FORUM SERVICIOS FINANCIEROS S.A.
AND SUBSIDIARIES

INTERIM CONSOLIDATED FINANCIAL STATEMENTS

AS OF MARCH 31, 2026
AND DECEMBER 31, 2025

INDEX

INTERIM CONSOLIDATED FINANCIAL STATEMENTS

INDEX, CONTINUED

Interim Consolidated Statements of Financial Position

As of March 31, 2026, and December 31, 2025

(Amounts expressed in thousands of Chilean pesos - ThCh$)

Assets	Note	03-31-2026 ThCh$	12-31-2025 ThCh$
Current assets			
Cash and cash equivalents	5	39,104,520	64,486,767
Other current financial assets	9a	6,027,662	51,951
Other current non-financial assets	23	46,470,169	52,011,926
Current trade and other receivables	8a	1,219,592,655	1,242,321,856
Current receivables from related parties	13c	123,603	92,717
Inventory		0	0
Current tax assets	6a	4,325,469	10,792,440
Total current assets other than assets or disposal groups classified as held for sale or held for distribution to owners		**1,315,644,078**	**1,369,757,657**
Current assets or disposal groups classified as held for sale		0	0
Current assets or disposal groups classified as held for distribution to owners		0	0
Current assets or disposal groups classified as held for sale or held for distribution to owners		**0**	**0**
Total current assets		**1,315,644,078**	**1,369,757,657**
Non-current assets			
Other non-current financial assets	9a	47,367,260	33,687,693
Other non-current non-financial assets	23	139,962	139,699
Non-current receivables	8b	1,186,203,268	1,198,028,362
Non-current receivables from related parties		0	0
Investments accounted for using the equity method	27	0	669,489
Intangible assets	20	30,190,589	31,334,123
Goodwill		0	0
Property, plant and equipment	7a	7,032,360	7,288,211
Investment property		0	0
Deferred tax assets	6c	9,575,904	5,957,614
Total non-current assets		**1,280,509,343**	**1,277,105,191**
Total assets		**2,596,153,421**	**2,646,862,848**

The accompanying notes 1 to 31 form an integral part of these interim consolidated financial statements.

Interim Consolidated Statements of Financial Position, Continued

As of March 31, 2026, and December 31, 2025

(Amounts expressed in thousands of Chilean pesos - ThCh$)

Liabilities and equity	Note	03-31-2026 ThCh$	12-31-2025 ThCh$
Current liabilities			
Other current financial liabilities	10a	958,059,592	1,097,128,589
Trade and other payables	11	255,758,285	246,519,329
Current payables to related entities	13d	20,098,608	20,069,272
Other current provisions	14a	8,679,546	8,974,371
Current tax liabilities		0	0
Current employee benefit liability	15a	2,896,363	4,722,133
Other current non-financial liabilities		0	0
Total current liabilities other than liabilities included in disposal groups classified as held for sale		**1,245,492,394**	**1,377,413,694**
Liabilities included in disposal groups classified as held for sale		0	0
Total current liabilities		**1,245,492,394**	**1,377,413,694**
Non-current Liabilities			
Other non-current financial liabilities	10a	1,029,561,766	979,428,510
Non-current payables	12	518,962	438,811
Non-current payables to related parties		0	0
Other non-current provisions		0	0
Deferred tax liability	6c	0	0
Non-current employee benefits liability		0	0
Other non-current non-financial liabilities		0	0
Total non-current liabilities		**1,030,080,728**	**979,867,321**
Total liabilities		**2,275,573,122**	**2,357,281,015**
Equity			
Issued capital	16a	43,338,969	43,338,969
Retained earnings (losses)	16d	198,176,893	189,245,334
Share premium		0	0
Treasury shares		0	0
Other equity interests		0	0
Other reserves	16d	12,776,773	(8,384,663)
Equity attributable to owners of the parent		**254,292,635**	**224,199,640**
Non-controlling interests	16e	66,287,664	65,382,193
Total Equity		**320,580,299**	**289,581,833**
Total liabilities and equity		**2,596,153,421**	**2,646,862,848**

The accompanying notes 1 to 31 form an integral part of these interim consolidated financial statements.

Interim Consolidated Statements of Comprehensive Income

For the years ended March 31, 2026, and 2025

(Amounts expressed in thousands of Chilean pesos - ThCh$)

Consolidated Statements of Income	Note	Accumulated 01-01-2026 03-31-2026 ThCh$	Accumulated 01-01-2025 03-31-2025 ThCh$
Revenue	18	83,729,473	78,399,314
Cost of sales	19	(34,425,122)	(36,253,326)
Gross profit		**49,304,351**	**42,145,988**
Profits arising from the derecognition of financial assets measured at amortized cost		0	0
Losses arising from the derecognition of financial assets measured at amortized cost		0	0
Other income by function		(34,030)	267,705
Distribution costs		0	0
Administrative expenses	21	(19,788,099)	(18,045,200)
Impairment losses on trade receivables	8j	(16,382,444)	(16,500,305)
Other expenses by function		(155,020)	0
Other gains (losses)		0	0
Finance income	22	215,503	190,572
Finance costs	22	(32,618)	(34,856)
Interest in the profit (losses) of associates and joint ventures recorded through the equity method	27	0	(32,576)
Foreign exchange differences	26 a	(207,835)	(37,820)
Gain (loss) from indexation units	26 b	497,613	320,908
Profits (losses) arising from the difference between the previous carrying amount and the fair value of reclassified financial assets measured at fair value		0	0
Profit (loss) before tax		**13,417,421**	**8,274,416**
Income tax expense	6d	(3,580,391)	(1,476,673)
Profit (loss) from continuing operations		**9,837,030**	**6,797,743**
Profit (loss) from discontinued operations		0	0
Profit (loss)		**9,837,030**	**6,797,743**

Profit (loss) Attributable to the Holders of Equity Instruments in the Net Equity of the Parent Company and Non-controlling Interest		01-01-2026 03-31-2026 ThCh$	01-01-2025 03-31-2025 ThCh$
Profit (loss), attributable to owners of the parent	17	8,931,559	4,687,371
Profit (loss), attributable to non-controlling interest	16e	905,471	2,110,372
Profit (loss)		**9,837,030**	**6,797,743**

Earnings per share in Chilean pesos			
Basic earnings (losses) per share in Chilean pesos			
Basic earnings (losses) per share (common shares) (Ch$/share)	17	2,024,379	1,062,414
Basic earnings (losses) per share (diluted shares) (Ch$/share)		0	0

The accompanying notes 1 to 31 form an integral part of these interim consolidated financial statements.

Interim Consolidated Statements of Comprehensive Income, Continued

For the years ended March 31, 2026, and 2025
(Amounts expressed in thousands of Chilean pesos - ThCh$)

Consolidated statements of comprehensive income	Accumulated 01-01-2026 03-31-2026 ThCh$	Accumulated 01-01-2025 03-31-2025 ThCh$
Profit (loss)	**9,837,030**	**6,797,743**
Other comprehensive income	0	0
Foreign exchange differences on translation	0	0
Profits (losses) from conversion exchange rate differences, before taxes	0	0
Cash flow hedges	0	0
Gains (losses) on cash flow hedges, before taxes	28,988,268	3,256,512
Income tax related to components of other comprehensive income	0	0
Income tax related to cash flow hedges of other comprehensive income	(7,826,832)	(879,258)
Other comprehensive income, before taxes, conversion exchange rate differences	**21,161,436**	**2,377,254**
Other components of other comprehensive income, before taxes	**0**	**0**
Sum of income taxes related to components of other comprehensive income	**0**	**0**
Other comprehensive income	**21,161,436**	**2,377,254**
Total comprehensive income	**30,998,466**	**9,174,997**

	Accumulated 01-01-2026 03-31-2026 ThCh$	Accumulated 01-01-2025 03-31-2025 ThCh$
Comprehensive income attributable to		
Comprehensive Income Attributable to the Owners of the Parent Company	30,092,995	7,064,625
Comprehensive Income Attributable to Non-Controlling Interests	905,471	2,110,372
Total comprehensive income	**30,998,466**	**9,174,997**

The accompanying notes 1 to 31 form an integral part of these interim consolidated financial statements.

Interim Consolidated Statements of Changes in Equity

For the years ended March 31, 2026, and 2025

(Amounts expressed in thousands of Chilean pesos - ThCh$)

For the periods ended March 31, 2026

	Note	Issued capital	Changes in Other Reserves			Retained Earnings (Losses)	Equity Attributable to the Owners of the Parent Company	Non-Controlling Interests	Total Equity
			Cash flow hedge reserves	Other miscellaneous reserves	Other reserves				
Opening balance for the current period 01-01-2026	16	43,338,969	(8,384,663)	0	(8,384,663)	189,245,334	224,199,640	65,382,193	289,581,833
Increase (decrease) from changes in accounting policies		0	0	0	0	0	0	0	0
Increase (decrease) due to correction of errors		0	0	0	0	0	0	0	0
Restated beginning balance		**43,338,969**	**(8,384,663)**	**0**	**(8,384,663)**	**189,245,334**	**224,199,640**	**65,382,193**	**289,581,833**
Changes in equity									
Comprehensive income		0							
Profit (loss)	16	0	0	0	0	8,931,559	8,931,559	905,471	9,837,030
Other comprehensive income	16	0	21,161,436	0	21,161,436	0	21,161,436	0	21,161,436
Comprehensive income		0	21,161,436	0	21,161,436	8,931,559	30,092,995	905,471	30,998,466
Dividend provision	16	0	0	0	0	0	0	0	0
Reversal of prior-year minimum dividend provision	16	0	0	0	0	0	0	0	0
Paid dividends	16	0	0	0	0	0	0	0	0
Increase (decrease) from transfers and other changes		0	0	0	0	0	0	0	0
Transfers to (from) retained earnings		0	0	0	0	0	0	0	0
Total changes in equity		**0**	**21,161,436**	**0**	**21,161,436**	**8,931,559**	**30,092,995**	**905,471**	**30,998,466**
Closing balance for the current period 03-31-2026		**43,338,969**	**12,776,773**	**0**	**12,776,773**	**198,176,893**	**254,292,635**	**66,287,664**	**320,580,299**

The accompanying notes 1 to 31 form an integral part of these interim consolidated financial statements.

Interim Consolidated Statements of Changes in Equity, Continued

For the years ended March 31, 2026, and 2025

(Amounts expressed in thousands of Chilean pesos - ThCh$)

For the periods ended March 31, 2025

	Note	Issued capital	Changes in Other Reserves			Retained Earnings (Losses)	Equity Attributable to the Owners of the Parent Company	Non-Controlling Interests	Total Equity
			Cash flow hedge reserves	Other miscellaneous reserves	Other reserves				
Opening balance for the current period 01-01-2025	16	43,338,969	420,491	0	420,491	183,379,502	227,138,962	55,770,747	282,909,709
Increase (decrease) from changes in accounting policies		0	0	0	0	0	0	0	0
Increase (decrease) due to correction of errors		0	0	0	0	0	0	0	0
Restated beginning balance		**43,338,969**	**420,491**	**0**	**420,491**	**183,379,502**	**227,138,962**	**55,770,747**	**282,909,709**
Changes in equity									
Comprehensive income		0							
Profit (loss)	16	0	0	0	0	4,687,371	4,687,371	2,110,372	6,797,743
Other comprehensive income	16	0	2,377,254	0	2,377,254	0	2,377,254	0	2,377,254
Comprehensive income		0	2,377,254	0	2,377,254	4,687,371	7,064,625	2,110,372	9,174,997
Dividend provision		0	0	0	0	0	0	0	0
Reversal of prior-year minimum dividend provision		0	0	0	0	0	0	0	0
Paid dividends		0	0	0	0	0	0	0	0
Increase (decrease) from transfers and other changes		0	0	0	0	0	0	0	0
Transfers to (from) retained earnings		0	0	0	0	0	0	0	0
Total changes in equity		**0**	**2,377,254**	**0**	**2,377,254**	**4,687,371**	**7,064,625**	**2,110,372**	**9,174,997**
Closing balance for the current period 03-31-2025		**43,338,969**	**2,797,745**	**0**	**2,797,745**	**188,066,873**	**234,203,587**	**57,881,119**	**292,084,706**

The accompanying notes 1 to 31 form an integral part of these interim consolidated financial statements.

Interim Consolidated Direct Statements of Cash flows

For the years ended March 31, 2026, and 2025

	Note	01-01-2026 03-31-2026 ThCh$	01-01-2025 03-31-2025 ThCh$
Cash flows from operating activities			
Classes of cash receipts from operating activities			
Proceeds from sales of goods and provision of services		929,174,472	797,722,971
Proceeds from royalties, installments, fees and other revenue from ordinary activities		0	0
Proceeds from contracts held for brokerage or trading purposes		0	0
Proceeds from premiums and benefits, annuities and other policy benefits underwritten		0	0
Other proceeds from operating activities		0	0
Classes of cash payments			
Payments to suppliers for the provision of goods and services		(927,763,908)	(898,374,759)
Payments from contracts held for intermediation or trading		0	0
Payments to and on behalf of employees		(10,296,387)	(8,537,781)
Payments of premiums, claims, annuities, and other policy obligations		0	0
Other payments for operating activities		0	0
Dividends paid		0	0
Dividends received		0	0
Interest paid		0	0
Interest received		81,456,593	73,270,452
Income taxes refunded (paid)		(1,280,394)	(1,472,189)
Other inflows (outflows) of cash		0	0
Cash flows provided by (used in) operating activities		**71,290,375**	**(37,391,307)**
Cash flows from investing activities			
Cash flows from loss of control of subsidiaries or other businesses		0	0
Cash flows used to obtain control of subsidiaries or other businesses		0	0
Cash flows used in the purchase of non-controlling interests		0	0
Other proceeds from the sale of equity or debt instruments of other entities		0	0
Other payments to purchase equity or debt instruments of other entities		0	0
Other proceeds from the sale of interest in joint ventures		0	0
Other payments to purchase interest in joint ventures		0	0
Loans to related entities		0	0
Amounts from the sale of property, plant and equipment		0	0
Purchases of property, plant and equipment	7a	(124,282)	(321,142)
Amounts from the sale of intangible assets		0	0
Purchases of intangible assets	20b	(7,728)	(904,337)
Amounts from other long-term assets		0	0
Purchases of other long-term assets		0	0
Amounts from government subsidies		0	0
Advances of cash and loans granted to third parties		0	0
Proceeds from the reimbursement of advances and loans granted to third parties		0	0
Payments arising from futures, forwards, options and swap contracts		0	0
Proceeds from futures, forward, options and swap contracts		0	0
Proceeds from related entities		0	0
Dividends received		0	0
Interest received		0	0
Income taxes refunded (paid)		0	0
Other inflows (outflows) of cash		0	0
Cash flows from (used in) investing activities		**(132,010)**	**(1,225,479)**

The accompanying notes 1 to 31 form an integral part of these interim consolidated financial statements.

Interim Consolidated Direct Statements of Cash flows, Continued

For the years ended March 31, 2026, and 2025

	Note	01-01-2026 03-31-2026	01-01-2025 03-31-2025
Cash flows from financing activities			
(In thousands of Chilean pesos – ThCh$)		**ThCh$**	**ThCh$**
Amounts from long-term loans	10h	238,387,970	0
Amounts from short-term loans	10h	100,000,000	232,233,260
Total amounts from loans		**338,387,970**	**232,233,260**
Amounts from the issue of shares		0	0
Amounts from the issuance of other equity instruments		0	0
Payments to acquire or redeem the entity's shares		0	0
Payments for other equity interest		0	0
Loans from related entities		0	0
Payments of loans	10h	(409,822,763)	(199,794,136)
Payments of financial lease liabilities		0	0
Payments of loans to related entities		0	0
Amounts from government grants		0	0
Dividends paid	16c	0	0
Interest paid	10h	(24,897,984)	0
Income taxes reimbursed (paid)			
Other inflows (outflows) of cash		0	0
Cash flows from (used in) financing activities		**(96,332,777)**	**32,439,125**

Increase (decrease) in cash and cash equivalents before the effect of exchange rate changes		**(25,174,412)**	**(6,177,661)**
Effect of exchange rate changes on cash and cash equivalents			
Effect of exchange rate changes on cash and cash equivalents		(207,835)	(37,820)
Net increase (decrease) in cash and cash equivalents		(25,382,247)	(6,215,481)
Cash and cash equivalents at the beginning of the period		64,486,767	31,470,474
Cash and cash equivalents at the end of the period	5	39,104,520	25,254,993

The accompanying notes 1 to 31 form an integral part of these interim consolidated financial statements.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

As of March 31, 2026, and December 31, 2025.

NOTE 1. GENERAL INFORMATION

Forum Servicios Financieros S.A., parent company, was incorporated in Chile in 1993 as a closely held corporation. It is subject to the Chilean Corporations Law No. 18,046 of October 22, 1981, and subsequent amendments.

It is registered in the Registry of Securities of the Financial Market Commission (CMF) under number 520. For tax purposes in Chile, its taxpayer identification number (RUT) is No. 96.678.790-2.

The legal domicile and main offices of Forum Servicios Financieros S.A. are in Santiago, Chile, at 3365 Isidora Goyenechea street, floors 3, 4, 8 and 12.

The Company was originally incorporated under Leasing Pacífico Sur S.A. and began operations in March 1994. Subsequently, the shareholders agreed to change the name of the Company to Forum Leasing S.A.

On April 4, 2000, at the Santiago Notary Public Office of Mr. Eduardo Diez Morello, the minutes of the Extraordinary Shareholders' Meeting of Forum Leasing S.A. were formalized in a public deed, where a merger was agreed with Forum Crédito S.A., incorporating all the assets and liabilities of the latter to Forum Leasing S.A., which is the absorbing company. It was also agreed to modify its name to its current name, i.e., Forum Servicios Financieros S.A., and to expand the purpose of the Company so that it can perform all types of credit operations in money, except for those reserved by law to banks and financial institutions.

On December 31, 2005, the minutes of the Extraordinary Shareholders Meeting of Forum Servicios Financieros S.A., held on December 22, 2005, were formalized in a public deed. In this meeting, it was agreed to expand the line of business of the Company so that it can perform factoring operations and provide portfolio and insurance premium collection services.

Finally, on February 9, 2007, the minutes of the Extraordinary Shareholders Meeting of Forum Servicios Financieros S.A. were formalized in a public deed, and its extract was published in the Official Gazette on March 23, 2007 and registered in the Commercial Registry of the Santiago Real Estate Registrar on March 19, 2007. In this meeting, it was agreed to modify its bylaws to adopt its current corporate purpose.

In this sense, the activity and business of Forum Servicios Financieros S.A. is to engage in leasing transactions, including finance and operating leases, with or without a purchase option, all kinds of movable and immovable property, owned or otherwise, for which it may buy, sell, or dispose of in any way, exchange, give and take in lease and promise to sell and other contracts preparatory to the purchase and sale of such assets.

NOTE 1. GENERAL INFORMATION, CONTINUED

It may also engage in all types of lending activities except those reserved by law for bank companies and financial institutions.

To provide portfolio management and insurance premium collection services and to perform, develop and carry out factoring activities.

Also, in the field of financial services and products, it may carry out administrative activities on behalf of third parties, act as intermediary and manage such services and products.

Since its incorporation, the objective of the Company has been to achieve leadership in the automotive finance market, complementing the expertise and knowledge of the Partners in the automotive and finance businesses, respectively.

After 13 years of history, the company BBVA Rentas e Inversiones Ltda., linked to the BBVA Group, acquired in May 2006 51% of the ownership of Forum Servicios Financieros S.A., becoming the controlling company of Forum Servicios Financieros S.A. Later, in December 2011, it increased its interest from 51% to 75.5%, reinforcing its competitiveness.

In December 2011, the internationalization of Forum was completed, with Peru as its first destination. On December 21, 2011, the companies Forum Comercializadora del Perú S.A. and Forum Distribuidora del Perú S.A., were incorporated. These companies will be subsidiaries of Forum Servicios Financieros S.A., in which Forum has a 64% interest each. The objective of these companies is to replicate the business plan that Forum has in Chile.

As of the reporting date, Forum Servicios Financieros S.A. is an entity that specializes in automotive financing. It develops its operations through a network of more than 204 dealers throughout Chile, providing them with a wide range of financial products, technology, and training to offer its customers the highest standards of service quality. The Company has established long-term strategic alliances with the main automotive brands present in Chile to facilitate its customers' access to the widest range of financial products in the market.

Forum Servicios Financieros S.A., is also present in the heavy vehicle markets through the financing of new and used trucks, through agreements with the main brands and dealers and in the motorcycle market, providing financing to the main brands in the market.

In an ordinary Board meeting held on December 25, 2013, it was agreed to dispose of the total interest that Forum Servicios Financieros S.A. held in the Peruvian companies Forum Comercializadora del Perú S.A. and Forum Distribuidora del Perú S.A., subsequently, on July 29, 2013, these subsidiaries were sold for a total of US$29,056,000.

NOTE 1. GENERAL INFORMATION, CONTINUED

On March 26, 2015, the shareholders of this Company, Inversiones S.A. and Inversiones Licay S.A., signed a share purchase and sale agreement. Through this agreement, the "Put Option" for the total number of shares owned by Forum Servicios Financieros S.A. to the BBVA Group was exercised.

In January 2022, Salvum began its activity, a new business that seeks to expand the referral model used in the automotive sector to other verticals such as the health, home improvement and education sectors.

On December 10, 2025, the Extraordinary Shareholders' Meeting of Forum Distribuidora S.A. agreed to increase the company's share capital from CLP 6,213,446,374, divided into 1,058 ordinary shares, to CLP 341,593,276,117, divided into 6,510 ordinary shares, through the issuance of 5,452 new shares for a total amount of CLP 335,379,829,743.

The shares were subscribed and paid on December 11, 2025, by Forum Servicios Financieros S.A., through the capitalization and assignment of a pre-existing receivable for the same amount, resulting in the extinguishment of the receivable by its capitalization. As a result, Forum Servicios Financieros S.A. obtained an ownership interest in Forum Distribuidora S.A. equivalent to 83.75%.

To date, the ownership structure of the Company is detailed as follows: BBVA Holding Chile S.A., owns 4,411 shares equivalent to 99.98%, and Compañía Chilena de Inversiones S.L. owns one share equivalent to 0.02%. The "BBVA Group Companies" are the sole shareholders of Forum Servicios Financieros S.A.

The Group is composed of three companies: Forum Servicios Financieros S.A. (Parent Company) and its subsidiaries Ecasa S.A. and Forum Distribuidora S.A.

Company	Taxpayer ID Number	Address
Forum Distribuidora S.A.	96.726.670-1	Santiago, Chile, Isidora Goyenechea Street N° 3365, 3rd and 4th Floor, Las Condes.
Ecasa S.A.	96.831.840-3	Santiago, Chile, Isidora Goyenechea Street N° 3365, 3rd and 4th Floor, Las Condes.

NOTE 1. GENERAL INFORMATION, CONTINUED

Employee headcount disclosure

The total number of employees of the Group, as of March 31, 2026, and December 31, 2025, amounted to 855 and 863, respectively, who are distributed across the various operating segments with the characteristics described below:

		03-31-2026	12-31-2025
Managers and key executives	:	51	50
Professionals and technicians	:	716	725
Operational staff	:	88	88
Total		855	863

The average number of employees of Forum Servicios Financieros S.A. and its subsidiaries between January 1, 2026, and March 31, 2026, amounted to 849 employees (842 during 2025).

NOTE 2. BASIS OF PREPARATION

2.1. Statement of compliance

The interim consolidated financial statements of Forum Servicios Financieros S.A. and its subsidiaries as of March 31, 2026, and December 31, 2025, have been prepared in accordance with the IFRS Accounting Standards issued by the International Accounting Standards Board (IASB), and were approved by its Board of Directors at the meeting held on May 27, 2026.

These interim consolidated financial statements fairly present the financial position of Forum Servicios Financieros S.A. and its subsidiaries as of March 31, 2026, and December 31, 2025, the results of operations and comprehensive income for the three-month periods ended March 31, 2026, and March 31, 2025, as well as the statements of changes in equity and cash flows for the three-month periods ended March 31, 2026, and March 31, 2025.

These interim consolidated financial statements have been prepared from the accounting records maintained by the Company and its subsidiaries.

NOTE 2. BASIS OF PREPARATION, CONTINUED

2.2. Periods covered

These interim consolidated financial statements cover the following periods:

- Interim consolidated statements of financial position as of March 31, 2026, and December 31, 2025.
- Statements of comprehensive income for the three-month periods ended March 31, 2026, and March 31, 2025.
- Interim consolidated statements of changes in equity for the three-month periods ended March 31, 2026, and March 31, 2025.
- Interim consolidated statements of cash flows for the three-month periods ended March 31, 2026, and March 31, 2025,
- Notes to the interim consolidated financial statements as of March 31, 2026, and December 31, 2025.

2.3. Basis of measurement

The interim consolidated financial statements have been prepared on a historical cost basis, except for:

- Derivative instruments are recognized at fair value.
- Recovered vehicles recognized at fair value.

2.4. Basis of consolidation

The interim consolidated financial statements include the financial statements of the Parent Company and its entities (including structured entities) controlled by the Company (its subsidiaries). Control is obtained when the Company:

- Has power over the investment (i.e., existing rights that give it the current ability to direct the relevant activities of the investment).
- Is exposed, or entitled, to variable returns from its involvement with the investment; and
- Has the ability to use its power over investment to affect its returns.

Consolidation of a subsidiary begins when the Company obtains control over the subsidiary and ends when the Company loses control of the subsidiary. Specifically, the income and expenses of a subsidiary acquired or sold during the year are included in the statement of comprehensive income from the date the Company obtains control until the date when the Company no longer controls the subsidiary.

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

NOTE 2. BASIS OF PREPARATION, CONTINUED

2.4. Basis of consolidation, continued

The interim consolidated financial statements comprise the assets, liabilities, results, and cash flows of the parent company Forum Servicios Financieros S.A. and its subsidiaries. These include Ecasa S.A., in which the Parent holds a direct interest of 99% in its equity, and Forum Distribuidora S.A., in which the Parent holds a direct interest of 83.75% in its equity.

The business of Forum Distribuidora S.A. is fully dedicated and directly linked to the business model of the Parent Company, which exercises control and assumes the risks and benefits associated with such operations. Consequently, the financial statements of Forum Distribuidora S.A. are consolidated line by line, recognizing the non-controlling interest corresponding to the remaining 16.25% held by third parties.

The effects of significant transactions carried out with subsidiary companies have been eliminated, and non-controlling interests have been recognized in the statement of financial position and in the statement of comprehensive income under the caption "Non-controlling interests".

The non-controlling interest represents the portion of profit or loss and net assets that the Company does not directly or indirectly own. The non-controlling interest is presented separately within the interim consolidated statement of comprehensive income and within equity in the interim consolidated statement of financial position.

The subsidiary companies included in the consolidation, as mentioned above, are:

- Ecasa S.A.
- Forum Distribuidora S.A.

Taxpayer ID Number	Name	Country of Origin	Functional currency	Equity Interest Percentage	
				03-31-2026	12-31-2025
96.831.840-3	Ecasa S.A.	Chile	CLP	99.00%	99.00%
96.726.670-1	Forum Distribuidora S.A.	Chile	CLP	83.75%	83.75%

2.5. Functional and presentation currency

The interim consolidated financial statements of the Company and its subsidiaries are presented in Chilean pesos, which is the Group's functional and presentation currency and represents the currency of the primary economic environment in which the entity operates.

Accordingly, the foreign currency term is defined as any currency other than the Chilean peso.

The interim consolidated financial statements are presented in thousands of Chilean pesos. All amounts presented in pesos have been rounded to the nearest thousand.

NOTE 2. BASIS OF PREPARATION, CONTINUED

2.6. Transactions in foreign currency and indexation units

Transactions in currencies other than Chilean pesos are converted into the functional currency using the applicable exchange rates on the transactions dates. Financial assets and liabilities denominated in currencies other than the Chilean peso are converted into the functional currency using the applicable exchange rates at the statement of financial position date. Foreign exchange gains and losses arising from changes in exchange rates on foreign-currency assets and liabilities are recognized in profit or loss under "Foreign exchange differences", while movements arising from indexation of assets and liabilities to the UF (Unidad de Fomento) are recognized under "Gain (loss) from indexation units".

Assets and liabilities in other currencies are presented at the respective exchange rates effective at the closing rates of each reporting period, as follows:

Currency	03-31-2026 Ch$	12-31-2025 Ch$	03-31-2025 Ch$
US Dollar	927.46	907.13	953.07
Euro	1,071.09	1,066.58	1,030.68
UF	39,841.72	39,727.96	38,894.11

Foreign exchange differences and gains/losses from indexation units are recognized in profit or loss for the period in which they accrue.

2.7. Responsibility for information and estimates made.

The information contained in these interim consolidated financial statements is the responsibility of the Company's Board of Directors, which states that all the principles and criteria included in the International Financial Reporting Standards have been applied.

In the preparation of the interim consolidated financial statements, judgments and estimates made by management have been used to quantify certain assets, liabilities, revenues, expenses, and commitments recognized therein.

Information regarding the most significant areas of estimates made by management and critical judgments in the application of accounting policies that have the most significant effect on the amounts recognized in the interim consolidated financial statements are:

- Useful life and residual value of property, plant and equipment.
- Recoverability of deferred tax asset.
- Other provisions and contingent liabilities.
- Useful life and residual value of intangible assets.
- Determination of the fair value of financial instruments and other assets.
- Impairment of financial and non-financial assets.

NOTE 2. BASIS OF PREPARATION, CONTINUED

2.8. New accounting pronouncements issued by the IASB

a) The standards, interpretations, and amendments to IFRS that became effective as of the date of these financial statements, their nature and impacts are detailed below:

Standards	Amendments	Mandatory Date Application
IFRS 9 and IFRS 7	Classification and measurement of financial instruments	January 1, 2026
IFRS 1, IFRS 7, IFRS 9, IFRS 10 and IAS 7	Annual IFRS Improvements	January 1, 2026
IFRS 9 and IFRS 7	Contracts related to weather dependent electricity	January 1, 2026

Management has assessed the impact of the standards, amendments, and interpretations and has concluded that they do not have a significant impact on the interim consolidated financial statements of the Company and its subsidiaries.

NOTE 2. BASIS OF PREPARATION, CONTINUED

b) **The standards and interpretations, as well as amendments to IFRS, that have been issued but are not yet effective as of the date of these financial statements are detailed below:**

Standards	Amendments	Date of Mandatory Application
IFRS 18	Presentation and Disclosure in Financial Statements	January 1, 2027
IFRS 19	Non-Publicly Accountable Subsidiaries: Information to Be Disclosed	January 1, 2027
IAS 21	Translation to a Hyperinflationary Presentation Currency – Amendments to IAS 21	January 1, 2027
IFRS 7, IFRS 18, IAS 1, IAS 8, IAS 36 and IAS 37	Amendments to the Illustrative Examples	Unspecified
IFRS 10 and IAS 28	Consolidated Financial Statements – Sale or Contribution of Assets between an Investor and its Associate or Joint Venture	Not yet determined.

Amendments

Management will assess the impact of the amendments once they become effective.

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED

The accounting policies have been applied consistently to the periods presented in these interim consolidated financial statements.

(a) Financial assets and liabilities

(i) Initial recognition and measurement

Initially, the Company and its subsidiaries recognize a financial asset or liability at fair value plus, in the case of an item not subsequently measured at fair value through profit or loss, the transaction costs that are directly attributable to its acquisition or issuance.

(ii) Classification

Initially, a financial asset is classified as measured at amortized cost or fair value.

A financial asset must be measured at amortized cost if both of the following conditions are met:

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

If a financial asset does not meet these two conditions, it is measured at fair value.

The Company evaluates a business model at the portfolio level as it better reflects how the business is managed and in how information is provided to management.

When assessing if an asset is held within a business model aimed at holding assets to collect contractual cash flows, the Company considers:

- Management's policies and objectives for the portfolio and the operation of those policies in practice;
- How management evaluates portfolio performance;
- Whether management's strategy is focused on receiving revenue from contractual interest;
- The expected frequency of asset sales;
- The reasons for asset sales; and
- Whether the assets sold are held for an extended period in relation to their contractual maturity or are sold promptly after acquisition or an extended time before maturity.

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(a) Financial assets and liabilities, continued

(ii) Classification, continued

Financial assets held for trading are not held within a business model whose objective is to hold the asset to collect contractual cash flows, and accordingly, they are measured at fair value through profit or loss.

