INVERSIONES LA CONSTRUCCIÓN S.A AND SUBSIDIARIES

Interim consolidated financial statements for the period ended June 30, 2025, and December 31, 2024, and Independent Auditor's Review Report on Interim Financial Information

Deloitte.

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INDEPENDENT AUDITOR'S REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

To the Shareholders and Directors of
Inversiones La Construcción S.A.

Introduction

We have reviewed the accompanying interim consolidated statement of financial position of Inversiones La Construcción S.A. and subsidiaries as of June 30, 2025, and the related interim consolidated statements of income and other comprehensive income for the six-month and three-month periods then ended, the interim consolidated statements of changes in equity and cash flows for the six-month period then ended, and the related notes to the interim consolidated financial statements, including information on significant accounting policies. Management is responsible for the preparation and fair presentation of the interim consolidated financial information in accordance with the accounting standards and instructions issued by the Chilean Financial Market Commission as described in Note 3 (a) to the interim consolidated financial statements. Our responsibility is to express a conclusion on this interim consolidated financial information based on our review.

Scope of the review

We conducted our review in accordance with International Standard on Review Engagements 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity. A review of interim financial information consists primarily of making inquiries of persons responsible for financial and accounting matters, as well as applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Generally Accepted Auditing Standards in Chile and, consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Consequently, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial information does not present fairly, in all material respects, the interim consolidated financial position of Inversiones La Construcción S.A. as of June 30, 2025, its results for the six-month and three-month periods then ended, and its cash flows for the six-month period then ended, in accordance with the accounting standards and instructions issued by the Financial Market Commission, as described in Note 3(a) to the interim consolidated financial statements.

Other matters: Audit and review of financial statements in 2024

The Chilean Institute of Accountants (Colegio de Contadores de Chile A.G.) has approved the full and unconditional adoption, by the Generally Accepted Auditing Standards in Chile, of the International Standards on Auditing (ISAs) issued by the International Auditing and Assurance Standards Board (IAASB), effective for audits of consolidated financial statements for periods beginning on or after January 1, 2025.

The audit of the consolidated financial statements of Inversiones La Construcción S.A. as of December 31, 2024, for which we expressed an unmodified opinion on March 17, 2025, includes the consolidated statement of financial position as of December 31, 2024, which is presented in the accompanying interim consolidated financial statements. The review of the interim consolidated financial statements of Inversiones La Construcción S.A. as of June 30, 2024, for which we issued an unmodified conclusion dated September 12, 2024, comprises the interim consolidated statement of financial position as of June 30, 2024; the related interim consolidated statements of income and other comprehensive income for the six-month and three-month periods ended June 30, 2024; and the interim consolidated statements of changes in equity and cash flows for the six-month period then ended. These statements are presented on a comparative basis in the accompanying interim consolidated financial statements. Both the review and the audit mentioned above were conducted in accordance with Generally Accepted Auditing Standards in Chile applicable on the respective dates.

Deloitte.

August 25, 2025
Santiago, Chile

Firmado por:

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Jessica Pérez Pavez
RUT: 12,251,778-0
Partner

INVERSIONES LA CONSTRUCCION S.A. AND SUBSIDIARIES

Interim Consolidated Financial Statements as of June 30, 2025 and December 31, 2024

Interim Consolidated Statements of Financial Position

Interim Consolidated Statements of Comprehensive Income

Interim Consolidated Statements of Changes in Equity

Interim Consolidated Statements of Cash Flows

Notes to the Interim Consolidated Financial Statements

ThCh$: Amounts expressed in thousands of Chilean pesos

INVERSIONES LA CONSTRUCCION S.A. AND SUBSIDIARIES

Interim Consolidated Statements of Financial Position
as of June 30, 2025 (unaudited) and December 31, 2024

Assets

Non-insurance and non-banking assets	**Note**	**06-30-2025 ThCh$**	**12-31-2024 ThCh$**
Current assets:			
Cash and cash equivalents	(6a)	187,933,104	153,598,445
Current financial instruments	(10)	93,768,465	85,329,732
Other non-financial assets, current	(12)	9,497,577	7,834,205
Trade and other receivables	(7)	227,747,673	225,148,550
Accounts receivable from related parties, current	(8)	13,894,439	19,790,552
Inventories	(9)	16,997,921	15,674,976
Current tax assets	(11)	2,604,205	5,836,077
Assets available for sale	(16xi)	10,933,430	10,933,430
Total current assets non-insurance and non-banking activities		**563,376,814**	**524,145,967**
Non-current assets:			
Financial instruments, non current	(10)	21,410,983	29,003,118
Other non-financial assets, non-current	(12)	2,881,704	3,349,300
Rights receivable, non-current	(7)	4,043,740	3,726,014
Equity-accounted investees	(14)	406,922,527	403,875,678
Intangible assets other than goodwill	(15)	36,690,243	34,142,932
Goodwill	(17)	2,270,657	2,270,657
Property, plant and equipment	(16)	377,905,520	373,178,436
Right-of-use assets	(16)	173,704,354	168,257,639
Investment properties	(18)	6,634,494	6,690,541
Deferred tax assets	(11)	100,809,170	105,323,875
Total non-insurance and non-banking activity non-current assets		**1,133,273,392**	**1,129,818,190**
Total non-insurance and non-banking activity assets		**1,696,650,206**	**1,653,964,157**
Insurance activity assets			
Cash and bank deposits	(6a)	173,087,183	32,053,396
Financial investments	(31)	6,965,575,370	6,810,785,793
Real estate and similar investments	(35)	2,023,368,497	1,934,110,249
Investments in unit-linked contracts	(34)	684,366,925	670,138,582
Loans and advances to customers	(33)	68,610,043	65,871,910
Premium receivables	(37)	84,215,356	62,174,616
Reinsurance receivables	(38)	33,608,438	34,749,779
Investments in companies	(39)	35,707,543	32,338,298
Intangibles	(40)	29,999,031	28,817,200
Fixed assets	(36)	17,531,890	16,733,454
Current taxes	(41)	12,482,706	17,801,975
Deferred taxes	(41)	63,695,625	58,074,001
Other assets	(42)	74,858,034	60,981,954
Total insurance activity assets		**10,267,106,641**	**9,824,631,207**

See the accompanying notes to the interim consolidated financial statements.

INVERSIONES LA CONSTRUCCION S.A. AND SUBSIDIARIES

Interim Consolidated Statements of Financial Position
as of June 30, 2025 (unaudited) and December 31, 2024

Assets

Banking activity assets	**Note**	**06-30-2025 ThCh$**	**12-31-2024 ThCh$**
Cash and bank deposits	(6a)	256,118,707	205,043,048
Transactions pending settlement	(56)	53,804,156	48,950,072
Financial assets held for trading at fair value through profit or loss	(57)	380,991,803	374,151,987
Non-trading financial assets measured at fair value		483,344	452,475
Financial assets at fair value through profit or loss in other comprehensive income	(58)	316,168,251	246,528,242
Financial derivative contracts for accounting hedging	(59)	19,988,531	63,161,343
Financial assets at amortized cost		**4,049,103,254**	**3,813,026,432**
Rights under resale agreements and securities lending agreements		6,098,665	5,988,727
Loans and receivables from clients, commercial	(61)	3,537,785,957	3,344,552,998
Loans and receivables from clients, housing	(61)	132,351,511	119,056,539
Loans and receivables from clients, consumer	(61)	372,867,121	343,428,168
Investment in other companies	(62)	227,717	228,044
Intangibles	(63)	56,039,514	48,967,250
Assets for right to use leased assets	(64)	13,245,459	13,618,017
Fixed assets	(65)	3,322,411	3,374,040
Current taxes	(66)	5,185,952	2,955,293
Deferred taxes	(66)	23,444,466	27,907,204
Other assets	(67)	183,461,018	136,232,819
Other non-current assets and disposable groups for sale	(68)	26,314,274	26,912,111
Total banking activity assets		**5,387,898,857**	**5,011,508,377**
TOTAL ASSETS		**17,351,655,704**	**16,490,103,741**

See the accompanying notes to the interim consolidated financial statements.

INVERSIONES LA CONSTRUCCION S.A. AND SUBSIDIARIES

Interim Consolidated Statements of Financial Position
as of June 30, 2025 (unaudited) and December 31, 2024

Liabilities

Non-insurance and non-banking activity liabilities

	Note	06-30-2025 ThCh$	12-31-2024 ThCh$
Current liabilities:			
Other financial liabilities, current	(19)	170,577,457	132,311,171
Lease liabilities, current	(19)	19,560,453	17,977,393
Trade and other accounts payable, current	(20)	226,054,490	229,161,979
Accounts payable to related entities, current	(8)	428,762	337,992
Other provisions, current	(21)	66,694,484	69,107,356
Current tax liabilities	(11)	2,260,258	4,156,266
Provisions for employee benefits, current	(22)	20,214,305	25,768,007
Other non-financial liabilities, current	(23)	19,756,791	20,277,011
Liabilities directly associated with assets available for sale	(16xi)	1,315,966	1,265,085
Total non-insurance and non-banking activity current liabilities		**526,862,966**	**500,362,260**
Non-current liabilities:			
Other financial liabilities, non-current	(19)	879,548,697	884,752,691
Lease liabilities, non current	(19)	80,729,752	77,089,225
Other provisions, non-current	(21)	318	295
Deferred tax liabilities	(11)	30,589,036	31,980,560
Other non-financial liabilities, non-current	(23)	33,546,684	33,003,583
Total non-insurance and non-banking activity non-current liabilities		**1,024,414,487**	**1,026,826,354**
Total non-insurance and non-banking activity liabilities		**1,551,277,453**	**1,527,188,614**

Insurance activity liabilities

	Note	06-30-2025 ThCh$	12-31-2024 ThCh$
Social security insurance reserve	(44)	8,668,710,684	8,173,277,322
Non social security insurance reserve	(44)	840,519,840	798,262,596
Premiums payable	(45)	7,574,376	18,506,923
Bank borrowings	(43)	60,417,546	163,143,105
Current taxes	(47)	3,569,499	4,965,050
Deferred taxes	(41)	756,192	562,715
Provisions	(46)	854,257	987,943
Other liabilities	(48)	80,836,446	53,835,025
Total insurance activity liabilities		**9,663,238,840**	**9,213,540,679**

See the accompanying notes to the interim consolidated financial statements.

INVERSIONES LA CONSTRUCCION S.A. AND SUBSIDIARIES

Interim Consolidated Statements of Financial Position
as of June 30, 2025 (unaudited) and December 31, 2024

Liabilities

Banking activity liabilities	**Note**	**06-30-2025 ThCh$**	**12-31-2024 ThCh$**
Transactions pending settlement	(56)	48,167,976	44,679,774
Financial derivative contracts	(57) (60)	306,860,627	337,468,429
Financial derivative contracts for accounting hedging	(59) (60)	23,341,230	18,120,188
Financial liabilities at amortized cost		**4,133,215,980**	**3,837,290,414**
Deposits and other on-demand liabilities	(69)	252,040,980	247,235,936
Deposits and other time deposits	(69)	2,078,373,424	1,729,592,937
Obligations under repurchase agreements and securities lending agreements		5,027,706	5,085,800
Bank borrowings	(70)	478,218,115	561,953,866
Debt securities issued	(71)	1,311,480,378	1,287,089,000
Other financial obligations	(72)	8,075,377	6,332,875
Lease liabilities	(72)	7,598,368	7,927,953
Regulatory capital financial instruments issued	(71)	170,561,661	99,590,561
Provisions for contingencies	(73)	8,042,818	9,748,907
Provisions for dividends, interest payments and instrument remeasurement regulatory capital financial instruments issued	(73)	2,418,556	3,324,233
Special provisions for credit risk	(73)	21,695,267	21,880,712
Current taxes	(66)	1,229,436	519,078
Deferred taxes	(66)	6,341,992	9,839,304
Other liabilities	(74)	137,049,446	115,239,225
Total banking activity liabilities		**4,866,523,357**	**4,505,628,778**
TOTAL LIABILITIES		**16,081,039,650**	**15,246,358,071**

Equity

Shareholders' capital	(89)	236,129,973	237,902,800
Shareholders' premiums		471,175	471,175
Other reserves	(89)	(48,447,159)	(12,361,888)
Own shares in held in portfolio		(6,100,977)	(7,873,804)
Retained earnings	(89)	977,555,011	913,201,417
Equity attributable to owners of the Parent		**1,159,608,023**	**1,131,339,700**
Non-controlling interests	(90)	111,008,031	112,405,970
Total Equity		**1,270,616,054**	**1,243,745,670**
TOTAL LIABILITIES AND EQUITY		**17,351,655,704**	**16,490,103,741**

See the accompanying notes to the interim consolidated financial statements.

INVERSIONES LA CONSTRUCCION S.A. AND SUBSIDIARIES

Interim Consolidated Statements of Comprehensive Income
For the periods ended June 30, 2025 and 2024 (unaudited)

Statement of income non-insurance and non-banking activity	**Note**	**01-01-2025 06-30-2025 ThCh$**	**01-01-2024 06-30-2024 ThCh$**	**04-01-2025 06-30-2025 ThCh$**	**04-01-2024 06-30-2024 ThCh$**
Revenues from ordinary activities	(24)	789,544,488	678,111,896	402,714,737	351,143,855
Cost of sales	(24)	(624,644,889)	(585,158,705)	(315,136,880)	(306,255,533)
Gross profit		**164,899,599**	**92,953,191**	**87,577,857**	**44,888,322**
Other income by function		3,144,787	3,543,506	1,614,510	1,986,728
Administrative expenses	(28)	(109,552,134)	(99,401,703)	(55,516,718)	(51,446,116)
Other expenses by function		(380,762)	(372,361)	(218,985)	(158,200)
Other profit (loss)	(26)	(8,351,810)	(44,305,358)	(4,258,706)	(44,042,919)
Finance income	(25)	9,850,921	13,503,762	4,620,667	6,152,851
Financial costs	(27)	(23,806,781)	(22,785,789)	(12,241,942)	(11,532,446)
Share of profit of associates and joint ventures accounted for using the equity method	(14)	40,475,560	34,524,478	25,461,941	11,873,483
Exchange rate differences	(29)	(1,529,564)	1,558,011	(572,775)	(919,457)
Profit or loss on inflation-adjusted units	(30)	(18,477,619)	(16,495,454)	(7,902,366)	(9,894,461)
Profit (loss) before tax		**56,272,197**	**(37,277,717)**	**38,563,483**	**(53,092,215)**
Income (loss) tax on profit	(11)	(10,866,239)	14,498,352	(6,278,818)	15,464,945
(Loss) profit from continuing operations		**45,405,958**	**(22,779,365)**	**32,284,665**	**(37,627,270)**
(Loss) profit from non-insurance and non-banking activities		**45,405,958**	**(22,779,365)**	**32,284,665**	**(37,627,270)**

See the accompanying notes to the interim consolidated financial statements.

INVERSIONES LA CONSTRUCCION S.A. AND SUBSIDIARIES

Interim Consolidated Statements of comprehensive income, continued
For the periods ended June 30, 2025 and 2024 (unaudited)

Statement of profit or loss – insurance activities	Note	01-01-2025 06-30-2025 ThCh$	01-01-2024 06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Interest and readjustment income	(49)	252,082,710	260,353,497	147,417,651	122,617,180
Interest and readjustment expenses	(50)	(20,341,224)	(7,308,750)	12,966,491	(5,026,023)
Interest and indexation income, net		**231,741,486**	**253,044,747**	**160,384,142**	**117,591,157**
Premium withholding		771,608,568	415,565,245	382,593,631	227,781,445
Adjustment in unearned premium and life actuarial reserves	(51)	(9,400,777)	(53,490,709)	(42,131,578)	(12,583,520)
Total insurance operating income		**762,207,791**	**362,074,536**	**340,462,053**	**215,197,925**
Investment product		74,040	-	37,292	-
Cost of claims	(52)	(869,861,365)	(505,661,925)	(432,482,830)	(270,165,611)
Intermediation Result		(9,764,484)	(8,321,281)	(4,977,189)	(4,449,351)
Administrative cost		(8,729,627)	(7,228,940)	(4,321,413)	(3,928,215)
Total operating cost of insurance activities		**(888,281,436)**	**(521,212,146)**	**(441,744,140)**	**(278,543,177)**
Personnel salaries and expenses		(16,905,376)	(16,314,034)	(8,404,030)	(8,416,945)
Administrative expenses		(4,380,048)	(3,717,546)	(2,198,226)	(1,700,453)
Depreciation and amortization		(8,606,921)	(7,323,115)	(4,672,258)	(3,959,829)
Impairment		1,981,048	5,203,864	3,986,140	(1,030,725)
Other operating income (expenses)	(53)	(5,661,536)	(10,351,018)	(2,860,039)	(4,215,656)
Total insurance operating expenses		**(33,572,833)**	**(32,501,849)**	**(14,148,413)**	**(19,323,608)**
Operating income from insurance activities		**72,095,008**	**61,405,288**	**44,953,642**	**34,922,297**
Gain (loss) on inflation-adjusted units	(54)	(19,357,671)	(14,804,780)	(9,187,019)	(9,019,578)
Exchange rate differences	(54)	(9,038,877)	11,888,924	(1,898,476)	(5,223,396)
Other income and expenses		**(28,396,548)**	**(2,915,856)**	**(11,085,495)**	**(14,242,974)**
Profit before income tax		**43,698,460**	**58,489,432**	**33,868,147**	**20,679,323**
Income tax	(55)	5,105,257	(2,004,012)	(422,529)	2,098,055
Profit from continuing operations		**48,803,717**	**56,485,420**	**33,445,618**	**22,777,378**
Profit from insurance activities		**48,803,717**	**56,485,420**	**33,445,618**	**22,777,378**

See the accompanying notes to the interim consolidated financial statements.

INVERSIONES LA CONSTRUCCION S.A. AND SUBSIDIARIES

Interim Consolidated Statements of comprehensive income, continued
For the periods ended June 30, 2025 and 2024 (unaudited)

Income statement banking activities	**Note**	**01-01-2025 06-30-2025 ThCh$**	**01-01-2024 06-30-2024 ThCh$**	**04-01-2025 06-30-2025 ThCh$**	**04-01-2024 06-30-2024 ThCh$**
Income interest, net	(77)	52,747,533	62,446,636	34,242,368	21,886,349
Income adjustment,net	(78)	18,809,549	20,299,690	11,519,535	12,083,552
Income for commission,net	(76)	4,487,513	2,869,031	1,225,176	1,222,108
Net income from financial operations	(79)	36,318,482	14,426,391	7,618,062	13,841,562
Income (loss) from investments in affiliates	(62)	24,479	3,752	24,469	3,752
Result of non-current assets and disposal groups not eligible as discontinued operations	(85)	(1,863,816)	(2,089,560)	(1,617,998)	(1,729,054)
Other operating income	(84)	3,443,519	2,562,280	2,327,545	1,422,114
Personnel salaries and expenses	(80)	(32,729,738)	(31,946,699)	(16,714,627)	(17,022,925)
Administrative expenses	(82)	(19,088,992)	(14,837,548)	(9,512,342)	(7,621,773)
Depreciation and amortization	(83)	(3,404,051)	(2,606,002)	(1,448,645)	(1,251,025)
Impairment of non-financial assets		(5,665)	-	(5,665)	-
Other operating expenses	(84)	(3,644,389)	(4,294,509)	(2,154,545)	(3,548,768)
Operating income before credit losses		**55,094,424**	**46,833,462**	**25,503,333**	**19,285,892**
Credit loss expense	(81)	(24,001,419)	(11,447,173)	(12,074,797)	(4,092,915)
Profit (loss) from continuing operations before income tax		**31,093,005**	**35,386,289**	**13,428,536**	**15,192,977**
Income tax	(66)	(4,744,771)	(4,441,326)	(3,081,455)	(987,364)
Profit from continuing operations after tax		**26,348,234**	**30,944,963**	**10,347,081**	**14,205,613**
Profit from banking activities		**26,348,234**	**30,944,963**	**10,347,081**	**14,205,613**
Consolidated profit for the period		**120,557,909**	**64,651,018**	**76,077,364**	**(644,279)**
Profit attributable to owners of the Parent		114,013,184	53,094,638	74,453,370	(6,157,415)
Profit attributable to non-controlling interests.	(90)	6,544,725	11,556,380	1,623,994	5,513,136
Consolidated profit for the period		**120,557,909**	**64,651,018**	**76,077,364**	**(644,279)**
Basic earnings per share		1.15	0.53		
Diluted earnings per share		1.15	0.53		

See the accompanying notes to the interim consolidated financial statements.

INVERSIONES LA CONSTRUCCION S.A. AND SUBSIDIARIES

Interim Consolidated Statements of comprehensive income, continued
For the periods ended June 30, 2025 and 2024 (unaudited)

Statement of Comprehensive Income	01-01-2025 06-30-2025 ThCh$	01-01-2024 06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Profit for the period	**120,557,909**	**64,651,018**	**76,077,364**	**(644,279)**
Other comprehensive income:				
Other comprehensive income from revaluation gains	-	98,484,438	-	98,484,438
Deferred taxes related to changes in the revaluation surplus	-	(26,590,835)	-	(26,590,835)
Measurement of investments under IFRS 17	4,226,448	(2,509,219)	4,453,221	3,491,809
Measurement of technical reserves under IFRS 17	(4,684,808)	2,659,305	(4,668,865)	(2,768,339)
Available-for-sale investment instruments	(3,848,284)	4,565,944	(1,083,300)	692,251
Foreign currency translation differences	(2,717,283)	697,654	1,893,347	(10,638,298)
Actuarial gains on defined post-employment benefit plans	11,859	9,823	(56)	5,726
Deferred taxes related to available-for-sale investments	1,221,617	(1,193,210)	781,537	220,237
Cash flow hedge	2,052,771	1,200,588	109,983	1,617,802
Taxes related to cash flow hedge	(494,094)	(308,529)	23,670	(418,935)
Other comprehensive income	(3,801,344)	(2,652)	(2,397,986)	(1,545)
Subtotal other comprehensive income	**(8,033,118)**	**77,013,307**	**(888,449)**	**64,094,311**
Total comprehensive income (loss)	**112,524,791**	**141,664,325**	**75,188,915**	**63,450,032**
Comprehensive income attributable to owners of the Parent	110,586,104	128,544,489	76,192,346	57,086,005
Comprehensive income attributable to controlling interests	1,938,687	13,119,836	-1,003,431	6,364,027
Total comprehensive income (loss)	**112,524,791**	**141,664,325**	**75,188,915**	**63,450,032**

See the accompanying notes to the interim consolidated financial statements.

INVERSIONES LA CONSTRUCCION S.A. AND SUBSIDIARIES

Interim Consolidated Statements of Changes in Equity
as of June 30, 2025 and 2024 (unaudited)

	Note	Shareholders' capital	Own shares in held in portfolio	Shareholders' premiums	Cash flow hedge reserve	Revaluation surplus	Other reserves	Total other reserves	Retained earnings (accumulated deficit)	Equity attributable to owners of the Parent	Non-controlling interests	Total equity
Statements of changes in equity		**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**
Opening balance as of 01-01-2025		237,902,800	(7,873,804)	471,175	(6,819,242)	143,561,035	(149,103,681)	(12,361,888)	913,201,417	1,131,339,700	112,405,970	1,243,745,670
Adjustment for changes in accounting policies		-	-	-	-	-	-	-	-	-	-	-
Opening balance		**237,902,800**	**(7,873,804)**	**471,175**	**(6,819,242)**	**143,561,035**	**(149,103,681)**	**(12,361,888)**	**913,201,417**	**1,131,339,700**	**112,405,970**	**1,243,745,670**
Dividends distributed		-	-	-	-	-	-	-	(48,530,786)	(48,530,786)	(2,946,375)	(51,477,161)
Profit for the period		-	-	-	-	-	-	-	114,013,184	114,013,184	6,544,725	120,557,909
Other comprehensive income (loss)	(95)	-	-	-	1,558,654	-	(5,252,834)	(3,694,180)	267,100	(3,427,080)	(4,606,038)	(8,033,118)
Total comprehensive income (loss)		**-**	**-**	**-**	**1,558,654**	**-**	**(5,252,834)**	**(3,694,180)**	**114,280,284**	**110,586,104**	**1,938,687**	**112,524,791**
Share issue		-	-	-	-	-	-	-	-	-	6,211,010	6,211,010
Increase (decrease) due to shares transactions		(1,772,827)	1,772,827	-	-	-	-	-	-	-	-	-
Increase (decrease) from transfers and others		-	-	-	-	-	(32,230,991)	(32,230,991)	(1,395,904)	(33,626,895)	(6,054,039)	(39,680,934)
Increase (decrease) from changes in ownership interest in subsidiaries		-	-	-	-	-	(160,100)	(160,100)	-	(160,100)	(547,222)	(707,322)
Total changes in equity		**(1,772,827)**	**1,772,827**	**-**	**1,558,654**	**-**	**(37,643,925)**	**(36,085,271)**	**64,353,594**	**28,268,323**	**(1,397,939)**	**26,870,384**
Closing balance as of 06-30-2025	(89)	**236,129,973**	**(6,100,977)**	**471,175**	**(5,260,588)**	**143,561,035**	**(186,747,606)**	**(48,447,159)**	**977,555,011**	**1,159,608,023**	**111,008,031**	**1,270,616,054**

See the accompanying notes to the interim consolidated financial statements.

INVERSIONES LA CONSTRUCCION S.A. AND SUBSIDIARIES

Interim Consolidated Statements of Changes in Equity, continued
as of June 30, 2025 and 2024 (unaudited)

	Note	Shareholders' capital	Own shares in held in portfolio	Shareholders' premiums	Cash flow hedge reserve	Revaluation surplus	Other reserves	Total other reserves	Retained earnings (accumulated deficit)	Equity attributable to owners of the Parent	Non-controlling interests	Total equity
Statements of changes in equity		**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**
Opening balance as of 01-01-2024		239,852,287	(6,422,982)	471,175	(4,129,228)	72,301,680	(130,372,497)	(62,200,045)	812,508,427	984,208,862	140,116,740	1,124,325,602
Adjustment for changes in accounting policies		-	-	-	-	-	-	-	-	-	-	-
Opening balance		**239,852,287**	**(6,422,982)**	**471,175**	**(4,129,228)**	**72,301,680**	**(130,372,497)**	**(62,200,045)**	**812,508,427**	**984,208,862**	**140,116,740**	**1,124,325,602**
Dividends distributed		-	-	-	-	-	-	-	(21,142,905)	(21,142,905)	(4,771,952)	(25,914,857)
Profit for the period		-	-	-	-	-	-	-	53,094,638	53,094,638	11,556,380	64,651,018
Other comprehensive income (loss)	(95)	-	-	-	892,059	71,893,603	2,693,103	75,478,765	(28,914)	75,449,851	1,563,456	77,013,307
Total comprehensive income (loss)		**-**	**-**	**-**	**892,059**	**71,893,603**	**2,693,103**	**75,478,765**	**53,065,724**	**128,544,489**	**13,119,836**	**141,664,325**
Share issue		-	-	-	-	-	-	-	-	-	-	-
Increase (decrease) due to shares transactions		-	-	-	-	-	530,527	530,527	-	530,527	(3,122,253)	(2,591,726)
Increase (decrease) from transfers and others		(767,713)	(2,632,597)	-	-	-	-	-	-	(3,400,310)	-	(3,400,310)
Increase (decrease) from changes in ownership interest in subsidiaries		-	-	-	-	-	(7,629,704)	(7,629,704)	936,272	(6,693,432)	(846,432)	(7,539,864)
Total changes in equity		**(767,713)**	**(2,632,597)**	**-**	**892,059**	**71,893,603**	**(4,406,074)**	**68,379,588**	**32,859,091**	**97,838,369**	**4,379,199**	**102,217,568**
Closing balance as of 06-30-2024	(89)	**239,084,574**	**(9,055,579)**	**471,175**	**(3,237,169)**	**144,195,283**	**(134,778,571)**	**6,179,543**	**845,367,518**	**1,082,047,231**	**144,495,939**	**1,226,543,170**

See the accompanying notes to the interim consolidated financial statements.

INVERSIONES LA CONSTRUCCION S.A. AND SUBSIDIARIES

Interim Consolidated Statements of Cash Flows
as of June 30, 2025 and 2024 (unaudited)

Statements of Cash flows	Note	01-01-2025 06-30-2025 ThCh$	01-01-2024 06-30-2024 ThCh$
Cash flows from operating activities			
Non-insurance and non-banking activities			
Cash receipts from sales of goods and rendering of services		1,052,627,292	860,344,544
Other cash receipts from operating activities		25,087,012	52,743,633
Payments to suppliers of goods and services		(319,507,835)	(299,100,505)
Payments to and on account of employees	(28)	(144,028,374)	(132,239,440)
Payments for premiums and services, annuities and other obligations from policies underwritten		(428,441,970)	(404,911,829)
Other cash payments for operating activities		(139,826,154)	(104,808,742)
Dividends received	(14)	40,897,317	44,332,657
Interest paid		(232,531)	(540,747)
Interest received		3,789,142	9,933,981
Reimbursed (paid) income taxes	(11c)	(13,436,882)	(13,893,717)
Other cash receipts		25,485,091	12,415,996
Total net cash flows from operating activities – non-insurance and non-banking		**102,412,108**	**24,275,831**
Cash flows from operating activities			
Insurance activities			
Income from insurance premiums and coinsurance		862,633,863	461,394,054
Cash inflows from reinsurance claims		2,414,659	2,464,928
Cash inflows from financial assets at fair value		10,766,110,331	5,945,090,381
Cash inflows from financial assets at amortized cost		1,200,814,559	1,245,383,551
Interest received		57,706,288	38,931,061
Other cash inflows from insurance activities		11,937,496	570,182
Loans and receivables		914,098	939,818
Cash outflows for direct insurance services		(309,457)	(467,995)
Payment of salaries and claims		(637,141,660)	(435,109,623)
Cash outflows for direct insurance intermediation		(8,878,972)	(7,631,461)
Cash outflows for financial assets at fair value		(10,844,056,859)	(6,054,246,136)
Cash outflows for financial assets at amortized cost		(1,122,351,148)	(1,153,134,099)
Other cash outflows for insurance activities		(13,496,506)	(12,938,923)
Cash outflows for taxes		(14,911,016)	(13,502,768)
Other		(73,068,072)	(51,261,483)
Total net cash flows used in operating activities – insurance activities.		**188,317,604**	**(33,518,513)**

See the accompanying notes to the interim consolidated financial statements.

INVERSIONES LA CONSTRUCCION S.A. AND SUBSIDIARIES

Interim Consolidated Statements of Cash Flows, Continued
as of June 30, 2025 and 2024 (unaudited)

	Note	01-01-2025 06-30-2025 ThCh$	01-01-2024 06-30-2024 ThCh$
Cash flows from operating activities – banking activities			
Profit for the period		26,348,234	30,944,963
Charges (credits) to income that do not represent cash flows			
Depreciation and amortization	(83)	3,404,051	2,606,002
Allowances for credit risk		24,001,419	11,447,174
Market value adjustment of trading instruments		(36,318,482)	(14,426,392)
Net gain from investments in companies where the Company has significant influence		(24,479)	-
Net gain on sale of assets received in lieu of payment		(38,529)	(226,393)
Write-offs of assets received in lieu of payment		1,567,820	664,961
Other debits (credits) not representing movements in cash flows:		(36,505,098)	(2,391,178)
Net change in accrued interest, indexation adjustments and fees on assets and liabilities.		(72,708,989)	(77,210,761)
(Increase) decrease in loans and advances to customers		(235,290,731)	(159,681,861)
Net (increase) decrease of trading instruments		(69,135,857)	453,601,209
Increase (decrease) in term and other on-demand deposits		348,780,487	(129,480,611)
Increase (decrease) in bank borrowings		(83,735,751)	(209,840,339)
Increase (decrease) in other financial liabilities		716,839	(2,076,423)
Other		88,442,555	57,687,936
Total net cash flows from (used in) operating activities – banking activities.		**(40,496,511)**	**(38,381,713)**
Total net cash flows from (used in) operating activities		**250,233,201**	**(47,624,395)**

See the accompanying notes to the interim consolidated financial statements.

INVERSIONES LA CONSTRUCCION S.A. AND SUBSIDIARIES

Interim Consolidated Statements of Cash Flows, Continued
as of June 30, 2025 and 2024 (unaudited)

	Note	01-01-2025 06-30-2025 ThCh$	01-01-2024 06-30-2024 ThCh$
Cash flows used in investing activities – non-insurance and non-banking activities.			
Cash flows used to obtain control of subsidiaries		(1,636,699)	-
Other receipts from the sale of equity or debt securities of other entities		62,783,594	84,145,008
Other cash payments to acquire equity or debt securities of other entities		(62,416,477)	(65,404,512)
Loans granted to related parties		(1,296,667)	(449,241)
Acquisition of property, plant and equipment	(16b)	(13,109,191)	(10,917,139)
Acquisition of intangible assets	(15c)	(4,203,473)	(2,182,680)
Acquisition of other long-term assets		(128,697,135)	(129,776,680)
Proceeds from other long-term assets		134,176,749	150,152,647
Payments derived from futures, forward, options and swap contracts		(22,428,706)	(12,876,821)
Proceeds from futures, forward, options and swap contracts		18,986,681	12,280,789
Cash receipts from related companies		368,031	403,212
Interest received		467,569	1,114,897
Other cash receipts		30,058	(3,912,649)
Total net cash flows from investing activities – non-insurance and non-banking activities.		**(16,975,666)**	**22,576,831**
Cash flows from investing activities – insurance activities:			
Cash outflows for interests in Group entities and subsidiaries		(1,816,679)	(1,795,552)
Cash inflows from investment property	(35)	84,399,847	103,578,503
Cash outflows for investment property	(35)	(56,964,603)	(51,752,746)
Cash outflows for plant and equipment	(36)	(171,626)	(920,095)
Cash outflows for intangible assets		(78,325)	(113,186)
Other cash inflows from investing activities		319,158	267,331
Other cash outflows from investing activities		(324,226)	(375,575)
Total net cash flows from investing activities – insurance activities		**25,363,546**	**48,888,680**

See the accompanying notes to the interim consolidated financial statements.

INVERSIONES LA CONSTRUCCION S.A. AND SUBSIDIARIES

Interim Consolidated Statements of Cash Flows, Continued
as of June 30, 2025 and 2024 (unaudited)

	Note	01-01-2025 06-30-2025 ThCh$	01-01-2024 06-30-2024 ThCh$
Cash flows used in investing activities – banking activities:			
Acquisition of property, plant and equipment		(565,461)	(155,561)
Sales of property plant and equipment		191,346	1,372,841
Dividends received from investments in companies		24,415	-
Sales of assets received in lieu of payment or awarded		1,155,880	2,440,552
Net (increase) decrease in other assets and liabilities		30,493,706	(13,148,306)
Other		(3,015,223)	(1,749,932)
Total net cash flows used in investing activities – banking activities		**28,284,663**	**(11,240,406)**
Total net cash flows from investing activities		**36,672,543**	**60,225,105**
Cash flows used in financing activities – non-insurance and non-banking activities			
Proceeds from the issuance of shares		493,731	-
Payments to acquire or redeem the entity's shares		-	(3,375,163)
Proceeds from long-term bank borrowings		115,039,455	58,362,586
Proceeds from short-term bank borrowings		25,105,403	14,927,562
Related party financing		1,850,000	1,800,000
Repayment of borrowings		(128,361,838)	(98,131,884)
Payments of liabilities for financial leases		(9,845,162)	(9,024,925)
Cash payments of related party financing		(1,850,000)	(2,102,907)
Dividends paid		(60,482,027)	(45,793,356)
Interest paid		(18,076,379)	(20,692,538)
Other cash receipts (payments)		-	942
Total net cash flows used in financing activities – non-insurance and non-banking activities	(6)	**(76,126,817)**	**(104,029,683)**
Cash flows used in financing activities – insurance activities			
Bank or related loans		1,494,948	-
Other cash inflows for financing activities		197,211,015	206,506,178
Dividends paid to shareholders		-	(18)
Interest paid		(1,105,673)	(3,943,056)
Other cash outflows for financing activities		(232,164,722)	(221,219,074)
Total net cash flows from (used in) financing activities – insurance activities	(6)	**(34,564,432)**	**(18,655,970)**

See the accompanying notes to the interim consolidated financial statements.

INVERSIONES LA CONSTRUCCION S.A. AND SUBSIDIARIES

Interim Consolidated Statements of Cash Flows, Continued
as of June 30, 2025 and 2024 (unaudited)

	Note	01-01-2025 06-30-2025 ThCh$	01-01-2024 06-30-2024 ThCh$
Cash flows from (used in) financing activities – banking activities			
Proceeds from issue of bonds		289,222,108	210,190,693
Bonds payment		(203,807,890)	(6,332,985)
Issuance of payment shares		6,244,147	-
Dividends paid		(3,324,431)	(3,087,739)
Other		1,396,441	215,879
Total Cash flows from (used in) financing activities – banking activities	(6)	**89,730,375**	**200,985,848**
Total cash flows from (used in) financing activities.		**(20,960,874)**	**78,300,195**
Net increase in cash and cash equivalents before the effect of exchange rate changes		**265,944,870**	**90,900,905**
Effects of exchange rate changes on cash and cash equivalents		(7,168,096)	4,367,771
Increase net in cash and cash equivalents for the period		**258,776,774**	**95,268,676**
Cash and cash equivalents at the beginning of the period		409,805,404	605,210,036
Cash and cash equivalents at end of period	(6)	**668,582,178**	**700,478,712**

See the accompanying notes to the interim consolidated financial statements.

GENERAL INFORMATION NOTES

(1) Reporting entity

Inversiones La Construcción S.A. (hereinafter the "Parent" or "ILC") and its subsidiaries are part of the ILC Group (hereinafter "the ILC Group").

The Company's name was changed from "Sociedad de Inversiones y Servicios La Construcción S.A." as agreed by the shareholders at the Extraordinary General Shareholders' Meeting held on April 16, 2012 to "Inversiones La Construcción S.A."

Inversiones La Construcción S.A. is an openly-held shareholders' company, established on July 12, 2012, which was incorporated as a result of the spin-off of Compañía de Seguros de Vida La Construcción S.A. on April 20, 1980. Its activities are performed in the city of Santiago, at the address Av. Apoquindo No. 6750, piso 20, in Las Condes borough (Edificio Cámara Chilena de la Construcción).

The Group is controlled by Cámara Chilena de la Construcción A.G. (the ultimate Parent).

On July 12, 2011, a certificate was issued by way of which Inversiones La Construcción S.A. was registered under No. 1,081 with the Securities record kept by the Chilean Financial Market Commission (CMF, for its acronym in Spanish).

(2) Description of business

The Group concentrates its activities in Chile and Peru and its operations are oriented to the Pension Fund Administrator, healthcare insurance (Isapre), insurance, health, banking and other segments.

Pension Fund Administrator segment: includes the administration of pension funds, in addition to granting and administering the benefits established in Decree Law No. 3,500 and its subsequent amendments.

Private health insurance providers (Isapre) segment: includes the administration of health care payment contributions.

Insurance segment: includes individual, group, disability and survivorship and life annuity insurance as established by Decree Law No. 3.500 issued in the Republic of Chile and Law No. 29,903 and Supreme Decree No. 054-97-EF issued in the Republic of Peru.

Health segment: provision of health benefits and services, either directly or through the financing of these and related or supplementary activities, all of which in accordance with the provisions of Law No. 18,893 and its supplementary provisions.

Banking segment: segment that is materialized with the acquisition of 51.01% and control of Banco Internacional during 2015. as of June 30, 2025, such interest amounts to 78.20%.

Other segment: In accordance with the bylaws, the Company is engaged in making investments in all kinds of real estate and securities such as shares, bonds, debentures, stocks or interests in companies, mutual fund deposits, etc.; to manage and dispose of such investments and to receive income from them.

(3) Basis of presentation of the interim consolidated financial statements

(a) Statement of compliance

These interim consolidated financial statements of Inversiones La Construcción S.A. and Subsidiaries (hereinafter, the ILC Group), as of June 30, 2025 and as of December 31, 2024 have been prepared in accordance with instructions and standards issued by the Financial Market Commission (CMF), under comprehensive bases that are in line with approvals by Ordinary Official Letter No. 2385 dated January 23, 2014 for Compañía de Seguros Confuturo S.A. and Compañía de Seguros Vida Cámara S.A., and Circular No. 506 dated 2009 for Banco Internacional S.A.. In matters not regulated by these standards issued by the CMF, the International Financial Reporting Standards (IFRS), as issued by the International Accounting Standards Board ("IASB"), shall be applied. If there are discrepancies, the CMF instructions shall prevail.

The following are the subsidiaries:

<u>Insurance companies</u>

The interim consolidated financial statements as of June 30, 2025 and as of December 31, 2024 consider the financial statements of the subsidiaries Compañía de Seguros Confuturo S.A. and Compañía de Seguros Vida Cámara S.A., under standards issued for insurance companies, in accordance with Ordinary Official Letter No. 2385 dated January 23, 2014 of the CMF. They also include the financial statements of Compañía de Seguros de Vida Cámara S.A. (the subsidiary in Peru), which have been prepared in accordance with IFRS, as required by the CMF through Ordinary Official Communication No. 2135 of January 18, 2019.

On June 29, 2019, through Exempt Resolution No. 3086-2019, the Financial Market Commission approved: i) the merger by incorporation of the subsidiaries Compañía de Seguros Confuturo S.A. with Compañía de Seguros Corpseguros S.A., where Compañía de Seguros Confuturo S.A. absorbed Compañía de Seguros Corpseguros S.A., and ii) the amendment of the bylaws of the absorbing company.

The certificate of the resolution issued by the Financial Market Commission was registered on page 52,113, under No. 25,843, and on page 52,114, under No. 25,844, both of the Register of Commerce of Santiago for 2019, and published in the Official Gazette on July 5, 2019.

The main differences between the standards issued by the Financial Market Commission for insurance companies and the International Financial Reporting Standards are the following:

- Investments in real estate

These real estate investments are measured in accordance with the standards issued by the Chilean Financial Market Commission through General Standard No. 316, at the lower of carrying amount and appraisal value at the reporting date. In accordance with IAS 16 and IAS 40; in IFRS such assets are measured at cost or market value.

(3) Basis of presentation of the interim consolidated financial statements, continued

- Leased assets

The Company does not value real estate, property for own use and leased assets in accordance with IAS 16 and IAS 40; instead, these assets are measured at inflation-adjusted cost in accordance with General Standard No. 316 issued by the CMF.

- Impairment model for insurance contracts

The impairment of insurance contracts is determined in accordance with the standards issued by the Chilean Financial Market Commission through Circular No. 1499. For IFRS in accordance with IFRS 9 under the expected loss model.

- Financial assets

Impairment of financial assets, loans granted and mortgage loans is determined in accordance with the standards issued by the Chilean Financial Market Commission, through General Standard No. 208, and in IFRS in accordance with IFRS 9 under the expected loss model.

Derivative contracts are measured in accordance with Circular No. 1512 and General Standard No. 200, and subsequent amendments, at amortized cost. Under IFRS these assets are measured at market value as defined by IFRS 9.

Actuarial reserves

These reserves are valued and recorded in accordance with the rules and instructions issued by the Financial Market Commission.

<u>Banco Internacional S.A.</u>

The interim consolidated financial statements as of June 30, 2025 and as of December 31, 2024 of the subsidiary Banco Internacional S.A. have been prepared in accordance with the Compendium of Accounting Standards issued by the Chilean Financial Market Commission (formerly the Superintendency of Banks and Financial Institutions). Because of this and in accordance with the requirements of Circular No. 506 issued in 2009 by the CMF, for a better understanding of the main differences with IFRS these are included below.

- Goodwill

In accordance with the standards issued by the Chilean Financial Market Commission, goodwill must be supported by two reports issued by qualified professionals who are independent from the Bank and its external auditors, and independent from each other.

Goodwill generated prior to December 31, 2008 is amortized within the amortization period established originally. The standard issued by the Chilean Financial Market Commission does not provide the option to re-determine or revalue goodwill generated prior to the transition date, maintaining the criterion used originally.

Goodwill acquired beginning on January 1, 2009 is recognized at fair value less impairment losses.

- Intangible assets other than goodwill

In accordance with the standards issued by the CMF, non-amortizable intangible assets must be supported by two reports issued by qualified professionals independent from the Bank and its external auditors, as well as independent from each other. Expenditure on internally developed

(3) Basis of presentation of the interim consolidated financial statements, continued

software is recognized as an asset when the Bank is able to demonstrate its intention to internally use the software to generate future economic benefits.

- Provisions for loan losses

Although the standards established by the Compendium of Standards of the Financial Market Commission and those defined by IFRS require the determination of provisions or impairment based on expected loss models, the Financial Market Commission standard establishes categories to which different weightings are assigned for the establishment of the provision.

- Effective rate

Under the standards issued by the Chilean Financial Market Commission, interest on loans and accounts receivable are determined on an accrual basis according to the contractual rate established in the promissory notes; under IFRS these assets are measured at amortized cost using the effective interest method.

- Contingent credits

Under the standards issued by the Chilean Financial Market Commission, contingent loans are recorded in off-balance sheet memorandum accounts, and an allowance is recognized on these loans with a debit or credit to profit or loss for the year; IFRS does not include the requirement to establish such allowance on these loans.

- Assets in lieu of payment

Under the standards issued by the Chilean Financial Market Commission, these assets are recorded at the lower of cost and appraisal value, whereas under IFRS these assets are measured at the lower of cost and fair value, net of costs to sell. In addition, standards issued by the Chilean Financial Market Commission require that assets that have not been disposed of within one year are gradually written off over a period of 18 months.

- Recognition of interests

For past due amounts in the portfolio, under the standards issued by the Chilean Financial Market Commission interest recognition must be suspended after 90 days of delinquency; whereas IFRS do not include the suspension of the recognition of interests.

<u>AFP Habitat S.A.</u>

The interim consolidated financial statements of the indirect affiliate, AFP Habitat S.A., have been prepared in accordance with the standards issued by the Superintendency of Pensions and, for those matters not regulated by such Superintendency, in accordance with the provisions established by the Chilean Financial Market Commission.
In accordance with the provisions of Chapter II, Letter D, Title VII of Book IV of the Summary of Pension System Standards, the Administrator "deems there are no differences with respect to accounting treatments, presentations and/or disclosures of financial information."

The interim consolidated financial statements have been approved by the Board of Directors at the meeting held on August 25, 2025.

b. Basis of preparation

The interim consolidated financial statements have been prepared on the historical cost basis except for certain properties, financial instruments and investments in companies recorded using the equity method of accounting that are measured at revalued amounts or fair values at the end of each year,

(3) Basis of presentation of the interim consolidated financial statements, continued

as explained in the accounting policies section below. Generally, the historical cost is based on the fair value of the consideration paid in exchange for goods and services.

c. Presentation of the interim consolidated financial statements

The interim consolidated financial statements are presented considering three operation or service areas, i.e., non-insurance and non-banking, insurance and banking, including their respective notes. This was authorized by the Chilean Financial Market Commission through Ordinary Official Communication No. 26.738 of December 3, 2015.

(i) Interim consolidated statements of financial position

In the accompanying consolidated statement of financial position, balances are classified in accordance with the taxonomy established for "bank and insurance holding companies", non-insurance and non-banking activities according to their maturities, i.e., defining as current those maturing in twelve months or less and as non-current those maturing in more than twelve months, insurance activities as defined by the Chilean Financial Market Commission, and banking activities as defined by the Chilean Financial Market Commission (formerly the Superintendency of Banks and Financial Institutions).

(ii) Interim consolidated statements of comprehensive income

ILC presents its interim consolidated statement of income classified in accordance with the taxonomy established for “banking and insurance holding companies”, by function for the non-insurance and non-banking activities, insurance activities as defined by the Chilean Financial Market Commission and banking activities as defined by the Chilean Financial Market Commission.

(iii) Interim consolidated statements of cash flows

ILC presents its interim consolidated statement of cash flows according to the direct method, with the exception of the statement of cash flows involving banking activities, which is prepared under the standards established by the Chilean Financial Market Commission, which establish the use of the indirect method for cash flows from operating activities.

d. Basis of consolidation

The interim consolidated financial statements include the financial statements of the Company and the entities controlled by the Company (its subsidiaries). Control exists when the Company:

(a) has power over the investee (i.e., it has existing rights that give it the current ability to direct the investee's relevant activities);
(b) has exposure, or rights, to variable returns from its involvement with the investee; and
(c) has the ability to use its power over the investee to affect the amount of the investor's returns.

The Company reassesses whether has or not control over an investee if the events and circumstances indicate there have been changes in one or more of the three control elements mentioned above.

(3) Basis of presentation of the interim consolidated financial statements, continued

When the Company has less than a majority of the voting rights of an investee, it has power over the investee when those rights give it the unilateral practical ability to direct the investee's relevant activities. The Company considers all relevant events and circumstances to assess whether voting rights on an investee are sufficient to provide it with power, including:

(a) The size of the Company's holding of voting rights relative to the size and dispersion of holdings of the other vote holders;
(b) voting rights potentially held by the Company, other vote holders or other parties;
(c) rights arising from contractual agreements; and
(d) any other events or circumstances indicating that the Company has, or does not have, the ability to direct the relevant activities when such decisions need to be made, including the voting patterns of conduct at meetings of the previous shareholders.

Consolidation of a subsidiary begins when the Company obtains control over the subsidiary and ceases when the Company loses control of the subsidiary. Specifically, the revenues and expenses of a subsidiary acquired or sold during the year are included in the statement of comprehensive income from the date in which the Company obtains control and up to the date in which control ceases.

The total comprehensive income of the subsidiaries is attributed to the owners of the Company and non-controlling interests even if this results in the non-controlling interests having a negative balance.

When necessary, adjustments are made to the financial statements of subsidiaries to bring their accounting policies in line with the Group's accounting policies.

All assets and liabilities, equity, revenue, expenses and intra-group cash flows relating to transactions between Group entities are eliminated on consolidation.

<u>Changes in interests in existing Group subsidiaries</u>

Changes in the Group’s interests in Group subsidiaries that do not result in a loss of control are accounted for as equity transactions. The carrying amounts of the Group's interest and controlling interests are adjusted to reflect the change in their relative interests in the subsidiaries. Any difference between the amount by which the non-controlling interest is adjusted and the fair value of the consideration paid or received is recognized directly in equity and attributed to the owners of the Company.

When the Group loses control of a subsidiary, a gain or loss is recognized in profit or loss and is calculated as the difference between i) the aggregate of the fair value of the consideration received and the fair value of any retained interest; and ii) the previous carrying amount of the assets (including goodwill), and liabilities of the subsidiary and any non-controlling interest. When the assets of the subsidiary are measured at revalued amounts or at fair value and the related cumulative gain or loss has been recognized in other comprehensive income and accumulated in equity, the amounts previously recognized in other comprehensive income and accumulated in equity are accounted for as if the Group had directly sold the relevant assets (i.e. reclassified to profit or loss or transferred directly to retained earnings as specified by applicable IFRS). The fair value of any investment retained in the former subsidiary at the date on which control is lost will be deemed to be the fair value at the time of initial recognition of a financial asset in accordance with IFRS 9 or the cost at the time of initial recognition of an investment in an associate or joint venture.

(3) Basis of presentation of the interim consolidated financial statements, continued

A joint venture is an arrangement whereby the parties have a joint control agreement that gives them rights to the net assets of the joint venture. Joint control occurs only when decisions about the relevant activities require the unanimous consent of the parties sharing control.

An investment is accounted for using the equity method from the date on which it becomes an associate or joint venture. On acquisition of the investment, any difference between the cost of the investment and the entity's share of the net fair value of the investee's identifiable assets and liabilities is accounted for as goodwill and included in the carrying amount of the investment. Any excess of the entity's interest in the net fair value of the investee's identifiable assets and liabilities over the cost of the investment, after reassessment, is recognized immediately in comprehensive income.

When required, the total carrying amount of the investment (including goodwill) is tested for impairment in accordance with IAS 36 Impairment of Assets as a single asset by comparing its recoverable amount (higher of value in use and fair value less costs to sell) to its carrying amount; any impairment loss recognized is part of the investment's carrying amount. Any reversal of such impairment loss is recognized in accordance with IAS 36, increases the investment's value, on the basis of the recoverable amount of the investment.

The Company discontinues the use of the equity method on the date on which the investment ceases to be an associate or a joint venture, or when the investment is classified as held for sale. When the Company holds an interest in the former associate or joint venture and the interest is a financial asset, the Company measures the interest retained at its fair value at the present date and the market value is considered at its fair value on initial recognition, in accordance with IFRS 9.

The difference between the carrying amount of the associate or joint venture at the date the equity method was discontinued and the fair value of any interest held is included in determining the gain or loss on disposal of the associate or joint venture. In addition, if the Company previously recorded a gain or loss in other comprehensive income related to that associate or joint venture, that amount should be recorded in the same manner as if that associate or joint venture had directly sold the related assets or liabilities.

The Company continues to use the equity method of accounting when an investment in an associate becomes an investment in a joint venture or an investment in a joint venture becomes an investment in an associate. There is no remeasurement of the fair value of such changes in interest.

When the Company reduces its interest in an associate or joint venture, and continues to use the equity method, the effects that had previously been recognized in other comprehensive income should be reclassified to profit or loss according to the proportional amount of the decrease in interest in such associate.

When a Group Company enters into transactions with an associate or a joint venture, gains and losses resulting from transactions with the associate or joint venture are recognized in the Company's interim consolidated financial statements only to the extent of the third party's interest in the associate or joint venture.

(3) Basis of presentation of the interim consolidated financial statements, continued

The Companies included in these interim consolidated financial statements are detailed as follows:

Taxpayer ID	Company's name	Country	Functional currency	Ownership percentage 06-30-2025			12-31-2024
				Direct	Indirect	Total	Total
76.090.153-9	Inversiones La Construcción Ltda.	Chile	Chilean peso	99.9900	-	99.9900	99.9900
76.093.446-1	Inversiones Previsionales Dos SpA	Chile	Chilean peso	99.0000	-	99.0000	99.0000
96.608.510-k	Inversiones Internacionales La Construcción S.A.	Chile	Chilean peso	99.9980	-	99.9980	99.9980
96.856.780-2	Isapre Consalud S.A.	Chile	Chilean peso	99.9999	-	99.9999	99.9999
96.856.780-2	Inmobiliaria ILC SpA	Chile	Chilean peso	100.0000	-	100.0000	100.0000
65.136.665-8	Fundación ILC	Chile	Chilean peso	100.0000	-	100.0000	100.0000
76.283.171-6	Inversiones Marchant Pereira Ltda.	Chile	Chilean peso	99.9000	0.1000	100.0000	100.0000
76.081.583-7	Sociedad Educacional Machalí S.A.	Chile	Chilean peso	-	99.9000	99.9000	99.9000
76.499.524-4	ILC Holdco SpA	Chile	Chilean peso	100.0000	-	100.0000	100.0000
76.072.472-6	Factoring Baninter S.A.	Chile	Chilean peso	-	78.0000	78.0000	78.0000
97.011.000-3	Banco Internacional	Chile	Chilean peso	-	78.2000	78.2000	78.0600
76.930.984-5	Banco Internacional Administradora General de Fondos S.A.	Chile	Chilean peso	-	78.0600	78.0600	78.0600
76.002.878-9	Baninter Corredores de Seguros Ltda.	Chile	Chilean peso	-	79.0600	79.0600	79.0600
76.139.506-8	Autofin S.A.	Chile	Chilean peso	-	78.2000	78.2000	39.8106
96.751.830-1	Inversiones Confuturo S.A.	Chile	Chilean peso	99.9900	-	99.9900	99.9900
96.571.890-7	Cía. de Seguros Confuturo S.A.	Chile	Chilean peso	-	99.9900	99.9900	99.9900
99.003.000-6	Cía. de Seguros de Vida Cámara S.A.	Chile	Chilean peso	99.9999	-	99.9999	99.9999
-	Vivir Seguros Compañía de Seguros de Vida S.A.	Peru	Nuevos soles	99.9999	-	99.9999	99.9999
76.020.458-7	Empresas Red Salud S.A.	Chile	Chilean peso	99.9900	-	99.9900	99.9900
76.411.758-1	TI Red SpA	Chile	Chilean peso	-	99.9900	99.9900	99.9900
77.257.563-7	Servicios Compartidos Red Salud S.A.	Chile	Chilean peso	-	99.9900	99.9900	99.9900
77.626.636-1	Red Salud SPA Technical Training Organization	Chile	Chilean peso	-	99.9900	99.9900	99.9900
78.053.560-1	Servicios Médicos Tabancura SpA	Chile	Chilean peso	-	99.9900	99.9900	99.9900
76.123.853-1	Inmobiliaria Clinica SpA	Chile	Chilean peso	-	99.9900	99.9900	99.9900
96.923.250-2	Centro de Diagnóstico Clínica Tabancura S.A.	Chile	Chilean peso	-	98.9900	98.9900	98.9900
78.040.520-1	Clinica Avansalud SpA	Chile	Chilean peso	-	99.9900	99.9900	99.9900
76.853.020-3	Resonancia Magnética Avansalud S.A.	Chile	Chilean peso	-	50.9900	50.9900	50.9900
96.793.370-8	Lab. de Neurofisiología Digital y Estudio del Sueño S.A.	Chile	Chilean peso	-	49.9900	49.9900	49.9900
96.885.930-7	Clinica Bicentenario SpA	Chile	Chilean peso	-	99.9900	99.9900	99.9900
76.124.062-5	Servicios Médicos Bicentenario S.A.	Chile	Chilean peso	-	99.9900	99.9900	99.9900
76.181.326-9	Oncored SpA	Chile	Chilean peso	-	99.9900	99.9900	99.9900
76.207.967-4	Onco Comercial S.A.	Chile	Chilean peso	-	99.9900	99.9900	99.9900
76.837.677-8	Inversiones CAS SpA	Chile	Chilean peso	-	99.9900	99.9900	99.9900
76.110.809-3	Arauco Salud Ltda.	Chile	Chilean peso	-	99.8000	99.8000	99.8000
96.942.400-2	Megasalud S.A.	Chile	Chilean peso	-	99.9900	99.9900	99.9900
76.025.069-4	Inversiones en Salud Millacura S.A.	Chile	Chilean peso	-	50.4900	50.4900	50.4900
76.434.619-k	Adm. de Clínicas Regionales Seis SpA	Chile	Chilean peso	-	99.9900	99.9900	99.9900
76.756.632-8	Compañía de Inversiones en Salud S.A.	Chile	Chilean peso		50.9900	50.9900	50.9900
76.451.668-0	Inversiones Clínicas La Serena SpA	Chile	Chilean peso	-	62.7100	62.7100	62.7100
76.160.932-7	Inversalud del Elqui S.A.	Chile	Chilean peso	-	63.1100	63.1100	63.1100
99.533.790-8	Clínica Regional del Elqui SpA	Chile	Chilean peso	-	63.1100	63.1100	63.1100
96.680.980-9	Centro Médico del Elqui SpA	Chile	Chilean peso	-	63.1100	63.1100	63.1100
76.086.007-7	Inmobiliaria e Inversiones Clínica Rancagua S.A.	Chile	Chilean peso	-	99.9900	99.9900	99.9900
78.918.290-6	Clínica Integral S.A.	Chile	Chilean peso	-	99.9900	99.9900	99.9900
76.906.480-k	Centro de Especialidades Médicas Integrales S.A.	Chile	Chilean peso	-	99.9900	99.9900	99.9900
99.577.240-k	Inversalud Valparaíso S.A.	Chile	Chilean peso	-	99.4700	99.4700	98.6900
99.568.720-8	Clínica Valparaíso SpA	Chile	Chilean peso	-	99.4700	99.4700	98.6800
99.568.700-3	Centro Médico Valparaíso SpA	Chile	Chilean peso	-	99.4700	99.4700	98.6800
76.296.601-8	Inversalud Magallanes S.A.	Chile	Chilean peso	-	81.5800	81.5800	81.5800
96.567.920-0	Clínica Magallanes S.A.	Chile	Chilean peso	-	81.5800	81.5800	81.5800
76.542.910-2	Centro Médico Magallanes SpA	Chile	Chilean peso	-	81.5800	81.5800	81.5800
76.137.682-9	Inversalud Temuco S.A.	Chile	Chilean peso	-	74.6500	74.6500	74.6500
96.774.580-4	Inmobiliaria Inversalud SpA	Chile	Chilean peso	-	74.6500	74.6500	74.6500
76.046.416-3	HCUM Prestaciones Ambulatorias SpA	Chile	Chilean peso	-	74.6500	74.6500	74.6500
96.598.850-5	Clínica Iquique S.A.	Chile	Chilean peso	-	92.1900	92.1900	92.1900

(3) Basis of presentation of the interim consolidated financial statements, continued

e. Basis of translation

Assets and liabilities in U.S. dollars (US$), Unidades de Fomento (UF) and Peruvian nuevos soles have been converted to Chilean pesos (reporting currency CLP) at the exchange rates observed at each closing date:

Period	Nuevo Sol	US$	UF
June 30, 2025	263.74	933.42	39,267.07
December 31, 2024	264.54	996.46	38,416.69
June 30, 2024	246.02	944.34	37,571.86

f. Functional currency

For the preparation of the interim consolidated financial statements of each of the Group entities, transactions in currencies other than an entity's functional currency (foreign currencies) are recognized at the exchange rates prevailing at the dates of the transactions. At the end of each reporting period, monetary items denominated in foreign currencies are translated at the exchange rates at that date. Non-monetary items measured at fair value that are denominated in foreign currencies are retranslated at the exchange rates at the dates when the fair value was determined. Non-monetary items that are measured in terms of their historical cost in a foreign currency are not reconverted.

Foreign currency translation differences on monetary items are recognized in profit or loss in the period in which they arise, except for:

- foreign currency translation differences arising from loans denominated in foreign currency related to assets under construction for future productive use, which are included in the cost of such assets when considered as an adjustment to interest costs on such loans denominated in foreign currency;
- foreign currency translation differences from transactions entered into to hedge certain exchange rate risks; and
- foreign currency translation differences from monetary items receivable from or payable to a foreign operation for which payment is neither planned nor probable (thus forming part of the net investment in the foreign operation), which are initially recognized in other comprehensive income and reclassified from equity to profit or loss when the monetary items are paid.

For purposes of presentation of the interim consolidated financial statements, the assets and liabilities of the Group's foreign operations are translated to Chilean pesos using the exchange rates prevailing at the end of each reporting period. Income and expense items are translated at the average exchange rates for the period, unless exchange rates fluctuate significantly during the period, in which case the exchange rates at the dates of the transactions are used. Foreign currency translation differences that arise, if any, are recognized in other comprehensive income and accumulated in equity (attributed to non-controlling interests where applicable).

The presentation currency of the interim consolidated financial statements as of June 30, 2025 and December 31, 2024 is the Chilean peso.

(3) Basis of presentation of the interim consolidated financial statements, continued

On the sale of a foreign investment (i.e. sale of the Group's entire interest in a foreign investment, or a sale involving the loss of control over a subsidiary that includes a foreign investment, a partial sale of an interest in a joint arrangement or an associate of which the retained interest is transformed into a financial interest that includes a foreign investment), all accumulated foreign currency translation differences in equity related to that transaction attributable to the owners of the Company are reclassified to profit or loss.

Goodwill and fair value adjustments on identifiable assets acquired and liabilities assumed arising from the acquisition of a foreign investment are treated as assets and liabilities expressed in the currency of origin of the investment and translated at the exchange rate prevailing at the end of each reporting period. Foreign currency translation differences are recognized in other comprehensive income and equity.

(4) Significant accounting policies

The accounting policies set out below have been used in the preparation of these interim consolidated financial statements. These policies have been established in accordance with the regulations issued by the Financial Market Commission and in compliance with International Financial Reporting Standards (IFRS).

For an adequate understanding of the accounting policies applied, the description of the accounting criteria has been divided for the insurance and banking sector separating them from the policies applied to the Company's other sectors.

Non-insurance and non-banking activities

(a) Financial instruments

i. <u>Initial recognition and measurement</u>

Trade receivables and debt securities issued are initially recognized when they are originated. All other financial assets and financial liabilities are recognized initially when the Group becomes a party to the contractual provisions of the instrument.

A financial asset (unless it is a trade receivable without a significant financing component) or a financial liability is initially measured at fair value plus, for an item not measured at fair value through profit or loss, transaction costs that are directly attributable to its acquisition or issue. A trade receivable without a significant financing component is initially measured at the transaction price.

ii. <u>Classification and subsequent measurement</u>

On initial recognition, a financial asset is classified as measured at: amortized cost; fair value through other comprehensive income – debt investment; fair value through other comprehensive income – equity investment; or at fair value through profit or loss.

Financial assets are not reclassified after their initial recognition, unless the Group changes its business model with a model to manage financial assets, in which case all financial assets

(4) Significant accounting policies, continued

affected are reclassified on Day 1 of the first reporting period following the change in the business model.

A financial asset is measured at amortized cost if it meets both of the following conditions and is not measured as fair value through profit or loss:

- The financial asset is held within a business model the objective of which is to hold financial assets to collect the contractual cash flows; and
- The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

A debt investment is measured at fair value through other comprehensive income if it meets both of the following conditions and is not designated as fair value through profit or loss:

- The financial asset is held within a business model whose objective is achieved by collecting contractual cash flows and selling financial assets; and
- The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

At initial recognition of an investment in an equity security which is not held for trading, the Group may make an irrevocable election, at initial recognition, to present subsequent changes in fair value in other comprehensive income. Such election is performed individually for each investment.

All financial assets not classified as measured at amortized cost or fair value through other comprehensive income as described above are measured at fair value through profit or loss. This includes all derivative financial assets.

On initial recognition, the Group may irrevocably designate a financial asset that otherwise meets the requirements to be measured at amortized cost or at fair value through other comprehensive income as fair value through profit or loss if doing so eliminates or significantly reduces a measurement or recognition mismatch that would otherwise arise.

The Group makes an assessment in which it holds a financial asset at portfolio level because this best reflects how the business is managed and information is provided to Management. The information considered includes the following:

- The stated policies and objectives for the portfolio and the operation of those policies in practice. These include whether Management’s strategy focuses on collecting contractual interest income, maintaining a particular interest rate profile or matching the lifespan of the financial assets to the term the liabilities that such assets are financing or expected cash outflows or realizing cash flows through the sale of the assets;
- How the performance of the portfolio is assessed and reported to the Group's key Management personnel;
- The risks that affect the performance of the business model (and the financial assets held within that business model) and how those risks are managed;

(4) Significant accounting policies, continued

- How the business managers are paid (e.g., if the compensation is based on the fair value of the assets managed or on the contractual cash flows obtained; and
- The frequency, volume and timing of sales of financial assets in prior periods, the reasons for such sales and expectations about future sales activity.

iii. Financial assets at fair value through profit or loss

These assets are subsequently measured at fair value. Net gains and losses, including any interest or dividend income, are recognized in profit or loss.

iv. Financial assets at amortized cost

These assets are subsequently measured at amortized cost using the effective interest method. The amortized cost is reduced by impairment losses.

Interest income, foreign exchange gains and losses and impairment are recognized in profit or loss. Any gain or loss on derecognition is recognized in profit or loss.

v. Identification and measurement of impairment on financial instruments and contract assets

The Group recognizes estimations of expected credit losses for:
– financial assets measured at amortized cost;
– contract assets (as defined in IFRS 15).

The Company measures loss estimates for an amount equal to asset lifetime ECLs.

Loss estimates in trade receivables and contract assets are always measured by an amount equal to the expected credit losses over the asset lifetime. In determining whether the credit risk on a financial instrument has increased significantly from initial recognition in estimating expected credit losses, the Group considers reasonable and sustainable information that is relevant and available without undue cost or effort. This includes quantitative and qualitative information and analyses, based on the Group's historical experience and an informed credit assessment including forward-looking assessments. Lifetime ECLs are the ECLs that result from all possible default events over the expected life of a financial instrument.

The maximum period considered in estimating expected credit losses is the maximum contractual period during which the Group is exposed to credit risk.

Credit-impaired financial assets

At each reporting date, the Group assesses whether the financial assets recorded at amortized cost are credit-impaired. A financial asset is ‘credit-impaired’ if one or more events that have a detrimental impact on the estimated future cash flows of that financial asset have occurred.

Evidence that a financial asset is credit-impaired include the following observable inputs:
– significant financial difficulty of the borrower or issuer;
– a breach of contract such as non-compliance or an event of default;

(4) Significant accounting policies, continued

– it is probable that the borrower will enter bankruptcy or other financial reorganization; or the disappearance of an active market for a security because of financial difficulties.

Derivative and hedging financial instruments

The Company uses a variety of derivative financial instruments to manage its exposure to volatility risks in interest rates and in exchange rates, including foreign currency forward contracts and interest rate swaps. Note 10 presents a detail of these derivative financial instruments.

Derivatives are initially recognized at fair value at the date the derivative contract is entered into, and are subsequently remeasured at fair value at the end of each reporting period. The accounting recognition of subsequent changes in fair value depends on whether the derivative is designated as a hedging instrument, and if so, the nature of the hedged item and the type of designated hedging relationship.

At the inception of the hedging transaction the Group formally designates the strategies by identifying the economic relationship between the hedging instruments and hedged items, hedged risk factor, including how the hedging instrument is expected to offset changes in cash flows of the hedged items, among other aspects. The Group documents its risk management objective and strategy for entering into hedging transactions at the inception of each hedging relationship.

In particular, to designate derivative instruments as hedges, the Company documents i) the relationship or correlation between the hedging instrument and the hedged item as well as management's risk strategy and objectives at the date of the transaction or at the date of designation, and ii) the assessment of whether the hedging instrument used is effective in hedging changes in fair value or cash flows of the hedged item, both at the date of designation and successively.

Embedded derivatives

Derivatives embedded in host contracts that are not financial assets within the scope of IFRS 9 are treated as separate derivatives when they meet the definition of a derivative, their risks and characteristics are not closely related to those of the host contracts and the host contracts are not measured at FVTPL.

Derivatives embedded in hybrid contracts that contain a host within the scope of IFRS 9 are not separated. The hybrid contract in its entirety is subsequently classified and measured at either amortized cost or at FVTPL, as appropriate.

vi. Financial Liabilities

Derivative financial instruments in a liability position are classified as financial liabilities at fair value through profit or loss. The remaining financial liabilities are classified as "other payables" in accordance with IFRS.

The financial liabilities that are not measured at fair value through profit or loss are measured at amortized cost. The carrying amounts of financial liabilities that are measured at amortized cost are determined using the effective interest method.

(4) Significant accounting policies, continued

Interest expenses that are not capitalized as part of the cost of an asset are included in the statement of comprehensive income under "Finance costs."

The effective interest method is a method of calculating the amortized cost of a financial liability and allocating the interest expense over the relevant period. The effective interest rate is the discount rate that exactly matches the cash flows payable (including all fees and interest points paid or received that comprise the effective interest rate, as well as transaction costs and any other premium or discount) estimated over the expected life of the financial liability or, where appropriate, a shorter period to the net carrying amount of the financial liability.

(b) Estimates

For the preparation of the interim consolidated financial statements, certain estimates were made by the Management of ILC and Subsidiaries to quantify some of the assets, liabilities, revenue, expenses and commitments recognized therein. These estimates are based on the best knowledge and understanding of the Group's Management on the reported amounts, events, or actions and basically refer to the following:

i. Impairment of assets

The Group reviews the carrying amount of its impaired assets to determine whether there is any indication that the carrying value may not be recoverable. If such an indication exists, then the asset’s recoverable amount is estimated. In assessing impairment, assets that by themselves do not generate independent cash flows are grouped in the cash-generating unit ("CGU") to which the asset belongs. The recoverable amount of these assets or CGU is measured at the higher of fair value or carrying amount.

Management uses its judgment in the grouping of assets that do not generate independent cash flows and also in estimating the timing and value of underlying cash flow calculations. Subsequent changes in the group of CGU or frequency of cash flows could impact the carrying amounts of the respective assets.

ii. Useful lives of property, plant and equipment

Management of ILC and Subsidiaries determine the estimated useful lives and the related depreciation charges for its different assets. This estimate is based on the forecasted product life cycles for the segment. The Group reviews the estimated useful lives of the items of property, plant and equipment at the close of each annual financial reporting period.

iii. Estimate of the fair value of land and buildings recorded in property, plant and equipment

The ILC Group's Management recognizes land and buildings through the revaluation model, the fair value of which can be measured reliably, will be accounted for at its revalued amount, which is its fair value at the time of revaluation and the accumulated amount of impairment losses incurred.

(4) Significant accounting policies, continued

iv. Fair value of derivative instruments and other financial instruments

The fair value of financial instruments that are not traded in an active market is determined using valuation techniques. The Group will use judgment to select a variety of methods and make assumptions that will be based primarily on market conditions existing at the reporting date. For derivative financial instruments, the assumptions made are based on quoted market rates adjusted for the specific characteristics of the instrument. Other financial instruments are measured using a cash flow update analysis based on supported assumptions, and on observed market prices or rates, if possible.

v. Criteria used to calculate estimates of net realizable value of inventories

The variable considered for the calculation of net realizable value is mainly the estimated sales price of inventories.

vi. The probability of occurrence and the amount of uncertain or contingent liabilities

Estimates have been made considering the information available at the date of issuance of these interim consolidated financial statements. However, future events may make it necessary to modify them in future periods (prospectively as a change in estimate in accordance with IAS 8).

vii. Calculation of income tax and deferred tax assets

The right measurement of income tax expense depends on several factors, including estimates of the timing and realization of deferred tax assets and periodicity of income tax payments. Present collections and payments may differ significantly from these estimates as a result of changes in tax standards, and also because of unforeseen future transactions that have an effect on the Group’s tax balances.

viii. Equity-accounted investees

Investments in companies over which ILC and Subsidiaries exercise joint control with another company or in which it has significant influence are accounted for using the equity method of accounting. In accordance with IAS 28, paragraph 5, significant influence is presumed in those cases in which the Group owns, directly and indirectly, an interest equal to or greater than 20% of the investee, which has a significant influence on its finance and operating policies.

ix. Deferred acquisition costs

The cost of sales originated by the Commercial Management in engaging health plans are deferred according to the average permanence of the total portfolio of contracts. According to updated evaluation studies on the Company's affiliated member portfolio, it determined an average permanence of 76 months, establishing this period as the basis for accrual and amortization.

The Company's Management periodically assesses the retention policies applied and the evolution experienced by its business in the methodology for calculating the periods of permanence, making, if necessary, the updates according to such evolution.

(4) Significant accounting policies, continued

x. Provision for incurred unsettled services

The Accounting Policy adopted by Isapre Consalud for the calculation of these liabilities includes the application of a triangle actuarial model for the calculation of Health Benefits and Work Disability Subsidies (SIL) incurred and not reported, a model that is appropriately documented and approved by the applicable bodies of the private health insurance providers.

This actuarial calculation considers those benefits and/or services that, having materialized at the closing date of the financial statements, have not yet been accounted for. The model considers a period of 5 years of history (60 months) and a quarterly grouping of the movements of each month (calendar months). This definition was adopted in order to provide greater stability to the calculation of the provision at the end of each period and, additionally, it is consistent with the practice in Chile for this type of estimates.

(c) Equity-accounted investees

The equity method of accounting consists of recording the percentage of investment of ILC and Subsidiaries initially at cost, to be adjusted subsequently for post-acquisition changes in the net assets of the issuing company. If the losses of the issuing company equal or exceed its share, ILC will cease to recognize its share of the additional losses, once the share of ILC and Subsidiaries is reduced to zero, the additional losses will be maintained and a liability will be recognized, only to the extent that the Group has incurred legal or constructive obligations, or has made payments on behalf of the associate.

(d) Property, plant and equipment

The cost of items of property, plant and equipment, except for land and buildings, comprises its acquisition cost plus any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by Management. In addition, borrowing costs directly attributable to the acquisition or construction of assets which require a significant period of time before being used or settled, are also considered as cost of items of property, plant and equipment.

Items of property, plant and equipment are measured at cost less accumulated depreciation and impairment losses.

Repair, preservation and maintenance expenses are expensed in profit or loss in the period in which they incurred. Certain assets of property, plant and equipment of ILC and Subsidiaries require periodic maintenance. In these cases, the items that require replacement are recognized separately from the other assets and with a degree of disaggregation that allows them to be depreciated in the period between the current and next repair.

Land and buildings at the time of acquisition are valued at cost. Subsequently, all land and buildings classified as property, plant and equipment are measured at fair value. In accordance with IFRS 13, prior to determining fair value, the Company conducts an analysis of the highest and best possible use for its land and buildings, after which it determines its fair value. It is the Group's policy to perform the highest and best use analysis and determination of fair value every three years or in a shorter period if land and/or buildings experience significant changes in their fair value.

(4) Significant accounting policies, continued

It is the Group's policy that the determination of the fair value of the land and buildings and the study of the highest and best possible use of the land and buildings is performed by an independent specialist.

The revaluation surplus determined as such, will be recorded through other comprehensive income in other reserves in equity. In the event that the fair value means a decrease in the value of the asset, this decrease will be recorded in equity through other comprehensive income and if the decrease in value exceeds the related reserve, this excess will be recorded in profit or loss for the period.

Expansion, modernization and improvement costs that represent an increase in productivity, capacity or efficiency, or an increase in the useful life, are capitalized by increasing the value of the assets.

This item also includes investments made in assets acquired under lease contracts with a purchase option that meet the characteristics of finance lease. Assets are not legally owned by the Company until the related purchase option is exercised.

The gain or loss from the disposal of an asset is calculated as the difference between the price obtained from the sale and the carrying amount in the accounting records recognizing a debit or credit to profit or loss for the year.

(e) Investment properties

Investment property refers to properties held to generate income and/or capital appreciation (including properties under construction for such purposes). Investment property is initially measured at cost, including transaction costs.

An investment property is derecognized upon disposal or when the investment property is permanently withdrawn from use and no future economic benefits are expected from the disposal. Any gain or loss arising from the derecognition of the property (calculated as the difference between the net proceeds from the sale and the carrying amount of the asset) is included in profit or loss in the period in which the property is derecognized.

(4) Significant accounting policies, continued

(f) Depreciation

Items of property, plant and equipment and investment property are depreciated using the straight-line method by distributing the acquisition cost of the assets less their estimated residual value during the estimated years of useful lives of assets. The main categories of property, plant and equipment are recorded and their related useful lives are shown below.

Useful life	**Range - years**
Buildings	20-80
Plant and equipment	3-10
Information technology equipment	2-5
Fixtures and fittings	10-20
Vehicles	3-5
Right-of-use assets	(*)

(*) According to lease agreement

Improvement of leased assets:	
Facilities	2-10 (**)

(**) Or the contract term, whichever is shorter.

The residual value and useful life of items of property, plant and equipment and investment property are reviewed and adjusted periodically and depreciation starts when assets are brought to working condition for their intended use.

Land is recognized separately from the buildings or facilities that may be constructed on them, and have an indefinite life and accordingly, is not depreciated. The Group at least annually assesses the existence of a possible impairment of assets in property, plant and equipment and investment property. Any reversal of the impairment loss is recognized in profit or loss or equity, where applicable.

(g) Intangible assets other than goodwill

- Intangible assets acquired separately:

Intangible assets with finite useful lives that are acquired separately are recorded at cost less accumulated amortization and any accumulated impairment losses. Amortization is recognized based on the straight-line method over its estimated useful life. The estimated useful lives and depreciation method are reviewed at the end of each reporting period, with the effect of any changes in the estimate recorded on a prospective basis. Intangible assets with finite useful lives that are acquired separately are recorded at cost less accumulated impairment losses.

- Internally-generated intangible assets - research and development expenditure:

Expenditure generated by research activities are recognized as an expense in the period in which they are incurred.

(4) Significant accounting policies, continued

An intangible asset generated internally as a result of development activities (or the development phase of an internal project) is recognized if, and only if, all of the following conditions are met:

- the technical feasibility of completing the intangible asset so that it will be available for use or sale;
- the intention to complete the intangible asset and use or sell it;
- the ability to use or sell the intangible asset;
- the manner in which the intangible asset will generate probable future economic benefits;
- the availability of adequate technical, financial and other type of resources to complete the development and to use or sell the intangible asset; and
- the ability to measure reliably the expenditure attributable to the intangible asset during its development.

The amount initially recognized for an internally-generated intangible asset is the sum of the expenditure incurred from the time the intangible asset first meets the recognition criteria established previously. If an internally-generated internally asset cannot be recognized, development expenditure are recorded in profit or loss in the period in which they are incurred.

- Intangible assets acquired in a business combination:

Intangible assets acquired in a business combination and recognized separately from goodwill are initially recognized at fair value at the acquisition date (which is considered as their cost).

Subsequent to initial recognition, an intangible asset acquired in a business combination is reported at cost less accumulated amortization and accumulated impairment losses, on the same basis as intangible assets that are acquired separately.

- Impairment of tangible assets and intangible assets other than goodwill:

At the end of each reporting period, the Group assesses the carrying amounts of its tangible and intangible assets to determine whether there is any indication that these assets have experienced an impairment loss. If such an indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any). In cases where the estimate of the recoverable amount of an individual asset is not possible, the Group calculates the recoverable amount of the cash-generating unit to which the asset belongs. When a reasonable and consistent basis of allocation is identified, common assets are also allocated to the individual cash-generating units, or otherwise allocated to the smallest group of cash-generating units for which a reasonable and consistent allocation basis can be identified.

Intangible assets with an indefinite useful life and intangible assets not yet available for use should be tested for impairment annually, or whenever there is an indication that the asset may be impaired.

The recoverable amount is the higher of fair value less costs to sell and value in use. To estimate value in use, estimated future cash flows are discounted at present value using a pre-tax discount rate that reflects the current market valuations of the temporary value.

(4) Significant accounting policies, continued

of money and specific risks for the asset for which future cash flow estimates have not been adjusted.

If the Company believes the calculated recoverable amount of an asset (or cash-generating unit) is lower than its carrying amount, the carrying amount of the asset (or cash-generating unit) is reduced to its recoverable amount. Impairment losses are recognized immediately in profit or loss, unless the asset is recorded at a revalued amount, in which case the impairment loss should be considered as a decrease in the revaluation.

When an impairment loss is subsequently reversed, the carrying amount of the asset (or cash-generating unit) increases to the revised estimate of its recoverable amount such that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognized for that asset (or cash-generating unit) in prior years. The reversal of an impairment loss is recognized immediately in profit or loss, unless the related asset is recorded at revalued amount, in which case the reversal of the impairment loss is treated as an increase in the revaluation.

(h) Available-for-sale assets

Assets and liabilities directly associated with assets held for sale are classified as held for sale if it is highly probable that they will be recovered principally through sale rather than through continuing use.

These assets are generally measured at the lower of carrying amount and fair value less costs to sell.

Impairment losses on initial classification as held for sale and subsequent gains and losses arising from remeasurement are recognized in profit or loss.

When classified as held for sale, intangible assets and property, plant and equipment do not continue to be amortized or depreciated.

(i) Impairment of assets

ILC and Subsidiaries use the following criteria to assess impairment, if any:

The Company recognizes allowance accounts for expected credit losses on:
- Financial assets measured at amortized cost.
- Debt investments measured at fair value through other comprehensive income.

For AFS equity investments, a significant and prolonged decline in fair value below cost is considered objective evidence of impairment.

For all other financial assets, objective evidence of impairment could include:
a) significant financial difficulties of the issuer or counterparty; or
b) breach of contract, such as default in the payment of interest or principal; or
c) that it is probable that the debtor will enter bankruptcy or any other form of financial restructuring; or
d) the disappearance of an active market for that financial asset because of financial difficulties.

(4) Significant accounting policies, continued

When determining whether the credit risk of a financial asset has increased significantly from initial recognition and when estimating ECLs, the Company considers reasonable and supportable information that is relevant and available without undue cost or effort. This includes both quantitative and qualitative information and analysis, based on the Company's historical experience and informed credit assessment and including forward-looking information.

Lifetime ECLs are the ECLs that result from all possible default events over the expected life of a financial instrument. The Company assumes that the credit risk of a financial asset has significantly increased if it records balances past due for more than 60 days.

Twelve-month ECLs are the portion of ECLs that result from default events that are possible within the 12 months after the reporting date (or a shorter period if the expected life of the instrument is less than twelve months). The maximum period considered when estimating ECLs is the maximum contractual period over which the Company is exposed to credit risk.

Impairment of non-financial assets

On an annual basis, the Company and Subsidiaries assess the impairment of assets, in conformity with the methodology established by the Group and IAS 36.

The assets on which the methodology is applicable include:

i. Property, plant and equipment.
ii. Goodwill.
iii. Intangible assets other than goodwill.
iv. Investments in associates.
v. Other non-financial assets, current and non-current.

Impairment of property, plant and equipment, goodwill, intangible assets other than goodwill, investments in subsidiaries and associates and other non-financial assets (excluding goodwill):

Assets are reviewed as to their impairment in order to verify whether there is an indication that the carrying amount is lower than the recoverable amount. If such an indication exists, then the asset’s recoverable amount is estimated to determine the scope of the impairment (if any).

If the asset does not generate cash inflows that are independent from other assets, the Company determines the recoverable amount of the cash-generating unit to which the asset belongs. The recoverable amount is defined as the higher of fair value less costs to sell and value in use. To estimate value in use, the Company calculates the present value of future cash flows discounted using a pre-tax discount rate that reflects the current market valuations of the temporary value of money and specific risks for the asset for which future cash flow estimates have not been adjusted.

If the Company believes the calculated recoverable amount of an asset (or cash-generating unit) is lower than its carrying amount, the carrying amount of the asset (or cash-generating unit) is reduced to its recoverable amount. Impairment losses are recognized immediately in profit or loss, unless the asset is recorded at a revalued amount, in which case the impairment loss should be considered as a decrease in the revaluation.

(4) Significant accounting policies, continued

When an impairment loss is subsequently reversed, the carrying amount of the asset (or cash-generating unit) increases to the revised estimate of its recoverable amount such that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognized for that asset (or cash-generating unit) in prior years. The reversal of an impairment loss is recognized immediately in profit or loss, unless the related asset is recorded at revalued amount, in which case the reversal of the impairment loss is treated as an increase in the revaluation.

Intangible assets that have an indefinite useful life are not subject to amortization and are subject to annual impairment testing. Assets subject to depreciation are tested for impairment.

To estimate value in use, the Group prepares pre-tax future cash flows based on contractual agreements and budgets.

Management of each Company, based on the results of the impairment assessment, believes there are no indications of impairment of the carrying amount of its assets.

Impairment of goodwill

Determining whether goodwill is impaired involves calculating the value in use of the cash-generating units to which the goodwill has been allocated. The value in use calculation requires the directors to determine the future cash flows that should arise from the cash-generating unit and an appropriate discount rate to calculate the present value. When actual future cash flows are lower than expected, an impairment loss may arise.

Investments in associates

Subsequent to the application of the equity value, ILC determines whether it is necessary to recognize an additional impairment loss on the investment in its associates. At each reporting date, ILC and its subsidiaries determine whether there is any objective evidence that the investment in the associate has been impaired.

(j) Trade and right receivables

Trade receivables are initially recognized at fair value and subsequently at amortized cost according to the effective interest method, less the allowance for impairment losses.

An allowance for impairment loss of trade receivables is made when there is objective evidence that the Group will not be able to collect the outstanding amounts owed to it. The amount of the allowance for impairment loss is recognized in profit or loss.

Accounts receivable recognized in the consolidated statement of financial position generally relate to receivables for health care benefits, health care contribution payments, tax credits, sales of investments and others.

The effective interest method is a method used to calculate the amortized cost of a financial asset and to allocate interest income over the related period.

(4) Significant accounting policies, continued

For financial instruments other than purchased or originated credit-impaired financial assets, the effective interest rate is the rate that exactly discounts the estimated future cash receipts (including all fees and interest basis points paid or received by the parties to the contract, that comprise the effective interest rate, transaction costs and any other premium or discount) excluding expected credit losses, over the expected life of the financial asset, or when appropriate, a shorter period, with respect to the gross carrying amount of a financial asset at the time of its initial recognition. For purchased or originated credit-impaired financial assets, an effective interest rate adjusted for credit quality is calculated by discounting the estimated cash flows, including expected credit losses, at the amortized cost of the financial asset at initial recognition.

The amortized cost of a financial asset is the amount at which a financial asset was measured at initial recognition, less principal repayments, plus accumulated amortization, using the effective interest method, of any difference between the initial amount and the amount at maturity, adjusted for any allowance account for losses. In addition, the gross carrying amount of a financial asset is the amortized cost of the financial asset before adjusting it for any allowance for losses.

Interest income is recognized using the effective interest method for financial assets measured at amortized cost and at fair value through other comprehensive income. For financial instruments other than purchased or originated credit-impaired financial assets, interest income is calculated by applying the effective interest rate to the gross carrying amount of a financial asset, except for financial assets that have subsequently become credit-impaired. For financial assets that subsequently become credit-impaired assets, interest income is recognized by applying the effective interest rate at the amortized cost of the financial asset. If, in subsequent reporting periods, the credit risk of the credit-impaired financial instrument improves in such a manner that the financial asset is no longer impaired, interest income is recognized by applying the effective interest rate to the gross carrying amount of the financial asset.

For credit-impaired financial assets purchased or originated, the Company recognizes interest income by applying the effective interest rate adjusted for credit quality at the amortized cost of the financial asset from initial recognition. The calculation does not reverse the gross basis, even if the credit risk of the financial asset subsequently improves so that the financial asset is no longer credit-impaired.

(k) Inventories

Inventories are valued at the lower of cost and net realizable value. The cost of inventories includes acquisition outlays, production or conversion costs and other costs incurred in their transfer to their current location and conditions.

Net realizable value is the estimated selling value in the normal course of operations less estimated costs of completion and selling expenses. Inventories are valued at weighted average cost.

(4) Significant accounting policies, continued

(l) Revenue recognition

Revenue from Subsidiary Factoring Baninter S.A.

Revenues are calculated at the fair value of the consideration received or receivable and represent the amounts receivable for services rendered in the ordinary course of Factoring Baninter S.A.'s normal operations.

Revenues associated with the rendering of services are also recognized considering the degree of realization of the rendering of the respective service at the date of the financial statements, provided that the result of the transaction can be reliably estimated, i.e., that the amount of revenues can be reliably valued, it is probable that the economic benefits derived

from the transaction will flow to the company, the stage of completion of the transaction at the balance sheet date can be reliably measured and the costs already incurred in the transaction, as well as those yet to be incurred to complete it, can be reliably measured.

Interest and indexation income is recognized using the effective interest method, in accordance with International Financial Reporting Standards (IFRS), based on the outstanding principal balance and the effective interest rate applicable.

Income from subsidiary Grupo Red Salud S.A.

Under IFRS 15, Empresas Red Salud and subsidiaries recognize revenue when control of the products and services has been transferred to the customer.

Revenue: Revenue from the provision of medical and dental services, is recognized over time when the customer simultaneously receives and consumes the benefits provided by the performance of the group as the entity performs it. Revenue is measured based on the consideration specified in the contract and excludes amounts received from third parties.

The total consideration in service contracts is allocated to all services based on their stand-alone selling prices. The stand-alone selling price is determined based on the list prices at which the Group sells the services in separate transactions.

Revenue from Subsidiary Isapre Consalud S.A.

Revenue from services rendered is recognized according to the percentage of completion of the services provided at the reporting date, provided that the revenue from the transaction can be estimated reliably. For these financial statements, the accrual method was applied for all transactions and the effects of the adjustments for the application of the accrual method are detailed in each item.

In accordance with IFRS 15, it is necessary to recognize revenue on an accrual basis, which implies recognizing unrecorded, unpaid contribution payments (NDNP, in Spanish) arising from the obligation of the affiliated members to pay the contribution (entering into contracts between the members and the private health insurance providers (Isapre)). Unrecorded, unpaid contribution payments should be recorded net of impairment, thus avoiding the recognition of assets that ultimately do not materialize as an increase in equity.

(4) Significant accounting policies, continued

The main variables used by the Company in the recognition model for this asset include, among others:

- Presumed debt: relates to the difference between the contributions payments agreed in the health service contracts and the amounts recorded (including payments and declarations without payment). The following situations are distinguished:
  - Presumed non-compliance: relates to a fully unpaid contract, i.e. without declaration and without payment.
  - Paid to agreed difference: relates to a contract for which a declaration or payment was received, but insufficient to cover the amount agreed.
- Adjusted presumed non-compliance: relates to the asset or resource controlled by the Company that will generate future economic benefits and arises as income after the adjustment factor has been applied.
- Payroll period: relates to the month in which the contributor's salary is paid.
- Cash or collection period: relates to the month in which the affiliated member's contribution is collected.
- Income from collections: relates to the monthly recovery of payment contributions (unrecorded, unpaid contribution payments, NDNP).
- Income adjustment factor: corresponds to unrecorded, unpaid contribution payments historical monthly recovery percentages.
- Mobile collection recovery period: includes the number of months to be considered for the application of the collection factors.
- Income adjustment factor: corresponds to unrecorded, unpaid contribution payments historical monthly recovery percentages.
- Mobile collection recovery period: includes the number of months to be considered for the application of the collection factors.

Interest income

Revenue from ordinary activities derived from the use, by third parties, of assets of the entity that produce interest, royalties and dividends should be recognized in accordance with the bases set out in IFRS 15, provided that:

Revenue from ordinary activities should be recognized in accordance with the following bases:

(a) interest should be recognized using the effective interest rate method, as set out in IFRS 9;
(b) royalties should be recognized using the accrual basis according to the substance of the agreement on which they are based.

When interest is earned on a given investment, and part of the interest has accrued (or accrued) prior to its acquisition, the total interest will be distributed between the pre-acquisition and post-acquisition periods, proceeding to recognize as revenue from ordinary activities only that which corresponds to the post-acquisition period.

Lease income

Income from finance leases is distributed over the accounting periods in order to reflect a constant periodic rate of return on the Group's outstanding net investment for leases.

(4) Significant accounting policies, continued

Income from operating leases is recognized on a straight-line basis over the term of the lease. Initial direct costs incurred at the time of negotiating and agreeing an operating lease are added to the carrying amount of the leased asset and recognized on a straight-line basis during the lease term.

(n) Trade and other accounts payable

This caption records the present obligations of ILC and its Subsidiaries, related to current operations arising from past events, at the maturity of which, and in order to cancel them, the Group expects to dispose of resources embodying economic benefits.

The obligations considered under this caption are measured at amortized cost.

(o) Other non-financial liabilities

Other non-financial liabilities mainly includes revenue from anticipated contribution payments, deferred revenue from dental and other services.

(p) Other provisions

Provisions are recognized when the Company has a present obligation (legal or constructive) as a result of a past event, where it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and (c) a reliable estimate can be made of the amount of the obligation. A provision is initially recognized based on the best estimate of the amount required to settle the obligation at the reporting date considering the uncertainty risks related to the obligation. When a provision is determined using estimated cash flows to settle a present obligation, its carrying amount is the present value of such cash flows.

When the Group expects to recover, a portion or all of the economic benefits required to settle a provision from a third party, the amount receivable is recognized as an asset, if it is practically certain that the reimbursement will be received and the recoverable amount can be measured reliably.

Provisions for claims directly related to the activities of the subsidiary Isapre Consalud S.A. correspond to provisions for services incurred and not reported, for health expenses and work disability subsidies (SIL), which are valued as follows:

Actuarial calculation of liabilities (Incurred But Not Reported - IBNR)

The accounting policy adopted by Isapre Consalud S.A. for the calculation of these liabilities includes the application of a triangle actuarial model for the calculation of health benefits and work disability subsidies (SIL) incurred and not reported, a model that is appropriately documented and approved by the applicable bodies of the private health insurance providers.

This actuarial calculation considers those benefits and/or services that, having materialized at the closing date of the financial statements, have not yet been accounted for. The model considers a period of 5 years of history (60 months) and a quarterly grouping of the movements of each month (calendar months). This definition was adopted in order to provide greater stability to the calculation of the provision at the end of each period and, additionally, it is consistent with the practice in Chile for this type of estimates.

(4) Significant accounting policies, continued

Health expenses

This actuarial calculation considers those benefits and/or services that, having materialized at the closing date of the financial statements, have not yet been accounted for.

The calculation of the provision takes into account both the services provided but not reported to the Isapre, as well as the services that have been provided, reported, but not yet valued.

Pre-authorizations, Medical Programs, Hospital Reimbursements and Outpatient Reimbursements form the basis of information. The following factors, among others, are considered: claims behavior, historical trends, seasonal variables, processing times, prices, GES (Explicit Health Guarantees), resolution of medical programs and amounts charged for medical services provided at the end of each quarter and settled in the following quarter.

Subsidy expenses

For the liability for Work Disability Subsidies, all sick leaves that, having been presented, have not yet been valued and those that, related to the closing period, have not been presented to the private health insurance providers, are considered.

For calculating this liability, Isapre Consalud uses an actuarial triangle method for calculating compensation due to occupational disability (SIL) occurred and not reported. This model is appropriately documented and approved by the competent departments of the Isapre.

This actuarial calculation considers those benefits and/or services that, having materialized at the closing date of the financial statements, have not yet been accounted for. The model considers a period of 5 years of history (60 months) and a quarterly grouping of the movements of each month (calendar months). This was defined to provide more stability in respect of the calculation of the provision at each period-end and, additionally, it is consistent with the customary practices in Chile for this type of estimates.

(q) Statement of cash flows

For the preparation of the statement of cash flows, ILC and its subsidiaries use the following definitions:

Cash and cash equivalents include cash, checking account balances, term deposits in credit entities and any other highly-liquid low-risk short-term investments with original maturities of six months or less.

- **Operating activities:** these activities are the Company's main source of revenue, as well as other activities that cannot be classified as investing or financing.

- **Investing activities:** Correspond to acquisition, disposal or sale activities by other means of long term assets and other investments not included in cash and cash equivalents.

- **Financing activities:** activities that generate changes in the size and composition of net equity and financial liabilities.

(4) Significant accounting policies, continued

According to the "banking-insurance holding company" presentation format, each of the aforementioned activities has been classified as "non-insurance and non-banking activities", "insurance activities" and "banking activities".

(r) Income tax and deferred taxes

Income tax

Income tax expense comprises current and deferred taxes. Current tax and deferred tax are recognized in profit or loss and other comprehensive income, depending on the origin of the temporary difference.

Current tax

Current tax comprises the expected tax payable or receivable on the taxable income or loss for the year and any adjustment to the tax payable or receivable in respect of previous years. The amount of current tax payable or receivable is the best estimate of the tax amount expected to be paid or received that reflects uncertainty related to income taxes, if any. It is measured using tax rates enacted or substantively enacted at the reporting date.

Deferred taxes

Deferred tax is recognized with respect to temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the carrying amounts for tax purposes. Deferred taxes are not recognized for:

- temporary differences recognized on initial recognition of an asset or liability in a transaction that is not a business combination and that did not affect profit or loss for book or tax purposes;
- temporary differences related to investments in subsidiaries, associates and joint ventures to the extent that the Group is able to control the timing of the reversal of the temporary differences and it is probable that they will not reverse in the foreseeable future; and
- taxable temporary differences arising on the initial recognition of goodwill.

A deferred tax asset is recognized for unused tax losses, tax credits and deductible temporary differences to the extent that it is probable that future taxable profits will be available against which they can be utilized. Future taxable profits are determined based on the reversal of relevant taxable temporary differences. If the amount of taxable temporary differences is insufficient to recognize a deferred tax asset in full, then future taxable profits, adjusted for reversals of existing temporary differences, are considered, based on the operation plans for individual subsidiaries in the Group.

Deferred tax assets are reviewed at each reporting date and reduced to the extent that it is no longer probable that the related tax benefit will be realized. Such reduction will be reversed to the extent that it is probable that sufficient tax profits will be available.

(4) Significant accounting policies, continued

At each reporting period, the Group will reassess unrecognized deferred tax assets and recognize such asset to the extent that it has become probable that future taxable profits will be available against which they can be used.

Deferred tax is measured at the tax rates that are expected to be applied to temporary differences when they reverse, using tax rates enacted or substantively enacted at the reporting date, and reflects uncertainty related to income taxes, if any.

The measurement of deferred tax reflects the tax consequences that would follow from the manner in which the Group expects, at the reporting date, to recover or settle the carrying amount of its assets and liabilities.

Deferred tax assets and liabilities are offset only if certain criteria are met.

(s) Dividends

The provision for minimum dividend is recorded considering the Company's bylaws and the minimum percentage established by the Public Company Act (30%). Provisional and final dividends are recorded as decreases in equity at their approval by the relevant governing body which, in the first case, is usually the Board of Directors of ILC, whereas for the latter the responsibility is assumed by the shareholders at the Shareholders' Ordinary Meeting

(t) Finance income and finance costs

Interest income and expenses are recognized on an accrual basis and at the effective interest rate on the outstanding balance.

(u) Leases

At the commencement of the contract, the Group assesses whether a contract is or contains a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract conveys the right to control the use of an identified asset, the Group uses the definition of a lease in IFRS 16.

As lessee

The Group recognizes a right-of-use asset and a lease liability at the commencement date of the lease contract. The right-of-use asset is initially measured at cost, that includes the initial amount of the lease liability adjusted for the lease payments made at the commencement date or before, plus any initial direct cost incurred and an estimate of the costs to dismantle and remove the underlying asset or the place in which is located, less any lease incentives received.

