its social and environmental impact (impact materiality) in order to strengthen decision-making and transparency in accountability.

The resulting double materiality matrix for 2025 showed several changes compared to the 2023 version, including an increase in the relevance of issues such as attracting and retaining scarce talent and building an ethical culture within the impact dimension, as well as the reclassification of diversity, equity, inclusion, and equal opportunity to medium-high financial materiality, and the integration of sustainability into corporate management as a cross-cutting issue.

## ▷ 3.5.4 Membership in associations and other organizations

NCG 519 6.1.vi; NCG 519 6.3; DJSI 1.5.1; DJSI 2.4.5

We promote collaborative work, co-creation, and/or joint learning by partnering with various organizations that contribute to our strategy.

| | |
|---|---|
| From the outset | Association of Banks and Financial Institutions (ABIF) |
| 2007 | Global Compact (signatory) |
| 2011 | Chile Transparente |
| 2015 | Dow Jones Sustainability Chile Index (component since launch) |
| 2017 | Dow Jones Sustainability MILA Pacific Alliance (component since launch)<br>Ronda Foundation |
| 2018 | MSCI ESG Ratings (rated for the first time) |
| 2019 | Green Agreement (signatory) (Bci Corredor de Bolsa) |
| 2020 | Responsible Investment (signatory) (Bci Asset Management) |
| 2021 | Task Force on Climate-related Financial Disclosures (TCFD) (first Chilean bank to join)<br>Carbon Neutral (certified) |
| 2022 | United Nations Environment Programme Finance Initiative (UNEP FI) Principles for Responsible Banking (signatory)<br>Nasdaq Sustainable Bond Network (NSBN) (issuer)<br>Green Bond Transparency Platform (GBTP), an IDB initiative (issuer)<br>Chilean-American Chamber of Commerce (AmCham) |
| 2023 | Net Zero Banking Alliance (NZBA) (first Chilean bank to join)<br>Woomup<br>CEO for Inclusion |
| 2024 | Women Entrepreneurs |

## ▷ 3.5.5 Suppliers

Our suppliers are our strategic partners. Our mission explicitly identifies them as one of the four essential elements for providing our customers with financial solutions that include products and services characterized by operational efficiency, excellence in quality, technological innovation, risk management policies, and rigorous ethical standards.

This is also part of our sustainability strategy, under the strategic pillar of consistency between words and actions, which promotes practices that enable us to establish and maintain mutually beneficial relationships, long-term loyalty, and high standards of quality, compliance, and transparency with our suppliers.

### 3.5.5.1 Supplier relations

NCG 519 7.2

Maintaining relationships with our suppliers is the responsibility of the Corporate Procurement Department. This involves business relationships, new policies, requirements, new controls, service complaints, ESG assessments, training sessions, workshops, and presentations, as well as a satisfaction survey conducted by the Measurement and Research Department.

The Bci Seamos Diferentes Supplier Program is designed to foster an ecosystem of sustainable suppliers. Together with our Procurement Policy, it promotes economic, social, and environmental responsibility among companies, with the goal of working collaboratively toward the development of a responsible supply chain.

We require ethical and honest conduct, as well as strict and diligent compliance with the crime prevention system. All contracts must include ethical compliance clauses, and suppliers—especially those representing the Bank—must declare that they have implemented a Crime Prevention Model in accordance with Law No. 20,393.

As part of our commitment, we also promote respect for human and labor rights throughout our supply chain, in accordance with our Human Rights Policy.

With regard to working and safety conditions, we require strict compliance with current regulations. We will impose penalties or refuse to renew contracts in the event of serious violations by suppliers, and we formally recognize those who demonstrate exemplary performance.

In addition, we promote workplace inclusion in our procurement of external services by encouraging inclusive practices and recognizing those who excel in this area.

To ensure smooth communication with our suppliers, we address their inquiries and needs via email at proveedores@bci.cl.

## 3.5.5.2 Supplier payment policy

NCG 519 7.1.i; NCG 519 7.1.ii; NCG 519 7.1.iii; NCG 519 7.1.iv; NCG 519 7.1.v

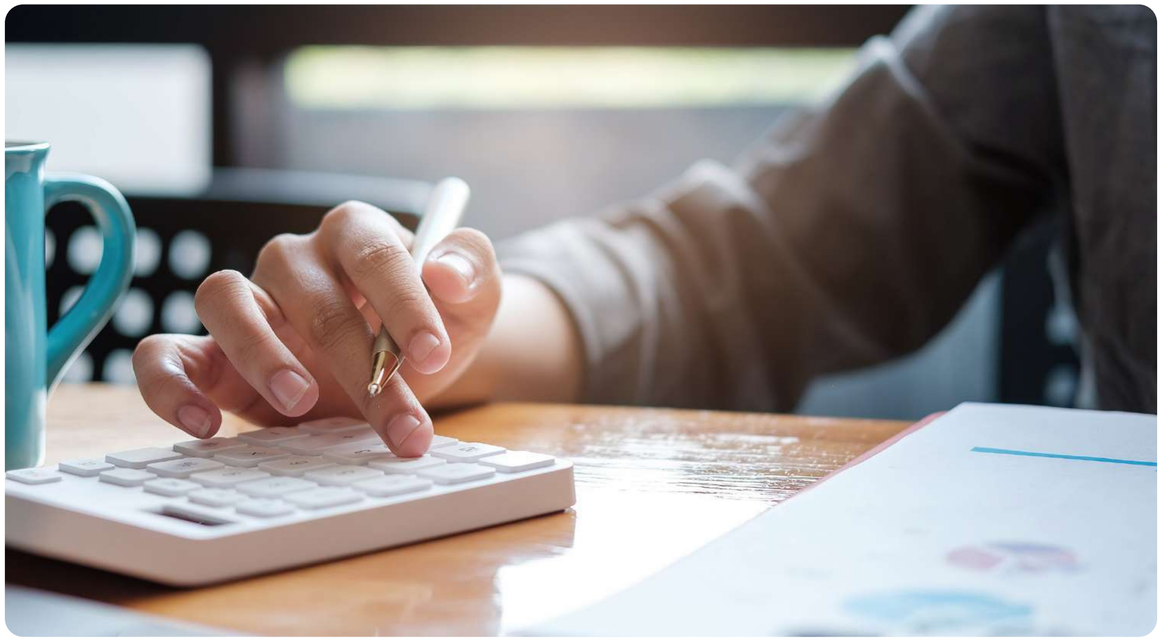
We are committed to setting the standard for the supplier experience. For this reason, we are committed to ensuring prompt and efficient payments by settling at least 95% of invoices within seven business days of their receipt.

In 2025, we exceeded this goal by reducing the average payment period to two days for invoices within this timeframe, reaffirming our commitment to building relationships based on trust and respect with our suppliers.

Notably, there are no suppliers that account for 10% or more of the payments.

| Suppliers | Unit | 2025 |
|---|---|---|
| **Number of invoices paid, by time to payment** | | |
| **Up to 30 days** | | |
| National suppliers | n.º | 36,104 |
| Foreign suppliers | n.º | 1,342 |
| **31–60 days** | | |
| National suppliers | n.º | 22 |
| Foreign suppliers | n.º | 4 |
| **Over 60 days** | | |
| National suppliers | n.º | 37 |
| Foreign suppliers | n.º | 0 |
| **Total value of invoices paid, by time to payment** | | |
| **Up to 30 days** | | |
| National suppliers | CLP MM | 480,457 |
| Foreign suppliers | CLP MM | 60,717 |
| **31–60 days** | | |
| National suppliers | CLP MM | 8 |
| Foreign suppliers | CLP MM | 33 |
| **Over 60 days** | | |
| National suppliers | CLP MM | 34 |
| Foreign suppliers | CLP MM | 0 |
| **Interest on late payment of invoices** | | |
| Total amount of interest on late payment of invoices | CLP MM | 0 |

| Suppliers | Unit | 2025 |
|---|---|---|
| **Number of agreements on longer payment terms (>30 days) filed in the registry maintained by the Ministry of the Economy** | | |
| **Number of suppliers in each time-to-payment range** | | |
| **Up to 30 days** | | |
| National suppliers | n.º | 1,307 |
| Foreign suppliers | n.º | 139 |
| **31–60 days** | | |
| National suppliers | n.º | 16 |
| Foreign suppliers | n.º | 3 |
| **Over 60 days** | | |
| National suppliers | n.º | 11 |
| Foreign suppliers | n.º | 0 |
| Total number of suppliers | % | 1,447 |
| Share of invoices paid in less than seven days | n.º | 96.2 |
| Average time to payment | | 2.0 |



## 3.5.5.3 Supplier assessment

NCG 519 7.2

As part of our Bci Seamos Diferentes Supplier Program, in effect since 2019, we assess our suppliers' sustainability performance using the B Impact Assessment. The confidential reports, valid for 24 months, focus on critical, moderately critical, and relevant suppliers, based on criteria such as RAN 20.7 and annual invoicing equal to or greater than CLP 300 million. By 2025, a total of 72 suppliers had valid ESG assessments, representing 75.08% of payments to suppliers. Historically, 95.6% of the target supplier base has been evaluated at some point.

This annual assessment allows us to identify challenges and opportunities for developing specific programs to improve the social and environmental performance of our regular suppliers.

Suppliers with outstanding ESG performance are invited to our traditional Supplier Recognition Ceremony, where we honor companies that have excelled in sustainability, with the aim of fostering these types of synergies and collaborations.

| Supplier profile | Unit | 2025 |
|---|---|---|
| Total number of suppliers | n.º | 1,164 |
| Number of critical suppliers in accordance with RAN 20-7* | n.º | 51 |
| Number of local suppliers | n.º | 1,094 |
| Number of international suppliers | n.º | 70 |
| Number of SME suppliers | n.º | 631 |
| Number of suppliers that are monitored by public sources | n.º | 1,019 |
| Number of suppliers with an integrated risk assessment | n.º | 141 |

* RAN 20-7: Chapter 20-7 (Outsourcing of Services) of the Updated Compilation of Rules (RAN) of the Chilean Financial Market Commission (CMF).

| Supplier assessment[1] | Unit | 2025 |
|---|---|---|
| **Number of suppliers assessed with sustainability criteria[2]** | | |
| Total | n.º | 72 |
| National suppliers | n.º | 72 |
| Foreign suppliers | n.º | 0 |
| **Assessed suppliers as a percentage of total suppliers[2]** | | |
| Total | % | 79 |
| National suppliers | % | 79 |
| Foreign suppliers | % | 0 |
| **Purchases from assessed suppliers as a percentage of total purchases[2]** | | |
| Total | % | 75.08 |
| National suppliers | % | 75.0 |
| Foreign suppliers | % | 0 |

[1] The percentage of suppliers with a current sustainability assessment relative to the target group for this metric, mentioned in point 1

[2] The target group for measurement consists of critical and moderately critical suppliers, as defined by RAN 20.7, and domestic suppliers that are significant in terms of invoicing, in accordance with internal regulations. (b) The sustainability assessment used is the B Impact Assessment from Sistema B Chile, and it is valid for a period of two years following the assessment.



| Expenditure on suppliers | Unit | 2025 |
|---|---|---|
| Total expenditure on suppliers | CLP MM | 570,576 |
| Expenditure on critical suppliers, in accordance with RAN 20-7 | CLP MM | 141,056 |
| Expenditure on local suppliers | CLP MM | 518,568 |
| Expenditure on international suppliers | CLP MM | 52,008 |
| Expenditure on SME suppliers | CLP MM | 161,870 |
| Share of expenditure on national suppliers | % | 91 |
| Share of expenditure on international suppliers | % | 9 |

## 3.5.5.4 Supplier training

In 2025, we expanded our supplier training program, attracting more than 1,300 participants, to whom we provided key tools for risk mitigation and adaptation to emerging regulatory changes, such as the Karin Act, personal data protection, and cybersecurity.

In parallel, we held workshops focused on closing ESG gaps, addressing critical issues such as decarbonization, human rights, ethics, and inclusion. These initiatives not only enabled us to keep our suppliers up to date with market demands, but also reinforced our commitment to joint development, thereby raising the standards of sustainability and resilience throughout our value chain.



## 3.5.5.5 Subcontracting policy

NCG 519 5.9

Our Corporate Purchasing Policy includes the Regulations for Contracting Third-Party Services, which, while not a subcontracting policy per se, sets forth our guidelines for contracting third-party services and external partners.

# ▷ 3.5.6 Social innovation in vulnerable communities

Through our Social Investment Strategy, we help bridge social divides to improve the quality of life for the most vulnerable groups, by engaging our employees, customers, and communities.

We focus our efforts on four key areas, working closely with more than 30 expert organizations to maximize our impact.

## Education

- **Kodea:** an organization dedicated to promoting digital skills and preparing students to meet the challenges of the future.
- **Enseña Chile:** an initiative aimed at improving education quality
- **Universities:** academic institutions with we collaborate on socially oriented educational and research projects.

| Main results | 2024 | 2025 |
|---|---|---|
| Total number of beneficiaries | 49,610 | 33,145 |
| Impacts | 66% of the projects participating in the Kodea Creators Award come from the training program we support. | 63.7% of the projects participating in the Kodea Creators Award come from the training program we support. |

## Chilean culture

- **Adelanto Amigos de Panguipulli Corporation:** an organization that promotes projects aimed at bringing culture and the arts to vulnerable communities.

| Main results | 2024 | 2025 |
|---|---|---|
| Total number of beneficiaries | 73,999 | 197.164 |
| Impacts | Over 33,000 people were able to attend Chilean cultural and heritage events. | Over 197,000 people had access to Chilean cultural and heritage events. |

## The elderly

- **Las Rosas Foundation:** care and well-being of vulnerable seniors.
- **Chilean Food Network:** food distribution for people facing financial hardship.
- **Hogar de Cristo:** support for improving the quality of life for older adults.

| Main results | 2024 | 2025 |
|---|---|---|
| Total leverage | CLP 19,121,341 | CLP 47,045,310 |
| Total number of beneficiaries | 39,454 | 51,589 |
| Impacts | 76.4% reduction in symptoms of psychological and behavioral problems among residents of the Las Rosas Foundation who received care through the Mental Health Program. | 93.7% of residents experienced a reduction in the psychological and behavioral symptoms associated with dementia, leading to an improved quality of life during their stay in the care homes. |

## Children

- **Crecer Mejor Corporation (CCM):** an organization focused on improving the quality of life of at-risk children and adolescents.
- **Center for Innovation and Research (CIE):** a center dedicated to developing innovative projects to advance child protection.

| Main results | 2024 | 2025 |
|---|---|---|
| Total leverage | CLP 295,043,187 | CLP 323,546,379 |
| Total number of beneficiaries | 627 | 1,385 |
| Impacts | 100% of the girls and adolescents in the Villa Jorge Yarur Banna residence of the Crecer Mejor Corporation attended school. 83% of them advanced to the next grade. | 76 girls and adolescents received care, and 10 of them left the shelter, regaining their right to live with their families. 100% received therapy and/or mental health care.70.58% advanced to the next grade. |

In addition, we are engaged with more than 30 organizations that align with our Corporate Citizenship Strategy and Social Contribution Policy:

| Social investment | 2024 | 2025 |
|---|---|---|
| Cash support [1] | CLP 3,064,724,704 | CLP 2,751,068,633 |
| Time (employee volunteers)[2] | CLP 81,985,426 | CLP 110,416,000 |
| In-kind donations[3] | CLP 37,616,371 | CLP 17,855,343 |
| General management costs[4] | CLP 428,311,667 | CLP 534,248,469 |
| **Total** | **CLP 3,612,638,168** | **CLP 3,413,588,445** |

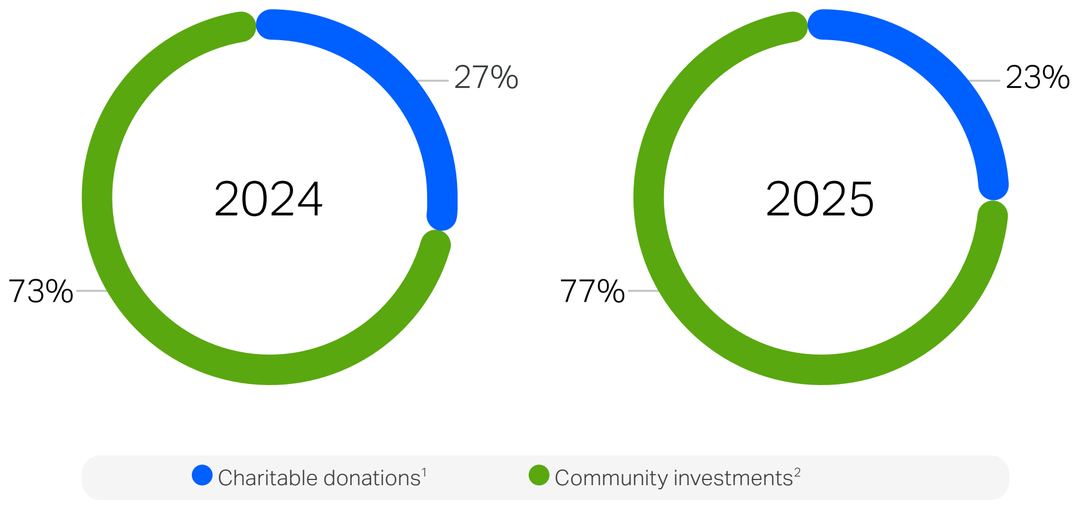
[1] Direct cash donations to organizations. Project finance.

[2] Time measured in "company time."

[3] Provision of goods such as computers, meeting rooms, office space, etc. (valued at cost).

[4] Personnel costs for Bci's Sustainability team, as well as consulting, management, and communication with key stakeholders.

**Philanthropic activities (percentage of total costs)**




[1] Charitable donations refer to one-time or occasional support for good causes in response to the needs and appeals of charitable and community-based organizations and/or requests from employees; or in response to external events, such as emergency relief situations. These are often regarded as traditional philanthropy or charitable grants.

[2] Community investments refer to long-term strategic engagement and partnerships with community organizations to address a limited range of social issues selected by the company to protect its long-term corporate interests and enhance its reputation.

With the aim of contributing ideas and technical proposals that support the development of individuals and the country, we have a Corporate Affairs Strategy that, through partnerships with organizations, trade associations, research centers, and others, seeks to:

- Contribute to the public debate in an accurate and straightforward manner.
- Generate technical expertise that contributes to the implementation of public policies that promote the country's development.
- Participate in the public policy discussion through the institutions with which we collaborate.

| Donations | 2024 | 2025 |
|---|---|---|
| Trade associations or tax-exempt groups (e.g., expert groups) | CLP 630,970,789 | CLP 1,141,759,694 |
| **Total** | **CLP 630,970,789** | **CLP 1,141,759,694** |



# 3.6 Risks and opportunities

## ▷ 3.6.1 Governance, roles, and responsibilities

NCG 519 3.6.iii, 3.6.v, 3.6.vi

Our Board is responsible for controlling and managing risks. Its role includes defining the general risk management framework, monitoring its implementation, and conducting a comprehensive analysis to which the company is exposed, establishing provision adequacy levels, additional provisions, and the capital adequacy ratio.

Some specific functions are delegated to other responsible parties:

**General risk management framework**

**Board of Directors**

- Executive Committee
- Directors Committee
- Finance and Corporate Risk Committee
- Operational and Technological Risk Committee

**Management**

- Assets & Liabilities Committee (ALCO)
- Steering Committee
- Operational Risk Committee
- Corporate Compliance Committee
- Risk Management Committee
- Risk Model Committee
- Integrated Risk Management Board

**Audit and**

Our risk management involves the entire organization, with roles and responsibilities regarding risk quantification, communication, mitigation, and monitoring, within a three-lines-of-defense model:

**1st Line of defense**
Business divisions (in conjunction with their support areas)

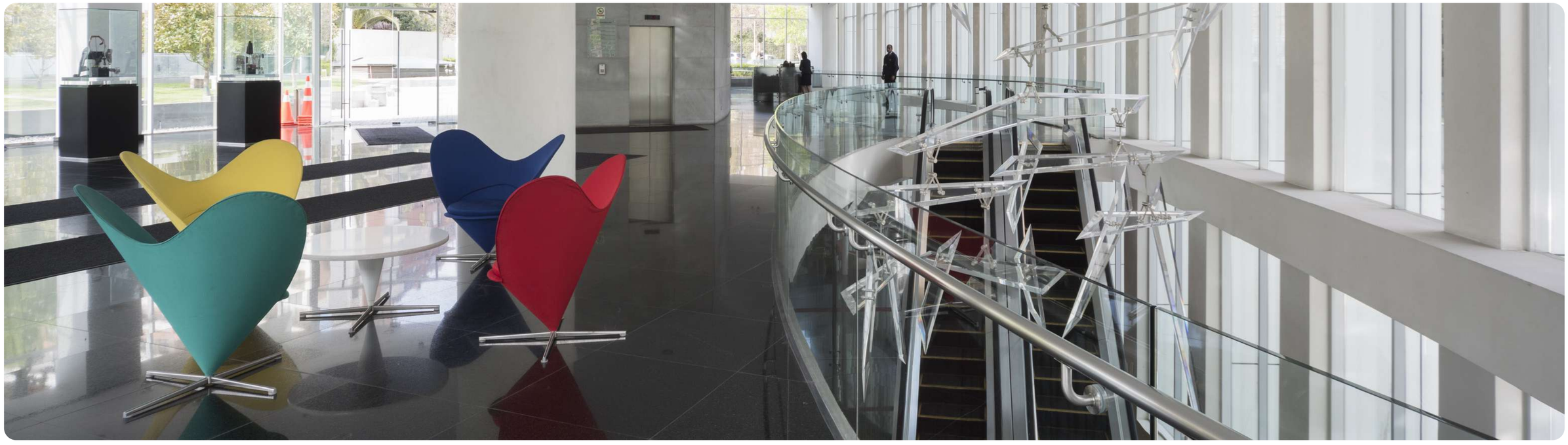
- Identify and manage the risks inherent in products, services, processes, and systems.
- Implement corrective actions.

**2nd Line of defense**
Corporate Risk Division

- Design policies, programs, and methodologies.
- Monitor the execution of management activities and the risk level, independently of the first line.
- Responsible for risk detection, quantification, monitoring, and

**3rd Line of defense**
Internal auditing

- Carry out independent reviews of the bank's risk management systems, processes, and controls.
- Independently evaluate policy compliance, procedural efficacy, and information systems.



## ▷ 3.6.2 Adherence to national or international principles, guidelines, or recommendations

Our principles and guidelines for risk management and management control include the following:

**Bank risk and governance:**
Basel Committee on Banking Supervision

**Information security and operational continuity:**
ISO-IEC 27001 (for information security) and ISO 22301 (for operational continuity.

**Cybersecurity and payments:**
CAT-FFIEC (for measuring cybersecurity maturity) and CSP SWIFT (for international payments).

**Environmental, social, and governance (ESG) risks:**
ask Force on Climate-Related Financial Disclosures (TCFD) and the Net Zero Banking Alliance (NZBA).

**Financial regulatory guidelines (USA):**
Rule 144A and Regulation S of the U.S. Securities Act, Regulation Y of the U.S. Federal Reserve, and the Bank Secrecy Act (BSA), among others.

**Risk control methodologies and frameworks:**
The Three Lines of Defense Model and a management methodology certified by the Spanish Institute of Internal Auditors.

# 3.7 Risk management

NCG 519 3.6.i; DJSI 1.4.1

We have a robust risk management framework that establishes the parameters within which management must implement the strategy and conduct business, ensuring an optimal risk-return profile. This framework includes an annually updated risk appetite statement to ensure prudent and efficient risk-taking, with the following key elements:




Through this approach, we implement our strategy by conducting systematic and periodic analyses and assessments of material risks, and promptly communicating the risk profile to senior management and the Board of Directors.

## ▷ 3.7.1 Risk management processes

NCG 519 3.6.ii; DJSI 1.4.2

The probability of occurrence and magnitude of each risk are calculated using a methodology validated by a team of specialists at Bci, which helps to assess their materiality. All material risks have a defined risk appetite and are published in our internal policies, which are periodically presented to senior management and the Board of Directors.

Material risks are prioritized both quantitatively and qualitatively. First, materiality is defined based on its impact (financial, regulatory, and reputational) and frequency; then, the inherent and residual risks are quantified through controls and mitigation measures.

As part of the internal audit plan, ongoing reviews are conducted of the governance, processes, methodologies, and management of all material risks, including the identification, quantification, and monitoring processes associated with the risk appetite framework. In addition, as part of the regulatory review process, the Financial Market Commission and its counterparts in other jurisdictions conduct periodic audits of our processes. Once a year, external auditors review and validate the reasonableness of our financial statements, including reviews of the key models and methodologies used to quantify risks and their impact.

We also have the Bci Risk School, through which we offer comprehensive, personalized, and up-to-date training aligned with our Corporate Risk Culture and Transformation Plan. This includes robust information and training programs designed to strengthen our organizational culture and ensure that every employee understands their role in risk mitigation and is committed to it in their daily work. To promote this, we have incorporated relevant metrics—which are linked to risk management—into the performance indicators at all levels of the organization, tying them directly to financial incentives that reinforce their strategic importance. In addition, we have established various mechanisms to proactively identify, report, and manage risks, such as risk self-assessment processes, anonymous reporting channels, and roundtable discussions.



## ▷ 3.7.2 Systemic risk management

NCG 519 9; FN-IB-550a.2; FN-CB-550a.2

To assess the potential financial impact of changes in the economic environment, we regularly conduct stress tests that are integrated into our risk management framework and aligned with regulatory requirements and international best practices. These tests are designed based on unlikely but plausible scenarios, using econometric methodologies and techniques that allow us to assess the impacts on our financial statements and, consequently, on our financial strength.

The stress testing process is supported by a robust framework that includes:

1. Credit, market, and operational risks (pillar 1).
2. Modeling of business units and segments that are relevant to Bci.
3. Analysis of results for incorporation into risk management.



## ▷ 3.7.3 Internal control

NCG 519 3.6.i

The internal control processes and systems designed to ensure regulatory compliance and the management of financial, operational, and sustainability risks are overseen by our Internal Audit team, in accordance with the annual audit plan, which includes periodic assessments of high-risk areas. This plan is approved under the supervision of the Board of Directors and the Directors Committee, which also verifies the independence and performance of the Audit and Compliance Office.

Internal control follows a methodology certified by the Spanish Institute of Internal Auditors, which ensures planned reviews and rigorous follow-up on recommendations.

# 3.8 Risk groups

## Risk management

NCG 519 9; DJSI 2.4.7; DJSI 2.4.8

| Type of risk | 2025 vs. 2024 | Main mitigation measures |
|---|---|---|
| Credit risk | ▼ | • Regular review and monitoring of the portfolio, with a proactive approach to risk management.<br>• Monitoring and proactive management of potential risks, given the current economic climate.<br>• Continuous monitoring of clients through support programs.<br>• Ongoing review of lending policies, based on changes in loan portfolios and risk appetites. |
| Market and counterparty risk | ▬ | • Market risk management in the banking book has evolved toward a proactive approach to structural exposure, incorporating new regulatory standards and maintaining a strategy aimed at strengthening the balance sheet's resilience in the face of periods of heightened volatility. Furthermore, the ongoing optimization of the asset-liability structure through active hedge management ensures compliance with solvency standards and the stability of key indicators.<br>• With regard to the trading book, active management of the proprietary portfolio was stepped up compared to the previous quarter in response to increased market volatility, while always prioritizing client needs.<br>• Implementation of a stress testing program to proactively assess potential impacts and analyze capital adequacy under stress scenarios. |
| Liquidity risk | ▬ | • In light of market volatility, the risk management framework remains unchanged and fully effective. Proactive alert management and strict adherence to established limits ensure proper monitoring of liquidity levels throughout the Bank's structure.<br>• The continuous improvement processes were focused on strengthening the monitoring process and calibrating the risk appetite framework with metrics for comprehensive management.<br>• Completion of the Internal Liquidity Adequacy Assessment Process (IAL/ILAAP 2025). |
| Model risk | ▼ | • Ongoing process of aligning model risk across domestic and international subsidiaries.<br>• Exhaustive monitoring of analytical assets and, based on risk indicators, scheduling of the corresponding calibrations.<br>• Progress on the model validation and coverage plan across the Corporation. |
| Operational risk | ▼ | • Sustained implementation and fine-tuning of our fraud prevention and cybersecurity strategies, with a comprehensive approach that encompasses the Bank and its subsidiaries. These measures were designed to protect customers and assets by mitigating exposure to emerging risks and industry-wide loss trends.<br>• Development of analytical capabilities focused on fraud prevention, incorporating greater granularity in customer segmentation and the identification of risk profiles, and standardizing these practices across subsidiaries.<br>• Implementation of a new operating model based on risk management responsibilities at the first line of defense.<br>• Operational resilience plan that improves connectivity and recovery times.<br>• Construction of value propositions using agile methodology, incorporating tools that enable comprehensive management of operational risk.<br>• Calibration of the operational risk appetite framework. |
| Compliance risk | ▬ | • Strengthening of anti-money laundering measures through the development of new analytical models and tools, incorporating updated monitoring standards and the implementation of Circular 62.<br>• Strengthening of the training and education program on compliance issues.<br>• Continuous improvement of compliance programs in the areas of fair competition, consumer rights, crime prevention, and financial compliance, along with the development of analytical capabilities in the latter two areas.<br>• Implementation of the overall compliance program, which establishes guidelines for organizing the activities and processes overseen by the Compliance Department, as well as the various programs that fall under its purview.<br>• Corporate guidelines on data protection risk in subsidiaries. |

▲ Rising ▬ Stable ▼ Falling

| Type of risk | 2025 vs. 2024 | Main mitigation measures |
|---|---|---|
| Capital adequacy risk | – | • Continuous monitoring of capital adequacy ratios and compliance with the internal capital target.<br>• Monitoring of growth, profitability, and capital contribution targets by business line.<br>• Ongoing optimization of risk-weighted assets in accordance with regulatory requirements.<br>• Completion of the capital self-assessment process using the Regulatory Capital Self-Assessment Report (IAPE).<br>• External consulting focused on capital optimization. |
| Strategic risk | – | • The annual strategic planning process takes a bottom-up approach, originating from the business units with a customer-centric focus and aligning with corporate objectives and priorities, which in turn aligns with the top-down strategy for each strategic pillar. This involves assessing regulatory changes and shifts in the competitive landscape, with a three-year outlook.<br>• Strategic projects are managed through regular monitoring and an agile methodology that enables early market entry, a methodology that allows for rapid adjustments in response to market changes. The projects ensure that objectives remain aligned with customer preferences, current regulations, and the competitive landscape. |
| ESG risk | – | • New version of the sustainable financing policy for Wholesale Banking and SME Banking.<br>• Incorporation and updating of heat maps illustrating transition risks and physical risks associated with climate change, and their effects on key economic sectors.<br>• Verification of the eligibility of sustainable transactions through a robust process (bipartisan sustainability council) to ensure that sustainable transactions are properly labeled, to assist clients in their transition, and to reduce the risk of greenwashing.<br>• Training for sales and risk teams on ESG topics: physical and transition risks, as well as examples of how these are applied and incorporated into credit risk assessments for certain economic sectors, with an emphasis on specific business cases that addressed both risks and impact mitigators.<br>• Incorporation of new customer assessment analyses under the environmental credit risk policy, including the power generation, cement production, and maritime transport sectors.<br>• Direct engagement with clients, including visits and meetings, to gather firsthand insights into their views on capital expenditures related to physical risk mitigation and the energy transition. |
| Reputational risk | – | • Continuous monitoring and strengthening of contingency plans for the most critical risks based on exposure and likelihood of occurrence.<br>• Crisis communication workshops for leaders.<br>• Communication of the Reputational Risk Plan. |

## ▷ 3.8.1 merging risks

DJSI 1.4.3

In the analysis conducted in 2025, we identified five long-term risks that could have a significant impact on the business.

### Advanced artificial intelligence and emerging technologies

**Category:** technological

Generative artificial intelligence (GenAI) uses techniques such as deep learning to create fake content generated by artificial intelligence, which can include highly realistic text, audio, images, and videos. This content can be used to compromise biometric authentication systems, commit identity fraud, manipulate information, and facilitate social engineering attacks. Furthermore, the adoption of disruptive technologies such as blockchain, quantum computing, and the metaverse introduces new sources of risk in the financial industry. Blockchain may pose vulnerabilities in smart contracts and risks related to the security of decentralized networks. Quantum computing has the potential to break current cryptographic systems, compromising the confidentiality of financial transactions. The metaverse creates virtual environments where risks such as identity theft, fraud, and data theft can arise. The emergence and evolution of these technologies expands the cybersecurity attack surfaces and can accelerate the obsolescence of traditional systems and processes.

**Potential impacts:**

- Increase in identity theft and fraud.
- Vulnerability of customer data.
- New regulations.
- Damage to reputation / Use of artificial intelligence (AI) or alternative assessment methods that reinforce inequalities or unintentional discrimination.
- Obsolescence of current technologies or systems that cannot be integrated with new technologies.
- Increase in technology upgrade costs.
- Cybersecurity risks arising from the integration of new platforms without adequate controls.
- Loss of competitiveness compared to more agile or innovative competitors.
- Changes in customer expectations driven by new technologies, which are not being met in a timely manner.

**Early mitigation:**

- Continuously educate employees and customers about new types of scams and how to prevent them.
- Continuously update cybersecurity controls.
- Strengthen biometric controls.
- Continuous monitoring of emerging technological trends and their potential impact on both the industry and the Bank.
- Development of pilot projects or controlled trials to identify issues and assess the operational and regulatory impact of new technologies.
- Strategic partnerships with startups, fintechs, or innovation centers.
- Sharpening internal capabilities in digital transformation and cybersecurity.
- Ongoing evaluation of the technology portfolio and updating of the innovation program.

## Entry of new competitors

**Category:** economic

The emergence of new competitors—such as startups, fintech companies, digital ecosystems, payment providers, and digital banks—driven by constant innovation, could intensify competition and put pressure on the Corporation's profitability.

**Potential impacts:**

- Loss of customers, market share, and/or market preference.
- Weaker links between products.
- Decline in profitability.
- Misalignment in terms of the company's innovation strategy.

**Early mitigation:**

- Enhance team capabilities through new agile work models and cutting-edge methodologies that enable the transition to digital banking, incorporating other stakeholders and ecosystems.
- Standardization and continuous strengthening of existing defenses through agile, risk-based management, which ensures that this strategy remains sustainable over time.
- Integration of risk processes as a business enabler.
- Strengthen change management through our Agile Center of Excellence to apply these capabilities to strategic initiatives.

## Geopolitical tensions

**Category:** geopolitical

The spread of regional wars and potential political, trade, or other conflicts in developed countries could directly affect all economies. These tensions are reflected in supply chain disruptions, the fragmentation of international trade, and a widespread increase in tariff barriers. These factors could put upward pressure on production costs, stoke inflation, and restrict access to financing, as a result of increased uncertainty and deteriorating economic conditions

**Potential impacts:**

- Greater exchange rate volatility in foreign currency transactions.
- Increase in lending rates.
- Increase in home prices.
- Reduced access to credit.
- Reduced repayment capacity of customers.
- Decline in customers' profit margins.
- Impact on competitive advantages in certain sectors and markets.

**Early mitigation:**

- Robust risk policies and processes, and proactive management.
- Continuous monitoring of the political and social situation in key countries and sectors of exposure.
- Regular review of the risk profile and business, market, and macroeconomic trends, and the development of action plans.

## Expectations and regulatory changes

**Category:** regulatory

Ongoing changes in new local or international regulations that affect the Bank's operations, products, services, or business models. These changes may be driven by demands for greater transparency, sustainability, data protection, cybersecurity, measures to combat economic crime, fintechs, etc.

**Potential impacts:**

- Increase in operating and compliance costs.
- Need to redesign products or processes.
- Delays in the implementation of new initiatives.
- Sanctions or fines for noncompliance.
- Reputational damage due to a failure to adapt or a delayed response.

**Early mitigation:**

- Active monitoring of regulatory changes by specialized teams.
- Participation in regulatory and industry bodies to stay ahead of new requirements.
- Design of agile action plans to respond quickly to regulatory changes.
- Strengthening of the compliance framework and corporate governance.
- Ongoing training for key employees on regulatory issues.

## Potential social unrest

**Category:** social

Scenario characterized by high levels of uncertainty, social unrest, and conflict in a country or region. These conditions create an environment of high political and economic volatility, which could affect economic activity, the movement of goods and people, and the normal functioning of markets.

**Potential impacts:**

- A drop in investment and a slowdown in economic activity.
- Decline in demand for financial products.
- Increase in delinquency due to a reduced ability to pay.
- Need for higher provisions, coupled with lower profitability.
- Operational or logistical disruptions.
- Rising costs for physical and digital security.

