



Integrated Annual Report **2025**



Corporate information

CMF 6.2.i, GRI 2-1, GRI 2-6

Registration Number with the Financial Market Commission (CMF, in Spanish):

Cooperativa de Ahorro y Crédito Coopeuch: No. 672

Coopeuch Corredores de Seguros SpA.: No. 8598

Corporate legal name

Cooperativa de Ahorro y Crédito Coopeuch (Coopeuch Savings and Credit Cooperative)

Tax ID (RUT)

82.878.900-7

Ownership and legal structure

Savings and Credit Cooperative

Date of incorporation

October 31, 1967

Registered office (Headquarters)

Agustinas No. 1141 – Santiago

Country of operations

Chile

Website

www.coopeuch.cl

Phone number

600 200 1200

The Cooperativa de Ahorro y Crédito Coopeuch (hereinafter, “Coopeuch” or the “cooperative”) is a legal entity established through Incorporation Act No. 1 dated October 31, 1967, and formalized by public deed on December 6, 1967. By Decree No. 122 dated January 29, 1968, issued by the Ministry of Economy, Development, and Tourism and published in Official Gazette No. 26,970 on February 16, 1968, its legal existence was authorized and its by-laws were approved.



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Message from the Board President

GRI 2-22



Dear Coopeuch members:

On behalf of the Governing Board, I am pleased to present the 2025 Integrated Annual Report.

This year challenged us to continue moving forward with determination in our unwavering purpose of improving the quality of life of our members, through initiatives that strengthen our role as a cooperative deeply committed to people’s well-being and the development of Chile.

This year also marked a significant milestone for Coopeuch, as it was the first time that General Rule No. 461 required the mandatory disclosure of sustainability and corporate governance information in our Annual Report. As a cooperative, we reached this point with a well-established track record: this is the third time we have reported under this framework, having begun this process voluntarily, driven by our commitment to providing transparent, comparable information aligned with best market practices. Early adoption of this framework has enabled us to integrate sustainability into our management with rigor, strengthen our governance, and advance toward increasingly robust and consistent accountability in line with the highest standards.

Since our founding, Coopeuch has been a place of opportunity where women and men across all regions can access financial products and services and, above all, receive meaningful support to achieve their goals. More than five decades later, that commitment remains the driving force behind everything we do. Our presence across all 346 municipalities in the country, along with the fact that 72% of our members live outside the Metropolitan Region, reflects a strong commitment to decentralization that sets us apart and reinforces our regional identity.

In 2025, we further advanced this mission by strengthening our value proposition through products and services tailored to our members’ needs, promoting responsible financial inclusion, and expanding

our digital channels to improve access and enhance the overall experience. These efforts were reflected in various recognitions for service quality, which we view as an incentive to continue striving for excellence.

Coopeuch’s financial strength remains one of our core pillars. Sustained business growth, prudent management, and a strong capital base have enabled us to remain among the highest-rated financial institutions in the system. Fitch Ratings and Feller Rate reaffirmed our AA+ rating, while internationally, Moody’s maintained its A3 rating and Standard & Poor’s confirmed our BBB+ rating with a stable outlook.

These results validate our cooperative model, applied with rigor, as well as the trust our members place in our management.

We continue to play a significant role within the national financial system. In my capacity as Board President, I once again represented Coopeuch on the Capital Markets Advisory Council, an advisory body to the Ministry of Finance that promotes public-private dialogue to strengthen the development of the financial market. Our active participation in this forum reinforces the importance of ensuring that our cooperative’s voice is represented in the country’s strategic discussions.

2025 was also marked by our strong commitment to social, cultural, and educational initiatives. We continued working to ensure that financial inclusion goes hand in hand with education and meaningful support. Through the Coopeuch Educa platform and the “Coopeuch Educa TV” program, more than three million people accessed practical content on personal finance.

In addition, through “60+ Digital,” we continued supporting older adults in their integration into the digital world. At the cultural level, we reaffirmed our commitment to bringing art and culture closer to communities. We also marked ten consecutive years of supporting the Puerto de Ideas Festival in Valparaíso, delivering high-impact activities across the Valparaíso Region.

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We celebrated the 25th anniversary of our “Sembrando Cultura” program (Cultural Outreach Program), a visionary initiative carried out in partnership with the Centro de Extensión Artística y Cultural (Artistic and Cultural Extension Center) of the Universidad de Chile, which over more than two decades has enabled us to bring top-tier artistic performances to more than 30 cities across the country.

Through this effort, we have reached over 365,000 people, demonstrating that culture is a powerful tool for inclusion, identity, and growth. To mark this milestone, we held two concerts in the cities of San Felipe and Curicó.

In addition, Coopeuch, through the Coopeuch Foundation, continued to promote the principle of inter-cooperation that defines us, strengthening support programs for schools, technical high schools, universities, cooperative ventures, and established cooperative enterprises. The cooperative mentoring certification program continued to expand, building capabilities through a proprietary methodology. Through its initiatives, the Foundation benefited more than 4,000 children and positively impacted over 10,000 people nationwide.

The year 2025 was designated by the United Nations as the International Year of Cooperatives, a milestone that reaffirms the strategic role cooperatives play in the economic and social development of countries. This recognition calls on us to take decisive action in advancing a people-centered, sustainable business model capable of delivering real impact across the regions we serve.

In this context, Cooperatives of the Americas—the regional organization of the International Cooperative Alliance (ICA) for the Americas—together with its partner committee, led during the period

a series of four high-level meetings aimed at addressing key issues for the future of the cooperative movement. Chile was selected as the host country for the first of these events, and Coopeuch was entrusted with leading its organization, reinforcing its institutional commitment to international cooperation and the movement’s strategic agenda.

The International Conference “Cooperatives: Productivity and Regional Development” brought together leaders, experts, and representatives from multilateral organizations. At this event, in my role as Board President of Coopeuch, I represented Chile on the Governing Board of Cooperatives of the Americas, contributing to the discussions that will shape the future of the cooperative movement in the years ahead.

This platform held strategic value for both the country and the broader cooperative ecosystem. It enabled us to align our capabilities with the workstreams of international organizations that have actively promoted cooperative enterprises across Latin America. It also created new opportunities for meaningful collaboration between the cooperative movement, the State, and multilateral institutions.

In terms of corporate governance, in 2025 we further strengthened our commitment to best practices by enhancing internal policies and refining the mechanisms that guide our decision-making. The Governing Board met on a biweekly basis, supported by specialized committees, enabling the timely and strategic management of the year’s key challenges.

In addition, we promoted dedicated forums with external experts to analyze the economic, regulatory, technological, and governance trends shaping the future of the financial sector.

We held 14 Local Assemblies across the regions of Arica and Parinacota, Tarapacá, Antofagasta, Atacama, Coquimbo, and Valparaíso. As a result, 24 new Delegates were elected, joining the existing 217 to form a national body of 241 Delegates who will represent our members throughout 2026.

The progress achieved this year reflects the dedication and capabilities of our people. Thanks to their work, we have continued to strengthen our position as a modern, robust, and sustainable cooperative, capable of responding in a timely and responsible manner to the demands of our environment.

The people who make up Coopeuch have upheld the cooperative principles that define us, expanding our economic and social impact and contributing to the creation of new opportunities for our members and the communities we serve. Their work embodies the very best of our institutional identity.

To all of them, I extend my sincere appreciation. Their commitment enables us to move forward with strength, consistency, and purpose in our mission to contribute to the sustainable development of the country.

We look to the future with optimism and responsibility. We recognize that the challenges ahead are significant, but so are the opportunities to strengthen our leadership within the financial system and to expand our contribution to Chile.

Sincerely,

Siria Jeldes Chang
Board President Coopeuch

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Throughout 2025, Coopeuch once again demonstrated its ability to make significant progress in its institutional development. In an increasingly competitive financial system, we advanced our growth, digitalization, and innovation efforts, expanding opportunities for our nearly 1.3 million members and 700,000 clients across Chile.

At Coopeuch, we are committed to continuing to drive inclusive growth and development.

2025 reported a positive performance that positions us well for the future. It was a year in which we once again demonstrated the impact of our cooperative business model. As part of this, we distributed total economic value of CLP 1,083,988 million, reflecting how Coopeuch's strength and management excellence contribute to the well-being, development, and opportunities of the diverse stakeholders we engage with.

During the year, we remained firmly committed to our strategic plan, built on core pillars that enabled us to sustain momentum and strengthen our institutional development. These pillars include: enhancing the experience of our members; driving growth across Coopeuch's core products and services; strengthening our digital capabilities; and expanding into new business areas.

We also worked decisively on new ways to address our members' needs, both through in-person and remote channels, continuing to enhance the experience we provide.

We enhanced our service model by integrating mobile access through WhatsApp and redirecting digital service flows to our branches—particularly for payment services—actions that contributed to improving wait times and overall service quality. We also optimized our service model for older adults.

We further strengthened our Digital Offices, which combine specialized advisors, advanced technology, and analytical capabilities. Today, these digital offices serve more than 185,000 members each month, enhancing the customer experience, expanding access, and reducing reliance on physical infrastructure.

On our private website and Coopeuch APP, we introduced new functionalities, including greater flexibility for acquiring participation quotas and the ability to pay utility bills through checking accounts. This enabled us to rank among the top performers in customer satisfaction across both iOS and Android platforms.

Total gross loans grew by 11.3%, reaching CLP 3.04 trillion. This growth reflects a competitive offering within our agreements, attractive rates, improved access for our members, and a more proactive, needs-driven commercial strategy.

In consumer lending, we grew by 8.1% and further strengthened our payroll-deduction model, which now accounts for approximately 89% of the consumer loan balance. In mortgage lending, we grew by 18%, maintaining strong performance relative to the industry, driven by our purpose of promoting financial inclusion and our commitment to helping members access their first home.

This growth in lending is reflected in the total size of the cooperative. As of year-end 2025, total assets exceeded CLP 3.9 trillion, in line with expectations and meeting the targets set for the period, reflecting a 10.5% increase compared to the previous year.

In savings—an area we strongly promote—we consolidated our position as the leading private financial institution in Chile, with more than 1 million accounts.

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Net income for fiscal year 2025 reached CLP 94,047 million, representing a 2.2% increase compared to the previous year.

The 2025 surplus totaled more than CLP 72 billion, reflecting a 14% increase over the prior year.

Technology, data, and Artificial Intelligence became firmly established at Coopeuch as strategic capabilities to advance our purpose and strengthen how we serve our members, clients, and partner companies. We maintained a level of technology investment above the industry average, focused on developing digital, analytical, and automation capabilities that are now critical to advancing a more agile, resilient, and people-centered management approach.

These capabilities were embedded across our processes, decision-making, risk management, and the evolution of our digital channels. A key milestone was the consolidation of fully digital models. By year-end 2025, we had already integrated Artificial Intelligence and automation into our credit origination processes, strengthening our ability to scale financial services more efficiently and in a more personalized way. Internally, the adoption of cognitive tools has enabled us to support our employees, streamline regulatory processes, and enhance service quality.

At Coopeuch, we view innovation as a practical tool to expand access, anticipate our members' needs, and build a cooperative that is well prepared for the challenges of the new financial era.

We continued to expand the reach of our value proposition. We made significant progress in the development of the world's first

neocooperative, Dale Coopeuch, which will be launched in 2026. It will be a fully digital, comprehensive financial platform—flexible and innovative—designed to expand opportunities for our members and meet their needs in a simple, secure, and timely manner.

The Dale Coopeuch neocooperative will integrate payments, insurance, investments, and consumer lending, incorporating for the first time fully digital processes for credit assessment, approval, and disbursement—paperless and with response times of just minutes.

All of this will be enabled through the use of open finance and open data standards, always with the explicit consent of our members, allowing for more agile, personalized decisions aligned with each individual's needs.

The year 2026 will unfold in a challenging economic environment, characterized by weaker demand, greater volatility in the cost of funding, and tighter margins, within a context of fiscal adjustment, a slowdown in rate cuts, and rising inflation. In this scenario, our priority will be to act—as we always have—with prudence and determination, supporting our members and responding to their needs in a responsible and empathetic manner.

At the same time, Coopeuch will continue to adapt to a rapidly evolving regulatory and supervisory framework.

Within the framework of the Financial Resilience Law, together with the upcoming issuance of the new Compendium of Regulations for Cooperatives by the Central Bank of Chile and the specific regulatory framework for savings and credit cooperatives to be issued by the

Financial Market Commission (CMF, in Spanish), these developments will mark a turning point.

All of these changes will raise regulatory standards while also providing mechanisms to enhance resilience, security, and stability.

The financial industry will continue to evolve rapidly, driven by digitalization, Artificial Intelligence, and the entry of new competitors. Coopeuch will respond decisively, strengthening its cooperative business identity.

These challenges will require continuous monitoring of the environment, rigorous management, and the ability to make agile decisions, while always safeguarding our institutional strength and the well-being of our members.

Coopeuch will continue to strengthen its role as a key contributor to the country's economic development. More than ever, companies are called upon to actively contribute to national growth, mitigate the impact of uncertainty on households, and build trust in complex times. Guided by the conviction that has shaped our history, we will continue to build on our strategic assets, evolving them decisively to meet emerging social, economic, and technological challenges.

We will continue to move forward to establish ourselves as the leading financial institution in Chile for our members, creating real value, advancing financial inclusion, and actively contributing to the country's economic and social development.

Rodrigo Silva Iñiguez
Chief Executive Officer

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Members of the Governing Board together with the Chief Executive Officer



From left to right: Raphael Bergoeing; Katia Trusich; Pedro Del Campo; Claudia Escobar; Rodrigo Silva; Siria Jeldes; Carlos González; Claudia Marfin.

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01

The cooperative

Coopeuch
at a glance

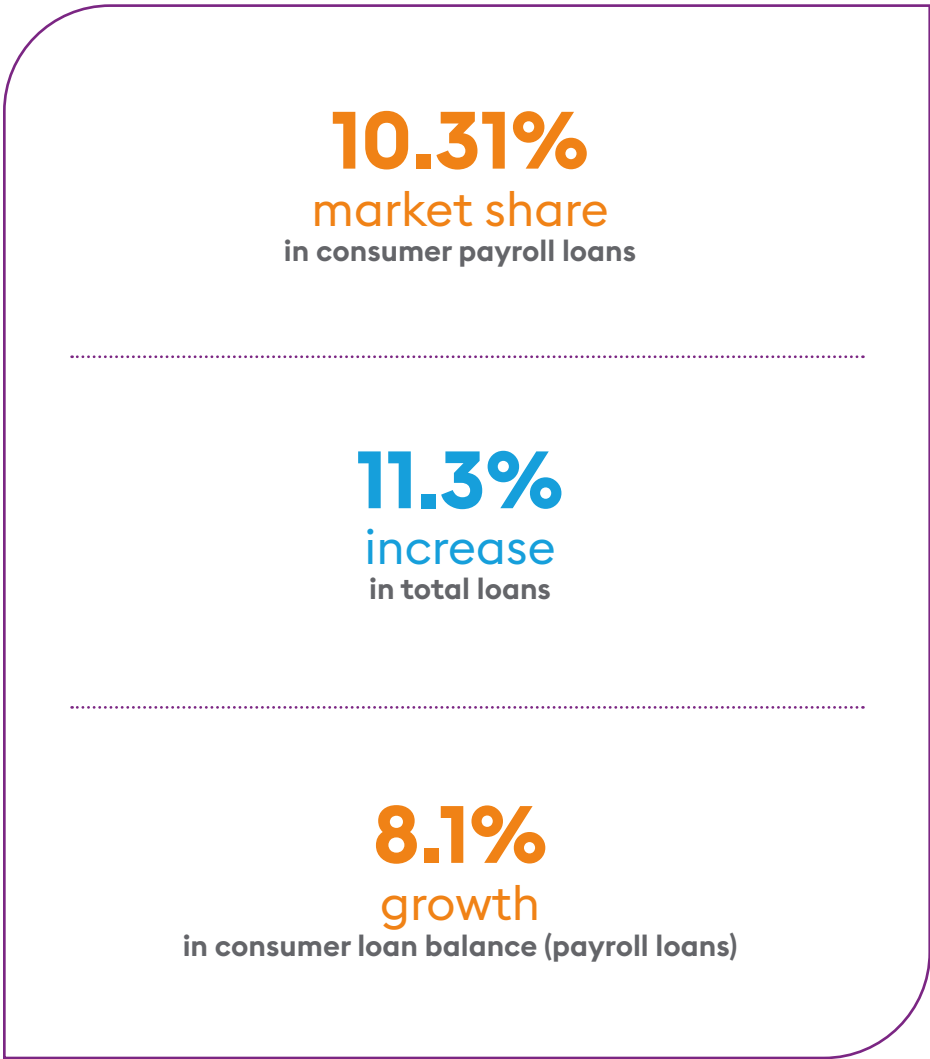
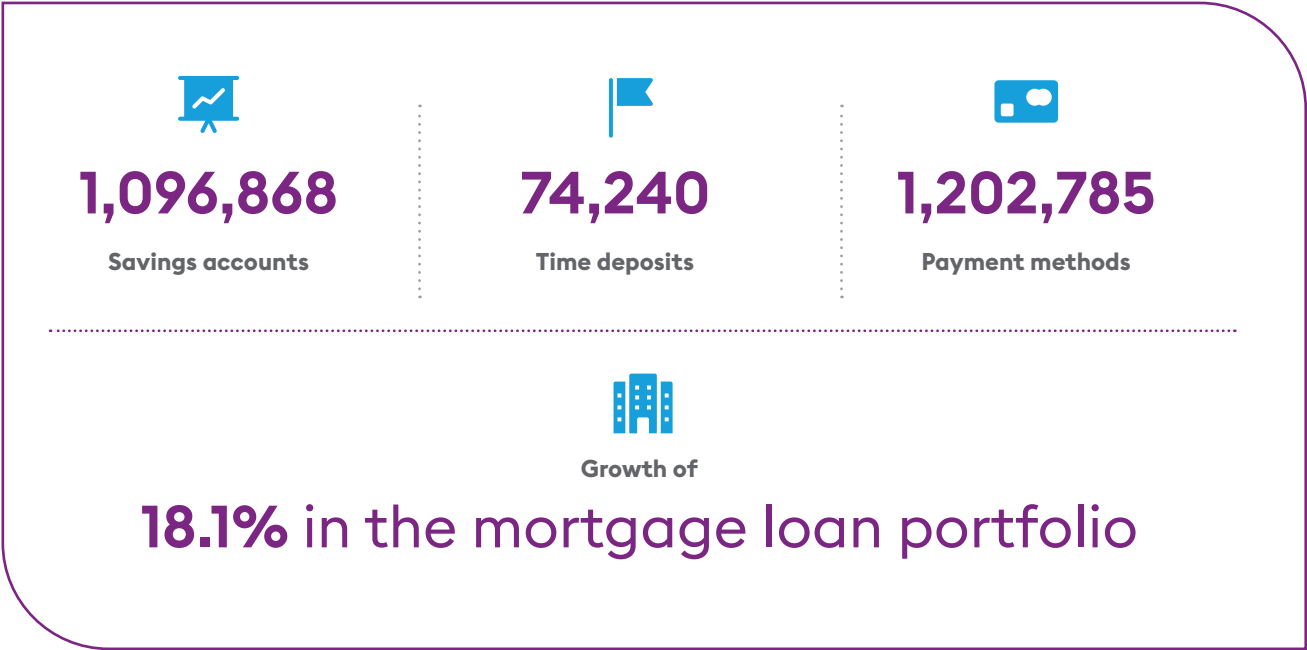
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Financial performance



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Members

1,284,980

Members across Chile

women
56%

men
44%



73%
of interactions were conducted
through digital channels

94%
of transactions are carried
out through digital channels

More than 2,600
higher education scholarships
and grants awarded

CLP 18,827 million

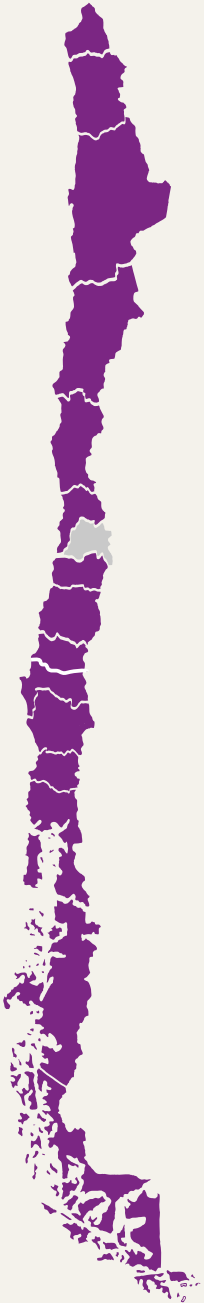
saved by members through commercial partnerships



8% increase

compared to the same period in 2024

72%
live outside the
Metropolitan Region



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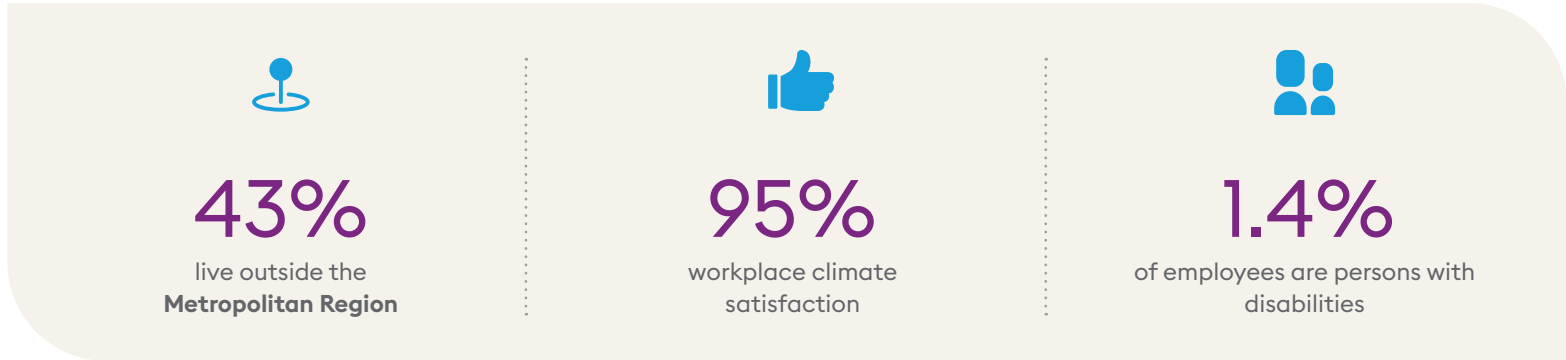
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Employees



Suppliers



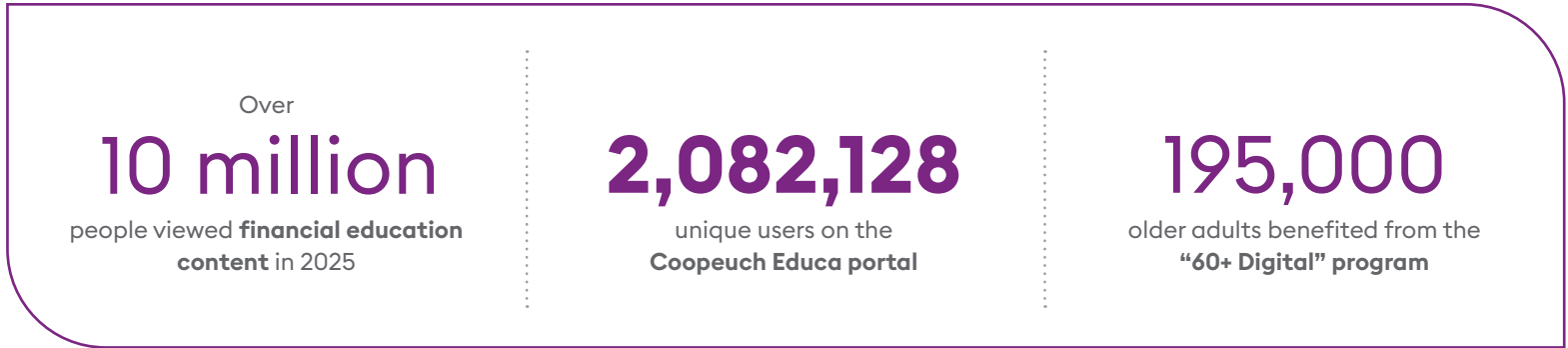
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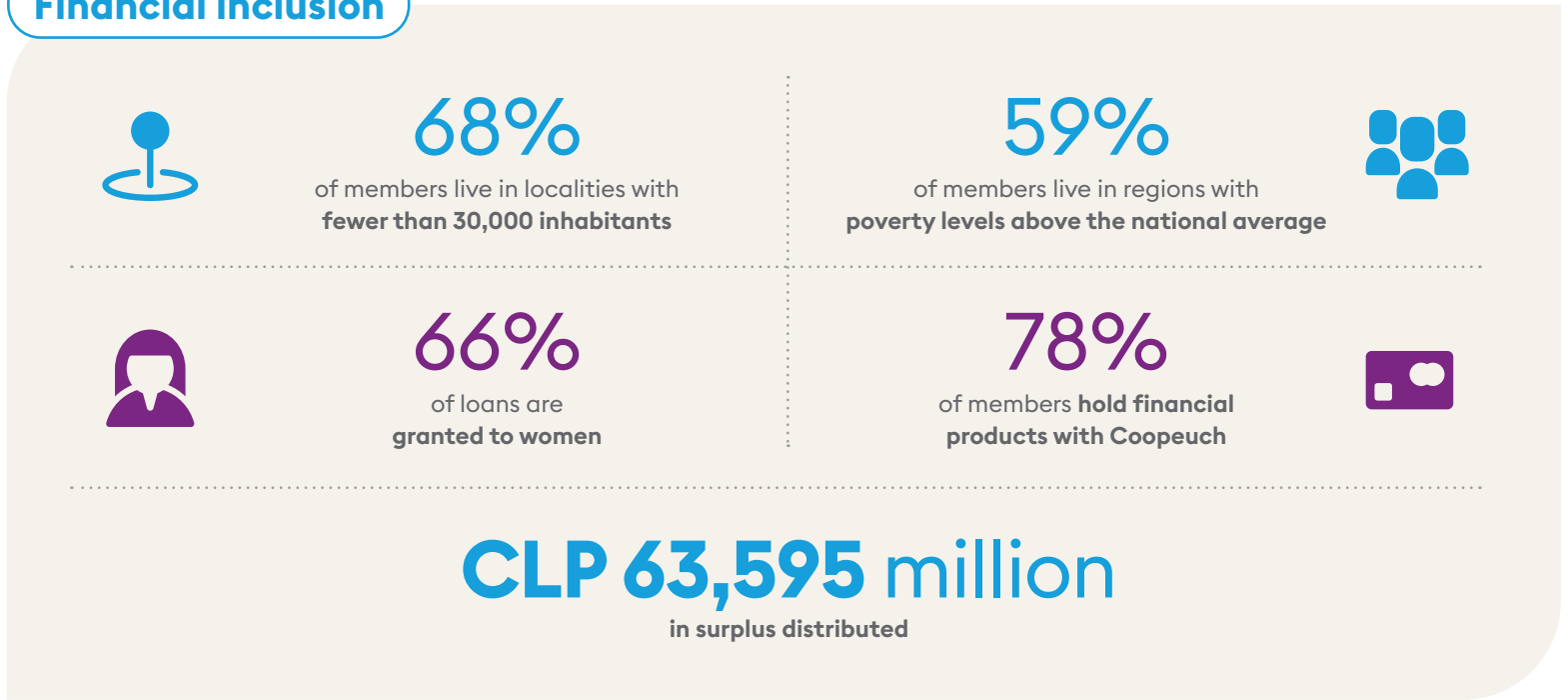
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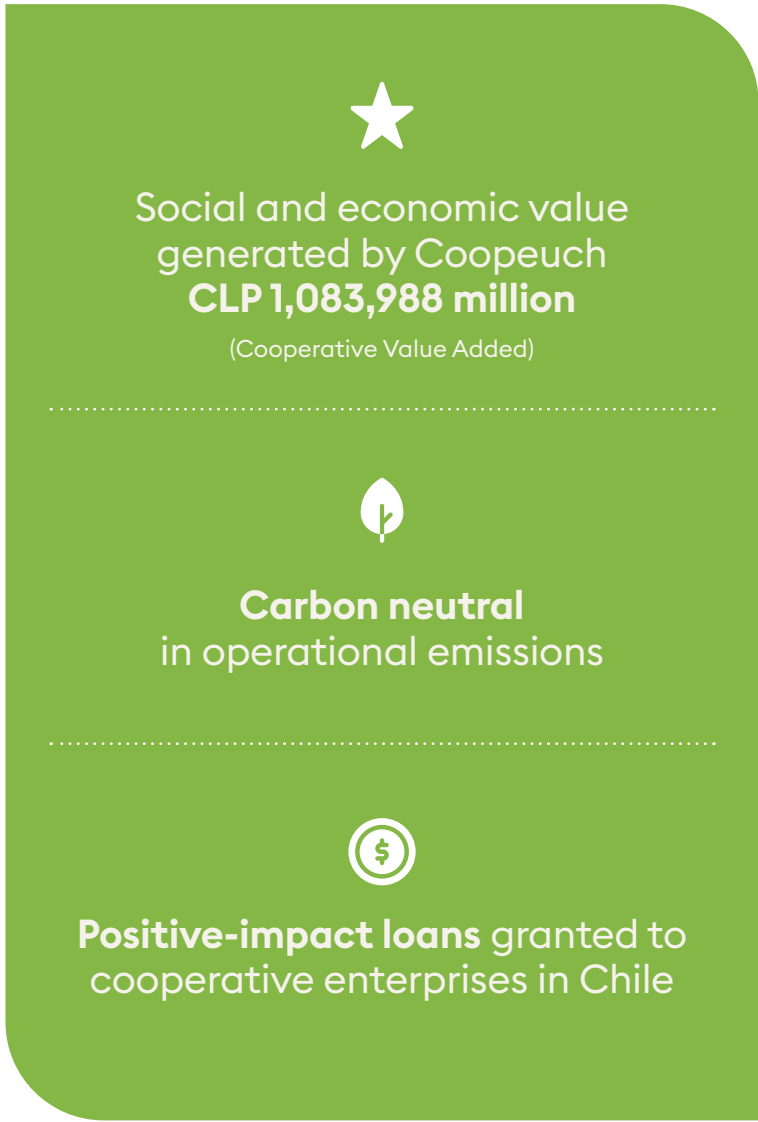
Financial education



Financial inclusion



Cooperative identity



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Credit ratings



International rating

Moody's

Long-term
A3 (equivalent to A-)
stable outlook

Short-term
P-2

S&P Global Ratings

Long-term
BBB+
stable outlook

Short-term
A-2



Local rating

Fitch Ratings

Long-term
AA+
stable outlook

Short-term
N1+

Feller Rate

Long-term
AA+
stable outlook

Short-term
N1+



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Awards and recognitions

During the period, the cooperative was recognized for its corporate reputation, service quality performance, customer experience, innovation, and sustainability. Key recognitions include:



1st place

in the **PXI Experience Award**, for the second consecutive year, in the Medium-Sized Financial Institutions category.



1st place

in the **ProCalidad Award**, for the second consecutive year and ninth time in the past ten years, in the Medium-Sized Financial Institutions category.



2nd place

among the **most innovative** financial institutions in Chile, according to the Most Innovative Companies ranking.



4th place

in the **Merco Empresas** reputation ranking for **banks and financial institutions**.



5th place

among the **best companies for young professionals**, according to the ranking prepared by FirstJob.



6th place

in the **“Best Organizations for Work-Life Balance”** ranking, Large Corporations category, prepared by Fundación Chile Unido and El Mercurio.



22nd place

in the Cadem **“Marcas Ciudadanas”** ranking, based on the opinion of leaders.



29th place

in the **Merco Empresas** reputation ranking.



“Sello Mayor” recognition in the Silver category for commitment to older adults, and Best Newcomer Company.



Recognition as the **best financial institution** in overall response to member claims before the National Consumer Service (SERNAC, in Spanish).



Recognition, for the third consecutive year, with the **HuellaChile Excellence Seal**.



Outstanding Company recognition at **Startup. Connect 2025**, awarded by Universidad del Desarrollo.



Platinum Award from Fintech Americas, in Financial Inclusion.

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1.2 Who we are



Coopeuch, a savings and credit cooperative, is a private company that advances financial inclusion through a broad range of savings products and services, including deposits, mutual funds, loans, insurance, and payment solutions. Through its activities, it contributes to the financial and social well-being of its members, clients, their families, and the broader community.

Currently, it serves 1,284,980 members—a figure that has doubled in recent years—highlighting its significant national impact, considering that one in every eight workers in Chile is part of the cooperative.

During 2025, the financial inclusion strategy was further strengthened, reaching 966,766 members with one or more financial products, nearly doubling this base over the past seven years.

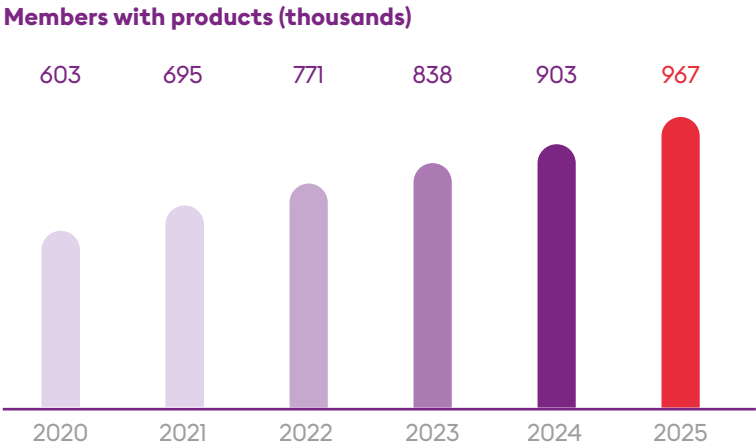
In addition, Coopeuch has expanded and strengthened its service network, reaching 90 branches nationwide, along with the optimization of service models, the incorporation of new technologies, and the development of service models designed to deliver more accessible and relevant service.

Of these branches, 77 are located across different municipalities throughout the country, ensuring a strong regional presence and close to its members across Chile's regions, while 13 operate within partner companies, also distributed nationwide. This network is complemented by a specialized team of advisors who provide on-site service at workplaces, supported by technological tools that enable agile, efficient, and personalized service.

Additionally, the cooperative offers a range of service channels, including:

- Contact Center
- Corporate website
- Coopeuch APP
- Social media

These channels, together with a highly skilled team, ensure reliable and personalized service, with high standards of efficiency and productivity.



Source: Member and Client Management.

