



March 2026

Agenda

- 1 What is a Cooperative?
- 2 Coopeuch: Savings and Credit Cooperative
- 3 Coopeuch Business Model
- 4 Limited Risk Levels
- 5 Strategic Plan
- 6 Financial Information

1.

What is a
Cooperative?



What is a cooperative?

A cooperative is an autonomous association of people united to meet common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

Coopeuch has been a member of the International Cooperative Alliance¹ (“ICA”) since 1996, taking an active role in the ICA community by complying with the principles and values of the Cooperative Identity that aim to increase social welfare*:

1. Voluntary and Open Membership
2. Democratic Member Control
3. Member Economic Participation
4. Autonomy and Independence
5. Education, Training and Information
6. Cooperation among Cooperatives
7. Concern for Community



Savings and credit cooperatives, such as **Coopeuch**, are a specific type of cooperative that accept deposits and grant loans, in addition to offering a wide variety of other financial services to their members and customers.



1 Member / 1 Vote

Each member is an owner of the cooperative, regardless of their capital contribution.



Social Capital

The equity capital of the cooperative is made up of the contribution of each member.



Financial Services

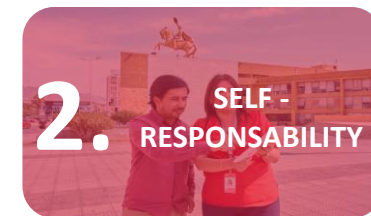
Members can also save, invest and/or request financing.



Remnant

Earnings are distributed among members according to their equity capital and use of products.

Cooperative Values



*Information according to the International Cooperative Alliance (ICA):
<https://ica.coop/es/cooperativas/identidad-alianza-cooperativa-internacional>

Regulatory Framework

- Coopeuch is an important player in the financial system since 1967. It is supervised by the Commission for the Financial Market (CMF), by the Central Bank of Chile and by the Ministry of Economy.
- Applicable rules and regulations set by the General Banking Law, the General Law of Cooperatives and within the bylaws of Financial and Monetary

Regulations issued by the Central Bank of Chile.

- Therefore, **Coopeuch** has the same corporate governance, regulatory committees and must apply the same risk models and methodologies that are applicable to banks.



Access to the Central Bank Services



Banks
Savings & Credit Cooperatives
Pension Funds / Unemployment Funds
Asset Management Funds
Insurance companies
Securities Agencies / Stock Exchange Brokers

Regulatory modification (Nov22)	Passage of Financial System Resilience Law (Dec23)	
	Permanent	Discretionary
Access to auctions of instruments issued by Central Bank of Chile (BCCh) and General Treasury of the Republic (TGR).	- Intraday Liquidity Facility (FLI) - Permanent Liquidity Facility (FPL) - Permanent Deposit Facility (FPD)	- Liquidity Credit Line (LCL) - Line of Credit with collateral guarantee (LCGP) - Purchase/Sale with agreement (REPO) - Liquidity deposits (DL) - Sale of banking instruments
Banks	✓	✓
Savings & Credit Cooperatives	✓	✓
Pension Funds / Unemployment Funds	✓	
Asset Management Funds	✓	
Insurance companies	✓	
Securities Agencies / Stock Exchange Brokers	✓	



For Savings & Credit Cooperatives with more than UF800,000 (USD 30MM eq.) of equity capital and meet the extra-requirements defined by the CMF

\$931,57 CLP/USD

2.

Coopeuch Overview



Coopeuch at a glance

General Cooperatives Law - DFL5

Cooperatives are associations that, in accordance with the principle of **mutual aid**, seek to improve the living conditions of their members and their families.

About us

Coopeuch is a savings and credit cooperative with more than 59 years of history, whose purpose is to deliver financial products and services that contribute to meet the objectives of our more than 1 million members and their families, generating economic and social value.

Established in 1967, today it is the leading savings and credit cooperative in Chile being the **3rd savings institution and the 5th in consumer loans in installments**. In Latin America we are the Cooperative with the strongest credit risk rating and the second largest financial cooperative(1) in terms of total assets.

Cooperative Principles

The Coopeuch Business Model is based on the 7 international cooperative principles that make up the cooperative identity.

Regulation

We are supervised by the Financial Market Commission (CMF) and the Central Bank of Chile (BCCh) and the Ministry of Economy.



Main/Key Indicators

N° Members 1,294,825

Net Loans Bn USD US\$ 3.2⁽²⁾

N° Saving Accounts 1,105,215⁽²⁾

Market Share⁽³⁾ 6% Saving Accounts
10% Consumer Loans

Local Credit Ratings AA+ / AA+
Fitch Ratings / Feller Rate

International Credit Ratings A3 / BBB+
Moody's / S&P

Social Financing Framework SPO Sustainability

Source: Coopeuch (Annual Report, Financial Statements) and CMF

(1) Among Credit Unions, building societies or other kind of cooperative banks (Source: DGRV).

(2) As of March 2026, Net Loans include consumer loans, mortgages and commercial loans.

(3) CMF data of Feb 2026, Consumer loans does not include credit cards operations.

Membership

To access the financial products and services that the regulations allow to offer to savings and credit cooperatives in Chile (among these consumer loans, mortgages and savings), each person must become as a member, which implies **committing a monthly contribution of capital investment**. The capital contribution of all members, measured in **participation quotas**, makes up the share capital of the cooperative. The investment of all members, measured in participation quotas, makes up the social capital of the cooperative, which is **readjusted by inflation annually**.

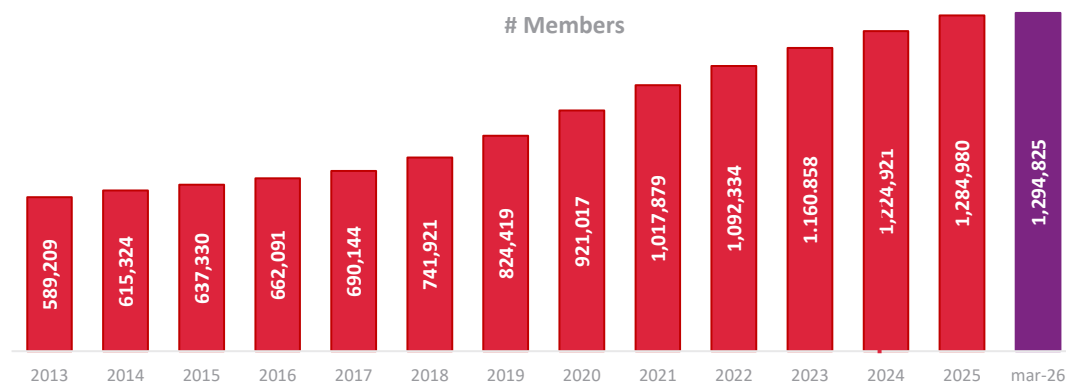
The above gives rise to the **main differentiating**

aspect regarding other types of financial institutions, the **remnant**. Firstly, the revaluation by annual inflation of the participation quotas increases the contributed capital of each member. Secondly, the remaining surplus is called remnant and, according to current regulations, must be allocated according to an order of precedence.

To access the benefits of the cooperative, it is **not necessary to contract financial products**, but the **remnant** assigned to each member will depend on both the capital contributed and the use of the cooperative's products during the year.

Membership prerequisites

- +18 years.
- Valid national ID.
- Agree on a monthly capital contribution **from 10 to 500 participation quotas**.



Participation Quota

Participation quotas are the **capital contribution made month after month by members to the cooperative**, allowing it to operate and have new and better products and services, which aim to meet all the financial needs of the members.

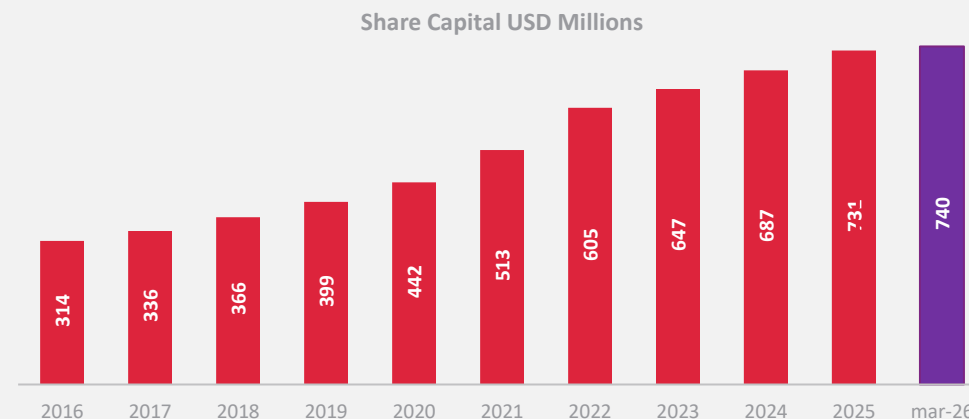
The value of the participation quota in 2025 is **\$368 CLP** and is **readjusted once a year according to inflation**. (December 31st, 2026)

By Law, **no member can own more than 10% of the capital of the cooperative**. As of March 2026 the member with the highest participation is **0.1%**.

The participation quota is not a cost, fee or commission, but an **investment in Coopeuch**, which is recovered in the case of leaving the cooperative.

How are quotas agreed?

- Automatic bill payment.
- Coopeuch sight account
- Payroll discount
- Sencillito
- Coopeuch branches
- Servipag

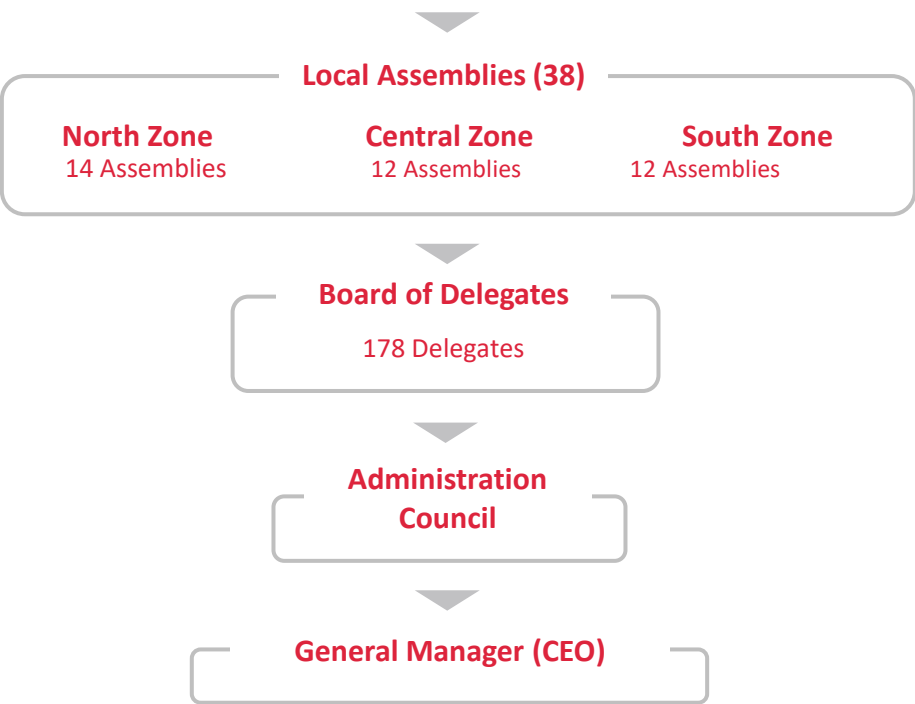


Corporate Governance

Democratic Participation of Members

- Democratic administration by members, who elect an **Administration Council** through a Board of delegates.
- Cooperative Principle: Each member has one vote regardless of their contributed capital
- Delegates are elected through Local Assemblies
- The statutes that govern the cooperative are published at www.coopeuch.cl

+1.2 Million Members



Administration Council

- The Administration Council of Coopeuch is the equivalent of the board of delegates of a corporation.
- The Council meets twice a month and on an extraordinary basis. Its 7 members can serve for up to 4 periods of 3 years.
- 3 members of the Administration Council must meet the Corporate Suitability requirement, which requires proven experience in institutions supervised by the CMF.
- The Administration Council has a series of corporate committees required by the CMF, where the main management focuses are handled.

- Siria Jeldes
Chairwoman
- Carlos González
Vice president
- Claudia Escobar
Secretary
- Raphael Bergoeing
- Katia Trusich
- Pedro del Campo
- Claudia Marfin

COMMITTEE						
Credit Risk	Technology & Operational Risk	ALCO	People	Audit	AML ⁽¹⁾ & CTF ⁽²⁾	ESG

Administration Council Members



Siria Jeldes Chang

Chairwoman

She has served as president of Coopeuch since 2015. She chairs the board of directors of the Coopeuch foundation and is director of the cooperative's Insurance Broker Branch. She represents Coopeuch on the Capital Markets Advisory Council of the Ministry of Finance.

At the international level, she is a member of the Board of Directors of Cooperatives of the Americas, regional representation of the International Cooperative Alliance and is a member of the Executive Committee of an organization that brings together European cooperative banks.

She has a diploma in administration and management preparation at the Adolfo Ibañez University.

For 25 years she was Coopeuch General Manager.



Raphael Bergoing Vela

Counselor

Joined the Board of Directors in 2025. President of the National Commission for Evaluation and Productivity. Professor at Universidad Adolfo Ibañez and Universidad de Chile, with a degree in Economics from Universidad de Chile and a Ph.D. in Economics from the University of Minnesota.