Subsequently, the right-of-use asset is depreciated on a straight-line basis from the commencement date to the end of lease term, unless the lease transfers ownership of the underlying asset to the Group by the end of the lease term or if the cost of the right-of-use asset reflects that the Group will exercise a purchase option. In such case, the right-of-use asset is depreciated from the commencement date to the end of the useful life of the underlying asset, which is determined on the same basis as property and equipment.

(4) Significant accounting policies, continued

In addition, the right-of-use asset is periodically reduced for impairment losses, if applicable, and adjusted for remeasurements of the lease liability. The above does not apply to right-of-use land and buildings that are measured at fair value.

The lease liability is initially measured at the present value of the remaining lease payments that have not been paid at the commencement date, discounted using the Group's incremental borrowing rate, or the interest rate implicit in the lease if cannot be readily determined. Generally, the Group uses their incremental borrowing rate as the discount rate.

The Group determines its incremental borrowing rate by obtaining interest rates from different external financing sources and makes certain adjustments to reflect the terms of the lease and type of the asset leased.

Lease payments included in the measurement of the lease liability include:

- fixed payments, including in-substance fixed payments;
- variable lease payments that depend on an index or a rate, initially measured using the index or rate as of the commencement date;
- amounts expected to be payable by the lessee under a residual value guarantee; and
- the exercise price under a purchase option that the Group is reasonably certain to exercise, lease payments in an optional renewal period if the Group is reasonably certain to exercise an extension option, and penalties for early termination of a lease unless the Group is reasonably certain not to terminate it early.

The Group presents right-of-use assets that do not meet the definition of investment property in 'property, plant and equipment' and lease liabilities in 'other financial liabilities' in the statement of financial position.

Short-term leases and leases of low value

The Group has elected not to recognize right-of-use assets and lease liabilities for leases of low-value assets and short-term leases. The Group recognizes the lease payments associated with these leases as an expense on a straight-line basis over the lease term.

As a lessor

When the Group acts as a lessor, it determines at lease inception whether each lease is a finance lease or an operating lease.

To classify each lease, the Group makes an overall assessment of whether the lease transfers substantially all of the risks and rewards incidental to ownership of the underlying asset. If this is the case, then the lease is a finance lease; if not, it is an operating lease. As part of this assessment, the Group considers certain indicators such as whether the lease covers the main portion of the asset's economic life.

(4) Significant accounting policies, continued

(v) Segment information

The geographical segment analysis is required by IFRS 8, and refers to financial information by segments, to be presented by entities whose equity or debt securities are traded publicly, or that are in the process of issuing equity or public debt securities in the securities markets.

The information reported to the chief operating decision maker for purposes of allocating resources and evaluating segment performance is focused on the types of activities that comprise the Group.

(w) Earnings (losses) per share

Basic and diluted earnings per share amounts are calculated as the quotient between profit (loss) for the year attributable to ILC and the weighted average number of ordinary shares outstanding during the year, excluding the average number of shares of ILC owned by any subsidiary, as applicable.

(x) New standards and interpretations of IFRS

i. New standards, amendments to standards and interpretations have been applied in these interim consolidated financial statements:

Amendments to IFRS	Mandatory application date
Lack of Interchangeability (amendments to IAS 21)	Annual periods beginning on or after January 1, 2025.
Amendments to the Sustainability Standards Board (SASB) to improve their international applicability	Annual periods beginning on or after January 1, 2025.

The application of these amendments has not had a significant effect on the amounts reported in these interim consolidated financial statements.

(4) Significant accounting policies, continued

ii. New IFRSs and amendments to IFRS that have been issued but their application date is not yet effective:

New IFRS	**Mandatory application date**
IFRS 18, Presentation and Disclosure of Financial Statements	Annual periods beginning on or after January 1, 2027
IFRS 19, Subsidiaries Without Public Accountability: Disclosure	Annual periods beginning on or after January 1, 2027
Amendments to IFRS	
Amendments to the Classification and Measurement of Financial Instruments (amendments to IFRS 9 and IFRS 7)	Annual periods beginning on or after January 1, 2026.
Annual Improvements to IFRS Standards, Volume 11 (amendments to IFRS 1, IFRS 7, IFRS 9, IFRS 10 and IAS 7)	Annual periods beginning on or after January 1, 2026.
Nature-dependent electricity contracts (Amendments to IFRS 9 and IFRS 7	Annual periods beginning on or after January 1, 2026.

The Company's management is currently assessing the initial impact of the application of these new standards and amendments, with a particular focus on the adoption of IFRS 18.

z) Business combinations

The Group accounts for business combinations using the acquisition method when control is transferred to the Group. The consideration transferred in the acquisition is generally measured at fair value as the identifiable net assets acquired. Any resulting goodwill is tested annually for impairment. Any gain on a bargain purchase is recognized immediately in profit or loss. Transaction costs are expensed as incurred, except when related to the issuance of debt or equity instruments. The consideration transferred does not include amounts related to the settlement of pre-existing relationships. These amounts are generally recognized in profit or loss.

Any contingent consideration is measured at fair value at the acquisition date. If an obligation to pay the contingent consideration that meets the definition of financial instruments is classified as equity it should not be remeasured and its subsequent settlement should be accounted for within equity. Otherwise, the other contingent consideration is remeasured at fair value at each reporting date and subsequent changes in the fair value of the contingent consideration are recognized in profit or loss.

Goodwill is measured as the excess of the sum of the consideration transferred, the amount of any non-controlling interest in the acquiree and the fair value of the acquirer's previously held equity interest (if any) in the acquiree over the net amounts at the acquisition date of the identifiable assets acquired and liabilities assumed. If, after reassessment, the net amounts at the acquisition date of the identifiable assets acquired and liabilities assumed exceed the sum of the consideration transferred, the amount of any non-controlling interest in the acquiree and the fair value of the acquirer's previously held interest in the acquiree (if any), such excess is recognized immediately in profit or loss as a gain from a bargain purchase.

(4) Significant accounting policies, continued

Non-controlling interests that are current ownership interests and that provide their holders with a proportional share of the net assets of the entity in the event of liquidation may be initially measured at fair value or the non-controlling interests' proportional share of the amounts recognized of the acquiree's identifiable net assets. The basis of measurement is selected on a transaction-by-transaction basis. Other types of non-controlling interests are measured at fair value or, where appropriate, on the specific basis in another IFRS.

When the consideration transferred by the Group in a business combination includes assets or liabilities resulting from a contingent consideration arrangement, the consideration is measured at fair value at the acquisition date and included as part of the consideration transferred in a business combination. Changes in the fair value of contingent consideration qualifying as measurement period adjustments are adjusted retrospectively, including the related adjustments against goodwill.

Measurement period adjustments are adjustments arising from additional information obtained during the "measurement period" (which may not exceed one year from the acquisition date) about events and circumstances that existed at the acquisition date.

The subsequent accounting for changes in the fair value of contingent consideration that do not qualify as measurement period adjustments depends on how the contingent consideration is classified. The contingent consideration that is classified as equity is not remeasured on subsequent reporting dates and its subsequent settlement is accounted for within equity. Contingent consideration that is classified as an asset or liability is remeasured at subsequent reporting dates in accordance with IFRS 9, or IAS 37 Provisions, Contingent Liabilities and Contingent Assets, as applicable, recognizing the related gain or loss in profit or loss for the period.

When a business combination is achieved in stages, the Group's previously held equity interest in the acquiree is remeasured at the acquisition date at its fair value and the resulting gain or loss, if any, is recognized in profit or loss. The amounts resulting from the interest in the acquiree prior to the acquisition date that had been previously recognized in other comprehensive income are reclassified to profit or loss, provided that such treatment is appropriate in the event such interest is sold.

If the initial recognition of a business combination is not finalized at the end of the reporting period in which the combination occurs, the Group reports provisional amounts for items whose accounting recognition is incomplete. During the measurement period, those provisional amounts are adjusted (see the preceding paragraphs), or additional assets or liabilities that existed at the acquisition date and that, if known, would have affected the amounts recognized at that date, are recognized.

aa) Goodwill

Goodwill arising from an acquisition of a business is measured at cost as established at the date of acquisition of the business (see letter vii above) less accumulated impairment losses, if any.

For impairment assessment purposes, goodwill is allocated to each of the Group's cash-generating units (or groups of cash-generating units) that are expected to benefit from the synergies of the combination.

(4) Significant accounting policies, continued

A cash-generating unit to which goodwill has been assigned is subject to impairment assessments annually, or more frequently, if there is an indication that the unit may have experienced impairment. If the recoverable amount of the cash-generating unit is lower than its carrying amount, the impairment loss is allocated first to reduce the carrying amount of any goodwill allocated to the unit and then proportionally to the other assets in the unit, based on the carrying amount of each asset in the unit. Any impairment loss is recognized directly in profit or loss.

An impairment loss recognized for goodwill is not reversed in subsequent periods.

At the time of the sale of the relevant cash-generating unit, the attributable amount of goodwill is included in the determination of the gain or loss from the sale.

Application of IFRS 17

The ILC Group has two subsidiaries whose contracts with their respective customers qualify as insurance contracts under the definition of IFRS 17. These subsidiaries are the Peruvian subsidiary Vivir Seguros Compañía de Seguros de Vida S.A. and the local subsidiary Isapre Consalud S.A.. Neither of them is under the insurance regulatory scope of the Financial Market Commission (CMF), and, for this reason, as of January 1, 2023, for purposes of the consolidated financial statements of the ILC Group, they have had to implement the application of IFRS 17.

For the subsidiaries Compañía de Seguros Confuturo S.A. and Compañía de Seguros de Vida Cámara S.A., the implementation of IFRS 17 has been postponed in accordance with instructions issued by the CMF.

In this context, the following are the main criteria and policies adopted by the local subsidiary Isapre Consalud S.A.:

Isapre Consalud

Classification of contracts

The health plans that the subsidiary Isapre Consalud offers meet the definition of an insurance contract, since the Isapre actually agrees to cover the health risk that affects its affiliates, compensating the expenses that they will incur if events occur that affect them, such as illnesses or accidents, which are by definition uncertain events and subject to a probability of occurrence.

The Isapre groups together all health plans in a single portfolio and includes additional coverage.

Under the application of the simplified model, Consalud classifies the portfolio as “non-onerous” at the date of issuance of the contracts. The above classification is based on the understanding that at that date there is no previous data indicating that the contracts may be onerous.

Under the application of the concept of contract limits and considering that the contracts would be annual and adjusted at the same “renewal” date (rate adjustment), Consalud will group the stock of current contracts in a single annual cohort.

(4) Significant accounting policies, continued

Segregation of Components

For Isapre Consalud, it is necessary to evaluate whether within the health plans that the subsidiary offers to its customers, there are service or investment components that could meet the conditions set forth in IFRS17 and therefore be separated and not accounted for under IFRS17.

The Isapre considers that there are two relevant aspects in this context:

a) Although there are a series of benefits and coverage plans offered as additional to the health plans' core coverage, the Isapre has defined that they correspond to insurance coverage plans and not to service or investment components, and for this reason they would not be separable.

b) Among the Isapre's obligations, established in the General Conditions of the Contracts (Article 21 "Contribution Surpluses"), there is the obligation to maintain a current account where the member's contribution surpluses are managed. The Isapre receives a commission for managing these surpluses. This obligation has been considered as separable from the insurance contract and as subject to the IFRS15 standards.

Valuation Methods

The valuation models allow the Isapre to measure the liability for remaining coverage, which is the equivalent to the unearned premium reserve or actuarial reserve determined under IFRS4.

The general method (Building Block Approach or BBA) is the one applied by default to insurance contracts, unless the conditions are met to apply one of the other methods, which are variants of the BBA:

i. Variable Fee Approach (VFA). Used in contracts with direct participation features.
ii. Premium Allocation Approach (PAA). Used in contracts with coverage of less than one year and that such valuation is a reasonable approximation to the BBA.

The calculation of the liability for remaining coverage will be determined under the PAA approach, and will be based on the unearned premiums received less the unearned acquisition cost.

The general rule of IFRS 17 is that the acquisition cost should be amortized over the hedging period considered in the limits of the contract boundaries, i.e. one year in the case of Consalud.

Interest rate

Since the claims incurred (outpatient and inpatient) have a coverage of less than twelve months, the Isapre does not require a definition of a discount rate for the recognition of incurred claims.

(4) Significant accounting policies, continued

Risk Adjustment

The Isapre's risk adjustment estimation methodology considers that the risk adjustment of Liabilities for Incurred Claims (LIC) will be calculated using a quantile approach.

Liability due to refunds associated with the Short Law for Isapres

In relation to the implementation of the Short Law, and the analysis under the IFRS framework, these interim consolidated financial statements have been prepared considering that: (i) the refund obligation related to the collection of premiums meets the definition of a liability under IFRS, (ii) the regulatory framework for treating an insurance contract liability is IFRS 17, and (iii) IFRS 17 requires that the liability be measured using the present value of estimated payments, as of the time the law and regulatory provisions came into effect. Management reviews the discount rate once a year to determine whether there have been any significant variations as a result of market changes.

(4) Significant accounting policies, continued

Insurance activities

a) Financial investments

In accordance with General Standard No. 311 and its amendments, issued by the CMF and IFRS 9, the Companies measure their Financial Investments as follows, based on the Business Models they develop:

(i) Financial assets at fair value through profit or loss

Relates to those financial assets acquired for the purpose of receiving benefits in the short term from the variances in their prices and all those instruments that do not meet the conditions to be measured at amortized cost. Financial derivatives that are not considered hedging instruments are also included in accordance with Circular No. 1.512.

Insurance Companies will acquire financial assets for trading with the intention of obtaining a short-term return (less than one year).

Subsequent valuations will be performed at fair value based on market prices as of the closing date of each business day. Gains or losses resulting from their adjustment to fair value, as well as gains and losses from trading activities will be included in profit or loss for the period.

The shares of domestic shareholders' companies that, at the closing date of the financial statements, have an adjusted interest equal to or higher than 25%, in accordance with the provisions of Title II of General Standard No. 103 of January 5, 2001 and subsequent amendments, will be measured at their stock market value.

The shares of domestic shareholders' companies that do not comply with the requirement established in the preceding paragraph will be measured at carrying amount.

Domestic investment funds and investment funds incorporated in the country whose assets are invested in foreign securities which, as of the closing date of the financial statements, have an annual adjusted interest equal to or higher than 20%, calculated based on the interest for domestic shares, will be measured at the weighted average price of the last day of the stock exchange transaction, prior to the closing date of the financial statements, by the number of shares traded. Transactions considered in this calculation will be those in which a total amount equal to or higher than UF150 has been traded.

Investment funds that do not meet the requirement established in the preceding paragraph will be measured as follows:

- Investment funds that periodically submit economic value to the Chilean Financial Market Commission will be measured at this economic value.
- Investment funds that periodically submit financial statements, but not economic value to the Chilean Financial Market Commission will be measured at the carrying amount of the share in accordance with these financial statements.
- Investment funds that do not submit information to the Chilean Financial Market Commission will be measured at carrying amount.
- Domestic mutual funds and mutual funds incorporated in the country whose assets are invested in foreign securities will be measured at the redemption value of the share at the closing date of the financial statements.

(4) Significant accounting policies, continued

- Foreign shares traded in the stock exchange will be measured at stock market value.
- Foreign shares not traded in a stock exchange will be measured in accordance with the general criteria established in IFRS.
- International investment funds incorporated outside of Chile will be measured at the closing price of the share on the last trading day of the month of the close of the financial statements.

The Companies classify in this category (Financial assets at fair value) the following instruments: - Debt or Credit Instruments - Shares of Openly and Closely-held Shareholders' Corporations - Investment Funds - Mutual Funds - Securities Issued by Foreign Companies - Shares of Foreign Companies - Shares of Investment Funds Incorporated in Chile whose assets are invested abroad - Shares of Foreign Mutual Funds.

(ii) Financial assets at amortized cost for debt instruments

Financial assets at amortized cost relate to those assets with a fixed maturity date, whose collections are of a fixed or determinable amount.

Criteria for measuring an instrument at amortized cost:

1. Basic characteristics of a loan. The return for the holder is a fixed amount.
2. Management based on contractual performance

Financial instruments accounted for at amortized cost are subject to impairment assessment.

There is the option that an instrument meets the criteria defined above to be measured at amortized cost but that the insurance company measures at fair value through profit or loss to reduce any effect for accounting purposes.

Investments measured at amortized cost will recognize accrued interest in profit or loss based on the purchase interest rate. Amortized cost is understood as the amount at which the financial asset is measured at initial recognition minus principal prepayments.

Interest and indexation are presented in the caption Net Gain or Sale from Accrued Investments and foreign currency translation differences are recorded in the caption Foreign Currency Translation Differences in the Statement of Income.

The Company classifies in this category (Financial assets at amortized cost) the following instruments:
- Government Instruments - Instruments issued by the financial system - Debt or Credit Instruments - Domestic Debt Instruments traded abroad - Mortgage Loans - Syndicated Loans - Securities Issued by Foreign Banks and Financial Institutions - Securities Issued by Foreign Companies - Investments backing life annuity obligations under Decree Law No. 3,500.

(iii) Fair value through other comprehensive income, for certain Debt investments and certain Equity investments

Those assets acquired in order to develop a specific strategy, limited in amount, term, risk and profitability, not classified at amortized cost, in accordance with the provisions of IFRS 9, will be included.

Accordingly, changes in fair value will be recorded directly in equity until the asset is sold, at which time the gain or loss recognized in equity will be recognized in profit or loss.

(4) Significant accounting policies, continued

Interest calculated according to the effective interest method is recognized in profit or loss for the year. These financial instruments accounted for at fair value through Other comprehensive income are subject to impairment assessment, as defined in IFRS 9, as indicated in the Company's Impairment Policy.

(iv) Sales agreements with repurchase commitments

At the time of the sale, the asset subject to the commitment must be reclassified by crediting the related investment account with a debit to the "Other" account in the "Other Assets" item. However, this instrument will continue to be measured as established in this Circular; i.e., at amortized cost. The aforementioned classification will depend on the purpose for which the investments are acquired; accordingly, the Company will determine the classification of its investments at the time of initial recognition, based on its business models, which are regulated by Law and by the standards issued by the CMF.

b) Hedging transactions

Investments in derivative instruments are measured in accordance with General Standard No. 311 and General Standard No. 200 issued by the Chilean Financial Market Commission. Companies maintain the following derivative instruments in their portfolio in order to hedge exchange rate and interest rate variations: cross currency swaps and forwards, linked to debt instruments measured at amortized cost, as supporting documentation for life annuity obligations, matching cash flows expressed in UF, will be measured at amortized cost, those that do not meet the aforementioned condition will be measured at fair value. In the event that the total net position of the hedging operations results in an obligation for the companies, such obligation is presented as a financial liability, as instructed by the CMF in its Circular No. 759. All investments in derivative instruments must be authorized by the Board of Directors of the insurance companies and contained in the policy for the use of derivatives.

c) Investments for unit-linked contracts (CUI in Spanish)

The investments supporting the unit-linked contract insurance fund value reserve, in accordance with the investment policy of the subsidiary Compañía de Seguros Confuturo S.A., will be composed of two portfolios, the first of which corresponds to debt instruments which will be measured at amortized cost, and a second portfolio of equity instruments which will be measured at market value through profit or loss, and in accordance with the instructions contained in General Standard No. 311 issued by the Chilean Financial Market Commission and its amendments, investments valued at Amortized cost will be subject to the impairment model which will be assessed on a monthly basis as well as investments at Fair Value through other comprehensive income based on the expected loss over the life of the instrument.

d) Impairment of assets

Impairment is defined as when the value of an asset exceeds its recoverable amount. They are determined and recognized in accordance with General Standard No. 208, No. 311 and No. 316, and in accordance with IFRS 9.

(i) Impairment of financial investments

For a financial asset or a group of financial assets, impairment is determined based on the expected loss over the life of the instrument, considering the following:

(4) Significant accounting policies, continued

The Companies, following the guidelines of IFRS 9, separate the portfolio of public fixed-income instruments into three groups:

Group 1: Financial instruments with credit risk in which it is reasonably estimated that the counterparty will comply with the expected contractual payments in due time and form.
Group 2: Financial instruments with credit risk in which there is evidence of impairment that allows assuming that the counterparty may not comply with the expected contractual payments.
Group 3 or portfolio in default: Financial instruments whose recovery is considered remote because they show insufficient payment capacity.

The Companies will use the following general criteria to classify issuers with credit risk in the groups indicated above:

Group 1: Financial instruments with credit risk with local risk rating from AAA to BBB- inclusive or international risk rating from AAA to BB- inclusive, where the local rating will prevail for instruments having both.
Group 2: Financial instruments with credit risk with local risk rating from BB+ to C inclusive or international risk rating from B+ to C inclusive, where the local rating will prevail for instruments having both.
Group 3: Financial instruments in default or more than 90 days past due in the payment of interest or principal owed. Financial instruments with a D rating are also included.

For financial instruments with credit risk without risk rating - syndicated loans - the rating is standardized in accordance with the standards issued by the Chilean CMF to local rating.

(ii) Determination of the allowance for impairment

1) Group 1
Financial instruments that have no significant impairment of their credit quality (no indication of impairment). On a monthly basis, the Companies will record expected credit losses for the next 12 months as impairment.

2) Group 2
Financial instruments that have recorded significant impairment of their credit quality (recording indications of impairment). Impairment based on expected credit losses over the life of the asset. A financial instrument with credit risk measured at amortized cost will be considered impaired if, and only if, it records the lowest of its public risk ratings within the following range:

- International rating: B+ or lower
- Domestic rating: BB+ or lower

3) Supplement to Impairment estimated according to expected loss tables of Risk Raters (Applicable to Group 1 and Group 2).

The Companies may make an allowance for impairment additional to that estimated by the risk rating agencies' expected loss tables, when it believes that the allowance for impairment is not in line with the best available loss estimate.

(4) Significant accounting policies, continued

4) Group 3 or portfolio in default
Financial instruments whose recovery is considered remote because they show very low payment capacity. A financial instrument with credit risk will be considered in default when the counterparty has ceased to pay its creditors, triggering a default event or, without this event having been triggered, records delays in the payment of interest or principal for more than 90 days. This group includes counterparties that have filed for bankruptcy or forced restructuring of their payables.

To determine the allowance for impairment, the net exposure of the potential recovery through the settlement of guarantees will be calculated and the allowance is determined depending on the range of loss.

The Companies evaluate on a monthly basis whether there is any indication of impairment of any financial asset, in accordance with the Company's accounting policy.

(iii) Measurement of the impairment loss

The impairment loss on instruments measured at amortized cost is equal to the positive difference between their carrying amount and the present value of their future cash flows discounted at the effective rate.

At the reporting date, the Companies assess their entire debt security portfolio. The process for assessing possible impairment losses on these assets is performed:

Individually: The Companies' instruments in the portfolio considered under this analysis are the following:
- Government instruments
- Government guaranteed bonds
-Financial bonds, promissory notes and LH.
- Corporate bonds and promissory notes
- Securitized bonds
- Syndicated loans
- Foreign debt securities
- Other

Collectively: Individuals with low individual risk amounts, consistent risk groups. The Companies' instruments in the portfolio considered under this analysis are the following:

- Mortgage loans
- Consumer loans
- Finance leases

(iv) Individual analysis
In this context, the Companies use a unique system to measure the Credit Risk, called Risk Valuation, which allows comparing the different counterparties under a consistent, dynamic assessment, which allows regular monitoring of the investment portfolio.

(v) Collective analysis
- Consumer loans: Allowances for this type of instrument are defined pursuant to instructions provided by General Standard No.208 issued by the Chilean Financial Market Commission.

(4) Significant accounting policies, continued

- Mortgage loans: Allowances for this type of instrument are defined pursuant to instructions provided by General Standard No.311 issued by the Chilean Financial Market Commission.

- Finance leases: Allowances for this type of instrument are defined pursuant to instructions provided by General Standard No.316 issued by the Chilean Financial Market Commission.

(vi) Impairment recognition
The amount of the impairment loss will be reduced to the carrying amount through a supplementary account and the amount will be recognized in the statement of income for the year. However, for instruments measured at fair value through other comprehensive income, any loss is recognized in other comprehensive income and reflected in the carrying amount of the instrument in the Statement of Financial Position.

If, in subsequent periods, the value of the impairment loss decreases and the decrease can be objectively related to an event occurring after the impairment was recognized, the impairment loss recognized previously is reversed by adjusting the supplementary account. The reversal will not result in a carrying amount of the financial asset that exceeds the amortized cost that would have been determined had no impairment loss been recognized at the date of reversal. The value of the reversal will be recognized in profit or loss for the year.

(ii) <u>Real estate investments</u>

For real estate assets in aggregate impairment is determined in accordance with the provisions of General Rule No. 316 issued by the Chilean Financial Market Commission, which provides instructions to appraise real estate assets and present them at the lower of adjusted cost less accumulated depreciation and the lower appraisal.

(iii) <u>Lease contracts</u>

For lease contracts impairment is determined in accordance with the provisions of General Rule No. 316 issued by the Chilean Financial Market Commission, which provides instructions to assess assets under lease contracts and present them at the lower of the residual value of contracts, adjusted cost less accumulated depreciation and the lower appraisal of the asset.

(iv) <u>Other assets other than financial or real estate investments</u>

1) Premiums receivable from policy holders
Corresponds to the balances owed by policyholders for any type of insurance, originated by premiums the payments of which are pending at the closing date of the period. Payment terms must be indicated in each policy in force. For balances pending collection at year-end, the impairment to be applied will be that defined in Circulars No. 1499 and No. 1559 and their subsequent amendments issued by the CMF, which will be made on a monthly basis and its effects will be recorded with a debit or credit to profit or loss for the year, as applicable.

2) Receivables from policy holders
Relates to those balances owed whose origin is the claims presented for collection or the assignment of premiums in accordance with the related contracts.

For balances pending collection at the closing date, the impairment to be applied will be that defined in Circular No. 848 issued by the CMF, which will be made on a quarterly basis and its effects will be recorded with a debit or credit to profit or loss for the year, as applicable.

(4) Significant accounting policies, continued

Claims receivable must be included in a provision at 100% after 6 months from the date on which, in accordance with the contract, the accepting reinsurer should have paid to the Company.

3) Receivables from rent from lease contract other than finance leases and other receivables Relates to those financial assets whose origin is the rent from real estate leases. owned by the Company, other than finance lease contracts.

The determination of impairment for this type of assets is made according to the weighted Expected Loss (EL), using loss estimates based on reasonable and substantiated information about past events, present conditions and reasonable estimates. Using such information, two groups of debtors Groups of debtors, one with a good payment history and the other with the remaining operators, based on solvency of each operator or lessee. For each Group, the Expected Loss (EL) at the time of invoicing is determined per litter (each month is one litter), based on the unrecovered balance after 30, 90, 180 and 360 days, considering the remainder to be recovered after 360 days as unrecoverable. This criterion will be dynamic, based on the expected loss, the parameters of which will be adjusted once a year using the data as of December, incorporating the most recent data, to be applied at the end of December of the same year.

In addition, if the average delinquency behavior of the initial tranches is noted as increasing, a factor should be applied to the initial expected loss, so as to reflect in the impairment the change in the delinquency behavior. These factors are determined on the basis of the correlation between the decrease in collection for three or more continuous months and the increase in the expected loss for such months, when such collection is less than 90% for the Good Payment History Group and 70% for the Remaining Operators Group.

4) Other receivables

The determination of impairment for this type of assets, given its materiality, is performed according to the aging of the balances, resulting in a provision for 100% of balances past due for over 120 days.

e) Goodwill generated in business combinations

Corresponds to those assets originated in business combinations, as established in IFRS 3 and General Standard No. 322 of the Financial Market Commission. These assets will be impaired if the present value of future cash flows discounted at the discount rate used in the original evaluation of the respective project, using as a source for the determination of the cash flows the Company's budget, is lower than the recorded value. This measurement will be made in the current condition of the respective asset and on an annual basis.

The recognition of the impairment loss will be charged to income for the year, when the cost or book value of the asset is greater than the present value of the discounted future cash flows.

Goodwill impairment test

This test compares the amount of Equity plus the balance of Goodwill to the Economic Value of Equity, calculated on the following basis and considering the situation of a going concern:

(4) Significant accounting policies, continued

a) Forecast of pension flows of the policies in force and expenses associated with their settlement, considering the Company's best estimate.
b) Estimate of the equity requirement considering the regulatory limit for total indebtedness.
c) Return on assets based on the Company's portfolio.
d) Discounted cash flows at a rate that reflects the risk-free return and risk premium conditions of the business at the time of calculation.

Should the result of the test be positive, there will be no evidence of impairment and the value of goodwill will not be affected by it. Otherwise, the Company will consider the test result as a first approximation of the impairment amount, and other calculations may be made to better determine the final amount of the write-off. The impairment ultimately established will reduce the balance of Goodwill against a loss in profit or loss for the period. For impairment of goodwill arising from the purchase of shopping centers, advisory from a specialist in this industry is also required.

For impairment of goodwill arising from the purchase of shopping centers, advisory from a specialist in this industry is also required.

The Relief From Royalty method, commonly used in brand valuation, has been used in applying the impairment test to the Company's Espacio Urbano (shopping centers) brand. This method estimates the present value of the intangible asset-related savings for the owner by calculating the royalties that the owner would have to pay if the asset were not owned, because the owner would have to bear the costs of using intangible asset licenses. It is essential to assess the nature of the business and the impact of the intangible asset to be valued:

1. Projection of income associated with the brand under analysis
2. Determination of guarantee rates
3. Projection of hypothetical tax benefits
4. Estimation of cash flows attributable to the brand under analysis
5. Determination of the appropriate discount rate
6. Calculation of the brand’s value

f) Real estate and similar investments

1. Investment properties

In accordance with General Standard No. 316 and its amendments issued the CMF, property, plant and equipment should be measured at the lower of the inflation-adjusted cost less accumulated depreciation and the value of the business appraisal, which is the lower of two appraisals.

(i) <u>Investments in domestic real estate</u>

In accordance with General Standard No. 316 issued by the CMF, investments in domestic real estate are measured at the lower of inflation-adjusted cost less accumulated depreciation and the business appraisal value, which is the lower of two appraisals to be performed at least every two years.

(4) Significant accounting policies, continued

Notwithstanding the above, in the event that the Insurance Companies have information that indicates a possible market value lower than the value recorded for a real estate property, a new appraisal must be performed in order to adjust its value, if applicable.

If the appraisal is higher than the adjusted cost less accumulated depreciation, the real estate will not be subject to any accounting adjustment, and the higher value will be reflected in the disclosures. If the appraisal value is lower than adjusted cost less accumulated depreciation, the Group must make an adjustment for the difference through a provision charged to profit or loss, which will be maintained until a new appraisal is performed, where such adjustment must be reversed and a new provision must be made, if applicable.

(ii) Foreign real estate investments

In accordance with General Standard No. 316 issued by the CMF, foreign real estate investments must be measured at the lower of their historical cost adjusted for inflation in the applicable country, less accumulated depreciation and the business appraisal value, which is the lower of two appraisals to be performed at least every two years.

Notwithstanding the above, in the event that the Insurance Companies have information that indicates a possible market value lower than the value recorded for a real estate property, a new appraisal must be performed in order to adjust its value, if applicable.

If the appraisal is higher than the adjusted cost less accumulated depreciation, the real estate will not be subject to any accounting adjustment, and the higher value will be reflected in the disclosures. If the appraisal value is lower than adjusted cost less accumulated depreciation, the Insurance Companies must make an adjustment for the difference through a provision charged to profit or loss, which will be maintained until a new appraisal is performed, where such adjustment must be reversed and a new provision must be made, if applicable.

(iii) Real estate under construction

In accordance with General Standard No. 316 issued by the CMF, this real estate will be recorded at its carrying amount adjusted for inflation, which will reflect the progress of construction until it is completed and in a condition to obtain a business appraisal, when it will be valued as applicable. Notwithstanding the above, in the event that the Insurance Companies have information that indicates a possible market value lower than the value recorded for a real estate property, a new appraisal must be performed in order to adjust its value, if applicable.

(iv) Real estate awarded

Real estate awarded will be valued at the lower of carrying amount and appraisal value, which will be performed at the time of award and prior to sale.

2. Lease receivables

In accordance with General Standard No. 316, the Company will value its finance leases at the lower of the residual value of the contract determined in accordance with the standards issued by the Colegio de Contadores de Chile A.G. the inflation-adjusted cost less accumulated depreciation, and the value of the business appraisal, which corresponds to the lower of two appraisals.

(4) Significant accounting policies, continued

3. Properties for own use (Property, plant and equipment)

In accordance with General Standard No. 316 issued by the CMF, property, plant and equipment should be measured at the lower of the inflation-adjusted cost less accumulated depreciation and the value of the business appraisal, which is the lower of two appraisals.

4. Furniture and equipment for own use

Property, plant and equipment are accounted for using the cost model. The cost model is an accounting method where property, plant and equipment are recognized at cost less accumulated depreciation and accumulated impairment losses, as defined in IAS 16. Maintenance, preservation and repair costs will be expensed under the accrual method as cost of the year in which they are incurred. The Insurance Companies depreciate their assets using the straight-line method based on the years of estimated useful life. The gain or loss resulting from the disposal or retirement of assets is calculated as the difference between the sales price and the carrying amount of the asset and recognized in profit or loss.

The useful life used is that indicated in the Exempt Resolution No. 43 of December 22, 2002 issued by the Chilean Internal Revenue Service.

Type of asset	Average estimated useful life (months)
Real Estate	960
Furniture	84
Hardware	72
Office Equipment	36

5. Intangible assets

An intangible asset is defined as an identifiable asset of a non-monetary nature and without physical appearance that is owned by the Company. This will be recognized if and only if:

(i) it is probable that future economic benefits that are attributable to the asset will flow to the entity.
(ii) the cost of the asset can be measured reliably.

Intangible assets acquired from third parties will be measured at cost and amortized in accordance with the Company's accounting policies, which may not exceed 5 years.

Type of asset	Average estimated useful life (months)
Software	36
Remodeling	60
Brand (*)	Indefinite

(*) Subject to impairment assessment

(4) Significant accounting policies, continued

6. Non-current assets held-for-sale

An entity classifies a non-current asset (or a disposal group) as held for sale if its carrying amount will be recovered principally through a sale transaction rather than through continuing use: i.e., the sale must by highly probable. The Company has no such assets.

g) Insurance operations

1. Premiums

Correspond to the amount owed to the Insurance companies by each reinsured for premiums net of acceptance discount and impairment.

Insured premiums: Relates to the premium accrued in favor of the company, generated by premiums whose payments at the date of the financial statements are indicated in the policy, proposal, payment plan or other background.Its effect is reflected in the Statement of Comprehensive Income at the end of the accounting period.

Accrued premiums for Disability and Survivorship Insurance are determined and presented in the Financial Statements, following the instructions contained in Official Communication No. 28018 issued by the CMF, which provides for the recognition of revenue with a credit to the “Direct Premiums” account in profit or loss and a debit to the “Premiums receivable” asset account, and additionally an adjustment debited to profit or loss in the “Contract Adjustment” account, to reflect the total premium that the Company will receive for this contract, according to the maximum loss ratio established therein.

<u>Financial statements as of December</u>
Because of the longer delivery period, the amount of the accrued premiums of the Disability and Survivorship Insurance for the Insurance Company for the coverage of December of each year is already known at the time of presenting the financial statements, and consequently, the amount to be presented in the FECU Form for this concept should correspond to Premiums Paid for Disability and Survivorship Insurance for the collection of contribution payments for January (i.e., for the coverage of December), less the payments that have already been received for this concept in the Insurance Company at the closing date of the financial statements.

Reinsurance ceded: relates to the total amount of premiums and claims earned in the period for which the reinsurer is responsible, through the related reinsurance contracts.

2. Other assets and liabilities derived from insurance and reinsurance contracts

- **Embedded derivatives in insurance contracts**

Insurance contracts entered into by the Companies do not contain any type of embedded derivatives.

- **Insurance contracts acquired in business combinations or ceded portfolio**

The Company does not have this type of insurance contracts.

- **Acquisition costs**

Acquisition costs are recognized directly in profit or loss on an accrual basis.

(4) Significant accounting policies, continued

3. Actuarial reserves

(i) Unearned premium reserve

This corresponds to the obligation of insurance companies to policy holders and reinsured parties arising from premiums on insurance and accepted reinsurance contracts, which are established to meet the risks that remain in force at the closing date of the interim consolidated financial statements.

The unearned premium reserve will be applied to primary coverages with a term of up to 4 years, or to those with longer terms that have been presented by the Insurance Companies and approved by the Chilean Financial Market Commission. The latter includes the disability and accidental disability coverages classified in lines 308 Incapacity or Disability Banking Insurance and 310 Personal Accidents Banking Insurance, reported to the CMF together with the Financial Statements as of June 2012.

For additional coverage, the same criteria is applied regardless of the term of the main coverage.

The calculation of the unearned premium reserve corresponds to the methodology indicated in General Standard No. 306 for first-tier insurance policies or in the methodologies presented by the insurance companies and approved by the Chilean Financial Market Commission, as applicable.

(ii) Private annuity reserve

Recording the actuarial reserve made for the annuity insurance, in accordance with regulations currently in force. This reserve should include those monthly payments which, at the date of calculation, are overdue and have not yet been paid. The calculation of the reserve for private annuities corresponds to the methodology indicated in General Standard No. 306 and its amendments for first-tier insurance policies or in the methodologies presented by the companies and approved by the Chilean Financial Market Commission, as applicable.

(iii) Actuarial reserve

This corresponds to the reserve for current policies and is equivalent to the difference between the present value of future benefits payable by the insurer and the present value of future premiums payable by the insured in accordance with current regulations. The calculation of the actuarial reserve will be performed in accordance with the methodology, technical interest rate and probability tables indicated in General Standard No. 306, as amended, or in accordance with the tables presented by the Company and approved by the Chilean Financial Market Commission, as applicable. On December 11, 2012, the CMF approved the use of the Company's own accidental death table presented by the Company for the calculation of the actuarial reserve of specific plans classified in the 310 Personal Accident Banking Insurance line.

The actuarial reserve will be applied to coverages with a term of more than 4 years, or to those with shorter terms that have been presented by the Company and approved by the Chilean Financial Market Commission. On April 20, 2012, the CMF approved that the Company recorded an actuarial reserve, regardless of the term of coverage, for single premium products accessory to loans and single and level premium products, marketed under an individual or group policy, without a renewal clause. For additional coverage, the same criteria is applied regardless of the term of the main coverage. Starting with the September 2024 financial statements, the company adopted the new M-2016 table to replace the M-95 table. This change applies to the calculation of the

(4) Significant accounting policies, continued

Mathematical Reserve for policies issued on or after October 1, 2024, as well as for policies in force as of September 30, 2024. For the latter, the gradual recognition specified in the instructions of the CMF's General Standard No. 511, dated May 24, 2024, was applied.

For additional coverage, the same criteria is applied regardless of the term of the main coverage.

(iii) Disability & survivorship insurance reserve (SIS in Spanish)

On June 24, 2022, the company was awarded three women's segments of the Disability and Survivorship Insurance, representing 38% of the total, and three men's segments of the Disability and Survivorship Insurance, representing 25% of the total. Finally, on June 17, 2024, the company was awarded two women's segments of the Disability and Survivorship Insurance, representing 25% of the total, which will cover claims occurring between July 1, 2024, and June 30, 2025. Additionally, the company was awarded six men's segments of the Disability and Survivorship Insurance, representing 50% of the total, which will cover claims occurring between July 1, 2024, and June 30, 2025. The reserve for these contracts is established in accordance with the instructions contained in General Standard No. 243 of 2009 issued by the Chilean Financial Market Commission, recognizing the cost of direct claims in the statement of income account Direct Claims, with a credit to the liability account Reserve for Disability and Survivorship Insurance. In these contracts, the insurance premium is variable and is adjusted to finance 100% of the cost of accumulated claims as long as these are less than the amount resulting from applying the Maximum Loss Premium Rate to the Taxable Remuneration. For purposes of determining the readjustment of the value of the reserves associated with this product, the variation in the value of UF at the related closing date is considered. In accordance with the provisions of Circular No. 1499 issued by the CMF, the accrued premium reserve as of December must be adjusted to the actual collections achieved in January of the following year. Pending reimbursements from the Pension Fund Administrators, related to claims previously settled and paid by the Company, are recorded under the Disability and Survivorship Insurance Reserve. The CMF is to decide on a definition.

Additionally, Compañía de Seguros Vida Cámara S.A. currently holds three active Disability and Survivorship Insurance contracts (referred to as "SIS contracts" in Spanish) with the Pension Fund Administrators. The first contract covers the period from July 1, 2009, to June 30, 2010; the second contract spans from July 1, 2010, to June 30, 2012; and the third contract is valid from July 1, 2014, to June 30, 2016. The technical reserves for the SIS have been established in accordance with the calculation guidelines set forth by the Financial Market Commission in its General Standard No. 318 and subsequent amendments. The aforementioned General Standard mandates that insurance companies managing disability and survivorship insurance contracts must calculate the technical reserves in accordance with the guidelines specified in General Standard No. 243 of 2009 and its amendments. If reinsurance is involved, it should not be factored into the calculation of the technical reserve. In other words, the technical reserve should be presented in gross terms, without any deductions for reinsurance. Accordingly, the deduction specified in number 4 of Title III of the aforementioned regulation is not applicable. The aforementioned does not preclude the deduction of reinsurance cessions of actuarial reserves carried out to comply with the risk equity requirements and indebtedness limits established in Decree Law No. 251 of 1931. These deductions will be subject to the provisions of Article 20 of such Law and the specific rules issued by the CMF. The reinsurance participation in the claims reserve or premium reserve is recognized as a reinsurance asset, with its impairment measured in accordance with the previously mentioned accounting policy 3.8.II.b.

(4) Significant accounting policies, continued

As stated in General Standard No. 243, the company must establish a reserve "G" for costs associated with the settlement and payment of claims that are currently in the process of being settled. To provision for these costs, an average cost per claim, calculated by the DIS and adjusted to the fractions awarded to the company, is considered. The average costs are multiplied by the number of claims in process to determine the total amount to be provisioned. The company also participated in a fourth contract, which was in effect from July 1, 2020, to June 30, 2021. No technical reserves are maintained for this contract at the close of these financial statements, as the cut-off was performed in September 2023, in accordance with its bidding terms.

(iv) Life annuity reserve

The actuarial reserve for life annuity insurance policies becoming effective prior to January 1, 2012 is calculated in accordance with the standards contained in Circular No.1512 of 2001 and General Standard No.318 issued by the Chilean Financial Market Commission, and other instructions effective as of September 1, 2011. Accordingly:

a) At the time of effective application or acceptance of a policy, the amount of its basic actuarial reserve is reflected as a liability, with a debit to profit or loss for annuity costs.

b) At the closing date of each consolidated financial statement, the basic actuarial reserve of each current policy is recalculated. For such purpose, the actuarial cash flows at the date of calculation and the cost rates or sales rates, as applicable, will be used.

c) The financial reserve will be determined on a monthly basis at the closing date of the related consolidated financial statements. Differences between the basic actuarial reserve and the financial reserve generate adjustments, the effects of which are presented as part of equity in the matching reserve account.

d) The change in the basic actuarial reserve is recorded in the annuity cost account.

e) When current reinsurance exists, that portion of the basic actuarial reserve that corresponds to the portion ceded to reinsurers is calculated using the related flows of reinsured liabilities at the recalculation date and the equivalent cost rate (CR) or the sales rate (SR), as applicable.

f) In the interim consolidated financial statements, both the basic actuarial reserve and the financial reserve are presented on a gross basis. The amount related to the reserve assigned is presented as a assigned reinsurance asset.

g) Liability flows are determined in accordance with current regulations issued by the Chilean Financial Market Commission and, when applicable, considering the gradual application of the RV-2004, B-2006 and MI-2006 mortality tables, in accordance with the gradual recognition mechanism applied by Insurance Companies.

For policies that became effective beginning on January 1, 2012, the actuarial reserve is calculated in accordance with General Standard No.318 issued by the Chilean Financial Market Commission for these contracts, without considering the measurement of the Insurance Companies' matching:

(4) Significant accounting policies, continued

a) For policies established prior to June 1, 2015, the rate used to discount the expected pension cash flows is the lower of the market rate (MR) and the sales rate (SR) at the effective date of the policy, as defined in Title III of Circular No. 1512.

b) For policies issued beginning on June 1, 2015, the rate used for the discount of expected pension cash flows is the lower of the sales rate (SR) defined in Title III of Circular No. 1512 and the Equivalent Cost Rate (CR), determined in accordance with the instructions of the Appendix to General Standard No. 318, introduced by General Standard No. 374 issued by the Chilean Financial Market Commission of January 13, 2015.

c) Only the basic actuarial reserve is made in liabilities, considering the interest rate established at the effective date of the policy, as indicated in the preceding paragraph.

d) Cash flows from life annuity obligations assigned under reinsurance are not discounted for the calculation of the actuarial reserve of the related policies. Cash flows assigned are recognized as a reinsurance asset, considering for the purpose of their determination the same interest rate used to calculate the actuarial reserve of the reinsured policy.

e) If there is a difference at the time of the reinsurance contract between the reinsurance premium and the asset established in accordance with the that indicated above, this is recognized immediately in profit or loss.

f) For the calculation of expected pension cash flows, the mortality tables established by the Chilean Financial Market Commission, with their related improvement factors, in force on the date of calculation, are used in full.

For reinsurance acceptances or portfolio transfers occurring after January 1, 2012, and regardless of the effective date of the underlying policy, the actuarial reserve is calculated without considering the matching measurement, discounting the flows accepted at the lower interest rate between the market rate at the effective date of the reinsurance contract and the interest rate implicit in the acceptance of the flows (rate determined on the basis of the reinsurance premium).

The application of points i) e) and ii) c) is performed notwithstanding the deduction of reinsurance cessions of actuarial reserves performed for compliance with the risk equity requirements and indebtedness limits established in Decree Law No. 251 of 1931, which will be subject to the provisions of Article 20 of such legal text and to the specific rules issued by the CMF.

(v) Claim reserve

This is the obligation of the Insurance Companies with the insured and reinsured individuals in relation to the amount of the claims or commitments engaged by the insurance policies, incurred reported and not reported, including the expenses inherent to their settlement, that have affected the underwriting of risks of the insurance company and that have not been paid. This reserve should include those payments that, at the calculation date, are overdue and have not yet been paid.

(4) Significant accounting policies, continued

The claims reserve will be recorded in a liability account, claims reserve, separating between the reserve for reported claims and the reserve for incurred and unreported claims (OYNR) at the date of the consolidated financial statements.

The reported claims reserve should be classified as follows:

(a) Settled claims payable
(b) Claims settled and challenged by the policyholder
(c) Claims in settlement process
(d) Detected not reported

For the estimation of the reserve for claims incurred and not reported, the standard method generally applied, indicated in General Standard No. 306 (incurred claims triangles) will be used; or the Company will use any of the alternative methods indicated in the same standard (simplified method and transitional method); or the methods that have been presented by the insurance companies and approved by the Chilean Financial Market Commission, as applicable.

(vi) Earthquake catastrophe reserve

Not applicable.

(vii) Premium deficiency reserve

The premium deficiency reserve corresponds to the amount resulting from multiplying the unearned risk reserve net of reinsurance by the deficiency factor whose calculation methodology is set forth in General Standard No. 306 issued by the Chilean Financial Market Commission.

Notwithstanding the risk grouping used to determine the amount of the premium deficiency reserve, the premium deficiency reserve is allocated and presented in the financial statements according to the classification determined by the Chilean Financial Market Commission.

(viii) Additional reserve for liability adequacy test

Insurance Companies perform a liability adequacy test at the end of each quarterly financial statement in order to assess the adequacy of the reserves established in accordance with the currently effective standards issued by the Chilean Financial Market Commission.

The test uses the re-estimates of current assumptions assumed by insurance companies to estimate the cash flows generated by insurance contracts, considering the policyholders' options or benefits and guarantees agreed.

The contract cash flows indicated in the preceding paragraph consider at least those originated by the expected claims and the direct expenses related to their settlement, discounting, where applicable, the future premiums that the insured has agreed to cancel as part of the insurance contract.

The liability adequacy test is performed considering cash flows before taxes.

(4) Significant accounting policies, continued

If the application of this test results in a deficiency of the actuarial reserve, the Group will establish the additional actuarial reserve in the statement of income at the related closing date.

However, based on the periodic assessment of the concepts analyzed in this test, the additional actuarial reserve may be reversed in the statement of income at the related closing date.

The liability adequacy test recognizes the risk ceded to the reinsurer, i.e., when the need to establish an additional actuarial reserve is determined, it is recognized as gross amount in liabilities recognizing the reinsurer's share in the asset. When the Premium Deficiency Test is performed, the Company assesses whether this test meets the requirements to be considered as a replacement for the Liability Adequacy Test. If this is the case, the performance of the latter is not required.

When the Premium Deficiency Test is performed, the Company assesses whether this test meets the requirements to be considered as a replacement for the Liability Adequacy Test. If this is the case, the performance of the latter is not required.

The test is applied to groups of contracts that share similar risks and that are managed together as part of the same portfolio. Accordingly, both the test and the reserve deficiency, if any, are measured at the portfolio level.

However, if, as a result of the application of the test, a deficiency is found, it is assigned and presented in the financial statements, according to the classification determined by the Chilean Financial Market Commission.

In the event that, because of a standard issued by the Chilean Financial Market Commission, the gradual recognition of mortality tables for the calculation of actuarial reserves is in force, the liability adequacy test does not consider the differences in reserves that are explained by this gradual process. Accordingly, if a deficiency is found, an additional reserve is only made for the amount exceeding the difference in actuarial reserves explained by the gradual process.

(ix) Insurance reserve for unit-linked contracts (CUI)

According to the instructions contained in General Standard No. 306, the deposit and risk components associated with CUI insurance have to be accounted for in aggregate. Accordingly, the total amount of funds transferred to the Company by the policyholder will be recognized as insurance premium.

The deposit component will be recognized as an actuarial reserve referred to as the fund value reserve and will correspond for each contract to the value of the policy at the date of calculation of the reserve, in accordance with conditions established in each contract, without deduction of any redemption charges.

For insurance associated with General Standard No. 176, the actuarial reserve associated with the deposit component or contract premium should not be recognized within liabilities.

For the insurance component, the insurance company will make unearned risk reserves or actuarial reserves and will be able to apply different criteria for the main coverage and additional coverages, according to the type of risk involved.

A mismatch reserve will be established for the risk assumed by the insurance companies for the risk of mismatch in term, interest rate, currency and types of instruments, between the fund's value reserve and the investments supporting the reserve.

(4) Significant accounting policies, continued

The calculation of this reserve will follow the instructions of General Standard No. 306 and the amount determined will be recorded in the mismatch reserve equity account, as indicated in Circular No. 2022 issued by the Chilean Financial Market Commission.

(x) Other technical reserves

This item corresponds to the recording of the reserve for debts with policyholders and other reserves established by the insurance company in accordance with current regulations in force and the additional reserves required by the bylaws of the mutual insurance companies.

(xi) Participation of reinsurance in technical reserves

Insurance companies recognize reinsurers' participation in actuarial reserves on an accrual basis, in accordance with contracts in force.

Relates to the reinsurer's participation in the actuarial reserves for the ceded portion of the related policy, recognizing such reserve in assets. This asset is subject to the application of the concept of impairment, in accordance with IFRS general standards. The determination of this reserve is performed in accordance with the instructions issued by the Chilean Financial Market Commission, as contained in General Standard No. 306 and its amendments.

4. Matching

For life annuity policies in force prior to January 1, 2012, insurance companies have valued the actuarial reserves using the matching standards, in accordance with the provisions of General Standard No. 318 and Circular No. 1,512 issued by the Chilean Financial Market Commission and its amendments.

In accordance with these regulations, to the extent that the future cash flows of the portfolio of debt securities and actuarial reserves generated by life annuities are matched over time, the future cash flows of eligible actuarial reserves are discounted at a rate closer to the average yield of long-term financial instruments issued by the government, as determined in the month in which the policies become effective.

Differences arising between the application of this standard and the general standards for valuation of liabilities generate adjustments at the closing date of the financial statements, the effects of which are presented as part of equity in the matching reserve account.

(4) Significant accounting policies, continued

(h) Cash and cash equivalents

Cash: Relates to cash on hand and held in banks at the end of the period.

Cash equivalents: Relate to short-term investments (90 days) that are highly liquid and easily convertible into cash.

Statement of cash flows: The statement of cash flows has been prepared based on the direct method, in accordance with the instructions established by the CMF, in its Circular No. 2,022, dated May 17, 2011 and subsequent amendments. The following definitions are used for the preparation of the statement of cash flows:

Cash flows: Cash flows are inflows and outflows of cash and cash equivalents on hand and in banks; understanding as such highly-liquid short-term investments with low risk of changes in their value.

Cash flows from operating activities: Cash and/or cash equivalent flows generated by normal operations, which are the main source of revenue in the insurance business.

Cash flows from investing activities: Cash and cash equivalent flows from the acquisition, sale or disposal by other means of long-term assets and other investments not included in the Company's cash and cash equivalents, such as material assets, intangible assets or financial investments.

Cash flows from financing activities: Cash and cash equivalents flows generated in those activities that produce changes in the size and composition of equity and liabilities that are not part of operating cash flows. This group also includes dividends paid to shareholders.

(i) Interests in Related Companies

The Company holds interests in related companies through equity investments (shares) and outstanding balances arising from commercial current accounts. These amounts are presented under “Financial Assets at Fair Value,” “Interests in Associates (Investees),” and “Receivables from Related Companies” in the financial statements.

For investments in which the investee’s equity is negative and the related commercial current accounts are long-term, the carrying amount of the investment is determined by including the amount receivable from these commercial current accounts, in accordance with paragraph 38 of IAS 28.

As of the date of these financial statements, the Company does not have any balances related to investments in subsidiaries. Impairment of this type of asset, if applicable, is recognized in accordance with paragraphs 41A to 41C of IAS 28.

(j) Financial liabilities

Financial liabilities are classified as either financial liabilities at fair value through profit or loss or as other financial liabilities under IFRS 9 in the following categories.

(4) Significant accounting policies, continued

- Financial liabilities at fair value through profit or loss - Financial liabilities are classified at fair value through profit or loss when they are held for trading or are designated at fair value through profit or loss.

- Other financial liabilities, including loans, are initially measured at the amount of cash received, net of transaction costs. Other financial liabilities are subsequently measured at amortized cost using the effective interest method, recognizing interest expense based on the effective return.

(k) Provisions

A provision is a liability of uncertain timing or amount. They are recognized in the Statement of Financial Position when the following circumstances are met:

a) When the company has a present obligation (whether legal or constructive) as a result of past events;

b) When at the date of the financial statements it is probable that the Company will have to use resources to settle the obligation; and
c) When the amount can be estimated reliably.

The Company recognizes its Provisions for Liabilities on an accrual basis in accordance with the instructions contained in IAS 37.

(l) Investment income and expenses

Investment income and expenses are recognized on an accrual basis, in accordance with the contracts or obligations the Company has, in the Statement of Comprehensive Income, as follows:

i. Financial assets at fair value
The Company records income associated with financial assets at fair value, on an accrual basis, based on the market value of such investments at the closing date of the financial statements and their carrying amount.

Associated expenses are recognized on an accrual basis, according to the contracts or obligations held by the Company.

ii. Financial assets at amortized cost
The Company records income associated with financial assets at amortized cost, on an accrual basis, calculated at the same discount rate used to determine the price of the instrument at the time of purchase.

Associated expenses are recognized on an accrual basis, according to the contracts or obligations held by the Company.

(4) Significant accounting policies, continued

(m) Revenue recognition

i. Insurance premiums

Income from insurance premiums corresponds to the disability & survivorship and supplementary health insurance operations managed by the Subsidiaries Compañía de Seguros Confuturo S.A, Compañía de Seguros de Vida Cámara S.A., disability & survivorship insurance and life annuities managed by Vivir Seguros Cía. de Seguros de Vida S.A. and the life annuity and traditional life insurance managed by the Subsidiary Cía. de Seguros Confuturo S.A.

Direct insurance premium income is recognized when the risk is accepted, even if the insurance term has not begun, based on the time elapsed over the term of the contracts. They are presented net of cancellations and uncollectability.

ii. Ceded reinsurance (ceded premium)

Premiums related to ceded reinsurance are recorded on the basis of proportional reinsurance contracts and under the same criteria used for direct insurance and accepted reinsurance (accepted premium).

Premiums related to accepted reinsurance are recorded on the basis of the accounts received from the ceding companies. Premiums are reflected net of cancellations and uncollectibility.

(n) Interest costs

Interest costs are recorded on an accrual basis, based on the interest rate agreed at the time the related loan was obtained.

(o) Claim and annuity costs

Claim and annuity costs are recorded on an accrual basis, in accordance with the provisions of the related insurance contracts held by the Insurance Companies.

Claim cost includes all direct costs associated with the settlement process, such as payments related to the collective subject of the loss and expenses incurred for processing, assessing and settling the claim, in accordance with the provisions of the related insurance contracts. These costs are reflected directly in the statement of comprehensive income of the Insurance Companies.

(p) Intermediation costs

Intermediation cost includes all commissions and expenses associated with the activity associated with selling insurance and its reinsurance negotiations.

Expenses for base salary and commissions generated by sales agents hired by the Company are included. Commissions effectively disbursed paid to brokers and pension advisors for the production brokered by them are also included.

(4) Significant accounting policies, continued

Such payments are reflected in the statement of comprehensive income of the Insurance Companies in the period in which they were accrued.

(q) Income tax and deferred taxes

Corporate income tax was determined on the basis of the net taxable income determined for tax purposes. The Company accounts for the effects of deferred taxes arising from temporary differences and other events that create differences between profit or loss for book and tax purposes.

Income tax expense for the year is calculated as the sum of the current tax resulting from the application of the related tax rate to the taxable income for the year (after applying the deductions allowed for tax purposes) and the change in deferred tax assets and liabilities recognized in the consolidated statement of income.

Deferred tax assets and liabilities include temporary differences identified as amounts expected to be payable or recoverable for differences between the carrying amounts of assets and liabilities and their related amounts for tax purposes, as well as tax loss carryforwards and tax credits not applied for tax purposes. These amounts are recorded by applying to the related temporary difference the tax rate at which they are expected to be recovered or settled.

The Company recognizes, where appropriate, deferred tax liabilities for the estimated future tax effects attributable to differences between the carrying amounts of liabilities and their amounts for tax purposes. Deferred tax liabilities are measured at the tax rate that, in accordance with current tax legislation, should be applied in the year in which the deferred tax liabilities are realized or settled. The future effects of changes in tax legislation or tax rates are recognized in deferred taxes from the date on which the law approving such changes is published.

Deferred tax assets and liabilities are offset when there is a legally recognized right to offset the amounts recognized in those items with the tax authority and when the deferred tax assets and liabilities are derived from income taxes payable to the same tax authority and the Company intends to settle its current tax assets and liabilities on a net basis.

On September 29, 2014, Law No. 20,780 was published in the Official Gazette, which improves the Tax Legislation and finances the Educational Reform, which, among other matters, amended the Corporate Tax Rate, increasing it from 20% to 21% for commercial year 2014, 22.5% for commercial year 2015, 24% for commercial year 2016, 25.5% for commercial year 2017 and 27% for commercial year 2018 and thereafter.

The Chilean Financial Market Commission, by virtue of its powers, on October 17, 2014 issued Circular No. 856 instructing the audited entities to record in the related year against equity, the differences in assets and liabilities for deferred taxes arising as a direct effect of the increase in the corporate tax rate introduced by Law No. 20.780.This instruction issued by the Chilean Financial market Commission implied a change in the framework for financial reporting adopted through such date, as the previous framework (IFRS) required explicit, unreserved, and full adoption.

(4) Significant accounting policies, continued

The Company will recognize a deferred tax asset as a result of the acquisition of the Espacios Urbanos properties, as the assets were recorded at appraisal value for accounting purposes and purchase value for tax purposes, which means that the tax value of the properties is higher than the value for accounting purposes, resulting in a deferred tax asset. As is understood, this is a deductible temporary difference which is recognized through deferred taxes in accordance with IAS 12 "Income Taxes."

Application of IFRS 17

The ILC Group has two subsidiaries whose contracts with their respective customers qualify as insurance contracts under the definition of IFRS 17. These subsidiaries are the Peruvian subsidiary Vivir Seguros Compañía de Seguros de Vida S.A. and the local subsidiary Isapre Consalud S.A. Neither of them is under the insurance regulatory scope of the Financial Market Commission (CMF), and, for this reason, as of January 1, 2023, for purposes of the consolidated financial statements of the ILC Group, they have had to implement the application of IFRS 17.

For the subsidiaries Compañía de Seguros Confuturo S.A. and Compañía de Seguros de Vida Cámara S.A., the implementation of IFRS 17 has been postponed in accordance with instructions issued by the FMC.

In this context, the main criteria and policies adopted by the subsidiary Vivir Seguros Compañía de Seguros de Vida S.A. (Peru) have been as follows:

Vivir Seguros Compañía de Seguros de Vida S.A.

Classification of contracts

To create portfolios of contracts, the subsidiary has considered the characteristics of each product, taking into account their general conditions, options and similar risks. As a result, it obtained an aggregation into two groups: I. Aggregation of Life Annuities, SISCO and Individual and II. Investment Income, SOAT, Serious Illness and Personal Accident. This aggregation will be used for accounting purposes, together with the accounting segregation between onerous, non-onerous contracts and those with the possibility of becoming onerous. Both segregations have been carried out in accordance with IFRS17. In addition, the subsidiary applies, as a level of aggregation by cohort, the maximum period allowed in the standard, which is 1 year for reasons of practicality and adequacy to internal reporting periods.

Segregation of Components

From the comparison between the reserves calculated under IFRS4 and the present value of the cash flows of the actuarial liability under IFRS17, Management concludes that none of the 3 main products of the subsidiary in Peru is onerous or potentially onerous.

(4) Significant accounting policies, continued

Valuation Methods

The Valuation Models allow the Subsidiary to measure the liability for remaining coverage. The subsidiary applies the general method (Building Block Approach or BBA) by default to insurance contracts, unless the conditions for applying one of the other methods, which are variants of the BBA, are met:

i. Variable Fee Approach (VFA). Used in contracts with direct participation features.
ii. Premium Allocation Approach (PAA). Used for contracts with coverage of less than one year and that such valuation is a reasonable approximation to the BBA.

The application of one or the other method affects the measurement of the Liability for Remaining Coverage (LRC), since the Liability for Incurred Claims (LIC) is measured under the BBA method.

Interest rate

The interest rate applied represents the market interest rate at the time of valuation, and the subsidiary has chosen to apply the discount rate with a “bottom-up” approach as established in the local SBS regulations in Peru. Also added, for illiquidity and risk, was a spread calculated under the zero coupon curves provided by the Superintendency of Banking, Insurance and Pension Funds (SBS) of Peru, where a monthly average of the spot rates is considered.

Risk Adjustment

The risk adjustment for non-financial risks reflects the uncertainty of the amount and timing of future cash flows arising from non-financial risks. The criteria considered for valuing the risk adjustment are:

For the annuity and “renta max” products, the projection of multiple sensitivity scenarios of the mortality tables is applied randomly through the Lee Carter methodology (a numerical algorithm used to predict mortality and life expectancy).

For the SISCO product, the Mack methodology is applied to project the sensitivity of frequency triangles with log-normal distribution.

(4) Significant accounting policies, continued

Banking activities

(a) Financial derivative instruments

Derivative instruments that include foreign currency, inflation-adjusted unit-denominated forwards, interest rate futures, currency and interest rate swaps, currency and interest rate options and other derivatives are recognized at fair value from the date of their engagement, including transaction costs. Fair value is obtained from market quotes, discounted cash flow models and measurement models for options, as appropriate. Financial derivatives are stated as an asset when their fair value is positive and as a liability when it is negative, within the caption “Financial derivative instruments.”

Certain derivatives embedded in other instruments are treated as separate derivatives when their characteristics and risk are not closely related to those of the host contract and this is not measured at fair value with the related unrealized gains or losses included in profit or loss. The Bank has no such derivatives recorded in the Interim Consolidated Financial Statements as of June 30, 2025 and December 31, 2024.

At the date of entering into a derivative contract, it must be designated by the Bank as a derivative instrument held for trading or for hedge accounting purposes. Changes in the fair value of financial derivative instruments designated as held for trading are recognized in the caption “net gain (loss) from financial operations” in the statement of income. If the derivative instrument is classified for hedging purposes, it may be: (1) A fair value hedge of existing assets or liabilities or firm commitments, or (2) a cash flow hedge related to existing assets or liabilities or expected transactions. A hedging relationship for hedge accounting must meet all the following conditions: (a) at the start of the hedging relationship, the hedging relationship has been formally documented; (b) the hedge is expected to be highly effective; (c) the effectiveness of the hedge may be measured fairly (d) the hedge is highly effective with respect to the risk hedged on a continuous basis throughout the hedging relationship.

Certain derivative transactions that do not qualify for being accounted for as hedging derivatives are treated and reported as trading derivatives, even though they provide effective hedge for the management of risk positions.

When a derivative hedges the exposure to changes in the fair value of an existing asset or liability, such asset or liability is recorded at its fair value with respect to the specific risk hedged. Gains or losses from measuring the fair value of both the hedged item and the hedging derivative are recognized with a credit or debit to profit or loss for the year of the banking activities.

For a fair value hedge of interest rates in a portfolio, and the hedged item is an amount of money rather than separately identified assets or liabilities, gains or losses from measuring the fair value of both the hedged portfolio and the hedging derivative, are recognized through profit or loss for the year. However, the gain or loss from measuring the fair value of the hedged portfolio is recorded in the statement of financial position under the caption Other assets or Other liabilities, depending on the position of the hedged portfolio at a given date.

(4) Significant accounting policies, continued

(b) Loans and advances to customers

Loans and advances are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market and that the Bank does not intend to sell in the near term.

Loans and receivables are initially valued at fair value plus incremental costs. They are subsequently recorded at amortized cost and accrued interest is recognized in profit or loss based on the effective interest rate. Loans and accounts receivable from customers are recorded net of allowances for credit risk.

The effective interest rate is the rate that matches exactly the value of a financial asset to all its estimated cash flows for all concepts throughout its remaining useful life.

(c) Factoring transactions

The Bank engages in factoring operations and other credit-related trade instruments with its customers. Through these operations, the Bank receives invoices—either with or without recourse to the assignor—and advances to the assignor a percentage of the total amounts to be collected from the debtors of the assigned documents.

- Recourse factoring: the assignor of the documents endorsed to the bank is considered as the counterparty for purposes of determining the allowances.
- Non-recourse factoring: the debtor of the invoices is considered as the counterparty for purposes of determining the allowances.

The determination of allowances for factoring placements should consider as counterparty the assignor of the documents endorsed to the bank, when the assignment is made with the latter's responsibility, and the debtor of the invoices, when the assignment has been made without the assignor's responsibility. Exceptionally, in cases of assignment with liability, the assignor may be replaced by the debtor of the invoice, when the transaction contract copulatively meets the following conditions:

- There is an obligation to inform or notify the debtor of the invoice, in a manner provided by law, of the assignment of the invoice to the bank;

- The debtor of the invoice complies with the conditions established in letter a) of number 4.1 of Chapter B1 of the CNCB; and
- Factoring loans are measured at the value disbursed plus accrued price difference. The price difference generated in the assignment is accrued in the financing period.

The balance recorded by Banco Internacional under this concept was classified, for the purposes of these financial statements, under the caption "Loans and advances to customers."

(4) Significant accounting policies, continued

(d) Interest and indexation income and expenses

Interest and indexation income and expense are recognized on an accrual basis using the effective interest method.

The effective interest rate is the discount rate that equals the cash flows receivable or payable over the life of the financial instrument to the net carrying amount of the financial asset or liability. The contractual terms of the financial instrument are considered and future credit losses are not considered.

The calculation of the effective interest rate, when applicable, includes commissions and other concepts paid or received that are directly attributable to the acquisition or issue of a financial asset or financial liability.

However, for loans considered individually as impaired or those past due and in force with a high risk of uncollectibility, the prudential criterion of suspending the accrual of interest and indexation has been followed. These are recognized for accounting purposes when they are received, as recovery of impairment losses.

(e) Fee and commission income and expenses

Fee and commission income and expense are recognized in profit or loss with different criteria according to their nature. The most significant are:

1. Those corresponding to a single act are recognized in profit or loss when the act that generates them occurs.
2. Those arising from long-term transactions or services are recognized in profit or loss throughout the life of such transactions or services.

(f) Impairment

Financial assets: At each reporting date, the Company assesses whether there is objective evidence that financial assets are impaired. A financial asset is impaired if there is objective evidence that one or more events had a negative effect on the asset's future cash flows, which can be estimated reliably.

An impairment loss with relation to any financial asset measured at amortized cost is calculated as the difference between its carrying amount and the present value of the estimated future cash flows discounted at the asset's original effective interest rate.

An impairment loss with respect to an available-for-sale financial asset is calculated with respect to their fair value. All individually significant financial assets are assessed for specific impairment. Assets that are not individually significant are collectively assessed for impairment by grouping together assets with similar risk characteristics.

All impairment losses are recognized in profit or loss. Accumulated impairment losses on available-for-sale financial assets previously recognized in equity are reclassified to profit or loss.

(4) Significant accounting policies, continued

The reversal of an impairment loss occurs only when it can be related objectively to an event occurring after the impairment loss was recognized in profit or loss. For financial assets recognized at amortized cost and available-for-sale debt securities the reversal is recognized in profit or loss. For equity securities, the reversal is recognized directly in equity.

Non-financial assets: the carrying amount of the Bank's non-financial assets are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists then the asset's recoverable amount is estimated. For goodwill, when applicable, and for intangible assets that have indefinite useful lives or are not yet available for use, the recoverable amounts are estimated at each reporting date. An impairment loss in respect of goodwill is not reversed.

For other assets, impairment losses recognized in prior periods are assessed at each reporting date for any indications that the loss may have decreased. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortization, had no impairment loss been recognized.

As of June 30, 2025 and December 31, 2024, the Bank records no intangible assets with indefinite useful lives.

(g) Assets received in lieu of payment

Assets received in lieu of payment of loans or awarded and trade receivables are recorded, in the case of assets received in lieu of payment at the price agreed by the parties, or for those cases where there is no agreement between the parties, at the amount for which the Bank is awarded such assets in a court-ordered public auction. Subsequently, such assets are measured at the lower of the initial carrying amount or net realizable value, which corresponds to its fair value (liquidity value determined through an independent appraisal) less the related costs to sell.

In general, the Company believes assets received in lieu of payment will be sold within one year from their date of award. Assets that are not sold within the specified period are written off in accordance with Chapter 10-1 of the "Recopilación Actualizada de Normas" issued by the Chilean Financial Market Commission.

The balance recorded by Banco Internacional under this concept was classified, for purposes of these financial statements, under the caption "other non-financial assets, current".

(h) Cash and cash equivalents

The Interim Consolidated Statements of Cash Flows have been prepared using the indirect method. Under this method, the Bank's profit or loss for the period is adjusted for non-monetary transactions, and for income and expenses related to cash flows from investing and financing activities.

(4) Significant accounting policies, continued

In addition, the following concepts are considered:

j.1 Cash flows: Cash inflows and outflows and cash equivalents; i.e., highly-liquid short-term investments with low risk of changes in value, such as, deposits with the Central Bank of Chile, instruments of the Chilean Treasury, demand balances and deposits in domestic banks and deposits in foreign banks.

j.2 Operating activities: are the principal revenue-producing activities usually conducted by banks and other activities that are not classified as investing or financing activities.

j.3 Investing activities: are the acquisition and disposal of long-term assets and other investments not included in cash and cash equivalents.

j.4 Financing activities: are activities that result in changes in the size and composition of the contributed equity and of liabilities that are not part of operating or investing activities.

(i) Allowances for credit risk

Allowances required to hedge the risk of loss on loans have been established in accordance with the Standards and Instructions issued by the Chilean Financial Market Commission. Loans are presented net of such allowances or demonstrating the reduction. For contingent loans, they are recorded as liabilities under “Provisions”.

The Bank uses models or methods, based on the individual and group analysis of debtors, which were approved by the Board of Directors, to establish the allowances for loan losses, as indicated in the Compendium of Accounting Standards issued by the Chilean Financial Market Commission, which are defined below:

k.1 Allowances for individual assessment

The individual assessment of debtors is applied when related to companies which, due to their size, complexity or level of exposure to the entity, need to be known and analyzed more in depth.

The analysis of debtors is focused on their capacity and availability to comply with their credit obligations, by means of sufficient and reliable information, also analyzing guarantees, terms of obligations, interest rates, currency, adjustability, etc.

To make the allowances, the Entity classifies its debtors and transactions related to loans and contingent loans in the related categories, with the prior allocation to one of the following three portfolio categories: normal, substandard and default.

k.2 Normal performance and substandard portfolios

The Normal Performance Portfolio includes debtors whose ability to pay allows them to comply with their obligations and commitments and no change is expected to occur in such condition, according to the related economic and financial position. Classifications assigned to this portfolio range from A1 to A6.

(4) Significant accounting policies, continued

The Substandard portfolio includes debtors with financial difficulties or a significant deterioration of their ability to pay and debtors on which reasonable doubt exists as to the repayment of principal and interest under the contractual terms agreed, showing low headroom to meet their short-term financial obligations.

This portfolio includes debtors with past due amounts exceeding 30 days. Classifications assigned to this portfolio range from B1 to B4 on the rating scale.

As a result of the individual analysis of these debtors, they should be classified into the following categories; subsequently assigning to them the probability of default and loss given default percentages that result in the related loss percentage:

Type of portfolio	Debtor Category	Default probability (%)	Loss Given Default (%)	Expected Loss (%)
Normal portfolio	A1	0.04	90.0	0.03600
	A2	0.10	82.5	0.08250
	A3	0.25	87.5	0.21875
	A4	2.00	87.5	1.75000
	A5	4.75	90.0	4.27500
	A6	10.00	90.0	9.00000
Substandard portfolio	B1	15.00	92.5	13.87500
	B2	22.00	92.5	20.35000
	B3	33.00	97.5	32.17500
	B4	45.00	97.5	43.87500

In order to determine the amount of allowances to be made for portfolios in normal and substandard compliance, the exposure affected by allowances must be estimated previously, to which the related loss percentages (expressed in decimals) will be applied, which are composed of the probability of default (PD) and loss given default (LGD) established for the category in which the debtor and/or its qualified co-debtor are classified, as appropriate.

The exposure subject to allowances corresponds to loans plus contingent loans, minus the amounts that would be recovered through the performance of guarantees. Loan is defined as the carrying amount of the related debtor's loans and receivables, whereas contingent loans are defined as the value resulting from the application of No. 3 of Chapter B-3 of the Compendium of Accounting Standards.

Default portfolio

The default portfolio includes debtors and their loans whose recovery is deemed to be remote because their ability to pay is deteriorated or non-existent. This portfolio includes debtors with clear indications of possible bankruptcy, as well as those in which a forced restructuring of debts is necessary to avoid default, and also any debtor who is 90 days or more overdue in the payment of interest or principal of any loan. This portfolio is composed of debtors in categories C1 through C6 of the rating scale established below and all loans, including 100% of the amount of contingent loans, held by these same debtors.

(4) Significant accounting policies, continued

For the purpose of establishing provisions on the default portfolio, allowance percentages are applied to the amount of the exposure, which corresponds to the sum of loans and contingent loans held by the same debtor. To apply such percentage, an expected loss rate must be estimated previously by deducting from the amount of the exposure the amounts recoverable by calling the guarantees and, if there is specific information to justify this, also deducting the present value of the recoveries that can be obtained by performing collection actions, net of the associated expenses. This loss rate must be classified in one of the six categories defined according to the range of losses effectively expected by the Bank for all the operations of the same debtor.

These categories, their range of loss as estimated by the Bank and the allowance percentages that must be applied to the amounts of the exposures are shown in the following table:

Classification	Estimated loss range	Provision
C1	Up to 3%	2%
C2	More than 3% up to 20%	10%
C3	More than 20% up to 30%	25%
C4	More than 30% up to 50%	40%
C5	More than 50% up to 80%	65%
C6	More than 80%	90%

k.3 Allowances for group assessment

Group assessments are relevant for dealing with a large number of transactions whose individual amounts are too low to be assessed individually or which involve individuals or small companies that do not qualify for individual assessment. These models include consumer, mortgage and commercial loans that are not assessed individually.

The levels of provisions required have been determined by the Bank, in accordance with the determination of actual loss from loans, by classifying and grouping the loan portfolio according to the similarity of the characteristics related to credit risk, indications of the debtor's ability to meet payment obligations provided in the contract.

Allowances are determined based on product segmentation, tranches of days of loan default and the customer's historical payment behavior. The allowance percentages considered in the matrix are supported by a study on expected loss, which comprises the calculation of parameters of probability of default (PD) for this portfolio.

k.4 Additional allowances

The Chilean Financial Market Commission has defined additional allowances as those that are not derived from the application of the portfolio assessment models of each individual bank or to compensate for deficiencies in them, and must be made to safeguard against the risk of unpredictable economic fluctuations.

The Bank has formal criteria and procedures for using and making additional allowances, which are approved by the Board of Directors.

(4) Significant accounting policies, continued

These allowances are made in accordance with No. 10 of Chapter B-1 of the Compendium of Accounting Standards issued by the CMF.

(j) Provisions and contingent liabilities

A provision is a liability of uncertain timing or amount. These provisions are recognized in the Consolidated Financial Statements when the following requirements are met:

- It is a present obligation as a result of past events and
- As of the date of the consolidated financial statements it is probable that the Bank will have to dispose of resources to settle the obligation and the amount of these resources can be measured reliably.

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

The following are classified as contingent:

- Co-debtors and guarantees
- Letters of credit for goods circulation
- Transactions related to contingent events
- Readily available revolving credit facilities subject to immediate cancellation
- Readily available revolving credit facilities
- Other credit commitments
- Other contingent loans

(k) Impaired loans and write-offs

Identification of impaired portfolio

Impaired portfolio is defined as the portfolio comprising all debtors for which there is evidence that debtors will not meet their payment obligations that were originally agreed, regardless of the possibility of collecting the amounts due by resorting to guarantees through legal collection actions or by the agreement of different conditions.

Movements in impaired portfolio debtors

Recording of the debtor in the impaired portfolio will be marked by the change in the debtor's classification for debtors classified individually.

The removal of a debtor from the impaired portfolio will be due to a change in the debtor's classification, which is authorized exclusively by the Risk Management Division, and the reasons justifying the change in the debtor's payment capacity or behavior must be specifically stated in the change of classification. For debtors classified collectively, the change in category will be based on the change in behavior associated with delinquency behavior, among other variables.

(4) Significant accounting policies, continued

Impaired portfolio management

The Bank manages its portfolio of impaired debtors collectively through credit committees in its different instances, delegating to the commercial line the attributions and faculties necessary for the daily operation, as defined in the manual of procedures related to portfolio classification, allowances and write-offs, which is consistent with the legal regulations in force issued by the Chilean Financial Market Commission.

The process of managing impaired loans is intended to highlight those loans implying higher than normal risk, assess the overall quality of the portfolio and ensure that management takes a proactive, timely, structured and stringent role in the management of loans in impairment process to adequately protect the Bank's interests.

Write-offs

Write-offs should generally be performed when the contractual rights to the cash flows expire. For investments, even if the above does not occur, the related asset balances will be written off in accordance with the provisions of Title II of Chapter B-2 of the Compendium of Accounting Standards.

These write-offs refer to amounts written-off in the Statement of Financial Position of assets associated with the related transaction, including, the portion that may not be past due in the case of a loan payable in installments or partial payments, or a lease transaction (there are no partial write-offs).

Write-offs must always be performed using the allowances for credit risk established in accordance with Chapter B-1 of the Compendium of Accounting Standards, regardless of the reason for the write-off.

Write-offs are all those credit transactions for which, based on information available, a conclusion is reached that their recovery will not be feasible. In addition and in accordance with current applicable regulations, all transactions showing delinquencies in excess of those established in Chapter B-2 of the Compendium of Accounting Standards will be subject to write-offs.

Write-offs of loans and receivables are performed on past-due, delinquent and current installments, and the term must be calculated from the beginning.

Write-offs of loans and receivables must be performed under the following circumstances, whichever occurs first:

a) Based on all available information, the Bank concludes that it will not obtain any cash flows from the loan recorded on the asset;
b) When six months have elapsed from the date in which a debt without enforcement has been recorded in assets;
c) Upon completion of the prescription period of the legal procedures to demand collection through an executive lawsuit or at the moment of the rejection or abandonment of the execution of the enforcement order through legal judgment;
d) When the time of delinquency of a transaction reaches the time limit for write-off as set forth below:

(4) Significant accounting policies, continued

Type of loan	Term
Secured or unsecured consumer loan	6 months
Consumer lease	6 months
Other non-real estate lease transactions	12 months
Other unsecured transactions	24 months
Secured commercial loans	36 months
Real estate lease operations (commercial and residential)	36 months
Mortgage loans	48 months

The term corresponds to the time elapsed from the date on which the payment of all or part of the obligation that is in default became enforceable.

Recovery of assets written-off

Subsequent payments obtained for transactions written-off will be recognized in profit or loss as recovery from loans written-off. In the event that there are recoveries in assets received in lieu of payment or awarded, revenue will be recognized in profit or loss for the amount by which they are incorporated to the asset.

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

(l) Investment in other companies

Investments in other companies are those in which the Bank does not have significant influence. They are recognized in accordance with IFRS 9.

(m) Leases

The Bank as lessor
Assets that are leased to customers under contracts that transfer substantially all risks and rewards of ownership, with or without legal title, are classified as finance leases.

When the retained assets are subject to a finance lease, the leased assets are derecognized in the accounting records and a receivable is recorded under Loans and advances from customers, reflected at present value. Initial negotiation expenses in a finance lease are included in the account receivable through the discount rate applied to the lease.

Lease income is recognized on lease terms based on a model that consistently reflects a periodic rate of return on the net lease investment. Assets that are leased to customers under contracts that do not transfer substantially all risks and rewards of ownership, are classified as operating leases. Investment property leased under operating leases is included in "Other assets" in the statement of financial position and depreciation is determined on the carrying amount of these assets, applying a proportional amount of the value on a systematic basis over the economic use of the estimated useful life. Lease income is recognized on a straight-line basis over the lease term.

(4) Significant accounting policies, continued

The Bank as lessee
A contract is, or contains a lease if there is a right to control the use of an identified asset for a period of time in exchange for consideration. At the commencement date of a lease contract, a right-of-use asset is determined for the leased property at cost, which comprises the amount of the initial measurement of the lease liability plus other disbursements made.

The amount of the lease liability is measured at the present value of future lease payments unpaid at that date, which are discounted using the Bank's incremental borrowing rate.

The right-of-use asset is measured using the cost model, less accumulated depreciation and accumulated impairment losses, depreciation of the right-of-use asset is recognized in the Statement of Income on a straight-line basis from the commencement date to the end of the lease term. The monthly variation of the UF for contracts established in that monetary unit should be treated as a new measurement. Accordingly, the adjustment modifies the value of the lease liability and, at the same time, the amount of the right-of-use leased assets should be adjusted for this effect.

(n) Intangible assets

As of June 30, 2025 and December 31, 2024, intangible assets held by the Bank mainly correspond to:

a) Software

Software acquired for the banking activity is recognized at cost less accumulated amortization and accumulated impairment losses.

Expenditure on internally developed software is recognized as an asset when the banking activity is able to demonstrate its intention and ability to complete its development and to internally use the software to generate future economic benefits and can measure the cost of completing its development reliably. The capitalization of internally-developed software costs includes all direct costs attributable to the development of the software, and is amortized over its useful life. Software developed internally is recognized at capitalized cost less accumulated amortization and accumulated impairment losses.

Subsequent expenditure on the asset recognized is capitalized only when it increases the future economic benefits embodied in the specific assets in the related areas. All other expenses are recognized in profit or loss. Amortization is recognized in profit or loss on a straight-line basis over the estimated useful life of the software from the date it is ready for its intended use.

The useful life estimate of the software is as follows:

a. General software up to 10 years of useful life
b. Core system software up to 25 years of useful life

Goodwill acquired is recognized at fair value less impairment losses.

(4) Significant accounting policies, continued

Subsequent expenditures are capitalized when they increase the future economic benefits embodied in the specific asset related to the expenditure. All other expenditure, including goodwill and internally generated trademarks, are recognized in profit or loss as and when incurred.

b) Intangible assets arising from business combinations:

As a result of the acquisition of Autofin S.A. in August 2023, amortizable intangible assets with finite useful lives were recognized through the purchase price allocation (PPA) process.

Intangible assets with either finite or indefinite useful lives will be subject to annual impairment testing. In this regard, and in accordance with CMF regulations as set out in the Compendium of Accounting Standards for Banks, Chapter A-2, section 4, two independent consultants, not affiliated with the Bank and other than the external auditors, must review the basis for the valuation.

Amortizable intangible assets are amortized on a straight-line basis over their estimated useful lives.

Goodwill

Goodwill arising from a business combination is allocated from the acquisition date to each cash-generating unit (CGU) or group of CGUs of the acquiring entity that is expected to benefit from the synergies of the combination, regardless of whether other assets or liabilities of the acquired entity are assigned to those units or groups.

Goodwill, in accordance with IAS 36, is tested for impairment annually and whenever circumstances indicate that its carrying amount may be impaired.

Impairment losses related to goodwill cannot be reversed in future periods.

Intangible assets are tested for impairment in accordance with applicable financial reporting standards.

Badwill

Any gain arising from a bargain purchase in a business combination is recognized in profit or loss for the period in accordance with CNC and IFRS 3.

(o) Property, plant and equipment

Items of property, plant and equipment are measured at cost less accumulated depreciation and impairment losses.

Cost includes expenses that have been directly attributed to the acquisition of the asset. The cost of self-constructed assets includes the cost of materials, direct labor and any other costs directly attributable to the process of bringing the asset to a usable condition.

(4) Significant accounting policies, continued

When a significant portion of an item of property, plant and equipment has a different useful life, it is recorded as a separate item.

Depreciation is recognized in the Consolidated Statement of Income for the period based on the straight-line method over the useful lives of items of property, plant and equipment. Items of property, plant and equipment related to leased assets are depreciated over the shorter of the lease term and their useful lives.

The estimated useful lives for the current and comparative periods are detailed as follows:

Buildings: 80 years
Plant and equipment: up to 7 years
Tools and accessories: up to 7 years

Depreciation methods, useful lives and residual values are calculated at each reporting date.

(p) Non-current assets held-for-sale

Non-current assets (or disposal groups comprising assets and liabilities) that are expected to be recovered principally through sale rather than through continuing use are classified as held for sale. Immediately before classification as held for sale, the assets or disposal groups are remeasured in accordance with the Bank's accounting policies. From that point onward, the assets or disposal group are measured at the lower of their carrying amount and fair value less costs to sell.

(q) Income tax and deferred taxes

The Bank determines the corporate income tax effects at the end of each year in accordance with current tax provisions.

In accordance with IAS 12 "Income Taxes", the Company recognizes, where appropriate, deferred tax assets and liabilities for the estimated future tax effects attributable to differences between the amounts for accounting and tax purposes. Deferred taxes are measured at the tax rate that, in accordance with current tax legislation, should be applied in the year in which the deferred taxes are realized or settled.

The future effects of changes in tax legislation or tax rates are recognized in deferred taxes from the date on which the Law approving such changes is published.

As of June 30, 2025 and December 31, 2024, deferred taxes have been adjusted to the new corporate income tax rates, as established in Law No. 20,780 published on September 29, 2014.

The Company filed an affidavit with the SII indicating that it will be subject to the regime with partial allocation of the credit for corporate income tax referred to a Partially-integrated System (SIP) with rates of 27% beginning in 2018.

(4) Significant accounting policies, continued

(r) Severance indemnity

The Bank has not recognized provisions for employee severance payments.

(s) Employee vacations

The annual cost of vacations and other employee benefits is recognized on an accrual basis.

(t) Derecognition of financial assets and financial liabilities

The accounting treatment of transfers of financial assets is conditional on the extent to which and the manner in which the risks and rewards associated with the assets being transferred are conveyed to third parties:

If the risks and rewards are substantially transferred to third parties - in the case of unconditional sales, sales under repurchase agreements at fair value at the repurchase date, sales of financial assets with a purchased call option or written put option that is deeply out of the money, of uses of assets in which the assignor does not retain subordinated financing or grant any type of credit enhancement to the new owners and other similar cases-, the financial asset transferred is derecognized from the Consolidated Statement of Financial Position, simultaneously recognizing any right or obligation retained or created as a result of the transfer.

If substantially all the risks and rewards associated with the financial asset transferred are retained -such as sales of financial assets under repurchase agreements for a fixed price or for the sale price plus interest, securities lending contracts in which the borrower has the obligation to return these or similar assets and other similar cases-, the financial asset transferred is not derecognized from the Consolidated Statement of Financial Position and continues to be valued using the same criteria used prior to the transfer. Whereas, for accounting purposes the following is recognized:

An associated financial liability for an amount equal to the consideration received, which is subsequently measured at amortized cost

Both the income from the financial asset transferred (but not derecognized) and the expenses from the new financial liability.

If neither the risks and rewards associated with the financial asset transferred are substantially transferred nor retained - the case of sales of financial assets with a purchased call option or written put option that are neither deeply in the money nor out of the money, uses in which the assignor assumes subordinated financing or other credit enhancements for a portion of the asset transferred , and other similar cases - a distinction is made between: If the assignor does not retain control of the financial asset transferred: it is derecognized from the Consolidated Statement of Financial Position and any right or obligation retained or created as a result of the transfer is recognized.

If the assignor retains control of the financial asset transferred: it continues to recognize it in the Consolidated Statement of Financial Position for an amount equal to its exposure to changes in value that it may experience and recognizes a financial liability associated with the financial asset transferred. The net amount of the asset transferred and associated liability will be the amortized cost of the rights and obligations retained, if the asset transferred is measured at amortized cost, or the fair value of the rights and obligations retained, if the asset transferred is measured at fair value.

(4) Significant accounting policies, continued

Accordingly, financial assets are only derecognized from the Consolidated Statement of Financial Position when the rights to the cash flows they generate have been extinguished or when the embedded risks and rewards of ownership have been substantially transferred to third parties. Similarly, financial liabilities are only derecognized from the Interim Consolidated Statement of Financial Position when the obligations they generate have been extinguished or when they are acquired with the intention of canceling them or relocating them.

(u) Criteria for measuring assets and liabilities

The measurement criteria for assets and liabilities recorded in the accompanying Interim Consolidated Statement of Financial Position are defined as follows:

a. Assets and liabilities measured at amortized cost

Amortized cost is understood as the acquisition cost of a financial asset less incremental costs (plus or minus, as appropriate) for the portion systematically charged to the statement of income for the period of the difference between the initial amount and the related redemption amount at maturity, under the effective interest method.

For financial assets, the amortized cost also includes impairment adjustments to their value.

For financial instruments, the portion systematically debited to the profit and loss accounts is recorded using the effective interest method. The effective rate is the rate that equals the value of a financial instrument to its total estimated cash flows for all items over its remaining life, but without considering impairment, which is recognized as a result of the period in which it is generated.

b. Assets measured at fair value

For financial instruments traded in active markets, the determination of fair values is based on their quoted or recent transaction prices. This includes instruments traded on local or international exchanges, broker quotes or over-the-counter counterparties.

A financial instrument is considered quoted in an active market if prices are regularly and freely available on an exchange, index, broker, dealer, price vendor or regulatory agency and those prices represent current and regular market transactions. If the market does not meet the aforementioned criteria, it is considered as inactive. A shortage of recent transactions or an excessively wide a spread between bid and ask prices are indications that the market is inactive.

For all other financial instruments, fair value is determined using valuation techniques. In these techniques, fair value is estimated from observable data for similar financial instruments, using models to estimate the present value of expected cash flows or other valuation techniques, using inputs (e.g., deposits, swap rates, exchange rates, volatilities, etc.), existing at the date of the Consolidated Financial Statements.

(4) Significant accounting policies, continued

At the date of these Interim Consolidated Financial Statements, the Bank has instruments the fair value of which is determined based on unobservable inputs. However, for this type of instruments it has internally developed models, which are based on techniques and methods generally recognized in the industry. To the extent that the data used in the models are not observable, the Bank must make assumptions in order to estimate fair values. Such valuations are referred to as Level 2 valuations.

The results of the models are always an estimate or approximation of the value and cannot be determined with certainty. Consequently, the valuation techniques used may not reflect all the factors relevant to the Bank's positions. Accordingly, valuations are adjusted, when appropriate, to reflect additional factors, such as liquidity or counterparty credit risks. Based on the Bank's credit risk model and policies, management believes that these valuation adjustments are necessary and appropriate to present fairly the values of financial instruments in the Consolidated Financial Statements. Data, prices and parameters used in the valuations are carefully reviewed on a regular basis and adjusted if necessary.

c. Assets measured at acquisition cost

Acquisition cost is the cost of the transaction for the acquisition of an asset adjusted for impairment losses, if any.

(v) Minimum dividends

The Bank recognizes a provision for minimum dividends, equal to 30% of annual profit, in its liabilities in accordance with Chapter B-4 of the CMF’s Accounting Standards Compendium.

(w) Use of judgments and estimates

The preparation of the Consolidated Financial Statements requires Management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, revenue and expenses. Actual results may differ from such estimates.

Relevant estimates and assumptions are reviewed regularly by the Bank's Senior Management in order to quantify certain assets, liabilities, revenue, expenses and uncertainties. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

In particular, information on the most significant areas of estimation made by Management and critical judgments in the application of accounting policies that have the most significant effect on the amounts recognized in the Consolidated Financial Statements are described in the following notes:

- Allowances for and impairment losses on certain assets.
- Valuation of financial instruments and derivative instruments.
- The useful life of property, plant and equipment and intangible assets.
- Use of tax losses.
- Contingencies and commitments.

During the period ended June 30, 2025, there have been no significant changes in estimates.

(4) Significant accounting policies, continued

(x) Business combination

a) Business acquisitions are accounted for using the acquisition method. The consideration transferred in a business combination is measured at fair value, which is calculated as the sum of the fair values at the acquisition date of the assets transferred by the Company, the liabilities incurred with respect to the previous owners of the acquiree, and the equity interests issued by the Company in exchange for control of the acquiree. Acquisition-related costs are recognized in the statement of income as incurred.

In a business combination, an independent specialist is engaged to determine the fair value of the net assets acquired and to identify and value any intangible assets. Cash flow projections based on estimates of the acquired businesses' future performance are used to value these identified intangible assets in a business combination.

On the acquisition date, the identifiable assets acquired and liabilities assumed are recognized at fair value, except for the following:

- Deferred tax assets and liabilities, as well as assets and liabilities related to employee benefit agreements, are recognized and measured in accordance with IAS 12 Income Taxes and IAS 19, respectively.

- Liabilities or equity instruments arising from share-based payment arrangements of the acquiree, or from share-based payment arrangements of the company entered into to replace share-based payment arrangements of the acquiree, are measured in accordance with IFRS 2 Share-based Payment on the acquisition date; and

- Assets (or disposal groups) that are classified as held for sale in accordance with IFRS 5 "Non-current Assets Held for Sale and Discontinued Operations" are measured in accordance with that Standard.

Goodwill is measured as the excess of the sum of the consideration transferred, the amount of any non-controlling interest in the acquiree and the fair value of the acquirer's previously held equity interest (if any) in the acquiree over the net amounts at the acquisition date of the identifiable assets acquired and liabilities assumed. If, after assessment, the net amounts at the acquisition date of the identifiable assets acquired and liabilities assumed exceed the sum of the consideration transferred, the amount of any non-controlling interest in the acquiree and the fair value of the acquirer's previously held interest in the acquiree (if any), such excess is recognized immediately in profit or loss as a gain from a bargain purchase.

Non-controlling interests that are current ownership interests and that provide their holders with a proportional share of the net assets of the entity in the event of liquidation may be initially measured at fair value or the non-controlling interests' proportional share of the amounts recognized of the acquiree's identifiable net assets. The basis of measurement is selected on a transaction-by-transaction basis.

Remeasurement period adjustments are adjustments arising from additional information obtained during the "measurement period" (which may not exceed one year from the acquisition date) about facts and circumstances that existed at the acquisition date.

(4) Significant accounting policies, continued

b) Acquisition of Autofin S.A.

i. General aspects of the transaction

On August 12, 2022, Banco Internacional and Autofin entered into a purchase agreement under which Banco Internacional agreed to acquire 51% of the operations of Autofin S.A., subject to the condition of obtaining the necessary authorizations from the relevant regulators. To implement the integration and prepare for the development of the bank's business following the incorporation of Autofin S.A., Banco Internacional has conducted internal studies and engaged internationally recognized consultants to address key aspects of the integration, including organization and governance, operations, and technology, among others.

On April 30, the Bank and Baninter Corredores de Seguros Limitada (the "Broker" and, together with the Bank, the "Buyers"), on the one hand, and, on the other, the shareholders of Autofin S.A., namely, Fondo de Inversión Privado Frontal Trust Autofin, Inversiones y Rentas Bilbao S.A., Inversiones Torca Limitada, Flomanju SpA, Frontal Trust S.A., Inversiones F y M Dos SpA, and Inversiones Norfolk Limitada (jointly, the "Sellers"), entered into a share purchase agreement. According to this contract, the Bank and the Broker agreed to acquire the remaining 49% of the shares of Autofin S.A. As a result, after the Financial Market Commission approved this transaction, the Bank became the holder of a 99.9% interest in Autofin S.A., while the Broker holds a 0.1% interest.

ii. Description of the acquired company

Incorporated in 2011, Autofin S.A. is a company that provides financing for the acquisition of automotive vehicles. Since 2016, it has been controlled by Frontal Trust and Inversiones y Rentas Bilbao (a partnership of 30 dealerships). As of June 2022, Autofin S.A. had placements of MCh$170,000, served 30,000 customers, and maintained more than 100 financing agreements with dealerships.

iii. Rationale behind the acquisition

Reduction of financing costs: The Bank's financing costs are lower than those of Autofin, resulting in cost savings. Following consolidation, Autofin will be able to reduce its capital requirements, resulting in an improvement in return on equity (ROE).

Strengthen Autofin's business model through access to improved financing. In addition, the business model requires financing for the dealers. Through consolidation with the Bank, Autofin will gain access to sufficient financing to grow and strengthen its business model.

Customers and new business lines. Through the partnership with Autofin, the Bank will integrate a new business line, thus diversifying its revenue generation capacity. In addition, the Bank will add approximately 30,000 customers. These customers present opportunities for cross-selling non-competing products not involving auto loans, such as credit cards, mortgage loans, bank accounts, deposits, and other banking products. Finally, Autofin's growth potential could enable it to double its current customer base.

(4) Significant accounting policies, continued

(y) New accounting pronouncements issued and adopted or issued that have not yet been adopted.

Accounting standards issued by the Financial Market Commission

Circular No. 2,346: On March 6, 2024, the Financial Market Commission (CMF) issued Circular No. 2,346. Since then, the CMF has developed standardized methodologies for both commercial and mortgage loan portfolios. To address the regulatory gap concerning consumer loans, the CMF has developed a standardized methodology for the calculation of provisions.

The new methodology is based on the identification of three risk factors for the probability of default parameter: delinquency within the bank at the end of the evaluation month, delinquency within the system in any of the previous three months, and possession of a mortgage loan within the system. Meanwhile, the loss given default parameter considers two factors: possession of a mortgage loan within the system, and the type of loan.

The provisions regarding the standard allowance model for consumer loans will take effect starting with the January 2025 accounting close. This methodology is applied in these interim consolidated financial statements.

Circular No. 2,347: The Financial Market Commission issued Circular 2,347, dated April 24, 2024, with the purpose of clarifying the applicability of the instructions in the Information System Manual (referred to as "MSI") to various institutions supervised by the Agency. Additionally, the Circular aims to systematize the specific information that banks must submit regarding their foreign branches, subsidiaries (both domestic and international), and business support companies, part of which has already been required through specific instructions to each of the institutions concerned. Also, it has been decided to introduce some adjustments to the aforementioned instructions.

(5) Risk management

ILC is a Company that operates in the Pension Fund Administrators (AFP), private health insurance providers (Isapres), Insurance, Health, Banking and Others segments in a decentralized manner. The business decisions of each of the Subsidiaries are analyzed and materialized by their related Management and Board of Directors, considering the risks inherent to each Subsidiary and the means to mitigate them.

ILC and its Subsidiaries operate within the values of transparency and honesty that have historically been conveyed by its controlling shareholder, Cámara Chilena de la Construcción A.G., which for more than sixty years has been a major player in several areas of the business and trading association activities in Chile.

(5.1) Non-Insurance Non-Banking Activity Risk

The risk analysis described for the Non-Banking Non-Insurance Activities corresponds to a synthesis of which was presented by the companies mentioned below. For more in depth information, please refer to the Risk Notes of each of the companies listed.

(5.1.1) Regulatory Risk

ILC and its subsidiaries are regulated by financial regulatory frameworks and/or regulatory frameworks specific to their activity. In this regard, ILC and its subsidiaries and associates in the Non-Banking Non-Insurance Activity are regulated by the CMF and by the Superintendencies of Health and Pensions. In the case of the Associate Administradora Americana de Inversiones, it is also exposed to the financial and pension regulations of the markets in which it operates.