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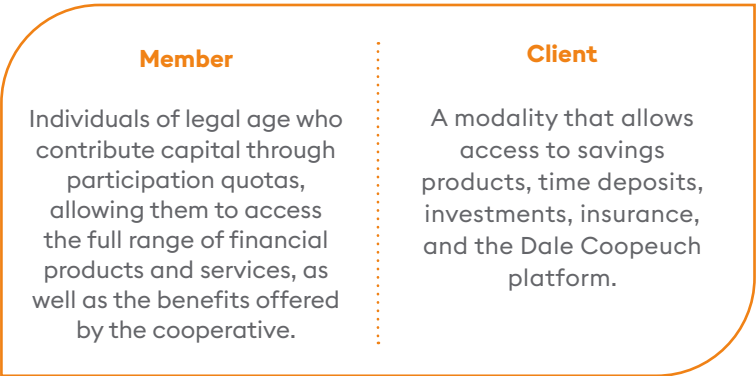


1.2.1 Business models

CMF 2.3.1, CMF 2.3.2, CMF 2.3.3

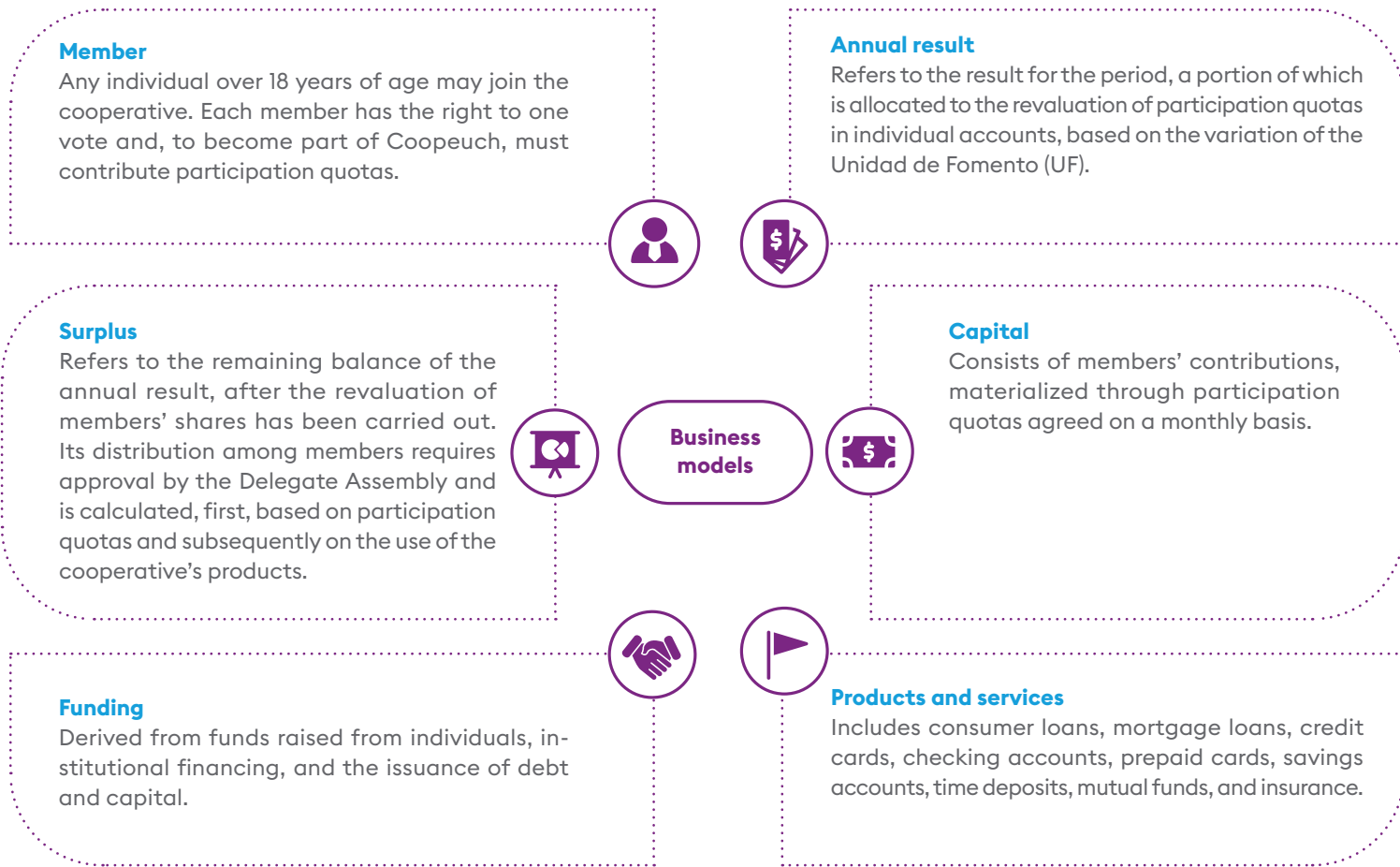
Coopeuch aims to generate a positive impact on society by promoting financial inclusion and offering its members products and services that contribute to their economic well-being, through the voluntary participation of its members, who contribute capital through participation quotas, consolidating a base that supports both the institution's growth and its inclusive nature.

There are two modalities to engage with the cooperative:



The cooperative's capital is broadly distributed among its members, ensuring equity and decentralization. The entity does not have a controlling shareholder, and its current regulatory framework safeguards its stability through a system of gradual replacement of capital contributions.

The cooperative conducts its operations in accordance with the highest standards of corporate governance. In addition, it has a strong funding base, derived both from its share capital (participation quotas) and from the savings of its members and the general public, complemented by its access to local and international debt markets, thereby reinforcing its position as a reliable and stable financial institution.



During 2025, the cooperative maintained its ownership model distributed among its members, with no significant changes in this structure or in its control framework. Likewise, there are no individuals or legal entities that, either individually or through joint action agreements, can appoint at least one member of the Governing Board or Executive Team, nor that hold 10% or more of the capital.

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1.2.2 Products

CMF 6.1.i, CMF 6.2.i, GRI 2-6

With 58 years of experience, Coopeuch supports more than 1.28 million members and nearly 700,000 clients throughout their lives, offering financial solutions that evolve according to their needs.

In a context of rapid transformation in the financial industry—driven by personalized experiences, the digitalization of payments, generative Artificial Intelligence, and increasing competition—the cooperative has strengthened its value proposition through more efficient processes, high security standards, and platforms that ensure a simple and reliable experience.

Coopeuch maintains a clear direction: to lead financial inclusion in Chile and to generate sustainable value and opportunities for all.

Sustainable financing products and services

As of year-end 2025, Coopeuch has a sustainable financing portfolio that includes green loans and mortgages totaling

UF 482,138

equivalent to 11% of its total financing portfolio.

Product and Service Offering



Financing

- Consumer loans
- Residential mortgage loans
- SME loans (small and medium enterprises)



Payment methods

- Checking account
- Credit cards
- Dale Coopeuch
- Digital wallet



Savings and investment

- Housing savings account
- Savings accounts (children and adults)
- Mutual funds (tailored to each investor profile)
- Time deposits
- Dale investment and deposits platform



Insurance brokerage

- Life insurance
- General insurance
- Dale insurance platform

Sales channels

CMF 6.2.ii

Coopeuch’s strategy focuses on delivering integrated member experiences by combining digital and in-person services in a seamless and complementary way.

To achieve this, it has defined two pillars: a phygital strategy, which integrates physical and digital environments, and a fully digital platform aimed at providing accessible and efficient service channels aligned with the needs of its members.

This approach is underpinned by an ongoing commitment to innovation and the evolution of business models, and is complemented by a network of 90 branches nationwide, ensuring nationwide coverage and secure, agile, and personalized service.

In line with this strategy and its close relationships with members, Coopeuch has strengthened its Digital Office as a key service and engagement channel, complementing its physical network and expanding access to financial products and services.

Through platforms such as its corporate website, the Coopeuch APP, and other digital channels, the cooperative has optimized its service models by incorporating new technologies that enable a more agile, accessible, and personalized experience, while maintaining high standards of quality, efficiency, and reliability in every interaction with its members.

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Coopeuch operates under the following brands

CMF 6.2.v

- Cooperativa de Ahorro y Crédito Coopeuch
- Coopeuch Inversiones
- Coopeuch Corredores de Seguros
- Dale Coopeuch

Licenses, franchises, royalties and/or property concessions

CMF 6.2.vii

During 2025, Coopeuch does not hold any licenses, franchises, royalties, or property concessions for the development of its operations. It conducts its financial activities under the authorizations and regulations established by the applicable regulatory framework for the sector, without maintaining agreements of this nature.

Patents held by the entity

CMF 6.2.vi, GRI 2-6

Given the nature of its operations, during the reporting period the cooperative does not hold any industrial property patents that are relevant to the development of its processes or the provision of its services.

Coopeuch provides financial products and services supported by its organizational and management capabilities, as well as by the use of third-party technological solutions, software licenses, and internal developments that are not patentable, rather than by production processes based on industrial property registrations. For this reason, it does not hold its own patents whose use in production processes would need to be disclosed under this indicator.



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1.2.3 Regulation and supervision

CMF 6.1.iii, CMF 6.1.iv

Coopeuch is part of the savings and credit cooperative sector and, as a regulated financial institution, is governed by the regulations of the Central Bank of Chile and the Financial Market Commission (CMF, in Spanish). In addition, in its broader scope, it is subject to the General Law of Cooperatives, administered by the Division of Associations and Cooperatives of the Ministry of Economy, Development and Tourism, as well as to specific regulations issued by the Financial Analysis Unit (UAF, in Spanish) and the Internal Revenue Service (SII, in Spanish).

In this context, the cooperative complies with the applicable regulatory framework, including, among others, the General Banking Law, Law No. 18,045 on the Securities Market, Law No. 18,010 on Money Lending Operations, Law No. 19,913 on the Prevention of Money Laundering, Law No. 19,496 on Consumer Protection, and Law No. 20,393 on the Criminal Liability of Legal Entities.

In terms of supervision, the cooperative is overseen by the CMF with

respect to compliance with legal, regulatory, and administrative requirements, as well as prudential supervision criteria based on risk, market conduct, and environmental, social, and governance factors. With regard to the rights of members and clients, it is subject to oversight by the National Consumer Service (SERNAC, in Spanish).

With respect to the exchange of financial information, Coopeuch complies with the Foreign Account Tax Compliance Act (FATCA) and with the Common Reporting Standard (CRS) established by the Organisation for Economic Co-operation and Development (OECD).

Among the main regulatory changes in recent years that impact the cooperative's activities are: Law No. 21,521 (Fintech Law), which establishes the framework for the development of open finance; the Financial Resilience Law, which allows cooperatives supervised by the CMF with regulatory capital equal to or greater than UF 800,000 to access services and funding from the Central Bank of Chile; and Law No. 21,719 on Personal Data Protection, which up-

dates the existing regulatory framework and creates the Personal Data Protection Agency.

Additionally, Exempt Resolution No. 286 of the Undersecretariat of Telecommunications (prefixes 600 and 809), the Anti-Fraud Law, and regulations on interchange fees are also considered.

Competition

CMF 6.1.ii

The cooperative is a relevant player in Chile's financial sector and operates in a competitive environment alongside various institutions, including banks, other savings and credit cooperatives, compensation funds, companies specialized in auto lending, financial institutions linked to retail companies, and fintech companies.



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1.3

Historical overview

CMF 2.2

1960's

- Coopeuch was founded by 62 employees of the Universidad de Chile.

1970's

- Supervision by the Superintendence of Banks and Financial Institutions (now the Financial Market Commission, CMF) began.

1980's

- Coopeuch began operating beyond the Universidad de Chile.
- Opening of the first regional branch in Concepción.
- Authorization from the Central Bank of Chile to increase leverage from 1.5 to 2 times capital and reserves.

1990's

- Joined the International Cooperative Alliance (ICA).

2000-2005

- Operated under Basel standards and began the credit rating process.
- Launch of the Coopeuch credit card and start of insurance operations.
- First international credit rating assigned by S&P (BBB-).
- Upgrade of local rating to A+ by Fitch Ratings and Feller Rate.
- Issuance of the first institutional bond and large-scale placement of deposits in the institutional debt market.

2016-2017

- Began the digitalization and multichannel transformation process, including Electronic Funds Transfers (EFT).
- Surpassed USD 2 billion in total assets.
- ICARE Award for contribution to the country's development.
- Recognition from the SBIF (now CMF) for financial education and inclusion.
- Establishment of the EMTN program on the Irish Stock Exchange and first international bond issuance in Switzerland for CHF 125 million.
- Incorporation of the insurance brokerage as the first subsidiary.
- Obtained an international rating of Baa2 from Moody's.
- Received the ProCalidad Award for the first time in its history, recognizing its commitment to member satisfaction and experience.

2011-2015

- Significant investments in technology, including the development of a new business line.
- Upgrade of local rating to AA- by Feller Rate.
- Implementation of chip technology in credit cards.
- Launch of the Middle-Class Savings Index study.
- Implementation of a new mobile sales platform.

2006-2010

- Creation of Fundación Coopeuch.
- Achieved a local rating of AA- (Fitch) and upgrade of the international rating to BBB (S&P and Fitch).

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2018-2019

- Included in the ranking of the 50 organizations with the highest reputation in Chile (RepTrak).
- Preparation of the first Cooperative Social Report.
- Issuance of the first social bond in Japan for JPY 3 billion.
- Upgrade of international ratings to BBB+ (S&P and Fitch) and Baal (Moody's), and local ratings to AA (Fitch and Feller Rate).
- First Ordinary Meeting of Delegates.
- Launch of Dale Coopeuch, the first fully virtual prepaid card.

2020-2021

- Integration of Webpay into Dale Coopeuch and enablement of online payments on the website.
- Technological upgrade of the Contact Center.
- Reached 1 million members.

2022-2024

- Notable recognitions in innovation, talent, and corporate governance, including ProCalidad, Merco, and international awards.
- Significant improvements in international and local credit ratings (Moody's, Fitch, Feller Rate).
- Strong growth in mortgage lending, positioning Coopeuch among the fastest-growing institutions in the country.
- Increased market share in consumer payroll loans, reaching fifth place in the market.
- New solutions and products: Mortgage Loans for Young Professionals, "Ahorrando," and the Chilean Equities mutual fund.
- Joined the UN Global Compact and publication of its first environmental, social, and governance (ESG) rating by S&P.
- Progress in sustainability: HuellaChile Excellence Seal, as well as the measurement, reduction, and neutralization of greenhouse gas (GHG) emissions.



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2025

5th place in market share

for consumer payroll loans, increasing from 9.98% to 10.31%.

18.1% growth in residential mortgage loans

positioning the cooperative among the fastest-growing institutions of the year

Consolidation as the leading private financial institution in savings.

Reached **775,000 checking accounts**, with annual growth of 10%.

Launch of a **mortgage loan with an interest rate subsidy** (the lowest rate in the market).

Awarded **first place in the ProCalidad Award** for the second consecutive year and ninth time in the past ten years, in the Medium-Sized Financial Institutions category, and **first place** for the second consecutive year in the **PXI Customer Experience Award**.

Strengthening of corporate reputation, with recognitions in the Merco and Marcas Ciudadanas rankings.

Issuance of a bond in the Japanese market.

25 years developing the **“Sembrando Cultura”** program.

“Sello Mayor” recognition in the Silver category for **commitment to older adults**, and **Best Newcomer Company**.

10 years supporting the **“Puerto de Ideas” Festival** in Valparaíso.

Second place among the most innovative financial institutions in Chile

according to the Most Innovative Companies ranking



Fintech Americas Platinum Award for Financial Inclusion.



Ranked among the top five companies in Chile for young and future professionals, according to the ranking prepared by FirstJob.



Recognition as the **best financial institution** in overall response to member claims before the National Consumer Service (SERNAC, in Spanish).



Awarded, for the third consecutive year, the **HuellaChile Excellence Seal**.

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Financial strength

Economic context

Economic performance

Credit ratings

Funding sources

Investor relations



2.1 Economic context

CMF 6.2.viii

In 2025, the Chilean economy experienced moderate growth (Gross Domestic Product [GDP] of approximately 2%), with inflation declining, although still above target, in a context of gradual monetary policy normalization. At the international level, geopolitical uncertainty and elevated interest rates continued to put pressure on financial conditions.

In this scenario, significant regulatory developments progressed, including Basel III, the Fintech Law, and the Pension Reform.

In this context, the cooperative maintained a prudent and flexible management approach, strengthening capital and liquidity, further advancing its digital transformation, adopting new technologies, and strengthening its team's capabilities to support its long-term



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2.2 Economic performance

2.2.1 Annual results

CMF 2.3.4.ii

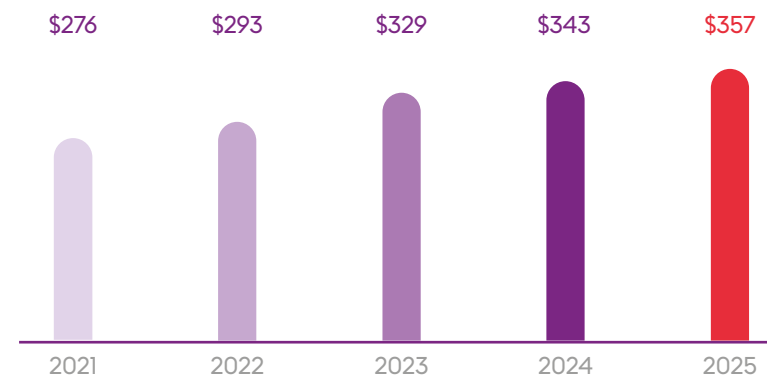
During fiscal year 2025, Coopeuch reported net income of CLP 94,047 million, representing a 2.19% increase compared to 2024, when CLP 92,029 million was recorded. In line with its cooperative business model, a portion of the 2025 net income, amounting to CLP 21,378 million, was allocated to the revaluation of members' equity shares, thereby strengthening the cooperative's equity base. In turn, the year's surplus exceeded CLP 72 billion, reflecting a positive variation of 14% compared to the previous fiscal year.

Surplus distribution

In April, the cooperative carried out the distribution of the surplus corresponding to the 2024 fiscal year, which amounted to CLP 63,595 million. This amount was distributed among 1,224,921 members across the country, with 80% allocated outside the Metropolitan Region.

Coopeuch maintains a dynamic surplus distribution process that allows it to adapt to changing market conditions; therefore, it does not have a dividend policy.

Participation quota (CLP)



Source: Strategic Planning and Experience Management.

Surplus distribution by region (2025)

Region	Number of members	Amount (CLP million)
Arica y Parinacota	28,310	2,046
Tarapacá	28,489	1,392
Antofagasta	51,713	2,384
Atacama	33,902	1,639
Coquimbo	63,974	2,726
Valparaíso	145,193	7,388
Metropolitana	339,871	13,344
O'Higgins	60,584	3,088
Maule	78,558	4,346
Ñuble	31,238	2,308
Biobío	129,184	7,996
La Araucanía	85,454	5,649
Los Ríos	34,755	1,993
Los Lagos	80,902	4,824
Aysén	14,589	1,152
Magallanes	18,205	1,320
Total	1,224,921	Total 63,595

Source: Strategic Planning and Experience Management.

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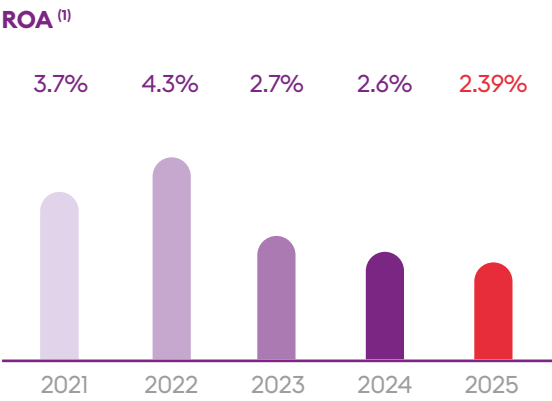
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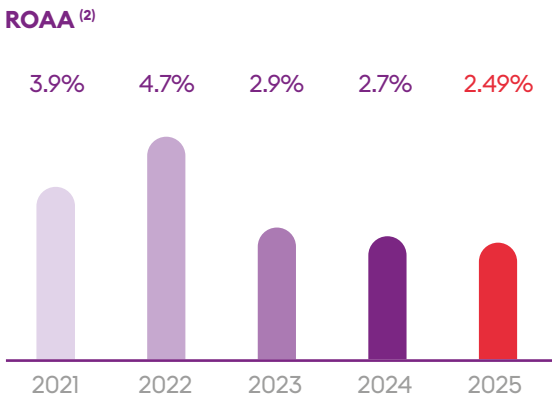




¹ROA: Return On Assets

The numerator includes consolidated net income for the period, accumulated after taxes, while the denominator uses the period-end balances of total assets.

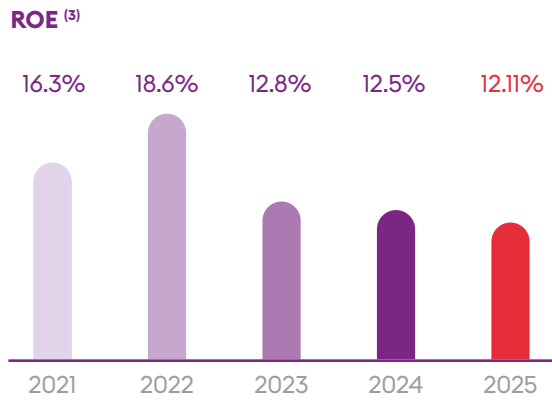
Source: Finance and Administration Division.



² ROAA: Return On Average Assets

The numerator includes consolidated net income after taxes for a rolling 12-month period, while the denominator corresponds to the average of period-end balances of total assets over 13 months.

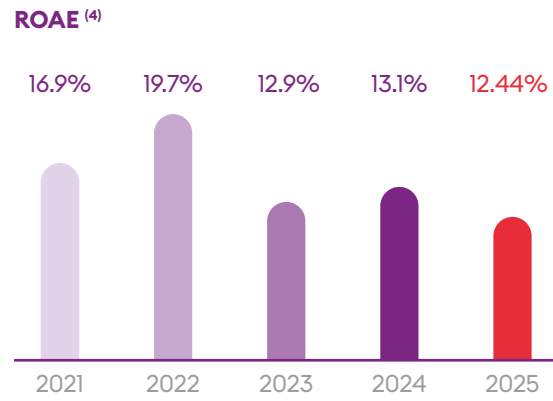
Source: Finance and Administration Division.



³ ROE: Return On Equity

The numerator includes consolidated net income after taxes, while the denominator uses period-end balances of equity for the reporting period.

Source: Finance and Administration Division.



⁴ ROAE: Return On Average Equity

The numerator includes consolidated net income after taxes for a rolling 12-month period, while the denominator corresponds to the average of period-end balances of equity over 13 months.

Source: Finance and Administration Division.



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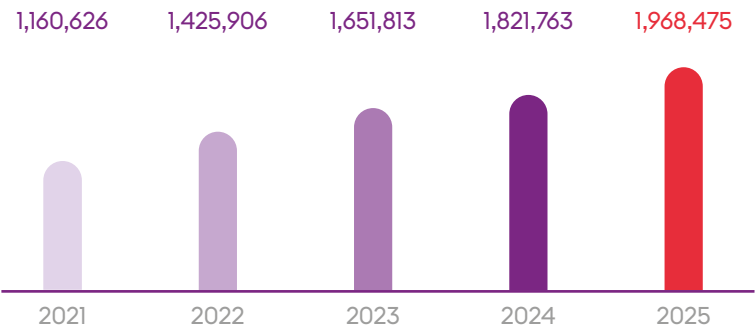


2.2.2 Installment consumer loans

Coopeuch reached a market share of 10.31% in installment consumer loans, consolidating sustained growth since 2021, when its market share stood at 7.14%.

This performance positions the cooperative in fifth place among financial institutions in this product segment. As of year-end 2025, the installment consumer loan portfolio reached CLP1,968,475 million, representing an increase of CLP147 billion compared to the previous period. As a result, the installment consumer loan portfolio grew by 8.1% in 2025, reinforcing the positive trend observed in recent years.

Evolution of installment consumer loans (CLP million)

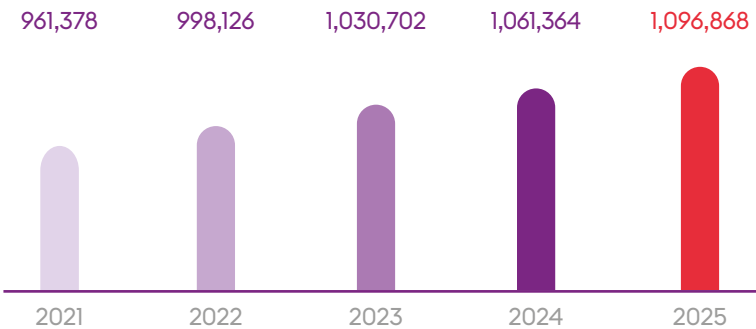


Source: Products and Marketing Division.

2.2.3 Savings accounts

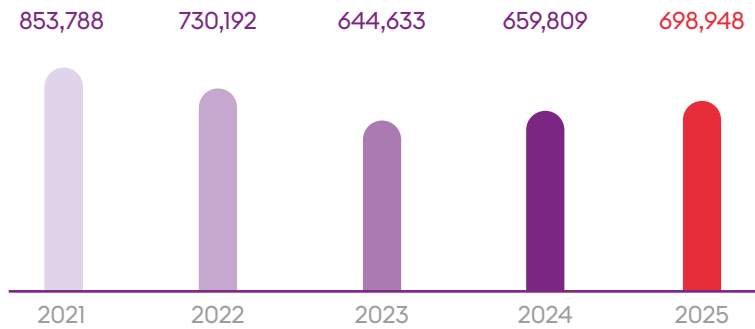
Savings represent one of Coopeuch’s key products. As of year-end 2025, the number of savings accounts reached 1,096,868, representing an increase of 35,504 accounts compared to 2024, maintaining the cooperative as the leading private financial institution nationwide in terms of balances and number of accounts.

Number of savings accounts



Source: Products and Marketing Division.

Savings balance (CLP million)



Source: Products and Marketing Division.

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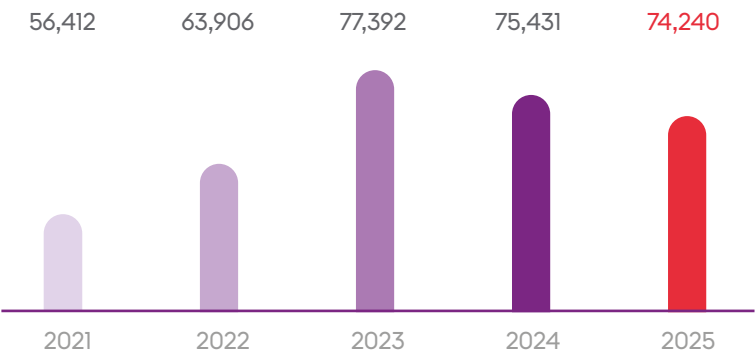
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2.2.4 Time deposits

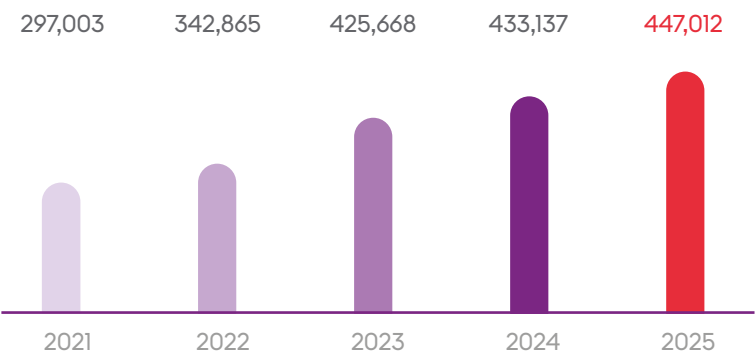
During 2025, time deposits (TDs) reached a total balance of CLP 447,012 million, representing an increase of CLP 13,875 million compared to 2024. In the same period, 74,240 active deposits were recorded.

Number of time deposits



Source: Products and Marketing Division.

Time deposits balance (CLP million)



Source: Products and Marketing Division.

2.2.5 Mortgage loans

In 2025, Coopeuch further strengthened its position in the mortgage market, with a focus on expanding access to homeownership. To this end, it implemented a strategy that combined competitive interest rates, specialized advisory services, and partnerships with the real estate sector.

During the year, 2,204 mortgage loans were originated, of which 23% were granted with housing subsidies and 77% were issued without subsidies. As of year-end 2025, 22,888 members maintain an active mortgage loan. In 2025, the mortgage loan portfolio grew by 18.1% year-on-year compared to 2024.

In line with its mission to promote financial inclusion, the cooperative continued to offer tailored solutions for young professionals aged 27 to 37, with financing terms of up to 40 years. Since the launch of this innovative product in September 2024, Coopeuch has financed more than 724,000 UF in mortgage loans for young professionals.

In addition, Coopeuch actively participated in the New Housing Program and the Interest Rate Subsidy Program, supported by strategic agreements and collaboration with the Housing and Urban Development Service (SERVIU, in Spanish), while continuing to offer competitive interest rates.



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2.2.6 Payment methods

Coopeuch's payment methods represent a fundamental pillar of its financial inclusion strategy, providing secure and accessible solutions designed to meet the needs of its members and clients.

As of year-end 2025, the payment methods portfolio reached a total of 1,202,785, with more than 860,000 members holding at least one such instrument, equivalent to 72% of the membership base.

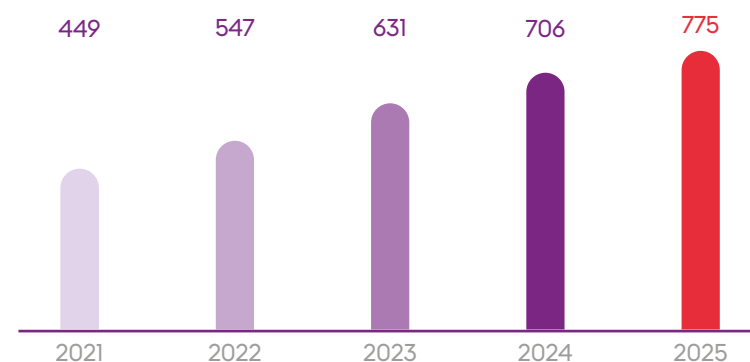
During the year, the digital value proposition was strengthened with the launch of Apple Pay in June 2025, complementing the functionality of Google Pay implemented in 2024. This enabled members to register and use their payment methods through mobile devices in a fast and secure manner. In addition, progress was made in the digitalization of activation processes for their use.



Current accounts

Promoting the use of current accounts is a key pillar of Coopeuch's strategy, as it represents a concrete step toward financial inclusion and facilitates access to other savings products and financial services. During 2025, the number of current accounts grew by 10%, reaching 774,560 users, while the associated balance increased by 15%, totaling CLP 126,396 million as of year-end.

Number of current accounts (thousands)

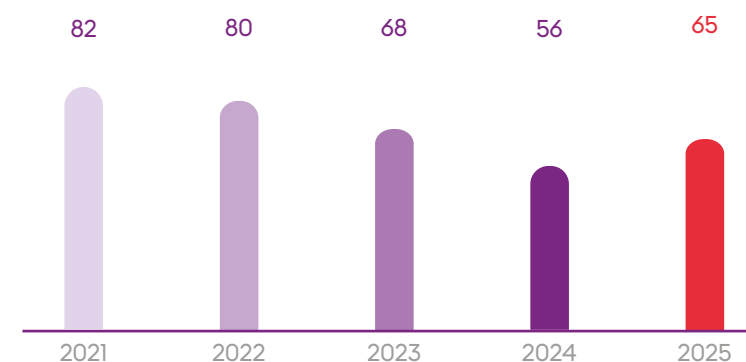


Source: Products and Marketing Division.

Credit cards

Through a value proposition that incorporates strategic partnerships and a points accumulation program, this product is positioned as an attractive alternative for the recurring use by members. In 2025, the number of credit cards reached 65,046 units, with a total balance of CLP 25,984 million compared to CLP 19,721 million, representing a nominal growth of 32% compared to the previous year's balance.

Number of credit cards (thousands)



Source: Products and Marketing Division.

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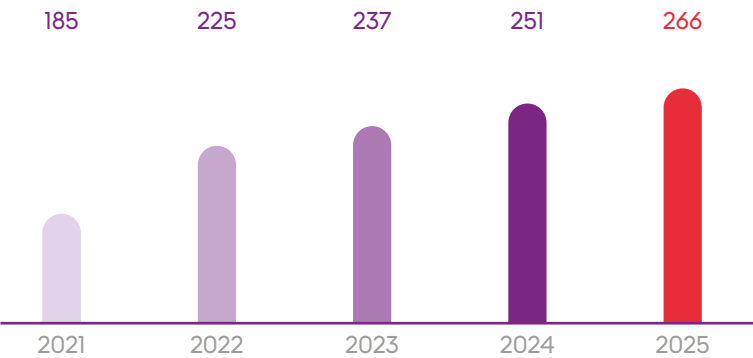
Dale Coopeuch

In 2025, Dale Coopeuch advanced toward a comprehensive financial platform, incorporating insurance products and new functionalities. Through a 100% digital experience and the use of technology, advanced analytics, and Artificial Intelligence, it promotes financial inclusion and sustainable growth for the cooperative.

Its functionalities include:

- Digital account and card
- Use in digital wallets
- Investments and insurance
- Bill payments
- Receipt of surplus distributions and payment of participation quotas
- Transfers

Number of Dale Coopeuch (thousands)



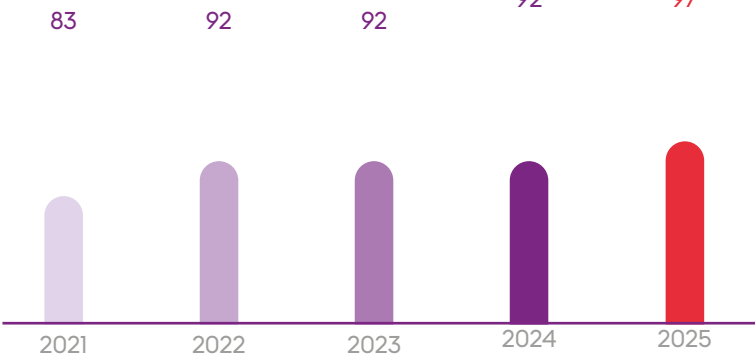
Source: Products and Marketing Division.

Digital wallet

Coopeuch's Digital Wallet is a 100% digital solution with no physical card, allowing users to manage financial products through the web or the Mobile Application, free of charge.

As of year-end 2025, the digital wallet base reached 96,901 users, with a total balance of CLP 6,835 million.

Number of digital wallets (thousands)



Source: Products and Marketing Division.

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2.2.7 Investments

In 2025, the cooperative maintained its commitment to providing comprehensive advisory services, both digital and in-person, to enable members to make investments aligned with their financial profile and objectives.

2025 Fund Offering



2.2.8 Insurance Brokerage subsidiary

The Insurance Brokerage subsidiary expands and diversifies the range of protection alternatives available to members, acting as an intermediary with insurance companies and facilitating access to coverage tailored to their needs, thereby contributing to their security and well-being.

Available products include:

- Total Loss Auto Insurance
- Full Auto Insurance
- Mandatory Personal Accident Insurance (SOAP)
- Life Insurance
- Home Insurance
- Health Insurance (critical illness, oncology, hospitalization)
- Daily Hospital Cash Benefit
- Education Protection Insurance
- Theft Insurance
- Complementary Health Insurance
- Personal Accident Insurance
- Travel Insurance

The launch of Travel Insurance is particularly noteworthy, a product designed to provide temporary coverage before and during international travel, addressing common risks such as loss, theft, or delay of luggage, trip cancellation or interruption, and comprehensive international medical coverage, including emergency care, hospitalizations, and dental services, along with 24/7 assistance to support individuals in medical or operational situations abroad. The policy is contracted entirely online through Coopeuch's website and allows coverage to be adjusted based on destination, trip duration, and number of travelers.

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2.3 Credit ratings

With a solid business strategy that combines efficiency, strength, and a long-term vision, Coopeuch has built market confidence and gained recognition from both local and international rating agencies.

Local ratings – Fitch Ratings and Feller Rate

In June 2025, Fitch Ratings reaffirmed Coopeuch’s long-term rating at ‘AA+ (cl)’ and its short-term rating at ‘N1+ (cl)’, both with a stable outlook, highlighting its strong position in the consumer segment, asset quality, high profitability, and adequate capital support. Meanwhile, in October, Feller Rate reaffirmed its local solvency rating at ‘AA+’, emphasizing adequate funding levels, liquidity, and risk profile.

International ratings – Moody’s and S&P Global Ratings

In April, Moody’s maintained Coopeuch’s long-term rating at ‘A3’, highlighting risk mitigation, strong capitalization, and profitability. In November, S&P Global Ratings confirmed the stable outlook, with a long-term rating of ‘BBB+’ and a short-term rating of ‘A-2’, based on solid capital, stable profitability, asset quality, prudent funding and liquidity, as well as a stable customer base and regional presence.

These ratings reflect Coopeuch’s capacity, as well as that of its cooperative business model, to adapt to economic challenges and strengthen its position as a leading player in the Chilean financial system, delivering value and trust to its members and stakeholders.