Katia Trusich Ortiz

Counselor

Joined the Administration Council in 2019. Lawyer from Universidad de Chile and MBA from Universidad Adolfo Ibañez



Claudia Escobar Godoy

Counselor

Joined the Administration Council in 2020. Business Administration & MBA from Universidad Adolfo Ibañez



Claudia Marfin

Counselor

Psychologist, coach, business director, expert in strategy, people and transformation, she has more than 25 years of experience leading complex change processes in large companies in diverse industries.



Pedro Del Campo Toledo

Counselor

Has been a part of the administration council since 2018. Social Anthropologist from Universidad de Chile and Masters in Social Economy from Universidad de Barcelona



Carlos González Cáceres

Counselor

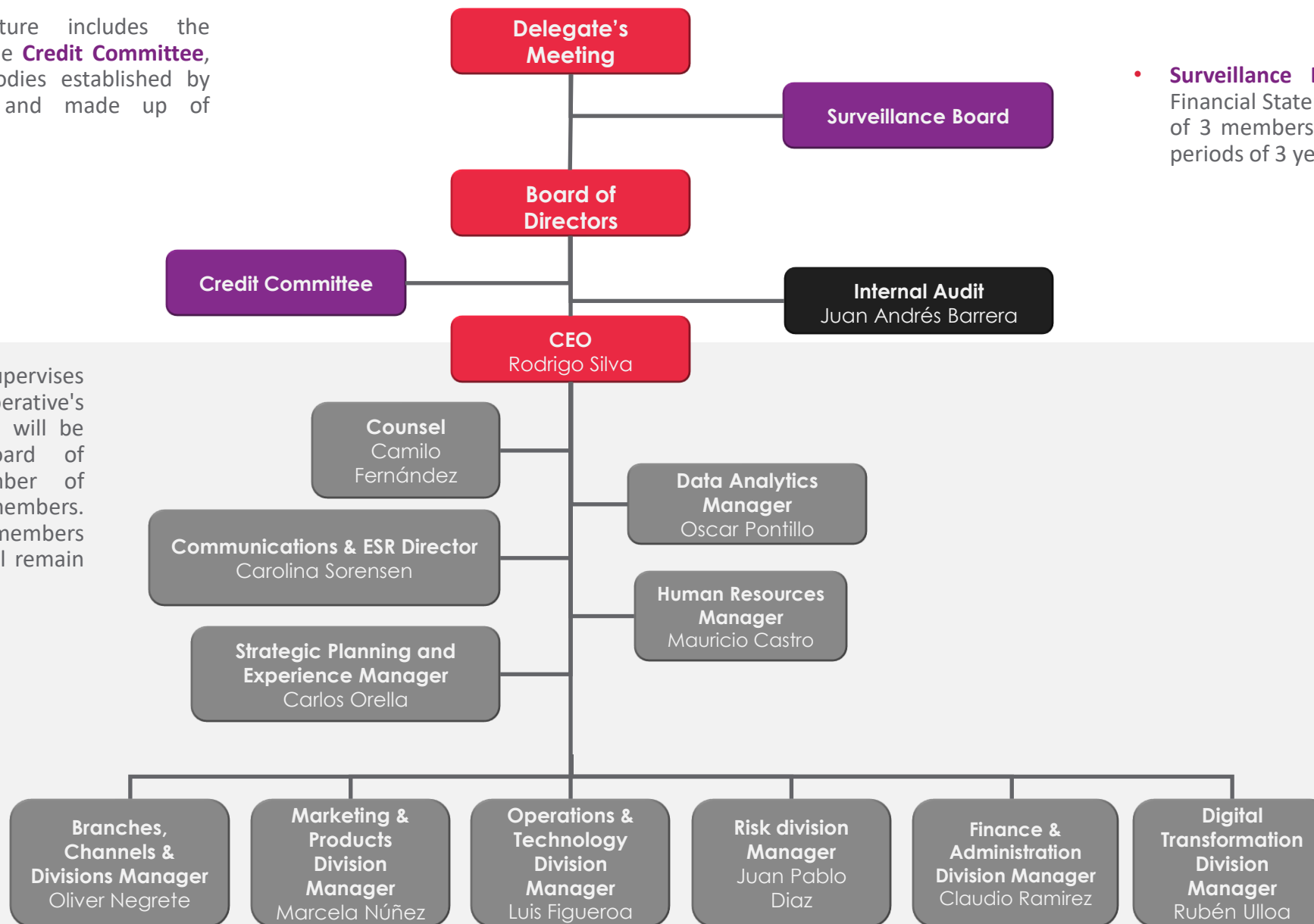
Has been a part of the administration council for the last 6 years. Business Administration & Economics, Accounting & Auditing and Economics degrees from Universidad de Chile.

Upper Management

- The organization structure includes the **Surveillance Board** and the **Credit Committee**, which are supervisory bodies established by cooperative regulations and made up of Coopeuch members.

- Surveillance Board:** Examine the Financial Statements and is made up of 3 members for a maximum of 2 periods of 3 years.

- Credit Committee:** Supervises compliance with the cooperative's credit policy. Its members will be designated by the Board of Directors, with a number of between three and five members. These may or may not be members of the Cooperative and will remain in office for one year.



Management Team



Rodrigo Silva Iñiguez

General Manager

Engineering degree from Pontificia Universidad Católica de Valparaíso. Upper Management Program from Universidad de Los Andes. Joined Coopeuch in 2010.



Oliver Negrete Rebolledo

Branches, Distribution Channels and Agreements Division Manager

Business Administration & Economics degree from Universidad Central
Masters in Human Resources from Pontificia Universidad Católica de Chile.
Joined Coopeuch in 2012.



Marcela Núñez Valenzuela

Products & Marketing División Manager

Business Administration & Economics degree from Universidad de Santiago
Advanced Certificate in Innovation & Technology, MIT Sloan Cambridge, MA.
Joined Coopeuch in 2010.



Rubén Ulloa Ulloa

Digital Transformation Division Manager

Engineering degree from Universidad de Santiago
Executive MBA in Digital Transformation from IEBS, Barcelona. Upper Management Program in Digitalization from The Valley
Joined Coopeuch in 2011.



Claudio Ramírez Hernández

Finance & Administration Division Manager

Business Administration & Economics degree from Universidad de Chile
Masters in Business Administration from Universidad de Santiago
Joined Coopeuch in 1989.



Luis Figueroa González

Operations & Technology Division Manager

Software Engineering degree from Universidad de Santiago
MBA from Universidad Adolfo Ibáñez
Joined Coopeuch in 1994.



Juan Pablo Díaz del Pozo

Risk Division Manager

Engineering degree from Universidad de Santiago
Certificate in Strategic Management & Leadership from Universidad Adolfo Ibáñez
Joined Coopeuch in 2016.



Oscar Pontillo Tobar

People Development Division Manager

Degree in Political Science from Universidad Central.
Masters in Strategic People Management from Universidad Adolfo Ibáñez
Joined Coopeuch in 2010.



Mauricio Castro Fuentes

Data Analytics Manager

Accounting & Auditing degree from Universidad Católica del Maule
Masters in Strategic Management, from Universidad Adolfo Ibáñez.
Joined Coopeuch in 2018.



Carlos Orella Laurent

Strategic Planning & Experience Manager

Engineering degree from Pontificia Universidad Católica de Chile. MBA from Pontificia Universidad Católica de Chile.
Joined Coopeuch in 2013.



Camilo Fernández Bondi

Counsel

Law degree from Universidad Gabriela Mistral
Master of Business Law, MBL. Universidad Adolfo Ibáñez.
Joined Coopeuch in 2010.



Carolina Sorensen Mc Kendrick

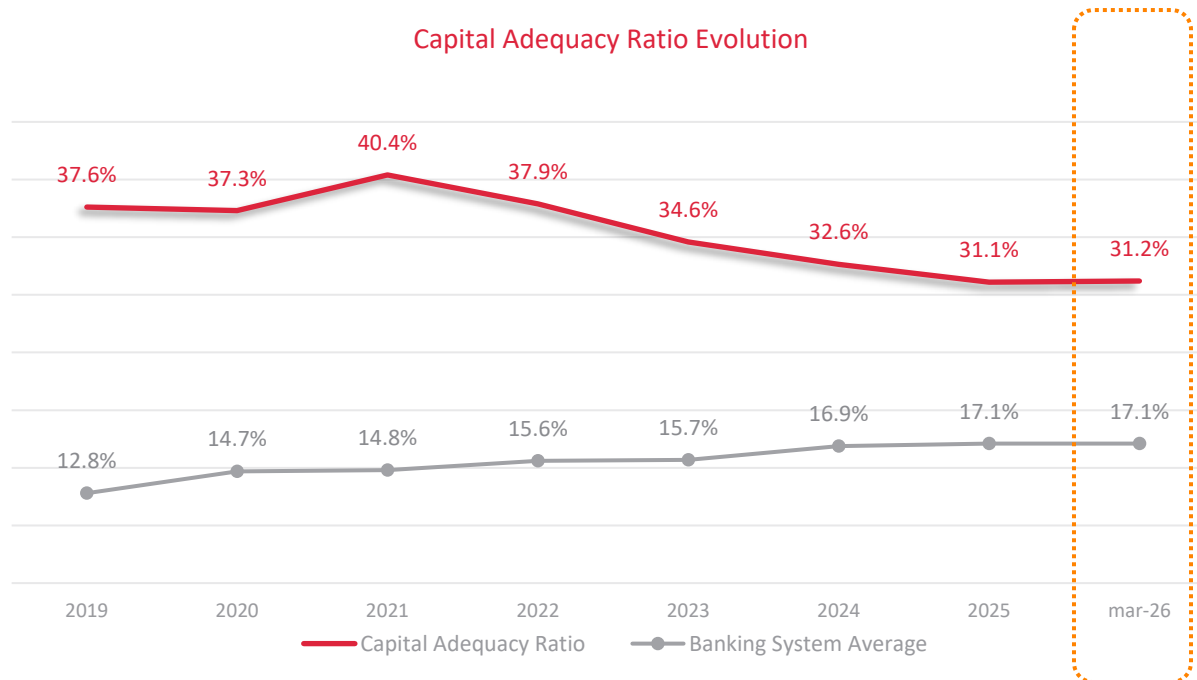
Communications & ESR Director

Journalist and Graduate in History from Universidad Gabriela Mistral.
Diploma in Leadership and Strategic Management from Universidad Adolfo Ibáñez.
Joined Coopeuch in 2013.

Strong Capital Base

- Approximately 60% of the monthly participation quotas are collected through payroll deduction, hence maintaining a steady level of capital growth throughout Coopeuch's history.
- By law⁽¹⁾ the monthly withdrawal of participation quotas cannot exceed the subscription of participation quotas for the same month.
- The foregoing translates into a level of capitalization greater than that of banks.

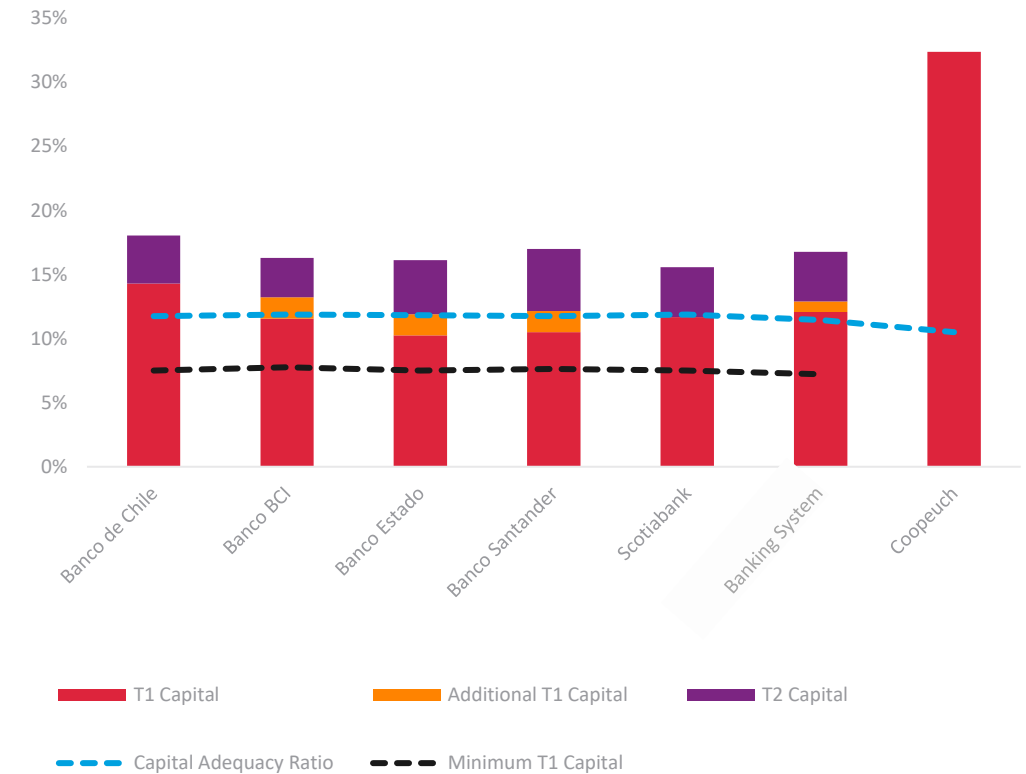
Capital Adequacy Ratio Evolution



Due to the different source of their capital cooperatives in Chile aren't required to maintain additional buffers neither Tier 2 equity.