The Company designated some of its financial assets at fair value through profit or loss because the designation eliminates or significantly reduces an accounting mismatch that might otherwise arise.

Financial liabilities are initially recognized at fair value plus any directly attributable transaction costs. After initial recognition, these liabilities are measured at amortized cost through the effective interest rate method, except for financial derivatives with a net liability position, which are measured at fair value.

(iii) Derecognition

The Company derecognizes a financial asset from its statement of financial position when the contractual rights to the cash flows from the financial asset expire, or when it transfers the rights to receive the contractual cash flows of the financial asset in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred.

Any interest in transferred financial assets that are created or retained by the Company is recognized as a separate asset or liability.

When a financial asset is derecognized, the difference between the carrying amount of the asset (or the carrying amount allocated to the portion of the asset transferred), and the sum of (i) the consideration received (including any new asset obtained less any new liability assumed) and (ii) any cumulative gain or loss that had been recognized in other comprehensive income, is recognized in profit or loss for the period. Financial liability is derecognized when its contractual obligations are discharged or expire.

(iv) Offsetting

Financial assets and liabilities are offset so that their net amount is presented in the statement of financial position, when and only when the Company has the legally enforceable right to offset the recognized amounts and the intention to settle the net amount or realize the asset and settle the liability simultaneously.

(v) Measurement at amortized cost

The amortized cost of a financial asset or financial liability recognized under this criterion is the initial measurement of such asset or liability less principal reimbursements, plus or minus the accumulated amortization calculated under the effective interest rate method of any difference between the initial amount and the redemption amount at maturity, and less any decrease for impairment.

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(a) Financial assets and liabilities, continued

(vi) Determination of fair value

Fair value is the price that would be received to sell an asset or paid to transfer liability in an orderly transaction between market participants at the measurement date, in the principal market or, in its absence, in the most advantageous market to which the entity has access at that date. The fair value of a liability reflects its non-performance risk.

Some accounting policies and disclosures of the Company require measurement of the fair values of financial and non-financial assets and liabilities.

When available, the Company measures the fair value of an instrument using the quoted price in an active market for that instrument. A market is 'active' if transactions in the assets or liabilities take place with sufficient frequency and volume to provide price information on an ongoing basis.

If there is no quoted price in an active market, the Company uses valuation techniques that maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The valuation technique chosen incorporates all the factors that market participants would consider when pricing a transaction.

If an asset or liability measured at fair value has a bid price and an offer price, the Company measures long-term assets and long positions at a bid prices and short positions at an ask price.

Normally, the best evidence of the fair value of a financial instrument at initial recognition is the transaction price, i.e., the fair value of the consideration given or received. If the entity determines that the fair value at initial recognition differs from the transaction price, and the fair value is neither evidenced by a quoted price in an active market for an identical asset or liability nor based on a valuation technique for which unobservable inputs are considered insignificant to the measurement, the financial instrument is initially measured at fair value, adjusted to defer the difference between the fair value at initial recognition and the transaction price. Subsequently, that difference is recognized in profit or loss on an appropriate basis over the life of the instrument, but no later than when the valuation is fully supported by observable market data or the transaction is concluded.

Fair values are classified into different levels within a fair value hierarchy based on the inputs used in the valuation techniques, as follows:

Level 1: (unadjusted) quoted prices in active markets for identical assets or liabilities.

Level 2: inputs other than the quoted prices included in Level 1, that are observable for the asset or liability, either directly (i.e., prices) or indirectly (i.e., derived from prices).

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(a) Financial assets and liabilities, continued

(vi) Determination of fair value, Continued

Level 3: data for the asset or liability that is not based on observable market data (non-observable inputs).

If the inputs used to measure the fair value of an asset or liability are classified in different levels of the fair value hierarchy, then the fair value measurement is classified in its entirety at the same level of the fair value hierarchy as the lowest-level variable that is significant for the total measurement.

The Company and its subsidiaries recognize transfers between levels of the fair value hierarchy at the end of the reporting period when the change occurred.

(b) Impairment of assets

(i) Financial assets (including receivables)

The Forum Group of Companies recognizes loss allowances for expected credit losses on financial assets measured at amortized cost, including credit facilities granted to dealers. Loss allowances are measured in an amount equal to the expected credit losses over the life of the asset.

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

The Group assumes that the credit risk of a financial asset has increased significantly if it is more than 45 days past due.

The Group considers a financial asset to be in default when:

– The financial asset is past due by 90 days or more.
– A loan is restructured under terms where the original financial asset was 90 days or more past due at the time of restructuring.
– The restructured contract defaults with 30 days or more past due after its cure period.
– The non-restructured contract defaults with 30 days or more past due after its cure period.

Lifetime expected credit losses are the credit losses resulting from all possible events of default during the expected life of a financial instrument.

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(b) Impairment of assets, continued

(i) Financial assets (including receivables), continued

Twelve-month expected credit losses are the portion of the expected credit losses over the life of the asset that arise from events of default on a financial instrument that are possibly within 12 months after the reporting date (or a shorter period if the instrument has a life of less than 12 months).

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

Expected credit losses are the probability-weighted average of credit losses. Credit losses are measured as the present value of cash shortfalls (i.e., the difference between the cash flow due to the entity under the contract and the cash flows that the Company expects to receive).

Expected credit losses are discounted using the effective interest rate of the financial asset.

On each reporting date, the Company assesses whether financial assets recorded at amortized cost and debt instruments at fair value through other comprehensive income are credit impaired. A financial asset is 'credit-impaired' when one or more events occur that have a detrimental impact on the estimated future cash flows of the financial asset.

Evidence that a financial asset has credit impairment includes the following observable data:
– A breach of contract, such as a default or a past due event of more than 90 days.
– The restructuring of a loan or advance by the Company under terms that it would not otherwise consider.

Losses are recognized in income, and in the statement of financial position, they are reflected in the provision for impairment accounts under trade and other accounts receivable and rights receivable
When a subsequent event causes the amount of impairment loss to decrease, the decrease is reversed through profit or loss.

The provision for impairment loss on the existing portfolio is detailed in Note 3 (b) (iii) Doubtful Account or Impairment Estimate.

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(b) Impairment of assets, continued

(i) Financial assets (including receivables), continued

The gross carrying amount of a financial asset is written off when the Group has no reasonable expectations of recovering the financial asset in its entirety or a portion thereof. In the case of corporate customers, an individual assessment is performed. The Group does not expect any significant recovery of the amount written off. However, financial assets that are written off may still be subject to enforcement activities in order to comply with the Group's procedures for the recovery of amounts due.

(ii) Non-financial assets

The carrying amount of non-financial assets of the Company, excluding deferred taxes, is reviewed at each statement of financial position date to determine whether there are any indicators of impairment. If such signs exist, then the recoverable amount of the asset is estimated.

The recoverable amount of an asset or cash-generating unit is the higher of its value in use and its fair value less costs of disposal. To determine value in use, estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

An impairment loss is recognized if the carrying amount of an asset exceeds its recoverable amount. Impairment losses are recognized in income.

There were no indicators of impairment in respect of such assets during the periods reported.

(iii) Allowance for expected credit losses

Portfolio:

The Company applies IFRS 9, which includes requirements based on principles for the classification and valuation of financial instruments, as well as the measurement and accounting of impairment, through a forward-looking collective expected credit loss model, which is composed of risk segments that are significant and representative of the behavior. These segments allow generating a differentiated provision for the actual risk of the credit portfolio.

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(b) Impairment of assets, continued

Portfolio, continued

Risk segmentation analysis:

The model includes the analysis of the following variables and segmentations:

- Days in arrears of the transaction as of the measurement (closing) date
- Individual payment history of portfolio operations
- Correlation between the number of days in arrears and customer default
    - Days in arrears: Number of days of non-payment of a transaction
    - Default trigger: 90 days past due, or subjective criteria based on carry-forward rules or transaction type.
- Maturity of the operation
- Customers with more than one transaction
- Product Type: Conventional Credit / Smart Purchase / Other
- Type of transaction: Standard / Restructured
- Down payment percentage

Impairment concept

The model determines that a credit shows a significant increase in risk when:

- A customer is in default in one or more installments, according to the agreed payment plan and regardless of whether they have subsequently caught up with the obligation, or;
- If the variation between the risk indices of the transaction between t1 and t0 exceeds the thresholds defined in the model's applicability.

To determine the optimal thresholds for the above criteria, studies are performed such as assessment of billing behavior by segment (product, type of vehicle, days past due, etc.) through cohort behavior analysis, evolution of days past due, assessment of the risk level of each segment, and roll rate studies. The latter made it possible to identify the appropriate threshold for a significant increase in credit risk in terms of days past due for our portfolio. As mentioned, the identification of default considers a minimum objective criterion of days past due and/or a subjective criterion, which includes:

- Restructured contracts under judicial collection.
- Restructured contracts after the special surveillance period (grace process) that are 30 or more days in arrears.
- Contracts not restructured after the grace period that are 30 or more days past due.
- Carryforward criteria by customer: if a contract is in default, then the remaining contracts of the customer will be marked as defaulted.

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(b) Impairment of assets, continued

Portfolio, continued

Grace period criterion for contracts in default

- A restructured contract is cured if it completes 12 months of consecutive payment.
- A not restructured contract is cured if it completes 3 months of consecutive payment.

In the case of the restructured portfolio, there is only a significant increase in risk if rescheduling is conducted on a regular contract in stage 1 since all restructured contracts always start from stage 2.

Conditions and circumstances for rescheduling a debtor

- Customer must have paid some installments in the business to be repurchased or for previous operations.
- Customers with more than 90 days in arrears are required to make a down payment prior to the rescheduling, the amount of which depends on the number of days past due and the amount of unpaid installments.
- Customers must have the ability to pay.

Provision Matrix

Given the above, the resulting model determines a provision matrix that essentially defines provision rates based on six major concepts in which all the above variables concur: (see Note 25.1 for more details of the provisions model):

- Default Days (different delinquency brackets)
- Credit type (conventional purchase, smart purchase, leasing and rescheduling)
- Down payment percentage
- Maturity or number of installments paid for the credit
- LTV at origination (ratio between the total value of the credit and the value of the collateral at the time of origination).
- Macroeconomic Variables
- Behavioral scoring

Behavioral model:

Forum uses a behavioral scoring model for the segmentation of the provisioning model, which estimates the probability of impairment of a customer.
Accordingly, the allowance applied to the performing loan portfolio (credit operations with no past due balance at the reporting date) is directly related to customers who, while current, have experienced delinquency during the life of the loan (this is captured by the model through a collective assessment of credit operations). Combined with the allowance for the past due portfolio (across different buckets), this totals ThCh$ 85,942,413, corresponding to a provision rate of 4.81% of the portfolio as of March 31, 2026 (ThCh$ 87,951,229 as of December 31, 2025, corresponding to a provision rate of 4.89%).

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(b) Impairment of assets, continued

Portfolio, continued

The provision for the portfolio is based on:

Capital balance
\+ Accrued Interest
\+ Insurance payable

Total Outstanding Loan Balance

Frequency of review of the provisions model

In accordance with the Company's policies, the parameters of the provisioning model—PD (probability of default) and LGD (loss given default)—are reviewed every 12 months (a period considered reasonable, as it is presumed to capture and reflect sufficient data on customer behavior that determine the variables affecting the provision rate). This period may vary depending on the evolution of the portfolio and the economic environment. For the macroeconomic variables involved, updates are performed on a quarterly basis or, alternatively, through the adjustment of a new econometric model, which is carried out jointly with the PD and LGD parameters (every 12 months).

Write-off policies

The Company's retail portfolio contracts are written off 360 days after becoming past due, for both loan operations and leasing contracts, based on historical evidence that contractual rights are lost at that point. In the case of loans associated with Salvum operations, which correspond to non-automotive loans, these are written off 180 days after becoming past due, in accordance with Circular No. 2,243 dated December 20, 2019, approved by Resolution No. 9127 issued by the Financial Market Commission.

Provisioning criteria for customers with more than one credit or leasing contract

For all portfolio customers with more than one active contract, each transaction is monitored and a "carry-forward" rule is applied whenever any of the contracts is more than 30 days past due and the exposure balance exceeds 20%.

(c) Classification of current and non-current balances

In the accompanying interim consolidated statement of financial position, assets and liabilities are classified based on their maturities as current and non-current.

Current assets and liabilities are those maturing in twelve months or less, and non-current are those maturing in more than twelve months.

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(d) Cash and cash equivalents

The Company and its subsidiaries consider cash and cash equivalents to be cash balances in hand and bank current accounts, time deposits, mutual funds, repurchase agreements or contracts and other low-risk financial investments expected to be settled in less than 90 days from the investment date.

Mutual fund shares are valued at the value of the share at the closing date of each financial year. The investment objective, both time deposits and mutual funds is to invest surpluses in financial instruments in which management believes there is no significant risk of loss of value.

Repurchase agreements correspond to financial instruments acquired with a repurchase commitment, valued at their investment value plus accrued interest.

(e) Current trade and other receivables and non-current receivables

- **Current and non-current credit contracts**

  This primarily relates to credit operations granted by the Company, the balance of which is measured at amortized cost using the effective interest rate method. Accrued interest is presented under Revenue in the statement of profit or loss.

  This account is presented net of the allowance for doubtful accounts or impairment, in accordance with the calculation methodology described in Note 3(b) to the interim consolidated financial statements, and includes commission costs payable to distributors, which are recognized in profit or loss as part of the effective interest rate of the loans granted.

- **Current and non-current leasing contracts**

  Leasing operations of the company are carried out as finance leases and consist of leasing assets with an option to purchase. Assets under lease contracts include vehicles, machinery, equipment and any other capital goods.

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(e) Current trade and other receivables and non-current receivables, continued

The balance under this caption is valued at amortized cost based on the effective interest rate. Contracts with maturities of one year or less are recorded as current assets, and those with maturities of more than one year are recorded as non-current assets. Adjustments and accrued interest are recorded in revenue in the statement of income.

This account is presented net of the allowance for doubtful accounts or impairment, in accordance with the calculation methodology described in Note 3(b) to the interim consolidated financial statements, and includes commission costs payable to distributors, which are recognized in profit or loss as part of the effective interest rate of the loans granted.

- **Credit line accounts receivable:**

The Company's subsidiary, Forum Distribuidora S.A., specializes in providing financing through a credit line to dealers for the purchase of vehicles from the various brands with which it maintains strategic alliances. Each dealer is assigned a financing line with a maximum authorized amount. Accordingly, this account reflects the use of such credit line, equivalent to the acquisition cost of the vehicles held by dealers on consignment for sale. This asset is measured at amortized cost, net of any impairment loss.

- **Other trade receivables**

Other trade receivables are classified under this account, such as miscellaneous receivables, trade advances, notes and invoices receivable, including the allowance for doubtful accounts or impairment, and are classified based on their maturity as current and non-current.

(f) Property, Plant and Equipment

This item mainly includes furniture and technological equipment, installations and fixtures, measured at their acquisition cost, net of the corresponding accumulated depreciation and any impairment losses incurred. Historical cost includes expenditures that are directly attributable to the acquisition and installation of the asset.

Subsequent costs are added to the carrying amount of the asset or recognized as a separate asset only when it is probable that the future economic benefits associated with the items will result in an increase in equity and the cost of the item can be measured reliably. The carrying amount of the replaced component is derecognized. All other repairs and maintenance are charged to profit or loss in the period in which they are incurred.

Depreciation of assets is calculated using the straight-line method to allocate their costs or revalued amounts to their residual values over their estimated technical useful lives.

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(f) Property, Plant and Equipment, Continued

The estimated useful lives of property, plant and equipment are detailed as follows:

Description	Minimum Useful Life	Maximum Useful Life
Useful life for IT equipment	2 years	5 years
Useful life for fixed facilities and accessories	2 years	3 years
Useful life for right-of-use assets - premises.	5 years	10 years
Useful life for motor vehicles	5 years	5 years

Depreciation methods and useful lives are reviewed each year and adjusted if necessary.

Right-of-use assets for leased premises

The Company applies IFRS 16 to classify right-of-use assets for leased premises within property, plant and equipment.

At the commencement of a contract, the Company assesses whether a contract is or contains a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period in exchange for consideration.

The Company allocates the contract consideration to each lease component according to their independent prices.

The Company recognizes a right-of-use asset and a lease liability at the beginning of the lease term. The right-of-use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made on or before the beginning date, plus initial direct costs incurred and an estimate of the costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, less lease incentives received.

Right-of-use assets are subsequently amortized using the straight-line method from the beginning date to the end of the useful life of the right-of-use asset or the end of the lease term. The lives of right-of-use assets are determined on the same basis as those of property and equipment. Also, the right-of-use asset is periodically tested for impairment, if any, and adjusted for certain lease liability measurements.

Lease liabilities are initially measured at the present value of future payments. They are discounted through the interest rate implicit in the lease or, if that rate is not easily determinable, the Company's incremental borrowing rate.

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(f) Property, Plant and Equipment, Continued

Right-of-use assets for leased premises, continued.

Lease payments included in the measurement of the lease liability comprise the following:

- fixed payments, less any lease incentives receivable;
- variable lease payments that depend on an index or rate, initially measured using the index or rate as at the commencement date;
- amounts expected to be payable under a residual value guarantee; and
- the exercise price of a purchase option if the Company is reasonably confident in exercising that option.

Lease liabilities are measured at amortized cost using the effective interest rate method. It is remeasured when there is a change in future lease payments arising from a change in an index or rate, if there is a change in the Company's estimate of the amount expected to be paid under a residual value guarantee, or if the Company changes its assessment of whether it will exercise a purchase, extension or termination option.

When the lease liability is remeasured in this manner, a corresponding adjustment is made to the carrying amount of the right-of-use asset or recorded in income if the carrying amount of the right-of-use asset has been reduced to zero.

The Company and its subsidiaries present right-of-use assets that do not meet the definition of investment property in "Property, plant and equipment" and lease liabilities in "Other current and non-current financial liabilities" in the interim consolidated statement of financial position.

Short-term leases and low-value asset leases

The Company and its subsidiaries have opted not to recognize right-of-use assets and lease liabilities with lease terms of 12 months or less and leases of low-value assets, including IT equipment. The Company and its subsidiaries recognize the lease payments associated with these leases as an expense on a straight-line basis over the lease term.

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(g) Intangible Assets

Intangible assets mainly comprise licenses and computer software. Standard computer software is measured at acquisition cost. Development costs are capitalized only if they can be reliably measured, the product or process is technically and commercially feasible, future economic benefits are probable, and the Company intends and has sufficient resources to complete the development and to use or sell the asset. Otherwise, they are recognized in profit or loss as incurred.
After initial recognition, development costs are measured at cost less accumulated amortization and accumulated impairment losses. Amortization is calculated on a straight-line basis over their estimated useful lives and is generally recognized in profit or loss. The average estimated useful life of intangible assets is 5 years, in accordance with the Group's accounting policies. The amortization periods of intangible assets are reviewed annually.

(h) Trade and other accounts payable

- They correspond mainly to accounts payable of the units financed by credit and leasing operations and to financing fees.

- Accounts payable for vehicles for consignment are also included.

They are classified into current and non-current liabilities based on the contractual maturity of the nominal capital, recorded at their amortized cost according to the effective interest rate method.

(i) Financial derivatives and accounting hedges

- Cash Flow Hedges:

The parent company uses cross-currency swaps and forwards to hedge its exposure to the variability of cash flows from foreign currency credits indexed to variable interest rates.

Derivative instruments designated as hedging instruments match both the notional amounts and rate levels with the underlying credit, resulting in local-currency financing at a fixed interest rate.

The effective portion of changes in the fair value of derivatives is recognized in other comprehensive income and is accumulated under the "Cash flow hedge reserve" in equity. The profit or loss related to the ineffective portion is recognized immediately in profit or loss of the period.

Amounts previously recognized in other comprehensive income and accumulated in equity are reclassified to profit or loss in the periods in which the hedged item is recognized in profit or loss, in the same line as the recognized hedged item. However, when the hedged forecast transaction results in the recognition of a non-financial asset or a non-financial liability, the gains and losses previously recognized in other comprehensive income and accumulated in equity are transferred from equity and included in the initial measurement of the cost of the non-financial asset or non-financial liability.

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(i) Financial derivatives and accounting hedges, continued

Hedge accounting is interrupted when the parent company terminates the hedging relationship when the hedging instrument expires or matures, is terminated or exercised, or no longer meets the requirements established for hedge accounting. Any profit or loss recognized in other comprehensive income and accumulated in equity at that date will remain in equity and will be recognized when the foreseen transaction is finally recognized in income. When the foreseen transaction is no longer expected to occur, the accumulated profit or loss in equity will be recognized immediately in income.

Hedged item:

Variable rate obligations in foreign currency (liabilities): The risk is hedged using currency and interest rate derivatives (fixed for variable / local currency swaps).

Capital	**03-31-2026**	**12-31-2025**
	ThCh$	ThCh$
Obligations in US dollars	437,776,590	446,761,525
Obligations in UF	670,934,565	686,896,428
Obligations in Chilean pesos	48,070,000	30,000,000
Total	1,156,781,155	1,163,657,953

(j) Provisions and contingent liabilities

- **Provisions:** Provisions are recognized when the Company and its subsidiaries have a present obligation, as a result of a past event, whose settlement will require future resources, and it is probable that it can be measured reliably. Provisions are recorded at the present value when the effect of discounting is significant.

- **Contingent liabilities:** Correspond to financial covenants and restrictions established in bond issue agreements, syndicated loans and foreign borrowings.

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(k) Provisions for employee benefits

- **Annual leave:** The vacation provision is recognized on a straight-line basis of the benefit during the year, based on the vacation days pending for each employee, valued by the monthly remuneration received by the employee.

- **Incentives:** The Company and its subsidiaries contemplate an annual incentive plan for meeting objectives for its employees. Any incentives that may be granted consist of a certain number of monthly salaries and are recorded on an accrual basis.

(l) Income tax and deferred tax

Current tax is the expected tax payable or receivable on taxable profit or loss for the year and any adjustment to tax payable or recoverable related to previous years. It is measured using tax rates enacted or substantively enacted as of the balance sheet date.

The income tax expense for the year is determined as the sum of the current tax of the different consolidated companies and results from the application of the tax rate on the taxable income for the period, after applying the deductions that are admissible for tax purposes, plus the variation in deferred tax assets and liabilities for the period.

Differences between the carrying amounts of assets and liabilities and their tax bases generate deferred tax asset or liability balances, which are calculated using the tax rates expected to be in effect when the assets and liabilities are realized.

Deferred tax assets and tax credits are recognized only when it is considered probable that sufficient future taxable profit will be available to allow the recovery of deductions for temporary differences and the realization of tax credits.

Deferred tax liabilities are recognized for all temporary differences, except those arising from the initial recognition of purchased goodwill and those arising from the valuation of investments in subsidiaries, associates and jointly controlled entities, where the Group can control the reversal thereof, and it is probable that they will not reverse in the foreseeable future.

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(l) Income tax and deferred tax, continued

At each accounting closing, the recorded deferred tax assets and liabilities are reviewed to verify that they are still valid, and the appropriate restatements are made according to the results of the aforementioned analysis.

Deferred tax is measured using the tax rates expected to be applied to temporary differences in the period in which they reverse using the expected to apply at the reporting date.

Tax regime

Under current tax legislation, corporations and companies whose partners are legal entities must determine their taxes based on the "Partially Integrated Regime" established in letter A) of Article 14 of the Income Tax Law. The current corporate income tax rate ('First Category tax') applicable to taxable income is 27%.

As established in IAS 12 (Income Taxes), deferred tax assets and liabilities should be measured using the tax rates that are expected to be applicable in the period in which the asset is realized or the liability is settled, based on the rates that have been approved at the end of the period. For these purposes, and as mentioned above, the Company applied the rates established and in effect for the Partially Integrated Regime.

Deferred tax assets and liabilities are offset if there is a legally enforceable right to offset tax assets against tax liabilities, which relate to the same entity and tax authority.

The detailed information to be disclosed regarding income tax and deferred taxes is described in Note 6 to the interim consolidated financial statements.

The application of IFRIC 23 Uncertainty over Income Tax Treatments is consistent with the requirements of the Interpretation and its application has not had an impact on the financial statements of the Company.

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(m) Revenue recognition and cost of sales

Revenue of the company corresponds mainly to Forum is a company that offers automotive financing under the terms and conditions agreed upon in each case. Interest in income from financing operations, insurance fees, collection services, credit-line commissions and other financial services. The Company recognizes this revenue and its costs in accordance with the applicable regulations.

(i) Revenue recognition and cost of sales according to IFRS 15

Revenue from contracts with customers: Revenue is recognized at an amount that reflects the consideration to which the entity expects to be entitled in exchange for transferring goods or services to a customer.

An entity recognizes revenue when a performance obligation is satisfied when the "control" of the goods or services underlying the particular performance obligation is transferred to the customer.

- **Revenue recognition for insurance collection fees**

Forum is a company that offers automotive financing under the terms and conditions agreed upon in each case. In some cases, contracting insurance is associated with the generated operations.

The insurance companies entrust Forum with the collection and recovery of the premiums corresponding to the different insurance policies contracted by the customer. Forum informs the insurance companies of the corresponding premiums according to the obligations derived from the contract, which entitles it to receive a fee for the collection and recovery services, which are recognized on an accrual basis.

The costs of sales correspond mainly to the remuneration of the personnel who carry out the collection and advisory services.

- **Revenue recognition from credit line management**

Revenue recognized by the Company related to credit line accounts receivable corresponds to the commissions for the permanence and management of the vehicles at the consignee's premises.

Cost of sales is mainly composed of interest on loans granted by financial institutions and issuance of commercial paper, recognized in income as interest is accrued, using the effective interest rate method.

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(m) Revenue recognition and cost of sales, Continued

(i) Revenue recognition and cost of sales according to IFRS 15, continued

- **Revenue recognition for the management of credit and collections**

These correspond to revenue from expenses generated by the extrajudicial collection of unpaid credits, in conformity with the provisions of Law No. 19,659 of December 27, 1999. They also include revenue from advisory services in the processing and constitution of guarantees. Income from judicial collections is recognized on a cash basis.

The cost of sales mainly corresponds to the remuneration of the personnel who carry out the collection and advisory services.

(ii) Recognition of revenue and cost according to IFRS 9

- **Recognition of interest income from lending operations and revenue from credit line interest**

Interest income from financing operations and use of credit lines is recognized in profit or loss as interest is accrued, using the effective interest rate method, and is mainly generated from accrued interest on cash credit and finance lease transactions.

The Company ceases interest income recognition when it considers it is unlikely that revenue will be recoverable, which generally occurs after 90 days in arrears.

Costs of sales are mainly composed of interest on loans granted by financial institutions, placement of bonds and commercial papers, recognized in income as interest is accrued, using the effective interest rate method.

Commission associated with automotive financing loans:

Corresponds to the commission paid to automotive dealers, included within trade and other receivables, for units financed by the company. These are recorded in income as part of the effective interest rate of the loans granted, recognized on an accrual basis.

(n) Finance income and costs

Finance income consists of revenue from interest on invested funds, such as time deposits, repurchase agreements and mutual funds, recorded in the statement of comprehensive income in financial revenue.

Finance costs correspond to the interest included in the payment of real estate lease liabilities as established in IFRS 16. The financial cost is recorded using the effective interest rate that exactly discounts the estimated future lease payments over the expected term of the lease contracts. .

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(o) Earnings per share

Basics earnings per share is calculated by dividing net earnings attributable to shareholders by the weighted average number of ordinary shares outstanding during the financial year.

(p) Dividends

Article No. 79 of the Chilean Corporations Law provides that, unless otherwise agreed at the respective shareholders' meeting by the unanimous vote of the issued shares, publicly traded corporations must annually distribute, as a cash dividend to their shareholders, on a pro rata basis according to their shareholdings or in the proportion established in the bylaws if there are preferred shares, at least 30% of the net income for each fiscal year, except when it is necessary to absorb accumulated losses from prior years.

Dividends are recorded as a decrease in equity at the closing of the annual financial statements based on the dividend policy of the Company or based on the specific agreements established in relation to the distribution or non-distribution of income.

The Company's accounting policy is to make a provision for the minimum dividend to be distributed at the end of the period as defined below:

The Company will provide, in conformity with the dividend policy established at an ordinary meeting of the Board of Directors, a minimum dividend equivalent to 50% of the annual consolidated income, except for specific agreements that may be adopted as part of the financial strategy of the Company.

(q) Capital

The consolidated share capital consists of no-par-value common shares. All shares are fully subscribed and paid, having the same rights and obligations.

Series	Subscribed capital	Paid-in capital
	ThCh$	ThCh$
Unique	43,338,969	43,338,969

Detail of Share Capital Classes in Ordinary Shares:

Company	No. of Issued Shares	No. of Paid-in Shares	No. of Voting Shares	Series
Forum Servicios Financieros S.A.	4,412	4,412	4,412	Unique

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(r) Information by segments

The Company reports segment information in conformity with IFRS 8 "Operating Segments." This standard establishes standards for reporting information by segments in the financial statements and disclosures about products and services, geographic areas and major customers.

An operating segment is defined as a component of the entity for which there is separate financial reporting that is regularly assessed by Senior Management in making decisions regarding the allocation of resources and the assessment of income.

Operating segments are defined according to how senior management analyzes its businesses to make operating and resource allocation decisions.

In the case of Forum Servicios Financieros S.A., the operating segments have been defined based on the information reviewed by Management, aligned with its subsidiary structure:

- **Forum Servicios Financieros S.A.**

Forum Servicios Financieros S.A., the parent company of the Group, specializes in automotive financing, granting loans and leasing to individuals and companies for the acquisition of light vehicles, heavy vehicles, and motorcycles. In addition, it provides portfolio management services and insurance collection commission services and also grants loans for financing related to the healthcare, home, and education sectors.

- **Forum Distribuidora S.A.**

Forum Distribuidora S.A. specializes in providing inventory financing to automotive dealers of brands with strategic alliances.

In this way, the net revenue of Forum Distribuidora S.A. is composed of the income from inventory management and interest from the use of the credit line.

There is no margin or profit between the purchase of units from the importer and the sale of them to dealers.

- **Ecasa S.A.**

Ecasa S.A. is a subsidiary company of Forum Servicios Financieros S.A. whose corporate purpose is the collection and management of loans of any kind, credits risk assessment and the performance of related procedures.

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(s) Transactions with related parties

Transactions and outstanding balances with other entities of the group that are related parties are disclosed in the financial statements of the entity. Intragroup transactions between related parties, as well as outstanding balances with them, are eliminated in the process of preparing the consolidated financial statements of the group.

The Company and its subsidiaries disclose in the notes to the financial statements' transactions and balances with related parties, in conformity with the provisions of IAS 24, reporting transactions separately with significant influence or that have an interest in the Company, key management personnel and other parties related to the Company. These transactions are initially recorded at fair
value and then at amortized cost.

Relationship between the entities of the Group:

- BBVA Holding Chile S.A. (Controlling shareholder)
- Compañía Chilena de Inversiones S.L. (Indirect shareholder)
- BBVA Representative Office in Chile

Name of the immediate parent company or main controller of the group:

- BBVA Holding Chile S.A.

Name of the ultimate controller of the group:

- Banco Bilbao Vizcaya Argentaria, S.A.

Key management personnel incentive plan

The Company's key management personnel have an incentive plan consisting of an annual variable bonus that depends on the fulfillment of the annual budget of the Company and its subsidiaries and the individual goals set.

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(t) Cash flows

The direct method has been used to prepare the consolidated statement of cash flows. This method provides information that may be useful in estimating future cash flows. The following concepts are considered:

- Cash and cash equivalents: comprise cash on hand and at banks, time deposits and repurchase agreements described in Note 3 (d). to the interim consolidated financial statements.
- Operating activities: these are the activities that constitute the main source of revenue for the Company, and other activities that cannot be classified as investing or financing activities.
- Investing activities: they involve the acquisition and disposal of long-term assets, such as software and property, plant and equipment, as well as other investments not included in cash equivalents.
- Financing activities: these are activities that produce changes in the size and composition of the capital stock and loans contracted by the Company and its subsidiaries.

(u) Recovered vehicles

Recovered vehicles correspond mainly to assets voluntarily surrendered by debtors and to assets recovered through judicial repossession, classified as non-financial assets. These assets are subject to an appraisal process by the specialized department of the Company, where the visual and functional condition of the vehicles is assessed, comparisons are made with assets of similar characteristics in the automotive sector, and a value is assigned that is equivalent to the net recoverable amount (market value). Subsequently, the necessary procedures are performed to arrange the sale of such assets.