	International ratings		Local ratings	
	Long-term	Short-term	Long-term	Short-term
Moody’s	A3 (equivalent to A-) stable outlook	P-2		
S&P Global Ratings	BBB+ stable outlook	A-2		
Fitch Ratings			AA+ stable outlook	N1+
Feller Rate			AA+ stable outlook	N1+

Source: Finance and Administration Division.



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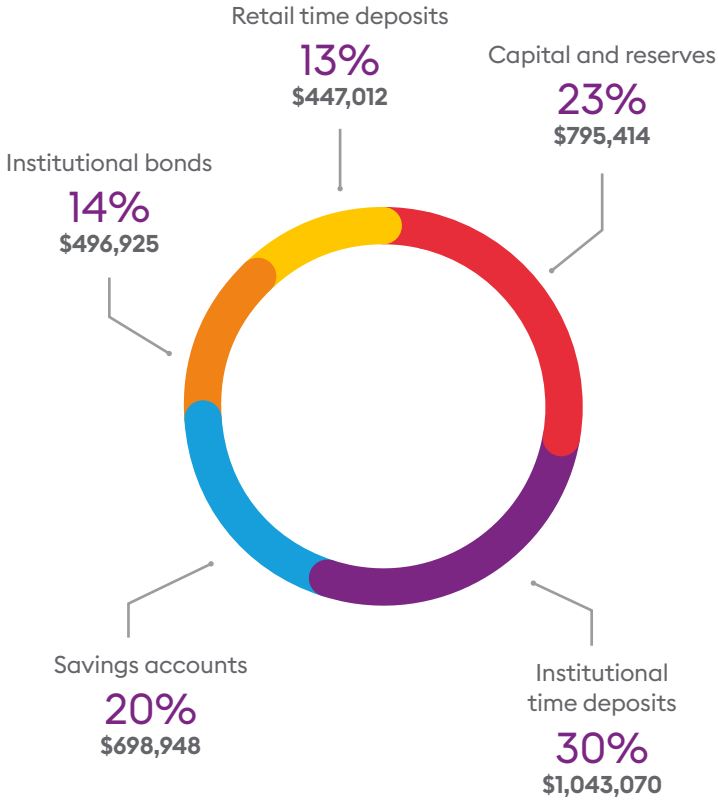
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2.4 Funding sources

Funding sources (CLP million)



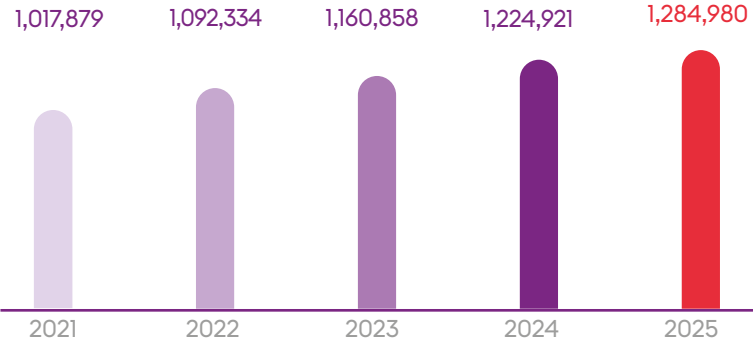
Source: Finance and Administration Division.

2.4.1 Capital growth

CMF 2.3.4.iii.c

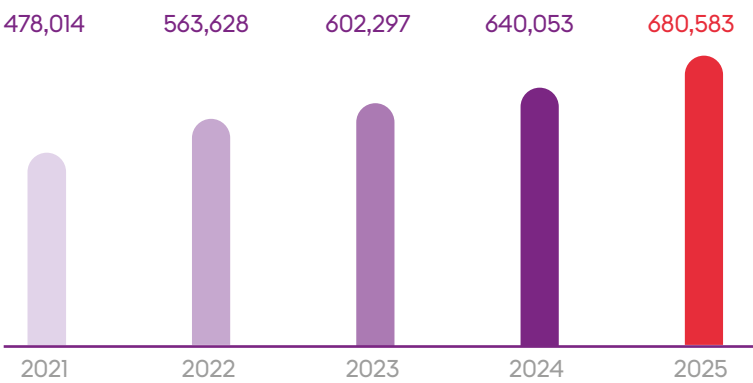
The cooperative's capital is composed of members' monthly contributions through participation quotas. As of December 2025, Coopeuch had 1,284,980 members.

Number of members



Source: Finance and Administration Division.

Capital (CLP million)



Source: Finance and Administration Division.

2.4.2 Wholesale funding sources

CMF 2.3.5

In 2025, the cooperative continued strengthening its institutional funding to support its growth. During the year, bond issuances were carried out in series J2 and G2 for a total amount of UF 2,700,000, achieving tighter spreads than those recorded in 2024, reflecting improved funding conditions.

Additionally, an issuance was completed in Japan under the Global Medium Term Notes (GMTN) program, allowing for further diversification of funding sources and reinforcing its international presence. In accordance with the Social Financing Framework, the first use-of-proceeds report associated with these issuances was published, and active engagement with investors was maintained to ensure competitive access to different markets, with the GMTN program renewed once again.

2.4.3 Taxes

As a private institution, Coopeuch complies fully with the tax regulations in force in the country, applicable to all its activities, including First Category Income Tax, Value Added Tax (VAT), and taxes on remittances abroad. Responsibility for tax management lies with the Accounting Management Division, which is supported by specialized external advisors.

This management is directly linked to the cooperative's financial sustainability, ensuring regulatory compliance and a fair contribution to public finances, without compromising its financial stability.

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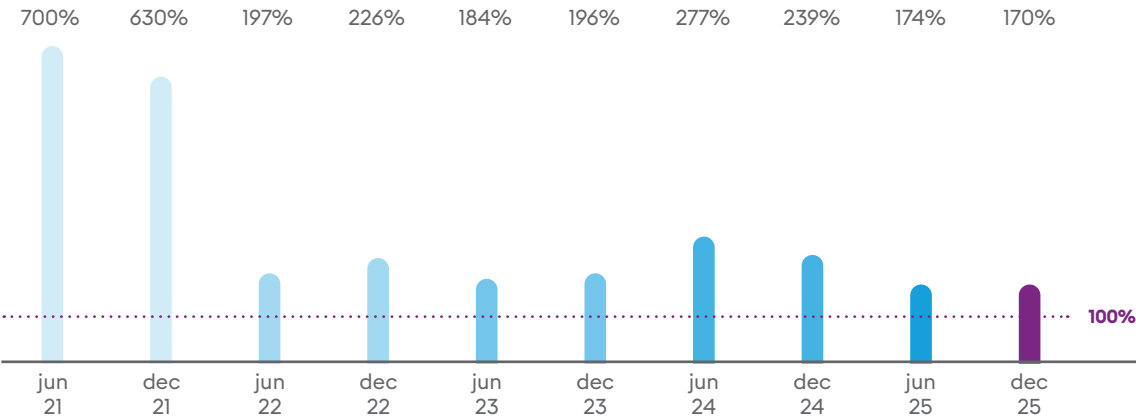
2.4.4 Liquidity

During 2025, the cooperative's liquidity remained within adequate ranges, despite a volatile economic environment, sustained balance sheet growth, and prudent funding management. Throughout the year, liquidity indicators were gradually optimized, reaching a Liquidity Coverage Ratio (LCR) of 169.7%, focused on short-term

liquidity, and a Net Stable Funding Ratio (NSFR) of 106.3% as of year-end. Both indicators remained well above internal and regulatory limits, reaffirming the strength of the funding structure. In addition, a level of liquid assets was maintained to address potential adverse scenarios.

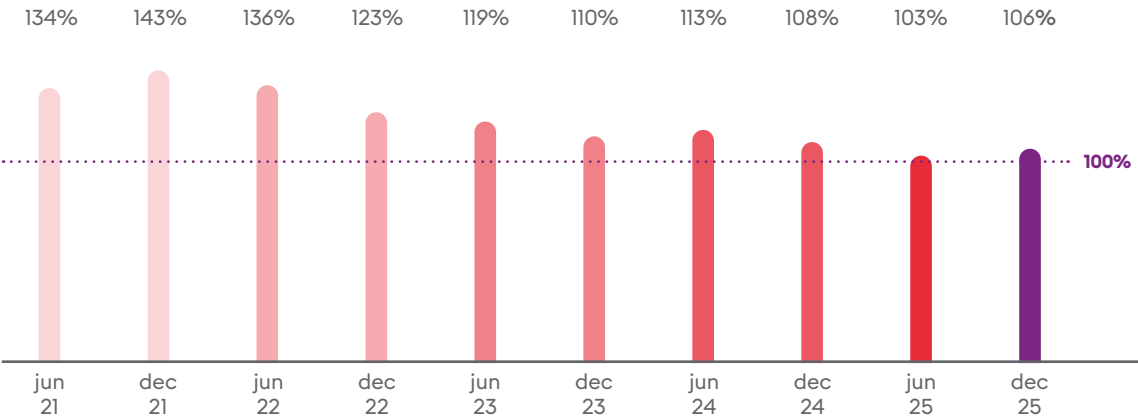
In turn, rating agencies once again highlighted the stability of these indicators, reflecting the consistency of Coopeuch's liquidity strategy.

LCR



Source: Finance and Administration Division.

NSFR



Source: Finance and Administration Division.

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2.4.5 Net interest margin

During the year, the cooperative's net financial margin showed solid performance, reaching CLP 343,478 million, representing an increase of 11.6% compared to the previous year. This growth, equivalent to CLP 35,609 million, was driven by the dynamism of lending activity, particularly in consumer and mortgage loans, along with a decrease in short-term funding costs resulting from the decline in interest rates during the period, in line with the monetary policy adjustment carried out by the Central Bank.

As a result, the net financial margin continued to consolidate as one of the cooperative's main sources of income generation, supported by active management and favorable market conditions.



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2.5 Investor relations

CMF 3.7.ii



Coopeuch's Investor Relations function aims to manage and strengthen relationships with financial sector counterparties, both domestically and internationally, as well as to maintain ongoing engagement with credit rating agencies. Its main functions include the preparation, updating, and dissemination of relevant information—such as the corporate presentation, quarterly results report, and the Social Financing Framework—available on the corporate website.

In addition, the function coordinates and actively participates in bilateral meetings, conferences, and investor events, maintaining continuous contact through calls, videoconferences, and in-person meetings.

This approach is based on transparent, consistent, and timely communication, supported by the preparation, updating, and dissemination of relevant information available in the Investor Relations section of the corporate website. On a quarterly basis, the results report, corporate presentation, financial statements, and the Social Financing Framework monitoring report are published.

Additionally, the presentations used in investor events and meetings are published and kept available, facilitating access to consistent, traceable, and comparable information over time.

The function has a continuous improvement procedure in place to identify and implement potential optimizations in the processes

for preparing and disseminating market disclosures, with the aim of ensuring that such communications are easily understood and provided in a timely manner.

This procedure is carried out on a recurring basis in each publication cycle (quarterly) and is complemented by semi-annual and annual reviews, considering:

- Systematic collection of feedback from investors, counterparties, and rating agencies, based on recurring questions, bilateral meetings, conferences, and roadshows.
- Identification of improvement opportunities in content, structure, key messages, definitions, and consistency of metrics, incorporating adjustments in format and drafting to facilitate understanding.
- Early coordination with internal areas responsible for providing information to ensure timely publication.
- Quality control prior to dissemination to safeguard accuracy, consistency across documents for the same reporting period, and version traceability. Improvements and lessons learned are recorded and incorporated into the next disclosure cycle. This process is carried out internally and does not involve external expert advisory.

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03

Cooperative strategy

Strategic
guidelines

Strategy

Sustainable
cooperative

Digital
strategy

Innovation

Stakeholders

Materiality



3.1 Strategic guidelines

Coopeuch advances toward achieving its strategic objectives through initiatives supported by a solid and differentiated value proposition. This approach is underpinned by technological transformation, the strengthening of productivity, and a cross-cutting commitment to sustainability, recognizing talent development as a key enabler for growth and long-term value creation.

The institutional strategy is structured around guidelines that orient its purpose and long-term strategic objectives, complemented by dynamic plans that enable agile responses to the challenges of an ever-evolving competitive environment.

In this context, the cooperative has established various service channels and strategies to serve different segments:

- Members affiliated through public and private agreements via payroll deduction.
- Members with direct payment, with a focus on current accounts and savings.
- Clients with savings products, insurance, and Dale Coopeuch.

The offering includes credit products—consumer loans, credit cards, and mortgage loans—as well as savings and time deposits, payment methods, insurance, and members’ monthly capital contributions through participation quotas.

CMF 2.1



Mission

Provide responsible financial products and services for the progress of our members and clients throughout their life cycle, offering benefits, advice, and financial education in an environment that highlights Coopeuch’s values.



Vision

Lead and promote the development of the cooperative model being a sustainable cooperative enterprise that achieves a significant market share in the sectors in which it competes, supporting the development of our members, their families, and clients. Offer the widest range of financial products and services, being recognized and preferred for its cooperative service experience, and being the best place to work for its employees.



Purpose

Contribute to the development and progress of the member and their family, the clients, and the community in which they operate, thus contributing to society and the country by providing inclusive financial products and services.



Values and principles of Coopeuch

- Integrity and respect
- Transparency
- Cooperation
- Professional and personal development
- Efficiency
- Modernity and innovation
- Service excellence

In addition, as a cooperative organization, it aligns with the principles of the sector.

Cooperative principles

- Voluntary and open membership
- Democratic management by members
- Economic participation of members
- Autonomy and independence
- Education, training, and information
- Cooperation among cooperatives
- Commitment to the community

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3.2 Strategy

3.2.1 Strategic plan

CMF 3.1.i, CMF 4.2

Coopeuch has supported its growth through strategic plans that define organizational objectives and the actions required to achieve them within defined time horizons. This approach has enabled integrated management, anticipating sector trends and timely responses to the needs of members and clients.

The implementation of previous plans, together with the adoption of new operating standards and the incorporation of members' needs, has strengthened the offering of products and services, optimized both digital and in-person experiences, and consolidated the value proposition.

The current strategic plan covers the 2024–2026 period and is structured around three strategic pillars and five cross-cutting enablers:



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3.2.2 Sustainable cooperative

CMF 4.2

Coopeuch reaffirms its commitment to comprehensive sustainability, consolidating its cooperative business model as the foundation for responsible and resilient growth. Its management, based on financial responsibility, transparency, and rigor, strengthens its relationship with society and its main stakeholders, and is reflected annually in the Cooperative Social Balance.

With a clear purpose, the cooperative seeks to generate economic, social, and environmental value for its members, the communities in which it operates, and those who access its products and services, promoting sustainable financial inclusion. The sustainability strategy is structured around the seven cooperative principles and integrates in a balanced manner the Environmental, Social, and Governance (ESG) dimensions, which guide strategic decision-making.

To strengthen its impact, Coopeuch has defined the following objectives:

- Raise sustainability standards, in line with international best practices and current regulations.
- Position Coopeuch as a leading organization in collaboration and engagement for sustainable development.
- Promote employee well-being, strengthening a sustainable organizational culture.
- Develop responsible financial products and services aimed at improving people's quality of life.
- Strengthen the application of cooperative principles within the supply chain, promoting ethical and sustainable practices.

Strategic pillars for well-being and inclusion



Strategic commitments and SDGs

To achieve its objectives, Coopeuch maintains its commitment to the United Nations 2030 Agenda, integrating the Sustainable Development Goals (SDGs) into its strategy and daily management through actions with social, environmental, and economic impact.

- E Environmental:** Commitment to emissions reduction and the adoption of responsible practices, in line with the challenges of climate change.
- S Social:** Promotion of financial, digital, and social inclusion, together with full respect for human rights, generating a positive and lasting impact and contributing to closing gaps.
- G Governance:** Transparent and sustainable management, strengthened by strategic partnerships, organizational well-being, the design of purpose-driven solutions, and the promotion of inclusive economic growth.

This approach is complemented by:

- The promotion of strategic partnerships aimed at advancing initiatives that contribute to sustainable development and generate a positive impact on the surrounding environment.
- Organizational well-being, strengthening a corporate culture aligned with sustainability principles and the holistic development of individuals.
- The design of purpose-driven solutions through the creation of financial products and services that contribute to the quality of life of members and their families.
- The promotion of ethical, responsible, and sustainable practices among suppliers and partners.
- Driving inclusive economic growth, generating opportunities for members and their families, clients, and the communities in which the cooperative operates.
- Adherence to the Principles for Responsible Banking of the United Nations Environment Programme Finance Initiative (UNEP FI), reinforcing alignment with international standards and applicable regulations.

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Integration of the sustainability approach

Governance and responsibilities

To ensure the effective integration of sustainability, Coopeuch has a formal governance structure:

- **Board ESG Committee:** Manages ESG-related matters in a comprehensive manner, promoting compliance with its policies and commitments.
- **Sustainability Executive Committee:** Integrates and defines sustainability strategies, aligning the cooperative's initiatives with ESG objectives.
- **Functional areas:** Each division incorporates ESG objectives into its management plans, with designated individuals responsible for environmental, social, and human rights matters.

Assessment and strategic planning processes

ESG risks are integrated into the corporate risk matrix, considering environmental impacts—particularly those related to climate change—as well as social and human rights impacts. In the design of products and services, priority is given to solutions that promote financial and digital inclusion, financial health, and responsible access to credit.

Environmental, social, and human rights matters

In the environmental area, progress is being made in climate change mitigation, emissions reduction, and energy efficiency. In the social area, financial and digital inclusion, as well as members' financial education, are being strengthened. In terms of human rights, policies of respect and due diligence are applied across the value chain, aligned with international standards.



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Adherence to international frameworks

CMF 2.1

As part of its evolution toward increasingly responsible management, Coopeuch has strengthened its alignment with international sustainability frameworks. In 2022, it joined the United Nations Global Compact Chile Network, committing to implement its ten principles and to contribute—through partnerships and specific actions—to advance the United Nations 2030 Agenda and the 17 Sustainable Development Goals (SDGs).

Subsequently, in 2023, the cooperative deepened this commitment by adhering to the United Nations Environment Programme Finance Initiative (UNEPFI), integrating environmental, social, and governance criteria into its strategy and management, along with the adoption of good corporate governance standards.

Social bond issuance

In 2025, the cooperative prepared and published its first Annual Allocation and Impact Report on net proceeds from its financing instruments, which provides details of the loans financed through social bonds, in accordance with the eligible categories defined in its framework: financial inclusion and access to affordable housing.

This report is part of Coopeuch's Social Financing Framework, aligned with the Social Bond Principles (SBP, 2021) and the Social Loan Principles (SLP, 2023), administered by international organizations such as the International Capital Market Association (ICMA), the Loan Market Association (LMA), and the Loan Syndications and Trading Association (LSTA).

The program includes the issuance of social bonds and/or social loans, the proceeds of which are allocated to promote financial inclusion and access to affordable housing, in alignment with the Sustainable Development Goals (SDGs) to which the cooperative adhered in 2022.

Coopeuch's Social Financing Framework follows the four core components of these principles:

1.

Use of proceeds
2.

Project evaluation and selection
3.

Management of proceeds
4.

Reporting

The bond issuances carried out by Coopeuch, both in the local and international markets following the establishment of this framework, have been social bonds.

Additionally, the cooperative renewed its international bond issuance program Medium Term Notes Program (MTN) for a maximum amount of USD 1 billion, listed on the Irish Stock Exchange since 2017, which allows it to efficiently access different international markets. Under this program, issuances have been carried out in Japan and Switzerland.

During the year, Coopeuch carried out the issuance of two institutional bonds: a local issuance of UF 1,500,000, series J, and another of UF 1,200,000, series G. In addition, it carried out an international issuance in the Japanese market for JPY 3 billion.



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Advancing financial inclusion

Financial inclusion is one of the core pillars of Coopeuch’s operations, understood as timely and responsible access to financial products and services such as credit, savings, payment methods, and insurance. In this regard, the cooperative is positioned as the private financial institution with the largest number of savings accounts, has provided payment methods to nearly 900,000 members and clients, and has facilitated access to mortgage loans for more than 20,000 families.

This progress has been achieved by promoting sound financial practices and a responsible financial behavior.

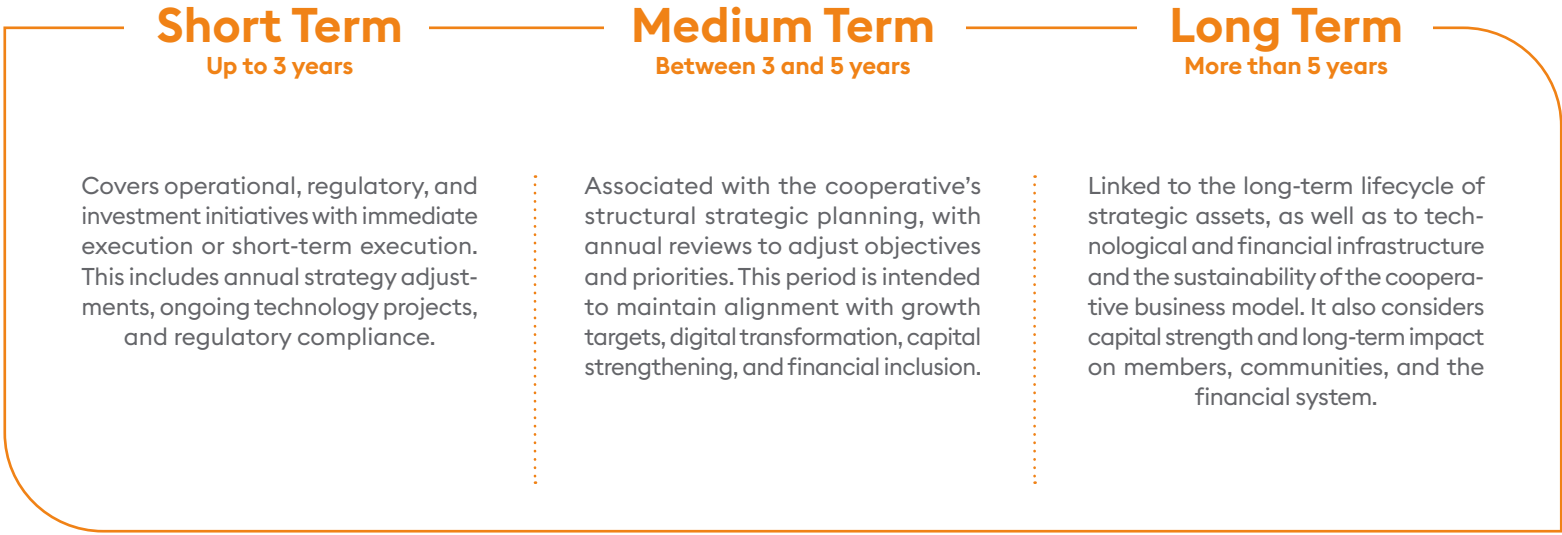
In addition, Coopeuch offers a range of benefits and products specifically designed for older adults, along with financial education and digital literacy workshops developed in collaboration with the Pontificia Universidad Católica de Chile and Fundación Conecta Mayor, contributing to more equitable and sustainable inclusion.

3.2.3 Time horizons and investment plan

Time horizons
CMF 4.1

Coopeuch defines its planning horizons based on the nature of its assets, its technological infrastructure, and its strategic objectives, in order to continue advancing its institutional development.

In addition, an annual review is carried out, regardless of the defined horizon, allowing for adjustments to projections and priorities, ensuring the achievement of strategic objectives and the proper management of assets and infrastructure.



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Investment plan

CMF 4.3

Coopeuch has defined investment plans aimed at scaling its main business model, strengthening digital capabilities, incorporating

Artificial Intelligence (AI), and developing new business lines, in line with its strategic vision and cooperative business model.

Strategic focus areas

Main business model

Strengthening financial products and services and optimizing processes.

Digital capabilities

Investment in technological platforms, automation, analytics, and cybersecurity.

Artificial Intelligence

Strategic incorporation of AI and generative AI to optimize decision-making, processes, and data-driven solutions.

New business lines

Development of initiatives that diversify the value proposition with social and economic impact.

Progress and partial execution

During the period, **progress was achieved in the digitalization of processes, technological solutions, and the strengthening of cybersecurity**, with investments in digital infrastructure and product development.

Funding sources

Investments are supported by a diversified funding structure

Retail funding

current accounts, savings accounts, and time deposits.

Wholesale funding

institutional deposits and bond issuances.

This structure supports the cooperative's financial strength and the achievement of its strategic objectives.

To safeguard information relevant to its management, the cooperative does not disclose specific details of its investment plan.

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3.3 Tax strategy

Tax strategy and governance

Coopeuch maintains a tax strategy and governance aligned with high international standards, based on principles of transparency, integrity, and strict compliance with applicable tax regulations. This approach ensures that tax-related decisions are made within a sound corporate governance framework, with oversight by the cooperative's governing bodies and appropriate internal control mechanisms.

Tax management is focused on



Strict compliance

With tax obligations across all applicable jurisdictions, including income tax, VAT, regional and local taxes, and payroll withholdings.



Prevention of legal and reputational risks

Through the application of corporate crime prevention models in accordance with Law No. 20,393.



Transparency

In financial and tax information, ensuring alignment with strategic objectives and the trust of members, regulators, and third parties.



To safeguard this integrity, the cooperative has



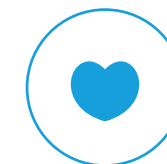
Strong governance

Ensures the oversight and approval of tax-related decisions by the relevant governing bodies.



Internal controls and periodic audits

Validate regulatory compliance and mitigate risks.



An ethical culture

Promotes best practices and continuous training in tax and regulatory matters.

This approach enables Coopeuch to comply with national and international regulations, anticipate risks, and ensure responsible, transparent, and sustainable tax management, aligned with its ESG commitments and the expectations of its stakeholders.

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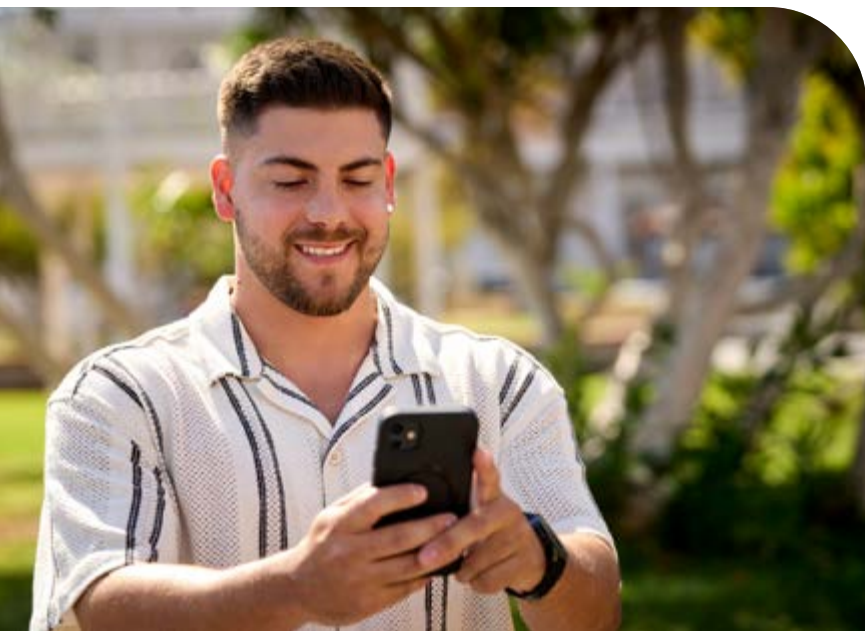


3.4 Digital strategy

Coopeuch continues to consolidate digital transformation as a strategic pillar, incorporating a specific focus in 2025 on the retiree segment, which requires greater support and digital education to facilitate their interaction with the cooperative in an increasingly digital environment. Within this framework, the cooperative maintained a strategy focused on technological innovation and the provision of inclusive financial products and services in a context of regulatory changes and increased competition.

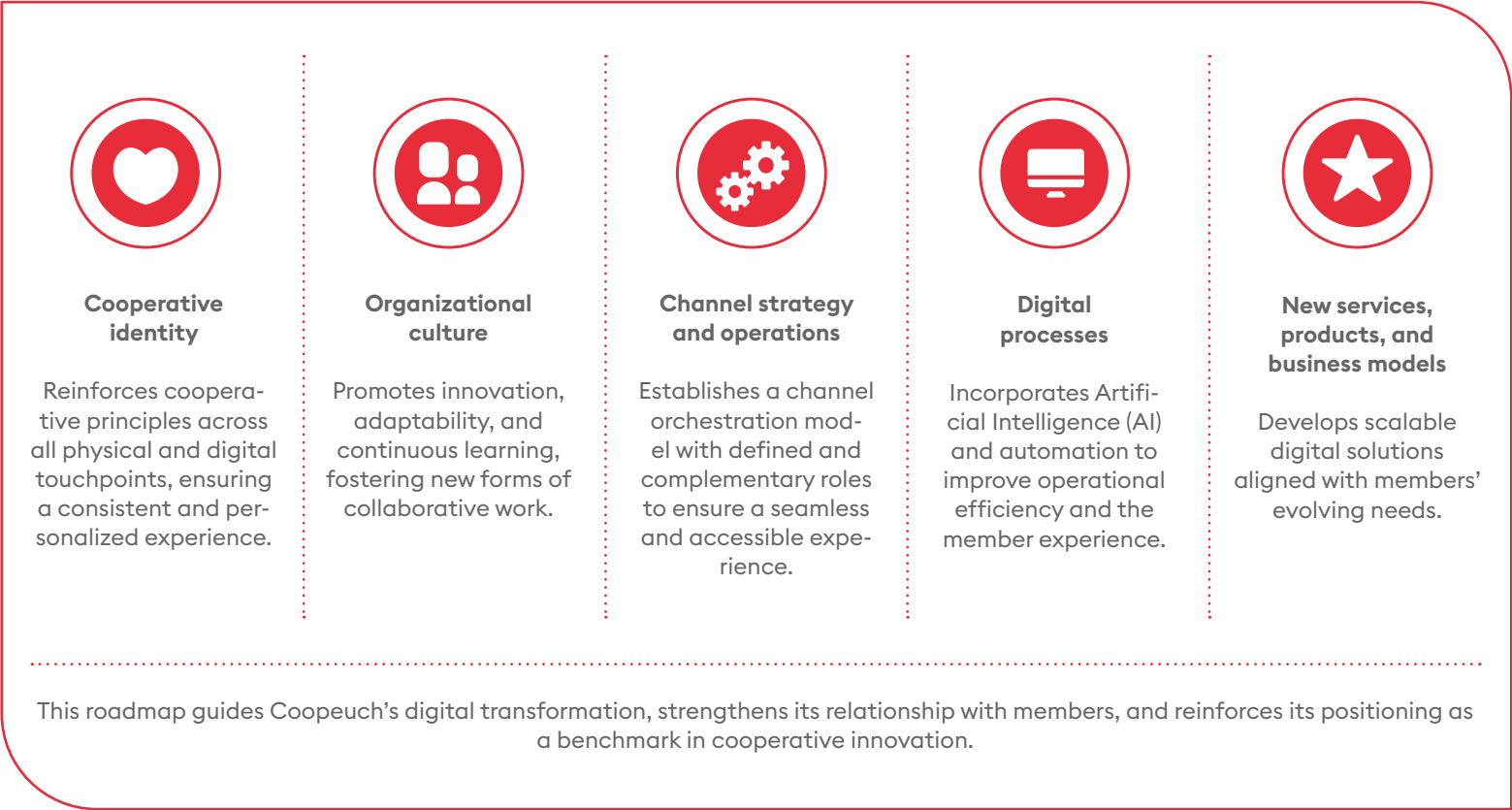
During the year, through its digital service operations, initiatives were promoted via WhatsApp, consolidating it as a relevant channel for after-sales service, customer inquiries, and support in critical processes, contributing to member satisfaction and digital enablement.

In digital channels, digital consumer loans grew by 25%. The Coopeuch APP remained the main digital channel, complemented by WhatsApp, which supported both sales and customer support. In addition, digital loan origination for retirees was introduced, reaching a cumulative total of CLP 1,329 million as of December 2025.



Digital transformation strategy

Coopeuch defined a new digital strategy aimed at evolving the cooperative toward a more inclusive, sustainable, and member-centric model. This strategy is structured around five complementary pillars:



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Organization, talent, and data

During 2025, Coopeuch strengthened its transformation and digitalization capabilities, more closely aligning its technology strategy with change processes and adopting a more agile, value-driven approach for its members.

In this context, the AI-first approach and responsible data management were consolidated as key enablers of productivity, personalization, and informed decision-making. This progress was reflected in the update of the Corporate Data Protection Policy, the strengthening of security and privacy controls, the institutionalization of an Artificial Intelligence adoption model that standardizes its lifecycle and measures its impact, and the incorporation of advanced analytics and intelligent assistants under an AI-by-design approach. The Data, Analytics and AI Division also led the formalization of the AI Technical Committee and its governance framework, ensuring the ethical and efficient use of these capabilities.

The use of data and analytics was consolidated as the foundation of the Digital Office service model, expanding remote access to financial services and strengthening engagement with members nationwide. This approach improved segmentation, risk assessment, and operational efficiency, managing a digital consumer loan portfolio of approximately CLP 215,000 million, equivalent to around 11% of the total, distributed among nearly 40,000 members, with lower risk levels and controlled operating costs.

In digital and remote channels, work is structured into tribes and squads aligned with strategic pillars, focused on continuously improving the member experience. This model has enabled the Coopeuch APP to remain among the highest-rated on Android and iOS, strengthened the public website as a showcase for products and services, and consolidated a digital ecosystem focused on experience, conversion, and customer loyalty.

During 2025, Coopeuch reinforced security and trust standards in member service, incorporating significant improvements in Contact Center authentication processes through the implementation of PassCoopeuch.

Process transformation

During 2025, Coopeuch advanced in the design of an Operations 2.0 model, aimed at modernizing the business through more agile, standardized, and data-driven processes, strengthening operational efficiency and responsiveness to members' needs.

Progress was made in the digitalization of after-sales processes, expanding self-service capabilities and moving toward a more consistent experience throughout the member lifecycle.

In customer service, the Contact Center model was strengthened by incorporating a specialized option for retirees and consolidating the "closed-loop" approach, which improves first-contact resolution through expert case follow-up.

On the public website, Coopeuch Conecta was implemented as a virtual assistant powered by generative Artificial Intelligence, facilitating responses to inquiries about products, services, and benefits, and integrates a credit simulator to support informed decision-making.

The Coopeuch APP continued to consolidate its position as the main digital channel, incorporating improvements aimed at strengthening the user experience and encouraging recurring use:

Increase in participation
quotas, expanding the cooperative's share capital.

Personalized section
with segmented content.

Benefits showcase
strengthening positioning.

New services
such as bill payments and credit card cash advances.

These initiatives contributed to increased use of digital channels, higher collection of participation quotas, and an enhanced member experience.

In addition, progress was made in the digitalization of processes that directly benefit members, highlighting:

**WhatsApp ticketing**
which replaces physical tickets with digital service, enabling greater agility and personalization.

**WhatsApp scholarships**
a digital channel powered by generative AI that facilitates applications for student benefits.

Together, these initiatives consolidate a more agile, efficient, and member-centric operating model, aligned with Coopeuch's digital strategy and cooperative purpose.

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Strengthening the digital experience

In 2025, the institution strengthened its digital transformation, aiming to deliver a more inclusive, efficient, and personalized experience for its members.

Key initiatives:

- Creation of a microsite for retirees, integrating an exclusive simulator, relevant information, and products designed for this segment.
- Exclusive digital products that facilitate self-service and reinforce the value proposition.
- Progress was made in the digitalization of capabilities, increasing service availability by 18% through self-service channels such as the website and the Coopeuch APP.
- To support and enhance the daily work of sales executives and branch managers, IA Ejecutivos was implemented, a virtual assistant developed with Artificial Intelligence and integrated into Microsoft Teams, enabling agile and centralized access to key information for operational and commercial management, contributing to more efficient and timely decision-making.