Each one of these sectors is constantly exposed to the review and modification of its regulations and regulatory framework, and to the checkup of operating policies and results for performance.

The recurrent modification of regulatory frameworks and the magnitude of such changes can generate difficulties at the level of the operating companies to correctly establish their operational and financial guidelines for the short and medium term. Therefore, both at the parent company level and at the subsidiaries level, these regulatory changes may affect liquidity generation, capital management and financial planning.

- ***Constitutional Court:*** In a judgment issued on August 6, 2010, later published in the Official Gazette on August 9, 2010, the Constitutional Court declared unconstitutional the sections 1, 2, 3 and 4 of the third paragraph of Article 38 ter of Law No. 18,933 which created the Superintendency of Health and which allowed a differentiation by sex and age in ranges between three and five years (table of factors), since it ruled that such sections were incompatible with the right to equality before the Law, the right to health protection and the right to social security, all of them enshrined in the Political Constitution of the Republic of Chile ("Constitutional Court Judgment").

  In line with the Supreme Court Ruling issued on December 13, 2022 dealing with Isapre Consalud's application of the table of factors ("Supreme Court Ruling"), the Constitutional Court Judgment repealed the sections of the current Article 199 of the 2005's DFL 1 issued by the Ministry of Health (hereinafter, "Isapres Law"), but kept in force other provisions that expressly refer to the tables of factors.

(5) Risk management, continued

- ***Circular IF/No. 343:*** Subsequent to the Constitutional Court Judgment, the Superintendency of Health, through Circular IF/No. 343 dated December 11, 2019, whose effective date was April 2020 ("Circular 343"), issued instructions on the creation of the Table of Factors for the Isapres system, which eliminated price discrimination based on sex and restricted discrimination based on age.

- ***Supreme Court pronouncement on Regulation of Factors Table:*** On November 30, 2022, the Supreme Court made a change in the judicial criteria regarding the factors table. Based on its rulings, said court understands that the table of factors incorporated in the health contracts of the Isapre system are in accordance with the law, as long as they comply with the terms of General Ruling No. 343 of the Superintendency of Health issued in 2019.

  The Supreme Court Ruling, and other rulings issued for these purposes for the other Isapres, set forth the following core elements: (i) there must be only one base plan per each health contract, and not per beneficiary; (ii) the Isapres may not implement tables of factors based on sex and age, repealing the Isapres' tables of factors for all current contracts. However, it legitimizes the Single Table of Factors set forth by the Superintendency of Health in Circular 343; (iii) children about to be born and children up to two years of age are fully covered by the coverage of the Explicit Health Guarantees ("GES"); (iv) the Superintendency of Health's table of factors applies only when the health insurance holder joins the Isapre, being unchangeable, except for the benefit of the health insurance holder; (v) the Isapre must calculate the final price by multiplying the Base Price by the Single Table of Factors for all contracts, regardless of an increase in the final price of the contracts; there can only be increases due to the incorporation of children or health insurance holders; and (vi) the Superintendency of Health, within a period of 6 months, must determine how to adjust the final price and must take administrative measures so that, in the event that the application of the Single Table of Factors determines a lower price than the one charged and received by the Isapre, the amounts received in excess, and for which the statute of limitations has not expired, be returned to the health insurance holders as excessive payments of their health insurance.

  Since as of December 31, 2022, the interpretation and application of the ruling was under study to address the various aspects that would compromise its implementation and that Isapres did not have a reliable estimate of the amount as reported in response to Ruling No. 47541, the Superintendency, through General Ruling No. 1 of January 2023, instructed that the contingent nature of the ruling of the Supreme Court should be disclosed in explanatory notes, considering for this purpose the content required under International Accounting Standard 37 (IAS 37).

  On May 12, 2023, the Supreme Court granted the request of the Superintendency of Health to extend by six months the term required to comply with the ruling on the private health insurance providers (Isapre)' Plans Factors Tables. This deadline was postponed a second time for a new period of 6 months starting November 12, 2023.

- ***Circulares No. 455 and No. 468:*** The Superintendency of Health issued two circulars after the Supreme Court Ruling, and before the Ley Corta de Isapres came into force. Both circulars were based on the Supreme Court Ruling:

  (i) Circular No. 455, issued on January 5, 2024, which ordered health insurance providers to suspend an additional charge to their members for their children about to be born and for their children under two years of age, in line with the Supreme Court Ruling.
  (ii) Circular No. 468, issued on May 13, 2024. Its purpose is to formalize the incorporation of the Single Table of Factors into the health insurance providers' contracts, and deals more with the application of Circular 343.

(5) Risk management, continued

- ***Bill amending Decree with Force of Law No. 1 promulgated in 2005 by the Ministry of Health (Short Law):***
  Background and Discussion of the Short Law: On May 9, 2023, the President of the Republic filed with the Senate and the Senate's Health and Finance Commission a preliminary bill (called "mensaje" (message) in the Chilean legislative system), which created a new model for Fonasa to provide health care, modified the rules governing the health insurance providers, and grants new powers and attributions to the Superintendency of Health. A total of 46 sessions were held in the Chamber of Deputies, and the Senate and the (Mixed and Health) Commissions were backed up by a Technical Committee made up of 16 professionals who worked for three months, and it took about 309 days to shape the bill.

  The focus of the discussion of the message that gave rise to the Short Bill was on providing stability to the health system and giving financial viability to the health insurance providers ("Isapres"). The Short Law, which is Law No. 21,674, was published in the Official Gazette on May 24, 2024.

  The Short Law addresses the following aspects: (i) Regulatory change; (ii) Financial Balance; and (iii) Other matters.

  (i) Regulatory Change: minimum contribution of 7% (mandatory statutory contribution); changes to the GES rate determination process by incorporating a price verification process and by granting the Superintendency of Health the power to issue a resolution in this respect (to set the price); indexation of contract prices (except for GES) to the IRCSA (Health Cost Benchmark Indicator); price adjustment using the Single Table of Factors; and final price increase only due to the incorporation of children or health insurance holders. Private health insurance providers are not allowed to offer health plans at prices lower than the statutory quotation.

  (ii) Financial Equilibrium: the objective is to enforce the Supreme Court Ruling regarding refunds, but ensuring viability to the private health insurance providers so that these refunds may occur. In this regard, it was established that: private health insurance providers must refund within a maximum term of 13 years the amounts received in excess; private health insurance providers must include in all contracts an extraordinary premium corresponding to the amount necessary to cover the cost of the obligations with its health insurance holders; monthly accrual of the debt and refund in the form of surpluses; interest-free debt, UF-indexed and that may not be used to calculate guarantees or financial indicators.

  (iii) Others: it creates a complementary coverage modality for Fonasa, which should be tendered in the next few months; it restricts dividend distribution when there is a debt outstanding; the Health Cost Index will not consider Fonasa in the next 3 years. A Pension Insurance Advisory Council has been created, whose purpose is to advise the Superintendency of Health in the process of receiving, evaluating and ultimately approving the private health insurance providers' refund and adjustment plans. The opinion of this Council is technical in nature and will not be binding.

  Therefore, it is possible to state that the Refunds obligation only arises upon the Short Law enactment, because from that moment it was possible to accurately determine the Refunds obligation and how to estimate this obligation amount. And on the other hand and in line with the spirit of the Short Law in relation to the Isapres' financial viability, it establishes a monthly accrual of the Refunds obligation, to be paid in the form of surpluses and within a maximum period of time.

- ***Circulars IF/N° 470 and IF/N° 472:*** On dates very close to the Short Law enactment, the Superintendency of Health issued two other circulars and subsequently some Resolutions complementing such circulars:

(5) Risk management, continued

(i) *Circular IF/N° 470*, dated June 7, 2024 (hereinafter, "Circular 470"), which contains instructions for Isapres to comply with the four obligations detailed in the second paragraph of Article 2 of the Short Law. In the rules on this circular implementation, the Superintendency of Health indicated that it was not possible for the Isapres, prior to the Short Law, to reliably determine the Refund amount.

(ii) *Circular IF/N° 472* dated June 27, 2024 (hereinafter, "Circular 472") which establishes, in line with the definition provided by the Short Law, that the debts that each Isapre reports in its payment plan will not be considered in the guarantee that they must maintain in accordance with Article 181 of the Isapres Law, nor will they be considered for the calculation of the indicators established in Articles 178 and 190 of the Isapres Law.

Circular 472 also deals with the accounting treatment of the obligations arising from change of Table of Factors, indicating that these should be recorded against equity, but that the monthly determinations (if they take advantage of the possibility of gradual recognition of the debt on a monthly basis) should be recorded against profit for the year.

(iii) *Exempt Resolution IF/No 12114* dated August 26, 2024 (hereinafter, "Resolution 12114") which rules on motions seeking changes of provisions filed by some Isapres against Circular 472 and on a request for suspension of the effects of Circular 472.

Among the approved matters, Resolution 12114 recognizes that taking into consideration that the criterion of gradual recognition of the debt is the most in line with the provisions of the Short Law, it modifies Circular 472 in order to establish the obligation of monthly accrual of the debt, maintaining in any case its initial recognition, with the purpose of exercising control, supervision and follow-up of the debt, which must be reversed to subsequently recognize the impact of the debt on a monthly basis (gradual approach).

On July 4, 2024, Isapre Consalud submitted the Payment and Adjustments Plan (referred to as "PPA"). By means of Ordinary Official Letter No. IF/N°19377 dated July 11, 2024, the Superintendency of Health sent the Payment and Adjustments Plan submitted by the Isapre to the Advisory Council on Social Security Health Insurance, which, by means of Ordinary Official Letter No. 3 dated August 26, 2024, sent the Superintendency its opinion and recommendations on the PPA of the Isapre.

In accordance with the provisions of the Short Law and according to Circular IF/No. 468, beginning on September 1, 2024, the Single Table of Factors was included in all of the Isapres' health plans.

As of September 1, 2024, a one-time exceptional adjustment was made to all health plan contracts where the agreed price was lower than the payment established in the law (7%), to bring the agreed payment to an amount in line with the payment established in the law.

By means of Reserved Official Letter IF/N°25154 dated September 9, 2024, the Superintendency notified Isapre Consalud of the changes required for the approval of its PPA. Within the legally mandated deadline, on September 26, 2024, Isapre Consalud submitted its new PPA to the Superintendency.

(5) Risk management, continued

Finally, on October 8, 2024, the Superintendency of Health approved the Payment and Adjustments Plan submitted by Consalud, and the proposed Extraordinary Premium, which was set at 0.779 Unidades de Fomento per beneficiary.

In turn, the amount and calculation of the debt were validated by the Superintendency of Health through Exempt Resolution IF No. 16309, dated November 22, 2024, for an amount of UF 5,364,056. This amount is added to the previously approved Payment and Adjustments Plan submitted by Isapre Consalud and validated in Exempt Resolution IF No. 14,406.

- ***Health System Reform (Long Bill):*** On October 19, 2023, the Senate Health Committee convened a Technical Committee to prepare recommendations for a Health System Reform. The Committee's work led to 65 specific recommendations regarding governance, financing, and provision of services needed in the health system. Among these recommendations, 17 are focused on Isapres, 12 on Fonasa, 16 on Public Health Providers, 8 on Private Health Providers, 22 on the Superintendency of Health and 9 on the Work Disability Benefit. This Committee's recommendations have a maximum horizon for urgent implementation of 2 to 3 years from the date of issuance of this report.

- ***Supreme Court pronouncement on GES rates increase:*** On August 10, 2023, the Third Chamber of the Chilean Supreme Court issued several rulings, in connection with Isapres, regarding the increase, that was applied in October 2022, of the rate charged for the health benefit known as "Garantías Explícitas en Salud" (Explicit Health Guarantees, referred to as "GES" in Chile). In these rulings the Chilean Supreme Court decided on the motions for injunctions that had been filed, and established that the base for increasing the GES rate is UF 7.22567 per beneficiary per year, adding that this decision does not modify the rate already established in the period 2019 - 2022 by each Isapre.

The Chilean Supreme Court did not rule regarding the overcharges collected by the Isapres for the GES rate. As a result, the Chilean Superintendency of Health must resolve this issue, in each case in accordance with current law provisions. In the case of Isapre Consalud, the Chilean Supreme Court ruled as follows: (i) The price increase for the GES premium, resulting from the enactment of Supreme Decree No. 72 on October 1, 2022, becomes null and void; (ii) Isapre Consalud must set the price to be paid by its beneficiaries for GES premium at the amount of UF 7.22567 per year; (iii) the Chilean Supreme Court did not order the respondent (Isapre Consalud) to pay the costs of the motions.

On October 30, 2023 the Supreme Court denied all the nullity motions filed by Isapre Consalud S.A. and other Isapres regarding the GES rates adjustment ruling issued on August 10.

As of December 31, 2024, Consalud has implemented the GES rate reduction on its health plans in compliance with the Supreme Court ruling.

On March 5, 2025, the Superintendency of Health published the Health Cost Indicator (known as "ICSA" in Spanish) in the Official Gazette. This indicator establishes a maximum allowable base price increase of 3.7% for private health insurance providers ("Isapres") during the 2025 adjustment process. The Isapres are currently determining their proposals for base price increases. The resulting plan adjustments will take effect in September 2025, rather than in June as in previous years.

(5) Risk management, continued

(5.1.2) Market risk

ILC and its subsidiaries are exposed to the economic cycle and market variables such as interest rates, exchange rates, product prices, etc., whose variation may generate economic losses due to a devaluation of cash flows or assets or to the valuation of liabilities, due to their nomination or indexation at such variables.

(i) Investment Committee

ILC's Investment Committee is composed of two Directors and certain Executives of the Company and its role is focused on monitoring the proper compliance with the provisions of ILC's investment policy and ensuring the appropriate agility in making investment decisions. This Committee
meets regularly and reports periodically to the Board of Directors on the main decisions and resolutions adopted.

(ii) Interest rate risk

The interest rate risk is expressed as the sensitivity of the value of financial assets and liabilities exposed to fluctuations in market interest rates.

The ILC and its Subsidiaries' financial obligations correspond to borrowings from financial entities, finance leases, and bonds and promissory notes. As of June 30, 2025 approximately 97.36% of the obligations of the non-insurance and non-banking activity subsidiaries are structured at fixed interest rates. Considering financial obligations at variable rate, a positive or negative variation of 100 basis points in the annual interest rate would have decreased or increased, respectively, profit before taxes by ThCh$423,913, which represents a variance of 0.323% of ILC's profit before taxes during the period and a 0.75% of profit before taxes for the activity.

The exposure of these liabilities to the variations in the value of UF is mitigated by the fact that most of ILC's revenue behave similarly for this adjustment unit.

Assets subject to interest rate risk consist of time deposits, fixed income mutual fund shares and other similar investments. Considering an average investment of ThCh$145,132,045 between December of the previous year and June 30, 2025, with a maturity of less than one year, a positive or negative variation of 100 basis points in the market interest rate would have increased or decreased profit before tax by ThCh$725,660. This amount represents a variation of 1.29% of profit before tax at the activity level and 0.55% of ILC's profit before tax for the period.

(5) Risk management, continued

(iii) Risk of return on financial investments

This risk is due to changes in the prices of the instruments in which ILC invests, which are mainly exposed to the risks of volatility in local and international financial markets, changes in exchange rates and interest rates. With respect to this risk, the diversification with which the investment policy operates partially mitigates the effect of severe changes in market conditions.

The Parent has an investment policy approved by its Board of Directors that establishes investment in local debt securities with a rating higher than or equal to A+, considering high liquidity and good credit risk considerations.

Financial assets of the non-insurance and non-banking activities include current investments related to highly-liquid investments, and non-current investments mainly related to guarantees held by Isapre Consalud in accordance with the regulations of the Superintendency of Health.

Accordingly, at the non-insurance and non-banking activity level, the subsidiaries exposed to the return on financial investments at fair value to profit or loss are Inversiones la Construcción S.A. and Inversiones Internacionales la Construcción S.A.The rest of the subsidiaries grouped under this activity do not have significant financial investments in this category.

Considering the total financial investment base of the Non-Insurance and Non-Banking Activities of ThCh$115,179,448 (current and non-current), a positive or negative variation of 100 basis points in their profitability would have increased or decreased, respectively, profit before taxes for this Activity by ThCh$575,897, which represents a 1.02% of the Activity's profit before taxes and a 0.44% at ILC's consolidated level as of June 30, 2025.

The profile of non-current investments held by Inversiones la Construcción and Inversiones Internacionales la Construcción according to their risk classification is detailed below. This investment portfolio is measured at fair value in each company.

(5) Risk management, continued

Investment in non-current debt securities (as of June 30, 2025)

Amounts in millions of Chilean pesos

Credit rating	Fair value through profit or loss	Fair value with changes in other comprehensive income	Value at amortized cost	Interest (%)
AAA	49,026			55.1%
AA+	15,167			17.0%
AA	13,036			14.7%
AA-	3,641			4.1%
A+	-			0.0%
A	-			0.0%
A-	-			0.0%
BBB+	517			0.6%
B	-			0.0%
N-1+	-			0.0%
Central Bank/Treasury	7,576			8.5%
Total before impairment	88,964	-	-	100.0%
				-
Impairment	-			-
Total investment in fixed income instruments	**88,964**			

(iv) <u>Risk of return on escrow fund</u>

Pension fund investments are mainly exposed to the risks of volatility in local and international financial markets, changes in exchange rates and interest rates. These risks directly affect the profitability of the pension funds and, accordingly, the profitability of the escrow fund, which is directly reflected in profit or loss of the Administrator's fiscal year.

Considering an escrow fund investment base of ThCh$734,797,260 (Habitat Chile, Habitat Perú and Colfondos) and an ILC’s 40.29% interest in Habitat and AAISA, a positive or negative variation of 100 basis points in the return on the escrow fund would have increased or decreased, respectively, profit before tax of the Non-Insurance and Non-Banking Activities by ThCh$1,480,249, representing a variance of 2.63% of profit before tax of the Non-insurance and Non-banking Activities and of 1.13% of the consolidated profit or loss of ILC as of June 30, 2025.

(5) Risk management, continued

(v) Currency risk

Excluding the exchange rate effect on the financial investments and reserves, ILC records currency risk because of its investments in Peru, through Cía. de Seguros Vivir Seguros, Habitat Perú and Colfondos.

On the other hand, the issuance of debt in the international market gives ILC exposure to variations in the U.S. dollar. However, the current financial management maintains control over this exposure through financial assets that generate sufficient hedging against exchange rate risk.

(5.1.3) Liquidity risk

Liquidity risk is measured as the probability that the Group does not comply with its commitments or financial obligations, its working capital needs and investments in property, plant and equipment.

ILC finances all its activities and investments with dividends and distribution of earnings from companies in which it has an interest and with funds obtained from the sale of assets and/or the issuance of debt securities and shares.

ILC and its subsidiaries have liquid financial resources to address its long and short-term obligations, in addition to a significant generation of cash from its Subsidiaries. As of June 30, 2025, ILC and its subsidiaries from the non-insurance and non-banking activities record liquidity of ThCh$187,933,104 in cash and cash equivalents plus ThCh$93,768,465 in other current financial assets, of which 100% correspond to highly-liquid financial investments.

ILC and its Subsidiaries constantly perform analyzes of financial position, developing cash flows forecasts, and analysis of the economic environment in order to acquire new financial assets to reschedule the terms of existing loans to terms more consistent with the ability to generate cash flows, if necessary.

In addition, they have pre-approved long-term revolving credit facilities, which allow addressing any liquidity risk. Likewise, ILC constantly reviews the need to implement the aspects mentioned above to the debt management with the Parent's equity. In line with the above, during 2023 and 2024, the company made the following capital contributions to its subsidiaries: in Vivir Seguros ThCh$7,309,488 in 2023 and ThCh$6,179,893 in 2024; in Banco Internacional, through ILC Holdco, ThCh$16,829,270 in 2023 and ThCh$11,122,661 in 2024; and in Compañía de Seguros Confuturo, through Inversiones Confuturo, ThCh$18,853,871 in 2024. During 2025, ILC has contributed ThCh$22,270,929 to Banco Internacional, through ILC Holdco.

A detail of the maturity dates of financial liabilities is provided in Note 19.

(5) Risk management, continued

(5.1.4) Credit risk

Credit risk is classified as the risk of losses resulting from the financial uncertainty due to solvency impairment of issuers of debt securities, counterparties, and debtors, to which ILC and its subsidiaries are exposed from non-insurance and non-banking activities.

For credit risk arising from financial assets, ILC and its subsidiaries have a financial policy that includes credit quality parameters that must be complied with by financial institutions to be considered eligible as depositories of products and includes the maximum concentration limit by financial institution.

The credit risk associated with accounts receivable from trade debtors, at the level of the Non-Banking and Non-Insurance Activity, is present to a greater extent in RedSalud due to the nature of its operation, because its main counterparties are Fonasa, the Isapres, the companies under agreement and individuals. However, this risk is mitigated in part because of the fact that it is highly atomized among the different subsidiaries and, within the latter, among private and public insurers, and individuals.

Accounts receivable from Fonasa have a low credit risk, since it is a social security provider financed by direct contributions from the Government.

For private health insurance providers (Isapres), management monitors compliance with bonus and payment deadlines on a weekly basis to ensure compliance with the agreements. In addition, it should be considered that there is a regulatory obligation for insurers to maintain guarantees in favor of the Superintendency of Health to cover balances owed to members and health care providers.

As of June 30, 2025, based on the level of delinquency that it has observed, RedSalud does not consider it necessary to record additional allowances to cover impairment of accounts receivable from Isapres. Nevertheless, RedSalud continues to monitor the delinquency of its portfolio on an ongoing basis.

ILC's subsidiaries have collection risk policies for their customer portfolios and periodically establish the allowances required for uncollectibility to maintain and record the effects of this uncollectability in their financial statements.

Allowance models are applied in accordance with the stage in which the account is in accordance with IFRS 9 based on the expected credit loss criterion. Notwithstanding the foregoing, this risk is minimized by being highly concentrated between different subsidiaries and within such subsidiaries, including several customers which owe small amounts.

As of June 30, 2025, with respect to the business included in the non-insurance and non-banking activities, the non-impaired past due portfolio of ILC and its subsidiaries correspond to 20.1% of the non-impaired current portfolio. Of this non-impaired past due portfolio 77.3% has a maturity of less than three months.

The Company believes the impairment of trade and other receivables from the non-insurance and non-banking activities amounts to ThCh$60,265,272 considering its customers' payment history, and the callable nature of checks and the enforceability of the powers of attorney supporting such receivables. This impairment corresponds to 20.6% of the total portfolio and has been recognized in current trade and other accounts receivable, as well as in non-current amounts receivable.

(5) Risk management, continued

(5.1.5) Technical risk

In the health service business, the main risk component related to loss rate is the proper assignment of rates for health benefit plans sold and that these are adequate compared to the costs and rates of agreements with health providers, use intensity and frequency by affiliated members. This is a significant risk in the industry due to the low net margins with which it operates; in order to mitigate such risk, Isapre Consalud S.A. has well-rounded pricing models, procedures defined and a team of experts in such matters.

Isapre Consalud is constantly reviewing its operating processes in order to achieve cost and claims efficiency. In this sense, during the current year, Consalud has made adjustments to its account management processes which have experimented variations in the bonus terms with an impact on the claims rate during the implementation period. Bonus terms are part of commercial agreements with the different providers and therefore are constantly reviewed by both parties according to the current market conditions.

At industry level, the technical risk associated with the proper assignment of rates for health benefit plans sold, based on claims levels, has been increasing due to: i) the rise in medical care costs, ii) the rise in claims for medical benefits and sick leaves in recent years, iii) the fact that it is impossible for Isapres to apply price increases to health plans according to cost variation and technical risk, and iv) regulatory changes.

(5) Risk management, continued

(5.2) Risk from non-insurance activities

The risk analysis described for non-insurance activities corresponds to a summary of the information provided by the companies described in the following section. For more in depth information, please refer to the Risk Notes of each of the companies listed.

(5.2.1) Market risk

(i) Risk of return on financial investments

For the subsidiary Compañía de Seguros de Vida Cámara S.A., the investment portfolio is based on the policy established by its Board of Directors, which mainly includes the investment in financial instruments with terms similar to those liabilities denominated in inflation-adjusted units and which record risk ratings equal to or higher than A+. In addition, investment policies of Insurance Companies establish that a minimum of 35% of the portfolio should be invested in instruments issued by the Central Bank of Chile or the Chilean Treasury.

At the subsidiary Compañía de Seguros Confuturo S.A., the investment portfolio is based on the investment policy aimed to optimize the portfolio risk/return ratio, maintaining at all times a known risk level and limited to the risk appetite defined by the Board of Directors, for shareholders to obtain an appropriate return for capital invested and our insured customers have assurance that the Insurance Company will comply with the commitments assumed with them. In addition, the Investments Committee meets every 15 days to review the investment/divestiture proposals and the credit risk analysis related to each of them. During this meeting, the Committee also reviews the credit position of each financial investment of the Company in Chile and abroad, the revolving credit facilities approved by banks, mutual funds, brokerage companies, agreements and counter-parties for derivative transactions. Representatives from the Company's Board of Directors participate in this Committee, which among others are the General Manager, Investments Manager, Finance Manager and Deputy Risk Manager.

The Company's main investment asset corresponds to debt securities denominated in inflation-adjusted units (UF) at fixed rate and recorded at the purchase Internal Rate of Return (IRR), because they support the life annuity reserves, which are also denominated in UF at fixed rate and without the possibility of early redemption. Although this type of instruments mitigates market risk (currency and interest rate), the difference in the term of liabilities related to these assets and the prepayment option they generally have, determine that a relevant risk to which the Company is exposed to is the reinvestment risk, where the Asset Adequacy Test (AAT) is an accepted and efficient indicator to measure and manage this risk, results of which are disclosed in Notes 13 and 25 to the financial statements of Compañías de Seguros Confuturo S.A.

However, because the investment opportunities in the Chilean market are increasingly limited considering growing investment needs, the Company is forced to search for investment opportunities in the foreign market through debt instruments, which in addition to manage the credit risk, also requires managing the market risk to which they are exposed.

(5) Risk management, continued

In addition, for the purposes of diversifying risk and enhancing the portfolio's return, the Company invests in domestic and foreign equity securities, and also takes positions with derivative financial instruments, which are exposed to market risks.

From a total amount of financial investments in the insurance activities of ThCh$6,965,575,370, a 78.2% are measured at amortized cost, and accordingly, such investments record no fluctuations per market conditions, and 21.8% of the total amount are measured at fair value, which is considered in the sensitivity analysis detailed below.

Considering a basis of financial investments at fair value of ThCh$1,518,692,876, a positive or negative variation of 100 basis points in its profitability would have increased or decreased, respectively, the profit or loss before income taxes by ThCh$7,593,464, which represents 17.38% of the profit or loss before income taxes of the activity and 5.79% of ILC's consolidated profit or loss before income taxes as of June 30, 2025.

The paramount objective of the policy for the use of derivative products is to cover financial risks and make investment transactions that allow insurance companies to add profitability to and diversify the investment portfolio. Likewise, the financial risk policy is aimed to maintain the associated risks (market, liquidity, reinvestment, credit and operational) limited to the previously defined levels.

Confuturo has no derivative position exposed to market risk as of December 31, 2024.

(ii) Currency risk

Insurance companies have effective cross-currency swap and forward contracts with financial institutions to hedge their investment portfolios against exchange rate variations. These contracts comply with General Standard No. 200 and subsequent amendments issued by the Financial Market Commission (CMF) and are measured in accordance with this Standard.

The objective of these derivatives is to cover the exchange rate variations, interest rates, shares and inflation fluctuations, both for the Company's assets and liabilities of any asset subject to: Foreign performance bonds, shares, etc.

The position in derivative contracts is detailed in Note 32.

(5) Risk management, continued

(5.2.2) Liquidity risk

At the subsidiary Compañía de Seguros Confuturo S.A., liabilities generally have an average term higher than the asset's due to the nature of life annuity industry and, consequently, exposure to liquidity risk because of this reason is low. Accordingly, liabilities are concentrated in life annuities with a high level of diversification with no possibility of being called early, which increases the mitigation of the exposure to liquidity risk.

On the other hand, in the subsidiary Compañía de Seguros Confuturo S.A., since the liabilities associated with CUI accounts (single investment account) are backed by investments in indexes or liquid assets, which support the Company's offer in each of the policies, the liquidity risk is low. Additionally, these liabilities represent a smaller percentage of the portfolio and, even in a stress scenario, the depth of the markets in which the assets backing these liabilities are located is much greater than the liquidity needs that the Company would eventually have.

In addition, Compañía de Seguros Vida Cámara performs supplemental collective health, life insurance services, and additional collective, catastrophic and personnel accident insurance services. Most of these contracts are short-term contracts with a periodicity of no more than 12 months. Because the collective insurance is preferably commercialized with companies whose premiums are paid on a monthly basis, liquidity risk is very low. Likewise, from insurance premium view credit risk is also low due to the follow-up performed by the collection area and which is currently and historically evidenced by the payments received by the companies.

The subsidiaries Compañía de Seguros Confuturo S.A. and Vida Cámara are participating in the public tender for Disability and Survivorship Insurance (SIS), while Vivir Seguros is participating in the public tender for Disability, Survivorship, and Funeral Expenses Insurance (SISCO) in Peru. Vida Cámara maintains a run-off portfolio associated with SIS, which corresponds to legacy contracts that will remain in force until the conclusion of the respective insured cases. Confuturo and Vivir Seguros manage both run-off and current portfolios. For the management of SIS and SISCO, the companies maintain their assets matched with their liabilities through financial instruments in accordance with the Investment Policy, which significantly reduces mismatch risk. In this context, the liquidity risk of these portfolios is considered very low, as premiums are paid on a monthly basis.

ILC and its Subsidiaries constantly perform analyzes of financial position and regulatory ratios of the companies, developing cash flows forecasts, and analysis of the economic environment in order to increase capital or acquire new financial liabilities to reschedule the terms of existing loans to terms more consistent with the ability to generate cash flows, if necessary.

During 2025, ILC has not been required to make capital contributions to its subsidiaries operating in the insurance business.

As alternatives to manage the potential temporary liquidity constraints, there is the possibility to draw on revolving credit facilities with the financial system, use repurchase agreements or the anticipated settlement of liquid investments that are a significant part of the insurance companies' asset portfolio.

(5) Risk management, continued

In order to define non-liquid investments the Company considers the settlement term of each type of investment, potential loss in value the investment may be subject to by being settled early, and its relationship with the Company's long-term business.

As of December 2024, the following instruments are considered to be illiquid investments:

Confuturo

Instrument	2024 UF
Foreign alternative funds	20,189,517
Domestic alternative funds	6,712,338
Domestic share funds	874,033
Shares of private companies	916,699
Real Estate revenue	29,000,920
Loans and leasing	31,886,304
Syndicated Loans	5,382,300
GRAND TOTAL	94,962,111

The maturity profile for asset cash flows is as follows:

Confuturo

	Tranche 1	Tranche 2	Tranche 3	Tranche 4	Tranche 5	Tranche 6	Tranche 7	Tranche 8	Tranche 9	Tranche 10
Months	24	24	24	24	24	36	36	60	84	Remainder
No. of Months	1-24	25-48	49-72	73-96	97-120	121-156	157-192	193-252	253-336	337-final
December 2024	22,804,065	24,650,013	31,086,441	22,449,743	26,175,784	26,304,210	15,921,013	20,760,505	8,675,987	519,068

(5) Risk management, continued

(5.2.3) Credit risk

Insurance companies measure credit risk associated with their investments based on the rating and studies made by rating entities, as well as a significant internal analysis performed by the Risk Deputy Management. This study considers the financial position of each issuer and counterparts of financial and real estate investments, the review of their financial statements, ratio analyzes, cash flows forecasts and stress on payment capacity, among other methodologies.

IFRS 9 became effective beginning on January 1, 2018 for all debt securities accounted for at amortized cost, whether or not they support pension life annuities. This new accounting standard implements a model based on the expected loss.

The Company records the impairment loss on portfolio assets at the end of each quarter, if any.

Part of the performance bond portfolio have financial covenants that limit indebtedness, divestiture and change of ownership of their issuers, among other safeguards.

The mortgage loan portfolio has a guarantee of underlying real estate for each debt contract. As of December 2024, the debt collateral ratio of the Confuturo's mortgage loan portfolio amounted to 24%.

All payments on consumer loans offered and effective at year-end are directly discounted from life annuity payments of each company's customers.

The credit quality of assets that are not in default or impaired, according to their risk rating per type of instrument, is as follows:

(5) Risk management, continued

Confuturo

December 2024

Local classifications	AAA	AA	A	BBB	BB	B	C	Unclassified	% by instruments
Securities issued or guaranteed by the State or by the Central Bank of Chile	3.62%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	**3.62%**
Mortgage Credit Bills, bonds, and other debt or credit securities, issued by banks or financial institutions	5.19%	25.35%	1.83%	0.00%	0.00%	0.00%	0.00%	0.00%	**32.37%**
Bonds, notes and other debt or credit securities issued by public or private companies	1.53%	30.41%	5.39%	0.14%	0.00%	0.17%	0.00%	0.00%	**37.64%**
Interest in syndicated loans	0.00%	0.00%	1.08%	2.40%	0.00%	0.00%	0.00%	0.00%	**3.48%**
Mortgage loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.96%	**7.96%**
Real Estate Financial Leasing/Leasing for General Purposes	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.94%	**14.94%**
Total percentage for local classification	**10.34%**	**55.76%**	**8.29%**	**2.54%**	**0.00%**	**0.17%**	**0.00%**	**22.90%**	**100.00%**

UF Amount	**139,244,970**

International classifications	AAA	AA	A	BBB	BB	B	CCC/CC/C	Unclassified	% by instruments
Investments abroad- Fixed income	0.00%	10.79%	8.18%	62.73%	16.78%	0.00%	1.52%	0.00%	100.0%
Total percentage for international classification	**0.00%**	**10.79%**	**8.18%**	**62.73%**	**16.78%**	**0.00%**	**1.52%**	**0.00%**	**100.0%**

UF Amount	**33,456,559**

(5) Risk management, continued

As of December 2024, at Cía. de Seguros Confuturo S.A. the total balance of bonds and other debt securities, including impaired instruments, amounts to UF 313,141,635.

The mortgage loans stock and its delinquency are detailed as follows: In accordance with General Standards No. 311, every credit is provided at an increasing scale proportional to delinquency.

Confuturo

No Maturity installment	Debt delinquency/Total portfolio
1-3	17.46%
4- 6	3.14%
7 - 9	1.04%
10- 12	0.84%
13 - 24	2.04%
>= 25	2.10%
	26.61%

At insurance companies level, in accordance with the procedures described in the "Impairment Policy", the impairment level of each instrument was determined considering the public rating, years to maturity and subordination level of each instrument.

As of December 31, 2024, assets subject to individual impairment were the following:

Confuturo

Phase	Rating	Gross investment Dec-2024 (UF)	Impairment Dec-2024 (UF)	% Impairment	Net exposure Dec-2024 (UF)
Phase 1 (no evidence of impairment)	Int: Greater than or equal to BBB	139,152,147	267,397	0%	138,884,750
Phase 2 (With evidence of impairment)	Int: Greater than or equal to B	747,893	138,399	18.51%	609,494
Phase 3 (With objective evidence of impairment)	In default	540,066	269,761	49.95%	270,305

Total Impairment UF	**675,556**

(5) Risk management, continued

(5.2.4) Insurance technical risk

The pricing process for Disability and Survivorship Insurance (SIS) is based on a rigorous statistical and financial analysis carried out by Compañía de Seguros Confuturo S.A., Compañía de Seguros de Vida Cámara S.A., and Vivir Seguros S.A. Each company conducts its own independent assessment, which allows for accurate projections of the main business variables. These companies have financial matching policies that align their investment portfolios with the average duration of their liabilities, thereby mitigating the impact of declines in interest rates. They also have specialized teams dedicated to managing the insurance settlement process. In Chile, this is complemented by the centralized function performed by the Disability and Survivorship Department of the Chilean Insurers Association, which is responsible for the SIS back-office operations.

Health and life insurance businesses in which Compañía de Seguros de Vida Cámara S.A. is involved have a risk related to the loss ratio and right pricing of health insurance plans.

As of June 2025, Vida Cámara has three SIS contracts in run-off (Contracts No. 1, No. 2, and No. 4). Meanwhile, Confuturo has four SIS contracts in run-off (Nos. 7, 8, 9, and 11, with the latter ending in June), and has been awarded six male and two female tranches under SIS Contract No. 12, effective July 1, 2025. For its part, Vivir Seguros maintains four SISCO contracts in run-off (Contracts No. 1, No. 2, No. 3, and No. 7) and one active contract (Contract No. 8).

In this context, regarding insurance risk for disability and survivorship, the three subsidiaries are required to maintain appropriate reserves for both current policyholders and for cases of disability, arrears, or death where claims have not yet been reported.

The subsidiary Compañía de Seguros Confuturo S.A. has established as main objective for insurance risk management having sufficient resources to guarantee compliance with commitments established in its insurance contracts.

In order to comply with such objective, the Insurance Company has been organized according to the duties necessary for compliance with commitments, establishing policies related to reserves, pricing, underwriting, reinsurance and investments, to guide performance and define the design of the associated processes.

For life annuities, the main associated risks are longevity, increase in life expectation, investments, obtaining profitability lower than that expected and expenses, in the event of an increase above that expected. Accordingly, Confuturo performs sensitivity analyzes of these variables related to its accounting equity. Further details of these analyzes are contained in these companies' notes on risk.

In regard to its insurance contracts, the main risk the Company is addressing is that both the amount of claims and their time of occurrence differ in respect to the expectations underlying their pricing.

(5) Risk management, continued

In the case of the SIS for Confuturo, the company currently participates in four contracts. The primary risks associated with these contracts include deviations in claims due to higher claims costs. These risks are influenced by factors such as an increase in unemployment, a decrease in taxable remuneration, and a decrease in the interest rate used to establish technical reserves.

(5.3) Risk from banking activities

The analysis of the risk described for the banking activities correspond to a summary of the information provided by Banco Internacional. For more in depth information, please refer to the Risk Notes of Banco Internacional.

(5.3.1) Market risk

(i) Interest rate risk

The interest rate risk is expressed as the sensitivity of the value of financial assets and liabilities exposed to fluctuations in market interest rates.

In order to calculate and control its exposure to interest rate risk, Banco Internacional uses internal methodologies: Value at Risk (VaR) for trading and value sensitivity, and net interest margin for banking. However, for regulatory purposes, the bank reports all its market risk figures based on the methodologies defined by the Central Bank of Chile and the Chilean Financial Market Commission (CMF), which considers the continuous measurement of the Trading and Banking Book Interest Rate exposure.

The Trading Ledger comprises the positions in financial instruments that, in accordance with the accounting standards, are classified as securities held for trading, together with all those derivatives that have not been allocated as hedging instruments for accounting purposes.

The Banking Ledger is composed of all the asset and liability items that are not part of the Trading Ledger. The standard model for the Banking Ledger provides a sensitivity measure associated with the interest margin for the short term and economic value for the long term.

(5) Risk management, continued

As of June 30, 2025 the interest rate risk is as follows:

Interest Rate Risk Trading Book

Amounts in millions of Chilean pesos	**Jun-25**	**Dec-24**
Interest Rate Risk – Negative	17,189	12,188
Foreign Exchange Risk – Balance	1,626	1,907
Total risk	18,816	14,096
Regulatory Limit	30,000	25,000
Limit margin	**11,184**	**10,904**

Interest Rate Risk Banking Book

Amounts in millions of Chilean pesos	**Jun-25**	**Dec-24**
Short-Term Interest Rate Risk	10,037	4,741
Readjustment Risk	7,512	7,683
Total short-term risk	17,549	12,425
Short-term limit (40% margin)	28,231	67,629
Limit margin	**10,682**	**55,204**
Economic Value Impact	30,368	19,536
Limit (15% Capital N1)	69,448	56,297
Limit margin	**39,080**	**36,761**

(ii) Currency risk

Banco Internacional is exposed to losses arising from adverse changes in the value in domestic currency of foreign currency and inflation-adjusted units, in which the instruments, contracts and other operations are expressed in the balance sheet. In order to control such exposure, Banco Internacional has warning models and follow-up on the exposure to Currency Risk and Adjustment of the Trading Ledger and Banking Ledger, in accordance with the standards issued by the Central Bank of Chile and the CMF.

(iii) Risk from inflation-adjusted units

Banco Internacional is exposed to losses arising from adverse changes in the value in domestic currency of foreign currency and inflation-adjusted units, in which the instruments, contracts and other operations are expressed in the balance sheet.

(5) Risk management, continued

(5.3.2) Liquidity risk

Banco Internacional has a Risk Financial area that is in charge of the identification, measurement and control of the exposure to liquidity risk to which the Bank is exposed, as a result of mismatches inherent to its business and the positions taken by the Finance area, in accordance with the strategic objectives defined by the Bank, its internal policies, the standards currently in force and the best practices related to the Liquidity risk management.

Banco Internacional has a Liquidity Management Policy aimed to ensure fund stability, minimizing the cost of funds and proactively prevent liquidity risk. For this purpose, the Bank has liquidity ratios and limits, early warning indicators, contingency plans and liquidity stress exercises. Banco Internacional has a significant amount of liquid assets in its Statement of Financial Position, which in case of any unexpected requirement could generate liquidity though repurchase agreements with the Bank.

Further details of current liquidity headroom at Banco Internacional are detailed in the related risk note of the Bank's financial statements.

(5.3.3) Credit risk

Banco Internacional's credit risk is exposed to the probability of non-compliance with contractual obligations of the counterparts. The Bank manages the credit risk through a set of tools including policies, procedure manuals, models, follow-up and control variables, behavior monitoring, etc. This is part of a strategy including the appetite for defined and limited risk, and sound and prudent risk acceptance criteria. In this sense, limits and differentiated models are established based on the customers' characteristics and the environment in which it operates. The tools available for the bank are:

- Credit risk management structure: The Bank has structured its credit approval procedure based on personal and non-delegable credit powers granted by the Board of Directors.

- Allowances for credit risk: The Bank has a methodology for the assessment and classification of the individual portfolio, and models for the collective portfolio, that are applied based on the type of portfolio and operations. These methods are duly documented and have been approved by the Board of Directors, which receives monthly reports on the adequacy of allowances.

- Methods based on the individual analysis of debtors: Because of the characteristics defined for the target market and the size of the loan portfolio, Risk Management has opted to improve a methodology focused on the debtors' individual analysis. This methodology focuses on achieving an operation and risk taking focused on the simultaneous existence of two pillars in each of our credit decisions: Reasonable payment capacity and appropriate credit worthiness.

(5) Risk management, continued

- Analysis that allows a proper understanding of the maximum exposure to credit risk, the concentration by industry, the portfolio's quality and the aging of the portfolio.

(5.3.4) Operational risk

The operational risk is the risk of losses resulting from inadequate or failure in processes, personnel and systems or due to external events. The operational risk exists in each of the Bank's business and support activities, which may generate financial losses and regulatory sanctions.

- Operational risk management: is an ongoing and cross-cutting process throughout the organization performed by individuals at all levels within the Bank. The process is designed to identify, assess, mitigate, monitor and report current and potential risks and events, as well as provide reasonable assurance to the Board of Directors and Senior Management of the Bank's exposure and operational risk management status.

- Operational Risk Committee: its objective is to acknowledge the exposure level of the Bank's operational risk, both worldwide and in its different lines of business and subsidiaries, as well as action plans implemented and related degree of implementation. The committee looks to guarantee that the strategy, methodology and plans defined ensure the Bank's standing in the long term, avoiding risk factors that may endanger the continuity of the Bank and its Subsidiaries.

- Information Security and Cybersecurity: Banco Internacional has placed special relevance on these matters, for which it has an Information Security Policy in place that includes all the cybersecurity aspects, which is duly approved by the Board of Directors. Cybersecurity is a mandatory aspect to be addressed by the Operational Risk Committee, both for the analysis of incidents and the follow-up of the progress of the Cybersecurity Plan, which is aimed to provide Banco Internacional with the best standards related to security tools and protocols.

  Banco Internacional has an insurance policy that includes computer crimes events (Cyber crime) within its coverage with a limit of MUS$6.

(5) Risk management, continued

(5.3.5) Capital management

In accordance with the General Banking Law, the Bank must maintain a minimum ratio of effective equity to consolidated risk-weighted assets of 8%, net of allowances required, and a minimum ratio of basic capital to total consolidated assets of 3%, net of allowances required. For these purposes, effective equity is determined based on capital and reserves or basic capital with the following adjustments:

- Subordinated bonds are added with a limit of 50% of basic capital.

- Additional allowances are added with a limit of 1.25% of risk-weighted assets.

- The balance of assets related to goodwill or premiums paid and investments in companies that are not included on consolidation are deducted.

Assets are weighted according to risk categories, which are assigned a risk percentage according to the capital necessary to support each one of those assets.

In accordance with the dividends policy, the Bank recognizes 30% of profit for the year as provision to pay minimum dividends complying with the Chapter B-4 of the Summary of Accounting Standards issued by the CMF (formerly SBIF).

II NOTES RELATED TO THE NON-INSURANCE AND NON-BANKING ACTIVITIES

(6) Cash and cash equivalents

(1) Breakdown of cash and cash equivalents:

As of June 30, 2025 and December 31, 2024, the detail of this caption is as follows:

Cash and Cash Equivalents	**06-30-2025 ThCh$**	**12-31-2024 ThCh$**
Cash and balances in banks	26,873,468	24,393,991
International funds	7,048,752	22,660,575
Fixed income mutual funds	153,406,590	91,730,656
Time deposits	593,740	14,792,898
Other investments	10,554	20,325
Total non-insurance and non-banking activities	**187,933,104**	**153,598,445**
Cash and balances in banks	41,578,959	20,673,553
Cash equivalents	131,508,224	11,379,843
Total insurance activities	**173,087,183**	**32,053,396**
Cash and balances in banks	9,435,601	6,231,224
Deposits of Government and domestic and foreign banks	246,683,106	198,811,824
Subtotal banking activities	**256,118,707**	**205,043,048**
Net trading operations pending settlement	5,636,180	4,270,298
Repurchase agreements	6,098,665	-
High liquidity financial instruments	39,708,339	14,840,217
Total banking activities	**307,561,891**	**224,153,563**
Total reconciled to cash flows	**668,582,178**	**409,805,404**

Time deposits have maturities of less than three months from the acquisition date and accrue market interest for these types of investments.

Fixed income mutual funds correspond to investments in shares of money market mutual funds, measured at the amount of the share at each year-end.

Cash and cash equivalents have no restrictions for their use.

(6) Cash and cash equivalents, continued

(2) As of June 30, 2025, the reconciliation of financial liabilities arising from financing activities is detailed as follows:

Reconciliation of financial liabilities arising from financing activities of non-insurance and non-banking activities:

Liabilities arising from financing activities	Balance as of 01-01-2025	Cash flows from financing activities			Acquisition of subsidiaries	Sales of subsidiaries	Financial costs	Inflation-indexed units, foreign exchange differences	New capital leases	Other changes	Balance as of 06-30-2025 (1)
		Provided by	Used in	Total							
	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Bank loans	357,480,032	140,144,858	(70,048,129)	70,096,729	-	-	9,570,078	5,800,754	-	-	442,947,593
Unsecured obligations to the public	646,821,532	-	(76,390,088)	(76,390,088)	-	-	11,615,753	(2,734,776)	-	(1,740,637)	577,571,784
Lease liabilities	95,066,618	-	(9,845,162)	(9,845,162)	-	-	2,742,553	-	-	12,326,196	100,290,205
Hedging derivative instruments	12,762,298	-	-	-	-	-	871,609	-	-	15,972,870	29,606,777
Dividends	-	-	(60,482,027)	(60,482,027)	-	-	-	-	-	60,482,027	-
Other	-	2,343,731	(1,850,000)	493,731	-	-	-	-	-	(493,731)	-
Total	**1,112,130,480**	**142,488,589**	**(218,615,406)**	**(76,126,817)**	-	-	**24,799,993**	**3,065,978**	-	**86,546,725**	**1,150,416,359**

(1) Balance corresponding to the current and non-current portion of "other financial liabilities".

Reconciliation of financial liabilities arising from financing activities of insurance activities:

Liabilities arising from financing activities	Balance as of 01-01-2025 (1)	Cash flows from financing activities			Acquisition of subsidiaries	Sales of subsidiaries	Financial costs	Exchange rate differences	New loans	Other changes	Balance as of 06-30-2025 (1)
		Provided by	Used in	Total							
	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Bank loans	51,457,397	1,494,948	(1,105,673)	389,275	-	-	20,341,224	-	-	(12,108,320)	60,079,576
Other financial liabilities	111,685,708	-	-	-	-	-	-	-	-	(111,347,738)	337,970
Dividends and others	-	197,211,015	(232,164,722)	(34,953,707)	-	-	-	-	-	34,953,707	-
Total	**163,143,105**	**198,705,963**	**(233,270,395)**	**(34,564,432)**	-	-	**20,341,224**	-	-	**(88,502,351)**	**60,417,546**

(1) Balance corresponding to the current and non-current portion of "obligations with banks".

Reconciliation of financial liabilities arising from financing activities of banking activities:

Liabilities arising from financing activities	Balance as of 01-01-2025 (1)	Cash flows from financing activities			Acquisition of subsidiaries	Sales of subsidiaries	Financial costs	Cash flows provided by (2)	Cash flows used in (2)	Other changes	Balance as of 06-30-2025 (1)
		Provided by	Used in	Total							
	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Bank borrowings	561,953,866	-	-	-	-	-	16,668,807	-	-	(100,404,558)	478,218,115
Debt securities issued	1,287,089,000	211,181,138	(203,807,890)	7,373,248	-	-	39,536,008	-	-	(22,517,878)	1,311,480,378
Regulatory capital financial instruments issued	99,590,561	78,040,970	-	78,040,970	-	-	6,681,623	-	-	(13,751,493)	170,561,661
Financial derivative contracts	355,588,617	-	-	-	-	-	-	-	-	(25,386,760)	330,201,857
Other	14,260,828	7,640,588	(3,324,431)	4,316,157	-	-	676,766	-	-	(3,580,006)	15,673,745
Total	**2,318,482,872**	**296,862,696**	**(207,132,321)**	**89,730,375**	-	-	63,563,204	-	-	**(165,640,695)**	**2,306,135,756**

(1) Balance corresponding to the current and non-current portion of "financial derivative contracts, obligations with banks, debt securities issued and other financial obligations",
(2) Recorded in the Statement of Cash Flows according to the regulations of the Financial Market Commission (FMC, formerly SBIF).

(6) Cash and cash equivalents, continued

(3) As of June 30, 2024, the reconciliation of financial liabilities arising from financing activities is detailed as follows:

Reconciliation of financial liabilities arising from financing activities of non-insurance and non-banking activities:

Liabilities arising from financing activities	Balance as of 01-01-2024	Cash flows from financing activities			Acquisition of subsidiaries	Sales of subsidiaries	Financial costs	Readjustment units	New capital leases	Other changes	Balance as of 06-30-2024 (1)
		Provided by	Used in	Total							
	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Bank loans	297,667,207	73,290,148	(44,811,853)	28,478,295	-	-	8,647,172	-	-	5,968,712	340,761,386
Unsecured obligations to the public	652,086,594	-	(74,012,569)	(74,012,569)	-	-	12,771,621	17,023,261	-	11,168,519	619,037,426
Finance leases	62,333,369	-	(9,024,925)	(9,024,925)	-	-	1,907,895	-		7,526,042	62,742,381
Other loans	-	-	-	-	-	-	-	-	-	-	-
Hedging derivative instruments	24,029,956	-	-	-	-	-	(1,265,578)	-	-	(9,021,692)	13,742,686
Non-hedging derivative instruments	-	-	-	-	-	-	-	-	-	-	-
Loans from related companies	-	-	-	-	-	-	-	-	-	-	-
Dividends	-	-	(45,793,356)	(45,793,356)	-	-	-	-	-	45,793,356	-
Financial obligations real estate leasing	32,426,109	-	-	-	-		609,761		-	(1,563,671)	31,472,199
Other	-	1,800,942	(5,478,070)	(3,677,128)	-	-	-		-	3,677,128	-
Total	**1,068,543,235**	**75,091,090**	**(179,120,773)**	**(104,029,683)**	**-**	**-**	**22,670,871**	**17,023,261**	**-**	**63,548,394**	**1,067,756,078**

(1) Balance corresponding to the current and non-current portion of "other financial liabilities".

Reconciliation of financial liabilities arising from financing activities of insurance activities:

Liabilities arising from financing activities	Balance as of 01-01-2024 (1)	Cash flows from financing activities			Acquisition of subsidiaries	Sales of subsidiaries	Financial costs	Exchange rate differences	New loans	Other changes	Balance as of 06-30-2024 (1)
		Provided by	Used in	Total							
	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Bank loans	71,177,260	-	(3,943,056)	(3,943,056)	-	-	7,308,750		-	(22,064,841)	52,478,113
Other financial liabilities	136,532,826	-	-	-	-	-	-	-	-	70,146,001	206,678,827
Dividends and others	-	206,506,178	(221,219,092)	(14,712,914)						14,712,914	-
Total	**207,710,086**	**-**	**(225,162,148)**	**(18,655,970)**	-	-	7,308,750	-	-	**62,794,074**	**259,156,940**

(1) Balance corresponding to the current and non-current portion of "obligations with banks".

Reconciliation of financial liabilities arising from financing activities of banking activities:

Liabilities arising from financing activities	Balance as of 01-01-2024 (1)	Cash flows from financing activities			Acquisition of subsidiaries	Sales of subsidiaries	Financial costs	Cash flows provided by (2)	Cash flows used in (2)	Other changes	Balance as of 06-30-2024 (1)
		Provided by	Used in	Total							
	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Bank borrowings	811,602,830	-	-	-	-	-	-	-	-	(210,266,195)	601,336,635
Debt securities issued	925,381,201	210,190,693	(6,332,985)	203,857,708	-	-	-	-	-	(73,447,581)	1,055,791,328
Regulatory capital financial instruments issued	154,849,776	-	-	-	-	-	-	-	-	375,028	155,224,804
Financial derivative contracts	389,010,977	-	-	-	-	-	-	-	-	(30,942,398)	358,068,579
Other	10,806,141	215,879	(3,087,739)	(2,871,860)	-	-	-	-	-	1,525,022	9,459,303
Total	**2,291,650,925**	**210,406,572**	**(9,420,724)**	**200,985,848**	**-**	**-**	**-**	**-**	**-**	**(312,756,124)**	**2,179,880,649**

(1) Balance corresponding to the current and non-current portion of "financial derivative contracts, obligations with banks, debt securities issued and other financial obligations",
(2) Recorded in the Statement of Cash Flows according to the regulations of the Financial Market Commission (FMC, formerly SBIF).

(7) Trade and other receivables, net

As at As at June 30, 2025 and December 31, 2024, trade and other receivables (net of the allowance account for impairment losses) is detailed as follows:

06-30-2025

DETAIL	Assets before allowances ThCh$	Allowance accounts for impairment losses ThCh$	Net assets ThCh$
Documented accounts receivable	66,484,050	(7,327,995)	59,156,055
Accounts receivables from healthcare services	178,310,046	(29,644,455)	148,665,591
Accounts receivables from healthcare contribution	13,916,092	(3,663,631)	10,252,461
Other	9,673,566	-	9,673,566
Total	**268,383,754**	**(40,636,081)**	**227,747,673**

12-31-2024

DETAIL	Assets before allowances ThCh$	Allowance accounts for impairment losses ThCh$	Net assets ThCh$
Documented accounts receivable	65,116,263	(6,427,034)	58,689,229
Accounts receivables from healthcare services	170,517,642	(25,836,571)	144,681,071
Accounts receivables from healthcare contribution	13,006,871	(3,457,058)	9,549,813
Other	12,228,437	-	12,228,437
Total	**260,869,213**	**(35,720,663)**	**225,148,550**

Non Current

06-30-2025	Assets before allowances ThCh$	Allowance accounts for impairment losses ThCh$	Net Asset ThCh$
Mortgage loans	264,181	-	264,181
Accounts from healthcare contribution	3,343,107	(3,332,184)	10,923
Accounts Receivable	20,065,643	(16,297,007)	3,768,636
Total	**23,672,931**	**(19,629,191)**	**4,043,740**

12-31-2024	Assets before allowances ThCh$	Allowance accounts for impairment losses ThCh$	Net Asset ThCh$
Mortgage loans	280,457	-	280,457
Accounts from healthcare contribution	3,142,362	(3,133,122)	9,240
Accounts Receivable	19,089,364	(15,653,047)	3,436,317
Total	**22,512,183**	**(18,786,169)**	**3,726,014**

(7) Trade and other receivables, net, continued

As of June 30, 2025 and December 31, 2024, movements in current allowance accounts for impairment losses are detailed as follows:

As of June 30, 2025

	Documented accounts receivable ThCh$	Accounts receivable from healthcare services, other ThCh$	Accounts receivables from healthcare contribution ThCh$	Total ThCh$
Balances as January 1st	6,422,248	25,841,357	3,457,058	35,720,663
Provisions made	1,537,586	16,179,253	206,574	17,923,413
Reductions resulting from write-offs	(205,340)	(7)	-	(205,347)
Release of allowances	(516,615)	(12,511,777)	-	(13,028,392)
Reclassification of allowances	90,116	135,629	(1)	225,744
Total as of 06-30-2025	**7,327,995**	**29,644,455**	**3,663,631**	**40,636,081**

As of December 31, 2024

	Documented accounts receivable ThCh$	Accounts receivable from healthcare services, other ThCh$	Accounts receivables from healthcare contribution ThCh$	Total ThCh$
Balances as January 1st	10,491,255	20,533,948	4,124,649	35,149,852
Provisions made	1,643,581	26,649,736	-	28,293,317
Reductions resulting from write-offs	(4,224,861)	(1,254,172)	-	(5,479,033)
Release of allowances	(1,636,366)	(19,939,516)	(667,591)	(22,243,473)
Reclassification of allowances	148,639	(148,639)	-	-
Total as of 12-31-2024	**6,422,248**	**25,841,357**	**3,457,058**	**35,720,663**

The Group has the following balances in respect to its portfolio of past due non-impaired trade and other receivables:

	06-30-2025 ThCh$	12-31-2024 ThCh$
Maturing in less than three months	35,981,909	27,565,240
Maturing between three and six months	2,939,779	4,633,266
Maturing between six and twelve months	2,271,880	3,114,173
Maturing in more than twelve months	5,373,383	2,718,088
Total	**46,566,951**	**38,030,767**

(7) Trade and other receivables, net, continued

Companies comprising the non-insurance and non-banking activities are exposed to a set of market, financial and operational risks from the healthcare service activity, which is the main line of business of this category. Governance structure has been designed and operates with that main purpose: to manage and reduce the risks of the provision of services.

ILC's subsidiaries have collection risk policies for their customer portfolios and periodically establish the allowances required for uncollectability to maintain and record the effects of uncollectability in their financial statements.

Isapre Consalud will make administrative collections efforts for those debt obligations that are less than or equal to one month past due. For delinquent debts between 2 and 5 months, pre-judicial collection efforts will be made and debts whose delinquency is greater than or equal to 5 months, extrajudicial and judicial collection actions will be performed. In addition, and in accordance with the instructions contained in Circular No. 50 (as amended by Circular No. 28) of the Labor Directorate, the stock of DNP (Declaration and Unpaid balances) is sent bimonthly to this entity in order to be published in the pension debt bulletin. Once administrative collection efforts have been made, debt is assigned to external judicial collection, in accordance with the provisions of Law No.18.933 (powers of the private health insurance providers).

In order to make the best estimate of the recoverable amount of the asset initially recognized, the Company determines the recoverable amount using a model that considers the historical monthly recovery percentages of this asset (actual collection of assets), applying the determined adjustment factor at each closing date. For the determination of the factors, the model considers a moving asset recovery period of thirteen months.

Note that there is a collection period ranging from 13 to 30 months for undeclared and unpaid contribution payments, which arises from the obligation of affiliated members to pay the contribution.

With regard to Red Salud, the risk of uncollectibility of trade accounts receivable occurs when there is objective evidence that the Subsidiaries will not be paid the full amount owed to them under the trade accounts receivable's original terms and conditions. To hedge against such exposure, Red Salud has a risk policy in force for its customer portfolio and periodically recognizes the provisions required to maintain and record the effects of such uncollectibility in its financial statements. Trade accounts receivable are segmented according to payment behavior (Government health Fund (Fonasa), Private health insurance providers (Isapre), Emergency Law, Individuals, Companies and Public Institutions).

The provision model is applied according to the status at which the account is: accrued, invoiced or urgency. For accounts in the accrued status, it is considered that at one and a half years from the beginning of the accrual period, an allowance should be established at 100%, because over these days the variance in the recovery of the accounts shows a lower amount. For invoiced accounts, over 180 days an allowance should be established on the accounts by 100%. For emergency accounts over 180 days an allowance should be established on the accounts at 100%.

Customer collections are managed by an internal collections area. For those customers remaining uncollectible, pre-judicial and judicial collection management actions are performed by external law firms. Note that, from the main clients, private health insurance providers present a minimum level of delinquency as a result of the existing regulation in the sector associated with the assurance of the financial capacity of these institutions. Accordingly, there are no significant contingencies with respect to this type of customers.

(7) Trade and other receivables, net, continued

In any case, management monitors compliance with bonus and payment deadlines on a weekly basis to ensure compliance with the agreements. In addition, it should be considered that there is a regulatory obligation for insurers to maintain guarantees in favor of the Superintendency of Health to cover balances owed to members and private health insurance providers.

Accounts receivable from Fonasa have a low credit risk, since it is a social security provider financed by direct contributions from the Government. For companies for which an agreement exists, individuals and co-payment, these have the highest relative risk level. However, the Group makes internal collection actions, followed by pre-judicial and judicial actions through external lawyers.

The Group does not require guarantee in connection with trade and other receivables. The Group has no trade receivables and contract assets, and accordingly no allowance for losses is recognized due to the guarantee.

The exposure is divided into low amounts on the total accounts receivable account; accordingly, the diversification of the items comprising the account reduces credit risk.

There have been no changes in estimation techniques or significant assumptions made during the current reporting period.

(8) Balances and transactions with related parties

Transactions among Group companies correspond to customary operations in terms of their objective and conditions. These transactions have been eliminated on consolidation and are detailed in this note as additional information.

The balances of receivables due from and payables due to related parties not consolidated are as follows:

(i) Accounts receivable from related parties, current

Taxpayer ID	Company	Country of origin	Transaction description	Currency	06-30-2025 ThCh$	12-31-2024 ThCh$
70.285.100-9	Mutual de Seguridad C.CH.C	Chile	Health provisions	Chilean pesos	-	402,639
81.826.800-9	Caja de Compensación Los Andes	Chile	Health provisions	Chilean pesos	4,626	40,283
98.000.100-8	AFP Habitat S.A.	Chile	Dividends receivable	Chilean pesos	5,040,500	14,083,898
72.489.000-8	Corporación de Salud Laboral C.Ch.C.	Chile	Health provisions	Chilean pesos	244,073	310,042
76.438.032-0	Administradora de Inversiones Previsionales SpA	Chile	Accounts Receivable	Chilean pesos	-	154,816
81.458.500-k	Cámara Chilena de la Construcción A.G.	Chile	Health provisions	Chilean pesos	1,250	1,251
96.929.390-0	Servicios de Administración Previsional S.A.	Chile	Accounts Receivable	Chilean pesos	712,198	5,965
77.513.781-9	Administradora Americana de Inversiones S.A.	Chile	Dividends receivable	Chilean pesos	7,424,779	4,516,837
65.083.038-5	Corporación Mejor Salud para Chile	Chile	Management consultancy	Chilean pesos	467,013	272,611
70.200.800-K	Corporación de Capacitación de la CChC	Chile	Account receivable	Chilean pesos	-	2,210
TOTAL					13,894,439	19,790,552

(ii) Payables due to related parties

Taxpayer ID	Company	Country of origin	Transaction description	Currency	06-30-2025 ThCh$	12-31-2024 ThCh$
70.285.100-9	Mutual de Seguridad C.CH.C	Chile	Health provisions	Chilean pesos	-	7,517
65.083.038-5	Corporación Mejor Salud para Chile	Chile	Accounts payable	Chilean pesos	425,614	300,634
70.200.800-K	Corporación de Capacitación de la Construcción	Chile	Accounts payable	Chilean pesos	2,220	27,701
81.458.500-k	Cámara Chilena de la Construcción A.G.	Chile	Dividends payable	Chilean pesos	928	2,140
	TOTAL				428,762	337,992

Balances receivable from and payable to are expressed in Chilean pesos and bear interests. The collection term for balances receivable from and payable to range approximately between 30 and 180 days.

(8) Balances and transactions with related parties, continued

(iii) Significant transactions and their effect on profit or loss

As of June 30, 2025, the effects on the consolidated statement of comprehensive income of the most significant transactions with related entities are as follows:

Related party transactions:

Taxpayer ID	Company	Taxpayer ID	Subsidiary acting as counterpart	Nature of the relationship	Transaction description	Amount ThCh$	Effect in profit or loss (debit)/credit 06-30-2025 ThCh$
72.489.000-8	Corporación de Salud Laboral de la CChC	76.020.458-7	Red Salud S.A.	Common parent	Health provisions	1,646,568	1,149,219
65.083.038-5	Corporación Mejor Salud para Chile	76.020.458-7	Red Salud S.A.	Common parent	Amount	265,537	8,868
81.826.800-9	Caja de Compensación Los Andes	76.020.458-7	Red Salud S.A.	Common parent	Services for agreements charged	127,769	126,480
70.200.800-K	Corporación de Capacitación de la Construcción	76.020.458-7	Red Salud S.A.	Common parent	Training services	665,525	665,525
81.826.800-9	Caja de Compensación Los Andes	96.856.780-2	Inmobiliaria ILC SpA	Common parent	Lease contract	54,574	54,574
76.438.032-0	Administradora de Inversiones previsionales SpA	94.139.000-5	Inversiones La Construcción S.A.	Associate	Trade current account	866,495	8,917

(iv) Significant transactions and their effect on profit or loss

Transactions between the Parent and its subsidiaries:

Taxpayer ID	Parent Company	Taxpayer ID	Subsidiary acting as counterpart	Nature of the relationship	Transaction description	Amount ThCh$	Effect in profit or loss (debit)/credit ThCh$
139.000-5	Inversiones La Construcción S.A.	76.090.153-9	Inversiones La Construcción Ltda.	Parent - Subsidiary	Administrative advisories	5,429	4,562
139.000-5	Inversiones La Construcción S.A.	96.856.780-2	Inmobiliaria ILC SpA	Parent - Subsidiary	Administrative advisories	15,551	13,068
139.000-5	Inversiones La Construcción S.A.	96.856.780-2	Inmobiliaria ILC SpA	Parent - Subsidiary	Office leases	125,119	(125,119)
139.000-5	Inversiones La Construcción S.A.	96.608.510-k	Inversiones Internacionales La Construcción S.A.	Parent - Subsidiary	Administrative advisories	19,470	16,361
139.000-5	Inversiones La Construcción S.A.	96.751.830-1	Inversiones Confuturo S.A.	Parent - Subsidiary	Administrative advisories	34,662	29,128
139.000-5	Inversiones La Construcción S.A.	96.751.830-1	Inversiones Confuturo S.A.	Parent - Subsidiary	Provision dividend receivable	9,281,493	-
139.000-5	Inversiones La Construcción S.A.	96.751.830-1	Inversiones Confuturo S.A.	Parent - Subsidiary	Dividends received	34,202,253	-
139.000-5	Inversiones La Construcción S.A.	76.499.524-4	ILC Holdco SpA	Parent - Subsidiary	Administrative advisories	21,289	17,890
139.000-5	Inversiones La Construcción S.A.	76.499.524-4	ILC Holdco SpA	Parent - Subsidiary	Provision dividend receivable	5,441,380	-
139.000-5	Inversiones La Construcción S.A.	76.499.524-4	ILC Holdco SpA	Parent - Subsidiary	Dividends received	13,826,500	-
139.000-5	Inversiones La Construcción S.A.	76.499.524-4	ILC Holdco SpA	Parent - Subsidiary	Capital increase	22,350,000	-
139.000-5	Inversiones La Construcción S.A.	76.283.171-6	Inversiones Marchant Pereira Ltda.	Parent - Subsidiary	Administrative advisories	3,200	2,689
139.000-5	Inversiones La Construcción S.A.	76.283.171-6	Inversiones Marchant Pereira Ltda.	Parent - Subsidiary	Health provisions received Checking account Market	52,601	1,581
139.000-5	Inversiones La Construcción S.A.	76.093.446-1	Inversiones Previsionales Dos SpA	Parent - Subsidiary	Administrative advisories	21,056	17,694
139.000-5	Inversiones La Construcción S.A.	76.093.446-1	Inversiones Previsionales Dos SpA	Parent - Subsidiary	Dividends received	40,091,795	-
139.000-5	Inversiones La Construcción S.A.	99.003.000-6	Cía. de Seguros Vida Cámara S.A.	Parent - Subsidiary	Provision dividend receivable	258,300	-
139.000-5	Inversiones La Construcción S.A.	99.003.000-6	Cía. de Seguros Vida Cámara S.A.	Parent - Subsidiary	Dividends received	2,838,344	-
139.000-5	Inversiones La Construcción S.A.	76.081.583-7	Soc. Educacional Machalí S.A.	Parent - Subsidiary	Trade current account for novation of bank credit	3,550,558	130,800
139.000-5	Inversiones La Construcción S.A.	76.081.583-7	Soc. Educacional Machalí S.A.	Parent - Subsidiary	Administrative advisories	7,158	6,015
139.000-5	Inversiones La Construcción S.A.	76.020.458-7	Empresas Red Salud S.A.	Parent - Subsidiary	Provision dividend receivable	3,244,395	-
139.000-5	Inversiones La Construcción S.A.	76.020.458-7	Empresas Red Salud S.A.	Parent - Subsidiary	Dividends received	16,025,460	-
139.000-5	Inversiones La Construcción S.A.	99.003.000-6	Cía. de Seguros Vida Cámara S.A.	Parent - Subsidiary	Investment in bonds issued by Inversiones la Construccion	891,882	(40,600)
139.000-5	Inversiones La Construcción S.A.	96.571.890-7	Cía. de Seguros Confuturo S.A.	Parent - Subsidiary	Investment in bonds issued by Inversiones la Construccion	22,491,157	617,972
139.000-5	Inversiones La Construcción S.A.	65.136.665-8	Fundación ILC	Parent - Subsidiary	Health provisions received Checking account Market	286	-
139.000-5	Inversiones La Construcción S.A.	55.555.555-5	Vivir Seguros Cía. de Seguros de Vida S.A.	Parent - Subsidiary	Dividends received	1,929,398	-

(8) Balances and transactions with related parties, continued

(iv) Significant transactions and their effect on profit or loss

Transactions between subsidiaries:

Taxpayer ID	Subsidiary reporting the transaction	Taxpayer ID	Subsidiary acting as counterpart	Nature of the relationship	Transaction description	Amount ThCh$	Effect in profit or loss (debit)/credit ThCh$
76.020.458-7	Red Salud S.A.	96.856.780-2	Isapre Consalud S.A.	Common parent	Health provisions	77,524,975	73,235,077
76.020.458-7	Red Salud S.A.	96.856.780-2	Isapre Consalud S.A.	Common parent	Health provisions granted	16,550,470	-
76.020.458-7	Red Salud S.A.	96.856.780-2	Isapre Consalud S.A.	Common parent	Leased collected	13,965	13,965
76.020.458-7	Red Salud S.A.	99.003.000-6	Cía. Seguros de Vida Cámara S.A.	Common parent	Health provisions	1,212,222	1,152,862
76.020.458-7	Red Salud S.A.	99.003.000-6	Cía. Seguros de Vida Cámara S.A.	Common parent	Health provisions granted	85,168	-
76.020.458-7	Red Salud S.A.	97.011.000-3	Banco Internacional	Common parent	Loan repayments	158,420	(158,420)
76.020.458-7	Red Salud S.A.	97.011.000-3	Banco Internacional	Common parent	Payments on loans grante	294,098	-
96.856.780-2	Isapre Consalud S.A.	76.009.708-k	Inmobilaria Megasalud S.A.	Indirect	Administrative services paid	23,150	(23,150)
96.856.780-2	Isapre Consalud S.A.	76.046.416-3	Hospital Clínico Universidad Mayor SPA	Indirect	Provisions to affiliates	217,767	(232,668)
96.856.780-2	Isapre Consalud S.A.	76.110.809-3	Arauco Salud Ltda.	Indirect	Provisions to affiliates	1,076,589	(1,175,431)
96.856.780-2	Isapre Consalud S.A.	76.124.062-5	Servicios Médicos Bicentenario SPA	Indirect	Provisions to affiliates	3,842,296	(4,647,988)
96.856.780-2	Isapre Consalud S.A.	76.181.326-9	Oncored SPA	Indirect	Provisions to affiliates	2,560,913	(2,631,340)
96.856.780-2	Isapre Consalud S.A.	76.207.967-4	Onco Comercial S.A.	Indirect	Provisions to affiliates	6,331,566	(6,570,972)
96.856.780-2	Isapre Consalud S.A.	76.542.910-2	Centro de Diagnóstico Clínica Magallanes S.A.	Indirect	Provisions to affiliates	513,533	(484,316)
96.856.780-2	Isapre Consalud S.A.	76.853.020-3	Resonancia Magnética Clínica Avansalud S.A.	Indirect	Provisions to affiliates	307,192	(321,488)
96.856.780-2	Isapre Consalud S.A.	76.906.480-k	Centro de Especialidades Médicas Integral S.A.	Indirect	Provisions to affiliates	173,519	(184,229)
96.856.780-2	Isapre Consalud S.A.	78.040.520-1	Clínica Avansalud Providencia S.A.	Indirect	Provisions to affiliates	7,964,264	(8,556,386)
96.856.780-2	Isapre Consalud S.A.	78.040.520-1	Clínica Avansalud Providencia S.A.	Indirect	Prepayments provisions to affiliates	447,436	-
96.856.780-2	Isapre Consalud S.A.	78.053.560-1	Servicios Médicos Tabancura S.A.	Indirect	Provisions to affiliates	7,596,601	(7,914,057)
96.856.780-2	Isapre Consalud S.A.	78.053.560-1	Servicios Médicos Tabancura S.A.	Indirect	Prepayments provisions to affiliates	2,422,194	-
96.856.780-2	Isapre Consalud S.A.	78.918.290-6	Clínica de Salud Integral S.A.	Indirect	Provisions to affiliates	212,851	(225,986)
96.856.780-2	Isapre Consalud S.A.	96.567.920-0	Clínica Magallanes S.A.	Indirect	Provisions to affiliates	831,122	(864,689)
96.856.780-2	Isapre Consalud S.A.	96.598.850-5	Clínica Iquique S.A.	Indirect	Provisions to affiliates	342,665	(266,605)
96.856.780-2	Isapre Consalud S.A.	96.680.980-9	Centro Especialidades Médicas Elqui SpA	Indirect	Provisions to affiliates	312,297	(295,116)
96.856.780-2	Isapre Consalud S.A.	96.774.580-4	Inmobiliaria Inversalud S.A.	Indirect	Provisions to affiliates	397,724	(461,103)
96.856.780-2	Isapre Consalud S.A.	96.885.930-7	Clínica Bicentenario S.A.	Indirect	Provisions to affiliates	8,662,195	(8,252,822)
96.856.780-2	Isapre Consalud S.A.	96.885.930-7	Clínica Bicentenario S.A.	Indirect	Prepayments provisions to affiliates	2,624,006	-
96.856.780-2	Isapre Consalud S.A.	96.885.930-7	Clínica Bicentenario S.A.	Indirect	Administrative services paid	5,427	(5,699)
96.856.780-2	Isapre Consalud S.A.	96.923.250-2	Centro de Diagnóstico Clínica Tabancura S.A.	Indirect	Provisions to affiliates	5,257,706	(5,624,590)
96.856.780-2	Isapre Consalud S.A.	96.942.400-2	Megasalud S.A.	Indirect	Provisions to affiliates	14,998,105	(17,130,500)
96.856.780-2	Isapre Consalud S.A.	96.942.400-2	Megasalud S.A.	Indirect	Administrative services paid	208,190	(104,095)
96.856.780-2	Isapre Consalud S.A.	96.942.400-2	Megasalud S.A.	Indirect	Administrative services collected	490,620	(345,310)
96.856.780-2	Isapre Consalud S.A.	99.533.790-8	Clínica Regional Elqui S.A.	Indirect	Provisions to affiliates	620,672	(601,043)
99.568.700-3	Isapre Consalud S.A.	99.568.700-3	CEM Valparaíso SpA	Indirect	Provisions to affiliates	192,788	(204,356)
99.568.720-8	Isapre Consalud S.A.	99.568.720-8	Clínica Valparaíso SpA	Indirect	Provisions to affiliates	578,648	(608,434)
99.568.720-8	Isapre Consalud S.A.	97.011.000-3	Banco Internacional	Indirect	Administrative services paid	4,423	(4,423)
99.568.720-8	Isapre Consalud S.A.	99.003.000-6	Cía. de Seguros Vida Cámara S.A.	Indirect	Benefits to affiliates	10,584	(34,749)
99.568.720-8	Isapre Consalud S.A.	99.003.000-6	Cía. de Seguros Vida Cámara S.A.	Indirect	Insurances of personnel	353,057	(21,011)
96.856.780-2	Inmobiliaria ILC SpA	97.011.000-3	Banco Internacional	Indirect	Office leases	901,456	901,456
96.856.780-2	Inmobiliaria ILC SpA	97.011.000-3	Banco Internacional AGF	Indirect	Office leases	822	822
96.856.780-2	Inmobiliaria ILC SpA	76.002.878-9	Baninter Corredora de Seguros Ltda.	Indirect	Office leases	1,851	1,851
96.856.780-2	Inmobiliaria ILC SpA	96.571.890-7	Cía. de Seguros Confuturo S.A.	Indirect	Office leases	30,876	30,876
96.856.780-2	Inmobiliaria ILC SpA	99.003.000-6	Cía. de Seguros Vida Cámara S.A.	Indirect	Office leases	4,728	4,728
99.003.000-6	Cía. de Seguros Vida Cámara S.A.	97.011.000-3	Banco Internacional	Common parent	Investment in bonds Banco Internacional	768,617	29,559
96.571.890-7	Cía. de Seguros Confuturo S.A.	76.020.458-7	Red Salud S.A.	Common parent	Investment in bonds Red Salud S.A.	7,495,121	349,568
96.571.890-7	Cía. de Seguros Confuturo S.A.	97.011.000-3	Banco Internacional	Common parent	Investment in bonds Banco Internacional	94,902,032	3,487,134
96.571.890-7	Cía. de Seguros Confuturo S.A.	97.011.000-3	Banco Internacional	Common parent	Purchase of bonds issued by Banco Internacional	23,412,291	-

(8) Balances and transactions with related parties, continued

(iv) Significant transactions and their effect on profit or loss

As of June 30, 2024, the effects on the consolidated statement of comprehensive income of transactions with related parties are detailed as follows:

Related party transactions:

Taxpayer ID	Company	Taxpayer ID	Subsidiary acting as counterpart	Nature of the relationship	Transaction description	Amount ThCh$	Effect in profit or loss (debit)/credit 06-30-2024 ThCh$
72.489.000-8	Corporación de Salud Laboral de la CChC	76.020.458-7	Red Salud S.A.	Common parent	Health provisions	201,968	170,547
72.489.000-8	Corporación de Salud Laboral de la CChC	76.020.458-7	Red Salud S.A.	Common parent	Health provisions collected	183,666	-
65.083.038-5	Corporación Mejor Salud para Chile	76.020.458-7	Red Salud S.A.	Common parent	Administrative services	51,417	(22,333)
70.200.800-K	Corporación de Capacitación de la Construcción	76.020.458-7	Red Salud S.A.	Common parent	Training services	187,516	187,516
72.489.000-8	Corporación de Salud Laboral de la CChC	76.020.458-7	Red Salud S.A.	Common parent	Health provisions granted	871,218	819,690
81.826.800-9	Caja de Compensación Los Andes	96.856.780-2	Inmobiliaria ILC SpA	Common parent	Lease contract	52,119	52,119

Transactions between the Parent and its subsidiaries:

Taxpayer ID	Parent Company	Taxpayer ID	Subsidiary acting as counterpart	Nature of the relationship	Transaction description	Amount ThCh$	Effect in profit or loss (debit)/credit ThCh$
94.139.000-5	Inversiones La Construcción S.A.	76.090.153-9	Inversiones La Construcción Ltda.	Parent - Subsidiary	Administrative advisories	2,187	4,359
94.139.000-5	Inversiones La Construcción S.A.	96.856.780-2	Inmobiliaria ILC SpA	Parent - Subsidiary	Administrative advisories	14,860	12,487
94.139.000-5	Inversiones La Construcción S.A.	96.856.780-2	Inmobiliaria ILC SpA	Parent - Subsidiary	Office leases	115,455	(115,455)
94.139.000-5	Inversiones La Construcción S.A.	96.608.510-k	Inversiones Internacionales La Construcción S.A.	Parent - Subsidiary	Administrative advisories	18,604	15,634
94.139.000-5	Inversiones La Construcción S.A.	96.751.830-1	Inversiones Confuturo S.A.	Parent - Subsidiary	Administrative advisories	16,561	13,917
94.139.000-5	Inversiones La Construcción S.A.	96.751.830-1	Inversiones Confuturo S.A.	Parent - Subsidiary	Provision dividend receivable	10,348,463	-
94.139.000-5	Inversiones La Construcción S.A.	76.499.524-4	ILC Holdco SpA	Parent - Subsidiary	Administrative advisories	20,343	17,095
94.139.000-5	Inversiones La Construcción S.A.	76.499.524-4	ILC Holdco SpA	Parent - Subsidiary	Provision dividend receivable	17,741,641	-
94.139.000-5	Inversiones La Construcción S.A.	76.283.171-6	Inversiones Marchant Pereira Ltda.	Parent - Subsidiary	Administrative advisories	3,057	2,569
94.139.000-5	Inversiones La Construcción S.A.	76.093.446-1	Inversiones Previsionales Dos SpA	Parent - Subsidiary	Administrative advisories	20,119	16,907
94.139.000-5	Inversiones La Construcción S.A.	76.093.446-1	Inversiones Previsionales Dos SpA	Parent - Subsidiary	Dividends received	43,878,942	-
94.139.000-5	Inversiones La Construcción S.A.	99.003.000-6	Cía. de Seguros Vida Cámara S.A.	Parent - Subsidiary	Provision dividend receivable	1,920,946	-
94.139.000-5	Inversiones La Construcción S.A.	76.081.583-7	Soc. Educacional Machalí S.A.	Parent - Subsidiary	Trade current account for novation of bank credit	3,494,952	55,848
94.139.000-5	Inversiones La Construcción S.A.	76.081.583-7	Soc. Educacional Machalí S.A.	Parent - Subsidiary	Administrative advisories	6,840	5,748
94.139.000-5	Inversiones La Construcción S.A.	76.020.458-7	Empresas Red Salud S.A.	Parent - Subsidiary	Provision dividend receivable	3,101,150	-
94.139.000-5	Inversiones La Construcción S.A.	76.020.458-7	Empresas Red Salud S.A.	Parent - Subsidiary	Dividends received	14,614,704	-
94.139.000-5	Inversiones La Construcción S.A.	55.555.555-5	Vivir Seguros Cía. de Seguros de Vida S.A. (Peru)	Parent - Subsidiary	Capital contribution (currency in dollars)	2,500,000	-
94.139.000-5	Inversiones La Construcción S.A.	97.011.000-3	Banco Internacional	Parent - Subsidiary	Settlement of investments in term deposits	16,251,821	262,268
94.139.000-5	Inversiones La Construcción S.A.	99.003.000-6	Cía. de Seguros Vida Cámara S.A.	Parent - Subsidiary	Investment in bonds issued by Inversiones la Construccion	933,185	(42,827)
94.139.000-5	Inversiones La Construcción S.A.	96.571.890-7	Cía. de Seguros Confuturo S.A.	Parent - Subsidiary	Investment in bonds issued by Inversiones la Construccion	23,023,559	(1,998,691)

(8) Balances and transactions with related parties, continued

(iv) Significant transactions and their effect on profit or loss

Transactions between subsidiaries:

Taxpayer ID	Subsidiary reporting the transaction	Taxpayer ID	Subsidiary acting as counterpart	Nature of the relationship	Transaction description	Amount ThCh$	Effect in profit or loss (debit)/credit ThCh$
76.020.458-7	Red Salud S.A.	96.856.780-2	Isapre Consalud S.A.	Common parent	Health provisions	54,772,163	40,341,583
76.020.458-7	Red Salud S.A.	96.856.780-2	Isapre Consalud S.A.	Common parent	Health provisions collected	12,392,966	1,232,662
76.020.458-7	Red Salud S.A.	99.003.000-6	Cía. Seguros de Vida Cámara S.A.	Common parent	Accounts payable	56,556	-
76.020.458-7	Red Salud S.A.	99.003.000-6	Cía. Seguros de Vida Cámara S.A.	Common parent	Health provisions collected	83,386	-
76.020.458-7	Red Salud S.A.	99.003.000-6	Cía. Seguros de Vida Cámara S.A.	Common parent	Health provisions	1,458,196	583,391
76.020.458-7	Red Salud S.A.	97.011.000-3	Banco Internacional	Common parent	DPF Banco Internacional investment collected	5,145,511	55,648
76.020.458-7	Red Salud S.A.	97.011.000-3	Banco Internacional	Common parent	Loan granted by the Bank	4,894,327	(141,764)
96.856.780-2	Isapre Consalud S.A.	76.009.708-k	Inmobilaria Megasalud S.A.	Indirect	Administrative services paid	25,745	(25,745)
96.856.780-2	Isapre Consalud S.A.	76.046.416-3	Hospital Clínico Universidad Mayor SPA	Indirect	Provisions to affiliates	166,458	(166,458)
96.856.780-2	Isapre Consalud S.A.	76.110.809-3	Arauco Salud Ltda.	Indirect	Provisions to affiliates	1,041,143	(1,041,143)
96.856.780-2	Isapre Consalud S.A.	76.124062-5	Servicios Médicos Bicentenario SPA	Indirect	Provisions to affiliates	3,598,126	(3,598,126)
96.856.780-2	Isapre Consalud S.A.	76.181.326-9	Oncored SPA	Indirect	Provisions to affiliates	1,927,765	(1,927,765)
96.856.780-2	Isapre Consalud S.A.	76.207.967-4	Onco Comercial S.A.	Indirect	Provisions to affiliates	5,103,303	(5,103,303)
96.856.780-2	Isapre Consalud S.A.	76.542.910-2	Centro de Diagnóstico Clínica Magallanes S.A.	Indirect	Provisions to affiliates	427,347	(327,347)
96.856.780-2	Isapre Consalud S.A.	76.853.020-3	Resonancia Magnética Clínica Avansalud S.A.	Indirect	Provisions to affiliates	308,322	(308,322)
96.856.780-2	Isapre Consalud S.A.	76.906.480-k	Centro de Especialidades Médicas Integral S.A.	Indirect	Provisions to affiliates	146,048	(146,048)
96.856.780-2	Isapre Consalud S.A.	78.040.520-1	Clínica Avansalud Providencia S.A.	Indirect	Provisions to affiliates	8,144,502	(8,144,502)
96.856.780-2	Isapre Consalud S.A.	78.040.520-1	Clínica Avansalud Providencia S.A.	Indirect	Prepayments provisions to affiliates	447,380	-
96.856.780-2	Isapre Consalud S.A.	78.053.560-1	Servicios Médicos Tabancura S.A.	Indirect	Provisions to affiliates	6,298,028	(6,298,028)
96.856.780-2	Isapre Consalud S.A.	78.053.560-1	Servicios Médicos Tabancura S.A.	Indirect	Prepayments provisions to affiliates	753,832	-
96.856.780-2	Isapre Consalud S.A.	78.918.290-6	Clínica de Salud Integral S.A.	Indirect	Provisions to affiliates	145,515	(145,515)
96.856.780-2	Isapre Consalud S.A.	96.567.920-0	Clínica Magallanes S.A.	Indirect	Provisions to affiliates	577,491	(577,491)
96.856.780-2	Isapre Consalud S.A.	96.598.850-5	Clínica Iquique S.A.	Indirect	Provisions to affiliates	265,100	(265,100)
96.856.780-2	Isapre Consalud S.A.	96.680.980-9	Centro Especialidades Médicas Elqui SpA	Indirect	Provisions to affiliates	246,977	(246,977)
96.856.780-2	Isapre Consalud S.A.	96.774.580-4	Inmobiliaria Inversalud S.A.	Indirect	Provisions to affiliates	316,523	(316,523)
96.856.780-2	Isapre Consalud S.A.	96.885.930-7	Clínica Bicentenario S.A.	Indirect	Provisions to affiliates	7,134,172	(7,134,172)
96.856.780-2	Isapre Consalud S.A.	96.885.930-7	Clínica Bicentenario S.A.	Indirect	Prepayments provisions to affiliates	1,259,757	-
96.856.780-2	Isapre Consalud S.A.	96.885.930-7	Clínica Bicentenario S.A.	Indirect	Administrative services paid	1,699	-
96.856.780-2	Isapre Consalud S.A.	96.923.250-2	Centro de Diagnóstico Clínica Tabancura S.A.	Indirect	Provisions to affiliates	3,896,528	(3,896,528)
96.856.780-2	Isapre Consalud S.A.	96.942.400-2	Megasalud S.A.	Indirect	Provisions to affiliates	14,636,786	(14,636,786)
96.856.780-2	Isapre Consalud S.A.	96.942.400-2	Megasalud S.A.	Indirect	Administrative services paid	59,545	(59,545)
96.856.780-2	Isapre Consalud S.A.	96.942.400-2	Megasalud S.A.	Indirect	Administrative services collected	-	110,661
96.856.780-2	Isapre Consalud S.A.	99.533.790-8	Clínica Regional Elqui S.A.	Indirect	Provisions to affiliates	494,401	(494,401)
96.856.780-2	Isapre Consalud S.A.	99.003.000-6	Cía. de Seguros de Vida Cámara S.A.	Indirect	Insurances of personnel	166	(61,583)
96.856.780-2	Isapre Consalud S.A.	99.003.000-6	Cía. de Seguros de Vida Cámara S.A.	Indirect	Benefits to affiliates	2,864,041	(2,864,041)
99.568.700-3	Isapre Consalud S.A.	99.568.700-3	CEM Valparaíso SpA	Indirect	Provisions to affiliates	206,844	(206,844)
99.568.720-8	Isapre Consalud S.A.	99.568.720-8	Clínica Valparaíso SpA	Indirect	Provisions to affiliates	417,048	(417,048)
96.856.780-2	Inmobiliaria ILC SpA	97.011.000-3	Banco Internacional	Indirect	Office leases	873,268	873,268
96.856.780-2	Inmobiliaria ILC SpA	76.002.878-9	Baninter Corredora de Seguros Ltda.	Indirect	Office leases	1,768	1,768
96.856.780-2	Inmobiliaria ILC SpA	96.571.890-7	Cía. de Seguros Confuturo S.A.	Indirect	Office leases	21,048	21,048
96.856.780-2	Inmobiliaria ILC SpA	99.003.000-6	Cía. de Seguros Vida Cámara S.A.	Indirect	Office leases	3,146	3,146
99.003.000-6	Cía. de Seguros Vida Cámara S.A.	97.011.000-3	Banco Internacional	Common parent	Investment in bonds Banco Internacional	705,619	24,231
96.571.890-7	Cía. de Seguros Confuturo S.A.	76.020.458-7	Red Salud S.A.	Common parent	Investment in bonds Red Salud S.A.	8,213,222	370,099
96.571.890-7	Cía. de Seguros Confuturo S.A.	97.011.000-3	Banco Internacional	Common parent	Investment in bonds Banco Internacional	81,296,447	2,219,555

(8) Balances and transactions with related parties, continued

(v) Key management personnel and Senior Management

The members of Senior Management and other individuals responsible for the management of the Group, as well as the shareholders or the natural or legal persons they represent, have not been involved as of June 30, 2025 and December 31, 2024 in unusual and/or significant transactions of the Group.

As of June 30, 2025, the Group is managed by a Board of Directors composed of 7 members, who remain in office for 1 year with the possibility of being re-elected, in accordance with the Company's by-laws.

(vi) Directors' compensation

As of June 30, 2025 and 2024, accrued and paid compensation of the Board of Directors of ILC amounts to ThCh$468,800 and ThCh$388,118 respectively.

(vii) Remuneration of managers and key management personnel of the Group

As of June 30, 2025 and 2024, the remuneration paid to managers and executives of the ILC Group and its direct subsidiaries, was ThCh$1,571,810 and ThCh$1,533,250 respectively. There are no long-term benefits or post-employee benefits for the key management personnel of the Group.

The General Managers of the Parent and its direct subsidiaries are considered as the Group's management team.

(9) Inventories

(a) As of June 30, 2025 and December 31, 2024, this caption is detailed as follows:

	06-30-2025 ThCh$	12-31-2024 ThCh$
Clinical material	1,963,986	1,328,946
Medical supplies	9,167,014	8,492,494
Drugs	4,705,257	4,620,767
Materials	1,161,664	1,232,769
Total	**16,997,921**	**15,674,976**

(9) Inventories, continued

(b) As of June 30, 2025 and December 31, 2024, movements in inventories are detailed as follows:

As of June 30, 2025

	Clinical material ThCh$	Medical supplies ThCh$	Drugs ThCh$	Materials ThCh$	Total ThCh$
Opening balance as of 01-01-2025	1,328,946	8,492,494	4,620,767	1,232,769	15,674,976
Additions	5,309,987	23,826,718	12,731,488	8,281,266	50,149,459
Consumption to profit or loss	(4,674,947)	(23,053,930)	(12,646,998)	(8,352,371)	(48,728,246)
Write-offs	-	(98,268)	-	-	(98,268)
Balance as of 06-30-2025	**1,963,986**	**9,167,014**	**4,705,257**	**1,161,664**	**16,997,921**

As of December 31, 2024

	Clinical material ThCh$	Medical supplies ThCh$	Drugs ThCh$	Materials ThCh$	Total ThCh$
Opening balance as of 01-01-2024	1,177,925	5,143,756	3,546,549	943,311	10,811,541
Additions	7,934,456	45,891,686	26,788,421	10,381,071	90,995,634
Consumption to profit or loss	(7,783,435)	(42,509,896)	(25,700,374)	(10,091,613)	(86,085,318)
Write-offs	-	(33,052)	(13,829)	-	(46,881)
Balance as of 12-31-2024	**1,328,946**	**8,492,494**	**4,620,767**	**1,232,769**	**15,674,976**

As of June 30, 2025 and December 31, 2024, there are no inventories provided as guarantee.

As of June 30, 2025 and December 31, 2024, the inventories mainly correspond to medical supplies and materials of the clinical subsidiaries.

The carrying amount of inventories does not exceed the current realization prices, discounting the sales expenses (net realizable value).

(10) Financial instruments

As of June 30, 2025 and December 31, 2024, the balances of financial instruments measured at fair value are detailed as follows:

Current:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Domestic variable income	86,016	112,951
International investment funds	5,653	12,631
Fixed income instruments issued by the State	26,448,493	24,852,966
Fixed income instruments issued by financial and private institutions	62,515,170	60,237,065
Deposits and other time deposits	4,713,133	114,119
Total other financial assets, current	**93,768,465**	**85,329,732**

Non-Current:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Fixed term deposit (guarantee Isapre)	20,225,369	25,185,949
Cross Currency Swap	961,545	3,596,850
Other financial instruments and accounts receivable	224,069	220,319
Total other financial assets, non-current	**21,410,983**	**29,003,118**

As of June 30, 2025 and December 31, 2024, the balance of non-current financial instruments includes ThCh$20,225,369 and ThCh$25,185,949, respectively, related to a guarantee established by the Subsidiary Isapre Consalud S.A., the purpose of which is to comply with the provisions of Articles Nos. 26, 27 and 28 of Law 18.933 and their amendments. In accordance with such Law, Private health insurance providers must constitute and maintain, in an authorized entity, a guarantee equivalent to the amount of the obligations related to paying members, beneficiaries and health providers, and accordingly, these funds cannot be used for any other purpose.

(a) Methodology and assumptions used in the calculation of fair value

The fair value of the main classes of financial assets and liabilities was determined using the following methodology:

(i) The amortized cost of time deposits is an accurate approximation of the fair value, because these transactions are performed at very short-term.

(ii) Derivative instruments are accounted for at their market value in the consolidated financial statements. These were valued using the exchange rates, interest rates and variation of the unit of promotion according to projected curves, applied to the remaining term at the instrument's discharge date.

(10) Financial instruments, continued

(iii) The fair value of the financial loans was determined through a cash flow analysis methodology, applying the discount curves corresponding to the remaining term at the date of discharge of the obligation.

(iv) The fair value of assets and liabilities that have no market quotes is based on the discounted cash flows, using the interest rate for similar maturity terms.

(b) Recognition of measurements at fair value in the consolidated financial statements

Level 1:
Corresponds to measurement methodologies at fair value using market units (without adjustment) in active markets and considering the same assets and liabilities valued. This level includes shares with stock market presence and bonds issued by Government institutions.

Level 2:
Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices); and This level includes bonds issued by private companies and time deposits issued by financial institutions.

Level 3:
Corresponds to measurement methodologies using valuation techniques, which include data on the assets and liabilities valued, which are not supported on observable market data.

(10) Financial instruments, continued

As of June 30, 2025 and December 31, 2024, the classification by levels of the investments at fair value is the following:

06-30-2025	ThCh$ Level 1	ThCh$ Level 2	ThCh$ Level 3	ThCh$ Total
DOMESTIC INVESTMENTS				
Fixed income				
Government instruments	26,448,493	-	-	26,448,493
Instruments issued by the financial system	-	82,854,098	-	82,854,098
Debt or credit instruments	-	-	-	-
Domestic companies instruments traded abroad	-	-	-	-
Pension fund deposits (Matching)	-	-	-	-
Other	-	-	-	-
Variable income				
Public companies shares	-	-	-	-
Private companies shares	-	-	-	-
Investment funds	-	86,016	-	86,016
Mutual funds	-	-	-	-
Other	-	-	672,185	672,185
INVESTMENTS ABROAD				
Fixed income				
Debt securities issued by foreign Governments and Central banks	-	-	-	-
Debt securities issued by foreign banks and financial institutions	-	-	-	-
Debt securities issued by foreign companies	-	-	-	-
Variable income				
Foreign companies shares	-	-	-	-
Foreign investment fund deposits	-	5,653	-	5,653
Investment fund deposits incorporated in the country which assets were invested abroad	-	-	-	-
Foreign mutual fund deposits	-	-	-	-
Mutual funds deposits incorporated in the country which assets were invested in foreign securities	-	-	-	-
Other	-	-	5,113,003	5,113,003
TOTAL	**26,448,493**	**82,945,767**	**5,785,188**	**115,179,448**

12-31-2024	ThCh$ Level 1	ThCh$ Level 2	ThCh$ Level 3	ThCh$ Total
DOMESTIC INVESTMENTS				
Fixed income				
Government instruments	24,852,966	-	-	24,852,966
Instruments issued by the financial system	-	85,533,842	-	85,533,842
Debt or credit instruments	-	-	-	-
Domestic companies instruments traded abroad	-	-	-	-
Pension fund deposits (Matching)	-	-	-	-
Other	-	-	2,514,782	2,514,782
Variable income				
Public companies shares	-	-	-	-
Private companies shares	-	-	-	-
Investment funds	-	112,951	-	112,951
Mutual funds	-	-	-	-
Other	-	-	220,319	220,319
INVESTMENTS ABROAD				
Fixed income				
Debt securities issued by foreign Governments and Central banks	-	-	-	-
Debt securities issued by foreign banks and financial institutions	-	-	-	-
Debt securities issued by foreign companies	-	-	-	-
Variable income				
Foreign companies shares	-	-	-	-
Foreign investment fund deposits	-	12,631	-	12,631
Investment fund deposits incorporated in the country which assets were invested abroad	-	-	-	-
Foreign mutual fund deposits	-	-	-	-
Mutual funds deposits incorporated in the country which assets were invested in foreign securities	-	-	-	-
Other	-	-	1,085,359	1,085,359
TOTAL	**24,852,966**	**85,659,424**	**3,820,460**	**114,332,850**

(10) Financial instruments, continued

Hedging liabilities

The Company, after evaluation by Management, has entered into derivative financial instruments to manage its exposure to foreign exchange risk. According to the definition of hedging, as permitted by IFRS, under which the portion that is considered an effective hedge will be recognized in other comprehensive income as "cash flow hedge reserves" in equity.