(v) Investments in associates

On January 3, 2022, Forum Servicios Financieros S.A. made an investment consisting of the purchase of 454 shares in Autocred SpA, representing a 29.01% interest for a total amount of ThCh$ 844,690, which was recorded as an investment in associates. Autocred is a company whose purpose is to carry out all kinds of advice, management and intermediation for the purchase and sale of motorized vehicles.

The Company and its subsidiaries measure their investments in associates using the equity method. An associate is an entity in which the Company has significant influence.

Under this method, the investment is recognized in the interim consolidated statement of financial position at cost, plus post-acquisition changes in proportion to the associate's equity, applying the percentage of ownership interest held in the associate. Goodwill purchased in associates is included in the carrying amount of the investment and is not amortized.

NOTE 3. MATERIAL ACCOUNTING POLICIES APPLIED, CONTINUED

(v) Investments in associates, continued

Changes in equity of associates are recognized proportionally with a charge or credit to other reserves and classified according to their origin and, if applicable, are disclosed in the statement of changes in equity.

Results in associates are recognized on an accrual basis according to the percentage of participation in the results generated by the associate. If the associate has negative equity, a liability is recognized to the extent that there is an intention to continue financing the associated company. Dividends received from associates are recognized as a reduction of the investment, with no impact on profit or loss.

(w) Reclassifications

During the period ended March 31, 2026, and December 31, 2025, no reclassifications have occurred that affected the presentation of these interim consolidated financial statements.

NOTE 4. CHANGES IN ACCOUNTING POLICIES

During the period ended March 31, 2026, no significant accounting changes have occurred that affected the presentation of these interim consolidated financial statements.

NOTE 5. CASH AND CASH EQUIVALENTS

As of March 31, 2026, and December 31, 2025, this line item is composed as follows:

Cash and cash equivalents	03-31-2026 ThCh$	12-31-2025 ThCh$
Cash in hand	8,281,024	2,350,099
Bank balances	21,223,496	44,436,668
Repurchase agreements	9,600,000	17,700,000
Total	**39,104,520**	**64,486,767**

Information on cash and cash equivalents by currency:

Cash and cash equivalents	Currency	03-31-2026 ThCh$	12-31-2025 ThCh$
Cash in hand	Chilean pesos	8,275,311	2,344,388
	Dollars	5,383	5,381
	Euros	330	330
Bank balances	Chilean pesos	21,219,637	44,432,347
	Dollars	3,859	4,321
Repurchase agreements	Chilean pesos	9,600,000	17,700,000
Total		**39,104,520**	**64,486,767**

The Company and its subsidiaries have no restrictions on the use of cash and cash equivalents.

NOTE 6. INCOME TAX AND DEFERRED TAXES

(a) Current tax assets

As of March 31, 2026, and December 31, 2025, this line item is composed as follows:

		Asset (Liability) Balances	
Current tax assets	**Currency**	**03-31-2026 ThCh$**	**12-31-2025 ThCh$**
Income tax provision	Chilean Pesos	(26,583,961)	(19,387,205)
Monthly provisional payments	Chilean Pesos	27,777,373	20,890,602
SENCE (Chilean National Training and Employment Service) tax credit and donations	Chilean Pesos	293,582	195,722
Income tax recoverable from the prior year	Chilean Pesos	2,838,475	9,093,321
Total		**4,325,469**	**10,792,440**

(b) Current tax liabilities

As of March 31, 2026, and December 31, 2025, the Company has no balances in this line item.

NOTE 6. INCOME TAX AND DEFERRED TAXES, CONTINUED

(c) Deferred taxes

The composition of the deferred tax balance as of March 31, 2026, and December 31, 2025, is as follows:

Temporary differences	Currency Type	03-31-2026		12-31-2025		Effect on profit (Loss)	
		Deferred tax asset (net) ThCh$	Deferred tax liability (net) ThCh$	Deferred tax asset (net) ThCh$	Deferred tax liability (net) ThCh$	03-31-2026 ThCh$	03-31-2025 ThCh$
Allowance for doubtful accounts	Chilean Pesos	24,007,419	0	24,479,055	0	(471,636)	(682,240)
Vacation provision	Chilean Pesos	414,122	0	515,739	0	(101,617)	(100,149)
Other provisions	Chilean Pesos	2,824,874	0	2,885,843	0	(60,969)	(27,432)
Lease receivables	Chilean Pesos	(5,575,988)	0	(5,659,247)	0	83,259	172,135
Deferred interest	Chilean Pesos	896,265	0	911,480	0	(15,215)	0
Tax fixed assets	Chilean Pesos	3,333,886	0	4,871,924	0	(1,538,038)	(90,972)
Overdue installments	Chilean Pesos	86,627	0	86,627	0	0	0
Insurance	Chilean Pesos	282,483	0	229,705	0	52,778	40,394
Intangible assets	Chilean Pesos	(1,037,337)	0	(939,459)	0	(97,878)	(84,282)
Deferred revenue	Chilean Pesos	2,275,620	0	2,278,149	0	(2,529)	(11,186)
Deferred expenses (1)	Chilean Pesos	(22,639,308)	0	(22,618,870)	0	(20,438)	1,273,498
Accrued interest > 90 days	Chilean Pesos	1,379,164	0	1,310,872	0	68,292	(56,325)
Lease liabilities IFRS 16	Chilean Pesos	1,443,991	0	1,507,257	0	(63,266)	(85,184)
Right-of-use assets IFRS 16	Chilean Pesos	(1,565,643)	0	(1,637,601)	0	71,958	88,209
Tax loss carryforward	Chilean Pesos	0	0	0	0	0	43,039
Deferred commissions	Chilean Pesos	0	0	0	0	0	75,364
Deferred tax on hedges	Chilean Pesos	3,449,729	0	(2,263,860)	0	5,713,589	641,858
Total		**9,575,904**	**0**	**5,957,614**	**0**	**3,618,290**	**1,196,727**

(1) This concept is mainly related to commission payments made to car dealerships, which are recognized as part of the origination cost of loans for the purpose of determining the effective interest rate, in accordance with IFRS 9.

NOTE 6. INCOME TAX AND DEFERRED TAXES, CONTINUED

(d) Income tax expenses

The composition of the income tax balance as of March 31, 2026, and 2025, is as follows:

Income tax expense	Balance at	
	03-31-2026 ThCh$	03-31-2025 ThCh$
Income tax expense	(7,196,757)	(2,673,400)
Effect of deferred tax assets or liabilities	3,618,290	1,196,727
Effect of adjustment for prior years	(1,924)	0
Total	**(3,580,391)**	**(1,476,673)**

(e) Reconciliation of the effective tax rate

Reconciliation of tax expense using the statutory rate with tax expense using the effective rate and reconciliation of the statutory tax rate with the effective tax rate.

Reconciliation of tax expense	Balance at			
	Rate reconciliation %	03-31-2026 ThCh$	Rate reconciliation %	03-31-2025 ThCh$
Profit (loss) before taxes		**13,417,421**		**8,274,416**
Tax rate		27%		27%
Theoretical tax expense using the statutory rate	**0.2700**	**(3,622,704)**	**0.2700**	**(2,234,092)**
Actual (recognized) tax expense.	(0.2668)	(3,580,391)	(0.1785)	(1,476,673)
Reconciling difference	**(0.0032)**	**(42,313)**	**(0.0915)**	**(757,419)**
Detail explanation				
Permanent differences	(0.1066)	(1,429,841)	(0.1217)	(1,006,960)
Tax difference in previous years	0.0001	1,924		0
Provision for non-deductible expenses (Art. 21, Chilean Income Tax Law).	0.0002	2,437	0.0006	4,993
Difference in opening balance of deferred tax.	(0.0000)	(519)		0
Joint Venture Provision	0.0044	58,993	0.0102	84,699
Others	0.0943	1,265,294	0.0193	159,849
Total	**(0.0076)**	**(101,713)**	**(0.0915)**	**(757,419)**

NOTE 7. PROPERTY, PLANT AND EQUIPMENT

(a) Composition and movement

As of March 31, 2026, and December 31, 2025, the composition and movement of the item is as follows:

03-31-2026

Gross value movements		IT Equipment ThCh$	Facilities and Accessories ThCh$	Rights of use of facilities ThCh$	Motor vehicles ThCh$	Other Property, Plant & Equipment ThCh$	Total ThCh$
Opening Balance		3,899,425	5,613,425	10,494,626	223,274	35,840	20,266,590
Changes	Additions	124,282	0	0	0	0	124,282
	Derecognitions	0	0	0	0	0	0
	Other Increases (Decreases)	0	0		0	0	0
Total changes		124,282	0	0	0	0	124,282
Ending Balance Gross Value		**4,023,707**	**5,613,425**	**10,494,626**	**223,274**	**35,840**	**20,390,872**
Accumulated depreciation movements							
Opening Balance		(3,491,710)	(4,966,732)	(4,391,627)	(128,310)	0	(12,978,379)
Changes	Depreciation expense	(39,313)	(61,459)	(289,369)	(7,184)	0	(397,325)
	Derecognition depreciation	0	0	0	0	0	0
	Other Increases (Decreases)	0	0	17,192	0	0	17,192
Total changes		(39,313)	(61,459)	(272,177)	(7,184)	0	(380,133)
Accumulated Depreciation Ending Balance		**(3,531,023)**	**(5,028,191)**	**(4,663,804)**	**(135,494)**	**0**	**(13,358,512)**
Net Value		**492,684**	**585,234**	**5,830,822**	**87,780**	**35,840**	**7,032,360**

Impairment losses

The Company has determined that there are no significant indicators that its tangible assets are impaired. As of March 31, 2026, and December 31, 2025, no impairment adjustments were generated.

The details of leased properties are reported in Note 10 (g)

The net effect of derecognitions is recorded under administrative expenses.

NOTE 7. PROPERTY, PLANT AND EQUIPMENT, CONTINUED

(b) Composition and movement, continued

As of March 31, 2026, and December 31, 2025, the composition and movement of the item is as follows:

12-31-2025

Gross value movements		IT Equipment ThCh$	Facilities and Accessories ThCh$	Rights of use of facilities ThCh$	Motor vehicles ThCh$	Other Property, Plant & Equipment ThCh$	Total ThCh$
Opening Balance		3,844,818	4,985,565	9,923,649	199,570	35,840	18,989,442
Changes	Additions	402,403	627,860	727,506	59,883	0	1,817,652
	Derecognitions	(347,796)	0	(156,529)	(36,179)	0	(540,504)
	Other Increases (Decreases)	0	0		0	0	0
Total changes		54,607	627,860	570,977	23,704	0	1,277,148
Ending Balance Gross Value		**3,899,425**	**5,613,425**	**10,494,626**	**223,274**	**35,840**	**20,266,590**
Accumulated depreciation movements							
Opening Balance		(3,332,198)	(4,808,445)	(3,499,004)	(132,350)	0	(11,771,997)
Changes	Depreciation expense	(159,512)	(158,287)	(997,045)	(26,620)	0	(1,341,464)
	Derecognition depreciation	0	0	0	30,660	0	30,660
	Other Increases (Decreases)	0	0	104,422	0	0	104,422
Total changes		(159,512)	(158,287)	(892,623)	4,040	0	(1,206,382)
Accumulated Depreciation Ending Balance		**(3,491,710)**	**(4,966,732)**	**(4,391,627)**	**(128,310)**	**0**	**(12,978,379)**
Net Value		**407,715**	**646,693**	**6,102,999**	**94,964**	**35,840**	**7,288,211**

NOTE 8. CURRENT TRADE AND OTHER RECEIVABLES AND NON-CURRENT RECEIVABLES

a) Trade and other accounts receivable:

As of March 31, 2026, and December 31, 2025, the balance is composed of the following:

Trade and Other Current Accounts Receivable	Currency	Current	
		03-31-2026 ThCh$	12-31-2025 ThCh$
Short-term loan portfolio	Chilean Pesos	978,062,282	975,502,774
Deferred interest on credit contracts	Chilean Pesos	(319,197,912)	(319,687,127)
Allowance for expected credit losses on loan contracts	Chilean Pesos	(48,652,890)	(49,191,400)
Loans and receivables of short-term leasing contracts	UF	12,231,414	12,334,121
Deferred interest on leasing contracts	UF	(2,016,341)	(2,069,127)
Provision on leasing contracts	UF	(70,666)	(87,078)
Invoices receivable	Chilean Pesos	94,758,803	100,828,211
Provision for invoices receivable	Chilean Pesos	(395,813)	(296,239)
Miscellaneous debtors	Chilean Pesos	27,728,621	19,242,646
Allowance for miscellaneous receivables.	Chilean Pesos	(378,661)	(345,765)
Net credit line receivables	Chilean Pesos	346,799,628	374,677,355
Provision for accounts receivable line of credit	Chilean Pesos	(2,527,080)	(2,439,216)
Prepaid Services	Chilean Pesos	94,815,602	96,091,257
Trade receivables and advances	Chilean Pesos	40,179,553	37,938,975
Provision for receivables and commercial advances	Chilean Pesos	(1,743,885)	(177,531)
Total		**1,219,592,655**	**1,242,321,856**

(1) The calculation of the provision for this item is based on the gross credit line.

NOTE 8. CURRENT TRADE AND OTHER RECEIVABLES AND NON-CURRENT RECEIVABLES, CONTINUED

b) Non-current receivables:

As of March 31, 2026, and December 31, 2025, the balance is composed of the following:

Non-current receivables	Currency	Non-current	
		03-31-2026 ThCh$	12-31-2025 ThCh$
Loans and receivables of credit contracts: 1 to 3 years	CLP	1,186,470,614	1,192,289,044
Loans and receivables of credit contracts: over 3 years	CLP	202,375,447	213,885,436
Deferred interest on credit contracts	CLP	(278,225,506)	(282,074,368)
Provision on credit contracts	CLP	(37,193,624)	(38,629,222)
Loans and receivables of leasing contracts: 1 to 3 years	UF	8,406,304	8,620,985
Loans and receivables of lease contracts: over 3 years	UF	14,089	5,070
Deferred interest on leasing contracts	UF	(819,806)	(855,688)
Provision on leasing contracts	UF	(25,233)	(43,529)
Prepaid Services	CLP	105,200,983	104,830,634
Total		**1,186,203,268**	**1,198,028,362**

NOTE 8. CURRENT TRADE AND OTHER RECEIVABLES AND NON-CURRENT RECEIVABLES, CONTINUED

c) Portfolio analysis, amount and evolution

Of the total financial assets discussed in Note 3 (e) to the consolidated financial statements, 90.30% corresponds to the portfolio stock of loans in force as of March 31, 2026 (90.58% as of December 31, 2025) as illustrated in the following tables:

	03-31-2026 ThCh$	12-31-2025 ThCh$	Variation ThCh$
Current retail portfolio stock (unpaid balance)	1,787,300,585	1,797,951,120	(10,650,535)
Net credit line receivables	346,799,628	374,677,355	(27,877,727)
Trade receivables and advances	38,435,668	37,761,444	674,224
Total current portfolio	**2,172,535,881**	**2,210,389,919**	**(37,854,038)**
Retail portfolio provision stock	(85,942,413)	(87,951,229)	2,008,816
Provision for receivables from credit line portfolio and advances	(2,527,080)	(2,439,216)	(87,864)
Total provision	**(88,469,493)**	**(90,390,445)**	**1,920,952**
Invoices receivable and others	321,729,535	320,350,744	1,378,791
Total invoices receivable and others	**321,729,535**	**320,350,744**	**1,378,791**
Total current and non-current trade receivables	**2,405,795,923**	**2,440,350,218**	**(34,554,295)**

Analysis of the renegotiated retail portfolio, amount and evolution, weighting

Of the current loan portfolio, before provisions, 1.06% is renegotiated at the end of March 31, 2026 (2.36% at the end of December 31, 2025).

	03-31-2026	12-31-2025	Variation
	ThCh$	ThCh$	ThCh$
% restructured leasing portfolio	0.00%	0.00%	0.00%
% restructured credit portfolio	1.06%	2.36%	-1.30%
% Total restructured portfolio	**1.06%**	**2.36%**	**-1.30%**
Restructured leasing portfolio	3,655	5,094	(1,439)
Restructured credit portfolio	18,862,532	42,405,269	-23,542,737
Total portfolio	**18,866,187**	**42,410,363**	**-23,544,176**
Total portfolio	**1,787,300,585**	**1,797,951,120**	**(10,650,535)**

In the case of debtors by credit line, there is no renegotiated portfolio as of March 31, 2026, and December 31, 2025,

NOTE 8. CURRENT TRADE AND OTHER RECEIVABLES AND NON-CURRENT RECEIVABLES, CONTINUED

d) Age structure of the current portfolio

	Portfolio ageing as of 03-31-2026						
	0-6 Months	7-12 Months	> 1 Year	> 2 years	> 3 years	> 4 years	Total
Portfolio balance (ThCh$)	**953,703,325**	**405,225,979**	**520,801,586**	**226,791,359**	**62,964,819**	**3,048,813**	**2,172,535,881**
Credits	562,113,227	399,850,883	516,466,060	225,074,249	62,962,512	3,017,994	1,769,484,925
Leasing	6,718,134	5,011,764	4,335,526	1,717,110	2,307	30,819	17,815,660
Net credit line receivables	346,436,296	363,332	0	0	0	0	346,799,628
Commercial advances	38,435,668	0	0	0	0	0	38,435,668
Portfolio Stock %	**43.90%**	**18.65%**	**23.97%**	**10.44%**	**2.90%**	**0.14%**	**100.00%**
Credits	31.77%	22.60%	29.19%	12.72%	3.56%	0.18%	100.00%
Leasing	37.71%	28.13%	24.34%	9.64%	0.01%	0.17%	100.00%
Net credit line receivables	99.90%	0.10%	0.00%	0.00%	0.00%	0.00%	100.00%
Commercial advances	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%

	Portfolio ageing as of 12-31-2025						
	0-6 Months	7-12 Months	> 1 Year	> 2 years	> 3 years	> 4 years	Total
Portfolio balance (ThCh$)	**1,026,595,508**	**389,692,276**	**500,580,523**	**231,146,449**	**59,694,035**	**2,681,128**	**2,210,389,919**
Credits	607,447,130	384,899,274	495,750,604	229,482,955	59,685,367	2,650,429	1,779,915,759
Leasing	7,102,118	4,400,463	4,829,919	1,663,494	8,668	30,699	18,035,361
Net credit line receivables	374,284,816	392,539	0	0	0	0	374,677,355
Commercial advances	37,761,444	0	0	0	0	0	37,761,444
Portfolio Stock %	**46.44%**	**17.63%**	**22.65%**	**10.46%**	**2.70%**	**0.12%**	**100.00%**
Credits	34.13%	21.62%	27.85%	12.89%	3.35%	0.16%	100.00%
Leasing	39.38%	24.40%	26.78%	9.22%	0.05%	0.17%	100.00%
Net credit line receivables	99.90%	0.10%	0.00%	0.00%	0.00%	0.00%	100.00%
Commercial advances	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%

e) Default rates by tranches of days in the retail portfolio

TOTAL PORTFOLIO (LEASING + CREDITS)	03-31-2026	12-31-2025	Variation
Delinquency 1-30 days	6.46%	7.81%	-1.35%
Delinquency > 30 days	11.04%	10.09%	0.95%
Delinquency > 90 days	4.89%	4.70%	0.19%
Total Portfolio Stock (ThCh$)	**1,787,300,585**	**1,797,951,120**	**(10,650,535)**

TOTAL LEASING	03-31-2026	12-31-2025	Variation
Delinquency 1-30 days	11.22%	10.14%	1.08%
Delinquency > 30 days	5.78%	5.86%	-0.08%
Delinquency > 90 days	2.54%	1.91%	0.63%
Leasing Portfolio Stock (ThCh$)	**17,815,660**	**18,035,361**	**(219,701)**

TOTAL CREDITS	03-31-2026	12-31-2025	Variation
Delinquency 1-30 days	6.51%	7.83%	-1.32%
Delinquency > 30 days	10.99%	10.05%	0.94%
Delinquency > 90 days	4.87%	4.67%	0.20%
Credit portfolio stock (ThCh$)	**1,769,484,925**	**1,779,915,759**	**(10,430,834)**

In the case of debtors by line of credit, there is no delinquent portfolio as of March 31, 2026, and December 31, 2025.

NOTE 8. CURRENT TRADE AND OTHER RECEIVABLES AND NON-CURRENT RECEIVABLES, CONTINUED

f) The stratification of the retail portfolio of credit and leasing contracts at the March 31 of 2026, is as follows:

TOTAL CREDITS

03-31-2026	NON-SECURITIZED PORTFOLIO				
Aging categories	No. of Contracts of non-restructured Portfolio	Amount of Gross non-restructured Portfolio (ThCh$)	No. of Contracts of restructured Portfolio	Amount of Gross restructured Portfolio (ThCh$)	Total Amount of Gross Portfolio (ThCh$)
Current (up to date)	155,934	1,452,370,807	1,236	7,386,134	1,459,756,941
1 to 30 days past due	12,729	112,012,642	438	2,368,982	114,381,624
31 to 60 days past due	6,160	52,402,669	489	2,494,392	54,897,061
61 to 90 days past due	5,494	51,593,858	442	2,251,004	53,844,862
91 to 120 days past due	2,154	17,575,642	179	862,027	18,437,669
121 to 150 days past due	1,414	11,687,146	134	584,254	12,271,400
151 to 180 days past due	1,145	10,316,441	127	644,337	10,960,778
181 to 210 days past due	1,037	8,861,659	85	517,098	9,378,757
211 to 250 days past due	953	8,559,155	84	431,397	8,990,552
More than 250 days past due	2,864	25,242,374	215	1,322,907	26,565,281
Total	189,884	1,750,622,393	3,429	18,862,532	1,769,484,925

TOTAL LEASING

03-31-2026	NON-SECURITIZED PORTFOLIO				
Aging categories	No. of Contracts of non-restructured Portfolio	Amount of Gross non-restructured Portfolio (ThCh$)	No. of Contracts of restructured Portfolio	Amount of Gross restructured Portfolio (ThCh$)	Total Amount of Gross Portfolio (ThCh$)
Current (up to date)	866	14,787,683	0	0	14,787,683
1 to 30 days past due	98	1,995,080	1	3,655	1,998,735
31 to 60 days past due	15	279,356	0	0	279,356
61 to 90 days past due	16	297,982	0	0	297,982
91 to 120 days past due	4	63,246	0	0	63,246
121 to 150 days past due	3	63,135	0	0	63,135
151 to 180 days past due	3	54,046	0	0	54,046
181 to 210 days past due	3	51,202	0	0	51,202
211 to 250 days past due	6	63,563	0	0	63,563
More than 250 days past due	8	156,712	0	0	156,712
Total	1,022	17,812,005	1	3,655	17,815,660

NOTE 8. CURRENT TRADE AND OTHER RECEIVABLES AND NON-CURRENT RECEIVABLES, CONTINUED

TOTAL CREDITS + LEASING

03-31-2026	NON-SECURITIZED PORTFOLIO				
Aging categories	No. of Contracts of non-restructured Portfolio	Amount of Gross non-restructured Portfolio (ThCh$)	No. of Contracts of restructured Portfolio	Amount of Gross restructured Portfolio (ThCh$)	Total Amount of Gross Portfolio (ThCh$)
Current (up to date)	156,800	1,467,158,490	1,236	7,386,134	1,474,544,624
1 to 30 days past due	12,827	114,007,722	439	2,372,637	116,380,359
31 to 60 days past due	6,175	52,682,025	489	2,494,392	55,176,417
61 to 90 days past due	5,510	51,891,840	442	2,251,004	54,142,844
91 to 120 days past due	2,158	17,638,888	179	862,027	18,500,915
121 to 150 days past due	1,417	11,750,281	134	584,254	12,334,535
151 to 180 days past due	1,148	10,370,487	127	644,337	11,014,824
181 to 210 days past due	1,040	8,912,861	85	517,098	9,429,959
211 to 250 days past due	959	8,622,718	84	431,397	9,054,115
More than 250 days past due	2,872	25,399,086	215	1,322,907	26,721,993
Total	190,906	1,768,434,398	3,430	18,866,187	1,787,300,585

As of March 31, 2026, the company does not have a securitized portfolio.

NOTE 8, CURRENT TRADE AND OTHER RECEIVABLES AND NON-CURRENT RECEIVABLES, CONTINUED

g) **The stratification of the retail portfolio of credit and leasing contracts as of 31 December of 2025, is as follows, continued**

TOTAL CREDITS

12-31-2025	NON-SECURITIZED PORTFOLIO				
Aging categories	No. of Contracts of Non-restructured Portfolio	Amount of Gross non-restructured Portfolio (ThCh$)	No. of Contracts of restructured Portfolio	Amount of Gross restructured Portfolio (ThCh$)	Total Amount of Gross Portfolio (ThCh$)
Current (up to date)	151,653	1,439,877,560	4,376	21,482,148	1,461,359,708
1 to 30 days past due	15,121	131,326,535	1,420	7,601,044	138,927,579
31 to 60 days past due	5,830	48,657,735	847	4,637,732	53,295,467
61 to 90 days past due	4,675	39,454,295	616	3,190,513	42,644,808
91 to 120 days past due	2,271	18,096,032	315	1,555,387	19,651,419
121 to 150 days past due	1,391	11,620,864	189	859,861	12,480,725
151 to 180 days past due	1,069	8,613,351	99	505,214	9,118,565
181 to 210 days past due	941	8,016,337	97	456,106	8,472,443
211 to 250 days past due	847	7,372,171	105	697,813	8,069,984
More than 250 days past due	2,720	24,475,610	260	1,419,451	25,895,061
Total	186,518	1,737,510,490	8,324	42,405,269	1,779,915,759

TOTAL LEASING

12-31-2025	NON-SECURITIZED PORTFOLIO				
Aging categories	No. of Contracts of non-restructured Portfolio	Amount of Gross non-restructured Portfolio (ThCh$)	No. of Contracts of restructured Portfolio	Amount of Gross restructured Portfolio (ThCh$)	Total Amount of Gross Portfolio (ThCh$)
Current (up to date)	846	15,150,822	0	0	15,150,822
1 to 30 days past due	104	1,823,021	1	5,094	1,828,115
31 to 60 days past due	19	502,210	0	0	502,210
61 to 90 days past due	18	209,074	0	0	209,074
91 to 120 days past due	7	93,179	0	0	93,179
121 to 150 days past due	7	77,132	0	0	77,132
151 to 180 days past due	7	125,401	0	0	125,401
181 to 210 days past due	1	3,358	0	0	3,358
211 to 250 days past due	0	0	0	0	0
More than 250 days past due	2	46,070	0	0	46,070
Total	1,011	18,030,267	1	5,094	18,035,361

NOTE 8. CURRENT TRADE AND OTHER RECEIVABLES AND NON-CURRENT RECEIVABLES, CONTINUED

TOTAL CREDITS + LEASING

12-31-2025	NON-SECURITIZED PORTFOLIO				
Aging categories	No. of Contracts of non-restructured Portfolio	Amount of Gross non-restructured Portfolio (ThCh$)	No. of Contracts of restructured Portfolio	Amount of Gross restructured Portfolio (ThCh$)	Total Amount of Gross Portfolio (ThCh$)
Current (up to date)	152,499	1,455,028,382	4,376	21,482,148	1,476,510,530
1 to 30 days past due	15,225	133,149,556	1,421	7,606,138	140,755,694
31 to 60 days past due	5,849	49,159,945	847	4,637,732	53,797,677
61 to 90 days past due	4,693	39,663,369	616	3,190,513	42,853,882
91 to 120 days past due	2,278	18,189,211	315	1,555,387	19,744,598
121 to 150 days past due	1,398	11,697,996	189	859,861	12,557,857
151 to 180 days past due	1,076	8,738,752	99	505,214	9,243,966
181 to 210 days past due	942	8,019,695	97	456,106	8,475,801
211 to 250 days past due	847	7,372,171	105	697,813	8,069,984
More than 250 days past due	2,722	24,521,680	260	1,419,451	25,941,131
Total	187,529	1,755,540,757	8,325	42,410,363	1,797,951,120

As of December 31, 2025, the company does not have a securitized portfolio.

NOTE 8. CURRENT TRADE AND OTHER RECEIVABLES AND NON-CURRENT RECEIVABLES, CONTINUED

h) The stratification of the net credit line as of March 31, 2026, and December 31, 2025, is as follows:

03-31-2026	NON-SECURITIZED PORTFOLIO				
Delinquency Segments	No. of Contracts of Non-restructured Credit line	Amount of non-restructured credit line (ThCh$)	No. of Contracts of restructured Credit line	Amount of restructured credit line (ThCh$)	Total Net Line Amount (ThCh$)
Current (up to date)	133	346,799,628	0	0	346,799,628
Total	133	346,799,628	0	0	346,799,628

12-31-2025	NON-SECURITIZED PORTFOLIO				
Delinquency Segments	No. of Contracts of Non-restructured Credit line,	Amount of non-restructured credit line (ThCh$)	No. of Contracts of restructured Credit line	Amount of restructured credit line (ThCh$)	Total Net Line Amount (ThCh$)
Current (up to date	133	374,677,355	0	0	374,677,355
Total	133	374,677,355	0	0	374,677,355

i) Risk expense is composed of provisions, write-offs and recoveries, along with their respective indicators: Risk Premium (expense to portfolio ratio) and Risk Ratio (provisions or impairment to portfolio ratio).

Cumulative Indicators					
	Q1-25	**Q2-25**	**Q3-25**	**Q4-25**	**Q1-26**
Consolidated total of accumulated risk expense for the year in MThCh$	16,500	32,232	66,858	67,940	16,382
Retail accumulated risk expense for the year in MThCh$ (1)	16,170	32,077	63,852	67,940	11,081
Retail risk ratio (Prov/portfolio) (2)	4.89%	4.83%	4.88%	4.89%	4.81%
Annualized retail risk premium (3)	3.81%	3.72%	3.70%	3.77%	3.65%

(1) Represents the year-to-date cumulative expense for provisions and portfolio write-offs, net of retail recoveries.
(2) Ratio of the stock of provisions divided by the unpaid balance of the retail loan portfolio.
(3) Corresponds to the accumulated risk expense of the year, annualized, divided by the unpaid balance of the retail loan portfolio.

NOTE 8. CURRENT TRADE AND OTHER RECEIVABLES AND NON-CURRENT RECEIVABLES, CONTINUED

j) Summary of provision and write-offs

03-31-2026 **Values in ThCh$**

Provisions of retail portfolio		Miscellaneous provisions and write-offs - impact on profit or loss.			
Non-restructured Portfolio	Restructured Portfolio	Impairment of accounts receivable for the credit line	Impairment of other accounts receivable	Write-offs for the period	Write-off recoveries
80,358,387	5,584,026	(87,864)	(5,213,684)	(17,352,218)	4,262,506

12-31-2025 **Values in ThCh$**

Provisions of retail portfolio		Miscellaneous provisions and write-offs - impact on profit or loss.			
Non-restructured Portfolio	Restructured Portfolio	Impairment of accounts receivable for the credit line	Impairment of other accounts receivable	Write-offs for the period	Write-off recoveries
81,601,672	6,349,557	(218,750)	(3,531,439)	(82,260,912)	19,153,498

k) Summary of provision and write-offs

The following sets out the outstanding contractual amounts that have been written off and that, as of the reporting date, are subject to collection efforts.

Description	Currency Type	Balances at 03-31-2026 ThCh$	Balances at 12-31-2025 ThCh$
Recovered vehicles with transfer pending (1)	CLP	1,199,345	1,091,028
Total		**1,199,345**	**1,091,028**

(1) This amount represents written offs for which the vehicle has been recovered and, as of the reporting date, is in the process of being prepared for sale.