As of today, cooperatives regulation demand a minimum of 10.5% regulatory capital out of RWA.

Banking System Benchmark



Members' Return on Capital

The real profitability perceived by the members of Coopeuch is attractive and of limited volatility.

The annual surplus of the Cooperative is distributed among the members in two steps:

Firstly, the **revaluation by annual inflation of the participation quotas** that increases the contributed capital of each member. Coopeuch manages

an exposure to inflation that considers the readjustment of capital

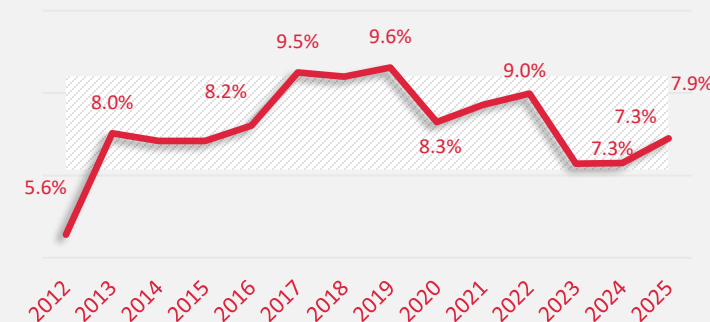
Secondly, the remaining surplus is called **remnant** and, according to current regulations, must be allocated according to the following order of precedence

- Absorb the cooperative's accumulated losses, if any;
- The amount freely approved by the Board of Delegates may be used to establish or increase other funds of special or voluntary reserves that the same board approves to form;
- Once the above is done, the balance will be used to pay interest on the capital approved by the Board of Delegates;
- The balance, if any, will be called **surplus** and will be distributed in money among the members or will give rise to a free issuance of participation quotas, as the Ordinary Board of Delegates decides.

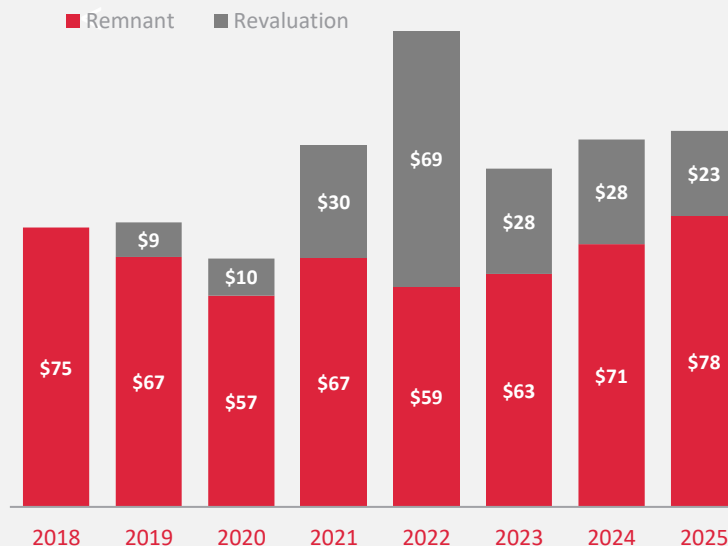


Historically Coopeuch
has distributed 100%
of the remnant

Capital Real Profitability

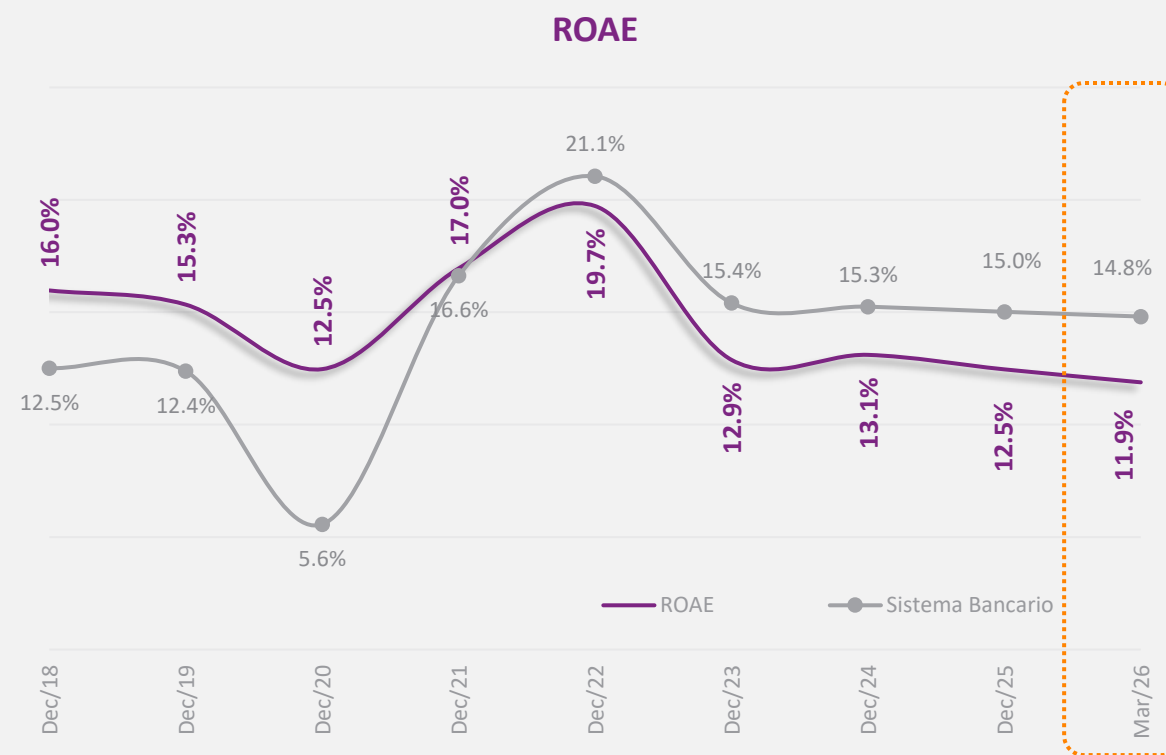
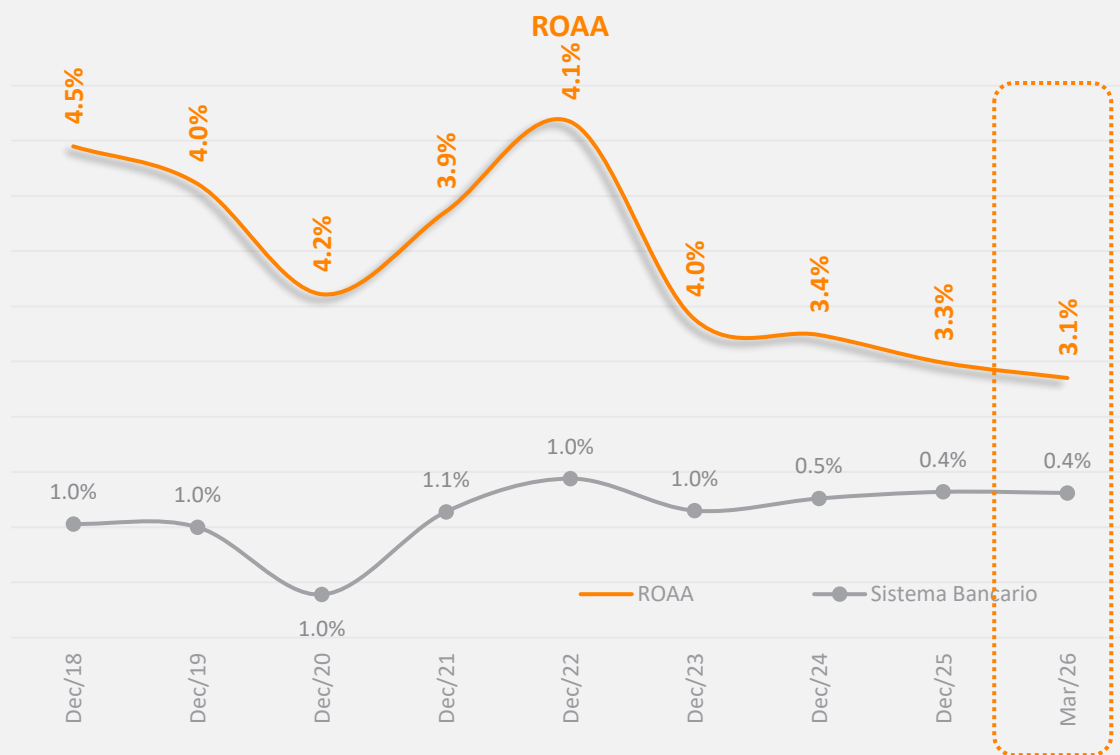


Earnings distribution: revaluation and pay out (USD Millions) TIPO DE CAMBIO



Profitability Ratios

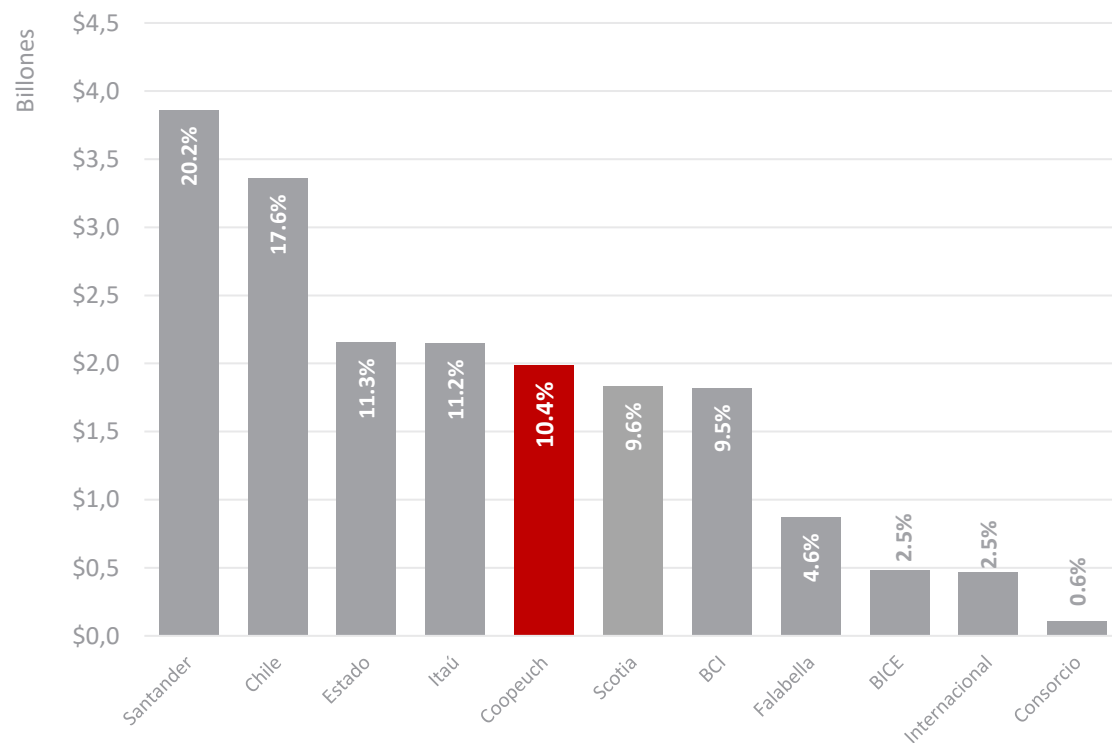
- The cooperative exhibits attractive asset profitability indicators that are as stable as the banking system.
- This is a reflection of Coopeuch's business model, which allows it to maintain good indicators during crises.
- The large capital base of the cooperative puts pressure on the ROE, which makes us below the bank, but this is only due to the excess capital we manage.



Strong Market Position in Consumer Loans In Installments

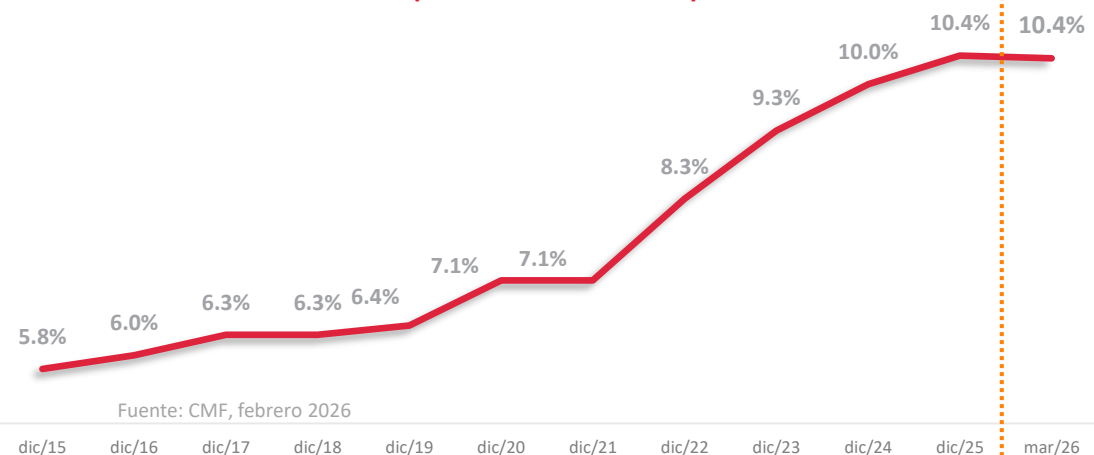
Consumer Loan In Installments Market Breakdown

Stock & Market Share



Fuente: CMF, febrero 2026

Market Share Evolution
(Crédito de Consumo)



Fuente: CMF, febrero 2026

- Growth in consumer loan market share to **10.3%** from **6.4%** in 2019
- In 2022, Coopeuch performed its first non-organic growth by buying a consumer loan portfolio from BCI for approximately **MM USD 126**.
- In 2026 we continue to grow organically, faithful to our model.