These actions promote inclusion and enhance the digital experience, enabling members to access agile, reliable, and accessible solutions, consolidating a model focused on innovation and connectivity.

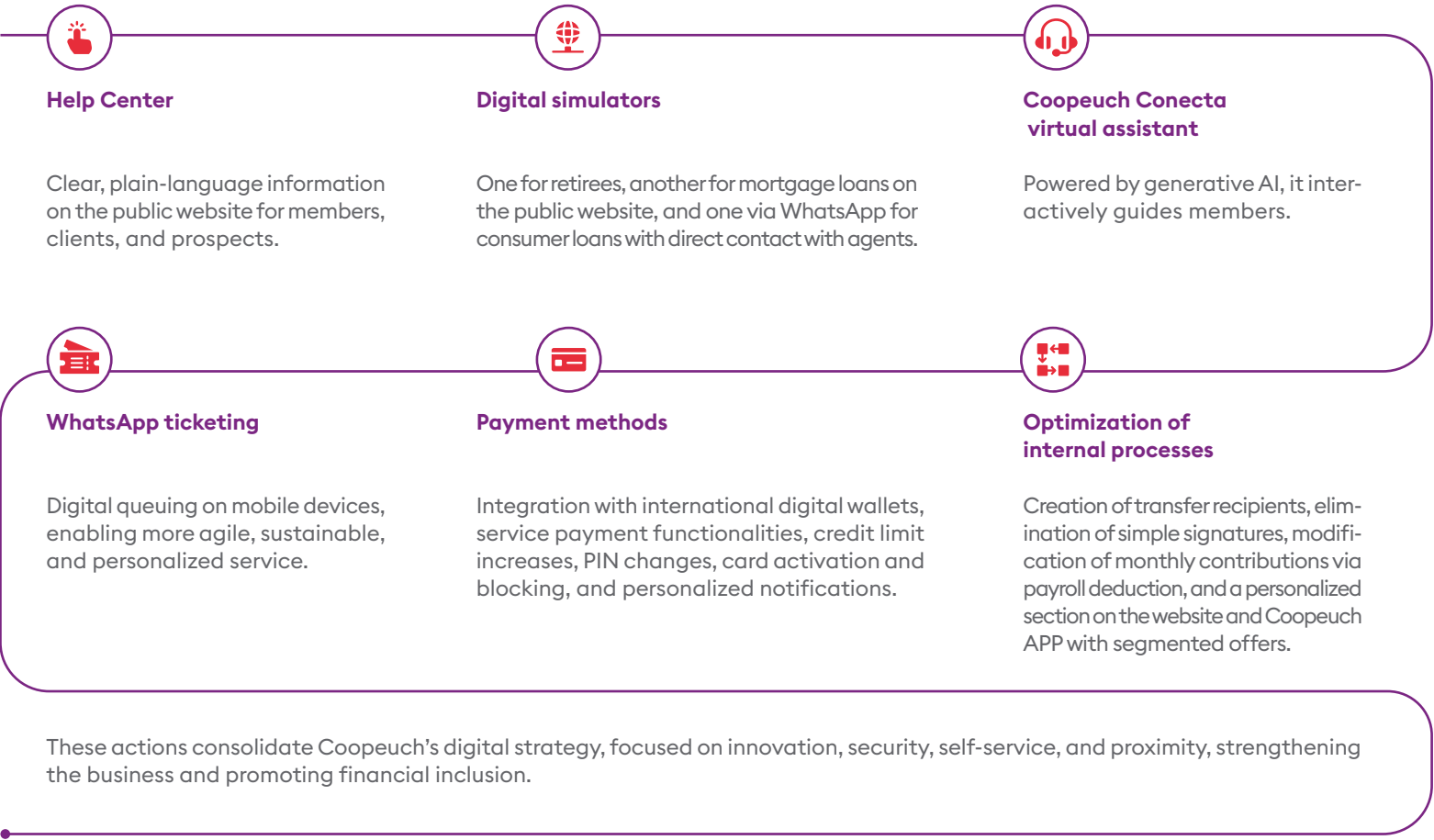
In 2025, Coopeuch strengthened its digital presence by optimizing marketing and social media to attract audiences and drive traffic to the public website, promoting applications for key products, particularly consumer loans.

Simulators, forms, and WhatsApp were implemented, simplifying processes. These actions consolidate the cooperative's main business model, ensuring efficiency, agility, and proximity to members.

Improvements in digital flows

In 2025, Coopeuch consolidated its digital strategy through initiatives aimed at improving the member experience, optimizing processes, and strengthening self-service.

Key developments include:



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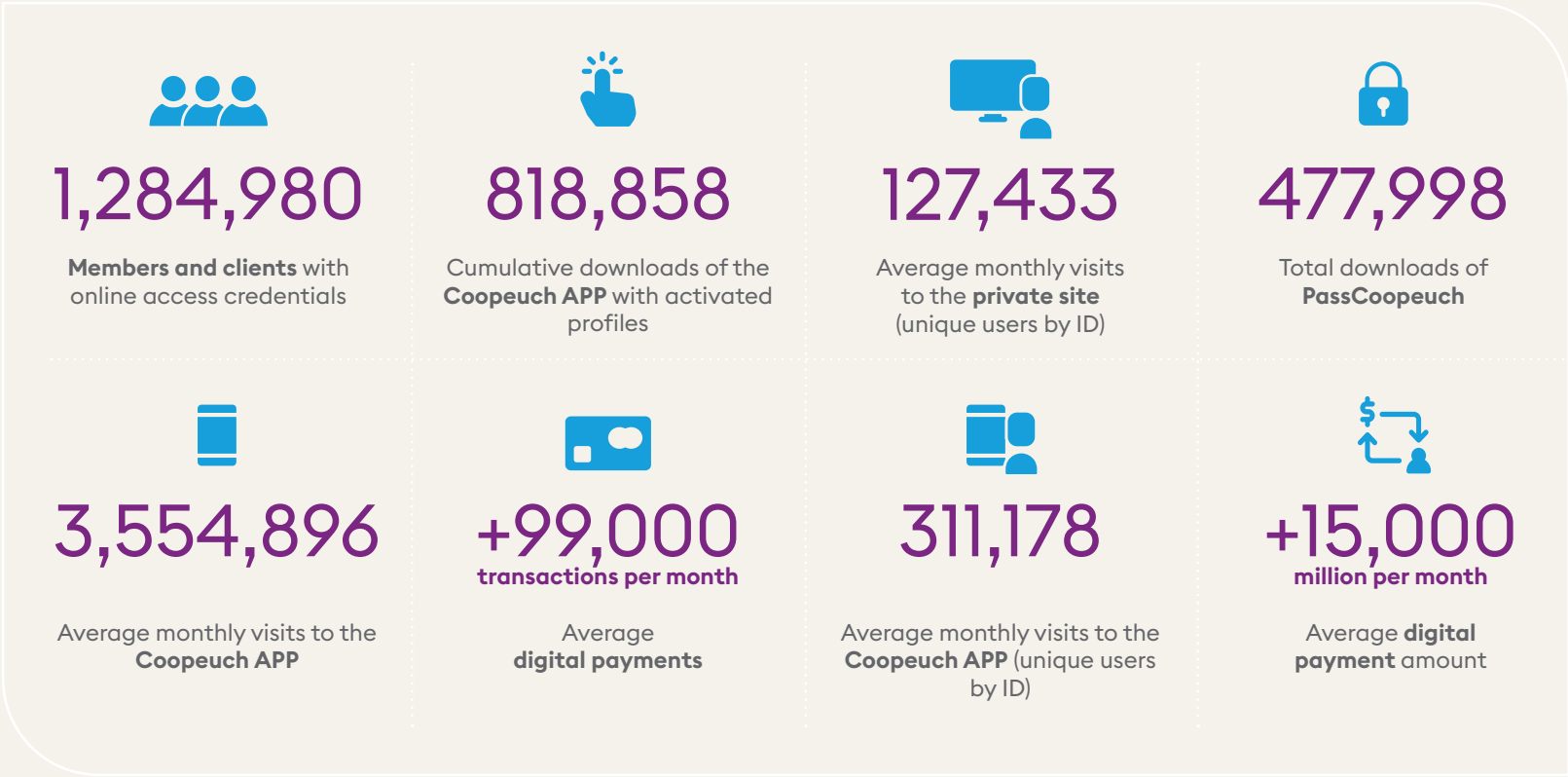
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Key indicators 2025



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In 2025, Coopeuch took an important step in strengthening its innovation model, consolidating capabilities, governance structures, and resources aimed at researching, testing, and implementing new solutions for the business and its members.

Innovation is managed through an Innovation Committee that meets periodically, reviews portfolio performance, and ensures its strategic alignment. This committee coordinates internal and open innovation, fosters an innovation culture, and oversees experimentation processes, supported by clear metrics and systematic monitoring. The model operates in three stages—research, experimentation, and implementation—which structure the entire process.

During the year, the portfolio included 95 initiatives, with 11 pilots and 3 scale-ups, reflecting agile and efficient resource management, with average pilot durations of three months.

In addition, Research and Development capabilities were strengthened through ongoing activities such as trend analysis, studies, foresight, and technology scouting, supporting strategic decision-making in products, channels, and processes.

The cooperative also expanded its open innovation efforts through new partnerships, including one with the Innovation Center of the Pontificia Universidad Católica de Chile, and by strengthening collaboration with Universidad del Desarrollo. In addition, it participated in initiatives promoted by business and technology organizations, enabling it to secure international funding from the Inter-American Development Bank (IDB) to develop a financial inclusion pilot project in 2026 aimed at platform workers.

The Innovation Committee played a central role in the strategic oversight of initiatives, coordinating research, pilots, and innovation culture activities. During the period, the full governance of Coopeuch Ventures was approved, structured around a Steering Committee, a Tactical Committee, and a specialized team, along with the formalization of investment vehicles and their operating regulations.

These achievements were recognized with second place in the Banking category of Chile’s Most Innovative Companies ranking and with an award granted by Universidad del Desarrollo for the connection and participation of its initiatives with technology startups (Startup. Connect 2025), consolidating Coopeuch as a leading organization in innovation, with social impact and a strong cooperative focus.



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3.6 Stakeholders

CMF 3.1.iv, CMF 3.7.i, GRI 2-29

For Coopeuch, stakeholders are a key pillar in the fulfillment of its purpose and strategy. Strengthening long-term relationships constitutes an intangible asset that drives organizational development, fosters trust, and facilitates access to opportunities and resources.

The cooperative engages with its stakeholders and the media through various divisions and areas, including Branches, Channels, and Partnerships; Communications and Sustainability; Finance and Administration; People Development; Risk; and Products and Marketing, among others. The Communications and Sustain-

ability Management is responsible for receiving and managing inquiries related to risks, the entity's financial, economic, or legal situation, publicly known business activities, and other matters, as well as requests received through the comunicaciones@coopeuch.cl email address, which are subsequently directed to the appropriate areas according to their nature.

Stakeholders are central to the cooperative's business models, and its actions are therefore focused on addressing priority issues and responding to their needs and expectations, contributing to value creation.

CMF 6.1.v, CMF 6.3

Members

Description

Members are individuals and legal entities that are part of the cooperative. They find in Coopeuch solutions to their financial needs and benefit from its results.

Engagement

The main focus is to build long-term relationships of trust, ensuring members' well-being and financial inclusion through solutions that respond to their needs.

Communication channels

- Physical branches, digital channels, and partner offices
- Website, Coopeuch APP, emails, and social media
- Contact Center (600 200 1200)
- Media
- Informational screens in branches
- Integrated Report
- Cooperative Social Report
- Marketing activities and cultural initiatives
- On-site engagement and workplace presence
- Training programs

Key topics

- Benefits of the cooperative business model
- Cybersecurity
- Financial and digital education
- Financial inclusion and sustainability
- Member experience and sustainable investment
- Corporate governance and ethical business processes
- Comprehensive offering of financial products and services
- Environmental commitment

Customers

Description

Individuals who exclusively access liability products, such as savings accounts, time deposits (TDs), or Dale Coopeuch services

Engagement

The cooperative aims to provide a high-quality experience and strengthen engagement with its financial products and services.

Communication channels

- Physical branches, digital channels, and partner offices
- Website, Coopeuch APP, emails, and social media
- Contact Center (600 200 1200)
- Media
- Informational screens in branches
- Integrated Report
- Cooperative Social Report
- Marketing activities and cultural initiatives
- On-site engagement and workplace presence
- Training programs

Key topics

- Benefits of the cooperative business model
- Financial and digital education, and financial inclusion
- Customer experience and sustainable investment
- Eco-efficiency and climate change
- Ethical business processes and cybersecurity

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Suppliers

Description
Companies that provide services and external advisory support.

Engagement
Development of relationships based on trust and value chain quality, promoting the cooperative's values and those of its business model, as well as high standards of efficiency, transparency, and best practices.

Communication channels

- Emails
- Surveys
- Website through the supplier portal
- Webinars

Key topics

- Cybersecurity
- Supplier management
- Regulatory compliance
- Financial sustainability
- Sustainable investment
- Service continuity
- Ethical business processes
- Environmental commitment
- Carbon neutrality education

Investors

Description
Companies, financial institutions, and individuals who invest in Coopeuch's debt instruments through intermediaries such as fund managers and brokerage firms.

Engagement
Coopeuch fosters close and trust-based relationships, highlighting the strength of its cooperative business model to achieve sustainable growth.

Communication channels

- Coopeuch Investor Relations website
- Integrated Report
- Cooperative Social Report
- Financial reports
- Roadshows, conferences, and webinars

Key topics

- Business models and sustainability strategy
- Financial sustainability and risk management
- Profitability indicators and regulatory compliance
- Cybersecurity

Employees

Description
Employees of the cooperative.

Engagement
Coopeuch creates safe, collaborative, and trust-based work environments, promoting a sense of pride and belonging, as well as professional development opportunities for employees across Chile.

Communication channels

- Intranet
- Emails
- Newsletters
- Informational screens
- Whistleblowing channels
- Surveys
- Team meetings and feedback sessions
- Talks and webinars

Key topics

- Work environment
- Professional development
- Cooperative strategy and objectives
- Diversity and inclusion
- Organizational and social culture
- Employee health and safety
- Environmental commitment
- Cybersecurity

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Partner companies

Description

Companies and institutions from the public, municipal, and private sectors.

Engagement

Ongoing interaction with the counterpart or agreement manager. Long-term relationships are established with partner companies to address the financial needs of individuals within these entities.

Communication channels

- In-person meetings
- Agreements landing page on the corporate website
- Phone contact
- Emails
- Integrated Report
- Cooperative Social Report

Key topics

- Financial products and services
- Advisory
- Cooperativism and sustainability
- Financial inclusion and education
- Cybersecurity
- Culture
- Innovation
- Benefits
- Digital inclusion
- Financial education



Community

Description

The general public and the geographic areas where Coopeuch operates.

Engagement

Contribution to the community through initiatives that promote financial and digital education, culture, and cooperativism as a business model.

Communication channels

- Branches and partner offices
- Integrated Report
- Cooperative Social Report
- Media
- Marketing activities
- Social media
- Cultural activities
- On-site engagement
- Training programs
- Complaint and suggestion forms
- Contact Center
- Corporate website

Key topics

- Financial and digital education
- Financial inclusion
- Ethics, transparency, and anti-corruption
- Eco-efficiency and climate change
- Cooperative business model

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 Regulatory entities	Description Key institutions such as the Financial Market Commission (CMF, in Spanish), the Central Bank of Chile, and the Ministry of Economy, Development and Tourism.	Engagement Strict compliance with regulations, with the aim of achieving the highest ethical and business standards.	Communication channels • Industry associations • Integrated Report • Corporate website • Letters and circulars • Cooperative Social Report	Key topics • Regulatory compliance • Financial sustainability • Risk management • Ethics, transparency, and anti-corruption • Corporate governance
 Strategic alliances	Description PROhumana, Fundación Generación Empresarial, Mujeres Empresarias, Icare, Fundación País Digital, United Nations Global Compact, Chile Pay, and the Santiago Chamber of Commerce.	Engagement A broad and cross-functional approach to continuously strengthen corporate management.	Communication channels • Meetings • Seminars • Talks • Emails • Social media • Marketing activities • Integrated Report • Cooperative Social Report	Key topics • Financial sustainability • Risk management • Ethics, transparency, and anti-corruption • Corporate governance • Cooperative business model
 Media	Description Television, newspapers, radio, and digital media are the main communication channels.	Engagement The cooperative provides spokespersons and timely information to the media when required. It maintains ongoing relationships with journalists and communicators, fostering long-term relationships.	Communication channels • Direct contact with the Communications and Sustainability Management • Corporate website • Emails • Phone contact • Integrated Report • Cooperative Social Report • In-person engagement activities • Interviews	Key topics • Cooperativism • Microeconomic and macroeconomic context • Financial sector • Financial inclusion and education • Culture • Innovation • Financial products and services • Best practices

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Cooperative business movement

Description

National

- National Association of Cooperatives of Chile
- Cooperative Forum
- Coopera

International

- International Cooperative Alliance (ICA) – Cooperatives of the Americas
- German Cooperative and Raiffeisen Confederation (DGRV)
- International Confederation of Popular Banks (CIBP)

Engagement

Coopeuch promotes the strengthening of the cooperative business movement by incorporating national and international best practices, always focused on generating value for society.

Communication channels

- Meetings
- Seminars
- Talks
- Emails
- Social media
- Marketing activities
- Integrated Report
- Cooperative Social Report

Key topics

- Strengthening and advancement of the cooperative business model
- Financial sustainability
- Impact analysis and monitoring of regulatory and legislative initiatives
- Corporate governance



Credit rating agencies

Description

S&P Global Ratings, Moody's, Feller Rate, Fitch Ratings.

Engagement

Ongoing communication is maintained through meetings where financial statements and reports submitted to regulatory authorities are analyzed. These interactions ensure continuous monitoring of the financial sector and the country's economic and social context.

Communication channels

- In-person meetings
- Reports published with the Financial Market Commission (CMF, in Spanish)
- Corporate website
- Phone contact
- Emails
- Integrated Report
- Cooperative Social Report

Key topics

- Financial statements
- Financial sustainability
- Economic and social context of the country
- Impact analysis and monitoring of regulatory and legislative initiatives
- Risk management
- Ethics, transparency, and anti-corruption
- Corporate governance

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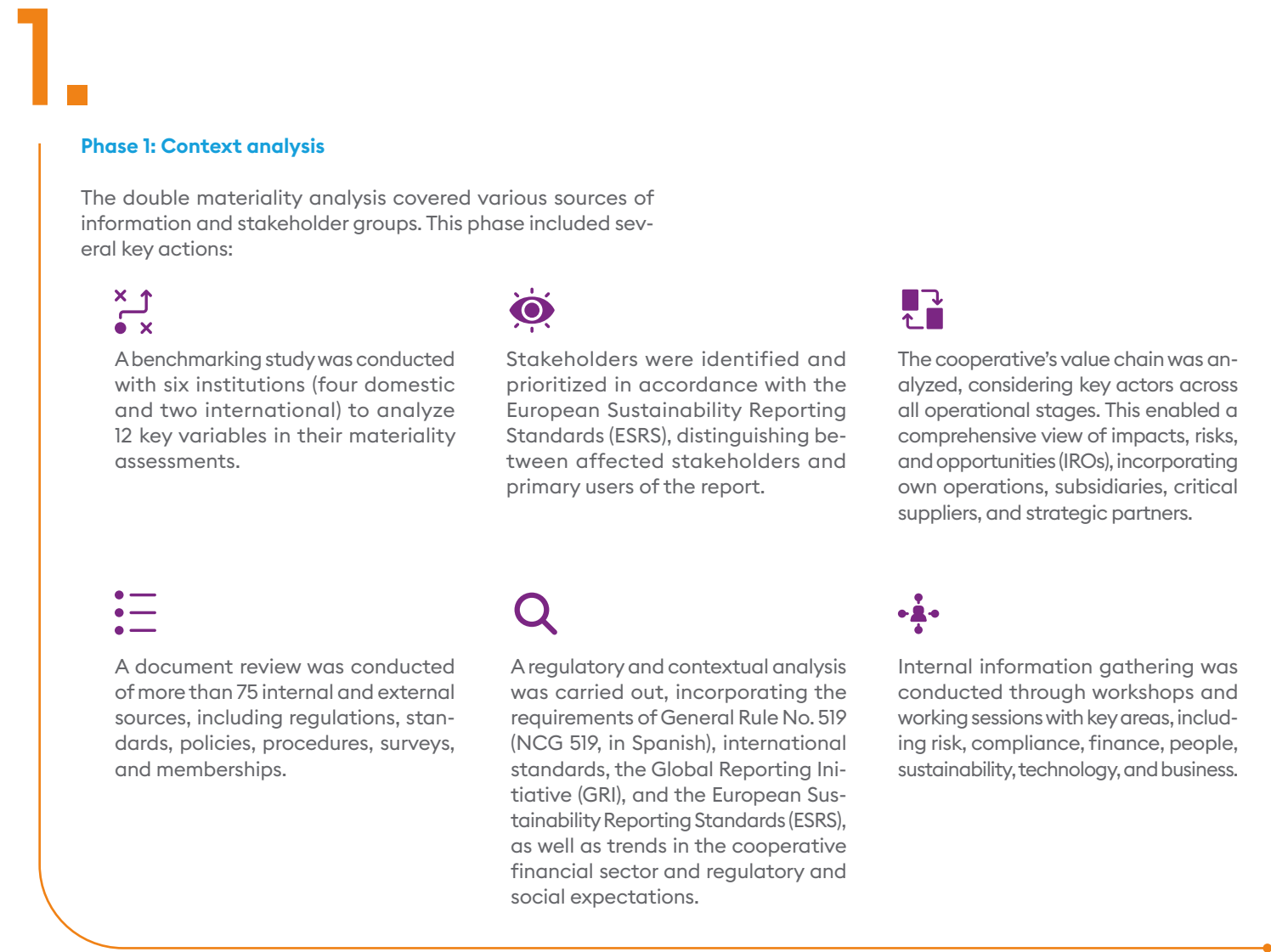
3.7

Materiality

3.7.1 Double materiality analysis

GRI 3-1

To assess financially relevant risks and opportunities, as well as environmental and social impacts, Coopeuch implemented a structured process consisting of four phases:



2.

Phase 2: Identification of IROs

Based on the context analysis, a systematic identification of impacts from the inside out was conducted, linked to the cooperative's financial and social role, including financial inclusion, member experience, labor practices, data use, responsible financing, and contribution to territorial development. In parallel, risks and opportunities from the outside in were identified, associated with environmental, social, and governance factors that may affect financial performance, operational continuity, and the organization's reputation.

Following the identification process, the cooperative's impacts, risks, and opportunities were classified in accordance with the ESRS criteria:

38 Impacts

40 Risks

of which 15 correspond to climate-related risks identified in the 2024 TCFD (Task Force on Climate-related Financial Disclosures) exercise.

12 Opportunities

of which 3 correspond to climate-related opportunities identified in the 2024 TCFD (Task Force on Climate-related Financial Disclosures) exercise.

3.

Phase 3: Evaluation and prioritization

For the evaluation of impacts, risks, and opportunities, two workshops were conducted with the participation of key stakeholders from the cooperative, selected based on their level of responsibility and area of expertise. The workshop methodology included presentations on relevant topics, group discussions, and individual assessments of the IROs.

In 2023, Coopeuch conducted a materiality analysis by surveying representatives of its external stakeholder groups, including members, partner companies, suppliers, employees, and company executives. During this process, the identified impacts were aligned with the material topics from the previous year, enabling the collection and weighting of stakeholder opinions in the severity assessment conducted during the workshops.

Once the results were consolidated, a workshop was held to review and validate the material IROs. This instance provided an opportunity to reflect on the findings from the perspective of risks and opportunities that could affect Coopeuch's ability to fulfill its purpose, implement its strategy, and generate impact in society.

The evaluation of IROs considered their strategic and financial relevance, particularly in relation to Coopeuch's strategic risks, the level of control or influence the cooperative has over each impact, and the expectations of key stakeholders.

The evaluation was based on the ESRS parameters and the cooperative's risk management methodology, considering:



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4.

Phase 4: Validation and results

GRI 3-2

As a result of the double materiality analysis, 10 material IROs were identified: 4 impacts, 4 risks, and 2 opportunities, which were grouped into five material topics. The prioritized material IROs were validated internally by the cooperative and presented to the different areas involved in the process and the Office of the Chief Executive Officer.

To ensure the objectivity of the process, the double materiality analysis was led by an external consultant.

List of material IROs

Impacts

- **Access to products and services through digital channels:** Promoting access to financial products and services through the implementation of a digital operating model that enables secure and user-friendly interactions, optimizing service processes for members and clients.
- **Employee development:** Developing employees' skills and knowledge and fostering a safe and healthy work environment.
- **Financial education:** Promoting financial education to support better decision-making, encouraging responsible borrowing and sound personal financial management for the development and progress of members, clients, and the community.
- **Information security:** Safeguarding the security, privacy, and confidentiality of stakeholders' and the cooperative's information through the implementation of applicable legal and regulatory standards for both Coopeuch and its suppliers.

Risks

- **Regulatory non-compliance:** Failure to comply with legal obligations and standards of conduct in social and sustainability matters, which may result in regulatory breaches, reputational damage, and sanctions, compensation, and remediation costs that affect financial results.
- **Fraud:** Fraud committed by clients, suppliers, or employees, associated with failures in control and monitoring, which may compromise operational integrity and lead to reputational damage, investigation and remediation costs, and financial losses.
- **Information security:** Cyberattacks or data breaches, whether internal or external, that directly affect information security and result in indirect impacts on business continuity, institutional trust, and financial results.
- **Inadequate customer profiling:** Inadequate profiling of members and clients that limits the offering of products and services, hindering deep financial inclusion, leading to an inadequate experience and lower engagement, and resulting in poor performance and reduced return on invested capital.

Opportunities

- **Coopeuch identity, culture, and commitment to sustainability:** Differentiation from competitors through the implementation of strong corporate governance that strengthens the cooperative business model over time, generating a competitive advantage.
- **Financial inclusion through technology:** Development and scaling of digital solutions and products to expand deep financial inclusion, thereby strengthening market share and generating higher income for the cooperative.

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3.7.2 Strengthening the management of material IROs

GRI 3-3

During 2025, Coopeuch deepened and consolidated its process for determining material IROs, strengthening the double materiality approach developed in the previous year and explicitly aligning it with the requirements of General Rule No. 519 of the Financial Market Commission (CMF, in Spanish).

This progress enabled a shift from an initial diagnostic to a strategic and tactical approach, integrating sustainability into corporate governance, strategy, risk management, and business performance, with clear metrics, defined responsibilities, and concrete action plans.

Various internal stakeholder groups, as well as experts, actively participated in this process, including:



The participation of these actors ensured a cross-functional, technical perspective aligned with the cooperative’s regulatory and strategic expectations, strengthening the quality and consistency of the process. Material IROs were directly linked to the Corporate Strategic Plan and the strategic and non-financial risk map. In addition, objectives, indicators,

and action plans were assigned with clear accountability, strengthening decision-making and oversight at the Executive Team level. This approach enabled double materiality to become a management tool, beyond a reporting exercise.



Some of these are Impacts

1. Access to products and services through digital channels

Key measures include the development of fully digital financial products (prepaid and consumer loans), leveraging data to support scalable growth and expand financial inclusion (Dale Coopeuch). Additionally, initiatives were implemented to streamline the consumer loan process, expanding self-service offerings through the website and reducing reliance on in-person sales channels.

2. Employee development

The development of employees’ skills and knowledge has been promoted through training programs that strengthen their capabilities. This includes internal courses on Artificial Intelligence delivered through training platforms, as well as regulatory and compliance programs offered by Academia Coopeuch. These initiatives help reinforce legal standards and best practices in data protection.

3. Financial education

Financial education is promoted through savings initiatives for members, encouraging responsible financial decision-making and individual and community economic progress (the “Ahor-rando” program). In addition, to promote the adoption of sound financial practices, a technological tool was implemented for employees—an AI-powered agent that provides personalized guidance to support financial decisions and help prevent over-indebtedness.

4. Information security

To safeguard the security, privacy, and confidentiality of employees’ and members’ information, measures are implemented to mitigate the effects associated with this impact. Projects have been developed to ensure the secure and consent-based exchange of financial data, in compliance with the Fintech Law and General Rule (NCG, in Spanish), with a focus on data governance and information protection within the Open Finance framework. Additionally, initiatives have been implemented to enhance security, privacy, and continuity standards to a banking-level standard, strengthening Coopeuch’s operational resilience.

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Risks

1. Regulatory non-compliance:

To mitigate the effects related to non-compliance with legal obligations and standards of conduct, projects have been implemented to ensure the secure and consent-based exchange of financial data, in compliance with regulations such as the Fintech Law and General Rule (NCG, in Spanish), with a focus on data governance and the protection of members' information.

2. Fraud:

Regarding fraud risks that may compromise operational integrity and lead to reputational damage for Coopeuch, a transactional monitoring tool was implemented to detect and prevent fraud in payment methods, thereby protecting members (Payment Fraud Monitoring System).

3. Information security:

Risks related to cyberattacks or data breaches may result in indirect impacts on business continuity. To address this, cross-functional programs have been implemented to comply with the Data Protection Law, including consent management, training, data governance, and privacy clauses for suppliers (Data Privacy Program – Implementation of Law No. 21,719).

4. Inadequate customer profiling:

To mitigate the effects related to inadequate profiling of members and clients, improvements were implemented in data platforms that enable advanced segmentation and mass personalization, thereby strengthening customer profiling. These platforms are integrated with others to enhance the overall experience and strengthen the relationship with the cooperative.



Opportunities

1. Coopeuch identity, culture, and commitment to sustainability:

Coopeuch develops initiatives aimed at strengthening its identity through the development of leaders capable of driving and sustaining cultural change, such as the Coopeuch Leadership Plan.

In addition, AI-driven technological tools are used to enhance employees' capabilities and support the execution of projects requiring coordination across processes, technology, and data, improving efficiency, advancing technological modernization, and strengthening operational governance (new operating model).

2. Financial inclusion through technology:

The consumer lending agent is a digital transformation initiative that Coopeuch began developing in 2025, aimed at modernizing and optimizing the consumer loan origination process through the use of generative Artificial Intelligence, advanced automation, and integration with the financial business model. The initiative includes the implementation of a fully digital, end-to-end process, featuring a conversational channel based on WhatsApp that enables interaction with members through a familiar, secure environment without geographical restrictions. Throughout 2025, its development and rollout demonstrated technological robustness, operational efficiency, and high scalability potential, positioning it as a strategic enabler for the evolution of Coopeuch's digital

sales model. Its implementation is planned for 2026 and aims to strengthen the cooperative's ability to deliver simple, agile, and fully integrated experiences.

Furthermore, in order to expand segmentation and empower older adults in financial matters and digital skills, programs were developed to help this group of members better manage their resources and adopt technology (Pensioners Plan), reflecting Coopeuch's commitment to inclusion and well-being through certifications such as the "Sello Mayor." Similar initiatives have also been implemented to provide tailored resources and preferential conditions for home purchases, offering benefits adapted to the needs of young professionals (Young Mortgage Loan).

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04

Corporate governance

Governance

Collegiate bodies

Management committees

Executive Team

Risk management

Ethics and best practices



4.1 Governance

4.1.1 Governance framework

CMF 3.1.i, GRI 2-9

In terms of corporate governance, Coopeuch operates under high standards and international best practices, safeguarding its long-term stability and sustainability. This approach is grounded in cooperative principles, regulatory guidelines, and the adoption of global sustainability standards.



Corporate governance framework

It promotes transparency and fairness in decision-making, risk-based management, and the democratic participation of members, safeguarding the sustainability of the cooperative model.

To strengthen accountability and internal control, Coopeuch applies the three lines of defense model, complemented by corporate policies, procedures, and control mechanisms aligned with international standards, including internal and external audits. In addition, specialized committees—such as Risk, Audit, Ethics and Sustainability, among others—ensure ongoing oversight and accountability in strategic, financial, and ESG matters. For more information, see section 4.5.1 Risk management framework.

[For more information, see section 4.5.1 Risk management framework](#)



Adoption of corporate governance codes and principles

CMF 3.5

The cooperative maintains an ongoing commitment to corporate governance best practices, integrating internal policies and international standards that strengthen transparency, accountability, and the sustainability of its cooperative model.

In this framework, Coopeuch has adhered to the Principles for Responsible Banking of the United Nations Environment Programme Finance Initiative (UNEP FI) since 2023, an initiative that promotes an approach aligned with the Sustainable Development Goals and the Paris Agreement. Likewise, it incorporates the OECD Principles of Corporate Governance, understanding corporate governance as the structure that guides institutional objectives, oversees their achievement, and safeguards transparency and accountability for the benefit of the organization and society.

[For more information on this initiative, please visit the following link](#)



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Ethics and integrity

Ethics, integrity, and transparency are core pillars of Coopeuch's organizational culture and guide its relationships with different stakeholder groups. These principles are formalized in the Code of Ethics and Conduct, the Supplier Code of Ethics, and the Code of Conduct in Securities Markets, which establish clear standards for the cooperative's ethical and professional behavior and its business relationships.

[For more information, see section 4.6 Ethics and best practices](#)



Independent auditing

The internal audit function operates independently of senior management, in line with corporate governance best practices. In addition, external auditors audit and validate the financial statements, strengthening the transparency and reliability of the information.

[For more information, see section 4.5.1 Risk management framework](#)



Institutional policies

Institutional policies and procedures ensure that the organization's decisions and actions are consistent, transparent, and properly documented. These policies and procedures ensure compliance with applicable regulations, strengthen risk management, and reflect the values of the cooperative model. They also incorporate review and continuous improvement mechanisms that enable the organization to adapt to regulatory and market changes.



Conflicts of interest

CMF 3.1.iii, CMF 8.4

Coopeuch has established policies and procedures requiring the identification, disclosure, and management of potential conflicts of interest, as well as the safeguarding of free and fair competition. These provisions are set forth in the Code of Ethics and Conduct and are monitored through internal control mechanisms and specialized committees, ensuring compliance with ethical and legal standards.

[For more information, see section 4.6.2 Crime Prevention Model, Conflicts of interest](#)



Equity and inclusion

CMF 3.1.vi

The cooperative promotes a people-centered organizational culture based on respect, trust, diversity, equity, and inclusion. Through its internal policies and people management practices, it promotes initiatives aimed at preventing organizational, social, or cultural barriers that may affect equal opportunities.

This commitment is reinforced through training initiatives for leaders and teams, designed to strengthen an inclusive culture and raise awareness of biases that may impact the workplace.

[For more information, see section 6.3 Diversity, Equity and Inclusion](#)

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Stakeholders

The organization's management is aligned with addressing the needs and priorities of Coopeuch's stakeholders, which are at the core of its business model.

[For more information, see section 3.6 Stakeholders](#)



Innovation

In 2025, Coopeuch strengthened its innovation model by consolidating a clear governance structure and maintaining an active portfolio of 95 initiatives. It established new partnerships for open innovation, including initiatives supported by funding from the Inter-American Development Bank (IDB). Its participation in open finance and various recognitions reaffirmed its role as a benchmark in social-impact innovation.

[For more information, see section 3.5 Innovation](#)



Sustainability

CMF 3.1.ii

Sustainability is a strategic pillar of Coopeuch and guides decision-making, risk management, and the development of opportunities. This approach is integrated across key business processes, from the definition of corporate strategy to the design of products and services, with the objective of generating long-term value for members, employees, and communities.

