ESG ANNEX

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THAT IMPROVES PEOPLE'S QUALITY OF LIFE

01 | ENVIRONMENTAL MANAGEMENT AT ILC

HISTORICAL GHG EMISSIONS

As part of ILC's environmental roadmap, corporate reporting is a fundamental pillar through which our group-level carbon footprint is measured on an annual basis. This has been a gradual journey, progressively incorporating material emissions categories across both ILC and each of its subsidiaries—achieving full coverage of all material categories for the first time in 2023. The greenhouse gas emissions recorded over the past four years are presented below:

Scope	Unit	2022	2023	2024	2025
Scope 1	Metric ton CO_2e	6,257	3,679	4,392.4	3,769.2
Scope 2 (location-based)	Metric ton CO_2e	14,776	12,125	10,481	13,261
Scope 2 (market-based)	Metric ton CO_2e	14,353	11,916	10,470	5,026
Scope 3	Metric ton CO_2e	1,061,927	1,533,788	1,532,122	1,327,546

Source: ILC

ESG INVESTMENT & DECARBONIZATION STRATEGY

CONFUTURO ESG INVESTMENT POLICY: A) + B) + C)

During 2023, Confuturo became the first financial institution in Chile to establish a Decarbonization Policy. Additionally, during the same year, it set a target to reduce the carbon footprint intensity of its financial investment portfolio by 20% by 2030, using 2022 as the base year, and introduced investment limits for sectors with the highest exposure to transition risk. These actions promote the decarbonization of the investment portfolio while limiting exposure to emissions-intensive sectors. In particular, coal-related sectors, including coal mining and coal power generation, are classified by the UNEP FI Heat Map as having high transition risk. Consequently, these sectors are subject to investment exposure (AuM) limits. The Company has no investments in coal infrastructure.

A) Exclusion List

There are 21 sectors excluded from investment universe:

1. Situations that are illegal according to the country's laws or regulations or international conventions and agreements, including, but not limited to, host country requirements related to environmental, health and safety, and labor aspects.
2. Arms and ammunition.
3. Tobacco.
4. Gambling, casinos and similar companies. Companies that carry out their activities under strong regulatory safeguards are excluded.
5. Wildlife or wildlife products regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora CITES.
6. Radioactive materials except for those required for medical applications.
7. Unlimited use of asbestos fibers.
8. Commercial logging operations or the purchase of commercial logging for use in primary tropical rainforests.
9. Forestry projects or operations lacking sustainable management, forestry projects in areas with high ecological value, with the exception of preservation and light and non-extractive use of forest resources.
10. Planting projects that would require removing existing non-degraded natural forests.
11. Polychlorinated biphenyl compounds (PCBs).
12. Pharmaceuticals subject to international bans or prohibitions.
13. Pesticides/herbicides subject to international bans or elimination
14. Ozone-depleting substances subject to international phase-out.
15. Fishing activities using marine driftnets longer than 2.5 kilometers.
16. Cross-border trade in waste/waste products, except non-hazardous waste earmarked for recycling.
17. Persistent organic pollutants (POPs).
18. Non-compliance with the fundamental principles and rights of workers.
19. Involuntary resettlement.
20. Significant degradation of a national park or similar protected area.
21. Negative impacts on the environment or sensitive social groups (i.e., people living in poverty, indigenous peoples, etc.) that are not significantly mitigated.

ESG INVESTMENT & DECARBONIZATION STRATEGY

CONFUTURO ESG INVESTMENT POLICY: A) + B) + C)

B) Limits for high, moderately high and moderate transition risk (according to UNEP-FI Heat Map)

- **High and moderately high transition risk:**

< 2.5% of AuM per sector / < 5.5% of AuM aggregated sectors
Sectors: metals and mining (steel production) + power generation (predominantly oil and coal) + oil and gas (refineries and service stations) + industrial (petrochemicals and cement) + automobiles (high-carbon) + airlines (passenger and cargo) + food products (animal protein).
Confuturo's exposure: CLP$277 b. (2.8 of AuM)

- **Moderate transition risk:**

< 2.5% of AuM per sector / < 7.5% of AuM aggregated sectors
Sectors: metals and mining (extraction of metals and iron) + power generation (predominantly gas) + oil and gas (integrated and transport) + transport (maritime and land)
Confuturo's exposure: CLP$269 b. (2.7% of AuM)

C) ESG Screening

Confuturo will conduct an ESG risk assessment for each financial investment counterparty and real estate developer it invests in. The assessment will primarily utilize the ESG Score provided by the S&P Capital IQ platform. For financial counterparties without an ESG Score, the Risk Management Area will calculate one based on S&P Capital IQ's methodology using publicly available information supplemented by interviews with the counterparty. ESG Scores will be updated annually, and counterparties will be divided into four risk categories (quartiles) based on their score.

- Confuturo excludes investment in any counterparty within the 4th quartile, regardless of its sector.
- Confuturo excludes investment in any company within the 3rd quartile that exhibits high, medium, or low transition risk, unless the company demonstrates improvement in ESG performance compared to the previous year.

As of year end 2025, the portfolio of Confuturo included 0.7% in coal investments and no exposure to unconventional oil and gas.

Source: Confuturo and ILC

ESG INVESTMENT & DECARBONIZATION STRATEGY

Confuturo, an institutional investor with primarily long-term annuity obligations to retirees, recognizes that ESG factors are essential for managing its investments. Considering ESG factors is a significant aspect for Confuturo because of its unwavering commitment to paying pensions in the future. A comprehensive understanding of the risks involved necessitates incorporating both financial and non-financial variables. Confuturo has made significant progress in this area, implementing additional measures related to decarbonization in 2023.

For **real estate investments**, Confuturo has special guidelines, performing an internal evaluation based on information from public companies and a questionnaire which is based on national parameters (e.g. recent CMF 519 regulation) and international standards (SASB). The questionnaire addresses governance aspects like board composition, sustainability governance and related policies. It also includes questions about codes of ethics, carbon footprint and the identification and management of physical impacts of climate change (water efficiency, surface exposed to climate events, among others).

In **2023** the Company incorporated greater restrictions to its Investment Policy, in line with international standards:

- **The company has set a goal to reduce the intensity of its financed emissions (tCO2e emitted per million dollars invested) by 20% by 2030.** By the end of 2025, Confuturo has already exceeded this target, achieving a reduction of over 35% through active portfolio management and divestment from carbon-intensive issuers. This target focuses on financed emissions, specifically Scopes 1 and 2 of bonds and stock holdings, both local and international. With 2022 as the baseline year, Confuturo aims for a steady decline, targeting a reduction of approximately 2.5% annually.
- The Company establishes that **new investments must have an intensity bellow 80 tCO2e per invested dollar.** For those counterparts with higher intensities, Confuturo will consider the issuer's commitment to reduce emissions through their decarbonization plans and targets before making any investment decisions. In 2025, 100% of the financial portfolio was assessed under ESG criteria based on S&P Capital IQ information and internal reviews
- Confuturo is committed to **actively financing the transition to a low-carbon economy**. However, some sectors, like mining, energy, and utilities, are inherently emission-intensive and may not always meet the initial investment criteria. This policy acknowledges these challenges and outlines exceptions for certain investments within these sectors:
    - Green bonds
    - Sustainability linked bonds
    - Companies in transition: focused on companies in sectors that are difficult to decarbonize (for example: steel, fossil fuels), which have a specific use, but the company (given the sector in which it participates) is still considered emissions-intensive or not complies with the "net zero" trajectory. For companies that have demonstrated progress in redesigning their business, with a solid track record and quantifiable future reduction goals.
- Without prejudice to the above, if any investment does not meet the desirable deadlines or objectives but is still considered to be a great contribution to the decarbonization of the economy, it will be considered eligible.

CLIMATE-RELATED MANAGEMENT INCENTIVES

Confuturo, a leading life insurance company with a long-term focus, prioritizes responsible investment practices. Given its irrevocable responsibility for future pension payments, the Company incorporates environmental, social, and governance (ESG) factors into its investment analysis. In 2021, Confuturo launched its ESG Investment Policy, which was further strengthened in 2023 with decarbonization targets aimed at reducing financed emissions.

Confuturo committed to a 20% reduction in the intensity of financed emissions by 2030 (with 2022 as the baseline). To achieve this goal, the company has implemented a performance-based incentive program tied to this key performance indicator (KPI) for all employees (excluding sales force) impacting 95% of the whole organization approximately.

This monetary incentive forms part of the variable compensation structure applicable to the covered employee groups, with sustainability-related performance, including the decarbonization KPI, representing a defined component of variable compensation. The program is structured on a tiered basis, with different levels of achievement against the emissions-intensity target corresponding to different reward levels, thereby linking compensation outcomes to progress on the company's financed-emissions reduction goal.

In the base year (2022), ILC's consolidated scope 3 emissions totaled 1,055,491 tCO_2e, with Confuturo contributing 56% through its investment portfolio. Based on this, the reduction target was set using a starting emissions intensity of 0.145 tCO_2e per million CLP of exposure, equivalent to 122.7 tCO_2e per million USD.

CLIMATE-RELATED MANAGEMENT INCENTIVES

Moreover, ILC and its subsidiaries also measure its ESG performance through the SSIndex tool. This instrument was developed at Yale University to collect good quality data from different stakeholders and to build environmental, social and corporate governance analytics to help companies and investors to anticipate risks.

In 2025, a total of 17,178 responses were collected from employees, clients, and suppliers across our subsidiaries, representing an increase of 1,331 compared to 2024. The results were organized into four main categories for each stakeholder group monitored:

1. Environment
2. Social (Internal)
3. Social (External)
4. Corporate Governance

A portion of variable compensation at our subsidiaries is linked to SSIndex performance through their balanced scorecards. This structure directly ties employee and executive compensation to the company's performance in areas evaluated by the SSIndex, particularly those related to environmental factors.

CREDIT RISKS – BANCO INTERNACIONAL

BANCO INTERNACIONAL: BREAKDOWN OF COMMERCIAL LOANS BY ISSUER, REGION AND SECTOR (TOTAL LOANS: CLP$ 3,886,049 MILLION)

In 2025, we conducted a follow-up physical risk mapping exercise for Banco Internacional's portfolio. This analysis assessed debtors' geographic location using the Central Bank of Chile's climate hazard heat map and evaluated their water dependence. The Central Bank's data identified potential risks for some debtors related to water stress, energy costs (limited hydroelectric generation), and temperature rise. We also considered disruption risks to critical suppliers and partners due to climate events, impacting key inputs and services.
By comparing this information with the First Report from the National Water Table (2020), which identifies water-sensitive industries, we found that 7.9% (or CLP$308,918 million) of the Bank's loans are in sectors and/or regions with high and relatively high dependence on water resources. This finding helps mitigate potential physical climate-related risks associated with water scarcity, which is monitored monthly through our consolidated risk matrix.

Activity / Region	Tarapacá	Antofagasta	Valparaíso	Metropolitan	Bio-Bio	Total
Agriculture, Livestock and Forestry			0.0%	1.7%	0.0%	1.7%
Minery and Energy Explotation	0.0%	0.0%	0.0%	1.1%	0.0%	1.1%
Manufacturing Industry	0.1%	0.0%	0.0%	4.6%	0.0%	4.7%
Electricity, Gas & Water		0.0%	0.0%	0.4%	0.0%	0.4%
Fishing				0.0%		0.0%
Construction	0.0%	0.0%	0.0%	4.4%	0.0%	4.5%
Wholesale Trade	0.1%	0.0%	0.0%	4.4%	0.0%	4.6%
Retail, Restaurants and Hotels	0.2%	0.0%	0.1%	6.4%	0.1%	6.8%
Transport & Storage	0.0%	0.0%	0.0%	4.1%	0.1%	4.2%
Real Estate and Services provided to Companies	0.1%	0.2%	0.1%	25.4%	0.1%	25.9%
Financial and Insurance Establishments	0.0%	0.0%	0.0%	24.8%	0.0%	24.9%
Community, Social and Personal Services	0,1%	0.2%	0.2%	20.2%	0.5%	21.1%
Total	**0.6%**	**0.5%**	**0.5%**	**97.5%**	**0.9%**	100%

High Moderately High Low

7.9% in sectors & regions with high and moderately high-water dependence

92.1% in sectors & regions with low water dependence

In 2023, Banco Internacional incorporated new elements related to excluded and restricted activities into its credit Risk Policy.
Despite the inclusion of restrictions on financing activities related to thermal coal (including mining and energy generation) and unconventional oil & gas, Banco Internacional was not financing such activities at that point in time.