The positions of exchange rate and interest rate derivatives as of June 30, 2025 and December 31, 2024, which are included under "other financial assets" and "other financial liabilities", are as follows:

Hedging assets	Hedged unit	06-30-2025 ThCh$	12-31-2024 ThCh$
Cash flow hedge	U.S. dollar	448,116	1,264,084
Cash flow hedge	U.S. dollar	513,429	1,085,359
Cash flow hedge	U.S. dollar	-	1,088,192
Cash flow hedge	U.S. dollar	-	159,215
Total hedge assets		**961,545**	**3,596,850**

Total hedge liabilities	Hedged unit	06-30-2025 ThCh$	12-31-2024 ThCh$
Cash flow hedge	U.S. dollar	(6,336,732)	(2,465,902)
Cash flow hedge	U.S. dollar	(8,051,826)	(3,943,639)
Cash flow hedge	U.S. dollar	(4,070,610)	(1,728,422)
Cash flow hedge	U.S. dollar	(1,399,539)	(763,861)
Cash flow hedge	U.S. dollar	(4,834,002)	(2,439,771)
Cash flow hedge	U.S. dollar	(3,020,509)	(1,420,703)
Cash flow hedge	U.S. dollar	(725,557)	-
Cash flow hedge	U.S. dollar	(440,225)	-
Cash flow hedge	U.S. dollar	(684,035)	-
Cash flow hedge	U.S. dollar	(43,742)	
Total hedge liabilities		**(29,606,777)**	**(12,762,298)**

Description of the type of hedge	Underlying covered	Risk covered	Financial instruments designated as hedging instruments	06-30-2025 ThCh$	12-31-2024 ThCh$
Cash flow	Bond coverage	Exchange rate and interest rate	Cross currency swap	(6,336,732)	(2,465,902)
Cash flow	Bond coverage	Exchange rate and interest rate	Cross currency swap	(8,051,826)	(3,943,639)
Cash flow	Bond coverage	Exchange rate and interest rate	Cross currency swap	(4,070,610)	(1,728,422)
Cash flow	Bond coverage	Exchange rate and interest rate	Cross currency swap	(1,399,539)	(763,861)
Cash flow	Bond coverage	Exchange rate and interest rate	Cross currency swap	(4,834,002)	(2,439,771)
Cash flow	Bond coverage	Exchange rate and interest rate	Cross currency swap	(3,020,509)	(1,420,703)
Cash flow	Bond coverage	Exchange rate and interest rate	Cross currency swap	448,116	1,264,084
Cash flow	Bond coverage	Exchange rate and interest rate	Cross currency swap	513,429	1,085,359
Cash flow	Bond coverage	Exchange rate and interest rate	Cross currency swap	(725,557)	1,088,192
Cash flow	Bond coverage	Exchange rate and interest rate	Cross currency swap	(440,225)	159,215
Cash flow	Bond coverage	Exchange rate and interest rate	Cross currency swap	(684,035)	-
Cash flow	Contracts coverage	Currency exchange type	Fordward	(43,742)	-
				(28,645,232)	**(9,165,448)**

(11) Income tax

(a) As of June 30, 2025 and 2024, income tax recorded in the consolidated statements of comprehensive income is as follows:

Income tax on profit	06-30-2025 ThCh$	06-30-2024 ThCh$
Current tax expense	(8,222,270)	(7,530,294)
Deferred tax adjustment	(2,643,969)	22,028,646
Income (expense) tax on profit, Net	**(10,866,239)**	**14,498,352**

(b) The total credit (debit) for the period reconciled to profit (loss) for accounting purposes, is detailed as follows:

	06-30-2025	
	Rate %	**ThCh$**
Reconciliation of effective rate		
Income (loss) before tax		56,272,197
Income from taxes using the statutory rate (27%)	(27.00%)	(15,193,493)
Adjustments to tax expense at statutory tax rate:		
Permanent differences (27%):		
Price-level restatement of permanent investments	(20.66%)	(11,628,631)
Price-level restatement of equity	19.21%	10,810,606
Unrecognized tax losses	(3.42%)	(1,923,141)
Aggregates (deductions) tax determinations	(7.37%)	(4,144,851)
Adjustments for permanent differences	(2.35%)	(1,324,204)
V.P.P financial income	22.28%	12,537,475
Total adjustment for tax rate difference	7.69%	**4,327,254**
Income tax using the effective rate	(19.31%)	**(10,866,239)**

(11) Income tax, continued

	06-30-2024	
	Rate %	**ThCh$**
Reconciliation of effective rate		
Income (loss) before tax		(37,277,717)
Income from taxes using the statutory rate (27%)	(27.00%)	10,064,984
Adjustments to tax expense at statutory tax rate:		
Permanent differences (27%):		
Price-level restatement of permanent investments	(29.91%)	(11,150,015)
Price-level restatement of equity	26.18%	9,757,923
Unrecognized tax losses	(5.17%)	(1,927,601)
Aggregates (deductions) tax determinations	(4.20%)	(1,564,628)
V.P.P financial income	25.00%	9,317,689
Total adjustment for tax rate difference	11.89%	**4,433,368**
Income tax using the effective rate	(15.11%)	**14,498,352**

(c) Current tax receivables and payables are detailed as follows:

Recoverable (payable) taxes	**06-30-2025 ThCh$**	**12-31-2024 ThCh$**
Provision for corporate income tax	(8,706,822)	(15,064,746)
Monthly provisional payments	6,744,882	12,820,320
Credit for training expenses	1,233,628	1,620,708
Other	1,072,259	2,303,529
Total recoverable (payable) taxes, net	**343,947**	**1,679,811**

Detail of income taxes reimbursed (paid)	**06-30-2025 ThCh$**	**06-30-2024 ThCh$**
Monthly provisional income tax payments made (less)	(15,569,939)	(6,608,524)
Provisional payments for absorbed taxable profits received during the year	2,163,874	18,743
Remaining taxes deposited	3,472,427	715,953
Income tax paid	(3,427,368)	(1,831,931)
Other taxes paid	(75,876)	(6,187,958)
Total income taxes reimbursed according to the Statement of Cash Flows	**(13,436,882)**	**(13,893,717)**

(11) Income tax, continued

	06-30-2025 ThCh$	12-31-2024 ThCh$
Current tax assets	2,604,205	5,836,077
Current tax liabilities	(2,260,258)	(4,156,266)
Total recoverable taxes	**343,947**	**1,679,811**

(d) At each reporting period, deferred tax assets and liabilities are detailed as follows:

Deferred tax assets recognized	06-30-2025 ThCh$	12-31-2024 ThCh$
Deferred tax assets related to derivatives	140,196	184,409
Deferred tax assets related to provisions	33,021,100	33,044,690
Deferred tax assets related to liability for the refund of the Ley Corta Isapres (Isapres Short-term Law)	12,058,841	11,973,695
Deferred tax assets related to tax losses	60,695,998	63,966,120
Deferred tax assets related to lease liabilities	4,008,269	3,864,266
Deferred tax assets related to other	2,276,301	2,326,873
Deferred tax liabilities related to depreciation	(1,776,534)	(1,359,316)
Deferred tax liabilities related to prepaid expenses	-	816
Deferred tax liabilities related to intangible assets	-	(814)
Deferred tax liabilities related to other	(9,615,001)	(8,676,864)
Deferred tax assets	**100,809,170**	**105,323,875**

(1) As of June 30, 2025 and December 31, 2024, this balance corresponds to the deferred tax liability arising from the subsidiary Isapre Consalud S.A. due to the enactment of Law No. 21,674, known as the Short Law of Isapres ("Ley Corta de Isapres").

As of June 30, 2025 and December 31, 2024, the Company recognizes deferred tax assets only when it is considered probable that sufficient future taxable profit will be available to recover deductions for temporary differences and recognizes deferred tax liabilities for all temporary differences, except those arising from the initial recognition of goodwill acquired and those arising from the valuation of investments in subsidiaries, associates and entities under joint control.

Deferred tax liabilities, recognized	06-30-2025 ThCh$	12-31-2024 ThCh$
Deferred tax liabilities related to intangible assets	1,375,336	1,158,967
Deferred tax liabilities related to depreciation	18,662,605	19,136,582
Deferred tax liabilities related to PPE revaluations	26,799,734	26,799,734
Deferred tax liabilities related to other	-	354,625
Deferred tax assets related to provisions	(5,150,224)	(4,842,200)
Deferred tax assets related to leasing	(9,670,060)	(9,208,836)
Deferred tax assets related to other	(1,428,355)	(1,418,312)
Deferred tax liabilities	**30,589,036**	**31,980,560**

(11) Income tax, continued

Movements in deferred taxes	Assets ThCh$	Liabilities ThCh$
Balance as of January 1, 2025	105,323,875	31,980,560
Decrease in deferred tax assets	(4,514,705)	-
Decrease in deferred tax liabilities	-	(1,391,524)
Balance as of 6/30/2025	**100,809,170**	**30,589,036**

(12) Other non-financial assets

As of June 30, 2025 and December 31, 2024, this item is composed of the following:

Current	06-30-2025 ThCh$	12-31-2024 ThCh$
Support and maintenance	1,490	15,168
Insurances	982,477	808,507
Advance payments to suppliers	2,600,902	1,751,044
Other prepaid expenses	3,397,403	2,613,467
Guarantees	864,706	719,523
Recoverable taxes	1,490,768	1,648,774
Other	159,831	277,722
Total	**9,497,577**	**7,834,205**

Non-current	06-30-2025 ThCh$	12-31-2024 ThCh$
Contribution Aguas Andinas S.A.	-	59,559
Guarantees	1,674,886	1,586,963
Remaining balance of fiscal credit	452,683	499,880
Other	754,135	1,202,898
Total	**2,881,704**	**3,349,300**

(13) Investments in subsidiaries

The consolidated financial statements include the financial statements of the Parent and controlled companies as described in Note 3 (e). As of June 30, 2025 and December 31, 2024, the information on direct subsidiaries, before the consolidation process is detailed as follows:

As of June 30, 2025

Taxpayer ID	Company	Current assets	Assets insurance companies	Non-current assets	Current liabilities	Liabilities insurance companies	Non-current liabilities	Revenue	Gain (loss)
		ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
96.856.780-2	Isapre Consalud S.A.	74,750,408	-	100,055,962	157,321,801	-	32,984,487	379,414,909	16,443,356
96.608.510-k	Inversiones Internacionales la Construcción S.A.	6,907,877	-	749,814	21,109	-	-	-	276,754
76.283.171-6	Inversiones Marchant Pereira Ltda.	262,417	-	4,251,959	3,615,656	-	-	170,222	(25,589)
96.856.780-2	Inmobiliaria ILC SpA.	4,235,292	-	26,220,768	1,180,555	-	23,154,289	1,348,653	22,142
76.020.458-7	Empresas Red Salud S.A.	225,367,712	-	597,698,378	224,582,105	-	305,870,735	403,776,385	11,882,208
96.751.830-1	Inversiones Confuturo S.A.	5,178,098	9,933,794,782	54,999	40,949,357	9,304,401,742	170,668,671	951,491,074	30,945,251
76.499.524-4	ILC Holdco SpA (Bco. Internacional).	5,447,576,840	-	1,741,127	5,012,802,259	-	85,028	78,438,127	23,196,664
76.090.153-9	Inversiones La Construcción Ltda.	1,113,772	-	33,140	6,923	-	-	-	18,341
76.093.446-1	Inversiones Previsionales Dos SpA.	12,762,631	-	403,924,861	103,027	-	-	-	40,779,531
99.003.000-6	Cía. de Seguros de Vida Cámara S.A.	-	77,139,553	-	-	47,885,825	-	67,688,988	860,999
-	Vivir Seguros Cía. de Seguros de Vida S.A.	-	383,353,889	-	-	311,843,114	-	9,060,972	12,690,701
65.136.665-8	Fundación ILC	500	-	-	1,228	-	-	-	(1,031)

As of December 31, 2024

Taxpayer ID	Company	Current assets	Assets insurance companies	Non-current assets	Current liabilities	Liabilities insurance companies	Non-current liabilities	Revenue	Gain (loss)
		ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
96.856.780-2	Isapre Consalud S.A.	65,049,173	-	110,867,140	175,353,461	-	32,506,125	652,861,263	(49,493,424)
96.608.510-k	Inversiones Internacionales la Construcción S.A.	6,671,842	-	708,406	20,421	-	-	-	25,282
76.283.171-6	Inversiones Marchant Pereira Ltda.	198,373	-	4,294,925	3,568,991	-	-	329,534	(53,290)
96.856.780-2	Inmobiliaria ILC SpA.	3,815,166	-	26,568,176	1,140,685	-	23,143,583	2,602,960	(7,062)
76.020.458-7	Empresas Red Salud S.A.	249,779,611	-	583,570,784	193,015,511	-	344,248,988	739,259,454	17,582,195
96.751.830-1	Inversiones Confuturo S.A.	3,521,481	9,559,856,103	54,999	36,963,754	8,923,580,278	177,885,434	1,508,676,273	71,352,640
76.499.524-4	ILC Holdco SpA (Bco. Internacional).	5,074,074,270	-	1,802,845	4,644,947,832	-	105,447	183,070,863	54,952,974
76.090.153-9	Inversiones La Construcción Ltda.	1,096,742	-	31,485	6,579	-	-	-	35,622
76.093.446-1	Inversiones Previsionales Dos SpA.	18,839,348	-	400,570,914	434,726	-	-	-	69,532,057
99.003.000-6	Cía. de Seguros de Vida Cámara S.A.	-	73,769,306	-	-	43,982,937	-	124,476,716	5,676,688
-	Vivir Seguros Cía. de Seguros de Vida S.A.	-	309,176,557	-	-	248,042,278	-	15,632,547	27,151,688
65.136.665-8	Fundación ILC	500	-	-	197	-	-	-	(197)

(13) Investments in subsidiaries, continued

During 2025 and 2024, the following unusual transactions were conducted:

On June 27, 2025 Inversiones La Construcción S.A. made a capital contribution to ILC Holdco SpA. of ThCh$11,150,000.

On May 9, 2025 Inversiones La Construcción S.A. made a capital contribution to ILC Holdco SpA. of ThCh$11,200,000.

On December 23, 2024 Inversiones La Construcción S.A. made a capital contribution to ILC Holdco SpA. of ThCh$11,000,000.

On December 12, 2024 Inversiones La Construcción S.A. made a capital contribution to ILC Holdco SpA. of ThCh$60,000,000.

On July 19, 2024, Inversiones La Construcción S.A. made a capital contribution to Vivir Seguros Cía de Seguros de Vida S.A. (the Peruvian subsidiary) of US$4,000,000.

On March 4, 2024, Inversiones La Construcción S.A. made a capital contribution to Vivir Seguros Cía de Seguros de Vida S.A. (the Peruvian subsidiary) of US$2,500,000.

All transactions involving purchases of equity interests in subsidiaries and involvement in capital increases in subsidiaries are recorded as increases in equity interests in controlled companies, recording in other reserves the differences between the amount paid and the carrying amount of the investment.

(14) Equity-accounted investees

(a) Equity-accounted investees

As of June 30, 2025 and December 31, 2024, investments in related parties are detailed as follows:

As of June 30, 2025

DETAIL	Record methodology	Number of shares	Ownership %	Balance as of 01-01-2025 ThCh$	Profit (loss) for the year ThCh$	Dividends ThCh$	Other increases (decreases) ThCh$	Balance as of 06-30-2025 ThCh$
Hospital Clínico Viña del Mar	Ownership	49	-	2,106,855	22,135	-	-	2,128,990
AFP Habitat S.A.	Ownership	402,928,760	40.29	269,300,852	31,485,938	(31,853,872)	18,911	268,951,829
Administradora Americana de Inversiones S.A.	Ownership	402,928,760	40.29	130,305,566	9,303,659	(2,907,941)	(2,685,809)	134,015,475
Administradora de Inversiones Previsionales SpA	Ownership	100	50.00	2,162,405	(336,172)	-	-	1,826,233
Total				**403,875,678**	**40,475,560**	**(34,761,813)**	**(2,666,898)**	**406,922,527**

As of December 31, 2024

DETAIL	Record methodology	Number of shares	Ownership %	Balance as of 01-01-2024 ThCh$	Profit (loss) for the year ThCh$	Dividends ThCh$	Other increases (decreases) ThCh$	Balances as of 12-31-2024 ThCh$
Hospital Clínico Viña del Mar	Ownership	49	-	2,045,176	61,679	-	-	2,106,855
AFP Habitat S.A.	Ownership	402,928,760	40.29	260,814,060	54,822,104	(46,336,807)	1,495	269,300,852
Administradora Americana de Inversiones S.A.	Ownership	402,928,760	40.29	118,350,951	15,056,125	(4,781,317)	1,679,807	130,305,566
Administradora de Inversiones Previsionales SpA	Ownership	100	50.00	2,268,131	(101,338)	-	(4,388)	2,162,405
Total				**383,478,318**	**69,838,570**	**(51,118,124)**	**1,676,914**	**403,875,678**

(14) Equity-accounted investees, continued

(b) As of June 30, 2025, the summarized financial information of associates is as follows:

	Hospital Clínico de Viña del Mar S.A.	AFP Habitat S.A.	Administradora Americana de Inversiones S.A.	Administradora de Inversiones Previsionales SpA
	06-30-2025	06-30-2025	06-30-2025	06-30-2025
	ThCh$	ThCh$	ThCh$	ThCh$
Current assets	13,428,646	73,242,830	105,317,535	19,442
Non-current assets	14,964,430	569,883,307	466,742,597	4,239,929
Current liabilities	10,602,172	193,934,084	29,533,018	740,118
Non-current liabilities	1,066,716	110,592,801	211,193,322	-
Revenues from ordinary activities	12,237,835	130,843,587	82,688,539	278,045
Income from continuing operations	111,066	80,186,137	23,111,751	(672,344)
Income after tax from continuing operations	173,876	80,186,137	23,111,751	(672,344)
Cash and cash equivalents	980,595	27,548,974	77,959,959	1,067
Financial liabilities, current	4,864,137	101,275,470	1,148,297	-
Financial liabilities, non-current	249,104	5,787,248	5,137,300	-
Depreciation and amortization	(315,983)	(5,524,572)	(1,837,901)	-
Interest income	-	898,817	3,354,003	-
Interest expense	(161,051)	(3,100,113)	(238,825)	(1,811)
Income tax expense or income	62,810	(28,038,592)	(9,868,470)	-

(14) Equity-accounted investees, continued

The Parent, directly or indirectly, has significant influence over these companies, because it owns more than 20% of the voting rights in each of them and/or participates in the Company's decisions by appointing one or more members of Management.

Restrictions for associates

There are no restrictions affecting the withdrawal of invested capital or profits obtained by the companies. Likewise, the Parent has no commitments to settle liabilities with associates.

Joint ventures

As of June 30, 2025, in AFP Habitat S.A. and Administradora Americana de Inversiones S.A. through the subsidiary Inversiones Previsionales Dos SpA.

Cash flows

As of June 30, 2025 and 2024, cash flows received by the Company related to dividends in subsidiaries is reconciled to accrued dividends according to the following table:

Gross value:	**06-30-2025 ThCh$**	**06-30-2024 ThCh$**
Total dividends column in note investments in associates	34,761,813	35,045,831
Dividends received from subsidiaries	248	-
Dividends receivable from associates in the prior period (more)	18,600,736	19,863,349
Dividends receivable from associates in the prior period (less)	(12,465,480)	(10,587,016)
Other		10,493
Total dividends received according to the statement of cash flows	**40,897,317**	**44,332,657**

(15) Intangible assets other than goodwill

Useful lives assigned and the movements in this caption are composed of the following:

(a) Components of intangible assets

Gross value:	06-30-2025 ThCh$	12-31-2024 ThCh$
Trademark Empresas Baninterr	117,385	117,385
Portfolio value of Empresas Baninter	1,663,828	1,663,828
Patents and trademarks	4,826,939	4,826,939
IT software	71,888,645	66,424,900
Portfolio value of Sfera	834,129	834,129
Other intangible assets	958,134	1,561,264
Subtotal intangible assets	**80,289,060**	**75,428,445**
Accumulated amortization:		
Amortization of portfolio value of Baninter	(1,466,310)	(1,390,682)
IT software	(36,478,059)	(34,397,031)
Portfolio value of Sfera	(769,600)	(748,936)
Patents and trademarks other intangible assets	(4,884,848)	(4,748,864)
Intangible assets, net	**36,690,243**	**34,142,932**

(b) Useful lives assigned

	Amortization method	Initial useful life assigned
Software	Straight-line basis	3 to 5 years
Trademarks	-	Indefinite
Baninter's portfolio	Straight-line basis	11 years
Banking license	-	Indefinite

(c) Movements in intangible assets

As of June 30, 2025

	Total intangibles 01-01-2025 ThCh$	Reclassifications adjustments Disposals ThCh$	Acquisitions ThCh$	Amortization ThCh$	Total intangible assets as of 06-30-2025
Trademark Empresas Baninterr	117,385	-	-	-	117,385
Portfolio value of Empresas Baninter	273,146	-	-	(75,628)	197,518
IT software	32,027,868	(22,563)	5,494,269	(2,088,988)	35,410,586
Portfolio value of Sfera	85,193	-	-	(20,663)	64,530
Patents and trademarks	1,036,208	-	-	(135,984)	900,224
Other intangible assets	603,132	(603,132)	-	-	-
Balance of intangible assets as of 06-30-2025	**34,142,932**	**(625,695)**	**5,494,269**	**(2,321,263)**	**36,690,243**

(15) Intangible assets other than goodwill, continued

(i) Movements in intangible assets

As of December 31, 2024

DETAIL	Total intangibles 01-01-2024 ThCh$	Reclassifications adjustments Disposals ThCh$	Acquisitions ThCh$	Amortization ThCh$	Total intangible assets as of 12-31-2024
Trademark Empresas Baninterr	117,385	-	-	-	117,385
Portfolio value of Empresas Baninter	428,550	-	-	(155,404)	273,146
IT software	27,085,814	(1)	8,494,901	(3,552,846)	32,027,868
Portfolio value of Sfera	126,519	-	-	(41,326)	85,193
Patents and trademarks	2,355,160	(1,046,984)	-	(271,968)	1,036,208
Other intangible assets	603,145	-	-	(13)	603,132
Balance of intangible assets as of 12-31-2024	**30,716,573**	**(1,046,985)**	**8,494,901**	**(4,021,557)**	**34,142,932**

There are no encumbrances on intangible assets.

For these assets, Management has determined that the cash generating unit corresponds to each subsidiary that is part of the consolidated Group, recording no impairment adjustment for this concept as of the reporting date of the consolidated financial statements.

Reconciliation of acquisition of intangible assets:	06-30-2025 ThCh$	06-30-2024 ThCh$
Total acquisition of intangible assets	(5,494,269)	(4,504,384)
Acquisition of intangible assets payable for the year	2,324,171	1,912,826
Acquisition of intangible assets paid in the prior year	-	409,077
VAT in acquisition of intangible assets	(1,033,375)	(199)
Acquisition of intangible assets according to the statement of cash flows	**(4,203,473)**	**(2,182,680)**

(16) Property, plant and equipment and right of use assets

As of June 30, 2025 and December 31, 2024, the balances of this item are detailed as follows:

(a) Property, plant and equipment composition

As of June 30, 2025

DETAIL	Gross value 06-30-2025 ThCh$	Accumulated depreciation 06-30-2025 ThCh$	Net value 06-30-2025 ThCh$
Construction projects	15,639,223	-	15,639,223
Land	117,485,320	-	117,485,320
Buildings	219,595,239	(41,119,321)	178,475,918
Information technology equipment	13,580,175	(10,396,607)	3,183,568
Fixtures and fittings	64,113,978	(27,616,792)	36,497,186
Furniture and office machines	38,286,207	(35,580,606)	2,705,601
Own equipment and healthcare facilities	97,843,456	(80,322,752)	17,520,704
Equipment and office facilities	140,227	(110,130)	30,097
Vehicles	310,515	(290,340)	20,175
Leasehold improvements	9,245,141	(8,975,295)	269,846
Other property, plant and equipment	18,632,767	(12,554,885)	6,077,882
Total	**594,872,248**	**(216,966,728)**	**377,905,520**

As of December 31, 2024

DETAIL	Gross value 12-31-2024 ThCh$	Accumulated depreciation 12-31-2024 ThCh$	Net value 12-31-2024 ThCh$
Construction projects	7,593,788	-	7,593,788
Land	117,485,320	-	117,485,320
Buildings	219,348,620	(39,246,815)	180,101,805
Information technology equipment	13,050,715	(9,443,360)	3,607,355
Fixtures and fittings	62,558,570	(24,724,659)	37,833,911
Furniture and office machines	37,814,735	(35,048,612)	2,766,123
Own equipment and healthcare facilities	95,306,089	(77,584,231)	17,721,858
Equipment and office facilities	117,359	(102,256)	15,103
Vehicles	310,515	(287,708)	22,807
Leasehold improvements	9,245,141	(8,929,961)	315,180
Other property, plant and equipment	17,727,745	(12,012,559)	5,715,186
Total	**580,558,597**	**(207,380,161)**	**373,178,436**

(16) Property, plant and equipment and right of use assets, continued

(b) Movements

The accounting changes in property, plant and equipment for the periods ended June 30, 2025 and December 31, 2024 are as follows:

	Land	Buildings	Construction projects	Furniture Machinery and facilities	Equipment and facilities medical	Other properties plant and equipment	Total
	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Opening balance as of 01-01-2024	116,813,865	125,970,210	8,413,513	3,408,995	17,944,722	43,330,718	**315,882,023**
Acquisitions	-	5,722,621	12,406,776	733,399	4,137,869	4,250,627	**27,251,292**
Adjustment to market value	-	55,981,854	-	-	-	-	**55,981,854**
Withdrawals, disposals and sales	-	(4,411,784)	(1,370,479)	(7,385)	(501,014)	307,629	**(5,983,033)**
Depreciation expense	-	(3,263,069)	-	(1,328,248)	(5,698,060)	(8,505,898)	**(18,795,275)**
Reclassifications	671,455	101,973	(11,856,022)	(40,638)	1,838,341	8,126,466	**(1,158,425)**
Closing balances as of 12-31-2024	**117,485,320**	**180,101,805**	**7,593,788**	**2,766,123**	**17,721,858**	**47,509,542**	**373,178,436**
Acquisitions	-	246,618	9,492,596	452,671	1,790,554	1,709,863	**13,692,302**
Disposals, write-offs, sales and adjustments	-	-	33,382	(1,401)	(17,175)	(807)	**13,999**
Depreciation expense	-	(1,872,506)	-	(530,122)	(2,738,521)	(4,450,232)	**(9,591,381)**
Reclassifications	-	1	(1,480,543)	18,330	763,988	1,310,388	**612,164**
Closing balances as of 06-30-2025	**117,485,320**	**178,475,918**	**15,639,223**	**2,705,601**	**17,520,704**	**46,078,754**	**377,905,520**

	06-30-2025 ThCh$	06-30-2024 ThCh$
Total acquisition and additions of property, plant and equipment	(13,692,302)	(11,320,953)
Value-added tax of acquisition of property, plant and equipment	(1,180,224)	(1,602,591)
Assets under lease agreements	-	1,222,921
Acquisitions payable for the year	5,054,046	4,133,422
Acquisitions in the prior year	(3,290,711)	(3,349,938)
Acquisition of property, plant and equipment according to the statement of cash flows	**(13,109,191)**	**(10,917,139)**

(16) Property, plant and equipment and right of use assets, continued

(b) Movements

The caption "Other property, plant and equipment" includes the following concepts detailed in letter a) of this note:

Detail	06-30-2025 ThCh$	12-31-2024 ThCh$
Information technology equipment	3,183,568	3,607,355
Fixed facilities and accessories, and office equipment	36,527,283	37,849,014
Vehicles	20,175	22,807
Other property, plant and equipment	6,077,882	5,715,186
Leasehold improvements	269,846	315,180
Total	**46,078,754**	**47,509,542**

(c) Additional information on property, plant and equipment

(i) Depreciation expense:

The depreciation of assets is calculated using the straight-line method during their useful lives.

Depreciation of right-of-use assets under lease agreements is calculated on a straight-line basis, which is consistent with the normal depreciation policy applied by the lessee for similar assets. This depreciation will be calculated in accordance with IAS 16.

This useful life has been determined based on the natural impairment expected, the technical or business obsolescence arising from changes and/or improvements in the operations and changes in market demand for services offered when operating such assets.

As of June 30, 2025 and 2024, the debit to profit or loss recorded under administrative expenses and cost of sales for the period is ThCh$9,591,381 and ThCh$9,100,817 respectively.

(ii) Right-of-use assets under lease agreements

Equipment and real estate used mainly for the Company’s operation are included within this caption.

(iii) Other property, plant and equipment:

Technology equipment, facilities and equipment, materials, vehicles and other assets are included in this caption.

(16) Property, plant and equipment and right of use assets, continued

(iv) Assets under finance lease agreements

The caption assets under lease includes the following assets acquired under the lease modality:

DETAIL	Gross value 06-30-2025 ThCh$	Accumulated depreciation 06-30-2025 ThCh$	Net value 06-30-2025 ThCh$
Land	32,042,271	-	32,042,271
Buildings	96,099,411	(24,832,721)	71,266,690
Equipment and healthcare facilities	75,349,770	(32,955,940)	42,393,830
Furniture and office machines	3,534,895	(981,026)	2,553,869
Right-of-use assets from property leases	60,770,716	(35,323,022)	25,447,694
Total	**267,797,063**	**(94,092,709)**	**173,704,354**

DETAIL	Gross value 12-31-2024 ThCh$	Accumulated depreciation 12-31-2024 ThCh$	Net value 12-31-2024 ThCh$
Land	32,042,271	-	32,042,271
Buildings	96,099,411	(23,766,181)	72,333,230
Equipment and healthcare facilities	65,065,859	(29,926,426)	35,139,433
Furniture and office machines	2,727,577	(917,983)	1,809,594
Right-of-use assets from property leases	58,635,988	(31,702,877)	26,933,111
Total	**254,571,106**	**(86,313,467)**	**168,257,639**

The accounting movement of assets under lease, for the periods ended June 30, 2025 and December 31, 2024 is as follows:

	Land ThCh$	Buildings ThCh$	Equipment and facilities medical ThCh$	Right of use lease property ThCh$	Equipment and Technology of information ThCh$	Furniture Office office and other ThCh$	Total ThCh$
Opening balance as of 01-01-2024	32,714,638	31,604,045	27,949,971	30,511,405	1,744	2,059,619	**124,841,422**
Additions	-	-	10,449,370	2,957,383	-	100,232	**13,506,985**
Adjustment to market value	-	42,511,147	-	-	-	-	**42,511,147**
Withdrawals, disposals and sales	-	-	(96,145)	(1,872)	-	-	**(98,017)**
Depreciation expense	-	(1,781,962)	(4,803,922)	-	(518)	(137,546)	**(6,723,948)**
Amortization of right-of-use assets (IFRS 16)	-	-	-	(6,990,147)	-	-	**(6,990,147)**
Reclassifications	(672,367)	-	1,640,159	456,341		(213,936)	**1,210,197**
Closing balances as of 12-31-2024	**32,042,271**	**72,333,230**	**35,139,433**	**26,933,110**	**1,226**	**1,808,369**	**168,257,639**
Additions	-	-	9,579,997	2,657,235	-	2,101,195	**14,338,427**
Withdrawals, disposals and sales	-	-	(343)	-	-	-	**(343)**
Depreciation expense	-	(1,066,540)	(3,029,514)	-	(218)	(62,825)	**(4,159,097)**
Amortization of right-of-use assets (IFRS 16)	-	-	-	(3,605,976)	-	-	**(3,605,976)**
Reclassifications	-	-	704,257	(536,675)		(1,293,878)	**(1,126,296)**
Closing balances as of 06-30-2025	**32,042,271**	**71,266,690**	**42,393,830**	**25,447,694**	**1,008**	**2,552,861**	**173,704,354**

(16) Property, plant and equipment and right of use assets, continued

As of June 30, 2025 and December 31, 2024, the accounting movements of right-of-use assetsunder lease agreements divided by class of underlying asset are detailed as follows:

	Real estate ThCh$	Equipment ThCh$	Right of use lease ThCh$
Cost			
As of 01-01-2024	47,406,662	2,756,840	50,163,502
Additions and reclassifications	8,645,142	(172,656)	8,472,486
As of 12-31-2024	**56,051,804**	**2,584,184**	**58,635,988**
Accumulated depreciation			
As of 01-01-2024	17,084,137	2,567,960	19,652,097
Charges for the year	6,975,171	14,976	6,990,147
Adjustments, disposals and reclassifications	5,060,634	-	5,060,634
As of 12-31-2024	29,119,942	2,582,936	31,702,878
Carrying amount as of 12-31-2024	**26,931,862**	**1,248**	**26,933,110**

	Real estate ThCh$	Equipment ThCh$	Right of use lease ThCh$
Cost			
As of 01-01-2025	56,051,804	2,584,184	58,635,988
Additions and reclassifications	2,134,727	1	2,134,728
As of 06-30-2025	**58,186,531**	**2,584,185**	**60,770,716**
Accumulated depreciation			
As of 01-01-2025	29,119,942	2,582,937	31,702,879
Charges for the year	3,604,728	1,248	3,605,976
Adjustments, disposals and reclassifications	14,167	-	14,167
As of 06-30-2025	**32,738,837**	**2,584,185**	**35,323,022**
Carrying amount as of 06-30-2025	**25,447,694**	**-**	**25,447,694**

(v) Insurance

The Group has entered into insurance policies to cover the possible risks to which the different elements of property, plant and equipment may be exposed to, as well as possible claims that might be presented due to the performance of their activities; such policies sufficiently cover the risks to which they are exposed.

(vi) Interest costs

As of June 30, 2025 and December 31, 2024, the Group has no assets under construction that have generated the capitalization of interests.

(16) Property, plant and equipment and right of use assets, continued

(vii) Dismantling, retirement or restoration costs

As of June 30, 2025 and December 31, 2024, the Group records no contractual obligation on dismantling, retirement and restoration and accordingly, there are no provisions for these costs.

(viii) Ownership restrictions

As of June 30, 2025 and December 31, 2024, the Company records no ownership restriction or guarantees for complying with obligations that may affect items of property, plant and equipment.

(ix) Temporarily decommissioned assets

As of June 30, 2025 and December 31, 2024, the Group has no temporarily decommissioned significant property, plant and equipment.

(x) Depreciated assets in use

As of June 30, 2025 and December 31, 2024, the Company maintains no property, plant and equipment fully depreciated and in use.

(xi) Assets available for sale, non-current

According to the agreement reached by the Board of Directors of the subsidiary Isapre Consalud S.A., Management has started a process for disposing of some of the properties located in the districts of Huechuraba and Santiago Centro of the Metropolitan Region, and also in Puerto Montt, because these properties have been considered as expendable assets.

These assets have been measured at their carrying amounts less estimated costs of disposal and deferred taxes, and are presented in the assets available for sale, non-current account:

Assets detail:	**06-30-2025**	**12-31-2024**
	ThCh$	**ThCh$**
Isapre Consalud Real Estate Land	2,461,506	2,461,506
Isapre Consalud buildings and facilities	8,471,924	8,471,924
Total	**10,933,430**	**10,933,430**

Liabilities detail:	**06-30-2025**	**12-31-2024**
	ThCh$	**ThCh$**
Deferred taxes	1,140,739	1,089,858
Estimated expenses for disposal	175,227	175,227
Total	**1,315,966**	**1,265,085**

(16) Property, plant and equipment and right of use assets, continued

(xii) Assets measured at fair value

Starting from January 1, 2020, the Group modified the valuation model of its land, which is initially measured at cost and subsequently measured in accordance with the fair value model. The market approach was used in the fair value measurement, which "uses the prices and other relevant information from market transactions including assets, liabilities or a group of identical and comparable group of assets and liabilities." According to the location of the assets and the information available as of the analysis date, sales offers and transaction prices recorded in the Real Estate Registry were used. This implied the revaluation of the land by professional and specialized personnel external to the Group, who in accordance with the provisions of IAS 16 and IFRS 13 performed an analysis focused on the most extensive and best use.

Comparables adopted were standardized by applying an "adjustment factor" or "multiple", in order to recognize the differences with respect to the asset analyzed. Considering the above, inputs used to measure the fair value are classified according to their hierarchy in level 2. There is no indication in the fair value measurement that the highest and best use differs from its present use. In accordance with IAS 8, this change has been treated prospectively.

The composition of the accounting balances as of June 30, 2025 are as follows:

Land	Fair value ThCh$	Value at cost ThCh$
Balances as of 12-31-2022	149,527,591	48,492,472
Revaluation as of 12-31-2022	-	60,165,646
Revaluation 2023	-	41,461,958
Other adjustments	-	(592,485)
Total as of 06-30-2025	**149,527,591**	**149,527,591**

Land	Fair value ThCh$
Balance on owned land	117,485,320
Balance on leased land	32,042,271
Total as of 06-30-2025	**149,527,591**

Until December 31, 2023, the Group recorded its buildings in accordance with the cost model. However, during 2024, Management observed that as a result of the increases in the goodwill of these buildings since their acquisition, they have experienced significant changes in their economic value with respect to cost.

(16) Property, plant and equipment and right of use assets, continued

As a result, and in order to reflect in its accounting the fair value of its buildings, the Group has decided to modify the accounting policy applied to the buildings, replacing the cost model with the revaluation model.

The fair value measurement used the direct costing approach, using the current construction costs of the buildings obtained from information published by the Chilean Internal Revenue Service in Exempt Resolution No. 129 dated December 29, 2023, subsequently adjusted by the high-rise construction index of the Chilean Chamber of Construction. This was adjusted based on the figures obtained from a study of infrastructure construction costs conducted in Chile's Metropolitan Region.

The construction costs that were adopted were adjusted by applying an "adjustment factor" or "multiple", in order to give proper recognition to the differences in construction costs in the different areas of the country. The analysis was performed by an external consultant and is based on information in the public domain. The adjustment factor is calculated as the ratio between the average infrastructure construction costs in different areas of the country. There is no indication in the fair value measurement that the highest and best use differs from its present use. In accordance with IAS 8, this change has been treated prospectively.

The effects of this accounting change measured as of December 31, 2024 are detailed as follows:

	Property, plant and equipment ThCh$	Assets for Right of use ThCh$	Property values, long posit ThCh$	Total ThCh$
Fair value properties	181,934,122	73,399,769	5,796,763	261,130,654
Properties cost	125,952,268	30,888,622	5,805,254	162,646,144
Revaluation adjustment	**55,981,854**	**42,511,147**	**(8,491)**	**98,484,510**
Deferred taxes				(26,590,817)
Effect of equity net, total				
Other reserves				71,259,355
Retained earnings				305,196
Effect of equity attributable to owners of the Parent				**71,564,551**
Non-controlling interests				329,142
Effect of equity net, total				**71,893,693**

As of June 30, 2025 and December 31, 2024, the revaluation surplus is not considered as profit for distribution to the shareholders.

(17) Goodwill

As of the reporting date of the consolidated financial statements goodwill is composed of the following:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Inversiones Confuturo S.A. for the acquisition of Cía. de Seguros Confuturo S.A.	55,062	55,062
Acquisition and control of Adm. Clínicas Regionales Seis S.A.	2,215,595	2,215,595
Total	**2,270,657**	**2,270,657**

(18) Investment property

As of June 30, 2025 and December 31, 2024, the balances of this item are detailed as follows:

(a) Detail

Investment properties, net	06-30-2025 ThCh$	12-31-2024 ThCh$
Land	949,812	949,812
Buildings	5,684,682	5,740,729
Total	**6,634,494**	**6,690,541**

Investment properties, gross	06-30-2025 ThCh$	12-31-2024 ThCh$
Land	949,812	949,812
Buildings	6,945,199	7,014,907
Other investment properties	278,430	278,430
Total	**8,173,441**	**8,243,149**

Accumulated depreciation	06-30-2025 ThCh$	12-31-2024 ThCh$
Buildings	(1,260,517)	(1,274,178)
Other investment properties	(278,430)	(278,430)
Total	**(1,538,947)**	**(1,552,608)**

(18) Investment property, continued

(b) Movements

Accounting movements for the periods ended June 30, 2025 and December 31, 2024 are detailed as follows:

Assets	Land ThCh$	Buldings ThCh$	Other ThCh$	Total ThCh$
Opening balance as of 01-01-2024	**949,812**	**5,861,612**	**-**	**6,811,424**
Adjustment to market value	-	(8,491)	-	(8,491)
Depreciation expense	-	(112,601)	-	(112,601)
Reclassifications	-	209	-	209
Closing balances as of 12-31-2024	**949,812**	**5,740,729**	**-**	**6,690,541**
Depreciation expense	-	(56,046)	-	(56,046)
Reclassifications	-	(1)		(1)
Closing balances as of 06-30-2025	**949,812**	**5,684,682**	**-**	**6,634,494**

(c) Additional information on investment property

(i) Investment property accounted for at fair value

As part of the process for the first-time adoption of IFRS, the Group decided to measure certain land and real estate at fair value as deemed cost at the transition date, January 1, 2010. The fair values of these assets were determined by independent external experts of the industry in which the Group operates.

(ii) Depreciation expense:

The depreciation of assets is calculated using the straight-line method during their useful lives.

This useful life has been determined based on the natural tear and wear expected, the technical or business obsolescence arising from changes and/or improvements in the operations and changes in market demand for services offered when operating such assets.

As of June 30, 2025 and 2024, the debit to profit or loss recorded under administrative expenses for this concept is ThCh$56,046 and ThCh$56,357 respectively.

(18) Investment property, continued

(iii) Insurance

The Group has entered into insurance policies to cover the possible risks to which the different investment property components may be exposed to, as well as possible claims that might be presented due to the performance of their activities; such policies sufficiently cover the risks to which they are exposed.

(iv) Lease income and expenses

As of June 30, 2025 and 2024, income and expenses associated with investment property that are included in the consolidated statement of profit or loss under captions "revenue" and "administrative expenses", respectively, are detailed as follows:

Lease income and expenses	06-30-2025 ThCh$	06-30-2024 ThCh$
Lease income	398,858	430,590
Cost of investment properties	(53,054)	(57,951)
Total	**345,804**	**372,639**

(v) Commitments assumed in investment property

There are no current commitments.

(vi) Range of useful life of investment property

Financial useful life	Range years
Buildings	20 - 80

(vii) Dismantling, retirement or restoration costs

As of June 30, 2025 and December 31, 2024, the Group records no contractual obligation for dismantling, retirement and restoration of its investment property, and accordingly, there are no provisions for such costs.

(viii) Ownership restrictions

As of June 30, 2025 and December 31, 2024, the Group records no ownership restrictions or guarantees for complying with obligations that may affect its investment property.

(19) Other financial liabilities and lease liabilities

Details of other financial liabilities as of June 30, 2025 and December 31, 2024 are as follows:

Current	06-30-2025 ThCh$	12-31-2024 ThCh$
Borrowings from financial institutions	107,465,139	65,170,068
Obligations with the public (bonds)	63,068,576	67,141,103
Fordwards	43,742	-
Total	**170,577,457**	**132,311,171**

Non-current	06-30-2025 ThCh$	12-31-2024 ThCh$
Borrowings from financial institutions	335,482,454	292,309,964
Obligations with the public	514,503,208	579,680,429
Cross Currency Swap	29,563,035	12,762,298
Total	**879,548,697**	**884,752,691**

Details of lease liabilities as of June 30, 2025 and December 31, 2024 are as follows:

Current	06-30-2025 ThCh$	12-31-2024 ThCh$
Lease liabilities	19,560,453	17,977,393
Total	**19,560,453**	**17,977,393**

Non Current	06-30-2025 ThCh$	12-31-2024 ThCh$
Lease liabilities	80,729,752	77,089,225
Total	**80,729,752**	**77,089,225**

(19) Other financial liabilities and lease liabilities, continued

Maturities and the currency of borrowings from financial institutions are detailed as follows:

Borrowings from financial institutions as of June 30, 2025 (amounts in nominal values expressed in thousands of Chilean pesos)

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to to 5 years	More than 5 years	Current 06-30-2025 ThCh$	Non-Current 06-30-2025 ThCh$
76.020.458-7	Empresas Red Salud S.A.	97.030.000-7	Banco Estado	Ch$ non-adjustable	4/30/2026	0.38	-	1,019,920	26,045,413	-	-	-	-	1,019,920	26,045,413
76.020.458-7	Empresas Red Salud S.A.	97.006.000-6	BCI bank	U.F.	01-20-2026	5.22	725,381	27,948,335	-	-	-	-	-	28,673,716	-
76.020.458-7	Empresas Red Salud S.A.	97.006.000-6	BCI bank	U.F.	11/18/2031	3.87	-	11,709,048	8,472,813	16,487,262	15,917,968	15,334,302	28,963,117	11,709,048	85,175,462
76.020.458-7	Empresas Red Salud S.A.	97.030.000-7	Banco Estado	Ch$ non-adjustable	12/21/2026	11.8	-	169,987	4,340,902	-	-	-	-	169,987	4,340,902
76.020.458-7	Empresas Red Salud S.A.	96.604.380-6	Banco Security	Ch$ non-adjustable	03-04-2027	8.1	971,333	935,146	1,769,604	-	-	-	-	1,906,479	1,769,604
76.020.458-7	Empresas Red Salud S.A.	97.004.000-5	Banco de Chile	U.F.	01-10-2028	0.39	-	2,528,427	2,420,174	2,314,532	-	-	-	2,528,427	4,734,706
76.020.458-7	Empresas Red Salud S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	5/14/2030	7.5	-	5,520,833	5,216,667	4,917,500	4,606,667	4,304,167	-	5,520,833	19,045,001
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.053.000-2	Banco Security	Ch$ non-adjustable	19-08-2030	0.61	227,617	682,850	910,467	910,467	910,467	910,467	151,744	910,467	3,793,612
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.053.000-2	Banco Security	Ch$ non-adjustable	19-12-2025	0.41	28,932	28,932	-	-	-	-	-	57,864	-
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.053.000-2	Banco Security	Ch$ non-adjustable	18-03-2032	0.68	78,720	236,159	314,878	314,878	314,878	314,878	551,037	314,879	1,810,549
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.053.000-2	Banco Security	Ch$ non-adjustable	31-12-2025	1.5	41,202	-	-	-	-	-	-	41,202	-
76.137.682-9	Inversalud Temuco S.A.	76.645.030-k	Banco Itaú Corpbanca	Ch$ non-adjustable	10/21/2026	0.58	73,117	212,229	90,867	-	-	-	-	285,346	90,867
76.137.682-9	Inversalud Temuco S.A.	76.645.030-k	Banco Itaú Corpbanca	Ch$ non-adjustable	02-01-2028	0.72	55,922	167,764	223,681	149,119	-	-	-	223,686	372,800
76.137.682-9	Inversalud Temuco S.A.	76.645.030-k	Banco Itaú Corpbanca	Ch$ non-adjustable	10/20/2026	4.58	-	-	230,492	-	-	-	-	-	230,492
76.137.682-9	Inversalud Temuco S.A.	76.645.030-k	Banco Itaú Corpbanca	Ch$ non-adjustable	02-01-2028	0.53	-	-	-	170,597	-	-	-	-	170,597
76.137.682-9	Inversalud Temuco S.A.	76.645.030-k	Banco Itaú Corpbanca	Ch$ non-adjustable	10/20/2026	0.57	-	-	519,243	-	-	-	-	-	519,243
76.160.392-7	Inversalud del Elqui S.A.	97.080.000-k	Banco BICE	Ch$ non-adjustable	3/20/2029	0.65	49,010	142,168	179,124	167,106	117,397	-	-	191,178	463,627
76.160.392-7	Inversalud del Elqui S.A.	97.080.000-k	Banco BICE	Ch$ non-adjustable	6/13/2030	0.62	21,853	63,580	80,655	75,910	71,100	66,323	5,311	85,433	299,299
76.160.392-7	Inversalud del Elqui S.A.	97.080.000-k	Banco BICE	U.F.	4/15/2035	0.28	152,749	458,247	610,996	610,956	610,996	661,807	2,902,072	610,996	5,396,827
96.598.850-5	Clínica Iquique	97.004.000-5	Banco de Chile	Ch$ non-adjustable	28-02-2026	0.88	366,967	-	-	-	-	-	-	366,967	-
99.577.240-k	Inversalud Valparaiso SPA	97.030.000-7	Banco Estado	U.F.	03-12-2032	0.26	265,354	795,219	1,060,573	1,061,415	1,060,292	1,060,292	5,690,342	1,060,573	9,932,914
78.040.520-1	Clinica Avansalud SpA	97.080.000-k	Banco Bice	Ch$ non-adjustable	12/18/2028	0.7	110,697	332,091	442,788	442,788	221,394	-	-	442,788	1,106,970
76.123.853-1	Inmobiliaria Clinica SpA	97.030.000-7	Banco Estado	U.F.	6/30/2031	0.29	454,356	2,253,191	2,713,256	2,493,871	2,951,153	2,717,580	11,251,138	2,707,547	22,126,998
76.123.853-1	Inmobiliaria Clinica SpA	97.030.000-7	Banco Estado	U.F.	3/29/2032	0.33	179,705	529,856	691,483	669,570	650,019	630,796	3,501,718	709,561	6,143,586
76.123.853-1	Inmobiliaria Clinica SpA	97.030.000-7	Banco Estado	U.F.	6/16/2031	0.22	41,094	123,283	164,377	164,377	164,377	164,377	164,377	164,377	821,885
76.123.853-1	Inmobiliaria Clinica SpA	97.030.000-7	Banco Estado	U.F.	3/16/2032	0.22	12,480	37,440	49,920	49,920	49,920	49,920	87,360	49,920	287,040
76.072.472-6	Factoring Baninter S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	7/23/2025	0.598	1,006,778	-	-	-	-	-	-	1,006,778	-
76.072.472-6	Factoring Baninter S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	7/23/2025	0.598	805,422	-	-	-	-	-	-	805,422	-
76.072.472-6	Factoring Baninter S.A.	97.023.000-9	Banco ITAU	USD	7/3/2025	0.5623	37,619	-	-	-	-	-	-	37,619	-

(19) Other financial liabilities and lease liabilities, continued

Borrowings from financial institutions as of June 30, 2025 (amounts in nominal values expressed in thousands of Chilean pesos), continued

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to to 5 years	More than 5 years	Current 06-30-2025 ThCh$	Non-Current 06-30-2025 ThCh$
76.072.472-6	Factoring Baninter S.A.	97.023.000-9	Banco ITAU	USD	7/3/2025	0.5623	70,535	-	-	-	-	-	-	70,535	-
76.072.472-6	Factoring Baninter S.A.	97.023.000-9	Banco ITAU	Ch$ non-adjustable	7/17/2025	0.601	754,207	-	-	-	-	-	-	754,207	-
76.072.472-6	Factoring Baninter S.A.	97.023.000-9	Banco ITAU	USD	7/3/2025	0.5623	141,071	-	-	-	-	-	-	141,071	-
76.072.472-6	Factoring Baninter S.A.	97.023.000-9	Banco ITAU	USD	7/9/2025	0.5658	178,758	-	-	-	-	-	-	178,758	-
76.072.472-6	Factoring Baninter S.A.	97.023.000-9	Banco ITAU	Ch$ non-adjustable	9/26/2025	0.588	1,017,248	-	-	-	-	-	-	1,017,248	-
76.072.472-6	Factoring Baninter S.A.	97.023.000-9	Banco ITAU	USD	7/25/2025	0.5803	45,021	-	-	-	-	-	-	45,021	-
76.072.472-6	Factoring Baninter S.A.	97.023.000-9	Banco ITAU	Ch$ non-adjustable	7/22/2025	0.601	1,005,809	-	-	-	-	-	-	1,005,809	-
76.072.472-6	Factoring Baninter S.A.	97.023.000-9	Banco ITAU	Ch$ non-adjustable	7/22/2025	0.601	502,905	-	-	-	-	-	-	502,905	-
76.072.472-6	Factoring Baninter S.A.	97.023.000-9	Banco ITAU	USD	7/25/2025	0.5803	6,586	-	-	-	-	-	-	6,586	-
76.072.472-6	Factoring Baninter S.A.	97.053.000-2	Banco Security	Ch$ non-adjustable	7/2/2025	0.59	1,006,490	-	-	-	-	-	-	1,006,490	-
76.072.472-6	Factoring Baninter S.A.	97.053.000-2	Banco Security	Ch$ non-adjustable	7/2/2025	0.59	1,006,490	-	-	-	-	-	-	1,006,490	-
76.072.472-6	Factoring Baninter S.A.	97.053.000-2	Banco Security	Ch$ non-adjustable	7/2/2025	0.59	1,006,490	-	-	-	-	-	-	1,006,490	-
76.072.472-6	Factoring Baninter S.A.	97.053.000-2	Banco Security	Ch$ non-adjustable	7/2/2025	0.59	1,006,490	-	-	-	-	-	-	1,006,490	-
76.072.472-6	Factoring Baninter S.A.	97.053.000-2	Banco Security	USD	7/11/2025	0.5374	84,639	-	-	-	-	-	-	84,639	-
76.072.472-6	Factoring Baninter S.A.	97.053.000-2	Banco Security	Ch$ non-adjustable	7/7/2025	0.609	1,009,338	-	-	-	-	-	-	1,009,338	-
76.072.472-6	Factoring Baninter S.A.	97.053.000-2	Banco Security	USD	9/16/2025	0.5443	69,652	-	-	-	-	-	-	69,652	-
76.072.472-6	Factoring Baninter S.A.	97.053.000-2	Banco Security	USD	7/25/2025	0.5334	144,080	-	-	-	-	-	-	144,080	-
76.072.472-6	Factoring Baninter S.A.	97.030.000-7	Banco Estado	Ch$ non-adjustable	7/2/2025	0.605	1,509,075	-	-	-	-	-	-	1,509,075	-
76.072.472-6	Factoring Baninter S.A.	97.030.000-7	Banco Estado	Ch$ non-adjustable	7/14/2025	0.605	603,872	-	-	-	-	-	-	603,872	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	7/7/2025	0.5976	1,006,573	-	-	-	-	-	-	1,006,573	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	7/1/2025	0.5975	604,183	-	-	-	-	-	-	604,183	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	7/9/2025	0.595	352,360	-	-	-	-	-	-	352,360	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	7/7/2025	0.5976	150,986	-	-	-	-	-	-	150,986	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	7/9/2025	0.595	704,721	-	-	-	-	-	-	704,721	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	7/1/2025	0.5976	100,657	-	-	-	-	-	-	100,657	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	7/7/2025	0.5976	402,630	-	-	-	-	-	-	402,630	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	7/14/2025	0.5975	301,913	-	-	-	-	-	-	301,913	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	7/25/2025	0.6006	704,205	-	-	-	-	-	-	704,205	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	7/1/2025	0.5976	100,657	-	-	-	-	-	-	100,657	-

(19) Other financial liabilities and lease liabilities, continued

Borrowings from financial institutions as of June 30, 2025 (amounts in nominal values expressed in thousands of Chilean pesos), continued

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to to 5 years	More than 5 years	Current 06-30-2025 ThCh$	Non-Current 06-30-2025 ThCh$
76.072.472-6	Factoring Baninter S.A.	97.036.000-k	Banco Santander	Ch$ non-adjustable	8/14/2025	0.595	1,011,503	-	-	-	-	-	-	1,011,503	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	Banco BICE	Ch$ non-adjustable	7/11/2025	0.603	1,005,628	-	-	-	-	-	-	1,005,628	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	Banco BICE	Ch$ non-adjustable	7/11/2025	0.603	603,377	-	-	-	-	-	-	603,377	-
76.072.472-6	Factoring Baninter S.A.	97.080.000-k	Banco BICE	Ch$ non-adjustable	7/18/2025	0.603	1,408,160	-	-	-	-	-	-	1,408,160	-
76.072.472-6	Factoring Baninter S.A.	97.080.000-k	Banco BICE	Ch$ non-adjustable	7/11/2025	0.603	754,221	-	-	-	-	-	-	754,221	-
76.072.472-6	Factoring Baninter S.A.	97.080.000-k	Banco BICE	Ch$ non-adjustable	7/18/2025	0.603	754,372	-	-	-	-	-	-	754,372	-
76.072.472-6	Factoring Baninter S.A.	97.080.000-k	Banco BICE	Ch$ non-adjustable	7/3/2025	0.603	1,005,427	-	-	-	-	-	-	1,005,427	-
76.072.472-6	Factoring Baninter S.A.	99.500.410-0	Banco Consorcio	Ch$ non-adjustable	7/3/2025	0.5967	1,011,735	-	-	-	-	-	-	1,011,735	-
76.072.472-6	Factoring Baninter S.A.	99.500.410-0	Banco Consorcio	Ch$ non-adjustable	7/3/2025	0.5967	1,011,735	-	-	-	-	-	-	1,011,735	-
76.072.472-6	Factoring Baninter S.A.	99.500.410-0	Banco Consorcio	Ch$ non-adjustable	7/29/2025	0.5933	1,012,064	-	-	-	-	-	-	1,012,064	-
76.072.472-6	Factoring Baninter S.A.	99.500.410-0	Banco Consorcio	Ch$ non-adjustable	7/4/2025	0.5933	1,085,238	-	-	-	-	-	-	1,085,238	-
76.072.472-6	Factoring Baninter S.A.	99.500.410-0	Banco Consorcio	Ch$ non-adjustable	7/24/2025	0.6008	1,005,607	-	-	-	-	-	-	1,005,607	-
76.072.472-6	Factoring Baninter S.A.	96.667.560-8	Tanner Servicios Financieros S.A.	Ch$ non-adjustable	7/19/2025	0.6	503,000	-	-	-	-	-	-	503,000	-
76.072.472-6	Factoring Baninter S.A.	97.032.000-8	Scotiabank	Ch$ non-adjustable	7/1/2025	0.601	805,128	-	-	-	-	-	-	805,128	-
76.072.472-6	Factoring Baninter S.A.	97.032.000-8	Scotiabank	Ch$ non-adjustable	7/7/2025	0.598	704,465	-	-	-	-	-	-	704,465	-
76.072.472-6	Factoring Baninter S.A.	97.032.000-8	Scotiabank	Ch$ non-adjustable	7/23/2025	0.598	1,005,980	-	-	-	-	-	-	1,005,980	-
76.072.472-6	Factoring Baninter S.A.	97.032.000-8	Scotiabank	Ch$ non-adjustable	7/23/2025	0.598	502,990	-	-	-	-	-	-	502,990	-
76.072.472-6	Factoring Baninter S.A.	96.966.250-7	BTG Pactual	Ch$ non-adjustable	7/17/2025	0.61	502,846	-	-	-	-	-	-	502,846	-
76.072.472-6	Factoring Baninter S.A.	96.966.250-7	BTG Pactual	Ch$ non-adjustable	7/25/2025	0.615	2,011,480	-	-	-	-	-	-	2,011,480	-
76.072.472-6	Factoring Baninter S.A.	80.537.000-9	Larraín Vial S.A. Corredores de Bolsa	Ch$ non-adjustable	8/22/2025	0.62	1,012,400	-	-	-	-	-	-	1,012,400	-
94.139.000-5	Inversiones La Construcción S.A.	97.030.000-7	Banco Estado	Ch$ non-adjustable	09-12-2026	5.87	432,250	1,296,750	30,864,500	-	-	-	-	1,729,000	30,864,500
94.139.000-5	Inversiones La Construcción S.A.	97.004.000-5	Banco de Chile	U.F.	05-06-2030	3.5	701,160	2,103,481	2,804,642	29,164,936	28,230,056	27,295,177		2,804,641	87,494,811
96.856.780-2	Inmobiliaria ILC SpA	96.777.060-7	Bice Hipotecaria Administradora de Mutuos Hipotecarios S.A.	UF	31-12-2050	3.5	143,151	429,455	572,606	572,606	572,606	572,606	11,737,792	572,606	14,028,216
96.856.780-2	Inmobiliaria ILC SpA	99.514.870-6	Metlife Chile Administradora de Mutuos Hipotecarios S.A.	UF	31-12-2050	3.55	149,080	447,240	596,320	596,320	596,320	596,320	12,075,487	596,320	14,460,767
96.751.830-1	Inversiones Confuturo S.A.	97.030.000-7	Banco Estado	Ch$ non-adjustable	09-12-2026	5.74	212,625	637,876	15,425,250	-	-	-	-	850,501	15,425,250
96.751.830-1	Inversiones Confuturo S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	05-06-2026	6.97	331,110	19,982,533	-	-	-	-	-	20,313,643	-
96.751.830-1	Inversiones Confuturo S.A.	97.030.000-7	Banco Estado	Ch$ non-adjustable	12-03-2027	6.09	149,991	445,081	10,445,080	-	-	-	-	595,072	10,445,080
96.751.830-1	Inversiones Confuturo S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	12-03-2027	6.38	159,456	473,169	10,473,170	-	-	-	-	632,625	10,473,170
							42,300,128	81,710,290	127,729,941	61,334,130	57,045,610	54,679,012	77,081,495	124,010,418	377,870,188

(19) Other financial liabilities and lease liabilities, continued

Borrowings from financial institutions as of December 31, 2024 (amounts in nominal values expressed in thousands of Chilean pesos)

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to 5 years	More than 5 years	Current 12-31-2024 ThCh$	Non-Current 12-31-2024 ThCh$
76.020.458-7	Empresas Red Salud S.A.	97.030.000-7	Banco Estado	Ch$ non-adjustable	4/30/2026	0.38	-	2,034,267	26,045,413	-	-	-	-	2,034,267	26,045,413
76.020.458-7	Empresas Red Salud S.A.	97.006.000-6	BCI bank	UF	1/20/2026	5.22	626,128	709,672	27,605,273	-	-	-	-	1,335,800	27,605,273
76.020.458-7	Empresas Red Salud S.A.	97.006.000-6	BCI bank	UF	11/18/2031	3.87	-	-	20,172,604	16,130,209	15,573,243	15,002,217	28,335,883	-	95,214,156
76.020.458-7	Empresas Red Salud S.A.	97.030.000-7	Banco Estado	Ch$ non-adjustable	12/21/2026	11.8	-	169,058	339,044	4,171,844	-	-	-	169,058	4,510,888
76.020.458-7	Empresas Red Salud S.A.	76.362.099-9	Banco BTG	Ch$ non-adjustable	01-11-2028	9.95	4,017,111	850,449	5,039,901	5,161,801	9,983,128	-	-	4,867,560	20,184,830
76.020.458-7	Empresas Red Salud S.A.	96.604.380-6	Banco Security	Ch$ non-adjustable	03-04-2027	8.1	1,003,021	971,333	1,837,479	867,271	-	-	-	1,974,354	2,704,750
76.020.458-7	Empresas Red Salud S.A.	97.004.000-5	Banco de Chile	UF	01-10-2028	0.39	2,202,622	-	2,497,391	2,390,467	2,286,122	-	-	2,202,622	7,173,980
76.020.458-7	Empresas Red Salud S.A.	97.023.000-9	Banco BICE	Ch$ non-adjustable	3/26/2025	0.63	7,537,628	-	-	-	-	-	-	7,537,628	-
76.020.458-7	Empresas Red Salud S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	5/30/2025	0.62	-	6,192,202	-	-	-	-	-	6,192,202	-
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.053.000-2	Banco Security	Ch$ non-adjustable	19-08-2030	0.61	227,617	682,851	910,467	910,467	910,467	910,467	606,978	910,468	4,248,846
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.036.000-k	Banco Santander	Ch$ non-adjustable	28-02-2025	0.57	10,816	-	-	-	-	-	-	10,816	-
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.053.000-2	Banco Security	Ch$ non-adjustable	19-12-2025	0.41	28,932	86,795	-	-	-	-	-	115,727	-
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.023.000-9	Banco Itau	Ch$ non-adjustable	21-02-2025	0.9	383,774	-	-	-	-	-	-	383,774	-
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.053.000-2	Banco Security	Ch$ non-adjustable	18-03-2032	0.68	78,720	236,159	314,878	314,878	314,878	314,878	708,476	314,879	1,967,988
78.918.290-6	Clínica de Salud Integral S.A	97.053.000-2	Scotiabank	Ch$ non-adjustable	25-03-2025	0.03	92,156	-	-	-	-	-	-	92,156	-
78.918.290-6	Clínica de Salud Integral S.A	97.004.000-5	LC Sobregiro Chile	Ch$ non-adjustable	31-12-2025	1.5	65,140	-	-	-	-	-	-	65,140	-
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.023.000-9	LC Sobregiro Itau	Ch$ non-adjustable	31-12-2025	1.5	181,963	-	-	-	-	-	-	181,963	-
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.053.000-2	LC Sobregiro Chile	Ch$ non-adjustable	31-12-2025	1.5	44,815	-	-	-	-	-	-	44,815	-
78.918.290-6	Clínica de Salud Integral S.A	97.018.000-1	LC Sobregiro Scotiabank	Ch$ non-adjustable	31-12-2025	1.5	12,769	-	-	-	-	-	-	12,769	-
76.906.480-k	Centro de Especialidades medicas Integral S.A.	97.018.000-1	LC Sobregiro Scotiabank	Ch$ non-adjustable	31-12-2025	1.5	24,499	-	-	-	-	-	-	24,499	-
76.137.682-9	Inversalud Temuco S.A.	76.645.030-k	Banco Itaú Corpbanca	Ch$ non-adjustable	10/21/2026	0.58	75,251	219,605	231,164	-	-	-	-	294,856	231,164
76.137.682-9	Inversalud Temuco S.A.	76.645.030-k	Banco Itaú Corpbanca	Ch$ non-adjustable	02-01-2028	0.72	55,922	167,765	223,683	223,679	37,280	-	-	223,687	484,642
76.137.682-9	Inversalud Temuco S.A.	76.645.030-k	Banco Itaú Corpbanca	Ch$ non-adjustable	10/20/2026	4.58	-	-	220,093	-	-	-	-	-	220,093
76.137.682-9	Inversalud Temuco S.A.	76.645.030-k	Banco Itaú Corpbanca	Ch$ non-adjustable	03-01-2028	0.53	-	-	-	-	158,155	-	-	-	158,155
76.137.682-9	Inversalud Temuco S.A.	76.645.030-k	Banco Itaú Corpbanca	Ch$ non-adjustable	10/20/2026	0.57	-	-	682,997	-	-	-	-	-	682,997
76.160.392-7	Inversalud del Elqui S.A.	97.080.000-k	Banco BICE	Ch$ non-adjustable	3/20/2029	0.65	50,265	146,924	185,135	173,081	161,063	38,376	-	197,189	557,655
76.160.392-7	Inversalud del Elqui S.A.	97.080.000-k	Banco BICE	Ch$ non-adjustable	13-06-2030	0.62	22,316	65,499	83,038	78,260	73,514	68,705	37,871	87,815	341,388
76.160.392-7	Inversalud del Elqui S.A.	97.080.000-k	Banco BICE	UF	15-04-2035	0.28	149,287	447,784	597,109	597,109	597,186	597,148	3,184,532	597,071	5,573,084
96.598.850-5	Clínica Iquique	97.004.000-5	BANCO CHILE	Ch$ non-adjustable	28-02-2025	0.88	369,830	-	-	-	-	-	-	369,830	-
99.577.240-k	Inversalud Valparaiso SPA	97.030.000-7	Banco Estado	UF	03-12-2032	0.26	259,058	778,547	1,037,605	1,037,605	1,038,155	1,037,330	6,085,776	1,037,605	10,236,471
99.577.240-k	Inversalud Valparaiso SPA	97.030.000-7	Banco Estado	UF	01-01-2025	0.19	19,125	-	-	-	-	-	-	19,125	-
99.568.700-3	CEM Valparaiso	97.030.000-7	Banco Estado	UF	01-01-2025	0.19	6,983	-	-	-	-	-	-	6,983	-

(19) Other financial liabilities and lease liabilities, continued

Borrowings from financial institutions as of December 31, 2024 (amounts in nominal values expressed in thousands of Chilean pesos), continued

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to to 5 years	More than 5 years	Current 12-31-2024 ThCh$	Non-Current 12-31-2024 ThCh$
78.040.520-1	Clinica Avansalud SpA	97.080.000-k	Banco Bice	Ch$ non-adjustable	12/18/2028	0.70	110,697	332,091	442,788	442,788	442,788	-	-	442,788	1,328,364
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	01-02-2025	0.04	1,712	-	-	-	-	-	-	1,712	-
76.123.853-1	Inmobiliaria Clinica SpA	97.030.000-7	Banco Estado	UF	30-06-2031	0.29	660,813	1,984,726	2,653,814	2,654,755	2,660,431	2,661,385	12,344,716	2,645,539	22,975,101
76.123.853-1	Inmobiliaria Clinica SpA	97.030.000-7	Banco Estado	UF	29-03-2032	0.33	176,968	526,841	685,629	664,694	646,011	626,737	3,731,853	703,809	6,354,924
76.123.853-1	Inmobiliaria Clinica SpA	97.030.000-7	Banco Estado	UF	16-06-2031	0.22	40,204	120,613	160,817	160,817	160,817	160,817	241,227	160,817	884,495
76.123.853-1	Inmobiliaria Clinica SpA	97.030.000-7	Banco Estado	UF	16-03-2032	0.22	12,210	36,629	48,839	48,839	48,839	48,839	109,888	48,839	305,244
76.072.472-6	Factoring Baninter S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/10/2025	0.6	1,005,600	-	-	-	-	-	-	1,005,600	-
76.072.472-6	Factoring Baninter S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/10/2025	0.6	804,480	-	-	-	-	-	-	804,480	-
76.072.472-6	Factoring Baninter S.A.	97.023.000-9	Banco ITAU	Ch$ non-adjustable	1/3/2025	0.6380	402,382	-	-	-	-	-	-	402,382	-
76.072.472-6	Factoring Baninter S.A.	97.023.000-9	Banco ITAU	USD	1/10/2025	0.5757	103,696	-	-	-	-	-	-	103,696	-
76.072.472-6	Factoring Baninter S.A.	97.023.000-9	Banco ITAU	USD	1/22/2025	0.5384	99,746	-	-	-	-	-	-	99,746	-
76.072.472-6	Factoring Baninter S.A.	97.023.000-9	Banco ITAU	USD	1/17/2025	0.6029	75,710	-	-	-	-	-	-	75,710	-
76.072.472-6	Factoring Baninter S.A.	97.023.000-9	Banco ITAU	Ch$ non-adjustable	2/11/2025	0.6203	611,166	-	-	-	-	-	-	611,166	-
76.072.472-6	Factoring Baninter S.A.	97.023.000-9	Banco ITAU	USD	1/16/2025	0.5542	42,108	-	-	-	-	-	-	42,108	-
76.072.472-6	Factoring Baninter S.A.	97.023.000-9	Banco ITAU	USD	1/16/2025	0.5725	134,146	-	-	-	-	-	-	134,146	-
76.072.472-6	Factoring Baninter S.A.	97.023.000-9	Banco ITAU	USD	3/18/2025	0.5773	128,603	-	-	-	-	-	-	128,603	-
76.072.472-6	Factoring Baninter S.A.	97.023.000-9	Banco ITAU	Ch$ non-adjustable	1/22/2025	0.6127	503,064	-	-	-	-	-	-	503,064	-
76.072.472-6	Factoring Baninter S.A.	97.053.000-2	Banco Security	Ch$ non-adjustable	1/17/2025	0.6020	1,006,020	-	-	-	-	-	-	1,006,020	-
76.072.472-6	Factoring Baninter S.A.	97.053.000-2	Banco Security	Ch$ non-adjustable	1/17/2025	0.6020	1,006,020	-	-	-	-	-	-	1,006,020	-
76.072.472-6	Factoring Baninter S.A.	97.053.000-2	Banco Security	Ch$ non-adjustable	1/17/2025	0.6020	1,006,020	-	-	-	-	-	-	1,006,020	-
76.072.472-6	Factoring Baninter S.A.	97.053.000-2	Banco Security	Ch$ non-adjustable	1/17/2025	0.6020	1,006,020	-	-	-	-	-	-	1,006,020	-
76.072.472-6	Factoring Baninter S.A.	97.053.000-2	Banco Security	USD	1/17/2025	0.5392	152,714	-	-	-	-	-	-	152,714	-
76.072.472-6	Factoring Baninter S.A.	97.053.000-2	Banco Security	Ch$ non-adjustable	1/17/2025	0.5950	502,777	-	-	-	-	-	-	502,777	-
76.072.472-6	Factoring Baninter S.A.	97.053.000-2	Banco Security	Ch$ non-adjustable	1/24/2025	0.5950	1,005,752	-	-	-	-	-	-	1,005,752	-
76.072.472-6	Factoring Baninter S.A.	97.053.000-2	Banco Security	Ch$ non-adjustable	1/24/2025	0.5950	502,777	-	-	-	-	-	-	502,777	-
76.072.472-6	Factoring Baninter S.A.	97.053.000-2	Banco Security	Ch$ non-adjustable	1/24/2025	0.5950	462,555	-	-	-	-	-	-	462,555	-
76.072.472-6	Factoring Baninter S.A.	97.053.000-2	Banco Security	USD	2/17/2025	0.5409	90,257	-	-	-	-	-	-	90,257	-
76.072.472-6	Factoring Baninter S.A.	97.030.000-7	Banco Estado	Ch$ non-adjustable	1/3/2025	0.6050	1,006,453	-	-	-	-	-	-	1,006,453	-
76.072.472-6	Factoring Baninter S.A.	97.030.000-7	Banco Estado	Ch$ non-adjustable	1/3/2025	0.6050	1,006,453	-	-	-	-	-	-	1,006,453	-
76.072.472-6	Factoring Baninter S.A.	97.030.000-7	Banco Estado	Ch$ non-adjustable	1/27/2025	0.6050	1,509,378	-	-	-	-	-	-	1,509,378	-
76.072.472-6	Factoring Baninter S.A.	97.030.000-7	Banco Estado	Ch$ non-adjustable	1/9/2025	0.6050	503,026	-	-	-	-	-	-	503,026	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	1/27/2025	0.6036	1,006,438	-	-	-	-	-	-	1,006,438	-

(19) Other financial liabilities and lease liabilities, continued

Borrowings from financial institutions as of December 31, 2024 (amounts in nominal values expressed in thousands of Chilean pesos), continued

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to to 5 years	More than 5 years	Current 12-31-2024 ThCh$	Non-Current 12-31-2024 ThCh$
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	1/15/2025	0.6128	804,902	-	-	-	-	-	-	804,902	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	1/3/2025	0.6156	1,006,156	-	-	-	-	-	-	1,006,156	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	1/6/2025	0.6178	251,648	-	-	-	-	-	-	251,648	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	1/17/2025	0.6116	603,669	-	-	-	-	-	-	603,669	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	1/20/2025	0.6054	855,318	-	-	-	-	-	-	855,318	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	1/27/2025	0.6126	301,899	-	-	-	-	-	-	301,899	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	1/29/2025	0.6125	301,837	-	-	-	-	-	-	301,837	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	1/29/2025	0.6125	201,225	-	-	-	-	-	-	201,225	-
76.072.472-6	Factoring Baninter S.A.	97.006.000-6	Banco BICE	Ch$ non-adjustable	1/6/2025	0.6163	1,007,807	-	-	-	-	-	-	1,007,807	-
76.072.472-6	Factoring Baninter S.A.	97.080.000-k	Banco BICE	Ch$ non-adjustable	1/6/2025	0.6163	604,684	-	-	-	-	-	-	604,684	-
76.072.472-6	Factoring Baninter S.A.	97.080.000-k	Banco BICE	Ch$ non-adjustable	1/8/2025	0.6122	1,408,571	-	-	-	-	-	-	1,408,571	-
76.072.472-6	Factoring Baninter S.A.	97.080.000-k	Banco BICE	Ch$ non-adjustable	1/6/2025	0.6138	754,757	-	-	-	-	-	-	754,757	-
76.072.472-6	Factoring Baninter S.A.	97.080.000-k	Banco BICE	Ch$ non-adjustable	1/22/2025	0.6112	754,584	-	-	-	-	-	-	754,584	-
76.072.472-6	Factoring Baninter S.A.	99.500.410-0	Banco Consorcio	Ch$ non-adjustable	1/2/2025	0.5842	1,011,294	-	-	-	-	-	-	1,011,294	-
76.072.472-6	Factoring Baninter S.A.	99.500.410-0	Banco Consorcio	Ch$ non-adjustable	1/2/2025	0.5842	1,011,294	-	-	-	-	-	-	1,011,294	-
76.072.472-6	Factoring Baninter S.A.	97.032.000-8	Scotiabank	Ch$ non-adjustable	1/13/2025	0.6130	805,231	-	-	-	-	-	-	805,231	-
76.072.472-6	Factoring Baninter S.A.	97.032.000-8	Scotiabank	Ch$ non-adjustable	1/8/2025	0.6090	1,006,090	-	-	-	-	-	-	1,006,090	-
76.072.472-6	Factoring Baninter S.A.	97.032.000-8	Scotiabank	Ch$ non-adjustable	1/8/2025	0.6090	1,006,090	-	-	-	-	-	-	1,006,090	-
76.072.472-6	Factoring Baninter S.A.	97.032.000-8	Scotiabank	Ch$ non-adjustable	1/6/2025	0.6120	503,162	-	-	-	-	-	-	503,162	-
76.072.472-6	Factoring Baninter S.A.	97.032.000-8	Scotiabank	Ch$ non-adjustable	1/3/2025	0.6120	704,284	-	-	-	-	-	-	704,284	-
76.072.472-6	Factoring Baninter S.A.	96.966.250-7	BTG Pactual	Ch$ non-adjustable	1/17/2025	0.6250	2,011,666	-	-	-	-	-	-	2,011,666	-
76.072.472-6	Factoring Baninter S.A.	96.966.250-7	BTG Pactual	Ch$ non-adjustable	1/3/2025	0.6250	1,508,751	-	-	-	-	-	-	1,508,751	-
76.072.472-6	Factoring Baninter S.A.	96.966.250-7	BTG Pactual	Ch$ non-adjustable	1/22/2025	0.6250	503,125	-	-	-	-	-	-	503,125	-
76.072.472-6	Factoring Baninter S.A.	80.537.000-9	Larraín Vial S.A. Corredores de Bolsa	Ch$ non-adjustable	2/21/2025	0.6500	506,391	-	-	-	-	-	-	506,391	-
76.072.472-6	Factoring Baninter S.A.	97.053.000-2	Banco Security	Ch$ non-adjustable	1/2/2025		249,532	-	-	-	-	-	-	249,532	-
76.072.472-6	Factoring Baninter S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/2/2025		199,721	-	-	-	-	-	-	199,721	-
76.072.472-6	Factoring Baninter S.A.	97.036.000-k	Banco Santander	Ch$ non-adjustable	1/2/2025		123,155	-	-	-	-	-	-	123,155	-
94.139.000-5	Inversiones La Construcción S.A.	97.030.000-7	Banco Estado	Ch$ non-adjustable	09-12-2026	5.6800	426,000	1,278,000	31,704,000	-	-	-	-	1,704,000	31,704,000
96.856.780-2	Inmobiliaria ILC SpA	96.777.060-7	Bice Hipotecaria Administradora de Mutuos Hipotecarios S.A.	UF	31-12-2050	3.5000	140,051	420,154	560,206	560,206	560,206	560,206	11,763,698	560,205	14,004,522
96.856.780-2	Inmobiliaria ILC SpA	99.514.870-6	Metlife Chile Administradora de Mutuos Hipotecarios S.A.	UF	31-12-2050	3.5500	145,851	437,555	583,406	583,406	583,406	583,406	12,105,679	583,406	14,439,303
96.751.830-1	Inversiones Confuturo S.A.	97.030.000-7	Banco Estado	Ch$ non-adjustable	09-12-2026	5.72	213,930	644,167	15,853,343	-	-	-	-	858,097	15,853,343
96.751.830-1	Inversiones Confuturo S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	05-06-2026	6.82	323,912	989,731	19,655,022	-	-	-	-	1,313,643	19,655,022
							55,488,299	20,529,417	160,371,138	37,172,176	36,235,689	22,610,511	79,256,577	76,017,716	335,646,091

(19) Other financial liabilities and lease liabilities, continued

Detail of lease liabilities as of June 30, 2025 (amounts in nominal values expressed in thousands of Chilean pesos)

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to to 5 years	More than 5 years	Current 06-30-2025 ThCh$	Non-Current 06-30-2025 ThCh$
76.181.326-9	Oncored SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	12/25/2026	0.25	102918	308,755	205,837	-	-	-	-	411,673	205,837
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.018.000-1	Scotiabank	Ch$ non-adjustable	30-07-2026	0.38	6215	18,645	2,072	-	-	-	-	24,860	2,072
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	Ch$ non-adjustable	15-07-2027	0.21	18597	55,792	74,390	6,199	-	-	-	74,389	80,589
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	Ch$ non-adjustable	18-09-2027	0.69	1439	4,317	5,756	1,439	-	-	-	5,756	7,195
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	Ch$ non-adjustable	21-12-2027	0.68	39558	118,675	158,233	79,117	-	-	-	158,233	237,350
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	Ch$ non-adjustable	23-03-2028	0.85	8518	25,554	34,072	25,554	-	-	-	34,072	59,626
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	Ch$ non-adjustable	23-03-2028	0.85	7656	22,969	30,625	22,969	-	-	-	30,625	53,594
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	Ch$ non-adjustable	18-08-2028	0.62	565	1,695	2,260	2,260	377	-	-	2,260	4,897
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	Ch$ non-adjustable	17-09-2028	0.61	1950	5,850	7,800	7,800	1,950	-	-	7,800	17,550
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	Ch$ non-adjustable	17-09-2028	0.69	3584	10,752	14,336	14,336	11,947	-	-	14,336	40,619
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	Ch$ non-adjustable	15-06-2029	0.67	4408	13,223	17,631	17,631	17,631	-	-	17,631	52,893
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	Ch$ non-adjustable	15-09-2029	0.65	5607	16,821	22,428	22,428	22,428	5,607	-	22,428	72,891
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	Ch$ non-adjustable	15-09-2029	0.66	9579	28,736	38,315	38,315	38,315	9,579	-	38,315	124,524
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	Ch$ non-adjustable	15-11-2029	0.65	13170	39,511	52,681	52,681	52,681	21,950	-	52,681	179,993
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	Ch$ non-adjustable	15-02-2030	0.67	5228	15,683	20,910	20,910	20,910	13,940	-	20,911	76,670
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.018.000-1	Scotiabank	Ch$ non-adjustable	14-05-2030	0.67	7004	21,013	28,017	28,017	28,017	25,682	-	28,017	109,733
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.018.000-1	Scotiabank	Ch$ non-adjustable	06-08-2030	0.62	4787	14,362	19,150	19,150	19,150	19,150	-	19,149	76,600
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/15/2029	1.26	37658	112,975	150,633	150,633	150,633	-	-	150,633	451,899
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/15/2029	1.23	2031	6,092	8,123	8,123	8,123	1,354	-	8,123	25,723
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	9/15/2029	1.24	10763	32,290	43,053	43,053	43,053	10,763	-	43,053	139,922
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-05-2029	1.27	11775	35,326	47,101	47,101	47,101	19,625	-	47,101	160,928
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/15/2029	1.25	8946	26,837	35,783	35,783	35,783	14,910	-	35,783	122,259
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	12/15/2029	1.29	327	981	1,307	1,307	1,307	654	-	1,308	4,575
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	12/15/2029	1.29	770	2,309	3,078	3,078	3,078	1,539	-	3,079	10,773
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	12/15/2029	1.29	1705	5,114	6,819	6,819	6,819	3,410	-	6,819	23,867
76.137.682-9	Inversalud Temuco S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	05-10-2026	0.18	581	1,549	-	-	-	-	-	2,130	-
76.137.682-9	Inversalud Temuco S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	05-10-2026	0.18	5988	15,967	-	-	-	-	-	21,955	-
76.137.682-9	Inversalud Temuco S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	09-12-2026	0.60	5220	15,659	5,220	-	-	-	-	20,879	5,220
76.137.682-9	Inversalud Temuco S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	01-06-2027	0.60	5891	17,673	13,746	-	-	-	-	23,564	13,746
76.137.682-9	Inversalud Temuco S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	03-05-2030	1.23	28741	86,222	114,963	114,963	114,963	95,802	-	114,963	440,691
76.137.682-9	Inversalud Temuco S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	05-04-2030	1.16	976	2,929	3,905	3,905	3,905	3,579	-	3,905	15,294
76.137.682-9	Inversalud Temuco S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	06-06-2030	1.15	13589	40,768	54,358	54,358	54,358	54,358	-	54,357	217,432
76.137.682-9	Inversalud Temuco S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	07-06-2030	1.14	10263	30,789	41,052	41,052	41,052	41,052	3,421	41,052	167,629
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/17/2025	0.65	2024	-	-	-	-	-	-	2,024	-
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/22/2027	0.65	10786	32,358	43,143	7,191	-	-	-	43,144	50,334
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	10/22/2027	0.65	5511	16,532	22,042	7,347	-	-	-	22,043	29,389
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	10/29/2027	0.72	3263	9,788	13,050	4,350	-	-	-	13,051	17,400
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	7/28/2028	1.13	5425	16,275	21,700	21,700	1,808	-	-	21,700	45,208
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-05-2028	0.60	1893	5,678	7,570	7,570	3,154	-	-	7,571	18,294
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/19/2029	0.47	8720	26,161	34,881	34,881	20,347	-	-	34,881	90,109
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-01-2026	0.35	15039	20,052	-	-	-	-	-	35,091	-
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	01-05-2027	0.19	577	1,732	2,117	-	-	-	-	2,309	2,117
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	01-07-2027	0.37	1786	5,359	7,145	595	-	-	-	7,145	7,740
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	04-09-2027	0.37	3460	10,379	13,838	3,460	-	-	-	13,839	17,298
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	10-09-2027	0.18	4789	14,366	19,155	4,789	-	-	-	19,155	23,944
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/17/2027	0.18	705	2,116	2,821	1,175	-	-	-	2,821	3,996
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	02-11-2028	0.67	9578	28,734	38,313	25,542	-	-	-	38,312	63,855

(19) Other financial liabilities and lease liabilities, continued

Detail of lease liabilities as of June 30, 2025 (amounts in nominal values expressed in thousands of Chilean pesos), continued

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to 5 years	More than 5 years	Current 06-30-2025 ThCh$	Non-Current 06-30-2025 ThCh$
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	03-02-2028	0.73	6615	19,846	26,462	19,846	-	-	-	26,461	46,308
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	03-08-2028	0.76	2200	6,599	8,798	6,599	-	-	-	8,799	15,397
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	03-10-2028	0.76	7117	21,351	28,468	21,351	-	-	-	28,468	49,819
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	5/19/2028	0.70	3773	11,319	15,091	13,834	-	-	-	15,092	28,925
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/25/2028	0.63	5207	15,622	20,829	20,829	-	-	-	20,829	41,658
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	10/14/2028	0.66	6182	18,545	24,726	24,726	8,242	-	-	24,727	57,694
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	5/15/2029	0.69	3184	9,552	12,736	12,736	11,675	-	-	12,736	37,147
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/15/2029	0.67	4736	14,208	18,945	18,945	18,945	-	-	18,944	56,835
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	7/15/2029	0.68	1781	5,343	7,124	7,124	7,124	594	-	7,124	21,966
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/15/2029	0.64	22839	68,518	91,358	91,358	91,358	15,226	-	91,357	289,300
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/15/2029	0.61	6569	19,708	26,277	26,277	26,277	4,380	-	26,277	83,211
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/15/2029	0.66	5333	16,000	21,334	21,334	21,334	8,889	-	21,333	72,891
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/15/2029	0.63	10514	31,542	42,056	42,056	42,056	17,523	-	42,056	143,691
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	12-05-2029	0.59	33660	100,980	134,640	134,640	134,640	67,320	-	134,640	471,240
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	01-05-2030	0.59	13563	40,689	54,253	54,253	54,253	31,647	-	54,252	194,406
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	2/15/2030	0.56	7754	23,263	31,017	31,017	31,017	20,678	-	31,017	113,729
76.160.392-7	Inversalud del Elqui S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	04-05-2030	0.58	7973	23,919	31,892	31,892	31,892	26,577	-	31,892	122,253
76.160.392-7	Inversalud del Elqui S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	4/26/2030	0.59	1735	5,206	6,942	6,942	6,942	5,785	-	6,941	26,611
76.160.392-7	Inversalud del Elqui S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	5/16/2030	0.60	10874	32,623	43,497	43,497	43,497	39,873	-	43,497	170,364
76.160.392-7	Inversalud del Elqui S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	5/28/2030	0.60	10171	30,513	40,683	40,683	40,683	37,293	-	40,684	159,342
96.567.920-0	Clinica Magallanes SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	3/21/2027	0.18	802	2,138	-	-	-	-	-	2,940	-
96.567.920-0	Clinica Magallanes SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	6/23/2027	0.23	2650	7,950	-	-	-	-	-	10,600	-
96.567.920-0	Clinica Magallanes SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	12-08-2027	0.25	1730	5,190	1,153	-	-	-	-	6,920	1,153
96.567.920-0	Clinica Magallanes SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	06-09-2028	0.45	1479	4,438	1,973	-	-	-	-	5,917	1,973
76.296.601-8	Inversalud Magallanes S.A	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/16/2028	0.61	5834	17,503	23,339	23,338	3,890	-	-	23,337	50,567
76.296.601-8	Inversalud Magallanes S.A	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/30/2028	0.60	2482	7,445	9,927	9,927	9,927	827	-	9,927	30,608
76.296.601-8	Inversalud Magallanes S.A	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/15/2029	0.48	7794	23,383	31,177	31,177	31,177	12,991	-	31,177	106,522
76.296.601-8	Inversalud Magallanes S.A	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/15/2029	0.50	6936	20,808	27,743	27,743	27,743	11,560	-	27,744	94,789
76.296.601-8	Inversalud Magallanes S.A	97.004.000-5	Banco de Chile	Ch$ non-adjustable	2/15/2025	0.62	4826	14,477	19,303	19,303	19,303	12,868	-	19,303	70,777
76.296.601-8	Inversalud Magallanes S.A	97.018.000-1	Scotiabank	Ch$ non-adjustable	4/18/2030	0.60	2441	7,324	9,765	9,765	9,765	8,137	-	9,765	37,432
76.296.601-8	Inversalud Magallanes S.A	97.018.000-1	Scotiabank	Ch$ non-adjustable	05-04-2030	0.58	14283	42,849	57,132	57,132	57,132	52,371	-	57,132	223,767
96.598.850-5	Clínica Iquique S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	3/21/2027	0.36	5993	17,978	17,978	-	-	-	-	23,971	17,978
96.598.850-5	Clínica Iquique S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/23/2027	0.36	1831	5,492	7,323	-	-	-	-	7,323	7,323
96.598.850-5	Clínica Iquique S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	12-08-2027	0.66	18001	54,002	72,002	36,001	-	-	-	72,003	108,003
96.598.850-5	Clínica Iquique S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	06-09-2028	0.70	669	2,006	2,674	2,674	-	-	-	2,675	5,348
96.598.850-5	Clínica Iquique S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/16/2028	0.70	2381	7,143	9,525	9,525	-	-	-	9,524	19,050
96.598.850-5	Clínica Iquique S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/30/2028	0.69	7592	22,776	30,368	30,368	-	-	-	30,368	60,736
96.598.850-5	Clínica Iquique S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/19/2028	0.73	3832	11,496	15,329	15,329	6,387	-	-	15,328	37,045
96.598.850-5	Clínica Iquique S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/22/2029	0.58	16074	48,222	64,297	64,297	37,506	-	-	64,296	166,100
96.598.850-5	Clínica Iquique S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	10-05-2029	0.62	5892	17,676	23,568	23,568	23,568	7,856	-	23,568	78,560
96.598.850-5	Clínica Iquique S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/15/2029	0.50	9247	27,741	36,988	36,988	36,988	15,412	-	36,988	126,376
96.598.850-5	Clínica Iquique S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/15/2030	0.62	18468	55,404	73,872	73,872	73,872	43,092	-	73,872	264,708
96.598.850-5	Clínica Iquique S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	4/28/2030	0.59	17543	52,630	70,174	70,174	70,174	58,478	-	70,173	269,000
96.598.850-5	Clínica Iquique S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	05-04-2030	0.57	8129	24,388	32,518	32,518	32,518	29,808	-	32,517	127,362
96.598.850-5	Clínica Iquique S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	5/28/2030	0.57	10211	30,633	40,844	40,844	40,844	37,440	-	40,844	159,972
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	4/15/2029	0.73	2272	6,815	9,087	9,087	7,573	-	-	9,087	25,747
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	08-05-2029	0.62	1824	5,475	7,299	7,299	7,300	1,217	-	7,299	23,115
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	8/15/2029	0.73	4617	13,850	18,466	18,466	18,466	3,078	-	18,467	58,476
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	9/15/2029	0.74	34264	102,791	137,055	137,055	137,055	34,265	-	137,055	445,430
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	12-05-2029	0.74	1,312	3,937	5,250	5,250	5,250	2,625	-	5,249	18,375

(19) Other financial liabilities and lease liabilities, continued

Detail of lease liabilities as of June 30, 2025 (amounts in nominal values expressed in thousands of Chilean pesos), continued

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to to 5 years	More than 5 years	Current 06-30-2025 ThCh$	Non-Current 06-30-2025 ThCh$
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	12-05-2029	0.74	1038	3,113	4,151	4,151	4,151	2,077	-	4,151	14,530
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	01-05-2030	0.74	1731	5,192	6,923	6,923	6,923	4,038	-	6,923	24,807
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	01-05-2030	0.74	417	1,250	1,666	1,666	1,666	972	-	1,667	5,970
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	01-05-2030	0.74	1020	3,061	4,081	4,081	4,081	2,382	-	4,081	14,625
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	1/15/2030	0.74	424	1,271	1,695	1,695	1,695	989	-	1,695	6,074
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	01-05-2030	0.74	12858	38,574	51,432	51,432	51,432	42,861	-	51,432	197,157
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	1/15/2030	0.74	16120	48,359	64,479	64,479	64,479	59,107	-	64,479	252,544
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	1/15/2030	0.74	1917	5,750	7,666	7,666	7,666	7,027	-	7,667	30,025
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	5/26/2027	0.72	2743	8,229	10,057	-	-	-	-	10,972	10,057
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	04-08-2027	0.72	926	2,777	3,703	617	-	-	-	3,703	4,320
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/14/2027	0.76	1901	5,703	7,604	1,267	-	-	-	7,604	8,871
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/19/2027	0.68	5796	23,183	21,251	-	-	-	-	28,979	21,251
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	07-10-2027	0.76	5858	17,573	23,431	7,810	-	-	-	23,431	31,241
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	12-04-2027	0.72	4444	13,331	17,775	8,887	-	-	-	17,775	26,662
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	10-02-2028	0.69	2752	8,255	11,007	7,338	-	-	-	11,007	18,345
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	5/19/2028	0.83	3305	9,916	13,222	12,120	-	-	-	13,221	25,342
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	01-07-2028	0.72	282	847	1,130	1,130	94	-	-	1,129	2,354
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-07-2028	0.83	2235	6,705	8,940	8,940	744	-	-	8,940	18,624
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	01-07-2028	0.74	1635	4,905	6,540	6,540	1,090	-	-	6,540	14,170
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/18/2028	0.72	2724	8,173	10,898	10,898	1,817	-	-	10,897	23,613
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	07-09-2028	0.72	3779	11,336	15,114	15,114	3,779	-	-	15,115	34,007
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/23/2028	0.81	8802	26,405	35,207	35,207	14,670	-	-	35,207	85,084
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	08-12-2028	0.81	988	2,963	2,963	3,951	2,963	-	-	3,951	9,877
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	01-11-2029	0.74	309	928	1,237	1,237	723	-	-	1,237	3,197
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/21/2029	0.71	10289	30,867	41,155	41,155	24,007	-	-	41,156	106,317
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/30/2025	0.23	1819	-	-	-	-	-	-	1,819	-
78.040.520-1	Clinica Avansalud SpA	96.656.410-5	Bice Vida Compañia De Seguros S.A.	UF	06-10-2030	0.56	521130	1,570,560	2,094,080	2,094,080	2,094,080	2,268,587	-	2,091,690	8,550,827
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	01-09-2026	0.18	16287	21,716	-	-	-	-	-	38,003	-
78.040.520-1	Clinica Avansalud SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	05-09-2026	0.18	4694	12,517	-	-	-	-	-	17,211	-
78.040.520-1	Clinica Avansalud SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	06-08-2026	0.25	8175	24,525	2,725	-	-	-	-	32,700	2,725
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	04-01-2027	0.70	14240	42,721	52,214	-	-	-	-	56,961	52,214
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	05-09-2027	0.70	4237	12,712	16,949	-	-	-	-	16,949	16,949
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/30/2027	0.70	7595	37,973	45,568	11,392	-	-	-	45,568	56,960
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	9/28/2027	0.70	1066	3,198	4,264	1,421	-	-	-	4,264	5,685
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	10/21/2027	0.70	3386	10,158	13,544	5,644	-	-	-	13,544	19,188
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	12/23/2027	0.70	19714	59,141	78,855	45,999	-	-	-	78,855	124,854
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	4/14/2028	0.70	8016	24,048	32,063	29,391	-	-	-	32,064	61,454
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	07-06-2028	0.63	20126	60,377	80,502	80,502	13,417	-	-	80,503	174,421
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/18/2028	0.61	3637	10,911	14,548	14,548	3,637	-	-	14,548	32,733
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	10-02-2028	0.71	3230	9,690	12,920	12,920	5,383	-	-	12,920	31,223
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/16/2028	0.66	1080	3,240	4,320	4,320	2,160	-	-	4,320	10,800
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-08-2028	0.68	1861	5,583	7,444	7,444	3,722	-	-	7,444	18,610
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	12-11-2028	0.62	580	1,740	2,320	2,320	1,353	-	-	2,320	5,993
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/26/2029	0.65	15061	45,183	60,244	60,244	40,163	-	-	60,244	160,651
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	2/15/2029	0.64	4874	14,623	19,497	19,497	14,623	-	-	19,497	53,617
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	3/15/2029	0.61	13897	41,692	55,589	55,589	46,324	-	-	55,589	157,502
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	4/15/2029	0.65	6907	20,721	27,628	27,628	25,326	-	-	27,628	80,582
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	5/15/2029	0.64	36428	109,285	145,714	145,714	145,714	-	-	145,713	437,142
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	5/15/2029	0.64	5600	16,799	22,398	22,398	22,398	-	-	22,399	67,194
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	5/15/2029	0.64	10488	31,463	41,950	41,950	41,950	-	-	41,951	125,850

(19) Other financial liabilities and lease liabilities, continued

Detail of lease liabilities as of June 30, 2025 (amounts in nominal values expressed in thousands of Chilean pesos), continued

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to to 5 years	More than 5 years	Current 06-30-2025 ThCh$	Non-Current 06-30-2025 ThCh$
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	5/15/2029	0.64	1765	5,295	7,060	7,060	7,060	-	-	7,060	21,180
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	07-05-2029	0.61	7911	23,733	31,644	31,644	31,644	5,274	-	31,644	100,206
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	09-05-2029	0.62	4525	13,576	18,101	18,101	18,101	6,034	-	18,101	60,337
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	10/15/2029	0.58	4725	14,174	18,899	18,899	18,899	7,875	-	18,899	64,572
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	11-05-2029	0.61	1269	3,807	5,075	5,075	5,075	2,538	-	5,076	17,763
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	12/15/2029	0.62	12620	37,859	50,479	50,479	50,479	29,446	-	50,479	180,883
78.040.520-1	Clinica Avansalud SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	3/13/2030	0.61	2682	8,047	10,730	10,730	10,730	8,941	-	10,729	41,131
78.040.520-1	Clinica Avansalud SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	04-10-2030	0.57	10932	32,795	43,727	43,727	43,727	40,083	-	43,727	171,264
78.040.520-1	Clinica Avansalud SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	5/20/2030	0.55	7134	21,403	28,537	28,537	28,537	28,537	-	28,537	114,148
76.853.020-3	Resonancia Magnética Clínica Avansalud S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	03-10-2030	0.59	47896	143,687	191,582	191,582	191,582	159,652	-	191,583	734,398
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	7/23/2025	0.30	942	-	-	-	-	-	-	942	-
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-10-2025	0.36	3358	-	-	-	-	-	-	3,358	-
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-08-2025	0.17	6852	4,568	-	-	-	-	-	11,420	-
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-04-2026	0.55	10761	32,283	17,935	-	-	-	-	43,044	17,935
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	4/24/2027	0.74	9424	28,273	31,415	-	-	-	-	37,697	31,415
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	5/20/2027	0.70	6370	19,111	23,358	-	-	-	-	25,481	23,358
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	06-12-2027	0.75	5267	15,800	21,067	-	-	-	-	21,067	21,067
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	07-01-2027	0.69	7621	22,862	30,482	2,540	-	-	-	30,483	33,022
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	7/20/2027	0.68	6723	20,169	26,892	2,241	-	-	-	26,892	29,133
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-01-2027	0.76	6654	19,961	26,615	6,654	-	-	-	26,615	33,269
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-05-2027	0.76	2181	6,544	8,725	2,181	-	-	-	8,725	10,906
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	2/16/2028	0.69	14480	43,440	57,920	38,613	-	-	-	57,920	96,533
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	04-09-2028	0.69	7138	21,413	28,551	23,792	-	-	-	28,551	52,343
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	5/25/2028	0.69	1480	4,440	5,920	5,426	-	-	-	5,920	11,346
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/18/2028	0.69	1457	4,370	5,827	5,827	-	-	-	5,827	11,654
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/30/2028	0.69	3158	15,789	18,946	17,367	1,579	-	-	18,947	37,892
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	7/19/2028	0.69	1434	4,301	5,734	5,734	478	-	-	5,735	11,946
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-10-2028	0.69	6102	18,305	24,406	24,406	6,102	-	-	24,407	54,914
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/30/2028	0.73	1871	9,354	11,225	10,290	5,613	-	-	11,225	27,128
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	01-04-2029	0.73	2955	8,865	11,821	11,821	6,895	-	-	11,820	30,537
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/18/2029	0.71	1828	5,483	7,311	7,311	4,265	-	-	7,311	18,887
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/18/2029	0.72	18340	55,020	73,360	73,360	42,793	-	-	73,360	189,513
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	2/22/2029	0.78	5509	16,528	22,037	22,037	14,691	-	-	22,037	58,765
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	03-01-2029	0.78	22864	68,591	91,455	91,455	68,591	-	-	91,455	251,501
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	07-02-2026	0.23	8397	25,190	2,799	-	-	-	-	33,587	2,799
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	7/15/2026	0.26	1355	4,066	452	-	-	-	-	5,421	452
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	6/17/2026	0.23	4312	12,937	-	-	-	-	-	17,249	-
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	8/22/2026	0.33	6593	19,779	4,395	-	-	-	-	26,372	4,395
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	07-03-2026	0.24	4374	13,121	1,458	-	-	-	-	17,495	1,458
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	10-03-2026	0.42	7106	21,319	7,106	-	-	-	-	28,425	7,106
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	09-02-2026	0.32	7006	21,017	9,341	-	-	-	-	28,023	9,341
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	10-03-2026	0.42	7425	22,274	9,899	-	-	-	-	29,699	9,899
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	04-11-2027	0.59	90521	271,564	301,737	-	-	-	-	362,085	301,737
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	03-04-2030	0.50	3745	11,235	14,980	14,980	14,980	13,731	-	14,980	58,671
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	04-04-2030	0.50	6256	18,768	25,024	25,024	25,024	22,938	-	25,024	98,010
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	05-08-2030	0.50	7816	23,448	31,264	31,264	31,264	31,264	-	31,264	125,056
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	4/28/2030	0.57	14764	44,293	59,057	59,057	59,057	54,136	-	59,057	231,307
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	6/20/2030	0.55	6840	20,520	27,360	27,360	27,360	27,360	2,280	27,360	111,720
78.053.560-1	Servicios Medicos Tabancura SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	04-05-2029	0.74	26827	80,482	107,309	107,309	89,424	-	-	107,309	304,042
78.053.560-1	Servicios Medicos Tabancura SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	4/15/2029	0.75	11616	34,847	46,463	46,463	38,719	-	-	46,463	131,645