Second player in Savings Account

Coopeuch is the second player in **Anyone**, whether member or non-savings accounts in Chile by member can open a savings outstanding and number of account in the cooperative. accounts.



- As of March 2026, **44% of the total** number of savings accounts belong to Coopeuch members.
- In addition, **80% of the stock of savings accounts has nominal interest**, while the remaining 20% is indexed to inflation.



	Institution	#Accounts
1	Banco Estado	21,209,490
2	Banco Falabella	1,135,685
3	Coopeuch	1,105,215
4	Santander	521,471
5	Banco de Chile	312,533
6	BCI	105,087
7	Scotiabank	63,655
8	BICE	2,813
9	Internacional	216

	Institution	MM USD	MS
1	Banco Estado	11,282	85.36%
2	Coopeuch	752	5.69%
3	Banco de Chile	439	3.32%
4	Santander	296	2.24%
5	Banco Falabella	281	2.12%
6	Scotiabank	101	0.76%
7	BCI	63	0.48%
8	BICE	3	0.02%

Credit Ratings

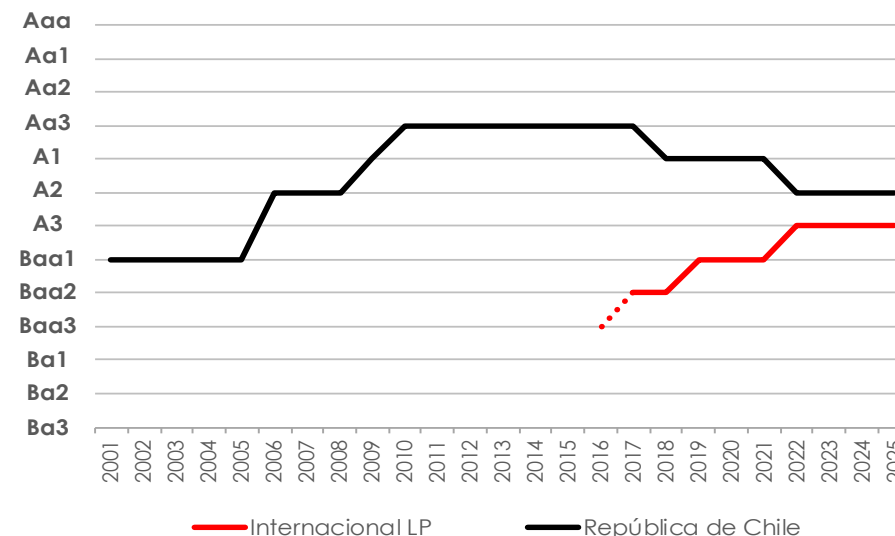
The cooperative has been improving its credit risk rating over time, where our solid cooperative model has allowed us to maintain steady growth in assets, robust capital and controlled risks, all of which have been recognized by national and international rating agencies.

At the beginning of 2025, our Moody's rating remained stable at A3, maintaining a one-notch gap from the Chilean government's risk rating (A2).

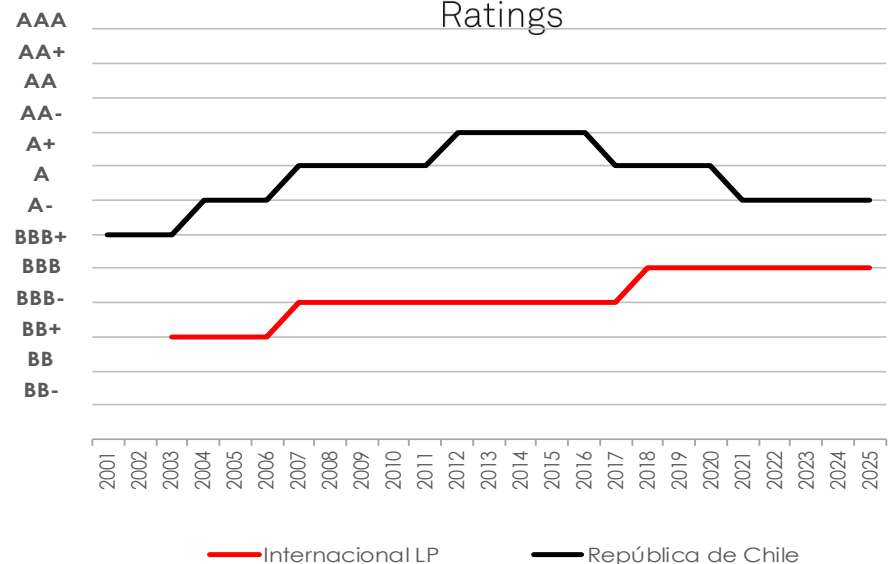
The outlook is anchored to the agency's view of the local banking system. In October 2024, S&P assigned a stable outlook to Chile's sovereign rating, which also led Coopeuch to improve its outlook.

Institution	Moody's	S&P	Fitch
Republica de Chile	A2	A	A-
Banco Estado	A2	A	
Banco Chile	A2	A	
Scotiabank		A	A+
Santander Chile	A2	A-	
BCI	A2	A-	A-
Itaú	A2	BBB+	
Coopeuch	A3	BBB+	
BICE		BBB+	BBB+
Banco BTG Pactual	Baa1		BBB
Banco Consorcio		BBB+	BBB
Banco ripley			BBB-
Caja Los Andes		BBB+	

MOODY'S



S&P Global Ratings



Financial Market Participant

Local Market

Coopeuch is a financial intermediary. Therefore, it participates in the deposits, bonds, derivatives, and foreign exchange markets, among others.

We currently have direct access to the purchase and sale of financial instruments in the primary market offered by the Central Bank of Chile through its Open Market Operations System (SOMA), in which it participates alongside banks, pension funds (AFPs), insurance companies, asset managers, and brokerage firms, among others.

Year 2025: We placed two bonds in the local market, one for UF 1,500,000 (Series J) and another for UF 1,200,000 (Series G).

As of March 2026: During the period, three bond placements were carried out in the local market: a bond for UF 1,500,000 corresponding to Series H, a bond for UF 300 from Series G, and a bond for UF 1,052,000 from Series L.

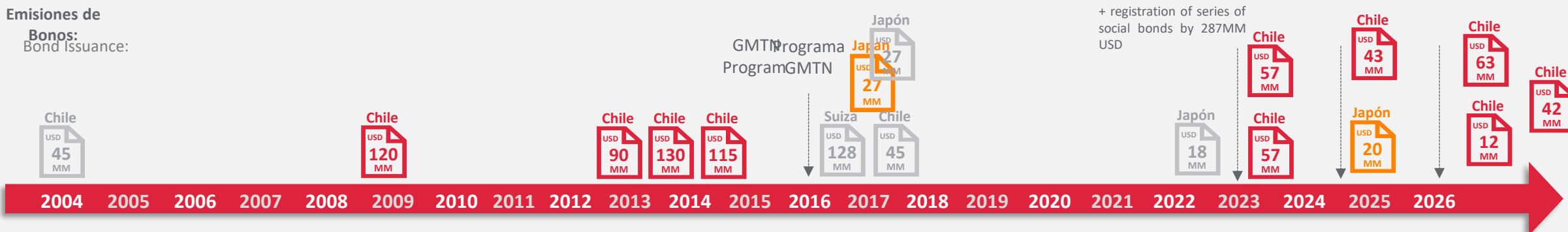
International Market

Since 2017, similar to large Chilean banks, Coopeuch has maintained an international Medium Term Note (MTN) program registered on the Irish Stock Exchange and under UK regulation, for up to USD 1 billion, which complies with the demanding standards of international markets.

This year, the program was renewed in line with the social bonds framework, allowing the Swiss and Japanese markets to continue being accessible to the cooperative.

At the end of 2017, Coopeuch carried out its first bond issuance abroad, specifically in the Swiss market, becoming the fourth Chilean issuer to access this market after Banco Santander, Banco de Chile, and BancoEstado.

In 2018, Coopeuch entered the Japanese market, where investor standards are even more selective, and subsequently returned to this market with a placement of JPY 3,000 million. The cooperative also re-entered the Japanese market in the second quarter of 2023 and again in July 2025.



Credit Ratings

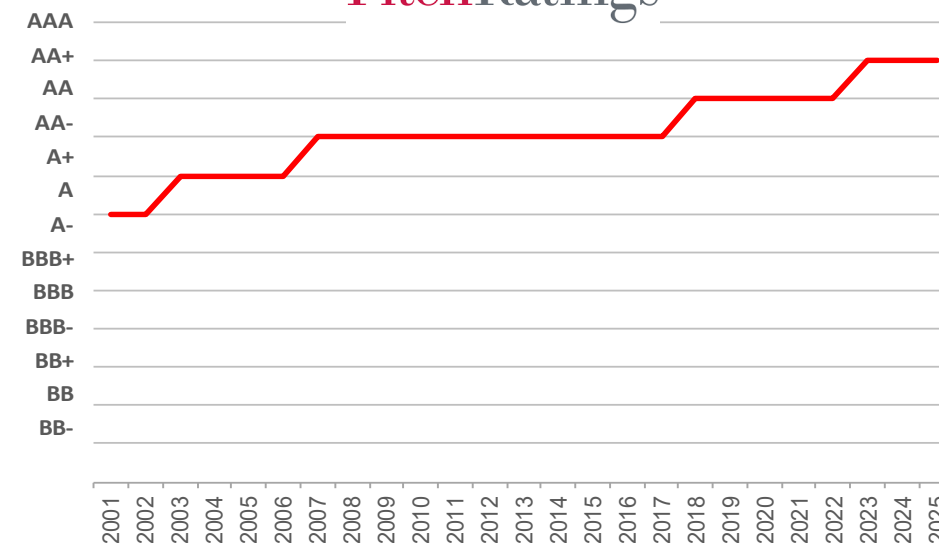
At the local level, both Fitch Ratings and Feller Rate raised the cooperative's long-term credit rating by the end of 2023, going from AA to AA+, a rating that had remained at that level since 2018.

Coopeuch achieved a rating that is the second highest on the local scale and established itself as one of the safest financial institutions to invest in in the country.

This has been strengthened by the cooperatives main pillars: **solid solvency, high liquidity and good results.**

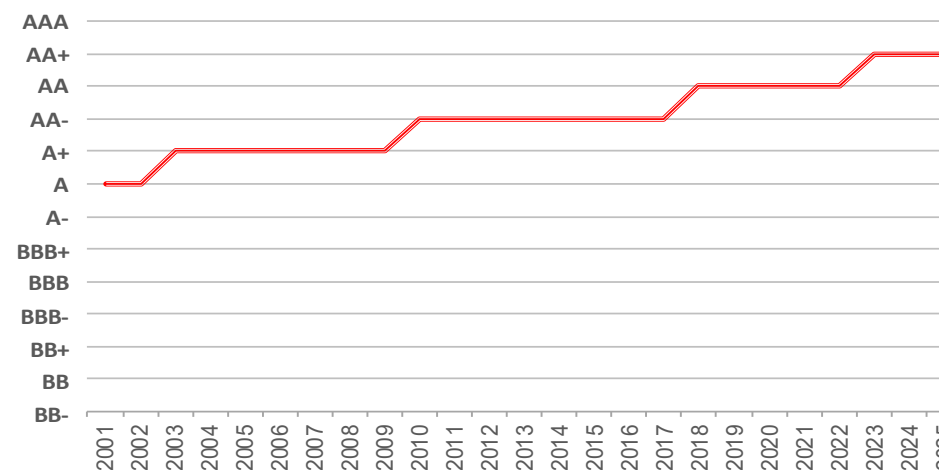
Institution	Fitch	Feller	ICR
República de Chile	AAA	AAA	AAA
Banco Estado	AAA		AAA
Santander Chile		AAA	AAA
Banco Chile	AAA	AAA	
BCI	AAA	AAA	
Scotiabank	AAA		
Coopeuch	AA+	AA+	
BICE	AA+	AA+	
Itaú Corpbanca		AA+	AA+
Banco Security	AA		AA
Banco BTG Pactual	AA	AA	
Banco Falabella	AA	AA	
Banco Consorcio	AA-	AA-	
Banco Internacional		AA-	AA
Caja Los Andes		AA-	AA-
Banco Ripley	A+		A+

Fitch Ratings



Feller Rate

Clasificadora de Riesgo



Corporate Reputation

We take part in different associations

In Chile and the world

In Chile we lead the cooperative movement by participating in three of the main **cooperative associations**, as well as taking part in different **national and international groups and associations**.