**Early mitigation:**

- Diversification of the risk portfolio by sector and region.
- Adjustment of credit exposure in sensitive areas.
- Strengthening of lending policies.
- Monitoring of social, economic, and political indicators.
- Updating of business continuity plans.
- Strengthening of physical and digital security.
- Communication strategies and contingency plans.

# 04.
# Our Business

4.1 Our business performance
4.2 Our subsidiaries' performance

We dare to make a difference so that we can better understand and support our customers

# 4.1 Our business performance

NCG 519 6.2

Our customers are the foundation of our achievements.

We connect with them through their emotions and aspirations, so that every interaction they have with us becomes a memorable experience.

As a result, we build strong, long-term relationships based on trust, which drives and benefits their growth. This is what we call the Customer Experience: our strategy for setting ourselves apart from the competition by offering comprehensive, customized solutions that deliver value.[1]

We strive to provide a unique experience that meets the diverse needs of our customers in every aspect of their lives. To this end, we offer a comprehensive and tailored range of services for individuals and small, medium, and large businesses in Chile, Peru, and the United States.



[1] NCG 6.2.iv: on December 31, 2025, seven Banco Bci customers accounted for at least 10% of the revenue in their respective segments. Specifically, 1 corporate, 1 business, 1 real estate, 3 infrastructure, and 1 Wholesale & Investment Banking.

# ▷ 4.1.1 Retail Ecosystem

We are a universal bank serving all customer segments, offering a unique value proposition to meet the financial and non-financial needs of our SME and personal banking customers, with business models ranging from traditional banking to digital banking.

## Personal Banking

By prioritizing the digital environment, we have strengthened our service models for each segment—both within our branch network and at our Service Center—thereby expanding their coverage and reach.

This progress, combined with the transition of 11 branches to a service and customer experience model based on expert advice, has significantly improved our customers' experience in our assisted channels.

In 2025, we rolled out a new value proposition that includes cashback, discounts, interest-free instalments, and other benefits, with the aim of supporting each segment according to its specific needs.

We are bolstering this expansion with the launch of our new Preferred Banking service, which features a model centered on personalized advice and a comprehensive value proposition that combines wealth management, local and international investments, and advanced digital solutions. Additional benefits include access to VIP lounges at airports in Chile and abroad, complimentary airport

transfers and baggage handling, cashback on credit card purchases, and a new lineup of exclusive cultural, culinary, and sporting experiences. Thanks to our presence in Chile, the United States, and Peru, we also facilitate the management of global wealth portfolios using an approach that integrates sustainable solutions and ESG funds.

With regard to financial product development, we have designed an expert investment advisory model for high-net-worth clients,2 complemented by a comprehensive rollout of our investment offerings across our digital channels for all our clients. We also expanded our mortgage loan offerings by incorporating the special guarantee fund (FOGAES) for loans under 4,000 UF.

In addition, we have significantly accelerated the integration of artificial intelligence (AI) capabilities into our processes, resulting in more robust digital channels that are better equipped to support our customers.

We also promote sustainability through products such as green mortgage loans, green auto insurance, and benefits at green businesses.

In addition, we support those who have historically been underserved by the banking sector—such as women, young people, and seniors—by offering low-cost services.

As a result of these efforts, we are ranked first in customer experience among the country's banks, with record-high NPS scores among our checking account holders across all retail segments.

### Key achievements in 2025

1. 16% increase in new checking account customers relative to 2024.
2. 11 branches converted to the New Experience.
3. Ranked first in Chile among banks for customer experience based on NPS scores (74 points) for checking account customers across all retail segments.
4. First place in auto insurance market share throughout 2025.
5. 16% reduction in provisions relative to 2024.

[2] Customers with an annual income of $1.6 million or more, or investments totaling $15 million or more.

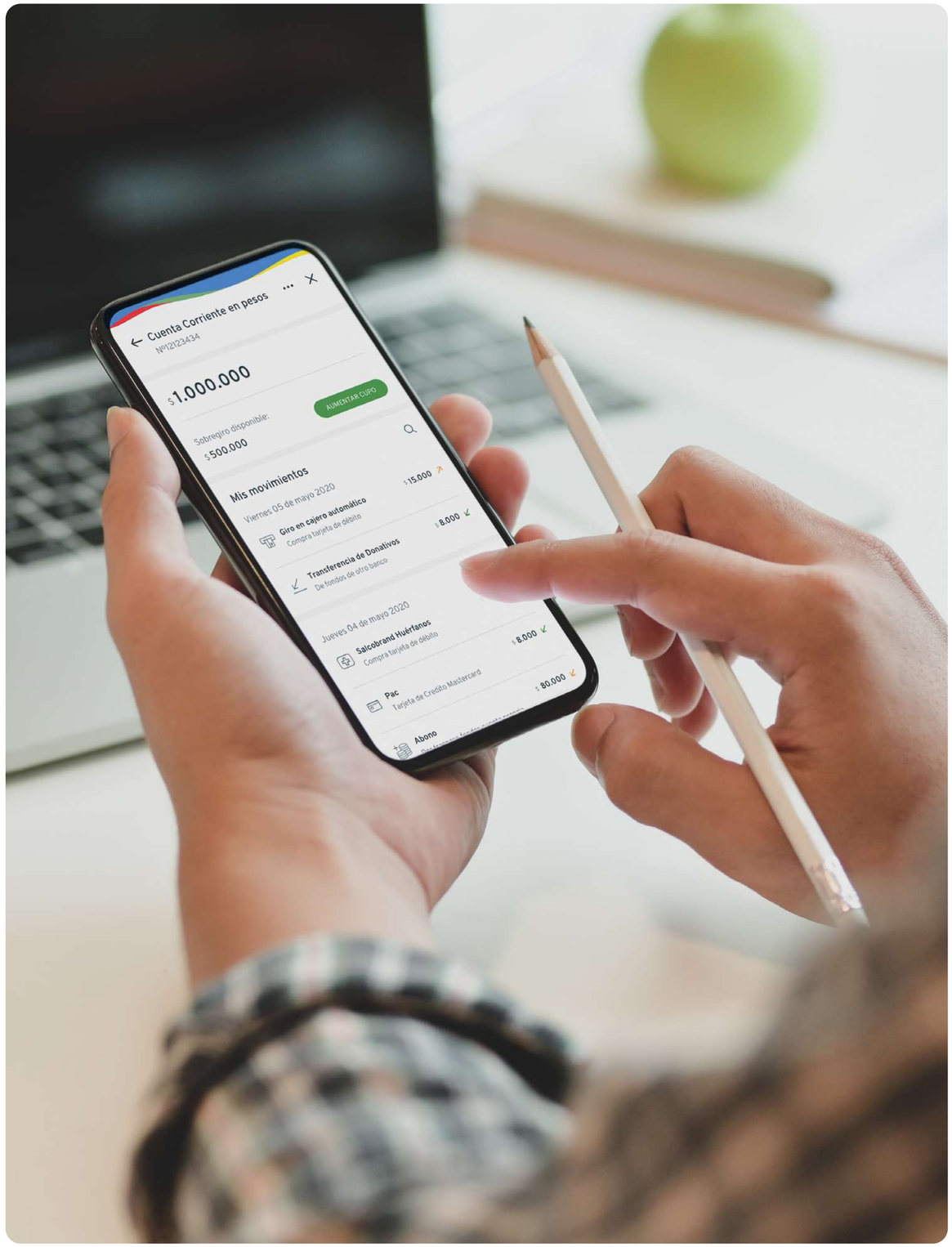
## Key Indicators

| Key Indicators | 2024 | 2025 |
|---|---|---|
| Digital users | 95% of customers | 94% of customers |
| Bci app users | 87% of customers | 87% of customers |
| Digital channel users (transactions) | 89% of transactions | 92% of transactions |
| Share in consolidated assets | 18.7% | 20.05% |
| Average balance in Alcancía savings accounts | CLP 355,893 | CLP 372,453 |

## Personal Banking: Annual results

| CLP millions | Accumulated | | Change (%) |
|---|---|---|---|
| **Income statement** | **2024** | **2025** | **YoY** |
| Net interest and indexation income | 605,786 | 621,983 | 2.67% |
| Net fee income | 160,434 | 183,648 | 14.47% |
| Other operating income | 5,633 | 6,250 | 10.95% |
| **Total operating income** | **771,853** | **811,881** | **5.19%** |
| Provisions for credit risk | –161,671 | –131,770 | –18.49% |
| **Net operating income** | **610,182** | **680,111** | **11.46%** |
| Total operating expenses | –506,859 | –555,359 | 9.57% |
| **Operating income** | **103,322** | **124,752** | **20.74%** |
| **Balance sheet** | | | |
| Assets | 15,615,357 | 16,352,898 | 4.72% |
| Liabilities | 8,245,547 | 8,146,952 | –1.20% |
| Loans and accounts receivable from customers[1] | 15,081,060 | 15,759,779 | 4.50% |
| Demand and time deposits[2] | 7,099,377 | 7,052,461 | –0.66% |

[1] Loans receivable from customers, plus the interbank loan balance, without deducting the respective provisions.
[2] Demand deposits, other demand obligations, time deposits, and other term deposits.



## MACHBANK

In 2025, we took a major step forward with the transition from MACH to MACHBANK, opening a new chapter in our history as a digital bank. This reinforces our vision of offering a comprehensive and innovative digital financial experience.

We do this by providing a wide range of online services, including the opening of checking accounts, management of credit and debit cards, consumer loan approval, and an innovative line of investment and insurance products, all of which are available to our customers through a 100% digital experience.

During this period, we significantly accelerated our monetization strategy by launching the MACHBANK credit card and consumer loans, thereby rounding out our value proposition and enabling our users to access new financing tools with the simplicity that sets us apart.

We also successfully rolled out our 24/7 balance snapshot strategy, designed to encourage savings and keep funds on the platform. As a result, we achieved record-high account balances, significantly increasing volumes compared to the previous year and strengthening our core relationships with our customers.

Our efforts resulted in significant growth across all business metrics, supported by a user experience that earned its highest ever recommendation score, with an NPS of 77.

### Key achievements in 2025

1. Launch of MACHBANK, a major step in our evolution toward a comprehensive digital banking model.
2. Launch of the MACHBANK credit card and consumer loans, accelerating the business.
3. Record-high deposit growth, tripling the volume at the end of December compared to the previous year.
4. 4.1 percentage point increase in customer recommendation (NPS), to 78.1 points.
5. EmpatIA Awards: 1st place in the fintech category and 2nd place across all industries.
6. Launch of the BipQR feature, which seamlessly integrates our products with the Metropolitan Region's transit system, including both the subway and surface transit.




### Key Indicators

| Key Indicators | 2024 | 2025 |
|---|---|---|
| NPS | 74 pts | 78.1 pts |
| Total accounts | 4,341,815 | 4,511,028 |
| Checking accounts | 818,611 | 1,204,920 |
| 24/7 savings customers | 241,010 | 343,013 |
| Transactions (millions) | 141 | 193 |

## Lider Bci

Lider Bci comprises three entities, all subsidiaries of Bci: Servicios Financieros y Administración de Créditos Comerciales S.A.; Administradora de Tarjetas Servicios Financieros Limitada; and SSFF Corredores de Seguros y Gestión Financiera Limitada.

Through these entities, we aim to be the best financial solution for our customers, helping to improve their quality of life through accessible products, tangible benefits, and a service that prioritizes convenience.

Our business activities include the issuance and management of credit cards, the origination of cash advances and overdrafts, and a wide range of insurance products that we offer our customers through an exceptional omnichannel experience.

### Key achievements in 2025

1. We redefined our value proposition to reach more customers and strengthen our partnership with Walmart, which resulted in Mi Club Lider benefits and a new logo and color scheme for our brand.
2. We launched a fully digital, end-to-end WhatsApp channel that uses artificial intelligence (AI) to sell products such as auto insurance and mandatory accident insurance (SOAP).
3. We further integrated Artificial Intelligence (AI) into business processes, powered by a strategic partnership with Google.
4. We improved the consistency and functionality of our digital channels to enhance our value proposition. As a result, we achieved a rating of 4.6 (out of 5) in the app stores and set a record for unique logins.
5. We implemented a new version of the credit risk assessment engine to achieve critical efficiency in the evaluation of applications.

### Key Indicators

| Key Indicators | 2024 | 2025 |
|---|---|---|
| NPS | 85.1 pts | 59 pts* |
| Active cards | 546,228 | 552,098 |
| Employees | 1,010 (permanent contract) | 985 (permanent contract) |
| Employee engagement | 92% | 89% |
| Branches | 120 | 122 |
| Share in consolidated assets | 0.65% | 0.67% |

* The decline was due to a change in the calculation method.

### Lider Bci: Annual results

| Lider Bci: Annual results | Accumulated | | Change (%) |
|---|---|---|---|
| **Income statement** | **2024** | **2025** | **YoY** |
| Net interest and indexation income | 93,194 | 96,347 | 3.38% |
| Net fee income | 22,249 | 31,005 | 39.35% |
| Other operating income | 15,987 | 12,239 | –23.44% |
| **Total operating income** | **131,430** | **139,591** | **6.21%** |
| Provisions for credit risk | –57,003 | –51,621 | –9.44% |
| **Net operating income** | **74,427** | **87,970** | **18.20%** |
| Total operating expenses | –96,579 | –94,519 | –2.13% |
| **Operating income** | **–22,152** | **–6,549** | **–70.44%** |
| **Balance sheet** | | | |
| Assets | 541,694 | 604,739 | 11.64% |
| Liabilities | 448,762 | 509,301 | 13.49% |
| Loans and accounts receivable from customers[1] | 491,139 | 552,083 | 12.41% |
| Demand and time deposits [2] | 3,319 | 3,806 | 14.67% |

[1] Loans receivable from customers, plus the interbank loan balance, without deducting the respective provisions.
[2] Demand deposits, other demand obligations, time deposits, and other term deposits.

## SME Banking

DJSI 3.5.2

We support entrepreneurs and small and medium-sized businesses (SMEs), which we believe are the driving force behind the economy and an essential part of social mobility. That is why we dare to be different, moving away from a traditional banking model toward the creation of a comprehensive ecosystem designed specifically for this segment.

Our approach aims to combine the best of digital banking with responsive, personalized advice, supported by a sales team that provides on-site guidance and understands the needs of small and medium-sized businesses throughout Chile. This team is capable of delivering solutions to help businesses grow, scale, or accelerate their operations, and we offer a range of solutions tailored to every stage of an entrepreneur's journey, including:

### SME segment

For established SMEs that have been in business for more than 24 months and have sales between UF 1,000 and UF 100,000, our commitment is to provide agility and expert support through advisors in the field, working alongside specialists in financing products such as factoring, leasing, and foreign trade, among others, as well as credit risk executives who quickly address our clients' needs. In addition, we support and enhance our advisory and support services through a comprehensive service model that addresses the needs of both the business and its partners.

### Nace segment

Nace serves as a launchpad for entrepreneurial talent and a strategic partner for businesses in the early stages of development—those that have been in operation for less than 24 months and have projected sales of over 2,400 UF. In addition to this specialized value proposition, we offer the Bci Nace center, a space designed to provide entrepreneurs with everything they need in one place.

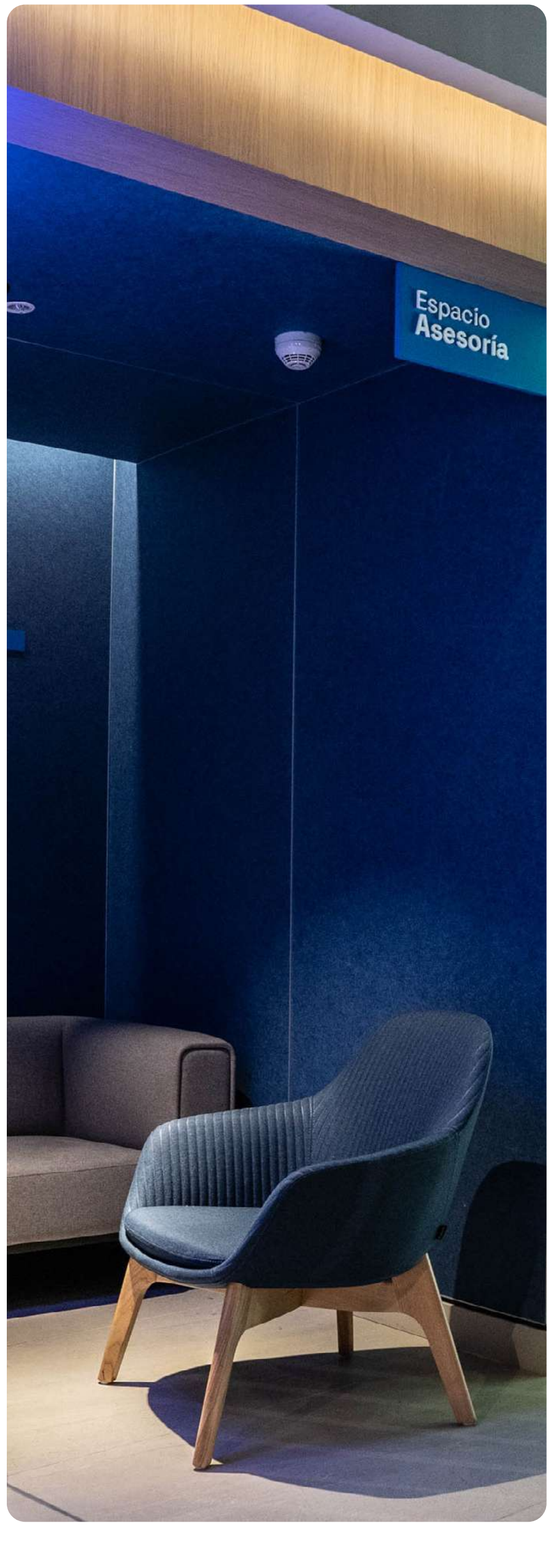
One thing that sets us apart is that we have a pioneering credit assessment process, featuring specialized risk analysis tailored to early-stage SMEs.

### Scaleup segment

We serve technology-based companies with high growth potential and sustained growth (over 20% annually), offering cutting-edge financial tools that are unique in the local banking sector, through a credit assessment process conducted by credit risk executives who specialize in startups with high growth potential. Working with a network of partners in the local ecosystem, we connect our clients with business opportunities for corporate partnerships, capital raising, and international strategic consulting.

### Digital segment

This segment is focused on financial inclusion and access to banking services. We are transforming the banking experience with the Bci Pyme Digital Account, which offers fast, seamless, 100% online management starting from day one of the company's establishment, along with a self-service model across all of the bank's digital channels to meet day-to-day needs.




To support our SME clients in meeting their sustainability challenges, we offer Green Leasing to finance electric vehicle projects and solar power plants, with extended terms and comprehensive insurance coverage. We also offer the Sustainable SMEs Program, through which we work with our partners Sistema B and Climatech to help small and medium-sized enterprises measure their social, environmental, and governance impacts.

In addition, as part of our commitment to supporting the development and growth of SMEs, we offer social financing and operate Valor Pyme, an open and collaborative program that has established itself as the largest community of entrepreneurs in Chile.

## Key achievements in 2025

1. We were able to secure 86% of the total loan portfolio through a strategy combining participation in the Small Business Guarantee Fund (FOGAPE) and collateral.
2. 82% of financing and 86% of loan disbursements were processed through our digital channels.
3. We doubled our Green Leasing operations compared to 2024.
4. We surpassed our financing target in the Nace segment, reaching CLP 110 million.
5. We reached approximately 137,000 customers, opening more than 7,000 new traditional accounts and 21,000 digital accounts.
6. We continued to strengthen our digital channels by developing new self-service tools and new 100% digital banking solutions, such as foreign exchange transactions, foreign currency checking accounts, and performance bonds with FOGAPE.
7. We incorporated artificial intelligence (AI) tools to support executives, which help reduce the operational workload and enable us to provide clients with much more personalized advice.
8. As part of our strategy to support economic growth and innovation, we are pleased to announce the upcoming opening of a new Bci Nace Center in the Tobalaba Urban Market (MUT). This space is positioning itself as the new hub for entrepreneurs and SMEs in Chile, offering state-of-the-art infrastructure in one of the country's most important urban centers.
9. We maintained excellent levels of return on required capital (RORC) at 34.7%, making it one of the bank's most profitable segments.
10. Valor Pyme is expanding to become a nationwide program. It is composed of 9 strategic partners, leading organizations in the national entrepreneurial ecosystem, and a community of 400,000 users
11. We conducted a successful outreach tour in Miami, in partnership with Endeavor and Start-Up Chile, launching a new physical space for entrepreneurs in Miami.

## Key Indicators

| Key Indicators | 2024 | 2025 |
|---|---|---|
| Executive NPS | 57 pts | 71 pts |
| Customers | 124,000 | 137,000 |
| SME centers | 31 | 31 |
| Digital users* | 83% | 85% |
| Valor Pyme users | 308,346 | 400,681 |
| Share in consolidated assets | 3.10% | 3.18% |

*Digital users: Percentage of active checking account customers who use digital channels out of all active customers as of December 2025.

## SME Banking: Annual results

| CLP millions | Accumulated | | Change (%) |
|---|---|---|---|
| **Income statement** | **2024** | **2025** | **YoY** |
| Net interest and indexation income | 218,398 | 209,070 | –4.27% |
| Net fee income | 42,693 | 47,558 | 11.40% |
| Other operating income | 3,281 | 14,580 | 344.38% |
| **Total operating income** | **264,372** | **271,208** | **2.59%** |
| Provisions for credit risk | –10,518 | –34,112 | 224.3% |
| **Net operating income** | **253,854** | **237,096** | **–6.60%** |
| Total operating expenses | –151,671 | –158,157 | 4.28% |
| **Operating income** | **102,183** | **78,939** | **–22,75%** |
| **Balance sheet** | | | |
| Assets | 2,571,855 | 2,597,093 | 0.98% |
| Liabilities | 2,612,173 | 2,548,965 | –2.42% |
| Loans and accounts receivable from customers[1] | 2,551,424 | 2,554,085 | 0.10% |
| Demand and time deposits[2] | 2,447,296 | 2,393,076 | –2.22% |

[1] Loans receivable from customers, plus the interbank loan balance, without deducting the respective provisions.
[2] Demand deposits, other demand obligations, time deposits, and other term deposits.

# ▷ 4.1.2 Wholesale & Investment Banking

We develop comprehensive solutions for corporations and businesses through a portfolio of more than 40 products and services tailored to our clients' needs. We are known for fostering close, long-term relationships and for our constant pursuit of innovation through our digital services, which simplify financial management.

We have a strategy aimed at contributing to the sustainable development of businesses, which we implement with a focus on:

- Strengthening digital capabilities tailored to the needs of businesses, which would enable the continuous development and innovation of the 360º Connect platform, thereby enhancing the range of new products and integrated solutions.

  Highlights from 2025 include:

  - **Balances at other banks:** Designed to improve bank consolidation, providing a comprehensive view not only of accounts at Bci, but also of all other banks used by the company.
  - **Cash Flow:** automates and streamlines corporate cash management, enabling companies to gain a consolidated view of their cash positions and make decisions quickly. It centralizes Bci accounts, information from other banks, investment maturities, and accounts receivable and payable, and also supports projections.

- Acting as a strategic partner in our clients' international expansion by offering products and services through Bci Miami and Bci Peru that facilitate cross-border business processes

- Providing active management and monitoring of portfolio credit risk, ensuring adequate returns and capital utilization, with a comprehensive approach to maintaining and prioritizing our relationships with our clients

- Building capacity and establishing specialized environmental, social, and governance (ESG) teams to provide comprehensive support to companies as they transition to more sustainable business models, ensuring long-term value creation and a positive impact on society and the environment. We also offer Green Leasing products and support the financing of sustainable initiatives such as business projects aimed at reducing energy consumption and promoting efficient water use, renewable energy, electric vehicles, and electric machinery.

## Key achievements in 2025

1. We are the largest bank in Chile in terms of commercial loans, with a market share of 16.5%.

2. We are expanding our positioning strategy by incorporating green and blue bonds into our portfolio and issuing the market's first hybrid bond.

3. 360° Connect was named the Best Digital Bank for Businesses in Latin America 2025 (Global Finance), receiving top honors in three categories:

   a. Best Corporate/Institutional Digital Bank — LATAM and Chile

   b. Best Trade Finance Services — LATAM

   c. Best Online Treasury and Cash Management Services — LATAM

4. We made progress on open banking initiatives such as the consolidated overview of balances and the cash flow solution, which enable the centralization of information for timely and consolidated management, among other benefits..

5. We expanded our commercial reach and drove profitable growth and value creation through the Factoring Ecosystem, a project that digitally integrates fintech companies and accounts receivable originators within the Bank's risk parameters.

6. We streamlined processes using our transaction signing app via the BciPass or MultiPass tools. This allows customers to check the balances and transaction history of their business checking accounts at any time, in pesos and foreign currency, and to manage multi-firm transactions.

7. We participated in the issuance of four of the eight sustainable bonds placed in Chile.

## Key Indicators

| Key Indicators | 2024 | 2025 |
|---|---|---|
| Banker NPS | 81 pts | 75 pts |
| Employee engagement | 93% | 92% |
| Sustainable finance | CLP 1,649,570 million | CLP 2,135,943 million |
| Share in consolidated assets | 17% | 18% |

## Wholesale & Investment Banking: Annual results

| CLP millions | Accumulated | | Change (%) |
|---|---|---|---|
| **Income statement** | **2024** | **2025** | **YoY** |
| Net interest and indexation income | 626,662 | 582,826 | –7.00% |
| Net fee income | 118,494 | 137,935 | 16.41% |
| Other operating income | 4,248 | 89,699 | 2,011.56% |
| **Total operating income** | **749,404** | **810,460** | **8.15%** |
| Provisions for credit risk | –6,008 | –40,648 | 576.56% |
| **Net operating income** | **743,396** | **769,812** | **3.55%** |
| Total operating expenses | –181,982 | –198,421 | 9.03% |
| **Operating income** | **561,414** | **571,391** | **1.78%** |
| **Balance sheet** | | | |
| Assets | 14,001,800 | 14,605,883 | 4.31% |
| Liabilities | 14,578,076 | 11,236,882 | –22.92% |
| Loans and accounts receivable from customers[1] | 13,573,185 | 14,137,447 | 4.16% |
| Demand and time deposits[2] | 13,740,549 | 10,417,598 | –24.18% |

[1] Loans receivable from customers, plus the interbank loan balance, without deducting the respective provisions.
[2] Demand deposits, other demand obligations, time deposits, and other term deposits.



# Business highlights

## Corporate Banking

**UF 1,000,000**
**Corporate bond**
Structuring agent and placement agent

**UF 700,000**
**Local corporate bond hedge USD/CLF CCS**
Derivatives supplier

**USD 30,000,000**
**VAT line**
VAT creditor and onshore and offshore

**UF 2,000,000**
**Corporate bond**
Structuring agent and placement agent

**UF 1,500,000**
**Corporate bond**
Structuring agent and placement agent

**UF 10,000,000**
**Green hybrid corporate bond**
Structuring agent and placement agent

**UF 3,000,000**
**Local corporate bond hedge USD/CLF CCS**
Derivatives supplier

**USD 16,800,000**
**VAT line VAT**
creditor and onshore agencies

**UF 3,000,000**
**Corporate bond**
Structuring agent and placement agent

**UF 4,000,000**
**Corporate blue bond**
Structuring agent

**UF 2,500,000**
**Sustainable corporate bond**
Structuring agent and placement agent

**UF 1,750,000**
**Local corporate bond hedge USD/CLF CCS**
Derivatives supplier

**UF 3,000,000**
**Corporate bond**
Structuring agent and placement agent

**UF 5,035,000**
**Structured finance**
Advisor and structuring agent

**USD 50,000,000**
**Senior finance Joint**
structuring agent and coordinator

**USD 41,000,000**
**VAT line VAT**
creditor and onshore agencies

**UF 5,000,000**
**Local corporate bond hedge USD/CLF CCS**
Derivatives supplier

**EUR 80,000,000**
**Financial hedge EUR/CLP CCS**
Derivatives supplier

**USD 44,974,025**
**Financial hedge IRS/USD**
Derivatives supplier

## Business Banking

**CLP 6,000 MM**
**Leasing**
Investment in solar panels in 20 locations

**CLP 4,500 MM**
**LT commercial loan***
MAFESA LTDA. Strip mall

**UF 181,000**
**Real estate leasing**
Warehouse

**Cash management**
and investment

**New client operations**
Transactional banking

**UF 120,000**
Sustainable loan for investment plan

**CLP 4,500 MM**
**LT sustainable finance**

**UF 20,924**
**Green business financing**
Containers for organic waste transport

**UF 84,700**
**Lease finance**
New contract with Anglo American Sur

**UF 31,700**
**Performance Bond**
Financing agreement with Minera Manto Verde for the transport of sulfuric acid

**UF 147,267**
**Leasing**
Financing for large-scale mining lubricant and fuel trucks

**CLP 1,700 MM**
**Business finance**
Agricultural property purchase maturity

* LT: Long-term

## Large Business Banking

**UF 1,355,000**
**Leasing**
Sole bank

**USD 25,000,000**
**Installment loan**
Sole bank

**USD 15,000,000**
**Syndicated loan**

**USD 20,000,000**
**LT* green investment finance**
Sole bank

**USD 40.000.000**
**Financiamiento LP***
Syndicated loan

**UF 376.046**
**Leasing**
Sole bank

**UF 300.000**
**Leasing**
Sole bank

## Real Estate Banking

**UF 556,000**
**Construction line**
Sole bank

**UF 780,000**
**Construction line**
Multifamily Sole bank

**UF 600,000**
**Acquisition finance**
Syndicated loan

**UF 667,000**
**Construction line**
Multifamily Sole bank

**UF 1,520,000**
**Construction line**
Syndicated loan

**UF 610,000**
**Construction line**
Sole bank

**UF 3,566,199**
**Hedge finance CLF/CLP CCS**
Derivatives supplier

## Infrastructure & Concessions

**UF2.130.000**
**Finance**
Structuring agent
*Underwriting*

**UF 5,000,000**
**Finance**
Structuring agent
Agent bank

**UF 2,492,731**
**Project finance**
hedge CLF/CLP CCS
Derivatives coordinator

**UF 4,700,000**
**Finance**
Structuring agent
Underwriting

**UF 11,500,000**
**Financing**
Structuring agent
Underwriting Agent bank

**UF 16,000,000**
**Corporate bond**
Structuring and placement agent

## Bci Peru

**Lurin Megacenter**
**USD 59,250,000**
**Collateralized loan**
Structuring agent and lender

**Confidencial Sector Agroindustrial**

**USD 40,000,000**
**Collateralized loan**
Structuring agent and lender

**PEN 110,000,000**
**Collateralized loan**
Structuring agent and lender

**PEN 110,000,000**
**Medium-term**
Structuring agent and lender

**Oben Colombia**
**USD 30,000,000**
**Medium-term**
Structuring agent and lender

**PEN 95,000,000**
**Collateralized loan**
Structuring agent and lender

**USD 20,000,000**
**Collateralized loan**
Joint structuring agent and joint lender

**USD 90,000,000**
**Letter of credit**
Issuer

**USD 70,000,000**
**Collateralized loan**
Structuring agent

**USD 68,000,000**
**Collateralized loan and**
Leter of Credit
Structuring agent

**Confidencial Sector Minero**

**USD 60,000,000**
**Medium-term**
Joint structuring agent

**USD 45,000,000**
**Collateralized loan**
Structuring agent

**Alicorp Uruguay**
**USD 40,000,000**
**Supply Chain Facilty for**
Strategic Providers Joint structuring agent

**USD 28,000,000**
**Collateralized loan**
Structuring agent

**USD 25,000,000**
**Collateralized loan**
Joint structuring agent

The highlighted businesses in Wholesale & Investment Banking largely include the highlighted businesses in Investment and Finance.

# ▷ 4.1.3 Investment and Finance

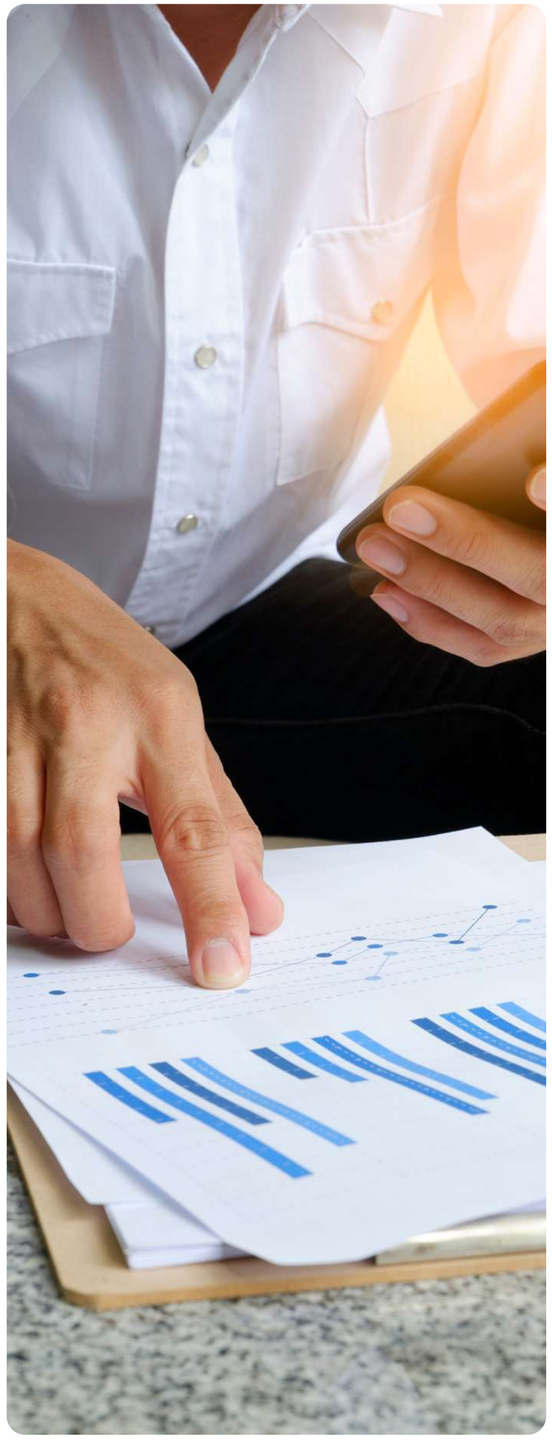
We aim to establish ourselves as a regional leader in the investment and wealth management market, offering comprehensive advisory services across all segments. We also aim to meet companies' financial risk management needs through innovative products and exceptional execution, leveraging our local and international capabilities.

Through our investment and wealth management business, coordinated by Wealth Management, we seek to make a sustained contribution to our clients' returns, supporting and strengthening the business strategies of our various business units, and ensuring the financial stability of the Bank and its subsidiaries.

This goal is achieved through a 100% digital onboarding process for investments, which includes an onboarding pathway and a distinctive service model for high-value clients. In addition, we are strengthening our relationships with and follow-up of investors, based on a better understanding of their needs and a more personalized offering, supported by new service models for the Preferred and Private Banking segments, along with greater coordination with our teams in the United States.

With regard to market-making activities, which primarily involve the Sales and Trading areas, we are making progress by offering a comprehensive range of products and expanded access to liquidity through the addition of new regions and counterparties worldwide. We are also expanding our digital channels to promote self-service and provide a seamless experience tailored to the needs of each customer segment.

We further offer the BCI Global Sustainable Debt Mutual Fund, the ESG Sustainable Equities Mutual Fund, and the ESG Portfolio, all designed to promote investments based on social, economic, and environmental criteria. A key highlight in this regard was the successful issuance of our first sustainable bond in the Swiss market, totaling 130 million Swiss francs (USD 162 million), with a 6-year maturity and a placement rate of the Swiss Average Rate Overnight (SARON) plus 96 basis points.



## Key achievements in 2025

1. We continued to make progress in modernizing the national financial market and in our commitment to a modern, robust, and future-ready financial infrastructure by issuing the first corporate digital bond in Chile.

2. We launched a new currency trading feature in the SME app, which allows our customers to execute their money market transactions wherever they are, with real-time prices and instant execution.

3. We raised over USD 200 million following the launch of the Bci Structured Fund UF VII, making it the largest structured fund in the Bank's history.

4. Thanks to a joint strategy between BCI Miami, BCI Peru, and BCI Chile, the Corporate Treasury issued the first synthetic deposit in PEN. This operation opens the door to a new revenue stream for BCI Miami and BCI Peru, and allows us to access lower rates than those offered by BCI Miami's institutional financing.