Sources: CMF, Primer Informe Mesa Nacional del Agua, 2020

CLIMATE CHANGE ADAPTATION PLANS

At ILC, we promote both social and environmental responsibility. As part of the Ten Commitments plan related to our corporate purpose, we are committed to fostering environmentally responsible operations that preserve natural resources and safeguard the well-being of people and ecosystems.

To advance this objective, each subsidiary actively manages environmental and social indicators associated with its operations, focusing on their impact on both the business and its stakeholders. As a concrete measure, sustainability and risk committees monitor indicators related to investments and the financing of highly polluting activities, as well as exposure to climate-related risks—particularly those linked to water scarcity and rising temperatures. One key indicator is the percentage of our facilities located in regions classified as high or extreme risk in terms of impacts from water shortages and temperature increases.

Subsidiaries potentially exposed to climate risks have committed to conducting assessments aligned with the TCFD framework, enabling them to anticipate and adapt their operations to both physical and transition risks. For physical risk assessments, we utilize the UN IPCC RCP 8.5 scenario, which is the most demanding scenario for business resilience testing and is fully aligned with the Chilean Ministry of Environment's Climate Risk Atlas (ARCLIM). This allows us to apply a qualitative and quantitative methodology that considers threat, exposure, sensitivity, and adaptive capacity to assign a materiality score to each identified risk across short, medium, and long-term horizons.

Subsidiaries exposed to these risks have implemented context-specific adaptation measures. For example, Banco Internacional since 2024 it specifically worked on the implementation of a due diligence process to assess ESG risk within the commercial banking loan origination process. This process was integrated into a platform that facilitates traceability, reporting and optimization of lending assessments. In addition, it quickly collects ESG information from customers requesting a new exposure with the bank. This methodology—applied to 100% of new transactions in 2025—assesses key environmental and social variables, such as exposure to climate change risks and compliance with exclusion criteria regarding the use of ozone-depleting substances, radioactive materials and fossil fuels, ensuring that the portfolio's growth is consistent with the Responsible Banking standards defined by the institution.

In line with the above, in collaboration with expert advisors and under the coordination of the IDB, Banco Internacional worked on a plan to strengthen the governance structure required to address the challenges of sustainable finance. This plan includes strengthening the Environmental and Social Management System, implementing TCFD, labeling the portfolio, its taxonomy and the assessment of new sustainable financial products, among others.

This approach helps redirect financing toward more sustainable businesses and mitigates risks associated with climate change.

Source: Confuturo, Banco Internacional and ILC

CLIMATE CHANGE ADAPTATION PLANS

Confuturo, in turn, has set tolerance thresholds for investments in sectors classified as having moderate to high transition risks, based on international methodologies. Its investment policy also includes exclusion criteria that limit exposure to highly polluting activities. These measures contribute to the resilience of its portfolio in the face of climate challenges. Regarding physical risks, potential economic losses have been identified in relation to asset damage, increased mortality among insured individuals, and impacts on operational continuity.

In 2025, the analysis of physical risks and corresponding mitigation measures will be deepened, focusing on three key areas:

- **Assets – Impacts on real estate assets**, by evaluating the exposure of infrastructure and branches to events such as floods or other natural disasters and assessing their adequacy for these scenarios.
- **Technical liabilities**, through analysis of potential impacts on mortality and/or morbidity within the insured portfolio, integrating these risks into pricing and reserve estimation processes.
- **Operational continuity**, by identifying vulnerabilities to physical and technological infrastructure damage, especially from extreme events such as heatwaves or water shortages.

These actions will help strengthen the organization's adaptive capacity to the effects of climate change on its operations and business model.

Source: Confuturo, Banco Internacional and ILC

02 SOCIAL MANAGEMENT AT ILC

LABOR PRACTICES

COMMITMENT

Protecting employees labor rights is essential to fostering healthy workplace relations, which in turn contributes to building a culture of service and ethics. For this reason, ILC and its subsidiaries have codes of conduct and internal regulations on order, hygiene, and safety (RIOHS) that safeguard the protection of workers rights, including the right to inclusion, occupational health and safety, social security, equitable compensation, and the right to work in harassment-free environments, among others. Additionally, depending on the subsidiary, there are complementary policies that further strengthen labor relations, such as policies on diversity and inclusion, human rights, and human capital, among others. To investigate and manage any breaches in this area, the subsidiaries provide whistleblowing channels and other grievance mechanisms, as well as specific procedures.

In this regard, all subsidiaries, through their human capital policies (or others, as applicable to each subsidiary), promote pay equity between men and women for equal performance in roles with the same level of responsibility, while upholding meritocracy and competitive compensation in line with market standards. To make this concrete, the subsidiaries conduct compensation studies. All salaries across the subsidiaries are set above Chile's minimum wage. Despite these efforts, there is still a lower representation of women in senior positions in the country, which contributes to the existence of gender pay gaps. All subsidiaries monitor this pay gap at least once a year in order to identify and address potential inequalities. At consolidated level, ILC's 2025 wage gap stood at 102 for managers, 81 for supervisors and 102 for other professionals (average gross hourly wage of women over men). Banco Internacional has set a public target of keeping the wage gap within a range of 95% to 105% for each job category and achieving gender parity in leadership positions (45%–55%), by 2030.

The subsidiaries also seek to protect employees rest and promote working hours that support a healthy work-life balance, as established in their Human Rights policies or other relevant documents. Accordingly, all subsidiaries implement measures to reduce or prevent overtime work. For example, some address this issue through training programs aimed at their leaders. In addition, all subsidiaries have mechanisms to monitor overtime, such as clock-in systems, whose records are analyzed in periodic reports to enable follow-up and corrective actions when necessary. It is important to note that, under Chilean law, there is a maximum number of 44 working hours per week, as well as a legal limit on overtime, which must be compensated. As mentioned above, the subsidiaries have systems in place to monitor working hours. If overtime is incurred and approved by management, there are established procedures to ensure that it is properly compensated in accordance with the law.

LABOR PRACTICES

In Chile, employees are entitled to 15 business days of paid annual leave for each full year of service with the same employer. In this regard, all subsidiaries comply with the law and maintain ongoing control of vacation balances. Additionally, all subsidiaries actively encourage employees to take their vacation by continuously monitoring their vacation status. In some cases, subsidiaries also implement related incentive programs and awareness campaigns.

In Chile, business-related terminations, whether affecting one or several employees simultaneously, are governed by the same legal causal under the Labor Code (Código del Trabajo, Article 161), which explicitly authorizes termination on the grounds of business needs "for the separation of one or more employees" . Under Article 162, the employer must give each affected employee at least thirty calendar days prior written notice, with a copy sent to the Labor Directorate (Dirección del Trabajo), or, alternatively, pay a substitute indemnification equivalent to the employee's last monthly remuneration. This minimum notice requirement applies uniformly regardless of the number of employees terminated at the same time and extends across all ILC subsidiaries own operations in Chile.

The subsidiaries also promote collaborative labor relations. In this regard, building bridges for dialogue and cooperation between the company and its unions can lead to a more stable, engaged, and productive work environment. At a consolidated level, ILC has 30 unions and 71.8% of its employees are union members, and 11,489 employees (79.3% of the workforce) are covered by a collective bargaining agreement. Human capital teams hold regular meetings with unions, weekly, biweekly, monthly, or quarterly, depending on the subsidiary.

PROGRAMS

It is also important to highlight that, in some subsidiaries, not only are current needs taken into account, but there is also a focus on anticipating future changes by promoting training and reskilling programs to mitigate the negative effects of industrial transformations. For example, in response to the potential impact of artificial intelligence (AI), Confuturo is currently defining the rules for using this technology, with the aim of enabling everyone to improve efficiency and productivity in their work. This plan includes a training phase for its employees. At Banco Internacional, AI training programs were launched in 2025, while Consalud is developing a program aimed at strengthening the skills its employees will need in the future. This initiative addresses some of the competencies identified by the World Economic Forum as essential for the jobs of tomorrow and is tailored to the different audiences within the company to effectively meet their needs and profiles. In the same vein, RedSalud rolled out a company-wide training course on the use of generative artificial intelligence (Using Gemini AI), aimed at improving efficiency in administrative and clinical tasks, which was completed by 810 employees in 2025.

WORKFORCE BREAKDOWN: GENDER

Promoting equal opportunities and gender diversity in leadership is a key part of ILC's commitment to safeguarding labor rights and fostering a culture of diversity, equity and inclusion across its companies. This commitment is increasingly reflected at the subsidiary level: Confuturo has set a goal of achieving, by 2030, equitable participation between men and women across all its leadership categories (Senior Management, Management and Supervisory roles), defined as a range of between 45% and 55% for each gender. Banco Internacional has likewise set a 2030 target to achieve gender parity in leadership positions, within a range of 45% to 55%, along with reducing its pay gap by job category to a range of 95%-105%.

GENDER PAY INDICATORS

Indicator	Ratio[1] (simple average)
Mean gender pay ratio	87.3%
Median gender pay ratio	90.3%
Mean bonus ratio	57,2%
Median bonus ratio	70,8%

1. Calculated using simple averages from the subsidiaries and ILC.

Mean gender pay gap[2] (Hourly wage women / men)	ILC	Confuturo	Banco Internacional	RedSalud	Consalud	Vida Cámara	Coverage
Senior Management	N.A. (only 1 person)	77%	68%	Confidential	82%	63%	83%
Managers	89%	84%	81%	76%	88%	108%	100%
Supervisors	69%	97%	93%	67%	90%	81%	100%
Operators				98%			100%
Sales Force		71%	94%		101%	103%	100%
Administrative staff	100%	114%	103%	71%	102%	74%	100%
Support staff				100%			100%
Other professionals	91%	96%	94%	73%	93%	80%	100%
Other technicians		98%	89%	88%		70%	100%
Simple Average	87%	91%	89%	82%	93%	83%	98%

2. Mean gross hourly wage of women / mean gross hourly wage of men

There are no employees in this category, or the category is composed exclusively of male employees.

GENDER PAY INDICATORS

Median gender pay gap[1] (Hourly wage women / men)	ILC	Confuturo	Banco Internacional	RedSalud	Consalud	Vida Cámara	Coverage
Senior Management	N.A. (only 1 person)	95%	74%	Confidential	102%	66%	83%
Managers	89%	85%	84%	82%	87%	108%	100%
Supervisors	74%	111%	86%	92%	89%	74%	100%
Operators				82%			100%
Sales Force		75%	94%		100%	100%	100%
Administrative staff	100%	97%	104%	95%	99%	82%	100%
Support staff				99%			100%
Other professionals	106%	98%	85%	90%	83%	82%	100%
Other technicians		98%	89%	95%		75%	100%
Simple Average	92%	94%	88%	91%	93%	84%	98%

1. Median gross hourly wage of women / median gross hourly wage of men

There are no employees in this category, or the category is composed exclusively of male employees.

WORKFORCE TRADE UNION AND COLLECTIVE BARGAINING COVERAGE

Metric	Unit	2022	2023	2024	2025
Percentage of employees represented by an independent trade union or covered by collective bargaining agreements	Percentage	77	76.2	79	79.3

HUMAN RIGHTS DUE DILIGENCE PROCESS

ILC's human rights due diligence process combines periodic comprehensive diagnostics with continuous monitoring. ILC conducted its first due diligence in 2021 and a second in 2024 with the support of an external consultant. This second diagnostic covered the entire value chain of ILC's five subsidiaries, Confuturo, Banco Internacional, RedSalud, Consalud, and Vida Cámara, assessing risks and impacts on direct and subcontractor employees, suppliers, customers, and patients, with particular attention to at-risk groups including women, seniors, and the migrant population. The process applied UN-recommended methodologies based on the Guiding Principles and international standards, including the UDHR, OECD Due Diligence Guidance for Responsible Business Conduct, and ILO conventions.

The human rights issues analyzed included: freedom from slavery, forced labor, child labor, and human trafficking; the right to collective bargaining; wage equity; non-discrimination; and freedom of association, among others.