[For more information, see section 3.2.2 Sustainable cooperative](#)



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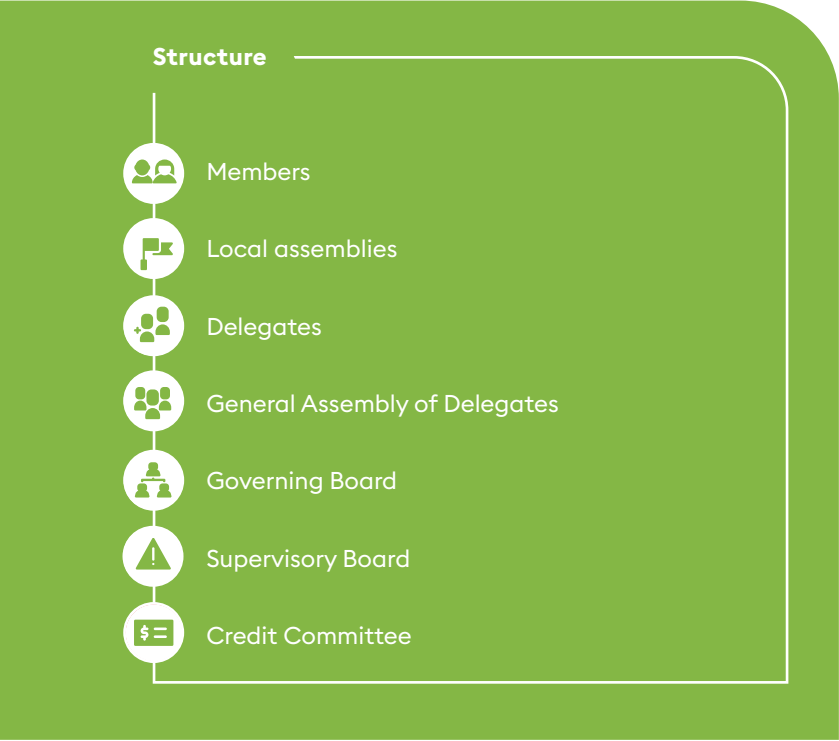
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4.1.2 Local assemblies

Within its cooperative structure, the organization has representatives referred to as Delegates, who are elected by members in local assemblies. In accordance with the cooperative’s bylaws, a Local Assembly shall be held in each province of Chile where there are at least 8,000 registered members.



General Assembly of Delegates

CMF 3.7.iv

The Assembly of Delegates is composed of members elected at Local Assemblies and is responsible for addressing and resolving matters within its authority, in accordance with the cooperative’s bylaws. This body meets annually and, on an extraordinary basis as required.

In 2025, 14 Local Assemblies were held in the cities of Arica, Iquique, Antofagasta, Calama, Copiapó, Vallenar, La Serena, Ovalle, Los Andes, San Felipe, Quillota, Quilpué, Valparaíso, and San Antonio. Seventy-two delegates were elected, and the year ended with 217 active delegates nationwide.

During the reporting period, the Ordinary Assembly of Delegates was held, at which, among other matters, the following were addressed: the approval of the previous meeting minutes, the 2024 Annual Report, the Balance Sheet and Financial Statements, the macroeconomic scenario, the distribution of the surplus, the election of members of the Governing Board and the Supervisory Board, the appointment of external auditors, and the determination of fees for governing bodies.

In accordance with the provisions set forth in its bylaws and the Elections Regulation, Coopeuch has mechanisms that enable participation and the exercise of voting rights through remote means in Local Assemblies and Assemblies of Delegates, on equal terms with in-person participants, ensuring participant authentication, the confidentiality and integrity of the vote, and the proper retention of information.

With respect to public access to information, the resolutions adopted at these assemblies are formally communicated through the

mechanisms defined by the cooperative, including their subsequent publication on the institutional website, in accordance with the timelines and procedures established in the applicable internal regulations. The regulations do not provide for mechanisms for real-time disclosure of resolutions adopted at assemblies to the general public.

This system was applied at the Ordinary Assembly of Delegates held on April 9, 2025, held remotely with a participation rate of 99% of active delegates (213 out of 215). On the same day, the Extraordinary Assembly was held under the same conditions and level of participation, ensuring the full exercise of delegates’ rights and the transparency of the process.



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Election of members of the Governing Board and the Supervisory Board
CMF 3.7.iii

The cooperative has established a formal, transparent, and regulated process for electing members of the Governing Board and the Supervisory Board, in accordance with its bylaws and the Elections Regulation, through democratic processes that guarantee equal participation for all members and prevent discrimination. This procedure ensures that delegates have access to complete and verified information in advance, enabling informed decision-making.



At least 15 days before the Assembly of Delegates, the final list of candidates is published on the institutional website and official channels, together with relevant information, including:

- 1 **Gender diversity, capabilities, and perspectives**, including a description of each candidate's professional profile and their areas of contribution to corporate governance.
- 2 **Conditions and requirements**, through the verification and communication of compliance with the requirements established in the bylaws.
- 3 **Experience, track record, and territorial representation**, detailing positions and responsibilities held in financial institutions, cooperatives, or other relevant organizations.
- 4 **Profession or trade**, including academic background and relevant certifications.
- 5 **Key competencies** in strategic management, risk, sustainability, and the cooperative model.
- 6 **Independence** in decision-making, in accordance with the provisions set forth in the bylaws.

In this way, diversity of capabilities and perspectives is ensured, facilitating an objective evaluation of candidates. As part of this process, the cooperative provides support mechanisms such as informational sessions, technical briefings, and training activities prior to the election.

With regard to diversity, the cooperative has established policies to guide the composition of candidate lists made available to delegates, with the objective of promoting diversity in the composition of the Governing Board and the Supervisory Board. These policies are defined in the bylaws and are implemented through the Elections Regulation.

In terms of gender, the cooperative has a representation mechanism that prioritizes the election of candidates from the less represented gender, with the aim of promoting a balanced composition of governance bodies and preventing concentrations that may limit diversity. The current policy does not establish a fixed percentage threshold, such as a 60% limit for individuals of the same gender; instead, it applies a proportionality criterion based on the composition of its membership, through a weighting system designed to promote the inclusion of the less represented gender.

Transparent, inclusive electoral process aligned with internal regulations and the cooperative's values.

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4.2 Collegiate bodies

4.2.1 Governing Board

The Governing Board sets the cooperative's strategic guidelines and oversees their implementation. It is composed of seven voting members, elected by the Assembly of Delegates for three-year terms in accordance with the bylaws, and includes the roles of President, Vice President, and Secretary.

The Governing Board operates in coordination with senior management, participating in strategic forums and committees that address key areas such as risk, sustainability, people, and audit. This enables effective oversight of the cooperative's management and its economic, social, and environmental impacts.

Role of the Governing Board

GRI 2-12

In accordance with its bylaws and the Best Practices Guide of the Ministry of Economy, the Governing Board defines and approves the cooperative's purpose, mission, values, and overall strategy, integrating sustainability and social development considerations.

On an annual basis, it reviews the strategic plan, assessing its continued relevance and making the necessary adjustments in response to the regulatory, economic, and social environment.

The Governing Board also oversees due diligence processes for the identification and management of economic, social, and environmental impacts, through the review of periodic reports and the work of specialized committees. The results of these processes are incorporated into strategic decision-making, the updating of policies, and the evaluation of the effectiveness of management mechanisms.

Members of the Governing Board

CMF 3.2.i, GRI 2-9



Siria Jeldes Chang
Board President

National ID (RUT): 6.373.247-8
Board President from 2015 to April 2027



- Her professional background reflects a strong connection to the cooperative business model, with direct knowledge of regulatory frameworks, standards applicable to cooperatives, and sustainability best practices, gained through experience in cooperatives in Germany, Canada, Argentina, Uruguay, and Brazil. She also holds a Diploma in Administration and Management Preparation from Universidad Adolfo Ibáñez.
- She has extensive experience and leadership in the cooperative sector, with a solid background in finance, financial regulation, risk management, and corporate governance, developed both nationally and internationally.
- She serves as President of Fundación Coopeuch and is a member of the board of its insurance brokerage subsidiary.
- She serves as Chile's principal representative to the Board of Cooperatives of the Americas, the regional body of the International Cooperative Alliance, and is a member of the Executive Committee of a global organization that brings together leading cooperative banks, cooperative systems, and credit unions.
- She has represented Coopeuch on the Capital Markets Advisory Council of the Ministry of Finance, contributing her expertise in financial regulation, system sustainability, and the cooperative perspective to public debate and policy development.

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Carlos González Cáceres
Vice President

National ID (RUT): 6.442.917-5
*Member of the Governing Board
from 2016 to April 2028*



- He holds a degree in Business and Economics, is a Certified Public Accountant, and holds a Bachelor's degree in Economic Sciences from Universidad de Chile.
- Extensive experience in financial systems, supervision, consulting, and management in Chile and Latin America.
- Head of Risk Division at Coopeuch, leading critical functions in organizational risk management.
- Independent consultant for international organizations such as the Inter-American Development Bank (IDB) and the World Bank in supervision and risk.
- President of Agroleasing S.A. and involved in specialized consulting engagements (CGC Consultorías and Analytics & Collections Chile).



Claudia Escobar Godoy
Secretary

National ID (RUT): 12.010.015-7
*Member of the Governing Board
from 2020 to April 2026*



- She holds a degree in Business and Economics and an MBA from Universidad Adolfo Ibáñez, as well as complementary training in corporate governance, leadership, and tax planning.
- More than 23 years of experience in the financial system, with strong expertise in financial regulation and public policy, capital markets, financial services, and finance. She also has experience in innovation, technology, data, and Artificial Intelligence (AI).
- She serves as Director of Fundación Coopeuch and Corporación Tálanton, whose purpose is to promote the visibility and contribution of 50+ talent to society; she is also a member of the global Women Directors network and a founding member of the Women in Senior Management Network (REDMAD, in Spanish).
- She serves as a mentor at the Chilean Institute of Directors and as an advisor on corporate governance.

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Pedro Del Campo Toledo
Board Member

National ID (RUT): 11.846.359-5
*Member of the Governing Board
from 2018 to April 2027*



- He holds a degree in Social Anthropology from Universidad de Chile and a Master's degree in Social Economy from Universidad de Barcelona.
- He has experience and expertise in sustainability, financial regulation, capital markets and financial services, people and organizational culture, and the cooperative business model, developed throughout his career in the business, educational, and social sectors.
- He serves as Director of Fundación Coopeuch and President of the Board of Learning Class.
- Chief Executive Officer of Grupo Industrial GGH, contributing experience in business management and strategic leadership.
- Director of Learning Class and Project Development Communication, with a focus on education and project development.
- President of the Board of Fundación Diálogo Sustentable, integrating social, environmental, and strategic approaches into organizational management.



Katia Trusich Ortiz
Board Member

National ID (RUT): 9.858.933-3
*Member of the Governing Board
from 2019 to April 2028*



- She holds a law degree from Universidad de Chile and an MBA from Universidad Adolfo Ibáñez. She is certified as a corporate director in London and has doctoral studies in environmental matters.
- She has experience and expertise in sustainability, ESG, and social impact; financial regulation and public policy; technology, data, and Artificial Intelligence (AI); cybersecurity; innovation; regulations and standards applicable to cooperatives; and corporate governance, developed throughout her career in the public, business, and social sectors.
- She has advanced studies in finance, strategy, and innovation, and has led business innovation initiatives.
- Executive Director of Corporación Grande Pyme
- She serves as Director of Fundación Coopeuch.
- Former Director of Cementos Bío Bío.
- She served as Undersecretary of Economy and Smaller Enterprises (2014–2016), leading public policies related to competition, business development, and legislative management.

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Claudia Marfin Brest
Board Member

National ID (RUT): 14.699.921-2
Member of the Governing Board
from 2023 to April 2026



- Psychologist, with postgraduate studies in Psychology from Universidad Adolfo Ibáñez (UAI).
- Corporate director with extensive experience in corporate governance, strategy, and organizational leadership, integrating technology and innovation into strategic decision-making.
- She has advised boards and executive teams in transformation processes, strengthening corporate governance models and leadership dynamics.
- She was a partner at a world-class consulting firm for more than a decade, participating in numerous strategy, organization, and leadership projects across various industries and countries.
- She serves as a mentor at the Chilean Institute of Directors and is a member of a leading global organization of women



Raphael Bergoeing Vela
Board Member

National ID (RUT): 9.838.812-5
Member of the Governing Board
from 2025 to April 2028



- He holds a degree in Business and Economics and a Bachelor's degree in Economic Sciences from Universidad de Chile, as well as a Doctor of Philosophy (Ph.D.) in Economics from the University of Minnesota, United States.
- He has extensive experience and expertise in financial regulation and public policy, capital markets and financial services, finance, risk management, innovation, regulations and standards applicable to cooperatives, and corporate governance, developed through his academic, institutional, and public-sector career.
- He served as Superintendent of Banks and Financial Institutions of Chile and as President of the Board of Metro de Santiago.
- He was President of the Productivity and Evaluation Commission, contributing to the analysis and design of public policies aimed at sustainable growth.
- He has developed a distinguished academic career as a professor at Universidad de Chile and the Business School of Universidad Adolfo Ibáñez.
- He has been a visiting researcher at the Federal Reserve of the United States and the World Bank, strengthening his expertise in regulation, macroeconomics, and financial systems.

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CMF 3.4.iv , GRI 2-11

In accordance with the bylaws, the President of the Governing Board does not perform functions within the organization's executive team. Likewise, the Governing Board does not contemplate the existence of alternate board members.

As a requirement, all members of the Governing Board and the Supervisory Board must be members of the cooperative, whereas members of the Credit Committee are not subject to this requirement. The Chief Executive Officer, the Executive Team, and employees are fully free to decide voluntarily whether to become cooperative members.

In accordance with the bylaws, all cooperative members are required to make monthly contributions. All members, regardless of their role, participate under equal conditions and are entitled to one vote each.

Board members % participation in Coopeuch

Siria Jeldes Chang	0.003%
Carlos González Cáceres	0.001%
Claudia Escobar Godoy	0.003%
Katia Trusich Ortiz	0.001%
Pedro Del Campo Toledo	0.000%
Raphael Bergoeing Vela	0.000%
Claudia Marfin Brest	0.000%

Executive team % participation in Coopeuch

Rodrigo Silva Iñiguez	0.000%
Claudio Ramírez Hernández	0.002%
Luis Figueroa González	0.001%
Marcela Núñez Valenzuela	0.002%
Oliver Negrete Rebolledo	0.000%
Juan Pablo Díaz del Pozo	0.001%
Carolina Sorensen McKendrick	0.001%
Rubén Ulloa Ulloa	0.001%
Oscar Pontillo Tobar	0.001%
Mauricio Castro Fuentes	0.0001%
Carlos Orella Laurent	0.0001%
Camilo Fernández Biondi	0.0001%

No significant changes were recorded during the 2025 reporting period in the participation of Board members and the executive team in Coopeuch.

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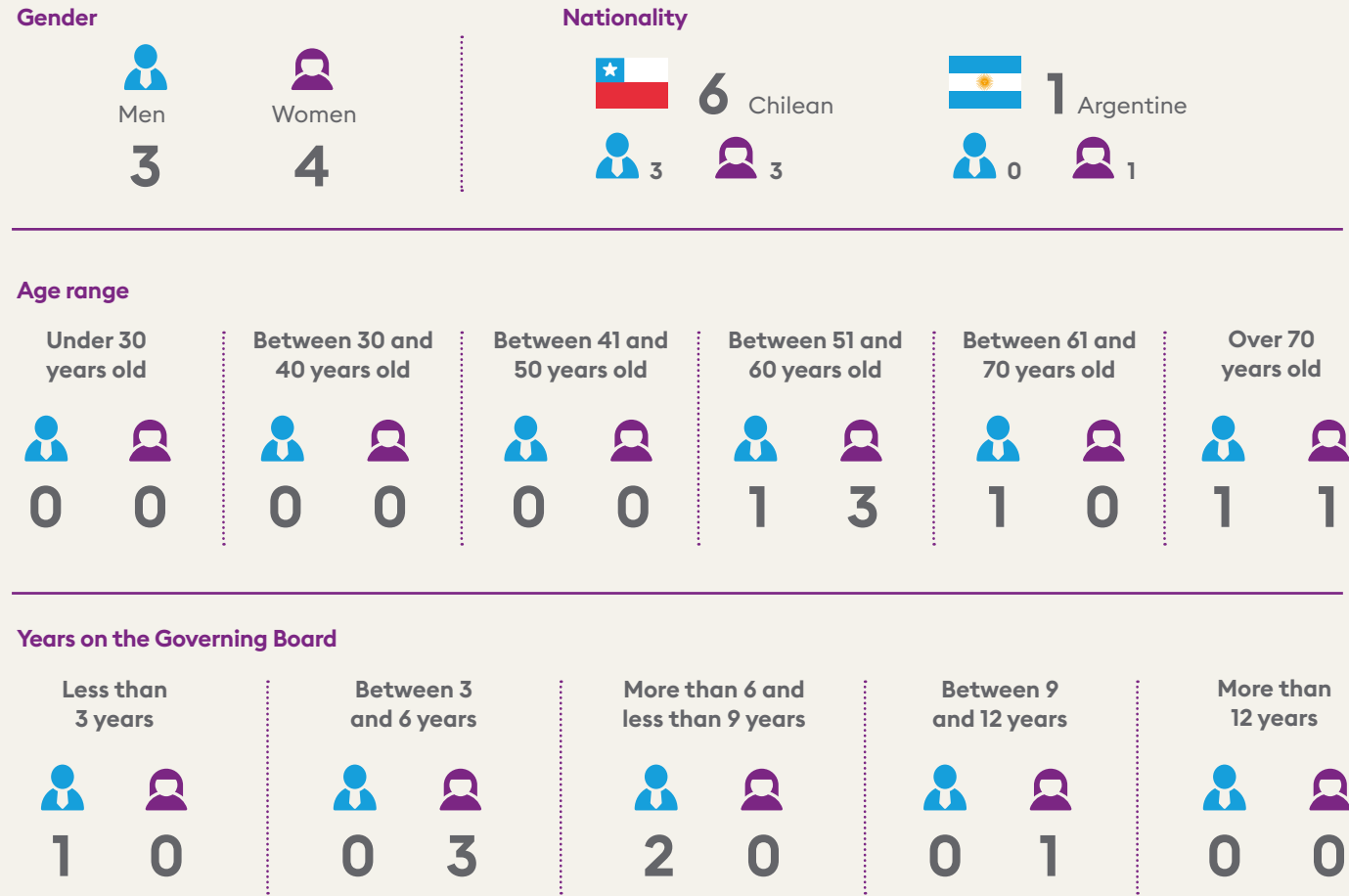
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Governing Board diversity

CMF 3.2.xiii.a, CMF 3.2.xiii.b, CMF 3.2.xiii.c, CMF 3.2.xiii.d, CMF 3.2.xiii.e



Age range

Under 30 years old



0



0

Between 30 and 40 years old



0



0

Between 41 and 50 years old



0



0

Between 51 and 60 years old



1



3

Between 61 and 70 years old



1



0

Over 70 years old



1



1

Years on the Governing Board

Less than 3 years



1



0

Between 3 and 6 years



0



3

More than 6 and less than 9 years



2



0

Between 9 and 12 years



0



1

More than 12 years



0



0

The average tenure of its members as of year-end 2025 was 5.7 years, contributing experience and continuity to management. There are no Board members with disabilities.

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Governing Board best practices

Communication

The cooperative operates under a governance model that prioritizes transparency, oversight, and effective communication.

Its main practices include:



Regular communication

The Governing Board receives regular reports on management and material events, together with bi-monthly internal audit reports that strengthen independent oversight.



Committee governance

Periodic meetings are held – monthly, bi-monthly, or quarterly, depending on the subject matter – in areas such as risk, sustainability, people, and audit, enabling timely and in-depth analysis of critical issues.



Relationship with regulators

Monthly reports on regulatory complaints are submitted to the CMF, in compliance with supervisory and accountability standards.

These practices strengthen trust, integrity, and oversight capabilities, in line with cooperative principles, the focus on savings, and regulatory requirements.

Election of members

GRI 2-10

Members of the Governing Board are elected by the Assembly of Delegates, in accordance with the procedures and requirements established in the cooperative's bylaws, as amended in April 2025, maintaining a staggered annual renewal system together with re-election limits of up to four terms, which promotes rotation and diversity.

Members of the Governing Board must meet demanding professional qualifications and experience requirements, established in Articles 16 to 23 of the bylaws, including experience in financial institutions supervised by the

Financial Market Commission (CMF, in Spanish) and gender representation criteria. In addition, adjustments were incorporated into the electoral procedures to strengthen transparency and fairness in the selection of Board members, ensuring transparency and democratic participation.

Cooperative members are represented by delegates in the Assembly of Delegates, enabling the formation of a Governing Board with the necessary capabilities to address economic, social, and environmental challenges, in line with the cooperative's purpose.



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Induction of new members

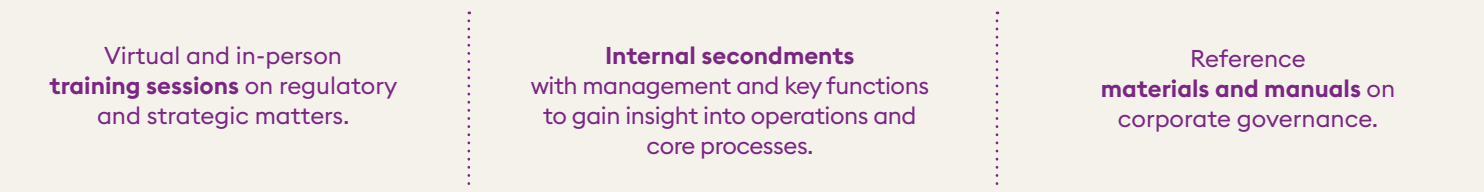
CMF 3.2.v

Coopeuch has a formal induction program designed to facilitate the integration of new members of the Governing Board and ensure understanding of their strategic and fiduciary responsibilities.

This process provides a comprehensive overview of the cooperative and covers the following matters:



The program combines different training activities, including:



This approach enables timely integration and informed participation in decision-making.

Performance evaluation

CMF 3.2.ix, CMF 3.2.ix.c, GRI 2-18

The Governing Board of Coopeuch evaluates its collective and individual performance every two years, with specialized external support to strengthen its effectiveness and ensure high governance standards.

The Governing Board does not conduct formal external evaluations, but maintains a continuous improvement approach. This commitment is reflected in an annual training and development program that addresses strategic, regulatory, and context-related matters, strengthening informed and independent decision-making.

Performance evaluations of the Governing Board make it possible to identify opportunities for improvement and strengthen its performance. Within this framework, continuous improvement actions have been implemented, including:



Organizational practices

Optimization of meeting effectiveness, improvement in the quality and timeliness of information provided ahead of meetings, and enhanced follow-up on resolutions.



Continuous training

Reinforcement of the annual training plan on corporate governance, sustainability, and risk management, addressing identified gaps.



Composition of the governing body

Adjustments are made in accordance with the bylaws through the Assembly of Delegates.

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The cooperative may engage external advisors to support the Governing Board in performance evaluations and improvement processes. This practice is governed by the Advisory and/or Consulting Services Policy, which ensures independence, transparency, confidentiality, and regulatory compliance, with review by the Compliance area. Its purpose is to strengthen capabilities and promote the continuous improvement of corporate governance.

Diversity of competencies

CMF 3.2.ix.b

At Coopeuch, diversity, inclusion, and gender equity are principles that guide the cooperative's management approach and the composition of its collegiate bodies. To prevent and reduce organizational, social, or cultural barriers, formal mechanisms have been established to promote equitable participation and a diversity of perspectives.

Some of the key initiatives included

1.
Processes for selection and promotion based on competencies.

2.
Awareness and training programs on diversity and inclusion.

3.
Monitoring of internal gender equity and diversity indicators.

These practices contribute to reducing barriers and strengthening more representative and diverse governance aligned with cooperative principles.

Education and training

CMF 3.2.ix.a, GRI 2-17

The Governing Board of Coopeuch has an annual continuous training plan aimed at strengthening its competencies in corporate governance, sustainability, financial trends, and decision-making quality, ensuring continuous adaptation to external challenges.

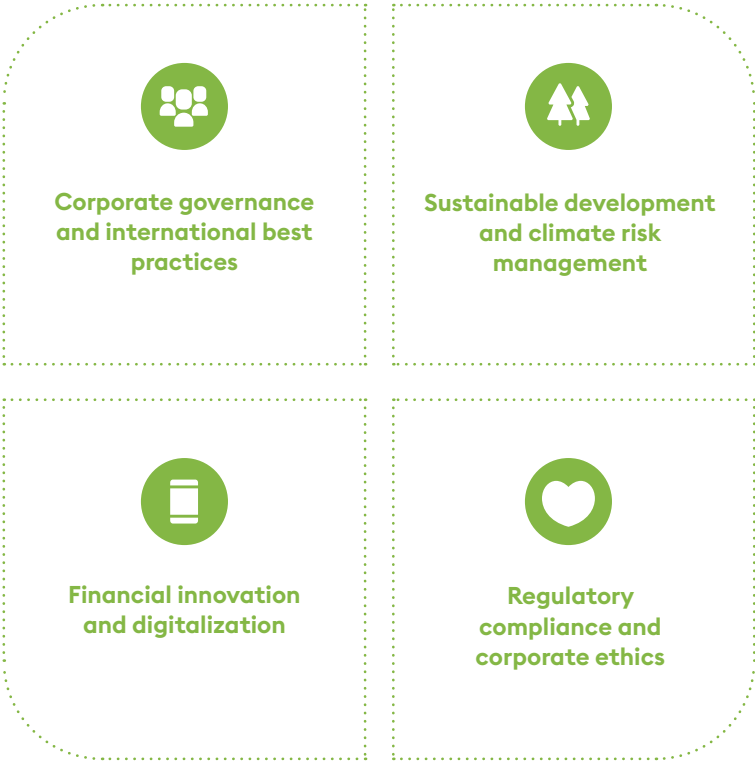
This approach is implemented through an annual program of briefings and specialized sessions on economic, political, social, and regulatory matters relevant to its role.

During 2025, the Governing Board participated in presentations by experts in economics, pensions, politics, and the geopolitical landscape, held during different sessions throughout the year, thereby maintaining an informed and up-to-date view of the national and international environment.

This training approach is complemented by committee-specific training programs tailored to their respective functions, with the aim of strengthening technical analysis, internal coordination, and the overall consistency of corporate governance.

An annual assessment of training needs is conducted, taking into consideration the evolution of the business and the diversity of experience among Governing Board members.

Priority areas include



This approach contributes to informed decision-making aligned with global standards, strengthening the sustainability and resilience of the cooperative.

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External advisory and consulting services

CMF 3.2.iii, CMF 3.3.v
Coopeuch has a formal policy on external advisory services and consulting – in accounting, tax, financial, legal, and other matters – that establishes selection and contracting criteria, ensuring objective and transparent processes based on the suitability of service providers.

This policy applies throughout the organization, including the Governing Board and its committees, and incorporates standards for contracting, conflict of interest prevention, confidentiality, and alignment of services with the cooperative’s strategic objectives. It is complemented by the outsourcing governance framework and the Supplier Policy.

During 2025, the Governing Board did not contract additional services from the external financial statement auditor, nor did it engage other entities for services considered significant in relation to its annual budget. Total spending on advisory services during the period amounted to CLP 119,495,520.

Meetings with committees and communication of critical concerns

CMF 3.2.vi, GRI 2-16
Through its Board members who participate in committees, the Governing Board maintains a regular and systematic relationship with the various units of the cooperative. Specifically, it engages with the Risk Management unit through the Credit Risk Committee and the Operational and Technological Risk Committee, while it interacts with the Internal Audit unit through the Audit Committee, and with the Social Responsibility unit through the ESG Committee, in accordance with the cooperative’s internal regulations.

Each representative Board member is responsible for reporting to the Governing Board on the main matters addressed in those meetings during Board sessions.

These meetings cover matters related to risk management, audit results, regulatory compliance, the cooperative’s strategy, follow-up on corrective actions, sustainability matters and environmental, social,

and governance (ESG) criteria, as well as the specific topics addressed by each committee.

In addition, the Governing Board holds bi-monthly meetings with the external audit firm, during which quarterly financial statements are reviewed prior to publication, together with the main findings, recommen-

dations, and progress in the implementation of improvement measures.

The Chief Executive Officer and other senior executives attend these meetings, ensuring direct and timely communication.

More information: [4.3 Specialized committees.](#)

Periodic meetings

CMF 3.2.x
The Governing Board of Coopeuch meets periodically in accordance with internal regulations to address the cooperative’s main strategic and operational matters, ensuring efficient and transparent management.

1. **Frequency**
Ordinary meetings are held at least once a month, and extraordinary meetings are convened when requested by the President or by at least three Board members.
2. **Time allocation**
Meetings allocate the necessary time for the analysis of strategic matters, with both in-person and remote participation. No specific duration is established for in-person or remote meetings.
3. **Meeting scheduling**
Governing Board meetings are scheduled one year in advance, with the annual calendar defined at the beginning of each year. Meetings are held during the second and fourth week of each month, and reminder notices are sent to members five business days prior to each meeting.
4. **Supporting documentation**
Meeting notices include the documentation necessary for adequate preparation and decision-making.

Meetings require a minimum quorum of four members. Resolutions are adopted by absolute majority and, in the event of a tie, the President has the casting vote.

99%

Average attendance in 2025, reflecting a high level of commitment.

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Meeting minutes

CMF 3.2.xii
Coopeuch has a digital system that provides members of the Governing Board with secure, remote, and continuous access to the information necessary for the performance of their duties. During the reporting period, this system was strengthened through the implementation of a specialized platform that enhances document management and information traceability.

The system provides:



Meeting minutes and meeting materials

The cooperative has an information system that allows members of the Governing Board to access meeting minutes and materials through secure and continuous remote access, with a digital historical record covering more than five years.



Briefing materials and supporting documentation

Advance access to briefing materials and all supporting documentation to be addressed at each meeting, available within the timeframes established in the internal regulations.



Whistleblower channel

Direct access to the corporate whistleblower channel, safeguarding confidentiality and whistleblower protection.



Final version of meeting minutes

Available for review within five business days following the respective meeting.

This system reinforces transparency, efficiency, and digital governance, supporting informed decision-making.

Business continuity

CMF 3.2.xi
The cooperative has a Business Continuity and Crisis Management Policy that establishes the guidelines for responding to contingencies and ensuring operational resilience. This policy is complemented by specific plans developed based on risk scenarios and aligned with international standards such as ISO 22301 and ISO 22361.

The plans establish a clear structure of roles and responsibilities that is activated in the event of crises or material events. In addition, periodic tests and simulations are conducted to assess their effectiveness and support their continuous improvement.

Site visits

CMF 3.2.viii
In line with a strategy focused on proximity and direct knowledge of operations, during the reporting period the President of the Governing Board and the Chief Executive Officer of the cooperative carried out several site visits aimed at strengthening relationships with teams and gaining firsthand knowledge of facility conditions.

These activities included meetings with regional teams in La Serena and visits to the Talcahuano branch, where operational matters, local challenges, and opportunities for improvement were addressed, while directly gathering concerns and proposals from teams.



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Independent members of the Governing Board

CMF 3.2.i
In accordance with Coopeuch’s internal regulations, an Independent Board member is considered to be a non-executive Board member who meets at least four of the nine independence criteria established in the matrix. The following matrix presents, in aggregate form, the assessment of these criteria for each of the seven Board members, allowing their independence status to be assessed.

Evaluated criterion		N° of Board members meeting the criterion						
1.	The Board member must not have been employed by the company in an executive role during the past year.							
2.	The Board member must not accept, nor have a family member who accepts, any payment from the company or a parent or subsidiary exceeding USD 60,000 during the current fiscal year.							
3.	The Board member must not be related to a person employed by the company or any parent or subsidiary as an executive officer.							
4.	The Board member must not be affiliated with another company, nor serve as an advisor or consultant to another entity. Likewise, the Board member must not hold a management position within the cooperative.							
5.	The Board member must not be affiliated with a major client or supplier of the company.							
6.	The Board member must not have personal service contract(s) with the company, nor be part of its management.							
7.	The Board member must not be affiliated with a non-profit entity that receives significant contributions from the company.*							
8.	The Board member must not have been a partner or employee of the company’s external auditor during the past year.							
9.	The Board member must not have any other conflict of interest that the Governing Board determines would affect the member’s independence.							

*The non-profit organization to which they are affiliated is Coopeuch Foundation.

Meets criteria

All Board members are considered independent, as they meet at least four of the nine criteria set out above, including a minimum of two of the first three criteria.

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Reporting on sustainability-related matters

CMF 3.2.vii, GRI 2-13, GRI 2-14

The Governing Board receives regular and structured updates on environmental, social, and governance matters, including climate change-related risks and opportunities, through the following mechanisms:



ESG Committee

A specialized committee that meets quarterly and addresses ESG matters in an integrated manner, overseeing compliance with policies, commitments, and international standards.



Relationship with the Governing Board

A designated Board member actively participates in the ESG Committee, ensuring alignment between the cooperative's strategy and ESG management.



Periodic reporting

Progress, risks, and environmental and social projects are presented to the Governing Board during ordinary Board meetings and specialized committee sessions, particularly in strategic planning, budgeting, and investment decision-making processes.

Since 2022, Impact Materiality has been reviewed and validated and, since 2024, double materiality has been reviewed and validated through the ESG Committee of the executive team, ensuring its integration into the strategy and the Integrated Annual Report, supported by meeting minutes and the governance cycle. In addition, the Governing Board reviews and approves the information submitted by the executive team through the ESG Committee, which reports on a quarterly basis.

The main topics addressed include



Sustainability strategy and ESG commitments



Climate risk management and its impact on the business



Energy efficiency, carbon footprint reduction, and circular economy



Social initiatives and financial inclusion

The Chief Executive Officer and the executive team participate in these discussions, ensuring the integration of ESG matters into planning, budgeting, and relevant decision-making.

In addition, the Governing Board delegates the management of economic, social, and environmental impacts to the Executive Team, which has formally designated responsible parties and reports periodically through reports and presentations delivered during formal sessions held through the executive committees. This information

is reviewed quarterly and during the annual strategic session, and includes progress on sustainability, risk management, and regulatory compliance. Specialized committees complement this process by channeling relevant information and validating the effectiveness of management processes, ensuring comprehensive and timely oversight by the Governing Board.

This structure ensures the proper implementation of policies and processes aligned with the cooperative purpose and sustainability.



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Governing Board skills matrix

CMF 3.2.iv

2025 topics	Siria Jeldes Chang	Carlos González Cáceres	Claudia Escobar Godoy	Katia Trusich Ortiz	Pedro Del Campo Toledo	Raphael Bergoeing Vela	Claudia Marfin Brest
1 Sustainability, ESG, and social impact	•		•	•	•		
2 Financial regulation and public policy	•	•	•	•	•	•	
3 Capital markets and financial services		•	•		•	•	
4 Finance	•	•	•			•	
5 Technology, data, and Artificial Intelligence			•	•			•
6 Enterprise risk management, audit, and internal control	•	•	•			•	
7 Cybersecurity and operational continuity		•		•			•
8 Strategic communications and reputation	•			•	•		•
9 Innovation			•	•		•	•
10 Regulations and standards applicable to cooperatives	•	•		•		•	
11 People, compensation, and organizational culture	•				•	•	•
12 Corporate governance and ethics	•	•	•	•	•	•	•
13 Cooperative model and relationship with members	•	•			•		•

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4.2.2 Supervisory Board

The Supervisory Board oversees the cooperative’s accounting and financial management, ensuring compliance with applicable regulations, internal rules, and the cooperative’s articles of association. It reviews accounting, inventories, balance sheets, and financial statements.

It is composed of three members elected by the Assembly of Delegates, serving three-year terms with partial annual renewal. Its members may not serve more than two terms.

4.2.3 Credit Committee

The Credit Committee is responsible for ensuring compliance with the credit policies established in the credit evaluation manuals approved by the Governing Board. Its role focuses on analyzing and overseeing credit operations through representative reviews, ensuring the proper application of procedures and the sound management of financial risk.

Its members are appointed by the Governing Board for a two-year term, with the possibility of re-election for up to three consecutive terms. Each year, its members elect from among themselves who will serve as President.