5. In 2025, we were recognized as: Most Impressive Financial Institution Bond Issuer in Latin America—Global Capital; Best Private Bank & Best Wealth Management Bank in Chile—Global Banking and Finance Review; Best Brokerage Firm in Chile—Rankia; and Best International RIA as Bci Securities—Citywire Americas.

## Key Indicators

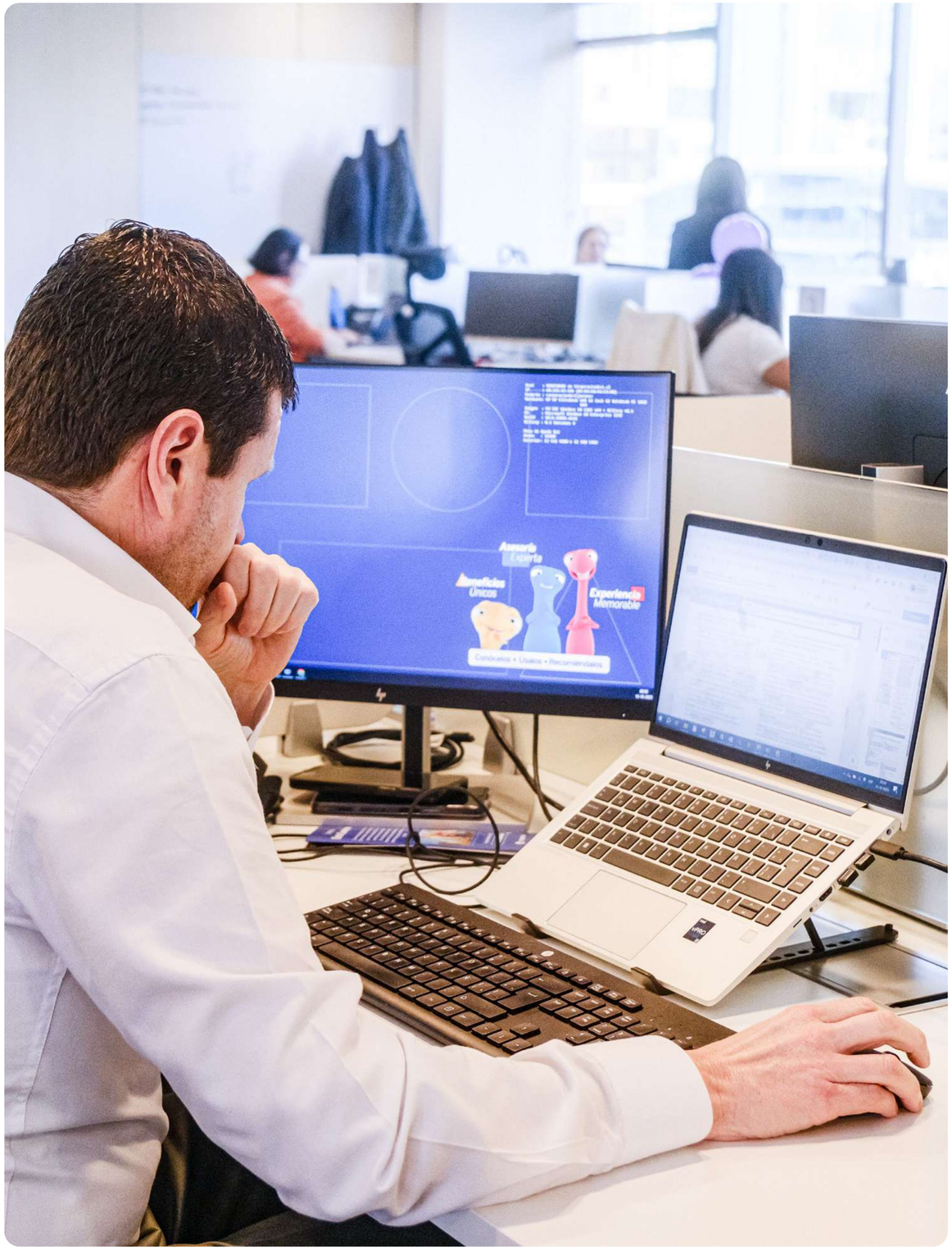
| Key Indicators | 2024 | 2025 |
|---|---|---|
| Assets under management | 12.68% Bci Asset Management (3rd) | 12.40% (3rd) |
| FX in DATATEC | 12.6% Sales & Trading (2nd) | 13.73% (1st) |
| FORWARDS with AFPs | 20.5% Sales & Trading | 23.8% |
| Business FX | 20.50% | 21.12% |
| Business forwards[5] | 21% | 25.47% |
| Share in consolidated assets | 33% | 29% |

[5] FX and FWD market shares were calculated based on reports from the Central Bank of Chile.

## Investment and finance segment: Annual results

| CLP millions | Accumulated | | Change (%) |
|---|---|---|---|
| **Income statement** | **2024** | **2025** | **YoY** |
| Net interest and indexation income | 199,500 | 184,330 | –7.60% |
| Net fee income | 13,776 | 22,187 | 61.06% |
| Other operating income | 82,207 | 48,563 | –40.93% |
| **Total operating income** | **295,483** | **255,080** | **–13.67%** |
| Provisions for credit risk | –2,671 | –12,908 | 383.26% |
| **Net operating income** | **292,812** | **242,172** | **–17.29%** |
| Total operating expenses | –73,525 | –91,559 | 24.53% |
| **Operating income** | **219,287** | **150,613** | **-31.32%*** |
| **Balance sheet** | | | |
| Assets | 27,272,911 | 24,471,009 | –10.27% |
| Liabilities | 28,973,497 | 30,440,804 | 5.06% |
| Loans and accounts receivable from customers[6] | 5,219,891 | 5,521,719 | 5.78% |
| Demand and time deposits[7] | 5,301,527 | 6,559,781 | 23.73% |

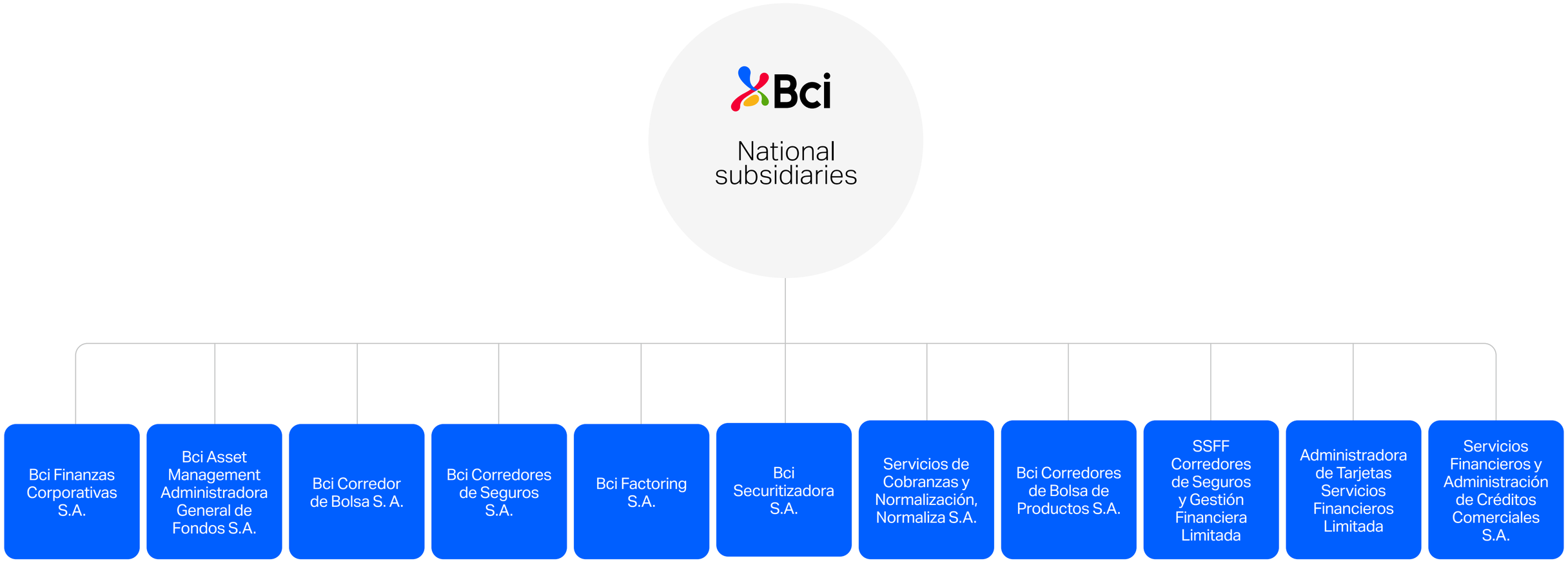
[6] Loans receivable from customers, plus the interbank loan balance, without deducting the respective provisions.
[7] Demand deposits, other demand obligations, time deposits, and other term deposits.
* Operating income declined, primarily due to lower income resulting from lower inflation compared to 2024 and lower income from foreign exchange hedging compared to 2024. This was offset by active management of the peso-denominated Treasury bond (BTP) trading portfolio, in anticipation of falling interest rates. Lower risk returns reflect a further decline in mutual fund portfolios.



# 4.2 Our subsidiaries' performance

## ▷ 4.2.1 National subsidiaries[8]

NCG 519 6.5.1; NCG 519 6.5.2




[8] In no case do contracts between the Bank and its subsidiaries account for a significant percentage of revenue or expenses. The contracts are primarily intended to cover expenses for services such as accounting and human resources management.

## Bci Finanzas Corporativas S.A.

| Date of incorporation | Legal nature | Address |
|---|---|---|
| 23 October 1992 | Closed corporation | Isidora Goyenechea 3477, Santiago |

**Corporate purpose and activities**

Provision of advisory services on the study, analysis, evaluation, and identification of alternative sources of funding; debt restructuring; negotiations to acquire, recapitalize, sell, or merge companies; the issuance and placement of bonds and debentures; and the raising of capital in the capital markets.

| Subscribed and paid-in capital | Direct and indirect ownership by Bci | Share in Bci's assets |
|---|---|---|
| CLP 113.9 million | 100% | 0.01% |

**Board of Directors**

- Eugenio von Chrismar Carvajal
- Gerardo Spoerer Hurtado
- Antonio Le Feuvre Vergara*
- Pablo Iacobelli Del Río
- Patricio Rojas Ramos

**Chief Executive Officer**

- Luis Felipe González Holmes

**Director, CEO, or other top executives of the parent company or investing entity who hold any of these positions at the subsidiary or affiliate:**

- Eugenio von Chrismar Carvajal
- Gerardo Spoerer Hurtado
- Antonio Le Feuvre Vergara*

**Business relationships with subsidiaries or affiliates during the fiscal year and the projected future relationship with them:**

Bci Finanzas Corporativas S.A. is a closed corporation whose purpose is to provide advisory services on the study, analysis, evaluation, and identification of alternative sources of funding; debt restructuring; negotiations to acquire, recapitalize, sell, or merge companies; the issuance and placement of bonds and debentures; and the raising of capital in the capital markets.

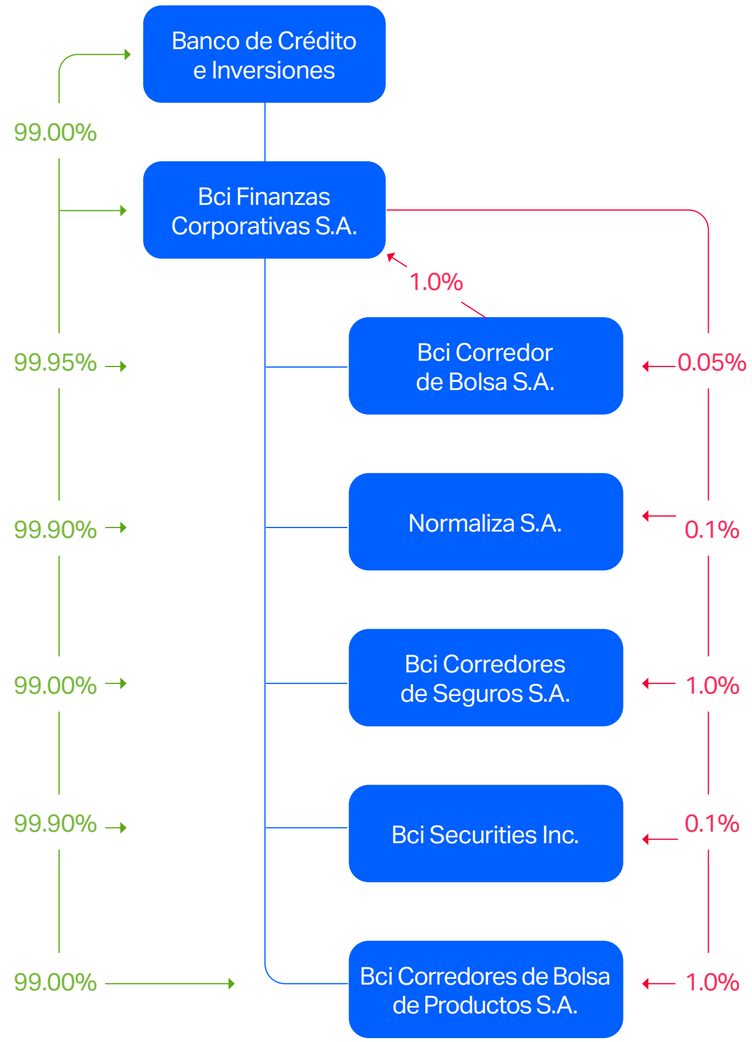
**Shareholders:**

- Banco Bci is the majority shareholder, with 99% of shares.
- Bci Corredor de Bolsa S.A. is the minority shareholder, with 1% of shares.

| Highlights: | Net income (CLP MM):: | Change vs. 2024: |
|---|---|---|
| A record year with advisory and structuring fees exceeding CLP 30 billion | 20,340 | +74% |

*Antonio Le Feuvre left Bci on 1 May 2025.

Direct and indirect ownership relationships between the parent company, subsidiaries, or affiliates:



## Bci Asset Management Administradora General de Fondos S.A.

| Date of incorporation | Legal nature | Address |
|---|---|---|
| 7 January 1988 | Closed corporation | Calle Magdalena 140, Santiago |

**Corporate purpose and activities**

Management of all types of mutual funds, investment funds, and individual portfolios regulated by Law No. 20,712, including the development of voluntary pension savings plans (APV and APVC), other complementary activities authorized by the CMF through Circular No. 1,566 of 2001, and the management of third-party investment funds and portfolios, authorized by Circular No. 1,897 of 2008.

| Subscribed and paid-in capital | Direct and indirect ownership by Bci | Share in Bci's assets |
|---|---|---|
| CLP 20,408 million | 100% | 0.16% |

**Board of Directors**

- Pedro Atria Alonso
- Patricio Romero Leiva
- Mario Farren Risopatrón
- Cristián Fabres Ruiz
- María Eugenia Norambuena Bucher

**Chief Executive Officer**

- Claudia Torres Brickell

**Director, CEO, or other top executives of the parent company or investing entity who hold any of these positions at the subsidiary or affiliate:**

- Not applicable

**Business relationships with subsidiaries or affiliates during the fiscal year and the projected future relationship with them:**

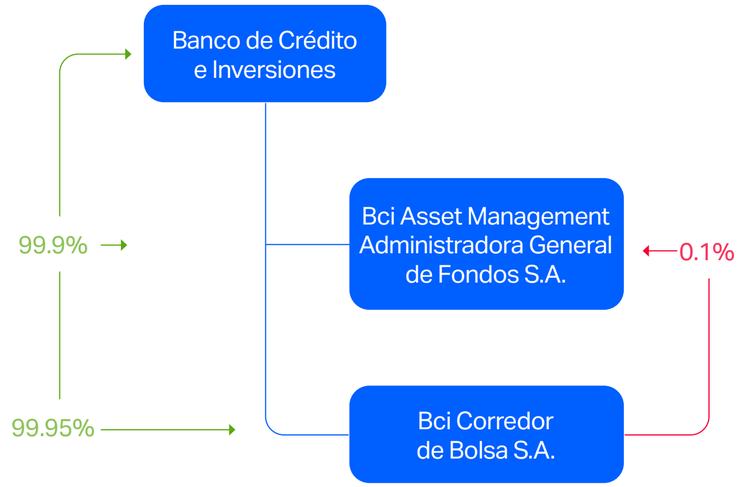
The purpose of Bci Asset Management Administradora General de Fondos S.A. the management all types of mutual funds, investment funds, and individual portfolios regulated by Law No. 20,712, including the development of voluntary pension savings plans (APV and APVC), other complementary activities authorized by the Financial Market Commission through Circular No. 1,566 of 2001 or any circular that amends or replaces it, and the management of third-party investment funds and portfolios, authorized by Circular No. 1,897 of 2008.

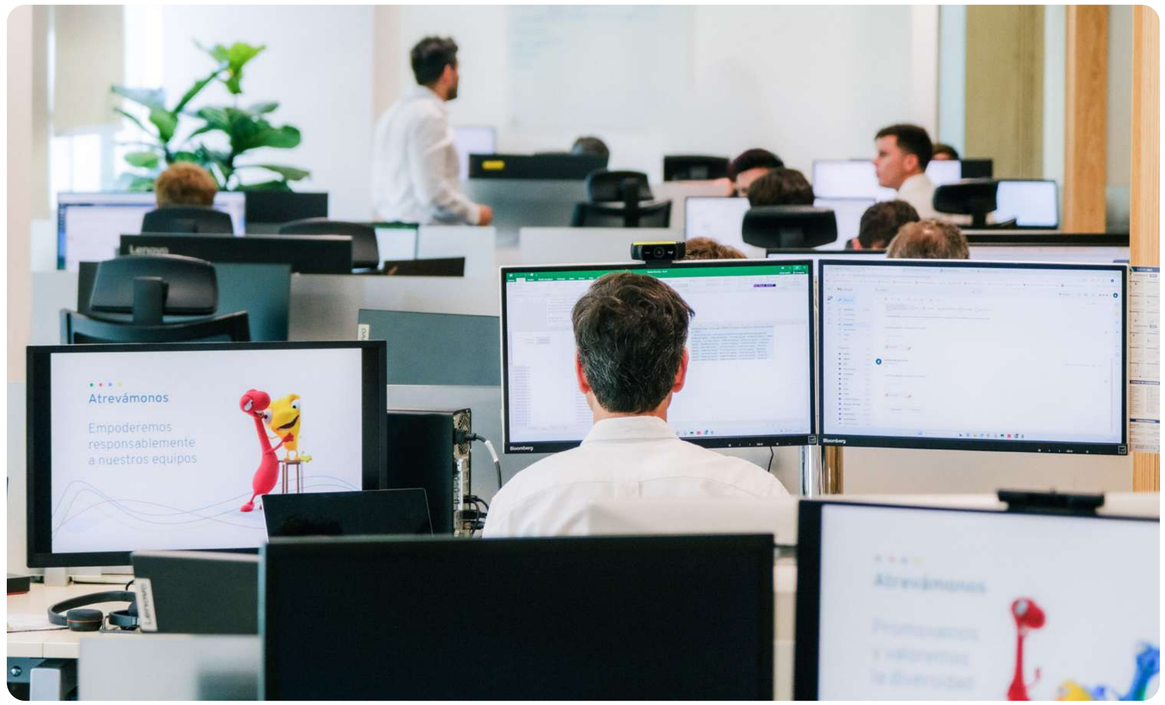
**Shareholders:**

- Banco Bci is the majority shareholder, with 99.9% of shares.
- Bci Corredor de Bolsa S.A. holds 0.1% of shares.

| Highlights: | Net income (CLP MM): | Change vs. 2024: |
|---|---|---|
| Record growth in AUM and leadership in balanced fund returns. | 43,583 | +8% |

Direct and indirect ownership relationships between the parent company, subsidiaries, or affiliates:



## Bci Corredor de Bolsa S. A.

**Date of incorporation**
24 July 1987

**Legal nature**
Closed corporation

**Address**
Calle Magdalena 140, Santiago

**Corporate purpose and activities**
Securities brokerage and trading and, in general, all activities that are legally permissible for stock brokers.

**Subscribed and paid-in capital**
CLP 4,994 million

**Direct and indirect ownership by Bci**
99%

**Share in Bci's assets**
0.14%

**Board of Directors**
- José Luis de la Rosa Muñoz
- José Miguel Ried Undurraga
- Vesna Mandakovic Pizarro
- Sergio Lehmann Beresi
- Federico Tagle Critchon

**Chief Executive Officer**
- Juan Pablo Monge Farcuh

**Director, CEO, or other top executives of the parent company or investing entity who hold any of these positions at the subsidiary or affiliate:**
- Not applicable

**Business relationships with subsidiaries or affiliates during the fiscal year and the projected future relationship with them:**
- Securities brokerage operations
- Derivative operations
- Bank accounts
- Operational finance (assets and liabilities)
- Foreign currency trading
- Office subletting
- Procurement services, human resource management, technology
- Real-time gross settlement transaction fees

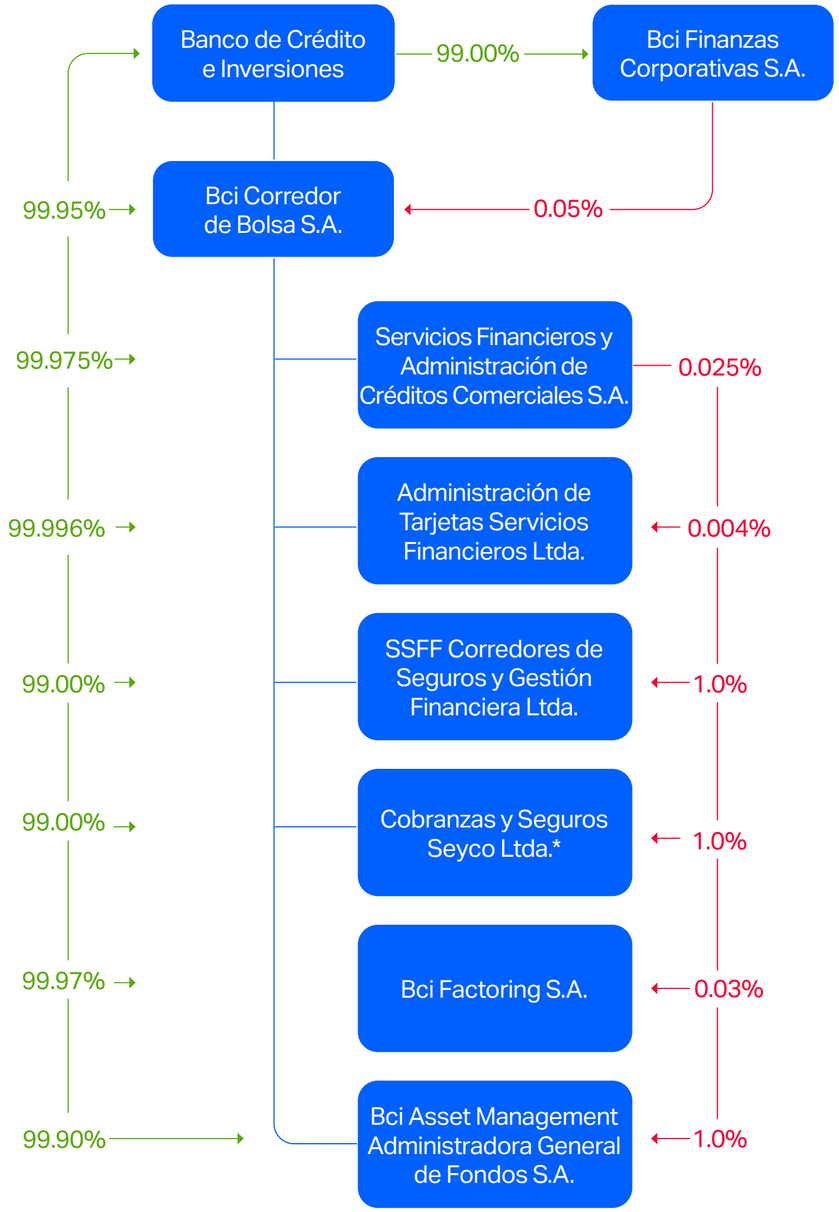
**Shareholders:**
- Banco Bci is the majority shareholder, with 99.95% of shares
- Bci Finanzas Corporativas S.A. holds 0.05% of shares

**Highlights:**
Strong value creation in equity portfolios, significantly outperforming the benchmarks.

**Net income (CLP MM):**
14,652

**Change vs. 2024:**
+13.5%

Direct and indirect ownership relationships between the parent company, subsidiaries, or affiliates:




*On 30 June 2025, Servicios y Cobranzas Seyco S.A. merged with Servicios Financieros y Administración de Créditos Comerciales S.A., with the latter becoming the surviving entity.

## Bci Corredores de Seguros S.A.

**Date of incorporation**
15 January 1997

**Legal nature**
Closed corporation

**Address**
Miguel Cruchaga 920, Santiago

**Corporate purpose and activities**

Paid brokerage of general and life insurance policies with any insurance company based in the country, and the provision of consulting and related services regarding the purchase of insurance.

**Subscribed and paid-in capital**
CLP 1,052 million

**Direct and indirect ownership by Bci**
100%

**Share in Bci's assets**
0.03%

**Board of Directors**

- Rodrigo Corces Barja
- Eric Recart Balze
- Hugues Gerard Bertin
- Juan Pablo Stefanelli Dachena
- Diego Silva Robert

**Chief Executive Officer**

- María Alejandra López Acuña

**Director, CEO, or other top executives of the parent company or investing entity who hold any of these positions at the subsidiary or affiliate:**

- Rodrigo Corces Barja

**Business relationships with subsidiaries or affiliates during the fiscal year and the projected future relationship with them:**

The company's purpose is to engage in the paid brokerage of general and life insurance policies with any insurance company based in the country, and the provision of consulting and related services regarding the purchase of insurance.

Bci Corredores de Seguros S.A. has an account payable to Normaliza S.A. for collection services.

**Shareholders:**

- Banco Bci is the majority shareholder, with 99% of shares
- Bci Finanzas Corporativas S.A. holds 1% of shares

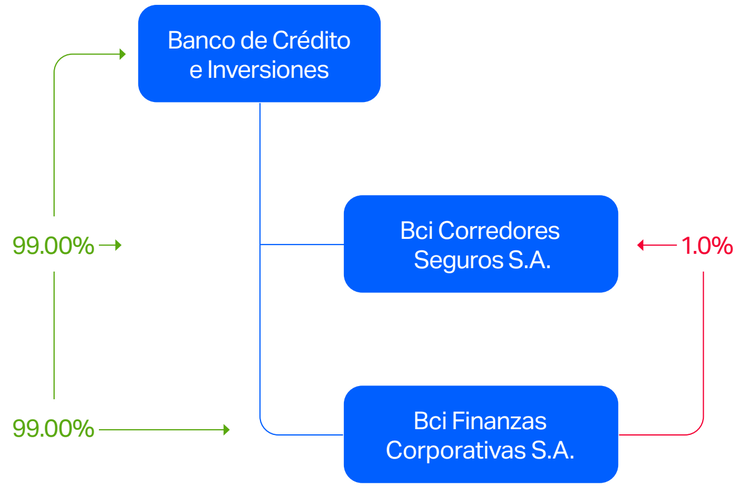
**Highlights:**

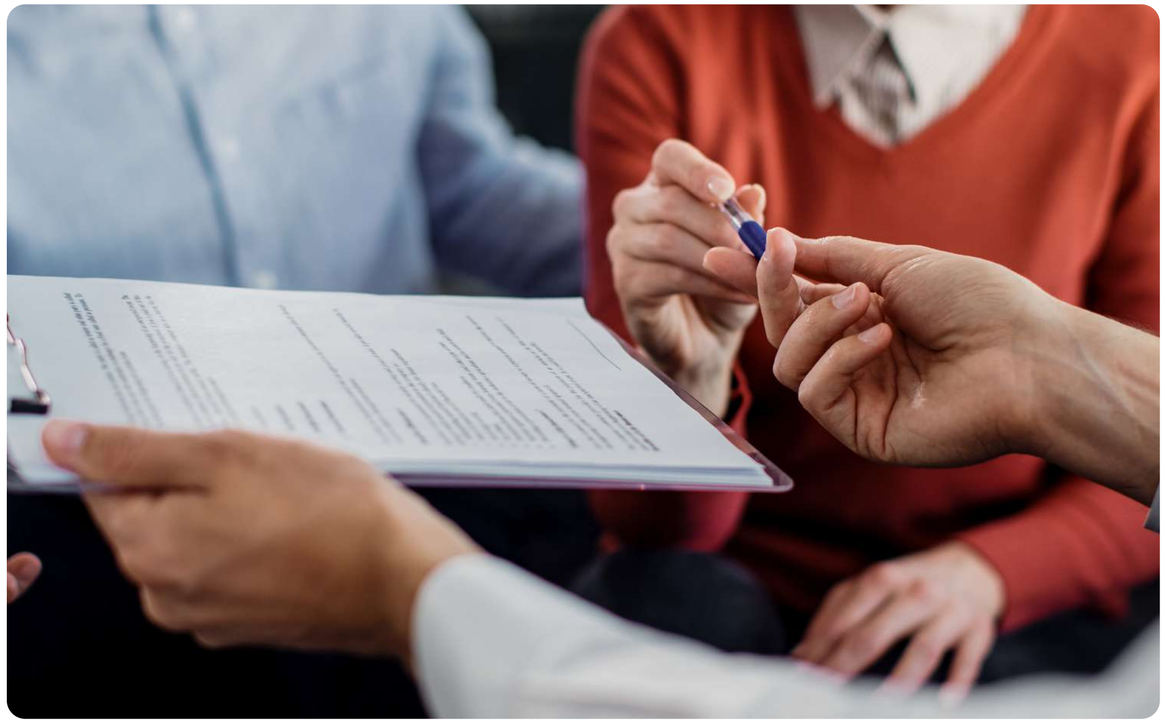
Maintains leadership position in Individual Insurance with a 23.3% market share.

**Net income (CLP MM):**
32,392

**Change vs. 2024:**
+6%

Direct and indirect ownership relationships between the parent company, subsidiaries, or affiliates



## Bci Factoring S.A.

| Date of incorporation | Legal nature | Address |
|---|---|---|
| 13 December 1994 | Closed corporation | Miguel Cruchaga 920, Santiago |

**Corporate purpose and activities**

Provision of all types of factoring services, including the acquisition and discounting of invoices and receivables, and, in general, the development and operation of the factoring business in its various forms and types; investment, reinvestment, and acquisition of shares, stock, or rights, in all types of tangible or intangible movable property, real estate, and companies, whether civil, commercial, partnerships, or mergers, as well as in all types of securities or negotiable instruments; and the management and operation of such assets in any capacity so as to receive the benefits therefrom.

| Subscribed and paid-in capital | Direct and indirect ownership by Bci | Share in Bci's assets |
|---|---|---|
| CLP 51,895 million | 100% | 0.28% |

**Board of Directors**

- Carlos Budnevich Le-Fort
- Diego Yarur Arrasate
- Eugenio von Chrismar Carvajal
- Gerardo Spoerer Hurtado
- Antonio Le Feuvre Vergara*
- Alejandro León Fuenzalida
- Patricio Canales Lardiez

**Chief Executive Officer**

- Víctor Aguilar Zaforas

**Director, CEO, or other top executives of the parent company or investing entity who hold any of these positions at the subsidiary or affiliate:**

- Gerardo Spoerer Hurtado
- Diego Yarur Arrasate
- Eugenio von Chrismar Carvajal

**Business relationships with subsidiaries or affiliates during the fiscal year and the projected future relationship with them:**

Bci Factoring S.A. (hereinafter "the Company") was incorporated by a public deed dated 13 December 1994, an extract of which was published in the Official Gazette on 20 December 1994. The company's purpose is the provision of all types of factoring services, including the acquisition and discounting of invoices and receivables, and, in general, the development and operation of the factoring business in its various forms and types; investment, reinvestment, and acquisition of shares, stock, or rights, in all types of tangible or intangible movable property, real estate, and companies, whether civil, commercial, partnerships, or mergers, as well as in all types of securities or negotiable instruments; and the management and operation of such assets in any capacity so as to receive the benefits therefrom.

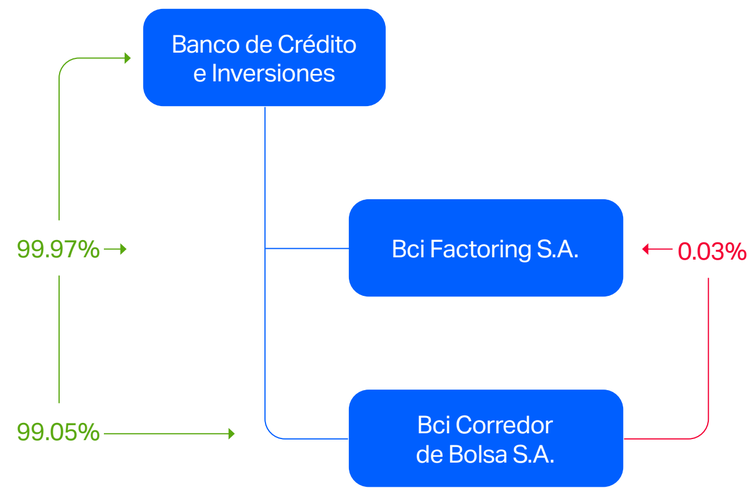
**Shareholders:**

- Banco Bci is the majority shareholder, with 99.97% of shares
- Bci Corredor de Bolsa S.A. holds 0.03% of shares

*Antonio Le Feuvre left Bci on 1 May 2025.

| Highlights: | Net income (CLP MM): | Change vs. 2024:: |
|---|---|---|
| Exclusive award of Codelco's reverse factoring contract; innovation through the Octopus platform.. | 18,978 | +10% |

Direct and indirect ownership relationships between the parent company, subsidiaries, or affiliates:



## Bci Securitizadora S.A.

| Date of incorporation | Legal nature | Address |
|---|---|---|
| 13 December 1994 | Closed corporation | Isidora Goyenechea 3477, Santiago |

**Corporate purpose and activities**

Acquisition of the credits covered under Article 135 of Law No. 18,045 or any regulations that supersede, replace, or supplement it, and the issuance of short- or long-term debt securities, in each case originating an asset pool separate from the common equity of the corporation, which is subject to the oversight of the Financial Market Commission.

| Subscribed and paid-in capital | Direct and indirect ownership by Bci | Share in Bci's assets |
|---|---|---|
| CLP 417.7 million | 100% | 0.00% |

**Board of Directors**

- Alejandro Alarcón Pérez
- Eugenio von Chrismar Carvajal
- Fernando Carmash Cassis
- Gerardo Spoerer Hurtado
- Luis Felipe González Holmes

**Legal representative**

- Juan Pablo Donoso Cocq

**Director, CEO, or other top executives of the parent company or investing entity who hold any of these positions at the subsidiary or affiliate:**

- Eugenio von Chrismar Carvajal
- Gerardo Spoerer Hurtado
- Fernando Carmash Cassis

**Business relationships with subsidiaries or affiliates during the fiscal year and the projected future relationship with them:**

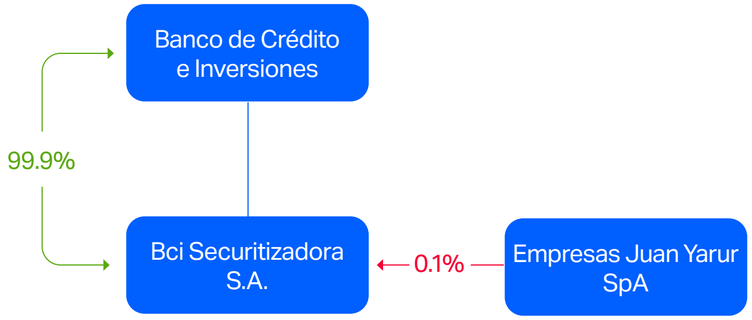
Bci Securitizadora S.A. engages in the acquisition of the credits covered under Article 135 of Law No. 18,045 or any regulations that supersede, replace, or supplement it, and the issuance of short- or long-term debt securities, in each case originating an asset pool separate from the common equity of the corporation, which is subject to the oversight of the Financial Market Commission.