(19) Other financial liabilities and lease liabilities, continued

Detail of lease liabilities as of June 30, 2025 (amounts in nominal values expressed in thousands of Chilean pesos), continued

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to 5 years	More than 5 years	Current 06-30-2025 ThCh$	Non-Current 06-30-2025 ThCh$
78.053.560-1	Servicios Medicos Tabancura SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	6/15/2029	0.79	9256	27,769	37,025	37,025	37,025	-	-	37,025	111,075
78.053.560-1	Servicios Medicos Tabancura SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	6/15/2029	0.76	9660	28,979	38,638	38,638	38,638	-	-	38,639	115,914
78.053.560-1	Servicios Medicos Tabancura SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	8/15/2029	0.73	3932	11,796	15,728	15,728	15,728	2,621	-	15,728	49,805
78.053.560-1	Servicios Medicos Tabancura SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	9/15/2029	0.74	41481	124,444	165,925	165,925	165,925	41,481	-	165,925	539,256
78.053.560-1	Servicios Medicos Tabancura SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	10/15/2029	0.75	16700	50,100	66,800	66,800	66,800	22,267	-	66,800	222,667
78.053.560-1	Servicios Medicos Tabancura SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	1/15/2030	0.74	5135	15,406	20,541	20,541	20,541	11,982	-	20,541	73,605
78.053.560-1	Servicios Medicos Tabancura SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	1/15/2030	0.74	16149	48,446	64,595	64,595	64,595	37,680	-	64,595	231,465
78.053.560-1	Servicios Medicos Tabancura SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	2/15/2030	0.74	900	2,700	3,600	3,600	3,600	2,400	-	3,600	13,200
96.885.930-7	Clinica Bicentenario SpA	99.301.000-6	Seguros Vida Security Prevision S.A.	UF	07-05-2037	0.43	465601	1,382,763	1,810,508	1,771,928	1,732,609	1,692,538	10,978,373	1,848,364	17,985,956
96.885.930-7	Clinica Bicentenario SpA	96.656.410-5	Bice Vida Cia De Seguros S.A.	UF	07-05-2037	0.43	465601	1,382,763	1,810,508	1,771,928	1,732,609	1,692,538	10,978,373	1,848,364	17,985,956
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	25-04-2027	0.76	6678	20,035	22,261	-	-	-	-	26,713	22,261
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	05-01-2027	0.70	4043	12,129	14,824	-	-	-	-	16,172	14,824
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	05-11-2027	0.71	9337	28,010	34,235	-	-	-	-	37,347	34,235
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	06-09-2027	0.74	1575	4,725	6,300	-	-	-	-	6,300	6,300
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	13-06-2027	0.75	2224	6,672	8,896	-	-	-	-	8,896	8,896
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	19-08-2027	0.70	15833	47,499	63,332	10,555	-	-	-	63,332	73,887
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	13-11-2027	0.79	43451	130,353	173,804	72,418	-	-	-	173,804	246,222
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	21-11-2027	0.77	5151	15,454	20,605	8,585	-	-	-	20,605	29,190
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	05-06-2028	0.68	5349	16,046	21,395	19,612	-	-	-	21,395	41,007
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	07-06-2028	0.69	2460	7,381	9,842	9,842	820	-	-	9,841	20,504
96.885.930-7	Clinica Bicentenario SpA	97.006.000-6	Banco de Crédito e Inversiones	Ch$ non-adjustable	15-05-2029	0.65	25830	77,491	103,321	103,321	94,711	-	-	103,321	301,353
96.885.930-7	Clinica Bicentenario SpA	97.006.000-6	Banco de Crédito e Inversiones	Ch$ non-adjustable	15-07-2029	0.61	2478	7,434	9,912	9,912	9,912	826	-	9,912	30,562
96.885.930-7	Clinica Bicentenario SpA	97.006.000-6	Banco de Crédito e Inversiones	Ch$ non-adjustable	15-08-2029	0.62	20160	60,480	80,640	80,640	80,640	13,440	-	80,640	255,360
96.885.930-7	Clinica Bicentenario SpA	97.006.000-6	Banco de Crédito e Inversiones	Ch$ non-adjustable	15-08-2029	0.62	8700	26,101	34,802	34,802	34,802	5,800	-	34,801	110,206
96.885.930-7	Clinica Bicentenario SpA	97.006.000-6	Banco de Crédito e Inversiones	Ch$ non-adjustable	15-10-2029	0.60	6523	19,569	26,092	26,092	26,092	8,697	-	26,092	86,973
96.885.930-7	Clinica Bicentenario SpA	97.006.000-6	Banco de Crédito e Inversiones	Ch$ non-adjustable	02-05-2030	0.35	8775	26,324	35,099	35,099	35,099	23,399	-	35,099	128,696
96.885.930-7	Clinica Bicentenario SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	04-10-2030	0.61	76369	229,106	305,474	305,474	305,474	254,562	-	305,475	1,170,984
96.885.930-7	Clinica Bicentenario SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	05-03-2030	0.58	10317	30,950	41,267	41,267	41,267	37,828	-	41,267	161,629
96.885.930-7	Clinica Bicentenario SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	07-11-2030	0.57	35630	106,889	142,518	142,518	142,518	142,518	11,877	142,519	581,949
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	4/30/2025	0.33	1215	-	-	-	-	-	-	1,215	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/16/2025	0.35	7438	-	-	-	-	-	-	7,438	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-11-2025	0.36	771	-	-	-	-	-	-	771	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/28/2025	0.19	2199	1,466	-	-	-	-	-	3,665	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/17/2025	0.18	1358	905	-	-	-	-	-	2,263	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-02-2025	0.23	1151	384	-	-	-	-	-	1,535	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-06-2025	0.18	703	937	-	-	-	-	-	1,640	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	10-07-2025	0.17	2864	4,773	-	-	-	-	-	7,637	-
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	01-09-2026	0.18	1491	3,977	-	-	-	-	-	5,468	-
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	02-11-2026	0.18	11415	34,244	3,805	-	-	-	-	45,659	3,805
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	5/18/2026	0.18	3284	9,853	-	-	-	-	-	13,137	-
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	7/15/2026	0.22	6830	20,490	-	-	-	-	-	27,320	-
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	6/25/2026	0.25	49242	147,725	32,828	-	-	-	-	196,967	32,828
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	06-10-2026	0.22	9909	29,728	9,909	-	-	-	-	39,637	9,909
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	08-10-2026	0.22	1322	3,966	1,322	-	-	-	-	5,288	1,322
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	09-09-2026	0.34	884	2,653	1,179	-	-	-	-	3,537	1,179
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	9/25/2026	0.38	1746	5,238	3,492	-	-	-	-	6,984	3,492
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	10/24/2026	0.47	3895	11,684	7,789	-	-	-	-	15,579	7,789
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	12-08-2026	0.56	8690	26,070	20,277	-	-	-	-	34,760	20,277
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	12-08-2026	0.56	2136	6,407	4,983	-	-	-	-	8,543	4,983
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	01-09-2027	0.55	5084	15,253	10,168	-	-	-	-	20,337	10,168

(19) Other financial liabilities and lease liabilities, continued

Detail of lease liabilities as of June 30, 2025 (amounts in nominal values expressed in thousands of Chilean pesos), continued

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to to 5 years	More than 5 years	Current 06-30-2025 ThCh$	Non-Current 06-30-2025 ThCh$
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	01-09-2027	0.56	905	2,715	1,810	-	-	-	-	3,620	1,810
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	12/15/2026	0.55	107927	323,782	323,782	-	-	-	-	431,709	323,782
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	12/22/2026	0.57	4381	13,144	14,604	-	-	-	-	17,525	14,604
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	3/24/2027	0.69	1913	5,740	6,377	-	-	-	-	7,653	6,377
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	04-01-2027	0.68	1942	5,825	7,119	-	-	-	-	7,767	7,119
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	4/28/2027	0.76	36634	109,902	146,536	-	-	-	-	146,536	146,536
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	5/25/2027	0.75	22977	68,930	91,906	-	-	-	-	91,907	91,906
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/24/2027	0.76	3435	10,304	13,739	2,290	-	-	-	13,739	16,029
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/26/2027	0.70	2641	7,922	10,563	4,401	-	-	-	10,563	14,964
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	08-12-2027	0.69	8235	24,704	32,938	13,724	-	-	-	32,939	46,662
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-05-2027	0.80	13297	39,890	53,187	22,161	-	-	-	53,187	75,348
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-05-2027	0.80	2113	6,338	8,451	4,930	-	-	-	8,451	13,381
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	11/25/2027	0.74	9573	28,718	9,573	-	-	-	-	38,291	9,573
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	01-07-2028	0.69	4064	12,193	16,258	12,193	-	-	-	16,257	28,451
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-03-2026	0.39	16987	50,960	67,947	50,960	-	-	-	67,947	118,907
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	3/13/2028	0.60	7336	22,009	29,346	26,900	-	-	-	29,345	56,246
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	3/24/2028	0.66	2521	7,562	10,082	10,082	-	-	-	10,083	20,164
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	5/19/2028	0.70	14750	44,250	59,000	59,000	-	-	-	59,000	118,000
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	06-04-2028	0.70	9478	28,434	37,912	37,912	3,159	-	-	37,912	78,983
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/22/2028	0.71	4664	13,991	18,655	18,655	1,555	-	-	18,655	38,865
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	7/20/2028	0.64	7819	23,458	31,277	31,277	5,213	-	-	31,277	67,767
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	7/29/2028	0.62	11017	33,050	44,066	44,066	11,017	-	-	44,067	99,149
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/18/2028	0.62	37890	113,669	151,559	151,559	50,520	-	-	151,559	353,638
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-09-2028	0.60	9068	27,204	36,272	36,272	15,113	-	-	36,272	87,657
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	10/22/2028	0.66	3065	9,194	12,259	12,259	5,108	-	-	12,259	29,626
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-05-2028	0.73	4233	12,699	16,932	16,932	7,055	-	-	16,932	40,919
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/24/2028	0.74	12510	37,531	50,042	50,042	25,021	-	-	50,041	125,105
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-02-2028	0.10	46625	139,876	186,501	186,501	93,251	-	-	186,501	466,253
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	12/17/2028	0.65	6383	19,150	25,534	25,534	14,895	-	-	25,533	65,963
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	12/22/2028	0.64	1196	3,588	4,783	4,783	3,986	-	-	4,784	13,552
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/19/2029	0.60	532	1,595	2,126	2,126	1,949	-	-	2,127	6,201
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	4/15/2029	0.63	2417	7,252	9,669	9,669	9,669	-	-	9,669	29,007
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	5/15/2029	0.36	550	1,651	2,201	2,201	2,201	-	-	2,201	6,603
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/15/2029	0.36	257	771	1,028	1,028	1,028	-	-	1,028	3,084
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/15/2029	0.31	1083	3,249	4,332	4,332	4,332	-	-	4,332	12,996
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/15/2029	0.39	798	2,394	3,192	3,192	3,192	266	-	3,192	9,842
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/15/2029	0.42	4255	12,766	17,022	17,022	17,022	-	-	17,021	51,066
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	7/15/2029	0.35	1446	4,337	5,783	5,783	5,783	964	-	5,783	18,313
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/15/2029	0.64	8982	26,945	35,926	35,926	35,926	5,988	-	35,927	113,766
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/15/2029	0.62	22030	66,090	88,120	88,120	88,120	29,373	-	88,120	293,733
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/15/2029	0.62	7100	21,299	28,399	28,399	28,399	7,100	-	28,399	92,297
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-05-2029	0.62	3469	10,408	13,877	13,877	13,877	4,626	-	13,877	46,257
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	9/15/2029	0.62	13855	41,565	55,420	55,420	55,420	18,473	-	55,420	184,733
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-05-2029	0.62	7074	21,221	28,294	28,294	28,294	9,431	-	28,295	94,313
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-05-2029	0.62	6678	20,035	26,713	26,713	26,713	11,130	-	26,713	91,269
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	10-05-2029	0.60	7788	23,364	31,152	31,152	31,152	10,384	-	31,152	103,840
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	9/15/2029	0.60	334	1,002	1,335	1,335	1,335	556	-	1,336	4,561
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/15/2029	0.58	704	2,111	2,815	2,815	2,815	1,173	-	2,815	9,618
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/15/2029	0.60	7861	23,582	31,443	31,443	31,443	13,101	-	31,443	107,430
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/15/2029	0.61	4011	12,034	16,045	16,045	9,360	-	-	16,045	41,450

(19) Other financial liabilities and lease liabilities, continued

Detail of lease liabilities as of June 30, 2025 (amounts in nominal values expressed in thousands of Chilean pesos), continued

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to to 5 years	More than 5 years	Current 06-30-2025 ThCh$	Non-Current 06-30-2025 ThCh$
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/15/2029	0.60	15323	45,969	61,292	61,292	61,292	40,861	-	61,292	224,737
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	10/15/2029	0.60	3565	10,696	14,261	14,261	14,261	10,696	-	14,261	53,479
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	2/15/2030	0.62	51397	154,192	205,589	205,589	205,589	154,192	-	205,589	770,959
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	3/15/2030	0.63	50793	152,378	203,171	203,171	203,171	152,378	-	203,171	761,891
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	03-05-2030	0.63	40996	122,988	163,983	163,983	163,983	122,988	-	163,984	614,937
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	03-05-2030	0.63	15962	47,887	63,849	63,849	63,849	47,887	-	63,849	239,434
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	3/14/2030	0.61	1144	3,432	4,575	4,575	4,575	3,813	-	4,576	17,538
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	3/14/2030	0.61	2175	6,525	8,701	8,701	8,701	7,250	-	8,700	33,353
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	4/13/2030	0.61	1764	5,291	7,055	7,055	7,055	6,467	-	7,055	27,632
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	4/13/2030	0.61	40258	120,774	161,032	161,032	174,452	134,194	-	161,032	630,710
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	5/16/2030	0.40	8018	24,053	32,071	32,071	32,071	29,398	-	32,071	125,611
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	5/28/2030	0.40	4913	14,739	19,652	19,652	19,652	18,014	-	19,652	76,970
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	06-05-2030	0.40	13200	39,601	52,801	52,801	52,801	52,801	-	52,801	211,204
76.025.069-4	Inversiones Millacura S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	6/19/2030	0.40	2015	6,046	8,061	8,061	8,061	8,061	-	8,061	32,244
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	6/19/2030	0.40	2465	7,396	9,861	9,861	9,861	9,861	-	9,861	39,444
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	07-01-2030	0.40	5563	16,690	22,254	22,254	22,254	24,108	-	22,253	90,870
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	06-01-2030	0.42	4474	13,421	17,894	17,894	17,894	19,385	-	17,895	73,067
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	07-10-2030	0.41	2302	6,905	9,207	9,207	9,207	9,975	-	9,207	37,596
76.110.809-3	Arauco Salud Ltda.	94.627.000-8	Parque Arauco	UF	08-01-2028	0.25	291003	873,009	1,164,012	1,164,012	194,002	-	-	1,164,012	2,522,026
76.020.458-7	Empresas Red Salud S.A.	76.948.367- 5	Renta Nueva Santa Maria SpA	UF	10-01-2027	0.25	44143	132,431	176,575	73,573	-	-	-	176,574	250,148
76.181.326-9	Onco Comercial Spa	76.485.410-1	Inversiones Millenia Limitada	UF	12-01-2028	0.25	6008	18,024	24,031	24,031	12,016	-	-	24,032	60,078
76.411.758-1	Ti Red Spa	76.810.547-2	Renta Nueva Santa Maria Spa	UF	07-01-2028	0.25	32027	96,080	128,106	128,106	21,017	-	-	128,107	277,229
76.411.758-1	Ti Red Spa	96.927.570-8	Los Peumos SA	UF	10-01-2025	1.92	12036	8,024	-	-	-	-	-	20,060	-
78.918.290-6	Clinica de Salud Integral S.A.	88.963.400-6	Sociedad Inmobiliaria San Francisco Spa	Ch$ non-adjustable	12-05-2029	0.68	12758	38,275	51,033	51,033	51,033	25,517	-	51,033	178,616
78.918.290-6	Clinica de Salud Integral S.A.	5.046.498-9	Limbana Araya Torrealba	Ch$ non-adjustable	12-05-2034	0.71	1622	4,867	6,489	6,489	6,489	6,489	29,199	6,489	55,155
78.918.290-6	Clinica de Salud Integral S.A.	96.600.720-6	Asesorias e Inversiones el Cobre S.A.	UF	01-01-2030	0.68	2112	6,337	8,449	8,449	8,449	4,928	-	8,449	30,275
76.137.682-9	Inversalud Temuco S.A.	96.959.460-9	Inmobiliaria e Inversiones Río Manso S.A.	UF	6/28/2030	0.30	18966	63,821	74,114	75,864	75,864	75,864	-	82,787	301,706
99.533.790-8	Clincia Regional del Elqui S.p.A.	96.589.030-0	Inmobiliaria y Comercial Los Balcones S.A.	UF	06-05-2032	0.37	4069	18,306	25,527	26,804	28,146	29,554	66,345	22,375	176,376
99.533.790-8	Clincia Regional del Elqui S.p.A.	76.498.520-6	Inversiones Paluma Uno Limitada	UF	05-05-2025	0.43	6598	20,450	34,304	34,304	34,304	34,304	165,799	27,048	303,015
96.598.850-5	Clínica Iquique	77.658.386-3	Import Export Luciano Ltda.	Ch$ non-adjustable	12-04-2033	,	6000	13,500	18,000	18,000	18,000	18,000	63,000	19,500	135,000
96.598.850-5	Clínica Iquique	18.263.730-0	Cristian Gutierrez	Ch$ non-adjustable	12-04-2033	0.70	1500	3,375	4,500	4,500	4,500	4,500	18,000	4,875	36,000
99.577.240-k	Inversalud Valparaiso SPA	25.258.981-3	Henry Paredes Plaza	Ch$ non-adjustable	18-12-2026	0.79	2940	8,820	6,860	-	-	-	-	11,760	6,860
99.568.720-8	Clinica Valparaiso	76.295.449-4	Inmobiliaria e Inversiones Puelle Leiva Ltda	Ch$ non-adjustable	06-01-2034	0.84	8072	24,115	32,287	32,287	32,287	32,287	131,839	32,187	260,987
99.577.240-k	Inversalud Valparaiso SPA	78.621.430-0	Administradora Los Lagos Ltda.	UF	23-04-2034	0.52	2227	6,682	8,909	8,909	8,909	8,909	34,895	8,909	70,531
78.040.520-1	Clinica Avansalud SpA	76.217.980-6	Inversiones Rodriguez Del Rio Ltda.	UF	04-05-2029	0.40	7304	21,911	29,215	29,215	24,346	-	-	29,215	82,776
78.040.520-1	Clinica Avansalud SpA	77.140.610-6	Inversiones y Rentas Talcarahue Limitada	UF	12-01-2026	0.25	11781	35,344	23,563	-	-	-	-	47,125	23,563
96.942.400-2	Megasalud S.p.A.	76.409.851-k	Estacionamientos Central Parking System Chile S.A.	Ch$ non-adjustable	10-01-2030	0.48	1133	3,399	4,532	4,532	4,532	4,532	1,511	4,532	19,639
96.942.400-2	Megasalud S.p.A.	76.026.098-3	Inmobiliaria Junio 2008 SpA	UF	08-01-2027	0.25	57075	171,224	228,299	38,050	-	-	-	228,299	266,349
96.942.400-2	Megasalud S.p.A.	76.606.581-3	SB Inversiones Ltda	UF	06-01-2028	0.25	21911	65,733	87,644	87,644	-	-	-	87,644	175,288
96.942.400-2	Megasalud S.p.A.	13.890.101-7	Claudia Arnold	UF	01-01-2033	0.25	42220	126,660	168,880	189,990	211,100	211,100	545,341	168,880	1,326,411
96.942.400-2	Megasalud S.p.A.	76.107.304-4	Inmobiliaria CR S.A	UF	11-01-2029	0.25	23560	70,681	94,241	94,241	94,241	39,267	-	94,241	321,990
96.942.400-2	Megasalud S.p.A.	84.863.700-9	Inmobiliaria Santander	UF	06-01-2029	0.25	31241	93,723	124,964	128,105	128,733	-	-	124,964	381,802
96.942.400-2	Megasalud S.p.A.	94.360.000-7	Inmobiliaria Comercial Arlupi S.A.	UF	08-01-2029	0.25	12741	38,224	50,966	52,323	53,001	8,834	-	50,965	165,124
96.942.400-2	Megasalud S.p.A.	77.671.310-4	Yunu Limitada	UF	09-01-2030	0.25	25810	77,431	103,241	103,241	103,241	103,241	25,810	103,241	438,774
96.942.400-2	Megasalud S.p.A.	76.453.699-1	Comercial e Inmobiliaria Teresa Albasini EIRL	UF	11-01-2028	0.25	25916	77,749	103,665	103,665	43,194	-	-	103,665	250,524
96.942.400-2	Megasalud S.p.A.	79.573.980-4	Inmobiliaria Arauco Ltda.	UF	11-01-2029	0.25	84817	254,451	339,267	339,267	339,267	141,361	-	339,268	1,159,162
96.942.400-2	Megasalud S.p.A.	76.168.695-k	Inversiones Alfecomar	UF	10-01-2028	0.25	56343	169,029	225,373	225,373	75,124	-	-	225,372	525,870
96.942.400-2	Megasalud S.p.A.	76.710.170-8	Malsch Compañía Limitada	UF	05-01-2027	0.25	41230	123,691	151,178	-	-	-	-	164,921	151,178
96.942.400-2	Megasalud S.p.A.	76.161.943-8	Inmobiliaria Nueva Santa Maria	UF	09-01-2027	0.25	80755	242,265	323,020	80,755	-	-	-	323,020	403,775
96.942.400-2	Megasalud S.p.A.	7.767.279-0	Jorge Marcelo Parra Marzolo	UF	08-01-2031	0.25	35223	109,202	145,602	145,602	151,492	152,670	178,115	144,425	773,481

(19) Other financial liabilities and lease liabilities, continued

Detail of lease liabilities as of June 30, 2025 (amounts in nominal values expressed in thousands of Chilean pesos), continued

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to to 5 years	More than 5 years	Current 06-30-2025 ThCh$	Non-Current 06-30-2025 ThCh$
96.942.400-2	Megasalud S.p.A.	76.572.315-9	Antartica Servicios Financeros Ltda.	UF	01-01-2030	0.25	8918	26,753	35,670	35,670	35,670	20,808	-	35,671	127,818
96.942.400-2	Megasalud S.p.A.	83.040.000-1	Textiles Panters SPA	UF	02-01-2032	0.25	23376	70,129	93,506	93,506	93,506	93,506	155,843	93,505	529,867
96.942.400-2	Megasalud S.p.A.	76.024.245-4	Inversiones DMO Ltda.	UF	03-01-2031	0.25	18848	56,545	75,393	75,393	75,393	75,393	56,545	75,393	358,117
96.942.400-2	Megasalud S.p.A.	76.368.834-8	MBI SpA	UF	02-01-2022	0.25	87109	261,328	354,246	365,862	365,862	371,960	1,293,319	348,437	2,751,249
96.942.400-2	Megasalud S.p.A.	76.368.834-8	MBI SpA	UF	10-01-2033	0.25	6031	18,094	24,126	24,503	24,880	24,880	85,068	24,125	183,457
96.942.400-2	Megasalud S.p.A.	76.421.742-k	Constructora e Inmobiliaria Resea Limitada	UF	05-01-2032	0.25	20050	60,730	87,173	87,173	87,173	87,173	167,081	80,780	515,773
96.942.400-2	Megasalud S.p.A.	96.656.410-5	Bice Vida Compañía de Seguros S.A.	UF	06-01-2037	0.25	15140	46,447	72,895	72,895	72,895	72,895	510,268	61,587	801,848
96.942.400-2	Megasalud S.p.A.	70.016.160-9	CCAF La Araucana	UF	11-01-2032	0.25	21738	65,214	86,951	86,951	86,951	86,951	202,887	86,952	550,691
96.942.400-2	Megasalud S.p.A.	77.868.390-3	Sociedad de Inversiones Calafquén (Quilpué)	UF	12-01-2025	0.25	20380	20,380	-	-	-	-	-	40,760	-
96.942.400-2	Megasalud S.p.A.	76.018.468-3	Inversiones Parque Arauco Dos S.A.	UF	08-01-2033	0.25	83874	251,623	335,498	335,498	335,498	335,498	1,062,410	335,497	2,404,402
96.942.400-2	Megasalud S.p.A.	77.223.437-6	Inmobiliaria Machali	UF	02-01-2036	0.25	27510	82,531	110,041	110,041	110,041	110,041	623,568	110,041	1,063,732
96.942.400-2	Megasalud S.p.A.	11.919.702-3	Fredy Martins Wersikowsky Azocar	Ch$ non-adjustable	04-01-2029	0.25	4248	12,745	16,993	16,993	14,161	-	-	16,993	48,147
96.942.400-2	Megasalud S.p.A.	76.761.579-9	Inversiones Padre Hurtado SpA	UF	04-01-2035	0.25	6500	19,920	29,076	31,872	31,872	31,872	154,049	26,420	278,741
96.942.400-2	Megasalud S.p.A.	76.248.585-0	Mersan S.A.	UF	02-01-2028	0.25	37850	113,549	151,398	113,549	-	-	-	151,399	264,947
96.942.400-2	Megasalud S.p.A.	76.926.678-2	Inversiones Chamisero II SpA	UF	04-01-2035	0.25	6189	18,568	24,757	24,757	24,757	24,757	121,722	24,757	220,750
96.856.780-2	Isapre Consalud S.A.	88.754.600-2	Inmobiliaria Avilés Ltda.	U.F.	31-12-2025	0.60	99761	133,014	-	-	-	-	-	232,775	-
96.856.780-2	Isapre Consalud S.A.	4.199.982-9	Inversiones Villarrica Ltda.	U.F.	31-12-2025	0.60	22214	29,619	-	-	-	-	-	51,833	-
96.856.780-2	Isapre Consalud S.A.	76.320.415-4	Antártica Servicios Financiertos Ltda.	U.F.	31-12-2025	0.60	10133	13,510	-	-	-	-	-	23,643	-
96.856.780-2	Isapre Consalud S.A.	6.528.879-6	Sociedad Inmobiliaria Río Iregua	U.F.	31-12-2025	0.60	6058	8,078	-	-	-	-	-	14,136	-
96.856.780-2	Isapre Consalud S.A.	78.789.980-3	Anbor Inversiones Ltda.	U.F.	31-12-2025	0.60	6058	8,078	-	-	-	-	-	14,136	-
96.856.780-2	Isapre Consalud S.A.	13.141.238-k	Angélica Cuevas Palominos	U.F.	31-12-2025	0.60	10952	14,603	-	-	-	-	-	25,555	-
96.856.780-2	Isapre Consalud S.A.	77.393.466-5	Inmobiliaria Paraverde SpA	U.F.	31-12-2025	0.60	15990	21,320	-	-	-	-	-	37,310	-
96.856.780-2	Isapre Consalud S.A.	5.759.610-4	Santiago Patricio Hendriksen Fuster	U.F.	31-12-2025	0.60	2806	3,741	-	-	-	-	-	6,547	-
96.856.780-2	Isapre Consalud S.A.	7.967.713-2	Sergio Cailly Aracena	U.F.	31-12-2025	0.60	13126	17,502	-	-	-	-	-	30,628	-
96.856.780-2	Isapre Consalud S.A.	76.427.028-2	Sara Martínez Mondelo	U.F.	31-12-2025	0.60	2252	3,002	-	-	-	-	-	5,254	-
96.856.780-2	Isapre Consalud S.A.	4.410.776-7	Ramón Enrique Mellado Muñoz	U.F.	31-12-2025	0.60	5109	6,812	-	-	-	-	-	11,921	-
96.856.780-2	Isapre Consalud S.A.	76.031.071-9	Salcobrand S.A.	U.F.	31-12-2025	0.60	7380	9,840	-	-	-	-	-	17,220	-
96.856.780-2	Isapre Consalud S.A.	76.205.190-7	Jorge Suñer Alvarellos y Cía.	U.F.	31-12-2025	0.60	18680	24,907	-	-	-	-	-	43,587	-
96.856.780-2	Isapre Consalud S.A.	76.459.770-2	Inmobiliaria Perla de Lourdes Ltda.	U.F.	31-12-2025	0.60	11107	14,809	-	-	-	-	-	25,916	-
96.856.780-2	Isapre Consalud S.A.	6.805.758-2	Arnaldo Carametro Crocco	U.F.	31-12-2025	0.60	1355	1,807	-	-	-	-	-	3,162	-
96.856.780-2	Isapre Consalud S.A.	78.423.420-7	Inversiones e Inmobiliaria Deika Ltda.	U.F.	31-12-2025	0.60	9088	12,117	-	-	-	-	-	21,205	-
96.856.780-2	Isapre Consalud S.A.	99.587.790-2	Inmobiliaria Domingo Santa María S.A.	U.F.	31-12-2025	0.60	15146	20,194	-	-	-	-	-	35,340	-
96.856.780-2	Isapre Consalud S.A.	76.620.855-k	Inmobiliaria e Inversiones Ferkal Ltda.	U.F.	31-12-2025	0.60	10097	13,463	-	-	-	-	-	23,560	-
96.856.780-2	Isapre Consalud S.A.	76.003.016-3	Inmobiliaria Los Toros S.A.	U.F.	31-12-2025	0.60	16600	22,133	-	-	-	-	-	38,733	-
96.856.780-2	Isapre Consalud S.A.	76.489.841-9	Clínica de Puerto Varas SpA	U.F.	31-12-2025	0.60	1111	1,481	-	-	-	-	-	2,592	-
96.856.780-2	Isapre Consalud S.A.	78.489.970-5	Propiedades A Y M Ltda.	U.F.	31-12-2025	0.60	1111	1,481	-	-	-	-	-	2,592	-
96.856.780-2	Isapre Consalud S.A.	5.979.397-7	Marta Otero Marín	U.F.	31-12-2025	0.60	2019	2,693	-	-	-	-	-	4,712	-
96.856.780-2	Isapre Consalud S.A.	96.600.850-4	Servisalud S.A	U.F.	31-12-2025	0.60	959	1,279	-	-	-	-	-	2,238	-
96.856.780-2	Isapre Consalud S.A.	96.656.410-5	BICE Vida Cía.de Seguros S.A.	U.F.	31-12-2025	0.60	149063	198,750	-	-	-	-	-	347,813	-
96.856.780-2	Isapre Consalud S.A.	76.005.001-6	BUPA Chile S.A.	U.F.	31-12-2025	0.60	2221	2,962	-	-	-	-	-	5,183	-
96.856.780-2	Isapre Consalud S.A.	4.890.561-7	Luis Loyola Guerra	U.F.	31-12-2025	0.60	2726	3,635	-	-	-	-	-	6,361	-
96.856.780-2	Isapre Consalud S.A.	86.744.400-9	Inversiones Carusso S.A.	U.F.	31-12-2025	0.60	8037	10,717	-	-	-	-	-	18,754	-
96.856.780-2	Isapre Consalud S.A.	76.387.790-6	Sociedad Inmobiliaria Las Mariposas Ltda.	U.F.	31-12-2025	0.60	14136	18,848	-	-	-	-	-	32,984	-
96.856.780-2	Isapre Consalud S.A.	76.483.691-k	Rentas Retail SpA	U.F.	31-12-2025	0.60	4170	5,560	-	-	-	-	-	9,730	-
96.856.780-2	Isapre Consalud S.A.	4.847.705-4	Joseph Abouserhal Salomón	U.F.	31-12-2025	0.60	2807	3,743	-	-	-	-	-	6,550	-
96.856.780-2	Isapre Consalud S.A.	78.943.200-7	Inversiones Sammiz Limitada	U.F.	31-12-2025	0.60	18175	24,233	-	-	-	-	-	42,408	-
96.856.780-2	Isapre Consalud S.A.	88.754.600-2	Sociedad de Inversiones Big Sky SpA	U.F.	31-12-2026	0.60	11545	20,190	37,533	-	-	-	-	31,735	37,533
96.856.780-2	Inmobiliaria ILC SpA	76.246.242-7	Inversiones Vis Ltda.	UF	07-05-2027	0.29	93280	281,705	352,288					374,985	352,288
96.856.780-2	Inmobiliaria ILC SpA	76.257.293-1	Inversiones Splitwerdau Ltda.	UF	01-02-2037	0.33	45178	135,534	180,712	180,712	180,712	180,712	1,204,745	180,712	1,927,593
							6,423,761	18,254,319	22,155,381	18,588,089	15,094,877	11,149,887	28,871,683	24,678,080	95,859,917

(19) Other financial liabilities and lease liabilities, continued

Detail of lease liabilities as of December 31, 2024 (amounts in nominal values expressed in thousands of Chilean pesos), continued

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to 5 years	More than 5 years	Current 12-31-2024 ThCh$	Non-Current 12-31-2024 ThCh$
76.181.326-9	Oncored SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	12/25/2026	0.25	102,918	308,755	377,367	-	-	-	-	411,673	377,367
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	76.618.534-7	Scotiabank	Ch$ non-adjustable	30-07-2026	0.38	6,215	18,645	14,502	-	-	-	-	24,860	14,502
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	Ch$ non-adjustable	15-07-2027	0.21	18,597	55,792	74,390	43,394	-	-	-	74,389	117,784
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	Ch$ non-adjustable	18-09-2027	0.69	1,439	4,317	5,756	4,317	-	-	-	5,756	10,073
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	Ch$ non-adjustable	21-12-2027	0.67	39,558	118,675	158,233	158,233	-	-	-	158,233	316,466
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	Ch$ non-adjustable	23-03-2028	0.85	8,518	25,554	34,072	34,072	8,518	-	-	34,072	76,662
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	Ch$ non-adjustable	23-03-2028	0.85	7,656	22,969	30,625	30,625	7,656	-	-	30,625	68,906
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	Ch$ non-adjustable	18-08-2028	0.62	565	1,695	2,260	2,260	1,507	-	-	2,260	6,027
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	Ch$ non-adjustable	17-09-2028	0.61	1,950	5,850	7,800	7,800	5,850	-	-	7,800	21,450
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.006.000-6	BCI bank	Ch$ non-adjustable	17-09-2028	0.69	3,584	10,752	14,336	14,336	14,336	4,779	-	14,336	47,787
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.006.000-6	BCI bank	Ch$ non-adjustable	15-06-2029	0.67	4,408	13,223	17,631	17,631	17,631	8,816	-	17,631	61,709
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.006.000-6	BCI bank	Ch$ non-adjustable	15-09-2029	0.65	5,607	16,821	22,428	22,428	22,428	16,821	-	22,428	84,105
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.006.000-6	BCI bank	Ch$ non-adjustable	15-09-2029	0.66	9,579	28,736	38,315	38,315	38,315	28,736	-	38,315	143,681
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.006.000-6	BCI bank	Ch$ non-adjustable	15-11-2029	0.65	13,170	39,511	52,681	52,681	52,681	48,291	-	52,681	206,334
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	01-11-2025	0.43	1,471	-1	-	-	-	-	-	1,470	-
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/17/2025	0.65	3,035	5,059	-	-	-	-	-	8,094	-
76.137.682-9	Inversalud Temuco S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	05-10-2026	0.18	581	1,743	968	-	-	-1	-	2,324	967
76.137.682-9	Inversalud Temuco S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	05-10-2026	0.18	5,988	17,963	9,980	-	-	-	-	23,951	9,980
76.137.682-9	Inversalud Temuco S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	09-12-2026	0.60	5,220	15,659	15,659	-	-	1	-	20,879	15,660
76.137.682-9	Inversalud Temuco S.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	01-06-2027	0.60	5,891	17,673	23,564	1,964	-	-	-	23,564	25,528
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/22/2027	0.65	10,786	32,358	43,143	28,762	-	-	-	43,144	71,905
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	10/22/2027	0.65	5,511	16,532	22,043	18,369	-	-	-	22,043	40,412
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	10/29/2027	0.72	3,263	9,788	13,050	10,875	-	-	-	13,051	23,925
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	7/28/2028	1.13	5,425	16,275	21,700	21,700	12,659	1	-	21,700	56,060
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-05-2028	0.60	1,893	5,678	7,570	7,570	6,939	-1	-	7,571	22,078
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/19/2029	0.47	8,720	26,161	34,881	34,881	34,881	2,907	-	34,881	107,550
76.137.682-9	Inversalud Temuco S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	6/15/2029	1.26	31,862	95,587	127,450	127,450	127,450	63,724	-	127,449	446,074
76.137.682-9	Inversalud Temuco S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	8/15/2029	1.23	2,031	6,092	8,123	8,123	8,123	5,414	-	8,123	29,783
76.137.682-9	Inversalud Temuco S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	9/15/2029	1.24	10,763	32,290	43,053	43,053	43,053	32,289	-	43,053	161,448
76.137.682-9	Inversalud Temuco S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	11-05-2029	1.27	11,775	35,326	47,101	47,101	47,101	43,175	-	47,101	184,478
76.137.682-9	Inversalud Temuco S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	11/15/2029	1.25	8,946	26,837	35,783	35,783	35,783	32,800	-	35,783	140,149
76.137.682-9	Inversalud Temuco S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	12/15/2029	1.29	327	981	1,307	1,307	1,307	1,306	-	1,308	5,227
76.137.682-9	Inversalud Temuco S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	12/15/2029	1.29	770	2,309	3,078	3,078	3,078	3,077	-	3,079	12,311
76.137.682-9	Inversalud Temuco S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	12/15/2029	1.29	1,705	5,114	6,819	6,819	6,819	6,818	-	6,819	27,275
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	03-03-2025	0.35	8,921	-	-	-	-	-	-	8,921	-
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	3/18/2025	0.19	4,213	-	-	-	-	-	-	4,213	-
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	3/19/2025	0.37	31,041	-	-	-	-	-	-	31,041	-
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/28/2025	0.37	4,265	3,199	-	-	-	-	-	7,464	-
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-01-2026	0.18	15,039	45,117	5,014	-	-	-	-	60,156	5,014
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	05-01-2027	0.18	577	1,732	2,310	962	-	-	-	2,309	3,272
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	07-01-2027	0.67	1,786	5,359	7,145	4,169	-	-	-	7,145	11,314
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-04-2027	0.73	3,460	10,379	13,838	10,378	-	-	-	13,839	24,216
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-10-2027	0.76	4,789	14,366	19,155	14,366	-	-	-	19,155	33,521
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/17/2027	0.76	705	2,116	2,821	2,585	-	-	-	2,821	5,406
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	02-11-2028	0.70	9,578	28,734	38,313	38,313	6,385	-	-	38,312	83,011
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	03-02-2028	0.63	6,615	19,846	26,462	26,462	6,616	-	-	26,461	59,540
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	03-08-2028	0.66	2,200	6,599	8,798	8,798	2,200	-	-	8,799	19,796
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	03-10-2028	0.69	7,117	21,351	28,468	28,468	7,116	-	-	28,468	64,052
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	19-05-2028	0.67	3,773	11,319	15,091	15,091	6,289	-	-	15,092	36,471
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/25/2028	0.68	5,207	15,622	20,829	20,829	10,415	-	-	20,829	52,073
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	10/14/2028	0.64	6,182	18,545	24,726	24,726	20,607	-	-	24,727	70,059
76.160.392-7	Inversalud del Elqui S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	7/15/2029	0.61	1,781	5,343	7,124	7,124	7,124	4,157	-	7,124	25,529

(19) Other financial liabilities and lease liabilities, continued

Detail of lease liabilities as of December 31, 2024 (amounts in nominal values expressed in thousands of Chilean pesos), continued

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to to 5 years	More than 5 years	Current 12-31-2024 ThCh$	Non-Current 12-31-2024 ThCh$
76.160.392-7	Inversalud del Elqui S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	6/15/2029	0.66	4,736	14,208	18,945	18,945	18,945	9,473	-	18,944	66,308
76.160.392-7	Inversalud del Elqui S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	5/15/2029	0.63	3,184	9,552	12,736	12,736	12,736	5,308	-	12,736	43,516
76.160.392-7	Inversalud del Elqui S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	15-08-2029	0.61	6,569	19,708	26,277	26,277	26,277	17,520	-	26,277	96,351
76.160.392-7	Inversalud del Elqui S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	15-08-2029	0.61	22,839	68,518	91,358	91,358	91,358	60,905	-	91,357	334,979
76.160.392-7	Inversalud del Elqui S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	11/15/2029	0.56	5,333	16,000	21,334	21,334	21,334	19,558	-	21,333	83,560
76.160.392-7	Inversalud del Elqui S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	11/15/2029	0.58	10,514	31,542	42,056	42,056	42,056	38,552	-	42,056	164,720
76.160.392-7	Inversalud del Elqui S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	12/15/2029	0.59	33,660	100,980	134,640	134,640	134,640	134,642	-	134,640	538,562
76.160.392-7	Inversalud del Elqui S.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	01-05-2030	0.60	13,563	40,689	54,253	54,253	54,253	54,253	4,521	54,252	221,533
96.567.920-0	Clinica Magallanes SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	3/21/2027	0.36	802	2,405	1,335	-	-	-	-	3,207	1,335
96.567.920-0	Clinica Magallanes SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	6/23/2027	0.36	2,650	7,950	5,299	-	-	-	-	10,600	5,299
96.567.920-0	Clinica Magallanes SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	12-08-2027	0.66	1,730	5,190	4,614	-	-	-	-	6,920	4,614
96.567.920-0	Clinica Magallanes SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	06-09-2028	0.70	1,479	4,438	4,932	-	-	-	-	5,917	4,932
76.296.601-8	Inversalud Magallanes S.A	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/16/2028	0.70	5,834	17,503	23,339	23,338	15,558	-	-	23,337	62,235
76.296.601-8	Inversalud Magallanes S.A	97.006.000-6	BCI bank	Ch$ non-adjustable	10-05-2029	0.69	2,482	7,445	9,927	9,927	9,927	5,791	-	9,927	35,572
76.296.601-8	Inversalud Magallanes S.A	97.006.000-6	BCI bank	Ch$ non-adjustable	11/15/2029	0.47	5,196	25,981	31,177	31,177	31,177	28,579	-	31,177	122,110
76.296.601-8	Inversalud Magallanes S.A	97.006.000-6	BCI bank	Ch$ non-adjustable	11/15/2029	0.48	4,624	23,120	27,743	27,743	27,743	25,431	-	27,744	108,660
96.598.850-5	Clínica Iquique	97.004.000-5	Banco de Chile	Ch$ non-adjustable	3/21/2027	0.36	5,993	17,978	23,969	5,993	-	-	-	23,971	29,962
96.598.850-5	Clínica Iquique	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/23/2027	0.36	1,831	5,492	7,322	3,661	-	-	-	7,323	10,983
96.598.850-5	Clínica Iquique	97.004.000-5	Banco de Chile	Ch$ non-adjustable	12-08-2027	0.66	18,001	54,002	72,002	72,002	-	-	-	72,003	144,004
96.598.850-5	Clínica Iquique	97.004.000-5	Banco de Chile	Ch$ non-adjustable	06-09-2028	0.70	669	2,006	2,674	2,674	1,337	-	-	2,675	6,685
96.598.850-5	Clínica Iquique	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/16/2028	0.70	2,381	7,143	9,526	9,525	4,762	-	-	9,524	23,813
96.598.850-5	Clínica Iquique	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/30/2028	0.69	7,592	22,776	30,368	30,368	15,184	-	-	30,368	75,920
96.598.850-5	Clínica Iquique	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/19/2028	0.73	3,832	11,496	15,329	15,329	14,051	-	-	15,328	44,709
96.598.850-5	Clínica Iquique	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/22/2029	0.58	16,074	48,222	64,297	64,297	64,297	5,358	-	64,296	198,249
96.598.850-5	Clínica Iquique	97.006.000-6	Banco Bci	Ch$ non-adjustable	10-05-2029	0.60	5,892	17,676	23,568	23,568	23,568	19,640	-	23,568	90,344
96.598.850-5	Clínica Iquique	97.006.000-6	Banco Bci	Ch$ non-adjustable	11/15/2029	0.48	9,247	27,741	36,988	36,988	36,988	33,906	-	36,988	144,870
96.598.850-5	Clínica Iquique	97.006.000-6	Banco Bci	Ch$ non-adjustable	1/15/2030	0.60	18,468	55,404	73,872	73,872	73,872	73,872	6,156	73,872	301,644
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	5/26/2027	0.72	2,743	8,229	10,972	4,571	-	-	-	10,972	15,543
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	04-08-2027	0.72	926	2,777	3,703	2,469	-	-	-	3,703	6,172
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/14/2027	0.76	1,901	5,703	7,604	5,069	-	-	-	7,604	12,673
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/19/2027	0.68	5,796	17,387	23,183	15,455	-	-	-	23,183	38,638
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	07-10-2027	0.76	5,858	17,573	23,431	19,526	-	-	-	23,431	42,957
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	04-12-2027	0.89	4,444	13,331	17,775	17,775	-	-	-	17,775	35,550
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	10-02-2028	0.69	2,752	8,255	11,007	11,007	1,834	-	-	11,007	23,848
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	01-07-2028	0.72	282	847	1,130	1,130	659	-	-	1,129	2,919
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	01-07-2028	0.74	1,635	4,905	6,540	6,540	4,360	-	-	6,540	17,440
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-07-2028	0.83	2,235	6,705	8,940	8,940	5,215	-	-	8,940	23,095
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/18/2028	0.72	2,724	8,173	10,898	10,898	7,265	-	-	10,897	29,061
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	5/19/2028	0.83	3,305	9,916	13,222	13,222	5,509	-	-	13,221	31,953
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	07-09-2028	0.72	3,779	11,336	15,114	15,114	11,336	-	-	15,115	41,564
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/23/2028	0.81	8,802	26,405	35,207	35,207	32,273	-	-	35,207	102,687
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	08-12-2028	0.81	988	2,963	3,951	3,951	3,951	-	-	3,951	11,853
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	01-11-2029	0.74	309	928	1,237	1,237	1,237	103	-	1,237	3,814
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/21/2029	0.71	10,289	30,867	41,155	41,155	41,155	3,430	-	41,156	126,895
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	BCI	Ch$ non-adjustable	4/15/2029	0.73	2,272	6,815	9,087	9,087	9,087	3,029	-	9,087	30,290
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	BCI	Ch$ non-adjustable	9/15/2029	0.61	1,825	5,475	7,299	7,299	7,299	4,866	-	7,300	26,763
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	BCI	Ch$ non-adjustable	08-05-2029	0.73	4,617	13,850	18,466	18,466	18,466	12,311	-	18,467	67,709
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	BCI	Ch$ non-adjustable	8/15/2029	0.74	34,264	102,791	137,055	137,055	137,055	102,791	-	137,055	513,956
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	BCI	Ch$ non-adjustable	12-05-2029	0.74	1,312	3,937	5,250	5,250	5,250	5,250	-	5,249	21,000
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	BCI	Ch$ non-adjustable	12-05-2029	0.74	1,038	3,113	4,151	4,151	4,151	4,151	-	4,151	16,604
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	BCI	Ch$ non-adjustable	01-05-2030	0.74	1,731	5,192	6,923	6,923	6,923	6,923	577	6,923	28,269
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	BCI	Ch$ non-adjustable	01-05-2030	0.74	417	1,250	1,666	1,666	1,666	1,666	139	1,667	6,803

(19) Other financial liabilities and lease liabilities, continued

Detail of lease liabilities as of December 31, 2024 (amounts in nominal values expressed in thousands of Chilean pesos), continued

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to to 5 years	More than 5 years	Current 12-31-2024 ThCh$	Non-Current 12-31-2024 ThCh$
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	BCI	Ch$ non-adjustable	01-05-2030	0.74	1,020	3,061	4,081	4,081	4,081	4,081	340	4,081	16,664
99.577.240-k	Inversalud Valparaiso SPA	97.006.000-6	BCI	Ch$ non-adjustable	1/15/2030	0.74	424	1,271	1,695	1,695	1,695	1,695	141	1,695	6,921
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/23/2025	0.33	2,421	-	-	-	-	-	-	2,421	-
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	2/21/2025	0.31	2,572	-	-	-	-	-	-	2,572	-
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	4/29/2025	0.28	3,463	1,155	-	-	-	-	-	4,618	-
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	5/16/2025	0.37	7,520	5,017	-	-	-	-	-	12,537	-
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	3/24/2025	0.44	1,555	-	-	-	-	-	-	1,555	-
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/30/2025	0.23	2,726	4,547	-	-	-	-	-	7,273	-
78.040.520-1	Clinica Avansalud SpA	96.656.410-5	Bice Vida Compañia De Seguros S.A.	U.F.	06-10-2030	0.56	512,222	1,536,547	2,048,730	2,048,730	2,048,730	2,048,730	1,195,092	2,048,769	9,390,012
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	01-09-2026	0.18	16,287	48,861	5,429	-	-	-	-	65,148	5,429
78.040.520-1	Clinica Avansalud SpA	97.018.000-1	SCOTIABANK CHILE	Ch$ non-adjustable	05-09-2026	0.18	4,694	14,081	7,823	-	-	-	-	18,775	7,823
78.040.520-1	Clinica Avansalud SpA	97.018.000-1	SCOTIABANK CHILE	Ch$ non-adjustable	06-08-2026	0.25	8,175	24,525	19,075	-	-	-	-	32,700	19,075
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	04-01-2027	0.70	14,240	42,721	56,961	23,734	-	-	-	56,961	80,695
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	05-09-2027	0.70	4,237	12,712	16,949	8,475	-	-	-	16,949	25,424
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/30/2027	0.70	11,392	34,176	45,568	34,176	-	-	-	45,568	79,744
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	9/28/2027	0.70	1,066	3,198	4,264	3,554	-	-	-	4,264	7,818
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	10/21/2027	0.70	3,386	10,158	13,544	12,416	-	-	-	13,544	25,960
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	12/23/2027	0.70	19,714	59,141	78,855	78,855	6,571	-	-	78,855	164,281
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	4/14/2028	0.70	8,016	24,048	32,063	32,063	13,360	-	-	32,064	77,486
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	07-06-2028	0.63	20,126	60,377	80,502	80,502	53,668	-	-	80,503	214,672
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/18/2028	0.61	3,637	10,911	14,548	14,548	10,911	-	-	14,548	40,007
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	10-02-2028	0.71	3,230	9,690	12,920	12,920	11,843	-	-	12,920	37,683
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/16/2028	0.66	1,080	3,240	4,320	4,320	4,320	-	-	4,320	12,960
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-08-2028	0.68	1,861	5,583	7,444	7,444	7,444	-	-	7,444	22,332
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	12-11-2028	0.62	580	1,740	2,320	2,320	2,320	193	-	2,320	7,153
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/26/2029	0.65	15,061	45,183	60,244	60,244	60,244	10,041	-	60,244	190,773
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	15-02-2029	0.64	4,874	14,623	19,497	19,497	19,497	4,874	-	19,497	63,365
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	15-03-2029	0.61	13,897	41,692	55,589	55,589	55,589	18,530	-	55,589	185,297
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	15-04-2029	0.65	6,907	20,721	27,628	27,628	27,628	11,512	-	27,628	94,396
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	5/15/2029	0.64	36,428	109,285	145,714	145,714	145,714	72,857	-	145,713	509,999
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	5/15/2029	0.64	5,600	16,799	22,398	22,398	22,398	11,199	-	22,399	78,393
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	5/15/2029	0.64	10,488	31,463	41,950	41,950	41,950	20,975	-	41,951	146,825
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	5/15/2029	0.64	1,765	5,295	7,060	7,060	7,060	3,530	-	7,060	24,710
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	07-05-2029	0.61	7,911	23,733	31,644	31,644	31,644	21,096	-	31,644	116,028
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	09-05-2029	0.62	4,525	13,576	18,101	18,101	18,101	15,085	-	18,101	69,388
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	10/15/2029	0.58	4,725	14,174	18,899	18,899	18,899	17,324	-	18,899	74,021
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	11-05-2029	0.61	1,269	3,807	5,075	5,075	5,075	5,075	-	5,076	20,300
78.040.520-1	Clinica Avansalud SpA	97.006.000-6	Banco de Credito e Inversiones	Ch$ non-adjustable	12/15/2029	0.00	12,620	37,859	50,479	50,479	50,479	50,479	4,207	50,479	206,123
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/20/2025	0.33	2,130	-	-	-	-	-	-	2,130	-
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	2/22/2025	0.30	5,410	-	-	-	-	-	-	5,410	-
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	7/23/2025	0.30	2,827	3,769	-	-	-	-	-	6,596	-
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-10-2025	0.36	3,358	6,716	-	-	-	-	-	10,074	-
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	06-11-2025	0.23	1,374	1,374	-	-	-	-	-	2,748	-
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-08-2025	0.17	6,852	18,273	-	-	-	-	-	25,125	-
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	07-02-2026	0.23	8,397	25,190	19,592	-	-	-	-	33,587	19,592
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	7/15/2026	0.26	1,355	4,066	3,162	-	-	-	-	5,421	3,162
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	6/17/2026	0.23	4,312	12,937	8,625	-	-	-	-	17,249	8,625
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	8/22/2026	0.33	6,593	19,779	17,581	-	-	-	-	26,372	17,581
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	07-03-2026	0.24	4,374	13,121	10,205	-	-	-	-	17,495	10,205
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	09-02-2026	0.42	7,006	21,017	23,353	-	-	-	-	28,023	23,353
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	10-03-2026	0.32	7,106	21,319	21,319	-	-	-	-	28,425	21,319
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	10-03-2026	0.42	7,425	22,274	24,749	-	-	-	-	29,699	24,749

(19) Other financial liabilities and lease liabilities, continued

Detail of lease liabilities as of December 31, 2024 (amounts in nominal values expressed in thousands of Chilean pesos), continued

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to to 5 years	More than 5 years	Current 12-31-2024 ThCh$	Non-Current 12-31-2024 ThCh$
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-04-2026	0.55	10,761	32,283	39,458	-	-	-	-	43,044	39,458
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Scotiabank	Ch$ non-adjustable	04-11-2027	0.59	90,521	271,564	362,085	120,695	-	-	-	362,085	482,780
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	4/24/2027	0.74	9,424	28,273	37,698	12,566	-	-	-	37,697	50,264
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	5/20/2027	0.70	6,370	19,111	25,481	10,617	-	-	-	25,481	36,098
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	06-12-2027	0.75	5,267	15,800	21,067	10,533	-	-	-	21,067	31,600
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	07-01-2027	0.69	7,621	22,862	30,482	17,781	-	-	-	30,483	48,263
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	7/20/2027	0.68	6,723	20,169	26,892	15,687	-	-	-	26,892	42,579
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-01-2027	0.76	6,654	19,961	26,615	19,961	-	-	-	26,615	46,576
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-05-2027	0.76	2,181	6,544	8,725	6,544	-	-	-	8,725	15,269
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	2/16/2028	0.00	14,480	43,440	57,920	57,920	9,653	-	-	57,920	125,493
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	04-09-2028	0.71	7,138	21,413	28,551	28,551	9,517	-	-	28,551	66,619
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	5/25/2028	0.70	1,480	4,440	5,920	5,920	2,467	-	-	5,920	14,307
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/18/2028	0.70	1,457	4,370	5,827	5,827	2,913	-	-	5,827	14,567
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/30/2028	0.69	4,737	14,210	18,946	18,946	9,473	-	-	18,947	47,365
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	7/19/2028	0.69	1,434	4,301	5,734	5,734	3,345	-	-	5,735	14,813
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-10-2028	0.69	6,102	18,305	24,406	24,406	18,305	-	-	24,407	67,117
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/30/2028	0.73	2,806	8,419	11,225	11,225	10,290	-	-	11,225	32,740
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	01-04-2029	0.73	2,955	8,865	11,821	11,821	11,821	985	-	11,820	36,448
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/18/2029	0.71	1,828	5,483	7,311	7,311	7,311	609	-	7,311	22,542
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/18/2029	0.72	18,340	55,020	73,360	73,360	73,360	6,113	-	73,360	226,193
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	2/22/2029	0.78	5,509	16,528	22,037	22,037	22,037	3,673	-	22,037	69,784
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	03-01-2029	0.78	22,864	68,591	91,455	91,455	91,455	22,864	-	91,455	297,229
78.053.560-1	Servicios Medicos Tabancura SpA	97.006.000-6	Banco Credito e Inversion	Ch$ non-adjustable	04-05-2029	0.74	26,827	80,482	107,309	107,309	107,309	35,770	-	107,309	357,697
78.053.560-1	Servicios Medicos Tabancura SpA	97.006.000-6	Banco Credito e Inversion	Ch$ non-adjustable	4/15/2029	0.75	11,616	34,847	46,463	46,463	46,463	15,488	-	46,463	154,877
78.053.560-1	Servicios Medicos Tabancura SpA	97.006.000-6	Banco Credito e Inversion	Ch$ non-adjustable	6/15/2029	0.79	9,256	27,769	37,025	37,025	37,025	18,513	-	37,025	129,588
78.053.560-1	Servicios Medicos Tabancura SpA	97.006.000-6	Banco Credito e Inversion	Ch$ non-adjustable	6/15/2029	0.76	9,656	28,979	38,638	38,638	38,638	19,319	-	38,635	135,233
78.053.560-1	Servicios Medicos Tabancura SpA	97.006.000-6	Banco Credito e Inversion	Ch$ non-adjustable	8/15/2029	0.73	3,932	11,796	15,728	15,728	15,728	10,485	-	15,728	57,669
78.053.560-1	Servicios Medicos Tabancura SpA	97.006.000-6	Banco Credito e Inversion	Ch$ non-adjustable	9/15/2029	0.74	41,481	124,444	165,925	165,925	165,925	124,444	-	165,925	622,219
78.053.560-1	Servicios Medicos Tabancura SpA	97.006.000-6	Banco Credito e Inversion	Ch$ non-adjustable	10/15/2029	0.75	16,700	50,100	66,800	66,800	66,800	55,667	-	66,800	256,067
78.053.560-1	Servicios Medicos Tabancura SpA	97.006.000-6	Banco Credito e Inversion	Ch$ non-adjustable	1/15/2030	0.74	5,135	15,406	20,541	20,541	20,541	22,253	-	20,541	83,876
78.053.560-1	Servicios Medicos Tabancura SpA	97.006.000-6	Banco Credito e Inversion	Ch$ non-adjustable	1/15/2030	0.74	16,149	48,446	64,595	64,595	64,595	69,978	-	64,595	263,763
96.885.930-7	Clinica Bicentenario SpA	99.301.000-6	Seguros Vida Security Prevision S.A.	U.F.	07-05-2037	0.43	460,049	1,366,542	1,789,905	1,752,516	1,714,412	1,675,578	11,563,617	1,826,591	18,496,028
96.885.930-7	Clinica Bicentenario SpA	96.656.410-5	Bice Vida Cia De Seguros S.A.	U.F.	07-05-2037	0.43	460,049	1,366,542	1,789,905	1,752,516	1,714,412	1,675,578	11,563,617	1,826,591	18,496,028
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/25/2025	0.33	2,425	-	-	-	-	-	-	2,425	-
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	02-03-2025	0.33	2,815	-	-	-	-	-	-	2,815	-
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	4/25/2027	0.76	6,678	20,035	26,713	8,904	-	-	-	26,713	35,617
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	05-01-2027	0.70	4,043	12,129	16,172	6,738	-	-	-	16,172	22,910
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	05-11-2027	0.71	9,337	28,010	37,347	15,561	-	-	-	37,347	52,908
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	06-09-2027	0.74	1,575	4,725	6,300	3,150	-	-	-	6,300	9,450
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/13/2027	0.75	2,224	6,672	8,896	4,448	-	-	-	8,896	13,344
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/19/2027	0.70	15,833	47,499	63,332	42,221	-	-	-	63,332	105,553
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/13/2027	0.79	43,451	130,353	173,804	159,320	-	-	-	173,804	333,124
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/21/2027	0.77	5,151	15,454	20,605	18,888	-	-	-	20,605	39,493
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	05-06-2028	0.68	5,349	16,046	21,395	21,395	8,915	-	-	21,395	51,705
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	07-06-2028	0.69	2,460	7,381	9,842	9,842	5,741	-	-	9,841	25,425
96.885.930-7	Clinica Bicentenario SpA	97.006.000-6	Banco de Crédito e Inversiones	Ch$ non-adjustable	5/15/2029	0.65	25,830	77,491	103,321	103,321	103,321	43,050	-	103,321	353,013
96.885.930-7	Clinica Bicentenario SpA	97.006.000-6	Banco de Crédito e Inversiones	Ch$ non-adjustable	7/15/2029	0.61	2,478	7,434	9,912	9,912	9,912	5,782	-	9,912	35,518
96.885.930-7	Clinica Bicentenario SpA	97.006.000-6	Banco de Crédito e Inversiones	Ch$ non-adjustable	8/15/2029	0.62	20,160	60,480	80,640	80,640	80,640	53,760	-	80,640	295,680
96.885.930-7	Clinica Bicentenario SpA	97.006.000-6	Banco de Crédito e Inversiones	Ch$ non-adjustable	8/15/2029	0.62	8,700	26,101	34,802	34,802	34,802	23,201	-	34,801	127,607
96.885.930-7	Clinica Bicentenario SpA	97.006.000-6	Banco de Crédito e Inversiones	Ch$ non-adjustable	10/15/2029	0.60	6,523	19,569	26,092	26,092	26,092	21,743	-	26,092	100,019
96.885.930-7	Clinica Bicentenario SpA	97.006.000-6	Banco de Crédito e Inversiones	Ch$ non-adjustable	02-05-2030	0.35	5,850	26,324	35,099	35,099	35,099	35,099	5,850	32,174	146,246
76.124.062-5	Servicios Medicos Bicentenarios SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	02-03-2025	0.33	5,360	-	-	-	-	-	-	5,360	-

(19) Other financial liabilities and lease liabilities, continued

Detail of lease liabilities as of December 31, 2024 (amounts in nominal values expressed in thousands of Chilean pesos), continued

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to to 5 years	More than 5 years	Current 12-31-2024 ThCh$	Non-Current 12-31-2024 ThCh$
76.124.062-5	Servicios Medicos Bicentenarios SpA	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/25/2025	0.33	3,954	-	-	-	-	-	-	3,954	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/13/2025	0.33	12,713	-	-	-	-	-	-	12,713	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	02-04-2025	0.33	10,302	-	-	-	-	-	-	10,302	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	02-04-2025	0.37	3,832	-	-	-	-	-	-	3,832	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	2/19/2025	0.32	6,576	-	-	-	-	-	-	6,576	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	3/13/2025	0.30	61,693	-	-	-	-	-	-	61,693	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	3/13/2025	0.30	14,817	-	-	-	-	-	-	14,817	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	4/30/2025	0.33	31,601	10,534	-	-	-	-	-	42,135	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	01-02-2025	0.44	12,540	-	-	-	-	-	-	12,540	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/16/2025	0.35	1,823	3,038	-	-	-	-	-	4,861	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	03-11-2025	0.36	18,080	-	-	-	-	-	-	18,080	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-11-2025	0.36	7,438	14,876	-	-	-	-	-	22,314	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	03-11-2025	0.36	6,293	-	-	-	-	-	-	6,293	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	03-11-2025	0.31	7,130	-	-	-	-	-	-	7,130	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/28/2025	0.19	1,412	1,412	-	-	-	-	-	2,824	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/17/2025	0.18	1,156	1,927	-	-	-	-	-	3,083	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-02-2025	0.23	2,199	5,864	-	-	-	-	-	8,063	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-06-2025	0.18	1,358	3,621	-	-	-	-	-	4,979	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	10-07-2025	0.17	1,151	2,686	-	-	-	-	-	3,837	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	01-09-2026	0.18	703	2,108	234	-	-	-	-	2,811	234
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	02-11-2026	0.18	2,864	8,592	1,909	-	-	-	-	11,456	1,909
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	5/18/2026	0.18	1,491	4,474	2,486	-	-	-	-	5,965	2,486
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	7/15/2026	0.22	11,415	34,244	26,634	-	-	-	-	45,659	26,634
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	6/25/2026	0.25	3,284	9,853	6,569	-	-	-	-	13,137	6,569
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	06-10-2026	0.22	6,830	20,490	13,660	-	-	-	-	27,320	13,660
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	08-10-2026	0.22	49,242	147,725	131,311	-	-	-	-	196,967	131,311
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	09-09-2026	0.34	9,909	29,728	29,728	-	-	-	-	39,637	29,728
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	9/25/2026	0.38	1,322	3,966	3,966	-	-	-	-	5,288	3,966
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	10/24/2026	0.47	884	2,653	2,947	-	-	-	-	3,537	2,947
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	12-08-2026	0.56	1,746	5,238	6,984	-	-	-	-	6,984	6,984
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	12-08-2026	0.56	3,895	11,684	15,578	-	-	-	-	15,579	15,578
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	01-09-2027	0.55	8,690	26,070	34,760	2,897	-	-	-	34,760	37,657
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	01-09-2027	0.56	2,136	6,407	8,542	712	-	-	-	8,543	9,254
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	12/15/2026	0.55	5,084	15,253	20,337	-	-	-	-	20,337	20,337
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	12/22/2026	0.57	905	2,715	3,619	-	-	-	-	3,620	3,619
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	3/24/2027	0.69	107,927	323,782	431,710	107,927	-	-	-	431,709	539,637
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	04-01-2027	0.68	4,381	13,144	17,525	5,842	-	-	-	17,525	23,367
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	4/28/2027	0.76	1,913	5,740	7,653	2,551	-	-	-	7,653	10,204
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	5/25/2027	0.75	1,942	5,825	7,766	3,236	-	-	-	7,767	11,002
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/24/2027	0.76	36,634	109,902	146,536	73,268	-	-	-	146,536	219,804
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/26/2027	0.70	22,977	68,930	91,906	45,953	-	-	-	91,907	137,859
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	08-12-2027	0.69	3,435	10,304	13,739	9,159	-	-	-	13,739	22,898
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-05-2027	0.80	2,641	7,922	10,563	9,683	-	-	-	10,563	20,246
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-05-2027	0.80	8,235	24,704	32,938	30,193	-	-	-	32,939	63,131
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/25/2027	0.74	13,297	39,890	53,187	48,755	-	-	-	53,187	101,942
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	01-07-2028	0.69	2,113	6,338	8,451	8,451	704	-	-	8,451	17,606
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Scotiabank	Ch$ non-adjustable	09-03-2026	0.39	9,573	28,718	28,718	-	-	-	-	38,291	28,718
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	3/13/2028	0.60	4,064	12,193	16,258	16,258	4,064	-	-	16,257	36,580
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	3/24/2028	0.66	16,987	50,960	67,947	67,947	16,987	-	-	67,947	152,881
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	5/19/2028	0.70	7,336	22,009	29,346	29,346	12,227	-	-	29,345	70,919
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	06-04-2028	0.70	2,521	7,562	10,082	10,082	5,041	-	-	10,083	25,205
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	6/22/2028	0.71	14,750	44,250	59,000	59,000	29,500	-	-	59,000	147,500

(19) Other financial liabilities and lease liabilities, continued

Detail of lease liabilities as of December 31, 2024 (amounts in nominal values expressed in thousands of Chilean pesos), continued

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to to 5 years	More than 5 years	Current 12-31-2024 ThCh$	Non-Current 12-31-2024 ThCh$
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	7/20/2028	0.64	9,478	28,434	37,912	37,912	22,115	-	-	37,912	97,939
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	7/29/2028	0.62	4,664	13,991	18,655	18,655	10,882	-	-	18,655	48,192
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	8/18/2028	0.62	7,819	23,458	31,277	31,277	20,851	-	-	31,277	83,405
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	09-09-2028	0.60	11,017	33,050	44,066	44,066	33,050	-	-	44,067	121,182
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	10/22/2028	0.66	37,890	113,669	151,559	151,559	126,299	-	-	151,559	429,417
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-05-2028	0.73	9,068	27,204	36,272	36,272	33,249	-	-	36,272	105,793
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11/24/2028	0.74	3,065	9,194	12,259	12,259	11,237	-	-	12,259	35,755
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	11-02-2028	0.71	4,233	12,699	16,932	16,932	15,521	-	-	16,932	49,385
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	12/17/2028	0.65	12,510	37,531	50,042	50,042	50,042	-	-	50,041	150,126
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	12/22/2028	0.64	46,625	139,876	186,501	186,501	186,501	-	-	186,501	559,503
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/19/2029	0.60	6,383	19,150	25,534	25,534	25,534	2,128	-	25,533	78,730
96.942.400-2	Megasalud S.p.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	4/15/2029	0.63	1,196	3,588	4,783	4,783	4,783	1,594	-	4,784	15,943
96.942.400-2	Megasalud S.p.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	5/15/2029	0.36	532	1,595	2,126	2,126	2,126	886	-	2,127	7,264
96.942.400-2	Megasalud S.p.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	6/15/2029	0.36	2,417	7,252	9,669	9,669	9,669	4,835	-	9,669	33,842
96.942.400-2	Megasalud S.p.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	6/15/2029	0.31	550	1,651	2,201	2,201	2,201	1,101	-	2,201	7,704
96.942.400-2	Megasalud S.p.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	6/15/2029	0.39	257	771	1,028	1,028	1,028	514	-	1,028	3,598
96.942.400-2	Megasalud S.p.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	6/15/2029	0.42	1,083	3,249	4,332	4,332	4,332	2,166	-	4,332	15,162
96.942.400-2	Megasalud S.p.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	7/15/2029	0.35	798	2,394	3,192	3,192	3,192	1,862	-	3,192	11,438
96.942.400-2	Megasalud S.p.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	6/15/2029	0.65	4,255	12,766	17,022	17,022	17,022	8,511	-	17,021	59,577
96.942.400-2	Megasalud S.p.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	8/15/2029	0.62	1,446	4,337	5,783	5,783	5,783	3,855	-	5,783	21,204
96.942.400-2	Megasalud S.p.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	8/15/2029	0.62	8,982	26,945	35,926	35,926	35,926	23,951	-	35,927	131,729
96.942.400-2	Megasalud S.p.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	09-05-2029	0.62	22,030	66,090	88,120	88,120	88,120	73,433	-	88,120	337,793
96.942.400-2	Megasalud S.p.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	9/15/2029	0.62	7,100	21,299	28,399	28,399	28,399	21,299	-	28,399	106,496
96.942.400-2	Megasalud S.p.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	09-05-2029	0.62	3,469	10,408	13,877	13,877	13,877	11,564	-	13,877	53,195
96.942.400-2	Megasalud S.p.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	09-05-2029	0.62	13,855	41,565	55,420	55,420	55,420	46,184	-	55,420	212,444
96.942.400-2	Megasalud S.p.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	10-05-2029	0.60	6,678	20,035	26,713	26,713	26,713	24,487	-	26,713	104,626
96.942.400-2	Megasalud S.p.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	9/15/2029	0.60	7,788	23,364	31,152	31,152	31,152	25,960	-	31,152	119,416
96.942.400-2	Megasalud S.p.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	11/15/2029	0.58	334	1,002	1,335	1,335	1,335	1,224	-	1,336	5,229
96.942.400-2	Megasalud S.p.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	11/15/2029	0.60	704	2,111	2,815	2,815	2,815	2,580	-	2,815	11,025
96.942.400-2	Megasalud S.p.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	11/15/2029	0.61	7,861	23,582	31,443	31,443	31,443	28,823	-	31,443	123,152
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	Ch$ non-adjustable	1/15/2029	0.60	4,011	12,034	16,045	16,045	16,045	1,337	-	16,045	49,472
96.942.400-2	Megasalud S.p.A.	97.006.000-6	BCI bank	Ch$ non-adjustable	10/15/2029	0.60	7,074	21,221	28,294	28,294	28,294	23,578	-	28,295	108,460
76.110.809-3	Arauco Salud Ltda.	94.627.000-8	Parque Arauco	U.F.	08-01-2028	0.25	284,700	854,100	1,138,800	1,138,800	759,200	-	-	1,138,800	3,036,800
76.020.458-7	Empresas Red Salud S.A.	76.948.367- 5	Renta Nueva Santa Maria SpA	U.F.	10-01-2027	0.25	43,188	129,563	172,751	158,354	-	-	-	172,751	331,105
76.181.326-9	Onco Comercial Spa	76.485.410-1	Inversiones Millenia Limitada	U.F.	12-01-2028	0.25	5,878	17,633	23,511	23,511	23,511	-	-	23,511	70,533
76.411.758-1	Ti Red Spa	76.810.547-2	Renta Nueva Santa Maria Spa	U.F.	07-01-2028	0.25	31,333	93,999	125,332	125,332	83,228	-	-	125,332	333,892
76.411.758-1	Ti Red Spa	96.927.570-8	Los Peumos SA	U.F.	10-01-2025	1.92	11,775	31,400	-	-	-	-	-	43,175	-
76.137.682-9	Inversalud Temuco S.A.	96.959.460-9	Inmobiliaria e Inversiones Río Manso S.A.	U.F.	6/28/2030	0.30	13,846	41,539	55,385	55,385	55,385	55,385	32,308	55,385	253,848
99.533.790-8	Clincia Regional del Elqui S.p.A.	96.589.030-0	Inmobiliaria y Comercial Los Balcones S.A.	U.F.	06-05-2032	0.37	5,685	17,624	24,477	25,701	26,987	28,338	77,004	23,309	182,507
96.598.850-5	Clínica Iquique	5.469.864-K	Victoria Prieto	U.F.	01-03-2025	0.34	10,498	-	-	-	-	-	-	10,498	-
96.598.850-5	Clínica Iquique	77.658.386-3	Import Export Luciano Ltda.	Ch$ non-adjustable	12-04-2033	0.70	6,000	13,500	18,000	18,000	18,000	18,000	72,000	19,500	144,000
96.598.850-5	Clínica Iquique	18.263.730-0	Cristian Guqierrez	Ch$ non-adjustable	12-04-2033	0.70	1,500	3,375	4,500	4,500	4,500	4,500	20,250	4,875	38,250
99.577.240-k	Inversalud Valparaiso SPA	25.258.981-3	Henry Paredes Plaza	Ch$ non-adjustable	12/18/2026	0.79	2,940	8,820	12,740	-	-	-	-	11,760	12,740
99.568.720-8	Clinica Valparaiso	76.295.449-4	Inmobiliaria e Inversiones Puelle Leiva Ltda	Ch$ non-adjustable	06-01-2034	0.84	8,072	24,215	32,287	32,287	32,287	64,574	115,696	32,287	277,131
99.577.240-k	Inversalud Valparaiso SPA	78.621.430-0	Administradora Los Lagos Ltda.	U.F.	4/23/2034	0.52	2,190	6,569	8,759	8,759	8,759	17,518	29,197	8,759	72,992
78.040.520-1	Clinica Avansalud SpA	76.217.980-6	Inversiones Rodriguez Del Rio Ltda.	U.F.	04-05-2029	0.40	7,146	21,437	28,582	28,582	28,582	9,527	-	28,583	95,273
78.040.520-1	Clinica Avansalud SpA	77.140.610-6	Inversiones y Rentas Talcarahue Limitada	U.F.	12-01-2026	0.25	11,526	34,578	46,105	-	-	-	-	46,104	46,105
78.053.560-1	Servicios Medicos Tabancura SpA	76.304.120-4	Sociedad Médica Servicios e Inversiones Surgical Box Ltda.	Ch$ non-adjustable	01-01-2025	0.44	1,467	-	-	-	-	-	-	1,467	-
96.942.400-2	Megasalud S.p.A.	76.409.851-k	Estacionamientos Central Parking System Chile S.A.	Ch$ non-adjustable	10-01-2030	0.48	1,133	3,399	4,532	4,532	4,532	4,532	3,776	4,532	21,904
96.942.400-2	Megasalud S.p.A.	76.026.098-3	Inmobiliaria Junio 2008 SpA	U.F.	08-01-2027	0.25	55,839	167,516	223,355	148,903	-	-	-	223,355	372,258
96.942.400-2	Megasalud S.p.A.	76.606.581-3	SB Inversiones Ltda	U.F.	06-01-2028	0.25	21,437	64,310	85,746	85,746	42,873	-	-	85,747	214,365
96.942.400-2	Megasalud S.p.A.	13.890.101-7	Claudia Arnold	U.F.	01-01-2033	0.25	41,306	123,917	165,223	165,223	206,528	206,528	636,795	165,223	1,380,297

(19) Other financial liabilities and lease liabilities, continued

Detail of lease liabilities as of December 31, 2024 (amounts in nominal values expressed in thousands of Chilean pesos), continued

Debtor Tax ID	Company	Creditor Tax ID	Financial institution	Currency/ Adjustment index	Maturity date credit	Interest rate	0 up to 3 months	4 up to12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 up to 5 years	More than 5 years	Current 12-31-2024 ThCh$	Non-Current 12-31-2024 ThCh$
96.942.400-2	Megasalud S.p.A.	76.107.304-4	Inmobiliaria CR S.A	U.F.	11-01-2029	0.25	23,050	69,150	92,200	92,200	92,200	84,517	-	92,200	361,117
96.942.400-2	Megasalud S.p.A.	84.863.700-9	Inmobiliaria Santander	U.F.	06-01-2029	0.25	30,564	91,693	122,257	123,487	125,945	62,973	-	122,257	434,662
96.942.400-2	Megasalud S.p.A.	94.360.000-7	Inmobiliaria Comercial Arlupi S.A.	U.F.	08-01-2029	0.25	12,465	37,396	49,862	50,194	51,853	34,569	-	49,861	186,478
96.942.400-2	Megasalud S.p.A.	77.671.310-4	Yunu Limitada	U.F.	09-01-2030	0.25	25,251	75,754	101,005	101,005	101,005	101,005	75,754	101,005	479,774
96.942.400-2	Megasalud S.p.A.	76.453.699-1	Comercial e Inmobiliaria Teresa Albasini EIRL	U.F.	11-01-2028	0.25	25,355	76,065	101,420	101,420	92,968	-	-	101,420	295,808
96.942.400-2	Megasalud S.p.A.	79.573.980-4	Inmobiliaria Arauco Ltda.	U.F.	11-01-2029	0.25	82,980	248,940	331,920	331,920	331,920	304,260	-	331,920	1,300,020
96.942.400-2	Megasalud S.p.A.	76.168.695-k	Inversiones Alfecomar	U.F.	10-01-2028	0.25	55,123	165,369	220,492	220,492	183,743	-	-	220,492	624,727
96.942.400-2	Megasalud S.p.A.	76.710.170-8	Malsch Compañía Limitada	U.F.	05-01-2027	0.25	39,761	120,436	161,350	67,229	-	-	-	160,197	228,579
96.942.400-2	Megasalud S.p.A.	76.161.943-8	Inmobiliaria Nueva Santa Maria	U.F.	09-01-2027	0.25	79,006	237,019	316,025	237,019	-	-	-	316,025	553,044
96.942.400-2	Megasalud S.p.A.	7.767.279-0	Jorge Marcelo Parra Marzolo	U.F.	08-01-2031	0.25	33,884	103,956	142,449	142,449	144,754	149,364	248,940	137,840	827,956
96.942.400-2	Megasalud S.p.A.	76.572.315-9	Antartica Servicios Financeros Ltda.	U.F.	01-01-2030	0.25	8,724	26,173	34,898	34,898	34,898	34,898	2,908	34,897	142,500
96.942.400-2	Megasalud S.p.A.	83.040.000-1	Textiles Panters SPA	U.F.	02-01-2032	0.30	22,870	68,611	91,481	91,481	91,481	91,481	198,209	91,481	564,133
96.942.400-2	Megasalud S.p.A.	76.024.245-4	Inversiones DMO Ltda.	U.F.	03-01-2031	0.30	18,440	55,320	73,760	73,760	73,760	73,760	92,200	73,760	387,240
96.942.400-2	Megasalud S.p.A.	76.368.834-8	MBI SpA	U.F.	10-01-2033	0.25	85,223	255,668	340,891	355,098	357,939	357,939	1,450,245	340,891	2,862,112
96.942.400-2	Megasalud S.p.A.	76.368.834-8	MBI SpA	U.F.	10-01-2033	0.25	5,901	17,702	23,603	23,603	24,341	24,341	95,396	23,603	191,284
96.942.400-2	Megasalud S.p.A.	76.421.742-k	Constructora e Inmobiliaria Resea Limitada	U.F.	05-01-2032	0.25	19,616	58,847	82,442	85,285	85,285	85,285	206,106	78,463	544,403
96.942.400-2	Megasalud S.p.A.	76.248.585-0	Mersan S.A.	U.F.	03-01-2025	0.25	37,030	-	-	-	-	-	-	37,030	-
96.942.400-2	Megasalud S.p.A.	96.656.410-5	Bice Vida Compañía de Seguros S.A.	U.F.	06-01-2037	0.25	14,812	44,436	66,288	71,317	71,317	71,317	534,876	59,248	815,115
96.942.400-2	Megasalud S.p.A.	70.016.160-9	CCAF La Araucana	U.F.	11-01-2032	0.25	21,267	63,801	85,068	85,068	85,068	85,068	241,027	85,068	581,299
96.942.400-2	Megasalud S.p.A.	77.868.390-3	Sociedad de Inversiones Calafquén (Quilpué)	U.F.	12-01-2025	0.25	19,938	59,815	-	-	-	-	-	79,753	-
96.942.400-2	Megasalud S.p.A.	76.018.468-3	Inversiones Parque Arauco Dos S.A.	U.F.	08-01-2033	0.25	82,058	246,174	328,232	328,232	328,232	328,232	1,203,518	328,232	2,516,446
96.942.400-2	Megasalud S.p.A.	77.223.437-6	Inmobiliaria Machali	U.F.	02-01-2036	0.25	26,915	80,744	107,658	107,658	107,658	107,658	663,893	107,659	1,094,525
96.942.400-2	Megasalud S.p.A.	11.919.702-3	Fredy Martins Wersikowsky Azocar	Ch$ non-adjustable	04-01-2029	0.25	4,248	12,745	16,993	16,993	16,993	5,664	-	16,993	56,643
96.856.780-2	Isapre Consalud S.A.	88.754.600-2	Inmobiliaria Avilés Ltda.	U.F.	30-11-2025	0.60	107,256	295,608	37,736	-	-	-	-	402,864	37,736
96.856.780-2	Isapre Consalud S.A.	4.199.982-9	Inversiones Villarrica Ltda.	U.F.	30-11-2025	0.60	23,883	65,824	8,403	-	-	-	-	89,707	8,403
96.856.780-2	Isapre Consalud S.A.	76.320.415-4	Antártica Servicios Financiertos Ltda.	U.F.	30-11-2025	0.60	10,894	30,025	3,833	-	-	-	-	40,919	3,833
96.856.780-2	Isapre Consalud S.A.	6.528.879-6	Sociedad Inmobiliaria Río Iregua	U.F.	30-11-2025	0.60	6,514	17,952	2,292	-	-	-	-	24,466	2,292
96.856.780-2	Isapre Consalud S.A.	78.789.980-3	Anbor Inversiones Ltda.	U.F.	30-11-2025	0.60	6,514	17,952	2,292	-	-	-	-	24,466	2,292
96.856.780-2	Isapre Consalud S.A.	13.141.238-k	Angélica Cuevas Palominos	U.F.	30-11-2025	0.60	11,775	32,454	4,143	-	-	-	-	44,229	4,143
96.856.780-2	Isapre Consalud S.A.	77.393.466-5	Inmobiliaria Paraverde SpA	U.F.	30-11-2025	0.60	17,191	47,381	6,049	-	-	-	-	64,572	6,049
96.856.780-2	Isapre Consalud S.A.	5.759.610-4	Santiago Patricio Hendriksen Fuster	U.F.	30-11-2025	0.60	3,016	8,313	1,061	-	-	-	-	11,329	1,061
96.856.780-2	Isapre Consalud S.A.	7.967.713-2	Sergio Cailly Aracena	U.F.	30-11-2025	0.60	14,113	38,896	4,965	-	-	-	-	53,009	4,965
96.856.780-2	Isapre Consalud S.A.	76.427.028-2	Sara Martínez Mondelo	U.F.	30-11-2025	0.60	2,421	6,672	852	-	-	-	-	9,093	852
96.856.780-2	Isapre Consalud S.A.	4.410.776-7	Ramón Enrique Mellado Muñoz	U.F.	30-11-2025	0.60	5,493	15,139	1,933	-	-	-	-	20,632	1,933
96.856.780-2	Isapre Consalud S.A.	76.031.071-9	Salcobrand S.A.	U.F.	30-11-2025	0.60	7,935	21,868	2,792	-	-	-	-	29,803	2,792
96.856.780-2	Isapre Consalud S.A.	76.205.190-7	Jorge Suñer Alvarellos y Cía.	U.F.	30-11-2025	0.60	20,083	55,352	7,066	-	-	-	-	75,435	7,066
96.856.780-2	Isapre Consalud S.A.	76.459.770-2	Inmobiliaria Perla de Lourdes Ltda.	U.F.	30-11-2025	0.60	11,942	32,912	4,201	-	-	-	-	44,854	4,201
96.856.780-2	Isapre Consalud S.A.	6.805.758-2	Arnaldo Carametro Crocco	U.F.	30-11-2025	0.60	1,457	4,015	513	-	-	-	-	5,472	513
96.856.780-2	Isapre Consalud S.A.	78.423.420-7	Inversiones e Inmobiliaria Deika Ltda.	U.F.	30-11-2025	0.60	9,770	26,928	3,438	-	-	-	-	36,698	3,438
96.856.780-2	Isapre Consalud S.A.	99.587.790-2	Inmobiliaria Domingo Santa María S.A.	U.F.	30-11-2025	0.60	16,284	44,880	5,729	-	-	-	-	61,164	5,729
96.856.780-2	Isapre Consalud S.A.	76.620.855-k	Inmobiliaria e Inversiones Ferkal Ltda.	U.F.	30-11-2025	0.60	10,856	29,920	3,819	-	-	-	-	40,776	3,819
96.856.780-2	Isapre Consalud S.A.	76.003.016-3	Inmobiliaria Los Toros S.A.	U.F.	30-11-2025	0.60	17,847	49,188	6,279	-	-	-	-	67,035	6,279
96.856.780-2	Isapre Consalud S.A.	76.489.841-9	Clínica de Puerto Varas SpA	U.F.	30-11-2025	0.60	1,194	3,291	420	-	-	-	-	4,485	420
96.856.780-2	Isapre Consalud S.A.	78.489.970-5	Propiedades A Y M Ltda.	U.F.	30-11-2025	0.60	1,194	3,291	420	-	-	-	-	4,485	420
96.856.780-2	Isapre Consalud S.A.	5.979.397-7	Marta Otero Marín	U.F.	30-11-2025	0.60	2,171	5,984	764	-	-	-	-	8,155	764
96.856.780-2	Isapre Consalud S.A.	96.600.850-4	Servisalud S.A	U.F.	30-11-2025	0.60	1,031	2,842	363	-	-	-	-	3,873	363
96.856.780-2	Isapre Consalud S.A.	96.656.410-5	BICE Vida Cía.de Seguros S.A.	U.F.	30-11-2025	0.60	160,263	451,698	46,386	-	-	-	-	611,961	46,386
96.856.780-2	Isapre Consalud S.A.	76.005.001-6	BUPA Chile S.A.	U.F.	30-11-2025	0.60	2,388	6,582	840	-	-	-	-	8,970	840
96.856.780-2	Isapre Consalud S.A.	4.890.561-7	Luis Loyola Guerra	U.F.	30-11-2025	0.60	2,931	8,078	1,031	-	-	-	-	11,009	1,031
96.856.780-2	Isapre Consalud S.A.	86.744.400-9	Inversiones Carusso S.A.	U.F.	30-11-2025	0.60	8,641	23,816	3,040	-	-	-	-	32,457	3,040
96.856.780-2	Isapre Consalud S.A.	76.387.790-6	Sociedad Inmobiliaria Las Mariposas Ltda.	U.F.	30-11-2025	0.60	15,198	41,888	5,347	-	-	-	-	57,086	5,347
96.856.780-2	Isapre Consalud S.A.	76.483.691-k	Rentas Retail SpA	U.F.	30-11-2025	0.60	4,483	12,357	1,577	-	-	-	-	16,840	1,577
96.856.780-2	Isapre Consalud S.A.	4.847.705-4	Joseph Abouserhal Salomón	U.F.	30-11-2025	0.60	3,018	8,318	1,062	-	-	-	-	11,336	1,062
96.856.780-2	Isapre Consalud S.A.	78.943.200-7	Inversiones Sammiz Limitada	U.F.	30-11-2025	0.60	19,541	53,856	6,875	-	-	-	-	73,397	6,875
96.856.780-2	Inmobiliaria ILC SpA	76.246.242-7	Inversiones Vis Ltda.	U.F.	07-05-2027	0.29	88,601	270,235	369,602	250,661	-	-	-	358,836	620,263
96.856.780-2	Inmobiliaria ILC SpA	76.257.293-1	Inversiones Splitwerdau Ltda.	U.F.	01-02-2037	0.33	44,200	132,599	176,798	176,798	176,798	176,798	1,267,054	176,799	1,974,246
							5,946,776	16,732,315	19,826,258	17,105,645	13,711,168	10,137,549	31,611,409	22,679,091	92,392,029

(19) Other financial liabilities and lease liabilities, continued

Future lease obligations are composed of the following:

As of 06-30-2025	**Minimum future payments ThCh$**	**Present value of minimum future payments ThCh$**	**Interest ThCh$**
Up to 1 year	24,678,080	19,560,453	5,117,627
Between 1 and 5 years	66,988,234	56,184,407	10,803,827
Over 5 years	28,871,683	24,545,345	4,326,338
Total	**120,537,997**	**100,290,205**	**20,247,792**

As of 12-31-2024	**Minimum future payments ThCh$**	**Present value of minimum future payments ThCh$**	**Interest ThCh$**
Up to 1 year	22,679,091	17,977,393	4,701,698
Between 1 and 5 years	60,780,620	50,344,555	10,436,065
Over 5 years	31,611,409	26,744,670	4,866,739
Total	**115,071,120**	**95,066,618**	**20,004,502**

(19) Other financial liabilities and lease liabilities, continued

The most significant real state leases are detailed below:

Debtor			Contract terms			
Company's name	**Related to the Parent**	**Lease creditor**	**Description**	**Lease term**	**Contract end date**	**Lease rent**
Clinica Bicentenario SpA	Subsidiary	Seguro Bice vida and Vida security	Real estate located at Av. Libertador Bernardo O'Higgins No 4850, Estación Central, Santiago	299 months	07-05-2037	Quarterly UF 17,381 Monthly UF 5,843
Arauco Salud Ltda.	Subsidiary	Parque Arauco S.A.	Real estate located at Av. Kennedy No 5413, Las Condes, Santiago	216 months	01-08-2028	UF 2,470.00
Clinica Avansalud SpA	Subsidiary	Seguro Bice vida	Real estate located at Avda. Salvador No 100, Providencia, Santiago	203 months	06-10-2030	UF 4,444.1
Empresas Redsalud S.A.	Subsidiary	Inmobiliaria Nueva Santa María	Real estate located at Avda Los Conquistadores 1730, Providencia, Santiago 120 months	120 months	01-10-2027	UF 374.74
Tired SpA	Subsidiary	Renta Nueva Santa Maria SpA	Real estate located at Avda Los Conquistadores 1730, Providencia, Santiago	115 months	01-07-2028	UF 263.90
Megasalud SpA	Subsidiary	Inmobiliaria Junio 2008 SpA	Real estate located at Av. Apoquindo No 4.700, Las Condes, Santiago	120 months	08-01-2027	UF 485.00
Megasalud SpA	Subsidiary	Inmobiliaria Nueva Santa María	Real estate located at Avda Los Conquistadores 1730, Providencia, Santiago 120 months	120 months	09-01-2027	UF 686.00
Megasalud SpA	Subsidiary	Isapre Consalud S.A.	Real estate located at Av. Nueva Providencia No. 1910, Providencia, Santiago	120 months	03-01-2028	UF 540.00
Megasalud SpA	Subsidiary	Inmobiliaria CR S.A.	Real state La Reina	136 months	11-01-2029	UF 200.00
Megasalud SpA	Subsidiary	Inmobiliaria Arauco Ltda.	Real estate located at Av. Constitución 620, Chillan	132 months	11-01-2029	UF 720.00
Megasalud SpA	Subsidiary	Claudia Arnold	Real estate located at Av. Providencia No. 1.344 and No. 1.348, Providencia, Santiago	180 months	01-01-2033	UF 358.00
Megasalud SpA	Subsidiary	Malsch Compañía Limitada	Real estate Agustinas	120 months	05-01-2027	UF 345.00
Megasalud SpA	Subsidiary	Comercial e Inmobiliaria Teresa Albasini EIRL	Real estate Copiapo	120 months	11-01-2028	UF 220.00
Megasalud SpA	Subsidiary	MBI SpA	Real estate Mall Independencia	152 months	10-01-2033	UF 739.00
Megasalud SpA	Subsidiary	Yunu Limitada	Real estate Independencia	144 months	09-01-2030	UF 219.00
Megasalud SpA	Subsidiary	Jorge Marcelo Parra Marzolo	Real estate Lo Barnechea	144 months	08-01-2031	UF 294.00
Megasalud SpA	Subsidiary	Inmobiliaria Machali	Real estate Machali	144 months	02-01-2036	UF 234.00
Megasalud SpA	Subsidiary	Inmobiliaria Santander	Real estate Peñalolen	132 months	06-01-2029	UF 265.00
Megasalud SpA	Subsidiary	Inversiones Alfecomar	Real estate Puente Alto	120 months	10-01-2028	UF 478.00
Megasalud SpA	Subsidiary	Inversiones Parque Arauco Dos S.A.	Real estate Quilicura	120 months	08-01-2033	UF 712.00

(19) Other financial liabilities and lease liabilities, continued

Bonds

Series 144-A Bonds (Inversiones La Construcción S.A.)

On February 7, 2022, ILC made a placement of bullet bonds in the international markets for an amount of US$ 300,000,000. These bonds accrue an annual interest rate of 4.75% on the outstanding principal, with semiannual interest payments and principal amortization in one installment in February 2032.

Series C Bonds (Inversiones La Construcción S.A.)

On July 28, 2011, ILC made a bond placement in the local market, under the series registered under No. 672. Series C (single) was placed for an amount of UF1,500,000. These bonds accrue an annual interest rate of UF + 3.60% on the outstanding principal, with annual interest payments and principal repayment in 10 equal installments beginning in June 2022.

Series H Bonds (Inversiones La Construcción S.A.)

On November 24, 2016, ILC made a bond placement in the local market, under the series registered under No. 798. Series H (single) was placed for an amount of UF1,000,000. These bonds accrue an annual interest rate of UF + 2.9% on the outstanding principal, with annual interest payments and principal repayment in five equal installments beginning in June 2037.

Series I Bonds (Inversiones La Construcción S.A.)

On September 5, 2019, ILC made a bond placement in the local market, under the series registered under No. 957. Series I (single) was placed for an amount of UF2,000,000. These bonds accrue an annual interest rate of UF + 0.7% on the outstanding principal, with annual interest payments and principal repayment in four equal installments beginning in June 2024.

Series J Bonds (Inversiones La Construcción S.A.)

On September 5, 2019, ILC made a bond placement in the local market, under the series registered under No. 957. Series J (single) was placed for an amount of UF2,000,000. These bonds accrue an annual interest rate of UF + 0.7% on the outstanding principal, with annual interest payments and principal repayment in four equal installments beginning in June 2024.

(19) Other financial liabilities and lease liabilities, continued

Series K Bonds (Inversiones La Construcción S.A.)

On April 7, 2021, ILC made a bond placement in the local market, under the series registered under No. 867. Series K (single) was placed for an amount of UF2,000,000. These bonds accrue an annual interest rate of UF + 0.25% on the outstanding principal, with annual interest payments and principal repayment in five installments beginning in June 2024.

Series C Bonds (Empresas Red Salud S.A.)

On January 26, 2012, Red Salud made a bond placement in the local market, under the series registered under No. 698. Series C (single) was placed for an amount of UF1,000,000. These bonds accrue an annual interest rate of UF + 4.25% on the outstanding principal, with annual interest payments and principal repayment in 11 equal installments beginning in June 2022.

Series BCGVI-B Bonds Inversiones Confuturo S.A.

On October 16, 2009, Inversiones Confuturo S.A. registered under No. 618 with the Financial Market Commission a series of bonds up to a maximum of UF6,000,000, with a maturity term of 30 years.

On October 28, 2009, the auction was performed of the bond line registered under No. 618, which was placed in full, under the following terms: UF 3,200,000, term of 21 years and 5 months and an interest rate of 4.5%.

Series D Bonds Inversiones Confuturo S.A.

On December 17, 2019, Inversiones Confuturo S.A. made a bond placement in the local market, under the series registered under No. 968. Series D (single) was placed for an amount of UF2,000,000. These bonds accrue an annual interest rate of UF + 3.5% on the outstanding principal, with a maturity term of 25 years.