ASOCIACIÓN NACIONAL DE COOPERATIVAS DE CHILE
COOPERATIVAS DE CHILE



Awards and Recognitions

1° ProCalidad Award for the second consecutive year, and ninth in the last 10 years

1° PXI Experience Award for the second consecutive year

20° in “Best Experience” of Citizen Brands

1° Best Financial Institution in global response to member requirements to SERNAC

1° APP Rating on Google Store

2° App Rating on iOS Store



Award for **Customer Care** in 2025 in the financial industry, granted by the Center for Experiences and Services of the Business School at Universidad Adolfo Ibáñez

29° In Merco Companies

37° In Merco ESG

13° In “Supports Social Causes” of Citizen Brands



Recognition with the “Seal of Excellence” from the Huella Chile Program

5° Best Internship Experiences, top companies for professional internships by FirstJob

4° “Best Organizations for Work-Life Balance” in the Large Corporations category, conducted by Fundación Chile Unido and El Mercurio

15° “Good Place to Work” from Citizen Brands by Cadem

18° Best Companies for Technology Professionals (under 35 years old) by EFY Tech

25° Employers For Youth (EFY) 2024 survey

32° in Merco Talent



Award in the category “Innovation with Impact of the Year” for the Young Mortgage Loan at the CEO Meeting 2024



Award for the digital functionality “Ahorrando” in the Gold category of Fintech Americas



Platinum Award in the category “Financial Inclusion” from Fintech Americas. This important recognition is given for how we have continued evolving and growing in our current business while, in parallel, developing the NeoCooperative



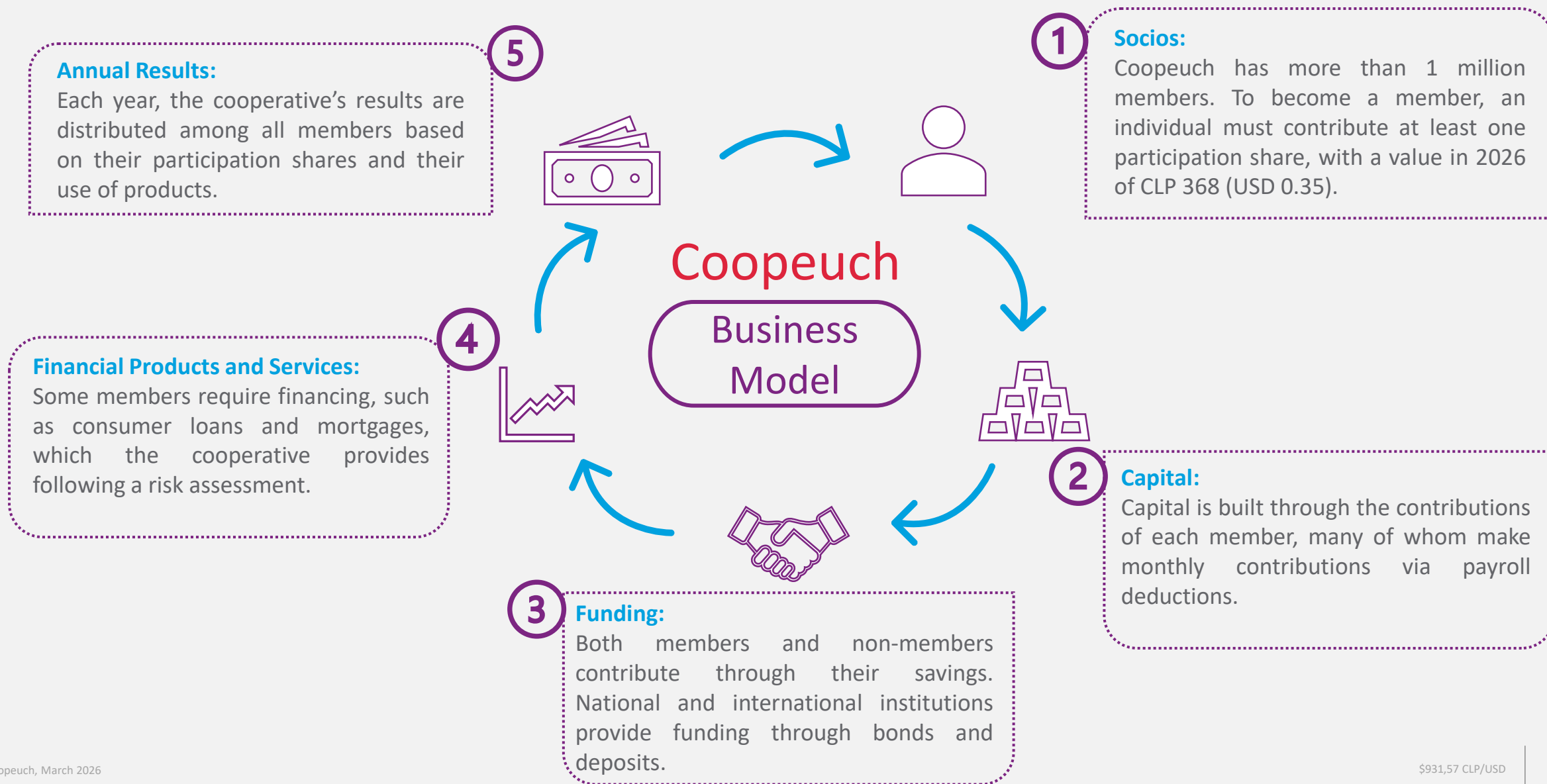
3.

Coopeuch

Business Model



Virtuous Cooperative Business Model



Benefits for our members

We are an extension of the

Benefits our

Members

Receive from their employers

Education Vouchers



Higher Education Scholarship



Financial Education and
Digital Literacy 60+



Seeding culture, Puerto de Ideas
Festival



Discounts & Points

Discount program for

All members and their family budget



Points are earned using the Coopeuch Credit Card and Coopeuch Sight Account.



It is not necessary to have a minimum of points to redeem a gift card or use them in supermarkets, (food and delivery), department stores, entertainment and more.

Coopeuch Discounts

To improve the family budget, we have discounts and promotions in different businesses.



Health &
Personal
Care



Home &
Services



Food &
Delivery



Education &
Culture



Entertainment &
Travel



Green
Discounts

Payroll discount Model

Cooperatives are empowered by law in Chile to make **deductions from their member's payroll** in order to secure the repayment in installments of consumer loans granted, as well as the payment of their participation quotas or for savings purposes.

Furthermore, the Cooperative promotes good relations with firms that employs Coopeuch's members. As a result, Coopeuch has signed **agreements with several companies** in order to manage the services offered by Coopeuch within these institutions.

Coopeuch takes an active role in overseeing the agreements, allowing employees of these companies to become Coopeuch members by accessing the benefits, products and financial services that the cooperative offers.

There are more than **5,000 agreements** with employers and the

87% of the members that correspond to these agreements are **public sector employees**.

These agreements promote **financial inclusion** for people who would otherwise not have access to such products due to the limited formal financial system infrastructure for individuals in the **middle-low and low-income segments** and individuals that live in areas **not covered by local banks**.

Our Business model is
countercyclical , **Resilient to**
adverse economic scenarios &
It has low operating costs

We achieve high repayment rates

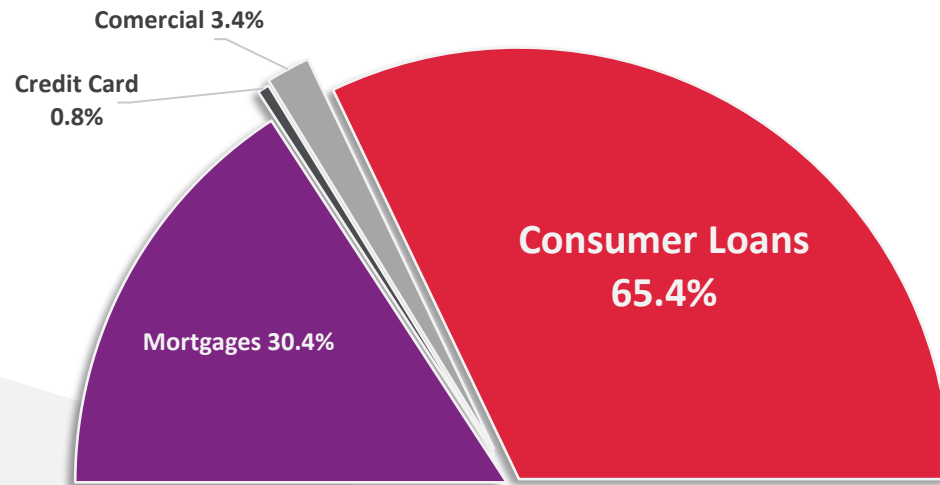
Working closely to institutions with agreements

Fostering our sales channels &

members bonding



Loan Portfolio Breakdown



Roughly 30% of the mortgage portfolio corresponds to government's subsidy

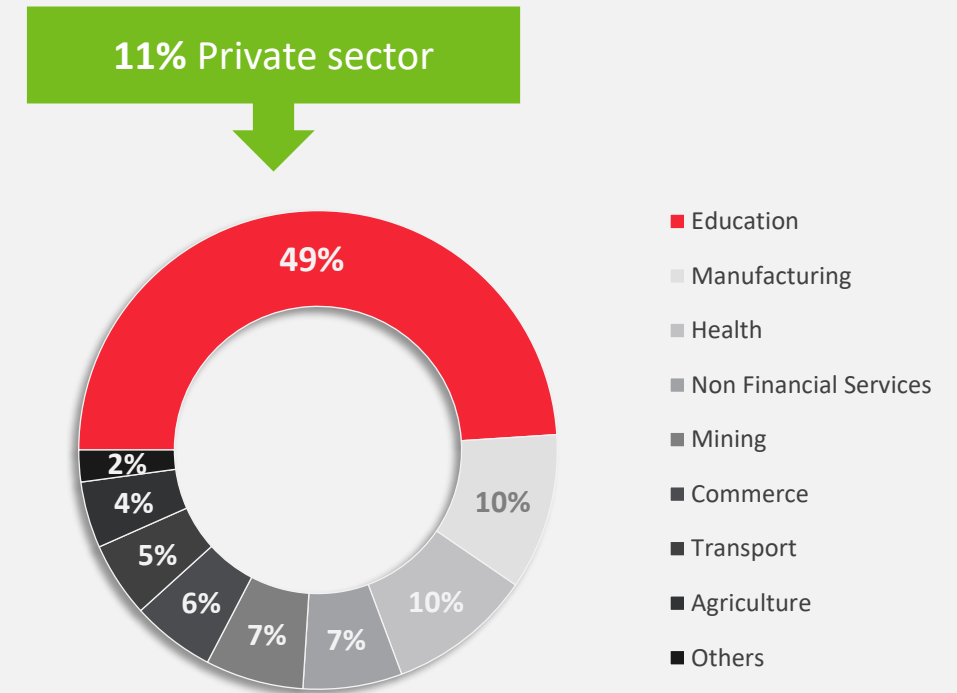
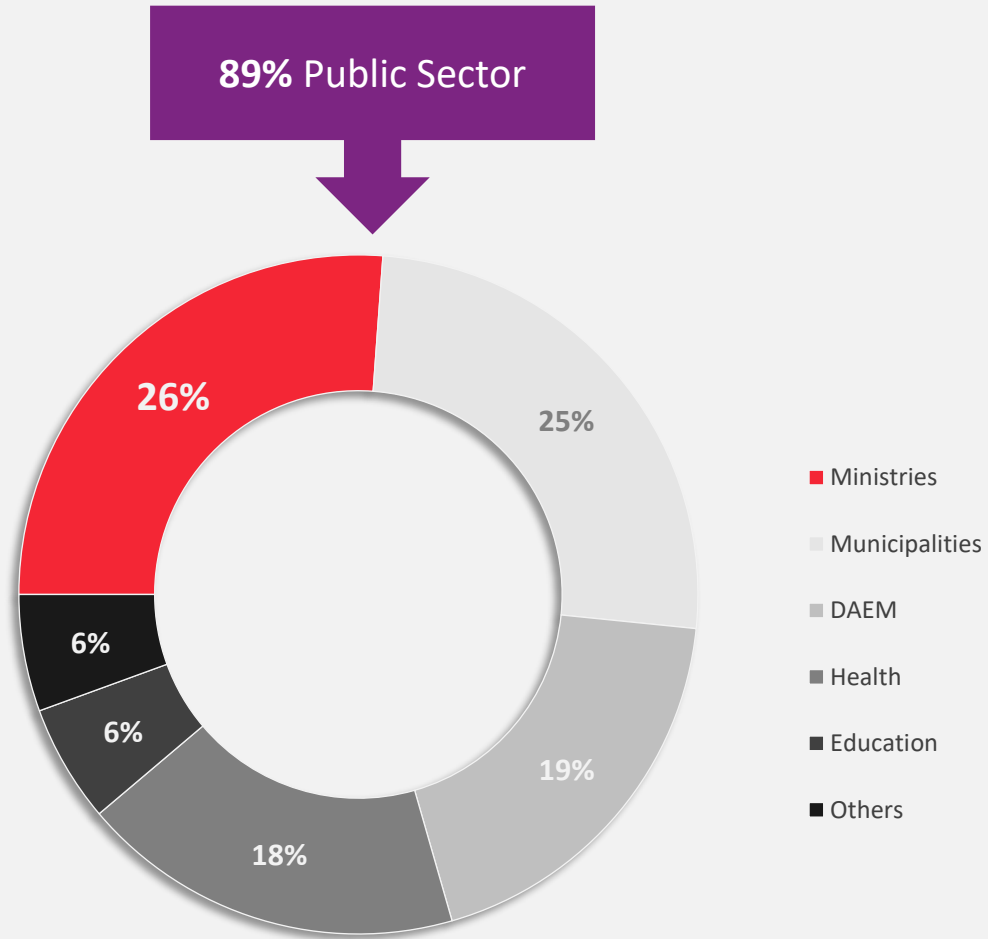
Consumer loans are mainly composed of monthly amortization loans..