**Shareholders:**

- Banco Bci is the majority shareholder, with 99.9% of shares
- Empresas Juan Yarur SpA is the minority shareholder, with 0.1% of shares

| Highlights: | Net income (CLP MM): | Change vs. 2024: |
|---|---|---|
| Consistent increase in operating income. | 129 | +47% |

Direct and indirect ownership relationships between the parent company, subsidiaries, or affiliates:






## Servicios de Cobranzas y Normalización, Normaliza S.A.

| Date of incorporation | Legal nature | Address |
|---|---|---|
| 13 December 1994 | Closed corporation | Morandé 360, Santiago |

**Corporate purpose and activities**

Definition and implementation of the strategy for collecting and resolving customer debt, both in and out of court. Normaliza offers each customer a timely, efficient, and transparent payment solution tailored to their financial situation, in accordance with Bci's regulatory framework.

| Subscribed and paid-in capital | Direct and indirect ownership by Bci | Share in Bci's assets |
|---|---|---|
| CLP 146 million | 100% | 0.01% |

**Board of Directors**

- Juan Pablo Risco Ríos
- Claudia Ramos Arellano
- Juan Pablo Stefanelli Dachena
- Antonio Le Feuvre Vergara*
- Rodrigo Corces Barja

**Chief Executive Officer**

- Paula García Cuesta

**Director, CEO, or other top executives of the parent company or investing entity who hold any of these positions at the subsidiary or affiliate:**

- Juan Pablo Risco Ríos
- Claudia Ramos Arellano
- Rodrigo Corces Barja

**Highlights:**

Significant progress has been made in digitizing the billing process, enabling customers to manage their accounts independently through the 24/7 "My Portal" platform, which has processed over 140,000 payments—a 65% increase compared to 2024.

**Business relationships with subsidiaries or affiliates during the fiscal year and the projected future relationship with them:**

Servicios de Normalización y Cobranza, Normaliza S.A. is a closed corporation whose purpose is the provision of extrajudicial debt collection services, whether on one's own behalf or on behalf of others, for any document evidencing obligations, as well as background checks on natural or legal persons, the preparation of commercial reports, and any other business activities that the partners agree to undertake.

Normaliza S.A. provides collection services to:

- Banco Bci
- Servicios Financieros y Administración de Créditos Comerciales S.A.

**Shareholders:**

- Banco Bci is the majority shareholder, with 99.9% of shares
- Bci Finanzas Corporativas S.A. holds 0.1% of shares

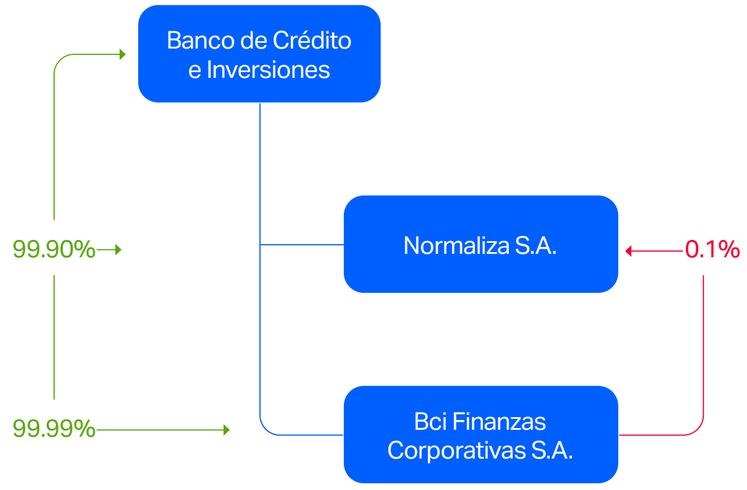
| Net income (CLP MM): | Change vs. 2024: |
|---|---|
| 346 | 9.75% |

*Antonio Le Feuvre left Bci on 1 May 2025.

**Brief summary of transactions and contracts with subsidiaries or affiliates that have a significant impact on the operations and results of the parent company or investing entity:**

- Normaliza S.A. has contracts with Banco Bci and Servicios Financieros y Administración de Créditos Comerciales S.A. (SS.FF.).
- Normaliza S.A. is responsible for the out-of-court and judicial collection of Banco Bci's portfolio, as well as a portion of SS.FF.'s portfolio.

**Direct and indirect ownership relationships between the parent company, subsidiaries, or affiliates:**



## Bci Corredores de Bolsa de Productos S.A.

| Date of incorporation | Legal nature | Address |
|---|---|---|
| 16 April 2015 | Closed corporation | Miguel Cruchaga 920, Santiago |

**Corporate purpose and activities**

Brokerage operations involving agricultural products, covered under Articles 4 and 5 of Law No. 19,920, in its capacity as an agricultural commodity broker, including the purchase or sale of agricultural commodities on the Chilean receivables exchange (Bolsa de Productos), on its own account with intention to transfer the rights thereto, and the complementary activities authorized by the Financial Market Commission, for which it may perform all acts and enter into all contracts and transactions permissible for agricultural commodity brokers, in accordance with current or future regulations.

| Subscribed and paid-in capital | Direct and indirect ownership by Bci | Share in Bci's assets |
|---|---|---|
| CLP 1,290 million | 100% | 0.00% |

**Board of Directors**

- Andrés Maturana Alvarado
- Sergio Benavente Riobó
- Juan Ignacio Acevedo Vogel

**Chief Executive Officer**

- Francisco García Pinochet

**Director, CEO, or other top executives of the parent company or investing entity who hold any of these positions at the subsidiary or affiliate:**

- Not applicable.

**Shareholders:**

- Banco Bci is the majority shareholder, with 99% of shares
- Bci Finanzas Corporativas S.A. holds 1% of shares

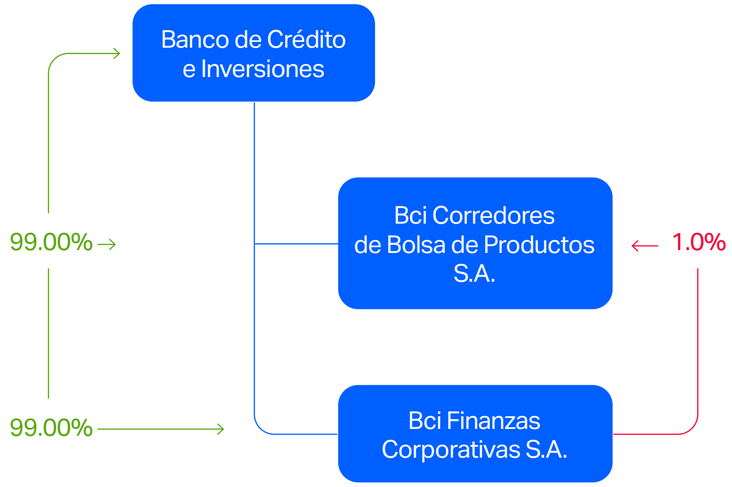
**Business relationships with subsidiaries or affiliates during the fiscal year and the projected future relationship with them:**

The purpose of Bci Corredores de Bolsa de Productos S.A. is to conduct brokerage operations involving agricultural products, covered under Articles 4 and 5 of Law No. 19,920, in its capacity as an agricultural commodity broker, including the purchase or sale of agricultural commodities on the Chilean receivables exchange (Bolsa de Productos), on its own account with intention to transfer the rights thereto, and the complementary activities authorized by the Financial Market Commission, for which it may perform all acts and enter into all contracts and transactions permissible for agricultural commodity brokers, in accordance with current or future regulations.

Relationship with Bci Factoring S.A. as an intermediary for forward transactions.

| Highlights: | Net income (CLP MM):: | Change vs. 2024: |
|---|---|---|
| Consistent growth of operating income. | 519 | +17% |

Direct and indirect ownership relationships between the parent company, subsidiaries, or affiliates:






## SSFF Corredores de Seguros y Gestión Financiera Limitada

**Date of incorporation**
17 November 2004 (acquired by Bci in December 2018)

**Legal nature**
Limited liability company

**Address**
Av. Vitacura 2939, Santiago

**Corporate purpose and activities**

Paid brokerage of general and life insurance policies with any insurance company based in the country, and the provision of advisory services advice related to this type of contract, for all classes of natural and legal persons. The company may also develop products such as home assistance, roadside and travel assistance, legal and medical assistance, extended warranty on goods and services sold or provided by third parties, etc.; and provide pension advisory services, in accordance with the provisions of Decree Law No. 3,500 of 1980, subject to Article 70 bis of the General Banking Law or subsequent legislation. To meet its objective, the company may enter into any and all contracts necessary for performing the above activities, developing its business or trade, and investing the company's available funds.

**Subscribed and paid-in capital**
CLP 37.1 million

**Direct and indirect ownership by Bci**
100%

**Share in Bci's assets**
0.01%

**Board of Directors**

- Fernando Carmash Cassis
- Eduardo Nazal Saca
- Luis Felipe Hirane Sarkis

**Chief Executive Officer**

- Pilar Pérez Carmona

**Director, CEO, or other top executives of the parent company or investing entity who hold any of these positions at the subsidiary or affiliate:**

- Fernando Carmash Cassis

**Business relationships with subsidiaries or affiliates during the fiscal year and the projected future relationship with them:**

Transactions between Bci and this subsidiary are reported in the entity's separate financial statements.

**Partners**

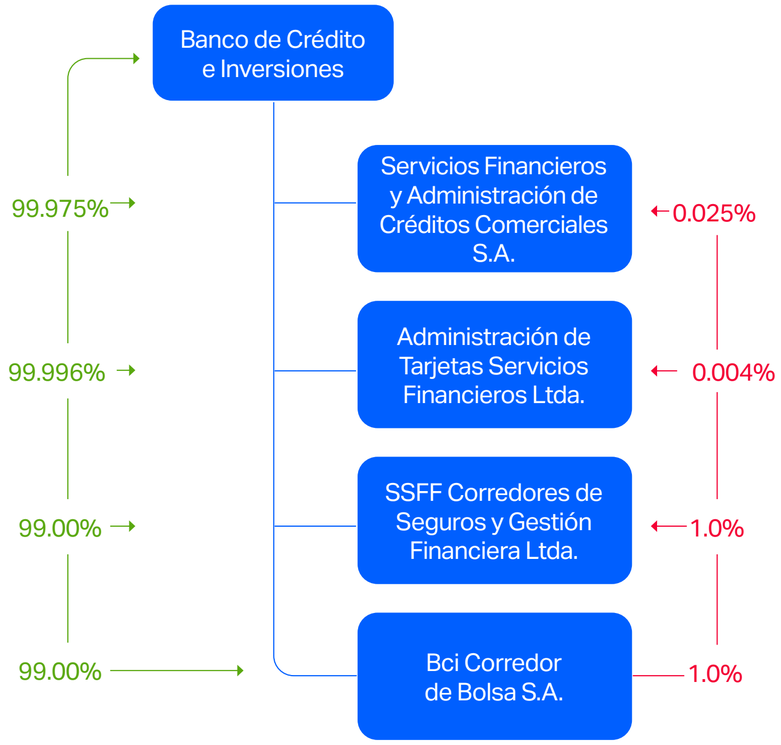
- Banco Bci owns 99% of the company.
- Bci Corredor de Bolsa S.A. owns 1% of the company

**Highlights:**
45% increase in auto insurance policies relative to 2024.

**Net income (CLP MM)::**
1,297

**Change vs. 2024:**
–4.2%

Direct and indirect ownership relationships between the parent company, subsidiaries, or affiliates:



## Administradora de Tarjetas Servicios Financieros Limitada

**Date of incorporation**
6 August 1998 (acquired by Bci in December 2018)

**Legal nature**
Limited liability company

**Address**
Av. Vitacura 2939, Santiago

**Corporate purpose and activities**

Provision of services and the performance of all activities related to the operation of debit, credit, and prepaid cards, issued in accordance with the Compendium of Financial Regulations of the Central Bank of Chile and other applicable regulations, including but not limited to the provision of services related to physical card issuance or any other material or immaterial support for all types payment cards. Provision, maintenance, and administration of computer systems and channels for the issuance and operation and all other types of related, complementary, necessary, or convenient activities for the issuance or operation of payment cards, to the extent that said services and activities do not involve settlement and/or payment of the debt owed to affiliated entities for the use of the cards

**Subscribed and paid-in capital**
CLP 23,349 million

**Direct and indirect ownership by Bci**
100%

**Share in Bci's assets**
0.02%

**Board of Directors**

- Rodrigo Corces Barja
- Fernando Carmash Cassis
- Jerónimo Ryckeboer Rovaletti

**Chief Executive Officer**

- Rafael Mardones de la Cerda

**Director, CEO, or other top executives of the parent company or investing entity who hold any of these positions at the subsidiary or affiliate:**

- Fernando Carmash Cassis
- Rodrigo Corces Barja

**Business relationships with subsidiaries or affiliates during the fiscal year and the projected future relationship with them:**

Transactions between Bci and this subsidiary are reported in the entity's separate financial statements.

**Partners:**

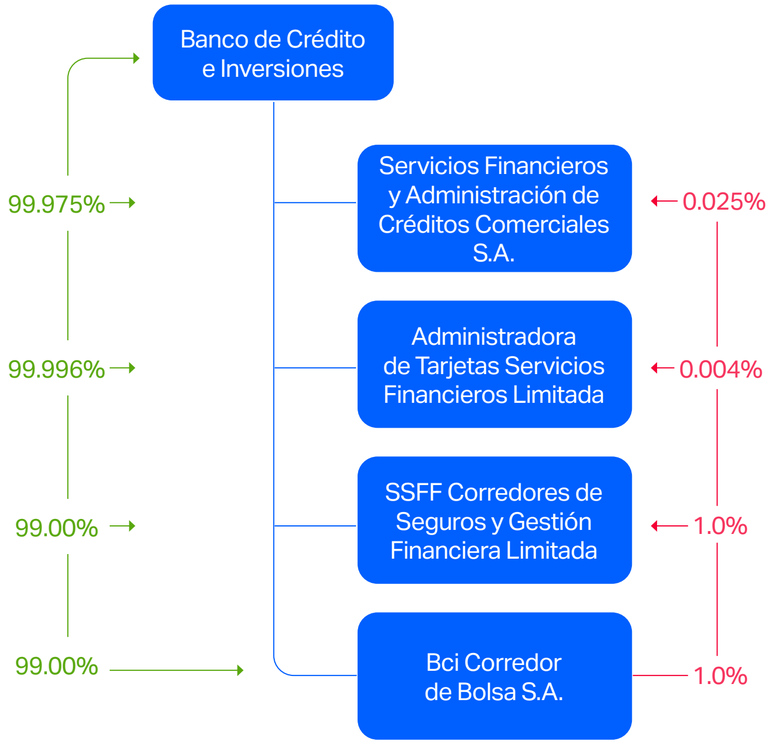
- Banco Bci owns 99.99% of the company.
- Bci Corredor de Bolsa S.A. owns 0.01% of the company.

**Highlights:**
Return to profitability (break-even) after three consecutive years of losses.

**Net income (CLP MM)::**
236

**Change vs. 2024:**
+109.4%

Direct and indirect ownership relationships between the parent company, subsidiaries, or affiliates:



## Servicios Financieros y Administración de Créditos Comerciales S.A.

**Date of incorporation**
4 November 1997 (acquired by Bci in December 2018)

**Legal nature**
Closed corporation

**Address**
Avenida del Valle 737, Santiago

**Corporate purpose and activities**
Issuance of credit cards and the performance of complementary activities related to this line of business, as authorized under the general regulations for credit card issuers published and maintained by the Financial Market Commission or any future supervisory body, and the granting of mass-market loans in its capacity as a subsidiary of a bank.

**Subscribed and paid-in capital**
CLP 184,717 million

**Direct and indirect ownership by Bci**
100%

**Share in Bci's assets**
0.71%

**Board of Directors**
- Eugenio von Chrismar Carvajal
- Mario Farren Risopatrón
- Diego Peralta Valenzuela
- Eduardo Nazal Saca
- Jerónimo Ryckeboer Rovaletti
- Rodrigo Corces Barja
- Antonio Le Feuvre Vergara*

**Chief Executive Officer**
- Rafael Mardones de la Cerda

**Director, CEO, or other top executives of the parent company or investing entity who hold any of these positions at the subsidiary or affiliate:**
- Eugenio von Chrismar Carvajal
- Rodrigo Corces Barja

**Business relationships with subsidiaries or affiliates during the fiscal year and the projected future relationship with them:**
Transactions between Bci and this subsidiary are reported in the entity's separate financial statements.

**Shareholders:**
- Banco Bci owns 99.975% of shares
- Bci Corredor de Bolsa S.A. holds 0.025% of shares

**Highlights:**
The partnership with Walmart is being strengthened through the launch of the new value proposition for the Lider Bci card.

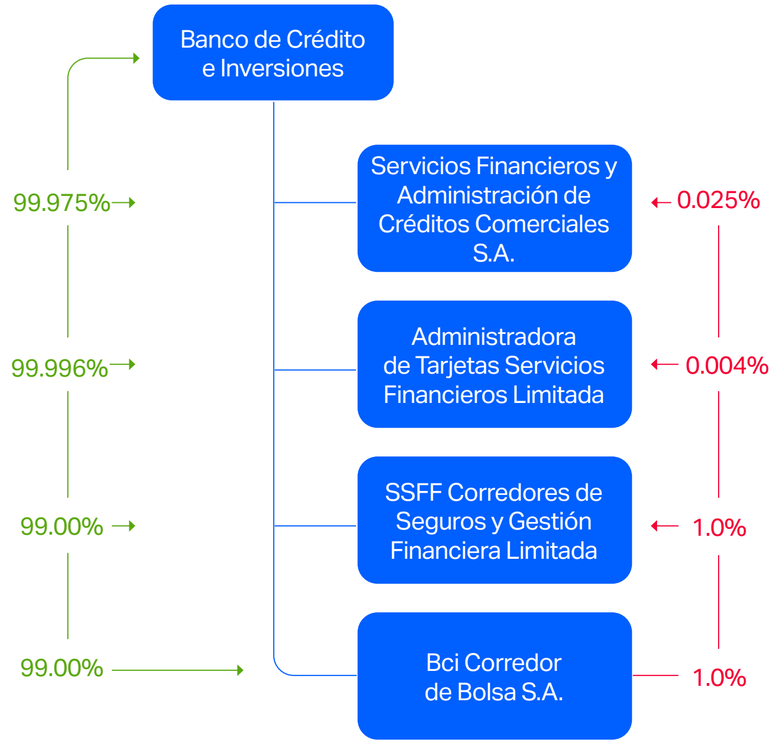
**Net income (CLP MM):**
-996

**Change vs. 2024::**
+93%

*Antonio Le Feuvre left Bci on 1 May 2025.

**Brief summary of transactions and contracts with subsidiaries or affiliates that have a significant impact on the operations and results of the parent company or investing entity:**
- The elimination of the Seyco subsidiary through a merger with Administradora de Tarjetas resulted in a change in Bci's ownership stake to 99.975% and Bci Corredor de Bolsa's to 0.025%.

Direct and indirect ownership relationships between the parent company, subsidiaries, or affiliates:



# ▷ 4.2.2 International subsidiaries

NCG 6.5.1; DJSI 3.1.4; NCG 519 6.5.2






## City National Bank of Florida (CNB)

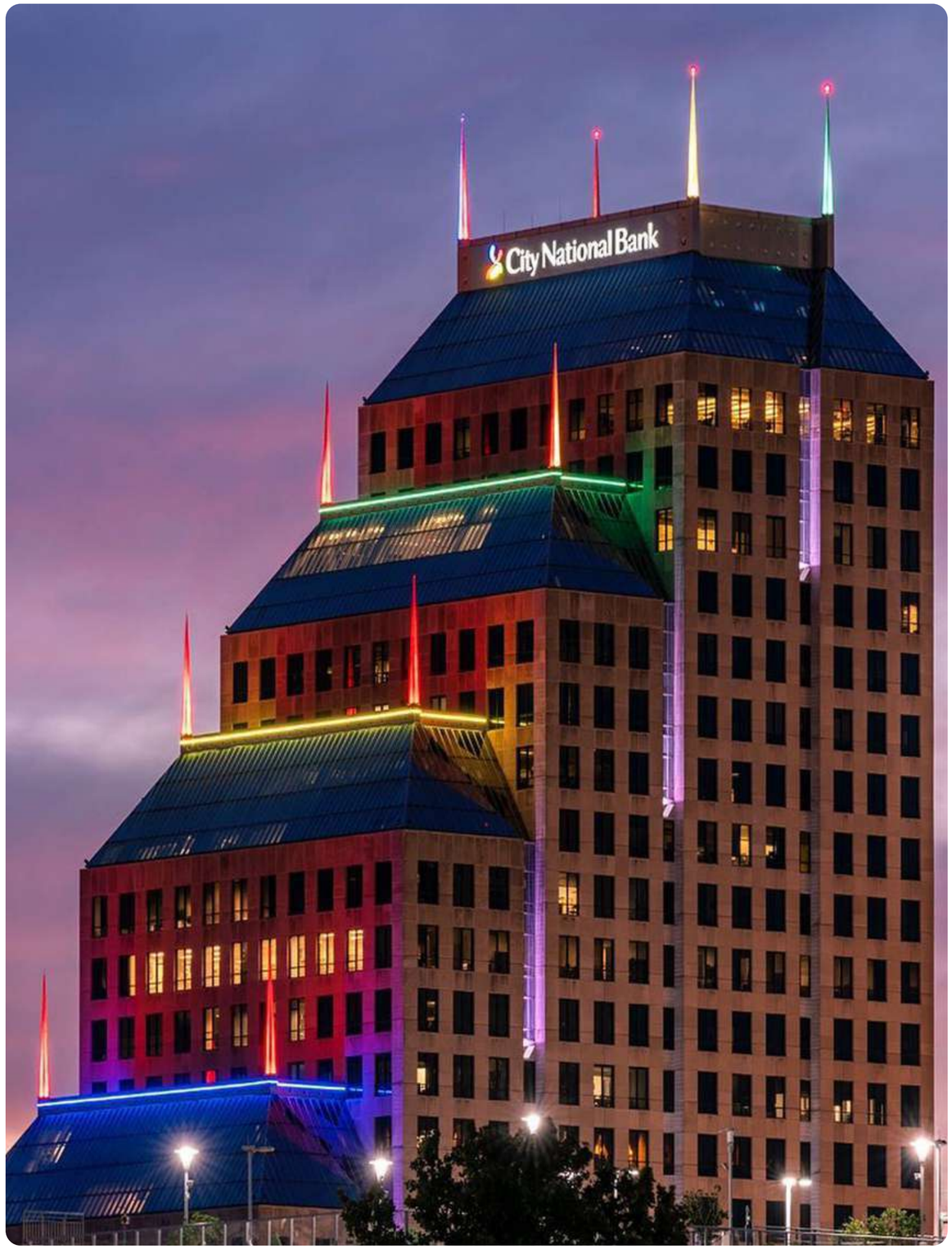
Since 2015, Bci has held a 99.23% stake in City National Bank of Florida (CNB) through Bci Financial Group, a stake that represents 99.92% of that company's assets.

CNB, founded in 1946, is headquartered in Miami and has 29 branches across four counties in the state of Florida. It provides loans and lines of credit to small businesses, as well as to mid-market companies and large corporations with annual revenues exceeding $10 million. In addition, it is actively involved in the commercial real estate (CRE) sector, with loan amounts typically ranging from $5 million to $50 million for properties located in Florida.

Its specialized services include Treasury Management, which encompasses cash management, fraud prevention, and merchant services, and International Banking, which is designed to provide exceptional service to clients with specific needs, backed by a team of experts who offer support and seamless communication in both English and Spanish.

### Key achievements in 2025

1. A notable recovery during the first nine months of 2025, successfully meeting budgeted targets and making steady progress toward achieving strategic goals.
2. 192.15% growth under U.S. GAAP.
3. An increase in new loan origination, particularly in commercial financing (37%) and residential mortgages (27%).
4. A CET1 ratio of 14.4%, which significantly exceeds the regulatory minimum required to be considered "well-capitalized" under U.S. regulations.



## Key Indicators

| Key Indicators | 2024 | 2025 |
|---|---|---|
| Share in consolidated assets | 31.9% | 31.8% |

## City National Bank (CNB): Annual results under U.S. Generally Accepted Accounting Principles (GAAP) and Chilean accounting standards

| CLP millions | Accumulated | | Change (%) |
|---|---|---|---|
| **Income statement** | **2024** | **2025** | **YoY** |
| Net interest income* | 490,108 | 664,645 | 35.61% |
| Net fee income | 49,497 | 62,836 | 26.95% |
| Other operating income | 53,928 | 52,994 | –1.73% |
| Total operating income | 593,533 | 780,475 | 31.50% |
| Provisions | –75,511 | –45,460 | –39.80% |
| Net operating income | 518,022 | 735,015 | 41.89% |
| Total operating expenses | –323,418 | –375,285 | 16.04% |
| Other income/non-operating expenses** | –80,881 | –24,656 | –69.52% |
| **Operating income, US GAAP** | **113,723** | **335,074** | **194.64%** |
| Tax | –28,860 | –87,141 | 201.94% |
| **Net profit, US GAAP** | **84,864** | **247,933** | **192.15%** |
| **Chilean standards** | | | |
| Recoveries | 3,241 | 13,437 | 314.59% |
| Write-offs | –30,372 | –22,672 | –25.35% |
| B-1 provision | 17,071 | 8,229 | –51.80% |
| Impairment of investments | 4,856 | 2,854 | –41.23% |
| Other ** | 18,513 | 16,959 | –8.39% |
| **Net profit, Chilean standards** | **98,173** | **266,740** | **171.70%** |

* Includes income from investments in companies.
** Includes amortization of intangible assets and goodwill, which generally have a net effect of zero.

City National Bank of Florida's financial results under U.S. GAAP are presented in local currency (CLP), using the monthly average method.

## Bci Financial Group (CNB): Results by business segment under Chilean accounting standards (b)

| CLP millions | Accumulated | | Change (%) |
|---|---|---|---|
| **Income statement** | **2024** | **2025** | **YoY** |
| Net interest income | 486,993 | 657,797 | 35.07% |
| Net fee income | 46,980 | 61,101 | 30.06% |
| Other operating income | –30,040 | 20,187 | 167.20% |
| **Total operating income** | **503,933** | **739,085** | **46.66%** |
| Provisions | –82,810 | –43,611 | –47.34% |
| **Net operating income** | **421,123** | **695,474** | **65.15%** |
| Total operating expenses | –303,536 | –352,703 | 16.20% |
| **Operating income** | **117,587** | **342,771** | **191.50%** |
| **Balance sheet** | | | |
| Assets | 26,589,082 | 25,411,511 | –4.43% |
| Liabilities | 23,982,238 | 22,675,452 | –5.45% |
| Loans and accounts receivable from customers[1] | 18,542,069 | 18,076,914 | –2.51% |
| Demand and time deposits[2] | 20,781,354 | 19,778,490 | –4.83% |

[1] Loans receivable from customers, plus the interbank loan balance, without deducting the respective provisions.
[2] Demand deposits, other demand obligations, time deposits, and other term deposits

| Registered name | Date of incorporation | Legal nature | Address |
|---|---|---|---|
| Bci Financial Group, Inc. | November 4, 1997 (acquired by Bci in December 2018) | Financial institution | 1450 Brickell Avenue, Miami |

**Corporate purpose and activities**

Provision of a wide range of financial products, including real estate, commercial, and consumer banking, to over 22,000 customers, with 29 branches located in four counties in the state of Florida.

| Subscribed and paid-in capital | Direct and indirect ownership by Bci | Share in Bci's assets |
|---|---|---|
| USD 927 million | 100% | 3.13% |

**Board of Directors**

- Jorge González Echazabal
- Patricia Cambo
- Ronald Lindhart
- Diego Yarur Arrasate
- Grisel Vega
- Jorge Becerra Urbano
- Ignacio Yarur Arrasate
- Charles Papy
- Neisen Kasdin
- Jaret Davis
- Eugenio von Chrismar Carvajal

**Chief Executive Officer**

- Jorge González Echazabal

**Director, CEO, or other top executives of the parent company or investing entity who hold any of these positions at the subsidiary or affiliate:**

- Eugenio von Chrismar Carvajal
- Jorge Becerra Urbano
- Diego Yarur Arrasate
- Ignacio Yarur Arrasate

**A clear and detailed description of the business relationships with subsidiaries or affiliates during the fiscal year and of the projected future relationships with them:**

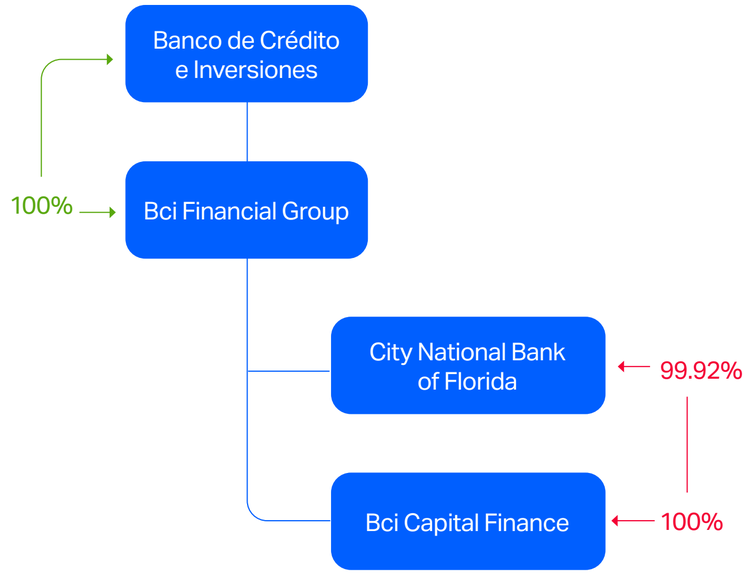
Not applicable.

**Shareholders:**

- Banco Bci owns 100% of shares

| Highlights: | Net income (CLP MM): | Change vs. 2024: |
|---|---|---|
| Exceptional growth under US GAAP due to higher NIM and improved underlying cost efficiency. | 266.740 | +171,7% |

Direct and indirect ownership relationships between the parent company, subsidiaries, or affiliates:*




*The core business of Bci Financial Group is conducted by City National Bank (CNB); Bci Capital Finance is an entity dedicated exclusively to leasing. They are grouped under the Bci Financial Group structure.



## Bci Securities Inc.

### Date of incorporation

6 July 2011. Start of operations: 1 March 2016.

### Legal nature

Trading of assets, mutual funds, corporate debt, U.S. Treasury bonds, sovereign debt, and put/call options for clients residing mainly in South America. The corporation can establish network agreements with banks, savings banks, and savings and loan associations.

### Address

1450 Brickell Avenue, Miami

### Corporate purpose and activities

Issuance of credit cards and the performance of complementary activities related to this line of business, as authorized under the general regulations for credit card issuers published and maintained by the Financial Market Commission or any future supervisory body, and the granting of mass-market loans in its capacity as a subsidiary of a bank.

### Subscribed and paid-in capital

USD 50 million

### Direct and indirect ownership by Bci

100%

### Share in Bci's assets

0,01%

### Board of Directors

- Grisel Vega
- Juan Segundo
- Juan Martínez-Lejarza
- Carlos Martin-Donadio
- Teresa Foxx

### Chief Executive Officer

- Carlos Martin-Donadio

### A clear and detailed description of the business relationships with subsidiaries or affiliates during the fiscal year and of the projected future relationships with them:

Securities brokerage and trading services primarily focused on clients of Bci Miami Branch and City National Bank.

### Shareholders:

- Banco Bci owns 99.9% of shares
- Bci Finanzas Corporativas S.A. holds 0.01% of shares

### Highlights:

A sharp increase in net income driven by a 22.3% rise in net fees and commissions.

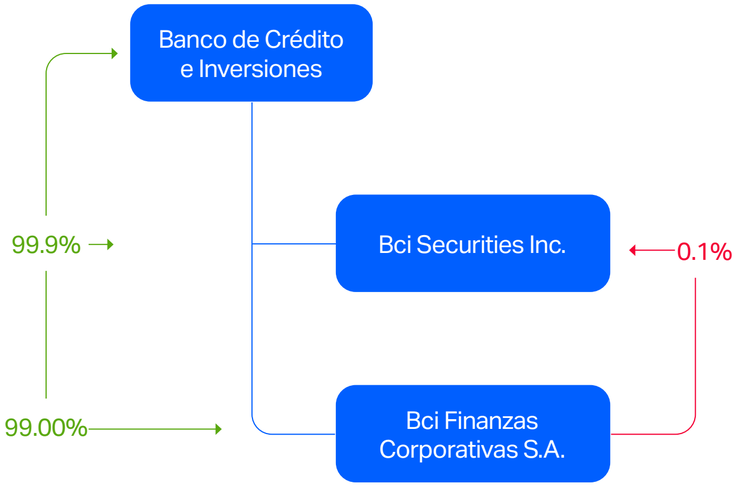
### Net income (CLP MM):

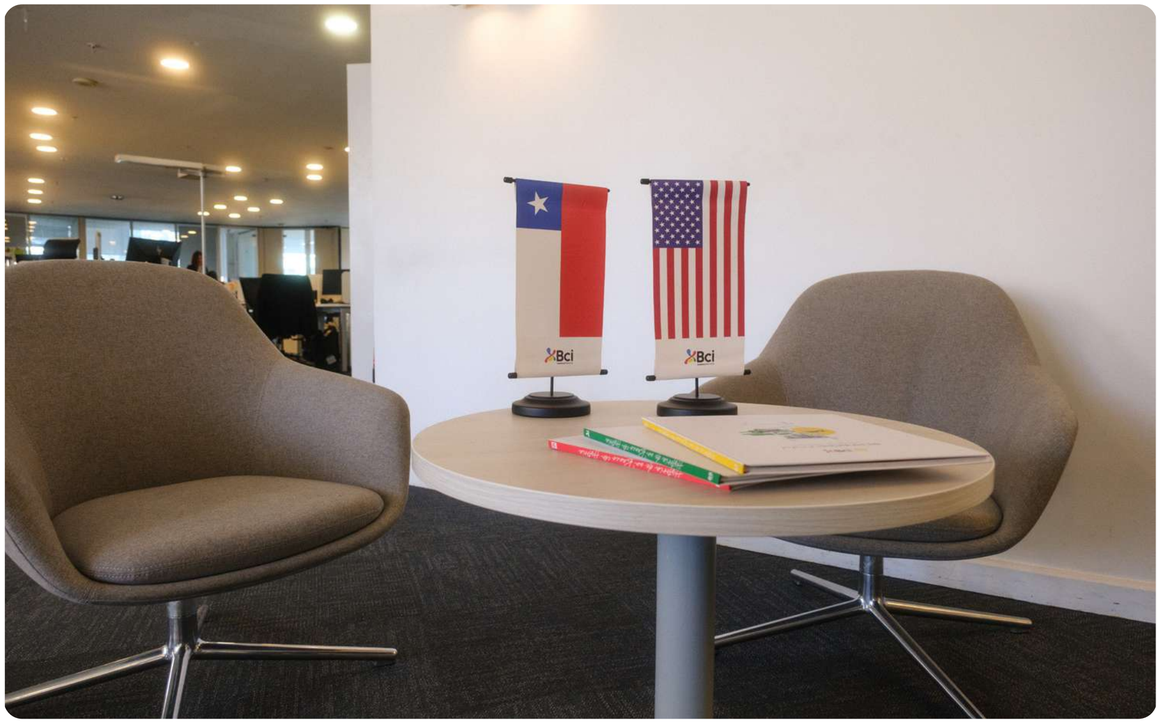
2.185

### Change vs. 2024:

+842%

Direct and indirect ownership relationships between the parent company, subsidiaries, or affiliates:



## Bci Peru

We offer and formulate financial solutions tailored to meet our clients' needs through an integrated business platform comprising specialized units, subsidiaries in Chile, Peru, and the United States, representative offices in China, Mexico, Brazil, and Colombia, and global banks with which we have established cooperation agreements.

We strive to provide our corporate clients with a service that stands out in terms of quality, security, and efficiency, helping them grow their businesses in a flexible and timely manner.

### Key achievements in 2025

1. A capital increase of PEN 252.8 million, with the aim of strengthening the position of Bci in Peru.
2. Signing of a loan agreement for PEN 110 million, in partnership with the MIVIVIENDA Fund, aimed at reducing Peru's housing gap.
3. Commitment to reach USD 5 billion in assets by 2030.
4. Successful issuance of PEN 120 million in negotiable certificates of deposit.
5. Successful placement of PEN 96.25 million in certificates of deposit on the local market.



| Date of incorporation | Legal nature | Address |
|---|---|---|
| 30 September 2021 | Closed corporation | Camino Real 1053, Lima |

**Corporate purpose and activities**

Commercial banking activities; activities regulated by the Superintendence of Banking and Insurance (SBS) in accordance with the General Law on the Financial and Insurance Systems and Organic Law of the SBS (Law 26,702) and any amendments thereof.

| Subscribed and paid-in capital | Direct and indirect ownership by Bci | Share in Bci's assets |
|---|---|---|
| PEN 610 million | 100% | 0,18% |

**Board of Directors**

- Eugenio von Chrismar Carvajal
- Rafael Llosa Barrios
- Diego Yarur Arrasate
- Gerardo Spoerer Hurtado
- Mario Farren Risopatrón
- Eduardo Nazal Saca
- Enriqueta González Pinedo

**Chief Executive Officer**

- Gonzalo Camargo Cárdenas

**Director, CEO, or other top executives of the parent company or investing entity who hold any of these positions at the subsidiary or affiliate:**

- Eugenio von Chrismar Carvajal
- Diego Yarur Arrasate
- Gerardo Spoerer Hurtado

**A clear and detailed description of the business relationships with subsidiaries or affiliates during the fiscal year and of the projected future relationships with them:**

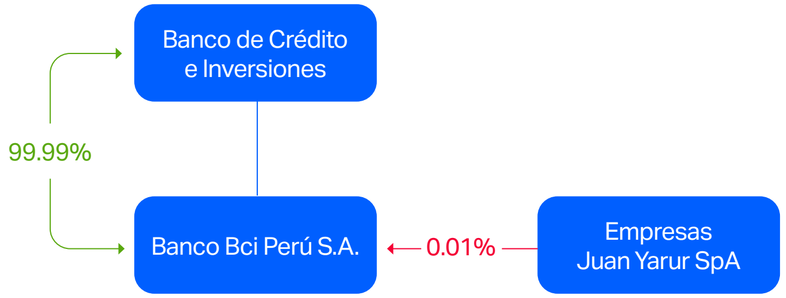
Relationship with clients through the Bci Miami Branch through commercial loans.