NOTE 8. CURRENT TRADE AND OTHER RECEIVABLES AND NON-CURRENT RECEIVABLES, CONTINUED

l) Retail provision matrix classified by delinquency segments

To 03-31-2026

Credit Type ThCh$		0	1-30	31-60	61-90	91-120	121-150	151-180	181-210	211-250	> 251	Total
Regular retail	Credit	14,499,913	5,876,201	6,837,848	9,052,929	7,907,840	5,611,906	5,155,094	4,546,959	4,761,232	15,627,595	**79,877,517**
	Leasing	113,308	60,769	26,668	31,453	23,995	33,828	19,252	33,693	35,785	102,119	**480,870**
Restructured		1,127,218	460,236	709,288	863,206	463,134	308,814	338,651	270,301	247,728	795,450	**5,584,026**
Total retail portfolio provision		**15,740,439**	**6,397,206**	**7,573,804**	**9,947,588**	**8,394,969**	**5,954,548**	**5,512,997**	**4,850,953**	**5,044,745**	**16,525,164**	**85,942,413**
Credit line		2,527,080	0	0	0	0	0	0	0	0	0	**2,527,080**
Total		**18,267,519**	**6,397,206**	**7,573,804**	**9,947,588**	**8,394,969**	**5,954,548**	**5,512,997**	**4,850,953**	**5,044,745**	**16,525,164**	**88,469,493**

To 12-31-2025

Credit Type ThCh$		0	1-30	31-60	61-90	91-120	121-150	151-180	181-210	211-250	> 251	Total
Regular retail	Credit	15,614,679	7,032,839	6,866,701	8,580,711	8,463,129	5,834,062	4,491,733	4,267,653	4,230,846	15,771,949	**81,154,302**
	Leasing	106,023	56,156	48,438	42,405	49,628	39,256	64,687	1,917	0	38,860	**447,370**
Restructured		720,825	536,617	1,023,423	1,117,071	778,001	433,879	273,987	231,589	361,628	872,537	**6,349,557**
Total retail portfolio provision		**16,441,527**	**7,625,612**	**7,938,562**	**9,740,187**	**9,290,758**	**6,307,197**	**4,830,407**	**4,501,159**	**4,592,474**	**16,683,346**	**87,951,229**
Credit line		2,439,216	0	0	0	0	0	0	0	0	0	**2,439,216**
Total		**18,880,743**	**7,625,612**	**7,938,562**	**9,740,187**	**9,290,758**	**6,307,197**	**4,830,407**	**4,501,159**	**4,592,474**	**16,683,346**	**90,390,445**

NOTE 8. CURRENT TRADE AND OTHER RECEIVABLES AND NON-CURRENT RECEIVABLES, CONTINUED

m) Table of provision movements

i) As of March 31, 2026, and December 31, 2025, current

			Effect on Income			Effect on Income		
Trade and Other Current Accounts Receivable	**Currency**	**Opening Balance 01-01-2025 ThCh$**	**(-) Additions**	**(+) Release**	**Ending balance 12-31-2025 ThCh$**	**(-) Additions**	**(+) Release**	**Ending balance 03-31-2026 ThCh$**
Provision on credit agreements	Chilean pesos	(50,459,364)	(21,753,448)	23,021,412	(49,191,400)	(3,192,971)	3,731,481	(48,652,890)
Provision on leasing contracts	UF	(68,793)	(129,432)	111,147	(87,078)	(19,562)	35,974	(70,666)
Provision for miscellaneous receivables	Chilean pesos	(167,430)	(302,407)	124,072	(345,765)	(139,886)	106,990	(378,661)
Provision for invoices receivable	Chilean pesos	(227,834)	(140,576)	72,171	(296,239)	(140,576)	41,002	(395,813)
Provision for credit line accounts receivable	Chilean pesos	(2,220,466)	(941,075)	722,325	(2,439,216)	(1,198,830)	1,110,966	(2,527,080)
Total		**(53,143,887)**	**(23,266,938)**	**24,051,127**	**(52,359,698)**	**(4,691,825)**	**5,026,413**	**(52,025,110)**

NOTE 8. CURRENT TRADE AND OTHER RECEIVABLES AND NON-CURRENT RECEIVABLES, CONTINUED

m) Table of Provision movements, Continued

ii) As of March 31, 2026, and December 31, 2025, non-current

			Effect on Income			Effect on Income		
Non-current Rights Receivable	**Currency**	**Opening balance at 01-01-2025 ThCh$**	**(-) Additions**	**(+) Release**	**Ending balance 12-31-2025 ThCh$**	**(-) Additions**	**(+) Release**	**Ending balance 03-31-2026 ThCh$**
Provision for credit contracts	CLP	(36,312,508)	(13,768,169)	11,451,455	(38,629,222)	(2,443,104)	3,878,702	(37,193,624)
Provision on leasing contracts	UF	(28,379)	(65,737)	50,587	(43,529)	(384)	18,680	(25,233)
Total		**(36,340,887)**	**(13,833,906)**	**11,502,042**	**(38,672,751)**	**(2,443,488)**	**3,897,382**	**(37,218,857)**

NOTE 8. CURRENT TRADE AND OTHER RECEIVABLES AND NON-CURRENT RECEIVABLES, CONTINUED

n) Other considerations

Regarding current and non-current leasing operations, no contingent installments are recognized in the income for the period, and there are no significant lease agreements.

NOTE 9. OTHER CURRENT AND NON-CURRENT FINANCIAL ASSETS

a) As of March 31, 2026, and December 31, 2025, the composition of the item is as follows:

Description	Type of contracts	Underlying instrument	Currency	Current assets		Non-current assets	
				03-31-2026	12-31-2025	03-31-2026	12-31-2025
				ThCh$	ThCh$	ThCh$	ThCh$
Hedge derivatives	Cross currency swap	Bonds	UF	0	0	46,765,485	33,657,428
Hedge derivatives	Cross currency swap	External loans	USD	1,828,758	51,951	114,360	0
Hedge derivatives	Cross currency swap	External loans	UF	0	0	391,458	30,265
Hedge derivatives	Cross currency swap	External loans	CLP		0	95,957	0
Hedge derivatives	Forward	Commercial paper	UF	144,966	0	0	0
Hedge derivatives	Forward	Commercial paper	USD	2,980,919	0	0	0
Collateral Guarantee	Cross currency swap	Bonds - Loans	USD	1,073,019	0	0	0
Total				**6,027,662**	**51,951**	**47,367,260**	**33,687,693**

Cash flows Hedging

The Company uses cross-currency swaps to hedge its exposure to the variability of cash flows from variable interest rate indexed foreign currency credits.

The Cross-Currency Swaps designated as hedging instruments match both the notional amounts and rate levels of the underlying loans, leaving as a final result of this structure financing in local currency mainly at a fixed interest rate.

NOTE 10. OTHER CURRENT AND NON-CURRENT FINANCIAL LIABILITIES

a) As of March 31, 2026, and December 31, 2025, the balance is composed of the following:

Other financial liabilities	Current		Non-current	
	03-31-2026 ThCh$	12-31-2025 ThCh$	03-31-2026 ThCh$	12-31-2025 ThCh$
Bank loans	539,845,787	602,740,122	325,249,265	270,542,024
Bonds payable	8,932,349	45,677,138	694,939,018	693,313,780
Commercial paper	405,721,536	434,888,999	0	0
Hedging derivatives	2,424,379	12,708,874	4,593,511	10,405,274
Leases	1,135,541	1,113,456	4,779,972	5,167,432
Totals	**958,059,592**	**1,097,128,589**	**1,029,561,766**	**979,428,510**

NOTE 10. OTHER CURRENT AND NON-CURRENT FINANCIAL LIABILITIES, CONTINUED

b) Bank loans:

i) As of March 31, 2026, the breakdown of bank loans is as follows:

03-31-2026

Liability Type	Taxpayer ID Number of the Debtor Entity	Debtor entity	Currency	Taxpayer ID Number of the Creditor Entity	Creditor entity	Expiration: Up to 90 days ThCh$	Expiration: 90 days to 1 year ThCh$	Expiration: Total Current ThCh$	Expiration: 1 to 3 years ThCh$	Expiration: Total non-current ThCh$	Annual Effective Rate	Annual nominal rate	Amortization Type
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	CLP	97.030.000-7	BANCO ESTADO	50,915,526	0	**50,915,526**	30,000,000	**30,000,000**	5.37%	5.37%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	CLP	97.080.000-K	BANCO BICE	45,197,918	0	**45,197,918**	0	**0**	5.34%	5.34%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	CLP	97.018.000-1	BANCO SCOTIABANK	25,159,208	0	**25,159,208**	0	**0**	5.69%	5.69%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	CLP	97.041.000-7	BANCO ITAÚ	41,815,711	20,000,000	**61,815,711**	0	**0**	5.40%	5.40%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	CLP	97.006.000-6	BANCO BCI	333,967	50,000,000	**50,333,967**	0	**0**	5.59%	5.59%	Bullet
Collateral Guarantee	96.678.790-2	Forum Servicios Financieros S.A.	CLP	97.036.000-K	BANCO SANTANDER	0	0	**0**	0	**0**	0.00%	0.00%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	CLP	97.011.000-3	BANCO INTERNACIONAL	276,900	0	**276,900**	19,920,860	**19,920,860**	6.31%	6.31%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	CLP	99.500.410-0	BANCO CONSORCIO	20,184,100	0	**20,184,100**	0	**0**	5.26%	5.26%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	CLP	97.004.000-5	BANCO CHILE	45,479,867	0	**45,479,867**	0	**0**	5.31%	5.31%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	USD	76.362.099-9	BANCO BTG SINDICADO	4,591,772	162,305,500	**166,897,272**	0	**0**	7.87%	6.98%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	USD	00.000.000-0	BLADEX	121,073	11,593,250	**11,714,323**	0	**0**	7.01%	7.01%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	USD	00.000.000-0	BLADEX SINDICADO	1,897,627	0	**1,897,627**	92,127,125	**92,127,125**	7.61%	7.20%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	USD	00.000.000-0	BANCO DE CREDITO DEL PERU	230,504	18,549,200	**18,779,704**	0	**0**	5.92%	5.92%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	USD	00.000.000-0	MIZUHO	170,790	0	**170,790**	92,746,000	**92,746,000**	6.75%	6.42%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	CLP	00.000.000-0	SUMITOMO	1,006,633	40,000,000	**41,006,633**	0	**0**	9.68%	9.28%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	CLP	00.000.000-0	MITSUBISHI	16,241	0	**16,241**	90,455,280	**90,455,280**	8.17%	8.13%	Bullet
Totals						**237,397,837**	**302,447,950**	**539,845,787**	**325,249,265**	**325,249,265**			

Outstanding Principal and Accrued Interest:

Current: 539,845,787
Non-current: 325,249,265
The effective and nominal interest rate corresponds to average rates.

NOTE 10. OTHER CURRENT AND NON-CURRENT FINANCIAL LIABILITIES, CONTINUED

b) Bank loans, continued

ii) As of December 31, 2025, the breakdown of bank loans is as follows:

12-31-2025

Liability Type	Taxpayer ID Number of the Debtor Entity	Debtor entity	Currency	Taxpayer ID Number of the Creditor Entity	Creditor entity	Expiration: Up to 90 days ThCh$	Expiration: 90 days to 1 year ThCh$	Expiration: Total Current ThCh$	Expiration: 1 to 3 years ThCh$	Expiration: Total non-current ThCh$	Annual Effective Rate	Annual nominal rate	Amortization Type
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	CLP	97.030.000-7	BANCO ESTADO	61,632,754	0	**61,632,754**	30,000,000	**30,000,000**	5.51%	5.51%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	CLP	97.080.000-K	BANCO BICE	40,479,993	0	**40,479,993**	0	**0**	5.61%	5.61%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	CLP	97.018.000-1	BANCO SCOTIABANK	45,374,616	0	**45,374,616**	0	**0**	5.60%	5.60%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	CLP	97.041.000-7	BANCO ITAÚ	22,250,782	40,000,000	**62,250,782**	0	**0**	5.77%	5.77%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	CLP	97.006.000-6	BANCO BCI	82,420,084	0	**82,420,084**	0	**0**	8.19%	8.19%	Bullet
Collateral Guarantee	96.678.790-2	Forum Servicios Financieros S.A.	CLP	97.036.000-K	BANCO SANTANDER	13,390,477	320,802	**13,711,279**	0	**0**	5.40%	5.40%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	CLP	97.011.000-3	BANCO INTERNACIONAL	97,334	0	**97,334**	19,863,980	**19,863,980**	6.31%	6.31%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	CLP	99.500.410-0	BANCO CONSORCIO	10,189,589	0	**10,189,589**	0	**0**	6.04%	6.04%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	CLP	97.004.000-5	BANCO CHILE	10,155,307	20,000,000	**30,155,307**	0	**0**	5.32%	5.32%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	USD	76.362.099-9	BANCO BTG SINDICADO	1,167,302	158,747,750	**159,915,052**	0	**0**	7.87%	6.98%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	USD	00.000.000-0	BLADEX	294,640	11,339,125	**11,633,765**	0	**0**	7.01%	7.01%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	USD	00.000.000-0	BLADEX SINDICADO	343,305	0	**343,305**	89,965,044	**89,965,044**	7.61%	7.20%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	USD	00.000.000-0	BANCO DE CREDITO DEL PERU	18,660,757	0	**18,660,757**	0	**0**	5.92%	5.92%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	USD	00.000.000-0	MIZUHO	156,218	0	**156,218**	90,713,000	**90,713,000**	6.75%	6.42%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	CLP	00.000.000-0	SUMITOMO	342,712	0	**342,712**	40,000,000	**40,000,000**	9.68%	9.28%	Bullet
Bank Loan	96.678.790-2	Forum Servicios Financieros S.A.	CLP	00.000.000-0	MITSUBISHI	65,376,575	0	**65,376,575**	0	**0**	8.17%	8.13%	Bullet
Totals						**372,332,445**	**230,407,677**	**602,740,122**	**270,542,024**	**270,542,024**			

<u>Principal amount and interest owed:</u>

Current: 602,740,122

Non-current: 270,542,024

The effective and nominal interest rate corresponds to average rates.

NOTE 10. OTHER CURRENT AND NON-CURRENT FINANCIAL LIABILITIES, CONTINUED

b) Bank loans, continued

iii) Below are the estimates of **Undiscounted flows** by type of financial debt, at the March 31, 2026:

03-31-2026

Liability Class	Rut	Creditor	Expiration: Up to 90 days ThCh$	Expiration: 90 days to 1 year ThCh$	Expiration: Total current ThCh$	Expiration: 1 to 3 years ThCh$	Expiration: Total non-current ThCh$	Annual Effective Rate	Annual nominal rate	Type of depreciation
Bank Loan	97.030.000-7	BANCO ESTADO	51,638,505	1,311,861	**52,950,366**	30,944,540	**30,944,540**	5.37%	5.37%	Bullet
Bank Loan	97.080.000-K	BANCO BICE	45,374,387	0	**45,374,387**	0	**0**	5.34%	5.34%	Bullet
Bank Loan	97.018.000-1	BANCO SCOTIABANK	25,269,725	0	**25,269,725**	0	**0**	5.69%	5.69%	Bullet
Bank Loan	97.041.000-7	BANCO ITAÚ	42,186,978	20,048,000	**62,234,978**	0	**0**	5.40%	5.40%	Bullet
Bank Loan	97.006.000-6	BANCO BCI	1,032,967	50,349,500	**51,382,467**	0	**0**	5.59%	5.59%	Bullet
Bank Loan	76.362.099-9	BANCO BTG SINDICADO	7,239,669	165,176,156	**172,415,825**	0	**0**	7.87%	6.98%	Bullet
Bank Loan	97.011.000-3	BANCO INTERNACIONAL	456,188	547,824	**1,004,012**	20,733,631	**20,733,631**	6.31%	6.31%	Bullet
Bank Loan	99.500.410-0	BANCO CONSORCIO	20,265,922	0	**20,265,922**	0	**0**	5.26%	5.26%	Bullet
Bank Loan	97.004.000-5	BANCO CHILE	45,682,317	0	**45,682,317**	0	**0**	5.31%	5.31%	Bullet
Bank Loan	97.036.000-K	BANCO SANTANDER	0	0	**0**	0	**0**	0.00%	0.00%	Bullet
Bank Loan	00.000.000-0	BLADEX	306,182	11,644,669	**11,950,851**	0	**0**	7.01%	7.01%	Bullet
Bank Loan	00.000.000-0	BLADEX SINDICADO	3,401,327	4,594,640	**7,995,967**	93,096,177	**93,096,177**	7.61%	7.20%	Bullet
Bank Loan	00.000.000-0	BANCO DE CREDITO DEL PERÚ	466,247	19,025,925	**19,492,172**	0	**0**	5.92%	5.92%	Bullet
Bank Loan	00.000.000-0	MIZUHO	1,472,409	3,977,168	**5,449,577**	100,411,086	**100,411,086**	6.75%	6.42%	Bullet
Bank Loan	00.000.000-0	SUMITOMO	1,681,633	42,062,500	**43,744,133**	4,267,500	**4,267,500**	9.68%	9.28%	Bullet
Bank Loan	00.000.000-0	MITSUBISHI	1,477,972	4,466,401	**5,944,373**	100,768,606	**100,768,606**	8.17%	8.13%	Bullet
Totals			**247,952,428**	**323,204,644**	**571,157,072**	**350,221,540**	**350,221,540**			

Principal amount and interest owed:

Current: 571,157,072
Non-current: 350,221,540
The effective and nominal interest rate corresponds to average rates.

NOTE 10. OTHER CURRENT AND NON-CURRENT FINANCIAL LIABILITIES, CONTINUED

b) Bank loans, continued

iv) Below are the estimates of **Undiscounted flows** by type of financial debt, as of December 31, 2025:

12-31-2025

Liability Class	Rut	Creditor	Expiration					Annual Effective Rate	Annual nominal rate	Type of depreciation
			Up to 90 days	90 days to 1 year	Total current ThCh$	1 to 3 years	Total non-current ThCh$			
			ThCh$	ThCh$		ThCh$				
Bank Loan	97.030.000-7	BANCO ESTADO	62,419,160	1,321,344	**63,740,504**	31,383,808	**31,383,808**	5.51%	5.51%	Bullet
Bank Loan	97.080.000-K	BANCO BICE	40,714,690	0	**40,714,690**	0	**0**	5.61%	5.61%	Bullet
Bank Loan	97.018.000-1	BANCO SCOTIABANK	45,717,543	0	**45,717,543**	0	**0**	5.60%	5.60%	Bullet
Bank Loan	97.041.000-7	BANCO ITAÚ	23,050,724	40,413,660	**63,464,384**	0	**0**	5.77%	5.77%	Bullet
Bank Loan	97.006.000-6	BANCO BCI	82,525,607	0	**82,525,607**	0	**0**	8.19%	8.19%	Bullet
Bank Loan	76.362.099-9	BANCO BTG SINDICADO	3,757,155	164,145,336	**167,902,491**	0	**0**	7.87%	6.98%	Bullet
Bank Loan	97.011.000-3	BANCO INTERNACIONAL	276,110	546,259	**822,369**	20,853,206	**20,853,206**	6.31%	6.31%	Bullet
Bank Loan	99.500.410-0	BANCO CONSORCIO	10,201,333	0	**10,201,333**	0	**0**	6.04%	6.04%	Bullet
Bank Loan	97.004.000-5	BANCO CHILE	10,440,347	20,002,953	**30,443,300**	0	**0**	5.32%	5.32%	Bullet
Bank Loan	97.036.000-K	BANCO SANTANDER	13,390,477	320,802	**13,711,279**	0	**0**	5.40%	5.40%	Bullet
Bank Loan	00.000.000-0	BLADEX	474,702	11,569,205	**12,043,907**	0	**0**	7.01%	7.01%	Bullet
Bank Loan	00.000.000-0	BLADEX SINDICADO	1,814,044	4,493,924	**6,307,968**	92,383,592	**92,383,592**	7.61%	7.20%	Bullet
Bank Loan	00.000.000-0	BANCO DE CREDITO DEL PERÚ	18,666,612	0	**18,666,612**	0	**0**	5.92%	5.92%	Bullet
Bank Loan	00.000.000-0	MIZUHO	1,457,596	3,976,432	**5,434,028**	99,678,046	**99,678,046**	6.75%	6.42%	Bullet
Bank Loan	00.000.000-0	SUMITOMO	1,017,712	2,062,500	**3,080,212**	44,942,500	**44,942,500**	9.68%	9.28%	Bullet
Bank Loan	00.000.000-0	MITSUBISHI	65,448,991	0	**65,448,991**	0	**0**	8.17%	8.13%	Bullet
Totals			**381,372,803**	**248,852,415**	**630,225,218**	**289,241,152**	**289,241,152**			

<u>Principal amount and interest owed:</u>

Current: 630,225,218

Non-current: 289,241,152

The effective and nominal interest rate corresponds to average rates.

NOTE 10. OTHER CURRENT AND NON-CURRENT FINANCIAL LIABILITIES, CONTINUED

c) Bonds payable

i) To March 31, 2026, the current balance is made up of the following:

Current:

03-31-2026

Registration or identification number of the instrument	Series	Current Nominal Amount Placed	Indexation Unit	Nominal interest rate	Effective interest rate	Final Deadline	Periodicity		Book values			Undiscounted flows			Type of placement
									Par value			Par value			
									03-31-2026			03-31-2026			
							Interest payment	Payment of amortizations	90 days	90 days to 1 year	Total	90 days	90 days to 1 year	Total	
Current Bonds									ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	
969 OF 09/27/2019	CG	1,500,000	UF	4.00	4.55	12/15/2029	180 DAYS	Partial 4th year	620,333	0	**620,333**	1,205,596	1,788,304	**2,993,900**	NATIONAL
969 OF 09/27/2019	MT	2,000,000	UF	3.95	5.50	03/15/2028	180 DAYS	At maturity	121,962	0	**121,962**	884,284	2,329,317	**3,213,601**	NATIONAL
969 OF 09/27/2019	CK	24,850,000	CLP	7.70	8.47	03/15/2028	180 DAYS	At maturity	73,480	0	**73,480**	532,765	0	**532,765**	NATIONAL
969 OF 09/27/2019	CM	2,000,000	UF	6.00	6.00	12/15/2028	180 DAYS	At maturity	1,234,700	0	**1,234,700**	2,399,597	3,559,409	**5,959,006**	NATIONAL
969 OF 09/27/2019	CP	2,500,000	UF	4.74	3.50	04/15/2027	180 DAYS	At maturity	1,950,878	0	**1,950,878**	3,119,155	3,569,733	**6,688,888**	NATIONAL
969 OF 09/27/2019	CQ	1,500,000	UF	5.00	4.90	04/16/2029	180 DAYS	At maturity	1,218,695	0	**1,218,695**	1,948,507	2,229,980	**4,178,487**	NATIONAL
969 OF 09/27/2019	CS	1,000,000	UF	4.00	4.00	09/15/2029	180 DAYS	At maturity	61,745	0	**61,745**	447,679	1,179,244	**1,626,923**	NATIONAL
969 OF 09/27/2019	CR	1,000,000	UF	3.70	3.70	09/15/2027	180 DAYS	At maturity	57,156	0	**57,156**	414,406	1,091,596	**1,506,002**	NATIONAL
969 OF 09/27/2019	CT	37,000,000	CLP	3.44	3.44	04/15/2030	180 DAYS	At maturity	1,051,276	0	**1,051,276**	1,680,829	1,923,634	**3,604,463**	NATIONAL
969 OF 09/27/2019	CV	2,000,000	UF	3.55	3.55	04/15/2030	180 DAYS	At maturity	1,387,173	0	**1,387,173**	2,217,878	2,538,266	**4,756,144**	NATIONAL
969 OF 09/27/2019	CU	1,140,000	UF	3.70	3.70	04/15/2032	180 DAYS	At maturity	687,556	0	**687,556**	1,099,296	1,258,095	**2,357,391**	NATIONAL
969 OF 09/27/2019	CX	1,000,000	UF	3.47	3.47	11/15/2030	180 DAYS	At maturity	467,395	0	**467,395**	811,093	1,050,188	**1,861,281**	NATIONAL
Total Stream									**8,932,349**	**0**	**8,932,349**	**16,761,085**	**22,517,766**	**39,278,851**	

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NOTE 10. OTHER CURRENT AND NON-CURRENT FINANCIAL LIABILITIES, CONTINUED

c) Bonds payable, continued

(ii) To March 31, 2026, the non-current balance is made up of the following:

Non-current:

03-31-2026									Book values				Undiscounted flows				
Registration or identification number of the instrument	Series	Current Nominal Amount Placed	Indexation Unit	Nominal interest rate	Effective interest rate	Final Deadline	Periodicity		Par value				Par value				Type of placement
							Interest payment	Payment of amortizations	03-31-2026				03-31-2026				
									1 to 2 years	2 to 3 years	3 and more years	Total	1 to 2 years	2 to 3 years	3 and more years	Total	
Non-current bonds									ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	
969 OF 09/27/2019	CG	1,500,000	UF	4.00	4.55	15/12/2029	180 DAYS	Partial 4th year	0	0	59,592,104	**59,592,104**	2,373,568	2,373,568	61,282,864	**66,030,000**	NATIONAL
969 OF 09/27/2019	MT	2,000,000	UF	3.95	5.50	15/03/2028	180 DAYS	At maturity	79,456,141	0	0	**79,456,141**	82,420,725	0	0	**82,420,725**	NATIONAL
969 OF 09/27/2019	CK	24,850,000	CLP	7.70	8.47	15/03/2028	180 DAYS	At maturity	24,779,115	0	0	**24,779,115**	25,965,061	0	0	**25,965,061**	NATIONAL
969 OF 09/27/2019	CM	2,000,000	UF	6.00	6.00	15/12/2028	180 DAYS	At maturity	0	79,456,141	0	**79,456,141**	4,724,306	82,821,400	0	**87,545,706**	NATIONAL
969 OF 09/27/2019	CP	2,500,000	UF	4.74	3.50	15/04/2027	180 DAYS	At maturity	99,320,177	0	0	**99,320,177**	99,514,890	0	0	**99,514,890**	NATIONAL
969 OF 09/27/2019	CQ	1,500,000	UF	5.00	4.90	16/04/2029	180 DAYS	At maturity	0	0	59,592,106	**59,592,106**	2,959,792	2,959,792	59,721,850	**65,641,434**	NATIONAL
969 OF 09/27/2019	CS	1,000,000	UF	4.00	4.00	15/09/2029	180 DAYS	At maturity	0	0	39,728,072	**39,728,072**	1,565,179	1,565,179	40,452,771	**43,583,129**	NATIONAL
969 OF 09/27/2019	CR	1,000,000	UF	3.70	3.70	15/09/2027	180 DAYS	At maturity	39,728,071	0	0	**39,728,071**	40,394,937	0	0	**40,394,937**	NATIONAL
969 OF 09/27/2019	CT	37,000,000	CLP	3.44	3.44	15/04/2030	180 DAYS	At maturity	0	0	36,894,457	**36,894,457**	2,553,187	2,553,187	39,559,565	**44,665,939**	NATIONAL
969 OF 09/27/2019	CV	2,000,000	UF	3.55	3.55	15/04/2030	180 DAYS	At maturity	0	0	91,374,562	**91,374,562**	3,368,970	3,368,970	94,891,211	**101,629,151**	NATIONAL
969 OF 09/27/2019	CU	1,140,000	UF	3.70	3.70	15/04/2032	180 DAYS	At maturity	0	0	45,290,001	**45,290,001**	1,669,835	1,669,835	50,377,279	**53,716,949**	NATIONAL
969 OF 09/27/2019	CX	1,000,000	UF	3.47	3.47	15/11/2030	180 DAYS	At maturity	0	0	39,728,071	**39,728,071**	1,393,884	1,393,884	42,000,293	**44,788,061**	NATIONAL
Total non-current									**243,283,504**	**79,456,141**	**372,199,373**	**694,939,018**	**268,904,334**	**98,705,815**	**388,285,833**	**755,895,982**	

NOTE 10. OTHER CURRENT AND NON-CURRENT FINANCIAL LIABILITIES, CONTINUED

c) Bonds payable, continued

iii) As of December 31, 2025, the current balance is made up of in the following:

Current:

12-31-2025

Registration or identification number of the instrument	Series	Current Nominal Amount Placed	Indexation Unit	Nominal interest rate	Effective interest rate	Final Deadline	Periodicity		Book values			Undiscounted flows			Type of placement
									Par value			Par value			
									12-31-2025			12-31-2025			
							Interest payment	Payment of amortizations	90 days	90 days to 1 year	Total	90 days	90 days to 1 year	Total	
Current Bonds									ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$	
969 OF 09/27/2019	CD	40,000,000	CLP	9.00	8.99	15/03/2026	180 DAYS	At maturity	1,041,171	38,748,448	**39,789,619**	1,761,236	38,748,448	**40,509,684**	NATIONAL
969 OF 09/27/2019	CG	1,500,000	UF	4.00	4.55	15/12/2029	180 DAYS	Partial 4th year	100,586	0	**100,586**	684,178	1,783,198	**2,467,376**	NATIONAL
969 OF 09/27/2019	MT	2,000,000	UF	3.95	5.50	15/03/2028	180 DAYS	At maturity	890,691	0	**890,691**	1,663,436	2,361,164	**4,024,600**	NATIONAL
969 OF 09/27/2019	CK	24,850,000	CLP	7.70	8.47	15/03/2028	180 DAYS	At maturity	538,162	0	**538,162**	1,005,059	1,426,631	**2,431,690**	NATIONAL
969 OF 09/27/2019	CM	2,000,000	UF	6.00	6.00	15/12/2028	180 DAYS	At maturity	200,205	0	**200,205**	1,361,776	3,549,246	**4,911,022**	NATIONAL
969 OF 09/27/2019	CP	2,500,000	UF	4.74	3.50	15/04/2027	180 DAYS	At maturity	966,279	0	**966,279**	2,131,219	3,559,540	**5,690,759**	NATIONAL
969 OF 09/27/2019	CQ	1,500,000	UF	5.00	4.90	16/04/2029	180 DAYS	At maturity	603,625	0	**603,625**	1,331,353	2,223,613	**3,554,966**	NATIONAL
969 OF 09/27/2019	CS	1,000,000	UF	4.00	4.00	15/09/2029	180 DAYS	At maturity	450,923	0	**450,923**	842,134	1,195,367	**2,037,501**	NATIONAL
969 OF 09/27/2019	CR	1,000,000	UF	3.70	3.70	15/09/2027	180 DAYS	At maturity	417,408	0	**417,408**	779,542	1,106,521	**1,886,063**	NATIONAL
969 OF 09/27/2019	CT	37,000,000	CLP	3.44	3.44	15/04/2030	180 DAYS	At maturity	522,193	0	**522,193**	1,151,746	1,923,634	**3,075,380**	NATIONAL
969 OF 09/27/2019	CV	2,000,000	UF	3.55	3.55	15/04/2030	180 DAYS	At maturity	687,074	0	**687,074**	1,515,405	2,531,016	**4,046,421**	NATIONAL
969 OF 09/27/2019	CU	1,140,000	UF	3.70	3.70	15/04/2032	180 DAYS	At maturity	340,549	0	**340,549**	751,113	1,254,503	**2,005,616**	NATIONAL
969 OF 09/27/2019	CX	1,000,000	UF	3.47	3.47	15/11/2030	180 DAYS	At maturity	169,824	0	**169,824**	512,540	1,047,188	**1,559,728**	NATIONAL
Total Stream									**6,928,690**	**38,748,448**	**45,677,138**	**15,490,737**	**62,710,069**	**78,200,806**	

NOTE 10. OTHER CURRENT AND NON-CURRENT FINANCIAL LIABILITIES, CONTINUED

c) Bonds payable, continued

(iv) As of December 31, 2025, the non-current balance is composed of the following

Non-current:

12-31-2025

Registration or identification number of the instrument	Series	Current Nominal Amount Placed	Indexation Unit	Nominal interest rate	Effective interest rate	Final Deadline	Periodicity: Interest payment	Periodicity: Payment of amortizations	Book values – Par value 12-31-2025: 1 to 2 years	Book values – Par value 12-31-2025: 2 to 3 years	Book values – Par value 12-31-2025: 3 and more years	Book values – Par value 12-31-2025: Total	Undiscounted flows – Par value 12-31-2025: 1 to 2 years	Undiscounted flows – Par value 12-31-2025: 2 to 3 years	Undiscounted flows – Par value 12-31-2025: 3 and more years	Undiscounted flows – Par value 12-31-2025: Total	Type of placement
Non-current bonds									**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**	**ThCh$**	
969 OF 09/27/2019	CG	1,500,000	UF	4.00	4.55	15/12/2029	180 DAYS	Partial 4th year	0	0	59,437,635	**59,437,635**	2,366,790	2,366,790	61,707,160	**66,440,740**	NATIONAL
969 OF 09/27/2019	MT	2,000,000	UF	3.95	5.50	15/03/2028	180 DAYS	At maturity	0	79,250,180	0	**79,250,180**	3,133,907	79,894,134	0	**83,028,041**	NATIONAL
969 OF 09/27/2019	CK	24,850,000	CLP	7.70	8.47	15/03/2028	180 DAYS	At maturity	0	24,785,654	0	**24,785,654**	1,893,528	25,174,735	0	**27,068,263**	NATIONAL
969 OF 09/27/2019	CM	2,000,000	UF	6.00	6.00	15/12/2028	180 DAYS	At maturity	0	79,250,180	0	**79,250,180**	4,710,817	83,767,402	0	**88,478,219**	NATIONAL
969 OF 09/27/2019	CP	2,500,000	UF	4.74	3.50	15/04/2027	180 DAYS	At maturity	99,062,724	0	0	**99,062,724**	100,421,821	0	0	**100,421,821**	NATIONAL
969 OF 09/27/2019	CQ	1,500,000	UF	5.00	4.90	16/04/2029	180 DAYS	At maturity	0	0	59,437,634	**59,437,634**	2,951,341	2,951,341	60,294,736	**66,197,418**	NATIONAL
969 OF 09/27/2019	CS	1,000,000	UF	4.00	4.00	15/09/2029	180 DAYS	At maturity	0	0	39,625,090	**39,625,090**	1,586,578	1,586,578	40,750,908	**43,924,064**	NATIONAL
969 OF 09/27/2019	CR	1,000,000	UF	3.70	3.70	15/09/2027	180 DAYS	At maturity	39,625,090	0	0	**39,625,090**	40,663,208	0	0	**40,663,208**	NATIONAL
969 OF 09/27/2019	CT	37,000,000	CLP	3.44	3.44	15/04/2030	180 DAYS	At maturity	0	0	36,904,194	**36,904,194**	2,553,187	2,553,187	40,198,855	**45,305,229**	NATIONAL
969 OF 09/27/2019	CV	2,000,000	UF	3.55	3.55	15/04/2030	180 DAYS	At maturity	0	0	91,137,707	**91,137,707**	3,359,352	3,359,352	95,472,650	**102,191,354**	NATIONAL
969 OF 09/27/2019	CU	1,140,000	UF	3.70	3.70	15/04/2032	180 DAYS	At maturity	0	0	45,172,602	**45,172,602**	1,665,067	1,665,067	50,655,919	**53,986,053**	NATIONAL
969 OF 09/27/2019	CX	1,000,000	UF	3.47	3.47	15/11/2030	180 DAYS	At maturity	0	0	39,625,090	**39,625,090**	1,389,904	1,389,904	42,233,542	**45,013,350**	NATIONAL
Total non-current									**138,687,814**	**183,286,014**	**371,339,952**	**693,313,780**	**166,695,500**	**204,708,490**	**391,313,770**	**762,717,760**	

NOTE 10. OTHER CURRENT AND NON-CURRENT FINANCIAL LIABILITIES, CONTINUED

d) Commercial paper

As of March 31, 2026, and December 31, 2025, the balance is composed of the following:

Registration or identification number of the instrument	Series	Indexation unit	Nominal value ThCh$	Maturity of promissory note or line of credit	Type of depreciation	Nominal interest rate	Effective interest rate	Book value Current 03-31-2026 ThCh$	Type of placement
Line 160	16	UF	11,952,516	04-09-2026	At maturity	1.27%	1.87%	11,948,819	National
Line 160	18	UF	11,952,516	06-09-2026	At maturity	1.33%	2.50%	11,922,484	National
Line 160	17	UF	11,952,516	05-08-2026	At maturity	1.55%	2.00%	11,933,240	National
Line 112	255	USD	4,637,300	04-29-2026	At maturity	4.75%	1.33%	4,619,885	National
Line 112	257	USD	4,637,300	04-22-2026	At maturity	4.75%	5.10%	4,624,113	National
Line 112	256	USD	4,637,300	04-15-2026	At maturity	4.75%	5.00%	4,628,277	National
Line 112	259	USD	4,637,300	05-20-2026	At maturity	4.75%	4.90%	4,607,861	National
Line 112	256	USD	4,637,300	05-27-2026	At maturity	4.65%	1.87%	4,605,698	National
Line 112	259	USD	1,854,920	06-03-2026	At maturity	4.65%	2.50%	1,840,739	National
Line 112	259	USD	2,782,380	06-03-2026	At maturity	4.50%	2.00%	2,761,941	National
Line 112	262	USD	4,637,300	04-24-2026	At maturity	4.30%	1.27%	4,624,982	National
Line 112	263	USD	4,637,300	05-29-2026	At maturity	4.30%	1.33%	4,607,143	National
Line 112	264	USD	4,637,300	06-05-2026	At maturity	4.30%	5.10%	4,603,593	National
Line 112	265	USD	4,637,300	06-12-2026	At maturity	4.30%	5.00%	4,600,049	National
Line 112	266	USD	4,637,300	07-01-2026	At maturity	4.30%	4.90%	4,590,458	National
Line 112	267	USD	4,637,300	07-29-2026	At maturity	4.30%	1.87%	4,576,403	National
Line 112	268	USD	4,637,300	08-05-2026	At maturity	4.30%	2.50%	4,572,903	National
Line 112	268	USD	4,637,300	09-02-2026	At maturity	4.70%	2.00%	4,545,090	National
Line 112	270	USD	4,637,300	09-09-2026	At maturity	4.70%	1.27%	4,541,012	National
Line 112	271	USD	3,709,840	09-30-2026	At maturity	4.70%	1.33%	3,623,057	National
Line 127	228	CLP	10,000,000	04-09-2026	At maturity	5.16%	5.16%	9,987,586	National
Line 127	231	CLP	10,000,000	04-16-2026	At maturity	4.92%	4.92%	9,978,791	National
Line 160	19	CLP	10,000,000	04-23-2026	At maturity	4.92%	4.92%	9,962,233	National
Line 160	20	CLP	2,500,000	05-14-2026	At maturity	4.92%	4.92%	2,485,458	National
Line 160	22	CLP	10,000,000	06-18-2026	At maturity	4.92%	4.92%	9,916,066	National
Line 160	20	CLP	7,500,000	05-14-2026	At maturity	4.98%	4.98%	7,455,758	National
Line 160	21	CLP	8,500,000	05-28-2026	At maturity	4.98%	4.98%	8,434,028	National
Line 160	21	CLP	1,500,000	05-28-2026	At maturity	4.98%	4.98%	1,488,350	National
Line 160	23	CLP	6,000,000	06-25-2026	At maturity	4.98%	4.98%	5,931,163	National
Line 160	26	CLP	6,000,000	08-06-2026	At maturity	4.98%	4.98%	5,897,667	National
Line 127	233	CLP	10,000,000	05-07-2026	At maturity	4.98%	4.98%	9,950,074	National
Line 127	234	CLP	10,000,000	05-12-2026	At maturity	4.98%	4.98%	9,943,365	National
Line 127	235	CLP	10,000,000	05-19-2026	At maturity	4.98%	4.98%	9,933,944	National
Line 127	236	CLP	10,000,000	06-04-2026	At maturity	4.96%	4.96%	9,912,961	National
Line 160	23	CLP	700,000	06-25-2026	At maturity	4.92%	4.92%	692,010	National
Line 160	23	CLP	3,300,000	06-25-2026	At maturity	4.96%	4.96%	3,262,043	National
Line 160	24	CLP	10,000,000	07-09-2026	At maturity	4.92%	4.92%	9,866,505	National
Line 160	25	CLP	10,000,000	07-23-2026	At maturity	4.96%	4.96%	9,847,958	National
Line 160	26	CLP	1,200,000	08-06-2026	At maturity	4.96%	4.96%	1,179,550	National
Line 160	26	CLP	2,000,000	08-06-2026	At maturity	4.96%	4.96%	1,965,912	National
Line 127	237	CLP	10,000,000	04-28-2026	At maturity	4.92%	4.92%	9,962,406	National
Line 127	238	CLP	10,000,000	06-16-2026	At maturity	4.92%	4.92%	9,897,293	National
Line 160	31	CLP	3,000,000	08-06-2026	At maturity	4.80%	4.80%	2,954,112	National
Line 160	26	CLP	800,000	08-06-2026	At maturity	4.80%	4.80%	786,720	National
Line 160	30	CLP	10,000,000	07-14-2026	At maturity	4.80%	4.80%	9,863,424	National

NOTE 10. OTHER CURRENT AND NON-CURRENT FINANCIAL LIABILITIES, CONTINUED

c) Commercial paper, continued

Registration or identification number of the instrument	Series	Indexation unit	Nominal value ThCh$	Maturity of promissory note or line of credit	Type of depreciation	Nominal interest rate	Effective interest rate	Book value Current 03-31-2026 ThCh$	Type of placement
Line 127	239	CLP	10,000,000	06-23-2026	At maturity	4.80%	4.80%	9,890,440	National
Line 160	31	CLP	1,300,000	07-21-2026	At maturity	4.78%	4.78%	1,281,151	National
Line 160	32	CLP	10,000,000	07-28-2026	At maturity	4.78%	4.78%	9,846,088	National
Line 160	31	CLP	650,000	07-21-2026	At maturity	4.78%	4.78%	640,568	National
Line 160	31	CLP	5,050,000	07-21-2026	At maturity	4.78%	4.78%	4,976,609	National
Line 160	31	CLP	10,000,000	08-13-2026	At maturity	4.78%	4.78%	9,825,349	National
Line 127	240	CLP	10,000,000	07-02-2026	At maturity	4.78%	4.78%	9,878,680	National
Line 127	240	CLP	5,000,000	08-11-2026	At maturity	4.78%	4.78%	4,913,700	National
Line 127	241	CLP	10,000,000	08-18-2026	At maturity	4.78%	4.78%	9,818,481	National
Line 127	243	CLP	5,000,000	08-11-2026	At maturity	4.75%	4.75%	4,914,058	National
Line 127	243	CLP	2,500,000	08-20-2026	At maturity	4.75%	4.75%	2,454,163	National
Line 127	246	CLP	10,000,000	09-08-2026	At maturity	4.75%	4.75%	9,792,599	National
Line 127	244	CLP	10,000,000	08-27-2026	At maturity	4.75%	4.75%	9,807,612	National
Line 160	38	CLP	10,000,000	08-25-2026	At maturity	4.75%	4.75%	9,810,145	National
Line 127	243	CLP	5,000,000	08-20-2026	At maturity	4.75%	4.75%	4,908,230	National
Line 160	38	CLP	10,000,000	09-01-2026	At maturity	4.75%	4.75%	9,801,258	National
Line 127	245	CLP	1,000,000	09-03-2026	At maturity	4.75%	4.75%	979,870	National
Line 127	243	CLP	2,500,000	08-20-2026	At maturity	4.75%	4.75%	2,454,091	National
Line 127	243	CLP	9,000,000	09-03-2026	At maturity	4.75%	4.75%	8,818,139	National
Line 160	40	CLP	1,000,000	09-24-2026	At maturity	4.75%	4.75%	977,181	National
Totals			**400,126,888**					**405,721,536**	

NOTE 10. OTHER CURRENT AND NON-CURRENT FINANCIAL LIABILITIES, CONTINUED

d) Commercial paper, continued

Registration or identification number of the instrument	Series	Indexation unit	Nominal value ThCh$	Maturity of promissory note or line of credit	Type of depreciation	Nominal interest rate	Effective interest rate	Book value Current 12-31-2025 ThCh$	Type of placement
Line 112	217	UF	5,959,194	01-09-2026	At maturity	1.87%	1.87%	5,956,549	National
Line 112	218	UF	5,959,194	02-09-2026	At maturity	2.50%	2.50%	5,943,606	National
Line 160	15	UF	5,959,194	03-09-2026	At maturity	2.00%	2.00%	5,936,944	National
Line 160	16	UF	11,918,388	04-09-2026	At maturity	1.27%	1.27%	11,877,723	National
Line 160	18	UF	11,918,388	06-09-2026	At maturity	1.33%	1.33%	11,849,743	National
Line 112	245	USD	1,814,260	02-04-2026	At maturity	5.10%	5.10%	1,807,208	National
Line 112	242	USD	2,721,390	01-07-2026	At maturity	5.00%	5.00%	2,710,787	National
Line 112	244	USD	4,535,650	01-28-2026	At maturity	4.90%	4.90%	4,513,081	National
Line 160	243	CLP	20,000,000	01-28-2026	At maturity	5.00%	5.00%	19,955,803	National
Line 160	247	CLP	10,000,000	01-28-2026	At maturity	5.28%	4.80%	9,988,588	National
Line 160	248	CLP	10,000,000	02-04-2026	At maturity	5.28%	4.80%	9,968,680	National
Line 160	247	CLP	10,000,000	01-28-2026	At maturity	5.28%	4.80%	9,929,100	National
Line 160	248	CLP	10,000,000	01-28-2026	At maturity	5.28%	5.58%	9,919,254	National
Line 160	250	CLP	10,000,000	02-04-2026	At maturity	5.28%	5.58%	9,909,428	National
Line 160	251	CLP	5,000,000	01-28-2026	At maturity	5.28%	4.92%	4,944,917	National
Line 160	253	CLP	5,000,000	01-28-2026	At maturity	5.28%	4.92%	4,944,909	National
Line 160	252	CLP	10,000,000	02-04-2026	At maturity	5.28%	4.92%	9,880,065	National
Line 160	255	CLP	10,000,000	01-28-2026	At maturity	5.16%	4.98%	9,863,443	National
Line 160	252	CLP	5,000,000	01-28-2026	At maturity	4.92%	4.98%	4,975,952	National
Line 160	255	CLP	5,000,000	02-04-2026	At maturity	4.98%	5.58%	4,975,639	National
Line 160	257	CLP	10,000,000	01-28-2026	At maturity	4.92%	5.58%	9,905,586	National
Line 160	256	CLP	10,000,000	01-28-2026	At maturity	4.92%	5.52%	9,859,492	National
Line 160	259	CLP	10,000,000	02-04-2026	At maturity	4.98%	5.41%	9,941,312	National
Line 160	233	CLP	10,000,000	05-07-2026	At maturity	4.98%	5.34%	9,828,631	National
Line 160	234	CLP	10,000,000	05-12-2026	At maturity	4.98%	5.28%	9,822,004	National
Line 160	235	CLP	10,000,000	05-19-2026	At maturity	4.98%	5.28%	9,812,616	National
Line 160	236	CLP	10,000,000	06-04-2026	At maturity	4.96%	5.28%	9,792,446	National
Line 160	237	CLP	10,000,000	04-28-2026	At maturity	4.92%	5.28%	9,841,570	National
Line 160	238	CLP	10,000,000	06-16-2026	At maturity	4.92%	5.28%	9,777,246	National
Line 160	19	CLP	10,000,000	04-23-2026	At maturity	4.92%	5.28%	9,814,451	National
Line 160	20	CLP	2,500,000	05-14-2026	At maturity	4.92%	5.28%	2,455,712	National
Line 160	20	CLP	7,500,000	05-14-2026	At maturity	4.98%	5.28%	7,365,262	National
Line 160	21	CLP	8,500,000	05-28-2026	At maturity	4.98%	5.28%	8,331,659	National
Line 160	21	CLP	1,500,000	05-28-2026	At maturity	4.98%	5.28%	1,470,273	National
Line 160	22	CLP	10,000,000	06-18-2026	At maturity	4.92%	5.28%	9,820,445	National
Line 160	23	CLP	6,000,000	06-25-2026	At maturity	4.98%	5.16%	5,859,123	National
Line 160	23	CLP	700,000	06-25-2026	At maturity	4.92%	4.92%	683,648	National
Line 160	23	CLP	3,300,000	06-25-2026	At maturity	4.96%	4.98%	3,222,321	National
Line 160	24	CLP	10,000,000	07-09-2026	At maturity	4.92%	4.92%	9,746,360	National
Line 160	25	CLP	10,000,000	07-23-2026	At maturity	4.96%	4.92%	9,727,925	National
Line 160	26	CLP	6,000,000	08-06-2026	At maturity	4.98%	5.28%	5,825,714	National
Line 160	26	CLP	1,200,000	08-06-2026	At maturity	4.96%	5.28%	1,165,171	National
Line 160	26	CLP	2,000,000	08-06-2026	At maturity	4.96%	5.28%	1,941,943	National
Line 160	27	CLP	8,000,000	01-29-2026	At maturity	4.92%	5.28%	7,968,440	National
Line 160	27	CLP	2,000,000	01-29-2026	At maturity	4.92%	5.28%	1,992,107	National

NOTE 10. OTHER CURRENT AND NON-CURRENT FINANCIAL LIABILITIES, CONTINUED

d) Commercial paper, continued

Registration or identification number of the instrument	Series	Indexation unit	Nominal value ThCh$	Maturity of promissory note or line of credit	Type of depreciation	Nominal interest rate	Effective interest rate	Book value Current 12-31-2025 ThCh$	Type of placement
Line 160	28	CLP	10,000,000	02-24-2026	At maturity	4.92%	5.16%	9,925,475	National
Line 160	29	CLP	10,000,000	03-24-2026	At maturity	4.92%	4.92%	9,887,960	National
Line 160	17	UF	11,918,388	05-08-2026	At maturity	1.55%	1.55%	11,853,460	National
Line 112	243	USD	4,535,650	01-21-2026	At maturity	4.80%	4.80%	4,531,067	National
Line 112	247	USD	4,535,650	02-11-2026	At maturity	4.80%	4.80%	4,522,595	National
Line 112	248	USD	4,535,650	02-18-2026	At maturity	4.80%	4.80%	4,509,612	National
Line 112	247	USD	4,535,650	01-28-2026	At maturity	4.80%	4.80%	4,505,300	National
Line 112	248	USD	4,535,650	02-25-2026	At maturity	4.80%	4.80%	4,500,437	National
Line 112	250	USD	4,535,650	01-14-2026	At maturity	4.75%	4.75%	4,527,001	National
Line 112	251	USD	4,535,650	03-04-2026	At maturity	4.75%	4.75%	4,496,975	National
Line 112	253	USD	4,535,650	03-18-2026	At maturity	4.75%	4.75%	4,488,467	National
Line 112	252	USD	4,535,650	03-11-2026	At maturity	4.70%	4.70%	4,493,494	National
Line 112	255	USD	4,535,650	04-01-2026	At maturity	4.70%	4.70%	4,480,883	National
Line 112	252	USD	4,535,650	03-25-2026	At maturity	4.75%	4.75%	4,484,977	National
Line 112	255	USD	4,535,650	04-29-2026	At maturity	4.75%	4.75%	4,464,188	National
Line 112	257	USD	4,535,650	04-22-2026	At maturity	4.75%	4.75%	4,468,516	National
Line 112	256	USD	4,535,650	04-15-2026	At maturity	4.75%	4.75%	4,472,487	National
Line 112	259	USD	4,535,650	05-20-2026	At maturity	4.75%	4.75%	4,453,229	National
Totals			**439,938,796**					**434,888,999**	

NOTE 10. OTHER CURRENT AND NON-CURRENT FINANCIAL LIABILITIES, CONTINUED

Other considerations:

- The amounts expressed as nominal value correspond to the value actually received as a result of each placement minus the associated placement expenses.
- The book balance reflects the unpaid capital of the obligation, which includes as the only maturity the one expressed for each series.

d) Hedging derivatives

As of March 31, 2026, and December 31, 2025, the composition of the item is as follows:

Description	Type of contracts	Underlying instrument	Currency	Current liabilities		Non-current liabilities	
				03-31-2026	12-31-2025	03-31-2026	12-31-2025
				ThCh$	ThCh$	ThCh$	ThCh$
Hedge derivatives	Cross currency swap	External loans	USD	2,171,127	8,529,616	4,593,511	10,108,004
Hedge derivatives	Cross currency swap	External loans	CLP	0	0		127,115
Hedge derivatives	Cross currency swap	Bonds	UF	0	0	0	170,155
Hedge derivatives	Forward	Commercial paper	USD	111,554	3,833,047	0	0
Hedge derivatives	Forward	Commercial paper	UF	141,698	346,211	0	0
Total				**2,424,379**	**12,708,874**	**4,593,511**	**10,405,274**

e) Lease liabilities (Facility Use Rights)

Leases	Current		Non-current	
	03-31-2026 ThCh$	12-31-2025 ThCh$	03-31-2026 ThCh$	12-31-2025 ThCh$
Leases liabilities	1,135,541	1,113,456	4,779,972	5,167,432
Totals	**1,135,541**	**1,113,456**	**4,779,972**	**5,167,432**

NOTE 10. OTHER CURRENT AND NON-CURRENT FINANCIAL LIABILITIES, CONTINUED

The following is an analysis of the maturity of contractual flows of lease liabilities as of March 31, 2026:

Current

03-31-2026

Entity	Book values			Undiscounted flows		
	Up to 3 Months ThCh$	From 3 to 12 Months ThCh$	Total 12-31-2025 ThCh$	Up to 3 Months ThCh$	From 3 to 12 Months ThCh$	Total 12-31-2025 ThCh$
Autoplaza SpA	10,646	32,184	**42,830**	11,220	33,589	**44,809**
Suministra S.A.	24,551	73,654	**98,205**	95,270	287,051	**382,321**
Gasco GLP S.A.	21,919	68,047	**89,966**	25,436	78,101	**103,537**
Metlife Chile Seguros de Vida, S.A.	9,642	20,911	**30,553**	10,985	23,903	**34,888**
Carflex Arriendos SPA	5,658	16,946	**22,604**	6,069	17,798	**23,867**
Inmobiliaria Pacífico Sur S.A.	92,060	278,296	**370,356**	108,114	323,725	**431,839**
Inmobiliaria Petra Alfa SPA	16,767	50,677	**67,444**	17,647	52,832	**70,479**
Inversiones e Inmobiliaria El Rosal S.A.	49,902	150,866	**200,768**	52,591	157,444	**210,035**
Inversiones Goyenechea Limitada	38,505	117,312	**155,817**	40,897	122,434	**163,331**
María Ximena Del Río Siggelkow	14,418	42,580	**56,998**	15,739	47,035	**62,774**
Totals	**284,068**	**851,473**	**1,135,541**	**383,968**	**1,143,912**	**1,527,880**

NOTE 10. OTHER CURRENT AND NON-CURRENT FINANCIAL LIABILITIES, CONTINUED

Non current

03-31-2026	Book values			Undiscounted flows		
Entity	From 1 year to 3 years ThCh$	From 3 to 5 Age ThCh$	Total 12-31-2025 ThCh$	From 1 year to 3 years ThCh$	From 3 to 5 Age ThCh$	Total 12-31-2025 ThCh$
Autoplaza SpA	77,208	0	**77,208**	89,158	0	**89,158**
Suministra S.A.	262,279	174,853	**437,132**	141,500	189,033	**330,533**
Gasco GLP S.A.	158,415	100,394	**258,809**	179,875	117,696	**297,571**
Metlife Chile Seguros de Vida S.A.	22,010	0	**22,010**	31,246	0	**31,246**
Inmobiliaria Pacífico Sur S.A.	764,823	2,155,250	**2,920,073**	861,530	2,353,809	**3,215,339**
Inmobiliaria Petra Alfa SPA	121,487	0	**121,487**	140,242	0	**140,242**
Inversiones e Inmobiliaria El Rosal S.A.	361,902	0	**361,902**	417,913	0	**417,913**
Inversiones Goyenechea Limitada	281,428	0	**281,428**	324,984	0	**324,984**
María Ximena Del Río Siggelkow	121,957	168,512	**290,469**	130,358	186,944	**317,302**
Carflex Arriendos SPA	9,454	0	**9,454**	28,151	0	**28,151**
Totals	**2,180,963**	**2,599,009**	**4,779,972**	**2,344,957**	**2,847,482**	**5,192,439**

NOTE 10. OTHER CURRENT AND NON-CURRENT FINANCIAL LIABILITIES, CONTINUED

The following is an analysis of the maturity of contractual flows of lease liabilities as of December 31, 2025:

Current

12-31-2025

Entity	Book values			Undiscounted flows		
	Up to 3 Months ThCh$	From 3 to 12 Months ThCh$	Total 12-31-2025 ThCh$	Up to 3 Months ThCh$	From 3 to 12 Months ThCh$	Total 12-31-2025 ThCh$
Autoplaza SpA	10,564	31,935	**42,499**	11,136	33,336	**44,472**
Suministra S.A.	23,270	69,811	**93,081**	94,692	285,307	**379,999**
Gasco GLP S.A.	21,633	67,158	**88,791**	25,365	77,954	**103,319**
Metlife Chile Seguros de Vida S.A.	7,017	22,746	**29,763**	8,356	25,730	**34,086**
Carflex Arriendos SPA	5,596	8,932	**14,528**	6,006	9,843	**15,849**
Inmobiliaria Pacífico Sur S.A.	91,346	276,141	**367,487**	107,355	321,439	**428,794**
Inmobiliaria Petra Alfa SPA	16,639	50,291	**66,930**	17,791	52,165	**69,956**
Inversiones e Inmobiliaria El Rosal S.A.	49,515	149,689	**199,204**	52,197	156,256	**208,453**
Inversiones Goyenechea Limitada	38,505	116,403	**154,908**	40,590	121,510	**162,100**
María Ximena Del Río Siggelkow	14,010	42,255	**56,265**	15,627	46,698	**62,325**
Totals	**278,095**	**835,361**	**1,113,456**	**379,115**	**1,130,238**	**1,509,353**

NOTE 10. OTHER CURRENT AND NON-CURRENT FINANCIAL LIABILITIES, CONTINUED

Non-current

12-31-2025	Book values			Undiscounted flows		
Entity	**From 1 year to 3 years ThCh$**	**From 3 to 5 Age ThCh$**	**Total 12-31-2025 ThCh$**	**From 1 year to 3 years ThCh$**	**From 3 to 5 Age ThCh$**	**Total 12-31-2025 ThCh$**
Autoplaza SpA	87,761	0	**87,761**	89,158	0	**89,158**
Suministra S.A.	340,595	227,063	**567,658**	141,500	189,033	**330,533**
Gasco GLP S.A.	164,449	116,395	**280,844**	179,875	117,696	**297,571**
Metlife Chile Seguros de Vida S.A.	29,832	0	**29,832**	31,246	0	**31,246**
Inmobiliaria Pacífico Sur S.A.	759,078	2,245,999	**3,005,077**	861,530	2,353,809	**3,215,339**
Inmobiliaria Petra Alfa SPA	138,101	0	**138,101**	140,242	0	**140,242**
Inversiones e Inmobiliaria El Rosal S.A.	411,366	0	**411,366**	417,913	0	**417,913**
Inversiones Goyenechea Limitada	319,893	0	**319,893**	324,984	0	**324,984**
María Ximena Del Río Siggelkow	121,027	182,685	**303,712**	130,358	186,944	**317,302**
Carflex Arriendos SPA	23,188	0	**23,188**	28,151	0	**28,151**
Totals	**2,395,290**	**2,772,142**	**5,167,432**	**2,344,957**	**2,847,482**	**5,192,439**

NOTE 10. OTHER CURRENT AND NON-CURRENT FINANCIAL LIABILITIES, CONTINUED

f) Reconciliation of financial liabilities arising from financing activities

03-31-2026		Cash flows movements			Non-Cash Movements			
Other current and non-current financial liabilities	Opening Balance 01-01-2026 ThCh$	Received ThCh$	Paid ThCh$	Total ThCh$	Costs financial ThCh$	Indexation and foreign exchanges diff. ThCh$	Others Changes ThCh$	Ending balance 03-31-2026 ThCh$
Bank Loans	**873,282,146**	144,587,500	(148,642,600)	**(4,055,100)**	12,667,214	8,413,959	(25,213,167)	**865,095,052**
Bonds payable (Bonds)	**738,990,918**	0	(40,000,000)	**(40,000,000)**	8,929,299	1,813,334	(5,862,184)	**703,871,367**
Commercial paper	**434,888,999**	193,800,470	(221,180,163)	**(27,379,693)**	5,404,702	2,205,085	(9,397,557)	**405,721,536**
Derivative Instruments	**23,114,148**	0	0	**0**	0	0	(16,096,258)	**7,017,890**
Interest paid	**0**	0	(24,897,984)	**(24,897,984)**	0	0	24,897,984	**0**
Lease liabilities	**6,280,888**	0	0	**0**	0	0	(365,375)	**5,915,513**
Total	**2,076,557,099**	**338,387,970**	**(434,720,747)**	**(96,332,777)**	**27,001,215**	**12,432,378**	**(32,036,557)**	**1,987,621,358**

12-31-2025		Cash flow movements			Non-Cash Movements			
Other current and non-current financial liabilities	Opening Balance 01-01-2025 THCH$	Received ThCh$	Paid ThCh$	Total ThCh$	Costs financial ThCh$	Indexation and foreign exchanges diff. ThCh$	Others Changes ThCh$	Ending balance 12-31-2025 ThCh$
Bank Loans	**887,371,788**	515,177,815	(494,379,463)	**20,798,352**	50,335,440	(14,361,180)	(70,862,254)	**873,282,146**
Bonds payable (Bonds)	**662,681,907**	211,236,959	(156,964,340)	**54,272,619**	26,125,651	16,835,547	(20,924,806)	**738,990,918**
Commercial paper	**341,420,246**	740,419,802	(644,902,835)	**95,516,967**	13,070,952	2,097,252	(17,216,418)	**434,888,999**
Swap Derivatives	**0**	0	0	**0**	0	0	23,114,148	**23,114,148**
Dividends	**0**	0	(13,700,159)	**(13,700,159)**	0	0	13,700,159	**0**
Interest paid	**0**	0	(78,029,716)	**(78,029,716)**	0	0	78,029,716	**0**
Lease liabilities	**6,505,260**	0	0	**0**	0	0	(224,372)	**6,280,888**
Other movements	**0**	0	0	**0**	0	0	0	**0**
Total	**1,897,979,201**	**1,466,834,576**	**(1,387,976,513)**	**78,858,063**	**89,532,043**	**4,571,619**	**5,616,173**	**2,076,557,099**

NOTE 11. TRADE PAYABLES AND OTHER PAYABLES

As of March 31, 2026, and December 31, 2025, the balance is composed of the following:

Trade and other accounts payable	Currency	Current	
		Balances at	
		03-31-2026 ThCh$	12-31-2025 ThCh$
Trade contracts payable	CLP	90,738,647	102,776,357
Bills payable	CLP	115,628,139	99,361,655
Insurance payable	CLP	9,738,276	5,423,518
Insurance payable	UF	5,463,481	5,431,902
Operational expenses payable	CLP	954,338	1,094,923
Withholdings	CLP	4,286,724	3,288,007
Joint venture partners payable	CLP	4,001,748	3,287,420
Commissions payable	CLP	14,934,396	13,974,217
Loss indemnifications	CLP	364,417	323,020
Other liabilities	CLP	1,275,033	1,575,873
Balance in favor of customers	CLP	1,944,079	1,898,765
Traffic fines payable	CLP	4,586	14,216
Value-added tax (VAT) payable	CLP	1,640,201	3,354,787
Marketing fund	CLP	4,784,220	4,714,669
Totals		**255,758,285**	**246,519,329**

NOTE 12. NON-CURRENT PAYABLES

As of March 31, 2026, and December 31, 2025, the balance is composed of the following:

Non-current liabilities	Currency	Non-current Balances at 03-31-2026 ThCh$	Non-current Balances at 12-31-2025 ThCh$
Self-insurance payable	UF	428,962	348,811
Other liabilities	CLP	90,000	90,000
Totals		**518,962**	**438,811**

NOTE 13. RECEIVABLES FROM AND PAYABLES TO RELATED PARTIES

a) Remuneration received by the Company's key personnel

Key personnel are those persons who have authority and responsibility for planning, directing and controlling the entity's activities, either directly or indirectly.

Remuneration received by key personnel of the company	03-31-2026	12-31-2025
	ThCh$	ThCh$
Salaries	2,913,835	6,831,921
Total	**2,913,835**	**6,831,921**

The number of people constituting key personnel amounts on average to 51 people as of March 31, 2026 (50 people as of December 31, 2025).

b) Remuneration and allowances to the board of directors

The Company does not grant remuneration to the Board of Directors.

NOTE 13. RECEIVABLES FROM AND PAYABLES TO RELATED PARTIES, CONTINUED

c) Current receivables from related parties.