(19) Other financial liabilities and lease liabilities, continued

Promissory notes and bonds payable, as of June 30, 2025

As of June 30, 2025

Taxpayer ID	Company	Country of origin	Description	Currency	Payment of interest (monthly, biannual, yearly)	Capital amortization	Interest rate	Effective interest rate	Guarantee	Nominal value	0 up to 3 months ThCh$	4 up to 12 months ThCh$	More than 1 year up to 2 years ThCh$	More than 2 years up to 3 years ThCh$	More than 3 years up to 4 years ThCh$	More than 4 years up to 5 years ThCh$	More than 5 years ThCh$	Current 06-30-2025 ThCh$	Non-Current 06-30-2025 ThCh$
76.020.458-7	Empresas Red Salud S.A.	Chile	Nro.698 31/12/2011 (C)	UF	Yearly	Yearly	4.25	4.20	No warranty	636,364	-	4,631,712	4,480,023	4,328,295	4,176,606	4,024,878	8,850,585	4,631,712	25,860,387
94.139.000-5	Inversiones La Construcción S.A.	Chile	No. 672 28-07-2011 (C)	UF	Yearly	Yearly	3.60	3.92	No warranty	954,546	-	6,703,955	6,511,190	6,318,424	6,125,659	5,932,893	11,287,550	6,703,955	36,175,716
94.139.000-5	Inversiones La Construcción S.A.	Chile	No. 798 24-11-2016 (H)	UF	Yearly	Yearly	2.90	3.28	No warranty	1,000,000	-	1,138,745	1,138,745	1,138,745	1,138,745	1,138,745	49,515,775	1,138,745	54,070,755
94.139.000-5	Inversiones La Construcción S.A.	Chile	No. 957 14-08-2019 (I)	UF	Yearly	Yearly	0.70	0.50	No warranty	750,000	-	14,931,303	14,828,227	-	-	-	-	14,931,303	14,828,227
94.139.000-5	Inversiones La Construcción S.A.	Chile	No. 957 14-08-2019 (J)	UF	Yearly	Yearly	0.70	0.47	No warranty	749,750	-	14,926,326	14,823,285	-	-	-	-	14,926,326	14,823,285
94.139.000-5	Inversiones La Construcción S.A.	Chile	No. 867 08-09-2017 (K)	UF	Yearly	Yearly	0.25	0.62	No warranty	1,049,650	-	8,935,187	8,913,107	2,611,270	-	-	-	8,935,187	11,524,377
94.139.000-5	Inversiones La Construcción S.A.	Chile	144 A USA	USD	Yearly	Yearly	4.75	5.22	No warranty	280,163,000	6,650,618	6,650,618	13,301,235	13,301,235	13,301,235	13,301,235	306,628,470	13,301,236	359,833,410
96.751.830-1	Inversiones Confuturo S.A.	Chile	No. 618 16-10-2009 (B)	UF	Yearly	Yearly	4.50	4.50	No warranty	2,036,364	-	14,507,404	13,993,351	13,479,311	12,965,270	12,451,230	11,937,177	14,507,404	64,826,339
96.751.830-1	Inversiones Confuturo S.A.	Chile	No. 968 26-09-2019 (D)	UF	Yearly	Yearly	3.50	3.45	No warranty	2,000,000	-	2,748,695	2,748,695	2,748,695	2,748,695	2,748,695	114,267,173	2,748,695	125,261,953
TOTAL										**289,339,674**	**6,650,618**	**75,173,945**	**80,737,858**	**43,925,975**	**40,456,210**	**39,597,676**	**502,486,730**	**81,824,563**	**707,204,449**

Promissory notes and bonds payable, as of December 31, 2024

As of December 31, 2024

Taxpayer ID	Company	Country of origin	Description	Currency	Payment of interest (monthly, biannual, annual)	Capital amortization	Interest rate (2)	Effective interest rate	Guarantee	Nominal value	0 up to 3 months ThCh$	4 up to 12 months ThCh$	More than 1 year up to 2 years ThCh$	More than 2 years up to 3 years ThCh$	More than 3 years up to 4 years ThCh$	More than 4 years up to 5 years ThCh$	More than 5 years ThCh$	Current 12-31-2024 ThCh$	Non-Current 12-31-2024 ThCh$
76.020.458-7	Empresas Red Salud S.A.	Chile	Nro.698 31/12/2011 (C)	UF	Yearly	Yearly	4.25	4.20	No warranty	727,273	-	4,679,848	4,531,406	4,383,002	4,234,560	4,086,156	11,420,962	4,679,848	28,656,086
94.139.000-5	Inversiones La Construcción S.A.	Chile	No. 672 28-07-2011 (C)	UF	Yearly	Yearly	3.60	3.92	No warranty	1,090,909	-	6,747,363	6,558,772	6,370,181	6,181,591	5,993,000	16,847,512	6,747,363	41,951,056
94.139.000-5	Inversiones La Construcción S.A.	Chile	No. 798 24-11-2016 (H)	UF	Yearly	Yearly	2.90	3.28	No warranty	1,000,000	-	1,114,084	1,114,084	1,114,084	1,114,084	1,114,084	49,557,530	1,114,084	54,013,866
94.139.000-5	Inversiones La Construcción S.A.	Chile	No. 957 14-08-2019 (I)	UF	Yearly	Yearly	0.70	0.50	No warranty	1,125,000	-	14,708,790	14,607,946	14,507,103	-	-	-	14,708,790	29,115,049
94.139.000-5	Inversiones La Construcción S.A.	Chile	No. 957 14-08-2019 (J)	UF	Yearly	Yearly	0.70	0.47	No warranty	1,124,625	-	14,703,887	14,603,077	14,502,267	-	-	-	14,703,887	29,105,344
94.139.000-5	Inversiones La Construcción S.A.	Chile	No. 867 08-09-2017 (K)	UF	Yearly	Yearly	0.25	0.62	No warranty	1,274,575	-	8,763,286	8,741,684	8,720,082	23,099,936	-	-	8,763,286	40,561,702
94.139.000-5	Inversiones La Construcción S.A.	Chile	144 A USA	USD	Yearly	Yearly	4.75	5.22	No warranty	280,163,000	7,099,778	7,099,778	14,199,555	14,199,555	14,199,555	14,199,555	334,436,888	14,199,556	391,235,108
96.751.830-1	Inversiones Confuturo S.A.	Chile	No. 618 16-10-2009 (B)	UF	Yearly	Yearly	4.50	4.50	No warranty	2,036,364	14,696,136	-	14,193,227	13,690,307	13,187,399	12,684,490	23,860,244	14,696,136	77,615,667
96.751.830-1	Inversiones Confuturo S.A.	Chile	No. 968 26-09-2019 (D)	UF	Yearly	Yearly	3.50	3.45	No warranty	2,000,000	-	2,689,168	2,689,168	2,689,168	2,689,168	2,689,168	114,481,736	2,689,168	125,238,408
TOTAL										**290,541,746**	**21,795,914**	**60,506,204**	**81,238,919**	**80,175,749**	**64,706,293**	**40,766,453**	**550,604,872**	**82,302,118**	**817,492,286**

(19) Other financial liabilities and lease liabilities, continued

Bond repurchase:

During 2022 and 2023, Inversiones La Construcción S.A. repurchased its own bonds issued in the U.S. market (144A). Of a total placement of US$300,000,000 (par value), the amount of the bond repurchase amounts to US$19,837,000.

The Company also repurchased bonds placed in the domestic market. Of a total placement of UF6,000,000 (par value), the amount of the repurchase amounted to UF1,501,000, as follows (amounts repurchased at par value):

BEILC bonds series "K" UF 500,500
BEILC bonds series "I" UF 500,000
BEILC bonds series "J" UF 500,500

(20) Trade and other payables

As of June 30, 2025 and December 31, 2024, this caption is composed of the following:

	06-30-2025 ThCh$	12-31-2024 ThCh$
Sundry creditors	8,234,110	6,178,249
Dividends payable	34,488,686	44,690,266
Withholdings	11,682,413	14,088,906
Bonuses and services payable	17,849,297	19,957,079
Subsidies payable	14,761,915	14,251,181
Accounts payable	110,663,859	97,703,221
Surplus and excess contribution payments	16,948,730	21,953,225
Notes payable	1,103,513	1,094,230
Suppliers	10,321,967	9,245,622
Total	**226,054,490**	**229,161,979**

(21) Other provisions, current and non-current

As of June 30, 2025 and December 31, 2024, this caption is composed of the following:

Current	06-30-2025 ThCh$	12-31-2024 ThCh$
Accident rate	1,226,083	1,227,282
Health expenses	56,009,472	58,300,564
Subsidy expenses	9,219,857	9,554,123
Other	239,072	25,387
Total	**66,694,484**	**69,107,356**

Non-current	06-30-2025 ThCh$	12-31-2024 ThCh$
Plan for elderly care	318	295
Total	**318**	**295**

As of June 30, 2025 and December 31, 2024, movements in current provisions are detailed as follows:

Current	Accident rate ThCh$	Health expenses ThCh$	Benefits ThCh$	Other provisions ThCh$	Total ThCh$
Balances as of 01-01-2025	1,227,282	58,300,564	9,554,123	25,387	69,107,356
Provisions made	45,854	1,836,588	1,766,904	213,685	3,863,031
Decrease due to payments	(47,053)	(4,127,680)	(2,101,170)	-	(6,275,903)
Balances as of 06-30-2025	**1,226,083**	**56,009,472**	**9,219,857**	**239,072**	**66,694,484**

Current	Accident rate ThCh$	Health expenses ThCh$	Benefits ThCh$	Other provisions ThCh$	Total ThCh$
Balances as of 01-01-2024	1,714,990	62,114,979	8,180,163	31,697	72,041,829
Provisions made	7,641	22,690,665	3,565,492	-	26,263,798
Decrease due to payments	(495,349)	(26,505,080)	(2,191,532)	(6,310)	(29,198,271)
Balances as of 12-31-2024	**1,227,282**	**58,300,564**	**9,554,123**	**25,387**	**69,107,356**

(21) Other provisions current and non-current, continued

As of June 30, 2025 and December 31, 2024, movements in non-current provisions are detailed as follows:

As of June 30, 2025

Non-current	Plan for elderly care ThCh$
Balances as of 01-01-2025	295
Additional allowances	4,747
Decrease due to payments	(4,724)
Closing balances as of 06-30-2025	**318**

As of December 31, 2024

Non-current	Plan for elderly care ThCh$
Balances as of 01-01-2024	4,090
Decrease due to payments	(3,795)
Balances as of 12-31-2024	**295**

(22) Provisions for employee benefits

Current provisions for employee benefits are detailed as follows:

	06-30-2025 ThCh$	12-31-2024 ThCh$
Personnel's interest	4,839,376	7,749,098
Vacations payable	12,797,341	14,206,363
Performance bonus payable	318,954	915,370
Board of Directors' interest payable	477,199	459,793
Vacation bonus payable	202,146	298,098
Other employee benefits	1,579,289	2,139,285
Total	**20,214,305**	**25,768,007**

(23) Other non-financial liabilities

As of June 30, 2025 and December 31, 2024, the detail is as follows:

Current	**06-30-2025 ThCh$**	**12-31-2024 ThCh$**
Social security contribution payments made in advance	1,574,147	1,720,664
Advanced income for dental services	6,390,035	6,472,992
Liability for reimbursement of Isapres Short Law (1)	11,709,518	12,012,259
Other advanced income	83,091	71,096
Total	**19,756,791**	**20,277,011**

Non-current	**06-30-2025 ThCh$**	**12-31-2024 ThCh$**
Guarantee Letters for Clinics-Fonasa	593,825	668,824
Liability for reimbursement of Isapres Short Law (1)	32,952,859	32,334,759
Total	**33,546,684**	**33,003,583**

(1) In relation to the implementation of the Short Law, and the analysis under the IFRS framework, these consolidated financial statements have been prepared considering that: (i) the refund obligation related to the collection of premiums meets the definition of a liability under IFRS, (ii) the regulatory framework for treating an insurance contract liability is IFRS 17, and (iii) IFRS 17 requires that the liability be measured using the present value of estimated payments, as of the time the law and regulatory provisions came into effect.

On November 22, 2024, the Superintendency of Health approved that the debt amount to be repaid by the subsidiary Isapre Consalud S.A. is UF 5,364,056. The Isapre is required to make the payment of this debt starting in December 2024.

Based on IFRS considerations, as indicated above, the liability should be measured using the present value of the refund flows that have been approved by the Superintendency of Health in the respective PPA. Considering the above, it is estimated that, for Isapre Consalud, as of June 30, 2025, the present value of the refund flows is UF1,137,400, taking into account that, given the nature of the liability and using as a reference discount rates for financial risks of similar characteristics, the discount rate applicable to these refund flows is 35% (in UF). In these financial statements this liability is recognized at the beginning of the year and its effect is recorded against profit (loss) for the year.

(24) Revenue and cost of sales

As of, June 30, 2025 and 2024, the detail of the profit or loss account is as follows:

Revenues from ordinary activities	01-01-2025 06-30-2025 ThCh$	01-01-2024 06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Health insurance payment contributions	256,524,462	221,245,434	127,959,340	111,793,545
Healthcare services	403,667,316	361,140,288	210,208,568	188,973,426
Voluntary additional contribution payments	122,290,477	91,471,575	61,232,181	47,918,079
Other revenues	7,062,233	4,254,599	3,314,648	2,458,805
Total	**789,544,488**	**678,111,896**	**402,714,737**	**351,143,855**

As of June 30, 2025 and 2024, costs related to revenue are detailed as follows:

	01-01-2025 06-30-2025 ThCh$	01-01-2024 06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Healthcare services	291,791,665	281,808,165	143,895,859	146,732,503
Disability benefits	80,963,388	80,161,836	40,945,511	43,936,433
Medical participations	85,777,907	76,287,235	44,791,096	40,400,922
Personnel expenses	100,184,733	88,394,047	51,275,411	45,060,201
Clinical material	54,832,641	48,165,226	29,010,097	25,060,277
Other cost of sales	11,094,555	10,342,196	5,218,906	5,065,197
Total	**624,644,889**	**585,158,705**	**315,136,880**	**306,255,533**

(25) Finance income

As of June 30, 2025 and 2024, the detail of the profit or loss account is as follows:

	01-01-2025 06-30-2025 ThCh$	01-01-2024 06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Domestic fixed income	6,851,305	7,490,372	2,988,605	3,260,946
Domestic variable income	2,081,483	3,826,785	1,245,413	1,726,792
Foreign variable income	346,292	1,804,855	129,438	874,910
Other financial income	571,841	381,750	257,211	290,203
Total	**9,850,921**	**13,503,762**	**4,620,667**	**6,152,851**

(26) Other (losses) gains

As of June 30, 2025 and 2024, the main concepts recorded in the account other gains (losses) of the statement of profit or loss are detailed as follows:

	01-01-2025 06-30-2025 ThCh$	01-01-2024 06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Other gains:				
Sales of property plant and equipment	(5,504)	(8,861)	(38,004)	(1,426)
Other income	1,372,587	151,568	625,406	36,966
Total	**1,367,083**	**142,707**	**587,402**	**35,540**
Other losses:				
Other expenses	(1,779,321)	(1,423,514)	(1,308,654)	(1,053,908)
Cost for reimbursement of Isapres Short Law	(7,939,572)	(43,024,551)	(3,537,454)	(43,024,551)
Total	**(9,718,893)**	**(44,448,065)**	**(4,846,108)**	**(44,078,459)**
Other income (losses)	**(8,351,810)**	**(44,305,358)**	**(4,258,706)**	**(44,042,919)**

(27) Finance costs

As of June 30, 2025 and 2024, the detail of finance costs is as follows:

Financial costs	01-01-2025 06-30-2025 ThCh$	01-01-2024 06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Interests from financial obligations	9,570,078	8,647,172	4,793,561	4,507,802
Leasing interest	2,222,163	1,907,895	1,164,093	961,219
Interest on debts to the public	11,615,753	12,771,621	5,648,926	6,069,558
Interests on leases of property (IFRS 16)	520,390	609,761	251,907	251,200
Other financial costs	(121,603)	(1,150,660)	383,455	(257,333)
Total financial costs	**23,806,781**	**22,785,789**	**12,241,942**	**11,532,446**

(28) Administrative and personnel expenses

As of June 30, 2025 and 2024, the detail of administrative expenses is as follows:

DETAIL	01-01-2025 06-30-2025 ThCh$	01-01-2024 06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Employees	59,063,691	54,392,464	30,300,332	27,439,517
Computer, communication and network	11,380,560	9,764,904	4,855,220	5,157,892
Office maintenance	1,309,262	926,559	566,882	464,470
Financial investments	75,076	140,733	38,676	36,758
Advertisement and marketing	2,597,502	2,133,157	1,421,160	1,161,908
Depreciation	2,453,178	2,366,735	1,233,130	1,183,595
Amortization of right-of-use property for leases (IFRS 16)	3,605,976	3,387,062	1,837,625	1,683,098
Amortization of intangible assets	1,751,299	1,460,908	951,301	764,960
Correspondence	637,248	651,499	313,450	382,898
Outsourcing	2,585,235	2,410,519	1,400,463	1,323,214
Allowance for and impairment of doubtful accounts	4,046,969	3,429,068	2,548,873	2,517,344
Operating expenses	2,915,788	2,604,777	1,406,128	1,227,849
General expenses	17,130,350	15,733,318	8,643,478	8,102,613
Total	**109,552,134**	**99,401,703**	**55,516,718**	**51,446,116**

As of June 30, 2025 and 2024, the detail of personnel expenses (that are included in administrative expenses) is as follows:

DETAIL	01-01-2025 06-30-2025 ThCh$	01-01-2024 06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Wages and salaries	48,410,946	44,815,106	24,210,063	22,238,731
Short-term employee benefits	5,118,910	4,249,753	2,375,782	1,698,264
Post-employment benefits	996,746	752,748	649,745	337,387
Other employee-related expenses	4,537,089	4,574,857	3,064,742	3,165,135
Total	**59,063,691**	**54,392,464**	**30,300,332**	**27,439,517**

(28) Administrative and personnel expenses, continued

As of June 30, 2025 and 2024, personnel expenses recognized as profit or loss are reconciled to expenditures presented in the consolidated statement of cash flows as follows:

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$
Total personnel expenses	(59,063,691)	(54,392,464)
Personnel expenses included in direct costs	(100,369,784)	(86,467,154)
Payments to personnel for interests, loans and advance payments	3,101,870	4,155,190
Personnel expenses classified in the item payment to suppliers	17,856,933	11,899,461
Provisions for prior year employee benefits	(25,768,007)	(25,984,707)
Provisions for current period employee benefits	20,214,305	18,550,234
Payments to and on behalf of personnel as per statement of cash flows	**(144,028,374)**	**(132,239,440)**

(29) Foreign currency translation differences

As of June 30, 2025 and 2024, the detail of assets and liabilities that give rise to exchange differences is as follows:

Concepts	Currency	01-01-2025 06-30-2025 ThCh$	01-01-2024 06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Cash and banks	US$	(1,420,757)	4,372,610	(369,673)	(3,105,277)
Accounts Receivable	US$	(15,846,798)	14,008,201	(5,106,510)	14,006,698
Accounts payable	US$	15,737,991	(16,822,800)	4,903,408	(11,820,878)
Total		**(1,529,564)**	**1,558,011**	**(572,775)**	**(919,457)**

(30) Gain (loss) from inflation-adjusted units

As of June 30, 2025 and 2024, the detail of assets and liabilities that give rise to indexation is as follows:

Concepts	01-01-2025 06-30-2025 ThCh$	01-01-2024 06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Financial liabilities	(18,795,551)	(17,021,488)	(8,126,717)	(10,227,716)
Accounts Receivable	230,209	417,325	173,799	246,672
Accounts payable	87,723	108,709	50,552	86,583
Total	**(18,477,619)**	**(16,495,454)**	**(7,902,366)**	**(9,894,461)**

III. NOTES RELATED TO INSURANCE ACTIVITIES

(31) Financial investments

As of June 30, 2025 and December 31, 2024, financial investments associated with insurance activities are detailed as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Financial investments at amortized cost	5,446,882,494	5,186,560,338
Financial investments at fair value	1,518,692,876	1,624,225,455
Total	**6,965,575,370**	**6,810,785,793**

(a) Investments at amortized cost as of June 30, 2025 and December 31, 2024

The detail of financial assets measured at amortized cost is as follows:

As of June 30, 2025

DETAIL	Amortized cost ThCh$	Impairment ThCh$	Net amortized cost ThCh$	Fair value ThCh$
Fixed income instruments issued by the State	11,839,399	(1,953)	11,837,446	11,167,131
Debt securities issued by private institutions	1,811,264,822	(4,429,594)	1,806,835,228	1,837,415,133
Debt securities issued by financial institutions	1,651,430,057	(1,417,142)	1,650,012,915	1,754,215,049
Mortgage loans	429,925,585	(807,354)	429,118,231	428,668,924
Other domestic fixed income investments	472,741,390	(11,314,533)	461,426,857	459,248,970
Securities issued by foreign banks and foreign central banks	199,864,000	(242,276)	199,621,724	188,329,277
Securities issued by foreign banks and financial institutions	183,595,260	(94,463)	183,500,797	190,227,398
Securities issued by foreign companies	698,126,777	(5,502,371)	692,624,406	602,501,153
Other investments abroad	11,904,890	-	11,904,890	(30,859,490)
Total	**5,470,692,180**	**(23,809,686)**	**5,446,882,494**	**5,440,913,545**

As of December 31, 2024

DETAIL	Amortized cost ThCh$	Impairment ThCh$	Net amortized cost ThCh$	Fair value ThCh$
Fixed income instruments issued by the State	11,803,570	-	11,803,570	11,408,332
Debt securities issued by private institutions	1,564,530,118	(5,409,625)	1,559,120,493	1,595,851,469
Debt securities issued by financial institutions	1,612,604,138	(1,504,541)	1,611,099,597	1,724,915,442
Mortgage loans	426,895,504	(845,493)	426,050,011	425,804,625
Other domestic fixed income investments	469,866,874	(11,003,763)	458,863,111	452,347,645
Securities issued by foreign banks and foreign central banks	185,856,542	(48,688)	185,807,854	172,849,437
Securities issued by foreign banks and financial institutions	179,930,344	(106,325)	179,824,019	183,254,354
Securities issued by foreign companies	759,539,633	(5,547,950)	753,991,683	644,613,162
Total	**5,211,026,723**	**(24,466,385)**	**5,186,560,338**	**5,211,044,466**

(31) Financial investments, continued

(b) Investments at fair value as of June 30, 2025 and December 31, 2024

As of June 30, 2025

DETAIL	Level 1 ThCh$	Level 2 ThCh$	Level 3 ThCh$	Total ThCh$	Amortized cost ThCh$	Effect on income (loss) ThCh$
Fixed income instruments issued by the State	19,087,545	-	-	19,087,545	19,182,760	(95,215)
Debt securities issued by private institutions	6,312,418	-	-	6,312,418	7,164,547	39,753
Debt securities issued by financial institutions	(37,876,489)	-	-	(37,876,489)	34,480,034	525,452
Other domestic fixed income investments	(6,236,953)	-	-	(6,236,953)	23,243,547	(1,875,153)
Public companies shares	9,862,234	-	-	9,862,234	7,577,587	-
Private companies shares	-	-	3,061,915	3,061,915	2,974,321	-
Domestic investment funds	-	302,799,547	-	302,799,547	261,149,430	-
Mutual funds	17,439,959	-	-	17,439,959	14,340,273	-
Securities issued by foreign banks and foreign central banks	27,876,588	134,057,901	-	161,934,489	161,678,539	1,867
Securities issued by foreign banks and financial institutions	-	72,885,633	-	72,885,633	68,476,606	(255,044)
Securities issued by foreign companies	-	95,550,567	-	95,550,567	94,131,793	-
Foreign companies shares	50,481,538	395,726	-	50,877,264	46,538,320	(26,408)
International investment funds	-	19,084,279	-	19,084,279	18,337,611	746,668
Investment fund incorporated in the country which assets were invested abroad	787,482,780	-	-	787,482,780	789,335,752	-
Other investments abroad	16,427,688	-	-	16,427,688	-	-
Total	**890,857,308**	**624,773,653**	**3,061,915**	**1,518,692,876**	**1,548,611,120**	**(938,080)**

As of December 31, 2024

DETAIL	Level 1 ThCh$	Level 2 ThCh$	Level 3 ThCh$	Total ThCh$	Amortized cost ThCh$	Effect on income (loss) ThCh$
Fixed income instruments issued by the State	13,668,817	-	-	13,668,817	13,856,251	1,885,525
Debt securities issued by private institutions	5,759,233	-	-	5,759,233	6,762,662	6,751,208
Debt securities issued by financial institutions	10,307,754	-	-	10,307,754	73,978,043	32,658,394
Other domestic fixed income investments	18,757,571	-	-	18,757,571	52,074,477	(3,169,694)
Public companies shares	39,201,096	-	-	39,201,096	39,201,096	-
Private companies shares	-	-	2,958,396	2,958,396	2,958,396	-
Domestic investment funds	-	264,359,537	-	264,359,537	264,359,537	-
Mutual funds	79,402,104	-	-	79,402,104	79,402,104	-
Securities issued by foreign banks and foreign central banks	-	133,038,823	-	133,038,823	82,030,410	-
Securities issued by foreign banks and financial institutions	-	25,991,406	-	25,991,406	43,593,081	912,690
Securities issued by foreign companies	-	95,027,842	-	95,027,842	70,742,381	-
Foreign companies shares	100,659,528	144,170	-	100,803,698	100,797,213	(7,304)
International investment funds	-	12,757,032	-	12,757,032	11,075,747	553,542
Investment fund incorporated in the country which assets were invested abroad	822,192,146	-	-	822,192,146	822,192,146	-
Total	**1,089,948,249**	**531,318,810**	**2,958,396**	**1,624,225,455**	**1,663,023,544**	**39,584,361**

Level 1. Quoted instrument prices in active markets where fair value is determined by the observed prices in such markets.

Level 2. Quoted instruments in non-active markets where fair value is determined using a technique or valuation models based on market information. In addition, the accounting policy used in relation to changes in factors considered in setting the price should be disclosed.

Level 3. Unquoted instruments where fair value is also determined using techniques or valuation models, based on the information available, except if using information available the reliable determination of a fair value is not possible. If this is the case, then the investment is measured at its carrying amount based on the issuer's equity.

(31) Financial investments, continued

(c) Impairment

The total effect of impairment on investments measured at amortized cost is detailed as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Opening balance	(24,466,385)	(37,953,637)
Increase (decrease) in the impairment provision	618,572	13,683,130
Other movements of impairment of financial investments	38,127	(195,878)
Total	**(23,809,686)**	**(24,466,385)**

The decrease in impairment as of June 30, 2025, is mainly attributable to the derecognition of certain corporate and financial issuers, as well as improvements in credit quality and favorable exchange rate movements.

At the closing date, the Company has assessed its entire debt securities portfolio. The assessment process of possible impairment losses is performed both individually and collectively. At the closing date of these financial statements, the total effect of impairment on investments measured at amortized cost is ThCh$23,809,686.

(31) Financial investments, continued

(d) Changes in investment portfolio

As of June 30, 2025 and December 31, 2024, movements are detailed as follows:

DETAIL	June 2025		December 2024	
	Fair value ThCh$	Amortized cost ThCh$	Fair value ThCh$	Amortized cost ThCh$
Opening balance	1,624,225,455	5,186,560,338	1,352,969,322	4,698,264,528
Additions for the year	11,234,050,467	1,020,021,062	13,839,856,123	1,539,136,471
Sales	(11,220,440,540)	(465,150,082)	(13,662,966,535)	(727,361,788)
Maturities	(42,524,302)	(433,298,205)	(114,650,499)	(846,023,666)
Accrual of interests	(8,621,761)	99,444,918	(1,540,363)	191,094,211
Prepayments	-	(780,836)	-	(54,478,026)
Dividends	49,582,717	-	74,057,489	-
Random debt amortization	-	(275,023)	-	(485,228)
Fair value adjustment recognized in income (loss)	8,476,870	1,936,463	14,732,574	11,786,624
Impairment	22,925	656,711	573,905	13,487,240
Profit (loss) for readjustment unit	7,786,978	106,024,374	34,172,987	216,113,101
Reclassifications (1)	(130,787,927)	(75,281,234)	111,042,925	138,487,632
Other changes in financial investments	(3,078,006)	7,024,008	(24,022,473)	6,539,239
Total	**1,518,692,876**	**5,446,882,494**	**1,624,225,455**	**5,186,560,338**

(1) Reclassifications	Fair value ThCh$	Amortized cost ThCh$
Reclassification (negative balance as of December closing of prior year)	(33,971,020)	(77,853,058)
Reclassification (difference on market purchase)	(723,322)	-
Mutual funds Dec-24 versus Jun-25	(103,214,460)	-
Associates Dec-24 versus Jun-25	(3,370,227)	-
Underlying repurchase agreements Dec-24 versus Jun-25	-	13,062,926
Portfolio change – Mar-25 compared to Apr-25	10,491,102	(10,491,102)
Total	**(130,787,927)**	**(75,281,234)**

(31) Financial investments, continued

f) Information on the custody of domestic investment portfolio in accordance with General Standard No.159

Detail	National investment portfolio								
	Government instruments	Instruments of the banking system	Corporate bonds	Mortgage loans	Shares of public companies	Shares of private companies	Investment funds	Mutual funds	Total
Investment portfolio information									
Amount as of June 30, 2025									
Amortized cost (1)	11,837,446	1,650,012,915	2,268,262,085	429,118,231	-	-	-	-	4,359,230,677
Fair value (1)	19,087,545	(37,876,489)	75,465	-	9,862,234	3,061,915	302,799,547	120,654,418	417,664,635
Total (1)	**30,924,991**	**1,612,136,426**	**2,268,337,550**	**429,118,231**	**9,862,234**	**3,061,915**	**302,799,547**	**120,654,418**	**4,776,895,312**
Amount by type of instrument (CUI Insurance) (2)	22,627,087	9,000,404	296,275,435	-	12,867,701	-	231,766.00	21,275,625	362,278,018
Total investments (3)	**53,552,078**	**1,621,136,830**	**2,564,612,985**	**429,118,231**	**22,729,935**	**3,061,915**	**303,031,313**	**141,930,043**	**5,139,173,330**
Custodial investments (4)	47,625,964	1,591,297,515	2,056,273,724	-	22,729,935	-	291,959,621	141,930,043	4,151,816,802
% Custodial investments (5)	88.93	98.16	80.18	-	100.00	-	96.35	100.00	80.79
Investment custody detail									
Securities deposit and custody company									
Amount (6)	47,625,964	1,591,297,515	2,056,273,724	-	22,729,935	-	291,959,621	141,930,043	4,151,816,802
% c/r Total investments (7)	88.93	98.16	80.18	-	100.00	-	96.35	100.00	80.79
% c/r custodial investments (8)	100.00	100.00	100.00	-	100.00	-	100.00	100.00	100.00
Name of securities custody company (9)	Depósito Central de Valores	Depósito Central de Valores	Depósito Central de Valores		Depósito Central de Valores		Depósito Central de Valores	Depósito Central de Valores	
Bank									
Amount (10)	-	-	-	-	-	-	-	-	-
% c/r Total investments (11)	-	-	-	-	-	-	-	-	-
Custodian bank name (12)									
Other									
Amount (13)	4,704,536	28,368,773	310,689,419	29,899,518	-	797,677	3,493,419	-	377,953,342
% c/r Total investment (14)	8.78	1.75	12.11	6.97	-	26.05	1.15	-	7.35
Custodian Name (15)	Brownm Brother Harrieman	Notary. Brownm Brother Harrieman	Brownm Brother Harrieman	Iron Mountain Chile S.A.		Depósito Central de Valores	Ameris Capital S.A., Fip Andes		
Company									
Amount (16)	1,221,578	1,470,542.00	197,649,842	399,218,713	-	2,264,238	7,578,273	-	609,403,186
% c/r Total investments (17)	2.28	0.09	7.71	93.03	-	73.95	2.50	-	11.86

(31) Financial investments, continued

f) Information on the custody of domestic investment portfolio in accordance with General Standard No.159, continued

Detail	National investment portfolio								
	Government instruments	Instruments of the banking system	Corporate bonds	Mortgage loans	Shares of public companies	Shares of private companies	Investment funds	Mutual funds	Total
Investment portfolio information									
Amount as of December 31, 2024									
Amortized cost (1)	11,803,570	1,611,099,597	2,017,983,604	426,050,011	-	-	-	-	4,066,936,782
Fair value (1)	13,668,817	10,307,754	24,516,804	-	39,201,096	2,958,396	264,359,537	79,402,104	434,414,508
Total (1)	**25,472,387**	**1,621,407,351**	**2,042,500,408**	**426,050,011**	**39,201,096**	**2,958,396**	**264,359,537**	**79,402,104**	**4,501,351,290**
Amount by type of instrument (CUI Insurance) (2)	22,640,437	8,540,819	293,509,745	-	9,984,340	-	-	4,658,931	339,334,272
Total investments (3)	**48,112,824**	**1,629,948,170**	**2,336,010,153**	**426,050,011**	**49,185,436**	**2,958,396**	**264,359,537**	**84,061,035**	**4,840,685,562**
Custodial investments (4)	42,356,125	1,583,125,993	1,830,230,703	-	49,185,436	-	253,543,281	84,061,035	3,842,502,573
% Custodial investments (5)	88.04	97.13	78.35	-	100.00	-	95.91	100.00	79.38
Investment custody detail									
Securities deposit and custody company									
Amount (6)	42,356,125	1,583,125,993	1,830,230,703	-	49,185,436	-	253,543,281	84,061,035	3,842,502,573
% c/r Total investments (7)	88.04	97.13	78.35	-	100.00	-	95.91	100.00	79.38
% c/r custodial investments (8)	100.00	100.00	100.00	-	100.00	-	100.00	100.00	100.00
Name of securities custody company (9)	Depósito Central de Valores	Depósito Central de Valores	Depósito Central de Valores		Depósito Central de Valores		Depósito Central de Valores	Depósito Central de Valores	
Bank									
Amount (10)	-	-	-	-	-	-	-	-	-
% c/r Total investments (11)	-	-	-	-	-	-	-	-	-
Custodian bank name (12)									
Other									
Amount (13)	4,806,985	46,822,177	283,270,617	68,311,735	-	856,754.00	10,251,131	-	414,319,399
% c/r Total investment (14)	9.99	2.87	12.13	16.03	-	28.96	3.88	-	8.56
Custodian Name (15)	Capredena, Direccion Prevision	Notary State Street Bank and Trust Company	State Street Bank and Trust Co	Iron Mountain Chile		Dcv Vida S.A. Inversiones, Inmobiliaria Montemar	Ameris Capital S.A		
Company									
Amount (16)	949,714	-	222,588,970	357,738,276	-	2,101,642	565,125	-	583,943,727
% c/r Total investments (17)	1.97	-	9.53	83.97	-	71.04	0.21	-	12.06

(31) Financial investments, continued

(f) Information on the custody of domestic investment portfolio, continued

(1) Amount by type of investment reported in the statement of financial position at the reporting period.
(2) Amount by type of investment reported in the statement of financial position at the reporting period, corresponding to the detail of the unit-linked contract insurance investment account. This field must be only completed by the administrator of the second group that records insurance for unit-linked contracts.
(3) Total investments correspond to the sum of columns No. (1) and (2). The total sum of columns No. (6) + (10) + (13) + (16) should correspond to the total amount of column No. (3).
(4) Amount expressed in ThCh$ of the total investment by type of instrument, which may be held in custody by a securities deposit and custody company (Law No.18.876).
(5) % of investments held in custody of total investments reported in the statement of financial position.
(6) Amount in ThCh$ of investments held in custody by securities deposit and custody companies, only as depositor.
(7) % of investments in securities deposit and custody companies with respect to total investments (column No. 3).
(8) % of investments in securities deposit and custody companies with respect to total investments held in custody (column No. 4).
(9) The securities deposit and custody company's name should be indicated.
(10) Amount in ThCh$ of investments held in custody with banks or financial institutions.
(11) % of investments in banks with respect to total investments (column No. 3).
(12) The name of the bank or financial institution acting as custodian of the insurer's investments should be indicated.
(13) Amount in ThCh$ of investments held in custody with other custodians different from the securities deposit and custody company and banks. This field must include investments made by Chilean companies or the Chilean Government that were issued abroad.
(14) % of investments in other custodians with respect to total investments (column No. 3).
(15) The custodian's name should be indicated.
(16) Amount in ThCh$ of investments held in custody by the insurer.
(17) % of investments held by the Company with respect to total investments (column No. 3).

(32) Derivative financial instruments

(1) Derivatives use strategy

The derivatives use policy is primarily intended to use derivatives to hedge financial risks and perform investment operations that allow the Insurers improve their profitability and diversify their investment portfolio. Likewise, the financial risk policy is aimed to maintain the associated risks (market, liquidity, reinvestment, credit and operational) limited to the previously defined levels.

The insurer Confuturo S.A. records cross currency swap and forward contracts in force with financial institutions to protect its investment portfolio from exchange fluctuations. These financial risk hedging transactions are in accordance with the General Standard No.200 issued by the Chilean Financial Market Commission and are measured pursuant to such Standard.

(32) Derivative financial instruments, continued

(2) Derivative contract positions

As of June 30, 2025 and December 31, 2024, Cía. de Seguros Confuturo S.A. records net liability positions for hedging derivatives (hedge 1512) and investments, which are classified as other financial liabilities at amortized cost and fair value, within bank borrowings, and investments at fair value.

As of June 30, 2025 and December 31, 2024, the net position of assets and liabilities for derivative contracts is detailed as follows:

As of June 30, 2025

DETAIL	Hedge derivative ThCh$	Hedge derivative 1512 ThCh$	Investment ThCh$	Other derivatives ThCh$	No. of derivatives ThCh$	Effect on income (loss) ThCh$	Effect on OCI ThCh$
Forward purchase	699,089	-	(673,234)	-	12	(6,191,360)	-
Forward sale	15,685,094	-	716,739	-	64	63,572,613	-
Swaps	-	11,904,890	-	-	362	78,272,936	-
Total	**16,384,183**	**11,904,890**	**43,505**	**-**	**438**	**135,654,189**	**-**

As of December 31, 2024

DETAIL	Hedge derivative ThCh$	Hedge derivative 1512 ThCh$	Investment ThCh$	Other derivatives ThCh$	No. of derivatives ThCh$	Effect on income (loss) ThCh$	Effect on OCI ThCh$
Forward purchase	2,107,946	-	-	-	7	7,280,538	-
Forward sale	(35,717,098)	-	-	-	78	(100,482,622)	-
Swaps	-	(77,853,059)	-	-	359	(128,046,197)	-
Total	**(33,609,152)**	**(77,853,059)**	**-**	**-**	**444**	**(221,248,281)**	**-**

(32) Derivative financial instruments, continued

Detail of forward contracts as of June 30, 2025 (in thousands of Chilean pesos)

				COUNTERPARTS OF OPERATION			CHARACTERISTICS OF OPERATION						VALUATION INFORMATION					
Objective of the contract	**Type of operation**	**No. of operation**	**Item of operation**	**Name**	**Nationality**	**Risk classification**	**Asset Objective**	**Nominal**	**Currency**	**Forward pricing**	**Date of transaction**	**Maturity date of contract**	**Market value of the subject asset at the reporting date**	**Spot price as of the reporting date**	**Forward price quoted on the market on the information date**	**Cash flow discount rate**	**Fair value of the forward contract at the reporting date ThCh$**	**Source of information**
	COMPRA																	
HEDGE	FWC	10825	0	BANK BCI	CL	AAA	PROM	15,000,000	$$	928.25	3/6/2025	8/29/2025	14,001,300	933.42	933.47	0.03%	78,313	BLOOMBERG
HEDGE	FWC	10828	0	BANCO DE CHILE	CL	AAA	PROM	5,000,000	$$	926.34	3/6/2025	8/1/2025	4,667,100	933.42	933.40	0.02%	35,310	BLOOMBERG
HEDGE	FWC	10941	0	SCOTIA CORREDORA DE BOLSA CHILE LTDA	CL	AAA	PROM	35,000,000	$$	945.00	5/15/2025	8/14/2025	32,669,700	933.42	933.42	0.00%	(405,296)	BLOOMBERG
HEDGE	FWC	10987	0	SCOTIABANK	CL	AAA	EUR	20,000,000	$$	1073.94	6/10/2025	7/25/2025	21,981,000	1099.05	1,100.61	2.04%	532,591	BLOOMBERG
HEDGE	FWC	10994	0	SCOTIABANK	CL	AAA	EUR	20,000,000	$$	1076.19	6/12/2025	7/11/2025	21,981,000	1099.05	1,099.68	1.87%	469,509	BLOOMBERG
HEDGE	FWC	11028	0	BANCO ITAU CHILE	CL	AA+	PROM	25,000,000	$$	935.66	6/25/2025	7/1/2025	23,335,500	933.42	933.42	0.03%	(55,978)	BLOOMBERG
HEDGE	FWC	11031	0	BANCO SANTANDER	CL	AAA	PROM	30,000,000	$$	931.00	6/26/2025	7/3/2025	28,002,600	933.42	933.42	0.03%	72,679	BLOOMBERG
HEDGE	FWC	11034	0	BANCO DE CHILE	CL	AAA	PROM	6,000,000	$$	936.65	6/24/2025	7/11/2025	5,600,520	933.42	933.43	0.02%	(19,346)	BLOOMBERG
HEDGE	FWC	11036	0	SCOTIABANK	CL	AAA	PROM	1,000,000	$$	936.02	6/24/2025	7/11/2025	933,420	933.42	933.43	0.02%	(2,594)	BLOOMBERG
HEDGE	FWC	11037	0	BANCO SANTANDER	CL	AAA	PROM	1,700,000	$$	934.02	6/27/2025	7/11/2025	1,586,814	933.42	933.43	0.02%	(1,010)	BLOOMBERG
HEDGE	FWC	11038	0	BANCO SANTANDER	CL	AAA	PROM	2,000,000	$$	935.97	6/25/2025	7/11/2025	1,866,840	933.42	933.43	0.02%	(5,089)	BLOOMBERG
INVESTMENT	FWC	10874	1	BANCO ITAU CHILE	CL	AA+	PROM	10,000,000	$$	1000.75	4/8/2025	7/11/2025	9,334,200	933.42	933.43	0.02%	(673,234)	BLOOMBERG
	TOTAL							**170,700,000**					**165,959,994**				**25,855**	

(32) Derivative financial instruments, continued

Detail of forward contracts as of June 30, 2025 (in thousands of Chilean pesos), continued

				COUNTERPARTS OF OPERATION			CHARACTERISTICS OF OPERATION						VALUATION INFORMATION					
Objective of the contract	Type of operation	No. of operation	Item of operation	Name	Nationality	Risk classification	Asset Objective	Nominal	Currency	Forward pricing	Date of transaction	Maturity date of contract	Market value of the subject asset at the reporting date	Spot price as of the reporting date	Forward price quoted on the market on the information date	Cash flow discount rate	Fair value of the forward contract at the reporting date ThCh$	Source of information
	VENTA																	
HEDGE	FWV	8108	1	GOLDMAN SACHS	GB	A+	PROM	20,000,000	UF	0.02	4/29/2021	5/28/2026	18,668,400	933.42	0.02	-3.03%	(1,006,226)	BLOOMBERG
HEDGE	FWV	8112	1	BANCO DE CHILE	CL	AAA	PROM	20,000,000	UF	0.02	5/3/2021	5/5/2026	18,668,400	933.42	0.02	-3.06%	(1,057,786)	BLOOMBERG
HEDGE	FWV	8154	1	BANK OF NOVA SCOTIA	CA	A+	EUR	10,000,000	UF	0.03	5/18/2021	5/5/2026	10,990,500	1099.05	0.03	0.90%	7,501	BLOOMBERG
HEDGE	FWV	8182	1	BANK OF NOVA SCOTIA	CA	A+	PROM	20,000,000	UF	0.02	6/10/2021	6/10/2026	18,668,400	933.42	0.02	-3.01%	(321,143)	BLOOMBERG
HEDGE	FWV	10468	1	BANCO ITAU CHILE	CL	AA+	PROM	50,000,000	UF	0.02	9/3/2024	3/5/2027	46,671,000	933.42	0.02	-2.62%	1,106,288	BLOOMBERG
HEDGE	FWV	10762	1	BANK BCI	CL	AAA	PROM	30,000,000	$$	994.60	1/28/2025	10/24/2025	28,002,600	933.42	933.64	0.07%	1,828,474	BLOOMBERG
HEDGE	FWV	10764	1	SCOTIA CORREDORA DE BOLSA CHILE LTDA	CL	AAA	PROM	30,000,000	$$	997.95	1/28/2025	10/3/2025	28,002,600	933.42	933.55	0.05%	1,931,675	BLOOMBERG
HEDGE	FWV	10766	1	BANCO DEL ESTADO DE CHILE	CL	AAA	PROM	30,000,000	$$	995.25	1/28/2025	9/26/2025	28,002,600	933.42	933.53	0.05%	1,851,222	BLOOMBERG
HEDGE	FWV	10768	1	HSBC BANK CHILE	CL	AAA	PROM	20,000,000	$$	995.48	1/28/2025	10/22/2025	18,668,400	933.42	933.63	0.07%	1,236,770	BLOOMBERG
HEDGE	FWV	10770	1	BANCO DEL ESTADO DE CHILE	CL	AAA	PROM	30,000,000	$$	996.90	1/28/2025	10/8/2025	28,002,600	933.42	933.57	0.06%	1,899,590	BLOOMBERG
HEDGE	FWV	10772	1	BANCO ITAU CHILE	CL	AA+	PROM	20,000,000	$$	996.50	1/28/2025	10/9/2025	18,668,400	933.42	933.57	0.06%	1,258,313	BLOOMBERG
HEDGE	FWV	10774	1	BANK BCI	CL	AAA	EUR	10,000,000	$$	1049.76	1/28/2025	10/9/2025	10,990,500	1099.05	1,106.23	2.33%	(561,225)	BLOOMBERG
HEDGE	FWV	10782	1	BANK BCI	CL	AAA	PROM	30,000,000	$$	985.65	2/4/2025	7/11/2025	28,002,600	933.42	933.43	0.02%	1,566,721	BLOOMBERG
HEDGE	FWV	10784	1	BANK BCI	CL	AAA	PROM	30,000,000	$$	984.16	2/4/2025	7/9/2025	28,002,600	933.42	933.43	0.03%	1,521,950	BLOOMBERG
HEDGE	FWV	10786	1	BANCO BTG PACTUAL CHILE	CL	AA	PROM	30,000,000	$$	975.00	2/4/2025	7/3/2025	28,002,600	933.42	933.42	0.03%	1,247,318	BLOOMBERG
HEDGE	FWV	10788	1	BANCO DEL ESTADO DE CHILE	CL	AAA	PROM	30,000,000	$$	970.55	2/5/2025	7/8/2025	28,002,600	933.42	933.43	0.03%	1,113,681	BLOOMBERG
HEDGE	FWV	10790	1	BANCO DEL ESTADO DE CHILE	CL	AAA	PROM	20,000,000	$$	971.30	2/6/2025	7/1/2025	18,668,400	933.42	933.42	0.03%	757,582	BLOOMBERG
HEDGE	FWV	10792	1	HSBC BANK CHILE	CL	AAA	PROM	5,000,000	$$	964.73	2/6/2025	7/1/2025	4,667,100	933.42	933.42	0.03%	156,545	BLOOMBERG
HEDGE	FWV	10795	1	SCOTIABANK	CL	AAA	PROM	1,500,000	$$	965.00	2/11/2025	7/10/2025	1,400,130	933.42	933.43	0.03%	47,359	BLOOMBERG
HEDGE	FWV	10805	1	HSBC BANK CHILE	CL	AAA	EUR	20,000,000	$$	1001.20	2/18/2025	7/25/2025	21,981,000	1099.05	1,100.61	2.04%	(1,985,366)	BLOOMBERG
HEDGE	FWV	10808	1	BANCO ITAU CHILE	CL	AA+	PROM	10,000,000	$$	953.64	2/19/2025	7/11/2025	9,334,200	933.42	933.43	0.02%	202,142	BLOOMBERG
HEDGE	FWV	10822	1	HSBC BANK CHILE	CL	AAA	EUR	2,000,000	$$	1009.79	3/4/2025	8/28/2025	2,198,100	1099.05	1,103.15	2.27%	(186,034)	BLOOMBERG
HEDGE	FWV	10826	1	BANK BCI	CL	AAA	PROM	15,000,000	$$	928.90	3/6/2025	9/26/2025	14,001,300	933.42	933.53	0.05%	(69,516)	BLOOMBERG
HEDGE	FWV	10829	1	BANCO DE CHILE	CL	AAA	PROM	5,000,000	$$	926.68	3/6/2025	8/29/2025	4,667,100	933.42	933.47	0.03%	(33,954)	BLOOMBERG
HEDGE	FWV	10847	1	HSBC BANK CHILE	CL	AAA	EUR	6,000,000	$$	1027.40	3/13/2025	7/11/2025	6,594,300	1099.05	1,099.68	1.87%	(433,417)	BLOOMBERG
HEDGE	FWV	10876	1	BANCO DEL ESTADO DE CHILE	CL	AAA	PROM	30,000,000	$$	1001.30	4/8/2025	7/11/2025	28,002,600	933.42	933.43	0.02%	2,036,219	BLOOMBERG
HEDGE	FWV	10887	1	BANK BCI	CL	AAA	EUR	8,000,000	$$	1131.64	4/11/2025	10/10/2025	8,792,400	1099.05	1,106.30	2.33%	201,208	BLOOMBERG
HEDGE	FWV	10909	1	BBVA SPAIN	ES	BBB	PROM	80,000,000	UF	0.02	4/24/2025	4/24/2028	74,673,600	933.42	0.02	-2.25%	144,536	BLOOMBERG
HEDGE	FWV	10916	1	SCOTIA CORREDORA DE BOLSA CHILE LTDA	CL	AAA	PROM	30,000,000	$$	957.35	4/30/2025	7/31/2025	28,002,600	933.42	933.40	0.02%	718,441	BLOOMBERG
HEDGE	FWV	10933	1	BANK BCI	CL	AAA	PROM	20,000,000	$$	935.73	5/8/2025	8/7/2025	18,668,400	933.42	933.41	0.02%	46,500	BLOOMBERG
HEDGE	FWV	10938	1	BANCO FALABELLA	CL	AA	PROM	10,000,000	$$	940.30	5/13/2025	8/12/2025	9,334,200	933.42	933.42	0.00%	68,848	BLOOMBERG
HEDGE	FWV	10939	1	HSBC BANK CHILE	CL	AAA	PROM	10,000,000	$$	939.79	5/14/2025	8/12/2025	9,334,200	933.42	933.42	0.00%	63,748	BLOOMBERG
HEDGE	FWV	10940	1	BANK BCI	CL	AAA	PROM	7,000,000	$$	939.60	5/14/2025	8/12/2025	6,533,940	933.42	933.42	0.00%	43,293	BLOOMBERG
HEDGE	FWV	10942	1	SCOTIA CORREDORA DE BOLSA CHILE LTDA	CL	AAA	PROM	35,000,000	$$	945.04	5/15/2025	9/12/2025	32,669,700	933.42	933.51	0.05%	403,623	BLOOMBERG
HEDGE	FWV	10943	1	BANCO FALABELLA	CL	AA	PROM	5,000,000	$$	938.20	5/15/2025	8/12/2025	4,667,100	933.42	933.42	0.00%	23,924	BLOOMBERG
HEDGE	FWV	10946	1	HSBC BANK CHILE	CL	AAA	PROM	25,000,000	$$	936.57	5/19/2025	8/20/2025	23,335,500	933.42	933.44	0.01%	78,312	BLOOMBERG
HEDGE	FWV	10950	1	BANK BCI	CL	AAA	PROM	20,000,000	$$	944.73	5/20/2025	10/23/2025	18,668,400	933.42	933.63	0.07%	221,905	BLOOMBERG
HEDGE	FWV	10952	1	BANCO FALABELLA	CL	AA	PROM	20,000,000	$$	943.20	5/20/2025	10/23/2025	18,668,400	933.42	933.63	0.07%	191,312	BLOOMBERG
HEDGE	FWV	10956	1	BANK BCI	CL	AAA	PROM	10,000,000	$$	943.57	5/22/2025	8/20/2025	9,334,200	933.42	933.44	0.01%	101,323	BLOOMBERG
HEDGE	FWV	10957	1	HSBC BANK CHILE	CL	AAA	PROM	10,000,000	$$	943.41	5/22/2025	8/20/2025	9,334,200	933.42	933.44	0.01%	99,723	BLOOMBERG
HEDGE	FWV	10959	1	BANCO BTG PACTUAL CHILE	CL	AA	PROM	30,000,000	$$	942.04	5/22/2025	8/20/2025	28,002,600	933.42	933.44	0.01%	258,071	BLOOMBERG
HEDGE	FWV	10965	1	SCOTIA CORREDORA DE BOLSA CHILE LTDA	CL	AAA	PROM	20,000,000	$$	937.32	5/27/2025	11/25/2025	18,668,400	933.42	933.77	0.09%	71,046	BLOOMBERG
HEDGE	FWV	10985	1	BBVA SPAIN	ES	BBB	EUR	40,000,000	UF	0.03	6/9/2025	6/9/2027	43,962,000	1099.05	0.03	0.74%	(868,735)	BLOOMBERG
HEDGE	FWV	10986	1	SCOTIABANK	CL	AAA	EUR	20,000,000	UF	0.03	6/10/2025	6/10/2027	21,981,000	1099.05	0.03	0.74%	(488,754)	BLOOMBERG
HEDGE	FWV	10993	1	BANCO INTERNACIONAL	CL	AA	PROM	25,000,000	$$	931.15	6/12/2025	8/12/2025	23,335,500	933.42	933.42	0.00%	(56,534)	BLOOMBERG
HEDGE	FWV	10995	1	SCOTIABANK	CL	AAA	EUR	20,000,000	UF	0.03	6/12/2025	6/11/2027	21,981,000	1099.05	0.03	0.74%	(484,501)	BLOOMBERG
HEDGE	FWV	11011	1	BANK BCI	CL	AAA	PROM	5,000,000	$$	938.30	6/17/2025	7/10/2025	4,667,100	933.42	933.43	0.03%	24,365	BLOOMBERG
HEDGE	FWV	11012	1	BANCO FALABELLA	CL	AA	PROM	5,000,000	$$	939.15	6/17/2025	7/10/2025	4,667,100	933.42	933.43	0.03%	28,615	BLOOMBERG
HEDGE	FWV	11014	1	SCOTIABANK	CL	AAA	PROM	9,400,000	$$	941.60	6/18/2025	9/12/2025	8,774,148	933.42	933.51	0.05%	76,068	BLOOMBERG
HEDGE	FWV	11016	1	BANCO FALABELLA	CL	AA	PROM	10,000,000	$$	949.85	6/23/2025	7/23/2025	9,334,200	933.42	933.41	0.02%	164,435	BLOOMBERG
HEDGE	FWV	11017	1	BANCO FALABELLA	CL	AA	PROM	3,000,000	$$	952.85	6/23/2025	7/23/2025	2,800,260	933.42	933.41	0.02%	58,330	BLOOMBERG
HEDGE	FWV	11018	1	BANCO BTG PACTUAL CHILE	CL	AA	PROM	10,000,000	$$	951.51	6/23/2025	7/23/2025	9,334,200	933.42	933.41	0.02%	181,035	BLOOMBERG
HEDGE	FWV	11019	1	HSBC BANK CHILE	CL	AAA	PROM	10,000,000	$$	937.70	6/24/2025	7/25/2025	9,334,200	933.42	933.41	0.02%	42,944	BLOOMBERG
HEDGE	FWV	11020	1	BANK BCI	CL	AAA	PROM	10,000,000	$$	937.65	6/24/2025	7/30/2025	9,334,200	933.42	933.40	0.02%	42,471	BLOOMBERG
HEDGE	FWV	11021	1	HSBC BANK CHILE	CL	AAA	PROM	10,000,000	$$	938.15	6/24/2025	7/30/2025	9,334,200	933.42	933.40	0.02%	47,471	BLOOMBERG
HEDGE	FWV	11022	1	HSBC BANK CHILE	CL	AAA	PROM	10,000,000	$$	936.49	6/24/2025	7/30/2025	9,334,200	933.42	933.40	0.02%	30,871	BLOOMBERG
HEDGE	FWV	11023	1	HSBC BANK CHILE	CL	AAA	PROM	10,000,000	$$	936.79	6/24/2025	7/30/2025	9,334,200	933.42	933.40	0.02%	33,871	BLOOMBERG
HEDGE	FWV	11024	1	BANK BCI	CL	AAA	PROM	10,000,000	$$	936.56	6/24/2025	7/30/2025	9,334,200	933.42	933.40	0.02%	31,571	BLOOMBERG
HEDGE	FWV	11025	1	BANCO FALABELLA	CL	AA	PROM	5,000,000	$$	935.85	6/24/2025	7/30/2025	4,667,100	933.42	933.40	0.02%	12,235	BLOOMBERG
HEDGE	FWV	11029	1	BANCO ITAU CHILE	CL	AA+	PROM	25,000,000	$$	935.61	6/25/2025	8/28/2025	23,335,500	933.42	933.39	0.02%	55,590	BLOOMBERG
HEDGE	FWV	11032	1	BANCO SANTANDER	CL	AAA	PROM	30,000,000	$$	931.05	6/26/2025	9/24/2025	28,002,600	933.42	933.53	0.05%	(74,414)	BLOOMBERG
HEDGE	FWV	11033	1	BANK BCI	CL	AAA	PROM	6,000,000	$$	929.22	6/26/2025	7/31/2025	5,600,520	933.42	933.40	0.02%	(25,095)	BLOOMBERG
HEDGE	FWV	11045	1	BANK OF AMERICA NA	US	A+	PROM	2,300,000	$$	934.60	6/27/2025	8/4/2025	2,146,866	933.42	933.40	0.02%	2,759	BLOOMBERG
INVESTMENT	FWV	10878	1	BANK BCI	CL	AAA	PROM	10,000,000	$$	1005.10	4/9/2025	7/11/2025	9,334,200	933.42	933.43	0.02%	716,739	BLOOMBERG
	TOTAL							1,150,200,000					1,096,145,364				16,401,833	

(32) Derivative financial instruments, continued

The detail of forward contracts as of December 31, 2024 (in thousands of Chilean pesos) is as follows:

December 2024

				COUNTERPARTS OF OPERATION			CHARACTERISTICS OF OPERATION						VALUATION INFORMATION					
Objective of the contract	**Type of operation**	**No. of operation**	**Item of operation**	**Name**	**Nationality**	**Risk classification**	**Asset Objective**	**Nominal**	**Currency**	**Forward pricing**	**Date of transaction**	**Maturity date of contract**	**Market value of the subject asset at the reporting date**	**Spot price as of the reporting date**	**Forward price quoted on the market on the information date**	**Cash flow discount rate**	**Fair value of the forward contract at the reporting date ThCh$**	**Source of information**
	COMPRA																	
HEDGE	FWC	10522	0	BBVA SPAIN	ES	BBB	EUR	1,500,000	$$	1022.60	10/3/2024	2/10/2025	1,552,920	1035.28	1,037.23	1.66%	21,907	BLOOMBERG
HEDGE	FWC	10527	0	BANCO SANTANDER	CL	AAA	EUR	2,402,000	$$	1018.50	10/4/2024	2/7/2025	2,486,743	1035.28	1,037.06	1.63%	44,513	BLOOMBERG
HEDGE	FWC	10577	0	BANCHILE CORREDORES DE BOLSA S	CL	AAA	PROM	35,000,000	$$	950.95	10/22/2024	2/28/2025	34,876,100	996.46	997.17	0.44%	1,616,544	BLOOMBERG
HEDGE	FWC	10647	0	HSBC BANK CHILE	CL	AAA	PROM	1,000,000	$$	970.10	11/21/2024	2/14/2025	996,460	996.46	996.95	0.40%	26,838	BLOOMBERG
HEDGE	FWC	10723	0	MORGAN STANLEY	US	A-	PROM	8,100,000	$$	990.82	12/20/2024	1/10/2025	8,071,326	996.46	996.41	0.20%	45,250	BLOOMBERG
HEDGE	FWC	10724	0	BANK BCI	CL	AAA	PROM	40,000,000	$$	988.52	12/24/2024	1/9/2025	39,858,400	996.46	996.41	0.20%	315,677	BLOOMBERG
HEDGE	FWC	10726	0	SCOTIABANK	CL	AAA	PROM	13,000,000	$$	993.66	12/27/2024	1/16/2025	12,953,980	996.46	996.52	0.14%	37,217	BLOOMBERG
	TOTAL							**101,002,000**					**100,795,929**				**2,107,946**	

(32) Derivative financial instruments, continued

The detail of forward contracts as of December 31, 2024 (in thousands of Chilean pesos) is as follows:

				COUNTERPARTS OF OPERATION			CHARACTERISTICS OF OPERATION						VALUATION INFORMATION					
Objective of the contract	Type of operation	No. of operation	Item of operation	Name	Nationality	Risk classification	Asset Objective	Nominal	Currency	Forward pricing	Date of transaction	Maturity date of contract	Market value of the subject asset at the reporting date	Spot price as of the reporting date	Forward price quoted on the market on the information date	Cash flow discount rate	Fair value of the forward contract at the reporting date ThCh$	Source of information
	VENTA																	
HEDGE	FWV	7550	1	BANCO DE CHILE	CL	AAA	PROM	30,000,000	UF	0.03	2/28/2020	2/28/2025	29,893,800	996.46	0.03	-3.97%	161,094	BLOOMBERG
HEDGE	FWV	7554	1	DEUTSCHE BANK LONDON	GB	A-	PROM	10,000,000	UF	0.03	3/2/2020	3/13/2025	9,964,600	996.46	0.03	-3.96%	75,989	BLOOMBERG
HEDGE	FWV	7583	1	DEUTSCHE BANK LONDON	GB	A-	PROM	10,000,000	UF	0.03	3/11/2020	3/12/2025	9,964,600	996.46	0.03	-3.96%	271,573	BLOOMBERG
HEDGE	FWV	7585	1	GOLDMAN SACHS	GB	A+	PROM	20,000,000	UF	0.03	3/11/2020	3/13/2025	19,929,200	996.46	0.03	-3.96%	566,258	BLOOMBERG
HEDGE	FWV	8108	1	GOLDMAN SACHS	GB	A+	PROM	20,000,000	UF	0.02	4/29/2021	5/28/2026	19,929,200	996.46	0.02	-2.84%	(2,431,147)	BLOOMBERG
HEDGE	FWV	8112	1	BANCO DE CHILE	CL	AAA	PROM	20,000,000	UF	0.02	5/3/2021	5/5/2026	19,929,200	996.46	0.02	-2.87%	(2,478,415)	BLOOMBERG
HEDGE	FWV	8154	1	BANK OF NOVA SCOTIA	CA	A+	EUR	10,000,000	UF	0.03	5/18/2021	5/5/2026	10,352,800	1035.28	0.03	0.83%	445,602	BLOOMBERG
HEDGE	FWV	8182	1	BANK OF NOVA SCOTIA	CA	A+	PROM	20,000,000	UF	0.02	6/10/2021	6/10/2026	19,929,200	996.46	0.02	-2.83%	(1,754,642)	BLOOMBERG
HEDGE	FWV	10453	1	HSBC BANK CHILE	CL	AAA	GBP	3,000,000	$$	1214.60	7/31/2024	1/31/2025	3,747,030	1249.01	1,249.03	0.01%	(103,275)	BLOOMBERG
HEDGE	FWV	10468	1	BANCO ITAU CHILE	CL	AA+	PROM	50,000,000	UF	0.02	9/3/2024	3/5/2027	49,823,000	996.46	0.02	-2.56%	(2,517,189)	BLOOMBERG
HEDGE	FWV	10481	1	HSBC BANK CHILE	CL	AAA	EUR	2,000,000	$$	1050.71	9/9/2024	1/10/2025	2,070,560	1035.28	1,035.49	0.72%	30,438	BLOOMBERG
HEDGE	FWV	10496	1	SCOTIA CORREDORA DE BOLSA CHILE LTDA	CL	AAA	EUR	5,000,000	$$	1049.50	9/12/2024	3/14/2025	5,176,400	1035.28	1,039.26	1.90%	50,942	BLOOMBERG
HEDGE	FWV	10497	1	HSBC BANK CHILE	CL	AAA	EUR	1,000,000	$$	1040.12	9/12/2024	3/14/2025	1,035,280	1035.28	1,039.26	1.90%	844	BLOOMBERG
HEDGE	FWV	10510	1	BANCO ITAU CHILE	CL	AA+	PROM	30,000,000	$$	898.77	10/1/2024	1/31/2025	29,893,800	996.46	996.76	0.35%	(2,938,708)	BLOOMBERG
HEDGE	FWV	10512	1	BANCO ITAU CHILE	CL	AA+	PROM	15,000,000	$$	901.37	10/1/2024	1/31/2025	14,946,900	996.46	996.76	0.35%	(1,430,365)	BLOOMBERG
HEDGE	FWV	10514	1	BANCO FALABELLA	CL	AA	PROM	15,000,000	$$	900.90	10/1/2024	1/31/2025	14,946,900	996.46	996.76	0.35%	(1,437,413)	BLOOMBERG
HEDGE	FWV	10516	1	SCOTIA CORREDORA DE BOLSA CHILE LTDA	CL	AAA	PROM	30,000,000	$$	902.92	10/1/2024	1/31/2025	29,893,800	996.46	996.76	0.35%	(2,814,244)	BLOOMBERG
HEDGE	FWV	10518	1	BANCO ITAU CHILE	CL	AA+	PROM	50,000,000	$$	911.87	10/2/2024	2/14/2025	49,823,000	996.46	996.95	0.40%	(4,251,978)	BLOOMBERG
HEDGE	FWV	10520	1	SCOTIA CORREDORA DE BOLSA CHILE LTDA	CL	AAA	EUR	14,000,000	$$	1012.85	10/2/2024	2/7/2025	14,493,920	1035.28	1,037.06	1.63%	(338,388)	BLOOMBERG
HEDGE	FWV	10524	1	BANCO BTG PACTUAL CHILE	CL	AA	PROM	50,000,000	$$	920.25	10/3/2024	1/31/2025	49,823,000	996.46	996.76	0.35%	(3,824,165)	BLOOMBERG
HEDGE	FWV	10526	1	HSBC BANK CHILE	CL	AAA	PROM	20,000,000	$$	923.82	10/4/2024	1/31/2025	19,929,200	996.46	996.76	0.35%	(1,458,287)	BLOOMBERG
HEDGE	FWV	10561	1	HSBC BANK CHILE	CL	AAA	EUR	1,500,000	$$	1021.70	10/15/2024	1/17/2025	1,552,920	1035.28	1,035.74	0.94%	(21,053)	BLOOMBERG
HEDGE	FWV	10628	1	BANCO FALABELLA	CL	AA	PROM	20,000,000	$$	980.50	11/13/2024	2/7/2025	19,929,200	996.46	996.85	0.37%	(326,950)	BLOOMBERG
HEDGE	FWV	10629	1	BANCO DEL ESTADO DE CHILE	CL	AAA	PROM	10,000,000	$$	975.55	11/14/2024	2/7/2025	9,964,600	996.46	996.85	0.37%	(212,955)	BLOOMBERG
HEDGE	FWV	10633	1	BANCO BTG PACTUAL CHILE	CL	AA	PROM	20,000,000	$$	974.57	11/15/2024	2/14/2025	19,929,200	996.46	996.95	0.40%	(447,409)	BLOOMBERG
HEDGE	FWV	10639	1	SCOTIA CORREDORA DE BOLSA CHILE LTDA	CL	AAA	EUR	10,000,000	$$	1032.35	11/20/2024	2/19/2025	10,352,800	1035.28	1,037.77	1.74%	(54,141)	BLOOMBERG
HEDGE	FWV	10640	1	HSBC BANK CHILE	CL	AAA	EUR	10,000,000	$$	1032.20	11/20/2024	2/19/2025	10,352,800	1035.28	1,037.77	1.74%	(55,638)	BLOOMBERG
HEDGE	FWV	10644	1	BANCO FALABELLA	CL	AA	PROM	10,000,000	$$	971.95	11/20/2024	2/20/2025	9,964,600	996.46	997.04	0.41%	(250,767)	BLOOMBERG
HEDGE	FWV	10652	1	BANCO DE CHILE	CL	AAA	PROM	10,000,000	$$	972.23	11/21/2024	2/14/2025	9,964,600	996.46	996.95	0.40%	(247,093)	BLOOMBERG
HEDGE	FWV	10653	1	BANCHILE CORREDORES DE BOLSA S	CL	AAA	PROM	10,000,000	$$	971.65	11/21/2024	2/14/2025	9,964,600	996.46	996.95	0.40%	(252,890)	BLOOMBERG
HEDGE	FWV	10654	1	HSBC BANK CHILE	CL	AAA	EUR	10,000,000	$$	1025.80	11/21/2024	2/14/2025	10,352,800	1035.28	1,037.47	1.69%	(116,457)	BLOOMBERG
HEDGE	FWV	10655	1	HSBC BANK CHILE	CL	AAA	EUR	10,000,000	$$	1024.45	11/21/2024	2/14/2025	10,352,800	1035.28	1,037.47	1.69%	(129,929)	BLOOMBERG
HEDGE	FWV	10656	1	BANCO ITAU CHILE	CL	AA+	EUR	10,000,000	$$	1024.60	11/21/2024	2/14/2025	10,352,800	1035.28	1,037.47	1.69%	(128,432)	BLOOMBERG
HEDGE	FWV	10657	1	BANCO DE CHILE	CL	AAA	PROM	1,265,000	$$	972.57	11/21/2024	2/7/2025	1,260,522	996.46	996.85	0.37%	(30,707)	BLOOMBERG
HEDGE	FWV	10658	1	JP MORGAN CHASE CO	US	AA-	PROM	1,750,000	$$	970.75	11/21/2024	2/7/2025	1,743,805	996.46	996.85	0.37%	(45,664)	BLOOMBERG
HEDGE	FWV	10660	1	BCO JP MORGAN CHASE	CL	AAA	PROM	1,000,000	$$	976.95	11/25/2024	2/7/2025	996,460	996.46	996.85	0.37%	(19,896)	BLOOMBERG
HEDGE	FWV	10661	1	HSBC BANK CHILE	CL	AAA	PROM	10,000,000	$$	978.40	11/25/2024	2/28/2025	9,964,600	996.46	997.17	0.44%	(187,565)	BLOOMBERG
HEDGE	FWV	10662	1	BANCO DE CHILE	CL	AAA	PROM	10,000,000	$$	975.80	11/25/2024	2/28/2025	9,964,600	996.46	997.17	0.44%	(213,547)	BLOOMBERG
HEDGE	FWV	10663	1	BCO JP MORGAN CHASE	CL	AAA	PROM	6,500,000	$$	975.80	11/25/2024	2/28/2025	6,476,990	996.46	997.17	0.44%	(138,806)	BLOOMBERG
HEDGE	FWV	10664	1	HSBC BANK CHILE	CL	AAA	PROM	10,000,000	$$	974.86	11/26/2024	2/28/2025	9,964,600	996.46	997.17	0.44%	(222,940)	BLOOMBERG
HEDGE	FWV	10671	1	BANCO BTG PACTUAL CHILE	CL	AA	PROM	10,000,000	$$	974.25	11/28/2024	1/9/2025	9,964,600	996.46	996.41	0.20%	(221,626)	BLOOMBERG
HEDGE	FWV	10673	1	BANCO FALABELLA	CL	AA	PROM	10,000,000	$$	974.45	11/28/2024	1/9/2025	9,964,600	996.46	996.41	0.20%	(219,626)	BLOOMBERG
HEDGE	FWV	10676	1	BANK BCI	CL	AAA	PROM	25,000,000	$$	978.45	11/29/2024	1/9/2025	24,911,500	996.46	996.41	0.20%	(449,060)	BLOOMBERG
HEDGE	FWV	10678	1	BANCO BTG PACTUAL CHILE	CL	AA	PROM	25,000,000	$$	978.30	11/29/2024	1/9/2025	24,911,500	996.46	996.41	0.20%	(452,810)	BLOOMBERG
HEDGE	FWV	10680	1	BANCO SANTANDER	CL	AAA	PROM	21,000,000	$$	977.41	11/29/2024	1/9/2025	20,925,660	996.46	996.41	0.20%	(399,052)	BLOOMBERG
HEDGE	FWV	10682	1	BARCLAYS BANK PLC	GB	BBB+	PROM	70,000,000	$$	979.55	11/29/2024	2/20/2025	69,752,200	996.46	997.04	0.41%	(1,223,677)	BLOOMBERG
HEDGE	FWV	10683	1	HSBC BANK CHILE	CL	AAA	EUR	2,000,000	$$	1027.45	12/3/2024	3/5/2025	2,070,560	1035.28	1,038.69	1.85%	(22,420)	BLOOMBERG
HEDGE	FWV	10684	1	SCOTIABANK	CL	AAA	EUR	1,500,000	$$	1030.05	12/10/2024	4/11/2025	1,552,920	1035.28	1,041.17	2.03%	(16,613)	BLOOMBERG
HEDGE	FWV	10685	1	SCOTIABANK	CL	AAA	PROM	10,000,000	$$	972.45	12/10/2024	2/7/2025	9,964,600	996.46	996.85	0.37%	(243,943)	BLOOMBERG
HEDGE	FWV	10686	1	BANCO SANTANDER	CL	AAA	PROM	5,000,000	$$	973.86	12/10/2024	2/7/2025	4,982,300	996.46	996.85	0.37%	(114,924)	BLOOMBERG
HEDGE	FWV	10687	1	BANCO FALABELLA	CL	AA	PROM	10,000,000	$$	970.85	12/10/2024	2/7/2025	9,964,600	996.46	996.85	0.37%	(259,937)	BLOOMBERG
HEDGE	FWV	10690	1	BANCO DE CHILE	CL	AAA	PROM	10,000,000	$$	977.52	12/11/2024	2/7/2025	9,964,600	996.46	996.85	0.37%	(193,263)	BLOOMBERG
HEDGE	FWV	10691	1	HSBC BANK CHILE	CL	AAA	PROM	5,000,000	$$	976.59	12/11/2024	2/7/2025	4,982,300	996.46	996.85	0.37%	(101,280)	BLOOMBERG
HEDGE	FWV	10692	1	HSBC BANK CHILE	CL	AAA	PROM	10,000,000	$$	974.97	12/12/2024	2/14/2025	9,964,600	996.46	996.95	0.40%	(219,707)	BLOOMBERG
HEDGE	FWV	10693	1	BANCO ITAU CHILE	CL	AA+	PROM	10,000,000	$$	975.76	12/12/2024	2/14/2025	9,964,600	996.46	996.95	0.40%	(211,811)	BLOOMBERG
HEDGE	FWV	10694	1	BCO JP MORGAN CHASE	CL	AAA	PROM	10,000,000	$$	975.50	12/12/2024	2/14/2025	9,964,600	996.46	996.95	0.40%	(214,409)	BLOOMBERG
HEDGE	FWV	10695	1	HSBC BANK CHILE	CL	AAA	PROM	10,000,000	$$	984.94	12/13/2024	2/13/2025	9,964,600	996.46	996.94	0.39%	(119,914)	BLOOMBERG
HEDGE	FWV	10698	1	SCOTIABANK	CL	AAA	PROM	2,000,000	$$	992.33	12/17/2024	1/9/2025	1,992,920	996.46	996.41	0.20%	(8,163)	BLOOMBERG
HEDGE	FWV	10701	1	HSBC BANK CHILE	CL	AAA	PROM	10,000,000	$$	988.03	12/17/2024	1/16/2025	9,964,600	996.46	996.52	0.14%	(84,925)	BLOOMBERG
HEDGE	FWV	10702	1	HSBC BANK CHILE	CL	AAA	PROM	10,000,000	$$	987.78	12/17/2024	1/16/2025	9,964,600	996.46	996.52	0.14%	(87,425)	BLOOMBERG
HEDGE	FWV	10703	1	HSBC BANK CHILE	CL	AAA	PROM	10,000,000	$$	987.95	12/17/2024	1/16/2025	9,964,600	996.46	996.52	0.14%	(85,725)	BLOOMBERG
HEDGE	FWV	10704	1	HSBC BANK CHILE	CL	AAA	PROM	10,000,000	$$	989.53	12/17/2024	1/23/2025	9,964,600	996.46	996.65	0.30%	(71,215)	BLOOMBERG
HEDGE	FWV	10705	1	BANCO DEL ESTADO DE CHILE	CL	AAA	PROM	30,000,000	$$	987.52	12/17/2024	1/16/2025	29,893,800	996.46	996.52	0.14%	(270,074)	BLOOMBERG
HEDGE	FWV	10706	1	BANCO DE CHILE	CL	AAA	PROM	10,000,000	$$	988.56	12/17/2024	1/23/2025	9,964,600	996.46	996.65	0.30%	(80,913)	BLOOMBERG
HEDGE	FWV	10708	1	BCO JP MORGAN CHASE	CL	AAA	PROM	10,000,000	$$	988.80	12/17/2024	1/23/2025	9,964,600	996.46	996.65	0.30%	(78,514)	BLOOMBERG
HEDGE	FWV	10709	1	BCO JP MORGAN CHASE	CL	AAA	PROM	10,000,000	$$	988.25	12/17/2024	1/23/2025	9,964,600	996.46	996.65	0.30%	(84,013)	BLOOMBERG
HEDGE	FWV	10711	1	BANK BCI	CL	AAA	PROM	30,000,000	$$	988.55	12/17/2024	1/23/2025	29,893,800	996.46	996.65	0.30%	(243,040)	BLOOMBERG
HEDGE	FWV	10713	1	BANK BCI	CL	AAA	PROM	50,000,000	$$	989.05	12/17/2024	1/23/2025	49,823,000	996.46	996.65	0.30%	(380,072)	BLOOMBERG
HEDGE	FWV	10714	1	HSBC BANK CHILE	CL	AAA	PROM	10,000,000	$$	988.78	12/18/2024	1/23/2025	9,964,600	996.46	996.65	0.30%	(78,714)	BLOOMBERG
HEDGE	FWV	10715	1	BANCO DE CHILE	CL	AAA	PROM	10,000,000	$$	988.14	12/18/2024	1/30/2025	9,964,600	996.46	996.74	0.34%	(85,997)	BLOOMBERG
HEDGE	FWV	10716	2	BCO JP MORGAN CHASE	CL	AAA	PROM	5,000,000	$$	988.30	12/18/2024	1/30/2025	4,982,300	996.46	996.74	0.34%	(42,199)	BLOOMBERG
HEDGE	FWV	10717	3	HSBC BANK CHILE	CL	AAA	EUR	10,000,000	$$	1041.00	12/18/2024	3/21/2025	10,352,800	1035.28	1,039.73	1.93%	12,584	BLOOMBERG
HEDGE	FWV	10725	4	DEUTSCHE BANK LONDON	GB	A-	PROM	5,000,000	$$	993.00	12/27/2024	1/9/2025	4,982,300	996.46	996.41	0.20%	(17,059)	BLOOMBERG
HEDGE	FWV	10727	5	SCOTIABANK	CL	AAA	PROM	13,000,000	$$	991.16	12/27/2024	1/16/2025	12,953,980	996.46	996.52	0.14%	(69,715)	BLOOMBERG
HEDGE	FWV	10730	6	BARCLAYS BANK PLC	GB	BBB+	PROM	4,928,428	$$	997.10	12/30/2024	1/17/2025	4,910,981	996.46	996.56	0.21%	2,668	BLOOMBERG
HEDGE	FWV	10731	7	BANCO DE CHILE	CL	AAA	PROM	10,000,000	$$	995.12	12/30/2024	1/16/2025	9,964,600	996.46	996.52	0.14%	(14,029)	BLOOMBERG
HEDGE	FWV	10732	8	BBVA SPAIN	ES	BBB	PROM	2,138,000	$$	997.55	12/30/2024	1/17/2025	2,130,431	996.46	996.56	0.21%	2,119	BLOOMBERG
HEDGE	FWV	10733	9	SCOTIABANK	CL	AAA	PROM	13,000,000	$$	997.27	12/30/2024	1/16/2025	12,953,980	996.46	996.52	0.14%	9,710	BLOOMBERG
	TOTAL							1,106,581,428					1,107,187,319				(35,717,098)	

(32) Derivative financial instruments, continued

(v) Swap contracts

As of June 30, 2025 and December 31, 2024, Cía. de Seguros Confuturo S.A. records the following hedging swap contracts:

DETAIL	06-30-2025	12-31-2024
No. of signed contracts		
Hedge 1512	362	359
Hedge Investment	-	-
Investment	-	-
Nominal values, long position (UF)	37,411,755	37,411,755
Nominal values, short position (UF)	39,304,420	41,808,516
Present value long position (ThCh$)	1,429,530,847	1,373,243,544
Present value, short position (UF)	1,417,625,957	1,451,096,603
Fair value (ThCh$)	30,859,490	77,853,059
Range of interest rate, long position		
Average (P/L)	3.39%	3.36%
Maximum value (P/L)	6.75%	6.75%
Minimum value (P/L)	0.18%	0.18%
Range of interest rate, short position		
Average (P/C)	5.54%	5.54%
Maximum value (P/C)	9.25%	9.25%
Minimum value (P/C)	0.88%	0.88%

The public financial statements of the subsidiary Compañía de Seguros Confuturo S.A. can be reviewed for more details of these transactions.

(33) Loans and receivables due from customers

As of June 30, 2025 and December 31, 2024, the detail of loans is as follows:

As of June 30, 2025

DETAIL	Amortized cost ThCh$	Impairment ThCh$	Net amortized cost ThCh$	Fair value ThCh$
Advance policy holders	597,102	(2,992)	594,110	594,110
Loans granted	69,518,279	(1,502,346)	68,015,933	68,015,933
Total	**70,115,381**	**(1,505,338)**	**68,610,043**	**68,610,043**

As of December 31, 2024

DETAIL	Amortized cost ThCh$	Impairment ThCh$	Net amortized cost ThCh$	Fair value ThCh$
Advance policy holders	610,054	(2,992)	607,062	607,062
Loans granted	66,721,043	(1,456,195)	65,264,848	65,264,848
Total	**67,331,097**	**(1,459,187)**	**65,871,910**	**65,871,910**

The evolution of impairment occurred during periods ended June 30, 2025 and December 31, 2024 is detailed as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Opening balance	(1,459,187)	(1,286,599)
Increase (decrease) in the impairment provision	(46,151)	(172,588)
Total	**(1,505,338)**	**(1,459,187)**

Provisions for this type of instrument are defined pursuant to instructions provided by General Standard No.208 issued by the Chilean Financial Market Commission.

(34) Investments in unit-linked contracts

As of June 30, 2025 and December 31, 2024, investments in unit-linked contracts are detailed as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Investments single investment account at amortized cost	389,401,223	360,239,612
Investments single investment account at fair value	294,965,702	309,898,970
Total	**684,366,925**	**670,138,582**

As of June 30, 2025 and December 31, 2024, investments at amortized cost for unit-linked contracts are detailed as follows:

As of June 30, 2025

DETAIL	Amortized cost ThCh$	Impairment ThCh$	Net amortized cost ThCh$
Fixed income instruments issued by the State	22,630,851	(3,764)	22,627,087
Debt securities issued by private institutions	276,112,107	(1,024,671)	275,087,436
Debt securities issued by financial institutions	11,440,269	(34,809)	11,405,460
Other domestic fixed income investments	18,808,293	(25,350)	18,782,943
Other investments abroad	17,001,543	(47,381)	16,954,162
Fixed income instruments issued by the foreign governments	21,603,967	(30,832)	21,573,135
Foreign banks	22,971,000	-	22,971,000
Total	**390,568,030**	**(1,166,807)**	**389,401,223**

As of December 31, 2024

DETAIL	Amortized cost ThCh$	Impairment ThCh$	Net amortized cost ThCh$
Fixed income instruments issued by the State	22,640,437	-	22,640,437
Debt securities issued by private institutions	272,027,197	(1,317,611)	270,709,586
Debt securities issued by financial institutions	11,321,907	(36,167)	11,285,740
Other domestic fixed income investments	20,102,484	(47,246)	20,055,238
Other investments abroad	11,188,675	-	11,188,675
Fixed income instruments issued by the foreign governments	22,946,018	(47,082)	22,898,936
Foreign banks	1,461,000	-	1,461,000
Total	**361,687,718**	**(1,448,106)**	**360,239,612**

(34) Investments in unit-linked contracts, continued

As of June 30, 2025 and December 31, 2024, investments at fair value in unit-linked contracts are detailed as follows:

As of June 30, 2025

DETAIL	Level 1 ThCh$	Level 2 ThCh$	Level 3 ThCh$	Total assets at fair value ThCh$
Domestic companies shares	12,867,701	-	-	12,867,701
Mutual funds	21,275,625	231,766	-	21,507,391
Foreign companies shares	260,525,048	-	-	260,525,048
Foreign mutual funds	65,562	-	-	65,562
Total	**294,733,936**	**231,766**	**-**	**294,965,702**

As of December 31, 2024

DETAIL	Level 1 ThCh$	Level 2 ThCh$	Level 3 ThCh$	Total assets at fair value ThCh$
Domestic companies shares	9,984,340	-	-	9,984,340
Mutual funds	4,658,931	-	-	4,658,931
Foreign companies shares	295,195,081	-	-	295,195,081
Foreign mutual funds	60,618	-	-	60,618
Total	**309,898,970**	**-**	**-**	**309,898,970**

(35) Real estate and similar investments

As of June 30, 2025 and December 31, 2024, real estate and similar investments recorded by the insurer are detailed as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Investment properties	1,199,580,670	1,119,597,137
Lease accounts receivable	823,787,827	814,513,112
Total	**2,023,368,497**	**1,934,110,249**

(35) Real estate and similar investments, continued

1. Investment properties

As of June 30, 2025

DETAIL	Land ThCh$	Buldings ThCh$	Other investment properties ThCh$	Total ThCh$
Balances as of January 1, 2025	106,195,253	6,490,374	1,006,911,510	1,119,597,137
Other additions for the year	7,867,326	48,468,304	40,466,325	96,801,955
Sales of property plant and equipment	(876,279)	-	(41,176,150)	(42,052,429)
Depreciation expense	-	(13,609)	(7,987,807)	(8,001,416)
Revaluation adjustments	1,190,768	40,284	32,042,987	33,274,039
Book value investment properties	**114,377,068**	**54,985,353**	**1,030,256,865**	**1,199,619,286**
Impairment (provision)	-	-	(38,616)	(38,616)
Final value at closing date	**114,377,068**	**54,985,353**	**1,030,218,249**	**1,199,580,670**
Final value national real estate	109,524,203	50,901,550	1,030,218,249	1,190,644,002
Final value of foreign real estate	4,852,865	4,083,803	-	8,936,668
Fair value at closing date	114,458,616	55,423,337	1,030,218,249	1,199,580,670

As of December 31, 2024

DETAIL	Land ThCh$	Buldings ThCh$	Other investment properties ThCh$	Total ThCh$
Balances as of January 1, 2024	92,270,564	5,667,277	935,427,079	1,033,364,920
Other additions for the year	25,245,486	-	61,447,628	86,693,114
Sales of property plant and equipment	(14,234,331)	-	(57,756,638)	(71,990,969)
Depreciation expense	-	(26,634)	(13,962,909)	(13,989,543)
Revaluation adjustments	1,872,538	52,427	83,469,597	85,394,562
Reclassifications	1,040,996	797,304	-	1,838,300
Book value investment properties	**106,195,253**	**6,490,374**	**1,008,624,757**	**1,121,310,384**
Impairment (provision)	-	-	(1,713,247)	(1,713,247)
Final value at closing date	**106,195,253**	**6,490,374**	**1,006,911,510**	**1,119,597,137**
Final value national real estate	101,327,668	2,394,183	1,006,911,510	1,110,633,361
Final value of foreign real estate	4,867,585	4,096,191	-	8,963,776
Fair value at closing date	106,195,253	6,490,374	1,006,911,510	1,119,597,137

(35) Real estate and similar investments, continued

2. Receivables under lease contracts

As of June 30, 2025

DETAIL	Nominal value ThCh$	Interest receivable ThCh$	Present value ThCh$	Impairment ThCh$	Final value of the contract ThCh$	Net cost value ThCh$	Appraisal value ThCh$	Final leasing value ThCh$
Period in years								
Up to 1 year	-	-	-	-	-	-	-	-
Between 1 and 5 years	130,381,730	8,760,228	75,312,412	(260,387)	75,052,025	131,925,086	239,071,726	75,052,025
More than 5 years	853,003,614	365,512,612	752,211,971	(3,476,169)	748,735,802	914,534,843	1,289,921,329	748,735,802
Total	**983,385,344**	**374,272,840**	**827,524,383**	**(3,736,556)**	**823,787,827**	**1,046,459,929**	**1,528,993,055**	**823,787,827**

As of December 31, 2024

DETAIL	Nominal value ThCh$	Interest receivable ThCh$	Present value ThCh$	Impairment ThCh$	Final value of the contract ThCh$	Net cost value ThCh$	Appraisal value ThCh$	Final leasing value ThCh$
Period in years								
Up to 1 year	13,542,265	178,594	7,711,337	-	7,711,337	19,515,050	22,602,613	7,711,338
Between 1 and 5 years	130,513,034	10,909,196	77,156,589	(238,649)	76,917,940	129,621,635	221,927,381	76,917,940
More than 5 years	828,928,905	336,490,091	732,801,126	(2,917,291)	729,883,835	895,529,502	1,255,472,562	729,883,834
Total	**972,984,204**	**347,577,881**	**817,669,052**	**(3,155,940)**	**814,513,112**	**1,044,666,187**	**1,500,002,556**	**814,513,112**

- **Contract amount:** present value less impairment (allowance)
- **Net cost amount:** relates to the adjusted cost of the real estate property less accumulated depreciation
- **Appraisal amount:** relates to the lowest amount of an appraisal
- **Final lease contract amount:** relates to the lower of the final contract amount, cost amount and the lowest appraisal

As of June 30, 2025 and December 31, 2024, the detail of receivables due from leasing is as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Opening balance	814,513,112	767,402,812
New leasing contracts	90,370,786	99,928,819
Sales	(83,462,514)	(28,792,750)
Maturity or Coupon Cut-off	(35,773,640)	(102,077,869)
Interest on leased assets	20,193,751	38,999,620
Price-level restatement	17,899,305	34,698,429
Impairment of leasing contracts	(580,615)	2,171,742
VAT Leasing credit	627,642	2,182,309
Final value of the contract as of	**823,787,827**	**814,513,112**

(35) Real estate and similar investments, continued

3. Reconciliation with the Statement of Cash Flows

Acquisitions reflected by movements of Investment property are reconciled to outflows recorded in the Statement of cash flows, as detailed below.

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$
Purchases of investment properties reported in a note to the financial statements	(96,801,955)	(72,846,561)
Other cash payments for investment properties	-	-
Purchases from the previous year, payable at closing	39,837,352	22,110,634
Purchases of property, plant and equipment included in investment property in EFE	-	(1,016,819)
Expense for investment properties, reported in the statement of cash flows	**(56,964,603)**	**(51,752,746)**

Sales reflected by movements of Investment property are reconciled to inflows recorded in the Statement of cash flows, as detailed below.

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$
Sales of investment property reported in a note to the financial statements	42,052,429	46,550,568
Lease income	88,108	49,174,409
Prepayments and lease maturities	42,259,310	46,319,801
Real estate sales receivable	-	(38,466,275)
Income from investment property, reported in the statement of cash flows	**84,399,847**	**103,578,503**

(36) Property, plant and equipment

As of June 30, 2025 and December 31, 2024, movements of property, plant and equipment are detailed as follows:

As of June 30, 2025

DETAIL	Land ThCh$	Buldings ThCh$	Furniture, machines and facilities ThCh$	Other property, plant and equipment ThCh$	Total ThCh$
Balances as of January 1, 2025	524,062	2,196,512	3,106,887	10,905,993	16,733,454
Additions for the year	-	-	907,764	110,063	1,017,827
Sales of property plant and equipment	-	-	-	(298)	(298)
Depreciation expense	-	(16,090)	(307,572)	(197,514)	(521,176)
Revaluation adjustments	11,530	66,686	(3,079)	226,946	302,083
Book value investment properties	**535,592**	**2,247,108**	**3,704,000**	**11,045,190**	**17,531,890**
Final value at closing date	**535,592**	**2,247,108**	**3,704,000**	**11,045,190**	**17,531,890**
Final value national real estate	535,592	2,247,108	2,692,201	11,045,190	16,520,091
Final value of foreign real estate	-	-	1,011,799	-	1,011,799
Fair value at closing date	632,000	2,764,892	3,704,000	10,958,801	18,059,693

As of December 31, 2024

DETAIL	Land ThCh$	Buldings ThCh$	Furniture, machines and facilities ThCh$	Other property, plant and equipment ThCh$	Total ThCh$
Balances as of January 1, 2024	502,939	2,103,808	1,393,238	10,697,345	14,697,330
Additions for the year	-	-	2,327,415	165,450	2,492,865
Other retirements and disposals	-	-	(821)	-	(821)
Depreciation expense	-	(31,485)	(708,909)	(377,643)	(1,118,037)
Revaluation adjustments	21,123	124,189	-	420,841	566,153
Reclassifications	-	-	95,964	-	95,964
Book value investment properties	**524,062**	**2,196,512**	**3,106,887**	**10,905,993**	**16,733,454**
Final value at closing date	**524,062**	**2,196,512**	**3,106,887**	**10,905,993**	**16,733,454**
Final value national real estate	524,062	2,196,512	2,088,863	10,905,993	15,715,430
Final value of foreign real estate	-	-	1,018,024	-	1,018,024
Fair value at closing date	618,393	2,705,984	3,106,887	10,816,065	17,247,329

(36) Property, plant and equipment, continued

As of June 30, 2025 and 2024, the acquisitions of property, plant and equipment indicated in this note are reconciled to the outflows recorded in the statement of cash flows, as detailed below.

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$
Total acquisitions of property, plant and equipment as per Note	(1,017,827)	(2,074,435)
Disposals of property, plant and equipment during the year	298	-
Value-added tax (VAT) on purchases of property, plant and equipment	-	(28,706)
Purchases Cia. From Seguros Confuturo reported as operating expenses by the EFE	845,903	1,183,046
Other expenses	-	-
Acquisitions of property, plant and equipment according to the statement of cash flows	**(171,626)**	**(920,095)**

(37) Receivables due from premium policyholders

As of June 30, 2025 and December 31, 2024, the detail of receivables due from policyholders is as follows:

Premium receivables

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Accounts receivable insured persons	85,511,162	63,581,669
Impairment	(1,295,806)	(1,407,053)
Total	**84,215,356**	**62,174,616**

As of June 30, 2025 and December 31, 2024, the evolution of impairment of policyholders is detailed as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Opening balance	(1,407,053)	(1,554,617)
Increase (decrease) in the impairment provision	(133,322)	35,259
Recovery for insurance receivables	244,569	112,305
Total	**(1,295,806)**	**(1,407,053)**

Insurance companies apply instructions established by Circular No. 848 issued by the Chilean Financial Market Commission.

(37) Receivables due from premium policyholders, continued

As of June 30, 2025, receivables due from premiums by maturity are detailed as follows (in ThCh$):

MATURITY OF BALANCES	DOCUMENTED PREMIUMS	INSURANCE PREMIUMS Inv and Sob DL3500	PREMIUMS OF INSURED PERSONS – With specification of payment method – Payment Plan Checking account	Payment Plan Credit card	Payment Plan CUP	Payment Plan Company	Without specification of payment method	Accounts receivable co-insurance (No leader)	Ohter debtors	Total
REVOCABLE INSURANCES										
1. Maturities prior to the date of the financial statements	**-**	**-**	**-**	**-**	**-**	**-**	**1,331,051**	**-**	**-**	**1,331,051**
Previous months	-	-	-	-	-	-	-	-	-	-
April	-	-	-	-	-	-	-	-	-	-
May	-	-	-	-	-	-	17,454	-	-	17,454
June	-	-	-	-	-	-	1,313,597	-	-	1,313,597
2. Provision	**-**	**-**	**-**	**-**	**-**	**-**	**(1,295,806)**	**-**	**-**	**(1,295,806)**
- Past due payments	-	-	-	-	-	-	(1,295,806)	-	-	(1,295,806)
- Voluntary	-	-	-	-	-	-	-	-	-	-
3. Adjustments due to non-identification	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
4. Sub-Total (1-2-3)	**-**	**-**	**-**	**-**	**-**	**-**	**35,245**	**-**	**-**	**35,245**
5. Maturities after the date of the financial statements	**-**	**52,394,397**	**-**	**127**	**-**	**-**	**10,113,561**	**-**	**-**	**62,508,085**
July	-	21,169,796	-	127	-	-	10,113,561	-	-	31,283,484
August	-	21,224,896	-	-	-	-	-	-	-	21,224,896
Subsequent months	-	9,999,705	-	-	-	-	-	-	-	9,999,705
6. Provision	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
- Past due payments	-	-	-	-	-	-	-	-	-	-
- Voluntary	-	-	-	-	-	-	-	-	-	-
7. Sub-Total (5-6)	**-**	**52,394,397**	**-**	**127**	**-**	**-**	**10,113,561**	**-**	**-**	**62,508,085**
NON-REVOCABLE INSURANCES										**-**
8. Maturities prior to the date of the financial statements.	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
9. Maturities after the date of the financial statements.	**-**	**21,672,026**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**21,672,026**
10. Impairment	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
11. Sub-Total (8+9-+10)	**-**	**21,672,026**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**21,672,026**
12. TOTAL FECU (4+7+11)	**-**	**74,066,423**	**-**	**127**	**-**	**-**	**10,148,806**	**-**	**-**	**84,215,356**
13. Uncollectible credit of row 4	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
14. Unexpired loan revocable insurances (7 + 13)	**-**	**52,394,397**	**-**	**127**	**-**	**-**	**10,113,561**	**-**	**-**	**62,508,085**

(37) Receivables due from premium policyholders, continued

As of December 31, 2024, receivables due from premiums by maturity are detailed as follows (in ThCh$):

MATURITY OF BALANCES	DOCUMENTED PREMIUMS	INSURANCE PREMIUMS Inv and Sob DL3500	PREMIUMS OF INSURED PERSONS					Accounts receivable co-insurance (No leader)	Ohter debtors	Total
			With specification of payment method				Without specification of payment method			
			Payment Plan Checking account	Payment Plan Credit card	Payment Plan CUP	Payment Plan Company				
REVOCABLE INSURANCES										
1. Maturities prior to the date of the financial statements	**-**	**39,980,035**	**-**	**-**	**-**	**-**	**1,443,731**	**-**	**-**	**41,423,766**
Previous months	-	-	-	-	-	-	-	-	-	-
October	-	-	-	-	-	-	-	-	-	-
November	-	-	-	-	-	-	18,211	-	-	18,211
December	-	39,980,035	-	-	-	-	1,425,520	-	-	41,405,555
2. Provision	**-**	**-**	**-**	**-**	**-**	**-**	**(1,407,053)**	**-**	**-**	**(1,407,053)**
- Past due payments	-	-	-	-	-	-	(1,407,053)	-	-	(1,407,053)
- Voluntary	-	-	-	-	-	-	-	-	-	-
3. Adjustments due to non-identification	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
4. Sub-Total (1-2-3)	**-**	**39,980,035**	**-**	**-**	**-**	**-**	**36,678**	**-**	**-**	**40,016,713**
5. Maturities after the date of the financial statements	**-**	**-**	**-**	**32**	**-**	**-**	**9,485,004**	**-**	**-**	**9,485,036**
January	-	-	-	32	-	-	9,485,004	-	-	9,485,036
February	-	-	-	-	-	-	-	-	-	-
Subsequent months	-	-	-	-	-	-	-	-	-	-
6. Provision	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
- Past due payments	-	-	-	-	-	-	-	-	-	-
- Voluntary	-	-	-	-	-	-	-	-	-	-
7. Sub-Total (5-6)	**-**	**-**	**-**	**32**	**-**	**-**	**9,485,004**	**-**	**-**	**9,485,036**
NON-REVOCABLE INSURANCES										
8. Maturities prior to the date of the financial statements.	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
9. Maturities after the date of the financial statements.	**-**	**12,672,867**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**12,672,867**
10. Impairment	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
11. Sub-Total (8+9-+10)	**-**	**12,672,867**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**12,672,867**
12. TOTAL FECU (4+7+11)	**-**	**52,652,902**	**-**	**32**	**-**	**-**	**9,521,682**	**-**	**-**	**62,174,616**
13. Uncollectible credit of row 4	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
14. Unexpired loan revocable insurances (7 + 13)	**-**	**-**	**-**	**32**	**-**	**-**	**9,485,004**	**-**	**-**	**9,485,036**

(38) Receivables due from reinsurers

As of June 30, 2025 and December 31, 2024, receivables due from reinsurers are classified as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Debtors from reinsurance operations	3,011,680	3,024,063
Participation of reinsurance in technical reserves	30,596,758	31,725,716
Total	**33,608,438**	**34,749,779**

(a) The detail of receivables due from reinsurers is as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Claims receivable reinsurers	2,539,135	2,416,960
Non-proportional reinsurance assets	73,625	150,785
Other receivables from reinsurances	398,920	456,318
Total	**3,011,680**	**3,024,063**

(38) Receivables due from reinsurers, continued

Claims receivable due from reinsurers (in ThCh$)

Detail as of June 30, 2025:

REINSURERS AND/OR REINSURANCE BROKERS	REINSURER1	REINSURER2	REINSURER3	REINSURER4	REINSURER5	REINSURER6	REINSURER7	REINSURER8	FOREIGN RISKS	GRAND TOTAL
REINSURER BACKGROUND										
Reinsurer name	General Reinsurance Ag	HANNOVER	HANNOVER	RGA	SCOR BRASIL REASEGUROS	SCOR GLOBAL LIFE	SCOR GLOBAL LIFE USA	SWISS		
Identification code	NRE00320170003 (2)	NRE000320170004 (2)	NRE06120170001 (2)	NRE06220170045 (2)	03352	NRE06820170012 (2)	033410334103341	NRE17620170008 (2)		
R/NR Relation type	NR	NR	NR	NR	NR	NR	NRNR	NR		
Country	GERMANY	GERMANY	GERMANY	USA	BRASIL	FRANCE	USA	SUIZA		
Risk classification code 1	A.M BEST	SYP	SP	SP	SP	SYP	SPSP	SP		
Risk classification code 2	STANDAR & POORS	AMBEST	AMB	AMB		AMBEST		AMB		
Risk classification 1	AA++ (SUPERIOR)	AA- (VERYSTRONG)	AA-	AA-	A+	A+	A+	AA-		
Risk classification 2	AA+	A+ (SUPERIOR)	A+	A+		A		A+		
Classification date 1	11-14-2024	09-05-2024		02-24-2024	07-22-2024	07-22-2024	07-22-2024	11-07-2024		
Classification date 2	12-29-2023	09-05-2024		01-10-2025		07-24-2024		09-26-2024		
BALANCES OWED										
Previous months										
ene-25										
feb-25										
mar-25										
abr-25										
may-25										
jun-25					483,052		391,912		874,964	874,964
jul-25										
ago-25	620,511	524,666				11,721			1,156,898	1,156,898
sept-25				5,890				13,743	19,633	19,633
oct-25										
nov-25										
Subsequent months			98,896	388,744					487,640	487,640
1. TOTAL BALANCES OWED	**620,511**	**524,666**	**98,896**	**394,634**	**483,052**	**11,721**	**391,912**	**13,743**	**2,539,135**	**2,539,135**
2.IMPAIRMENT	-	-	-	-	-	-	-	-	-	-
3.TOTAL	**620,511**	**524,666**	**98,896**	**394,634**	**483,052**	**11,721**	**391,912**	**13,743**	**2,539,135**	**2,539,135**

(38) Receivables due from reinsurers, continued

Claims receivable due from reinsurers (in ThCh$)

Detail as of December 31, 2024:

REINSURERS AND/OR REINSURANCE BROKERS	REINSURER1	REINSURER2	REINSURER3	REINSURER4	REINSURER5	REINSURER6	REINSURER7	REINSURER8	FOREIGN RISKS	GRAND TOTAL
REINSURER BACKGROUND										
Reinsurer name	GEN RE	HANNOVER	RGA	SCOR	SCOR	SCOR BRASIL REASEGUROS	SCOR GLOBAL LIFE USA			
Identification code	NRE00320170003 (2)	NRE000320170004 (2)	NRE06220170045 (2)	NRE06820170014 (2)	NRE06820170012 (2)	3352	3341			
R/NR Relation type	NR	NR	NR	NR	NR	NR	NR			
Country	GERMANY	GERMANY	USA	FRANCE	FRANCE	BRASIL	USA			
Risk classification code 1	AMB	SYP	SP	SP	SYP	SP	SP			
Risk classification code 2	SYP	AMB	AMB	AMB	AMB					
Risk classification 1	A++(Superior)	AA-(Very Strong)	AA-	A+	A+	A+	A+			
Risk classification 2	AA+	A+(Superior)	A+	A	A					
Classification date 1	01-18-2024	05-09-2024	02-21-2024	07-22-2024	07-22-2024	07-22-2024	07-22-2024			
Classification date 2	12-29-2023	05-09-2024	12-08-2023	07-24-2024	07-24-2024					
BALANCES OWED										
Previous months										
jul-24										
ago-24										
sept-24										
oct-24										
nov-24										
dic-24						610,274	357,250		967,524	967,524
ene-25										
feb-25	983,062	424,172	10,757	19,978	11,467				1,449,436	1,449,436
mar-25										
abr-25										
may-25										
Subsequent months										
1. TOTAL BALANCES OWED	**983,062**	**424,172**	**10,757**	**19,978**	**11,467**	**610,274**	**357,250**	-	**2,416,960**	**2,416,960**
2.IMPAIRMENT	-	-	-	-	-	-	-	-	-	-
3.TOTAL	**983,062**	**424,172**	**10,757**	**19,978**	**11,467**	**610,274**	**357,250**	-	**2,416,960**	**2,416,960**

(38) Receivables due from reinsurers, continued

(b) As of June 30, 2025 and December 31, 2024, the reinsurer's interest in actuarial reserves is detailed as follows:

DETAIL	Direct ThCh$	Accepted ThCh$	Total reserve liability ThCh$	Participation of reinsurance in the reserve ThCh$	Impairment ThCh$	Participation of reinsurance in technical reserves ThCh$
Current risk reserve	13,627,868	-	13,627,868	192,920	-	192,920
Social security reserves						
Annuity reserves	8,173,104,759	-	8,173,104,759	27,674,783	-	27,674,783
Reserves disability and survival insurance	495,605,925	-	495,605,925	1,587,790	-	1,587,790
Claims reserve						
Settled and unpaid	1,790,507	-	1,790,507	6	-	6
Settled and disputed by the insured person	98,534	-	98,534	-	-	-
In liquidation process	7,436,992	-	7,436,992	861,628	-	861,628
Occurred and not reported	7,788,079	-	7,788,079	46,497	-	46,497
Other reserves						
Reserve for insufficient premiums	1,814,168	-	1,814,168	233,134	-	233,134
Actuarial reserve of the period	9,299,044	-	9,299,044	-	-	-
Reserve private income	101,191,025	-	101,191,025	-	-	-
Other technical reserves	4,333,935	-	4,333,935	-	-	-
Reserve fund value	693,139,688	-	693,139,688	-	-	-
Total	**9,509,230,524**	**-**	**9,509,230,524**	**30,596,758**	**-**	**30,596,758**

As of December 31, 2024

DETAIL	Direct ThCh$	Accepted ThCh$	Total reserve liability ThCh$	Participation of reinsurance in the reserve ThCh$	Impairment ThCh$	Participation of reinsurance in technical reserves ThCh$
Current risk reserve	12,448,879	-	12,448,879	184,993	-	184,993
Social security reserves						
Annuity reserves	7,847,517,034	-	7,847,517,034	28,594,627	-	28,594,627
Reserves disability and survival insurance	325,760,288	-	325,760,288	1,943,363	-	1,943,363
Claims reserve						
Settled and unpaid	2,226,770	-	2,226,770	4,508	-	4,508
Settled and disputed by the insured person	96,833	-	96,833	-	-	-
In liquidation process	7,218,994	-	7,218,994	816,308	-	816,308
Occurred and not reported	7,236,510	-	7,236,510	75,294	-	75,294
Other reserves						
Reserve for insufficient premiums	1,566,942	-	1,566,942	106,623	-	106,623
Actuarial reserve of the period	8,908,847	-	8,908,847	-	-	-
Reserve private income	86,493,325	-	86,493,325	-	-	-
Other technical reserves	2,573,882	-	2,573,882	-	-	-
Reserve fund value	669,491,614	-	669,491,614	-	-	-
Total	**8,971,539,918**	**-**	**8,971,539,918**	**31,725,716**	**-**	**31,725,716**

(38) Receivables due from reinsurers, continued

Primary assumptions used, main characteristics and adjustment frequency

The calculation of reserves was performed pursuant to instructions contained in General Standard No.318 issued by the Chilean Financial Market Commission on September 1, 2011.