The diagnostic revealed no significant or systematic human rights violations. Following consultants' recommendations, ILC monitors human rights-related indicators monthly through its risk matrix and Risk Committee, including whistleblower complaints, civil and labor lawsuits, cybersecurity, workplace environment, and employee turnover, ensuring continuity between full diagnostic cycles.

ILC conducts comprehensive human rights diagnostics at regular intervals, as demonstrated by the 2021 and 2024 cycles. With regard to new business relationships, ILC's due diligence processes include the review of legal and labor contingencies, procedures, and regulations applicable to the target entity, through which potential human rights risks are identified and assessed.

Among the priority risks identified was the perceived lack of effectiveness of the whistleblower channel across all subsidiaries. To monitor this, subsidiaries apply the SSIndex survey annually, measuring employee's awareness and confidence in using these channels. As a result, ILC provided subsidiaries with recommendations based on best practices for whistleblower channel management.

An additional risk identified relates to the contractual independence of healthcare providers in RedSalud, over 3,500 physicians and 1,330 dentists who are not direct employees. RedSalud has addressed this through standardized clinical protocols and physician integration initiatives.

HUMAN RIGHTS DUE DILIGENCE PROCESS

Other mitigation measures across subsidiaries include the development of diversity and inclusion policies, specialized training programs, and improvements to universal accessibility in facilities and digital channels.

Following the 2024 due diligence process, consultants recommended mitigation action plans for each of ILC's five subsidiaries to address the priority human rights risks identified. These plans focus on three main areas: (i) strengthening the effectiveness of whistleblower channels through more systematic communication on received reports and corrective measures; (ii) advancing institutional integration of independent healthcare providers within RedSalud's network through standardized clinical protocols and physician engagement initiatives; and (iii) developing and strengthening diversity and inclusion policies, specific protocols, specialized training, and universal accessibility improvements across facilities and digital channels. ILC has not caused nor contributed to any human rights violation during the reporting period. Accordingly, no remediation actions were required.

HUMAN RIGHTS ASSESSMENT

Category	A. Percentage of total assessed in last three years	B. Percentage of total assessed (column A) where risks have been identified	C. Percentage of risk (column B) with mitigation actions taken
Own operations	100	100	100
Contractors and Tier I suppliers	100	0	0
Joint ventures	Not relevant/Not applicable. The company does not have any joint ventures at stakes above 10%.		

EMPLOYEE DEVELOPMENT PROGRAMS

Employee career development is a must to ensure committed, excellent teams. Therefore, education and training are essential for them to be able to perform their daily tasks effectively and efficiently and to take on new responsibilities and develop their full potential. There are training programs for employees with open-ended contracts, fixed-term contracts, and also for part-time staff.

Building on these programs, evidence from Banco Internacional illustrates how training translates into measurable career outcomes. Beyond participation figures, Banco Internacional has begun to disclose the link between its employee development programs and internal career progression. Within Programa Avanza's Continuing Education School, which trained 449 employees in 2025, 50 (11% of participants) were promoted or assumed a role of greater responsibility within the same year. Internal mobility at Banco Internacional responds to a multifactorial process, prior performance, potential assessments and internal opportunities among them, within which Programa Avanza's Continuing Education School acts as a key enabler, rather than the sole explanatory variable.

HUMAN CAPITAL RETURN ON INVESTMENT[1]

Metric	2022	2023	2024	2025
a) Total Revenue	2,832,138,742	3,208,920,765	3,381,867,247	4,196,294,610
b) Total Operating Expenses	2,632,197,586	2,994,481,470	3,157,285,521	3,779,853,764
c) Total employee-related expenses	473,306,126	520,788,110	554,210,123	617,410,635
Resulting HC ROI (a – (b-c))/c[1]	142.24%	141.18%	140.52%	167.45%

1. Metrics a), b), and c) are presented in thousands of Chilean pesos.

EMPLOYEE DEVELOPMENT PROGRAMS

TRAINING & DEVELOPMENT INPUTS

Metric	2022	2023	2024	2025
Average hours per FTE of training and development	28	72	104.3	64.4
Average amount spent per FTE on training and development Currency: "CLP - Chilean Peso"	179,497	150,000	200,000	200,000

HIRING

Metric	2022	2023	2024	2025
Total number of new employee hires	4,639	3,667	4,316	4,115
Percentage of open positions filled by internal candidates (internal hires)	7.8	16.3	14.9	14.1

EMPLOYEE TURNOVER RATE

Metric	2022	2023	2024	2025
Total number of employee turnover rate	34	28	29.9	23.4
Voluntary employee turnover rate	13	9	8	8.5
Coverage (as a percentage of all FTEs globally)	100	100	100	100

SAFEGUARDING OCCUPATIONAL HEALTH AND SAFETY

ILC works to safeguard the physical, psychological and emotional integrity of all employees and everyone in its value chain by controlling the risks inherent to its business. The ultimate goal is to build an organizational culture that prioritizes health and safety, ensuring the protection of the lives of all those who work for the company. Consequently, both ILC and its subsidiaries have policies approved by their Boards of Directors and/or senior management. These policies are aligned with current legal regulations on the subject and cover all operations carried out at the facilities of ILC and its subsidiaries. They also apply to subcontracted personnel.

To manage occupational health and safety, all the companies develop work plans in collaboration with Mutual de Seguridad CChC[1] and assess plan progress at periodic meetings.

In addition, the subsidiaries have occupational health and safety management systems and programs that are aligned with the principles described. These systems establish responsible parties for risk and disease prevention, training, internal inspections and periodic monitoring of progress in these areas. Most subsidiaries have certified these systems with Mutual de Seguridad CChC under its PEC certification program (Programa Empresa Certificada).

These management systems include a series of indicators that are reviewed periodically. For example, the PEC program audit reviews certain requirements that the OHS policy and program must meet, the training on the topic, the governance, the Hazard Identification and Risk Assessment (HIRA) process, among other activities. It also evaluates the number of accidents, the number of lost workdays, among others. A score is assigned to these indicators, and the company's level of compliance determines whether it is certified and in which category. In some cases, indicators are assessed against a defined 'maximum score'; in others, they are evaluated based on performance relative to specific targets - such as the accident rate.

1. Mutual de Seguridad CChC is one of the three social security institutions in Chile whose purpose is to prevent work-related accidents and ill health.

ACTION PLANS WITH TARGETS TO ADDRESS OHS RISKS

As part of their OHS management systems, ILC's subsidiaries translate the results of their hazard identification and risk assessment matrices (HIRA/MIPER) into prioritized annual preventive work programs with quantified objectives. For example, Confuturo's Preventive Work Program 2025–2026 breaks down the preventive actions derived from the annual update of its MIPER matrix within a defined timeframe, includes mandatory OHS training covering all employees on a biennial basis, and is subject to quarterly compliance reviews and half-yearly audits of the management system under the PEC Standard certification. In addition, the subsidiaries sign annual work plans with Mutual de Seguridad CChC, such as those of Vida Cámara, Banco Internacional and Confuturo for 2025–2026, whose activities are explicitly oriented towards the reduction of accident and occupational illness rates, with monthly follow-up meetings and periodic review of performance indicators. These plans incorporate quantitative targets for key OHS metrics: Vida Cámara publicly discloses an annual target for its accident rate (0.22% in 2025), while Confuturo's stated objective is to maintain or reduce its accident and lost-day rates relative to the previous year.

FINANCIAL INCLUSION

COMMITMENT

Financial inclusion is a founding pillar of ILC's Sustainability Strategy. Under Inclusion and Access, ILC and its subsidiaries commit to closing gaps in access to financial and healthcare services for underserved groups, including seniors, low-income populations, people with disabilities and micro and small enterprises, through information, tools and initiatives that expand their knowledge and access. This commitment is embedded in three of ILC's ten corporate commitments, and its fulfillment is monitored by ILC's Sustainability Committee, composed of Board directors, the CEO and the Chief Sustainability Officer, which reports quarterly to the Board of Directors, each subsidiary's own Sustainability Committee reports to its respective Board on the same quarterly basis.

To deliver on this commitment, ILC's subsidiaries:

- Design and expand financial products for underserved groups based on market research and direct client feedback, as shown by Vida Cámara's research with nearly 2,000 seniors that shaped its Senior Accident Insurance, and the senior insurance plan launched in 2025 in direct response to policyholder feedback requesting lower copayments.
- Tailor delivery channels to underserved clients' needs, such as Confuturo's Online Advisor for pensioners and the accessible-service channels described below.
- Provide non-financial support that promotes underserved client's financial well-being, including Confuturo's free Cómo Jubilar portal and Acompañamiento Social Telefónico service, and Banco Internacional's Nunca es Tarde financial-literacy program for seniors.
- Apply procedures to prevent over-indebtedness of pensioners: Confuturo compares market lending rates monthly and sets debt limits based on each pensioner's financial capacity before granting consumer loans.
- Make complaint channels and feedback mechanisms accessible to financial inclusion clients, confirming receipt, communicating resolution timelines and, in several subsidiaries, subject to external regulatory review, with dedicated accessibility measures for seniors and people with disabilities. See full subsidiary detail below.
- Engage external parties to expand the reach of the inclusive finance market: Banco Internacional delivers Nunca es Tarde with ABIF and the Universidad de Chile School of Economics and Business, and three subsidiaries take part in Compromiso Mayor, a cross-industry alliance for senior inclusion.
- Train customer-facing staff to treat underserved clients with dignity and respect, building on RedSalud's Comprehensive Care Guide and Accompaniment Protocol for vulnerable patients, including those with autism spectrum disorder, which set standards for safer, more respectful and better-adapted care, and on ILC's corporate commitment to continuous improvement in customer and patient treatment.

This commitment is endorsed at the highest level by ILC's Board of Directors, through its oversight of the Sustainability Committee and the Inclusion and Access pillar.

FINANCIAL INCLUSION

BANCA EMPRENDEDORES (BANCO INTERNACIONAL)

Banca Emprendedores is a program launched in 2024 by Banco Internacional to improve access to financial services for entrepreneurs and early-stage small businesses. Recognizing that this segment has traditionally been underserved by the financial sector, the program offers a tailored credit assessment policy and a specialized service model designed to better address their needs, placing particular emphasis on businesses that have been operating for less than two years and helping them overcome the financing barriers commonly faced during the early stages of business development.

By the end of 2025, the program had supported 101 entrepreneurs (clients), a 32% increase compared to 2024. These customers represented 56% of Banco Internacional's total customer base and 29% of its commercial loans by the end of 2025. During 2025, a total of 192 transactions/contracts were carried out under the program, comprising 63 checking accounts, 61 credit lines (LAC), and 68 loan placements.

PENSIONER CONSUMER LOAN PROGRAM (CONFUTURO)

The Pensioner Consumer Loan Program provides consumer loans to pensioners under competitive financial conditions while promoting responsible borrowing. The program offers consumer loans at competitive interest rates and includes regular benchmarking of rates offered by other insurance companies and employee benefit funds, ongoing evaluation of the lending policy, and reviews of customers' financial status against established debt limits, helping pensioners maintain healthy debt levels in line with current regulations.

During 2025, Confuturo granted 26,657 new consumer loans under this program, reaching 20,535 pensioners with total of USD 50,974 thousand in loans to this group.

CUSTOMER RELATIONS MANAGEMENT

All ILC subsidiaries operate under a formal customer relationship management framework, combining company-wide policies with subsidiary-level channels and complaint procedures, in compliance with Law No. 19,496 on Consumer Protection and, where applicable, Law No. 20,584 on Patient Rights.

Customers and patients can reach ILC subsidiaries through a range of channels, including an AI-based WhatsApp assistant at Vida Cámara, known as Clara, online forms and email, dedicated phone and contact-center lines, and in-person branches and healthcare centers.

Customer feedback is systematically incorporated into service redesign. As an example of the above, Vida Cámara's "Reembolso sin vueltas" customer-journey project mapped the policyholder's experience with the reimbursement process and simplified it end to end, reducing complaints and improving the company's Net Promoter Score. Likewise, Consalud strengthened its Close the Loop model, actively managing feedback gathered through its Voice of the Customer program from both customers and frontline employees, and applied customer-journey methodologies to critical processes such as reimbursements and hospital admissions.