Taxpayer ID	Company	Country of origin	Transaction Term	Nature of the relationship	Description of the transaction	Currency	Balance at	
							03-31-2026 ThCh$	12-31-2025 ThCh$
76.842.435-7	BBVA Holding Chile S.A.	Chile	30 days	Controlling shareholder	Services	CLP	1,958	3,106
59.224.400-4	BBVA Representative Office in Chile	Chile	30 days	Common Shareholders	Services	CLP	66,422	63,724
96.831.840-3	Ecasa S.A.	Chile	30 days	Common Shareholders	Services	CLP	55,223	25,887
	TOTALS						**123,603**	**92,717**

d) Current payables to related parties.

Taxpayer ID	Company	Country of origin	Transaction Term	Nature of the relationship	Description of the transaction	Currency	Balance at	
							03-31-2026 ThCh$	12-31-2025 ThCh$
76.842.435-7	BBVA Holding Chile S.A.	Chile	1 year	Controlling shareholder	Dividend	CLP	20,039,456	20,039,456
59.071.500-K	Compañía Chilena de Inversiones S.L.	Chile	1 year	Indirect shareholder	Dividend	CLP	59,152	29,816
TOTALS							**20,098,608**	**20,069,272**

As of March 31, 2026, and December 31, 2025, the Company's accounts receivable and payable to related companies have not been secured and there are no provisions for doubtful debts, nor are there any non-current accounts receivable and payable.

e) Main transactions with related entities

Taxpayer ID	Company	Nature of the relationship	Description of the transaction	Balance transactions at the		Effect on result	
				03-31-2026 ThCh$	12-31-2025 ThCh$	03-31-2026 ThCh$	03-31-2026 ThCh$
76.842.435-7	BBVA Holding Chile S.A.	Controlling shareholder	Dividends paid	0	(13,697,053)	0	0
59.071.500-K	Compañía Chilena de Inversiones S.L.	Indirect shareholder	Dividends paid	0	(3,106)	0	0
59.002.060-5	BBVA S.A.	Final Controller	Paid Services	(336,204)	(1,558,537)	(336,204)	(1,558,537)
59.224.400-4	BBVA Representative Office in Chile	Final Controller	Services provided	34,024	34,024	34,024	34,024
	TOTALS			**(302,180)**	**(15,224,672)**	**(302,180)**	**(1,524,513)**

Explanation of the terms of pricing of related party transactions, Purchases and sales between related companies were made under normal market conditions.

NOTE 14. OTHER PROVISIONS AND CONTINGENT LIABILITIES

a) Provisions:

As of March 31, 2026, and December 31, 2025, the details of the concepts and amounts of the provision for arrears of insurance refunds is as follows:

Other current provisions	Currency	Balances at 03-31-2026 ThCh$	Balances at 12-31-2025 ThCh$
Provision for insurance refund arrears	CLP	8,679,546	8,974,371
Total		**8,679,546**	**8,974,371**

Provision movement schedule:

Other current provisions	Currency	Opening Balance 01-01-2025 ThCh$	Effect on result: Additions	Effect on result: Release	Ending balance 12-31-2025 ThCh$	Effect on result: Additions	Effect on result: Release	Ending balance 03-31-2026 ThCh$
Provision for insurance refund arrears	CLP	8,262,358	2,728,050	(2,016,037)	8,974,371	810,711	(1,105,536)	8,679,546
Total		**8,262,358**	**2,728,050**	**(2,016,037)**	**8,974,371**	**810,711**	**(1,105,536)**	**8,679,546**

NOTE 14. OTHER PROVISIONS AND CONTINGENT LIABILITIES, CONTINUED

b) Contingent liabilities:

The Company maintains financial covenants in the contracts for the issuance of bonds in the domestic market and credits contracted in the international market, described in Note 10 to the financial statements. Depending on the type of credit, the following covenants are applicable:

Financing that applies					
Class of Liability/Creditor	Debt ratio (Gross) (<=10x)	Debt ratio (Net) (<=10x)	Unencumbered assets ratio (>0.75)	Non-performing loan ratio <= 7%	NPL coverage (>=80%)
Local Corporate Bond		X	X		
Commercial paper		X	X		
Bladex Syndicate	X			X	X
Bladex Bilateral	X		X		
BTG Syndicate		X		X	X
Others: Mizuho, Sumitomo, MUFG		X	X	X	X

The compliance and calculation of financial covenants are detailed below:

i. Maintenance of a net (consolidated) debt ratio not exceeding 10 times equity, As of March 31, 2026, the net debt level is equivalent to 6.98 times (7.92 times as of December 31, 2025), Its calculation method is summarized below:

03-31-2026

Current Liabilities + Non-Current Liabilities - Cash and Cash Equivalents	=	2,236,468,602	=	6.98
Equity		320,580,299		

12-31-2025

Current Liabilities + Non-Current Liabilities - Cash and Cash Equivalents	=	2,292,794,248	=	7.92
Equity		289,581,833		

NOTE 14. OTHER PROVISIONS AND CONTINGENT LIABILITIES, CONTINUED

b) Contingent liabilities, continuation

ii. Maintenance of a gross (consolidated) debt ratio not exceeding 10 times equity, As of March 31, 2026, the level of indebtedness is equivalent to 7.10 times (8.14 times as of December 31, 2025), Its calculation method is summarized below:

03-31-2026

Current Liabilities + Non-Current Liabilities	=	2,275,573,122	=	7.10
Equity		320,580,299		

12-31-2025

Current Liabilities + Non-Current Liabilities	=	2,357,281,015	=	8.14
Equity		289,581,833		

NOTE 14. OTHER PROVISIONS AND CONTINGENT LIABILITIES, CONTINUED

b) Contingent liabilities, continuation

As of March 31, 2026, this ratio is equivalent to 1.07 times (1.06 times as of December 31, 2025) and its calculation method is summarized below:

iii. Maintaining unencumbered assets in an amount greater than 0.75 times the unsecured receivable (consolidated) liabilities.

	03-31-2026	12-31-2025
(+) Assets considered		
Cash on hand	8,281,024	2,350,099
Bank balances	21,223,496	44,436,668
Repurchase agreements	9,600,000	17,700,000
Trade receivables and other accounts receivable, current	1,219,592,655	1,242,321,856
Non-current receivables	1,186,203,268	1,198,028,362
(-) Committed Assets		
= Total unencumbered assets	**2,444,900,443**	**2,504,836,985**
(+) Total receivable liabilities		
Total current liabilities	1,245,492,394	1,377,413,694
Total non-current liabilities	1,030,080,728	979,867,321
(-) Secured receivable liabilities		
= Total unsecured payable obligations	**2,275,573,122**	**2,357,281,015**
= Lien-free assets /	**2,444,900,443**	**2,504,836,985**
Unsecured payable obligations	**2,275,573,122**	**2,357,281,015**
Ratio of lien-free assets	**1.07**	**1.06**

NOTE 14. OTHER PROVISIONS AND CONTINGENT LIABILITIES, CONTINUED

b) Contingent liabilities, continuation

iv. Maintenance of a non-performing loan ratio (consolidated) not exceeding 7.00%, As of March 31, 2026, the non-performing loan ratio is equivalent to 3.89% (3.69% as of December 31, 2025) and its calculation method is summarized below:

03-31-2026

Portfolio in default > 90 days	=	87,056,341	=	3.89%
Total Portfolio		2,237,778,696		

12-31-2025

Portfolio in default > 90 days	=	84,033,337	=	3.69%
Total Portfolio		2,280,076,785		

(1) Total portfolio includes the balance of debtors per gross credit line,

v. Maintenance of a non-performing loan ratio coverage of not less than 80% (consolidated), March 31, 2026, the NPL coverage is equivalent to 102% (108% as of December 31, 2025) and its calculation method is summarized below:

03-31-2026

Portfolio Provisions Stock	=	88,469,493	=	102%
Portfolio in default > 90 days		87,056,341		

12-31-2025

Portfolio Provisions Stock	=	90,390,445	=	108%
Portfolio in default > 90 days		84,033,337		

NOTE 15. EMPLOYEE BENEFITS LIABILITY

The details of the concepts and amounts provisioned as of March 31, 2026, and December 31, 2025, is as follows:

a) Other current provisions

Other current provisions	Currency	Balances at 03-31-2026 ThCh$	Balances at 12-31-2025 ThCh$
Provision of staff incentives	CLP	1,366,898	2,883,119
Staff Vacation Provision	CLP	1,529,465	1,839,014
Total		**2,896,363**	**4,722,133**

b) Provision movement

			Effect on result			Effect on result		
Other Current Provisions	**Currency**	**Opening Balance 01-01-2025 ThCh$**	**Additions**	**Release**	**Ending balance 12-31-2025 ThCh$**	**Additions**	**Release**	**Ending balance 03-31-2026 ThCh$**
Provision of staff incentives	CLP	2,959,303	4,539,978	(4,616,162)	2,883,119	986,565	(2,502,786)	1,366,898
Staff Vacation Provision	CLP	1,682,725	793,982	(637,693)	1,839,014	97,596	(407,145)	1,529,465
Total		**4,642,028**	**5,333,960**	**(5,253,855)**	**4,722,133**	**1,084,161**	**(2,909,931)**	**2,896,363**

NOTE 16. EQUITY

a) Capital and number of shares

As of March 31, 2026, and December 31, 2025, the Company's capital is composed as follows:

Number of Shares:

Company	Number of shares subscribed	No. of paid shares	Number of voting shares	Series
Forum Servicios Financieros S.A.	4,412	4,412	4,412	Unique

Capital:

Series	Subscribed capital	Paid-in capital
	ThCh$	ThCh$
Unique	43,338,969	43,338,969

b) Shareholder structure

Shareholders	Actions		Percentage	
	03-31-2026	12-31-2025	03-31-2026	12-31-2025
	No	No	%	%
BBVA Holding Chile S.A.	4,411	4,411	99,98	99,98
Compañía Chilena de Inversiones S.L.	1	1	0,02	0,02
Total	**4,412**	**4,412**	**100**	**100**

c) Dividend distribution

- As of May 22, 2025, the Company has distributed 50% of the consolidated earnings for the 2024 financial year equivalent to ThCh$9,133,439, provisioned at the end of the previous year, and an additional 25% dividend charged to retained earnings from previous years equivalent to ThCh$4,566,720, generating a total dividend distribution of ThCh$13,700,159.
- As of March 31, 2026, the dividend provision factor remains at 50% of profits at the consolidated level, which was recorded at the end of the 2025 financial year. This dividend will be distributed during the 2026 financial year.

FORUM Grupo BBVA

NOTE 16. EQUITY, CONTINUED

d) The movements in accumulated profit or loss and other reserves within equity were as follows:

d.1) Retained earnings

Retained earnings	03-31-2026 ThCh$	12-31-2025 ThCh$
Initial cumulative result	**189,245,334**	**183,379,502**
Profit for the year	8,931,559	30,476,551
Minimum dividend provision	0	(20,043,999)
Additional dividend distribution	0	(4,566,720)
Ending balance	**198,176,893**	**189,245,334**

* The Company's dividend policy consists of distributing 50% of consolidated profits,

(d.2) Other reserves

Other reserves	03-31-2026 ThCh$	12-31-2025 ThCh$
Opening Balance	**(8,384,663)**	**420,491**
Cash flow hedge reserve movement.	21,161,436	(8,805,154)
Ending balance	**12,776,773**	**(8,384,663)**

e) Non-controlling interests

e.1) The capital of **Forum Distribuidora S.A.,** as of March 31, 2026, it amounts to ThCh$341,593,276, divided into 6,510 shares (6,510 in 2025) as follows:

Shareholders	Actions		Percentage	
	03-31-2026	12-31-2025	03-31-2026	12-31-2025
	No,	No,	%	%
BBVA Holding Chile S.A.	1,057	1,057	16.24	16.24
Compañía Chilena de Inversiones S.L.	1	1	0.01	0.01
Forum Servicios Financieros S.A.	5,452	5,452	83.75	83.75
Total	**6,510**	**6,510**	**100**	**100**

NOTE 16. EQUITY, CONTINUED

e.2) The movement in equity of Forum Distribuidora S.A., as of March 31, 2026, and at December 31, 2025, is as follows:

Equity movement	Capital ThCh$	Cumulative Result ThCh$	Total ThCh$
Total as of January 01, 2025	**6,213,446**	**42,167,663**	**48,381,109**
Profit for the year as at 31 December 2025		7,389,638	7,389,638
Capital increase	335,379,830	11,153,851	346,533,681
Total as of December 31, 2025	**341,593,276**	**60,711,152**	**402,304,428**
Profit for the year as at 31 March 2026		5,571,472	5,571,472
Balance as of March 31, 2026	**341,593,276**	**66,282,624**	**407,875,900**

e.3) The detail of non-controlling interest, as of March 31, 2026, and December 31, 2025, is as follows:

Shareholders and/or Controlling Companies	Subsidiary that consolidates	Non-controlling interest in equity		Non-Controlling Interest Result	
		03-31-2026 ThCh$	12-31-2025 ThCh$	03-31-2026 ThCh$	03-31-2026 ThCh$
Forum Servicios Financieros S.A.	Forum Distribuidora S.A. (1)	66,287,664	65,382,193	905,471	2,110,372
	Total	**66,287,664**	**65,382,193**	**905,471**	**2,110,372**

(1) Forum Distribuidora S.A. is a related entity under common management, board of directors and shareholders. The equity, non-controlling, is presented separately from the equity of the owners of the parent.

NOTE 17. EARNINGS PER SHARE

Basic earnings per share is calculated by dividing the profit for the period available to the Company's shareholders by the weighted average number of shares outstanding during the period.

According to the above, the basic earnings per share amount to:

Basic earnings per share	03-31-2026	03-31-2025
	ThCh$	**ThCh$**
Gain attributable to holders of equity instruments	**8,931,559**	**4,687,371**

	03-31-2026	03-31-2025
	Units	**Units**
Number of common shares outstanding	**4,412**	**4,412**

	03-31-2026	03-31-2025
Basic earnings per share (pesos)	**2,024,379**	**1,062,414**

The company has not carried out any type of operation with a potential diluted effect that entails a diluted earnings per share different from basic earnings per share. For this reason, the basic and diluted earnings per share are the same.

NOTE 18. REVENUE FROM ORDINARY ACTIVITIES

As of March 31, 2026, and 2025, the balances for this item are as follows:

Period 31,03,2026	Forum Servicios Financieros S.A. ThCh$	Forum Distribuidora S.A. ThCh$	Ecasa S.A. ThCh$	Total ThCh$
Revenue from financing activities	64,530,093	4,567,359	0	**69,097,452**
Revenue from Contracts with Customers	8,777,083	2,831,280	3,023,658	**14,632,021**
Total income from ordinary activities	**73,307,176**	**7,398,639**	**3,023,658**	**83,729,473**

i) I Revenue from financing activities

Period 31,03,2026	Forum Servicios Financieros S.A. ThCh$	Forum Distribuidora S.A. ThCh$	Ecasa S.A. ThCh$	Total ThCh$
Interest income earned and accrued on loan portfolio	81,692,970	0	0	**81,692,970**
Dealer commission	(19,163,769)	0	0	**(19,163,769)**
Prepaid fees	1,713,168	0	0	**1,713,168**
Portfolio indexation	50,325	0	0	**50,325**
Sales force recoveries	237,399	0	0	**237,399**
Income received and accrued from interest on vehicles on consignment	0	4,567,359	0	**4,567,359**
Total revenue from financing activities	**64,530,093**	**4,567,359**	**0**	**69,097,452**

ii) Revenue from Contracts with Customers

Period 31,03,2026	Forum Servicios Financieros S.A. ThCh$	Forum Distribuidora S.A. ThCh$	Ecasa S.A. ThCh$	Total ThCh$
Revenue from insurance collection fees	8,777,083	0	0	**8,777,083**
Revenue received from consignment administration	0	2,831,280	0	**2,831,280**
Revenue from credit and collections administration	0	0	3,023,658	**3,023,658**
Total revenue from ordinary activities from contracts with customers	**8,777,083**	**2,831,280**	**3,023,658**	**14,632,021**

Total income from ordinary activities	**73,307,176**	**7,398,639**	**3,023,658**	**83,729,473**

NOTE 18. REVENUE, CONTINUED

As of March 31, 2026, and 2025, the balances for this item are as follows, continued

iii) Revenue Recognition Schedule from Contracts with Customers

Period 31,03,2026	Forum Servicios Financieros S.A. ThCh$	Forum Distribuidora S.A. ThCh$	Ecasa S.A. ThCh$	Total ThCh$
Over time	8,777,083	2,831,280	3,023,658	**14,632,021**
Total Revenue from Ordinary Activities from Contracts with Customers	**8,777,083**	**2,831,280**	**3,023,658**	**14,632,021**

Period 31,03,2025	Forum Servicios Financieros S.A. ThCh$	Forum Distribuidora S.A. ThCh$	Ecasa S.A. ThCh$	Consolidation adjustments ThCh$	Total ThCh$
Cost of financing activities	(35,204,711)	(3,667,936)	0	3,667,936	**(35,204,711)**
Cost of ordinary activities arising from contracts with customers	(217,991)	(706,825)	(830,624)	706,825	**(1,048,615)**
Total cost of ordinary activities	**(35,422,702)**	**(4,374,761)**	**(830,624)**	**4,374,761**	**(36,253,326)**

i) Cost of financing activities

Period 31,03,2025	Forum Servicios Financieros S.A. ThCh$	Forum Distribuidora S.A. ThCh$	Ecasa S.A. ThCh$	Consolidation adjustments ThCh$	Total ThCh$
Costs paid and accrued for financial interest	(33,448,081)	0	0	0	**(33,448,081)**
Costs paid and accrued for financial expenses	(1,756,630)	0	0	0	**(1,756,630)**
Costs paid and accrued for interest on consignment vehicles	0	(3,667,936)	0	3,667,936	**0**
Total cost of financing activities	**(35,204,711)**	**(3,667,936)**	**0**	**3,667,936**	**(35,204,711)**

NOTE 18. REVENUE, CONTINUED

As of March 31, 2026, and 2025, the balances for this item are as follows, continued

ii) Costs of sales from contracts with customers

Period 31,03,2025	Forum Servicios Financieros S.A. ThCh$	Forum Distribuidora S.A. ThCh$	Ecasa S.A. ThCh$	Consolidation adjustments ThCh$	Total ThCh$
Insurance collection fee costs	(217,991)	0	0	0	**(217,991)**
Costs for Consignment Administration	0	(706,825)	0	706,825	**0**
Credit and collection administration costs	**0**	**0**	(830,624)	**0**	**(830,624)**
Total costs of ordinary activities arising from contracts with customers	**(217,991)**	**(706,825)**	**(830,624)**	**706,825**	**(1,048,615)**

Total costs of sales	**(35,422,702)**	**(4,374,761)**	**(830,624)**	**4,374,761**	**(36,253,326)**

iii) Schedule for Recognizing Costs of Sales from Contracts with Customers

Period 31,03,2025	Forum Servicios Financieros S.A. ThCh$	Forum Distribuidora S.A. ThCh$	Ecasa S.A. ThCh$	Consolidation adjustments ThCh$	Total ThCh$
Over time	(217,991)	(706,825)	(830,624)	706,825	**(1,048,615)**
Total costs of sales from contracts with customers	**(217,991)**	**(706,825)**	**(830,624)**	**706,825**	**(1,048,615)**

NOTE 19. COST OF SALES

As of March 31, 2026, and 2025, the balances for this item are as follows:

	Forum Servicios Financieros S.A.	Forum Distribuidora S.A.	Ecasa S.A.	Consolidation adjustments	Total

Period 31,03,2026	ThCh$	ThCh$	ThCh$	ThCh$	ThCh$
Cost of financing activities	(33,157,099)	(16,044)	0	16,044	**(33,157,099)**
Cost of ordinary activities arising from contracts with customers	(248,237)	(9,945)	(1,019,786)	9,945	**(1,268,023)**
Total cost of ordinary activities	**(33,405,336)**	**(25,989)**	**(1,019,786)**	**25,989**	**(34,425,122)**

i) Cost of financing activities

Period 31,03,2026	Forum Servicios Financieros S.A. ThCh$	Forum Distribuidora S.A. ThCh$	Ecasa S.A. ThCh$	Consolidation adjustments ThCh$	Total ThCh$
Costs paid and accrued for financial interest	(31,665,418)	0	0	0	**(31,665,418)**
Costs paid and accrued for financial expenses	(1,491,681)	0	0	0	**(1,491,681)**
Costs paid and accrued for interest on consignment vehicles	0	(16,044)	0	16,044	**0**
Total cost of activities from financing	**(33,157,099)**	**(16,044)**	**0**	**16,044**	**(33,157,099)**

ii) Costs of sales from contracts with customers

Period 31,03,2026	Forum Servicios Financieros S.A. ThCh$	Forum Distribuidora S.A. ThCh$	Ecasa S.A. ThCh$	Consolidation adjustments ThCh$	Total ThCh$
Insurance collection fee costs	(248,237)	0	0	0	**(248,237)**
Costs for Consignment Administration	0	(9,945)	0	9,945	**0**
Credit and collection administration costs	0	0	(1,019,786)	0	**(1,019,786)**
Total costs of ordinary activities arising from contracts with customers	**(248,237)**	**(9,945)**	**(1,019,786)**	**9,945**	**(1,268,023)**

Total costs of sales	**(33,405,336)**	**(25,989)**	**(1,019,786)**	**25,989**	**(34,425,122)**

NOTE 19. COSTS OF SALES, CONTINUED

As of March 31, 2026, and 2025, the balances for this item are as follows:

iii) Schedule for Recognizing Costs of Sales from Contracts with Customers

Period 31,03,2026	Forum Servicios Financieros S.A. ThCh$	Forum Distribuidora S.A. ThCh$	Ecasa S.A. ThCh$	Consolidation adjustments ThCh$	Total ThCh$
Through time	(248,237)	(9,945)	(1,019,786)	9,945	**(1,268,023)**
Total costs of sales from contracts with customers	**(248,237)**	**(9,945)**	**(1,019,786)**	**9,945**	**(1,268,023)**

Period 31,03,2025	Forum Servicios Financieros S.A. ThCh$	Forum Distribuidora S.A. ThCh$	Ecasa S.A. ThCh$	Consolidation adjustments ThCh$	Total ThCh$
Cost of financing activities	(35,204,711)	(3,667,936)	0	3,667,936	**(35,204,711)**
Cost of ordinary activities arising from contracts with customers	(217,991)	(706,825)	(830,624)	706,825	**(1,048,615)**
Total cost of ordinary activities	**(35,422,702)**	**(4,374,761)**	**(830,624)**	**4,374,761**	**(36,253,326)**

i) Cost of financing activities

Period 31,03,2025	Forum Servicios Financieros S.A. ThCh$	Forum Distribuidora S.A. ThCh$	Ecasa S.A. ThCh$	Consolidation adjustments ThCh$	Total ThCh$
Costs paid and accrued for financial interest	(33,448,081)	0	0	0	**(33,448,081)**
Costs paid and accrued for financial expenses	(1,756,630)	0	0	0	**(1,756,630)**
Costs paid and accrued for interest on consignment vehicles	0	(3,667,936)	0	3,667,936	**0**
Total cost of activities from financing	**(35,204,711)**	**(3,667,936)**	**0**	**3,667,936**	**(35,204,711)**

NOTE 19. COSTS OF SALES, CONTINUED

As of March 31, 2026, and 2025, the balances for this item are as follows:

ii) Costs of sales from contracts with customers

Period 31,03,2025	Forum Servicios Financieros S.A. ThCh$	Forum Distribuidora S.A. ThCh$	Ecasa S.A. ThCh$	Consolidation adjustments ThCh$	Total ThCh$

Insurance collection fee costs	(217,991)	0	0	0	**(217,991)**
Costs for Consignment Administration	0	(706,825)	0	706,825	**0**
Credit and collection administration costs	**0**	**0**	(830,624)	**0**	**(830,624)**
Total costs of ordinary activities arising from contracts with customers	**(217,991)**	**(706,825)**	**(830,624)**	**706,825**	**(1,048,615)**

Total costs of sales	**(35,422,702)**	**(4,374,761)**	**(830,624)**	**4,374,761**	**(36,253,326)**

iii) Schedule for Recognizing Costs of Sales from Contracts with Customers

Period 31,03,2025	**Forum Servicios Financieros S.A. ThCh$**	**Forum Distribuidora S.A. ThCh$**	**Ecasa S.A. ThCh$**	**Consolidation adjustments ThCh$**	**Total ThCh$**
Through time	(217,991)	(706,825)	(830,624)	706,825	**(1,048,615)**
Total costs of sales from contracts with customers	**(217,991)**	**(706,825)**	**(830,624)**	**706,825**	**(1,048,615)**

NOTE 20. INTANGIBLE ASSETS

a) Composition

As of March 31, 2026, and December 31, 2025, the breakdown of the item is as follows:

Intangibles	Currency	Balances at 03-31-2026 ThCh$	12-31-2025 ThCh$
Software	CLP	58,547,408	58,200,308
Software amortization	CLP	(28,356,819)	(26,866,185)
Intangibles (Net book value)		**30,190,589**	**31,334,123**

b) Movement

The movement for the period to March 31, 2026, and December 31, 2025, is as follows:

Detail	Movements 03-31-2026 ThCh$	12-31-2025 ThCh$
Opening Balance	**58,200,308**	**52,579,258**
Additions	7,728	7,598,509
Other Movements	339,372	(1,977,459)
Gross balance at closing	**58,547,408**	**58,200,308**
Initial cumulative depreciation	(26,866,185)	(21,812,897)
Disposals	0	1,733,484
Amortization expense	(1,490,634)	(6,786,772)
Accumulated Depreciation Balance	**(28,356,819)**	**(26,866,185)**
Net balance at closing	**30,190,589**	**31,334,123**

As of March 31, 2026, and December 31, 2025, the Company estimates that there is no impairment on intangible assets.

NOTE 21. ADMINISTRATIVE EXPENSE

As of March 31, 2026, and 2025, the breakdown of the item is as follows:

Concepts	Cumulative	
	03-31-2026 ThCh$	03-31-2025 ThCh$
Salaries and other staff costs	(8,338,105)	(7,441,747)
Technological Services and Communications	(2,134,996)	(1,951,871)
Pledge releases	(1,583,762)	(1,544,292)
Amortization	(1,490,634)	(1,807,115)
Non-recoverable taxes and tax penalties	(1,050,443)	(1,250,121)
Collection services	(964,352)	(901,031)
Advertising and marketing services	(794,386)	(619,631)
Other overhead costs	(714,507)	(247,019)
Consulting and professional services (2)	(713,447)	(693,487)
Storage Services	(438,907)	(179,410)
Depreciation (1)	(397,325)	(314,980)
Commercial patents	(249,555)	(246,531)
Customer Service	(235,491)	(219,897)
Outsourced personnel	(199,067)	(219,401)
Expenses on recovered vehicles	(176,725)	(111,332)
Real estate expenses	(166,683)	(152,800)
Travel and representation expenses	(101,925)	(128,148)
Postage and correspondence	(37,789)	(16,387)
Total	**(19,788,099)**	**(18,045,200)**

(1) Includes effects of the application of IFRS 16 (See Note 3 f)
(2) Includes external audit services for ThCh$54,782 (ThCh$53,479 as of March 31, 2025)

NOTE 22. FINANCE INCOME AND FINANCE COSTS

As of March 31, 2026, and 2025, the breakdown of these items is as follows:

Financial income	Cumulative	
	03-31-2026 ThCh$	03-31-2025 ThCh$
Interest income from money market instruments	148,299	146,332
Mutual Fund Returns	67,204	44,240
Total	**215,503**	**190,572**

Finance costs	Cumulative	
	03-31-2026 ThCh$	03-31-2025 ThCh$
Interest on lease liabilities	(32,618)	(34,856)
Total	**(32,618)**	**(34,856)**

NOTE 23. OTHER NON-FINANCIAL ASSETS

As of March 31, 2026, and December 31, 2025, this item is composed as follows:

Other non-financial assets	Currency	Balances at			
		Current		Non-current	
		03-31-2026 ThCh$	12-31-2025 ThCh$	03-31-2026 ThCh$	12-31-2025 ThCh$
Prepaid Services	CLP	11,583,319	7,788,364	0	0
Guarantees given	UF	0	0	139,962	139,699
Recovered vehicles	CLP	5,743,719	5,696,552	0	0
VAT credit	CLP	29,143,131	38,527,010	0	0
Total		**46,470,169**	**52,011,926**	**139,962**	**139,699**

NOTE 24. OPERATING SEGMENTS

As noted in Note 3(r) to the consolidated financial statements, operating segments have been defined according to the manner in which senior management internally reports its segments in order to make operating decisions and resource allocation.

In the case of Forum Servicios Financieros S.A., the segment breakdown was defined according to its subsidiaries Forum Distribuidora S.A, and Ecasa S.A.