**Shareholders:**

- Banco Bci owns 99.9% of shares
- Empresas Juan Yarur SpA owns 0.01% of shares

| Highlights: | Net income (CLP MM): | Change vs. 2024:: |
|---|---|---|
| Consolidation of operations with a 33% increase in total loans (on- and offshore). | 12.048 | +136% |

Direct and indirect ownership relationships between the parent company, subsidiaries, or affiliates:






# ▷ 4.2.3 Investments in other companies

NCG 6.2*

| Relationship | Company | % | Total assets CLP MM 2025 |
|---|---|---|---|
| Joint business | Pagos y Servicios S.A. | 49.9 | 18,133,458 |
| Joint business | Servipag Ltda. | 50 | 122,323,003 |

## Pagos y Servicios S.A.

| Date of incorporation | Legal nature | Address |
|---|---|---|
| 16 March 2020 | Closed corporation | El Golf 150 |

**Corporate purpose and activities**

Operation of credit, debit, or prepaid cards, including all activities necessary to carry out such operations, such as the authorization, capture, processing, transfer, and clearing of monetary transactions, as well as other types of services, including the installation, operation, and administration of point-of-sale terminals and other similar devices, the collection of payments on behalf of third parties and their processing, the electronic transfer of information and funds, and other complementary activities related to the stated purpose authorized by the regulatory body.

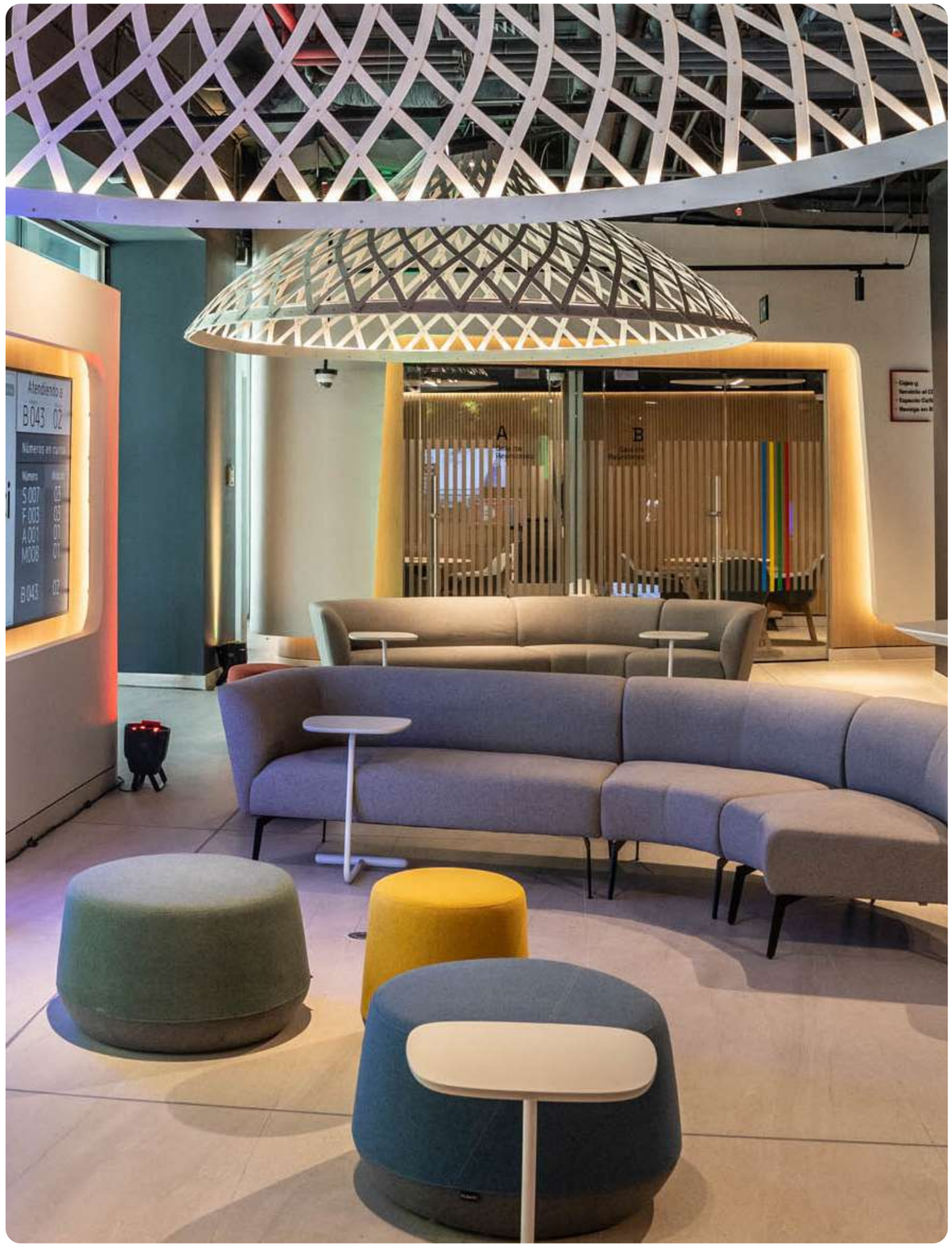
## Sociedad de Recaudación y Pago de Servicios Limitada

| Date of incorporation | Legal nature | Address |
|---|---|---|
| 8 October 1990 | Limited liability company | Isidora Goyenechea 2800 |

**Corporate purpose and activities**

Support and facilitate the business operations of the major banks (Banco de Chile and Banco de Crédito e Inversiones); and collect and disburse payments on their behalf.

* Includes entities in which the Bank holds investments representing more than 20% of the entity's total assets, and which are not subsidiaries or affiliates.



# 05.

# Employee Experience


5.1 Meaningful work
5.2 Connections and leadership
5.3 Personal growth
5.4 Holistic well-being
5.5 360° Flexibility
5.6 Total compensation
5.7 Equal opportunity
5.8 Occupational health and safety

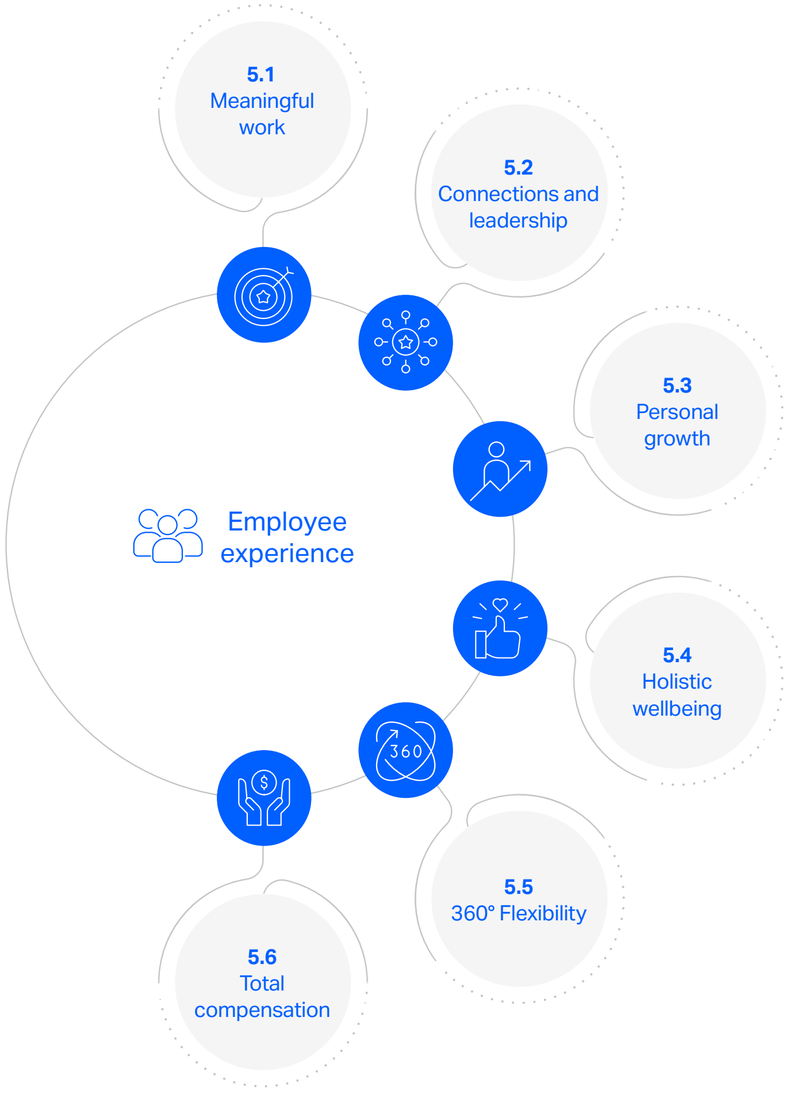

**We aspire to be recognized as the best place to work and grow professionally. By putting people first, we strive to make a difference in the lives of thousands of customers and employees**

Our employees and their families are a cornerstone of our mission, because people are at the heart of all human activity.

Through our People Management strategy, which is designed to foster a values-based culture and leadership style, we develop distinctive capabilities within the organization and ensure we have the right talent to address strategic challenges.

We do this by creating an employee experience that constantly adapts to people's needs and motivations.

Our experience is built on the following pillars:




# 5.1 Meaningful work

We move forward guided by a shared purpose that inspires and motivates us to make a significant positive impact. This means aligning each employee's personal goals with those of our organization, so that together we can enhance the joys of life and the best aspects of work, in an environment where we can all grow to our full potential and contribute to our collective success.

# 5.2 Connections and leadership

We define leadership as the ability to guide teams toward achieving results by providing clarity and direction. We want our leaders to inspire and connect deeply with others, building genuine, close, and long-term relationships that serve their teams, within a framework of mutual trust with all their colleagues, which in turn enhances the customer experience.

To achieve this, we have the Bci Leadership Academy, a journey of training and growth that enables us to foster a culture of excellence, with leaders who drive our strategy and are capable of managing talent.



# 5.3 Personal growth

NCG 519 5.8.i; NCG 519 5.8.ii; NCG 519 5.8.iii; DJSI 3.1.2; DJSI 3.3.1



We foster a culture based on employee empowerment, meritocracy, and continuous learning, creating and promoting concrete opportunities for professional development and internal mobility. Our initiatives in this area include the following:

## evelopment Opportunities Program

We aim to promote internal development through our Development Opportunities program, in which the vast majority of open positions are posted internally so that employees can apply. In 2025, more than 800 employees applied for these opportunities.

## Atrévete

A digital ecosystem that offers a comprehensive experience designed to foster employee growth, aiming to promote self-management and active participation across the board through content related to training, performance, and other topics relevant to our employees' development.

## Scholarship programs

**Graduate scholarships**
70% co-financing of the program cost, with no upper limit, for diploma programs, master's degrees, MBAs, and other business-related programs. For employees participating in the inclusion program for people with disabilities, called Bci Sin Límites, funding covers 100% of the costs..

**Undergraduate scholarships**
50% co-financing of the annual cost, with no upper limit, to support continued education..

## Talent development programs

**Executive training**
A mentoring and learning program focused on the organization's leaders, designed to develop leadership skills and competencies that enable them to motivate their teams and continue to strengthen the Bank's organizational culture and style.

**Women's Talent**

- Mentoring in partnership with WoomUp, an organization specializing in gender equity, focused on developing leadership skills and advancing women within the organization to support their career development and growth.
- The ESE Business School Leadership Program at the University of Los Andes, designed for women in leadership positions, aims to further strengthen their leadership skills and their impact within the organization.

**Corporate mentoring**
A program designed to guide, support, and mentor high-potential employees and leaders in planning and developing their careers, as well as in integrating into the organization and its culture.

**Young professionals**
A certificate program specifically designed for Bci, focused on talented individuals who do not currently hold leadership positions but seek to make an impact. It aims to provide knowledge and tools in the areas of business and innovation so that participants can effectively address the challenges they face in their respective roles at Bci.

# ▷ 5.3.1 Training highlights

NCG 519 5.8.ii; NCG 519 5.8.iii; NCG 519 5.8.iv

We have a digital learning ecosystem that allows all employees to access training and development opportunities in areas such as business, technology, management, strategy, and leadership.

## Technological transformation and core platforms

Programs designed to enable the bank's core technological modernization, ensuring knowledge, adoption, and value capture.

## Risk and sustainability

Initiatives focused on building an internal culture centered on regulatory compliance, risk management, and a commitment to sustainable growth:

- Risk School
- Sustainability program
- New labor regulations



## Digital and business capabilities

Development of key competencies to continue enhancing the customer experience and expert consulting, innovation, data-driven decision-making, and knowledge and mastery of generative artificial intelligence (GenAI).

### Training and benefits in 2025, excluding Lider Bci (amount and percentage)

NCG 519 5.8.i

Amount invested in training and professional development

CLP5,188,990,319 (updated)

Amount invested as a percentage of the entity's total annual revenue from ordinary activities

0.17%

### Training and benefits in 2025, Lider Bci (amount and percentage)

NCG 519 5.8.i

Amount invested in training and professional development

CLP284,999,860

Amount invested as a percentage of the entity's total annual revenue from ordinary activities

0.01%

### Training and benefits in 2025, excluding Lider Bci

NCG 519 5.8.ii y 5.8.iii

| Job category | Gender | Total number of people trained[1] | % of total staff | Average annual hours of training |
|---|---|---|---|---|
| Senior management | Men | 8 | 88.89% | 11.1 |
| | Women | 3 | 100.00% | 17.7 |
| Management | Men | 280 | 100.00% | 29.6 |
| | Women | 101 | 99.02% | 33.1 |
| Supervisory | Men | 497 | 99.60% | 31.6 |
| | Women | 378 | 99.74% | 42.2 |
| Sales force | Men | 43 | 100.00% | 22.3 |
| | Women | 89 | 93.68% | 16.4 |
| Administrative | Men | 586 | 97.67% | 112.4 |
| | Women | 653 | 97.03% | 97.1 |
| Other professional | Men | 2,684 | 98.60% | 24.9 |
| | Women | 2,335 | 97.09% | 23.9 |
| Other technical | Men | 284 | 97.93% | 37 |
| | Women | 546 | 97.50% | 51.5 |

[1] A total of 8,487 people received training in 2025, equivalent to 98% of the total workforce.

### Training and benefits in 2025, Lider Bci

| Job category | Gender | Total number of people trained[2] | % of total staff | Average annual hours of training |
|---|---|---|---|---|
| Senior management | Men | 15 | 83.3% | 4.21 |
| | Women | 9 | 75% | 4.46 |
| Management | Men | 15 | 93.8% | 4.04 |
| | Women | 9 | 90% | 4.48 |
| Supervisory | Men | 69 | 97.2% | 4.02 |
| | Women | 85 | 93.4% | 4.16 |
| Sales force | Men | 177 | 86.8% | 4.38 |
| | Women | 457 | 92.7% | 4.30 |
| Administrative | Men | 8 | 100.00% | 3.41 |
| | Women | 22 | 84.6% | 3.98 |
| Support services | Men | 0 | — | 0 |
| | Women | 1 | 100.00% | 0.68 |
| Other professional | Men | 106 | 88.3% | 4.43 |
| | Women | 78 | 90.7% | 4.17 |
| Other technical | Men | 6 | 100% | 4.49 |
| | Women | 2 | 66.7% | 5.33 |

[2] Different criteria were used to classify jobs for Bci and for Lider Bci.

# 5.4 Holistic well-being

NCG 519 5.8.iv; DJSI 3.3.7

Committed to creating the best place to work and grow, we are evolving once again to meet the diverse needs and interests of our employees and their families.3

Our benefits are linked to financial, social, mental, and physical well-being, including:

## ▷ 5.4.1 Physical well-being

### Wellhub

This app gives users the freedom to choose from a wide range of top-tier fitness centers and provides access to a comprehensive digital wellness ecosystem for our employees and their families.

### Sports Ambassador Scholarship

This scholarship includes financial incentives, time off for competitions, and sports equipment. This year, we increased the number of athletes we support and added more sports and performance levels.

## ▷ 5.4.2 Mental well-being

### Personal time off for special occasions

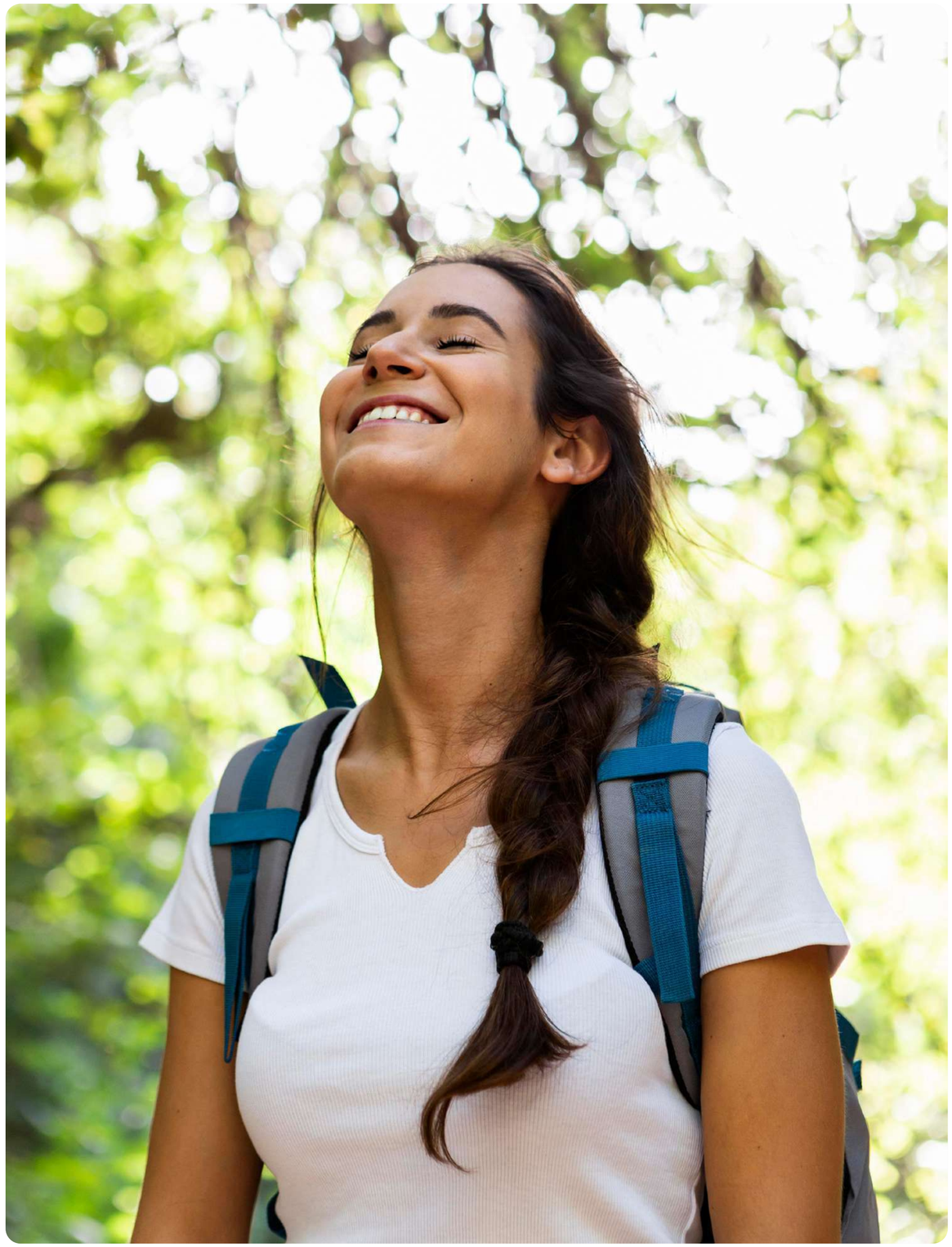
We provide one day off for each employee's birthday, two workdays per year for each employee who has a child or stepchild who is an outstanding athlete, and one day off for employees who are volunteer firefighters.

### Flextime program

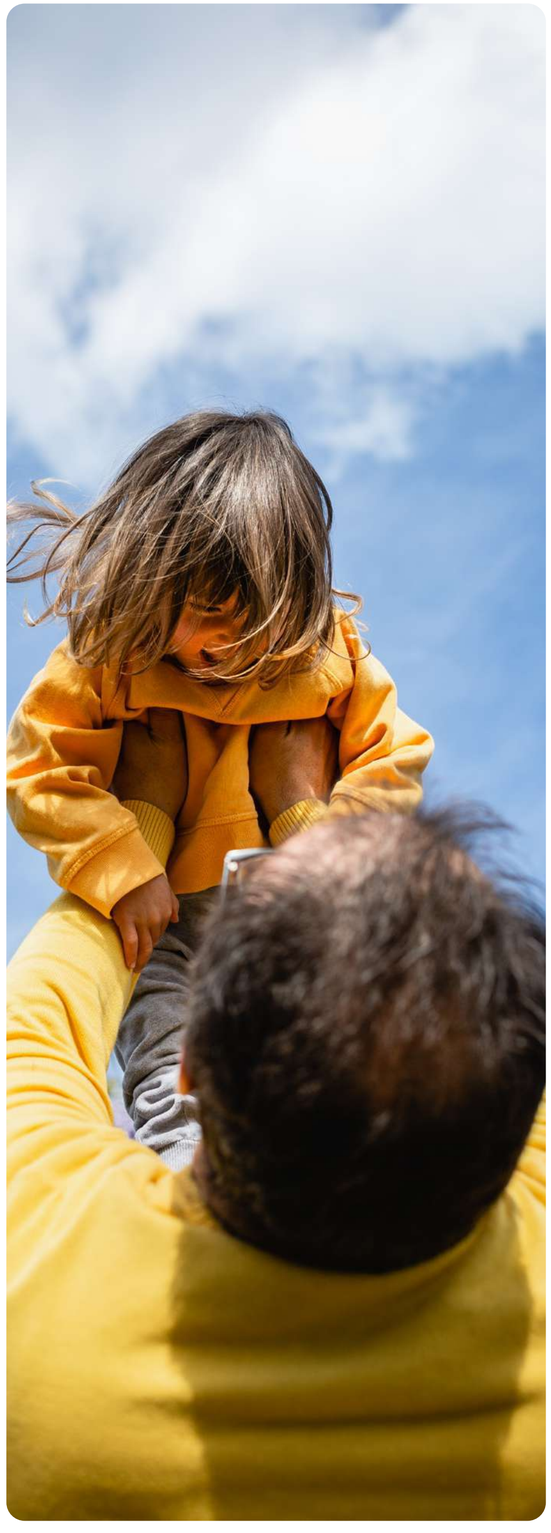
We simplified the flextime program, streamlining the categories from 22 to four and allowing employees to request up to two consecutive days.

### Time off for outstanding performance

In recognition of their strong performance and commitment, our employees can earn additional time off through flexible points, which they can use however they choose.



[3] Benefits that exceed the legal requirements are only available to employees with permanent contracts.



## ▷ 5.4.3 Social well-being

### Budget for competitive grants

We increased the budget for competitive grants for sports, arts, and team-building activities by 50%, thereby raising the minimum funding level.

### Paternity leave[4]

We increased the number of days of paternity leave from 10 days to 15, so that fathers can be with their children during that early stage.

### Family benefits for employees' stepchildren

We are expanding our family benefits and experiences to include more than 700 Bci stepchildren in our Christmas gifts, awards, and educational scholarships.

### Pet insurance copay

We eliminated the copayment for pet insurance, making it free for our employees through MACHBANK.

### Institutional scholarships for employees' children

We increased the number of scholarships from 80 to 85 to continue supporting the education and training of our employees' children.

## ▷ 5.4.4 Financial well-being

### Comprehensive financial education program

Through talks, courses, and hands-on workshops, we provide practical tools for managing personal and family finances.

### Corporate minimum income

We increased the company's minimum wage by 20%, thereby raising the minimum gross salary to over CLP 1,000,000..

### Retirement age for women

We extended the retirement age to 65 for women who voluntarily choose to continue working beyond the legal retirement age of 60.

### Employee banking

All employees have access to a universal checking account and preferential terms on savings and investment accounts. In addition, we have redesigned our mortgage loan to offer exceptional and unique terms for our employees who are interested in purchasing their first home or renovating their current one.

### Special bonus

A one-time special bonus for employees with permanent contracts earning a gross salary between CLP 500,000 (USD 548.7) and CLP 6,000,000 (USD 6,585), varying based on length of service and income.

[4] See the appendix for a table of detailed information.

# 5.5 360° Flexibility

DJSI 3.3.7

Over the past 13 years, we have evolved from viewing flexibility as a benefit to seeing it as an organizational capacity for adaptation that permeates our employee experience and workflow, generating business advantages.

To achieve this, we have initiatives in the areas of work arrangements, time, and location, such as:

## Hybrid work

Over the past three years, hybrid work has become firmly established as a balanced working model that adapts in response to business needs. It is continuously refined based on performance reviews, feedback from leaders and employees, and external perspectives.

To maximize the benefits, we promote a structured and planned approach that prioritizes in-person interaction at key junctures. These intentional initiatives—such as the onboarding process to strengthen our culture, recognition programs, and team meetings to build connections—are essential for fostering collaboration and ensuring an exceptional service experience for our customers.

## 40-hour workweek

e implemented the 40-hour workweek five years ahead of the entry into force of Law No. 21,561. This milestone was the result of a path we had mapped out in advance: in 2018, we reduced the workweek to 43 hours, a strategic decision that paved the way for the cultural and operational readiness needed for this change.

Today, the 40-hour workweek is a reality at Bci and has significantly enhanced our team's satisfaction and experience, demonstrating that employee well-being and work-life balance are fully compatible with meeting our quarterly and semi-annual goals.[6]



[6] See the appendix for tables of detailed information (sections 5.1, 5.2, and 5.3).

# 5.6 Total compensation

NCG 519 5.4.1; NCG 519 5.4.2; DJSI 3.1.6

We recognize that our success is the result of the talent of each and every one of our employees. To reinforce this, we have implemented a compensation policy based on merit and equal opportunity, ensuring that it is directly linked to performance and professional development.

Each position is assigned to a specific pay grade based on universal criteria that eliminate any form of bias. Within this framework, we have set ourselves the goal of maintaining complete equity within these pay ranges, ensuring that there are no unjustified gaps and that equal pay corresponds to equal responsibility and duties.

The following integrated control plans and mechanisms are in place to ensure this:

- **Salary reviews**
  Twice a year, we analyze market equity and competitiveness. In these processes, adjustments are prioritized for employees whose salaries fall within the lower ranges of their pay band but who demonstrate outstanding performance, thereby proactively closing pay gaps for equivalent performance.

- **Internal development**
  We have established guidelines for staff development within the pay bands associated with the new roles.

- **Organizational design**
  We include a consistency analysis in every structural review process to ensure that the job hierarchy aligns with the corresponding salary levels.

In addition, we supplement our fixed compensation framework with a value proposition that includes financial benefits and programs designed to support well-being and professional development[7]

## Pay gap in 2025

NCG 519 5.4.2

| Job category | Average pay gap (%) | Median pay gap (%) |
|---|---|---|
| Senior management | * | * |
| Management | 91.80 | 93.36 |
| Supervisory | 95.77 | 96.42 |
| Operational | N/A | N/A |
| Sales force | 105.24 | 97.67 |
| Administrative | 92.86 | 92.89 |
| Support services | N/A | N/A |
| Other professional | 99.70 | 99.22 |
| Other technical | 99.23 | 97.59 |

* The pay gap among senior management is confidential. The data presented in this table exclude Lider Bci.
[7] See the appendix for tables of detailed information (section 5.6).



# 5.7 Equal opportunity

NCG 519 5.4.1; NCG 519 5.4.2; DJSI 3.1.6

We promote respect, excellence, and integrity as core values in both our internal and external relationships, which enables us to strengthen our organizational culture within an inclusive environment that fosters innovation and reinforces our ability to respond effectively to current and future challenges.

## ▷ 5.7.1 Detection and measurement mechanisms

NCG 519 3.1.vi; NCG 519 3.1.vii

We conduct demographic analyses to understand the composition of our workforce. At the same time, we annually monitor a set of indicators linked to our employee engagement survey to continuously track the impact of these initiatives and identify emerging needs.

These efforts are supported by a confidential reporting channel that collects inquiries and complaints regarding individuals, enabling us to investigate specific situations and identify trends to strengthen equal opportunity.



## ▷ 5.7.2 Diversity hiring policies and programs

We manage our teams by prioritizing suitability and cultural fit, ensuring that our employees meet high standards in service attitude, technical skills, and competencies aligned with the Bci profile, while respecting and valuing diversity as an essential pillar of innovation and success.

The policies and programs implemented in this area include the following:

### Bci Unlimited

This program focuses on the employment of people with disabilities, representing 1% of the organization's workforce.

### Bci Seniors (Intergenerationality)

The Bci Seniors program was created in 2007 to maintain ties with former managers and assistant managers who worked at the Bank for over 20 years, valuing their experience and promoting age diversity.

### Women in Leadership

e offer a variety of programs designed to empower women in decision-making roles and enhance their organizational impact.

### Talent Attraction Policy

Our Talent Attraction Policy incorporates the use of technology and standardized assessments designed to measure skills and cultural fit, mitigating unconscious biases and ensuring the professional suitability and alignment of each candidate.

## ▷ 5.7.3 Employee protection: Discrimination and harassment

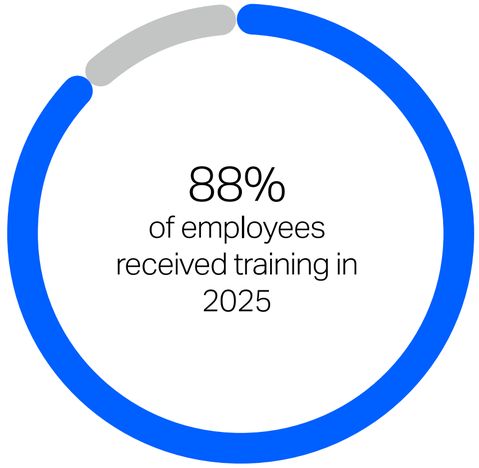
NCG 519 5.5

Our culture is rooted in the unwavering values of respect, integrity, and excellence. We therefore conduct mandatory training on "New Concepts in Workplace and Sexual Harassment" every year. This training program includes modules on sexual harassment, workplace harassment, workplace culture, leadership, and procedures.

In addition, our Sexual Harassment Policy expressly prohibits any form of sexual harassment, which is defined as any unwanted conduct, attitude, or behavior of a sexual nature.

**Staff trained in 2025 on the protocol for preventing sexual harassment, workplace harassment, and workplace violence, as well as the investigation and disciplinary procedures**

NCG 519 5.5




**Number of complaints of sexual harassment, workplace harassment, or workplace violence in 2025**

NCG 519 5.5

Complaints filed with the Chilean Labor Board or another equivalent agency

| Men | Women |
|---|---|
| 3 | 5 |

Complaints filed through Bci's internal channels

| Men | Women |
|---|---|
| 19 | 33 |

# 5.8 Occupational health and safety

NCG 519 5.6; DJSI 3.4.1

We have an Occupational Health and Safety Policy integrated into a management system designed not only to inform, but also to actively involve every employee in prevention efforts.

To ensure excellent working environments, we have an Annual Risk Prevention Program in place, through which we set ambitious goals to reduce accidents and incidents. This commitment translates into weekly oversight, which allows us to act quickly, ensuring compliance with our standards and continuously strengthening the safety culture across all our operations.



06.

# Key Indicators and Financial Statements


6.1 Essential facts
6.2 Content indexes
6.3 Financial Statements

# 6.1 Essential facts

NCG 519 10

In 2025, Banco Bci disclosed the following material events to the market:

### 3 Jan 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market; these bonds were registered with the Securities Registry of the Financial Market Commission under Official Letter No. 20230005, dated 30 May 2024.

The specific terms of the placement were as follows: Bond series Y, sub-series Y3, code BBCIY30524, for a total amount of UF 200,000 (two hundred thousand units of account), with a maturity date of 1 May 2038, at an average placement rate of 3.17% (three point seventeen percent).

### 7 Jan 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market; these bonds were registered with the Securities Registry of the Financial Market Commission under Official Letter No. 20230005, dated 30 May 2024.

The specific terms of the placement were as follows: Bond series Y, sub-series Y2, code BBCIY20524, for a total amount of UF 300,000 (three hundred thousand units of account), with a maturity date of 1 May 2037, at an average placement rate of 3.30% (three point thirty percent).

### 22 Jan 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market; these bonds were registered with the Securities Registry of the Financial Market Commission under Official Letter No. 20190002, dated 01 February 2023.

The specific terms of the placement were as follows: Bond series U, sub-series U3, code BBCIU30223, for a total amount of UF 480,000 (four hundred eighty thousand units of account), with a maturity date of 1 August 2034, at an average placement rate of 3.05% (three point zero five percent).

### 23 Jan 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market; these bonds were registered with the Securities Registry of the Financial Market Commission under Official Letter No. 20190002, dated 31 January 2023.

The specific terms of the placement were as follows: Bond series S, sub-series S5, code BBCIS50223, for a total amount of UF 1,030,000 (one million thirty thousand units of account), with a maturity date of 1 February 2032, at an average placement rate of 3.02% (three point zero two percent).

### 5 Feb 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market; these bonds were registered with the Securities Registry of the Financial Market Commission under Official Letter No. 20190002, dated 01 February 2023.

The specific terms of the placement were as follows: Bond series U, sub-series U2, code BBCIU20223, for a total amount of UF 3,000,000 (three million units of account), with a maturity date of 1 February 2034, at an average placement rate of 3.05% (three point zero five percent).

### 7 Feb 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market; these bonds were registered with the Securities Registry of the Financial Market Commission under Official Letter No. 20190002, dated 1 February 2023.

The specific terms of the placement were as follows: Bond series U, sub-series U3, code BBCIU30223, for a total amount of UF 400,000 (four hundred thousand units of account), with a maturity date of 1 August 2034, at an average placement rate of 2.97% (two point ninety-seven percent).

### 25 Feb 2025

As of today, the issuance and placement of bonds on the international market have been successfully completed, for a total amount of USD 30,000,000.00, at an annual rate of SOFR +1.10%.

These bonds were issued under the Bank's Medium-Term Notes Program. These securities will not be registered with the Securities Registry maintained by the Chilean Financial Market Commission or with the U.S. Securities and Exchange Commission. Therefore, they will not be publicly offered or sold in the United States or to persons in that country, nor will they be subject to a public offering in Chile; rather, they will be offered to qualified institutional investors only.

### 3 Mar 2025

Banco de Crédito e Inversiones announces as a material fact that, as of today, it has successfully completed the issuance and placement of bonds in the international market for a total amount of USD 20,000,000.00, at an annual rate of SOFR +1.20%.

These bonds were issued under the Bank's Medium-Term Notes Program. These securities will not be registered with the Securities Registry maintained by the Chilean Financial Market Commission or with the U.S. Securities and Exchange Commission. Therefore, they will not be publicly offered or sold in the United States or to persons in that country, nor will they be subject to a public offering in Chile; rather, they will be offered to qualified institutional investors only.

### 11 Mar 2025

As of today, the issuance and placement of bonds on the international market have been successfully completed, for a total amount of USD 12,500,000.00, at an annual rate of SOFR +1.08%.

These bonds were issued under the Bank's Medium-Term Notes Program. These securities will not be registered with the Securities Registry maintained by the Chilean Financial Market Commission or with the U.S. Securities and Exchange Commission. Therefore, they will not be publicly offered or sold in the United States or to persons in that country, , nor will they be subject to a public offering in Chile; rather, they will be offered to qualified institutional investors only.