Members Supervisory Board

Hugo González Alarcón
National ID (RUT): 7.190.196-3

Director of Academic Development at Universidad Tecnológica Metropolitana. State-certified teacher with a Master’s degree in Mathematical Statistics. Member of the cooperative for more than 30 years and member of the Supervisory Board since 2018.

Sergio Zúñiga Astudillo
National ID (RUT): 6.642.945-8

General accountant and auditor. Member of the cooperative since 1973, with a professional career spanning more than 46 years. He has served on the Supervisory Board, the Credit Committee, and the Governing Board, in addition to participating in international cooperative initiatives.

Jorge Gompertz Pumarino
National ID (RUT): 7.354.163-8

Attorney and partner at Arias Gompertz y Cía. He has served as legal advisor and has served on the Credit Committee and the Supervisory Board of the cooperative.

Members Credit Committee

Andrea Brandt Neipendofer
National ID (RUT): 7.198.696-9

State-certified teacher of German from the Universidad de Chile, with extensive experience in educational management and academic leadership. She has held leadership positions at Colegio Alemán de Santiago and has additional studies in German history, politics, and geography from the University of Jena, Germany.

Felipe Morandé Lavín
National ID (RUT): 7.246.745-0

Economist, Doctor of Philosophy (PhD) in Economics from the University of Minnesota, and holds a degree in business and economics from the Pontificia Universidad Católica de Chile. He has a distinguished academic career and experience in public policy, macroeconomics, finance, and regulation, as well as participation in international forums.

Hugo Sánchez Reyes
National ID (RUT): 9.876.332-5

Medical doctor who holds a Master’s degree in Public Health from the Universidad de Chile. He serves as Head of the Institutional Management and Development Unit at Hospital Padre Alberto Hurtado.

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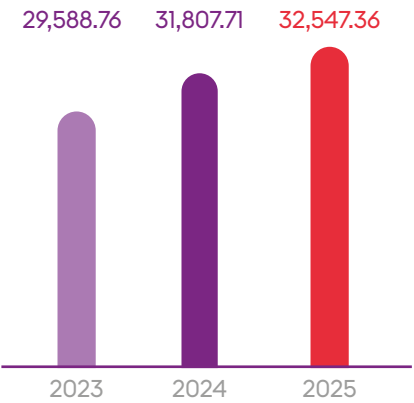
4.2.4 Remuneration of the collegiate bodies

CMF 3.2.ii, CMF 3.3.iii, GRI 2-19, GRI 2-20

The compensation process for the Governing Board is regulated by the cooperative’s bylaws, under which the Assembly of Delegates annually approves the compensation corresponding to the collegiate bodies. For 2025, the total amount reached UF 40,916.66.

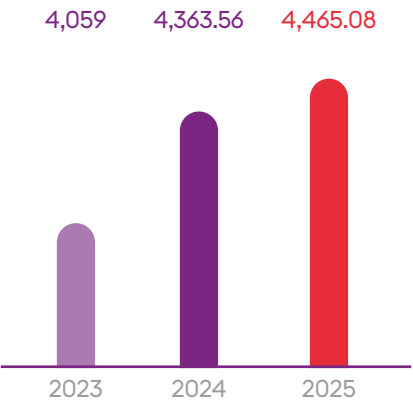
The following section presents the compensation received by the different levels of the collegiate bodies during fiscal years 2023, 2024, and 2025.

Governing Board* (UF)



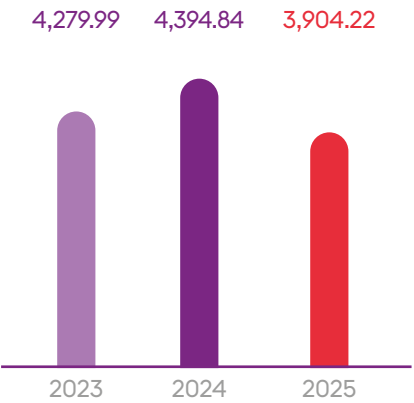
Source: Finance and Administration Division.

Supervisory Board (UF)



Source: Finance and Administration Division.

Credit Committee (UF)



Source: Finance and Administration Division.

The compensation policies for the collegiate bodies are designed based on the level of responsibility associated with each role and are defined through comparative analyses with similar institutions, ensuring alignment with market standards.

These policies seek to balance economic and institutional objectives, safeguarding the cooperative’s social commitment and protecting the financial interests of its members. To this end, clear criteria, limits, and objective parameters are established and reviewed annually based on the responsibilities of each role.

The cooperative also has a formal compensation policy that includes an annual review of the salary structure, considering market information provided by an independent consulting firm. This approach is applied consistently across the organization.

* The Governing Board receives only fixed compensation, which is not linked to the number of committees in which its members participate. It does not receive variable incentives based on the achievement of objectives.

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4.3 Management Committees

CMF 3.2.ix, CMF 3.3.i, CMF 3.3.ii, CMF 3.3.iv, CMF 3.3.v, CMF 3.3.vi, CMF 3.3.vii, GRI 2-9

Coopeuch has seven management committees responsible for supporting and overseeing the cooperative's activities. These committees are composed of members of the Governing Board, the Chief Executive Officer, and managers from different divisions and managements, allowing for a comprehensive approach to decision-making.

Their operation is governed by the cooperative's Collegiate Bodies Policy and by the General Law on Cooperatives, also incorporating, where applicable, best practices established in Article 50 bis of Law No. 18,046.

Each committee reports periodically to the Governing Board through its President, while the Governing Board is responsible for approving or rejecting the proposals submitted. Committee members report on the matters discussed, assuming responsibility for management and regulatory compliance. In addition, each committee has a secretary responsible for preparing and distributing minutes. In specific cases, external advisors are engaged to strengthen analysis and support the quality of decision-making.

As a savings and credit cooperative, Coopeuch is not subject to the provisions of Article 50 bis of Law No. 18,046 on Corporations; therefore, it does not have a Directors' Committee under the terms established by such regulation or any equivalent body. Consequently, this indicator is not applicable to the institution.

Each committee reports periodically to the Governing Board through its President, while the Governing Board is responsible for approving or rejecting the proposals submitted. Committee members report on the matters discussed, assuming responsibility for management and regulatory compliance. In addition, each committee has a secretary responsible for preparing and distributing minutes. In specific cases, external advisors are engaged to strengthen analysis and support the quality of decision-making.

The management committees do not regularly conduct performance evaluations.

Credit Risk Committee | Meeting frequency: Monthly



Description

The Credit Risk Committee is responsible for analyzing and overseeing matters related to credit risk within Coopeuch, including regulations, audits, and observations and instructions issued by the Financial Market Commission (CMF, in Spanish). Its main role is to validate the policies and measures proposed by management, ensuring prudent risk management aligned with the size and structure of the cooperative.

Main functions

- Credit risk management.
- Definition and monitoring of credit policies.
- Portfolio management and monitoring.
- Provisions and provisioning models.
- Credit origination, behavioral, and collection models.
- Individual credit classification.
- Collection management.
- Compliance with CMF regulations, audits, and risk standards.

Key activities carried out during 2025

1. Portfolio analysis.
2. Budget monitoring.
3. Provision adequacy.
4. Provisioning models.
5. Additional provisions.
6. Credit policies.
7. Collection monitoring.

Members*

Governing Board – non executive:

- Siria Jeldes Chang, President
- Raphael Bergoeing Vela, Board Member
- Claudia Escobar Godoy, Secretary

Executive Team and Governing Board reporting – executive:

- Rodrigo Silva Iñiguez, Chief Executive Officer
- Juan Pablo Díaz del Pozo, Head of Risk Division

Frequency with which the committee reports to the Governing Board: **Monthly**
Committee expenses related to advisory services: **CLP 45,467,000**

*For fiscal years 2024 and 2025, the members of the Governing Board participated in the same management committees, with the exception of Raphael Bergoeing, who joined the Credit Risk Committee, the Operational and Technological Risk Committee, and the Assets and Liabilities Committee (CAPA, in Spanish) for the first time. All board members, for both 2024 and 2025, qualified as independent board members.

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Operational and Technological Risk Committee | Meeting frequency: Monthly



Description

The Operational and Technological Risk Committee analyzes and oversees the operational, technological, cybersecurity, strategic, and reputational risks faced by Coopeuch. It also ensures business continuity, operational recovery, and fraud prevention, ensuring prudent management aligned with regulations, audits, and instructions issued by the Financial Market Commission (CMF, in Spanish).

Main functions

- Management and administration of the risk function.
- Monitoring of internal policies.
- Operational and technological risk management.
- Cybersecurity oversight.
- Business continuity and operational recovery.
- Fraud prevention and monitoring.
- Strategic and reputational risk management.
- Compliance with CMF regulations, audits, and risk standards.

Key activities carried out during 2025

1. Comprehensive fraud management.
2. Comprehensive operational risk management.
3. Business continuity management system.
4. Development of business continuity tests and exercises.
5. Cybersecurity strategy.
6. Monitoring of control governance and testing processes.

Members*

Governing Board – non executive:

- Siria Jeldes Chang, President
- Raphael Bergoeing Vela, Board Member
- Claudia Escobar Godoy, Secretary

Executive Team and Governing Board reporting – executive:

- Rodrigo Silva Iñiguez, Chief Executive Officer
- Juan Pablo Díaz del Pozo, Head of Risk Division
- Luis Figueroa González, Head of Operations

Frequency with which the committee reports to the Governing Board: **Monthly** | Committee expenses related to advisory services: **CLP 0**

Audit Committee | Meeting frequency: Every two months



Description

The Audit Committee oversees the effectiveness of internal control systems and regulatory compliance, supporting the independence and management of the internal audit function. It coordinates the work performed by internal and external auditors and acts as a liaison with the Governing Board.

Main functions

- Propose to the Governing Board the proposed list of external auditors and evaluate their performance.
- Review the results of internal and external audits.
- Analyze interim and annual financial statements.
- Oversee the effectiveness of internal controls and the reliability of information systems.
- Verify compliance with policies, laws, and internal regulations.
- Manage and resolve conflicts of interest, fraud, or suspicious conduct.
- Review inspection reports and instructions issued by the Financial Market Commission (CMF, in Spanish).
- Ensure compliance with the annual internal audit program.
- Report to the Governing Board on accounting changes and their impacts.
- Request specific reviews from internal audit and recommend actions to external auditors.

Key activities carried out during 2025

1. Presentation of the results of audit reviews, monitoring of commitments adopted by management, and compliance with the audit plan.
2. Opinion and conclusions regarding management's risk management during the year.
3. Internal audit perspective and opinion on emerging risks such as cybersecurity, credit risk, data privacy, and human capital risk.

Members*

Governing Board – non executive:

- Siria Jeldes Chang, President
- Carlos González Cáceres, Vice President
- Katia Trusich Ortiz, Board Member

Executive Team and Governing Board reporting – executive:

- Juan Andrés Barrera Silva, Head of Internal Audit Division

Frequency with which the committee reports to the Governing Board: **Every two months** | Committee expenses related to advisory services: **CLP 0**

* For fiscal years 2024 and 2025, the members of the Governing Board participated in the same management committees, with the exception of Raphael Bergoeing, who joined the Credit Risk Committee, the Operational and Technological Risk Committee, and the Assets and Liabilities Committee (CAPA, in Spanish) for the first time. All board members, for both 2024 and 2025, qualified as independent board members.

Assets and Liabilities Committee (CAPA, in Spanish) | Meeting frequency: Monthly

Description

The Assets and Liabilities Committee (CAPA, in Spanish) oversees the cooperative's financial management in line with its strategy, ensuring compliance with policies and procedures.

Main functions

- Evaluate the balance sheet and structural liquidity.
- Review the financial plan and market conditions.
- Define portfolio strategy and investment policy.
- Oversee capital ratios and financial risks.
- Analyze reports issued by credit rating agencies.
- Monitor new regulations and national and international developments.

Key activities carried out during 2025

1. Increase in counterparty limits and approval of new credit facilities.
2. Approval for the registration of a new bond line and registration of associated series.
3. Approval of a new hedge accounting strategy and fair value measurement of the investment portfolio in Chilean pesos and UF.
4. Approval of investment in corporate bonds.
5. Approval of a new hedge accounting policy.
6. Placement of local and international bonds.
7. Update of the international medium-term bond program.
8. Evolution of the balance sheet structure and derivatives position.
9. Monitoring of structural risk management (liquidity and interest rate risk).

Members*

- Governing Board** - non executive:
- Raphael Bergoeing Vela, Board Member
 - Carlos González Cáceres, Vice President
 - Claudia Escobar Godoy, Secretary
- Executive Team and Governing Board reporting** – executive:
- Rodrigo Silva Iñiguez, Chief Executive Officer
 - Claudio Ramírez Hernández, Head of Finance and Administration Division
 - Juan Pablo Díaz del Pozo, Head of Risk Division
 - Advisor

Frequency with which the committee reports to the Governing Board: **Monthly** | Committee expenses related to advisory services: **CLP 40,596,000**

People Committee | Meeting frequency: Every two months

Description

This committee manages strategic people matters, proposing actions to the Governing Board to strengthen organizational culture and talent.

Main functions

- Communicate the results of the Strategic People Management Plan.
- Manage talent and strengthen the employer brand.
- Develop capabilities aligned with the strategic plan.
- Promote digitalization and change management.
- Improve the work environment, well-being, productivity, and efficiency of employees.
- Design compensation strategies based on performance and market benchmarks.
- Review labor regulations and human capital policies.
- Oversee action plans, annual programs, and key projects.

Key activities carried out during 2025

1. 2025 Strategic People Management Plan supporting the achievement of Coopeuch's strategic plan.
2. 2025 collective bargaining process.
3. Update of the organizational structure.
4. 2025 Leadership Plan.
5. Coopeuch Identity: "Sello Mayor" and "First Job".
6. Change management.
7. 2025 Technology Trends Program.
8. Strengthening of the performance management model.
9. Preventive Health Program.
10. Regulatory matters/laws and their impacts: Pension Reform and progress one year after the enactment of the Karin Law.

Members*

- Governing Board** - non executive:
- Siria Jeldes Chang, President
 - Pedro Del Campo Toledo, Board Member
 - Claudia Marfin Brest, Board Member
- Executive Team and Governing Board reporting** – executive:
- Rodrigo Silva Iñiguez, Chief Executive Officer
 - Oscar Pontillo Tobar, Head of People Development Management

Frequency with which the committee reports to the Governing Board: **Every two months** | Committee expenses related to advisory services: **CLP 0**

* For fiscal years 2024 and 2025, the members of the Governing Board participated in the same management committees, with the exception of Raphael Bergoeing, who joined the Credit Risk Committee, the Operational and Technological Risk Committee, and the Assets and Liabilities Committee (CAPA, in Spanish) for the first time. All board members, for both 2024 and 2025, qualified as independent board members.

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Anti-Money Laundering, Terrorist Financing, and Anti-Bribery Committee | Meeting frequency: Every two months



Description

The committee oversees the comprehensive management of risks related to money laundering, terrorist financing, and bribery within the cooperative and its subsidiaries. It oversees policies and procedures and recommends improvements to the Governing Board.

Main functions

- Approve, supervise, and monitor the annual compliance plan.
- Manage internal controls, policies, and procedures.
- Approve and promote employee training.
- Evaluate suspicious activities and determine which should be reported to the Financial Analysis Unit (UAF, in Spanish).
- Ensure compliance with Law No. 20,393 and propose sanctions for non-compliance.
- Approve modifications to suspicious transaction alerts and to the risk matrix for members and clients.
- Review new products to ensure regulatory compliance.
- Verify the implementation of the anti-money laundering and terrorist financing prevention policy.

Key activities carried out during 2025

1. Strengthening of the Crime Prevention Model (MPD, in Spanish): A comprehensive review of the Crime Prevention Model was conducted for Coopeuch, the Insurance Brokerage, and Fundación Coopeuch by an independent third party. The analysis included processes, activities, and controls associated with the most relevant criminal risks, prioritizing those with the highest exposure based on impact or likelihood. This made it possible to identify gaps, opportunities for improvement, and enhancement actions to ensure the effectiveness of the model and reinforce the compliance culture.

2. Alignment of the internal regulatory framework: The Anti-Money Laundering/Terrorist Financing (AML/TF) prevention system was aligned with Circular No. 62 issued by the Financial Analysis Unit (UAF, in Spanish), updating policies, procedures, internal responsibilities, and information flows. This alignment strengthened the consistency of the system, ensuring robust and ongoing regulatory compliance.

Members*

- Governing Board** - non executive:
- Katia Trusich Ortiz, Board Member
 - Pedro Del Campo Toledo, Board Member
 - Claudia Marfin Brest, Board Member
- Executive Team and Governing Board reporting** – executive:
- Rodrigo Silva Iñiguez, Chief Executive Officer
 - Juan Pablo Díaz del Pozo, Head of Risk Division
 - Camilo Fernández Biondi, General Counsel
 - Rodrigo Fuentes Guzmán, Head of Compliance Management

Frequency with which the committee reports to the Governing Board: **Every two months** | Committee expenses related to advisory services: **CLP 0**

ESG Committee | Meeting frequency: Quarterly



Description

The committee is responsible for managing Environmental, Social, and Governance (ESG) matters within the cooperative, promoting compliance with its policies and commitments.

Main functions

- Analysis of the legal framework.
- Analysis of the ESG regulatory framework.
- Monitoring progress toward achieving ESG strategic metrics and objectives.

Key activities carried out during 2025

1. Review and update of the structure used for public disclosure, in accordance with current accounting and sustainability standards.
2. Update and further development of double materiality IROs.
3. In environmental management, recognition for the third consecutive year in the HuellaChile program and certification for internal clean energy consumption.
4. Monitoring the updating and publication of sustainability-related policies.

Members*

- Governing Board** - non executive:
- Katia Trusich Ortiz, Board Member
- Executive Team and Governing Board reporting** – executive:
- Rodrigo Silva Iñiguez, Chief Executive Officer
 - Claudio Ramírez Hernández, Head of Finance and Administration Division
 - Carolina Sorensen McKendrick, Head of Communications and Sustainability Management
 - Carlos Orella Laurent, Head of Strategic Planning and Experience Management

Frequency with which the committee reports to the Governing Board: **Quarterly** | Committee expenses related to advisory services: **CLP 0**

* For fiscal years 2024 and 2025, the members of the Governing Board participated in the same management committees, with the exception of Raphael Bergoeing, who joined the Credit Risk Committee, the Operational and Technological Risk Committee, and the Assets and Liabilities Committee (CAPA, in Spanish) for the first time. All board members, for both 2024 and 2025, qualified as independent board members.

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4.4 Executive Team

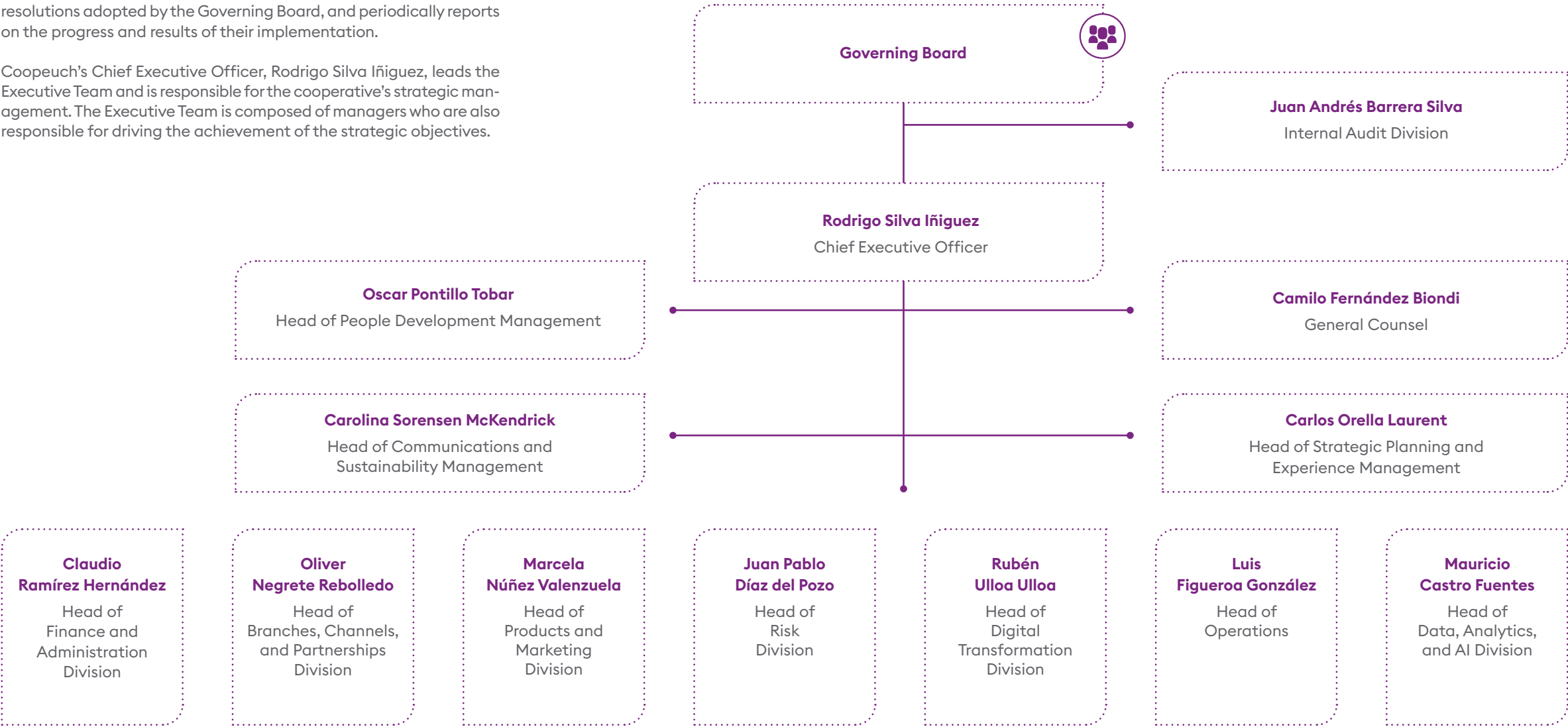
GRI 2-12

The Executive Team develops the strategic plan, policies, and annual objectives, including those related to sustainability and ESG criteria. It submits these proposals to the Governing Board, implements the resolutions adopted by the Governing Board, and periodically reports on the progress and results of their implementation.

Coopeuch's Chief Executive Officer, Rodrigo Silva Iñiguez, leads the Executive Team and is responsible for the cooperative's strategic management. The Executive Team is composed of managers who are also responsible for driving the achievement of the strategic objectives.

4.4.1 Coopeuch structure

CMF 3.1



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4.4.2 Members of the Executive Team

CMF 3.4.i



Rodrigo Silva Iñiguez

National ID (RUT): 8.988.116-1
Joined in 2010



Chief Executive Officer

- Industrial Civil Engineer from the Pontificia Universidad Católica de Valparaíso.
- Senior Executive Program from Universidad de Los Andes.



Claudio Ramírez Hernández

National ID (RUT): 8.510.307-5
Joined in 1989



Head of Finance and Administration Division

- Business and Economics graduate from the Universidad de Chile.
- Master's degree in Business Administration from the Universidad de Santiago.



Marcela Núñez Valenzuela

National ID (RUT): 14.090.472-4
Joined in 2010



Head of Products and Marketing Division

- Business and Economics graduate from the Universidad de Santiago.
- Advanced Certificate in Innovation and Technology, MIT Sloan, Cambridge, Massachusetts.



Luis Figueroa González

National ID (RUT): 8.879.221-1
Joined in 1994



Head of Operations

- Computer Science Engineer from the Universidad de Santiago.
- MBA from Universidad Adolfo Ibáñez.
- CTO Executive Leadership Program in Technology, MIT.



Oliver Negrete Rebolledo

National ID (RUT): 12.464.140-3
Joined in 2012



Head of Branches, Channels, and Partnerships Division

- Business and Economics graduate from Universidad Central.
- Master's degree in Human Resources from the Pontificia Universidad Católica de Chile.

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Juan Pablo Díaz del Pozo

National ID (RUT):
9.372.003-2
Joined in 2016



Head of Risk Division

- Industrial Civil Engineer from the Universidad de Santiago.
- Diploma in Strategic Management and Leadership from Universidad Adolfo Ibáñez.



Rubén Ulloa Ulloa

National ID (RUT):
13.081.778-5
Joined in 2011



Head of Digital Transformation Division

- Industrial Civil Engineer from the Universidad de Santiago.
- MBA in Digital Transformation from IEBS Barcelona.
- Diploma in Leadership and Strategic Management from Universidad Adolfo Ibáñez.
- Diploma in Strategy and Commercial Management from the Pontificia Universidad Católica de Chile.



Carolina Sorensen McKendrick

National ID (RUT):
8.719.832-4
Joined in 2003



Head of Communications and Sustainability Management

- Journalist and holds a bachelor's degree in History from Universidad Gabriela Mistral.
- Diploma in Leadership and Strategic Management from Universidad Adolfo Ibáñez.



Oscar Pontillo Tobar

National ID (RUT):
10.667.240-7
Joined in 2010



Head of People Development Management

- Holds a bachelor's degree in Political Science from Universidad Central.
- Master's degree in Strategic People Management from Universidad Adolfo Ibáñez.
- Diploma in Leadership and Strategic Management from Universidad Adolfo Ibáñez.



Mauricio Castro Fuentes

National ID (RUT):
13.857.430-K
Joined in 2008



Head of Data, Analytics, and AI Division

- Auditor and accountant from Universidad Católica del Maule.
- Master's degree in Strategic Management from Universidad Adolfo Ibáñez.



Carlos Orella Laurent

National ID (RUT):
11.834.321-2
Joined in 2013



Head of Strategic Planning and Experience Management

- Industrial Civil Engineer from the Pontificia Universidad Católica.
- MBA from the Pontificia Universidad Católica de Chile.



Camilo Fernández Biondi

National ID (RUT):
9.605.124-7
Joined in 2010



General Counsel

- Attorney from Universidad Gabriela Mistral.
- Master of Business Law (MBL) from Universidad Adolfo Ibáñez.
- Diploma in Leadership and Strategic Management from Universidad Adolfo Ibáñez.
- Diploma in General and Life Insurance Brokerage from the Insurance School of Chile.

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Succession plan

CMF 3.6.x

The People Development Management continuously oversees succession planning by identifying strategic positions and evaluating employees with high potential and experience. Its objective is to prepare them to assume critical roles and ensure business continuity.

The plan also considers the identification and periodic evaluation of potential successors to the Chief Executive Officer and other key executives, both within the organization and, when appropriate, externally.

This process helps ensure timely replacement in the event of unforeseen absences, as well as the proper transfer of functions, responsibilities, and relevant information, minimizing the impacts that a potential discontinuity in the Chief Executive Officer position could have on the organization.

Executive Team compensation

CMF 3.6.xi, CMF 3.6.xii

For employees and senior executives, compensation includes incentives linked to the achievement of strategic objectives, promoting performance aligned with the sustainability and long-term development of the cooperative.

The cooperative has formal procedures in place for the Governing Board to review the salary structures and compensation and severance policies for the Chief Executive Officer and other key executives.

These matters are addressed through the People Committee, which analyzes strategic aspects of human capital management and proposes guidelines and recommendations to the Governing Board regarding compensation, ensuring alignment with performance, market conditions, and the institutional strategy.

These policies are reviewed annually, although additional reviews may be conducted when there are significant changes in strategy, the regulatory environment, or market conditions.

For these purposes, the cooperative considers the use of market data and, when appropriate, the advice of specialized external advisors in order to strengthen the objectivity, competitiveness, and consistency of the decisions adopted by the Governing Board.

The cooperative does not require additional approval from members for the salary structures or for the compensation and severance

policies for the Chief Executive Officer and other key executives. These matters are managed confidentially, in accordance with current internal regulations, and are not publicly disclosed, as this constitutes sensitive information.

CMF 3.3.iii, CMF 3.4.ii, CMF 3.4.iii

	2024	2025
Number of executives*	37	44
Fixed compensation	CLP 6,393,833,771	CLP 7,734,056,799
Variable compensation	CLP 2,072,147,174	CLP 2,606,533,982
Total compensation	\$8,465,980,945	\$10,340,590,781

* Key executives correspond to senior managers and members of the Executive Team.

The cooperative does not have compensation plans or special benefits for its key executives, nor compensation plans based on options tied to the cooperative's capital. Likewise, the Executive Team does not receive compensation linked to the management committees in which its members participate.

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4.4.3 Executive committees

The Executive Team committees are intended to address matters and projects relevant to the management of the cooperative, supporting the efficient management of the main strategic areas. They are composed of members of the Executive Team and executives from different divisions, depending on the nature of each committee.



Ethics and Conduct Committee

Oversees ethical conduct and compliance with cooperative principles and values, ensuring the proper application of the Code of Ethics and Conduct in management and business activities.

Meets quarterly.



Regulatory Compliance Committee

Oversees the implementation of the Regulatory Compliance Model and timely compliance with current regulations, while also ensuring the proper preparation and availability of internal regulations.

Meets quarterly.



Products Committee

Analyzes, develops, and monitors products, services, and channels, supporting the definition of strategies for their creation or modification, in line with the cooperative's strategic objectives.

Meets monthly or on an extraordinary basis.



Innovation Committee

Promotes the development of innovative initiatives, balancing the development of the current business with the exploration of new opportunities, and defines the strategic focus areas for innovation.

Meets every two months or on an extraordinary basis.



Information Security and Cybersecurity Committee

Oversees the management of technological risk, cybersecurity, and business continuity, supervising compliance with policies and defining mitigation strategies.

Meets every two months or on an extraordinary basis.



Operational and Technological Risk Committee

Reviews operational, business continuity, fraud, and cybersecurity risks associated with processes, projects, products, and suppliers, overseeing their proper management.

Meets every two months or on an extraordinary basis.



Service Experience Committee

Analyzes the service experience across all channels, products, and services, reviewing performance metrics and promoting initiatives aimed at delivering service excellence.

Meets quarterly or on an extraordinary basis.



Technical Committee on Models and Methodologies

Evaluates credit models and methodologies, overseeing their proper application and performance, in accordance with internal standards and the cooperative's risk profile.

Meets quarterly or on an extraordinary basis.

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Accounting Committee
Reviews accounting criteria and policies affecting financial statements and tax regulations, considering relevant regulatory changes.

Meets annually or on an extraordinary basis.

ESG Committee
Defines and coordinates the strategy related to environmental, social, and governance matters, aligning the cooperative's initiatives with its sustainability objectives.

Meets quarterly or on an extraordinary basis.

ALM Committee (Asset and Liability Management)
Analyzes financial and balance sheet management strategies, considering macroeconomic variables, risks, and financial projections.

Meets monthly or on an extraordinary basis.

Coopeuch APP Committee (Mobile APP)
Oversees member experience and satisfaction regarding the use of the Coopeuch APP, evaluating usability, transactions, ratings, and progress on technology improvement projects.

Meets semiannually or on an extraordinary basis.

Artificial Intelligence Technical Committee
Analyzes the development, implementation, monitoring, and governance of Artificial Intelligence solutions, evaluating risks, efficiency, and ethical criteria in their application to business processes.

Meets every three months.

Third-Party Providers and Services Committee
Oversees and coordinates the management of goods and service providers, ensuring operational efficiency, risk mitigation, regulatory compliance, and alignment with Coopeuch's sustainability and business continuity objectives.

Meets every two months.

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4.5 Risk management

In 2025, Coopeuch consolidated a proactive and robust risk management framework aimed at addressing a challenging macroeconomic environment and reinforcing its solvency, while maintaining capital levels above the industry average.

The cooperative advanced in the active management of market risk through the use of derivative instruments, mitigating exposure to fluctuations in interest rates and exchange rates.

At the same time, cybersecurity protocols were strengthened, including the dismantling of identity fraud networks through real-time monitoring systems.

In addition, the cooperative formally incorporated ESG criteria into its risk matrix, a milestone reflected in the publication of the Sustainability Annex in September 2025, strengthening the management of long-term non-financial risks and alignment with international standards.

At Coopeuch, risk management is based on prudence and the risk profile defined by the cooperative, ensuring responsible and sustainable growth. The model includes systematic processes for the identification, assessment, monitoring, control, and mitigation of risks, supported by a strong corporate governance framework and a regulatory, methodological, technological, and operational framework aligned with national and international standards.

4.5.1 Risk management framework

CMF 3.6.i, CMF 3.6.iii CMF 3.6.iv, CMF 3.6.v

Coopeuch is exposed to risks and opportunities inherent to its activities and operations, as well as to external factors that may affect its performance, business continuity, solvency, or reputation. These risks may arise from:

- 1. Within internal processes related to people, technology, and operations.**
- 2. Within related entities, including subsidiaries.**
- 3. Within critical third parties, including suppliers, outsourcing services, and technology partners.**
- 4. Within the market, economic, regulatory, social, or technological environment.**

To address these risks, the cooperative has risk identification and assessment processes that support the development of risk matrices based on their relevance and the prioritization of those with the greatest potential impact. This process considers, among other aspects, changes in current regulations and the emergence of new regulations applicable to the cooperative and its relationships with third parties.

Regarding social matters and human rights, Coopeuch incorporates due diligence procedures aimed at identifying and managing risks associated with its operations and value chain, ensuring regulatory compliance and the mitigation of actual or potential adverse impacts.

The materialization of these risks may generate financial, operational, legal, reputational, or strategic impacts, but may also create opportunities for improvement, efficiency, innovation, and competitive differentiation when managed in a timely and proactive manner.

Likewise, the Governing Board establishes guidelines for the management of financial, labor, environmental, social, and human rights risks, including physical and transition risks associated with climate change, ensuring their integration into the cooperative's overall risk management framework.

In addition, both the Governing Board and the Executive Team play an active role in the identification, assessment, and prioritization of these risks and define strategic responses to mitigate, transfer, accept, or avoid them according to the cooperative's risk appetite.



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The management of the main risks and opportunities is supported by:

- Implementation of operational risk frameworks.
- Identification of critical processes and key controls.
- Governance of information technology and cybersecurity at the Governing Board level.
- Application of international information security frameworks.
- Assessments of technology risks and information technology provider risks.
- Incident response plans and cyber resilience testing.
- Supervision by the Financial Market Commission (CMF, in Spanish) in accordance with the regulatory framework and outsourcing regulations.
- Loss event management.
- Use of operational risk indicators.
- Business continuity and crisis management programs.
- Third-party risk management programs.
- Review and assessment processes prior to contracting.
- Classification of critical suppliers.
- Periodic assessments of performance, continuity, and cybersecurity.
- Contractual continuity and security clauses.
- Clear governance, with defined roles across the Governing Board, committees, and management.
- Formal definition of risk appetite and tolerance.
- Continuous identification, measurement, monitoring, and reporting.
- Development of an organization-wide risk culture.
- A balanced approach between risk and opportunity.

To strengthen governance and ensure effective oversight, the cooperative has specialized committees composed of Governing Board members, members of the Executive Team, and experts, including:



The Audit Committee complements this structure by providing an independent view of the effectiveness of internal control and risk management, reinforcing discipline and transparency.

The Risk Division is responsible for leading the cooperative's comprehensive risk management, reporting directly to the Chief Executive Officer, which ensures appropriate strategic alignment, technical independence, and compliance with the defined risk levels. Its responsibilities include the identification, measurement, monitoring, and timely reporting of risks at the corporate level.

Specialized divisions and departments apply a proactive approach, anticipating emerging risks and promoting a culture of control and prevention. Their coordination ensures efficient and timely management aligned with the corporate strategy and corporate governance.

Three lines of defense model

The three lines of defense model is a risk management and internal control framework that ensures the sustainability and soundness of the cooperative, aligned with the standards of the Institute of Internal Auditors (IIA).

- 1 First line:** Business and support units that interact directly with members and products/services. They are responsible for identifying, assessing, and mitigating the risks inherent to their daily processes, such as loan origination and deposit-taking activities.
- 2 Second line:** Specialized areas that supervise and support the first line. They establish policies, frameworks, and methodologies to measure credit, operational, financial, and other risks. This includes control functions such as risk management and compliance.
- 3 Third line:** Independent function that reports to the Governing Board or the Audit Committee. It provides objective assurance regarding the effectiveness of internal control and risk management across the first two lines, conducting risk-based audits to ensure compliance with regulations issued by the Financial Market Commission (CMF, in Spanish) and with the cooperative's bylaws.