The assets and liabilities as of March 31, 2026, are presented below:

Assets	Forum Servicios Financieros S.A.	Forum Distribuidora S.A.	Ecasa S.A.	Adjustments	03-31-2026 ThCh$
Current assets					
Cash and Cash Equivalents	21,112,755	17,779,080	212,685	0	39,104,520
Other financial assets, current	6,027,662	0	0	0	6,027,662
Other non-financial assets, current	17,521,304	28,377,323	571,542	0	46,470,169
Trade receivables and other accounts receivable, current	804,196,189	414,273,074	1,123,392	0	1,219,592,655
Accounts Receivable from Related Entities, Current	819,335	53,789,226	15,045,557	(69,530,515)	123,603
Inventories	0	0	0	0	0
Current tax assets	4,799,178	(555,480)	81,771	0	4,325,469
Total current assets	**854,476,423**	**513,663,223**	**17,034,947**	**(69,530,515)**	**1,315,644,078**
Non-current assets					
Other non-current financial assets	47,367,260	0	0	0	47,367,260
Other non-financial, non-current assets	123,157	0	16,805	0	139,962
Receivables, non-current	1,186,203,268	0	0	0	1,186,203,268
Accounts Receivable from Related Entities, Non-Current	0	0	0	0	0
Investments accounted for using the equity method	356,569,500	151,326	0	(356,720,826)	0
Intangible assets	29,773,056	417,533	0	0	30,190,589
Property, Plant and Equipment	6,398,509	118,501	515,350	0	7,032,360
Deferred tax assets	6,553,173	3,022,731	0	0	9,575,904
Total non-current assets	**1,632,987,923**	**3,710,091**	**532,155**	**(356,720,826)**	**1,280,509,343**
Total assets	**2,487,464,346**	**517,373,314**	**17,567,102**	**(426,251,341)**	**2,596,153,421**

NOTE 24. OPERATING SEGMENTS, CONTINUED

Equity and liabilities	Forum Servicios Financieros S.A.	Forum Distribuidora S.A.	Ecasa S,A.	Adjustments	03-31-2026 ThCh$
Current liabilities					
Other financial liabilities, current	957,939,073	0	120,519	0	958,059,592
Trade and other accounts payable	145,147,726	109,453,333	1,157,226	0	255,758,285
Current payables to related parties	88,870,579	1	758,541	(69,530,513)	20,098,608
Other current provisions	8,679,546	0	0	0	8,679,546
Current Tax Liabilities	0	0	0	0	0
Current provisions for employee benefits	2,710,769	44,080	141,514	0	2,896,363
Other current non-financial liabilities	0	0	0	0	0
Total current liabilities	**1,203,347,693**	**109,497,414**	**2,177,800**	**(69,530,513)**	**1,245,492,394**
Liabilities, non-current					
Other non-current financial liabilities	1,029,280,948	0	280,818	0	1,029,561,766
Accounts payable, non-current	518,962	0	0	0	518,962
Deferred tax liability	24,107	0	(24,107)	0	0
Total non-current liabilities	**1,029,824,017**	**0**	**256,711**	**0**	**1,030,080,728**
Total liabilities	**2,233,171,710**	**109,497,414**	**2,434,511**	**(69,530,513)**	**2,275,573,122**
Equity					
Issued capital	43,338,969	341,593,276	52,348	(341,645,624)	43,338,969
Accumulated Profit (loss)	198,176,894	66,282,624	15,080,243	(81,362,868)	198,176,893
Other reserves	12,776,773	0	0	0	12,776,773
Equity attributable to owners of the parent	**254,292,636**	**407,875,900**	**15,132,591**	**(423,008,492)**	**254,292,635**
Non-controlling interests	0	0	0	66,287,664	66,287,664
Total Equity	**254,292,636**	**407,875,900**	**15,132,591**	**(356,720,828)**	**320,580,299**
Total Equity and Liabilities	**2,487,464,346**	**517,373,314**	**17,567,102**	**(426,251,341)**	**2,596,153,421**

NOTE 24. OPERATING SEGMENTS, CONTINUED

The assets and liabilities as of December 31, 2025, are presented below:

Assets	Forum Servicios Financieros S.A.	Forum Distribuidora S.A.	Ecasa S.A.	Adjustments	12-31-2025 ThCh$
Current assets					
Cash and Cash Equivalents	35,323,414	28,323,531	839,822	0	64,486,767
Other financial assets, current	51,951	0	0	0	51,951
Other non-financial assets, current	14,084,537	37,477,931	449,458	0	52,011,926
Trade receivables and other accounts receivable, current	797,476,586	444,845,270	0	0	1,242,321,856
Accounts Receivable from Related Entities, Current	22,218,403	7,585	15,452,186	(37,585,457)	92,717
Inventories	0	0	0	0	0
Current tax assets	7,637,231	3,016,373	138,836	0	10,792,440
Total current assets	**876,792,122**	**513,670,690**	**16,880,302**	**(37,585,457)**	**1,369,757,657**
Non-current assets					
Other non-current financial assets	33,687,693	0	0	0	33,687,693
Other non-financial, non-current assets	122,927	0	16,772	0	139,699
Receivables, non-current	1,198,028,362	0	0	0	1,198,028,362
Accounts Receivable from Related Entities, Non-Current	0	0	0	0	0
Investments accounted for using the equity method	352,335,116	148,924	0	(351,814,551)	669,489
Intangible assets	30,896,708	437,415	0	0	31,334,123
Property, Plant and Equipment	6,583,190	125,685	579,336	0	7,288,211
Deferred tax assets	3,001,338	2,956,276	0	0	5,957,614
Total non-current assets	**1,624,655,334**	**3,668,300**	**596,108**	**(351,814,551)**	**1,277,105,191**
Total assets	**2,501,447,456**	**517,338,990**	**17,476,410**	**(389,400,008)**	**2,646,862,848**

NOTE 24. OPERATINGS SEGMENTS, CONTINUED

Equity and liabilities	Forum Servicios Financieros S.A.	Forum Distribuidora S.A.	Ecasa S.A.	Adjustments	12-31-2025 ThCh$
Current liabilities					
Other financial liabilities, current	1,097,010,041	0	118,548	0	1,097,128,589
Trade and other accounts payable	151,716,516	93,583,792	1,219,021	0	246,519,329
Related Entity Accounts Payable, Current	35,495,570	21,400,616	758,541	(37,585,455)	20,069,272
Other current provisions	8,974,371	0	0	0	8,974,371
Current Tax Liabilities	0	0	0	0	0
Current provisions for employee benefits	4,460,582	50,154	211,397	0	4,722,133
Other current non-financial liabilities	0	0	0	0	0
Total current liabilities	**1,297,657,080**	**115,034,562**	**2,307,507**	**(37,585,455)**	**1,377,413,694**
Non-current liabilities					
Other non-current financial liabilities	979,117,838	0	310,672	0	979,428,510
Accounts payable, not current	438,811	0	0	0	438,811
Deferred tax liability	34,086	0	(34,086)	0	0
Total non-current liabilities	**979,590,735**	**0**	**276,586**	**0**	**979,867,321**
Total liabilities	**2,277,247,815**	**115,034,562**	**2,584,093**	**(37,585,455)**	**2,357,281,015**
Equity					
Issued capital	43,338,969	341,593,276	52,348	(341,645,624)	43,338,969
Accumulated Profit (loss)	189,245,335	60,711,152	14,839,969	(75,551,122)	189,245,334
Other reserves	(8,384,663)	0	0	0	(8,384,663)
Equity attributable to owners of the parent	**224,199,641**	**402,304,428**	**14,892,317**	**(417,196,746)**	**224,199,640**
Non-controlling interests	0	0	0	65,382,193	65,382,193
Total Equity	**224,199,641**	**402,304,428**	**14,892,317**	**(351,814,553)**	**289,581,833**
Total Equity and Liabilities	**2,501,447,456**	**517,338,990**	**17,476,410**	**(389,400,008)**	**2,646,862,848**

NOTE 24. OPERATING SEGMENTS, CONTINUED

The segment results as of March 31, 2026, are presented in the tables below:

Income Statement by Function in ThCh$	Forum Servicios Financieros S.A.	Forum Distribuidora S.A.	Ecasa S.A.	Adjustments	03-31-2026 ThCh$
Automotive financing revenue	64,530,093	0	0	0	64,530,093
Cost of automotive financing.	(33,500,726)	0	0	343,627	(33,157,099)
Insurance collection commission income	8,777,083	0	0	0	8,777,083
Direct costs for insurance collection commission	(248,237)	0	0	0	(248,237)
Interest income on vehicle placement	0	4,567,359	0	0	4,567,359
Cost of interest on vehicle placement	0	(16,044)	0	16,044	0
Consignment Administration Revenue	0	2,831,280	0	0	2,831,280
Cost for Consignment Administration	0	(9,945)	0	9,945	0
Credit and collection management income	0	0	3,023,658	0	3,023,658
Administrative cost, credits and collection	0	0	(1,019,786)	0	(1,019,786)
Gross profit	**39,558,213**	**7,372,650**	**2,003,872**	**369,616**	**49,304,351**
Other income, by function	(164,090)	343,627	6,802	(220,369)	(34,030)
Administration Expense	(9,245,802)	(217,399)	(134,225)	(149,247)	(9,746,673)
Salaries	(8,018,361)	(135,106)	0	0	(8,153,467)
Impairment losses on trade receivables	(14,618,378)	(275,639)	(1,488,427)	0	(16,382,444)
Depreciation	(325,016)	(7,184)	(65,125)	0	(397,325)
Amortization	(1,470,751)	(19,883)	0	0	(1,490,634)
Other expenses, by function	(155,020)	0	0	0	(155,020)
Financial income	137,890	77,613	0	0	215,503
Finance costs	(27,497)	0	(5,121)	0	(32,618)
Profit (loss) sharing of associates	4,903,872	2,403	0	(4,906,275)	0
Exchange Differences	(207,806)	(29)	0	0	(207,835)
Gain/(loss) from indexation units	309,290	188,800	(477)	0	497,613
Profit (loss), before taxes	**10,676,544**	**7,329,853**	**317,299**	**(4,906,275)**	**13,417,421**
Income tax expense	(1,744,985)	(1,758,381)	(77,025)	0	(3,580,391)
Profit (loss) from continuing operations	**8,931,559**	**5,571,472**	**240,274**	**(4,906,275)**	**9,837,030**

Ecasa's salaries, as a collection company, are classified under the item Credit and collection management income. The accumulated balance as of March 31, 2026, amounts to ThCh$461,417.

NOTE 24. OPERATING SEGMENTS, CONTINUED

The segment results as of March 31, 2026, are presented in the tables below

Income Statement by Function in ThCh$	Forum Servicios Financieros S.A.	Forum Distribuidora S.A.	Ecasa S.A.	Adjustments	03-31-2026 ThCh$
Automotive financing revenue	61,201,285	0	0	0	61,201,285
Cost of automotive financing	(35,204,711)	0	0	0	(35,204,711)
Insurance collection commission income	7,024,514	0	0	0	7,024,514
Direct costs for insurance collection commission	(217,991)	0	0	0	(217,991)
Interest income on vehicle placement	0	5,836,257	0	0	5,836,257
Cost of interest on vehicle placement	0	(3,667,936)	0	3,667,936	0
Consignment Administration Revenue	0	1,124,669	0	0	1,124,669
Cost for Consignment Administration	0	(706,825)	0	706,825	0
Credit and collection management income	0	0	3,212,589	0	3,212,589
Administrative cost, credits and collection	0	0	(830,624)	0	(830,624)
Gross profit	**32,803,097**	**2,586,165**	**2,381,965**	**4,374,761**	**42,145,988**
Other income, by function	4,787,430	0	8,770	(4,528,495)	267,705
Administration Expense	(9,192,377)	(183,106)	(301,546)	153,734	(9,523,295)
Salaries	(6,296,314)	(93,811)	(9,685)	0	(6,399,810)
Impairment losses on trade receivables	(14,618,115)	(84,614)	(1,797,576)	0	(16,500,305)
Depreciation	(256,313)	(5,481)	(53,186)	0	(314,980)
Amortization	(1,787,232)	(19,883)	0	0	(1,807,115)
Other expenses, by function	0	0	0	0	0
Financial income	119,269	71,303	0	0	190,572
Finance costs	(27,562)	0	(7,294)	0	(34,856)
Profit (loss) sharing of associates	225,038	2,602	0	(260,216)	(32,576)
Exchange Differences	(37,820)	0	0	0	(37,820)
Gain/(loss) from indexation units	(16,895)	336,509	1,294	0	320,908
Profit (loss), before taxes	**5,702,206**	**2,609,684**	**222,742**	**(260,216)**	**8,274,416**
Income tax expense	(1,014,835)	(499,312)	37,474	0	(1,476,673)
Profit (loss) from continuing operations	**4,687,371**	**2,110,372**	**260,216**	**(260,216)**	**6,797,743**

Ecasa's salaries, as a collection company, are classified under the item Credit and collection management income. The accumulated balance as of March 31, 2025, amounts to ThCh$358,409.

NOTE 24. OPERATING SEGMENTS, CONTINUED

Below are the summary tables of the Statements of Cash flows as of March 31, 2026, and 2025:

Cash flows Statement	Forum Servicios Financieros S.A.	Forum Distribuidora S.A.	Ecasa S.A.	Adjustments	03-31-2026 ThCh$
Cash flows from (used in) operating activities	(9,732,212)	81,927,861	(905,274)	0	71,290,375
Cash flows from (used in) investing activities	(132,010)	0	0	0	(132,010)
Cash flows from (used in) financing activities	(21,614,598)	(74,996,315)	278,136	0	(96,332,777)

Cash flows Statement	Forum Servicios Financieros S.A.	Forum Distribuidora S.A.	Ecasa S.A.	Adjustments	03-31-2026 ThCh$
Cash flows from (used in) operating activities	(5,038,246)	(29,001,590)	(1,281,733)	(2,069,738)	(37,391,307)
Cash flows from (used in) investing activities	(1,167,112)	0	(508,922)	450,555	(1,225,479)
Cash flows from (used in) financing activities	8,715,584	23,060,184	1,172,278	(508,921)	32,439,125

Further details of the cash flows from (used in) financing activities reported to Forum Servicios Financieros S.A. are disclosed below.

Main concepts	mar-26	mar-25
Loan amounts	338,387,970	232,233,260
Loans from related entities	74,718,179	0
Loan Payments	(409,822,763)	(199,794,136)
Loan payments to related entities	0	(23,723,540)
Dividends paid	0	0
Interest paid	(24,897,984)	0
Total	**(21,614,598)**	**8,715,584**

NOTE 24. OPERATING SEGMENTS, CONTINUED

The company has developed a rigorous segmentation process based on the operation, this being the central element for the definition of the business units. The main axes that define the segmentation are:

- By type of credit (conventional credit, smart purchase, leasing, salvum)
- By type of vehicles (light, heavy, motorcycle, salvum)
- By Vehicle Condition (New, Used, Salvum)

At the end of March 31, 2026, and December 31, 2025, the share of these segments in the portfolio stock, which corresponds directly to the income statement, is as follows:

RETAIL PORTFOLIO SEGMENTATION (ThCh$)

	03-31-2026		12-31-2025		Variation	
BY VEHICLE TYPE	1,787,300,585	100%	1,797,951,120	100%	(10,650,535)	-0.59%
Light vehicle	1,750,876,426	97.96%	1,760,128,398	97.90%	(9,251,972)	-0.53%
Heavy	20,971,970	1.17%	22,513,357	1.25%	(1,541,387)	-6.85%
Motorcycles	7,601,869	0.43%	8,044,910	0.45%	(443,041)	-5.51%
Salvum	7,850,320	0.44%	7,264,455	0.40%	585,865	8.06%

	03-31-2026		12-31-2025		Variation	
BY TYPE OF CREDITS	1,787,300,585	100%	1,797,951,120	100%	(10,650,535)	-0.59%
Conventional	891,801,227	49.90%	892,458,687	49.64%	(657,460)	-0.07%
Smart Shopping	869,833,378	48.67%	880,192,616	48.96%	(10,359,238)	-1.18%
Leasing	17,815,660	1.00%	18,035,361	1.00%	(219,701)	-1.22%
Salvum	7,850,320	0.44%	7,264,456	0.40%	585,864	8.06%

	03-31-2026		12-31-2025		Variation	
BY VEHICLE CONDITION	1,787,300,585	100%	1,797,951,120	100%	(10,650,535)	-0.59%
New	1,377,077,303	77.05%	1,379,750,308	76.74%	(2,673,005)	-0.19%
Used vehicles	402,372,962	22.51%	410,936,356	22.86%	(8,563,394)	-2.08%
Salvum	7,850,320	0.44%	7,264,456	0.40%	585,864	8.06%

NOTE 24. OPERATING SEGMENTS, CONTINUED

Concentration of Debtors

As of March 31, 2026

The current retail portfolio at the end of March 31, 2026, amounts to ThCh$1,787,300,585 with 194,331 contracts, therefore, the average debt per contract amounts to ThCh$9,197. At the same time, if we consider the number of debtors, which amounts to 182,128 customers, the debt amounts to ThCh$ 9,813 per debtor.

CUSTOMER ID N°	CONTRACTS	TOTAL DEBT ThCh$	DEBT FOR ID ThCh$	AVERAGE DEBT PER ID
1	237	5,639,828	5,639,828	0.320%
1	155	3,600,333	3,600,333	0.200%
2	150	7,865,441	3,932,720	0.220%
1	73	1,182,949	1,182,949	0.070%
1	62	420,254	420,254	0.020%
1	61	481,886	481,886	0.030%
2	28	2,615,706	1,307,853	0.070%
1	23	382,453	382,453	0.020%
1	21	101,531	101,531	0.010%
1	19	285,125	285,125	0.020%
2	18	362,948	181,474	0.010%
2	17	2,000,967	1,000,483	0.060%
1	16	111,171	111,171	0.010%
1	15	95,656	95,656	0.010%
2	14	286,429	143,214	0.010%
4	13	1,426,013	356,503	0.020%
5	12	1,224,832	244,966	0.010%
8	11	1,247,303	155,913	0.010%
6	10	1,291,895	215,316	0.010%
11	9	2,236,190	203,290	0.010%
19	8	1,935,912	101,890	0.010%
24	7	2,332,764	97,198	0.010%
47	6	4,745,163	100,961	0.010%
91	5	5,727,330	62,938	0.000%
243	4	15,512,258	63,836	0.000%
874	3	34,362,500	39,316	0.000%
7,409	2	170,937,018	23,072	0.000%
173,367	1	1,518,888,730	8,761	0.000%
182,128	**1,000**	**1,787,300,585**	**9,813**	**1.170%**

4.81% of debtors (8,761 customers) hold two or more contracts in force, representing 15.02% of the outstanding debt.

NOTE 24. OPERATING SEGMENTS, CONTINUED

Concentration of Debtors

<u>As of December 31, 2025</u>

The current retail portfolio at the end of December 31, 2025, amounts to ThCh$1,797,951,120 with 195,848 contracts, therefore, the average debt per contract amounts to ThCh$9,180. At the same time, if we consider the number of debtors, which amounts to 183,347 customers, the debt amounts to ThCh$ 9,806 per debtor.

CUSTOMER ID N°	CONTRACTS	TOTAL DEBT ThCh$	DEBT FOR ID ThCh$	AVERAGE DEBT PER ID
1	237	5,566,437	5,566,437	0.310%
1	156	3,503,683	3,503,683	0.190%
2	150	7,757,351	3,878,676	0.220%
1	70	451,329	451,329	0.030%
1	62	643,247	643,247	0.040%
1	58	1,284,262	1,284,262	0.070%
1	29	648,390	648,390	0.040%
1	28	2,225,558	2,225,558	0.120%
2	23	442,804	221,402	0.010%
1	21	99,974	99,974	0.010%
1	19	316,652	316,652	0.020%
4	18	2,324,446	581,112	0.030%
2	17	455,068	227,534	0.010%
1	15	195,893	195,893	0.010%
4	14	560,224	140,056	0.010%
4	13	1,649,842	412,460	0.020%
1	12	111,068	111,068	0.010%
4	11	725,320	181,330	0.010%
7	10	2,004,000	286,286	0.020%
14	9	2,502,304	178,736	0.010%
17	8	2,069,013	121,707	0.010%
29	7	2,749,623	94,815	0.010%
43	6	4,041,138	93,980	0.010%
97	5	5,909,185	60,919	0.000%
232	4	15,675,430	67,567	0.000%
916	3	36,198,834	39,518	0.000%
7,624	2	177,061,199	23,224	0,000%
174,335	1	1,520,778,846	8,723	0,000%
183,347	**1,008**	**1,797,951,120**	**9,806**	**1.220%**

4.92% of debtors, 9,012 customers, have two or more contracts in force, representing 15.42% of the outstanding debt.

NOTE 25. RISK MANAGEMENT

Depending on the characteristics of the business, companies face exposure to a wide range of risks, associated with commodity or input prices, exchange rates, liquidity, credits, and others. At FORUM, the relevant risks are fundamentally three:

- Credit Risk
- Liquidity Risk
- Structural Interest Risk

1. Credit Risk

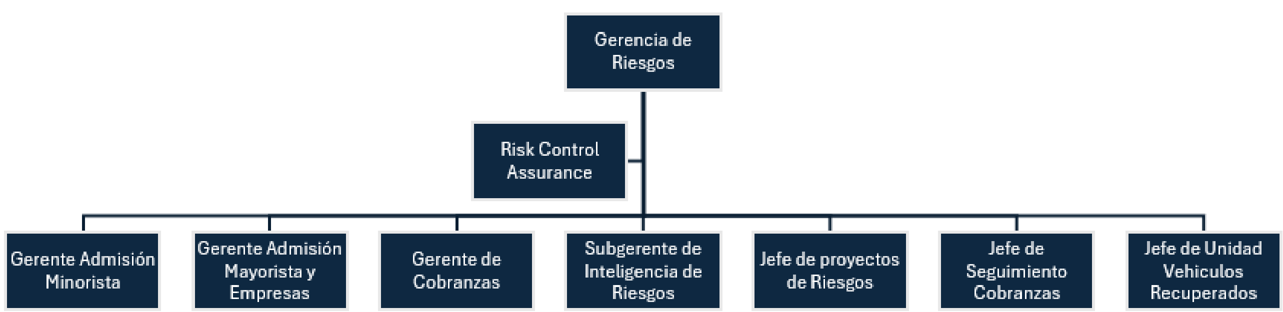
In this context, the Company has implemented an effective policy throughout the process chain, from the beginning with a consistent strategy for evaluating the payment of the loan, such as constant monitoring of the portfolio and specific and differentiated models of pre-judicial and judicial collection.

The management and control of the credit quality of the portfolio are permanently monitored by the management and a specialized team that analyzes the behavior of the different segments and products of the Company.

Portfolio risk exposure is mitigated by collateral, since all automotive loans use the financed vehicle as pledged collateral. The Company favors the granular diversification of loans and avoids financing vehicle fleets, preventing debt concentration in a small number of customers.

The risk area is made up of five units.

Estructura Área de Riesgos



NOTE 25. RISK MANAGEMENT, CONTINUED

1. Credit Risk, Continuation

Admission

Forum has adopted a centralized credit granting scheme, unifying criteria and achieving greater control over the financing granted, all applications are studied in Forum's Admission Management.

Forum's credit policy is aimed at achieving a balance between risk and business opportunities, in order to serve the brands and distributors with which it operates, but at the same time ensure the management of credit risk. For this reason, the final decision will depend on both the characteristics of the applicant and the structuring of the operation (foot, additional warranties, guarantees, etc.) and the dealer who submits it.

The requirements that applicants must meet and support do not differ from those required by the other financial institutions, including:

- Monthly income consistent with the loan installment,
- Maximum indebtedness to income,
- Equity for SME and high-end operations,
- Commercial and credit behavior in the market and with Forum,
- Years of experience in the activity,
- Use of a scoring model.

The Company has a corporate evaluation tool that allows the incorporation of policy parameters, differentiating by customer segments, brands, scoring borders, modifying the limits easily if required. This establishes an improvement in the quality of customer selection at entry and therefore a positive impact on risk indices. Each credit is recorded in an evaluation system that records the information of prospective customers and additionally manages information from:

- Response times,
- The conditions of approval,
- The reasons for the rejection,
- The supporting documentation for later validation.

Regarding the scoring model used by the company in the evaluation of customers, it is important to consider that the tool is developed using Machine Learning methodologies, which provides a high predictive level, as well as includes various types of explanatory variables: credit application variables, demographic, external bureau variables and also some internal behavior variables that contribute to the prediction of customers and former customers Forum.

NOTE 25. RISK MANAGEMENT, CONTINUED

1. Credit Risk, Continuation

Risk Intelligence

This area is an interdisciplinary support team for the areas of Admission and Collection in Risk Management and Monitoring, and its support specifically consists of:

- Monitoring of asset operations, both at the operation and/or customer level, as well as at the portfolio level.
- Monitoring of scoring and collection tools that include: analysis of the performance of the models, stability of the population in terms of variables and scores, analysis of the established borders.
- Control and management of qualification and awarding tools (reactive, proactive and behavioural).
- Monitoring the evolution of non-performing loans for the different portfolios,
- Administration and review of the operation of the implemented models, maintaining the basic indicators of quality of the Forum's risks.
- Risk control and monitoring at portfolio level.
- Recommendations, through the study of analytics per customer (proactive tools), on the establishment of limits per customer.
- Development and implementation of expected loss models.

Collection

Forum has an efficient collection system that combines payments from delinquent customers and seeks to ensure the recovery of guarantees in court cases.

Considering the nature of the debtors, the economic cycles and the guarantees associated with the credits, the collection area plays a fundamental role in this type of business.

The collection model is a mixed model in which the portfolios with the greatest impact are managed internally, and the rest is outsourced, both for pre-trial and judicial, internally we have support areas that support the management of collection companies, external lawyers and clients, in order to satisfy all the requirements that allow us to normalize our non-payment clients. Along with this, we have teams of Collection Managers, whose role is to ensure the correct implementation of collection strategies, training, management validations and adherence to current rules and regulations on collection management.

NOTE 25. RISK MANAGEMENT, CONTINUED

1. Credit Risk, Continuation

Collection, continuation

The collection strategy is segmented according to portfolio type and customer, which allows differentiating the management of natural person and legal person. Along with this, a sub-segmentation will be generated by stages, according to the delinquency and risk of the customer. For this, Forum uses external management channels, through expert collection companies, which work in a call center, supported by systemic tools such as predictive and assisted dialers, together with them our management tool "Recovery Strategy" is available, which allows the monitoring and registration of collection procedures to unpaid operations, implement portfolio allocation strategies in collections and monitoring and productivity reports.

Thus, for the process, two stages are fundamentally distinguished, pre-judicial and judicial, which are developed as follows:

1. Pre-judicial collection begins through preventive management, which is carried out externally, and which consists of the segmentation and selection of customers with less probability of payment, Likewise, emphasis is placed on informing the installment about to expire or remembering that said installment is already due, Subsequently, the collection is made to the universe of unpaid customers, mainly internally, This includes those operations that are in arrears between days 1 to 120, a term that is subject to the risk and agreements of the client in question, In this way, this stage contemplates, among others, the following collection actions:

- Reminder phone calls.
- Telephone calls regarding overdue.
- Negotiation with customers to regularize the situation of non-payment either by voluntarily returning the vehicle or by rescheduling the credit (under better conditions for Forum).
- Publication of the debtor and guarantor in the Chilean Commercial Bulletin.

2. Approximately 120 days into arrears, customers are transferred to judicial collection, which has as its main objective the recovery of the financed vehicle, Judicial collection is developed by external law firms with supervision and control of the management and progress of judicial proceedings by external lawyers, Judicial collection usually produces the seizure and auction of the financed vehicle, but it can also end in a voluntary return, renegotiations and payment plans to avoid the costs and delays of the judicial process.

NOTE 25. RISK MANAGEMENT, CONTINUED

1. Credit Risk, Continuation

In parallel to the processing in court to achieve the auction of the collateral, extrajudicial management is carried out by internal and external managers, in order to reach an agreement that allows the definitive regularization of the Client's debt, Among the alternative solutions is the voluntary return of the vehicle or the total payment of the operation.

Renegotiations

A valid alternative for any stage of collection is the renegotiation of the customer's entire position, Customers who have difficulties in their payments can choose to renegotiate the credit operation (change the original conditions at the time of granting), for this, the company has a specific credit policy for renegotiated operations, which among other things indicates that:

- Have a minimum of fees paid
- Pay a minimum amount prior to the course
- Indicate reasons/causes of non-payment
- Justify income
- Demographic background check

The evolution of the renegotiated transactions, as a percentage of the total portfolio, is presented in the following table:

In relation to Forum's total portfolio, 1.06% of the amount is classified as renegotiation (2.36% in December 2025) and of these operations, 99.99% only presents a renegotiation.

Renegotiated transactions on the total portfolio		
	% Operations	% Amount
Mar-26	1.76%	1.06%
Dec-25	4.25%	2.36%

NOTE 25. RISK MANAGEMENT, CONTINUED

1. Credit risk, continuation

Below is a breakdown of credit movements under renegotiated conditions:

03-31-2026

Gross Value	Stage 2 ThCh$	Stage 3 ThCh$	Total ThCh$
Opening Balance	**22,976,552**	**19,433,811**	**42,410,363**
Additions	2,755,771	2,289,984	**5,045,755**
Derecognitions	(20,566,211)	(7,209,784)	**(27,775,995)**
Write-offs	0	(899,161)	**(899,161)**
Transfer Stage 2 to Stage 3	(526,976)	612,201	**85,225**
Final Balance	**4,639,136**	**14,227,051**	**18,866,187**

03-31-2026

Provision (impairment)	Stage 2 ThCh$	Stage 3 ThCh$	Total ThCh$
Opening Balance	**1,388,666**	**(7,738,223)**	**(6,349,557)**
Additions	(113,158)	(1,143,296)	**(1,256,454)**
Releases	876,732	594,979	**1,471,711**
Write-offs	0	550,274	**550,274**
Transfer Stage 3 to Stage 2	58,912	(58,912)	**0**
Final Balance	**2,211,152**	**(7,795,178)**	**(5,584,026)**

12-31-2025

Gross Value	Stage 2 ThCh$	Stage 3 ThCh$	Total ThCh$
Opening Balance	**22,450,024**	**14,632,336**	**37,082,360**
Additions	(2,088,624)	(2,020,760)	**(4,109,384)**
Derecognitions	5,415,058	2,867,947	**8,283,005**
Write-offs	190,033	1,049,573	**1,239,606**
Transfer Stage 2 to Stage 3	(2,989,939)	2,904,715	**(85,224)**
Final Balance	**22,976,552**	**19,433,811**	**42,410,363**

12-31-2025

Provision (impairment)	Stage 2 ThCh$	Stage 3 ThCh$	Total ThCh$
Opening Balance	**937,730**	**(8,259,450)**	**(7,321,720)**
Additions	(325,709)	(3,650,587)	**(3,976,296)**
Releases	812,705	2,432,822	**3,245,527**
Write-offs	70,177	1,632,755	**1,702,932**
Transfer Stage 3 to Stage 2	(106,237)	106,237	**0**
Final Balance	**1,388,666**	**(7,738,223)**	**(6,349,557)**

NOTE 25. RISK MANAGEMENT, CONTINUED

1. Credit Risk, Continuation

Provisions Model, Punishment Policy

There are two models of provisions to be used, and it differs depending on the business, for which we have a methodology for the financing of retail loans for the purpose of the purchase of vehicles and financing through a line of credit for dealers,

Model for financing loans for the purchase of vehicles:

For financing in the purchase of vehicles, the provisioning model evaluates loans in a group manner and is built on studies indicated in Note 3 (b) which takes a database that includes a period of 144 months (more than two life cycles of the loan portfolio). The variables considered in the estimates were:

- Unpaid Balance
- Days in arrears
- Behavioral scoring
- Credit maturity
- Down payment percentage
- Recovery Amounts
- LTV at origination

The calculation of provision for each contract is the result of the product of three parameters: PD (probability of default), LGD (Loss given Default) and EAD (Exposure at deault), and its methodology based on statistical techniques, includes:

- Classification (Stages): Concept of significant increase due to variation of PD since the granting (quantitative criterion) and threshold of days in arrears (qualitative criterion).
- PD and LGD *Lifetime*: If the risk of an asset increases significantly, the recognition of impairment is generated for the life of the asset.
- Forward Looking *Parameters*: Prospective view of risk, which seeks to anticipate through macroeconomic forecasts. For both PD and LGD Forward Looking models, the Gross Domestic Product variable is used.
- Segmentation: With the idea of diversifying risk and making it representative of each group with similar characteristics, the PD and LGD models are adjusted according to different tranches defined by risk level and/or line of business.
    - Default Days (different delinquency brackets)
    - Type of credit (conventional purchase, smart purchase and renegotiated)
    - Down payment percentage
    - Loan maturity or number of installments paid (paid term of the credit)
    - LTV at origination (ratio of the total value of the credit to the value of the collateral at the time of origination)

NOTE 25. RISK MANAGEMENT, CONTINUED

1. Credit Risk, Continuation

Model for financing through line of credit for dealers:

The quantification of individual customers is carried out by means of the expected loss (EP) which reflects the average value of the losses. There are three essential parameters in the process of obtaining PE: the probability of default (PD), the severity (LGD) and the exposure at the time of default (EAD) which are estimated using the historical information available in the systems. and that are assigned to contracts depending on their characteristics, The Portfolio of credit line for concessionaires is very low risk, so its provision parameters are simpler:

EL (Expected Loss): The expected loss is the expected value of credit risk loss over a given time horizon, resulting from the probability of default, the level of exposure at the time of default, and the severity of the loss,

PD (probability of default): It is a credit rating measure that is granted internally to a customer or a contract with the aim of estimating its probability of default, The probability of default that applies to this portfolio has been estimated based on a similar portfolio in the sector,

LGD (Loss Given Default): The loss given default or severity is the percentage of the exposure at risk that is not expected to be recovered in the event of default, The LGD applied in this portfolio corresponds to an estimate based on a portfolio classified as a Low Default Portfolio.

EAD (Exposure at Default): This is another of the necessary inputs in the calculation of the expected loss and the principal, defined as the amount of debt outstanding at the time of the customer's default.

CCF (Credit Conversion Factor): Defined as the percentage of the undrawn balance that is expected to be used before the default occurs.

Drawn Risk: Amounts of credit lines used by concessionaires at the end of each month.

Undrawn Risk: It is the difference between the lines of credit used and the approved (enabled) lines.

NOTE 25. RISK MANAGEMENT, CONTINUED

1. Credit Risk, Continuation

Changes in value adjustments for retail losses

The explanation for the changes in the value adjustments for loss, which generate a decrease in the retail provision of ThCh$2,008,816 (decreases 2.28%) are as follows:

- Currently, the portfolio presents a more favorable position, evidenced by an improvement in the delinquency indicators. This result is a consequence of the adjustments implemented during 2024 and 2025, both in the admission processes and in the collection strategies.

- As for the external environment, External market conditions have shown signs of recovery and stabilization following the post-pandemic normalization period, which had generated a significant deterioration in the portfolios of the financial industry, The current situation is characterized by greater stability and this trend is projected to continue in the coming periods. contributing to a more predictable scenario for credit risk management.

- Recalibration of PD and LGD parameters, which add one more year of information within the estimate, plus new macroeconomic models for forward-looking estimation, adding a factor that weights the estimates by a new definition of default.