In addition to Vida Cámara's inclusive-service protocol for customers with visual and hearing impairments, all subsidiaries have implemented specific measures to improve service for customers with disabilities. Confuturo provides preferential in-branch attention for these customers and has redesigned its public website with a minimum 16px legible font, adequate background-to-text contrast and clearly underlined links, since late 2025, it has also piloted an AI-assisted service that supports customers with hearing impairments through written interaction and customers with visual impairments through document-reading assistance. Banco Internacional has implemented priority-attention protocols for customers with visible disabilities and updated its public website with accessibility features, including text resizing, high-contrast mode, dark mode and zoom, aligned with WCAG accessibility standards. RedSalud conducted a nationwide accessibility diagnostic across its network and, building on its findings, formalized an Accompaniment Protocol and a Comprehensive Care Guide for patients with autism spectrum disorder in its emergency services, complementing the ergonomic and infrastructure adaptations already underway.

All subsidiaries confirm receipt of complaints to customers through traceable channels. Confuturo logs every complaint in its Zendesk platform, regardless of intake channel, including its website, the Aló Confuturo line, branches, chat, account executives and referrals from the CMF, SERNAC and DDA, assigning a unique ticket number and ID and automatically notifying the customer by email with the name of the analyst responsible for the case. RedSalud sends an automatic email with a unique case ID through its Listplus system for complaints submitted digitally and logs a sequentially numbered physical folio for paper submissions within one business day. Consalud and Vida Cámara likewise issue a folio or ticket number confirming intake.

CUSTOMER RELATIONS MANAGEMENT

Response timelines are communicated to customers at the point of filing. Confuturo informs customers of a maximum resolution period of 20 days, with actual average response times under 10 days. RedSalud and Consalud inform customers of a 15-business-day maximum, under Decree No. 35 of the Ministry of Health, which implements Law No. 20,584, and under the regulations of the Superintendencia de Salud, respectively. Vida Cámara informs customers of a resolution timeline of 4 to 6 business days, depending on the nature of the complaint.

During 2025, RedSalud's complaint-handling process was subject to external verification through the institutional accreditation process supervised by the Superintendencia de Salud, under the Ministry of Health's General Accreditation Standards for Institutional Health Providers, which evaluates the DP 1.2 Patient Dignity characteristic, covering complaint protocols, response-time traceability and compliance with Decree No. 35, as evidenced by Resolución Exenta No. 3364 concerning CMD Ñuñoa. Vida Cámara's complaint-handling metrics were also reviewed by the Comisión para el Mercado Financiero through Official Letter No. 161185, issued in September 2025, which assessed response times and the consistency of the company's Complaints and Inquiries Registry.

CUSTOMER AND PATIENT PRIVACY

The kind of services that ILC’s different subsidiaries offer means that they all handle sensitive private customer information, such as financial, health and personal data. To protect this information, each subsidiary implements security measures, upheld by rigorous policies and procedures. The data is used exclusively to provide care and services in accordance with the subsidiaries’ lines of business and in accordance with Chilean law. None of the subsidiaries sells this information to third parties or to members of the ILC Group, maintaining control of the information at all times and avoiding the misuse of customer and patient data.

ILC understands secondary use of information to mean the sale of data. Based on this understanding, 0% of customer data is used for secondary purposes.

Consalud's and Vida Cámara's privacy policies grant personal data holders an opt-out option for the use of their personal information, exercised through the Right of Opposition (Derecho de Oposición): at any time, the data holder may request that the company not carry out a specific processing of their personal data. Data holders may also exercise the Right of Cancellation (Derecho de Cancelación) to request that their data be suppressed or deleted once consent for its processing has been revoked, when processing becomes unlawful, or when the data becomes outdated. Both rights can be exercised at any time free of charge, by contacting the company through the channels indicated in each policy.

03 GOVERNANCE AT ILC

CORPORATE GOVERNANCE – INDEPENDENCE CRITERIA

INDEPENDENCE CRITERIA

Directors Fernando Coloma and René Cortazar are considered independent under the provisions of Law No. 18.046 (the Corporations Act). However, this definition differs from the independence criteria established by S&P. The following table presents the independence status of our Board members based on S&P's criteria. By S&P standards, all our board members are independent and our Chairperson is non-executive and independent.

Independent Director Criteria*	Juan Armando Vicuña M.	Alfredo Echavarría F.	Antonio Errázuriz R.	Vivian Modak C.	Michele Labbé C.	Fernando Coloma C.	René Cortazar S.
Criteria 1							
1. The director must not have been employed by the company in an executive capacity within the last year.	OK	OK	OK	OK	OK	OK	OK
2. The director must not accept or have a "Family Member who accepts any payments from the company, any parent or subsidiary of the company in excess of $60,000 during the current fiscal year."	OK	OK	OK	OK	OK	OK	OK
3. The director must not be a "Family Member of an individual who is employed by the company or by any parent or subsidiary of the company as an executive officer."	OK	OK	OK	OK	OK	OK	OK
Criteria 2							
1. The director must not be (and must not be affiliated with a company that is) an adviser or consultant to the company or a member of the company's senior management.	OK	OK	OK	OK	OK	OK	OK
2. The director must not be affiliated with a significant customer or supplier of the company.	OK	OK	OK	OK	OK	OK	OK
3. The director must have no personal service contract(s) with the company or a member of the company's senior management.	OK	OK	OK	OK	OK	OK	OK
4. The director must not be affiliated with a not-for-profit entity that receives significant contributions from the company.	NO	NO	NO	NO	NO	OK	OK
5. The director must not have been a partner or employee of the company's external auditor during the past year.	OK	OK	OK	OK	OK	OK	OK
6. The director must not have any other conflict of interest that the board itself determines to mean they cannot be considered independent .	OK	OK	OK	OK	OK	OK	OK

Participation on Company Boards	Juan Armando Vicuña M.	Alfredo Echavarría F.	Antonio Errázuriz R.	Vivian Modak C.	Michele Labbé C.	Fernando Coloma C.	René Cortazar S.
Board participation at fewer than three Chilean publicly listed corporations	OK	OK	OK	OK	OK	OK	OK

*This declaration of independence is under S&P definition, as the Company is governed by the rules established in Chilean law.
Source: ILC

CORPORATE GOVERNANCE

BOARD ACCOUNTABILITY

- Both Law No. 18,046 and ILC's bylaws establish that any amendment to the bylaws must be approved by the shareholders through an Extraordinary Shareholders' Meeting.

- The liability of ILC's directors is determined by Law No. 18,046, which establishes that it cannot be limited or exempted by the company's bylaws or by resolutions of the shareholders' meeting.

BOARD EXPERIENCE

Knowledge, Skills and Experience Matrix

	Industry Experience*	Experience in Board and Executive Positions	Sustainability	Risks and/or Audits	Public-Private Interaction	Regulation	Cybersecurity	Investments
Juan Armando Vicuña M.		●	●	●	●	●		●
Alfredo Echavarría F.		●	●	●	●	●		●
Antonio Errázuriz R.		●	●		●			●
Vivian Modak C.		●	●	●	●			
Michele Labbé C.	●	●			●	●		●
Fernando Coloma C.	●	●		●	●	●	●	●
René Cortazar S.	●	●		●	●	●		

*The member must have practical work experience in the industry. This experience may be acquired through roles in management, academia, consulting, or research. "Practical work experience" refers specifically to experience gained in employee or executive positions within the industry. Serving on the board of another company in the same industry does not qualify as relevant experience. Source: ILC

CORPORATE GOVERNANCE

ILC has three board members with industry experience according to GICS Level 1 sector: Financials

René Cortazar:

- **Executive leadership:** Served as Chile's Minister of Labour and Social Welfare (1990–1994), with executive responsibility for labour and social security policies, including oversight of the country's pension framework.
- **Research:** Since 2010, has served as Senior Researcher at CIEPLAN, conducting research and analysis on public policy and economic issues, including matters related to pensions and social security.

Fernando Coloma:

- **Executive leadership:** Served as Superintendent of Securities and Insurance (SVS) from 2010 to 2014, leading Chile's regulator for securities markets and insurance companies.
- **Consulting:** Senior Consultant at Compass Lexecon Chile and extensive consulting for the private sector on banking regulation, financial markets, insurance, competition and industrial organization.
- **Research:** Conducted research on competition in the Chilean banking sector, actuarial aspects of unemployment insurance, mortgage-related insurance tenders, and interest rate risk in life insurance companies.
- **Academia:** Professor at the Pontificia Universidad Católica de Chile, teaching Financial Regulation, Economic Regulation and related courses, supporting long-standing expertise in the financial services sector.

Michelle Labbé:

- **Executive leadership:** Served as Chief of Staff to Chile's Ministry of Economy (2018–2019), advising on economic policy and supporting the Ministry's strategic and regulatory agenda.
- **Consulting:** Served as Chief Economist at Econsult for 15 years and previously as an economist at Fontaine y Paúl Consultores, providing economic consulting, macroeconomic analysis, forecasting, and company and project valuation. She also served as an economic consultant to the Government of Nicaragua, supporting negotiations with the International Monetary Fund and the country's external debt restructuring process.

CORPORATE GOVERNANCE

MANAGEMENT COMPENSATION

At ILC, senior executive and CEO compensation has both a fixed and a variable component. The metrics established by the Board of Directors to determine the variable component include financial targets (associated with return on equity, etc.) and the implementation of strategic initiatives such as efficiency projects, new business, sustainability management, long-term financial and operational planning, and other metrics. In addition, the CEO has a long-term bonus that vests based on the achievement of a series of targets related to a four-year period. This bonus encourages achievements aligned with the Board's expectations and the company's long-term strategic goals.

PENALTIES AND FINES FOR OFFENCES UNDER LAW NO. 20,393

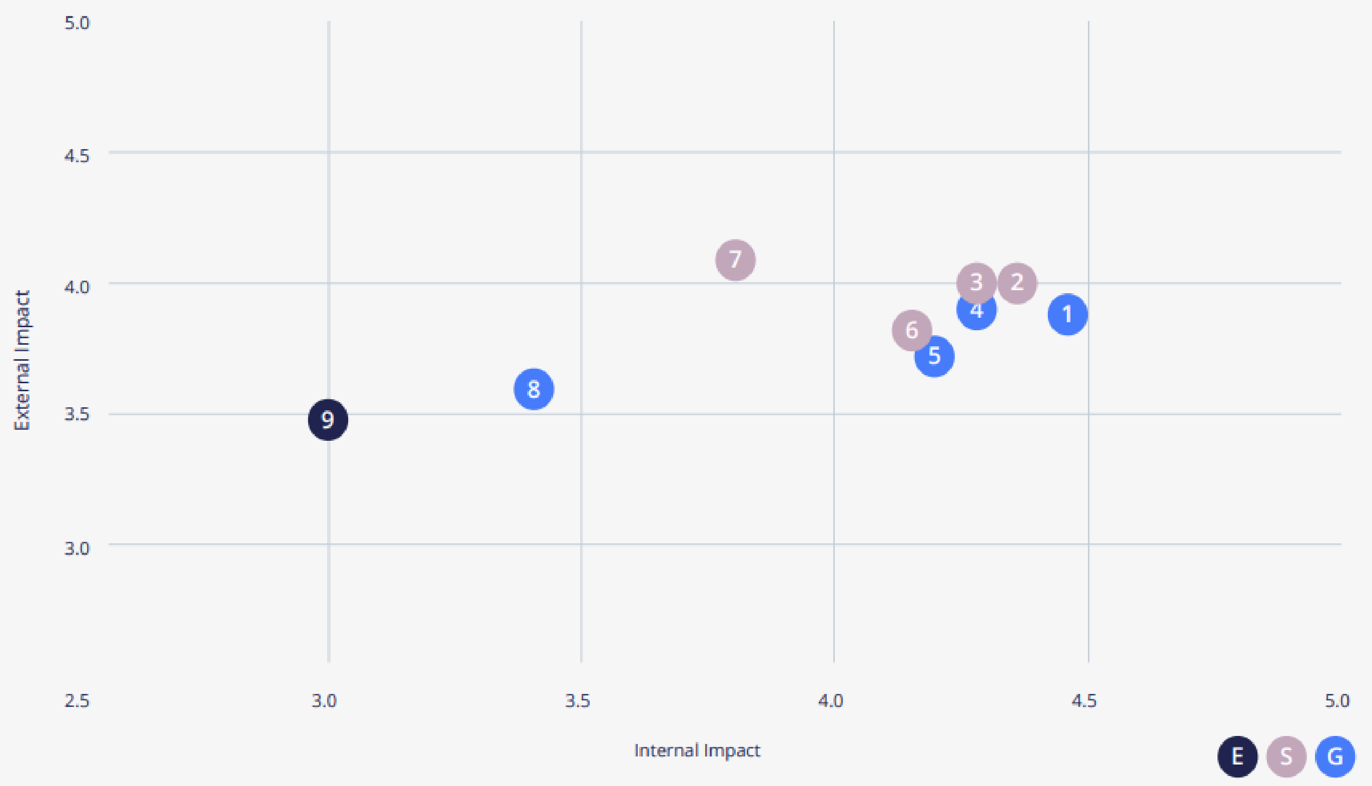
In 2025, no penalties were imposed for crimes identified in Law No. 20,393 in ILC or any subsidiary, including corruption, bribery, money laundering and unfair administration. Therefore, the total amount paid in fines or penalties during the period was CLP 0 and there were no convictions.