### 11 Mar 2025

As of today, the issuance and placement of bonds in the Swiss market for a total amount of CHF 125,000,000 (one hundred twenty-five million Swiss francs), maturing on 11 September 2030, has been successfully completed. The bonds have a fixed annual interest rate of 1.35%.

### 13 Mar 2025

At a regular meeting held on this date, the Board of Directors of Banco de Crédito e Inversiones resolved to convene an Annual Shareholders' Meeting on 9 April of this year, beginning at 9:00 a.m., for the purpose of reviewing and acting upon the Annual Report, the Balance Sheet, the Financial Statements, the associated notes, and the External Auditors' report, corresponding to the fiscal year from 1 January to 31 December 2024; the distribution of a dividend of CLP 1,110 per share, corresponding to the distribution as a dividend of 30.27% of the profits for the fiscal year ended 31 December 2024, together with the allocation of the remaining balance to the accounts "Retained Earnings from Prior Years" and "Reserves from Profits"; the election of the Board of Directors; the determination of compensation for the Board of Directors and the Board of Directors Committee; the appointment of external auditors and credit rating agencies; and other matters.

Notices of meetings, along with the agenda, will be published in El Mercurio of Santiago, in accordance with the provisions of current law.

### 8 Apr 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market; these bonds were registered with the Securities Registry of the Financial Market Commission under Official Letter No. 20230005, dated 30 May 2024.

The specific terms of the placement were as follows: Bond series X, sub-series X5, code BBCIX50524, for a total amount of UF 1,000,000 (one million units of account), with a maturity date of 1 November 2035, at an average placement rate of 2.87% (two point eighty-seven percent).

### 9 Apr 2025

At the Annual Shareholders' Meeting held on this date, the Bank's Board of Directors was elected, with the following individuals elected for a three-year term: Ignacio Yarur Arrasate, Juan Edgardo Goldenberg Peñafiel, José Pablo Arellano Marín, Jorge Becerra Urbano, Mauricio Larraín Garcés (independent), Hernán Orellana Hurtado, Klaus Schmidt-Hebbel Dunker (independent), Diego Yarur Arrasate, and Claudia Manuela Sánchez Muñoz.

At a special meeting of the Board of Directors held immediately following the shareholders' meeting, it was resolved to elect Mr. Ignacio Yarur Arrasate as Chairman of the Board and Mr. Juan Edgardo Goldenberg Peñafiel as Vice Chairman.

### 7Jul 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market; these bonds were registered with the Securities Registry of the Financial Market Commission under Official Letter No. 20230005, dated 13 September 2023.

The specific terms of the placement were as follows: Bond series W, sub-series W1, code BBCIW10723, for a total amount of CLP 9,000,000,000 (nine billion Chilean pesos), with a maturity date of 1 July 2030, at an average placement rate of 5.92% (five point ninety-two percent).

### 9 Jul 2025

Banco de Crédito e Inversiones announces as a material fact that as of today, the issuance and placement of bonds on the international market have been successfully completed, for a total amount of USD 20,000,000.00, at an annual rate of SOFR with Lookback +1.0%.

These bonds were issued under the Bank's Medium-Term Notes Program. These securities will not be registered with the Securities Registry maintained by the Chilean Financial Market Commission or with the U.S. Securities and Exchange Commission. Therefore, they will not be publicly offered or sold in the United States or to persons in that country, nor will they be subject to a public offering in Chile; rather, they will be offered to qualified institutional investors only.

### 10 Jul 2025

As of today, the issuance and placement of bonds on the international market have been successfully completed, for a total amount of USD 20,000,000.00, at an annual rate of SOFR with Lookback +1.3%.

These bonds were issued under the Bank's Medium-Term Notes Program. These securities will not be registered with the Securities Registry maintained by the Chilean Financial Market Commission or with the U.S. Securities and Exchange Commission. Therefore, they will not be publicly offered or sold in the United States or to persons in that country, nor will they be subject to a public offering in Chile; rather, they will be offered to qualified institutional investors only.

### 11 Jul 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market; these bonds were registered with the Securities Registry of the Financial Market Commission under Official Letter No. 20230005, dated 13 September 2023.

The specific terms of the placement were as follows: Bond series W, sub-series W2, code BBCIW20723, for a total amount of CLP 6,000,000,000 (six billion Chilean pesos), with a maturity date of 1 January 2031, at an average placement rate of 5.95% (five point ninety-five percent).

### 17 Jul 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market; these bonds were registered with the Securities Registry of the Financial Market Commission under Official Letter No. 20230005, dated 30 May 2024.

The specific terms of the placement were as follows:

a) Bond series X, sub-series X5, code BBCIX50524, for a total amount of UF 400,000 (four hundred thousand units of account), with a maturity date of 1 November 2035, at an average placement rate of 3.19% (three point nineteen percent).

b) Bond series Y, sub-series Y2, code BBCIY20524, for a total amount of UF 500,000 (five hundred thousand units of account), with a maturity date of 1 May 2037, at an average placement rate of 3.20% (three point twenty percent).

### 25 Sep 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market; these bonds were registered with the Securities Registry of the Financial Market Commission under Official Letter No. 20230005, dated 30 May 2024.

The specific terms of the placement were as follows: Bond series X, sub-series X5, code BBCIX50524, for a total amount of UF 100,000 (one hundred thousand units of account), with a maturity date of 1 November 2035, at an average placement rate of 3.01% (three point zero one percent).

### 30 Sep 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market; these bonds were registered with the Securities Registry of the Financial Market Commission under Official Letter No. 20230005, dated 30 May 2024.

The specific terms of the placement were as follows:

a) Bond series X, sub-series X5, code BBCIX50524, for a total amount of UF 100,000 (one hundred thousand units of account), with a maturity date of 1 November 2035, at an average placement rate of 2.96% (two point ninety-six percent).

b) Bond series Y, sub-series Y5, code BBCIY50524, for a total amount of UF 1,125,000 (one million one hundred twenty-five thousand units of account), with a maturity date of 1 May 2040, at an average placement rate of 2.99% (two point ninety-nine percent).

### 9 Oct 2025

As of today, the issuance and placement of the following bonds on the international market have been successfully completed:

- Bonds for a total amount of USD 35,000,000 (thirty-five million U.S. dollars), with a maturity date of 9 October 2035 and a variable interest rate of SOFR +1.25%.
- Bonds for a total amount of USD 30,000,000 (thirty million U.S. dollars), with a maturity date of 9 October 2035 and a fixed interest rate of 4.925%.

These bonds were issued under the Bank's Medium-Term Notes Program. These securities will not be registered with the Securities Registry maintained by the Chilean Financial Market Commission or with the U.S. Securities and Exchange Commission. Therefore, they will not be publicly offered or sold in the United States or to persons in that country, nor will they be subject to a public offering in Chile; rather, they will be offered to qualified institutional investors only.

### 23 Oct 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market; these bonds were registered with the Securities Registry of the Financial Market Commission under Official Letter No. 20230005, dated 30 May 2024.

The specific terms of the placement were as follows: Bond series Y, sub-series Y5, code BBCIY50524, for a total amount of UF 325,000 (three hundred twenty-five thousand units of account), with a maturity date of 1 May 2040, at an average placement rate of 2.99% (two point ninety-nine percent).

### 28 Oct 2025

At a meeting held on this date, the Board of Directors of Banco de Crédito e Inversiones agreed to accept, effective 31 October, the resignation submitted by Mr. Juan Edgardo Goldenberg Peñafiel, in light of his decision to focus on other professional and personal activities.

At that meeting, the Board of Directors agreed to leave the position of director vacant for the time being, pending the appointment of a replacement, and to appoint Mr. José Pablo Arellano Marín as Vice Chairman of the Board, effective 1 November of this year.

### 28 Oct 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market; these bonds were registered with the Securities Registry of the Financial Market Commission under Official Letter No. 20230005, dated 30 May 2024.

The specific terms of the placement were as follows: Bond series Y, sub-series Y5, code BBCIY50524, for a total amount of UF 300,000 (three hundred thousand units of account), with a maturity date of 1 May 2040, at an average placement rate of 3.02% (three point zero two percent).

### 25 Nov 2025

On this date, the Board of Directors approved the General Policy on the Election of Directors in Subsidiaries of Banco de Crédito e Inversiones (the "Policy"), as specified in the General Regulation No. 533 of that Commission.

Consequently, and in accordance with the provisions of the final paragraph of Section II of General Regulation No. 533, effective as of this date, the exercise by Banco de Crédito e Inversiones of its voting rights in the election of directors for its subsidiaries must comply with the provisions of the Policy.

The Policy will be made available to the public on the Banco de Crédito e Inversiones website www.bci.cl, no later than 11 December 2025.

### 26 Nov 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market via the "DCV Digital" platform; these bonds are registered with the CMF Securities Registry under number 20240009, dated 25 September 2025.

The specific terms of the placement were as follows:

-Bond series A, sub-series A2, code BBCIA20925, for a total amount of CLP 40,000,000,000 (forty billion Chilean pesos), with a maturity date of 1 March 2032, at an average placement rate of 5.84% (five point eighty-four percent).

### 3 Dec 2025

As of today, the issuance and placement of bonds in the Swiss market has been successfully completed, for a total amount of CHF 130,000,000 (one hundred thirty million Swiss francs), with a maturity date of 3 December 2031 and a fixed annual interest rate of 1.1825%.

### 4 Dec 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market via the "DCV Digital" platform; these bonds are registered under the account listed in the CMF Securities Registry under number 20240009, dated 25 September 2025.

The specific terms of the placement were as follows:

(a) Bond series AA, sub-series AA1, code BBCIA10925, for a total amount of CLP 16,600,000,000 (sixteen billion six hundred million Chilean pesos), with a maturity date of 1 September 2031, at an average placement rate of 5.77% (five point seventy-seven percent).

(b) Bond series AA, sub-series AA2, code BBCIA20925, for a total amount of CLP 3,000,000,000 (three billion Chilean pesos), with a maturity date of 1 March 2032, at an average placement rate of 5.82% (five point eighty-two percent).

### 9 Dec 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market via the "DCV Digital" platform; these bonds are registered with the CMF Securities Registry under number 20240009, dated 25 September 2025. The specific terms of the placement were as follows: Bond series AA, sub-series AA1, code BBCIA10925, for a total amount of CLP 17,000,000,000 (seventeen billion Chilean pesos), with a maturity date of 1 September 2031, at an average placement rate of 5.76% (five point seventy-six percent).

### 12 Dec 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market via the "DCV Digital" platform; these bonds are registered with the CMF Securities Registry under number 20240009, dated 25 September 2025.

The specific terms of the placement were as follows:

- Bond series AB, sub-series AB1, code BBCIB10925, for a total amount of UF 350,000 (three hundred fifty thousand units of account), with a maturity date of 1 September 2034, at an average placement rate of 2.90% (two point ninety percent).

### 16 Dec 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market via the "DCV Digital" platform; these bonds are registered under the account listed in the CMF Securities Registry under number 20240009, dated 25 September 2025.

The specific terms of the placement were as follows:

(a) Bond series AA, sub-series AA1, code BBCIA10925, for a total amount of CLP 8,000,000,000 (eight billion Chilean pesos), with a maturity date of 1 September 2031, at an average placement rate of 5.77% (five point seventy-seven percent).

(b) Bond series AA, sub-series AA2, code BBCIA20925, for a total amount of CLP 20,060,000,000 (twenty billion sixty million Chilean pesos), with a maturity date of 1 March 2032, at an average placement rate of 5.82% (five point eighty-two percent).

### 16 Dec 2025

On this date, Banco de Crédito e Inversiones reports the following material fact:

At a regular meeting held on this date, the Bank's Board of Directors was informed that, at the Board meeting of Empresas Juan Yarur SpA—the parent company of the Bank—held on 10 December of this year, the General Policy on the Election of Directors in Subsidiaries of Empresas Juan Yarur SpA (the "Policy") was approved.

Consequently, and in accordance with the provisions of the final paragraph of Section II of General Regulation No. 533, effective as of this date, the exercise of the voting rights held by Empresas Juan Yarur SpA in the election of directors of Banco de Crédito e Inversiones must comply with the provisions of the Policy.

### 17 Dec 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market via the "DCV Digital" platform; these bonds are registered under the account listed in the CMF Securities Registry under number 20240009, dated 25 September 2025.

The specific terms of the placement were as follows: Bond series AA, sub-series AA2, code BBCIA20925, for a total amount of CLP 3,200,000,000 (three billion two hundred million

Chilean pesos), with a maturity date of 1 March 2032, at an average placement rate of 5.82% (five point eighty-two percent).

### 18 Dec 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market; these bonds were registered with the Securities Registry of the Financial Market Commission under Official Letter No. 20230005, dated 30 May 2024.

The specific terms of the placement were as follows: Bond series Y, sub-series Y5, code BBCIY50524, for a total amount of UF 550,000 (five hundred fifty thousand units of account), with a maturity date of 1 May 2040, at an average placement rate of 2.92% (two point ninety-two percent).

### 29 Dec 2025

On this date, a partial placement of dematerialized bearer bonds was made on the local market via the "DCV Digital" platform; these bonds are registered under the account listed in the CMF Securities Registry under number 20240009, dated 25 September 2025.

The specific terms of the placement were as follows:

(a) Bond series AA, sub-series AA1, code BBCIA10925, for a total amount of CLP 9,000,000,000 (nine billion Chilean pesos), with a maturity date of 1 September 2031, at an average placement rate of 5.82% (five point eighty-two percent).

(b) Bond series AA, sub-series AA2, code BBCIA20925, for a total amount of CLP 13,740,000,000 (thirteen billion seven hundred forty million Chilean pesos), with a maturity date of 1 March 2032, at an average placement rate of 5.86% (five point eighty-six percent).

# 6.2 Content indexes

## ▷ 6.2.1 SASB Index

NCG 519 9.2

| Topic | Requirement | Section | Page |
|---|---|---|---|
| **Data security** | FN-CB-230a.1: (1) Number of data breaches, (2) percentage involving personally identifiable information (PII), and (3) number of account holders affected. | There have been no data breaches involving personally identifiable information | |
| | FN-CB-230a.2: Description of approach to identifying and addressing data security risks. | 7.7.4.1 Approach to identifying and addressing data security risks | 145 |
| **Financial inclusion and capacity building** | FN-CB-240a.1: (1) Number and (2) amount of outstanding loans that qualify for programs designed to promote small business and community development. | There are no current programs, so there are no active loans or delinquent loans. | |
| | FN-CB-240a.2: (1) Number and (2) amount of past due and nonaccrual loans or loans subject to forbearance that qualify for programs designed to promote small business and community development. | There are no current programs, so there are no active loans or delinquent loans. | |
| | FN-CB-240a.3: Number of cost-free retail checking accounts provided to previously unbanked or underbanked customers. | 7.7.4.2 Financial inclusion and capacity development | 145 |
| | FN-CB-240a.4: Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers. | 7.7.4.2 Financial inclusion and capacity development | 145 |
| **Incorporation of ESG factors in credit analysis** | FN-CB-410a.2: Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis | 7.7.4.3 Incorporation of ESG factors in credit analysis | 146 |

| Topic | Requirement | Section | Page |
|---|---|---|---|
| **Financed emissions** | FN-CB-410b.1: Absolute gross financed emissions, broken down by (1) Scope 1, (2) Scope 2, and (3) Scope 3. | 7.7.2 Metrics for financed and facilitated emissions | 139 |
| | FN-CB-410b.2: Gross exposure for each industry by asset class. | Not disclosed | |
| | FN-CB-410b.3: Percentage of gross exposure included in the calculation of financed emissions. | 7.7.4.4 Financed emissions | 146 |
| | FN-CB-410b.4: Description of the methodology used to calculate financed emissions. | 7.7.2 Metrics for financed and facilitated emissions | 139 |
| **Business ethics** | FN-CB-510a.1: Total amount of monetary losses resulting from legal proceedings related to fraud, insider trading, antitrust violations, anti-competitive conduct, market manipulation, negligence, or other laws or regulations pertaining to the financial industry. | 7.6.5 Other | 138 |
| | FN-CB-510a.2: Description of whistleblower policies and procedures. | 7.6.5 Other | 138 |
| **Systemic risk management** | FN-CB-550a.1: Global Systemically Important Bank (G-SIB) score, by category. | Not applicable. | |
| | FN-CB-550a.2: Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities. | 3.7.2 Systemic risk management | 70 |
| **Employee diversity and inclusion** | FN-IB-330a.1: Percentage of (1) gender and (2) racial/ethnic group representation for (a) executive management, (b) nonexecutive management, (c) professionals, and (d) all other employees. | 7.4.2 Personnel | 134 |

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| | FN-IB-550a.2: Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities. | 3.7.2 Systemic risk management | 70 |
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# 6.3 Financial Statements

NCG 519 12

The financial statements are available on the Financial Market Commission (CMF) website and on the company's corporate website. Review the Financial Statements here



# 07.
# Appendices


7.1 Service channels
7.2 Ownership
7.3 Ownership share of key executives
7.4 Employee experience
7.5 Suppliers
7.6 Legal and regulatory compliance
7.7 Sustainability

# 7.1 Service channels

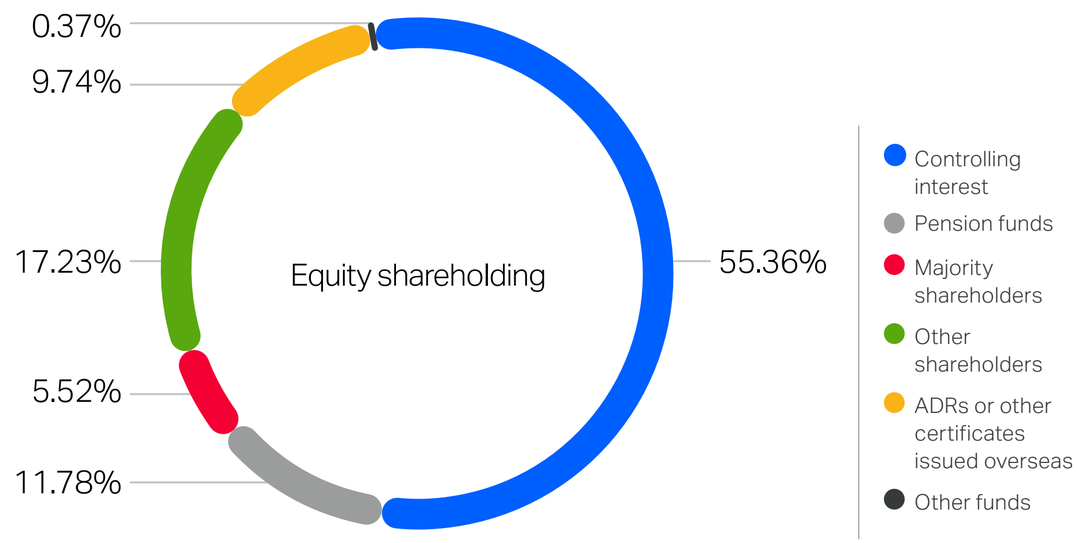
NCG 519 6.4.i; NCG 519 6.4.iii

| Number of branches | Location (region) | Owned/leased |
|---|---|---|
| 80 | Tarapacá (Region I)<br>Antofagasta (Region II)<br>Atacama (Region III)<br>Coquimbo (Region IV)<br>Valparaíso (Region V)<br>General Bernardo O'Higgins (Region VI)<br>Maule (Region VII)<br>Biobío (Region VIII)<br>La Araucanía (Region IX)<br>Los Lagos (Region X)<br>Aysén del General Carlos Ibáñez del Campo (Region XI)<br>Metropolitan Region (Region XIII)<br>Arica y Parinacota (Region XV) | Leased |
| 96 | Tarapacá (Region I)<br>Antofagasta (Region II)<br>Atacama (Region III)<br>Coquimbo (Region IV)<br>Valparaíso (Region V)<br>General Bernardo O'Higgins (Region VI)<br>Maule (Region VII)<br>Biobío (Region VIII)<br>La Araucanía (Region IX)<br>Los Lagos (Region X)<br>Aysén del General Carlos Ibáñez del Campo (Region XI)<br>Metropolitan Region (Region XIII)<br>Los Ríos (Region XIV)<br>Arica y Parinacota (Region XV)<br>Ñuble (Region XVI) | Owned |

# 7.2 Ownership

NCG 519 2.3.3

## ▷ 7.2.1 Equity shareholding



# 7.3 Ownership share of directors and key executives

NCG 519 3.4.iv

| | As of 12/31/2025* | | |
|---|---|---|---|
| **Name** | **No** | **Yes** | **Share** |
| Ignacio Yarur | | ● | 0.0744% |
| Diego Yarur | | ● | 0.0729% |
| Klaus Schmidt-Hebbel | ● | | 0% |
| Jorge Becerra | ● | | 0% |
| Claudia Manuela Sánchez | | ● | 0.0053% |
| Javier Moraga | ● | | 0% |
| Víctor Espinosa | ● | | 0% |
| Ximena Kutscher | | ● | 0.0001% |
| Pablo Jullian | | ● | 0.0028% |
| Mauricio Larraín | ● | | 0% |
| Fernando Carmash | | ● | 0.0065% |
| Hernán Orellana | | ● | 0.0018% |
| José Pablo Arellano | ● | | 0% |
| Eugenio von Chrismar | | ● | 0.034% |
| Rodrigo Corces | | ● | 0.004% |
| Gerardo Spoerer | ● | | 0% |
| Claudia Ramos | | ● | 0.0014% |
| Paola Alvano | ● | | 0% |
| Juan Pablo Risco | ● | | 0% |
| José Luis Ibaibarriaga | | ● | 0.017% |

* There were no changes in the shareholdings of Banco Bci's directors and senior executives between 2024 and 2025.

# 7.4 Employee experience

We view flexibility as a strategic asset that enables us to perform our daily work more effectively and achieve a better work-life balance.

That is why we offer flexible work arrangements tailored to the specific requirements of each role and the interests of our employees.

## ▷ 7.4.1 Work adaptability

NCG 519 5.3 (1) (2)

| | | Total | % represented |
|---|---|---|---|
| Full-time work | Men | 4,439 | 51.26% |
| | Women | 4,216 | 48.68% |
| Part-time work | Men | 4 | 0.05% |
| | Women | 1 | 0.01% |
| | **General total** | **8,660** | **100%** |
| Hybrid work | Men | 2,876 | 33.21% |
| | Women | 2,262 | 26.12% |
| Fully remote work | Men | 120 | 1.39% |
| | Women | 89 | 1.03% |
| A workday featuring flexible arrangements for employees with family responsibilities and designated time slots for those caring for children up to 12 years old | Men | 0 | 0.00% |
| | Women | 0 | 0.00% |

Banco Bci does not have employees in the "operational" or "support services" staff categories.

# ▷ 7.4.2 Personnel[2]

NCG 519 5.1.1; NCG 519 5.1.2; NCG 519 5.1.3; NCG 519 5.1.4; FN-IB-330a.1

## Number of people by job category and gender, 2025

NCG 519 5.1.1

| | Women | | Men | | | |
|---|---|---|---|---|---|---|
| **Category** | **Number** | **%** | **Number** | **%** | **Number** | **%** |
| Senior management | 3 | 0.03% | 9 | 0.10% | 12 | 0.14% |
| Management | 102 | 1.18% | 280 | 3.23% | 382 | 4.41% |
| Supervisory | 379 | 4.38% | 499 | 5.76% | 878 | 10.14% |
| Sales force | 95 | 1.10% | 43 | 0.50% | 138 | 1.59% |
| Administrative | 673 | 7.77% | 600 | 6.93% | 1,273 | 14.70% |
| Other professional | 2,405 | 27.77% | 2,722 | 31.43% | 5,127 | 59.20% |
| Other technical | 560 | 6.47% | 290 | 3.35% | 850 | 9.82% |
| **Total** | **4,217** | **48.70%** | **4,443** | **51.30%** | **8,660** | **100.00%** |

[2] Banco Bci does not have employees in the "operational" or "support services" staff categories.

## Number of people by job category, gender, and nationality, 2025

NCG 519 5.1.2; DJSI 3.1.4

| Job category | Gender | Chile | Venezuela | Peru | Colombia | Argentina | Ecuador | Bolivia | Uruguay | Other |
|---|---|---|---|---|---|---|---|---|---|---|
| Senior management | Men | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| | Women | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Management | Men | 265 | 1 | 2 | 1 | 5 | 0 | 0 | 4 | 2 |
| | Women | 96 | 0 | 0 | 0 | 3 | 0 | 0 | 1 | 2 |
| Supervisory | Men | 482 | 10 | 1 | 0 | 2 | 0 | 0 | 1 | 3 |
| | Women | 361 | 10 | 1 | 3 | 3 | 1 | 0 | 0 | 0 |
| Sales force | Men | 39 | 2 | 0 | 2 | 0 | 0 | 0 | 0 | 0 |
| | Women | 88 | 4 | 0 | 1 | 0 | 1 | 1 | 0 | 0 |
| Administrative | Men | 590 | 4 | 3 | 1 | 1 | 0 | 1 | 0 | 0 |
| | Women | 630 | 20 | 11 | 6 | 0 | 1 | 4 | 0 | 1 |
| Other professional | Men | 2.505 | 139 | 20 | 10 | 21 | 4 | 3 | 3 | 17 |
| | Women | 2.222 | 124 | 16 | 16 | 5 | 6 | 2 | 1 | 13 |
| Other technical | Men | 279 | 9 | 1 | 1 | 0 | 0 | 0 | 0 | 0 |
| | Women | 527 | 26 | 3 | 1 | 0 | 0 | 1 | 0 | 2 |
| **General total** | | **8.095** | **349** | **58** | **42** | **40** | **13** | **12** | **10** | **41** |

## Number of people by age range and gender: Bci, 2025

NCG 519 5.1.3

| Job category | Gender | Under 30 years | 30 to 40 years | 41 to 50 years | 51 to 60 years | 61 to 70 years | Over 70 years | Total |
|---|---|---|---|---|---|---|---|---|
| Senior management | Men | 0 | 0 | 0 | 5 | 3 | 1 | 9 |
| | Women | 0 | 0 | 0 | 1 | 2 | 0 | 3 |
| Management | Men | 0 | 40 | 138 | 84 | 18 | 0 | 280 |
| | Women | 0 | 13 | 52 | 35 | 2 | 0 | 102 |
| Supervisory | Men | 2 | 162 | 202 | 114 | 19 | 0 | 499 |
| | Women | 4 | 105 | 177 | 92 | 1 | 0 | 379 |
| Sales force | Men | 11 | 14 | 9 | 6 | 3 | 0 | 43 |
| | Women | 6 | 29 | 35 | 24 | 1 | 0 | 95 |
| Administrative | Men | 65 | 164 | 127 | 163 | 80 | 1 | 600 |
| | Women | 101 | 325 | 166 | 70 | 8 | 3 | 673 |
| Other professional | Men | 310 | 1,385 | 736 | 256 | 35 | 0 | 2,722 |
| | Women | 198 | 1,111 | 786 | 307 | 3 | 0 | 2,405 |
| Other technical | Men | 16 | 113 | 88 | 55 | 18 | 0 | 290 |
| | Women | 29 | 235 | 213 | 78 | 5 | 0 | 560 |
| **General total** | | **742** | **3,696** | **2,729** | **1,290** | **198** | **5** | **8,660** |

## Number of people by job category, gender, and tenure, 2025

NCG 519 5.1.4

| Job category | Gender | less than 3 years of service | 3 to 6 years of service | 6 to 9 years of service | 9 to 12 years of service | Over 12 years of service | Total |
|---|---|---|---|---|---|---|---|
| Senior management | Men | 1 | 0 | 0 | 0 | 8 | 9 |
| | Women | 0 | 0 | 0 | 0 | 3 | 3 |
| Management | Men | 10 | 18 | 32 | 31 | 189 | 280 |
| | Women | 9 | 7 | 10 | 7 | 69 | 102 |
| Supervisory | Men | 32 | 56 | 69 | 65 | 277 | 499 |
| | Women | 19 | 33 | 31 | 34 | 262 | 379 |
| Sales force | Men | 22 | 1 | 12 | 4 | 4 | 43 |
| | Women | 42 | 9 | 20 | 11 | 13 | 95 |
| Administrative | Men | 131 | 71 | 102 | 88 | 208 | 600 |
| | Women | 211 | 94 | 120 | 103 | 145 | 673 |
| Other professional | Men | 890 | 679 | 404 | 220 | 529 | 2,722 |
| | Women | 695 | 383 | 326 | 248 | 753 | 2,405 |
| Other technical | Men | 55 | 22 | 34 | 50 | 129 | 290 |
| | Women | 70 | 52 | 64 | 93 | 281 | 560 |
| **General total** | | **2,187** | **1,425** | **1,224** | **954** | **2,870** | **8,660** |

## Gender and racial/ethnic representation in senior management, other management, professional staff, and other employees

SASB FN-IB-330a.1; DJSI 3.1.5

| | 2025 |
|---|---|
| Share of women in the total workforce | 48.7% |
| Share of women in management positions (junior and senior) | 38% |
| Share of women in junior management positions | 42.87% |
| Share of women in senior/executive management positions | 20.19% |
| Share of women in management positions with income-generating functions | 42.61% |
| Women in STEM positions as a percentage of total STEM positions | 23.33% |
| Female participation rate (strategic indicator of Bci's Human Resources Department) | 20.09% |
| Annual target for female participation rate | 30% |

## Gender representation

FN-IB-330a.1

| Job category | Women (%) | Men (%) |
|---|---|---|
| Senior/executive management | 20.19% | 79,81% |
| Non-executive management | 41.59% | 58.41% |
| Professionals | 47.88% | 52.12% |
| All other employees | 57.37% | 42.63% |

## Diversity representation

FN-IB-330a.1

| Job category | People with disabilities (%) | Foreign nationals (%) | Over 60 years old (%) |
|---|---|---|---|
| Senior/executive management | 0.47% | 7.04% | 11.27% |
| Non-executive management | 1.04% | 3.97% | 2.65% |
| Professionals | 0.85% | 784% | 10.77% |
| All other employees | 1.40% | 4.40% | 5.51% |

# ▷ 7.4.3 Maternity/paternity leave[3]

NCG 519 5.7

We offer benefits that exceed the legal minimum established in Chile, both for the birth of a child and for adoption and guardianship proceedings.

As of November 2025, we grant 20 business days (as opposed to the five days required by law) to the father or caregiver, applicable to both birth and custody transfer/adoption.

This is part of a broader package of paternal benefits, such as:

- Maternity/paternity leave benefit.
- Baby bonus.
- Childcare voucher for home care.
- Provision of a daycare center.

For more details, visit Employee Experience.

## Chile

NCG 519 5.7

| Job category | Gender | % of eligible employees who used maternity/paternity leave | Average days used |
|---|---|---|---|
| Senior management | Men | 0% | 0 |
| | Women | 0% | 0 |
| Management | Men | 100% | 11 |
| | Women | 100% | 15 |
| Supervisory | Men | 65% | 12 |
| | Women | 0% | 0 |
| Operational | Men | 0% | 0 |
| | Women | 0% | 0 |
| Sales force | Men | 0% | 0 |
| | Women | 100% | 15 |
| Administrative | Men | 78% | 13 |
| | Women | 0% | 0 |
| Support services | Men | 0% | 0 |
| | Women | 0% | 0 |
| Other professional | Men | 85% | 13 |
| | Women | 0% | 0 |
| Other technical | Men | 100% | 16 |
| | Women | 0% | 0 |

[3] Maternity/paternity leave benefits are part of the benefits package offered by Banco Bci as part of its Employee Experience program and are not a corporate policy.

## Chile: Paternity leave for men

NCG 519 5.7

| Job category | Postnatal leave (5 days) | Parental leave (6 weeks or less) |
|---|---|---|
| Senior management | 0 | 0 |
| Management | 6 | 0 |
| Supervisory | 11 | 0 |
| Operational | 0 | 0 |
| Sales force | 1 | 0 |
| Administrative | 7 | 0 |
| Support services | 0 | 0 |
| Other professional | 70 | 0 |
| Other technical | 2 | 0 |

## Bci Miami: Paternity leave for men

NCG 519 5.7

| | Postnatal leave (5 days) | Parental leave (6 weeks or less) |
|---|---|---|
| Senior management | 0 | 0 |
| Management | 0 | 0 |
| Supervisory | 0 | 0 |
| Operational | 0 | 0 |
| Sales force | 0 | 0 |
| Administrative | 0 | 0 |
| Support services | 0 | 0 |
| Other professional | 3 | 0 |
| Other technical | 0 | 0 |

## Bci Miami

NCG 519 5.7

| Job category | Gender | % of eligible employees who used maternity/paternity leave | Average days used |
|---|---|---|---|
| Senior management | Men | 100% | 3 |
| | Women | 100% | 60 |
| Management | Men | 100% | 3 |
| | Women | 100% | 60 |
| Supervisory | Men | 100% | 3 |
| | Women | 100% | 60 |
| Operational | Men | 0% | 0 |
| | Women | 0% | 0 |
| Sales force | Men | 0% | 0 |
| | Women | 0% | 0 |
| Administrative | Men | 100% | 3 |
| | Women | 100% | 60 |
| Support services | Men | 0% | 0 |
| | Women | 0% | 0 |
| Other professional | Men | 100% | 3 |
| | Women | 100% | 60 |
| Other technical | Men | 0% | 0 |
| | Women | 0% | 0 |

## Bci Peru

NCG 519 5.7

| Job category | Gender | % of eligible employees who used maternity/paternity leave | Average days used |
|---|---|---|---|
| Senior management | Men | 0% | 0 |
| | Women | 0% | 0 |
| Management | Men | 0% | 0 |
| | Women | 0% | 0 |
| Supervisory | Men | 100% | 10 |
| | Women | 100% | 98 |
| Operational | Men | 0% | 0 |
| | Women | 0% | 0 |
| Sales force | Men | 0% | 0 |
| | Women | 0% | 0 |
| Administrative | Men | 0% | 0 |
| | Women | 0% | 0 |
| Support services | Men | 0% | 0 |
| | Women | 0% | 0 |
| Other professional | Men | 0% | 0 |
| | Women | 100% | 98 |
| Other technical | Men | 0% | 0 |
| | Women | 0% | 0 |

## ▷ 7.4.4 People with disabilities

NCG 5.1.5

### Number of people with disabilities, by job category and gender, 2025

NCG 519 5.1.5

| Job category | Gender | Number of people with disabilities |
|---|---|---|
| Senior management | Men | 0 |
| | Women | 0 |
| Management | Men | 3 |
| | Women | 2 |
| Supervisory | Men | 5 |
| | Women | 2 |
| Operational | Men | 0 |
| | Women | 0 |
| Sales force | Men | 2 |
| | Women | 1 |
| Administrative | Men | 7 |
| | Women | 6 |
| Support services | Men | 0 |
| | Women | 0 |
| Other professional | Men | 18 |
| | Women | 22 |
| Other technical | Men | 5 |
| | Women | 13 |
| **General total** | | **86** |

## ▷ 7.4.5 Labor formality

NCG 519 5.2

### Labor formality: Bci, 2025

NCG 519 5.2

| | Gender | Total | % represented |
|---|---|---|---|
| Permanent contract | Men | 4.269 | 49,29% |
| | Women | 3.974 | 45,89% |
| Part-time contract | Men | 174 | 2,01% |
| | Women | 243 | 2,81% |
| Project contract | Men | 0 | 0,00% |
| | Women | 0 | 0,00% |
| Freelancers | Men | 0 | 0,00% |
| | Women | 0 | 0,00% |

## ▷ 7.4.6 Occupational safety

NCG 519 5.6; DJSI 3.4.3

### Occupational safety

NCG 519 5.6

| Requirement | Unit | 2025 |
|---|---|---|
| Accident rate (number of work-related accidents with lost time, per 100 workers) | % | 0.22 |
| Accident rate target | Nº | 0.2 |
| Lost-day rate (number of days lost due to work-related accidents and illnesses, per 100 workers) | Nº | 13.13 |
| Frequency rate (accidents in the workplace as share of hours worked, excluding vacations, leave, sick days, etc.) | % | 1.08 |
| Absentee rate (number of days absent in the year / total scheduled workdays in the year) | % | 4.77 |
| Number of work-related illnesses (illnesses directly caused by the employee's work) | Nº | 4 |
| Work-related illness rate (per 100 workers) | Nº | 0.04 |
| Work-related illness rate target | Nº | 0.04 |
| Number of fatal accidents (work-related accidents resulting in death) | Nº | 0 |
| Fatality rate (per 100,000 workers) | Nº | 0 |
| Fatality rate target | Nº | 0 |
| Average days lost due to accidents (days lost / number accidents) | Nº | 48.8 |
| Days lost due to commuting accidents | Nº | 1,325 |
| Days lost due to work-related accidents | Nº | 912 |
| Days lost due to work-related illnesses | Nº | 231 |

The data presented in this table exclude Lider Bci.