A detail of movements in the respective stages is attached, both for the provision (impairment) and for the retail portfolio (Gross Value):

03-31-2026

Gross Value	Stage 1 ThCh$	Stage 2 ThCh$	Stage 3 ThCh$	Total ThCh$
Opening Balance	**1,512,853,262**	**177,802,768**	**107,295,090**	**1,797,951,120**
Additions	239,703,321	4,085,383	3,194,580	**246,983,284**
Derecognitions	(198,831,424)	(27,771,585)	(13,678,592)	**(240,281,601)**
Write-offs	0	0	(17,352,218)	**(17,352,218)**
Transfer Stage 1 to Stage 2	(34,792,150)	34,792,150	0	**0**
Transfer Stage 1 to Stage 3	(21,523,527)	0	21,523,527	**0**
Transfer Stage 2 to Stage 3	0	(26,761,067)	26,761,067	**0**
Final Balance	**1,497,409,482**	**162,147,649**	**127,743,454**	**1,787,300,585**

NOTE 25. RISK MANAGEMENT, CONTINUED

03-31-2026

Provision (impairment)	Stage 1 ThCh$	Stage 2 ThCh$	Stage 3 ThCh$	Total ThCh$
Opening Balance	**(16,975,118)**	**(14,466,501)**	**(56,509,610)**	**(87,951,229)**
Additions	(5,302,325)	(4,687,023)	4,333,327	**(5,656,021)**
Release	7,945,040	2,945,017	(3,225,220)	**7,664,837**
Write-offs	0	0	9,417,598	**9,417,598**
Transfer Stage 2 to Stage 1	(569,908)	569,908	0	**0**
Transfer Stage 3 to Stage 1	(225,023)	0	225,023	**0**
Transfer Stage 2 to Stage 3	0	2,318,624	(11,736,222)	**(9,417,598)**
Final Balance	**(15,127,334)**	**(13,319,975)**	**(57,495,104)**	**(85,942,413)**

12-31-2025

Gross Value	Stage 1 ThCh$	Stage 2 ThCh$	Stage 3 ThCh$	Total ThCh$
Opening Balance	**1,505,062,321**	**138,197,405**	**113,502,177**	**1,756,761,903**
Additions	1,342,838,205	101,713,716	29,253,214	**1,473,805,135**
Derecognitions	(1,209,764,819)	(92,605,865)	(45,328,589)	**(1,347,699,273)**
Write-offs	(2,226,222)	(14,100,136)	(68,590,287)	**(84,916,645)**
Transfer Stage 1 to Stage 2	(70,138,600)	70,138,600	0	**0**
Transfer Stage 1 to Stage 3	(52,917,623)	0	52,917,623	**0**
Transfer Stage 2 to Stage 3	0	(25,540,952)	25,540,952	**0**
Final Balance	**1,512,853,262**	**177,802,768**	**107,295,090**	**1,797,951,120**

12-31-2025

Provision (impairment)	Stage 1 ThCh$	Stage 2 ThCh$	Stage 3 ThCh$	Total ThCh$
Opening Balance	**(17,687,718)**	**(15,257,396)**	**(53,923,930)**	**(86,869,044)**
Additions	(15,050,956)	(8,937,902)	(11,727,928)	**(35,716,786)**
Release	14,304,618	6,810,577	13,519,406	**34,634,601**
Write-offs	91,733	1,695,881	29,606,362	**31,393,976**
Transfer Stage 2 to Stage 1	778,733	(778,733)	0	**0**
Transfer Stage 3 to Stage 1	588,472	0	(588,472)	**0**
Transfer Stage 2 to Stage 3	0	2,001,072	(33,395,048)	**(31,393,976)**
Final Balance	**(16,975,118)**	**(14,466,501)**	**(56,509,610)**	**(87,951,229)**

NOTE 25. RISK MANAGEMENT, CONTINUED

1. Credit Risk, Continuation

The following table shows information on the credit risk exposure and expected credit losses for the retail portfolio:

03-31-2026

Ageing brackets	Average Expected Loss Rate	Total gross portfolio amount (ThCh$)	Provision (ThCh$)
Current (up to date)	1.07%	1,474,544,624	15,740,439
from 1 to 30 Days	5.50%	116,380,359	6,397,206
from 31 to 60 Days	13.73%	55,176,417	7,573,804
from 61 to 90 Days	18.37%	54,142,844	9,947,588
91 to 120 Days	45.38%	18,500,915	8,394,969
from 121 to 150 Days	48.28%	12,334,535	5,954,548
from 151 to 180 Days	50.05%	11,014,824	5,512,997
from 181 to 210 Days	51.44%	9,429,959	4,850,953
from 211 to 250 Days	55.72%	9,054,115	5,044,745
More than 250 Days	61.84%	26,721,993	16,525,164
Total	**4.81%**	**1,787,300,585**	**85,942,413**

12-31-2025

Ageing brackets	Average Expected Loss Rate	Total gross portfolio amount (ThCh$)	Provision (ThCh$)
Current (up to date)	1.11%	1,476,510,530	16,441,527
from 1 to 30 Days	5.42%	140,755,694	7,625,612
from 31 to 60 Days	14.76%	53,797,677	7,938,562
from 61 to 90 Days	22.73%	42,853,882	9,740,187
91 to 120 Days	47.05%	19,744,598	9,290,758
from 121 to 150 Days	50.23%	12,557,857	6,307,197
from 151 to 180 Days	52.25%	9,243,966	4,830,407
from 181 to 210 Days	53.11%	8,475,801	4,501,159
from 211 to 250 Days	56.91%	8,069,984	4,592,474
More than 250 Days	64.31%	25,941,131	16,683,346
Total	**4.89%**	**1,797,951,120**	**87,951,229**

NOTE 25. RISK MANAGEMENT, CONTINUED

1. Credit Risk, Continuation

Changes in value adjustments for credit line losses

The explanation for the changes in the value adjustments for loss, which generate a decrease in the retail provision of the credit line of ThCh$27,877,227 (decrease of 7.44% compared to December 31, 2025) are as follows:

The portfolio of credit lines is 100% in stage 1 since it currently has no customers in current or historical arrears.

The increase in the use of the lines is due to a greater stock of vehicles from the brands that work with Forum,

A detail of movements in the respective stages is attached, both for the retail portfolio (gross value) and for the provision (impairment):

Gross Value	03-31-2026 Stage 1 ThCh$	12-31-2025 Stage 1 ThCh$
Opening Balance	**374,677,355**	**327,851,242**
Additions	(553,882,133)	(2,023,312,752)
Derecognitions	526,004,406	2,070,138,865
Ending balance	**346,799,628**	**374,677,355**

Provision (impairment)	03-31-2026 Stage 1 ThCh$	12-31-2025 Stage 1 ThCh$
Opening Balance	**(2,439,216)**	**(2,220,466)**
Additions	(1,198,830)	(941,075)
Release	1,110,966	722,325
Ending balance	**(2,527,080)**	**(2,439,216)**

NOTE 25. RISK MANAGEMENT, CONTINUED

1. Credit Risk, Continuation

The following table shows information on the credit risk exposure and expected credit losses for the wholesale portfolio:

03-31-2026

Ageing brackets	Average Expected Loss Rate	Net amount of credit line ThCh$	Provision
Current (up to date)	0.73%	346,799,628	2,527,080
Total	**0.73%**	**346,799,628**	**2,527,080**

12-31-2025

Ageing brackets	Average Expected Loss Rate	Net amount of credit line ThCh$	Provision
Current (up to date)	0.65%	374,677,355	2,439,216
Total	**0.65%**	**374,677,355**	**2,439,216**

Warranty Policy

The policy regarding retail portfolios is to request the vehicle as a pledge for each automotive loan you deliver.

In the case of wholesale portfolios, guarantees are a percentage of the line delivered (ranging from 2% to 50%) backed through one of the following instruments:

- Bank guarantee
- Surety bond
- Mortgage

There are financing arrangements provided to wholesale customers under which the vehicle is pledged or additional collateral is requested.

In most cases the company requires collateral, therefore, exposure to credit risk is mitigated by this factor.

NOTE 25. RISK MANAGEMENT, CONTINUED

1. Credit Risk, Continuation

For those assets that are not readily convertible into cash, the Company may pursue legal action for breach of contract before the courts, which shall determine the amount of the corresponding damage, and order the enforcement of the guarantee to cover such damage.

Type Warranty	Currency	Amount of Guarantees	
		03-31-2026	12-31-2025
		ThCh$	ThCh$
Bank guarantees	CLP	33,095,340	33,081,242
Policies	UF	7,291,550	12,670,839
Mortgages	UF	22,300,941	17,986,348
Final Balance		**62,687,831**	**63,738,429**

Maximum exposure to credit risk

We define maximum exposure to credit risk (MCRE) as the maximum potential loss in the event that the company does not receive any payment on the loans granted, net of the consequent recovery and liquidation of the collateral involved.

MCRE = outstanding debt balance – adjusted collateral * probability of recovery of the guarantee

Where:

- "Adjusted collateral" corresponds to the commercial value at the time of the course or registration of the operation, devalued by percentage per year as attached:

	RATE OF DEPRECIATION OF THE VALUE OF THE VEHICLE					
	1st Year	2nd year	3rd year	4th year	5th year	6th or later
New Vehicle	20.0%	30.0%	40.0%	45.0%	50.0%	55.0%
Used Vehicle	10.0%	20.0%	25.0%	30.0%	35.0%	40.0%

- "Probability of warranty recovery" corresponds to the annual vehicle recovery rate, which according to company statistics is 47%,

NOTE 25. RISK MANAGEMENT, CONTINUED

1. Credit Risk, Continuation

Consequently, this indicator shows us that the maximum exposure to credit risk that the company has, ThCh$517,519,539 as of March 31, 2026, and ThCh$344,925,660 as of December 31, 2025.

MCRE MARCH DE 2026 = -ThCh$1,787,300,585 + ThCh$2,701,661,801 x 47% = -ThCh$517,519,539

MCRE DECEMBER 2025 = -ThCh$1,797,951,120 + ThCh$3,091,543,531 x 47% = -ThCh$344,925,660

2. Liquidity Risks

The company maintains a liquidity policy consisting of the contracting of financing sources (lines of credit, bonds and commercial paper) with the growth of credit activity and committed payment flows.

The Assets and Liabilities Committee (ALCO) meets on a monthly basis, in which the financing needs are projected based on the expectations and conditions of the activity that corresponds to us, building a detailed cash flow that is periodically reviewed.

NOTE 25. RISK MANAGEMENT, CONTINUED

As of March 31, 2026, and December 31, 2025, the breakdown by contractual maturity of assets and liabilities is as follows:

March 31, 2026

Assets (thousands of $)	30 days	31 to 90 days	91 to 365 days	Current	1 to 2 years	2 to 3 years	+ 3 years	Non-current
Credit portfolio	164,122,127	201,856,913	843,469,208	1,209,448,248	607,700,552	396,018,979	174,908,383	1,178,627,914
Leasing placements	1,176,752	1,883,816	7,083,839	10,144,407	5,979,227	1,594,612	1,515	7,575,354
Cash and cash equivalents	39,104,520	0	0	39,104,520	0	0	0	0
Others	123,603	0	56,823,300	56,946,903	9,715,866	84,590,209	0	94,306,075
Total	**204,527,002**	**203,740,729**	**907,376,347**	**1,315,644,078**	**623,395,645**	**482,203,800**	**174,909,898**	**1,280,509,343**

Liabilities (Thousands of $)	30 days	31 to 90 days	91 to 365 days	Current	1 to 2 years	2 to 3 years	+ 3 years	Non-current
Bank loans	0	237,397,837	302,447,950	539,845,787	325,249,265	0	0	325,249,265
Bonds payable and commercial paper	0	414,653,885	0	414,653,885	243,283,504	79,456,141	372,199,373	694,939,018
Related companies	0	20,098,608	0	20,098,608	0	0	0	0
Others	2,424,379	256,116,988	12,352,747	270,894,114	5,298,934	4,593,511	0	9,892,445
Total	**2,424,379**	**928,267,318**	**314,800,697**	**1,245,492,394**	**573,831,703**	**84,049,652**	**372,199,373**	**1,030,080,728**

December 31, 2025

Assets (thousands of $)	30 days	31 to 90 days	91 to 365 days	Current	1 to 2 years	2 to 3 years	+ 3 years	Non-current
Credit portfolio	167,201,933	205,644,824	859,297,183	1,232,143,940	613,719,466	399,941,312	176,640,746	1,190,301,524
Leasing placements	1,180,638	1,890,039	7,107,239	10,177,916	6,098,793	1,626,499	1,545	7,726,837
Cash and cash equivalents	64,486,767	0	0	64,486,767	0	0	0	0
Others	92,717	0	62,856,317	62,949,034	6,097,313	72,310,028	669,489	79,076,830
Total	**232,962,055**	**207,534,863**	**929,260,739**	**1,369,757,657**	**625,915,572**	**473,877,839**	**177,311,780**	**1,277,105,191**

Liabilities (Thousands of $)	30 days	31 to 90 days	91 to 365 days	Current	1 to 2 years	2 to 3 years	+ 3 years	Non-current
Bank loans	0	372,332,445	230,407,677	602,740,122	270,542,024	0	0	270,542,024
Bonds payable and commercial paper	0	441,817,689	38,748,448	480,566,137	138,687,814	183,286,014	371,339,952	693,313,780
Related companies	0	20,069,272	0	20,069,272	0	0	0	0
Others	12,708,874	246,855,947	14,473,342	274,038,163	5,606,243	10,405,274	0	16,011,517
Total	**12,708,874**	**1,081,075,353**	**283,629,467**	**1,377,413,694**	**414,836,081**	**193,691,288**	**371,339,952**	**979,867,321**

NOTE 25. RISK MANAGEMENT, CONTINUED

3. Structural interest rate risk

Structural interest rate risk is defined as the alteration that occurs in the financial margin and/or in the equity value of an entity due to the variation in interest rates, The exposure of a financial institution to adverse movements in interest rates constitutes a risk inherent in the development of the financial activity that, at the same time, it becomes an opportunity for the creation of economic value, Therefore, interest rate risk must be managed in such a way that it is not excessive in relation to the entity's own resources, and is reasonably related to the expected economic result.

The main sources or forms of interest rate risk faced by institutions can be specified in four:

- Repricing risk: arises from the difference in the maturity terms (fixed-rate products) or repricing (variable-rate products) of active and passive positions. This is the most frequent form of interest rate risk in financial institutions, giving rise to alterations in their margin and/or economic value if there are variations in interest rates.

- Curve Risk: the change in the slope and shape of the interest rate curve can also affect changes in the margin and/or economic value of an entity, so attention should be paid to the correlation between changes in interest rates in the different time periods and to possible changes in the slope of the curves.

- Base Risk: derives from the imperfect correlation between variations in the interest rates of different instruments with similar maturity and repricing characteristics.

- Optionality: some transactions are associated with options that allow (not oblige) their holder to buy, sell or alter their future flows in any way, Explicit or implicit optionality affects positions and can generate asymmetries in their maturities.

NOTE 25. RISK MANAGEMENT, CONTINUED

3. Structural Interest Rate Risk, Continuation

3.1 Effects of structural interest rate risk

Variations in market interest rates affect both the results and the economic value of financial institutions. These two effects give rise to separate, but complementary, analyses of interest rate risk. The following impacts are analyzed from a dual perspective:

- Effect on profit or loss (financial margin): changes in interest rates affect an institution's results and may threaten its financial stability, as it affects its capital and market confidence**.**

- Effect on economic value: the economic value of an instrument involves calculating the present value of its future flows, discounting them at market interest rates. For a financial institution, its economic value is defined as the present value of its future net flows, i.e. the expected flows of its assets minus the expected flows of its liabilities.

From this perspective, the impact of interest rate variations on the economic value of the entity is analyzed, offering a more complete and longer-term view than that of the effect on results.
In this regard, the analysis of the sensitivity of the economic value is essential, because the impact of interest rate fluctuations on the financial margin may not accurately reflect the effect on the Company's positions as a whole.

3.1. Impact on financial margin

Financial margin (FM) is defined as the difference between revenues and finance costs, which are those that are explicitly determined by interest rates:

FM = financial income - Finance costs

Financial income comes from all assets that generate a return for the entity in the form of interest, while financial costs come from all liabilities on which it has to pay interest.

The impact of interest rate changes on the financial margin (FMS) is calculated by the difference between the estimated financial margin with the market interest rate curve at the date of analysis and the difference that would result from shifting the curve in parallel by a predetermined amount, usually 100 basis points:

SMF ± 100 bps = FM' - FM (where FM' is the estimated financial margin with the curve shifted by ± 100 bps and MF is the estimated financial margin with the current market curve),

NOTE 25. RISK MANAGEMENT, CONTINUED

3. Structural Interest Rate Risk, Continuation

3.2. Impact on financial margin, continued

For the purposes of structural interest rate risk measurements, the financial margin for the next 12 months (FM12m) is estimated, To this end, the balance sheet is taken as of a given date (balances and interest rates) and its evolution is estimated month by month, according to the maturities and contractual reprices of said balance sheet, At the end of March 31, 2026, compared to a positive variation of 100bp in the interest rate, the sensitivity analysis of the Financial Margin is -1.28%, while at the end of December 31, 2025, it was -1.74%:

FINANCIAL MARGIN SENSITIVITY ANALYSIS

Currency MThCh$	03-31-2026 Financial Mg Ending balance	03-31-2026 Sensitivity +100 bp	12-31-2025 Financial Mg Ending balance	12-31-2025 Sensitivity +100 bp
CLP	198,857	-2,592	185,165	-3,277
CLF	2,614	11	2,680	10
USD	0	0	0	0
TOTAL	201,471	-2,581	187,845	-3,267
Sensitivity Rate		-1.28%		-1.74%

3.3. Impact on economic or Equity value

Economic value (EV) is defined as the difference between the present value of future cash inflows and the present value of future cash outflows:

EV = Future Collection Flows – Future Payment Flows

Future collection flows originate from all assets that generate an inflow of funds for the entity in the form of principal or interest, while payment flows come from disbursements that must be met for liabilities,

The impact of changes in interest rates on economic value (EVS) is calculated by the difference between the estimated economic value with the market interest rate curve at the date of analysis and the difference that would result from moving the curve in parallel by a predetermined amount, generally 100 basis points:

EVS ± 100 bp = EV' – EV (where EV' is the estimated economic value with the curve shifted by ± 100 bp and EV is the estimated economic value with the current market curve),

NOTE 25. RISK MANAGEMENT, CONTINUED

3. Structural Interest Rate Risk, Continuation

3.2. Impact on economic value (Equity), continued

To calculate the economic value, the balance sheet is taken as of a given date (balances and interest rates) and its future collection and payment flows are estimated year by year, in accordance with the contractual maturities and repricing of the balance sheet.

In this way, on a monthly basis, the sensitivity to an increase in the structure of interest rates is measured, both in the projected Financial Margin for one year, and in the Economic Value of the Company.

At the end of March 31, 2026, the sensitivity analysis of the Economic Value is -0.34% (as of December 31, 2025, it was 1.31%) compared to the positive variation of 100 bp in the interest rate and 0.28% (as of December 31, 2025, it was -1.46%), compared to the negative variation of 100 bp in the interest rate.

SENSITIVITY ANALYSIS OF ECONOMIC VALUE

Uniform MThCh$	03-31-2026 Equity Ending balance	03-31-2026 Sensitivity +100 pb	12-31-2025 Equity Ending balance	12-31-2025 Sensitivity +100 pb
CLP		-898		4,004
CLF		-206		-205
USD		0		0
TOTAL	320,580	-1,104	289,582	3,799
Sensitivity Rate		-0.34%		1.31%

Uniform MThCh$	03-31-2026 Equity Ending balace	03-31-2026 Sensitivity -100 pb	12-31-2025 Equity Ending balance	12-31-2025 Sensitivity -100 pb
CLP		680		-4,451
CLF		211		210
USD		0		0
TOTAL	320,580	891	289,582	-4,241
Sensitivity Rate		0.28%		-1.46%

NOTE 25. RISK MANAGEMENT, CONTINUED

Audit Committee

The Forum Group has set up the Audit Committee, an entity in charge of the different aspects involved in the maintenance, evaluation, application and operation of the internal controls of the Forum Group companies and risk management, in compliance with the rules and procedures that govern their practice and in the understanding of the risks that the business they carry out may pose for the company.

The Audit Committee reinforces and supports both the internal audit function and its independence from management, and serves as both a link and coordinator of the tasks between the internal audit and the external auditors, also acting as a link between them and the Board of Directors of Forum Servicios Financieros S.A.

It consists of a statute that regulates its operation, meets quarterly and has the following main functions:

- Oversee the independence, effectiveness and functioning of the Internal Audit function.
- Supervise the effectiveness of the company's internal control and risk management systems in the process of preparing and presenting financial information, including tax risks, as well as discuss with the external auditor the significant weaknesses of the internal control system detected in the course of the audit. and, where appropriate, may submit recommendations or proposals to the Board of Directors, including the corresponding deadline for their follow-up.
- Analyze the annual and closing financial statements,
- To be informed of the effectiveness and reliability of the systems, processes and procedures of internal control.
- Analyze the operation of information systems, their sufficiency, reliability and application to decision-making.
- Any other task, activity or function that the Board of Directors or the members of the Committee deem necessary, whether of a permanent, specific or sporadic nature.

NOTE 25. RISK MANAGEMENT, CONTINUED

Audit Committee, continued

The Committee shall verify that the instructions, requirements and recommendations of the supervisory bodies are complied with in a timely manner, in order to correct any irregularities, shortcomings or insufficiencies that may have arisen from their inspection actions, within the scope of their functions.

To report, prior to the decisions that, where appropriate, must be adopted by the Board of Directors, on all matters within its competence provided for by law and, in particular, on the financial information that the Company must make public; on the economic conditions and accounting impact of relevant corporate transactions and structural modifications; on the creation or acquisition of shares in special purpose entities or domiciled in territories that are considered tax havens; and on transactions with related parties.

NOTE 26. FOREIGN EXCHANGE DIFFERENCES AND INDEXATION INCOME

a) As of March 31, 2026, and 2025, the breakdown of the balance in exchange difference is as follows:

Exchange Difference	Currency	03-31-2026	03-31-2025
		ThCh$	ThCh$
Foreign currency cash	USD	107,241	(70,951)
Foreign currency cash	Euro	(1,467)	(218)
Banco Chile USD	USD	(313,609)	33,349
Ending balance		**(207,835)**	**(37,820)**

b) To the March 31, 2026, and 2025, the composition of the balance in profit or loss by readjustment units is as follows:

Gain/(loss) from indexation units	Currency	03-31-2026	03-31-2025
		ThCh$	ThCh$
Readjustment of VAT Remainder	UTM	49,510	335,172
Provisional Monthly Payment (PPM) indexation	IPC	0	3,058
Warranty lease readjustment	UF	(2,438)	(7,812)
IFRS 16 Reset	UF	(8,750)	(9,510)
Readjustment of Income Tax Refund	UF	459,291	0
Ending balance		**497,613**	**320,908**

NOTE 27. INVESTMENTS IN ASSOCIATES

As of March 31, 2026, and December 31, 2025, the balance of investments in associates is as follows:

	Currency	Balances at 03-31-2026	12-31-2025
		ThCh$	ThCh$
Opening balance	Chilean pesos	669,489	721,941
Sale of investment	Chilean pesos	(669,489)	0
Impairment loss on associate	Chilean pesos	(634,929)	(634,929)
Share of profit of associate	Chilean pesos	0	(52,452)
Investment Balance		**(634,929)**	**34,560**
Goodwill	Chilean pesos	634,929	634,929
Ending balance		**-**	**669,489**

Corresponds to investment in associate Autocred SpA disclosed in Note 3 (w). The management has calculated the valuation of the capital gain and has concluded that there is evidence of impairment as of December 31, 2025, recognizing an impairment loss of ThCh$634,929. On January 29, 2026, the Company Forum Servicios Financieros S.A., sold to Inverfin SpA, all of its 454 shares in Autocred SpA for a total price of CLP$454, equivalent to CLP$1 per share.

NOTE 27. INVESTMENTS IN ASSOCIATES, CONTINUED

Determination of capital gains:

Capital Gains Determination	ThCh$
Autocred equity as of 03-01-2022	723,074
% Shareholding in Associate	29,0096%
= Fair value	**209,761**
- Value Paid	(844,690)
Goodwill impairment	**(634,929)**

As of March 31, 2026, and December 31, 2025, the balance of the associate's accounts is composed of the following:

03-31-2026

	Total associated assets	Total associated liabilities	Associated assets	Associated result	% share
Autocred S.A.	0	0	0	0	0.00
Ending balance	**0**	**0**	**0**	**0**	**0.00**

12-31-2025

	Total associated assets	Total associated liabilities	Associated assets	Associated result	% share
Autocred S.A.	31,636,224	31,817,034	119,130	(180,810)	29.01
Ending balance	**31,636,224**	**31,817,034**	**119,130**	**(180,810)**	**29.01**

NOTE 28. ENVIROMENTAL MATTERS

Given the nature of the business, the Company is not affected by disbursements related to the improvement and/or investment of production processes, verification and control of compliance with ordinances or laws related to industrial processes and facilities that could directly or indirectly affect the protection of the environment.

NOTE 29. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES

The following shows the carrying amounts and fair values of financial assets and financial liabilities as of March 31, 2026, and December 31, 2025, including their fair value hierarchy levels. The table does not include information for assets and liabilities not measured at fair value if the carrying amount is a reasonable approximation of fair value:

	As of March 31, 2026		As of December 31, 2025		Hierarchy Level
	Book value	Fair Value	Book value	Fair Value	
	ThCh$	ThCh$	ThCh$	ThCh$	
Cash and Cash Equivalents	39,104,520	39,104,520	64,486,767	64,486,767	1
Trade receivables and other accounts receivable, current	1,219,592,655	1,433,350,098	1,242,321,856	1,456,079,299	2
Current receivables from related parties.	123,603	123,603	92,717	92,717	2
Other financial assets, current	6,027,662	6,027,662	51,951	51,951	2
Receivables, non-current	1,186,203,268	1,458,004,127	1,198,028,362	1,469,829,221	2
Other non-current financial assets	47,367,260	47,367,260	33,687,693	33,687,693	2
Total financial assets	**2,498,418,968**	**2,983,977,270**	**2,538,669,346**	**3,024,227,648**	
Other financial liabilities, current	958,059,592	980,940,533	1,097,128,589	1,122,394,307	2
Trade and other accounts payable, current	255,758,285	255,758,285	246,519,329	246,519,329	2
Accounts payable to related, current entities	20,098,608	20,098,608	20,069,272	20,069,272	2
Accounts payable, not current	518,962	518,962	438,811	438,811	2
Other non-current financial liabilities	1,029,561,766	1,042,657,644	979,428,510	990,096,305	2
Total financial liabilities	**2,263,997,213**	**2,299,974,032**	**2,343,584,511**	**2,379,518,024**	

NOTE 30. CONTINGENCIES

The Company is party to legal proceedings arising in the ordinary course of business which, according to legal counsel, as of March 31, 2026, do not require provisions beyond those already recognized:

1.-

Parties:	**SOLLEM SpA with FORUM SERVICIOS FINANCIEROS S.A.**
Claimant:	Sollem SpA.
Court:	3rd Civil Court of Santiago
Case No:	C-8375-2025
Lawyer:	Coeymans, Edwards, Poblete & Dittborn
Type of Trial:	Ordinary civil proceeding exceeding the statutory monetary threshold
Subject:	Civil claim for damages
Status:	(April 10, 2026) Supporting documentation was submitted to CEPD for evidentiary proceedings.
Justifying comment:	The customer, who executed a lease agreement with FORUM on June 17, 2021, filed a lawsuit against the Company. In December 2023, one month before the final installment was due, the customer was involved in an accident. The claim alleges that FORUM breached its contractual obligations by failing to submit the required notification within the applicable timeframe, thereby causing damages, as the corresponding indemnification payment was ultimately borne by the customer.
Start of the Proc:	July 3, 2025

2.-

Parties:	**USATENKO, OLEG con FORUM SERVICIOS FINANCIEROS S.A.**
Claimant:	Soc. Exp. y Comercializadora Osa Trade SpA y Oleg Usatenko
Defendant:	Forum Servicios Financieros S.A. and Scotiabank
Court:	1st Local Police Court of Temuco
Case No:	297,791-I-C
Lawyer:	Fontaine y Cía.
Type of trial:	Consumer Protection Act
Subject:	Infringement complaint and civil claim for damages.
Status:	(February 20, 2026) No further evidence is admitted. Submission of observations is pending.
Justifying comment:	Sociedad Exportadora y Comercializadora Osa Trade SpA entered into a contract with Forum. The claimant alleges that it attempted to pay its loan in full, without success, due to system failures at Scotiabank. It further alleges that, at the end of January 2025, it was informed that an error had occurred, that the loan had not been paid, and that payment was still required, which was made in early February 2025. The claimant states that, despite the payment, the company remained listed in DICOM (Chilean credit bureau), in breach of several consumer rights, and additionally lost the execution of a contract.
Start of the proc.:	November 5, 2025.

NOTE 30. CONTINGENCIES, CONTINUATION

3.-

Parties:	**SERNAC with FORUM SERVICIOS FINANCIEROS S.A.**
Plaintiff:	SERNAC (Chilean National Consumer Service)
Defendant:	Forum Servicios Financieros S.A.
Court:	20th Civil Court of Santiago
Case No:	C-7959-2024
Lawyer:	Vial Larraín and Femenías Abogados
Type of trial:	Consumer Protection Act
Subject:	Class action lawsuit
Status:	(April 20, 2026) Suspension lifted. Submission of hard drive (electronic evidence) is pending.
Contingency:	Range 1
Justifying comment:	FORUM is accused of charging illegal fees through an abusive contractual clause. The alleged abusive charge relates to the concept of "Pledge Administration Fee". Through this class action, SERNAC seeks a court ruling ordering FORUM to reimburse such charges to each allegedly affected customer, together with the corresponding adjustments and interest. In addition, SERNAC has requested that customers be compensated and indemnified. Finally, the claim seeks a declaration of FORUM's infringement liability for having breached the Consumer Protection Act, with fines that could reach up to 4,500 UTM (Chilean Monthly Tax Units).
Start of the proc.:	June 13, 2024

NOTE 31. SUBSEQUENT EVENTS

Subsequent to March 31, 2026, the following commercial paper issuances were placed on the dates indicated below:

Line Registration No.	Series	Indexation Unit	Start date	End date	Annual rate	Loan ThCh$
Line 160	40	Chilean pesos	04-02-2026	09-24-2026	0.399%	5,000,000
Line 160	40	Chilean pesos	04-15-2026	09-24-2026	0.412%	4,000,000
Line 160	41	Chilean pesos	04-22-2026	10-22-2026	0.410%	10,000,000
Line 160	43	Chilean pesos	05-25-2026	11-10-2026	0.410%	2,000,000
Line 160	43	Chilean pesos	05-28-2026	11-10-2026	0.410%	1,100,000
Total						**22,100,000**

NOTE 31. SUBSEQUENT EVENTS, CONTINUATION

Line Registration No.	Series	Indexation Unit	Start date	End date	Annual rate	Loan USD
Line 112	271	USD	04-06-2026	09-30-2026	4.70%	1,000,000
Line 112	272	USD	04-09-2026	10-07-2026	4.70%	5,000,000
Line 112	277	USD	04-10-2026	11-18-2026	4.70%	5,000,000
Line 112	273	USD	04-13-2026	10-14-2026	4.70%	5,000,000
Line 112	274	USD	04-13-2026	10-21-2026	4.70%	5,000,000
Total						**21,000,000**

Line Registration No.	Series	Indexation Unit	Start date	End date	Annual rate	Loan ThCh$
Line 127	247	Chilean pesos	04-10-2026	10-08-2026	0.412%	10,000,000
Line 127	248	Chilean pesos	04-22-2026	10-15-2026	0.410%	10,000,000
Line 127	249	Chilean pesos	04-22-2026	10-29-2026	0.410%	10,000,000
Line 127	250	Chilean pesos	05-05-2026	11-03-2026	0.407%	10,000,000
Line 127	251	Chilean pesos	05-05-2026	11-05-2026	0.407%	10,000,000
Total						**50,000,000**

CW (BFORU-CW), issued under the bond line registered in the Securities Registry of the CMF (Chilean Financial Market Commission) under number 969, dated September 27, 2019. The placement of the Series CW Bonds was made for a total amount of 1,000,000 Unidades de Fomento (UF), at an interest rate of UF 2.5800%, maturing on November 15, 2029.

On April 30, 2026, at the Ordinary Shareholders' Meeting of the Company, a new Board of Directors was appointed, composed of the following members: Pablo Pastor Muñoz, Alfredo Aveleira Rodríguez, Gonzalo Fernández Mendieta, Gustavo Mazzolini Casas, and Juan José Solís Martín.

Subsequent to March 31, 2026, and up to the issuance date of these Interim Consolidated Financial Statements (May 27, 2026), no other events of a financial or any other nature have occurred that could significantly affect the balances or their interpretation.