MATERIALITY

The materiality process identifies and prioritizes the most important issues for the company, and identifies those that most concern stakeholders, measured by their impact on the company's value and its ecosystem. For more information about this process, you can visit page 43 of our Integrated Report.

The following is the materiality matrix of ILC.

1 Ethical and Transparent Behavior
2 Aging Population
3 Customer Experience
4 Cybersecurity and Data Protection
5 Contribution to Public Debate
6 Talent Management
7 Access to High-Quality Healthcare
8 Responsible Investment and Banking
9 Climate Change



MATERIALITY

The materiality assessment and resulting materiality matrix are reviewed and approved by the Executive Committee, the Sustainability Committee, and the Board of Directors.

The main material issues for the company's value creation are:

	Why is it a material issue?	How is it addressed?	What are the main objectives?
Ethical and Transparent Behaviour	Ethical and transparent behaviour is fundamental to ILC's long-term success given its operations in highly regulated sectors, including healthcare, insurance, banking and pensions, where trust is essential. The Company manages significant financial resources and provides services that directly affect customers' health, financial security and wellbeing. Failure to uphold high ethical standards could result in regulatory sanctions, financial losses, legal liabilities and reputational damage, while undermining stakeholder confidence and the Company's licence to operate. Conversely, maintaining a strong culture of integrity, transparency and compliance strengthens relationships with customers, shareholders, regulators and other stakeholders, supporting effective risk management and reinforces the long-term sustainability of ILC's businesses.	ILC's strategy is to embed a culture of integrity, transparency and accountability across all its businesses through a robust ethics and compliance framework. Group-wide standards are established through the Code of Conduct and Ethics, complemented by subsidiary-specific codes addressing topics such as anti-corruption, conflicts of interest, confidentiality and fair competition. Implementation is supported by dedicated compliance and crime prevention functions, regular employee training, third-party reviews of the Crime Prevention Model, and confidential whistleblower channels available to employees and external stakeholders. Ethics-related risks are integrated into enterprise risk management through risk matrices, while ethical behaviours are reinforced through performance evaluations and, in some subsidiaries, linked to variable remuneration. Together, these measures promote ethical decision-making, strengthen regulatory compliance and foster stakeholder trust across ILC and its subsidiaries.	Our main objective is to maintain zero sanctions from regulatory authorities in connection with Law No. 20,393, including matters related to money laundering, terrorist financing, corruption, bribery, and improper management. We have an ongoing annual target of zero regulatory sanctions. In 2025, we achieved this target, recording zero sanctions. Progress toward this objective is monitored through our risk matrix, which incorporates compliance-related risks. We also aim to maintain the annual certification of our Crime Prevention Model. In addition, our financial subsidiaries reinforce ethical conduct through their performance management and incentive frameworks. Ethical behavior, including transparency and adherence to the Code of Conduct and Ethics, is incorporated into employee performance assessments. At Confuturo and Banco Internacional, these considerations are also taken into account in determining variable compensation.

MATERIALITY

	Why is it a material issue?	How is it addressed?	What are the main objectives?
Aging Population	Population aging is one of the most significant long-term demographic trends affecting Chile and is strategically important for ILC given its presence in the healthcare, pension, insurance and financial sectors. Increasing life expectancy and a growing population aged 60 and over are driving demand for healthcare, retirement income, insurance and financial planning services, while influencing key business drivers such as annuity sales, insurance claims, reserves, as well as new healthcare benefits and reimbursements. ILC's subsidiaries already serve approximately one million older adults—around one in three people aged 60 or over in Chile—positioning the Company to develop integrated products, preventive healthcare initiatives and service models that respond to evolving customer needs. By anticipating this demographic shift, ILC can strengthen long-term business growth, improve customer wellbeing and support the sustainability of its business model while contributing to one of Chile's most significant societal challenges.	ILC's strategy is to prepare its businesses for Chile's demographic transition by developing products, services and partnerships that promote healthy, active and financially secure aging. Through its Strategic Relationship Plan with older adults, the Company identifies the evolving needs and expectations of seniors and integrates these insights into the design of healthcare, insurance, pension and financial solutions. The Company's flagship initiative, Compromiso Mayor, provides the framework for implementing this strategy across its subsidiaries and engaging the private sector in addressing the challenges and opportunities of an aging society. Built around three pillars—Inclusion and Accessibility, Personalized Treatment, and Prevention—the initiative guides actions that improve customer experience, promote healthier and more independent lives, and foster collaboration with businesses, academia, civil society and the public sector to advance active aging and long-term wellbeing. Currently, RedSalud, Confuturo and Vida Cámara are members of "Compromiso Mayor". In 2025, all of our subsidiaries defined their strategic roadmaps through 2030, integrating demographic aging as a central pillar of their future management.	Our broader objective is to promote the inclusion, well-being, autonomy, and access to services of older people, both within our workforce and through the products, services, and initiatives offered by our subsidiaries. Through Compromiso Mayor, our subsidiaries have developed initiatives aimed at improving the quality of life of older people. RedSalud incorporated its "Personas Mayores" program into its strategic plan, while Confuturo and Vida Cámara have established initiatives linked to specific KPIs and targets. Within this broader commitment, Confuturo has set a target for employees over 60 years of age to represent 15% of its workforce by 2028, compared with 5% currently. Confuturo also monitors initiatives focused on older people, including employee awareness training, strengthened care protocols, and its "Continuemos" training platform, focused on older adults, aimed to reach 23,100 users by 2025 increasing in 15% compared to 2024. At Confuturo, these objectives are embedded in the sustainability strategy and linked to executive compensation. The strategy includes an Inclusion and Access pillar, under which progress toward the target of 15% of the workforce being over 60 by 2028 is included as a KPI for executive variable compensation.

MATERIALITY

	Why is it a material issue?	How is it addressed?	What are the main objectives?
Customer Experience	Delivering a high-quality customer and patient experience is fundamental to ILC's long-term success, given its presence in healthcare, pensions, insurance and financial services, where customer trust and confidence are essential. Every interaction—from accessing healthcare and retirement services to purchasing insurance or managing financial products—influences customer satisfaction, loyalty, reputation and business performance. Providing transparent, accessible and empathetic experiences helps customers make informed decisions, strengthens long-term relationships and differentiates ILC in highly competitive markets. As customer expectations continue to evolve, maintaining consistently high service standards and continuously improving the customer experience are critical to sustaining growth, retaining customers, protecting the Company's reputation and fulfilling its purpose of improving people's quality of life.	ILC's strategy is to deliver customer and patient experiences that strengthen trust, improve accessibility and build long-term relationships across its healthcare, pension, insurance and financial businesses. Its subsidiaries continuously improve service models by simplifying customer journeys, expanding digital and self-service channels, personalizing interactions and ensuring transparent, timely and empathetic communication. This includes initiatives such as digital platforms and mobile applications that enable customers to manage services more easily, new communication channels including WhatsApp and video consultations, and customer journey redesign to reduce waiting times and improve accessibility. Customer feedback is systematically captured through satisfaction surveys and experience measurement tools, such as Voice of the Customer (VoC) and Word-of-Mouth Index (WOMI), and is used to continuously improve products, services and operating processes. Supported by employee training, customer experience governance and customer-centric operating models, ILC seeks to deliver consistent, high-quality experiences that improve customer wellbeing, strengthen customer loyalty and support the long-term sustainability of its businesses.	Our main objective is to improve the customer and patient experience by expanding access to high-quality healthcare, promoting prevention and developing inclusive solutions that respond to people's needs. Across our subsidiaries, this objective is pursued in different ways. RedSalud focuses on expanding access to affordable, high-quality medical, dental and hospital care for people of all ages, regions, socioeconomic backgrounds and health insurance providers. In 2025, it served 2.7 million people across Chile. Consalud promotes preventive healthcare and early diagnosis through its zero-cost preventive health program, which includes laboratory tests, physical examinations and questionnaires designed to identify preventable or controllable diseases at an early stage. In 2025, approximately 355,000 preventive screenings were conducted. Vida Cámara works to broaden access to healthcare through inclusive products, coverage and benefits. In 2025, 38,573 people used its zero-copay benefit for laboratory and imaging services. Alongside these measures of access and prevention, ILC monitors whether these efforts translate into a positive customer experience through the SSINDEX. ILC has set a 2026 target for at least 75% of customers to rate their satisfaction with services as 4 or 5 on a five-point scale; in 2025, this figure reached 74%. Customer experience is also embedded in management accountability, with Confuturo, RedSalud, Vida Cámara, and Consalud incorporating SSINDEX-related metrics into executive compensation. In addition, Banco Internacional links financial remuneration to the quality of service delivered by incorporating service quality into its variable compensation framework. In sales and commercial areas, variable incentive goals are based on comprehensive employee performance, including quality of service alongside new customer acquisition, revenue diversification, prudent risk management, and compliance with internal policies. These goals are established using clear, challenging, and achievable criteria aligned with the Bank's strategic objectives.

MATERIALITY

The main material issues for the external stakeholders are:

	Why is it a material issue?	How does it impact external stakeholders?
Access to High-Quality Healthcare	Access to high-quality, affordable healthcare is fundamental to improving people's health, wellbeing and quality of life. As healthcare costs continue to rise, alongside an aging population and increasing rates of chronic diseases such as diabetes, hypertension, cancer and obesity, timely access to effective healthcare becomes increasingly important. Patients benefit from affordable healthcare services, broader geographic coverage, preventive care and health insurance that reduces financial barriers to treatment. Expanding access to quality healthcare contributes to better health outcomes, healthier aging, greater financial protection and improved quality of life for individuals, families and communities.	Our healthcare subsidiaries impact patients and customers by expanding access to healthcare services, preventive care and financial protection, helping to reduce barriers to timely diagnosis and treatment. Preventive healthcare is one example of this impact. In 2025, 34,000 customers received preventive screenings through RedSalud, while Consalud conducted approximately 355,000 screenings through its zero-cost preventive health program. These initiatives support earlier identification of health risks and access to timely follow-up care, with the potential to improve health outcomes and quality of life. We measure this impact through indicators such as the number of customers receiving preventive screenings and the percentage of screenings resulting in early detection or referral for follow-up care. **Quantitative output metric/s linked to material issue:** Number of customers receiving preventive screenings **Impact valuation:** Improved early detection and prevention of disease. **Impact metric:** Percentage of preventive screenings resulting in early detection or referral for follow-up care.