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Regulatory and compliance approach

CMF 3.6.i

Coopeuch conducts its comprehensive risk management in strict alignment with the current regulatory framework, complying with the provisions issued by the Financial Market Commission (CMF, in Spanish), the Central Bank of Chile, and the Division of Associations and Cooperatives (DAES, in Spanish) of the Ministry of Economy, Development, and Tourism. The cooperative adopts standards equivalent to those of the financial sector, voluntarily maintaining a high level of compliance and consistency with industry best practices.

Additionally, it incorporates international standards and reference frameworks that strengthen risk management, internal control, and oversight, including:

- **COSO methodology**, adopted as a reference framework for comprehensive risk management and the strengthening of the internal control system.
- **Three lines of defense model** of the Institute of Internal Auditors (IIA), which ensures adequate segregation of duties and a clear definition of roles and responsibilities.
- **Cybersecurity Assessment Tool (CAT)** of the Federal Financial Institutions Examination Council (FFIEC), used to assess the maturity of cybersecurity management and guide the strengthening of technological and operational capabilities.
- **Recommendations of the Task Force on Climate-related Financial Disclosures (TCFD)**, integrated into General Rule No. 461 issued by the Financial Market Commission (CMF, in Spanish), which strengthen the identification, assessment, and reporting of climate-related risks, aligning environmental management with international standards for financial sustainability.

Through this approach, which combines regulatory compliance, international standards, and best practices, Coopeuch consolidates a robust and consistent risk management system, reaffirming its commitment to transparency, financial sustainability, and responsible management.

Training and communication on risk management

CMF 3.6.viii

The cooperative recognizes risk management as a fundamental pillar of its strategy, essential to ensuring operational continuity and the sustainable development of its activities. In this regard, the People Development Management actively promotes training and communication on policies, tools, and practices related to risk management, supported by training programs, specialized sessions, and an ongoing communication plan.

As part of this commitment, the cooperative has implemented a comprehensive training program and periodic communication initiatives aimed at strengthening employee competencies. These initiatives seek to provide the tools and knowledge necessary for prudent and effective risk management, thereby contributing to Coopeuch's sustained growth and to strengthening a culture of excellence.

Internal audit

CMF 3.6.vi

The cooperative has an independent internal audit function, represented by the Internal Audit Division, which reports directly to the Governing Board and is overseen through the Audit Committee.

Main functions



Develop and execute a flexible risk-based annual audit plan, reviewed and approved by the Audit Committee.



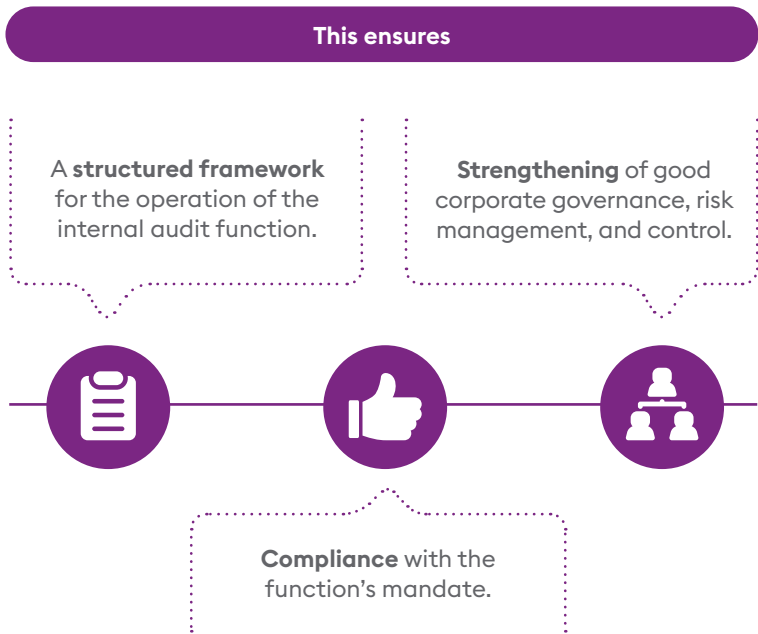
Report audit results to the Audit Committee and the Executive Team.



Monitor compliance with action plans derived from audit findings, ensuring effective solutions to detected weaknesses.

To ensure alignment with global standards and best practices, the Internal Audit Division has defined key strategies that consider the evolution of the cooperative, business expansion, and regulatory changes.

An Internal Audit Charter has been implemented, based on guidelines issued by the Institute of Internal Auditors (IIA) and industry benchmarks, defining the mission, responsibilities, and principles of conduct of the team, while formalizing adherence to the Global Internal Audit Standards.



Additionally, an Audit Manual was implemented, aligned with regulatory developments, emerging risks, new technologies, and industry best practices, guiding the internal audit function while ensuring compliance with international standards issued by the IIA and current regulations issued by the Financial Market Commission (CMF, in Spanish).

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4.5.2 Types of risk

CMF 3.6.ii, CMF 3.6.ii.a



Credit risk

Credit risk is a central focus of the cooperative's risk management.

Its management includes continuous monitoring of the portfolio through indicators such as delinquency, net charge-offs, and provision coverage, considering macroeconomic factors such as employment, inflation, and the evolution of domestic demand.

Prudent management requires robust origination, assessment, and monitoring models, as well as policies that anticipate stress scenarios and preventive collection strategies. Disciplined management protects the cooperative's and its members' assets, strengthens the resilience of the financial system, and ensures balanced decisions between growth, profitability, and sustainability.



Liquidity risk

Liquidity risk refers to the potential inability to meet financial obligations within the established timeframes, particularly in the short term.

For its management, regulatory maturity gap indicators are used, as well as liquidity metrics such as the Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR), aligned with Basel III.

Although these metrics are not mandatory for cooperatives, Coopeuch applies them while maintaining levels above 100% and conducts liquidity stress testing throughout the year, comparing the results against established limits and available liquid assets.

The Liquidity Risk Policy, approved by the Governing Board, establishes controls to measure, manage, and oversee this risk in both the short and long term.



Market risk

Market risk refers to the possibility that changes in factors such as interest rates, exchange rates, or inflation may negatively affect the cooperative's earnings or equity. Coopeuch manages this risk through its Market Risk Management Policy, focusing on:

Banking book market risk (structural risk):
Related to variations in economic value resulting from unexpected movements in market variables.

Measurement and control are carried out through regulatory metrics and standards defined by the Financial Market Commission (CMF, in Spanish), such as Market Value Sensitivity (MVS), duration gap, and analysis of the impact on financial margin. For the trading book, currency-based analyses, sensitivity analyses of interest rate fluctuations, and Value at Risk (VaR) calculations are applied.

These activities are led by the Risk Division, which conducts market stress testing on a recurring basis. This prudent approach makes it possible to maintain solid indicators and margins above those required by the industry, ensuring stability under volatile scenarios.

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Environmental and climate risk

In 2025, Coopeuch strengthened the management of environmental and climate-related risks in line with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD), incorporated into General Rule No. 461 issued by the Financial Market Commission (CMF, in Spanish), enabling the identification of risks and opportunities that could materially affect performance and financial condition.

The cooperative has low exposure to physical risks due to the composition of its portfolio, which is concentrated on individuals and has a lower share of mortgage and commercial loans. However, relevant indirect risks were identified, including desertification and water scarcity, wildfires, and storm surges or floods that may affect infrastructure and communities.

The following actions were implemented to assess the resilience of the business model

- 1 Integration of climate risk into the overall risk management framework, aligned with the Task Force on Climate-related Financial Disclosures (TCFD).
- 2 Business continuity testing considering extreme scenarios.
- 3 Measurement and disclosure of greenhouse gas emissions (Scopes 1, 2, and 3), with clear reduction targets and ongoing monitoring of progress.

Opportunities

- 1 Promotion of sustainable financial products and insurance solutions related to housing and responsible savings.
- 2 Strengthening reputation and trust through transparency in climate management.
- 3 Digital innovation to reduce carbon footprint and improve operational efficiency.

These risks are integrated into strategic planning through



Adjustments to credit policies incorporating ESG criteria and climate vulnerability considerations in high-risk areas.



Development of inclusive financial products and insurance solutions to strengthen members' financial resilience.



Investment in infrastructure and technology to ensure operational continuity during extreme events.

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Cybersecurity risk

The cooperative continued strengthening cybersecurity as a strategic priority by reinforcing internal processes, technological capabilities, and controls over the supply chain.

During the period, cyber threat intelligence services were strengthened, increasing monitoring capabilities across both the deep web—meaning the portion of the internet not indexed by search engines and requiring permissions or authentication—and the dark web, a segment accessible only through specialized tools and where illicit activities may be concentrated.

These improvements enable early threat detection, together with the strengthening of technological infrastructure, the optimization of advanced use cases, and the reinforcement of protection mechanisms for the corporate brand and key executives.

At the same time, the integration between cyber defense and fraud management was consolidated through the incorporation of joint analyses, new intelligence services, and closer coordination between both teams, enabling faster detection and response to cyber fraud incidents.

Within the supply chain, supplier and project assessment processes were strengthened through new technologies, improved review tools, and enhanced cybersecurity reviews. In addition, new risk rating scales and management frameworks were implemented, enabling immediate actions for critical and high risks, as well as proportional measures for risks within the established risk appetite, ensuring that 100% of identified risks are addressed.

In the event of cybersecurity or cyber fraud incidents, the incident response team acts immediately through containment and eradication measures and may activate the crisis plan and involve the Executive Team when appropriate. In the case of suppliers, risks must be mitigated prior to onboarding, and for existing suppliers, gaps identified through periodic assessments must be addressed immediately through action plans defined within the established timeframes.

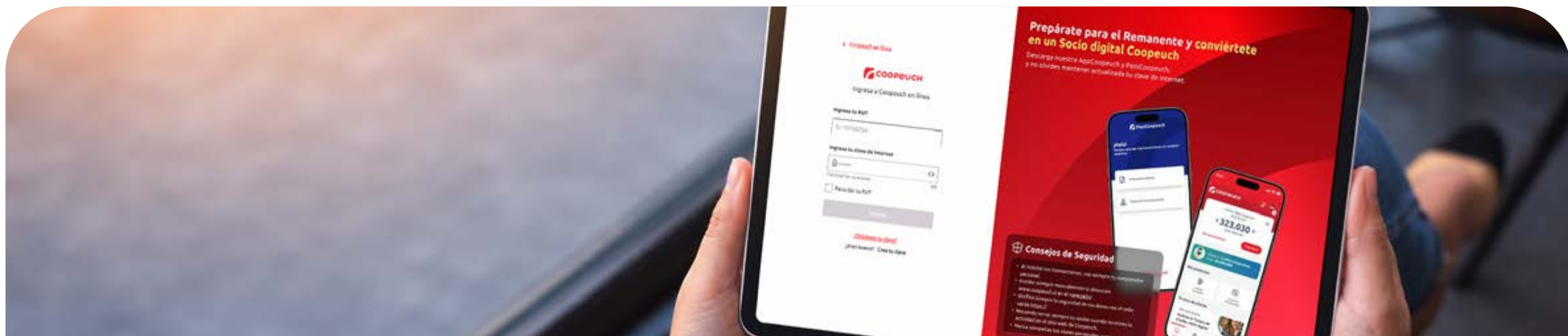


Systemic risk

As part of its comprehensive risk management, Coopeuch uses stress testing to assess its resilience under adverse scenarios, identifying strengths and potential vulnerabilities. Although these are low-probability events, their impact may be significant; therefore, capital adequacy and the exposure of key balance sheet positions are analyzed, including liquidity and market risks.

Although Chapter III.C.2 of the RAN applicable to savings and credit cooperatives, issued by the Central Bank of Chile and governing the financial requirements applicable to such institutions, does not formally require these tests, Coopeuch incorporates them as part of its risk management framework, aligning with industry best practices.

The results are reviewed periodically by management, presented to the Assets and Liabilities Committee (CAPA, in Spanish) during four annual sessions, evaluated by the Executive Team, and reported to the Governing Board, reinforcing their strategic importance and the governance process.



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Emerging risks – Artificial Intelligence

Coopeuch views Artificial Intelligence (AI) as a strategic enabler for its institutional development. Its adoption is approached from a forward-looking perspective, in which technology is integrated responsibly, securely, and ethically, contributing to the cooperative's sustainable development.

Although AI involves challenges related to data governance, cybersecurity, and the responsible use of its capabilities, these elements are managed proactively. For Coopeuch, AI represents an opportunity to promote competitiveness, innovation, and institutional modernization, always under high standards of control, transparency, and information protection.

The organization integrates the governance of this technology into its technology risk management framework and strategic planning in order to anticipate potential vulnerabilities and ensure a deployment that protects data and maintains members' trust. Among the risks actively monitored are exposure to cyberattacks, protection of sensitive data, fraud prevention, and mitigation of potential biases in automated models.

To advance in an orderly and sustainable manner, Coopeuch has defined a progressive AI adoption roadmap that incorporates the development of employee capabilities, updating key processes, and the integration of technological solutions that deliver value to its members, customers, and employees.

Additionally, the cooperative has a robust governance structure composed of the Information Security and Cybersecurity Committee and a specialized technical committee on Artificial Intelligence, responsible for overseeing its development, implementation, and ethical use. The latter establishes clear limits for the processing of sensitive data, authorizes permitted use cases, and ensures adoption aligned with cooperative principles and applicable regulations.

In this way, Coopeuch continues advancing AI adoption as a strategic opportunity, promoting innovation, strengthening its management framework, and reaffirming its commitment to protecting its members and the trust it has built throughout its history.



Competition law risk

CMF 3.6.ii.c

Coopeuch is committed to acting with integrity, transparency, and respect for free competition, promoting a fair market and avoiding any unfair or fraudulent practices. The cooperative prohibits the manipulation of interest rates, commissions, or fees, agreements with competitors that distort pricing, customer allocation arrangements, or strategies that create undue advantages.

Employees are expected to act with honesty and responsibility, avoiding comments or actions that could affect the cooperative's reputation or violate competition regulations. Likewise, Coopeuch rejects bribery and any form of corruption, ensuring that its financial and commercial operations strictly comply with the law and with principles of fairness toward its members.

Internal policies seek to prevent, detect, and sanction conduct that undermines these principles, ensuring cooperation with the competent authorities and promoting an ethical and responsible organizational culture.

Pursuant to Article 19 of the bylaws, individuals applying to serve as Governing Board members must not hold executive or managerial positions that, if elected, would result in non-compliance with applicable competition law regulations.

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Operational risk

Operational risk management is a key pillar of Coopeuch's sustainability and resilience. This risk is continuously reviewed with the objective of strengthening processes, optimizing technologies, developing employee capabilities, and ensuring effective management of relationships with suppliers and strategic partners.

From a strategic and financial planning perspective, operational risk may affect business continuity, operational efficiency, and members' trust. Therefore, it is integrated across the strategic planning process through investments aimed at technological modernization, process automation, and employee training, reducing the likelihood of incidents and contributing to financial stability.

The governance of this risk is supported by a formal framework led by the Operational and Technological Risk Committee, responsible for defining policies and general guidelines, as well as overseeing the identification, analysis, and mitigation of risks, supported by methodologies and action plans aligned with institutional objectives.

In this context, factors such as growth and increasing operational complexity, the incorporation of new products and services, adaptation to evolving regulations, and digital transformation represent both challenges and opportunities to improve efficiency, member experience, and the cooperative's competitiveness.

Finally, regarding the resilience of the business model, Coopeuch strengthened project evaluation and the management of supplier-related risks by incorporating contractual adjustments and risk assessment tools. In addition, Business Impact Analysis processes and testing of Disaster Recovery Plans were optimized, covering both member services and the financial operating model, thereby strengthening response capabilities in the event of contingencies.

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Consumer financial health and security risks

CMF 3.6.ii.d
Given the nature of the cooperative, consumers are exposed to risks related to financial health and security arising from fraud involving payment methods and electronic transactions carried out through both in-person and remote channels. The materialization of these events may generate direct financial losses for members and customers, affect the institution's reputation, increase operational expenses related to fund reimbursement processes, and lead to litigation and a higher volume of claims.

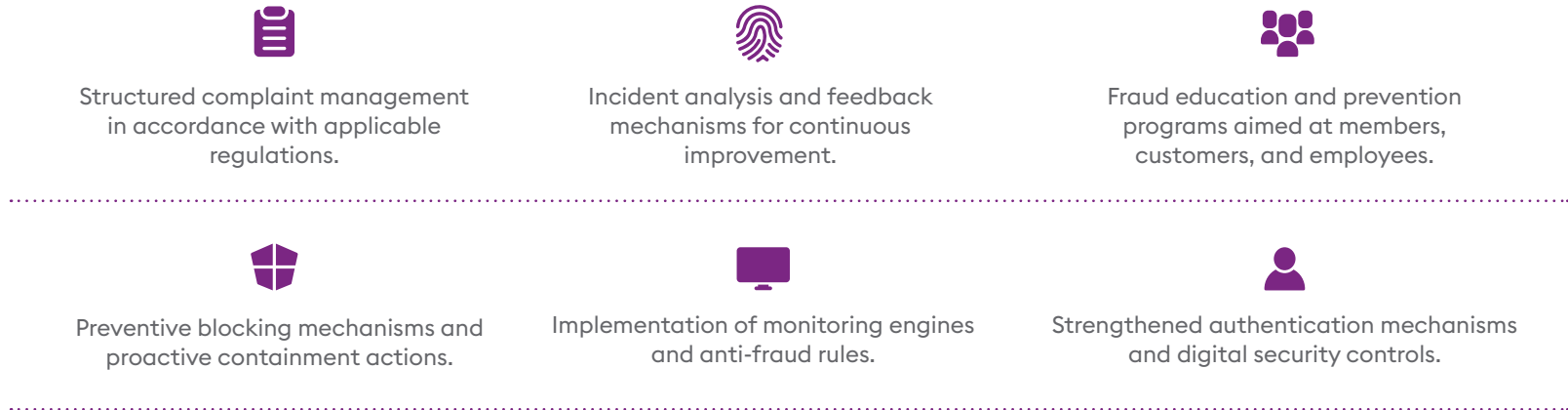
To identify and assess these risks, the cooperative carries out, among other mechanisms:

-  Monitoring of disputes, chargebacks, and fund reimbursement processes.
-  Transaction monitoring and behavioral pattern analysis.
-  Ongoing assessment of regulatory changes and emerging fraud mechanisms.

The most significant risks are determined by considering:



To manage these risks, the cooperative applies a comprehensive model that incorporates:



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Sustainability risks

CMF 3.6.ii.e

This risk category seeks to identify Environmental, Social, and Governance (ESG) factors that may affect business continuity, regulatory compliance, and the institution's reputation.

From an impact perspective, the main potential risks are associated with possible reputational damage arising from negative impacts on communities, regulatory sanctions resulting from environmental non-compliance, increased costs related to the mitigation of emissions or waste, operational disruptions caused by natural disasters, and the scarcity of resources such as water or energy resulting from environmental degradation. However, considering the cooperative's business model, exposure to these risks remains limited.

To manage these risks, Coopeuch conducts systematic analyses of processes and activities in order to identify potential ESG risks, assessing impacts related to emissions, resource use, labor practices, and community relations.

These risks are prioritized based on criteria such as likelihood of occurrence, severity of impact, regulatory implications, effects on operational continuity, and reputational impact.

As a result of this process, the cooperative has not identified any material sustainability risks requiring extraordinary mitigation measures.

The management of these risks is integrated across the operational risk framework, incorporating sustainability criteria into strategic and operational decision-making. In parallel, opportunities associated with innovation in sustainable processes, the development of responsible financial products, the implementation of clean technologies, the strengthening of the corporate reputation, and access to new markets through environmental certifications are identified. This approach not only enables risk mitigation, but also supports long-term value creation, strengthening the resilience of the business model and the trust of stakeholders.



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4.5.3 Cybersecurity

Cybersecurity continues to be a strategic pillar for Coopeuch, enabling sustained progress in this area and ensuring the resources required to develop the various initiatives. This approach reinforces the cooperative's commitment to information security, strengthening communication with its stakeholders and safeguarding the data of employees, members, and customers.

In parallel, continuous efforts are made to strengthen internal processes and expand the scope of reviews, ensuring quality services and high security standards for members and the financial ecosystem. Coopeuch conducts continuous testing of its systems, carries out investigations, and monitors cyberspace to identify emerging threats and assess their potential impact on the cooperative, its members, and customers.

These activities form part of the organization's internal investigation and continuous improvement processes and serve as key inputs for strengthening cybersecurity, incident response, threat intelligence, and fraud management.

Among the key developments in this area, Coopeuch has achieved 84% compliance with the Cybersecurity Assessment Tool (CAT) developed by the Federal Financial Institutions Examination Council (FFIEC), a reference framework used to measure cybersecurity risk and maturity levels within financial institutions.

This result reflects the cooperative's progress in strengthening the depth and effectiveness of implemented controls, reinforcing its cybersecurity maturity level.

In addition, the cooperative maintains an annual training plan that includes simulated phishing exercises aimed at strengthening employee awareness and preparedness. This initiative makes it possible to identify key risks and continuously assess the organization's level of preparedness against cybersecurity threats.

Key developments in 2025

Coopeuch has consistently maintained cybersecurity as a strategic pillar of its operations. During 2025, several initiatives were implemented that significantly strengthened this area:



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4.5.4 Data security

CMF 3.6.ii.b

In line with its data-driven vision, the cooperative strengthened the use of data to support decision-making and address key business challenges. The focus was placed on improving the experience of members, clients, and employees through more personalized solutions and services.

The Division led the incorporation of Artificial Intelligence, promoting solutions based on advanced analytics under robust standards of data governance, data privacy, and regulatory compliance, thereby strengthening stakeholder trust.

Key developments in data governance, data privacy, and Artificial Intelligence:

- Domains:** Governance of the savings, time deposits, loans, partnership agreements, and Dale Coopeuch domains was advanced to a higher level of maturity, strengthening business understanding and data quality. In addition, the IKC technology platform—a technological services model that integrates monitoring, data analytics, operational management, and reporting tools, centralizing information to support critical decision-making—was strengthened, enabling the protection and accessibility of governed data for decision-making purposes.
- Consents:** A centralized consent management model was implemented and is currently integrated into key processes such as member onboarding, study scholarships, Dale Coopeuch, and consumer and mortgage loan simulators.
- Supplier assessment:** An Artificial Intelligence-assisted assessment process was incorporated for suppliers managing personal data, reinforcing confidentiality and information protection.
- Artificial Intelligence Committee:** The AI Committee was established to identify and prioritize use cases aimed at improving productivity and optimizing processes, while defining a roadmap to scale initiatives in a responsible and sustainable manner.

Approach to identifying vulnerabilities

FN-CB-230a.2

In compliance with Law No. 21,719, the cooperative maintains a data privacy program that analyzes the processes with the greatest impact on the processing of personal data in order to identify vulnerabilities, assess risks, and implement controls and mitigation measures aimed at preventing potential security breaches.

This approach includes

1.

Definition of scope and critical assets
Identification of applications, databases, suppliers, types of data processed, and responsible parties, enabling the maintenance of an asset inventory and a data map.

2.

Threat identification
Detection of unauthorized access and human errors, aimed at strengthening controls over databases.

3.

Risk assessment
Application of a risk matrix to identify processes involving critical data and define appropriate mitigation measures.

4.

Validation
Testing and policies designed to detect unauthorized transmission of information and potential data leaks.

Risk management and mitigation

Based on this analysis, the cooperative implemented measures to strengthen data security and monitor potential data breaches, including:

- Strengthening the privacy policies published across digital channels under the Privacy Notice, applicable to members, clients, and users.
- Implementing the capture, management, and revocation of consent across digital channels and processes.
- Enabling the right of access, allowing data subjects to understand which data is processed by the cooperative.
- Using Artificial Intelligence-supported controls to assess providers handling personal data and strengthen access management, including non-production environments.
- Implementing a profile and access management system to ensure segregation of duties and information confidentiality.
- Strengthening the training and awareness plan on privacy protection.

The cooperative maintains an ongoing commitment to protecting the data of members, clients, and employees, supported by a governance framework aligned with Law No. 19,628, Law No. 21,719, CMF regulations and other regulatory requirements, as well as international standards such as ISO 27001.

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Procedures and incident response

FN-CB-230a.1, FN-CB-230a.2, FN-CF-230a.3, FN-CF-230a.1

During the reporting period, Coopeuch did not record any incidents affecting the security of its systems or involving data breaches. No member or client data exposure occurred. The cooperative has formal incident response processes and a specialized team responsible for managing these types of situations; however, as of the end of the reporting period, activation of these protocols was not required.

In the event of potential incidents, Coopeuch has formal response protocols and defined procedures for timely communication with clients and other stakeholders, which are activated according to the type of event and its level of impact. These processes form part of the incident response model and the corporate crisis management plan, ensuring coordinated, transparent, and proportionate management of each situation.

In addition, the cooperative has a robust threat intelligence process, supported by specialized tools and formal information sources, enabling the real-time identification of new and emerging cyber threats, as well as attack vectors relevant to the financial sector. Based on this analysis, preventive, containment, and mitigation actions are defined, continuously strengthening data security and the protection of critical systems.

Information security management programs

GRI 418-1, FN-CF-220a.2

Coopeuch has an information security management program aligned with the ISO 27001 standard, which establishes guidelines and practices to protect information and ensure business continuity.

This program addresses, among others, the following aspects:

- Business continuity plans associated with information security.
- Periodic vulnerability assessments of systems and information assets.
- Internal audits of technology infrastructure and information security management systems.
- Independent external audits of technology infrastructure and information security systems.
- Escalation processes that allow employees to report incidents, vulnerabilities, or suspicious activities.
- Information security training and awareness programs for employees.

Coopeuch did not record any substantiated complaints regarding breaches of the privacy of members or clients during the reporting period, nor any monetary losses resulting from legal proceedings related to the privacy of its members or clients.



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Regulations and personal data protection

FN-CF-220a.1

Coopeuch operates within an evolving regulatory environment that requires high standards for personal data protection. In 2025, this environment was primarily shaped by the implementation of new regulations, including:

- Law No. 19,628 on the Protection of Privacy, which regulates the processing of personal data and defines key concepts such as personal data, sensitive data, storage, communication, and deletion.
- Law No. 21,719 on Personal Data Protection, which amends Law No. 19,628 and establishes principles, lawful bases for processing, and data subjects' rights, as well as requirements related to security, retention, and incident notification.
- Law No. 21,521 (Fintech Law), which regulates consent for data sharing within the Open Finance System.
- Law No. 21,680 on the Consolidated Debt Registry, which establishes the consolidated debt registry and the processing of credit-related information.
- Sector-specific regulations on security and data protection, including standards related to risk management and compliance, such as ISO 27001, ISO 27701, and ISO 31000, which are particularly relevant considering that Law No. 21,719 requires accountability and the adoption of measures based on the principles of privacy by design and by default.

Coopeuch continuously monitors these regulatory developments to ensure compliance by proactively implementing measures and strengthening its technical, organizational, and governance controls related to privacy. In addition, emerging risks have been identified in connection with increased regulatory requirements related to consent and transparency, strengthened data retention, deletion, and minimization requirements, as well as cybersecurity risks and data breaches, which continue to drive the reinforcement of technical and organizational controls.

Coopeuch has privacy policies that establish guidelines for the processing of personal data, including the type of information collected, the purposes of processing, and the disclosure of data to third parties. These privacy policies are published on Coopeuch's website and, together with product agreements, enable data subjects to be informed about the purposes for which their information is used. During fiscal year 2025, the organization advanced in the development of a centralized consent repository intended to record the history of consent granting, updates, and revocations through checkboxes across digital channels and processes.

In addition, Coopeuch used account holder information for secondary purposes –such as marketing, behavioral analysis, and non-essential commercial communications– involving 60% of its members, equivalent to 770,988 individuals, and shared account holder information (23%) with third parties for marketing activities and other secondary purposes.

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4.6 Ethics and best practices

GRI 2-23

Coopeuch is guided by values and principles that shape its conduct and relationships with its stakeholders and broader environment, fostering trust, respect, and sustainability. Its organizational culture is based on strong ethical standards, materialized through the Code of Ethics and Conduct, which establishes rules, obligations, and prohibitions applicable to the Collegiate Bodies, the Executive Team, and all employees, as well as through the Suppliers' Code of Conduct, which promotes high ethical standards throughout the value chain.

The ethical framework promotes compliance with competition law and prohibits practices such as corporate espionage, price-fixing agreements, unfair business practices, or any actions aimed at obtaining improper advantages through non-transparent means. To ensure the implementation of these standards, Coopeuch has an Ethics and Conduct Committee responsible for overseeing integrity and respect for cooperative values across all operations.

Standards and documents supporting ethical guidelines and principles

1	
Code of Ethics and Conduct for Employees CMF 3.6.vii	
Commitments	Establishes guidelines for relationships among employees, members, clients, suppliers, and the community based on equality, transparency, and honesty. It serves as a practical guide regarding the rules, conduct, obligations, and prohibitions governing the ethical and professional behavior of all individuals working at Coopeuch, ensuring that their actions align with the cooperative's values and principles.
Public or private	Private.
Access and communication channels	Internal cooperative document managed by the People Development Management. It is communicated through internal corporate channels (intranet and internal communications) and requires mandatory acknowledgment and adherence by employees.
Approval level	Governing Board and Chief Executive Officer.
Applicable stakeholders	Coopeuch employees, members of the Governing Board, Supervisory Board, and Credit Committee.
Referenced intergovernmental instruments	The Code does not reference international treaties; however, it is based on national legislation, including Law No. 19,913, Law No. 20,393, the Financial Market Commission (CMF, in Spanish), and the Financial Analysis Unit (UAF, in Spanish), which serve as the governing framework for ethics, crime prevention, and compliance.
Due diligence requirements	Yes, the Code requires controls, verifications, reporting mechanisms, crime prevention controls, conduct monitoring, and strict compliance with internal and external policies and regulations.
Application of the precautionary principle	The precautionary principle is not explicitly referenced; however, the Code incorporates a preventive approach through explicit prohibitions, ethical controls, anti-corruption guidelines, and transparency requirements.
Human rights considerations	Human rights are not explicitly referenced as a standalone legal category; however, the Code promotes environments free from violence, harassment, discrimination, inequality, and violations of fundamental rights.
Communication of commitments and policies	The Code is formally delivered with mandatory acknowledgment, communicated through the intranet, complemented by training activities, and reinforced through the Ethics and Conduct Committee and the Whistleblower Channel.

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2		3	
Policy on the Prevention of Harassment and Violence		Diversity, Equity, and Inclusion Policy	
Commitments	Guarantee a safe, respectful, and inclusive workplace free from discrimination, harassment, and violence. Prevent, investigate, and sanction such conduct with confidentiality, impartiality, timeliness, and a gender perspective. Promote ongoing awareness and training initiatives and maintain formal guidance and reporting channels.	Promote diverse, inclusive, and equitable work environments by ensuring equal opportunities and eliminating barriers. Ensure respectful and fair treatment for all individuals by implementing action plans to reduce gender gaps, adapting work arrangements and workplaces according to individual needs, rejecting all forms of discrimination, and fostering a culture of respect.	
Public or private	Private.	Private.	
Access and communication channels	Internal cooperative document managed by the People Development Management. It is communicated through internal corporate channels (intranet and internal communications) and is mandatory for employees.	Internal document not publicly available. It is communicated through the corporate intranet, internal communications, and formal onboarding and training processes.	
Approval level	Governing Board.	Governing Board.	
Applicable stakeholders	Employees. The policy applies to all individuals working at the cooperative and also establishes respectful conduct guidelines toward members, suppliers, and third parties associated with its activities.	Employees and external personnel of Coopeuch across all hierarchical levels.	
Referenced intergovernmental instruments	The policy does not explicitly reference intergovernmental instruments. However, it is aligned with current Chilean regulations, including Law No. 21,643 (Karin Law), Law No. 20,005 on sexual harassment, and regulations issued by the Ministry of Labor and the Labor Directorate.	The policy is aligned with national and international standards related to equality and inclusion, primarily Chilean legislation, including Law No. 20,422, Law No. 21,015, Law No. 21,275, and Law No. 21,545. In addition, it states alignment with international treaties and principles related to rights and equality.	
Due diligence requirements	The policy includes the identification of hazards and the assessment of psychosocial risks from a gender perspective, the definition of prevention and control measures with measurable objectives, awareness and training initiatives, and a continuous improvement approach consistent with an internal due diligence process.	The policy requires updated assessments, annual monitoring, identification of barriers, accessibility assessments, reporting, and action plans aimed at reducing gaps.	
Application of the precautionary principle	The policy considers the adoption of protective measures during investigation processes –such as physical separation, temporary relocation, or paid leave– in order to prevent harm while the procedure is underway.	The policy considers the elimination of barriers, reasonable accommodations, infrastructure adaptations, process adjustments, and preventive actions to ensure equal access and treatment.	
Human rights considerations	The policy is based on respect for human dignity, fair and respectful treatment, and a zero-tolerance approach to harassment and violence in all their forms.	The policy states a commitment to non-discrimination, the promotion of respect, equal opportunities, and adherence to principles of fundamental rights and regulations protecting groups requiring special protection.	
Communication of commitments and policies	The commitments are communicated through the People Development Management by means of awareness and internal communication initiatives, training sessions on risks, measures, and protocols, and dissemination of the Internal Regulations, which include reporting and investigation procedures and the formal channels available. These guidelines are further reinforced through the Code of Ethics and Conduct.	The commitments are communicated through the People Development Management and the Communications and Sustainability Management by means of onboarding, training initiatives, internal campaigns, continuous dissemination of inclusive practices, the Code of Ethics and Conduct, the Internal Regulations, and confidential reporting channels.	

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4		5	
Sustainability Policy		Securities Market Code of Conduct	
Commitments	Coopeuch is committed to embedding sustainability into its strategy by promoting social well-being, financial inclusion, and community development; responsibly managing its environmental impact by advancing toward carbon neutrality within its internal operations; and strengthening transparent, ethical, and effective corporate governance to ensure organizational sustainability.	Ensure ethical conduct, transparency, proper handling of inside information, prevention of market manipulation, appropriate management of conflicts of interest, and regulatory compliance across all market-related activities.	
Public or private	Public.	Private.	
Access and communication channels	Committed to the Environment Coopeuch	Internal document not publicly available. It is communicated through the corporate intranet.	
Approval level	Governing Board.	Governing Board.	
Applicable stakeholders	Employees and external personnel of Coopeuch across all hierarchical levels.	Employees and external personnel of Coopeuch across all hierarchical levels.	
Referenced intergovernmental instruments	2030 Agenda and the Sustainable Development Goals (SDGs). United Nations Framework Convention on Climate Change (UNFCCC).	The Code does not reference international treaties; however, it is based on Law No. 18,045 on Securities Markets, the Office of Foreign Assets Control (OFAC), the United Nations (UN), and the Financial Action Task Force (FATF) as applicable frameworks for market integrity and the prevention of unlawful activities.	
Due diligence requirements	Not explicitly established. However, the policy sets out guidelines, commitments, and practices, including sustainable supply chain management, environmental stewardship, and ethical standards.	Yes, the Code requires controls over personal transactions, identification and reporting of inside information, monitoring of market practices, and assessment of risks related to money laundering and terrorist financing.	
Application of the precautionary principle	Not explicitly established. However, the policy promotes the reduction of environmental impacts, the low-carbon transition, and emissions mitigation.	The precautionary principle is not explicitly referenced; however, the Code applies a preventive approach through strict restrictions, transaction oversight, access controls, functional segregation, and market integrity protocols.	
Human rights considerations	Yes, within the social dimension, the cooperative's vision is to be “the best place to work,” committing to uphold high human rights standards.	The Code does not address human rights directly; however, its emphasis on transparency, prohibition of manipulation, crime prevention, and ethical conduct contributes to protecting rights and preventing abuses or improper practices.	
Communication of commitments and policies	The policy is published on both the corporate intranet and the public website and is communicated to all personnel.	The Code is formally delivered, requires mandatory acknowledgment and adherence, is published on the intranet, and is reinforced through the Compliance function, the Ethics and Conduct Committee, and the availability of the Whistleblower Channel.	