All assumptions used in the calculation of reserves are reviewed and updated on a quarterly basis, as applicable. In determining these consolidated financial statements, the Subsidiaries exercised the following options contained in the standards referred to above:

- **Life annuities:**

Pursuant to Number 2 of the General Standard No.318, the Company applied the instructions provided by Number 2.1 only to insurance policies entering into force from January 1, 2012. For life annuities insurance policies that entered into force before such date, the reserve was calculated in accordance with the instructions provided by Circular No.1512 and other instructions provided by the Chilean Financial Market Commission, which are currently in force as of the date of these consolidated financial statements.

- **Unearned premium reserve:**

b.1. Exceptions for coverage periods that are lower than the term of the insurance policy

The insurer subsidiaries applied the exception provided in the second paragraph of letter b) of No.1 of Title III of the General Standard No.306, introduced by the General Standard No.320 on the consideration, for the purposes of calculating the unearned premium reserve, of the coverage period and recognition of the premium when this is lower than the term of the policy, maintaining at least a reserve equivalent to the premium amount of one month or, when it is higher, the premium amount equivalent to the grace period established in the policy.

This is the case for the following insurance policies:

a) Collective life and healthcare insurance policies, and payment protection insurance policy whose term is usually one or more years, for which premiums are calculated on a monthly basis applying the rate agreed on capital insured of holders whose insurance coverage is in force at the corresponding month.
b) Coverage costs of insurance policies with unit-linked contracts
c) Additional insurance policies or coverage with an annual term, with or without clauses of automatic renewal, including a frequency of payment that is less than its term.

These products are traded in the individual, collective, insurance banking and payment protection lines of business.

b.2 Reserves for terms higher than 4 years

As indicated by the final paragraph of No. 1 of Title III of the General Standards No.306 issued by the Chilean Financial Market Commission, the Commission was informed of the option to apply the unearned premium reserve calculation, for terms higher than 4 years, for coverage where a probabilities table registered with the Financial Market Commission does not exist for the calculation of the actuarial reserve.

(38) Receivables due from reinsurers, continued

Primary assumptions used, main characteristics and adjustment frequency, continued

- **Unearned premium reserve, continued:**

b.3 Application

Pursuant to temporary provisions of Title VI of the General Standard No.306, new instructions about the determination of an unearned premium reserve, established by Number 1 of Title II of such standard, were applied only to policies issued or renewed from January 1, 2012.

c. Actuarial reserve

As indicated in 2.1 of Title III of General Standard No.306, the Chilean Financial Market Commission, as per Official Letter No.10.210 dated April 20, 2012, authorized the Company to apply the actuarial reserve for the following cases:

- Single-premium insurance policies included in loans (payment protection insurance for consumer loans), regardless of the coverage term (mortality risk).
- Single or level premium individual subscription insurance policies (mortality risk), which are traded under an individual or collective insurance policy, without renewal clause, regardless of the policy term.
- Level premium products (mortality risk) with return of premiums, regardless of the policy term.

d. Claims incurred but not reported

In estimating the reserve for claims incurred but not reported, the insurer subsidiaries used the standard method of general application to all risks defined. The standard method relates to the incurred claims method, also referred to as "incurred claims triangle method", the calculation of which is indicated in the Appendix 2 of the General Standard No.306.

As indicated in 3.2 of Title II of the General Standard No.306 of the Chilean Financial Market Commission, Insurance Companies estimated claims incurred but not reported for product portfolios that considered the type of risks and management policies of similar claims, which results in a distribution of lines of insurances different than that established in the FECU report.

Methodologies and criteria followed by the insurer subsidiaries for weighting and segregating each FECU line of insurance were presented to the Financial Market Commission, and are based on the distribution of claims incurred at the date of the consolidated financial statements.

(38) Receivables due from reinsurers, continued

Primary assumptions used, main characteristics and adjustment frequency, continued

E. Premium deficiency reserve

The premium deficiency test was performed in accordance with the standard method indicated in Appendix 1 of the General Standard No.306, which is based on the “combined ratio” concept, which relates the insurer’s technical outflows to the premium recognized to address such outflows, using 12-month period historical information contained in financial statements, immediately preceding the date of its determination.

The Company performed a premium deficiency analysis considering the lines of insurance defined in the FECU report and identifying in each account, the component related to insurances generating an unearned premium reserve.

When outflows are higher than inflows, Insurance Companies report an additional premium inadequacy reserve in addition to the unearned premium reserve.

(39) Investments in companies

As of June 30, 2025 and December 31, 2024, the Company, through its subsidiary Compañía de Seguros Confuturo S.A., maintains the following investments in companies:

As of June 30, 2025

DETAIL	Number of shares	Ownership percentage	Balances as of January 1, 2025 ThCh$	Transfer ThCh$	Additions ThCh$	Disposals ThCh$	Profit (loss) for the year ThCh$	Dividends ThCh$	Other increases (decreases) ThCh$	Balance as of 06-30-2025 ThCh$
Inmobiliarias e Inversiones Seguras S.A.	2,903,759	30.44	3,716,989	-	-	-	5,394,574	-	(3,716,989)	5,394,574
Inmobiliaria NLC7	500,000	50.00	80,166	-	-	-	(45)	-	(937)	79,184
Vivo Santiago	21,955,435	50.00	20,577,159	-	384,679	-	(158,566)	-	175,647	20,978,919
Inmobiliaria Doctor Sierra SPA	16,366	50.00	4,154,215	-	-	-	(394,271)	-	196,294	3,956,238
Inmobiliaria Plaza Granadilla SpA	53,789	30.80	3,809,769	-	1,432,000	-	43,658	-	13,201	5,298,628
Total			**32,338,298**	**-**	**1,816,679**	**-**	**4,885,350**	**-**	**(3,332,784)**	**35,707,543**

As of December 31, 2024

DETAIL	Number of shares	Ownership percentage	Balances as of January 1, 2024 ThCh$	Transfer ThCh$	Additions ThCh$	Disposals ThCh$	Profit (loss) for the year ThCh$	Dividends ThCh$	Other increases (decreases) ThCh$	Balances as of 12-31-2024 ThCh$
Inmobiliarias e Inversiones Seguras S.A.	2,903,759	30.44	4,004,985	-	-	-	3,716,987	-	(4,004,983)	3,716,989
Inmobiliaria NLC7	500,000	50.00	82,438	-	-	-	(1,463)	-	(809)	80,166
Vivo Santiago	21,570,756	50.00	19,355,755	-	-	-	(523,012)	-	1,744,416	20,577,159
Inmobiliaria Doctor Sierra SPA	16,366	50.00	2,460,680	-	-	-	1,714,839	-	(21,304)	4,154,215
Inmobiliaria Plaza Granadilla SpA	39,469	29.97	2,886,796	-	-	-	(214,704)	-	1,137,677	3,809,769
MVC Malku SpA	-	-	20,117	-	-	-	-	-	(20,117)	-
Total			**28,810,771**	**-**	**-**	**-**	**4,692,647**	**-**	**(1,165,120)**	**32,338,298**

(40) Intangible assets

As of June 30, 2025 and December 31, 2024, intangible assets are detailed as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Evolution of goodwill	21,137,369	21,137,369
Intangibles other than goodwill	8,861,662	7,679,831
Total	**29,999,031**	**28,817,200**

40.1 Goodwill

As of June 30, 2025 and December 31, 2024, goodwill is detailed as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Opening balance	21,137,369	21,137,369
Total	**21,137,369**	**21,137,369**

This test compares the amount of Equity plus the balance of Goodwill to the Economic Value of Equity, calculated on the following basis and considering the situation of a going concern:

a) Forecast of pension flows of the policies in force and expenses associated with their settlement, considering the Company's best estimate.
b) Estimate of the equity requirement considering the regulatory limit for total indebtedness.
c) Return on assets based on the Company's portfolio.
d) Discounted cash flows at a rate that reflects the risk-free return and risk premium conditions of the business at the time of calculation.

Should the result of the test be positive, there will be no evidence of impairment and the value of goodwill will not be affected by it. Otherwise, the Company will consider the test result as a first approximation of the impairment amount, and other calculations may be made to better determine the final amount of the write-off. The impairment ultimately established will reduce the balance of Goodwill against a loss in profit or loss for the period.

Result of goodwill impairment test at CorpSeguros in 2024.

(Figures in UF)	
Free equity + Risk Equity Other Business	5,230,796
Economic Value - RRVV Stock	18,754,608
Economic value - Equity Valor(1)	**23,985,404**
Equity net	14,993,440
Goodwill	562,585
Net equity + GoodWill (2)	**15,556,025**
Difference (1)-(2)	**8,429,379**

(40) Intangible assets, continued

Description of factors that contributed to the recognition of goodwill: balances shown in the caption represent the excess payment made over the equity value from the acquisition of net assets of ING Rentas Vitalicias S.A.

The criteria used by the insurer subsidiaries to determine goodwill impairment relate to those assets derived from business combinations, as established in IFRS 3 and the General Standard No.322 issued by the Chilean Financial Market Commission. Impairment will be applied to this type of assets if the present value of the future cash flows discounted using a discount rate applied in the original assessment of the related project, utilizing the Company's budge as source for determining cash flows. This measurement will be made in the current condition of the respective asset and on an annual basis.

The recognition of the impairment loss will be charged to income for the year, when the cost or book value of the asset is greater than the present value of the discounted future cash flows.

40.2 Intangible assets other than goodwill

Intangible assets other than goodwill are those identifiable non-monetary rights without physical substance owned by the insurer subsidiaries. To recognize an asset as an intangible asset, it must meet the following conditions:

- An intangible asset requires to be identifiable, i.e. it is possible to clearly distinguish or separate it from other asset or right.
- There must be control over the asset, i.e., the Group has the power to obtain the future economic benefits flowing from the underlying resource and to restrict the access of others to those benefits.
- Future economic benefits that are attributable to the asset will flow to the entity.
- The cost of the asset can be measured reliably.
- Relevant intangible assets to which this policy will be applied include software.

Software assets

Corresponds to investments in application software, which are used for the Group's operations.

These assets are classified as follows:

Software licenses: these are rights for the use of software, the source code of which is not owned by the Group and cannot be transferred to third parties under no circumstances. This type of assets will only be capitalized when the term of the license is over 12 months and the amount involved exceeds UF 500. Otherwise, these shall be recorded with a debit to profit or loss for the year in the period in which the expenditure is made. The amortization term cannot exceed 3 years.

Self-developed software: this type of software corresponds to that whose source code is owned by the Group, which can freely transfer it to third parties.

This type of assets will only be capitalized when the estimated useful life is equal or more than 12 months and the total effective investment amount involved exceeds UF 500. Otherwise, these shall be recorded with a debit to profit or loss for the year in the period in which the expenditure is made. The amortization term cannot exceed 5 years.

The impairment test applicable to this type of assets will be the present value of the future cash flows discounted at the discount rate that will be used in the initial assessment, which may not be lower than actual 3% in any event.

(40) Intangible assets, continued

Accordingly, each asset shall undergo an initial economic assessment that will serve as basis to perform the annual impairment test, which shall be documented and the assumptions used shall be duly supported and approved by the Group's Operations and Technology Management.

The recognition of the impairment loss will be charged to income for the year, when the cost or book value of the asset is greater than the present value of the discounted future cash flows.

If a period subsequent to the performance of the impairment test records lower losses than that determined before, the difference may be reversed with a credit to profit or loss for the year, with a limit of the accumulated impairment balance and to the extent that the net value of the asset does not exceed its cost or carrying amount.

(40) Intangible assets, continued

As of June 30, 2025 and December 31, 2024, intangible assets other than goodwill are detailed as follows:

As of June 30, 2025

DETAIL	Opening balance ThCh$	Acquisitions ThCh$	Sales ThCh$	Disposals ThCh$	Amortization ThCh$	Closing balance ThCh$
Software	5,037,490	1,828,792	-	(1,612)	(626,107)	6,238,563
Trademarks	2,504,440	-	-	-	-	2,504,440
Other	137,901	-	-	-	(19,242)	118,659
Total	**7,679,831**	**1,828,792**	**-**	**(1,612)**	**(645,349)**	**8,861,662**

As of December 31, 2024

DETAIL	Opening balance ThCh$	Acquisitions ThCh$	Sales ThCh$	Disposals ThCh$	Amortization ThCh$	Closing balance ThCh$
Software	3,672,484	2,678,732	-	-	(1,313,726)	5,037,490
Trademarks	2,504,440	-	-	-	-	2,504,440
Other	176,384	-	-	-	(38,483)	137,901
Total	**6,353,308**	**2,678,732**	**-**	**-**	**(1,352,209)**	**7,679,831**

(41) Current tax and deferred taxes

(a) Recoverable taxes

As of June 30, 2025 and December 31, 2024, balances of recoverable taxes are detailed as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Monthly provisional payments	-	2,896,563
Credit for training expenses	171,207	192,887
Recoverable tax	1,245,141	5,523,351
Ret. Withholding 4% state instruments	21,171	36,972
VAT fiscal credit	10,931,525	9,038,253
Other	113,662	113,949
Total	**12,482,706**	**17,801,975**

(b) Deferred taxes

As of June 30, 2025 and December 31, 2024, deferred taxes recognized by the Company and its Subsidiaries are detailed as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Deferred taxes with an effect on equity	2,552,803	2,896,971
Effect of deferred taxes on profit or loss	60,386,630	54,614,315
Total	**62,939,433**	**57,511,286**

As of June 30, 2025 and December 31, 2024, deferred tax balances are as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Deferred tax assets	63,695,625	58,074,001
Deferred tax liabilities	(756,192)	(562,715)
Total	**62,939,433**	**57,511,286**

(41) Current tax and deferred taxes, continued

b.1 Deferred taxes with an effect on equity

As of June 30, 2025 and December 31, 2024, deferred taxes with an effect on equity are detailed as follows:

As of June 30, 2025

DETAIL	Assets ThCh$	Liabilities ThCh$	Net ThCh$
Financial investments with an effect on equity	509,764	-	509,764
Goodwill	2,021,328	-	2,021,328
Leasing	21,711	-	21,711
Total debit/(credit) on equity	**2,552,803**	**-**	**2,552,803**

As of December 31, 2024

DETAIL	Assets ThCh$	Liabilities ThCh$	Net ThCh$
Financial investments with an effect on equity	852,991	-	852,991
Goodwill	2,021,329	-	2,021,329
Leasing	22,651	-	22,651
Total debit/(credit) on equity	**2,896,971**	**-**	**2,896,971**

(41) Current tax and deferred taxes, continued

b.2 Deferred taxes with an effect on profit or loss

As of June 30, 2025 and December 31, 2024, deferred taxes with an effect on profit or loss are detailed as follows:

As of June 30, 2025

DETAIL	Assets ThCh$	Liabilities ThCh$	Net ThCh$
Impairment of uncollectible accounts	9,631,796	-	9,631,796
Impairment mortgage loans	271,245	-	271,245
Real estate impairment	1,499,580	(1,356,662)	142,918
Impairment of leasing contracts	695,761	-	695,761
Impairment of loans granted	808	-	808
Share valuations	9,561,109	-	9,561,109
Valuation of mutual funds	-	(45)	(45)
Valuation of financial risk hedging operations	-	(46,390,254)	(46,390,254)
Investment funds	281,462,685	(283,631,000)	(2,168,315)
Leasing	36,933,154	-	36,933,154
Fixed assets	1,570	(4,938,941)	(4,937,371)
Goodwill	7,295,105	-	7,295,105
Allowance for doubtful accounts	1,582,423	-	1,582,423
Provision for human resources/personnel	738,755	-	738,755
Remuneration provision	-	(86,729)	(86,729)
Vacation provision	503,413	-	503,413
Tax losses	47,340,736	-	47,340,736
Other	2,900,193	(3,628,072)	(727,879)
Total	**400,418,333**	**(340,031,703)**	**60,386,630**

(41) Current tax and deferred taxes, continued

As of December 31, 2024

DETAIL	Assets ThCh$	Liabilities ThCh$	Net ThCh$
Impairment of uncollectible accounts	9,891,898	-	9,891,898
Impairment mortgage loans	280,368	-	280,368
Real estate impairment	1,575,104	(1,442,993)	132,111
Impairment of leasing contracts	1,005,455	-	1,005,455
Impairment of loans granted	808	-	808
Share valuations	6,773,107	-	6,773,107
Valuation of mutual funds	619	-	619
Valuation of financial risk hedging operations	-	(46,932,694)	(46,932,694)
Investment funds	278,059,649	(276,341,106)	1,718,543
Leasing	37,216,617	-	37,216,617
Fixed assets	3,532,781	(808,542)	2,724,239
Goodwill	9,401,916	-	9,401,916
Allowance for doubtful accounts	1,663,946	-	1,663,946
Provision for human resources/personnel	1,531,557	-	1,531,557
Remuneration provision	-	(153,306)	(153,306)
Vacation provision	554,555	-	554,555
Tax losses	29,526,334	-	29,526,334
Other	2,568,132	(3,289,890)	(721,758)
Total	**383,582,846**	**(328,968,531)**	**54,614,315**

(42) Other assets

As of June 30, 2025 and December 31, 2024, other assets are detailed as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Asset in pact	4,564,424	-
Account receivable from related companies	5,289,404	5,180,749
Construction under lease	1,661,194	1,718,674
Advance payment promise for purchase	2,030,225	-
Guarantees granted	9,294,382	2,705,428
Advances and loans to employees	129,525	13,124
Rental guarantees	5,059,435	4,613,640
Brokers	63,609	101,455
Allowance for retired employees	184	207
Rights of operational leases	5,264,358	5,579,093
Debtors for PM investments	2,866,454	-
Commercial premises	2,230,515	1,545,164
Protested checks receivable	93,696	-
Trade current account	3,310,001	2,877,895
Contributions receivable from third parties	2,581,065	591,760
Lien insurance receivable	45,163	47,653
Dividends	1,817,847	4,820,338
Swap Collateral	12,880,469	17,660,591
Other assets	15,676,084	13,526,183
Total	**74,858,034**	**60,981,954**

- **Balances and transactions with related parties:**

As of June 30, 2025 and December 31, 2024, the detail of receivables due from and payables due to related parties is as follows:

As of June 30, 2025

Taxpayer ID	Company	06-30-2025 ThCh$	12-31-2024 ThCh$
76.039.786-5	Soc. de Inv. Inmobiliarias Seguras S.A.	5,261,543	5,147,597
81.458.500-k	Cámara Chilena de la Construcción AG.	27,861	33,152
TOTAL		**5,289,404**	**5,180,749**

(b) As of June 30, 2025, transactions with related parties are detailed as follows:

Detail of transactions with associates

As of June 30, 2025

Taxpayer ID	Reporting Subsidiary	Subsidiary/associate taxpayer ID	Name of subsidiary/associate	Relationship	Related to the Parent	Transaction description	Amount ThCh$	Effect in profit or loss (debit)/credit ThCh$
96.571.890-7	Compañía de Seguros Confuturo S.A.	81.826.800-9	Caja de Compensación Los Andes	Associate	Same Economic Group No.136	Coupon cut/Maturities	21,553,522	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	81.826.800-9	Caja de Compensación Los Andes	Associate	Same Economic Group No.136	Accrued Interest Bonds	-	906,070
96.571.890-7	Compañía de Seguros Confuturo S.A.	81.826.800-9	Caja de Compensación Los Andes	Associate	Same Economic Group No.136	Currency Bonds Adjustment	-	1,078,773
96.571.890-7	Compañía de Seguros Confuturo S.A.	81.826.800-9	Caja de Compensación Los Andes	Associate	Same Economic Group No.136	Benefits	175,697	(175,697)
96.571.890-7	Compañía de Seguros Confuturo S.A.	71.800.700-3	Ciedess	Associate	Same Economic Group No.136	Service Contract	8,840	(8,840)
96.571.890-7	Compañía de Seguros Confuturo S.A.	76.928.290-4	Desarrollos Inmobiliarios y Constructora Valle Grande S.A.	Associate	Investee	Sale of land	173,644	44,508
96.571.890-7	Compañía de Seguros Confuturo S.A.	77.190.843-8	Inmobiliaria Plaza Granadilla SpA	Associate	Investee	Purchase of shares	1,432,000	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	70.285.100-9	Mutual de Seguridad C.Ch.C	Associate	Common controller	Benefits	287	(287)
96.571.890-7	Compañía de Seguros Confuturo S.A.	81.177.200-3	Sociedad de Servicios La Construcción	Associate	Same Economic Group No.136	Auditorium rental	2,518	(2,518)
96.571.890-7	Compañía de Seguros Confuturo S.A.	77.073.978-0	Vivo Santiago	Associate	Investee	Coupon cut/Maturities	538,777	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	77.073.978-0	Vivo Santiago	Associate	Investee	Accrued Interest Bonds	-	539,693
96.571.890-7	Compañía de Seguros Confuturo S.A.	77.073.978-0	Vivo Santiago	Associate	Investee	Currency Bonds Adjustment	-	363,537
96.571.890-7	Compañía de Seguros Confuturo S.A.	77.073.978-0	Vivo Santiago	Associate	Investee	Purchase of shares	384,679	-
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.826.800-9	Caja de Compensación Los Andes	Associate	Indirect	Bond issuer	-	16,697
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.826.800-9	Caja de Compensación Los Andes	Associate	Indirect	Direct premium for insurances	1,037,386	1,037,386
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.458.500-k	Cámara Chilena de la Construcción	Associate	Final controller	Community fees	390	(390)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.458.500-k	Cámara Chilena de la Construcción	Associate	Final controller	Deprec. IFRS-16 Offices	5,291	(5,291)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.458.500-k	Cámara Chilena de la Construcción	Associate	Final controller	Installments CAR	11,610	(11,610)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.458.500-k	Cámara Chilena de la Construcción	Associate	Final controller	Direct premium for insurances	178,674	178,674
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	71.800.700-3	Ciedess	Associate	Indirect	Direct premium for insurances	3,277	3,277
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	65.091.028-1	Corporación Bienestar y Salud	Associate	Indirect	Direct premium for insurances	507,234	507,234
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	65.109.007-5	Corporación Cimientos	Associate	Indirect	Direct premium for insurances	118	118
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	65.182.348-k	Corporación Ciudades	Associate	Indirect	Direct premium for insurances	597	597
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	70.200.800-K	Corporación de Capacitación de la Construcción	Associate	Indirect	Direct premium for insurances	88,583	88,583
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	71.630.200-8	Corporación de Desarrollo Tecnológico de la Construcción	Associate	Indirect	Direct premium for insurances	11,345	11,345
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	72.489.000-8	Corporación de Salud Laboratorio C.Ch.C	Associate	Indirect	Direct premium for insurances	7,491	7,491
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	65.080.206-3	Corporación Escuela Tecnológica de la Construcción	Associate	Indirect	Direct premium for insurances	5,080	5,080
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.177.200-3	Sociedad de Servicios La Construcción SpA	Associate	Indirect	Direct premium for insurances	20,893	20,893
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.680.165-k	Voz Cámara	Associate	Indirect	Direct premium for insurances	6,642	6,642
	Total						**26,154,575**	**4,611,965**

(b) As of June 30, 2025, transactions with related parties are detailed as follows (continued):

Detail of transactions between subsidiaries

Taxpayer ID	Reporting Subsidiary	Subsidiary/associate taxpayer ID	Name of subsidiary/associate	Relationship	Related to the Parent	Transaction description	Amount ThCh$	Effect in profit or loss (debit)/credit ThCh$
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.011.000-3	Banco Internacional S.A.	Subsidiary	Same Economic Group No.136	Coupon cut/Maturities	1,389,556	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.011.000-3	Banco Internacional S.A.	Subsidiary	Same Economic Group No.136	Accrued Interest Bonds	-	1,485,815
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.011.000-3	Banco Internacional S.A.	Subsidiary	Same Economic Group No.136	Currency Bonds Adjustment	-	2,001,319
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.011.000-3	Banco Internacional S.A.	Subsidiary	Same Economic Group No.136	Derivatives	1,087,975	1,087,975
96.571.890-7	Compañía de Seguros Confuturo S.A.	96.923.250-2	Centro de Diagnóstico Clínica Tabancura SpA	Subsidiary	Common controller	Benefits	227	(227)
96.571.890-7	Compañía de Seguros Confuturo S.A.	78.040.520-1	Clinica Avansalud SpA	Subsidiary	Same Economic Group No.136	Benefits	370	(370)
96.571.890-7	Compañía de Seguros Confuturo S.A.	99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	Subsidiary	Common controller	Insurance policy	64,457	(64,457)
96.571.890-7	Compañía de Seguros Confuturo S.A.	96.856.780-2	Inmobiliaria ILC SPA	Subsidiary	Same Economic Group No.136	Lease contract	35,755	(35,755)
96.571.890-7	Compañía de Seguros Confuturo S.A.	76.020.458-7	Red Salud S.A.	Subsidiary	Same Economic Group No.136	Coupon cut/Maturities	1,408,724	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	76.020.458-7	Red Salud S.A.	Subsidiary	Same Economic Group No.136	Accrued Interest Bonds	-	158,768
96.571.890-7	Compañía de Seguros Confuturo S.A.	76.020.458-7	Red Salud S.A.	Subsidiary	Same Economic Group No.136	Currency Bonds Adjustment	-	190,800
96.571.890-7	Compañía de Seguros Confuturo S.A.	78.053.560-1	Servicios Médicos Tabancura SpA	Subsidiary	Common controller	Benefits	54	(54)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.011.000-3	Banco Internacional S.A.	Subsidiary	Common controller	Bond issuer	-	31,010
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.011.000-3	Banco Internacional S.A.	Subsidiary	Common controller	Banking Commissions	24,759	(24,759)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.011.000-3	Banco Internacional S.A.	Subsidiary	Common controller	Direct premium for insurances	520,310	520,310
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.002.878-9	Baninter Corredora de Seguros Limitada	Subsidiary	Common controller	Commissions	3,614	(3,614)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.002.878-9	Baninter Corredora de Seguros Limitada	Subsidiary	Common controller	Direct premium for insurances	13,929	13,929
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.072.472-6	Baninter Factoring S.A.	Subsidiary	Common controller	Direct premium for insurances	51,292	51,292
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.930.984-5	BI Administradora General de Fondos S.A.	Subsidiary	Common controller	Direct premium for insurances	3,760	3,760
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	78.040.520-1	Clinica Avansalud SpA	Subsidiary	Common controller	Benefits agreement	-	-
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.598.850-5	Clínica Iquique S.A.	Subsidiary	Common controller	Benefits agreement	-	-
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.567.920-0	Clínica Magallanes S.p.A.	Subsidiary	Common controller	Benefits agreement	-	-
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	99.533.790-8	Clínica Regional del Elqui S.p.A	Subsidiary	Common controller	Benefits agreement	-	-
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	99.568.720-8	Clínica Valparaíso S.p.A.	Subsidiary	Common controller	Benefits agreement	-	-
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.571.890-7	Compañía de Seguros Confuturo S.A.	Subsidiary	Common controller	Direct premium for insurances	58,182	58,182
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	Subsidiary	Common controller	Direct premium for insurances	245,900	245,900
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.856.780-2	Inmobiliaria ILC SPA	Subsidiary	Common controller	Office lease	4,728	(4,728)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.774.580-4	Inmobiliaria Inversalud S.p.A.	Subsidiary	Common controller	Benefits agreement	-	-
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.856.780-2	Isapre Consalud S.A.	Subsidiary	Common controller	Payment of claims	1,091,537	(1,091,537)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.856.780-2	Isapre Consalud S.A.	Subsidiary	Common controller	Direct premium for insurances	2,414,027	2,414,027
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.942.400-2	Megasalud SpA	Subsidiary	Common controller	Capita Dental	-	-
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.020.458-7	Red Salud S.A.	Subsidiary	Common controller	Profit-based commissions	22,830	(22,830)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.020.458-7	Red Salud S.A.	Subsidiary	Common controller	Individual executives	7,635	(7,635)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	78.053.560-1	Servicios Médicos Tabancura SpA	Subsidiary	Common controller	Benefits agreement	-	-
	Total						**8,449,621**	**7,007,121**

(b) As of June 30, 2025, transactions with related parties are detailed as follows (continued):

Detail of transactions with the Parent

Taxpayer ID	Reporting Subsidiary	Subsidiary/associate taxpayer ID	Name of subsidiary/associate	Relationship	Related to the Parent	Transaction description	Amount ThCh$	Effect in profit or loss (debit)/credit ThCh$
96.571.890-7	Compañía de Seguros Confuturo S.A.	94.139.000-5	Inversiones la Construcción S.A.	Parent Company	Same Economic Group No.136	Coupon cut/Maturities	1,148,588	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	94.139.000-5	Inversiones la Construcción S.A.	Parent Company	Same Economic Group No.136	Exchange Difference Loan	-	(1,260,865)
96.571.890-7	Compañía de Seguros Confuturo S.A.	94.139.000-5	Inversiones la Construcción S.A.	Parent Company	Same Economic Group No.136	Accrued Interest Bonds	-	549,116
96.571.890-7	Compañía de Seguros Confuturo S.A.	94.139.000-5	Inversiones la Construcción S.A.	Parent Company	Same Economic Group No.136	Currency Bonds Adjustment	-	93,777
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	94.139.000-5	Inversiones la Construcción S.A.	Parent Company	Main shareholder	Rendering of services	15,483	15,483
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	94.139.000-5	Inversiones la Construcción S.A.	Parent Company	Main shareholder	Bond issuer	-	49,216
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	94.139.000-5	Inversiones la Construcción S.A.	Parent Company	Main shareholder	Commercial Current Account	-	-
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	94.139.000-5	Inversiones la Construcción S.A.	Parent Company	Main shareholder	Direct premium for insurances	21,821	21,821
	Total						**1,185,892**	**(531,452)**

(b) As of December 31, 2024, transactions with related parties are detailed as follows:

Detail of transactions with associates

As of December 31, 2024

Taxpayer ID	Reporting Subsidiary	Subsidiary/associate taxpayer ID	Name of subsidiary/associate	Relationship	Related to the Parent	Transaction description	Amount ThCh$	Effect in profit or loss (debit)/credit ThCh$
96.571.890-7	Compañía de Seguros Confuturo S.A.	81.826.800-9	Caja de Compensación Los Andes	Associate	Same Economic Group No.136	Coupon cut/Maturities	11,457,061	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	81.826.800-9	Caja de Compensación Los Andes	Associate	Same Economic Group No.136	Accrued Interest Bonds	-	2,553,069
96.571.890-7	Compañía de Seguros Confuturo S.A.	81.826.800-9	Caja de Compensación Los Andes	Associate	Same Economic Group No.136	Currency Bonds Adjustment	-	2,945,123
96.571.890-7	Compañía de Seguros Confuturo S.A.	81.826.800-9	Caja de Compensación Los Andes	Associate	Same Economic Group No.136	Exchange Difference Loan	-	(37,455)
96.571.890-7	Compañía de Seguros Confuturo S.A.	81.826.800-9	Caja de Compensación Los Andes	Associate	Same Economic Group No.136	Benefits	335,616	(335,616)
96.571.890-7	Compañía de Seguros Confuturo S.A.	71.800.700-3	Ciedess	Associate	Same Economic Group No.136	Service Contract	12,762	(12,762)
96.571.890-7	Compañía de Seguros Confuturo S.A.	76.928.290-4	Desarrollos Inmobiliarios y Constructora Valle Grande S.A.	Associate	Investee	Purchase of land	1,071,962	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	77.190.843-8	Inmobiliaria Plaza Granadilla SpA	Associate	Investee	Purchase of shares	1,029,000	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	76.490.023-1	MVC Malku SpA	Associate	Investee	Sale of shares	5,926	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	81.177.200-3	Sociedad de Servicios La Construcción SPA	Associate	Same Economic Group No.136	Service Contract	26,890	(26,890)
96.571.890-7	Compañía de Seguros Confuturo S.A.	77.073.978-0	Vivo Santiago	Associate	Investee	Coupon cut/Maturities	995,130	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	77.073.978-0	Vivo Santiago	Associate	Investee	Accrued Interest Bonds	-	996,724
96.571.890-7	Compañía de Seguros Confuturo S.A.	77.073.978-0	Vivo Santiago	Associate	Investee	Currency Bonds Adjustment	-	695,758
96.571.890-7	Compañía de Seguros Confuturo S.A.	77.073.978-0	Vivo Santiago	Associate	Investee	Purchase of shares	1,805,920	-
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.826.800-9	Caja de Compensación Los Andes	Associate	Indirect	Bond issuer	-	44,586
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.826.800-9	Caja de Compensación Los Andes	Associate	Indirect	Direct premium for insurances	2,866,763	2,866,763
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.458.500-k	Cámara Chilena de la Construcción	Associate	Final controller	Community fees	780	(780)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.458.500-k	Cámara Chilena de la Construcción	Associate	Final controller	Deprec. IFRS-16 Offices	10,387	(10,387)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.458.500-k	Cámara Chilena de la Construcción	Associate	Final controller	Installments CAR	19,687	(19,687)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.458.500-k	Cámara Chilena de la Construcción	Associate	Final controller	Direct premium for insurances	338,010	338,010
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	71.800.700-3	Ciedess	Associate	Indirect	Direct premium for insurances	7,994	7,994
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	77.590.941-2	Cla Turismo SpA	Associate	Indirect	Direct premium for insurances	33,009	33,009
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	65.091.028-1	Corporación Bienestar y Salud	Associate	Indirect	Direct premium for insurances	977,203	977,203
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	65.109.007-5	Corporación Cimientos	Associate	Indirect	Direct premium for insurances	273	273
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	65.182.348-k	Corporación Ciudades	Associate	Indirect	Direct premium for insurances	1,153	1,153
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	70.200.800-K	Corporación de Capacitación de la Construcción	Associate	Indirect	Direct premium for insurances	166,862	166,862
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	71.630.200-8	Corporación de Desarrollo Tecnológico de la Construcción	Associate	Indirect	Direct premium for insurances	17,033	17,033
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	72.489.000-8	Corporación de Salud Laboratorio C.Ch.C	Associate	Indirect	Direct premium for insurances	9,413	9,413
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	65.080.206-3	Corporación Escuela Tecnológica de la Construcción	Associate	Indirect	Direct premium for insurances	9,666	9,666
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.965.744-4	Los Andes Tarjeta de Pre-pago S.A.	Associate	Indirect	Direct premium for insurances	11,801	11,801
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	77.626.636-1	Organismo Tecnico de Capacitación Red Salud SPA	Associate	Common controller	Direct premium for insurances	3,591	3,591
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.177.200-3	Sociedad de Servicios La Construcción SPA	Associate	Indirect	Direct premium for insurances	52,910	52,910
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.680.165-k	Voz Cámara	Associate	Indirect	Direct premium for insurances	12,702	12,702
	Total						**21,279,504**	**11,300,066**

(b) As of December 31, 2024, transactions with related parties are detailed as follows (continued):

Detail of transactions between subsidiaries

Taxpayer ID	Reporting Subsidiary	Subsidiary/associate taxpayer ID	Name of subsidiary/associate	Relationship	Related to the Parent	Transaction description	Amount ThCh$	Effect in profit or loss (debit)/credit ThCh$
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.011.000-3	Banco Internacional S.A.	Subsidiary	Same Economic Group No.136	Coupon cut/Maturities	2,640,896	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.011.000-3	Banco Internacional S.A.	Subsidiary	Same Economic Group No.136	Accrued Interest Bonds	-	2,096,339
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.011.000-3	Banco Internacional S.A.	Subsidiary	Same Economic Group No.136	Currency Bonds Adjustment	-	3,167,880
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.011.000-3	Banco Internacional S.A.	Subsidiary	Same Economic Group No.136	Derivatives	2,744,650	2,744,650
96.571.890-7	Compañía de Seguros Confuturo S.A.	78.040.520-1	Clinica Avansalud SpA	Subsidiary	Same Economic Group No.136	Benefits	1,878	(1,878)
96.571.890-7	Compañía de Seguros Confuturo S.A.	99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	Subsidiary	Common controller	Insurance policy	121,113	(121,113)
96.571.890-7	Compañía de Seguros Confuturo S.A.	96.856.780-2	Inmobiliaria ILC SPA	Subsidiary	Same Economic Group No.136	Lease contract	53,648	(53,648)
96.571.890-7	Compañía de Seguros Confuturo S.A.	96.942.400-2	Megasalud SpA	Subsidiary	Same Economic Group No.136	Benefits	116	(116)
96.571.890-7	Compañía de Seguros Confuturo S.A.	76.020.458-7	Red Salud S.A.	Subsidiary	Same Economic Group No.136	Coupon cut/Maturities	1,390,658	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	76.020.458-7	Red Salud S.A.	Subsidiary	Same Economic Group No.136	Accrued Interest Bonds	-	326,401
96.571.890-7	Compañía de Seguros Confuturo S.A.	76.020.458-7	Red Salud S.A.	Subsidiary	Same Economic Group No.136	Currency Bonds Adjustment	-	384,754
96.571.890-7	Compañía de Seguros Confuturo S.A.	76.020.458-7	Red Salud S.A.	Subsidiary	Same Economic Group No.136	Benefits	27	(27)
96.571.890-7	Compañía de Seguros Confuturo S.A.	78.053.560-1	Servicios Médicos Tabancura SpA	Subsidiary	Same Economic Group No.136	Benefits	72	(72)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.110.809-3	Arauco Salud Limitada	Subsidiary	Common controller	Direct premium for insurances	19,918	19,918
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.011.000-3	Banco Internacional S.A.	Subsidiary	Common controller	Bond issuer	-	71,416
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.011.000-3	Banco Internacional S.A.	Subsidiary	Common controller	Banking Commissions	46,968	(46,968)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.011.000-3	Banco Internacional S.A.	Subsidiary	Common controller	Direct premium for insurances	993,330	993,330
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.002.878-9	Baninter Corredora de Seguros Limitada	Subsidiary	Common controller	Commissions	50,771	(50,771)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.002.878-9	Baninter Corredora de Seguros Limitada	Subsidiary	Common controller	Direct premium for insurances	27,016	27,016
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.072.472-6	Baninter Factoring S.A.	Subsidiary	Common controller	Direct premium for insurances	91,756	91,756
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.930.984-5	BI Administradora General de Fondos S.A.	Subsidiary	Common controller	Direct premium for insurances	8,098	8,098
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.680.980-9	Centro de Especialidades Médicas del Elqui S.p.A	Subsidiary	Common controller	Direct premium for insurances	14,332	14,332
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.906.480-k	Centro de Especialidades Médicas Integral S.A.	Subsidiary	Common controller	Direct premium for insurances	37,198	37,198
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	99.568.700-3	Centro de Especialidades Médicas Valparaíso SpA	Subsidiary	Common controller	Direct premium for insurances	6,524	6,524
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	78.040.520-1	Clinica Avansalud SpA	Subsidiary	Common controller	Benefits agreement	9,000	(9,000)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	78.040.520-1	Clinica Avansalud SpA	Subsidiary	Common controller	Direct premium for insurances	248,438	248,438
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.885.930-7	Clínica Bicentenario S.p.A.	Subsidiary	Common controller	Direct premium for insurances	531,397	531,397
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	78.918.290-6	Clínica de Salud Integral S.A.	Subsidiary	Common controller	Direct premium for insurances	81,651	81,651
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.598.850-5	Clínica Iquique S.A.	Subsidiary	Common controller	Benefits agreement	6,080	(6,080)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.598.850-5	Clínica Iquique S.A.	Subsidiary	Common controller	Direct premium for insurances	14,366	14,366
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.567.920-0	Clínica Magallanes S.p.A.	Subsidiary	Common controller	Benefits agreement	1,870	(1,870)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.567.920-0	Clínica Magallanes S.p.A.	Subsidiary	Common controller	Direct premium for insurances	75,076	75,076
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	99.533.790-8	Clínica Regional del Elqui S.p.A	Subsidiary	Common controller	Benefits agreement	4,315	(4,315)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	99.533.790-8	Clínica Regional del Elqui S.p.A	Subsidiary	Common controller	Direct premium for insurances	47,955	47,955
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	99.568.720-8	Clínica Valparaíso S.p.A.	Subsidiary	Common controller	Benefits agreement	2,981	(2,981)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	99.568.720-8	Clínica Valparaíso S.p.A.	Subsidiary	Common controller	Direct premium for insurances	5,749	5,749
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.571.890-7	Compañía de Seguros Confuturo S.A.	Subsidiary	Common controller	Direct premium for insurances	108,149	108,149
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	Subsidiary	Common controller	Direct premium for insurances	404,487	404,487
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.046.416-3	Hospital Clínico Universidad Mayor Prestaciones Médicas S.p.	Subsidiary	Common controller	Direct premium for insurances	931	931
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.856.780-2	Inmobiliaria ILC SPA	Subsidiary	Common controller	Office lease	6,858	(6,858)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.086.007-7	Inmobiliaria e Inversiones Clínica Rancagua S.A.	Subsidiary	Common controller	Direct premium for insurances	1,232	1,232
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.774.580-4	Inmobiliaria Inversalud S.p.A.	Subsidiary	Common controller	Benefits agreement	4,007	(4,007)

(b) As of December 31, 2024, transactions with related parties are detailed as follows (continued):

Detail of transactions between subsidiaries, continued

Taxpayer ID	Reporting Subsidiary	Subsidiary/associate taxpayer ID	Name of subsidiary/associate	Relationship	Related to the Parent	Transaction description	Amount ThCh$	Effect in profit or loss (debit)/credit ThCh$
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.774.580-4	Inmobiliaria Inversalud S.p.A.	Subsidiary	Common controller	Direct premium for insurances	77,027	77,027
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.296.601-8	Inversalud Magallanes S.A.	Subsidiary	Common controller	Direct premium for insurances	61	61
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.137.682-9	Inversalud Temuco S.A.	Subsidiary	Common controller	Direct premium for insurances	290	290
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	99.577.240-k	Inversalud Valparaíso SpA	Subsidiary	Common controller	Direct premium for insurances	5,453	5,453
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.025.069-4	Inversiones en Salud Millacura S.A.	Subsidiary	Common controller	Direct premium for insurances	7,250	7,250
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.856.780-2	Isapre Consalud S.A.	Subsidiary	Common controller	Payment of claims	2,064,153	(2,064,153)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.856.780-2	Isapre Consalud S.A.	Subsidiary	Common controller	Direct premium for insurances	4,269,391	4,269,391
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.942.400-2	Megasalud SpA	Subsidiary	Common controller	Payment of claims	878,971	(878,971)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.942.400-2	Megasalud SpA	Subsidiary	Common controller	Capita Dental	129,569	(129,569)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.942.400-2	Megasalud SpA	Subsidiary	Common controller	Direct premium for insurances	644,477	644,477
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.207.967-4	Onco Comercial SpA	Subsidiary	Common controller	Direct premium for insurances	21,039	21,039
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.181.326-9	Oncored SpA	Subsidiary	Common controller	Direct premium for insurances	4	4
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.020.458-7	Red Salud S.A.	Subsidiary	Common controller	Benefits agreement	7,666	(7,666)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.020.458-7	Red Salud S.A.	Subsidiary	Common controller	Commission for use of the Red	123,718	(123,718)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.020.458-7	Red Salud S.A.	Subsidiary	Common controller	Direct premium for insurances	162,201	162,201
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	77.257.563-7	Servicios Compartidos Red Salud SPA	Subsidiary	Common controller	Direct premium for insurances	57,062	57,062
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.124.062-5	Servicios Médicos Bicentenario SpA	Subsidiary	Common controller	Direct premium for insurances	152,999	152,999
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	78.053.560-1	Servicios Médicos Tabancura SpA	Subsidiary	Common controller	Benefits agreement	6,037	(6,037)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	78.053.560-1	Servicios Médicos Tabancura SpA	Subsidiary	Common controller	Direct premium for insurances	181,356	181,356
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.411.758-1	TI Red SpA	Subsidiary	Common controller	Direct premium for insurances	42,890	42,890
	Total						**18,635,125**	**13,610,725**

(b) As of December 31, 2024, transactions with related parties are detailed as follows (continued):

Detail of transactions with the Parent

Taxpayer ID	Reporting Subsidiary	Subsidiary/associate taxpayer ID	Name of subsidiary/associate	Relationship	Related to the Parent	Transaction description	Amount ThCh$	Effect in profit or loss (debit)/credit ThCh$
96.571.890-7	Compañía de Seguros Confuturo S.A.	94.139.000-5	Inversiones la Construcción S.A.	Parent Company	Same Economic Group No.136	Coupon cut/Maturities	1,578,398	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	94.139.000-5	Inversiones la Construcción S.A.	Parent Company	Same Economic Group No.136	Exchange Difference Loan	-	2,394,916
96.571.890-7	Compañía de Seguros Confuturo S.A.	94.139.000-5	Inversiones la Construcción S.A.	Parent Company	Same Economic Group No.136	Accrued Interest Bonds	-	1,098,715
96.571.890-7	Compañía de Seguros Confuturo S.A.	94.139.000-5	Inversiones la Construcción S.A.	Parent Company	Same Economic Group No.136	Currency Bonds Adjustment	-	189,129
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	94.139.000-5	Inversiones la Construcción S.A.	Parent Company	Main shareholder	Service rendering	29,897	29,897
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	94.139.000-5	Inversiones la Construcción S.A.	Parent Company	Main shareholder	Bond issuer	-	85,057
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	94.139.000-5	Inversiones la Construcción S.A.	Parent Company	Main shareholder	Direct premium for insurances	43,842	43,842
	Total						**1,652,137**	**3,841,556**

(43) Bank borrowings

As of June 30, 2025 and December 31, 2024, bank borrowings are detailed as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Financial liabilities at amortized cost	60,079,576	51,457,297
Other financial liabilities at amortized cos	337,970	78,076,656
Hedge derivatives	-	33,609,152
Total	**60,417,546**	**163,143,105**

(43) Bank borrowings, continued

(a) Detail of financial liabilities at amortized cost

As of June 30, 2025 and December 31, 2024, the detail of financial liabilities at amortized cost is as follows:

As of June 30, 2025

Debtor Tax ID	Debtor	Creditor Tax ID	Financial institution	Country of origin	Currency/ Adjustment index	Maturity date of credit	Payment of interest (monthly, biannual, annual)	Interest rate	Effective interest rate	Guarantee	Owed capital, nominal value	0 up to 12 months ThCh$	More than 1 year up to 2 years ThCh$	More than 2 years up to 3 years ThCh$	Current ThCh$	Non-current ThCh$
96.571.890-7	Compañía de Seguros de Vida Confuturo S.A.	97.004.000-5	Banco de Chile	Chile	CLP	01/07/2025	At maturity 0.00	0.07%	0.07%	TOTAL	949,135	949,135	-	-	949,135	-
96.571.890-7	Compañía de Seguros de Vida Confuturo S.A.	97.004.000-5	Banco de Chile	Chile	CLP	31/07/2025	At maturity 0.00	0.07%	0.07%	TOTAL	5,893,466	5,893,466	-	-	5,893,466	-
96.571.890-7	Compañía de Seguros de Vida Confuturo S.A.	97.006.000-6	BCI bank	Chile	CLP	01/07/2025	At maturity 0.00	0.40%	0.40%	TOTAL	1	1	-	-	1	-
96.571.890-7	Compañía de Seguros de Vida Confuturo S.A.	97.018.000-1	Scotiabank	Chile	CLP	22/07/2025	At maturity 0.00	0.49%	0.49%	TOTAL	50,806,495	50,806,495	-	-	50,806,495	-
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.004.000-5	BANCO DE CHILE	Chile	CLP	28/10/2027	Biannual 0.01	0.10%	0.10%	TOTAL	462,257	-	462,257	-	-	462,257
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.004.000-5	BANCO DE CHILE	Chile	UF	31/07/2025	Biannual 0.01	0.10%	0.10%	TOTAL	66,950	66,950	-	-	66,950	-
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.004.000-5	BANCO DE CHILE	Chile	CLP	01/02/2026	Biannual 0.01	0.10%	0.10%	TOTAL	401,272	401,272	-	-	401,272	-
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.656.410-5	BANCO BICE	Chile	CLP	31/07/2025	Biannual 0.01	0.10%	0.10%	TOTAL	1,500,000	1,500,000	-	-	1,500,000	-
TOTAL											**60,079,576**	**59,617,319**	**462,257**	**-**	**59,617,319**	**462,257**

As of December 31, 2024

Debtor Tax ID	Debtor	Creditor Tax ID	Financial institution	Country of origin	Currency/ Adjustment index	Maturity date of credit	Payment of interest (monthly, biannual, annual)	Interest rate	Effective interest rate	Guarantee	Owed capital, nominal value	0 up to 3 months ThCh$ More than 1 year up to 2 years ThCh$	More than 2 years up to 3 years ThCh$	Current ThCh$	Current ThCh$	Non-current ThCh$
96.571.890-7	Compañía de Seguros de Vida Confuturo S.A.	97.004.000-5	Banco de Chile	Chile	CLP	7/1/2025	At maturity 0.00	0.07%	0.07%	TOTAL	922,001	924,955	-	-	924,955	-
96.571.890-7	Compañía de Seguros de Vida Confuturo S.A.	97.006.000-6	BCI bank	Chile	CLP	1/1/2025	At maturity 0.00	0.40%	0.40%	TOTAL	1	1	-	-	1	-
96.571.890-7	Compañía de Seguros de Vida Confuturo S.A.	97.018.000-1	Scotiabank	Chile	CLP	3/24/2025	At maturity 0.00	0.49%	0.49%	TOTAL	50,000,000	50,066,221	-	-	50,066,221	-
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.004.000-5	Banco de Chile	Chile	CLP	2/1/2026	Biannual 0.01	0.10%	0.10%	TOTAL	400,618	8,179	392,440	-	8,179	392,440
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.004.000-5	Banco de Chile	Chile	UF	31/07/2025	Biannual 0.01	0.10%	0.10%	TOTAL	65,501	54,176	11,325	-	54,176	11,325
TOTAL											**51,388,121**	**51,053,532**	**403,765**	**-**	**51,053,532**	**403,765**

(43) Bank borrowings, continued

(b) Other financial liabilities at amortized cost

As of June 30, 2025 and December 31, 2024, other financial liabilities at amortized cost are as follows:

As of June 30, 2025

Concept	Liability at amortized cost ThCh$	Carrying value of liability ThCh$	Effect on income ThCh$
Hedge derivatives	-	-	-
(Collateral) Pacts	337,970	337,970	384,695
TOTAL	**337,970**	**337,970**	**384,695**

As of December 31, 2024

Concept	Liability at amortized cost ThCh$	Carrying value of liability ThCh$	Effect on income ThCh$
Hedge derivatives		77,853,059	(128,538,983)
(Collateral) Pacts	223,597	223,597	256,165
TOTAL	**223,597**	**78,076,656**	**(128,282,818)**

(c) Financial liabilities at fair value through profit or loss

As of June 30, 2025 and December 31, 2024, there are no financial liabilities at fair value through profit or loss

(44) Actuarial reserves

(a) Characteristics and assumptions of the calculation model used

For our subsidiaries Compañía de Seguros Confuturo S.A. and Vida Cámara S.A., the above-mentioned General Standards No. 306 and No. 318 require the performance of a liability adequacy test, which is intended to assess the sufficiency of actuarial reserves established at the closing date of each quarterly financial statements.

Accordingly, upon defining and applying this test, the Insurance Companies considered the following requirements:

i. Consider criteria of common use at international level and IFRS concepts associated with this test.

ii. Use the Insurance Companies' estimates of mortality and interest rates, i.e., analyze the reserve adequacy with the portfolio's own history and characteristics.

(44) Actuarial reserves, continued

iii. Consider options or benefits, and guarantees agreed between policyholders and Insurance Companies.
iv. Recognize risk assigned to the reinsurer for accounting purposes.

To determine the test's cash flows, the Group referred to IFRS 4 criteria, which in paragraph 16(a) indicates that a minimum requirement, the Group should consider current estimates of all contractual cash flows, and related cash flows, such as settlement costs, and cash flows from options and implicit guarantees.

To define technical criteria for this test, the Group also considered the guidance contained in the International Actuarial Standard of Practice No. 6 (IASP 6) issued by the International Actuarial Association on liability adequacy.

In the event that this test confirms deficiency of the actuarial reserve, the Insurance Companies will determine the corresponding additional actuarial reserve. Otherwise, no adjustment is made to the actuarial reserve determined.

- **Life annuities**

For the application of this test to life annuity reserve, the Group considered the following criteria:

In accordance with the General Standard No.318, the Group only considered the determination of an additional actuarial reserve for an amount exceeding the difference in actuarial reserves explained by a gradual process.

Considering the Official Letter No.8.378 issued by the CMF on April 2, 2012, liabilities from life annuity insurance policies reconciled were discounted using an accrual rate of the asset portfolio of the insurance company. To discount liabilities not reconciled, the Group considered a return rate of a representative portfolio of the Insurance Companies' investments under current conditions of the market.

The methodology for this test is based on the expected present value of cash flows from pensions and expenses associated with their settlements without considering reinsurance. If the result was lower than the reserve calculated in accordance with the instructions provided by the General Standard No.318, the difference will be reported as an additional reserve, including proportional assignments to reinsurance.

- **Insurance with unit-linked contracts**

The test defined consisted of the calculation of expected contractual cash flows of the portfolio under analysis, for a horizon of less than 30 years. Contractual cash flows for each period were estimated in accordance with the characteristics of each policy discounting from premiums agreed any brokerage expenses, claims paid, variances in reserves and maintenance expenses.

If one or more projected cash flows are negative, the Group will report an additional reserve that is equivalent to the present value of the deficit defined, using as discount rate the market rate reported by the CMF at the determination date.

(44) Actuarial reserves, continued

- **Insurance with actuarial reserves**

The methodology for this test is based on the expected present value of cash flows from claims plus cash flows from expenses related to its settlement, less premium cash flows, if applicable. If the result was lower than the reserve calculated in accordance with the instructions provided by the General Standard No.306, the difference will be reported as an additional reserve, including proportional assignments to reinsurance.

(a) **Main characteristics of the calculation model and assumptions used.**

The methodology used relates to that described in Appendix 1 of General Standard No.306, with the following considerations:

- For each FECU line of insurance, the Group identified premiums, claims and reserves related to coverage with unearned premium reserve.

- Brokerage costs were allocated as per the proportion between the direct premium of the line of insurance and the premium obtained from insurance policies with unearned premium reserves.

- For those cases where the application of the General Standards No.306 implied a change in the methodology for calculating reserves, an opening reserve was recalculated in order to record the variance for the period under analysis.

- Administrative expenses were allocated per FECU line of insurance, in accordance with the criteria for allocating functional expenses of the Company.

By way of General Standard No.172 issued by the CMF and Circular No.1.314 issued by the Chilean Superintendency of Pensions, the mortality tables RV-2004 were jointly established. The gradual application of these tables to the financial actuarial reserve of policies in force before June 9, 2005 was regulated through General Standard No.178.

Subsequently, by way of General Standard No.207 issued by the CMF and Circular No.1.459 issued by the Chilean Superintendency of Pensions, the mortality tables B-2006 and MI-2006 were jointly established. The gradual application of these tables to the financial actuarial reserve of policies in force before February 1, 2008 was regulated through Circulars No.1.857 and No.1.874.

Subsequently, through General Rule No. 274 of the Financial Market Commission and Circular No. 1679 of the Superintendency of Pensions, the following mortality tables were jointly established RV-2009, whose application to the calculation of the financial technical reserve of policies with an effective date prior to July 1, 2010 was regulated by Circular No. 1986. Both Insurance Companies have fully recognized the effect of the change in mortality table RV-2009.

(44) Actuarial reserves, continued

As of June 30, 2025 and December 31, 2024, amounts of gradual application pending recognition are detailed as follows:

As of June 30, 2025

Difference to recognize B-2004 and M-2006	06-30-2025 ThCh$	12-31-2024 ThCh$
Policies with effective rate beginning before March 9, 2005	33,264,958	37,293,684
Policies with effective rate beginning on March 9, 2005 and until January 31, 2008	13,619,055	14,717,200
TOTAL	**46,884,013**	**52,010,884**

In the case of our subsidiary Vivir Seguros in Peru, it applied the IFRS 17 standards to determine the value of reserves, in accordance with the instructions of the Financial Market Commission (CMF). With regard to the valuation method used, the following valuation methods were applied:

The subsidiary applies the general method (Building Block Approach or BBA) by default to insurance contracts, unless the conditions for applying one of the other methods, which are variants of the BBA, are met:

i. Variable Fee Approach (VFA). Used in contracts with direct participation features.
ii. Premium Allocation Approach (PAA). Used for contracts with coverage of less than one year and that such valuation is a reasonable approximation to the BBA.

The application of one or the other method affects the measurement of the Liability for Remaining Coverage (LRC), since the Liability for Incurred Claims (LIC) is measured under the BBA method.

With respect to the interest rate applied, this represents the market interest rate at the time of valuation, and the subsidiary has chosen to apply the discount rate with a “bottom-up” approach as established in the local SBS regulations in Peru. Also added, for illiquidity and risk, was a spread calculated under the zero coupon curves provided by the Superintendency of Banking, Insurance and Pension Funds (SBS) of Peru, where a monthly average of the spot rates is considered.

The risk adjustment for non-financial risks reflects the uncertainty of the amount and timing of future cash flows arising from non-financial risks. The criteria considered for valuing the risk adjustment are:

- For the annuity and “renta max” products, the projection of multiple sensitivity scenarios of the mortality tables is applied randomly through the Lee Carter methodology (a numerical algorithm used to predict mortality and life expectancy).

- For the SISCO product, the Mack methodology is applied to project the sensitivity of frequency triangles with log-normal distribution.

(44) Actuarial reserves, continued

As of June 30, 2025 and December 31, 2024, the changes in the reserves of the subsidiary Vivir Seguros (Peru), after applying IFRS 17, are as follows:

DETAIL	Life annuities ThCh$	Disability and survivorship SISCO ThCh$	Personal annuities ThCh$	Other ThCh$	Total ThCh$
Balances as January 1st	162,292,019	32,058,358	43,951,755	164,962	238,467,094
More (less)					
Additions due to new clients	15,862,845	68,300,910	13,427,999	-	97,591,754
Disposals due to release of reserves	(4,215,289)	(35,146,235)	(1,687,559)	(56,212)	(41,105,295)
Financial expenses	4,687,469	-	1,242,102	-	5,929,571
Exchange rate differences	4,487,951	(1,178,437)	1,373,071	-	4,682,585
Interest rate adjustment (+/-)	(1,265,279)	(1,913,179)	(763,595)	64,057	(3,877,996)
Other	-	-	1,276,112	1	1,276,113
Balance as of June 30, 2025	**181,849,716**	**62,121,417**	**58,819,885**	**172,808**	**302,963,826**

	Life annuities ThCh$	Disability and survivorship SISCO ThCh$	Personal annuities ThCh$	Other ThCh$	Total ThCh$
Balances as January 1st	115,366,658	6,596,663	24,306,414	97,696	146,367,431
More (less)					
Additions due to new clients	28,666,222	73,725,779	15,057,291	95,234	117,544,526
Disposals due to release of reserves	(7,947,194)	(48,874,556)	(3,143,064)	(39,681)	(60,004,495)
Financial expenses	8,205,313	-	1,911,491	-	10,116,804
Exchange rate differences	13,635,170	2,060,010	3,373,450	11,713	19,080,343
Interest rate adjustment (+/-)	4,365,850	(1,449,538)	871,326	-	3,787,638
Other	-	-	1,574,847	-	1,574,847
Balance as of December 31, 2024	**162,292,019**	**32,058,358**	**43,951,755**	**164,962**	**238,467,094**

(44) Actuarial reserves, continued

As of June 30, 2025 and December 31, 2024, reserves recognized by the subsidiaries Confuturo S.A.. Vida Cámara S.A. and Vivir Seguros Cía. de Seguros de Vida S.A. (Peru) are detailed as follows:

Social security insurance reserves

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Chile Annuity reserves	7,991,255,043	7,685,225,015
Peru Annuity reserves	181,849,716	162,292,019
Reserves for disability and survival insurance Chile	433,484,508	293,701,930
Reserves for disability and survival insurance Peru	62,121,417	32,058,358
Total	**8,668,710,684**	**8,173,277,322**

Non social security insurance reserve

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Current risk reserve	13,627,868	12,448,879
Actuarial reserve	9,299,044	8,908,847
Reserve fund value	693,139,688	669,491,614
Reserve private income	42,371,140	42,541,570
Private annuity reserve Peru	58,819,885	43,951,755
Claims reserve	17,114,112	16,779,107
Reserve for insufficient premiums	1,814,168	1,566,942
Other reserves	4,333,935	2,573,882
Total	**840,519,840**	**798,262,596**

(44) Actuarial reserves, continued

44.1 Social security insurance reserves

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Reserve December previous year	7,847,517,034	7,213,535,307
Reserve for rents contracted in the period	351,015,083	675,979,896
Pensions paid	(326,077,918)	(597,319,529)
Period interest	177,912,144	335,003,887
Release to death	(50,361,637)	(101,526,373)
Subtotal annuity reserves for the period	**8,000,004,706**	**7,525,673,188**
Uncollected pensions	9,387,301	9,178,284
Expired checks	373,265	373,265
Other	163,339,487	312,292,297
Total	**8,173,104,759**	**7,847,517,034**

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Opening balance	325,760,288	192,203,221
Increase for total disability	166,121,494	151,465,797
Increase for partial disability	64,713,929	54,802,474
Survival increase	78,300,630	60,142,428
Total disability release	(131,997,092)	(100,892,457)
Partial disability release	(1,063,918)	(1,268,353)
Survival release	(57,809,770)	(42,740,308)
Temporary partial disability pension payment	(5,126,011)	(9,420,026)
Interest rate adjustment (+/-)	3,001,087	(3,413,547)
Other	53,705,288	24,881,059
Total	**495,605,925**	**325,760,288**

(44) Actuarial reserves, continued

44.2 Non-social security insurance reserves

(1) Unearned premium reserve

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Opening balance	12,448,879	11,105,713
Reserve for new sale	5,971,068	12,129,051
Stock reserve release	(1,112,607)	(2,867,025)
New sale reserve liberation	(3,952,500)	(8,410,112)
Other	273,028	491,252
Total	**13,627,868**	**12,448,879**

(2) Actuarial reserve

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Opening balance	8,908,847	12,296,355
Premiums	1,895,183	5,002,906
Interest	140,193	367,347
Reserve released due to death	(674,509)	(1,506,502)
Reserve released due to other conditions	(1,167,870)	(7,795,171)
Actuarial reserve of the period	197,200	543,912
Total	**9,299,044**	**8,908,847**

(3) Private annuity reserve

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Reserve December previous year	86,493,325	67,105,207
Reserve for rents contracted in the period	15,130,710	19,951,253
Pensions paid	(1,922,162)	(3,933,503)
Period interest	975,741	1,999,997
Release for concepts other than pensions	(295,361)	(522,779)
Other	808,772	1,893,150
Total	**101,191,025**	**86,493,325**

(44) Actuarial reserves, continued

(4) Reserve fund value

As of June 30, 2025

Concept	Current risk reserve ThCh$	Actuarial reserve ThCh$	Reserve fund value ThCh$	Book mismatch insurance CUI ThCh$	Total ThCh$
Voluntary Pension Savings Life Insurance APV (The company assumes the risk of the policy value) Assumes the risk of the policy value	100,375	-	302,770,361	(1,822,744)	301,047,992
Other life insurance with single investment account (The Company) Assumes the risk of the policy value	153,586	-	91,044,432	(844,775)	90,353,243
Life Insurance Voluntary Pension Savings APV (The insured assumes the risk of the policy value)	135,986	-	245,732,495	-	245,868,481
Other Life Insurance with Single Investment Account (The insured assumes the risk of the policy value)	92,743	-	53,592,400	-	53,685,143
TOTAL	**482,690**	**-**	**693,139,688**	**(2,667,519)**	**690,954,859**

As of December 31, 2024

Concept	Current risk reserve ThCh$	Actuarial reserve ThCh$	Reserve fund value ThCh$	Book mismatch insurance CUI ThCh$	Total ThCh$
Voluntary Pension Savings Life Insurance APV (The company assumes the risk of the policy value) Assumes the risk of the policy value	94,080	-	266,166,820	(1,093,012)	265,167,888
Other life insurance with single investment account (The Company) Assumes the risk of the policy value	150,285	-	84,965,219	(701,328)	84,414,176
Life Insurance Voluntary Pension Savings APV (The insured assumes the risk of the policy value)	136,732	-	257,131,025	-	257,267,757
Other Life Insurance with Single Investment Account (The insured assumes the risk of the policy value)	92,582	-	61,228,550	-	61,321,132
TOTAL	**473,679**	**-**	**669,491,614**	**(1,794,340)**	**668,170,953**

(44) Actuarial reserves, continued

(5) Claim reserve

As of June 30, 2025

DETAIL	Balances as of January 1, 2025 ThCh$	Increase ThCh$	Decreases ThCh$	Exchange rate differences ThCh$	Other ThCh$	Closing balance ThCh$
Settled and unpaid	2,226,768	829,822	(1,300,477)	(1)	23,371	1,779,483
In liquidation process	7,315,826	1,524,036	(1,458,334)	(405)	161,932	7,543,055
Occurred and not reported	7,236,513	681,246	(286,210)	(151)	160,176	7,791,574
Total	**16,779,107**	**3,035,104**	**(3,045,021)**	**(557)**	**345,479**	**17,114,112**

As of December 31, 2024

DETAIL	Balances as of January 1, 2024 ThCh$	Increase ThCh$	Decreases ThCh$	Exchange rate differences ThCh$	Other ThCh$	Closing balance ThCh$
Settled and unpaid	1,527,857	1,730,210	(1,059,890)	-	28,591	2,226,768
In liquidation process	6,425,840	2,422,872	(1,817,133)	-	284,247	7,315,826
Occurred and not reported	6,081,948	1,490,053	(602,582)	-	267,094	7,236,513
Total	**14,035,645**	**5,643,135**	**(3,479,605)**	**-**	**579,932**	**16,779,107**

(6) Premium inadequacy reserve

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Premium insufficiency test	1,814,168	1,566,942

(7) Other reserves

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Liabilities adequacy test	4,333,935	2,573,882

(45) Premiums payable

As of June 30, 2025 and December 31, 2024, debts arising from insurance operations are detailed as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Debt with insured	2,387,239	12,679,616
Premiums payable	5,187,137	5,827,307
Total	**7,574,376**	**18,506,923**

Classification by maturity of premiums payable is detailed as follows:

June 2025

Detail	National risk ThCh$	Foreign risks ThCh$	General total ThCh$
Balances without withholding	**-**	**5,187,137**	**5,187,137**
Previous months	-	-	-
March 2025	-	-	-
April 2025	-	-	-
May 2025	-	-	-
June 2025	-	2,357,931	2,357,931
July 2025	-	-	-
August 2025	-	2,072,632	2,072,632
September 2025	-	72,167	72,167
Subsequent months	-	684,407	684,407
Debt with insured	**2,387,239**	**-**	**2,387,239**
Debt with insured	2,387,239	-	2,387,239
Withheld funds	**-**	**-**	**-**
June 2025	-	-	-
Grand total	**2,387,239**	**5,187,137**	**7,574,376**

(45) Premiums payable, continued

December 2024

Detail	National risk ThCh$	Foreign risks ThCh$	General total ThCh$
Balances without withholding	**-**	**5,827,307**	**5,827,307**
Previous months	-	-	-
September 2024	-	-	-
October 2024	-	-	-
November 2024	-	-	-
December 2024	-	-	-
January 2025	-	2,774,607	2,774,607
February 2025	-	2,463,035	2,463,035
March 2025	-	71,211	71,211
Subsequent months	-	518,454	518,454
Debt with insured	**12,679,616**	**-**	**12,679,616**
Debt with insured	12,679,616	-	12,679,616
Withheld funds	**-**	**-**	**-**
December 2024	-	-	-
Grand total	**12,679,616**	**5,827,307**	**18,506,923**

(46) Provisions

Provisions are detailed as follows:

As of June 30, 2025

DETAIL	Balance as of January 1, ThCh$	Additional provision made in the period ThCh$	Increase in existing provisions ThCh$	Amount used during the period ThCh$	Other ThCh$	Total ThCh$
Administration expenses provision	946,393	5,232,177	-	(5,403,973)	-	774,597
Provisions for minimum dividends	2,590	1,154	-	(2,590)	-	1,154
Audit provision	38,960	-	101,542	(61,996)	-	78,506
Total	**987,943**	**5,233,331**	**101,542**	**(5,468,559)**	**-**	**854,257**

As of December 31, 2024

DETAIL	Balance as of January 1, ThCh$	Additional provision made in the period ThCh$	Increase in existing provisions ThCh$	Amount used during the period ThCh$	Other ThCh$	Total ThCh$
Administration expenses provision	777,288	9,836,478	-	(9,667,373)	-	946,393
Provisions for minimum dividends	-	2,590	-	-	-	2,590
Audit provision	35,565	-	61,997	(58,602)	-	38,960
Total	**812,853**	**9,839,068**	**61,997**	**(9,725,975)**	**-**	**987,943**

- **Provision for administrative expenses:** this provision relates to administrative expenses which, at the year-end, have been consumed but are yet to be billed by the related suppliers, which the Group expects to pay during the year.
- **Provision for audit services:** this provision relates to fees owed to external auditors, which the Group expects to pay during the year.

(47) Current taxes

As of June 30, 2025 and December 31, 2024, the detail of taxes payable is as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Third party taxes	621,812	603,392
VATdebit payable	2,071,212	2,424,222
Reinsurance tax	26,695	6,610
Income tax payable	3,376	1,911,290
Other	846,404	19,536
Total	**3,569,499**	**4,965,050**

(48) Other liabilities

As of June 30, 2025 and December 31, 2024, the detail of other non-financial liabilities is as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Retired health withholding	4,321,348	4,044,508
Investments payable	5,601,352	671,411
Suppliers	19,255,183	16,448,582
Debt with related parties (a)	858,194	1,256,495
Debt with intermediaries (b)	2,064,930	2,153,557
Rental guarantees	7,783,069	7,440,199
Lease contract obligation	5,798,391	6,065,420
Debt with personnel (c)	6,620,679	9,655,539
Collected derivatives guarantees	24,724,974	767,431
Expired checks	551,517	551,517
Other	3,256,809	4,780,366
Total	**80,836,446**	**53,835,025**

(a) Payables due to related parties

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Remuneration of key personnel	858,194	1,256,495
Total	**858,194**	**1,256,495**

(48) Other liabilities, continued

(b) Payables to intermediaries

As of June 30, 2025 and December 31, 2024, payables to intermediaries are detailed as follows:

As of June 30, 2025

DETAIL	Balance with related companies ThCh$	Balances with third parties ThCh$	Total ThCh$
Social Security Advisors	3,614	1,826,775	1,830,389
Brokers	139,145	95,396	234,541
Total	**142,759**	**1,922,171**	**2,064,930**

As of December 31, 2024

DETAIL	Balance with related companies ThCh$	Balances with third parties ThCh$	Total ThCh$
Social Security Advisors	50,771	1,871,440	1,922,211
Brokers	108,680	122,666	231,346
Total	**159,451**	**1,994,106**	**2,153,557**

(d) Payables due to employees

As of June 30, 2025 and December 31, 2024, payables due to employees are detailed as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Compensations and others	683,936	687,307
Social securities debts	732,173	713,323
Salaries payable	838,397	750,745
Trading portfolio	4,066,831	7,039,033
Other	299,342	465,131
Total	**6,620,679**	**9,655,539**

(48) Other liabilities, continued

(d) Lease contract obligations

As of June 30, 2025 and December 31, 2024, lease contract obligations are detailed as follows:

As of June 30, 2025 (amounts in thousands of pesos)

As of June 30, 2025

onths	4-12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 years up to 5 years	More than 5 years	Current	Non-current
14,937	47,111	54,196	47,657	51,488	99,540	5,483,462	62,048	5,736,343
14,937	**47,111**	**54,196**	**47,657**	**51,488**	**99,540**	**5,483,462**	**62,048**	**5,736,343**

As of December 31, 2024 (in ThCh$)

onths	4-12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	More than 3 years up to 4 years	More than 4 years up to 5 years	More than 5 years	Current	Non-current
12,638	41,480	50,501	44,719	72,066	117,882	5,726,134	54,118	6,011,302
12,638	**41,480**	**50,501**	**44,719**	**72,066**	**117,882**	**5,726,134**	**54,118**	**6,011,302**

(49) Interest and indexation income

The detail of interest and indexation income is as follows:

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Income on sale of leased assets	447,552	3,928,686	177,894	3,379,270
Interests	152,387,361	133,883,137	83,400,366	72,517,346
Income on sale of financial instruments	16,441,615	10,226,328	11,675,338	3,465,839
Interest on leased assets	60,767,030	55,213,913	30,208,352	27,538,392
Income on sale of invested properties	348,716	332,892	176,546	167,713
Income from insurance investments with a single investment account	21,664,767	52,425,037	21,953,282	22,144,329
Other	25,669	4,343,504	(174,127)	(6,595,709)
Total	**252,082,710**	**260,353,497**	**147,417,651**	**122,617,180**

(50) Interest and indexation expenses

The detail of interest and indexation expenses is as follows:

Interest and readjustment expenses (a)

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Adjustment of the portfolio to market	(13,163,654)	-	(5,814,191)	-
Income from insurance investments with a single investment account	-		24,593,063	
Investment management expense	(7,082,169)	(7,216,852)	(5,764,891)	(4,980,604)
Other	(95,401)	(91,898)	(47,490)	(45,419)
Total	**(20,341,224)**	**(7,308,750)**	**12,966,491**	**(5,026,023)**

(51) Adjustment in unearned premium and actuarial reserves

The detail of variances in actuarial reserves is as follows:

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Current risk reserve	(920,844)	9,680	(245,088)	(102,337)
Actuarial reserve	(192,994)	(284,547)	(151,512)	(111,691)
Reserve fund value	(7,994,954)	(53,840,757)	(43,243,652)	(12,614,451)
Reserve for insufficient premiums	622,416	691,771	2,224,899	263,382
Other technical reserves	(914,401)	(66,856)	(716,225)	(18,423)
Total	**(9,400,777)**	**(53,490,709)**	**(42,131,578)**	**(12,583,520)**

(52) Claim costs

The detail of claim costs is as follows:

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Direct loss	(404,748,664)	(84,910,193)	(195,921,097)	(42,910,578)
Ceded loss	1,155,119	577,246	(152,199)	(254,141)
Direct income	(466,747,418)	(422,322,980)	(236,783,224)	(227,535,355)
Ceded income	479,598	994,002	373,690	534,463
Total	**(869,861,365)**	**(505,661,925)**	**(432,482,830)**	**(270,165,611)**

(53) Other operating income or expenses

The detail of other operating income or expenses is as follows:

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Financial expenses	-	-	-	9,566
Medical expenses	(1,531,265)	(441,396)	(889,781)	(151,613)
Non-proportional reinsurance expenses	(833,568)	(423,364)	(329,945)	(232,717)
Other income	1,338,416	1,149,490	747,397	1,058,879
Other expenses	(4,635,119)	(10,635,748)	(2,387,710)	(4,899,771)
Total	**(5,661,536)**	**(10,351,018)**	**(2,860,039)**	**(4,215,656)**

(54) Gain (loss) on inflation-adjusted units and exchange rate differences

The detail of gains (losses) on inflation-adjusted units is as follows:

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Financial assets at fair value	959,842	846,222	418,707	519,535
Financial assets at amortized cost	105,585,367	93,358,820	46,155,835	57,112,391
Investments insurance single investment account (CUI)	6,940,794	6,142,225	3,097,809	3,804,494
Other assets	3,021	124,442	(81,496)	79,779
Investment property	54,117,123	47,788,542	23,498,955	29,323,533
Debtors from reinsurance operations	883	149,173,796	(24,314)	(93,403,680)
Financial liabilities	2,743,492	(146,552,436)	1,218,370	94,987,974
Technical reserves	(189,873,175)	(165,656,522)	(83,665,459)	(101,423,285)
Other liabilities	164,982	(29,869)	194,574	(20,319)
Total	**(19,357,671)**	**(14,804,780)**	**(9,187,019)**	**(9,019,578)**

The detail of the exchange difference is as follows:

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Financial assets at fair value	(47,295,123)	56,545,530	(10,184,388)	(31,586,475)
Financial assets at amortized cost	(64,102,112)	92,421,885	(11,448,218)	(58,851,122)
Investments insurance single investment account (CUI)	(14,223,210)	14,973,064	(3,076,765)	(8,622,037)
Other assets	(4,349,390)	(2,093,471)	(741,974)	884,519
Debtors from reinsurance operations	49	42	(10)	-
Financial liabilities	120,269,873	(149,138,723)	24,009,682	93,425,545
Technical reserves	645,102	(811,308)	(457,463)	(482,537)
Other liabilities	15,934	(8,095)	660	8,711
Total	**(9,038,877)**	**11,888,924**	**(1,898,476)**	**(5,223,396)**

(55) Income tax

The detail of income tax is as follows:

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Current income tax	(8,565)	(1,559,257)	(8,565)	(737,093)
Origination and reversal of temporary differences	5,116,059	(434,481)	(412,142)	2,837,048
Tax for non deductible expenses under Article No. 21	(2,237)	(10,273)	(1,822)	(1,899)
Other	-	(1)	-	(1)
Total	**5,105,257**	**(2,004,012)**	**(422,529)**	**2,098,055**

IV. NOTES ON BANK ACTIVITIES

(56) Operations pending settlement

Operations pending settlement correspond to transactions for which the settlement will increase or decrease cash in Banco Central de Chile or in foreign banks, usually within 12 or 24 business hours. At each period-end, these operations are detailed as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Notes due from banks (Interbank)	5,837,362	6,696,927
Funds receivable	47,966,794	42,253,145
Subtotal assets	**53,804,156**	**48,950,072**
Funds payable	(48,167,976)	(44,679,774)
Subtotal liabilities	**(48,167,976)**	**(44,679,774)**
Total	**5,636,180**	**4,270,298**

(57) Financial assets and liabilities held for trading at fair value through profit or loss

As of June 30, 2025 and December 31, 2024, the banking activity maintains the following portfolio of financial assets at fair value through profit or loss.

- Financial assets

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Forwards	25,982,157	55,322,087
Swaps	278,169,003	281,670,597
Mutual funds	34,874,878	-
Other	41,965,765	37,159,303
Total	**380,991,803**	**374,151,987**

- Financial liabilities

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Swaps	275,793,485	281,351,460
Forwards	31,067,142	56,116,969
Total	**306,860,627**	**337,468,429**

(58) Financial assets, at fair value through other comprehensive income

The detail of instruments designated as financial assets at fair value through other comprehensive income as of June 30, 2025 and December 31, 2024 is as follows:

As of June 30, 2025

DETAIL	Available for sale ThCh$	Held to maturity ThCh$	Total ThCh$
Fixed income instruments issued by the State	315,703,097	-	315,703,097
Debt securities issued by private institutions	465,154	-	465,154
Total	**316,168,251**	**-**	**316,168,251**

As of December 31, 2024

DETAIL	Available for sale ThCh$	Held to maturity ThCh$	Total ThCh$
Fixed income instruments issued by the State	239,626,376	-	239,626,376
Debt securities issued by private institutions	6,901,866	-	6,901,866
Total	**246,528,242**	**-**	**246,528,242**

As of June 30, 2025 and December 31, 2024, the risk classification of investments held by the banking business is as follows:

As of June 30, 2025

DETAIL	Level 1 ThCh$	Level 2 ThCh$	Level 3 ThCh$	Total ThCh$
Fixed income instruments issued by the State				
Promissory notes issued by the by the Chilean Treasury	-	315,703,097	-	315,703,097
Debt securities issued by financial institutions				
Deposits and other time deposits	-	465,154	-	465,154
Total	**-**	**316,168,251**	**-**	**316,168,251**

As of December 31, 2024

DETAIL	Level 1 ThCh$	Level 2 ThCh$	Level 3 ThCh$	Total ThCh$
Fixed income instruments issued by the State				
Promissory notes issued by the by the Chilean Treasury	-	239,626,376	-	239,626,376
Debt securities issued by financial institutions				
Deposits and other time deposits	-	6,901,866	-	6,901,866
Total	**-**	**246,528,242**	**-**	**246,528,242**

(59) Financial derivative contracts for hedge accounting

As of June 30, 2025 and December 31, 2024, the bank activities record the following derivative instruments portfolio:

a. Derivative instrument assets

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Swaps	19,988,531	63,161,343
Total	**19,988,531**	**63,161,343**

b. Derivative instrument liabilities

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Swaps	23,341,230	18,120,188
Total	**23,341,230**	**18,120,188**

(60) Financial derivatives and hedging contracts

Classification by maturity of derivative contracts is detailed as follows:

As of June 30, 2025

DETAIL	Up to 1 month ThCh$	More than 1 to 3 months ThCh$	More than 3 months up to to 1 year ThCh$	More than 1 year up to 2 years ThCh$	More than 3 years ThCh$	Assets ThCh$	Liabilities ThCh$
Fair value hedge	-	-	7,853,414	93,240,000	495,183,729	19,988,531	-
Cash flow hedge	-	-	275,515,000	130,990,578	83,615,250	-	23,341,230
Trading	1,055,173,996	1,629,422,813	19,571,717,339	4,944,238,270	3,469,304,816	380,991,803	306,860,627
Total	**1,055,173,996**	**1,629,422,813**	**19,855,085,753**	**5,168,468,848**	**4,048,103,795**	**400,980,334**	**330,201,857**

As of December 31, 2024

DETAIL	Up to 1 month ThCh$	More than 1 to 3 months ThCh$	More than 3 months up to to 1 year ThCh$	More than 1 year up to 2 years ThCh$	More than 3 years ThCh$	Assets ThCh$	Liabilities ThCh$
Fair value hedge	-	11,140,840	-	184,003,338	333,199,188	63,161,343	-
Cash flow hedge	76,833,380	35,046,500	293,490,000	128,153,775	83,615,250	-	18,120,188
Trading	1,796,394,700	3,993,684,090	7,166,496,513	6,348,048,629	3,517,911,433	374,151,987	337,468,429
Total	**1,873,228,080**	**4,039,871,430**	**7,459,986,513**	**6,660,205,742**	**3,934,725,871**	**437,313,330**	**355,588,617**

(61) Loans and receivables due from customers

As of June 30, 2025 and December 31, 2024, the loans portfolio is composed of the following:

As of June 30, 2025

DETAIL	Normal portfolio ThCh$	Substandard portfolio ThCh$	Non-performing portfolio ThCh$	Subtotal ThCh$	Collective allowances ThCh$	Individual allowances ThCh$	Net assets ThCh$
Commercial loans							
Commercial loans	2,292,935,271	301,547,364	167,685,060	2,762,167,695	-	(37,574,429)	2,724,593,266
Foreign trade loans	165,496,950	7,914,137	4,672,481	178,083,568	-	(6,499,989)	171,583,579
Receivables in current accounts	20,687,121	4,034,276	306,205	25,027,602	-	(1,198,453)	23,829,149
Factoring transactions	43,540,673	328,279	206,740	44,075,692	-	(1,764,953)	42,310,739
Lease operations	203,169,229	44,700,153	28,305,547	276,174,929	-	(5,455,207)	270,719,722
Combac S.A.	276,950,815	-	32,943,941	309,894,756	(7,515,467)	-	302,379,289
Other loans and receivables	1,752,364	500,134	981,680	3,234,178	-	(863,965)	2,370,213
Commercial loans subtotal	**3,004,532,423**	**359,024,343**	**235,101,654**	**3,598,658,420**	**(7,515,467)**	**(53,356,996)**	**3,537,785,957**
Mortgage loans							
Letters of credit loans	5,264,477	-	831,405	6,095,882	(21,970)	-	6,073,912
Endorsable mortgage loans	8,255,873	-	321,014	8,576,887	(29,974)	-	8,546,913
Other mortgage loans	116,486,256	-	1,626,977	118,113,233	(382,547)	-	117,730,686
Mortgage loans subtotal	**130,006,606**	**-**	**2,779,396**	**132,786,002**	**(434,491)**	**-**	**132,351,511**
Consumer loans							
Consumer loans in partial payments	374,982,648	-	10,809,093	385,791,741	(19,143,113)	-	366,648,628
Receivables in current accounts	1,380,183	-	19,291	1,399,474	(93,006)	-	1,306,468
Receivables for credit cards	5,183,517	-	27,556	5,211,073	(299,048)	-	4,912,025
Consumer loans subtotal	**381,546,348**	**-**	**10,855,940**	**392,402,288**	**(19,535,167)**	**-**	**372,867,121**
Subtotal loans and accounts receivables	**3,516,085,377**	**359,024,343**	**248,736,990**	**4,123,846,710**	**(27,485,125)**	**(53,356,996)**	**4,043,004,589**
Rights under resale agreements and securities lending agreements							**6,098,665**
General total	**3,516,085,377**	**359,024,343**	**248,736,990**	**4,123,846,710**	**(27,485,125)**	**(53,356,996)**	**4,049,103,254**

(61) Loans and receivables due from customers, continued

As of December 31, 2024

DETAIL	Normal portfolio ThCh$	Substandard portfolio ThCh$	Non-performing portfolio ThCh$	Subtotal ThCh$	Collective allowances ThCh$	Individual allowances ThCh$	Net assets ThCh$
Commercial loans							
Commercial loans	2,207,946,139	295,060,907	149,941,407	2,652,948,453	-	(36,856,659)	2,616,091,794
Foreign trade loans	151,960,972	9,133,168	1,707,201	162,801,341	-	(4,966,621)	157,834,720
Receivables in current accounts	18,999,120	4,009,032	100,634	23,108,786	-	(1,087,901)	22,020,885
Factoring transactions	23,753,030	5,050	296,645	24,054,725	-	(1,277,550)	22,777,175
Lease operations	188,990,237	41,431,032	28,181,705	258,602,974	-	(5,208,355)	253,394,619
Combac S.A.	239,054,144	-	37,714,803	276,768,947	(7,587,157)	-	269,181,790
Other loans and receivables	2,002,534	921,623	957,232	3,881,389	-	(629,374)	3,252,015
Commercial loans subtotal	**2,832,706,176**	**350,560,812**	**218,899,627**	**3,402,166,615**	**(7,587,157)**	**(50,026,460)**	**3,344,552,998**
Mortgage loans							
Letters of credit loans	5,536,014	-	863,202	6,399,216	(22,564)	-	6,376,652
Endorsable mortgage loans	7,240,299	-	381,710	7,622,009	(19,994)	-	7,602,015
Other mortgage loans	103,772,905	-	1,587,776	105,360,681	(282,809)	-	105,077,872
Mortgage loans subtotal	**116,549,218**	**-**	**2,832,688**	**119,381,906**	**(325,367)**	**-**	**119,056,539**
Consumer loans							
Consumer loans in partial payments	340,233,595	-	10,773,144	351,006,739	(14,078,147)	-	336,928,592
Receivables in current accounts	1,484,956	-	15,896	1,500,852	(74,218)	-	1,426,634
Receivables for credit cards	5,142,438	-	17,031	5,159,469	(210,593)	-	4,948,876
Bladex	125,642	-	-	125,642	(1,576)	-	124,066
Consumer loans subtotal	**346,986,631**	**-**	**10,806,071**	**357,792,702**	**(14,364,534)**	**-**	**343,428,168**
Subtotal loans and accounts receivables	**3,296,242,025**	**350,560,812**	**232,538,386**	**3,879,341,223**	**(22,277,058)**	**(50,026,460)**	**3,807,037,705**
Rights under resale agreements and securities lending agreements							**5,988,727**
General total	**3,296,242,025**	**350,560,812**	**232,538,386**	**3,879,341,223**	**(22,277,058)**	**(50,026,460)**	**3,813,026,432**

(61) Loans and receivables due from customers, continued

As of June 30, 2025 and December 31, 2024, movements in allowances for doubtful accounts are detailed as follows:

DETAIL	June 30, 2025			December 31, 2024		
	Individual allowances ThCh$	Collective allowances ThCh$	Total ThCh$	Individual provisions ThCh$	Collective allowances ThCh$	Total ThCh$
Opening balances as of January 1	(50,026,460)	(22,277,058)	(72,303,518)	(53,833,141)	(16,548,314)	(70,381,455)
Commercial loan write-offs	12,578,884	1,055,964	13,634,848	19,608,820	1,249,330	20,858,150
Mortgage loan write-offs	-	57,613	57,613	-	-	-
Consumer loan write-offs	-	1,829,390	1,829,390	-	2,612,094	2,612,094
Provisions made	(15,909,420)	(22,186,389)	(38,095,809)	(15,802,139)	(20,852,727)	(36,654,866)
Provisions released	-	14,035,355	14,035,355	-	11,262,559	11,262,559
Total	**(53,356,996)**	**(27,485,125)**	**(80,842,121)**	**(50,026,460)**	**(22,277,058)**	**(72,303,518)**

(62) Investments in companies

As of June 30, 2025 and December 31, 2024, the main investments in companies are detailed as follows:

DETAIL	Ownership percentage	06-30-2025 ThCh$	12-31-2024 ThCh$	Profit (loss) for the year ThCh$	Prior year profit (loss) ThCh$
Combanc S.A.	1.06	32,971	33,297	3,519	-
Redbank S.A.	0.50	17,952	17,953	-	-
Transbank S.A.	0.00	3	3	-	-
Sociedad Interbancaria de Depósito de Valores S.A.	1.44	17,224	17,224	13,322	-
Servicios de Infraestructura de Mercado OTC S.A.	1.25	159,567	159,567	7,638	3,752
Total		**227,717**	**228,044**	**24,479**	**3,752**

As of June 30, 2025 and December 31, 2024, the profit or loss recognized in the statement of income for these investments is ThCh$3,784 and ThCh$9,853 (profit), respectively.

(62) Investments in companies, continued

As of June 30, 2025 and December 31, 2024, transactions with related parties are detailed as follows:

As of June 30, 2025

Taxpayer ID	Reporting Subsidiary	Subsidiary/associate taxpayer ID	Name of subsidiary/associate	Relationship	Related to the Parent	Transaction description	Amount ThCh$	Effect in profit or loss (debit)/credit ThCh$
97.001.000-3	Banco Internacional S.A.	76.072.472-6	BanInter Factoring S.A.	Subsidiary	Subsidiary	Office lease	82,744	82,744
97.001.000-3	Banco Internacional S.A.	76.072.472-6	BanInter Factoring S.A.	Subsidiary	Subsidiary	Advisory services	-	-
97.001.000-3	Banco Internacional S.A.	76.930.984-5	BI Administradora General de Fondos S.A.	Subsidiary	Subsidiary	Systems support and maintenance	11,308	11,308
97.001.000-3	Banco Internacional S.A.	76.930.984-5	BI Administradora General de Fondos S.A.	Subsidiary	Subsidiary	Office lease	4,379	4,379
97.001.000-3	Banco Internacional S.A.	76.930.984-5	BI Administradora General de Fondos S.A.	Subsidiary	Subsidiary	IT equipment lease	2,494	2,494
97.001.000-3	Banco Internacional S.A.	76.930.984-5	BI Administradora General de Fondos S.A.	Subsidiary	Subsidiary	Support services	8,897	8,897
97.001.000-3	Banco Internacional S.A.	76.002.878-9	Baninter Corredora de Seguros Limitada	Subsidiary	Subsidiary	Office lease	20,831	20,831
97.001.000-3	Banco Internacional S.A.	76.002.878-9	Baninter Corredora de Seguros Limitada	Subsidiary	Subsidiary	Support services	13,616	13,616
97.001.000-3	Banco Internacional S.A.	83.628.100-4	Sonda S.A.	Unrelated	Ownership	Systems support and maintenance	87,926	(87,926)
97.001.000-3	Banco Internacional S.A.	83.628.100-4	Sonda S.A.	Unrelated	Ownership	Lease of licenses	30,401	(30,401)
97.001.000-3	Banco Internacional S.A.	99.546.560-4	Sonda Servicios Profesionales S.A.	Unrelated	Ownership	Systems support and maintenance	42,321	(42,321)
97.001.000-3	Banco Internacional S.A.	76.139.506-8	Autofin S.A	Subsidiary	Subsidiary	Mutual funds investments	10,176,208	(176,794)
97.001.000-3	Banco Internacional S.A.	76.139.506-8	Autofin S.A	Subsidiary	Subsidiary	Bank loan	243,285,709	7,633,507
97.001.000-3	Banco Internacional S.A.	76.139.506-8	Autofin S.A	Subsidiary	Subsidiary	Banking Commissions	20,633	20,633
TOTAL							**253,787,467**	**7,460,967**

(62) Investments in companies, continued

As of June 30, 2025 and December 31, 2024, transactions with related parties are detailed as follows:

As of December 31, 2024

Taxpayer ID	Reporting Subsidiary	Subsidiary/associate taxpayer ID	Name of subsidiary/associate	Relationship	Related to the Parent	Transaction description	Amount ThCh$	Effect in profit or loss (debit)/credit ThCh$
97.001.000-3	Banco Internacional S.A.	76.072.472-6	Baninter Factoring S.A.	Subsidiary	subsidiaries	Office lease	173,234	(173,234)
97.001.000-3	Banco Internacional S.A.	76.930.984-5	BI Administradora General de Fondos S.A.	Subsidiary	subsidiaries	Systems support and maintenance	21,889	(21,889)
97.001.000-3	Banco Internacional S.A.	76.930.984-5	BI Administradora General de Fondos S.A.	Subsidiary	subsidiaries	Office lease	8,477	(8,477)
97.001.000-3	Banco Internacional S.A.	76.930.984-5	BI Administradora General de Fondos S.A.	Subsidiary	subsidiaries	IT equipment lease	4,828	(4,828)
97.001.000-3	Banco Internacional S.A.	76.930.984-5	BI Administradora General de Fondos S.A.	Subsidiary	subsidiaries	Support services	17,221	(17,221)
97.001.000-3	Banco Internacional S.A.	76.002.878-9	Baninter Corredora de Seguros Limitada	Subsidiary	subsidiaries	Office lease	40,344	(40,344)
97.001.000-3	Banco Internacional S.A.	76.002.878-9	Baninter Corredora de Seguros Limitada	Subsidiary	subsidiaries	Support services	26,296	(26,296)
97.001.000-3	Banco Internacional S.A.	83.628.100-4	Sonda S.A.	Unrelated	Ownership	Systems support and maintenance	191,362	(191,362)
97.001.000-3	Banco Internacional S.A.	83.628.100-4	Sonda S.A.	Unrelated	Ownership	Lease of licenses	72,758	(72,758)
97.001.000-3	Banco Internacional S.A.	99.546.560-4	Sonda Servicios Profesionales S.A.	Unrelated	Ownership	Systems support and maintenance	70,704	(70,704)
97.001.000-3	Banco Internacional S.A.	76.139.506-8	Autofin S.A	Unrelated	subsidiaries	Bank loan	239,538,845	(8,815,139)
97.001.000-3	Banco Internacional S.A.	76.139.506-8	Autofin S.A	Unrelated	subsidiaries	Banking Commissions	31,684	(31,684)
TOTAL							**240,197,642**	**(9,473,936)**

(63) Intangible assets

As of June 30, 2025 and December 31, 2024, the detail of this caption is as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
IT software	27,603,413	24,947,266
Goodwill	680,103	624,867
Banco Internacional license	18,443,664	18,417,879
Empresas Baninter trademark	2,765,319	2,761,453
Portfolio value of empresas Baninter	6,702,723	6,701,159
Goodwill from Banco Internacional business combination	4,819,871	4,819,871
Other intangible assets	8,100,463	4,810,362
Subtotal	**69,115,556**	**63,082,857**
IT software amortization	(7,072,621)	(6,469,519)
Empresas Baninter portfolio amortization	(5,888,897)	(5,584,298)
Amortization of other intangible assets	(114,524)	(2,061,790)
Subtotal amortization	**(13,076,042)**	**(14,115,607)**
Total	**56,039,514**	**48,967,250**

(63) Intangible assets, continued

As of June 30, 2025 and December 31, 2024, this caption is detailed as follows:

As of June 30, 2025

DETAIL	Balance as of January 1, ThCh$	Acquisitions ThCh$	Additions ThCh$	Sales ThCh$	Disposals ThCh$	Amortization for the year ThCh$	Balance as of 06-30-2025 ThCh$
IT software	18,477,747	3,015,223	-	-	(10,620)	(951,558)	20,530,792
Goodwill	624,867	55,236	-	-	-	-	680,103
Banco Internacional license	18,417,879	25,785	-	-	-	-	18,443,664
Empresas Baninter trademark	2,761,453	3,866	-	-	-	-	2,765,319
Portfolio value of empresas Baninter	1,116,861	1,564	-	-	-	(304,599)	813,826
Goodwill from Banco Internacional business combination	4,819,871	-	-	-	-	-	4,819,871
Other intangible assets	2,748,572	5,587,810	-	-	-	(350,443)	7,985,939
Total	**48,967,250**	**8,689,484**	**-**	**-**	**(10,620)**	**(1,606,600)**	**56,039,514**

As of December 31, 2024

DETAIL	Balance as of January 1, ThCh$	Acquisitions ThCh$	Additions ThCh$	Sales ThCh$	Disposals ThCh$	Amortization for the year ThCh$	Balances as of 12-31-2024 ThCh$
IT software	15,005,140	5,526,183	-	-	(82,162)	(1,971,414)	18,477,747
Goodwill	624,867	-	-	-	-	-	624,867
Banco Internacional license	18,417,879	-	-	-	-	-	18,417,879
Empresas Baninter trademark	2,761,453	-	-	-	-	-	2,761,453
Portfolio value of empresas Baninter	1,726,057	-	-	-	-	(609,196)	1,116,861
Goodwill from Banco Internacional business combination	4,819,871	-	-	-	-	-	4,819,871
Other intangible assets	4,735,270	4,810,362	-	-	(5,745,547)	(1,051,513)	2,748,572
Total	**48,090,537**	**10,336,545**	**-**	**-**	**(5,827,709)**	**(3,632,123)**	**48,967,250**

(64) Right-of-use assets

The composition and movement of the assets for the right to use leased assets as of June 30, 2025 and December 31, 2024 is as follows:

As of June 30, 2025

DETAIL	Gross amount ThCh$	Accumulated depreciation ThCh$	Net amount ThCh$
Leasehold improvements	11,031,656	(5,344,376)	5,687,280
Right-of-use assets from property leases	14,332,558	(6,774,379)	7,558,179
Total	**25,364,214**	**(12,118,755)**	**13,245,459**

As of December 31, 2024

DETAIL	Gross amount ThCh$	Accumulated depreciation ThCh$	Net amount ThCh$
Leasehold improvements	10,823,909	(5,077,191)	5,746,718
Right-of-use assets from property leases	14,038,180	(6,166,881)	7,871,299
Total	**24,862,089**	**(11,244,072)**	**13,618,017**

The movement in assets for right to use assets under lease, as of June 30, 2025 and December 31, 2024 is as follows:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Balances as January 1st	13,618,017	14,042,873
Additions for the year	930,215	9,046,204
Retirements and disposals	(115,352)	(7,484,984)
Amortization of right-of-use assets from property leases	(1,187,421)	(1,986,076)
Total	**13,245,459**	**13,618,017**

(65) Property, plant and equipment

As of June 30, 2025 and December 31, 2024, property, plant and equipment is detailed as follows:

As of June 30, 2025

DETAIL	Gross amount ThCh$	Accumulated depreciation ThCh$	Net amount ThCh$
Buildings	33,394	(2,797)	30,597
Furniture and office machines	4,626,395	(3,721,439)	904,956
Equipment and office facilities	6,049,732	(4,199,228)	1,850,504
Vehicles	12,389	(10,107)	2,282
Other	1,489,904	(955,832)	534,072
Total	**12,211,814**	**(8,889,403)**	**3,322,411**

As of December 31, 2024

DETAIL	Gross amount ThCh$	Accumulated depreciation ThCh$	Net amount ThCh$
Buildings	33,394	(2,534)	30,860
Furniture and office machines	4,439,169	(3,618,907)	820,262
Equipment and office facilities	6,078,920	(3,990,791)	2,088,129
Vehicles	12,389	(9,129)	3,260
Other	1,273,826	(842,297)	431,529
Total	**11,837,698**	**(8,463,658)**	**3,374,040**

(65) Property, plant and equipment, continued

As of June 30, 2025 and December 31, 2024, property, plant and equipment is detailed as follows:

As of June 30, 2025

DETAIL	Buldings ThCh$	Furniture, machines and facilities ThCh$	Other property, plant and equipment ThCh$	Total ThCh$
Balances as January 1st	30,860	2,911,651	431,529	3,374,040
Acquisitions	-	342,724	222,737	565,461
Other retirements and disposals	-	(184,686)	(6,660)	(191,346)
Reclassifications	-	183,843	443	184,286
Depreciation expense	(263)	(495,790)	(113,977)	(610,030)
Balances as of June 30, 2025	**30,597**	**2,757,742**	**534,072**	**3,322,411**

As of December 31, 2024

DETAIL	Buldings ThCh$	Furniture, machines and facilities ThCh$	Other property, plant and equipment ThCh$	Total ThCh$
Balances as January 1st	31,386	1,801,513	451,920	2,284,819
Acquisitions	-	2,041,274	191,493	2,232,767
Other retirements and disposals	-	(158,974)	(4,038)	(163,012)
Reclassifications	-	150,412	1,925	152,337
Depreciation expense	(526)	(922,574)	(209,771)	(1,132,871)
Balances as of December 31, 2024	**30,860**	**2,911,651**	**431,529**	**3,374,040**

(66) Current tax and deferred taxes

▪ Current tax

As at June 30, 2025 and December 31, 2024, bank activities record a net balance recoverable (payable) for income taxes of and ThCh$ 2,436,215 and ThCh$ 2,045,198, respectively, as shown below.