Consumer Loan Composition



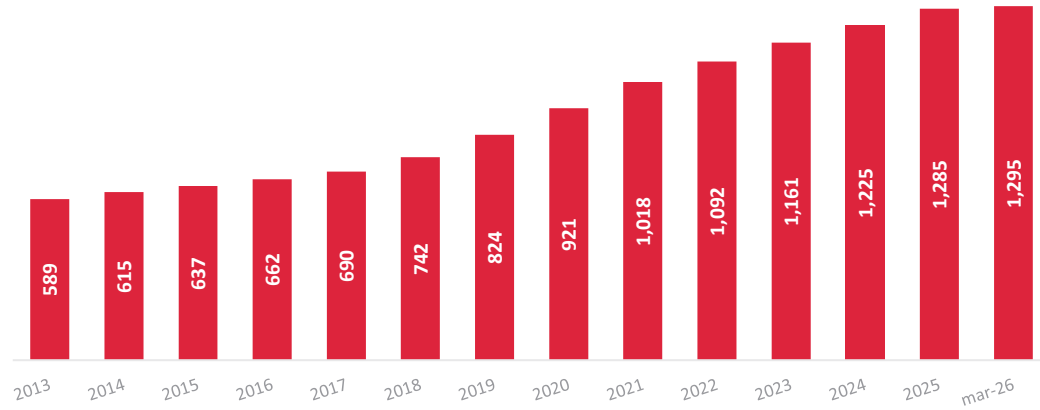
The main challenge in consumer loans is to **continue developing new payroll discount agreements** and increase penetration in active agreements.

Payroll discount breakdown

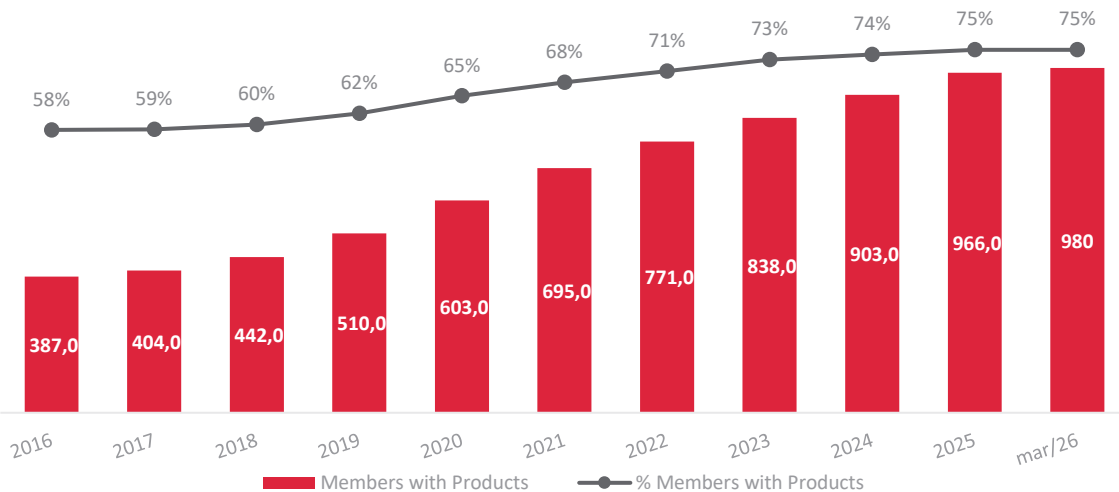


Member growth and use of products

Members (thous)

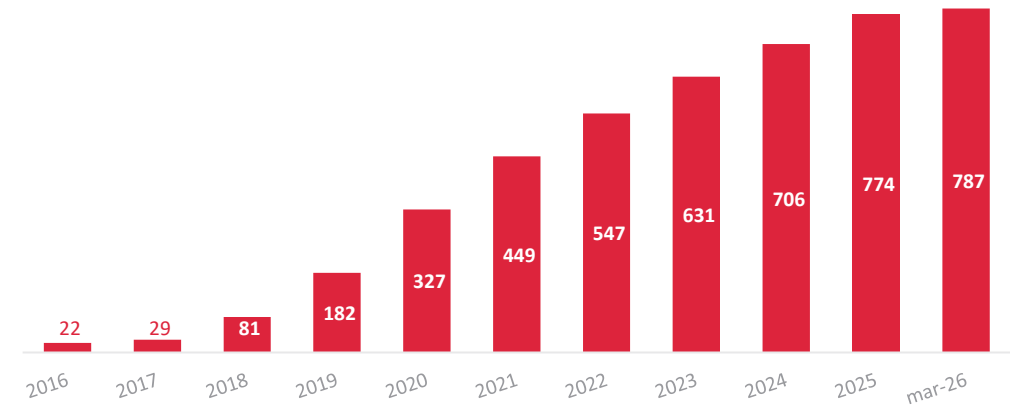


Members with Products (thous)



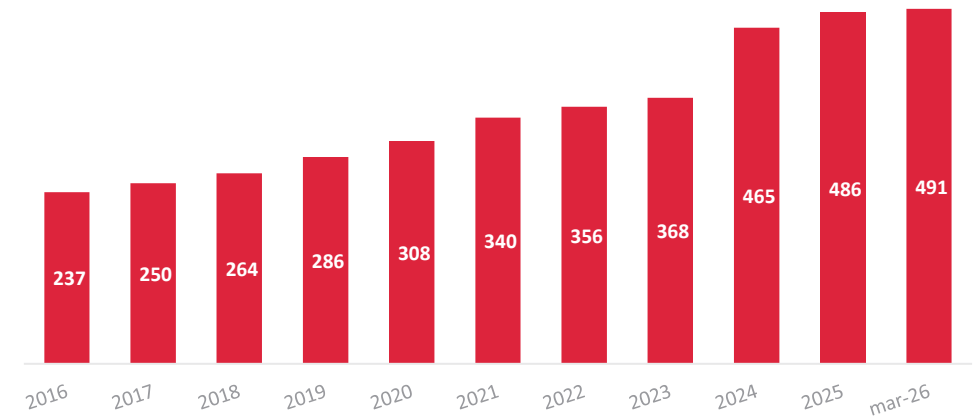
Source: Coopeuch, March 2026

Members with Sight Account (thous)



Members with Savings Account (thous)

* 44% of savings accounts belong to members.



\$931,57 CLP/USD

4.