MATERIALITY

	Why is it a material issue?	How does it impact external stakeholders?
Customer Experience	Improving people's quality of life is central to ILC's purpose, making customer and patient experience a key issue for the people who rely on its healthcare, pension, insurance and financial services. Customers and patients benefit from accessible, transparent and timely information that enables them to understand products and services, make informed decisions and access the support they need throughout important life events, such as receiving medical treatment, planning for retirement or managing insurance claims. As customer expectations continue to evolve, delivering simple, responsive and empathetic service helps build trust, strengthen long-term relationships and improve customer confidence, satisfaction and overall wellbeing. In this regard, “Consalud Camina Contigo” Program´s primary goal is to support the health journey of beneficiaries with oncological diagnoses and contribute to their physical and emotional wellbeing during difficult times. The program serves a total of 9,000 beneficiaries. This program includes complementary activities designed to enhance emotional support for patients, families, and caregivers, such as mental health talks, self-care toolkits, physical activity sessions, and artistic expression opportunities. 30% of the program´s beneficiaries participated in these activities.	Our customer experience initiatives aim to improve the support and guidance provided to patients throughout their healthcare journey, particularly those facing complex health conditions. Through Consalud Camina Contigo, more than 9,000 people with complex cancer and cardiac diagnoses have benefited from personalized and comprehensive support during their diagnosis and treatment. The intended impact on external stakeholders is a more supportive and patient-centered healthcare experience, helping patients navigate complex diagnoses and treatment processes and encouraging participation in complementary support activities. We measure our output through the number of beneficiaries of Camina Contigo, while the percentage of beneficiaries participating in complementary activities provides an indicator of patient engagement with the support offered. **Quantitative output metric/s linked to material issue:** Nº of beneficiaries of Camina Contigo **Impact valuation:** Participation in complementary activities **Impact metric:** % participants in complementary activities

RISK MANAGEMENT PROCESSES

Risk management at ILC and its subsidiaries is based on internationally recognized standards and best practices such as COSO and/or ISO 31000. This has resulted in processes that include defining contexts and criteria; identifying, analyzing and assessing risks and their treatment; controlling, monitoring and communicating risks. Some subsidiaries utilize risk analysis matrices that present different categories of impact and likelihood of risk occurrence. Based on these variables, and the risk appetite and tolerance, defined by the Board of Directors, the risks are prioritized and the actions to mitigate them are determined. These processes are adapted to the circumstances and current regulations in the industries in which each subsidiary participates. At the consolidated level, the ILC risk matrix serves as the core of the risk management system. This matrix gathers information from both ILC and its subsidiaries, capturing the key risks identified in each subsidiary's individual processes.

- The Controller's Office updates the matrix monthly, followed by a review by the Risk Committee.

- Banco Internacional incorporates risk management metrics into its remuneration framework by linking variable compensation to risk-related performance indicators. Compliance indicators form part of employees' variable incentive schemes, and specific business areas have risk index targets that directly influence variable remuneration, aligning financial incentives with prudent risk management. For example, in commercial areas, remuneration is directly influenced by risk indicators and portfolio ratings, while for executive positions, the results of internal audit evaluations affect eligibility for annual variable remuneration. In sales areas, variable incentive goals are defined using clear, challenging, and achievable criteria aligned with the Bank's strategic objectives and based on comprehensive performance in the marketing of products and services. This comprehensive performance includes new customer acquisition, revenue diversification, prudent risk management, quality of service, and compliance with internal policies. Employees who do not achieve these objectives receive only the fixed component of their remuneration.

RISK MANAGEMENT PROCESSES

Examples of company specific risk exposure:

Risk	Rationale	Probability	Impact Magnitude	Risk Tolerance	Mitigation Measures
Regulatory Risk: potential negative impact on a company caused by changes in laws, regulations, or government policies. These changes can affect a company's operations, profitability, and overall competitiveness in several ways.	ILC and its subsidiaries operate in highly regulated industries such as pensions, insurance, banking and health. As a result, the Company is subject to oversight by five active regulatory bodies that continuously propose reforms to address various industry issues.	**High:** The sectors in which ILC participates are constantly exposed to the review and modification of their regulations and regulatory framework, and to the supervision of operating policies and the performance of their results.	**High:** Frequent changes to regulatory frameworks, especially significant ones, can make it difficult for operating companies to establish their short- and medium-term operational and financial plans. These regulatory changes can impact liquidity generation, capital management, and financial planning, among others.	**Medium:** Although ILC and its subsidiaries operate in highly regulated industries, the diversification of activities partially mitigates this risk. However, the level of tolerance for regulatory changes will depend on factors such as the depth, technical feasibility, and implementation process of the proposed regulations.	ILC and its subsidiaries proactively manage regulatory risk through strategic planning to anticipate changes and by actively contributing to public debate. This influence and participation in relevant discussions are achieved through involvement in industry associations, typically as members of their boards of directors. Examples of these associations include the Association of Chilean Insurers (AACh), the Chilean Association of Private Hospitals, the Association of Banks and Financial Institutions (ABIF) and the Association of Isapres. In addition, ILC and its companies foster a culture of compliance and monitor key performance indicators (KPIs) such as reputation.

RISK MANAGEMENT PROCESSES

Examples of company specific risk exposure:

Risk	Rationale	Probability	Impact Magnitude	Risk Tolerance	Mitigation Measures
Solvency and Liquidity Risk: Combined risk of a company not having enough cash or convertible assets to meet its obligations. This can be broken down into: **i) Liquidity Risk:** short-term risk of not having enough resources to cover current liabilities or obligations. **ii) Solvency Risk:** long-term risk of not having enough resources to cover all financial and nonfinancial obligations.	ILC is the parent company of enterprises in highly relevant industries such as pensions, insurance, banking and health. Given this, liquidity and solvency are a duty, as ILC supports its subsidiaries through capital allocation to enhance their financial ratios or accelerate their respective growth. Therefore, the Company must be prepared to support its subsidiaries financially, even in scenarios where capital markets could be constrained. Also, ILC has other duties to comply with, such as debt payments, dividends to shareholders and other operational expenses, among others.	**Low:** To ensure financial preparedness even in challenging economic conditions, including constrained capital markets, ILC has incorporated this variable into its strategy, governance (through the Investment Committee), and risk management procedures. This commitment to financial strength is recognized by domestic and international credit rating agencies, as evidenced by ILC's ratings of AA+ from ICR and Feller Rate in Chile, and BBB+ and BBB from S&P and Fitch, respectively.	**High:** Falling into over-indebtedness, lack of liquidity, or other financial stress scenarios can have serious repercussions for the sustainability of the Company and its subsidiaries.	**High:** Having a diverse group of subsidiaries across different industries allows ILC to spread out its financial risk. This diversification helps to mitigate the impact of any single financial issue. Additionally, ILC has implemented strict risk management policies and procedures to further minimize these risks.	ILC and its subsidiaries have strict risk management policies and procedures to minimize the financial risk. They constantly perform analyzes of financial position, developing cash flows forecasts, and analysis of the economic environment in order to always be prepared to meet the financial obligations (in short and long term). ILC has access to different financing sources, supported by strong credit ratings. In the local financing market, the Company finances through banks and the capital market with five bonds issued totaling UF 4.5 million. In addition, ILC has access to the international capital market through a 144A-Reg S (US) bond issued in the US for US$300 million, issued in 2022. As of year-end 2025, ILC has a liquidity position of Ch$ 175.2bn, which supports a comfortable amortization schedule for the coming years.

EMERGING RISKS

ILC has defined a series of risks that are continuously monitored on a consolidated basis. Additionally, the Company has identified certain risks classified as "emerging," which are presented below, along with their context, potential material events, and mitigation actions. For a risk to be considered in this category, it must meet the following requirements:

- It must be a new risk or one that is growing in importance, with unknown and long-term potential effects.
- It must be specific and inherent to the company's business activities.
- It must have the potential to cause a significant impact that could affect operations, strategy, or the business model.
- It must be an external risk arising from events that are unrelated to or outside the company's sphere of influence or control.
- It must originate from natural, geopolitical, or macroeconomic factors rather than from operational, reputational, or market sources,

1. DEMOGRAPHIC CHANGE: IMPACT ON DEMAND FOR SERVICES AND THE WORKFORCE

Context:

Demographic change is creating unprecedented social challenges on a global scale.
According to the McKinsey Global Institute report, "Dependency and Depopulation?":

- Two-thirds of the world's population lives in countries with fertility rates below the replacement rate of 2.1 children.
- Population pyramids are inverting, causing the proportion of older people to grow while the younger population shrinks, which brings significant implications for the labor market. For example, the first demographic wave affecting more developed countries and China is expected to cause a decline in the working-age population from the current 67% to 59% by 2050.
- Older consumers will gain relevance in both the developed and developing worlds. Seniors will account for 25% of global consumption by 2050, double their share from 1997.

In addition to the findings above, dozens of other publications point in the same direction: the world is aging, which brings social challenges in areas as diverse as the labor market, retirement systems, healthcare demand, accessibility, and care systems, among others. According to the cited McKinsey report, Chile is in a "second wave of aging." Therefore, it is crucial to work on addressing this demographic change, considering the experience of more developed economies.

EMERGING RISKS

Material Events:

According to the 6th National Survey on Quality of Life in Old Age, conducted by UC-Caja Los Andes, dependency, health problems, and income levels are among the main concerns for older adults in Chile. This is particularly relevant for ILC, as the Company serves nearly one million people in this segment (1 out of every 3 Chileans aged 60+) in key areas such as pensions and healthcare.

Confuturo, ILC's life insurance company, is the largest firm in the industry in terms of pensioners, serving 130,000 retirees. Meanwhile, RedSalud attended approximately 610,000 patients aged 60+ in 2025, from Arica to Magallanes, while Consalud and Vida Cámara insured approximately 72,000 and 52,000 people, respectively, as of the close of 2025.

For reference, over the last five years, ILC's subsidiaries have shown the following compound annual growth rates (CAGR):

	60+ segment		60- segment		CAGR 60+ segment	CAGR 60- segment
	2019	2025	2019	2025		
Confuturo (annuity pensioners)	108.377	128.721	N.A. (all pensioners are 60 years and over)		2,9%	N.A.
RedSalud (N° medical consultations)	716.300	1.133.178	3.562.024	3.665.984	7,9%	0,5%
RedSalud (N° surgeries)	13.480	31.304	72.230	88.167	15,1%	3,4%
Consalud (beneficiaries)	71.244	72.314	649.601	387.878	0,2%	-8,2%

As evidenced by the table, the compound annual growth rate (CAGR) for the senior segment is significantly higher than the average for the under-60 segment, a trend that the ongoing demographic shift is expected to further accentuate. Consequently, this represents a material and significant impact that ILC and its subsidiaries must address.

Furthermore, as of year-end 2025, ILC had a total of 14,483 employees, with 4.2% belonging to the over-60 age segment. The share of this age group within the workforce is also expected to grow over time, which poses various challenges in terms of capability development and working conditions, among other areas.

EMERGING RISKS

Risk:

Like other countries around the world, Chile will experience the impact of population aging. However, unlike in developed nations, this phenomenon will intensify while Chile is still on its path to development. This demographic phenomenon is highly relevant to ILC, given its focus on services and areas that are essential for the over-60 age segment. As has been observed in recent years, demand for healthcare and pension services has grown at a faster rate than for the younger population, which poses a strategic challenge for ILC and its subsidiaries. This challenge requires having the necessary infrastructure and specialized knowledge, as well as service models adapted to the particular needs of this segment, among other variables. Demographic change not only affects the demand for services but also poses significant challenges in the labor market. In Chile, the low proportion of older adults with higher education (17%) compared to the high percentage who only completed primary education (45%), according to data from the Casen Survey, reveals a challenge in the supply of human capital. This situation is compounded by other factors such as the need for training and reskilling, rapid technological evolution, and cultural shifts, among others.

Mitigation Actions:

ILC began to incorporate demographic change into its corporate strategy in 2023 by creating a Strategic Plan developed in conjunction with this segment, thereby transforming this risk into an opportunity. This Plan addresses the main concerns of older adults. As a result of this work, ILC launched "**Compromiso Mayor**“, an initiative that aims to contribute, through its subsidiaries, to the promotion of active and healthy aging via three main pillars: inclusion and access; a human-centered approach; and prevention. Subsidiaries such as RedSalud, Confuturo, and Vida Cámara have joined "Compromiso Mayor," which has translated into various actions such as training in gerontology for over 5,000 healthcare sector workers, the creation of a pioneering accident insurance policy for seniors, the launch of a free training portal for this segment, the creation of a specialized call center for seniors staffed by seniors, and the establishment of hiring goals for the inclusion of people over 60, among other initiatives. In addition, Redsalud inaugurated the **first Senior Healthcare Center**, designed to provide comprehensive and specialized care to the 60+ demographic. Aware of the magnitude of the social challenge that population aging represents, ILC is committed to proactively preparing itself to ensure its long-term sustainability. Consequently, the Company is developing and implementing both internal and external strategies that address this challenge comprehensively, with the vision of becoming a benchmark for the inclusion of older adults in Chile. In 2025, all of our subsidiaries defined their strategic roadmaps through 2030, integrating demographic aging as a central pillar of their future management.