# 7.5 Suppliers

NCG 519 5.9

When selecting our suppliers, we consult public sources to verify their track record. If there are any labor or social security violations, the supplier does not meet the Bci supplier criteria, and therefore their services will not be contracted.

We formalize our business relationships through the Bci Framework Agreement, under which we require subcontractors to fully and promptly comply with all obligations imposed by labor and social security laws, as well as with the employment contracts they have in place with their staff. We continuously verify that companies comply with these standards by implementing the following procedures:

- **Compliance monitoring:** We conduct periodic reviews of public records, ranging from weekly to annual, depending on the type of provider, to detect potential labor or social security violations throughout the duration of the service.
- **Workplace Suitability Assessment:** We file the Consolidated Business Report (ICE) annually through the Santiago Chamber of Commerce, which allows us to assess workplace risk based on factors such as compliance with obligations, anti-union practices, and risk prevention.
- **Subcontracting Oversight:** In compliance with Law No. 20,123, we work with an external provider that collects the necessary information on a monthly basis to ensure compliance with subcontracting regulations.

If any non-compliance is identified, the situation is reviewed by our Supplier Committee, which is led by the Purchasing Department. At this stage, we implement corrective measures that include formal communications, alignment meetings, and follow-up plans, which may, if necessary, lead to the decision to terminate the business relationship.

# 7.6 Legal and regulatory compliance

## ▷ 7.6.1 Legal and regulatory compliance: Customers

NCG 519 8.1

To prevent violations of consumer rights in accordance with the provisions of Law No. 19,496 on the Protection of Consumer Rights, we operate under a Consumer Rights Protection Compliance Program (PDC) that is fully integrated into our overall strategy and governed by technical standard INN/ET1:2019. This system employs a three-lines-of-defense approach to actively prevent any risks or non-compliance, ensuring that our management is proactive rather than merely reactive.

The structure of our program is based on a regulatory framework that defines clear roles and responsibilities, coupled with technical risk management aligned with our institutional methodology.

By implementing and continuously monitoring key performance indicators, we ensure that each process meets the expected standards, enabling us to address any deviations in a timely manner.

Finally, we reinforce this model through a culture of compliance that includes mandatory training for all employees and a preventive assessment system. This ensures that every product, service, or advertising campaign is reviewed before launch, guaranteeing that the information provided to our customers is always accurate, transparent, and written in clear language.

There were three penalties imposed in this area, totaling CLP 22,501,700.

## ▷ 7.6.2 Legal and regulatory compliance: Employees

NCG 519 8.2

We have a comprehensive system of internal policies, mandatory communications, and contract addenda designed to ensure strict regulatory compliance throughout our operations.

To ensure that every employee incorporates this knowledge into their daily work, we follow a learning and implementation process structured around three key components:

- **Strategic communication:** We use our corporate channels to disseminate essential information for each team to carry out its duties, ensuring that key information is delivered in a timely manner.
- **Education and Training:** We implement specialized learning modules to delve deeper into technical content. Once these are completed, we proceed to formalize the contract by signing the relevant contract addenda.
- **Institutionalization:** each topic is fully integrated and regulated in our Internal Regulations on Occupational Health and Safety, thereby strengthening the regulatory framework that governs our organizational conduct.

We also ensure that there are no regulatory violations regarding our employees' rights. To this end, our Internal Regulations establish and promote the Confidential Channel, a platform designed for our employees to submit inquiries and report potential irregularities or illegal activities.

In 2025, the company was subject 10 inspections. As a result, a fine was imposed, equivalent to 10% of the total amount, for a cumulative total of 60 UTM. These fines do not relate to labor protection violations, as we have not been subject to any such proceedings

## ▷ 7.6.3 Legal and regulatory compliance: Environment

NCG 519 8.3

Due to the nature of our operations, which do not involve significant carbon emissions or the handling of hazardous waste at the corporate level, we do not operate under a single centralized corporate environmental compliance model or program. However, environmental risk management and regulatory compliance are addressed through the implementation of applicable environmental legislation, the Bank's Sustainability Strategy, the Operational Eco-efficiency Program, the Environmental Credit Risk Assessment Policy, and other corporate policy documents available on our policy portal.

No penalties have been imposed by the Superintendency of the Environment.

## ▷ 7.6.4 Legal and regulatory compliance: Free competition

NCG 519 8.4

We promote a culture of integrity through our Fair Competition Protection and Defense Program, which has been approved by the Board of Directors and is designed to ensure strict compliance with Decree-Law No. 211. This regulatory framework establishes clear guidelines for all our employees, enabling them to identify and prevent conduct that could jeopardize fair competition in the market.

To ensure the proper implementation of these standards, we have a practical guide to permitted and prohibited conduct that helps our teams make day-to-day decisions. Both this policy and our risk matrix are reviewed and updated annually, incorporating best practices and current legal changes.

Oversight of these matters falls to a Compliance Officer who reports directly to the Board of Directors and to a Fair Competition Council that meets every two months.

We reinforce this commitment through company-wide training programs, with a focus on the areas most at risk, and we maintain an open reporting and inquiry channel to address any concerns. Thanks to these preventive measures, we did not receive any enforceable sanctions during the 2025 period, which demonstrates the strength of our ethical culture and our employees' commitment to compliance.

## ▷ 7.6.5 Other

FN-CB-510a.1; FN-CB-510a.2; FN-IB-510a.1; FN-IB-510a.2; FN-IB-510b.2; FN-IB-510b.3; NCG 519 8.5

We have updated our Crime Prevention Model (CPM) to comply with the new requirements of the Economic Crimes Act and the amendments to Law No. 20,393. This revision applies to both the Bank and its subsidiaries, strengthening our risk management, regulatory framework, and control mechanisms. A key milestone in this process has been the identification of new crimes relevant to our operation and the design of specific controls to mitigate them.

To ensure the model's effectiveness, we have appointed a Crime Prevention Officer and developed a new risk matrix that details behaviors, associated controls, and residual risks. This system is periodically audited by independent third parties to ensure its transparency. In addition, we foster a culture of compliance through ongoing training and hands-on workshops at our branches, enabling our employees to identify any irregularities at an early stage.

As for managing inquiries and reports, we have consolidated our systems into the Bci Confidential Channel, available to all employees on the intranet, along with a dedicated portal for suppliers. These channels, which are widely publicized through newsletters and internal training, allow employees to safely report conduct that constitutes a crime under the Law on Criminal Liability of Legal Entities.

With regard to third-party relationships, we have strengthened our supplier oversight through mandatory declarations and an evaluation process that assesses their level of maturity in crime prevention. In the case of suppliers with identified risks, we establish action plans with strict follow-up. We also maintain a conflict-of-interest management system to prevent misconduct in our relationships with suppliers and other partners. Thanks to this proactive approach, there were no enforceable penalties or fines in this regard at year-end 2025.

# 7.7 Sustainability

DJSI 2.1.1; DJSI 2.2.1; DJSI 2.3.1; DJSI 2.4.1; DJSI 2.4.2; DJSI 2.4.3; DJSI 2.5.2; DJSI 2.5.3

## ▷ 7.7.1 Environmental finance and investment by economic activity, product, service, and category

FN-IB-410a.2

The following table shows the funding and investment as of year-end 2025, along with each sector's relative share of the total allocation of resources.

Notable sectors include financial and insurance services (15.24%), real estate (15.23%), and investments in water supply and waste management (14.87%).

| Economic sector (SII classification) | Closing bal. WSL 2024 (CLP MM) | Relative weight 2024 | Closing bal WSL 2025 (CLP MM) | Relative weight 2025 |
|---|---|---|---|---|
| Water supply, wastewater disposal, waste management, and decontamination | 401,619 | 22.93% | 317,527 | 14.87% |
| Electricity, gas, steam, and air conditioning supply | 267,513 | 15.28% | 135,723 | 6.35% |
| Real estate activities | 217,957 | 12.45% | 325,340 | 15.23% |
| Mining and quarrying | 176,526 | 10.08% | 227,749 | 10.66% |
| Financial and insurance activities | 149,386 | 8.53% | 325,521 | 15.24% |
| Construction | 112,736 | 6.44% | 177,955 | 8.33% |
| Transport and storage | 87,919 | 5.02% | 111,687 | 5.23% |
| Agriculture, livestock, forestry, and fishing | 86,800 | 4.96% | 140,628 | 6.58% |
| Wholesale and retail trade, repair of motor vehicles and motorcycles | 69,722 | 3.98% | 83,519 | 3.91% |
| Undefined | 56,517 | 3.23% | 81,412 | 3.81% |
| Administrative and support services activities | 43,195 | 2.47% | 48,872 | 2.29% |
| Professional, scientific, and technical activities | 34,083 | 1.95% | 35,978 | 1.68% |
| Manufacturing industry | 33,727 | 1.93% | 107,493 | 5.03% |
| Education | 11,023 | 0.63% | 11,372 | 0.53% |
| Accommodation and food service activities | 1,734 | 0.10% | 1,518 | 0.07% |
| Information and communications | 842 | 0.05% | 987 | 0.05% |
| Human health care and social assistance activities | 0 | 0% | 811 | 0.04% |
| Other service activities | 0 | 0% | 1,851 | 0.09% |
| **GENERAL TOTAL** | **1,751,299** | **100.00%** | **2,135,943** | **100.00%** |

## ▷ 7.7.2 Metrics for financed and facilitated emissions

FN-CB-410b.1; FN-CB-410b4

The table "Wholesale banking: Commercial loans 2022–2024" shows a year-over-year comparison of the Net Zero Banking Alliance's measurement of wholesale banking emissions by sector, derived from commercial loans and calculated using the Partnership for Carbon Accounting Financials (PCAF) methodology.

This calculation is based on data from the previous year, as some of the necessary inputs are drawn from the annual reports of the companies included in the investment portfolios.

PCAF defines a scale of information quality ranging from 1 to 5, where 1 represents the highest level of certainty in the data used and 5 represents the lowest. As the accuracy of the financed emissions measurements improves, the PCAF rating improves, approaching 1.

### Financed emissions targets

We measure and manage our financed emissions for operations in Chile, covering the Wholesale and SME segments, as well as our subsidiaries Bci Asset Management and Bci Corredor de Bolsa. This quantification is conducted in accordance with the Partnership for Carbon Accounting Financials (PCAF) standard, which is globally recognized for the measurement and disclosure of financed emissions.

Measuring financed emissions serves as the starting point for our decarbonization strategy, with reduction targets set for each financed industrial sector based on the results achieved in 2022, 2023, and 2024.

Through this annual assessment, we reaffirm our commitment to contributing to the country's carbon neutrality goal by decarbonizing our portfolio, in line with the Paris Agreement. In 2024, we established our first sector-specific targets (intermediate goals) to reduce emissions intensity by 2030, consistent with scientific scenarios compatible with limiting global warming to 1.5°C (such as the SBTi 1.5°C scenario), in the power generation and cement sectors. This year, we are also introducing a new sector-specific target for the maritime transport sector.

## Wholesale Banking: Commercial loans, 2022 - 2024

| NZBA Sector | Emissions [ton CO2e] | | | Intensity [tons CO2e/MM CLP] | | | PCAF score | | |
|---|---|---|---|---|---|---|---|---|---|
| | 2022 | 2023 | 2024 | 2022 | 2023 | 2024 | 2022 | 2023 | 2024 |
| Coal | 0 | 12 | 2 | 0.00 | 1.03 | 0.67 | N/A | 4.0 | 4.0 |
| Oil and gas | 6,187 | 13,309 | 5,063 | 1.22 | 0.31 | 0.81 | 4.0 | 4.0 | 4.0 |
| Gas | 1,180,147 | 293,567 | 296,873 | 10.24 | 4.90 | 4.40 | 4.0 | 4.0 | 4.0 |
| Oil | 21,213 | 18,151 | 9,325 | 1.23 | 0.78 | 0.37 | 4.0 | 4.0 | 4.0 |
| Power generation | 2,907,239 | 583,508 | 291,294 | 9.73 | 1.84 | 1.59 | 3.5 | 3.7 | 3.3 |
| Commercial real estate | 44,189 | 52,237 | 207,536 | 0.05 | 0.03 | 0.09 | 4.0 | 4.4 | 4.0 |
| Residential real estate | 449.96 | 0 | 63 | 0.03 | 0.00 | 0.01 | 5.0 | N/A | 4.8 |
| Commercial mortgages* | 170,001 | 0 | 12,553 | 0.48 | 0.00 | 0.02 | 2.8 | N/A | 5.0 |
| Iron and steel | 208,291 | 193,622 | 70,568 | 2.44 | 1.31 | 0.45 | 4.0 | 4.0 | 4.0 |
| Aluminum | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 | N/A | N/A | N/A |
| Cement | 236,395 | 271,991 | 235.598 | 2.33 | 2.57 | 2.55 | 4.0 | 2.6 | 2.8 |
| Agriculture | 750,276 | 1,160,443 | 476,962 | 1.83 | 2.03 | 0.87 | 4.0 | 4.0 | 4.0 |
| Food manufacturing | 171,594 | 114,187 | 117,509 | 0.69 | 0.60 | 0.42 | 3.9 | 4.0 | 4.0 |
| Ground transport | 311,029 | 295,932 | 251,545 | 8.07 | 6.99 | 5.82 | 4.0 | 4.0 | 4.0 |
| Maritime transport | 376,434 | 123,341 | 111,579 | 6.03 | 1.73 | 1.62 | 4.0 | 2.2 | 4.0 |
| Air transport | 219,896 | 24,348 | 54,117 | 22.22 | 1.94 | 2.48 | 4.0 | 4.0 | 4.0 |
| Automobile manufacturing | 3,390 | 1,852 | 601 | 0.66 | 0.77 | 0.54 | 4.0 | 4.0 | 4.0 |
| Other sectors | 5,082,823 | 3,799,117 | 4,885,115 | 0.72 | 0.60 | 0.75 | 4.0 | 4.0 | 4.0 |
| **Total** | **11,689,552** | **6,945,614** | **7,026,303** | **1.20** | **0.73** | **0.64** | **3.94** | **4.0** | **4.0** |

*As reported in the 2024 annual report, the 2022 figure is the sum of residential and commercial mortgages.

The following table shows a year-over-year comparison (2022–2024) of Bci's financed emissions, including retail banking (SMEs), wholesale banking, Bci Asset Management, and the brokerage firm, broken down by PCAF asset types. Bci was able to measure emissions for 30.54% of the Bank's total assets, due to limitations in the methodologies used to measure financed emissions and the availability of data.

### Financed emissions: Bci, 2022–2024

| PCAF asset type | Financed emissions [tons CO2e] | | | Intensity [tonCO2e/MM CLP] Financed emissions / Closing_stock_mm | | | PCAF score | | | Coverage Stock/PCAF measurable stock | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2022 | 2023 | 2024 | 2022 | 2023 | 2024 | 2022 | 2023 | 2024 | 2022 | 2023 | 2024 |
| Stocks and bonds | 849,919 | 1.279.776 | 1,261,723 | 0.29 | 0.39 | 0.21 | 3.30 | 2.89 | 1.97 | 69.95% | 97.56% | 92.89% |
| Commercial loans | 12,598,375 | 7,822,511 | 7,666,969 | 1.03 | 0.66 | 0.60 | 4.20 | 4.20 | 4.15 | 99.73% | 97.26% | 100% |
| Commercial real estate | 10,713 | 8,009 | 12,553 | 0.06 | 0.08 | 0.14 | 4.05 | 3.73 | 3.71 | 99.73% | 94.56% | 90.74% |
| Residential real estate | 450 | 92 | 63 | 0.05 | 0.02 | 0.02 | 4.98 | 5.00 | 5.00 | | 94.23% | 97.80% |
| Motorized vehicles | 170,001 | 90,134 | 1,819 | 0.03 | 0.02 | 0.01 | 4.99 | 5.00 | 4.76 | 98.70% | 99.96% | 100% |
| Sovereign debt with LULUCF | 204,071 | 314,333 | 289,380 | 0.48 | 0.31 | 0.13 | 2.76 | 3.20 | 2.66 | 93.76% | 100% | 100% |
| Sovereign debt without LULUCF | 373,307 | 577,229 | 544,018 | 0.11 | 0.10 | 0.11 | 1.95 | | 2.00 | | | |
| Project finance | 84,715 | 149,038 | 230,576 | 0.21 | 0.18 | 0.08 | 1.95 | 2.00 | 2.00 | 99.87% | 100% | 97.64% |
| **Total**[5] | **13,918,244** | **9,663,894** | **9,463,083** | **0.74** | **0.47** | **0.38** | **3.82** | **3.62** | **3.26** | **91.46%** | **97.94%** | **98.00%** |

[5] Total includes LULUCF.

The following table presents the results of the first round of facilitated emissions measurements. In 2024, total Scope 1, 2, and 3 emissions amounted to 95,494 tCO2e, corresponding to a facilitated amount of CLP 1,515,073 million, which translates to an emissions intensity of 0.063 tCO2e per million CLP. All of this is in line with the criteria established by PCAF.

The current coverage reflects the inherent limitations regarding the availability of data from issuers and the traceability of transactions, aspects that we will continue to improve in future reporting cycles.

### Facilitated emissions by financial instrument

| Carbon-intensive sector | Emissions [TON CO2e] | Intensity [TON CO2e/MM CLP] | PCAF score |
|---|---|---|---|
| Commercial paper | 5,309 | 0.006 | 3.53 |
| Syndicated loans | 81,232 | 0.233 | 3.06 |
| Corporate bonds | 8,953 | 0.024 | 2.61 |
| **Total** | **95,494** | **0.063** | **3.20** |

# ▷ 7.7.3 Operational eco-efficiency

## Carbon footprint

**Objective**

Mitigate operational emissions, with interim targets aligned with the SBTi 1.5°C pathway.

| Targets for 2028 | Coverage | Progress in 2025 |
|---|---|---|
| • 46% reduction relative to the baseline (2017) (Scopes 1, 2, and 3); and maintain annual carbon neutrality. | 100% | • The policy of offsetting 100% of residual emissions through the purchase of domestic carbon credits remains in place. |
| • 70% reduction in business travel relative to the baseline (2017) (Scope 3). | 100% | |

## Water

**Objective**

Improve performance through water efficiency.

| Targets for 2028 | Coverage | Progress in 2025 |
|---|---|---|
| • 24% reduction in absolute water consumption compared to the 2020 baseline. | 74% | • Following the progress made in previous years, the current focus is shifting toward the operational control of facilities. |

## Energy

**Objective**

Promote the use of renewable energy, in conjunction with energy efficiency, to improve energy performance.

| Targets for 2028 | Coverage | Progress in 2025 |
|---|---|---|
| • Energy efficiency target: 16% absolute energy reduction compared to the 2020 baseline.<br>• Renewable energy goal: 100% of energy consumption supplied by renewable sources. | 100% | • In 2025, we launched a call for tenders to expand our network of facilities and increase our renewable energy capacity. |

## Paper

**Objective**

Optimize paper use and consumption.

| Targets for 2028 | Coverage | Progress in 2025 |
|---|---|---|
| • 30% reduction in paper consumption relative to the 2020 baseline, with full elimination scheduled for 2028. | 100% | • In 2025, paper consumption was reduced by 23% compared to the 2020 baseline. |

## Waste

**Objective**

Reduce waste by minimizing its generation and promoting recycling.

| Targets for 2028 | Coverage | Progress in 2025 |
|---|---|---|
| • Send only 10% of the waste generated to landfills, while recycling the rest—which means recycling 90% of the waste. | 39% | • Expansion of the Zero Waste program, implementing the necessary infrastructure at 17 branches. |

## Key indicators

| Energy | Unit | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|---|---|---|
| Electricity intensity | kWh/m² | 137.5 | 122.9 | 113.9 | 125.2 | 123.9 | 138.27 | 138.71 |
| Non-renewable electricity purchased | kWh | 13,922,725 | 10,556,518 | 9,766,168 | 10,697,255 | 9,927,969 | 8,655,011 | 8,986,086 |
| Non-renewable energy—fuels | kWh | 1,860,758 | 1,864,014 | 1,287,247 | 1,272,998 | 1,224,236 | 1,536,109 | 1,275,693 |
| Subtotal: Non-renewable energy consumption | kWh | 15,783,483 | 12,420,532 | 11,053,415 | 11,970,253 | 11,152,329 | 10,191,120 | 10,261,779 |
| Renewable electricity purchased | kWh | 8,709,192 | 6,352,418 | 5,965,030 | 7,499,291 | 7,574,911 | 8,087,377 | 7,817,931 |
| Renewable electricity generated | kWh | 32,040 | 23,162 | 30,936 | 28,378 | 30,392 | 62,596 | 18,245 |
| Renewable fuel consumption | kWh | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Subtotal: Renewable fuel consumption | kWh | 8,741,232 | 6,375,580 | 5,995,966 | 7,527,669 | 7,605,303 | 8,149,973 | 7,836,176 |
| **Total energy consumption (renewable + non-renewable)** | **kWh** | **24,524,715** | **18,796,112** | **17,049,381** | **19,497,922** | **18,757,632** | **18,341,093** | **18,097,955** |

| Water | Unit | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|---|---|---|
| Absolute consumption | MMm³ | 0.086704 | 0.052917 | 0.096746 | 0.103065 | 0.10288 | 0.104959 | 0.105805 |
| Covered area | % | 43 | 43 | 95 | 95 | 95 | 95 | 74 |
| Water intensity | m³/m² | 1.77 | 1.14 | 0.94 | 1.05 | 1.05 | 1.11 | 1.19 |

| Waste | Unit | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|---|---|---|
| Covered area | m² | n.d. | 41,225 | 41,225 | 41,225 | 41,225 | 41,225 | 41,225 |
| % of the bank's total area | % | n.d. | 25 | 25 | 25 | 25 | 25 | 39 |
| Total waste generated | kg | n.d. | 335,897 | 138,312 | 131,991 | 148,693 | 177,939 | 251,716 |
| Total waste sent to landfill | kg | n.d. | 327,221 | 99,881 | 87,591 | 94,368 | 100,724 | 157,521 |
| Total waste recycled | kg | n.d. | 8,676 | 38,431 | 44,400 | 54,325 | 77,215 | 94,195 |
| Percentage of waste sent to landfill<br>(KPI: kg of waste sent to landfill / kg of waste generated) | % | n.d. | 97.00 | 72.00 | 66.00 | 63.00 | 57.00 | 63.00 |

| Carbon footprint | Unit | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|---|---|---|---|---|
| **Direct greenhouse gas emissions (Scope 1)** | | | | | | | | | | |
| Stationary combustion sources | tCO2e | 490 | 482 | 390 | 392 | 246 | 243 | 238 | 321.92 | 255 |
| Fugitive emissions | tCO2e | 451 | 380 | 481 | 519 | 348 | 356 | 156 | 88.19 | 156 |
| Scope 1 subtotal | tCO2e | 941 | 862 | 871 | 911 | 594 | 599 | 395 | 410.11 | 411 |
| **Indirect greenhouse gas emissions (Scope 2)** | | | | | | | | | | |
| Electricity (market-based method) | tCO2e | 9,987 | 9,925 | 5,647 | 4,047 | 4,239 | 3,758 | 2,403 | 1,749 | 2,216 |
| Electricity (location-based method) | tCO2e | 9,987 | 10,252 | 9,180 | 6,483 | 6,146 | 5,470 | 4,236 | 3,384 | 4,144 |
| **Other indirect greenhouse gas emissions (Scope 3)** | | | | | | | | | | |
| Purchased goods and services | tCO2e | 1,480 | 1,448 | 1,484 | 1,381 | 1,355 | 447 | 388 | 344.18 | 258 |
| Fuel manufacturing | tCO2e | 80 | 76 | 57 | 57 | 46 | 44 | 44 | 64.3 | 47 |
| Upstream transportation and distribution | tCO2e | 59 | 41 | 24 | 18 | 15 | 1,554 | 592 | 332.42 | 250 |
| Waste and recycling (management of waste generated in operations) | tCO2e | 2 | 1 | 140 | 159 | 49 | 41 | 49 | 51,81 | 91 |
| Business travel | tCO2e | 2,816 | 2,418 | 1,647 | 565 | 249 | 722 | 1,156 | 1,367 | 1,051 |
| Employee commuting and remote work | tCO2e | 7,005 | 6,657 | 6,893 | 5,769 | 9,323 | 5,461 | 8,096 | 6,289 | 5,320 |
| Use of products sold | tCO2e | 1,455 | 1,387 | 1,218 | 920 | 952 | 490 | 243 | 216.31 | 243 |
| Scope 3 subtotal | tCO2e | 12,897 | 12,028 | 11,463 | 8,869 | 11,989 | 8,759 | 10,567 | 8,664 | 7,261 |
| Total, market-based method | tCO2e | 23,824 | 22,815 | 17,981 | 13,826 | 16,821 | 13,117 | 13,365 | 10,824 | 9,887 |
| Total, location-based method | tCO2e | 23,824 | 23,142 | 21,514 | 16,262 | 18,728 | 14,829 | 15,198 | 12,458 | 11,815 |

# ▷ 7.7.4 SASB metrics: Commercial banks

## 7.7.4.1 Approach to identifying and addressing data security risks

FN-CB-230a.2

Our approach to identifying and addressing data security risks is underpinned by a Privacy and Data Security Policy that integrates governance, organizational structure, and processes for the proactive management of internal and external threats. This model enables the timely identification of vulnerabilities, the assessment of their impacts, and the implementation of preventive measures in accordance with CMF Regulation RAN 20-10. To identify and assess the maturity of its controls, the Bank uses the FFIEC cybersecurity assessment tool (CAT). Additionally, the Retail Ecosystem and Wholesale Banking digital channels are certified annually by an external international entity.

These risks are addressed and mitigated through an information security management system based on the ISO/IEC 27001 standard for its main platforms (Retail, Wholesale, Bci App, and Bci Pass), in addition to compliance with SWIFT CSP standards for international payments and PCI-DSS for payment card transactions. In the event of incidents that compromise the integrity or availability of information, such as cyberattacks, the Bank implements its Business Continuity Management Policy (ISO 22301), ensuring a resilient response through recovery plans that are reviewed and tested annually.

Finally, governance of this approach is led by the Board of Directors and organized through three lines of defense: the first, headed by the Chief Technology Officer (CTO) and the Chief Information Security Officer (CISO), implements technological solutions and monitors deviations; the second, managed by the Non-Financial Risk Department, oversees compliance with controls; and the third, led by the Audit and Compliance Office, conducts independent assessments of the effectiveness of the internal control system.

## 7.7.4.2 Financial inclusion and capacity building

FN-CB-240a.3; FN-CB-240a.4

### Number of free retail accounts provided to previously unbanked or underbanked customers through MACHBANK

FN-CB-240a.3

| | 2024 | 2025 |
|---|---|---|
| Number of checking accounts (accumulated) | 818,611 | 1,204,920 |
| Number of prepaid accounts (accumulated) | 3,523,204 | 3,306,108 |
| **Total number of accounts (new and accumulated)** | **4,341,815** | **4,511,028** |

### Inclusion of previously underbanked groups: MACHBANK

FN-CB-240a.3

| | 2024 | 2025 |
|---|---|---|
| Total digital MACHBANK accounts | 4,341,815 | 4,511,028 |
| Number of users who are women (women's segment) | 2,061,957 | 2,145,204 |
| Number of users who are over 60 years old (senior segment) | 259,394 | 267,372 |
| Number of MACHBANK JR accounts opened (youth segment) | 17,163 | 17,390 |

| SME products and services (underserved segment) | Unidad | 2024 | 2025 |
|---|---|---|---|
| Loans to micro and small businesses | n.º | 11,497 | 11,273 |
| Loans to micro and small businesses in regions | n.º | 6,239 | 4,604 |
| Customers with early-stage startups or micro-businesses | n.º | 99,830 | 84,421 |
| Loans to women-led businesses | % | — | 39% |

### Number of participants in financial education initiatives for unbanked, underbanked, or underserved customers

FN-CB-240a.4

→ 82,000 users

### 7.7.4.3 Incorporation of ESG factors in credit analysis

FN-CB-410a.2

We updated our Environmental Credit Risk Assessment Policy, which has been part of our management practices since 2024. The objective of this policy is to incorporate sustainability criteria into credit risk analysis by identifying and assessing both the physical and transition risks associated with climate change, as well as potential regulatory non-compliance. The approach aims to anticipate impacts that could result in legal violations, social sanctions, or restrictions on access to financing for Corporate Banking clients within the Wholesale & Investment Banking Division and, at this initial stage, for clients in the power generation, unconventional oil and gas, and cement production sectors, with the intention of gradually expanding this to more clients, banking units, and sectors.

### 7.7.4.4 Financed emissions

FN-CB-410b.3

Gross exposure and annual changes for each industry are not disclosed due to their strategic sensitivity.

## ▷ 7.7.5 SASB metrics: Investment banking and brokerage

### 7.7.5.1 Incorporation of ESG factors in investment banking and brokerage activities

FN-IB-410a.1; FN-IB-410a.2; FN-IB-410a.3

Through its subsidiary Bci Asset Management, the Bank has defined its strategy for integrating ESG factors into its investment processes through an active ownership approach, by which it promotes sustainable practices and fosters transparency among the companies it selects or evaluates, contributing to economic, social, and environmental development in a responsible manner, with a particular focus on the Latin American region. In addition, we are guided by the principles of our Sustainable Investment Policy and the Principles for Responsible Investment (PRI).

Our analyses include a review of the corporate governance and environmental and social performance of issuers in funds corresponding to direct investment strategies, as well as monitoring of the ESG integration processes applied to actively managed investment funds managed by third parties. We also more actively incorporate the risks and opportunities arising from ESG factors into the investment cases presented to the equity and fixed-income committees.

The following table provides information on the financial margin and closing balance for Wholesale (WSL) for 2025, including data expressed as a percentage of total traditional WSL financing. A second table provides a detailed breakdown of the financial margin by economic sector, following the classification used by the Chilean Internal Revenue Service (SII).

FN-IB-410a.1

| | Margin (CLP MM) | Closing bal. WSL 2025 (CLP MM) | % Over traditional WSL financing |
|---|---|---|---|
| Green | 27,668 | 1,838,192 | 12.54% |
| Social | 3,612 | 297,751 | 2.03% |
| Sustainable | 31,280 | 2,135,943 | 14.57% |

| Economic sector (sii) | Margin (CLP MM) |
|---|---|
| Financial and insurance activities | 4,658 |
| Water supply, wastewater disposal, waste management, and decontamination | 4,078 |
| Real estate activities | 4,006 |
| Electricity, gas, steam, and air conditioning supply | 3,440 |
| Transport and storage | 2,647 |
| Manufacturing industry | 2,244 |
| Wholesale and retail trade, repair of motor vehicles and motorcycles | 1,955 |
| Administrative and support services activities | 1,835 |
| Mining and quarrying | 1,812 |
| Agriculture, livestock, forestry, and fishing | 1,654 |
| Construction | 1,274 |
| Undefined | 855 |
| Professional, scientific, and technical activities | 484 |
| Education | 209 |
| Human health care and social assistance activities | 46 |
| Accommodation and food service activities | 41 |
| Information and communications | 27 |
| Other service activities | 14 |
| **Total** | **31,280** |

### 7.7.5.2 Professional integrity

FN-IB-510b.1

| Requirement | Total (Number) |
|---|---|
| A. Total number of covered employees identified (denominator) | 134 |

### 7.7.5.3 Employee incentives and risk-taking

FN-IB-550b.3

The brokerage firm does not currently have any assets or liabilities that are measured using Level 3 methodology.

### 7.7.5.4 Underwriting, advisory, and securitization transactions

FN-IB-000.A

| Activity | (1) Number of transactions | (2) Value of transactions (Presentation currency) |
|---|---|---|
| (a) Underwriting | No transactions in recent years. | $ 0 |
| (b) Advisory | 20 | UF 52,362 |
| (c) Securitization | 1 | CLP 33,000 MM |

### 7.7.5.5 Proprietary investments and loans

FN-IB-000.B

| Sector (GICS classification) | (1) Number of loans and investments | (2) Value of loans and investments (Presentation currency) |
|---|---|---|
| Government – Sovereign | 33 | 287,790 (CLP MM) |

### 7.7.5.6 Market-making transactions

FN-IB-000.C

| Market-making product | (1) Number of transactions | (2) Value of transactions (Presentation currency) |
|---|---|---|
| (a) Fixed income | 1,989 | CLP 10,915,296,730,226 |
| (b) Equity | — | — |
| (c) Currency | 186,582 | CLP 181,161,066,158,843 |
| (d) Derivatives | 64,053 | CLP 856,554,135,042,830 |
| (e) Commodity products | — | — |

## ▷ 7.7.6 Progress on IFRS S2

We are moving toward global standards that enhance transparency and comparability in climate management. The transition from the TCFD to the ISSB Standards simplifies the international landscape and reinforces principles that ensure traceability and alignment with best practices.

We have begun this process by prioritizing climate-related disclosures under IFRS S2 as our primary framework, using the TCFD solely as a historical reference.

### Sustained progress in our climate management efforts

We have progressively incorporated the challenges and opportunities associated with climate change into our decision-making process, taking a long-term view and focusing on creating sustainable value. This has strengthened the way we integrate these issues into our governance, strategy, and risk management, as well as into the monitoring of metrics relevant to our business.

The specific milestones that reflect this evolution are:

In 2022, we conducted the first measurement of our financed emissions, which gave us a better understanding of the impact associated with our portfolio.

In 2024, we expanded this approach by setting reduction targets for each economic sector, applying the Partnership for Carbon Accounting Financials (PCAF) methodology and prioritizing key sectors such as power generation and cement production, and adding maritime transport starting in 2025.

In 2025, we took decisive steps: we assessed our compliance with the requirements of IFRS S2 and updated our double materiality assessment, identifying the sustainability risks with the highest probability and financial impact. We also developed our first Transition Plan, which aligns our strategy with international best practices, promoting transparency and consistency in our communication with our stakeholders.

Finally, we conducted a maturity assessment regarding compliance with IFRS S1 and S2, which allowed us to identify gaps and define an action plan to make steady progress in the implementation of IFRS S1 and S2. In doing so, we aim to strengthen our management practices and continue to incorporate sustainability criteria into our decision-making, anticipating challenges and creating long-term value for our stakeholders.

# Getting started on disclosure under IFRS S2

## Maturity level by area

Based on the gaps we have identified and taking into account our level of readiness to address them, we have developed a roadmap that will guide us toward the full implementation of IFRS S2 as part of our commitment to leading the way in sustainability and creating value for our stakeholders. This plan is structured around four areas: Governance, Strategy, Risk Management, and Metrics and Targets, which align with the pillars defined by the TCFD. This alignment strengthens our vision and reinforces the coherence between the two frameworks.

This process provided us with valuable insights, most notably our strong maturity in governance, risk management, and metrics and objectives. At the same time, we found that the biggest opportunity for growth lies in the area of strategy, which offers the potential to continue innovating and stay ahead of future challenges.

## Strategy

(Cross-reference TCFD Strategy Pillar a, b, and c)

We define a material climate-related risk as:

### TCFD Strategy Pillar (a)

- **Physical risk: Damage to customers' physical assets caused by extreme weather events**

  Risk arising from physical climate risks, such as extreme weather events or changes in long-term climate patterns, which entail additional repair costs, a reduction in the useful life of assets, and a deterioration in the creditworthiness and repayment capacity of the Bank's customers, thereby increasing the probability of default, leading to an increase in credit risk, and negatively affecting cash flow generation.

- **Transition risk: Increased costs in client operations due to new climate regulations**

  Risk arising from regulatory changes that introduce requirements and obligations regarding the control of greenhouse gas (GHG) emissions, thereby increasing costs and putting pressure on the operating margins of clients in carbon-intensive sectors, which weakens their creditworthiness and ability to pay, leading to an increase in credit risk and negatively affecting the Bank's cash flow generation.

  The materiality of physical and transition risks is based on their ability to directly and significantly affect customers' creditworthiness and ability to pay, as well as the value of the assets pledged as collateral.

## Governance

(Cross-reference TCFD Governance Pillar a and b)

### TCFD Governance Pillar (a)

Governance plays a central role in our strategy, ensuring that climate considerations are integrated into decision-making.
Our Board is responsible for overseeing climate-related risks, delegating specific responsibilities to the Sustainability Committee, which meets quarterly to oversee the management of ESG risks (including climate change) and monitor progress on the Sustainability Strategy and the portfolio's decarbonization efforts.

Our Board reviews material climate risks as an integral part of the bank's strategy, receiving regular updates at least once a year. This initiative is managed through the Sustainability Council, which is composed of the CEO and the division managers, who meet several times a month (at least quarterly) to review the progress, investments, and results of our Sustainability and Decarbonization Strategy.