Limited

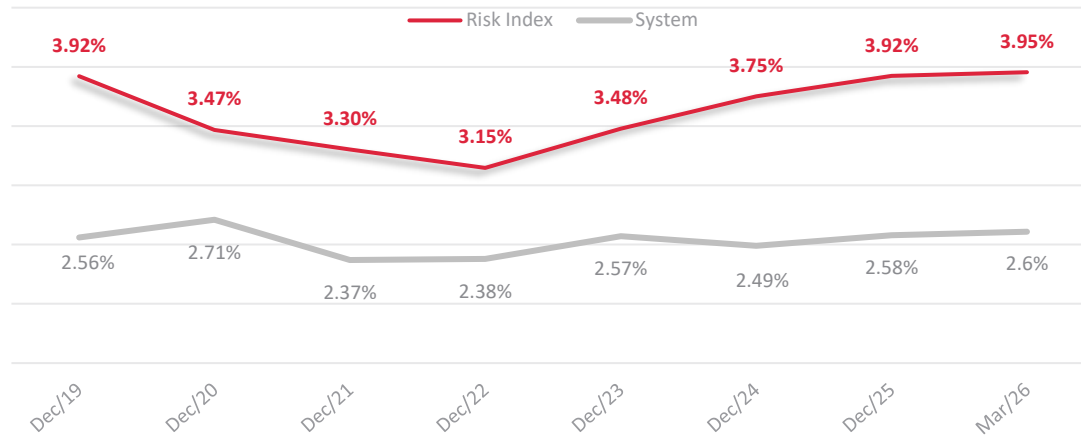
Risk

Levels

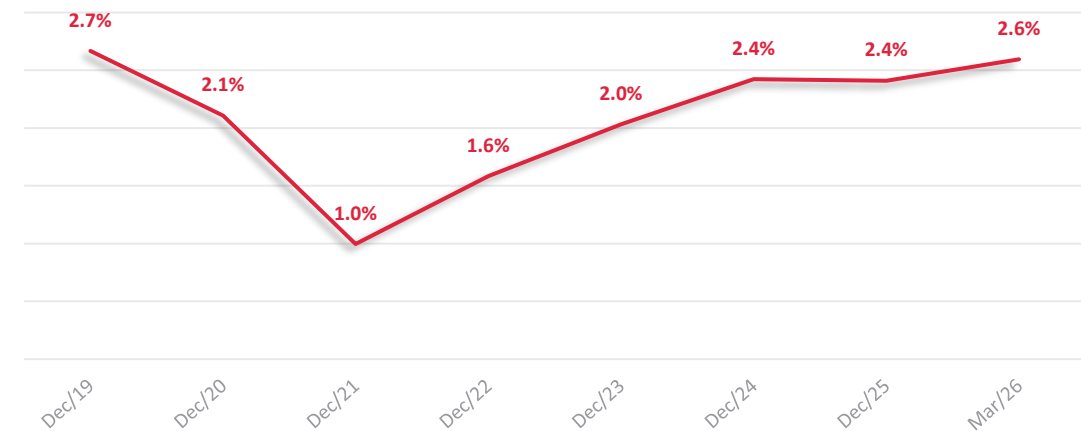


Risk Management

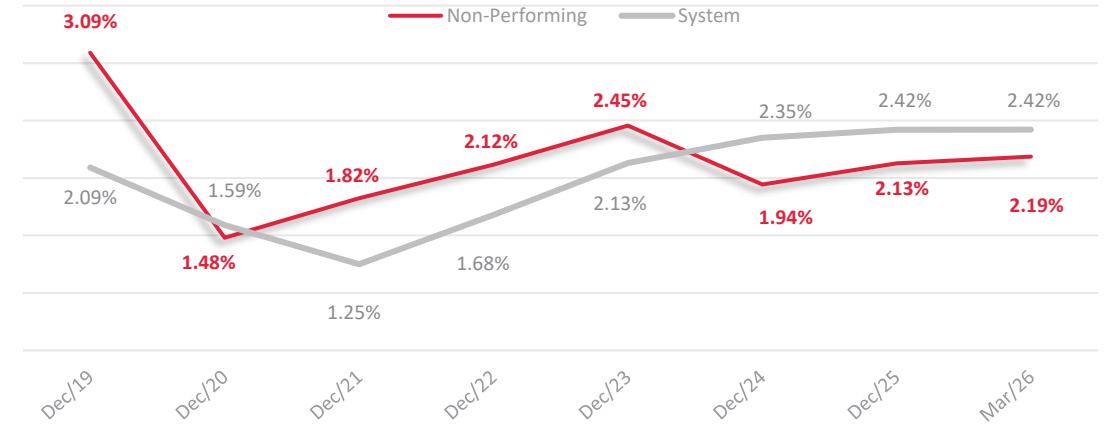
Risk Index⁽¹⁾



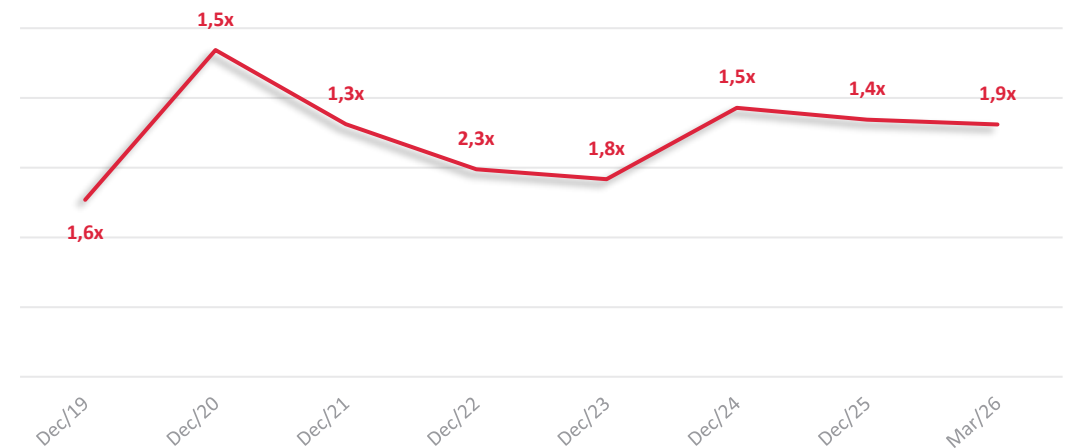
Net Charge-Offs⁽³⁾



Non-Performing Loans⁽²⁾



NPL Coverage⁽⁴⁾

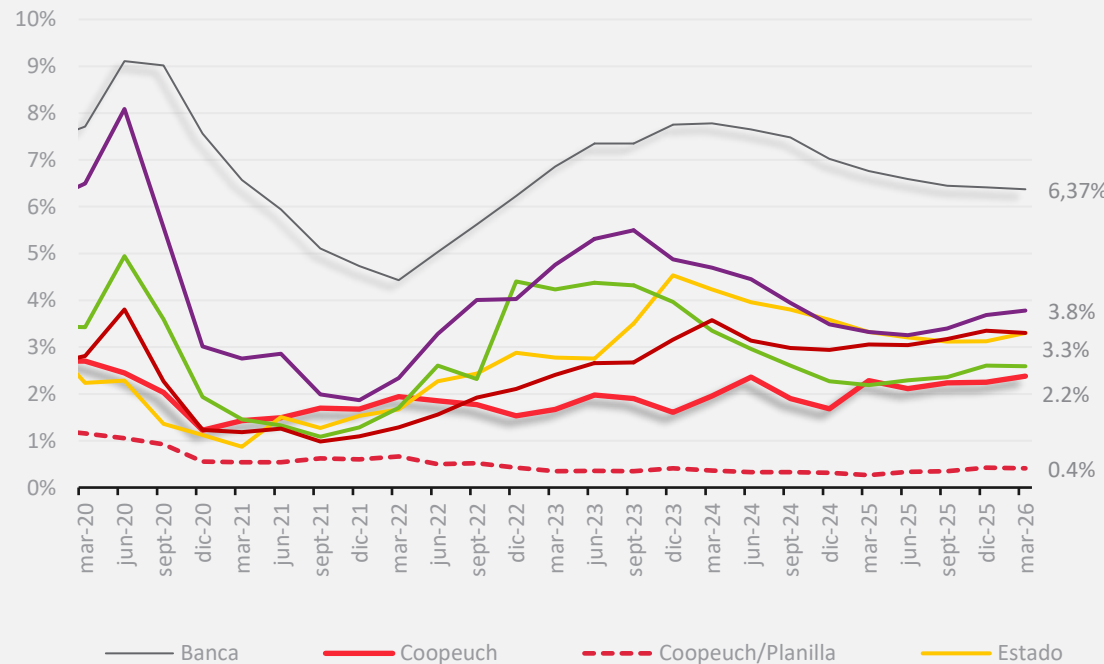


Asset Quality Benchmark

Consumer Loans in Installments

NPL – Consumer Loans

CMF- March 2026

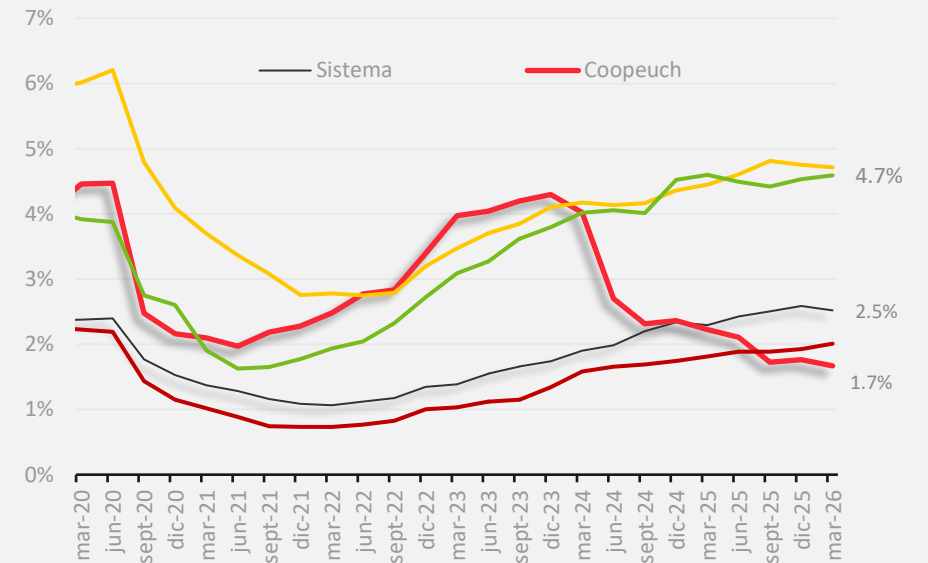


- Portfolio delinquency remains below pre-pandemic levels and within historical performance.

Mortgages

NPL – Mortgage Loans

CMF- March 2026



- In terms of risk, we expect to converge towards the risk of mortgage portfolios of comparable segments.
- Meanwhile, we still remain at slightly lower levels than pre-pandemic.

5.

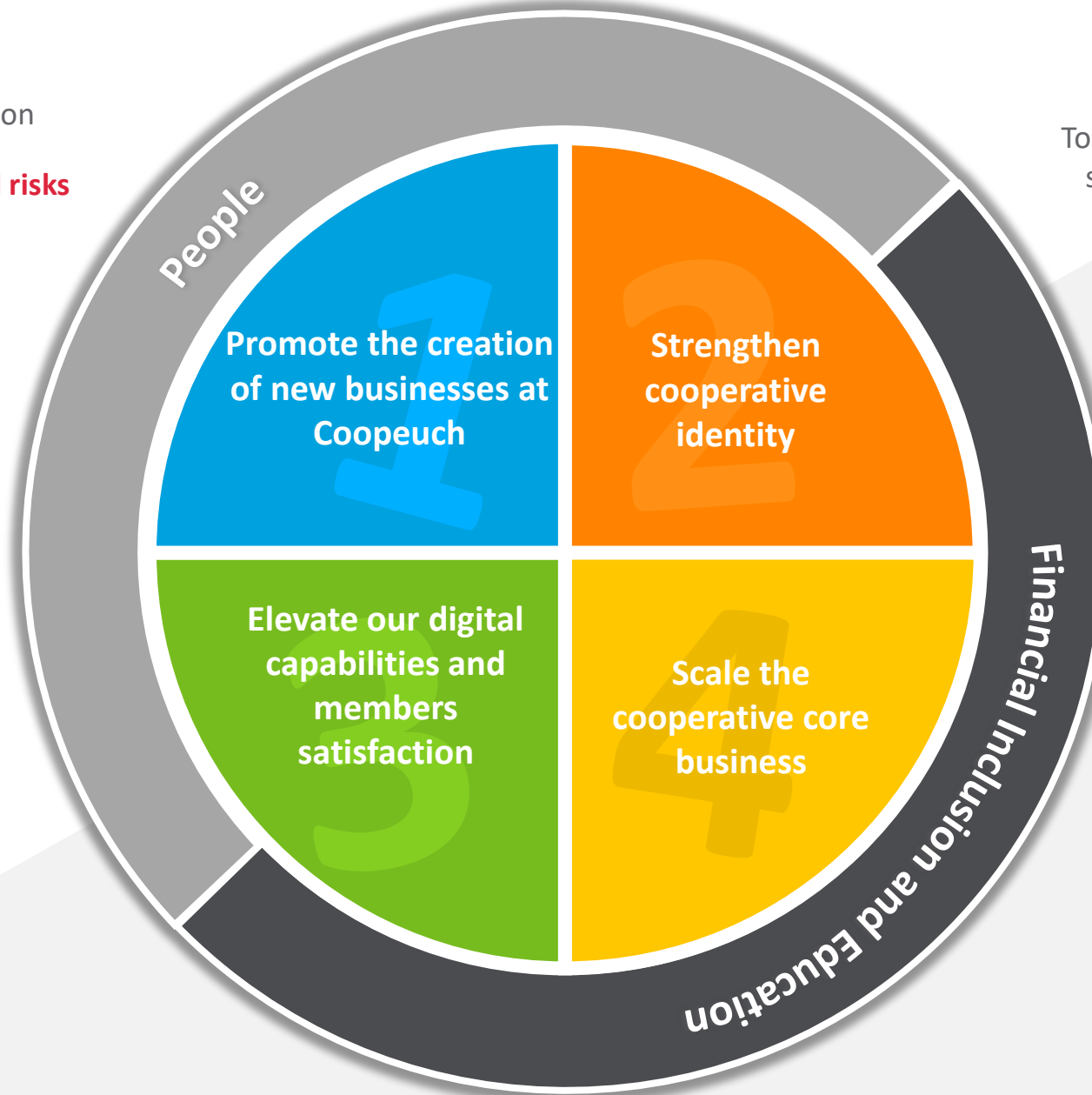
Strategic

Plan



Strategic Plan

Strategic plan has a strong emphasis on continuing to **enhance the current business model**, growth with **limited risks** and a **sustainable strategy**.



To achieve the objectives and the Coopeuch strategy we have a structure made up of **4 axes and 2 transversal enablers**.

Raise the skills of collaborators for plan development

Democratize the understanding and financial management of our members

Sustainability

Cooperative Identity

Since its inception, Coopeuch has generated **social** and **economic** impact, an end that is in aligned with its mission, business model and cooperative identity, demonstrated by concrete commitments and real and tangible progress.

Since 2018 Coopeuch publishes the **Cooperative Social Balance**, Economic Sustainability Report, Social and Environmental, audited by Cooperatives of the Americas



Integrated Advance Report to Regulation



Starting in 2023, Coopeuch has implemented the disclosure of its ESG strategy, through integrated reporting, according to **Standard 461 CMF**, **GRI** and **SASB**. This two years before the deadline required by the CMF, 2025.

cooperative model and the previous work on the cooperative social balance.

For the cooperative this has been a natural step given the

Commitment to the Environment

Coopeuch incorporates environmental care initiatives as part of its Sustainability Strategy, with the challenge of being **Carbon Neutral in 2025**.



We joined the Net Zero Banking Alliance

Responsible Banking



We participate in the program group to join the UN **Responsible Banking**

Social Financing Framework



Coopeuch developed a Social Financing Framework focused on **low-income** members and/or with access to **housing subsidies**.

Coopeuch's Social Framework is credible and impactful, aligned with the 4 criteria of the **Social Bond Principles 2021** and the **Social Loan Principles 2023**. The analysis is based on use of funds, project evaluation and selection, revenue management, and strategy reporting and sustainability management.



6.

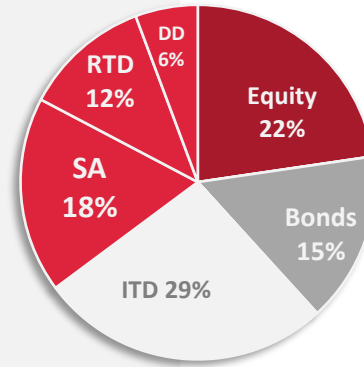
Financial
Information



Balance Sheet Structure

Business model focused on members needs, offering all the financial products and services permitted by the regulation, moving towards a **Digital Cooperative**.