EMERGING RISKS

2. A DETERIORATION IN POPULATION-WIDE HEALTH, DRIVEN BY INCREASING RISK FACTORS, COULD IMPACT THE LOSS RATIOS OF HEALTH INSURANCE COMPANIES.

Context:
The Chilean population faces a public health situation characterized by a high prevalence of risk factors for non-communicable chronic diseases (NCDs). Data from the 2016-2017 National Health Survey (ENS) indicate that 74.2% of the adult population is overweight, 86.7% is sedentary, and 33.3% currently consumes tobacco. This profile is exacerbated in the child and adolescent population, where the 2025 Nutritional Map reveals that 51.7% of students suffer from malnutrition due to excess weight.

This epidemiological burden is not adequately addressed by the Chilean health system, whose design and financing show a marked curative bias. The 2024 health budget allocates approximately 56.5% of its resources to hospital and specialty care, in contrast to only 22.9% for Primary Health Care (PHC). This disproportion translates into a deficient preventive infrastructure, evidenced by the extremely low coverage of the Preventive Medical Exam (EMP), which for the adult population reaches only 1% in the detection of key risk factors such as hypertension or diabetes. The consequences of this gap are systemic: long waiting lists for surgical interventions, high out-of-pocket spending, and fragmented and ineffective management of chronic conditions.

The current model, focused on damage recovery, is sanitarily reactive and economically unsustainable, demonstrating a structural lack of preparation and financing to address the true causes of the disease burden in Chile.

EMERGING RISKS

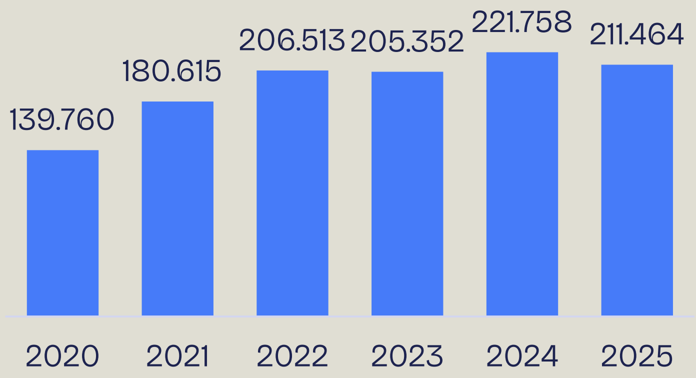
Material Events:

Health spending in Chile has grown exponentially between 2014 and 2022, driven by a series of complex factors. During this period, total spending increased by 40%, reaching 10.2% of the Gross Domestic Product (GDP), surpassing the OECD average.

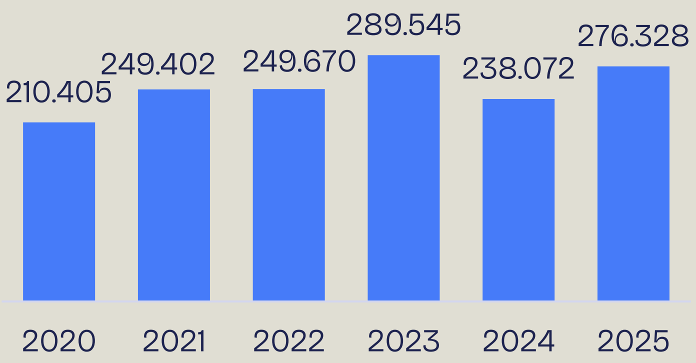
This growth is due, among other reasons, to the increase in chronic diseases and inflation. The situation is worsened by the health profile of the Chilean population as described in the context section. Furthermore, the system is more focused on treating diseases than on preventing them, which generates inefficiencies.

The cost increase is a phenomenon that has also been observed in the health claims costs at our subsidiaries Consalud and Vida Cámara, as shown below.

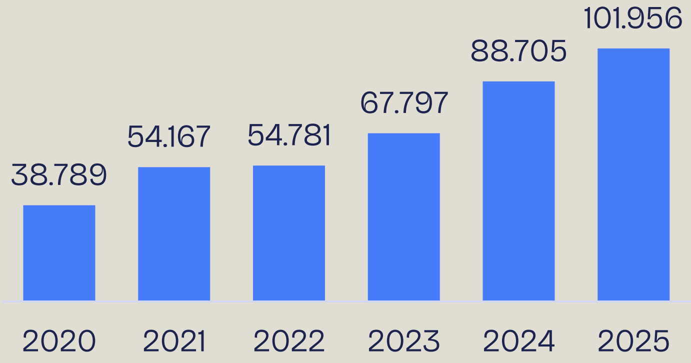
Consalud Outpatient Reimbursements (CLP$ m.)



Consalud Inpatient Reimbursements (CLP$ m.)



Vida Cámara Health Reimbursements (CLP$ m.)



Source: ILC

EMERGING RISKS

Risk:

The deteriorating health profile of the Chilean population poses a direct and escalating threat to the financial sustainability of the country's health insurance industry going forward, situation that could be exacerbated over time.

A clear causal link exists between the high prevalence of non-communicable diseases (NCDs), driven by widespread risk factors. This dynamic is most evident in the industry's claims ratio, a key performance indicator that measures the percentage of premium income spent on healthcare claims and sick leave benefits.

As the population's health worsens, this ratio rises, eroding profitability and threatening the long-term viability of the insurance model.

Mitigation Actions:

Chile's healthcare model is predominantly reactive. A strategic shift towards proactive health management is a critical necessity. Both Isapre Consalud and Vida Cámara have begun implementing initiatives aimed at early detection. Despite a historically low culture of preventive care in Chile, these programs represent a first step toward improving long-term health outcomes and managing financial risk.

Vida Cámara, in a strategic alliance with our healthcare provider RedSalud, has launched a preventive care program. The company has already scheduled nearly 4,000 preventive check-ups, and the findings are telling: a remarkable 58% of these examinations have revealed health abnormalities requiring further attention. This high rate of detection validates the thesis that investing in early screening is a data-driven strategy to manage health risks across the insured population. Consalud's Preventive Plan goes in the same direction.

These proactive measures are essential for building a more resilient and sustainable healthcare system. By identifying conditions early, these programs can alter the trajectory of chronic diseases, leading to better health outcomes and a reduction in high-cost curative treatments. Fostering a culture of preventive medicine is indispensable for the financial health of the insurance industry and the well-being of Chilean society.

CLIMATE CHANGE ALIGNMENT IN OUR PUBLIC DEBATE ACTIVITIES

Responsible investment is a pillar of ILC´s Sustainability Strategy. We strive to incorporate ESG factors into our investment management and businesses, to invest responsibly and be a responsible ESG investment. As page 38 of our 2025 Integrated Report shows, this pillar aligns with two SDGs: 8) Decent Work and Economic Growth and 13) Climate Action.

This pillar initiates a series of actions and programs aimed at reducing operational impact through eco-efficiency. Our financial subsidiaries are also encouraged to contribute to financing and green investments. As the parent company, ILC has established guidelines within which subsidiaries can develop their roadmaps and establish measurable, achievable objectives to align all procedures. Through the Sustainable Committee at each subsidiary, ILC monitors processes to identify and rectify any deviations from these established roadmaps.

Under this framework, ILC has examined each subsidiary’s main industry association contributions, observing how they align with the company's climate objectives. It is important to mention that none of our companies contributed to lobbying associations. Thus, we excluded these organizations from the following exercise.

CLIMATE CHANGE ALIGNMENT IN OUR PUBLIC DEBATE ACTIVITIES

Company	Name of Industry Association	Industry Association's Position on Climate Change and Paris Alignment	Links
Confuturo	Asociación Chilena de Aseguradores, AACh	The association has been linked to climate change mainly through the Green Agreement, a Public-Private Roundtable led by the Ministry of Finance, whose objective is to affirm general principles that affect the management of risks and opportunities associated with climate change in the decision-making and commits concrete actions in this area. In that sense, its perspective aligns with the climate objectives declared by ILC.	https://portal.aach.cl/ https://portal.aach.cl/noticias/asociacion-de-aseguradores-participo-de-la-renovacion-del-acuerdo-verde/
Banco Internacional	Asociación de Bancos e Instituciones Financieras, ABIF	The association actively commits to aligning with the SDGs, the Paris Agreement and other relevant climate change frameworks. The association's website features publications on which it has partnered with other parties to promote a more sustainable industry and mitigate negative impacts. For example, the association participates in the public-private Green Finance Roundtable, led by the Chilean Ministry of Finance and is also a signatory of the Green Agreement.	https://www.abif.cl/ https://www.abif.cl/post/abif-renueva-su-participaci%C3%B3n-en-acuerdo-verde-impulsado-por-el-ministerio-de-hacienda/
RedSalud	Asociación de Clínicas	Although the association's work does not allude to climate change directly, it has researched certain effects associated with the occurrence of diseases. There is no misalignment with the company's environmental objectives or the Paris Agreement.	https://www.clinicasdechile.cl/ https://www.clinicasdechile.cl/noticias/las-olas-de-calor-no-enferman-unicamente-al-cuerpo-sino-tambien-la-mente/ https://www.clinicasdechile.cl/noticias/consejo-medico-de-clinicas-de-chile-g-advierte-por-ola-de-calor/
Consalud	Asociación de Isapres	The association's work does not reference climate change. However, no misalignment with the company's environmental objectives or the Paris Agreement has been identified.	http://www.isapre.cl/home
Vida Cámara	Asociación Chilena de Aseguradores, AACh	The association has been linked to climate change mainly through the Green Agreement, a Public-Private Roundtable led by the Ministry of Finance, whose objective is to affirm general principles that affect the management of risks and opportunities associated with climate change in the decision-making and commits concrete actions in this area. In that sense, its perspective aligns with the climate objectives declared by ILC	https://portal.aach.cl/ https://portal.aach.cl/noticias/asociacion-de-aseguradores-participo-de-la-renovacion-del-acuerdo-verde/

Thus, ILC has determined that the participation of subsidiaries in trade associations does not contradict the company's environmental objectives. For its part, ILC expresses its commitment to climate change , and supports public policies based on the objectives of the Paris Agreement.

TAX STRATEGY

Tax Figures for ILC Subsidiaries

Million Ch$, 2024	Confuturo	Banco Internacional	RedSalud	Consalud	Vida Cámara
Primary activity	Life Insurance	Corporate Banking	Healthcare Network	Mandatory Health Insurance	Supplementary Health Insurance
% ownership (ILC)	100%	78%	100%	100%	100%
Location of operations	Chile	Chile	Chile	Chile	Chile
Employees	455	807	10,466	1,499	426
Revenue (these subsidiaries represented >= 90% of ILC's consolidated revenue)	1,486,837	451,020	739,259	652,861	124,435
Profit (loss) before taxes	81,917	61,297	25,609	(70,332)	7,113
Income tax paid	(6,908)	(7,537)	(2,569)	(11,979)	(17,098)
Income tax accrued	(4,411)	(7,537)	(8,026)	20,839	(1,436)

Million Ch$, 2025	Confuturo	Banco Internacional	RedSalud	Consalud	Vida Cámara
Primary activity	Life Insurance	Corporate Banking	Healthcare Network	Mandatory Health Insurance	Supplementary Health Insurance
% ownership (ILC)	100%	78%	100%	100%	100%
Location of operations	Chile	Chile	Chile	Chile	Chile
Employees	462	775	11,018	1,689	514
Revenue (these subsidiaries represented >= 90% of ILC's consolidated revenue)	1,457,606	507,014	836,179	756,521	136,773
Profit (loss) before taxes	117,712	66,259	36,039	18,526	2,458
Income tax paid	(8,091)	(13,726)	(14,463)	(17,324)	(16.483)
Income tax accrued	(4,007)	(13,726)	(13318)	(3,518)	(488)

Source: ILC

TAX STRATEGY

Tax Analysis for ILC

Million Ch$	2025	2024
Profit (loss) before taxes	321,711	164,426
Reported taxes	(26,790)	5,682
Effective tax rate	(8.3%)	3.5%
Cash taxes paid	(73,923)	(46,799)
Cash tax rate	(23.0%)	(28.5%)

ILC's 2025 taxes reflect two effects. First, the Isapre "Ley Corta" refund liability, measured at present value under IFRS 17: a Ch$46,561 million pre-tax charge that includes the monthly accrual of the debt and the loss from the annual revision of its discount rate (20% in UF); the liability stood at Ch$58,785 million at year-end, with a Ch$15,872 million deferred tax asset. Second, **the insurance activity (Confuturo)**, with Ch$151,042 million of pre-tax profit but a Ch$1,306 million tax credit, driven by non-taxable gains on local equity funds (Article 107 LIR), exempt dividends and inflation-indexation effects — Ch$(38,585) million of "other adjustments". **Reported taxes of Ch$26,790 million therefore imply an effective rate of 8.3% vs. the 27% statutory rate.**
For both periods, the legal tax rate was 27.0% in Chile, where most of the company's material operations are based. The **cash tax rate** was 23.0% in 2025 and 28.5% in 2024, respectively.