### TCFD Governance Pillar (b)

Our senior management has established specific mechanisms to integrate sustainability into business operations, including:

- Strategic sustainability committees: These committees meet monthly and are composed of middle managers responsible for integrating climate change and sustainability issues into the Bank's operations.

- Working groups by business line: weekly meetings focused on implementing initiatives related to sustainable and climate-related investments and financing.

Our Board played a key role in validating the decarbonization goals, ensuring they were in line with international commitments. Since its approval, we have maintained active oversight through regular follow-up meetings. In 2025, the Board reviewed these objectives and voted to maintain them, reaffirming the institution's commitment and the continuity of the strategy.

Our Compensation Policy incorporates sustainability-related criteria as part of the annual evaluation process. All employees are evaluated based on strategic goals that translate into financial incentives, and for senior management—including the CEO and his direct reports—this system is integrated into the Balanced Scorecard. Within this framework, we have incorporated the Sustainability Index, which takes into account key indicators such as green financing, progress on the decarbonization plan, participation in sustainable bonds, and the integration of ESG factors in assets under management, ensuring that climate management is an integral part of our strategic performance.

Our next challenges focus on continuing to strengthen the integration of financially material climate-related risks into corporate management. This involves making progress in consolidating processes and mechanisms that enable more robust governance, improving strategic planning and impact assessment, and ensuring that the commitments made translate into sustainable results over time.

| Sub-area | Maturity level | Next challenges |
|---|---|---|
| • Climate-related risks and opportunities<br>*TCFD Strategy Pillar (a)* | We define the physical and transition risks described above as material climate-related risks. | Continue working to define and apply clear time horizons—short-, medium-, and long-term—that will enable the Bank to identify when climate-related risks that are financially material to the Bank might materialize. This includes establishing internal criteria to define these timeframes and aligning them consistently with strategic planning horizons, so that the bank can more accurately assess how these risks might affect its future outlook. |
| • Business model and value chain<br>*TCFD Strategy Pillar (b)* | Credit risks associated with climate change fall into two categories: physical risk and transition risk.<br>In the case of physical risk, the increasing severity of extreme weather events—such as droughts, coastal and inland flooding, cold fronts, windstorms (hurricanes or cyclones), and wildfires—can cause damage to clients' physical assets.<br>On the other hand, transition risk arises as governments adopt more ambitious climate goals, potentially introducing new policies to control greenhouse gas (GHG) emissions, such as increasing or modifying the green tax envisaged in scenarios of accelerated energy transition. This results in additional costs for customers, affecting their cash flow and increasing the likelihood of default. In addition, the value of assets in carbon-intensive sectors declines, thereby increasing market risk. In both cases, the impact on the business results in increased credit risk. | Gain a better understanding of how financially material climate-related risks affect our business model and value chain. This involves describing current and anticipated impacts and identifying where they are concentrated within our business model and value chain. |
| • Strategy and decision-making<br>*TCFD Strategy Pillar (b)* | Although the climate-related risks we have identified as material do not warrant significant changes to our business model or resource allocation in the short term, we remain vigilant regarding their development.<br>We support initiatives that promote a low-carbon economy, as reflected in our environmental finance and investment, which reached CLP 1,923 million in 2024 and CLP 2,132 million in 2025. | One of our main challenges is to move beyond the financed emissions reduction targets we have set; to that end, we have developed our first Transition Plan, which aims to raise awareness of our work with clients and other stakeholders in the ecosystem. |
| • Financial position, financial performance, and cash flows<br>*TCFD Strategy Pillar (b)* | In 2025, as part of ESG risk assessment and quantification exercises, we evaluated a top-down methodology for quantifying climate change risk, using third-party data that projects the impact of 30-year flood and drought scenarios on financial portfolios.<br>We are currently working to develop additional information that will help identify financial impacts attributable to climate-related risk. We are also making progress in analyzing how these risks could affect our financial position, performance, or cash flows over various time horizons, as well as assessing potential effects on revenue, operating costs, asset impairments, adaptation costs, or impacts associated with physical events. | Develop methodologies, data, and processes that enable the assessment of the impacts of climate-related material risks, as described above. |
| • Climate resilience<br>*TCFD Strategy Pillar (c)* | We are currently exploring the benefits of climate scenario analysis to assess the resilience of our strategy and business model in the face of climate-related changes, developments, and uncertainties. | Move toward an analysis of resilience to climate change; and generate qualitative and quantitative assessments that provide a more comprehensive understanding of the Bank's strategic and operational resilience. |

## Risk management

(Cross-reference TCFD Risk Management Pillar a, b, and c)

### TCFD Risk Management Pillar (a)

We have a Risk Appetite Statement that outlines the process for identifying and assessing risks, including ESG risks, which encompass risks related to the impacts of climate change—both physical impacts and those associated with the energy transition. In addition, in Wholesale & Investment Banking. We have an Environmental Credit Risk Assessment Policy that establishes guidelines for identifying and assessing physical and transition risks, prioritizing the use of official sources and public data, such as the National Environmental enforcement Information System (SNIFA) and the Climate Risk Atlas for Chile (ARClim).

### TCFD Risk Management Pillar (b)

Our Audit and Compliance Office monitors processes, methodologies, and controls related to regulatory compliance and financial, operational, and sustainability risks, in accordance with an annual plan approved by the Board of Directors and the Executive Committee to periodically assess the areas of greatest risk. Our internal audit framework includes ongoing reviews of governance and material risks, and periodic audits are conducted by the CMF and international regulators. In addition, external auditors conduct annual reviews of the financial statements and the key models used in risk management.

With regard to climate-related opportunities, we have implemented the Sustainable Finance Policy, which promotes financing for sustainable businesses that mitigate climate risk and/or enable adaptation to climate change, thereby contributing to environmental protection. The Sustainable Business Rating Council is responsible for analyzing, evaluating, and verifying that all financing proposed as a sustainable business complies with the ESG criteria defined in this policy.

Our next steps in this area involve moving toward a cross-functional process to identify and assess climate risks in our portfolios, incorporating criteria that enable us to analyze the nature, probability, and magnitude of material climate-related risks.

## Metrics and targets

(Cross-reference TCFD Metrics and Targets Pillar a, b, and c)

This area comprises two sub-areas, whose respective maturity levels are presented below.

### Climate-related metrics

#### TCFD Metrics and Targets Pillar (a) and (b)

We report our greenhouse gas emissions for Scopes 1, 2, and 3, including Category 15, which corresponds to financed emissions, measured in accordance with the PCAF standard. We present the information using absolute metrics, intensity indicators, and historical data, in accordance with the guidelines of the Greenhouse Gas (GHG) Protocol, and provide details on the methodology, the approaches used, and the organizational scope.

In addition, we have incorporated incentive mechanisms linked to climate management through our own Sustainability Index, which applies to senior management, including the CEO. This index is calculated based on the achievement of objectives related to the sustainability and ESG performance strategy, including the indicators mentioned in the Governance Pillar.

In accordance with IFRS S2, we supplement our disclosures with SASB-based sector-specific metrics for commercial banking, investment banking, and brokerage.

Our main challenge in this sub-area is to develop more comprehensive and consistent metrics that enable us to identify and quantify the portfolio's exposure to both transition risks and physical risks. We currently have a climate risk heat map, which was used to analyze vulnerability and provide an initial estimate of the portfolio's exposure to droughts and floods; however, we need to conduct a more in-depth analysis. It is also necessary to develop data on the deployment of climate-related capital, including capital expenditures, financing, and investments aimed at managing climate risks.

### Climate-related targets

#### TCFD Metrics and Targets Pillar (c)

We have set goals to reduce our environmental impact and move toward decarbonization, in line with our Sustainability Strategy and the international commitments we have made.

These objectives are divided into two categories: own operations and financed emissions.

| Area | Topic | Target | Metric | Base year | Target year |
|---|---|---|---|---|---|
| Own operations | Energy | Reduce overall energy consumption and achieve 100% renewable energy. | kWh | 2020 | 2028 |
| | Carbon footprint | Reduce Scope 1, 2, and 3 emissions by 46%.<br>Reduce business travel (Scope 3) by 70%. | $tCO_2e$ | 2017 | 2028 |
| Financed emissions | Power generation | 71% reduction in $tCO_2eq/MWh$ | $tCO_2e$/ MWh | 2022 | 2030 |
| | Cement | 17% reduction in $tCO_2$/ton cement | $tCO_2e$/ton | 2022 | 2030 |
| | Maritime transport | 39% reduction in $gCO_2$/t-mn | $gCO_2e$/t-mn | 2024 | 2030 |

Our coverage of operational emissions encompasses 100% of our operations under Scopes 1, 2, and 3; for financed emissions, we cover the power generation, cement, and maritime transport sectors. In this area, we were able to measure 30.54% of financed emissions, taking into account the inherent limitations of the available methodologies and the availability of data. This provided the basis for setting reduction targets for the prioritized sectors.

These objectives are complemented by monitoring and review mechanisms, ensuring traceability and consistency with long-term commitments.

The targets for financed emissions and the operational carbon footprint are based on a science-based scenario and have not been verified by a third party.

With regard to the use of carbon credits, we offset 100% of our residual operational emissions annually through verified carbon credits, thereby earning the Chilean Carbon Neutrality Seal. For financed emissions, we do not consider the use of offsets, prioritizing decarbonization efforts with our clients. However, we periodically evaluate the possibility of incorporating carbon credits, taking into account regulatory developments and market practices.

## Conclusions

We have a high level of maturity in the management of climate-related risks and opportunities. This progress challenges us to continue raising the bar, closing critical gaps to achieve full compliance with the IFR S2 requirements and strengthen our long-term sustainability strategy.

## ▷ 7.7.7 Environmental finance and investment

DJSI. 1.9.4; DJSI 2.5.1

To support our clients in their efforts to reduce emissions, we have established a series of corporate initiatives designed to align our business opportunities with a strong commitment to environmental finance and investment.

As part of this goal, we have set out to raise a total of USD 2.055 billion through green financing instruments by 2026, surpassing our initial target of USD 1.6 billion, which we achieved in 2024.

The General Framework for Sustainable Finance and the Sustainable Finance Policy establish criteria, guidelines for the use of funds, and alignment with international standards to facilitate sustainable bonds and loans and to define eligible green assets in the areas of renewable energy, clean transportation, energy efficiency, and efficient water management. On this basis, the Bank had accumulated USD 1.923 billion in green financing by 2024 and is on track to reach USD 2.055 billion in 2026.

### Main advances in 2025

1. Expansion of the Sustainable Financing Policy: Our Sustainable Financing Policy establishes the criteria and scope of business activities that generate positive environmental, social, and economic impacts. In 2025, we expanded our scope to strengthen the environmental and social areas covered.

2. Update to the General Framework for Sustainable Financing: In the second quarter, we completed the first update to our General Framework for Sustainable Financing, which was published in August 2021. The purpose of this strategic review was to align the framework with the progress made by the business, risk, and sustainability teams in developing their sustainable finance policies, and to better reflect the country's reality and our customers' needs, while maintaining the high standards required by investors, in accordance with the European and now also the Chilean taxonomies.

3. Environmental Credit Risk Assessment Policy: We have adopted our Environmental Credit Risk Assessment Policy, which aims to incorporate environmental criteria into the credit risk assessment process so that we can better understand the extent of our clients' environmental compliance or non-compliance, thereby supplementing the variables that already form part of the credit risk analysis

## ▷ 7.7.8 Social finance and empowerment

DJSI 3.5.1

We are committed to and promote inclusive social and economic development, recognizing the value of groups historically underserved by the banking sector—such as women, young people, and seniors—as well as small and medium-sized enterprises (SMEs), as drivers of growth and social equity. We do this through solutions designed to promote access, financial well-being, and growth in these segments.

By 2026, we aim to serve 2,645,000 underserved individuals and small and medium-sized businesses through low-cost services such as MACHBANK, Lider Bci, and our digital account. In terms of growth in 2026, we expect to mobilize USD 3.893 billion in social financing and reach an increasing number of users on our Valor Pyme platform.

### Main advances in 2025

1. Expansion and opening of Valor Pyme: Valor Pyme is an initiative aimed at developing micro, small, and medium-sized enterprises by promoting their growth through four key action areas: capital, market, productivity, and talent. In 2025, the program expanded to become a collaborative platform involving nine strategic partners (BCI, Walmart Chile, Multigremial Nacional, OTIC, the Chilean Chamber of Construction, Microsoft, Blue Express, the Catholic University, Abastible, and Defontana), all of whom share the common goal and conviction that when a small business grows, so does Chile. Valor Pyme has reached more than 385,000 micro, small, and medium-sized enterprises (MSMEs) and provided 82,000 solutions. As it moves toward becoming a country-wide program, and with the goal of building the largest community of small and medium-sized enterprises in Chile, the initiative aims to grow from 500,000 users in 2025 to 1,000,000 in 2026.

2. Launch of the Scale W Program: We are launching Scale W, a strategic program designed to support startups led by women. The call for applications received over 600 submissions, and 20 startups were selected for an intensive program focused on financing and access to capital. As part of our commitment, we have provided CLP 22,533 million in financing for women-led entrepreneurial projects (29% of Nace banking's total loans).

# ▷ 7.7.9 Integrating sustainability

To promote a culture of sustainability among all our employees and to generate sustainable social, environmental, and economic impact, the Center of Excellence and Innovation in Sustainability is dedicated to creating, implementing, and transferring sustainability capabilities throughout the organization.

The Center also heads the task force that is responsible for guiding and overseeing all strategic and operational decisions in this area, which is structured as follows:

### Sustainability Committee

Composed of members of our Board of Directors, this committee sets the strategic direction and oversees the implementation of that strategy throughout the organization.

### Sustainability Steering Committee

Appointed by the Board, this council is responsible for setting strategy, allocating necessary resources, and monitoring progress.

### Management Strategy Team

This unit supports the implementation of sustainability initiatives across various business areas, ensuring their effective integration.

# STATEMENT OF ASSURANCE

Banco de Crédito e Inversiones (BCI).
At your request, we have undertaken the assurance of the greenhouse gas emissions inventory and the energy, water, and waste indicators.

## 1. OPINION

The assurance team, taking into account points 2 through 5 below, indicates that, with regard to the calculation of the Corporate Greenhouse Gas Emissions Inventory, it **found no evidence that the inventory**:

- is not factually accurate and does not accurately reflect GEI's information and data; or
- has not been prepared in accordance with the defined criteria.

| Item | Unit | 2025 |
|---|---|---|
| **Carbon footprint (market-based method)** | **$tCO_2e$** | **9,887** |
| **Carbon footprint (location-based method)** | **$tCO_2e$** | **11,815** |
| Scope 1 | $tCO_2e$ | 411 |
| Scope 2 (market-based method) | $tCO_2e$ | 2,216 |
| Scope 2 (location-based method) | $tCO_2e$ | 4,144 |
| Scope 3 (see notes) | $tCO_2e$ | 7,261 |

**Notes on the above table:**

- Scope 3 excludes categories 2, 8, 9, 10, 12, 13, and 14, which have been determined to be inapplicable or immaterial to the company.
- Values are presented as integers, which may result in differences in the last significant digit between subtotals and totals due to rounding of decimals.
- Subcategory 15 is reported separately below, with a one-year lag.

| Item | Unit | 2024 | |
|---|---|---|---|
| | | w/ LULUCF | w/o LULUCF |
| **Financed emissions** | **$tCO_2e$** | **9,463,083** | **9,717,721** |
| Stocks and bonds | $tCO_2e$ | 1,261,723 | 1,261,723 |
| Commercial loans | $tCO_2e$ | 7,666,969 | 7,666,969 |
| Project finance | $tCO_2e$ | 230,576 | 230,576 |
| Commercial real estate | $tCO_2e$ | 12,553 | 12,553 |
| Residential real estate | $tCO_2e$ | 63 | 63 |
| Motorized vehicles | $tCO_2e$ | 1,819 | 1,819 |
| Sovereign debt | $tCO_2e$ | 289,380 | 544,018 |
| **Emissions intensity** | **$tCO_2e/10^6$ CLP** | **0.37** | **0.39** |
| **PCAF score** | **1 to 5** | **3.26** | **3.26** |

| Item | Unit | 2024 |
|---|---|---|
| **Facilitated emissions** | **$tCO_2e$** | **95,494** |
| Corporate bonds | $tCO_2e$ | 8,953 |
| Commercial paper | $tCO_2e$ | 5,309 |
| Syndicated loans | $tCO_2e$ | 81,232 |
| **Emissions intensity** | **$tCO_2e/10^6$ CLP** | **0.06** |
| **PCAF score** | **1 to 5** | **3.20** |



**Notes on the above table:**

- Coverage for Subcategory 15 (financed) assets: 31% of the bank's total assets as reported in the Financial Report.
- Emissions reported by companies (Scopes 1, 2, and 3) or estimated emissions (Scopes 1 and 2) are used, depending on data availability. Emissions reported by companies (Scopes 1, 2, and 3) or estimated emissions (Scopes 1 and 2) are used, depending on data availability.

Data for other environmental indicators were reviewed and are reported below:

| Category | Item | Unit | 2025 |
|---|---|---|---|
| Energy | **Intensity electricity consumption / area** | **$kWh/m^2$** | **138.71** |
| | **Total energy consumption** | **kWh** | **18,097,955** |
| | **Non-renewable energy consumption** | **kWh** | **10,261,779** |
| | Fossil fuels | kWh | 1,275,693 |
| | Electricity SEN average | kWh | 8,986,086 |
| | **Renewable energy consumption** | **kWh** | **7,836,176** |
| | 100% renewable electricity purchased | kWh | 7,817,931 |
| | 100% renewable electricity generated | kWh | 18,245 |
| Water | **Water withdrawal from the network** | **$m^3$** | **105,805** |
| | **Intensity water withdrawal / area** | **$m^3/m^2$** | **1.19** |
| Waste | **Total waste generated** | **kg** | **251,716** |
| | Sent to landfill | kg | 157,521 |
| | Sent to recycling | kg | 94,195 |
| | **% of waste sent to landfill** | **%** | **63%** |

## 2. NATURE OF THE ASSURANCE

| | |
|---|---|
| Objective and scope | To provide an external assessment of the organization's greenhouse gas (GHG) inventory and its energy, water, and waste indicators in accordance with the specified criteria. |
| Assured organization | Registered name : Banco de Crédito e Inversiones (97.006.000-6)<br>Address : Av. El Golf 125 |
| Assurer | Name : Proyecta SPA "Proyectae" (76.037.978-6)<br>Adress : Av. Apoquindo 7935 Of. B718 |
| Lead verifier | José Luis Huepe (Civil chemical engineer, MSc. in Environmental Sanitation) |
| Verifiers | Marcia Flores (Environmental engineer) & Nicolás Ferrer (Environmental engineer) |
| Reviewer | Ricardo Carrasco Hoecker (Civil industrial engineer) |
| Assurance level | Limited |
| Assurance criteria | NCh-ISO 14064/3:2013, NCh-ISO 14065:2014, and NCh-ISO 14066:2012<br>Corporate Standard for the Greenhouse Gas Protocol: PCAF Standards, Parts A and B |
| Materiality | Significance threshold of 5% at the organizational level and 15% at the category level |

## 3. SCOPE

| | |
|---|---|
| Organization | Banco BCI is a recognized Chilean financial institution founded in 1937 |
| Organizational limit | Operational control approach |
| Physical infrastructure | Offices and a branch network in Chile, as well as investment activities |
| Reported scopes | Scope 1, Scope 2, and Scope 3 |
| Types of gases | $CO_2e$ ($CO_2$, $CH_4$, $N_2O$, HFC, PFC, $SF_6$, $NF_3$) |

| | |
|---|---|
| Period covered | 2025 calendar year for operational emissions and 2024 for financed/facilitated emissions (Scope 3, cat. 15) |

**4. RESPONSIBILITIES**

- ☐ The assured organization is responsible for preparing and submitting the greenhouse gas emissions report for the specified period.
- ☐ The assured organization is responsible for collecting and submitting the necessary documentation (along with supporting evidence) to reach a conclusion.
- ☐ Proyectae is responsible for issuing an opinion on the GHG statement based on the evidence-gathering procedures applied.

**5. PRINCIPLE OF IMPARTIALITY AND CONFLICTS OF INTEREST OF THE ASSURER**

The assurance team declares that:

- ☐ They are not an employee, do not hold any shares, and are not related by blood up to the third degree to the partners of the audited company.
- ☐ Throughout this process, the assurance team maintained complete independence and impartiality; there was nothing that influenced or attempted to influence the impartiality of the process.
- ☐ Over the past two years, Proyectae has not served as a consultant or internal auditor for the client's carbon footprint.

José Luis Huepe, Lead Verifier, ID
17.061.843-2
10 March 2026

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# Independent Limited Assurance Report on ESG Indicators in Banco Bci's 2025 Integrated Annual Report

Santiago, 12 March 2026.

To:
**Banco Bci**
Attention: Josefina Blanc

Banco Bci (hereinafter "Bci") has asked us to perform an independent review of the ESG indicators in the 2025 Integrated Annual Report. The review considers six indicators: two related to the requirements of CMF General Regulation 461(519), three internal Bci indicators, and one DJSI indicator, for the period from 1 January to 31 December 2025.

## Responsibilities of Bci management

Bci's management is responsible for preparing and submitting the documentation and tools that make up the ESG indicators in the 2025 Integrated Annual Report, including, in particular, databases, spreadsheets, and backups of all the information supporting the indicators.

This responsibility includes collecting information, analyzing data, and calculating indicators, as well as disclosing them in the Integrated Annual Report, so that they are free from material misstatements, whether due to fraud or error.

## Responsabilities of Forvis Mazars

Our responsibility is to issue an independent limited assurance report based on the information provided by Bci and the work performed on that information. We have performed our work in accordance with the following standards:

- The International Standard on Assurance Engagements Other Than Audits or Reviews of Historical Financial Information (ISAE 3000) issued by the International Auditing and Assurance Standards Board (IAASB) of the International Federation of Accountants (IFAC).
- The independence and other ethical requirements of the International Code of Ethics for Professional Accountants (including the International Standards on Independence) issued by the International Ethics Standards Board for Accountants (IESBA), which is based on the fundamental principles of integrity, objectivity, professional competence, due care, confidentiality, and professionalism.
- General Regulation No. 461 (as amended by General Regulation No. 519), issued by the Chilean Financial Market Commission (CMF).
- Dow Jones Sustainability Index (DJSI)

Our team includes professionals who are experts in reviewing non-financial information, particularly ESG information.

## Procedures performed

Our work has consisted in understanding the calculation process for each indicator, specifically by reviewing supporting documentation and evaluating the calculation tools and procedures provided by Bci. We also applied the following analytical procedures and review tests:

- Interviews with key personnel responsible for the information collected and used in the calculation and disclosure of ESG indicators in the Integrated Annual Report, to understand the processes and internal controls related to the methodology used.
- Visualization of the databases used to calculate ESG indicators.
- Visualization of the formulas used to calculate the ESG indicators.
- Review of backups (randomly selected samples) to verify the information contained in the database.
- Verification of proper disclosure in the 2025 Integrated Annual Report.



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The scope of a limited ESG security review is substantially narrower than that of a reasonable security audit or review; therefore, we do not provide a reasonable audit opinion on Bci's 2025 Integrated Report.

## Conclusions

We believe that we have obtained sufficient and appropriate evidence to support our conclusions.

The assurance findings issued by Forvis Mazars apply to the version of Bci's 2025 Integrated Report received on 12 March 2026.

Based on the procedures performed during our review and the evidence we have obtained, nothing has come to our attention that would lead us to believe that the ESG indicators in the 2025 Integrated Annual Report disclosed by Bci have not been reported in accordance with applicable regulations or that there are any issues regarding the reliability of the calculations of these indicators. The reported indicators subject to verification are listed in Attachment 1.

All inconsistencies identified during the process were clarified and resolved; therefore, no issues have come to light that would lead us to believe that the information provided regarding the ESG indicators in Bci's 2025 Integrated Report contains material misstatements.

## Use and distribution

In accordance with the agreed terms, this Limited Assurance Report has been prepared solely for the benefit of Bci in relation to the six ESG indicators in the 2025 Integrated Annual Report and, therefore, serves no other purpose and may not be used in any other context.

DocuSigned by:
Fanny Tora
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## Attachment 1: Indicators covered

| Numeral Bci indicator | Name of indicator | Value assured by Forvis Mazars | Scope | Page in the report |
|---|---|---|---|---|
| 1 | Average pay gap | Senior management: 91.8%<br>Management: 95.77%<br>Sales force: 105.24%<br>Administrative: 92.86%<br>Other professional: 99.7%<br>Other technical: 99.22% | Bci and subsidiaries in Chile | 116 |
| 2 | Median pay gap | Senior management: 93.36%<br>Management: 96.42%<br>Sales force: 97.67%<br>Administrative: 92.89%<br>Other professional: 99.22%<br>Other technical: 97.59% | Bci and subsidiaries in Chile | 116 |
| 3 | Employee engagement | 93% | Bci and subsidiaries in Chile and Peru | 24 |
| | | 89% | Líder Bci Servicios Financieros | 79 |

| Numeral DJSI | Name of indicator | Value assured by Forvis Mazars | Scope | Page in the report |
|---|---|---|---|---|
| 3.4.3 | Absentee rate | 4.77% | Bci and subsidiaries in Chile | 136 |

| Numeral NCG 461(519) | Name of indicator | Value assured by Forvis Mazars | Scope | Page in the report |
|---|---|---|---|---|
| 5.8.i | Amount invested in education and professional development | CLP 5,188,990,319 | Bci and subsidiaries in Chile | 112 |
| | | CLP 284,999,860 | Líder Bci Servicios Financieros | 112 |
| 5.8.iii | Average training hours per employee | Senior management: M: 11.1 / W: 17.7 / Total: 12.8<br>Management: M:29.6 / W: 33.1 / Total: 30.6<br>Supervisory: M: 31.6 / W: 42.2 / Total: 36.2<br>Sales force: M: 22.3 / W: 16.4 / Total: 18.2<br>Administrative: M: 112.4 / W: 97.1 / Total: 104.3<br>Other professional: M: 24.9 / W: 23.9 / Total: 24.4<br>Other technical: M: 37 / W: 51.5 / Total: 46.6 | Bci and subsidiaries in Chile* | 112 |
| | | Senior management: M: 4.21 / W: 4.46 / Total: 4.3<br>Management: M: 4,04 / W: 4.48 / Total: 4.2<br>Supervisory: M: 4.02 / W: 4.16 / Total: 4.1<br>Sales force: M: 4.38 / W: 4.3 / Total: 4.3<br>Administrative: M: 3,41 / W: 3.98 / Total: 3.8<br>Support services: M: n.a. / W: 0.68 / Total: 0.7<br>Other professional: M: 4.43 / W: 4.17 / Total: 4.3<br>Other technical: M: 4.49 / W: 5.33 / Total: 4.7 | Líder Bci Servicios Financieros* | 112 |

* Banco Bci and its subsidiaries, as well as Líder Bci Servicios Financieros, used different internal criteria to align their job classifications with the categories defined in NCG 461/519.

# 08.
# Glossary

# Glossary Bci Integrated Annual Report 2025

- **ABIF:** Chilean Association of Banks and Financial Institutions.
- **Advisory:** Advisory or consulting services.
- **ALCO:** Asset and Liability Committee.
- **AMCHAM:** American Chamber of Commerce.
- **AML:** Anti-Money Laundering.
- **APV:** Voluntary pension savings plan.
- **APVC:** Voluntary group pension savings plan.
- **ARClim:** Climate Risk Atlas.
- **AUM:** Assets Under Management.
- **Bci:** Banco de Crédito e Inversiones.
- **BSA:** U.S. Bank Secrecy Act.
- **CAT-FFIEC:** Cybersecurity Assessment Tool
- **CBR:** Consolidated Business Report.
- **CCM:** Corporación Crecer Mejor.
- **CCS:** Cross-currency swap.
- **CEO:** Chief Executive Officer.
- **CET1:** Common Equity Tier 1 capital (essential for absorbing losses and maintaining financial stability under Basel III standards.).
- **CFPB:** U.S. Consumer Financial Protection Bureau.
- **CIE:** Centro de Innovación y Estudios (Center for Innovation and Research).
- **CISO:** Chief Information Security Officer.
- **Clawback:** Recovery clause.
- **CLF:** Currency code for the Chilean Unidad de Fomento (UF) in international financial markets.
- **CLP:** Chilean peso.
- **CMF:** Chilean Financial Market Commission.
- **CNB:** City National Bank of Florida (international subsidiary of Bci in the United States).
- **CoE:** Center of Excellence.
- **Confirming:** Reverse factoring.
- **Convene:** Corporate governance software designed to streamline the management of committees, boards, and meetings.
- **CPM:** Crime Prevention Model.
- **CRE:** Commercial real estate.
- **CRP:** Consumer rights protection.
- **CSP SWIFT:** Customer Security Program Society for Worldwide Interbank Financial Telecommunications (a mandatory security framework designed to help financial institutions protect their messaging environments from cyberattacks).
- **CTO:** Chief Technology Officer.
- **D&A:** Data & Analytics.
- **DCM:** Debt capital market.
- **DCV:** Chilean Central Securities Depository.
- **DDC:** Due Diligence and Know Your Customer.
- **DJSI:** Dow Jones Sustainability Index.
- **DLT:** Distributed ledger technology (used for digital issues).
- **EBIT:** Earnings before interest and taxes.
- **ECM:** Equity capital market.
- **Engagement:** Level of commitment.
- **Equity:** Shares and other variable income securities.
- **ESG:** Environmental, social, and governance.
- **EVOTING:** Electronic voting platform used at shareholders' meetings.
- **Executive Management:** First-tier or senior management.
- **Factoring:** A short-term financing instrument in which a company assigns its accounts receivable (credit claims) to a bank or financial institution (the "factor") to obtain immediate liquidity before they become due.
- **FDIC:** U.S. Federal Deposit Insurance Corporation.
- **FINRA:** Financial Industry Regulatory Authority (a non-profit, non-governmental regulatory body for all brokerage firms and stockbrokers that sell securities in the United States).
- **Fintech:** Financial services technology company.
- **Fitch Ratings A–:** Investment-grade rating, indicating high credit quality and a low probability of default.
- **Fixed Income:** Primarily government and corporate bonds.
- **FOGAES:** Fondo de Garantías Especiales (government guarantee program covering up to 60% of the home's value for mortgage loans).
- **FOGAPE:** Fondo de Garantía para Pequeños Empresarios (government guarantee program for small businesses).
- **GAAP:** U.S. Generally Accepted Accounting Principles.
- **GBTP:** Green Bond Transparency Platform (IDB).
- **gCO2e/t-mn:** Grams of carbon dioxide equivalent per ton-minute.

- **GenAI:** Generative artificial intelligence.
- **GHG:** Greenhouse gases.
- **GICS:** Global Industry Classification Standard. (a system that classifies publicly traded companies according to their primary business activity).
- **Global Banking & Finance Review:** A global platform for financial intelligence and recognition that provides authoritative analysis, institutional benchmarking, and visibility into digital performance across banking, capital markets, investments, fintech, and financial infrastructure.
- **Greenwashing:** A deceptive marketing strategy in which companies pretend to be environmentally friendly without making significant changes to their actual practices.
- **G-SIB:** Global Systemically Important Bank.
- **IAL: I**nternal liquidity self-assessment.
- **IAPE:** Regulatory Capital Self-Assessment Report.
- **IDB:** Inter-American Development Bank.
- **IFRS:** International Financial Reporting Standards.
- **ILAAP:** Internal Liquidity Adequacy Assessment Process.
- **ISO:** International Organization for Standardization.
- **ISO-IEC:** International Organization for Standardization—International Electrotechnical Commission.
- **ISSB:** International Sustainability Standards Board (international standards for climate reporting).
- **Joint Bookrunner:** One of the leading banks or investment firms responsible for structuring, coordinating, and managing a company's debt (bonds) or equity (IPOs) offerings.
- **KPI:** Key Performance Indicators.
- **KYC:** Know Your Customer
- **LATAM:** Latin America.
- **LBTR:** Real Time Gross Settlement (RTGS).
- **LCR:** Liquidity Coverage Ratio.
- **Leasing:** Medium- and long-term financing for the purchase of capital assets, whether new or used, through a lease-to-own agreement with a predetermined term.
- **LOC:** Letter of Credit.
- **LULUCF:** Land use, land-use change, and forestry.
- **M&A:** Mergers and Acquisitions**.**
- **Malware:** Malicious software.
- **MBA:** Master of Business Administration.
- **MM:** Millions.
- **Moody's A2:** Mid-to-high credit rating with low credit risk.
- **MSCI ESG:** Morgan Stanley Capital International Environmental, Social, and Governance Ratings.
- **Multi-family:** A real estate investment model in which an entire building, comprising multiple residential units, is owned by a single owner or investment fund and is used exclusively for rental purposes.
- **MUT:** Tobalaba Urban Market (Santiago).
- **NCG: G**eneral regulation of the CMF**.**
- **NIM:** Net Interest Margin.
- **Non-Executive Management:** Second-tier management.
- **NPS:** Net Promoter Score (customer satisfaction index).
- **NSBN:** Nasdaq Sustainable Bond Network (a platform that connects issuers of green, social, and sustainable bonds with investors, improving transparency and facilitating due diligence in sustainable finance).
- **NSFR:** Net Stable Funding Ratio.
- **NZBA:** Net Zero Banking Alliance**.**
- **OCC:** U.S. Office of the Comptroller of the Currency (federal banking supervisor).
- **OFAC: U**.S. Office of Foreign Assets Control.
- **Offshore:** Operations conducted outside the country of residence.
- **OFR: U.S.** Office of Financial Regulation.
- **Onshore:** commercial operations, activities, or outsourcing of services within the same country where the company is headquartered**.**
- **PAC:** Automatic bill payment.
- **PCAF:** Partnership for Carbon Accounting Financials (standard for measuring financed emissions).
- **PCI-DSS:** Payment Card Industry Data Security Standard (a set of global security standards that are mandatory for any organization that stores, processes, or transmits credit/debit card data).
- **PEP:** Politically Exposed Person.
- **Phishing:** A social engineering and cyberfraud technique in which criminals impersonate legitimate entities (banks, companies, institutions) to deceive users and steal confidential data.
- **PLAFT:** Prevention of Money Laundering and Terrorist Financing.
- **PNOL:** Online payroll payment.
- **PRI:** Principles for Responsible Investment.
- **Ratings:** Creditworthiness and credit risk rating of a company, institution, or financial product.
- **ROAA:** Return on Average Assets.
- **ROAE:** Return on Average Equity.
- **RORC:** Return on Risk Capital.
- **RTO:** Recovery Time Objective.
- **SARON:** Swiss Average Rate Overnight (reference interest rate used in the issuance of financial products, primarily loans, mortgages, and derivatives denominated in Swiss francs.).

- **SASB:** Sustainability Accounting Standards Board.
- **SBS:** Peruvian Superintendency of Banking, Insurance and Pension Fund Managers.
- **SBTi:** Science Based Targets initiative.
- **SEC:** U.S. Securities and Exchange Commission.
- **SERNAC:** Chilean National Consumer Service.
- **SGCN:** Business continuity management system.
- **SII:** Chilean Internal Revenue Service.
- **SNEX:** Digital user satisfaction index.
- **SNIFA:** Chilean National Environmental Enforcement Information System.
- **Startup:** A newly established company focused on technology and innovation, with a scalable business model and high potential for exponential growth, often seeking external funding.
- **STEM:** Science, Technology, Engineering and Mathematics.
- **S&P Global A–:** High-quality, investment-grade credit rating.
- **TCFD**: Task Force on Climate-related Financial Disclosures.
- **Ton CO2e:** Ton of CO2 equivalent.
- **Top Employer:** An international certification awarded by the Top Employers Institute to companies that demonstrate excellence in their human resources policies and practices**.**
- **Trading: A**ctive buying and selling of financial instruments.
- **TR2:** A risk index that takes into account the flow of expenses related to provisions and write-offs, including recoveries on loans.
- **UAF:** Chilean Financial Analysis Unit.
- **UF:** Unidad de Fomento (Chilean inflation-indexed unit of account).
- **UN:** United Nations.
- **UNEP FI:** United Nations Environment Programme Finance Initiative partnership between UNEP and the global financial sector to mobilize private-sector financing for sustainable development).
- **USD:** United States dollar.
- **UTM:** Unidad Tributaria Mensual (Chilean inflation-indexed unit of account)
- **Whistleblower:** Someone who discloses information about illegal, fraudulent, dangerous, or unethical conduct within an organization.
- **YoY:** Year over year.

# Integrated Annual Report 2025

Consultant: PROYECTA IMPACTO
Management and coordination: MORGAN COMUNICACIONES