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Provision for corporate income tax	(2,555)	(7,694,627)
Monthly provisional payments	4,885,584	9,739,840
Other	302,923	910,080
Subtotal assets	**5,185,952**	**2,955,293**
Income tax payable	(1,896,240)	(892,455)
Other	86,843	39,732
Monthly provisional income tax payments made (less)	579,961	333,645
Subtotal liabilities	**(1,229,436)**	**(519,078)**
Total	**3,956,516**	**2,436,215**

▪ Income tax income (expense)

As of June 30, 2025 and 2024, bank activities determined a provision for corporate income taxes of ThCh$6.906.659 and ThCh$12,219,193, respectively, which was defined based on legal tax provisions in force. The effect of profit or loss for tax purposes during the periods ended June 30, 2025 and 2024 is detailed as follows:

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Provision for corporate income tax	(3,007,242)	(3,785,387)	(784,277)	(1,291,033)
Tax for non deductible expenses under Article No. 21	(803)	556,439	(517)	556,439
Effect of deferred taxes on profit or loss	(4,904,314)	(1,212,378)	(5,464,249)	(252,770)
Other	3,167,588	-	3,167,588	-
Total	**(4,744,771)**	**(4,441,326)**	**(3,081,455)**	**(987,364)**

(66) Current tax and deferred taxes, continued

- **Reconciliation of effective tax rate**

The reconciliation of the legal tax rate to the effective rate applied to the determination of tax expenses is detailed as follows:

DETAIL	Rate % 06-30-2025 ThCh$	06-30-2025 ThCh$	Rate % 06-30-2024 ThCh$	06-30-2024 ThCh$
Income (loss) before tax		**31,093,005**		**35,386,289**
Tax loss using the statutory tax rate	(23.76%)	(7,386,155)	(24.97%)	(8,836,714)
Permanent differences	8.06%	2,505,167	10.16%	3,595,983
Deferred tax adjustment	0.44%	137,019	2.26%	799,405
Tax for non deductible expenses under Article No. 21	(0.00%)	(802)	0.00%	-
Total	**(15.26%)**	**(4,744,771)**	**(12.55%)**	**(4,441,326)**

- **Effect of deferred taxes**

As of June 30, 2025 and December 31, 2024, the Subsidiary has recorded in its financial statements the effects of deferred taxes in accordance with IAS 12 "Income Taxes".

Assets

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Effect of deferred taxes on profit or loss	23,444,466	27,907,204
Total	**23,444,466**	**27,907,204**

Liabilities

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Effect of deferred taxes on profit or loss	6,341,992	9,839,304
Total	**6,341,992**	**9,839,304**

(66) Current tax and deferred taxes, continued

b. Effect of deferred taxes

As of June 30, 2025 and December 31, 2024, the Group records no deferred taxes with effect on equity.

As of June 30, 2025 and December 31, 2024, deferred taxes with an effect on profit or loss are detailed as follows:

As of June 30, 2025

DETAIL	Assets ThCh$	Liabilities ThCh$	Net ThCh$
Allowances for loans	22,542,050	-	22,542,050
Valuation differences for property, plant and equipment	-	-	-
Assets in lieu of payment	1,622,150	-	1,622,150
Deferred interest and readjustment for risky portfolio	5,212,030	-	5,212,030
Vacation provision	-	-	-
Threshold guarantees	8,421	-	8,421
Lease operations (net)	(3,663,001)	-	(3,663,001)
Banco Internacional business combination	-	6,028,382	(6,028,382)
Other temporary differences	(2,277,184)	313,610	(2,590,794)
Total	**23,444,466**	**6,341,992**	**17,102,474**

As of December 31, 2024

DETAIL	Assets ThCh$	Liabilities ThCh$	Net ThCh$
Allowances for loans	18,205,192	-	18,205,192
Valuation differences for property, plant and equipment	(16,471)	-	(16,471)
Assets in lieu of payment	1,555,664	-	1,555,664
Deferred interest and readjustment for risky portfolio	5,247,058	-	5,247,058
Vacation provision	743,768	-	743,768
Threshold guarantees	10,150	-	10,150
Lease operations (net)	(2,136,422)	-	(2,136,422)
Banco Internacional business combination	-	6,184,454	(6,184,454)
Other temporary differences	4,298,265	3,654,850	643,415
Total	**27,907,204**	**9,839,304**	**18,067,900**

(67) Other assets

As of June 30, 2025 and December 31, 2024, this caption is composed of the following:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Accounts and notes receivable for leases	499,232	589,445
Recoverable value added tax	10,788,528	10,271,938
Prepaid expenses	25,842,347	20,787,483
Comder guarantee funds	10,366,554	5,100,426
Deposits and performance bonds	469,571	469,571
Threshold guarantees	65,207,314	45,754,497
Derivative receivables	53,595,488	37,077,619
Other assets	16,691,984	16,181,840
Total	**183,461,018**	**136,232,819**

(68) Non-current assets and disposable groups for sale

As of June 30, 2025 and December 31, 2024, this caption is composed of the following:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Assets in lieu of payment	8,048,910	8,805,216
Assets received in judicial auction	6,833,948	7,223,193
Provisions on assets received in payment or foreclosed assets	(1,945,986)	(1,972,549)
Assets repossessed from leasing for sale	13,377,402	12,856,251
Total	**26,314,274**	**26,912,111**

(69) Deposits and other on-demand liabilities and time deposits

As of June 30, 2025 and December 31, 2024, this caption is composed of the following:

a. Deposits and other on-demand liabilities

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Current accounts	198,496,667	195,449,146
Other deposits and on-demand deposits	418,862	332,458
Other on-demand liabilities	53,125,451	51,454,332
Total	**252,040,980**	**247,235,936**

b. Term deposits

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Deposits and other time deposits	2,077,949,676	1,729,141,051
Term savings accounts	17,550	19,466
Other term creditor balances	406,198	432,420
Total	**2,078,373,424**	**1,729,592,937**

(69) Deposits and other on-demand liabilities and time deposits, continued

c. Classification by maturity of deposits and other time deposits

As of June 30, 2025

DETAIL	Up to 1 year ThCh$	More than 1 year up to 3 years ThCh$	More than 3 years up to 4 years ThCh$	More than 5 years ThCh$	Total ThCh$
Deposits and other time deposits	1,914,242,948	158,054,110	5,652,618	-	2,077,949,676
Term savings accounts	17,550	-	-	-	17,550
Other term creditor balances	406,198	-	-	-	406,198
Total	**1,914,666,696**	**158,054,110**	**5,652,618**	**-**	**2,078,373,424**

As of December 31, 2024

DETAIL	Up to 1 year ThCh$	More than 1 year up to 3 years ThCh$	More than 3 years up to 4 years ThCh$	More than 5 years ThCh$	Total ThCh$
Deposits and other time deposits	1,660,913,714	62,813,347	5,413,990	-	1,729,141,051
Term savings accounts	19,466	-	-	-	19,466
Other term creditor balances	432,420	-	-	-	432,420
Total	**1,661,365,600**	**62,813,347**	**5,413,990**	**-**	**1,729,592,937**

(70) Bank borrowings

As of June 30, 2025 and December 31, 2024, the caption bank borrowings is composed of the following:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Loans from state entities		
Central Bank of Chile	-	-
Loans from local financial institutions		
Domestic banks	57,657,010	25,921,143
Loans from foreign financial institutions		
Standard Chartered Bank	15,519,311	20,075,015
Citibank N.A.	31,928,490	24,025,409
Interamerican Development Bank	243,238,022	286,623,022
Bladex	107,577	28,663
Bank of China	1,870,788	7,544,024
BAC Florida Bank	28,180,853	-
J-P Morgan Chase Bank	657,271	251,397
Banco de Bogotá	63,218,600	163,774,977
Unicredito Italiano SPA	12,102,232	25,400,108
Cargill Financial Services International INC	-	-
Caixabank	7,694,855	8,310,108
China Construction bank	14,140,808	-
Abanca Corporacion Bank	1,902,298	-
Total	**478,218,115**	**561,953,866**

(70) Bank borrowings, continued

As of June 30, 2025 and December 31, 2024, the classification by maturity of bank borrowings is as follows:

As of June 30, 2025

DETAIL	Up to 1 year ThCh$	More than 1 year up to 3 years ThCh$	More than 3 years up to 4 years ThCh$	More than 5 years ThCh$	Total ThCh$
Bonds and promissory notes	-	57,657,010	-	-	57,657,010
Foreign liabilities	188,142,406	124,356,517	108,062,182	-	420,561,105
Total	**188,142,406**	**182,013,527**	**108,062,182**	**-**	**478,218,115**

As of December 31, 2024

DETAIL	Up to 1 year ThCh$	More than 1 year up to 3 years ThCh$	More than 3 years up to 4 years ThCh$	More than 5 years ThCh$	Total ThCh$
Bonds and promissory notes	-	25,921,143	-	-	25,921,143
Foreign liabilities	251,985,655	168,359,867	115,687,201	-	536,032,723
Total	**251,985,655**	**194,281,010**	**115,687,201**	**-**	**561,953,866**

(71) Debt securities issued and other financial liabilities

As of June 30, 2025 and December 31, 2024, this caption is composed of the following:

(a) Debt securities issued

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Letters of credit	7,063,597	7,452,343
Current bonds	1,304,416,781	1,279,636,657
Total	**1,311,480,378**	**1,287,089,000**

(b) Regulatory capital financial instruments issued

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Subordinated bonds	114,829,680	99,590,561
Perpetual bond	55,731,981	-
Total	**170,561,661**	**99,590,561**

(72) Other financial obligations and lease obligations

As of June 30, 2025 and December 31, 2024, other financial obligations and lease obligations are classified as follows.

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Bonds and promissory notes	8,075,377	6,332,875
Financial liabilities for property leases (IFRS16)	7,598,368	7,927,953
Total	**15,673,745**	**14,260,828**

The classification by maturity of cash flows of contracts that give rise to the liability "Financial liabilities for property leases" is detailed as follows:

As of June 30, 2025 (in ThCh$)

0 up to 3 months	4 up to 12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	3 to 4 years	More than 4 up to to 5 years	More than 5 years	Current	Non-current
409,969	1,240,887	1,610,665	1,601,221	1,096,225	345,251	1,294,150	1,650,856	5,947,512
409,969	**1,240,887**	**1,610,665**	**1,601,221**	**1,096,225**	**345,251**	**1,294,150**	**1,650,856**	**5,947,512**

As of December 31, 2024 (in ThCh$)

0 up to 3 months	4 up to 12 months	More than 1 year up to 2 years	More than 2 years up to 3 years	3 to 4 years	More than 4 up to to 5 years	More than 5 years	Current	Non-current
484,470	1,085,897	1,549,853	1,549,853	1,549,853	666,867	1,041,160	1,570,367	6,357,586
484,470	**1,085,897**	**1,549,853**	**1,549,853**	**1,549,853**	**666,867**	**1,041,160**	**1,570,367**	**6,357,586**

(73) Provisions

As of June 30, 2025 and December 31, 2024, the detail of provisions is as follows:

- **Provisions for contingencies**

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Short-term employee benefits	3,172,510	3,708,903
Provisions for contingencies	4,870,308	6,040,004
Total	**8,042,818**	**9,748,907**

(73) Provisions, continued

As of June 30, 2025 and December 31, 2024, the provision for employee benefits and salaries is composed of the following:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Vacation provision	3,172,510	3,708,903
Total	**3,172,510**	**3,708,903**

- **Provisions for dividends, interest payments and repricing of regulatory capital financial instruments issued**

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Provisions for minimum dividends	1,473,315	3,324,233
Provisions for payment of interests	945,241	-
Total	**2,418,556**	**3,324,233**

- **Special provisions for credit risk**

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Provisions for contingent credit risk	1,892,153	1,941,329
Provisions for country risk for debtors domiciled abroad	608,707	744,976
Additional allowances	19,194,407	19,194,407
Total	**21,695,267**	**21,880,712**

(73) Provisions, continued

As of June 30, 2025 and December 31, 2024, this caption is detailed as follows:

As of June 30, 2025

DETAIL	Employee benefits and salaries ThCh$	Provisions for contingencies ThCh$	Risk of contingent credits ThCh$	Country risk for foreign domiciled debtors ThCh$	Additional provisions ThCh$	Provisions for minimum dividends ThCh$	Other provisions ThCh$	Total ThCh$
Balances as January 1st	3,708,903	5,546,005	1,941,329	744,976	19,194,407	3,324,233	493,999	34,953,852
Provisions made	441,796	2,852,294	240,068	5,267	-	1,473,315	945,241	5,957,981
Use of provisions	(978,189)	(3,527,991)	(289,244)	(141,536)	-	(3,324,233)	(493,999)	(8,755,192)
Total	**3,172,510**	**4,870,308**	**1,892,153**	**608,707**	**19,194,407**	**1,473,315**	**945,241**	**32,156,641**

As of December 31, 2024

DETAIL	Employee benefits and salaries ThCh$	Provisions for contingencies ThCh$	Risk of contingent credits ThCh$	Country risk for foreign domiciled debtors ThCh$	Additional provisions ThCh$	Provisions for minimum dividends ThCh$	Other provisions ThCh$	Total ThCh$
Balances as January 1st	3,358,242	1,870,882	2,007,202	370,502	22,581,656	5,452,267	258,881	35,899,632
Provisions made	1,361,905	3,703,203	586,962	551,812	-	3,324,233	235,118	9,763,233
Use of provisions	(1,011,244)	(28,080)	(652,835)	(177,338)	(3,387,249)	(5,452,267)	-	(10,709,013)
Total	**3,708,903**	**5,546,005**	**1,941,329**	**744,976**	**19,194,407**	**3,324,233**	**493,999**	**34,953,852**

(74) Other liabilities

As of June 30, 2025 and December 31, 2024, this caption is composed of the following:

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Accounts payable	105,118,270	53,804,902
Guarantees for derivative financial transactions	20,228,454	32,725,929
Contingent liabilities	4,738,659	22,795,523
Pending transactions	210,856	871,084
VAT payable	1,931,745	1,679,571
Other liabilities	4,821,462	3,362,216
Total	**137,049,446**	**115,239,225**

(75) Contingencies measured

As of June 30, 2025 and December 31, 2024, Banco Internacional records in off-balance memorandum accounts the following balances related to commitments or liabilities associated with its line of business.

DETAIL	06-30-2025 ThCh$	12-31-2024 ThCh$
Contingent credits		
Guarantees and sureties	36,438,231	8,494,985
Documentary letters of credit	17,837,450	11,907,051
Performance bonds	95,096,100	86,353,755
Readily available revolving credit facilities	125,762,558	120,697,980
University student loans under Law No. 20,027	72,492,902	48,269,484
Transactions on behalf of third parties		
Collection on behalf of third parties	10,719,232	11,047,529
Custody of securities		
Securities held in custody by the bank	4,787,332,273	4,728,076,166
Total	**5,145,678,746**	**5,014,846,950**

(76) Fee and commission income and expenses

Bank activities record the following fee and commission income and expenses:

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
REVENUES				
Fee and commissions for co-debtors and letters of credit	104,534	78,936	44,318	40,755
Fee and commissions for card services	1,273,963	773,543	653,619	390,198
Commissions for accounts management	1,626,635	1,387,787	826,772	707,520
Commissions for charging, collection and payments	1,225,900	1,177,088	452,313	562,538
Commissions for brokerage and securities management	-	-	-	(60)
Commissions for factoring operations	32,370	31,617	15,465	15,085
Commissions for financial advisory services	3,609,210	2,173,095	1,150,115	741,144
Commissions for loan prepayments	3,713,682	3,970,023	1,860,660	2,191,857
Commissions for other services	10,446,179	6,325,311	5,518,657	3,299,045
Subtotal revenues	**22,032,473**	**15,917,400**	**10,521,919**	**7,948,082**
EXPENSES				
Remunerations for card transactions	(898,129)	(907,103)	(609,868)	(476,449)
Other commissions paid	(16,646,831)	(12,141,266)	(8,686,875)	(6,249,525)
Subtotal expenses	**(17,544,960)**	**(13,048,369)**	**(9,296,743)**	**(6,725,974)**
Total	**4,487,513**	**2,869,031**	**1,225,176**	**1,222,108**

(77) Net interest income

The banking activity presents the following detail of interest income and expenses:

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
REVENUES				
Commercial loans	101,551,419	104,656,864	51,671,512	51,391,845
Mortgage loans	2,537,921	2,050,141	1,306,884	1,055,631
Consumer loans	46,163,771	29,082,551	23,553,291	15,073,343
Investment instruments	-	4,311,291	(155,309)	649,624
Other financial instruments	3,318,406	4,499,863	2,058,070	2,096,058
Financial assets at fair value through profit or loss in other comprehensive income	4,889,404	7,974,377	2,508,821	3,550,512
Gain (loss) from accounting hedges for interest rate risk	(5,580,554)	(2,989,792)	(1,821,244)	1,166,187
Other interest income	393,300	40,106	376,118	19,693
Subtotal revenues	**153,273,667**	**149,625,401**	**79,498,143**	**75,002,893**
EXPENSES				
Obligations under repurchase agreements and securities lending agreements	(364,965)	-	(234,844)	-
Deposits and other time deposits	(47,711,603)	(65,087,563)	(24,878,811)	(29,675,934)
Bank borrowings	(16,668,807)	(19,428,541)	(7,990,462)	(9,423,765)
Debt financial instruments issued	(19,687,904)	(12,646,389)	(10,157,942)	(6,770,657)
Other financial obligations	(567,310)	(648,575)	(398,224)	(625,428)
Financial liabilities for property leases (IFRS16)	(109,456)	(63,809)	(55,982)	(25,892)
Regulatory capital financial instruments issued	(2,514,884)	(2,370,383)	(1,313,276)	(1,191,866)
Other interest expense	(12,901,205)	13,066,495	(226,234)	(5,403,002)
Subtotal expenses	**(100,526,134)**	**(87,178,765)**	**(45,255,775)**	**(53,116,544)**
Total	**52,747,533**	**62,446,636**	**34,242,368**	**21,886,349**

(78) Interest and indexation income and expenses

The bank activities record the following interest and indexation income and expenses:

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
REVENUES				
Commercial loans	45,638,912	38,916,168	20,978,586	23,921,007
Mortgage loans	2,692,944	2,079,690	1,194,218	1,323,045
Consumer loans	-	439	(144)	260
Other financial instruments	11,011	396	11,011	396
Financial assets at fair value through profit or loss in other comprehensive income	1,831,999	4,257,571	1,343,931	2,093,207
Income (loss) from accounting hedges	(6,756,044)	900,518	(5,155,184)	726,778
Subtotal revenues	**43,418,822**	**46,154,782**	**18,372,418**	**28,064,693**
EXPENSES				
Deposits and other time deposits	(3,120,892)	(4,376,776)	(1,280,246)	(2,419,822)
Debt financial instruments issued	(19,848,104)	(18,136,714)	(8,463,067)	(11,470,343)
Other financial obligations	(62,862)	(23,937)	(27,429)	(14,560)
Regulatory capital financial instruments issued	(4,166,739)	(3,181,600)	(2,233,778)	(1,940,351)
Other readjustment expenses	2,589,324	(136,065)	5,151,637	(136,065)
Subtotal expenses	**(24,609,273)**	**(25,855,092)**	**(6,852,883)**	**(15,981,141)**
Total	**18,809,549**	**20,299,690**	**11,519,535**	**12,083,552**

(79) Gain (loss) on financial transactions

Bank activities record the following gain (loss) on financial transactions:

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Trading portfolio	21,152,168	6,250,883	9,208,344	6,250,883
Derivative contracts	(200,238)	9,934,043	(14,503,323)	5,967,973
Other instruments at fair value through profit or loss (FVTPL)	-	-	(2,453,511)	-
Exchange difference gain (loss)	15,366,552	(1,839,856)	15,366,552	5,961,428
Other	-	81,321	-	(4,338,722)
Total	**36,318,482**	**14,426,391**	**7,618,062**	**13,841,562**

(80) Personnel payroll and expenses

Payroll and other personnel expenses of the bank activities is composed of the following:

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Wages and salaries	(20,426,593)	(17,357,479)	(11,897,078)	(8,930,663)
Bonuses and profit-sharing	(8,421,080)	(10,803,531)	(2,850,085)	(5,886,484)
Severance indemnity	(328,463)	(358,281)	(156,886)	(249,784)
Training expenses	(138,158)	(109,328)	(75,686)	(46,850)
Allowance for lunch and transportation	(531,171)	(672,099)	(176,293)	(342,218)
Professional fees	(692,569)	(1,380,419)	(308,364)	(1,327,330)
Other employee-related expenses	(2,191,704)	(1,265,562)	(1,250,235)	(239,596)
Total	**(32,729,738)**	**(31,946,699)**	**(16,714,627)**	**(17,022,925)**

(81) Allowance account and impairment for credit risk

Movements in allowances and impairment recorded in profit or loss are as follows:

As of June 30, 2025

DETAIL	Due from banks ThCh$	Commercial loans ThCh$	Consumer loans ThCh$	Contingent loans ThCh$	Mortgage loans ThCh$	Additional provisions ThCh$	Total ThCh$
Provisions and write-offs							
Individual assessment	-	(9,353,577)	-	-	-	-	(9,353,577)
Collective assessment	-	(14,550,661)	(9,409,286)	-	(57,613)	-	(24,017,560)
Subtotal provisions and write-offs	**-**	**(23,904,238)**	**(9,409,286)**	**-**	**(57,613)**	**-**	**(33,371,137)**
Provisions released							
Individual assessment	-	(1,321,290)	-	-	-	-	(1,321,290)
Collective assessment	-	120,450	13,906,029	-	8,876	-	14,035,355
Subtotal provisions released	**-**	**(1,200,840)**	**13,906,029**	**-**	**-**	**-**	**12,714,065**
Recovery of loans							
Recovery of written-off loans	-	(1,793,105)	(1,551,161)	-	(81)	-	(3,344,347)
Subtotal recovery of written-off loans	**-**	**(1,793,105)**	**(1,551,161)**	**-**	**(81)**	**-**	**(3,344,347)**
Total	**-**	**(26,898,183)**	**2,945,582**	**-**	**(57,694)**	**-**	**(24,001,419)**

(81) Allowance account and impairment for credit risk, continued

As of June 30, 2024

DETAIL	Due from banks ThCh$	Commercial loans ThCh$	Consumer loans ThCh$	Contingent loans ThCh$	Mortgage loans ThCh$	Additional provisions ThCh$	Total ThCh$
Provisions and write-offs							
Individual assessment	-	(20,019,438)	-	-	-	-	(20,019,438)
Collective assessment	-	(1,722,819)	(6,521,939)	-	-	-	(8,244,758)
Subtotal provisions and write-offs	**-**	**(21,742,257)**	**(6,521,939)**	**-**	**-**	**-**	**(28,264,196)**
Provisions released							
Individual assessment	-	12,549,184	-	-	-	-	12,549,184
Collective assessment	-	1,722,819	232,933	-	-	-	1,955,752
Subtotal provisions released	**-**	**14,272,003**	**232,933**	**-**	**-**	**-**	**14,504,936**
Recovery of loans							
Recovery of written-off loans	-	1,690,165	621,922	-	-	-	2,312,087
Subtotal recovery of written-off loans	**-**	**1,690,165**	**621,922**	**-**	**-**	**-**	**2,312,087**
Total	**-**	**(5,780,089)**	**(5,667,084)**	**-**	**-**	**-**	**(11,447,173)**

(82) Administrative expenses

Administrative expenses for bank activities are detailed as follows:

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Maintenance and repair of property, plant and equipment	(174,538)	(240,960)	(71,328)	(119,859)
Office leases	(12,480)	(38,973)	(5,833)	(6,628)
IT and communications	(3,053,436)	(2,482,904)	(1,526,540)	(1,260,438)
Lighting and heating services	(505,769)	(495,926)	(259,352)	(262,699)
Legal and notary expenses	(1,924,968)	(1,599,374)	(1,152,185)	(555,273)
Board of Directors' compensation and expenses	(637,230)	(612,344)	(313,022)	(302,765)
Licenses	(373,171)	(393,145)	(190,934)	(195,994)
Contributions to the Chilean Superintendence of Banks and Financial Institutions (SBIF)	(669,752)	(636,456)	(335,587)	(320,092)
Real estate taxes	(620)	(240,275)	129,856	(153,517)
Professional fees	(61,000)	(62,948)	(28,362)	(30,702)
External audit	(211,707)	(417,998)	(115,340)	(265,703)
Other expenses for lease contract obligations	(604,698)	(714,509)	(330,927)	(457,178)
Insurance premiums except to cover operational risk events	(413,396)	(445,530)	(208,402)	(223,937)
Office materials	(140,156)	(101,877)	(77,076)	(50,268)
Surveillance services and transportation of valuables	(8,761)	(6,297)	(3,333)	(2,261)
Staff representation and travel expenses	(252,964)	(206,794)	(120,378)	(101,066)
Outsourced services	(3,392,937)	(2,549,397)	(1,695,782)	(1,287,978)
Expenses other than rent	(46,574)	(49,129)	(27,302)	(41,288)
Advertising and marketing	(1,875,394)	(1,177,182)	(951,033)	(682,833)
Other administrative expenses	(4,729,441)	(2,365,530)	(2,229,482)	(1,301,294)
Total	**(19,088,992)**	**(14,837,548)**	**(9,512,342)**	**(7,621,773)**

(83) Depreciation, amortization and impairment

Depreciation, amortization and impairment for bank activities are detailed as follows:

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Depreciation property, plant and equipment	(610,030)	(504,193)	(305,838)	(269,835)
Amortization of intangible assets	(1,606,600)	(1,268,439)	(530,085)	(657,624)
Amortization of leases right-of-use	(1,187,421)	(833,370)	(612,722)	(323,566)
Total	**(3,404,051)**	**(2,606,002)**	**(1,448,645)**	**(1,251,025)**

(84) Other non-operating income and expenses

Bank activities record other operating income and expenses as detailed below.

a. Other operating income

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Income from lease operations	346,456	150,942	185,966	150,942
Recovery of expenses	9,387	2,897	4,278	1,939
Revenues from issued card brands	2,636	-	-	-
Income from correspondent banks	1,296,099	1,465,272	730,277	879,549
Other income	1,788,941	943,169	1,407,024	389,684
Total	**3,443,519**	**2,562,280**	**2,327,545**	**1,422,114**

b. Other operating expenses

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Losses from lease operations	(444,561)	(164,924)	(338,007)	(26,217)
Other provisions	(2,942,037)	(789,399)	(1,634,712)	(440,278)
Other expenses	(257,791)	(3,340,186)	(181,826)	(3,082,273)
Total	**(3,644,389)**	**(4,294,509)**	**(2,154,545)**	**(3,548,768)**

(85) Profit (loss) from non-current assets and disposal groups, not eligible as discontinued operations.

The banking activity presents income and expenses in connection with this, according to the following detail:

DETAIL	06-30-2025 ThCh$	06-30-2024 ThCh$	04-01-2025 06-30-2025 ThCh$	04-01-2024 06-30-2024 ThCh$
Income from assets received in lieu of payment (BRP)	38,528	(1,562,951)	24,575	(1,576,005)
Expenses from assets received in lieu of payment	(334,524)	(369,690)	(74,753)	(52,495)
Write-off of assets received in lieu of payment	(1,567,820)	(156,919)	(1,567,820)	(100,554)
Total	**(1,863,816)**	**(2,089,560)**	**(1,617,998)**	**(1,729,054)**

V. OTHER INFORMATION

(86) Contingencies and restrictions

As of June 30, 2025, the Group and its direct and indirect Subsidiaries, record the following guarantees:

(a) Direct guarantees

CREDITOR OF GUARANTEE	DEBTOR		TYPE OF GUARANTEE	AFFECTED ASSETS		OUTSTANDING BALANCE OUTSTANDING BALANCE AT		RELEASE OF GUARANTEE
	NAME	RELATIONSHIP TO PARENT		TYPE	BOOK VALUE	06-30-2025	12-31-2024	
Banco Internacional	Inversalud Magallanes S.A	Subsidiary	Mortgage	Building Plus Land	11,834,537	4,607,441	4,733,013	2029
Banco Security	Inmobiliaria e Inversiones Rancagua	Subsidiary	Mortgage	Building and constructions	20,395,733	5,602,022	6,053,373	2030
Banco Itau	Inversalud Temuco S.A	Subsidiary	Financial instrument	Building Plus Land	15,450,781	1,683,283	2,127,685	2028
Banco Estado	Clinica Valparaíso SPA	Subsidiary	General	Land and Building	17,072,452	9,422,858	9,583,865	2032
Bice Vida Compañia De Seguros S.A.	Clinica Avansalud SpA	Subsidiary	Finance Lease	New Real Estate	27,156,523	9,364,246	9,940,203	2030
Banco Estado	Inmobiliaria Clinica S.P.A.	Subsidiary	Financial Instruments	Building	45,494,806	22,425,070	22,950,284	2031
Banco Estado	Inmobiliaria Clinica S.P.A.	Subsidiary	Financial Instruments	Land	36,525,409	6,037,548	6,165,110	2032
Banco Bice	Inversalud del Elqui S.A.	Subsidiary	Mortgage	Building and constructions	10,820,465	5,978,811	6,187,158	2029
Bice Vida Compañía De Seguros S.A.	Clinica Bicentenario	Subsidiary	Property, Plant and Equipme	Property, Plant and Equipme	38,076,219	14,597,194	14,789,135	2037
Seguros Vida Security Prevision S.A	Clinica Bicentenario	Subsidiary	Property, Plant and Equipme	Property, Plant and Equipme	38,076,219	14,597,194	14,789,135	2037
Banco de Crédito e Inversiones	Empresas RedSalud S.A.	Parent Company	Mortgage	Land and Building	93,274,508	82,460,847	0	2031
				Total	**354,177,652**	**176,776,514**	**97,318,961**	

To guarantee obligations derived from the granting of a mortgage loan by Bice Hipotecaria Administradora de Mutuos Hipotecarios S.A., Inmobiliaria ILC SpA has granted as guarantee the ownership it currently maintains over 3 building floors and a number of parking lots and warehouses in the Cámara Chilena de la Construcción Building, located in Las Condes, Santiago, Chile.

Isapre Consalud has financial instruments to comply with the provisions of Articles 181 and following of Statutory Decree No. 1 issued in 2005 by the Chilean Ministry of Health and General Ruling No. 777 of 2004 of the Superintendency of Health regarding setting up and maintaining in an authorized entity a guarantee equivalent to the amount of the obligations related to contributors, beneficiaries and health care providers.

As of June 30, 2025, Isapre Consalud S.A. had guarantees totaling Ch$67,622 million. This guarantee is comprised of MCh$20,226 in financial instruments, MCh$396 in receivables and MCh$47,000 in bank guarantee bonds, which are supported by Inversiones La Construcción S.A. through property arrangement letters.

(b) Indirect guarantees

As of June 30, 2025 and December 31, 2024, the Parent and its Subsidiaries record no indirect guarantees.

(c) Contingencies

As of June 30, 2025, the Group is not exposed to possible contingencies for which no provision has been recognized.

1.- On August 30, 2016, the Chilean IRS (SII), by way of assessments Nos. 140 to 144, notified Isapre Consalud S.A. about its decision to subject to the one-off tax under Article 21 of the Chilean Income Tax Law the expenditure related to legal expenses to which Isapre Consalud S.A. has been sentenced due to injunctions filed by its affiliates because of adjustments to the base price, for considering that these do not meet the requirements established in Article 31 of the Chilean Income Tax Law.

(86) Contingencies and restrictions, continued

The assessments relate to tax years 2013, 2014 and 2015, totaling ThCh$1,371,180, including interests, indexation and fines.

Isapre Consalud S.A. filed a tax claim with the Second Tax and Customs Court of Santiago, under case number: GR-16-00105-2016; Taxpayer Identification No.: 16-9-0001498-1.

Through final judgment dated August 23, 2019, the Second Tax and Customs Court of the city of Santiago, accepted the claim filed by the private health insurance provider (Isapre) regarding the legal costs for the appeals for protection, voiding the tax assessments issued by the Chilean Internal Revenue Service for the tax periods 2013 to 2015.

The judgment was appealed by the Chilean Internal Revenue Service before the Court of Appeals of Santiago, which, on April 28, 2021, rejected the Chilean IRS appeal against the first instance judgment that the Second Tax and Customs Court handed down.

The Chilean Internal Revenue Service filed, with the Chilean Supreme Court on May 17, 2021, a motion seeking the annulment of such Santiago Appeals Court ruling. The Supreme Court has not yet handed down a judgment on such motion.

2.- In relation to tax matters, it is worth mentioning that the Internal Revenue Service notified Isapre Consalud S.A., on April 30, 2019, of assessments nos. 33 to 36, which determine, in the Chilean IRS's view, taxes due resulting from the disbursements that Isapre Consalud S.A. made to cover court costs to which it was condemned in judicial rulings issued by Courts of Appeals, when the latter accepted injunctions against adjustments to the prices of the health plans taken by the affiliates with this Isapre. The taxes due would total ThCh$ 3,597,375, including taxes, indexation, interest and penalties, and correspond to the tax years 2016, 2017 and 2018, which are the business years 2015, 2016 and 2017.

Isapre Consalud S.A. filed a Tax Claim before the First Tax and Customs Court of Santiago, under case number: GR-15-00101-2019; Taxpayer Identification No.: 19-9-0000733-k.

On June 27, 2023, the First Tax and Customs Court of Santiago issued its judgment in connection with the tax claim for court costs in injunctions. This judgment was favorable to Isapre Consalud, as it accepted in all its parts the tax claim and voided tax assessments Nos. 33 to 36 corresponding to tax years 2016 to 2018.

On July 14, 2023, the Chilean IRS filed an appeal against the aforementioned judgment, which was to be heard and resolved by the Court of Appeals (Case Number 245-2023).

In a judgment that it handed down on December 21, 2023, the 11th Chamber of the Court of Appeals upheld in all its parts the appeal that the Chilean IRS filed, thus revoking the judgment of the First Tax and Customs Court of Santiago and confirming tax assessments Nos. 33 to 36 issued by the Chilean IRS on April 30, 2019.

On January 10, 2024, Isapre Consalud S.A. filed a motion seeking the annulment of the judgment discussed in the preceding paragraph, on the grounds of error in the application of the law, before the Supreme Court, requesting in the same motion the suspension of the tax payment. The Court of Appeals of Santiago declared admissible the above motion and it is now up to the Supreme Court to rule on the motion’s admissibility, which is pending at this date. To date, there are no Supreme Court previous rulings regarding this matter.

(86) Contingencies and restrictions, continued

On April 27, 2022, the Chilean IRS, through assessment No. 5, notified Isapre Consalud S.A. of its decision to levy the single tax set forth in article 21 of the Income Tax Law, on the
expenses related to the court costs to which Isapre Consalud S.A. has been condemned in connection with the injunctions filed by its affiliates against the base price adjustments, since the Chilean IRS considers that the requirements established in article 21 of the Income Tax Law are not met. The assessment relates to tax year 2019, totaling ThCh$2,290,299, including interest, indexation and fines.

Isapre Consalud S.A. decided to file a tax claim with the Tax and Customs Court within 90 business days from the service of the assessment; it filed the appeal on August 17, 2022, and, to date, it is pending resolution.

On September 20, 2022 the Chilean IRS answered the tax claim. And on April 12, 2023, a conciliation hearing was held, but the parties couldn't reach an agreement. To date, the parties are waiting for the Court to issue the resolution asking them to submit their evidences, thus kicking off the evidentiary term.

4.- On April 28, 2023, the Chilean Internal Revenue Service notified Isapre Consalud S.A. of assessment No. 12, which rejects all of the arguments that Isapre Consalud S.A. submitted to treat, as expenses necessary to produce its income, the court costs incurred for the injunctions against an increase in the base price of health plans.

The Chilean IRS resolved that such costs qualify as disallowed expenses, according to Article 33 No. 1 of the Chilean Income Tax Law, and as a result they must be levied with the single tax set forth in Article 21 of said law or the penalty tax set forth in Article 97 of the same law.

Therefore, the Chilean IRS issued the aforementioned tax assessment for taxes due resulting from the taxable base subject to the corporate tax that Isapre Consalud S.A. filed for tax year 2020, with the Chilean IRS assessing taxes due of ThCh$ 4,233,735 including indexation, interest and penalties.

The Company decided that its best course of action was to file an appeal with the Tax and Customs Court within 90 business days from the date on which the assessment was served. On August 11, 2023, Isapre Consalud S.A. filed a tax claim against the aforementioned assessment before the First Tax and Customs Court, which was assigned case numbers RUC 23-9-0000729-3 and RIT GR-15-00085-2023.

On September 9, 2023, the Chilean IRS submitted the answer to the tax claim filed. Subsequently, on September 27, 2023, a conciliation hearing was held at the Court, but the parties could not reach any agreement.

(d) Contingencies for Banco Internacional

a. Lawsuits and legal proceedings for Banco Internacional

As of June 30, 2025 and December 31, 2024, the Bank records lawsuits pending against it for claims related to loans and others, most of which, according to the Bank's attorney's office, do not imply significant risks of loss.

(86) Contingencies and restrictions, continued

b. Guarantees granted on transactions

As of June 30, 2025 and December 31, 2024, the Bank records no guarantees granted on transactions.

c. Contingent loans and liabilities

To meet the customer's needs, the Bank acquired several irrevocable commitments and contingent liabilities. Although these obligations were not recognized in the balance sheet, these imply credit risks and; consequently, are part of the Bank's global risk.

The Bank records in memorandum accounts its balances related to commitments or responsibilities inherent to its line of business: co-debtors and guarantees, documentary letter of credit, performance bond, other credit commitments, other contingent loans and provisions for contingent loans.

d. Other

As at June 30, 2025 and December 31, 2024, the Bank records no pledges in favor of the Santiago Stock Exchange.

e. Lawsuits

As of June 30, 2025, the consolidated companies record pending lawsuits for cases related to their normal line of business which, in most cases, do not constitute a risk of significant losses, according to the companies' legal advisors. Provisions have been recorded in the respective direct and indirect Subsidiaries for those lawsuits which, according to the Group’s legal advisor, could generate a loss in the financial statements.

Isapre Consalud S.A.

Injunctions for healthcare issues:
9 cases related to healthcare plan coverages.
3 cases related to additional coverage for catastrophic illness (CAEC)
3 cases related to the termination of a healthcare contract
29 cases related to medical leave
1 cases related to additional coverage for illness (GES)

Injunctions filed to stop increases in base price, the GES and the table as of June 30, 2025. 1,554
Injunctions filed to stop increases in base price, the GES and the table as of December 31, 2024. 12,752

Vivir Seguros Cía. de Seguros de Vida S.A. (Peruvian subsidiary)

The contentious-administrative lawsuit that the Company filed against the Tax Court and SUNAT was resolved by the Supreme Court of Justice of the Republic (Fifth Constitutional and Social Transitory Chamber) through Cassation Ruling No. 17959-2021 in favor of the Company, which declared null and void Intendance Resolutions No. 0150140015058 and No. 015140015059 and ordered SUNAT to refund the amounts paid, a refund that was actually carried out.

(86) Contingencies and restrictions, continued

The National Superintendency of Customs and Tax Administration (SUNAT for short) filed an "amparo" claim against the above ruling before the Third Constitutional Chamber of the Superior Court of Justice of Lima, which, after reviewing the proceedings, in September 2023, resolved to declare the claim inadmissible. SUNAT filed an appeal against the judgment that declared its "amparo" claim inadmissible, and the above court Chamber decided to hear the appeal with suspensive effect. According to legal advisors, the probability that this appeal will also be declared inadmissible is very high.

As of June 30, 2025, the most significant lawsuits related to healthcare, bank, insurance, Private Health Insurance Providers (Isapre), labor and other matters are detailed as follows:

Type of lawsuit	Company	No. of lawsuits	Amount ThCh$	Provisions made ThCh$
Civil	Clínica Bicentenario S.A.	36	14,327,204	9,238
	Empresas Red Salud S.A.	12	2,124,839	-
	Clínica Avansalud S.A.	31	10,095,931	16,168
	Isapre Consalud S.A.	15	7,316,111	-
	Isapre Consalud S.A.	1	Undetermined	-
	Megasalud S.A.	10	892,063	-
	Servicios Médicos Tabancura S.A.	18	4,609,836	9,120
	Clínica de Salud Integral S.A.	12	3,372,142	-
	Clínica Valparaíso S.A.	6	1,174,609	-
	Clínica Iquique S.A.	6	551,998	4,684
	Clínica Elqui	16	7,439,334	77,726
	Clínica Magallanes S.A.	1	100,000	-
	Inmobiliaria Inversalud	6	502,395	22,313
	Banco Internacional	5	11,711,787	-
	Banco Internacional	4	Undetermined	-
	Cía. de Seguros de Vida Confuturo S.A.	5	Undetermined	-
	Cía. de Seguros de Vida Confuturo S.A.	12	1,416,908	-
Labor	Cía. de Seguros de Vida Confuturo S.A.	18	325,537	-
	Cía. de Seguros de Vida Confuturo S.A.	1	Undetermined	
	Banco Internacional	10	646,469	
	Consalud S.A.	7	82,089	-
	Clínica Elqui	2	9,397	-
	Inversalud Valparaíso	12	20,273	-
	Clínica Bicentenario S.A.	10	30,526	-
	Empresas Red Salud S.A.	7	20,592	-
	Servicios Médicos Tabancura S.A.	3	7,637	-
	Clínica de Salud Integral Rancagua	1	32,928	-
	Hospital Clínico U. Mayor	1	73,360	-
	Megasalud S.A.	32	86,277	-
	Clínica Avansalud S.A.	8	13,931	-
	Clínica Iquique S.A.	3	80,804	-
	Clínica Magallanes S.A.	1	25,000	-
Police Court	Banco Internacional	4	386,623	-
First Instance Court	Banco Internacional	1	53,947	-
	Banco Internacional	1	Undetermined	-
Court for Defense of Free Competition	Banco Internacional	3	37,143,900	-
Arbitration	Banco Internacional	2	1,264,376	-
I. Court of Appeals of Iquique	Banco Internacional	1	Undetermined	-

(86) Contingencies and restrictions, continued

Restrictions of loans bearing interests for ILC's issuance of public offering bonds

In July 2011, two series of bonds were issued: Series A (fully paid) and Series C; in August 2016, Series D (fully paid); in November 2016 Series F (fully paid) and H; in September 2019 Series I and J; and in April 2021, Series K. All the conditions related to the aforementioned series are detailed in Note 19, and are subject to the following restrictions:

- Maintain in its quarterly financial statements a stand-alone net financial debt, defined as the sum of ILC's debts considered on a stand-alone basis, that meets the conditions of the following accounting concepts of financial statements: (i) other financial liabilities, current and (ii) other financial liabilities, non-current; less cash and cash equivalents of Inversiones la Construcción S.A. considered on a stand-alone basis; and less financial instruments, current, of Inversiones la Construcción S.A. considered on a stand-alone basis, lower or equal than 0.6 times, measured over the Parent's equity. As of June 30, 2025, this ratio amounts to 0.333

Net Financial Debt (ILC on a stand-alone basis)

figures in thousands of Chilean pesos	**Jun-25**	**Dec-24**
Other financial liabilities, non-current	49,251,534	49,877,564
Current lease liabilities	218,693	211,791
Other financial liabilities, non-current	525,973,747	485,674,637
Lease liabilities, non current	293,859	399,404
Cash and cash equivalents	101,206,095	55,668,273
Financial Instruments, current	88,093,743	79,934,336
Net Financial Debt	**386,437,995**	**400,560,787**
Controlling interest	**1,159,608,023**	**1,131,339,700**
Net Financial Debt/Equity	**0.333**	**0.354**

- Maintain at least two-thirds of revenue recorded in the account Revenue of the Issuer's Financial Statements, from (a) revenue from the Isapre and Healthcare Businesses; (b) total revenue of Insurance Business; and (c) revenue from Bank Business defined by the accounts net interest and indexation income, net fee and commission income, net gain from financial transactions, foreign currency translation gain (loss) and other operating income. These segments are defined in the financial statements and are measured retrospectively over a 12-month period on a quarterly basis, during the whole term of this bond issuance. As of June 30, 2025, this covenant amounts to 99.65 (Series C, H, I, J and K).

  For these purposes, Revenue will correspond to the amount resulting from the sum of the following items contained in the related quarterly Financial Statements of the Issuer measured retrospectively over a 12-month period:

(86) Contingencies and restrictions, continued

(a) “Revenue” (activities other than insurance and banks); plus (b) “Total revenue from insurance activities” (Insurance activities); plus (c) “Net interest and indexation income” (Bank activities); plus (d) “Net fee and commission income” (Bank activities); plus (e) “Net gain from financial transactions” (Bank activities); plus (f) “Foreign currency translation gain (loss)” (Bank activities) and plus (g) “Other operating income” (Bank activities).”

- Default or simple delay in the payment of its obligations: if ILC or any of its significant Subsidiaries do not settle within sixty business days a default or simple delay in the payment of cash obligations that, individually or in the aggregate, exceed 5% of the total assets of the issuer, as recorded in the last quarterly financial statement, and that at the payment date of obligations included in that amount were not expressly delayed and/or paid. Such amount will not consider the obligations subject to lawsuits or litigation pending for obligations not recognized by the Issuer in its accounting records. For these purposes, the translation basis will be the exchange rate or parity used.

- Loan acceleration: Should any other creditor of ILC or any of its Significant Subsidiaries legitimately collect from it or any of its Significant Subsidiaries the total amount of a loan subject to term conditions, by virtue of having exercised the right to request the early expiration of the related loan because of default by the Issuer or any of its Significant Subsidiaries, as contained in the relevant contract. However, this excludes those cases in which the reason relates to non-compliance with a cash loan obligation whose amount does not exceed 5% of the total consolidated assets of the issuer, as recorded in the last quarterly financial statement. For these purposes, the translation basis will be the exchange rate or parity used in preparing the related financial statement.

In Management's view, the Company has complied in full with all covenants referred to above as of June 30, 2025.

(86) Contingencies and restrictions, continued

Restrictions and financial indicators for the issuance of public offering bonds of Inversiones Confuturo S.A.

As of June 30, 2025 and December 31, 2024, the Company should record in its semi-annual financial statements, the following financial indicators and restrictions for the issuance of current debt (bonds):

(a) On an annual basis, present a special-purpose consolidated financial statements, audited, not including in the consolidation Compañía de Seguros Confuturo S.A. or its successor entity, or any other Insurance Company or financial institution that should directly or indirectly be consolidated with the issuer. This special-purpose consolidated financial statement will be provided to the bondholders' representative.

(b) Maintaining in its quarterly consolidated financial statements the following financial indicators and restrictions:

- Indebtedness level: the Company must maintain in its quarterly financial statements an individual net financial debt of less than or equal to zero point seventy-five (0.75 times), measured on the Parent's equity.

  The definition of individual net financial debt will relate to the sum of the financial obligations incurred by Inversiones Confuturo S.A. minus cash and cash equivalents and minus other current financial assets held by Inversiones Confuturo S.A., excluding in this calculation the financial liabilities, cash and cash equivalents and other current financial assets of its subsidiaries, regardless of whether or not they are consolidated with Inversiones Confuturo S.A. Accordingly, the stand-alone net financial debt will be considered to comprise the sum of the indebtedness of Inversiones Confuturo S.A. considered individually, which qualifies within the following accounting items in the financial statements: (i) other current financial liabilities and (ii) other non-current financial liabilities, less cash and cash equivalents of Inversiones Confuturo S.A. considered individually; and less other current financial assets of Inversiones Confuturo S.A. considered individually.

  As at June 30, 2025 and December 31, 2024, the ratios are 0.47 and 0.45, respectively.

Net Financial Debt (individual Confuturo Investments)

figures in thousands of Chilean pesos	**06-30-2025**	**12-31-2024**
Other financial liabilities, non-current	31,626,105	15,521,896
Other financial liabilities, non-current	170,668,671	177,885,434
Cash and cash equivalents	5,178,098	1,483,935
Net Financial Debt	**197,116,678**	**191,923,395**
Controlling interest	**422,943,614**	**424,939,365**
Net Financial Debt/Equity	**0.47**	**0.45**

(86) Contingencies and restrictions, continued

- Minimum equity: The Company must maintain a minimum equity of UF 2,500,000 or higher at all times.

- Maintenance of unencumbered assets: it will be considered as non-compliance if the Issuer does not maintain at consolidated level, present or future assets free of any liens, actual guarantees, charges, restrictions or any other privileges that are equivalent, at least, to 1.5 times the outstanding amount of the Issuer's total existing unsecured debts, including the debt arising from the present Issuance.

Assets and debts will be measured at their carrying amounts. For these purposes, Compañía de Seguros Confuturo S.A. or its successor entity, and any other Insurance Company financial institution that should directly or indirectly be consolidated with the issuer shall not be included in the consolidation.

As of June 30, 2025 and December 31, 2024, the ratio related to the maintenance of unencumbered assets is 2.95 and 2.87 times the outstanding amount of the total existing unsecured debts.

- **Change of control: It will be considered non-compliance:**

(c) If the Issuer's controllers ceased to be the controlling party. For such purposes, it is understood that current controllers will cease having control over the Issuer, if they are no longer able to secure the majority of votes at shareholders' meeting or to choose the majority of the Issuer's directors.

(d) If the Issuer became a holder directly or indirectly of an interest lower than 66.5% of Compañía de Seguros Confuturo S.A.

As of June 30, 2025 and December 31, 2024, the Company complies with the above-mentioned indicators and restrictions.

Indirect liabilities

i) Acquisition of instruments under resale agreements

At each closing date, the Company and its Subsidiaries do not record operations related to instruments under resale agreements.

ii) Compliance with investment and indebtedness regime

As of June 30, 2025 and December 31, 2024, the Subsidiary Compañía de Seguros Confuturo S.A. records an investment surplus representing actuarial reserves and risk equity, as shown below.

(86) Contingencies and restrictions, continued

	06-30-2025 ThCh$	12-31-2024 ThCh$
Obligation to invest technical reserves and risk equity	9,581,996,240	9,089,693,673
Investments representative of technical reserves and risk assets	9,709,708,875	9,241,839,693
Surplus of investments representative of technical reserves and risk equity	127,712,635	152,146,020
Net equity	578,533,608	611,988,952
Indebtedness (times)		
Total	15.03	14.40
Financial	0.24	0.22

The Subsidiaries' investment obligations include actuarial reserves plus the solvency margin.

Financial restrictions and indicators for the issuance of public offering bonds by Empresas Red Salud S.A.:

Series C Bonds:

The Company entered into bond issuance contracts, which are subject to certain restrictions, which are detailed as follows:

Financial indebtedness:

Financial indebtedness: maintain, in its quarterly financial statements, a net financial indebtedness level that does not exceed 2 times, measured over the amounts recorded in its consolidated statement of financial position. For such purposes, the financial indebtedness level will be defined as the ratio of net financial debt to the Issuer's total equity.

As of June 30, 2025, this ratio was 0.98.

As of June 30, 2025, Empresas Red Salud S.A. meets the condition established in the Series C bond issuance contract.

Unencumbered assets:

Maintain unencumbered assets amounting to, at least, 1.3 times the total outstanding amount of unsecured financial debt maintained by the Issuer.

As of June 30, 2025, this ratio was 3.40.

As of June 30, 2025, Red Salud S.A. complies with the restriction required by the Series C bond issuance contract.

(86) Contingencies and restrictions, continued

Direct or indirect ownership:

Direct or indirect ownership of more than 50% plus one share of Megasalud SpA., Servicios Médicos Tabancura SpA., Inmobiliaria Clínica SpA, Clínica Avansalud SpA and Clínica Bicentenario SpA.

As of June 30, 2025, Empresas Red Salud S.A. meets the condition established by the contract.

Financial restrictions and indicators for Empresas Red Salud S.A. with Scotiabank on November 18, 2024:

Financial indebtedness:

Net financial indebtedness: maintain, in its semi-annual financial statements, a net financial indebtedness level that does not exceed 2 times, measured over the amounts recorded in its consolidated statement of financial position. For such purposes, the net financial indebtedness level will be defined as the ratio of net financial debt to the Issuer's total equity.

As of June 30, 2025, Empresas Red Salud S.A. meets the condition established by the contract.

Unencumbered assets:

Maintain, in its semi-annual financial statements, unencumbered assets amounting to, at least, 1.3 times the total outstanding amount of unsecured financial debt maintained by the Issuer.

As of June 30, 2025, Empresas Red Salud S.A. meets the condition established by the contract.

Direct or indirect ownership:

Direct or indirect ownership of 50% plus one of the shares of Megasalud SpA, Servicios Médicos Tabancura SpA, Clínica Avansalud SpA and Inversiones Cas SpA.

As of June 30, 2025, Empresas Red Salud S.A. meets the condition established by the contract.

Financial restrictions and indicators for Empresas Red Salud S.A. with Banco de Credito e Inversiones on January 20, 2023:

Financial indebtedness:

Net financial indebtedness: maintain, in its semi-annual financial statements, a net financial indebtedness level that does not exceed 2 times, measured over the amounts recorded in its consolidated statement of financial position. For such purposes, the net financial indebtedness level will be defined as the ratio of net financial debt to the Issuer's total equity.

As of June 30, 2025, Empresas Red Salud S.A. meets the condition established by the contract.

(86) Contingencies and restrictions, continued

Unencumbered assets:

Maintain unencumbered assets amounting to, at least, 1.3 times the total outstanding amount of unsecured financial debt maintained by the Issuer.

As of June 30, 2025, Empresas Red Salud S.A. meets the condition established by the contract.

Direct or indirect ownership:

Direct or indirect ownership of more than 50% plus one share of Megasalud SpA., Servicios Médicos Tabancura SpA., Inmobiliaria Clínica SpA, Clínica Avansalud SpA and Clínica Bicentenario SpA.

As of June 30, 2025, Empresas Red Salud S.A. meets the condition established by the contract.

Financial restrictions and indicators for Empresas Red Salud S.A. with Banco Estado on March 28, 2023:

Net financial indebtedness:

Maintain, in its semi-annual financial statements, a net financial indebtedness level that does not exceed 2 times, measured over the amounts recorded in its consolidated statement of financial position. For such purposes, the net financial indebtedness level will be defined as the ratio of net financial debt to the Issuer's total equity.

As at June 30, 2025, the Company meets the condition set by the contract.

Unencumbered assets:

Maintain, in its semi-annual financial statements, unencumbered assets amounting to, at least, 1.3 times the total outstanding amount of unsecured financial debt maintained by the Issuer.

Direct or indirect ownership:

Direct or indirect ownership of more than 50% plus one share of Megasalud SpA., Servicios Médicos Tabancura SpA., Inmobiliaria Clínica SpA, Clínica Avansalud SpA and Clínica Bicentenario SpA.

As of June 30, 2025, Empresas Red Salud S.A. meets the condition established by the contract.

(86) Contingencies and restrictions, continued

Financial restrictions and indicators for Empresas Red Salud S.A. with Banco de Chile on May 14, 2025:

Net financial indebtedness:

Maintain, in its semi-annual financial statements, a net financial indebtedness level that does not exceed 2 times, measured over the amounts recorded in its consolidated statement of financial position. For such purposes, the net financial indebtedness level will be defined as the ratio of net financial debt to the Issuer's total equity.

As at June 30, 2025, the Company meets the condition set by the contract.

Unencumbered assets:

Maintain, in its semi-annual financial statements, unencumbered assets amounting to, at least, 1.3 times the total outstanding amount of unsecured financial debt maintained by the Issuer.

As at June 30, 2025, the Company meets the condition set by the contract.

Direct or indirect ownership:

Direct or indirect ownership of more than 50% plus one share of Megasalud SpA., Servicios Médicos Tabancura SpA., Inmobiliaria Clínica SpA, Clínica Avansalud SpA and Clínica Bicentenario SpA.

As of June 30, 2025, Empresas Red Salud S.A. meets the condition established by the contract.

Restrictions and financial indicators of real estate leasing of Clínica Bicentenario SpA:

The contract associated with the building obliges Clínica Bicentenario SpA to comply with certain restrictions under the contract and financial ratios:

Indebtedness ratio:

Maintain, in the lessee's annual consolidated financial statements, an "indebtedness ratio" lower than 2 times, the definition of which is the result obtained from dividing the following accounting items: i) total financial debt, which is the sum of the following accounting items: “other financial liabilities, current,” plus “other financial liabilities, non-current”, excluding from this calculations (a) financial liabilities associated with IFRS 16; and (b) any subordinated debt whose creditor was a shareholder of the lessee. Subordinated debt is any liability of the lessee that is fully subordinated to all obligations arising from this contract for the lessee; and (ii) the sum of "equity", including the adjustment to equity associated with the first application of IFRS 9.

(86) Contingencies and restrictions, continued

Total financial debt to EBITDA ratio:

Maintain, in the lessee's annual consolidated financial statements (i) a ratio of total financial debt to EBITDA lower than 10 times, for the year ended December 31, 2015; and (ii) a ratio of total financial debt to EBITDA lower than 9 times for each annual period beginning on January 1, 2016 until the termination of and full payment of all obligations related to the lease contract.

Net Equity:

The lessee shall maintain in its annual consolidated financial statements, at all times, over the term of this lease contract: (i) a shareholders' capital equal or higher than ThCh$16,608,000; and (ii) equity higher than the amount equivalent in Chilean pesos of UF 550,000. The latter is total equity plus the entire subordinated debt, the creditor of which is a shareholder of the lessee.

Indebtedness to unencumbered assets ratio for guarantor Empresas Red Salud S.A.

Maintain, in its annual financial statements, a net financial indebtedness level that does not exceed 2 times, measured over the amounts recorded in its consolidated statement of financial position. For such purposes, the net financial indebtedness level will be defined as the ratio of net financial debt to the Issuer's total equity.

Maintain unencumbered assets amounting to, at least, 1.3 times the total outstanding amount of unsecured financial debt maintained by the Issuer.

Financial restrictions and indicators for property lease of Clinica Avansalud SpA.:

Indebtedness ratio:

Maintain in the consolidated semiannual financial statements, in the lessee's annual financial statements, from the date of reinstatement and until the termination of the lease and the full payment of its obligations under the lease, a debt ratio of less than 3.2 times.

As of June 30, 2025, this ratio was 1.47.

As of June 30, 2025, Clínica Avansalud SpA meets the condition set in the contract.

Total financial debt to EBITDA ratio:

Maintain in the semi-annual consolidated financial statements, if any, as of June 30 of each business year and in the annual financial statements of the lessee, a ratio or index of total financial debt to EBITDA: (i) of less than 9 times, from the date of the first adjustment and until four years have elapsed from the date of the first adjustment, (ii) of less than 6 times, from four years have elapsed from the date of the first adjustment and until the expiration of the lease contract.

(86) Contingencies and restrictions, continued

As of June 30, 2025, this ratio was 1.20.

As of June 30, 2025, Clínica Avansalud SpA meets the condition set in the contract.

Ebitda to total assets:

Maintain in the semi-annual consolidated financial statements, if any, as of June 30 of each business year and in the annual financial statements of the lessee, EBITDA that is: (i) equal to or greater than 6% of total assets, from the date hereof until the date of the second adjustment, including (ii) equal to or greater than 8% of total assets, from the first measurement after the date of the second adjustment and until the expiration of the lease contract and full payment of its obligations under the lease contract.

As of June 30, 2025, this ratio was 17.55%.

As of June 30, 2025, Clínica Avansalud SpA meets the condition set in the contract.

Net Equity:

The lessee shall maintain in its annual consolidated financial statements, at all times, over the term of this lease contract: (i) a shareholders' capital equal or higher than ThCh$16,608,000; and (ii) equity higher than the amount equivalent in Chilean pesos of UF 550,000. The latter is total equity plus the entire subordinated debt, the creditor of which is a shareholder of the lessee.

As of June 30, 2025, this ratio reached a level of ThCh$722,093.

As of June 30, 2025, Clínica Avansalud SpA meets the condition set in the contract.

Indebtedness to unencumbered assets ratio for guarantor Empresas Red Salud S.A.

Maintain, in its annual financial statements, a net financial indebtedness level that does not exceed 2 times, measured over the amounts recorded in its consolidated statement of financial position. For such purposes, the net financial indebtedness level will be defined as the ratio of net financial debt to the Issuer's total equity.

Maintain unencumbered assets amounting to, at least, 1.3 times the total outstanding amount of unsecured financial debt maintained by the Issuer.

As of June 30, 2025, Empresas Red Salud S.A. meets the condition established by the contract.

(86) Contingencies and restrictions, continued

Financial restrictions and indicators for Inversalud del Elqui S.A.:

Total financial debt to EBITDA ratio:

Maintain, in the annual financial statements, a total financial debt to EBITDA ratio that is lower than 5 times until the termination of the contract entered into with Banco BICE.

Indebtedness to equity ratio:

Maintain, in the annual financial statements and until the contract termination, an "indebtedness ratio" lower or equal to 2 times. This indicator is the result of dividing the following items i) total financial debt, which is the sum of the accounting items "other financial liabilities, current" plus "other financial liabilities, non-current", divided by total equity.

(87) Sanctions

From the Chilean Superintendency of Health:

In January 2024, Isapre Consalud S.A. was imposed a fine through Exempt Resolution No. 627 for non-compliance with the timely guarantee of explicit healthcare guarantees (GES). The fine was ThCh$ 25,281.

From the Financial Analysis Unit

In July 2024, Compañía de Seguros de Vida Cámara S.A. was sanctioned for a violation under Circulars 49 and 57, as per case identification number 071-2023. The fine imposed was ThCh$ 1,921.

From the Financial Market Commission (CMF)

In May 2024, Compañía de Seguros Confuturo S.A. was sanctioned for failure to withhold funds at the time of granting a consumer loan in accordance with Law No. 14,908. The fine imposed amounted to ThCh$ 2,025.

Through Exempt Resolution No. 11,095, dated November 29, 2024, the CMF sanctioned Banco Internacional S.A. with a fine of UF 200 for deficiencies in the information reported in the Statement of Debtors submitted to the CMF.

(88) Operating leases

(a) As of June 30, 2025, expenses related to low-value short-term leases and variable lease payments are detailed as follows:

	06-30-2025
	ThCh$
Expenses related to short-term leases	302,175
Expenses related to leases of low-value asset	172,262
Expenses related to variable lease payments	1,067,239

(b) As of June 30, 2025 and December 31, 2024, Management has not entered into sublease contracts.

(c) Because IFRS 16 entered into force, lease contract expenses correspond to the interest on the lease liability and amortization of right-of-use assets under lease contracts.

(d) Overview of significant lease agreements:

The Group's property leases are mainly intended to operate its different businesses and, in certain cases, these are used as offices for the entities' personnel.

Red Salud S.A. leases medical equipment for its operation.

No contingent payments have been agreed.

The Group has not entered into any lease contracts by the end of the quarter and, consequently, as of June 30, 2025, no lease liability and right-of-use asset have been recognized.

No residual value guarantees exist.

No restrictions or agreements imposed by leases exist.

Operating leases include a term that is consistent with the life of contracts and their renewals.

- Isapre Consalud S.A. leases offices under operating lease contracts. Leases typically last for a period of 5 years, with an option to renew the contract after that date.

- For most contracts, it is forbidden for Isapre Consalud S.A. to assign or sublease premises or offices under the lease contract or use them for any other purposes than those originally agreed.

(89) Net Equity

Movements in equity

(a) Shareholders' capital

As of June 30, 2025, the paid-in capital amounts to ThCh$ 236,129,973 and is divided into 98,916,660 registered shares of the same series and without par value.

At the Extraordinary General Shareholders' Meeting held on April 16, 2012, shareholders agreed on an increase in capital of ThCh$96,227,378 through the issuance of 13,717,972 shares. Accordingly, upon subscription and fully payment of the shares issued, the Company's capital will amount to ThCh$310,000,000.

At the same meeting, shareholders agreed on an exchange of shares, prior to the increase in capital, with a ratio of 2.6 new shares per each old share, increasing the Company's number of shares from 96,282,038 to a total of 110,000,000 shares upon the addition of these new shares. Such exchange was performed on September 12, 2012.

At the Extraordinary Shareholders' Meeting held on October 28, 2021, a program was approved to acquire company-issued shares in accordance with the provisions of Articles 27 A to 27 C and the other relevant provisions of Law No. 18,046. The purpose of this program is to generate investment through the acquisition and sale of shares of the Company. The program was implemented in the years 2025, 2024, 2023 and 2022. The amount spent on acquisitions as of June 30, 2025 was ThCh$ 9,823,292, which is equivalent to 2,000,000 shares.

By means of a public deed dated May 30, 2024, a capital decrease of ThCh$767,713, equivalent to 218,877 shares, took place.

By means of a public deed dated November 4, 2024, a capital decrease of ThCh$1,181,774, equivalent to 371,204 shares, took place.

By means of a public deed dated January 24, 2025, a capital decrease of ThCh$827,421, equivalent to 264,593 shares, took place.

By means of a public deed dated March 20, 2025, a capital decrease of ThCh$522,777, equivalent to 145,326 shares, took place.

By means of a public deed dated June 10, 2025, a capital decrease of ThCh$422,629, equivalent to 83,340 shares, took place.

(b) Dividend distribution policy

Pursuant to the Article Twenty-Fourth of the Company's bylaws, at Ordinary Shareholders' Meeting, shareholders must agree on the distribution of profit for each year, as recorded in the annual balance sheet approved by them.
For the current year, the Ordinary General Shareholders' Meeting held on April 28, 2025, agreed to modify the Company's dividend policy effective this year and to distribute an amount, either as interim or final dividends, ranging from the statutory minimum, equivalent to 30% of the consolidated net profit for the respective year, to 70% of the "distributable profit" for the year.

(89) Net Equity, continued

For the purposes of the foregoing, “distributable profit” is the amount resulting from deducting from the net profit for the year:

1. The variation in the reserve of the affiliates AFP Habitat S.A. and Administradora Americana de Inversiones S.A., weighted by Inversiones La Construcción S.A.'s percentage of ownership in the affiliates at the end of the year. For such purposes, the reserve positive variance is understood as the increase in the reserve value resulting from the net investment in reserve units (purchases less sales) and the highest value of the reserve units. If any of these values is negative, such value will not be considered for the purposes of this calculation.

2. The profit or loss for the year obtained by the subsidiary Isapre Consalud S.A., when positive, as accounted for under IFRS, weighted by the percentage of ownership held by Inversiones La Construcción S.A. in that entity at the end of each financial year.

Terms, timing and method of payment will be established by the Chilean Public Company Act and its regulations. All interim dividends distributed will be applied toward the statutory minimum dividend that the Company is required to distribute in accordance with the aforementioned Act and regulations.

(c) Dividends paid

For 2025 and 2024, dividends agreed and paid by ILC are detailed as follows:

DIVIDENDS FOR THE YEARS 2025 AND 2024

Agreement date	Payment date	ThCh$
04-25-2024	05-23-2024	45,000,000
04-24-2025	05-29-2025	58,800,000
Total		**103,800,000**

(89) Net Equity, continued

(d) Changes in other reserves

During 2025 and 2024, movements in other reserves are detailed as follows:

DETAIL	Reserve for future capital increases ThCh$	Reserve for subsidiaries and investees ThCh$	Reserve for capital contribution due to merger ThCh$	Reserve for matching insurance companies ThCh$	Reserve for merger Corpseguros ThCh$	Other reserves ThCh$	Total ThCh$
Opening balance as of 01-01-2025	4,295,530	11,999,677	94,076,329	(217,510,814)	(46,486,971)	4,522,568	(149,103,681)
Adjustment for subsidiaries' consolidation	-	-	-	(11,787,006)	-	(25,856,919)	(37,643,925)
Closing balances as of 06-30-2025	**4,295,530**	**11,999,677**	**94,076,329**	**(229,297,820)**	**(46,486,971)**	**(21,334,351)**	**(186,747,606)**

DETAIL	Reserve for future capital increases ThCh$	Reserve for subsidiaries and investees ThCh$	Reserve for capital contribution due to merger ThCh$	Reserve for matching insurance companies ThCh$	Reserve for merger Corpseguros ThCh$	Other reserves ThCh$	Total ThCh$
Opening balance as of 01-01-2024	4,295,530	11,999,677	94,076,329	(201,544,551)	(46,486,971)	7,287,489	(130,372,497)
Adjustment for subsidiaries' consolidation	-	-	-	(15,966,263)	-	(2,764,921)	(18,731,184)
Closing balances as of 12-31-2024	**4,295,530**	**11,999,677**	**94,076,329**	**(217,510,814)**	**(46,486,971)**	**4,522,568**	**(149,103,681)**

(e) Changes in retained earnings (accumulated losses)

Changes in retained earnings (accumulated losses) are as follows:

	ThCh$
Opening balance as of 01-01-2024	**812,508,427**
Profit for the year 2024	148,243,897
Dividends paid	(45,000,000)
Reversal of dividend provision as of 12-31-2023	39,785,416
Provision for minimum dividend as of 12-31-2024	(44,473,169)
Effect of acquisition of non-controlling interest in Banco Internacional	1,372,205
Other comprehensive income (loss)	(125,858)
Other adjustments	890,499
Closing balance as of 12-31-2024	**913,201,417**
Profit for the year 2025	114,013,184
Dividends paid	(58,800,000)
Reversal of dividend provision as of 12-31-2024	44,473,169
Provision for minimum dividend as of 06-30-2025	(34,203,955)
Other comprehensive income (loss)	267,100
Other adjustments	(1,395,904)
Closing balance as of 06-30-2025	**977,555,011**

(90) Non-controlling interests

The detail of non-controlling interests is as follows:

Company	Subsidiary	Percentage of non-controlling interest		Equity		Income	
		06-30-2025	12-31-2024	06-30-2025	06-30-2024	06-30-2025	06-30-2024
		%	%	ThCh$	ThCh$	ThCh$	ThCh$
Red Salud S.A. y Subsidiarias	Red Salud S.A.	0.001	0.001	12,640,705	11,724,982	1,068,234	789,885
Inversiones Confuturo S.A. y Subsidiaria	Inv. Confuturo S.A.	0.001	0.001	64,495	103,331	6,940	7,620
ILC Holdco SpA y Subsidiarias	Bco. Internac. y vrs.	21.80	32.82	94,350,534	129,018,670	5,058,732	10,417,665
Inversiones Previsionales Dos SpA	Invers. Previs. Dos	1.00	1.00	4,165,844	3,909,896	407,795	344,302
Other Subsidiaries and adjustments	Miscellaneous	-	-	(213,547)	(260,940)	3,024	(3,092)
Total				**111,008,031**	**144,495,939**	**6,544,725**	**11,556,380**

(91) Segments

The Group discloses segment information in accordance with IFRS 8 “Operating Segments”, which establishes the standards to report operating segments and related disclosures for products and services and geographical areas.

The Group operates in multiple markets, with diverse economic, commercial and legal environments, which give rise to different risks and returns in each area. Similarities in trade, economic and political conditions, in addition to the proximity of operations, determine the identification of 6 segments, which are the sectors related to AFP, Isapre, insurance, healthcare, banking and other.

For each segment, there is financial information which is frequently used by (Senior) Management during the decision-making process, allocation of resources, and performance assessment.

Segments used by the Group to manage its operations are the following:

- **AFP Segment**

This is composed of AFP Habitat S.A., and its primary operations relate to the provision of social security services for managing retirement funds.

- **Isapre Segment**

This is composed of Isapre Consalud S.A. and its primary activity relates to the management of health insurance payment contributions.

- **Insurance Segment**

This is composed of the following companies: Compañía de Seguros Confuturo S.A., Compañía de Seguros de Vida Cámara S.A. and Vivir Seguros Cía de Seguros de Vida S.A. (Peruvian subsidiary) and comprises operations associated with individual insurance policies, collective insurance policies, social security and life annuities.

- **Healthcare Segment**

This is composed of Red Salud S.A. and its primary operation is the provision of inpatient and outpatient healthcare services. This company includes, among others, Clínica Tabancura S.A., Clínica Avansalud S.A., Clínica Bicentenario S.A. and the network of medical centers for outpatient care Megasalud S.A.

- **Banking Segment**

This is composed of Banco Internacional.

- **Segment Other**

This is composed of Sociedad Educacional Machalí S.A., which is an investment portfolio of the Group and real estate properties. Its primary operations related to the provision of education and IT services, as well as management of financial assets and real estate.

(91) Segments, continued

Disclosures required by IFRS 8 on assets and liabilities by segment are shown below.

	AFP Segment ThCh$	Isapre Segment ThCh$	Insurances Segment ThCh$	Health Segment ThCh$	Banking Segment ThCh$	Other Segments ThCh$	Total ThCh$
06-30-2025							
Assets of non-insurance and banking segments	415,729,935	173,712,976	5,233,097	817,992,383	5,387,898,857	283,981,815	7,084,549,063
Assets of insurance segments	-	-	10,267,106,641	-	-	-	10,267,106,641
Associates and joint ventures accounted for using the equity method	402,967,304	-	-	2,128,990	-	1,826,233	406,922,527
Liabilities of non-insurance and banking segments	81,971	183,216,595	202,301,873	513,256,811	4,866,523,357	652,420,203	6,417,800,810
Liabilities of insurance segment	-	-	9,663,238,840	-	-	-	9,663,238,840

	AFP Segment ThCh$	Isapre Segment ThCh$	Insurances Segment ThCh$	Health Segment ThCh$	Banking Segment ThCh$	Other Segments ThCh$	Total ThCh$
12-31-2024							
Assets of non-insurance and banking segments	418,445,766	174,743,608	3,576,480	822,650,202	5,011,508,377	234,548,101	6,665,472,534
Assets of insurance segments	-	-	9,824,631,207	-	-	-	9,824,631,207
Associates and joint ventures accounted for using the equity method	399,606,418	-	-	2,106,855	-	2,162,405	403,875,678
Liabilities of non-insurance and banking segments	414,124	193,586,416	193,414,210	517,494,832	4,505,628,778	622,279,032	6,032,817,392
Liabilities of insurance segment	-	-	9,213,540,679	-	-	-	9,213,540,679

(91) Segments, continued

Additionally, information on assets and liabilities of the segment, other than insurers or banks, required by Official Letter No. 4.076 issued by the Chilean Financial Market Commission is disclosed.

	AFP Segment ThCh$	Isapre Segment ThCh$	Insurances Segment ThCh$	Health Segment ThCh$	Banking Segment ThCh$	Other Segments ThCh$	Total ThCh$
06-30-2025							
Trade receivables	-	18,164,977	-	162,628,174	-	46,954,522	227,747,673
Inventories	-	-	-	16,997,921	-	-	16,997,921
Property, plant and equipment and right-of-use assets	-	3,845,345	-	526,118,232	-	21,646,297	551,609,874
Trade payables	1,690	64,643,874	6,169	121,395,131	-	40,007,626	226,054,490

	AFP Segment ThCh$	Isapre Segment ThCh$	Insurances Segment ThCh$	Health Segment ThCh$	Banking Segment ThCh$	Other Segments ThCh$	Total ThCh$
12-31-2024							
Trade receivables	-	17,922,667	-	160,184,425	-	47,041,458	225,148,550
Inventories	-	-	-	15,674,976	-	-	15,674,976
Property, plant and equipment and right-of-use assets	-	4,815,960	-	514,682,699	-	21,937,416	541,436,075
Trade payables	9,204	70,244,455	4,740	108,309,305	-	50,594,275	229,161,979

Information on profit or loss by segment of activities other than insurers or banks is presented below.

	AFP Segment ThCh$	Isapre Segment ThCh$	Insurances Segment ThCh$	Health Segment ThCh$	Banking Segment ThCh$	Other Segments ThCh$	Total ThCh$
06-30-2025							
Revenues from ordinary	-	379,414,909	-	403,776,385	-	6,353,194	789,544,488
Cost of sales	-	(321,150,548)	-	(301,696,538)	-	(1,797,803)	(624,644,889)
	-	**58,264,361**	**-**	**102,079,847**	**-**	**4,555,391**	**164,899,599**

	AFP Segment ThCh$	Isapre Segment ThCh$	Insurances Segment ThCh$	Health Segment ThCh$	Banking Segment ThCh$	Other Segments ThCh$	Total ThCh$
06-30-2024							
Revenues from ordinary	-	311,403,747	-	361,236,981	-	5,471,168	678,111,896
Cost of sales	-	(313,416,203)	-	(270,148,191)	-	(1,594,311)	(585,158,705)
	-	**(2,012,456)**	**-**	**91,088,790**	**-**	**3,876,857**	**92,953,191**

(91) Segments, continued

Disclosures required by IFRS 8 on profit or loss by segment of activities other than insurers or banks is presented below.

	AFP Segment ThCh$	Isapre Segment ThCh$	Insurances Segment ThCh$	Health Segment ThCh$	Banking Segment ThCh$	Other Segments ThCh$	Total ThCh$
06-30-2025							
Revenues from ordinary activities	-	379,414,909	-	403,776,385	-	6,353,194	789,544,488
Cost of sales	-	(321,150,548)	-	(301,696,538)	-	(1,797,803)	(624,644,889)
Other income by function	-	3,144,787	-	-	-	-	3,144,787
Administrative and Personnel Expenses	(22,004)	(33,176,132)	(65,875)	(69,089,272)	-	(7,198,851)	(109,552,134)
Other expenses by function	-	(380,762)	-	-	-	-	(380,762)
Finance income	130,574	3,069,119	327,549	608,295	-	5,715,384	9,850,921
Financial costs	-	(812,802)	(4,573,133)	(9,271,893)	-	(9,148,953)	(23,806,781)
Share of profit of associates accounted for using the equity method	40,789,598	-	-	22,134	-	(336,172)	40,475,560
Income tax expense	(93,418)	(4,762,960)	-	(6,866,615)	-	856,754	(10,866,239)

	AFP Segment ThCh$	Isapre Segment ThCh$	Insurances Segment ThCh$	Health Segment ThCh$	Banking Segment ThCh$	Other Segments ThCh$	Total ThCh$
06-30-2024							
Revenues from ordinary activities	-	311,403,747	-	361,236,981	-	5,471,168	678,111,896
Cost of sales	-	(313,416,203)	-	(270,148,191)	-	(1,594,311)	(585,158,705)
Other income by function	-	3,543,506	-	-	-	-	3,543,506
Administrative and Personnel Expenses	(21,619)	(31,988,440)	(93,534)	(60,700,664)	-	(6,597,446)	(99,401,703)
Other expenses by function	-	(372,361)	-	-	-	-	(372,361)
Finance income	117,249	4,936,493	134,129	1,409,854	-	6,906,037	13,503,762
Financial costs	-	(1,150,534)	(3,987,586)	(9,244,042)	-	(8,403,627)	(22,785,789)
Share of profit of associates accounted for using the equity method	34,528,466	-	-	278	-	(4,266)	34,524,478
Income tax expense	(172,568)	19,797,704	(37,955)	(5,358,084)	-	269,255	14,498,352

(91) Segments, continued

Disclosures required by IFRS 8 on profit or loss by segment of insurance activities are presented below.

	Insurances segment 06-30-2025 ThCh$	**Total 06-30-2025 ThCh$**
Interest and indexation income, net	231,741,486	231,741,486
Premium withholding	771,608,568	771,608,568
Total operating income	762,207,791	762,207,791
Cost of claims	(869,861,365)	(869,861,365)
Total operating expenses	(33,572,833)	(33,572,833)

	Insurances segment 06-30-2024 ThCh$	**Total 06-30-2024 ThCh$**
Interest and indexation income, net	253,044,747	253,044,747
Premium withholding	415,565,245	415,565,245
Total operating income	362,074,536	362,074,536
Cost of claims	(505,661,925)	(505,661,925)
Total operating expenses	(32,501,849)	(32,501,849)

Disclosures required by IFRS 8 on distribution by segment recorded in the statement of cash flows:

	AFP Segment ThCh$	**Isapre Segment ThCh$**	**Insurances Segment ThCh$**	**Health Segment ThCh$**	**Banking Segment ThCh$**	**Other Segments ThCh$**	**Total ThCh$**
06-30-2025							
Cash flows provided by operating activities	40,981,785	5,715,383	190,761,552	52,709,549	(40,496,511)	561,443	250,233,201
Cash flows provided by (used in) investing activities	-	5,238,606	25,363,546	(17,403,367)	28,284,663	(4,810,905)	36,672,543
Cash flows from (used in) financing activities	(404,968)	(1,226,126)	(33,641,266)	(40,747,676)	89,730,375	(34,671,213)	(20,960,874)
06-30-2024							
Cash flows provided by operating activities	43,991,017	(43,855,030)	(33,458,618)	12,974,267	(38,381,713)	11,105,682	(47,624,395)
Cash flows provided by (used in) investing activities	-	20,244,971	48,888,680	(13,668,345)	(11,240,406)	16,000,205	60,225,105
Cash flows from (used in) financing activities	(443,432)	(4,351,088)	(18,348,646)	6,552,001	200,985,848	(106,094,488)	78,300,195

Segments by geographical areas

The group has investments in the national territory, in Peru, in the companies Administradora de Fondos de Pensiones Habitat Perú S.A. and Vivir Seguros Cía. de Seguros Vida S.A. Peru and in Colombia in the company Colfondos S.A. Pensiones y Cesantías. Given the characteristics of the segments in which it participates, no clients of greater importance than others have been identified.

(92) Environment

ILC and its Subsidiaries perform activities that do not affect the environment. Therefore, at the date of these financial statements, no resources have been committed and no payments have been made in connection with any breach of municipal or other environmental regulations.

(93) Changes in accounting policies

As of June 30, 2025, there have been no accounting changes compared to the previous year.

INVERSIONES LA CONSTRUCCION S.A. AND SUBSIDIARIES

Notes to the Interim Consolidated Financial Statements
As of June 30, 2025 (unaudited) and December 31, 2024

(94) Balances by currency

INVERSIONES LA CONSTRUCCIÒN S.A.
CONSOLIDATED STATEMENT OF FINANCIAL POSITION BY CURRENCY
As of June 30, 2025

Detail	CLP	UF	US$	EURO	OTHERS	TOTAL
ASSETS						
Non-insurance and non-banking assets						
Current assets						
Cash and cash equivalents	178,961,662	-	8,971,442	-	-	187,933,104
Current financial instruments	10,371,526	78,791,712	4,605,227	-	-	93,768,465
Other non-financial assets, current	9,438,583	58,994	-	-	-	9,497,577
Trade and other receivables	226,772,889	666	974,118	-	-	227,747,673
Accounts receivable from related parties, current	13,894,439	-	-	-	-	13,894,439
Assets available for sale, non-current	10,933,430	-	-	-	-	10,933,430
Inventories	16,997,921	-	-	-	-	16,997,921
Current tax assets	2,604,205	-	-	-	-	2,604,205
Total current assets	**469,974,655**	**78,851,372**	**14,550,787**	**-**	**-**	**563,376,814**
Non-current assets						
Other financial assets, non current	20,449,438	-	961,545	-	-	21,410,983
Other non-financial assets, non-current	2,881,704	-	-	-	-	2,881,704
Rights receivable, non-current	3,779,559	264,181	-	-	-	4,043,740
Equity-accounted investees	406,922,527	-	-	-	-	406,922,527
Intangible assets other than goodwill	36,690,243	-	-	-	-	36,690,243
Goodwill	2,270,657	-	-	-	-	2,270,657
Property, plant and equipment	377,905,520	-	-	-	-	377,905,520
Right of use assets	173,704,354	-	-	-	-	173,704,354
Investment properties	6,634,494	-	-	-	-	6,634,494
Deferred tax assets	100,809,170	-	-	-	-	100,809,170
Total assets, non-current	**1,132,047,666**	**264,181**	**961,545**	**-**	**-**	**1,133,273,392**
Total non-insurance and non-banking activity assets	**1,602,022,321**	**79,115,553**	**15,512,332**	**-**	**-**	**1,696,650,206**
Insurance activity assets						
Cash and bank deposits	91,127,246	-	58,275,007	1,771,672	21,913,258	173,087,183
Financial investments	769,889,083	3,070,225,065	2,557,795,793	170,690,915	396,974,514	6,965,575,370
Real estate and similar investments	(8,152,422)	821,035,562	-	-	1,210,485,357	2,023,368,497
Investments in unit-linked contracts	39,608,090	255,922,773	371,834,520	17,001,542	-	684,366,925
Loans and advances to customers	68,012,941	597,102	-	-	-	68,610,043
Premium receivables	62,543,330	-	-	-	21,672,026	84,215,356
Reinsurance receivables	79	31,145,605	46	-	2,462,708	33,608,438
Investments in companies	35,707,543	-	-	-	-	35,707,543
Intangibles	29,472,891	7,050	-	-	519,090	29,999,031
Fixed assets	6,050,827	-	-	-	11,481,063	17,531,890
Current taxes	11,245,671	-	-	-	1,237,035	12,482,706
Deferred taxes	63,695,625	-	-	-	-	63,695,625
Other assets	35,288,637	8,797,449	29,474,163	-	1,297,785	74,858,034
Total insurance activity assets	**1,204,489,541**	**4,187,730,606**	**3,017,379,529**	**189,464,129**	**1,668,042,836**	**10,267,106,641**
Banking activity assets						
Cash and bank deposits	161,318,693	-	83,824,487	9,830,189	1,145,338	256,118,707
Transactions pending settlement	25,734,876	-	28,069,280	-	-	53,804,156
Financial assets held for trading at fair value through profit or loss	202,750,061	178,241,742	-	-	-	380,991,803
Non-trading financial assets measured at fair value	483,344	-	-	-	-	483,344
Financial assets at fair value through profit or loss in other comprehensive income	95,905,257	219,797,840	465,154	-	-	316,168,251
Financial derivative contracts for accounting hedging	19,988,531	-	-	-	-	19,988,531
Rights under resale agreements and securities lending agreements	6,098,665	-	-	-		6,098,665
Loans and receivables from clients - commercial	994,122,238	2,194,393,366	343,561,001	5,709,352	-	3,537,785,957
Loans and receivables from clients, housing	-	132,351,511	-	-	-	132,351,511
Loans and receivables from clients, consumer	372,702,944	-	164,177	-	-	372,867,121
Investment in other companies	227,717	-	-	-	-	227,717
Intangibles	56,039,514	-	-	-	-	56,039,514
Assets for right to use leased assets	13,245,459	-	-	-	-	13,245,459
Fixed assets	3,322,411	-	-	-	-	3,322,411
Current taxes	5,185,952	-	-	-	-	5,185,952
Deferred taxes	23,444,466	-	-	-	-	23,444,466
Other assets	116,023,117	158,634	67,279,267	-	-	183,461,018
Non-current assets and disposal groups for sale	26,314,274	-	-	-	-	26,314,274
Total banking activity assets	**2,122,907,519**	**2,724,943,093**	**523,363,366**	**15,539,541**	**1,145,338**	**5,387,898,857**
Total assets	**4,929,419,381**	**6,991,789,252**	**3,556,255,227**	**205,003,670**	**1,669,188,174**	**17,351,655,704**

(94) Balances by currency, continued

INVERSIONES LA CONSTRUCCIÒN S.A.
CONSOLIDATED STATEMENT OF FINANCIAL POSITION BY CURRENCY
As of June 30, 2025

Detail	CLP	UF	US$	EURO	OTHERS	TOTAL
LIABILITIES						
Non-insurance and non-banking activity liabilities						
Other financial liabilities, current	63,508,696	102,181,756	4,887,005	-	-	170,577,457
Lease liabilities, current	9,071,296	10,489,157	-	-	-	19,560,453
Trade and other accounts payable, current	225,803,427	251,063	-	-	-	226,054,490
Accounts payable to related entities, current	428,762	-	-	-	-	428,762
Other provisions, current	66,694,484	-	-	-	-	66,694,484
Current tax liabilities	2,260,258	-	-	-	-	2,260,258
Provisions for employee benefits, current	20,214,305	-	-	-	-	20,214,305
Other non-financial liabilities, current	19,756,791	-	-	-	-	19,756,791
Liabilities included in assets available for sale	1,315,966	-	-	-	-	1,315,966
Total non-insurance and non-banking activity current liabilities	**409,053,985**	**112,921,976**	**4,887,005**	**-**	**-**	**526,862,966**
Non-current liabilities						
Other financial liabilities, non-current	117,222,433	496,818,146	265,508,118	-	-	879,548,697
Lease liabilities, non current	24,825,878	55,903,874	-	-	-	80,729,752
Other provisions, non-current	318	-	-	-	-	318
Deferred tax liabilities	30,589,036	-	-	-	-	30,589,036
Other non-financial liabilities, non-current	33,546,684	-	-	-	-	33,546,684
Total non-insurance and non-banking activity non-current liabilities	**206,184,349**	**552,722,020**	**265,508,118**	**-**	**-**	**1,024,414,487**
Insurance activity liabilities						
Social security insurance reserve	-	8,424,739,551	16,916,291	-	227,054,842	8,668,710,684
Non social security insurance reserve	1,235,036	776,211,870	15,110,837	-	47,962,097	840,519,840
Premiums payable	2,387,239	2,829,206	-	-	2,357,931	7,574,376
Bank borrowings	(544,709,930)	(1,472,472,579)	1,764,957,133	185,371,787	127,271,135	60,417,546
Current taxes	3,548,233	-	-	-	21,266	3,569,499
Deferred taxes	756,192	-	-	-	-	756,192
Provisions	775,751	78,506	-	-	-	854,257
Other liabilities	39,507,962	5,032,164	34,147,053	-	2,149,267	80,836,446
Total insurance activity liabilities	**(496,499,517)**	**7,736,418,718**	**1,831,131,314**	**185,371,787**	**406,816,538**	**9,663,238,840**
Banking activity liabilities						
Transactions pending settlement	27,050,381	-	19,732,514	339,741	1,045,340	48,167,976
Financial derivative contracts	126,044,516	180,816,111	-	-	-	306,860,627
Financial derivative contracts for accounting hedging	23,341,230	-	-	-	-	23,341,230
Repurchase agreements and securities loans	5,027,706	-	-	-	-	5,027,706
Deposits and other on-demand liabilities	213,724,334	7,352,163	29,392,636	1,571,847	-	252,040,980
Deposits and other time deposits	1,729,891,607	131,268,707	217,213,110	-	-	2,078,373,424
Bank borrowings	-	-	478,218,115	-	-	478,218,115
Debt financial instruments issued	121,653,856	1,045,254,685	-	-	144,571,837	1,311,480,378
Other financial obligations	5,542,995	2,532,382	-	-	-	8,075,377
Lease liabilities	-	7,598,368	-	-	-	7,598,368
Regulatory capital financial instruments issued	-	170,561,661	-	-	-	170,561,661
Provisions for contingencies	8,042,818	-	-	-	-	8,042,818
Provisions for dividends, interest payments and instrument remeasurement	2,418,556	-	-	-	-	2,418,556
Special provisions for credit risk	21,695,267	-	-	-	-	21,695,267
Current taxes	1,229,436	-	-	-	-	1,229,436
Deferred taxes	6,341,992	-	-	-	-	6,341,992
Other liabilities	123,615,430	1,645,995	11,788,021	-	-	137,049,446
Total banking activity liabilities	**2,415,620,124**	**1,547,030,072**	**756,344,396**	**1,911,588**	**145,617,177**	**4,866,523,357**
Total liabilities	**2,534,358,941**	**9,949,092,786**	**2,857,870,833**	**187,283,375**	**552,433,715**	**16,081,039,650**
Equity						
Issued capital	236,129,973	-	-	-	-	236,129,973
Retained earnings	977,555,011	-	-	-	-	977,555,011
Own shares in held in portfolio	(6,100,977)	-	-	-	-	(6,100,977)
Shareholders' premiums	471,175	-	-	-	-	471,175
Other reserves	(48,447,159)	-	-	-	-	(48,447,159)
Total equity and liabilities	**1,159,608,023**	**-**	**-**	**-**	**-**	**1,159,608,023**
Non-controlling interests	111,008,031	-	-	-	-	111,008,031
Total equity	**1,270,616,054**	**-**	**-**	**-**	**-**	**1,270,616,054**
Total equity and liabilities	**3,804,974,995**	**9,949,092,786**	**2,857,870,833**	**187,283,375**	**552,433,715**	**17,351,655,704**

(95) Other comprehensive income (loss)

The main balances presented in other comprehensive income (loss) are explained by the following:

Gain on revaluation of buildings: the accounting policy approved in the 2024 business year was applied to the Group's buildings classified as property, plant and equipment and right-of-use assets for the revaluation model. The balance here comes from the subsidiaries Empresas Red Salud S.A., Isapre Consalud S.A. and Inmobiliaria ILC SpA. As of June 30, 2024 the amount is ThCh$98,484,438.

Deferred taxes related to the change in the buildings revaluation surplus: the amount for this concept comes from the application of the deferred tax to the gain on revaluation of buildings. As of June 30, 2024 the amount is (ThCh$26,590,835).

Valuation of investments due to the application of IFRS 17: this corresponds to the application of IFRS 17 in Vivir Seguros Cía. de Seguros de Vida S.A., a subsidiary in Peru, for the valuation of investments at market value. As of June 30, 2025 and 2024, the amounts for this concept are ThCh$4,226,448 and (ThCh$2,509,219), respectively.

Valuation of actuarial reserves due to the application of IFRS 17: this corresponds to the application of IFRS 17 in Vivir Seguros Cía. de Seguros de Vida S.A., a subsidiary in Peru, for the valuation of actuarial reserves. As of June 30, 2025 and 2024, the amounts involved here are (ThCh$4,684,808) and ThCh$2,659,305, respectively.

Investment securities available for sale: profit or loss derives from the subsidiaries Banco Internacional S.A. and Cia. de Seguros Confuturo S.A. and relates to the application of standards defined by the Chilean Financial Market Commission for these purposes in respect of investment valuation differences. As of June 30, 2025 and 2024, the amounts involved here are (ThCh$3,848,284) and ThCh$4,565,944, respectively.

Foreign currency translation differences: balances derive from the subsidiary in Peru Vivir Seguros Cía. de Seguros de Vida S.A. and subsidiaries of the investees AAISA and Habitat S.A., and are generated from the translation of the financial statements to Chilean pesos. As of June 30, 2025 and 2024, the amounts involved here are (ThCh$2,717,283) and ThCh$697,654, respectively.

Deferred tax related to available-for-sale instruments: the gain or loss for this concept arises from the subsidiary Banco Internacional S.A. As of June 30, 2025 and 2024, the amounts for this concept are ThCh$1,221,617 and (ThCh$1,193,210) respectively.

Cash flow hedging: the profit or loss for this concept comes from the parent company Inversiones La Construcción S.A. as a result of cross currency swap derivative contracts. As of June 30, 2025 and 2024, the amounts involved here are ThCh$2,052,771 and ThCh$1,200,588, respectively.

Deferred tax associated with cash flow hedging: the profit or loss for this concept comes from the parent company Inversiones La Construcción S.A. as a result of cross currency swap derivative contracts. As of June 30, 2025 and 2024, the amounts for this concept are (ThCh$494,094) and (ThCh$308,529), respectively.

(96) Subsequent events

On July 3, 2025, Mapfre Compañía de Seguros Generales de Chile S.A. and Mapfre Compañía de Seguros de Vida de Chile S.A., on the one hand, and on the other, Banco Internacional and Baninter Corredores de Seguros Limitada entered into a Strategic Alliance Agreement. This agreement establishes the terms and conditions under which Banco Internacional will grant Mapfre exclusive access to and use of its distribution channels for a period of 15 years, enabling Mapfre, through Baninter Corredores de Seguros Limitada, to offer its insurance products to the Bank's customers. The agreement also includes other related arrangements intended to facilitate the achievement of the alliance's objectives.

Between July 1, 2025 and the date of issuance of these interim consolidated financial statements (August 25, 2025) no other subsequent events have occurred that significantly affect these interim consolidated financial statements.