The **difference between the corporate and effective tax rates** is detailed in Notes 11, 55 and 66 of ILC's 2025 Financial Statements (link, page 139, 263 and 279-280, respectively).
The differences between these figures are mainly a result of:

- First, and importantly, tax principles differ from financial accounting principles in Chile, so differences may occur.
- The following tables show the main items that explain the 2025 differences. If these items were reversed, the 2025 effective tax rate would be 27.0% (Chile's corporate tax rate).

Non-Insurance Non-Banking Activity

	Million Ch$	2025
	Profit (Loss) Before Taxes	98,626
(a)	**Tax Rate Chile (27%)**	**(26,629)**
(b)	Tax Expenses	(14,535)

Difference:

	Price-Level Restatement	3,311
	Share of Income from Affiliates (<50% stake)	(26,762)
	Other Adjustments	11,357
(c)	**Total**	**(12,094)**

(a) = (b) + (c)

+

Insurance Activity

	Million Ch$	2025
	Profit (Loss) Before Taxes	151,042
(d)	**Tax Rate Chile (27%)**	**(40,781)**
(e)	Tax Expenses	1,306

Difference:

	Timing Differences	(3,502)
	Other Adjustments*	(38,585)
(f)	**Total**	**(42,088)**

(d) = (e) + (f)

+

Banking Activity

	Million Ch$	2025
	Profit (Loss) Before Taxes	72,044
(g)	**Tax Rate Chile (27%)**	**(19,452)**
(h)	Tax Expenses	(13,561)

Difference:

	Timing Differences	2,948
	Other Adjustments	(8,839)
(i)	**Total**	**(5,891)**

(g) = (h) + (i)

=

ILC Consolidated

	Million Ch$	2025
	Profit (Loss) Before Taxes	321,711
(j)	**Tax Rate Chile (27%)**	**(86,862)**
(k)	Tax Expenses	(26,790)

Difference:

(c)	Non-Insurance Non-Banking Activity	(12,094)
(f)	Insurance Activity	(42,088)
(i)	Banking Activity	(5,891)
(l)	**Total**	**(60,072)**

(j) = (k) + (l)

* This amount is mostly attributable to tax credits generated by accrued tax losses.

Source: ILC

RESPONSIBLE ARTIFICIAL INTELLIGENCE

As artificial intelligence (AI) becomes increasingly integrated into business processes to enhance innovation, operational efficiency and value creation, ILC recognizes the importance of ensuring that AI technologies are developed and used responsibly. The Group is progressively strengthening its AI governance through subsidiary-specific policies and governance frameworks that promote the ethical, secure and transparent use of AI while supporting innovation and regulatory compliance.

During the year, several subsidiaries advanced the formalization of AI governance. Consalud developed a Generative Artificial Intelligence Policy, currently pending final approval, establishing principles and governance for the responsible use of AI across the organization. Vida Cámara incorporated AI governance within its General Technology Policy, defining the principles and controls applicable to AI-enabled technologies. Banco Internacional established an AI Use Standard (Norma de Uso de IA), setting out mandatory requirements for the responsible use of artificial intelligence. In addition, as part of its 2026 roadmap, Confuturo initiated the phased design and implementation of a formal AI governance and management framework aligned with the ISO/IEC 42001 international standard, reinforcing its commitment to the responsible, secure and controlled adoption of AI.

Across these initiatives, the subsidiaries' policies incorporate common governance principles designed to support the responsible use of AI. These include measures to protect personal data and privacy, strengthen cybersecurity, establish clear accountability for AI use, and define appropriate boundaries regarding authorized tools, access conditions and permitted uses. The policies also assign responsibilities across technology, legal, risk and governance functions, while requiring secure platforms, access controls, monitoring mechanisms and safeguards for the handling of sensitive information.

Where appropriate to their operations, subsidiaries have also incorporated human oversight into AI-enabled processes. Banco Internacional requires users to review AI-generated outputs and remain accountable for their accuracy and appropriate use. Consalud further requires continuous human supervision and validation of AI-supported activities, including human review of decisions affecting affiliates, ensuring that significant decisions are not made solely through automated systems. Together, these initiatives demonstrate ILC's commitment to embedding responsible AI practices across its businesses while recognizing that AI governance continues to evolve as technologies, regulations and business applications mature.

During 2025, subsidiaries continued to advance the implementation of responsible AI practices to support the safe, ethical and transparent use of artificial intelligence across their operations. These initiatives include restricting access to authorized AI tools and sensitive information, strengthening data privacy and cybersecurity controls, promoting transparency through the disclosure of AI-generated content where appropriate, maintaining human oversight over AI-assisted activities and decisions, and providing employees with training on the responsible and secure use of generative AI. At Consalud, the AI Systems Development and Operation Procedure establishes governance and controls throughout the AI lifecycle, while the draft Generative Artificial Intelligence Policy incorporates principles aimed at protecting personal data, mitigating bias and discrimination, ensuring human oversight, and promoting explainability and accountability in AI-enabled processes. Together, these initiatives support the responsible adoption of AI technologies while helping to manage operational, ethical, cybersecurity and information security risks.

SUSTAINABLE FINANCE

SUSTAINABLE STEWARDSHIP – CONFUTURO

Confuturo is an institutional investor, with a portfolio valued at more than USD 11.1 billion. With the aim of driving investment projects that meet ESG criteria, on the one hand, the company actively pursues investments that align with the UN's Sustainable Development Goals (SDGs), supporting projects and sectors that positively impact the environment and society. On the other hand, it strives to promote sustainable practices among its investee companies. As outlined in its Investment Policy, the company restricts investment in counterparts that do not manage ESG factors effectively, while promoting investment in those with robust ESG management. To assess the impact and management of its counterparts regarding governance, environmental, and social variables, Confuturo assigns an ESG rating. For much of its portfolio, this rating is derived from data provided by the S&P Capital IQ platform. However, evaluating these scores for real estate investments requires active and direct involvement from Confuturo, given that a significant portion consists of smaller, more closed-natured, sometimes family-owned companies that lag behind in ESG issues. Consequently, the company has developed a questionnaire to engage with companies in its real estate portfolio, aiming to understand their circumstances and support them in identifying critical ESG gaps.

The questionnaire is based on national parameters (e.g., recent CMF 519 regulations) and international standards (SASB). To focus the evaluation on the important aspects, questionnaire application varies as a function of exposure (which influence requirement demands), the type of asset or business (land, warehouses, shopping centers, etc.) and the materiality of the topics. According to the type of asset, there is a set of ESG questions that each issuer must answer.

The questionnaire addresses environmental, social and governance factors:

- The questionnaire addresses governance aspects like board composition, sustainability governance and related policies. It also includes questions about codes of ethics and the management of non-financial risks.
- Questions about the social aspect include labor compliance, remunerations and occupational health and safety policies, service quality, diversity and inclusion, supplier relationships and community engagement.
- On the environmental dimension, the questionnaire asks about energy and water consumption figures, greenhouse gases, waste management, the surface area exposed to climate events (e.g., floods), environmental compliance, and energy and water efficiency projects.

As an additional step, in this spirit of developing an investment ecosystem that meets ESG criteria, during 2023, Confuturo included in its Investment Policy financing support for projects that favor decarbonization. The company recognizes that certain sectors, such as mining and energy, are emissions-intensive. Consequently, companies in these sectors may not initially qualify under Confuturo's decarbonization goal of reducing emissions intensity by 20% by 2030. The Policy acknowledges these challenges and establishes exceptions within these sectors to facilitate and support the transition to a decarbonized economy. These exceptions include investments in green bonds, sustainability-linked bonds, and companies committed to carbon reduction goals with demonstrated progress in this direction. For more details, refer to page 6 of this appendix.

SUSTAINABLE FINANCE

SUSTAINABLE FINANCING PRODUCTS AND SERVICES

Banco Internacional received financing from the Inter-American Development Bank (IDB) in 2023 to expand its SME portfolio, targeting companies with debt of less than UF 100,000. This financing is subject to a series of environmental and social requirements, including compliance with the IDB's Sustainability Policy, annual monitoring and reporting, alignment with the IFC Performance Standards on Environmental and Social Sustainability—particularly Performance Standard 1 (Assessment and Management of Environmental and Social Risks and Impacts) and Performance Standard 2 (Labor and Working Conditions)—and restrictions on financing certain activities with potentially harmful environmental or social impacts.

To support the responsible growth of its SME portfolio, the IDB provides Banco Internacional with ongoing technical assistance, including advisory support, assessments, and action plans related to environmental and social matters. By the end of 2025, Banco Internacional's SME portfolio amounted to Ch$878,391 million.

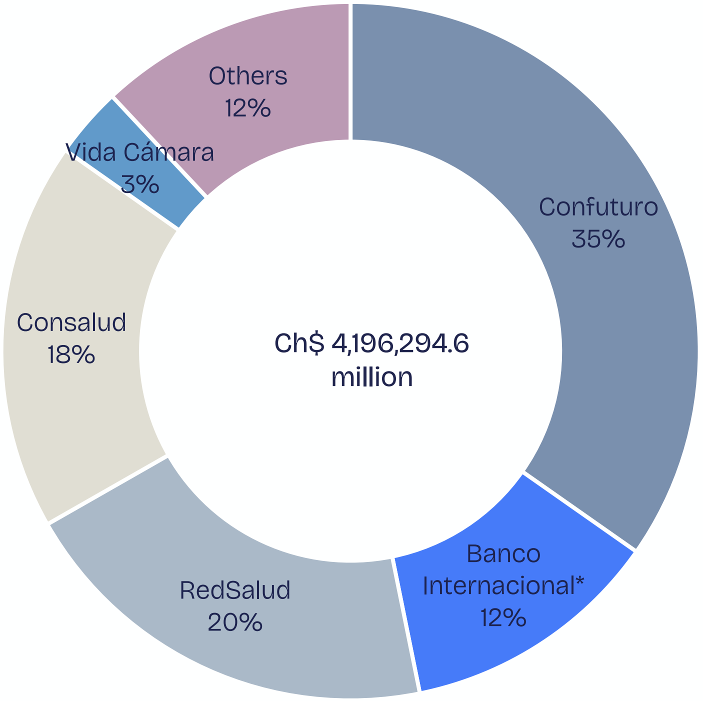
Banco Internacional offers loans in collaboration with CORFO to support projects focused on the circular economy, energy efficiency, and renewable energy. Through this initiative, in 2025, financed eight operations totaling Ch$10,190 million. Collectively, these projects are expected to avoid more than 217.82 metric tons of CO_2e emissions per year. Of these green loans, Ch$549 million were granted to SMEs under the IDB financing described above. Additionally, Banco Internacional financed other green projects for Ch$3,515 million.

Furthermore, Banco Internacional has a social loan portfolio of Ch$255,231 million related to education.

Product Category	Monetary Value FY 2025
Green loans, social loans, sustainable loans	268'936'000'000
Sustainability-linked loans	0
SME-tailored sustainable financing	549'000'000
Total corporate finance value	4'194'000'000'000
Total Sustainable value	269'485'000'000
Percentage of sustainable value over total	6.43%

04 | OTHERS

2025 ILC's REVENUES BREAKDOWN



It is to be noted that 24,6% of the gross operating income from Banco Internacional is derived from Retail Banking (representing 2,3% of ILC's consolidated revenues).