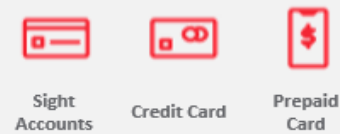
Liabilities & Equity



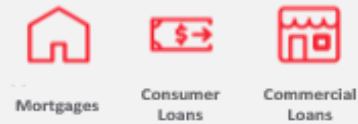
Savings / Investment



Payment Methods



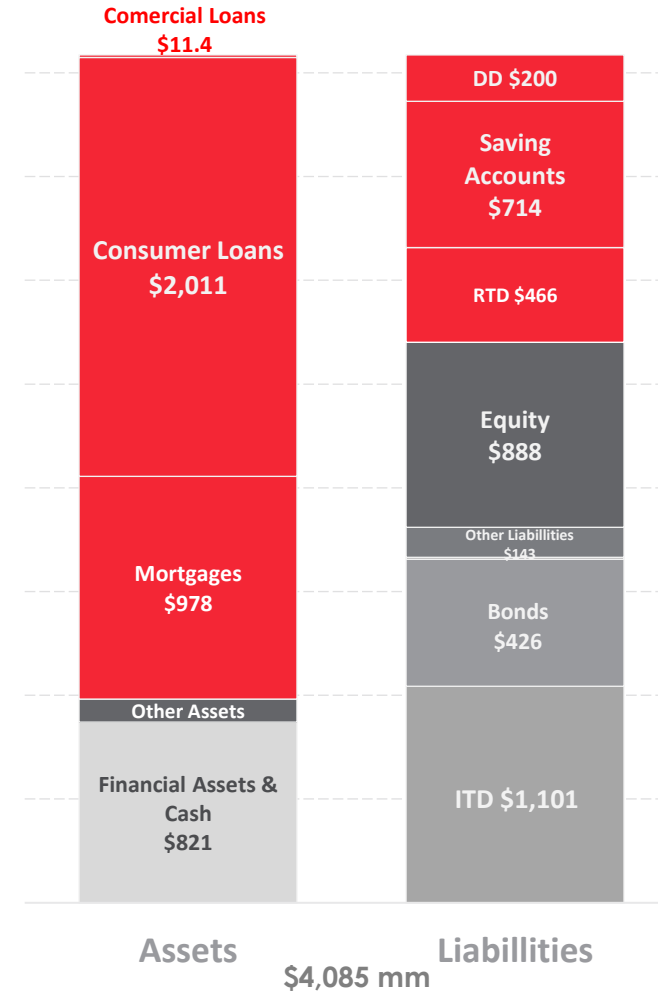
Loan Products



Insurance Broker

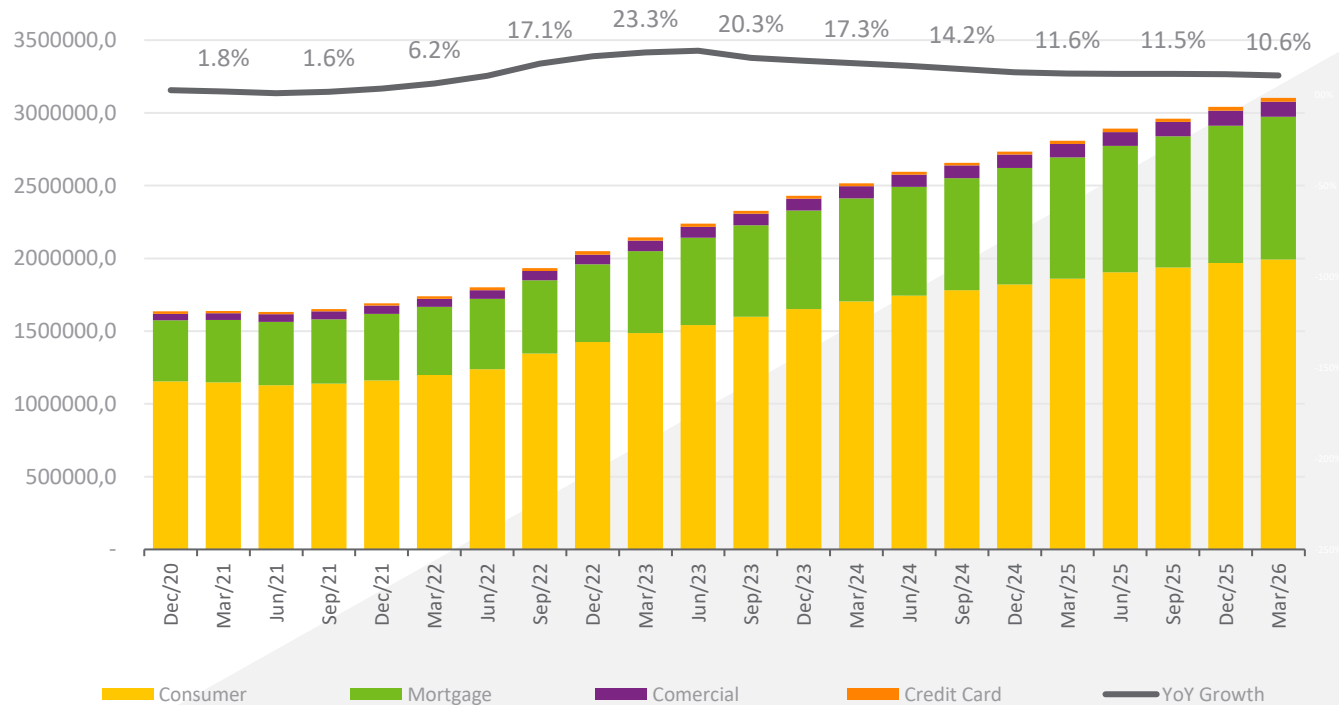


March 2026 (USD\$ millions)



Loan Portfolio – Growth in Recent Years

- Loan portfolio growth was weaker during the pandemic and accelerated since the end of 2021. Same period in which the industry has stagnated.
- Our payroll discount model has allowed us to sustain much of this growth.
- In 2022 we bought \$100,000 of the portfolio through payroll discount from BCI.
- In 2026, we continued to grow, reflecting organic growth aligned with our business model.



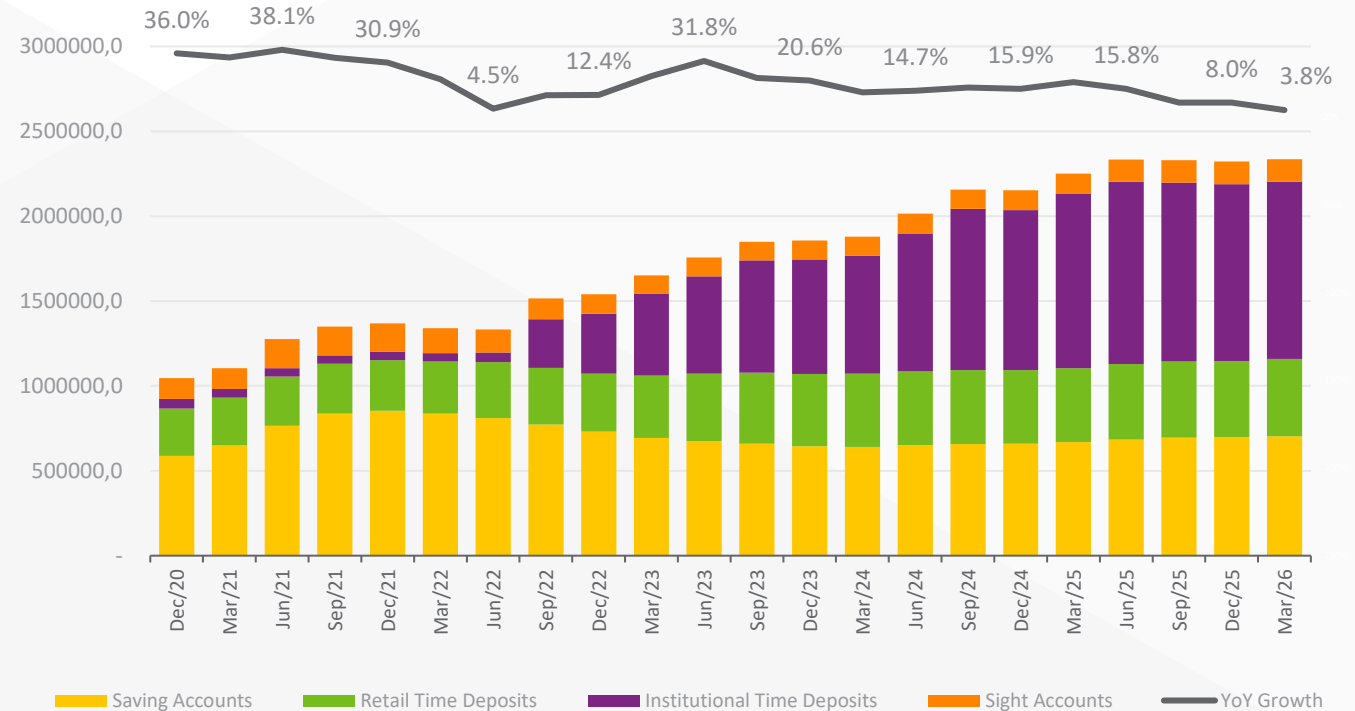
Product	March 2026 (USD\$ mm)	%
Consumer Loans	2,073	64.2%
Mortgage	1,022	31.6%
Commercial	106	3.3%
Credit card	29	0.9%
Total	3,229	100.0%

Total Deposits – Growth in Recent Years

- As of March 2026, 55% of Coopeuch's deposits come from retail sources, which are stable and well-diversified, providing a solid funding base and minimizing liquidity risk.
- These funds are not only provided by members, but also by the general public (time deposits and savings accounts).

- The growth in institutional time deposits (ITD) has supported business expansion and the buildup of a liquid asset buffer, helping maintain prudent liquidity levels.

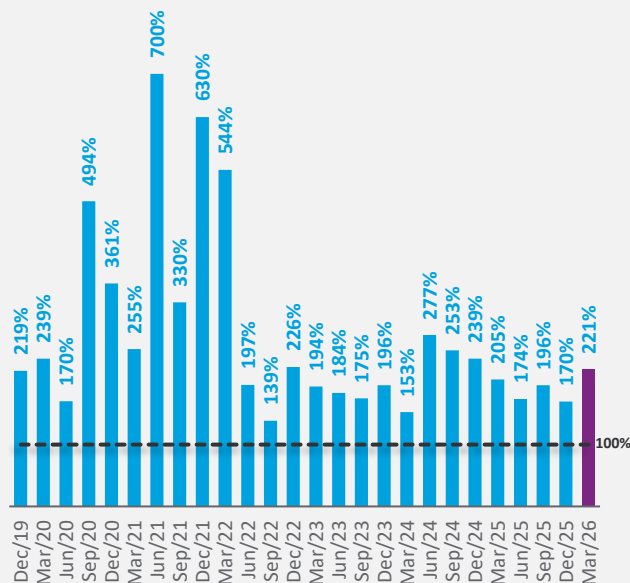
Product	March-26 (USD\$ mm)	%
Savings Accounts	732	30.1%
Retail Term Deposits	475	19.5%
Sight Deposits	137	5.6%
Total Retail Deposits	1,344	55.3%
Institutional Term Deposits	1,085	44.7%
Total Deposits	2,429	100.0%



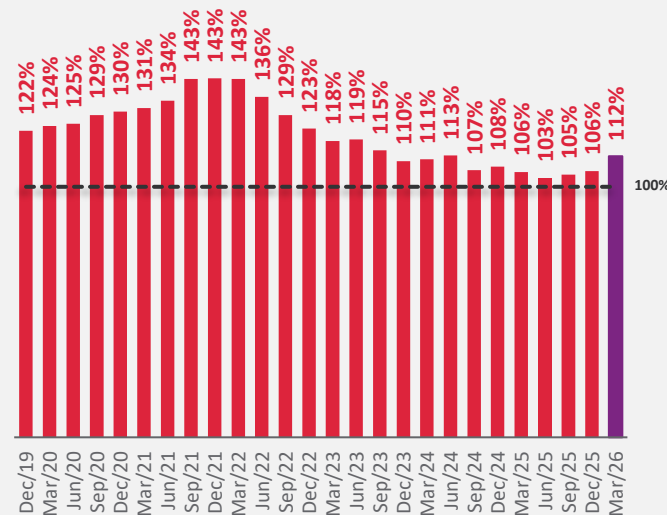
Liquidity Indicators

- As part of Coopeuch's prudent liquidity management, the cooperative maintains comfortable levels in both indicators. Both the NSFR and LCR have an internal limit of 100%.
- Regarding balance sheet liquidity ratios, it can be observed that both the size of liquid assets and the loans-to-deposits ratio have converged toward the average levels of the banking system.
- In terms of structural funding, during 2026, bond issuances were carried out in the local market (USD 120 million).

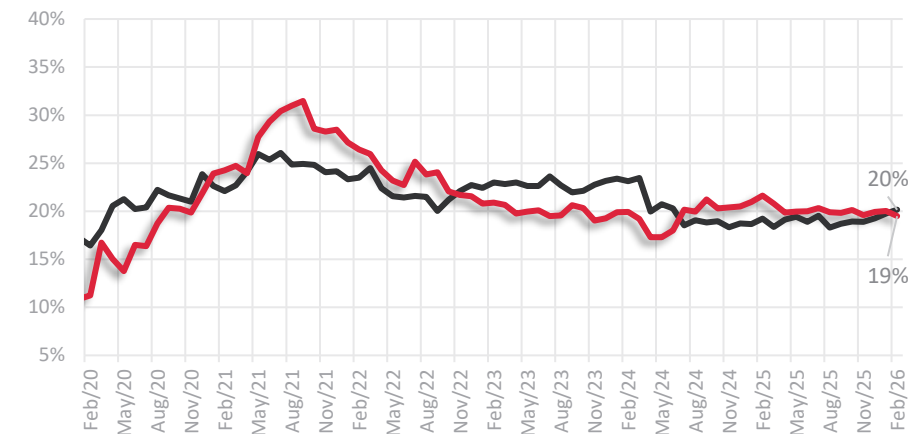
LCR



NSFR



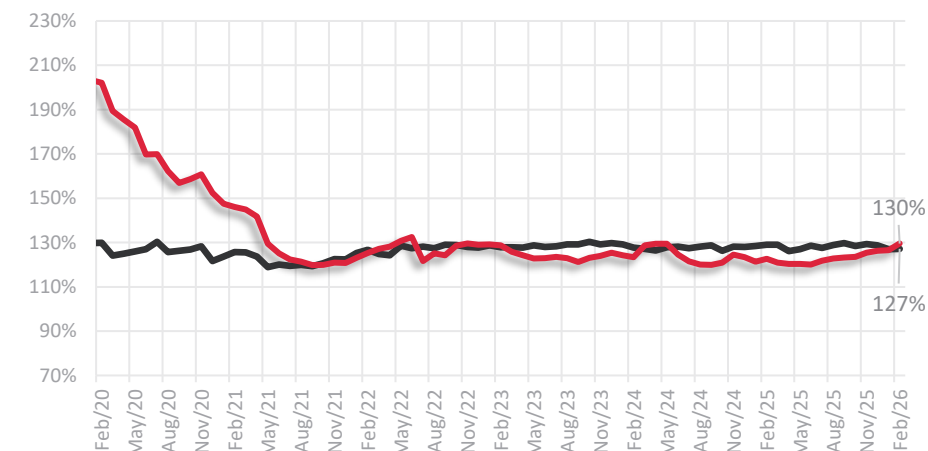
Financial Assets / Tangible Assets



Fuente: Balances CMF

— Sistema — Coopeuch

Loans / Deposits (LTD)



— Sistema — Coopeuch

Thank you