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6		7	
Supplier Code of Ethics		Corporate Crime Prevention Policy	
Commitments	Comply with applicable legislation, respect human rights, act ethically, and contribute to sustainability.	Prevent criminal offenses through a robust crime prevention model, controls, oversight, and an ethical culture.	
Public or private	Public.	Public.	
Access and communication channels/Link (for public documents)	https://www.coopeuch.cl/cooperativa/proveedores-sostenibles	Sustainable Suppliers Coopeuch Crime Prevention Manual	
Approval level	Governing Board.	Governing Board.	
Applicable stakeholders	Employees and suppliers of Coopeuch across all hierarchical levels.	Employees of Coopeuch across all hierarchical levels.	
Referenced intergovernmental instruments	References the Sustainable Development Goals (SDGs) and international human rights standards.	The policy is based on Law No. 20,393.	
Due diligence requirements	Yes, implicitly through crime prevention measures and internal controls.	Yes, through controls, ongoing oversight, investigations, reporting, and periodic assessments of the model.	
Application of the precautionary principle	The application of the precautionary principle is neither referenced nor explicitly established; however, responsible environmental practices are required.	Not explicitly applicable, as the policy is focused on crime prevention; however, it incorporates proactive control, monitoring, and risk mitigation mechanisms.	
Human rights considerations	Yes, the Code requires adherence to international standards and strictly prohibits abuse, discrimination, and labor exploitation.	Human rights are not explicitly referenced; however, the policy promotes integrity, ethical conduct, and the prohibition of unlawful practices that could violate fundamental rights.	
Communication of commitments and policies	The Code is formally delivered to suppliers, who are required to communicate it internally. In addition, it forms part of the documentation required for the supplier registration process.	The policy is communicated internally across the organization through training initiatives, official communications, the Whistleblower Channel, and communications and reporting from the Crime Prevention Officer.	

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8		9	
Regulatory Compliance Policy		Anti-Money Laundering and Counter-Terrorism Financing Policy	
Commitments	Ensure strict compliance with laws, regulations, and internal regulations through controls, oversight, and a culture of compliance.	Prevent and detect illicit transactions through controls, appropriate identification and verification of members and clients, monitoring, reporting, and coordination with regulatory authorities.	
Public or private	Private.	Private.	
Access and communication channels/Link (for public documents)	Internal document not publicly available. It is communicated through the corporate intranet, internal communications, and formal onboarding and training processes.	Internal document not publicly available. It is communicated through the corporate intranet, internal communications, and formal onboarding and training processes.	
Approval level	Governing Board.	Governing Board.	
Applicable stakeholders	Employees of Coopeuch across all hierarchical levels.	Employees of Coopeuch across all hierarchical levels.	
Referenced intergovernmental instruments	No international treaties are referenced; the policy is based on national laws and regulations, complemented by internal compliance standards.	Yes, the policy references international sanctions lists and resolutions –including United Nations Security Council resolutions, OFAC, and FATF frameworks– used as control and screening mechanisms.	
Due diligence requirements	Yes, the policy requires the identification, management, monitoring, and reporting of regulatory obligations, as well as periodic assessments and internal controls.	Yes, the policy includes enhanced due diligence for high-risk clients, strict monitoring, and document verification procedures to ensure the legitimacy of funds.	
Application of the precautionary principle	Not applicable, as the policy focuses on regulatory compliance management; however, it incorporates preventive mechanisms to anticipate and mitigate regulatory risks	The precautionary principle is not explicitly referenced; however, the policy applies a robust preventive approach based on alerts, early controls, and proactive restrictions aimed at mitigating risks related to money laundering (ML), terrorist financing (TF), and proliferation financing of weapons of mass destruction (PF/WMD).	
Human rights considerations	Human rights are not explicitly referenced; however, the policy promotes integrity, ethics, and strict compliance with the legal framework, indirectly contributing to the prevention of practices that could violate human rights.	Human rights are not addressed directly; however, the policy ensures that Coopeuch does not engage in unlawful activities that could violate human rights, while maintaining integrity, legality, and cooperation with authorities.	
Communication of commitments and policies	The policy is communicated internally through reporting, training initiatives, compliance guidelines, and the availability of internal regulations throughout the organization	The policy is communicated internally through training initiatives, communications and reporting by the Compliance Officer, the annual training program, and obligations related to suspicious transaction reporting.	

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10		11	
Policy on Interactions with Public Entities and Officials		Policy on Transactions with Politically Exposed Persons (PEP)	
Commitments	Prevent any acts of corruption, bribery, or unlawful inducements through strict conduct standards and clear prohibitions governing interactions with public officials.	Apply enhanced due diligence, senior management approvals, and ongoing monitoring for PEPs, without preferential treatment and with specific controls for high-risk situations.	
Public or private	Private.	Private.	
Access and communication channels/Link (for public documents)	Internal document not publicly available. It is communicated through the corporate intranet, internal communications, and formal onboarding and training processes.	Internal document not publicly available. It is communicated through the corporate intranet, internal communications, and formal onboarding and training processes.	
Approval level	Governing Board.	Governing Board.	
Applicable stakeholders	Employees of Coopeuch across all hierarchical levels.	Employees of Coopeuch across all hierarchical levels.	
Referenced intergovernmental instruments	No specific international treaties are referenced; however, the policy is aligned with Law No. 20,393 and Law No. 21,595, incorporating national legal standards related to anti-corruption.	The policy does not reference international treaties; however, it is based on national regulations, including CMF Chapters 1-14 and 1-16 and UAF Circular No. 62, which serve as the mandatory regulatory framework.	
Due diligence requirements	Yes, The policy requires the reporting of risks, verification of conflicts of interest, transparency in interactions and meetings, and the application of controls prior to any interaction with public sector entities.	Yes, The policy requires enhanced due diligence (EDD) by the Compliance function, executive-level authorization, source of funds verification, and ongoing transaction monitoring.	
Application of the precautionary principle	The precautionary principle is not explicitly referenced; however, the policy incorporates a strong preventive approach through explicit prohibitions, interaction controls, and the reporting of any improper conduct.	The precautionary principle is not explicitly referenced; however, the policy operates under a robust preventive approach based on control rules, approval matrices, and enhanced oversight of transactions.	
Human rights considerations	Human rights are not explicitly referenced; however, the policy's anti-corruption approach protects institutional integrity and helps prevent practices that could violate human rights or encourage abuses of power.	Human rights are not explicitly referenced; however, the policy prevents preferential treatment and strengthens anti-corruption and integrity controls, thereby reducing risks of abuse and corruption associated with PEPs.	
Communication of commitments and policies	The policy is communicated internally to employees through formal dissemination of the policy, reporting obligations, and guidelines issued by the Compliance function.	The policy is published on the website for public reference and through periodic reporting by the Anti-Money Laundering and Counter Terrorist Financing Committee (PLAFTCO, in Spanish) to the Governing Board, subject to oversight by the Compliance function and the Internal Audit Division.	

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Human rights commitments and policies

GRI 2-23, GRI 2-24

Coopeuch has a human rights policy approved by the Governing Board, reaffirming its commitment to protect, respect, and remediate human rights throughout its operations and stakeholder relationships. This policy is aligned with the United Nations Guiding Principles on Business and Human Rights, the Universal Declaration of Human Rights, the fundamental conventions of the International Labour Organization (ILO), the United Nations Global Compact, and the OECD Guidelines for Responsible Business Conduct.

Internationally recognized human rights:

1. Equality and non-discrimination.
2. Freedom of association and collective bargaining.
3. Safe and decent working conditions.
4. Prohibition of child labor and forced labor.
5. Privacy and protection of personal data.
6. Environments free from harassment, abuse, intimidation, and violence.

Stakeholders requiring special attention



The policy includes due diligence processes to identify human rights risks and impacts, grievance and remediation mechanisms, and the integration of these principles into all corporate policies, including the Code of Ethics and Conduct, diversity and inclusion, occupational risk prevention, sustainability, and social responsibility policies.

Coopeuch's human rights policy applies across all activities of the co-operative, its subsidiary, and its business relationships with third parties.

Internal operations
Establishes mandatory guidelines for all areas, ensuring respect for fundamental rights in people management, services provided to members and clients, and the management of personal data.

Business relationships and value chain
Suppliers and business partners are required to adhere to the principles of protecting, respecting, and remediating human rights, avoiding relationships with companies sanctioned for labor, environmental, or human rights violations.

Due diligence
Processes are implemented to identify human rights risks and impacts across operations and the supply chain through prevention, mitigation, and remediation mechanisms.

Governance
The Governing Board and Executive Team oversee compliance with this policy in all strategic decisions.

This approach ensures that the commitment to human rights extends beyond internal operations, promoting transparency and the sustainability of the cooperative model.

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4.6.1 Crime prevention model

CMF 3.6.xiii, CMF 8.5

Coopeuch has a Crime Prevention Model (MPD, in Spanish) aligned with Law No. 20,393 on Corporate Criminal Liability and the amendments introduced by Law No. 21,595 on economic crimes. The purpose of this model is to prevent, mitigate, and manage risks associated with offenses established under applicable regulations. In addition, Coopeuch has a manual and policy designed to prevent breaches of Law No. 20,393.

The MPD is subject to ongoing independent evaluation by a third party, ensuring objectivity, transparency, and continuous improvement in its effectiveness. During 2025, the cooperative did not record violations related to Law No. 20,393, competition law, proceedings before the Competition Tribunal, or fines imposed by the Financial Market Commission (CMF, in Spanish).

Key actions implemented by Coopeuch



Training activities and ongoing communication of information regarding the legal framework and procedures associated with the model were carried out to ensure employees remain informed and up to date.



Assessments and ongoing monitoring were conducted to ensure the effective implementation of controls aimed at preventing criminal offenses.

Conflicts of interest

CMF 3.1.iii, CMF 8.5, GRI 2-15

The Code of Ethics and Conduct establishes that employees must promptly disclose any potential conflict of interest –whether personal, family, or professional– to the Compliance function, which submits the matter to the Ethics and Conduct Committee for evaluation and resolution.

Coopeuch conducts due diligence processes prior to entering into agreements or transactions in order to identify potential conflicts of interest involving related parties. In the case of service providers, specific prohibitions are established, such as maintaining employment relationships or family relationships up to the second degree with individuals who may influence contracting decisions.

In the event of the existence, suspicion, or awareness of a potential conflict of interest, the matter must be reported to Coopeuch for analysis and resolution. This process is supported by a compliance management system based on the ISO 37301 standard, which ensures regulatory compliance and the protection of consumer rights.

Prevention of money laundering and terrorist financing

CMF 3.1.iii

Coopeuch has also implemented a preventive system aimed at preventing its use for unlawful activities, such as money laundering or terrorist financing. This system follows the guidelines established by regulatory authorities and adopts national and international best practices, ensuring compliance with applicable regulations and promoting an ethical and secure operating environment.

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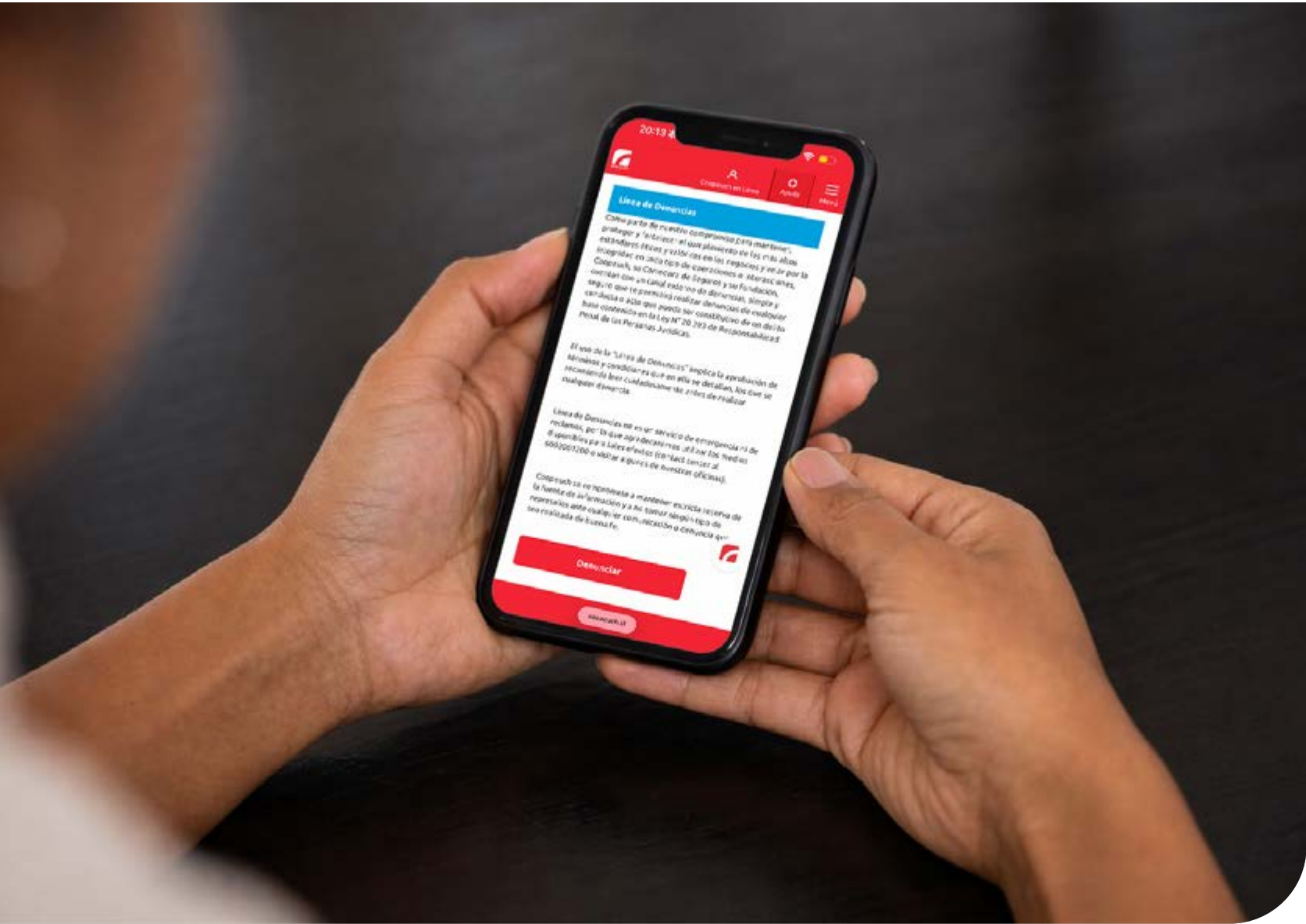
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4.6.2 Whistleblower channel

FN-CB-510a.2

Coopeuch maintains an external whistleblower channel available on its website, allowing members, clients, employees, and suppliers to confidentially and securely report potential non-compliance, unethical conduct, rights violations, and/or conduct that may constitute offenses under Law No. 20,393 on Corporate Criminal Liability. The use of this channel and the related investigation procedures are governed by the internal regulations and the Code of Ethics and Conduct.

The channel guarantees anonymity or confidentiality for reports and prohibits any form of retaliation against individuals who report in good faith. In addition, it ensures clear review and investigation processes, case follow-up, and the adoption of corrective measures, with reporting to the relevant governance bodies.

All reports are reviewed by the Ethics and Conduct Committee, which determines the appropriate actions while safeguarding confidentiality and the reputation of the individuals involved. In more complex cases, investigations may be conducted by external advisors.

This mechanism reinforces Coopeuch's commitment to transparency, integrity, and the highest ethical standards across all its operations.

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CMF 3.6.ix, GRI 2-25, GRI 2-26

	Whistleblower channel available through the intranet	Whistleblower channel available on the Coopeuch website	People Development Management
Type of reports	Any activity that violates laws, regulations, internal policies, organizational values and principles, as well as the provisions of the Code of Ethics and Conduct and the Crime Prevention Model, in accordance with Laws No. 20,393 and No. 21,643 (Karin Law) regarding the prevention, investigation, and sanctioning of workplace harassment, sexual harassment, or any form of workplace violence.	Reports exclusively related to fraud and offenses contemplated under Law No. 20,393, such as money laundering, bribery, corruption, handling of stolen goods, among others.	All types of workplace-related reports.
Who is it available for (target audience)	Employees	Employees, members, clients, suppliers, and external third parties	Employees
Allows anonymity?	No. The reporting party or affected individual must provide their name and national ID number (RUT).	Yes	No, reports must be submitted in writing and include the name and position of the reporting party or affected individual.
Allows whistleblower to track status of the report?	Yes	Yes	Yes, People Development Management contacts the employees involved, informing them how the report will be addressed and the estimated investigation timelines.
Is the reporting method communicated to stakeholders?	Yes	Yes	Yes, through training initiatives and reinforced semiannually through publications on the corporate intranet.
Internal document referencing the channel	Code of Ethics and Conduct	Code of Ethics and Conduct, Internal Regulations, and Crime Prevention Manual	Code of Ethics and Conduct and Internal Regulations

The **comunicaciones@coopeuch.cl** email address is also available to receive inquiries related to these matters, both to request guidance regarding the application of the organization's policies and practices on responsible business conduct and to raise concerns regarding the institution's business practices.

GRI 2-25

During 2025, Coopeuch strengthened the management of negative labor impacts, with a particular focus on improving communication and follow-up of reported cases. People Development Management leads these processes, ensuring their timely handling and compliance with labor regulations and internal policies.

The whistleblower channel and related mechanisms were integrated more systematically into internal communications and training initiatives, strengthening prevention and early detection. In addition, monitoring of response times and communication on the status of reported cases were improved, helping strengthen employee trust and promoting a culture of transparency and continuous improvement.

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4.6.3 Regulatory compliance

CMF 8.2, GRI 2-27

Coopeuch ensures the timely identification of applicable regulatory requirements and the ongoing monitoring of the resulting obligations, together with the proper management of internal regulations. This approach enables the cooperative to operate under high ethical standards, promoting responsible, efficient, and sustainable management over time.

Regulatory compliance management is supported by a clear governance structure and allocation of responsibilities aimed at preventing and managing potential instances of non-compliance:



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Regulatory compliance culture

Coopeuch fosters an organizational culture focused on regulatory compliance and respect for the rights of its employees, supported by corporate policies such as the Code of Ethics and Conduct, the diversity, equity, and inclusion policy, and the harassment prevention policy. This commitment is reinforced through onboarding processes, ongoing training initiatives, and internal procedures that ensure legal and regulatory compliance throughout the organization.

Regulatory compliance, prevention, and sanctions

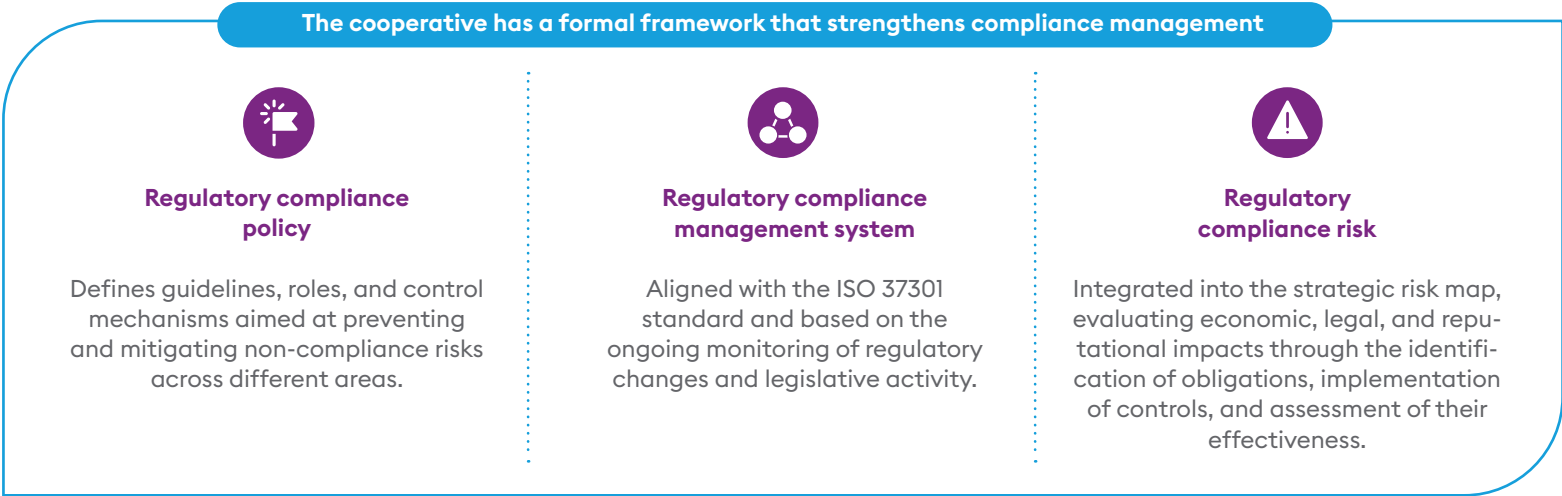
CMF 8.1, CMF 8.2, CMF 8.3, CMF 8.4, CMF 8.5, FN-CF-270a.5

During the reporting period, monetary losses were recorded only in connection with two legal proceedings related to infringements of Law No. 19,496 on the Protection of Consumer Rights. The total amount of these losses, corresponding to fines and compensation payments, reached CLP 8,075,000 (eight million seventy-five thousand Chilean pesos).

The cooperative did not record sanctions or fines related to legal or regulatory non-compliance, product information and labeling, marketing practices, relationships with members and employees, environmental matters, competition law, or legal proceedings related to discriminatory mortgage lending. The entity maintains a robust compliance framework aimed at preventing and managing in a timely manner potential instances of non-compliance that could affect members, clients, employees, the environment, or competition law.

With respect to environmental matters, Coopeuch does not maintain formal compliance models or specific programs. This is because, given the nature of its operations and business model, the cooperative does not engage in activities that generate significant direct environmental impacts, substantially reducing its exposure to material environmental risks. Nevertheless, the cooperative has a sustainability statement and strategic environmental commitments.

For more information, see [Chapter 7](#).



Policies, procedures, and internal controls are approved by the Governing Board and establish clear standards of conduct, defined responsibilities, and ongoing oversight.

These include:

1. Protection of the rights of members and clients, ensuring fair treatment, transparency, and protection of personal data.
2. Prevention and detection of regulatory non-compliance related to consumer protection, through procedures and controls designed to safeguard the rights of members and clients, in accordance with Law No. 19,496 on the Protection of Consumer Rights.
3. Labor law compliance and respect for fundamental rights, without discrimination.
4. Environmental management aligned with the cooperative's operations, together with voluntary environmental stewardship initiatives.
5. Ethics, integrity, and compliance with competition law, promoting a culture of compliance throughout the organization.
6. Information security and cybersecurity, protecting the information of members, clients, employees, and third parties.

This framework is reinforced through periodic training, risk monitoring, internal controls, and independent reviews.

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05

Members

More and better
financial inclusion

Financial
education

Comprehensive
service model

Overall
satisfaction

Member support

Member
benefits



5.1

More and better financial inclusion

2025 was a period of consolidation and progress for Coopeuch, reinforcing its leadership in financial inclusion and innovation capabilities.

In this context, Coopeuch further expanded the use of generative Artificial Intelligence and AI assistants in internal processes, improving operational efficiency, the personalization of products and services, and data-driven decision-making.

In its commercial operations, Coopeuch achieved a market share of 10.31% in consumer loan balances, ranking fifth nationwide. In addition, it strengthened its participation in the mortgage payment subsidy program, positioning itself as the second-leading institution in terms of conditions offered, facilitating access to housing through competitive rates and accessible financing.

The Dale digital platform evolved into a more integrated financial ecosystem, incorporating insurance products and new functionalities that strengthen self-service capabilities and enhance the digital experience for members.

In addition, in domestic savings, Coopeuch consolidated its position as the country's leading private financial institution.

Furthermore, the value proposition for pensioners was strengthened through products and services designed to support them during this stage of life, promoting security, accessibility, and well-being.

Coopeuch reaffirms its commitment to the financial inclusion of members, clients, and communities nationwide. Through its strategic approach, the cooperative continues to strengthen its purpose of generating economic and social value sustainably, actively contributing to the country's development.



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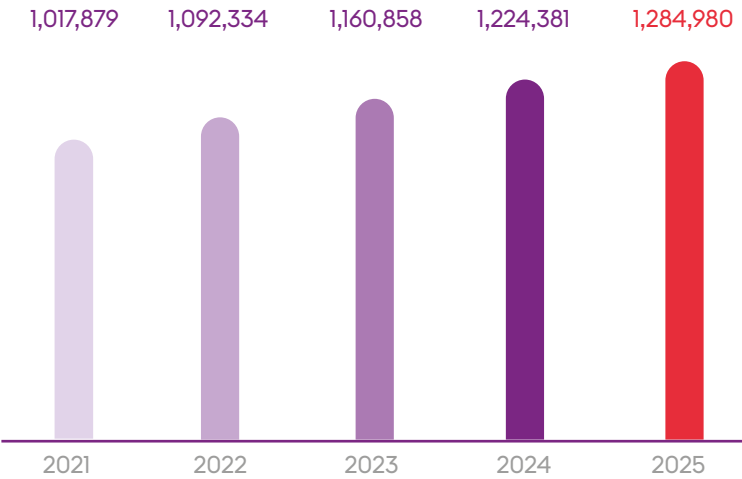
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5.1.1 Member growth

During 2025, Coopeuch consolidated its position as a strong and reliable cooperative. As of year-end, it reached 1,284,980 members, representing a 4.71% increase compared to the prior year, driven by its presence across the country's 346 communes and its comprehensive portfolio of products and services.

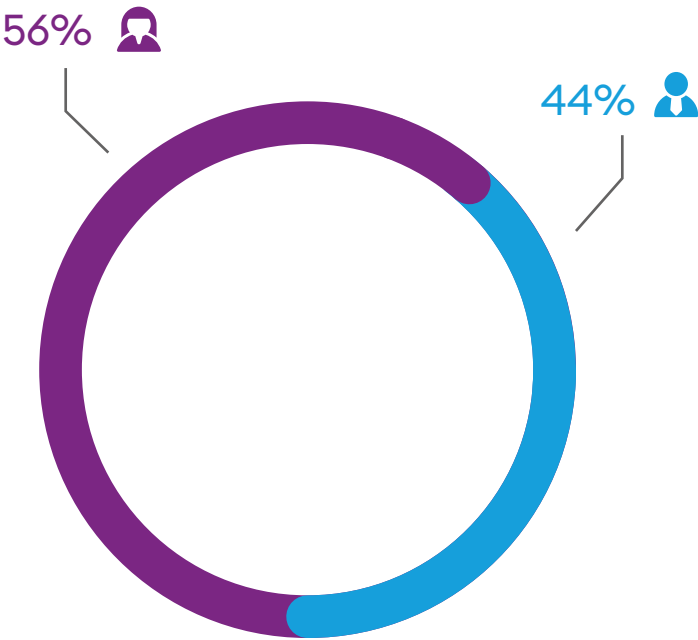
Number of members by year



Source: Strategic Planning and Experience Management.

5.1.2 Gender equity

Inclusion is also reflected in the composition of its membership base. In 2025, 56% of members are women, reflecting Coopeuch's commitment to equity and diversity.



Source: Strategic Planning and Experience Management.



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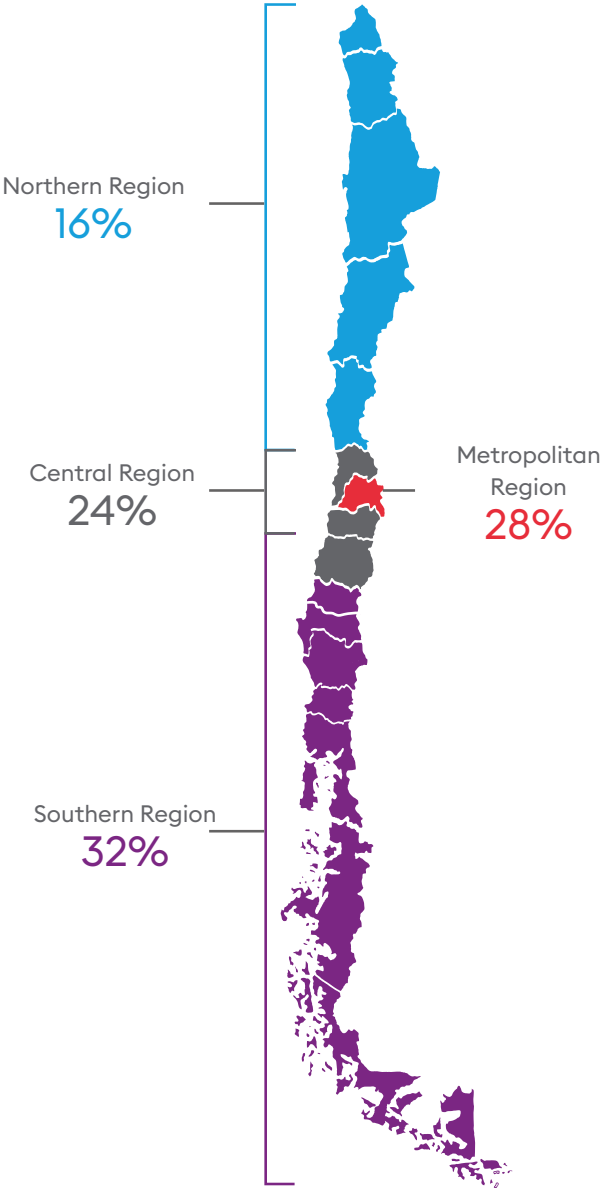
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5.1.3 Members by region

Coopeuch maintains a broad nationwide presence, with 72% of its members located outside the Metropolitan Region, demonstrating its impact on communities and its ability to generate value throughout the country.

This coverage extends from the northern part of the country to the far south, reinforcing the preference for the cooperative business model and the focus on expanding access to financial solutions for members across all regions.

Northern Region: Arica y Parinacota, Tarapacá, Antofagasta, and Coquimbo.
Central Region: Valparaíso, O'Higgins, and Maule.
Southern Region: Ñuble, Biobío, La Araucanía, Los Ríos, Los Lagos, Aysén, and Magallanes.

Region	Number of members by region	% of members by region
Arica y Parinacota	29,326	2%
Tarapacá	30,080	3%
Antofagasta	54,100	4%
Atacama	35,288	3%
Coquimbo	67,340	5%
Valparaíso	152,375	12%
Metropolitana	359,359	28%
O'Higgins	63,790	5%
El Maule	82,595	6%
Ñuble	32,398	3%
Biobío	134,610	10%
La Araucanía	89,236	7%
Los Ríos	36,383	3%
Los Lagos	84,249	7%
Aysén	15,184	1%
Magallanes	18,667	1%
Total	1,284,980	100%

Source: Strategic Planning and Experience Management.

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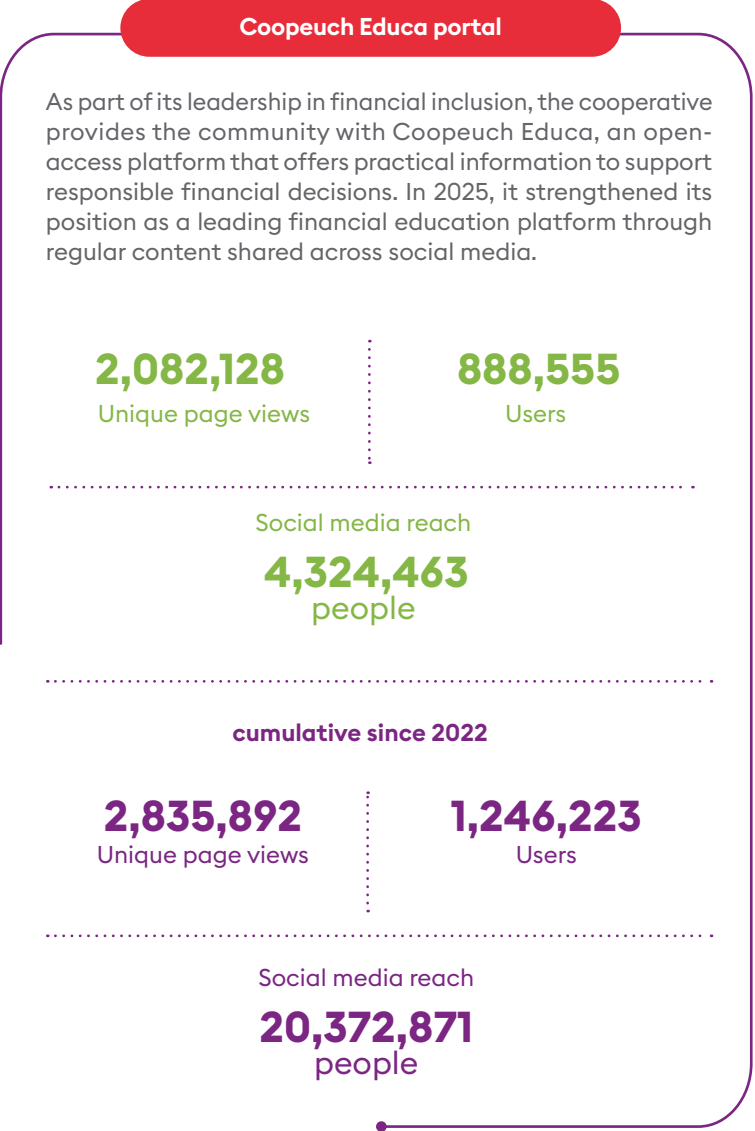
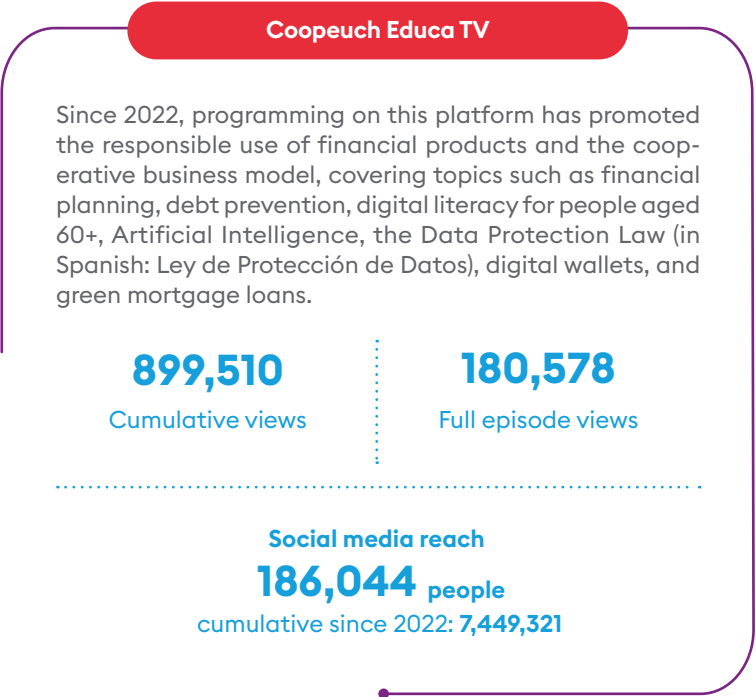
5.2 Financial education

Coopeuch strengthens its role as an agent of transformation by promoting financial education through accessible tools and content that facilitate access to financial services and have a positive impact on the lives of its members. Its initiatives help members understand financial and economic concepts so they can make informed decisions and improve their financial well-being. In this way, the cooperative contributes to helping communities develop capabilities for a more stable and equitable financial future.

In 2025, these initiatives reached more than 4.3 million people through social media and digital marketing channels.

Financial education programs and initiatives

The cooperative has developed a range of programs to address the financial needs of members, their families, and employees, aligned with the guidelines of the Financial Market Commission (CMF, in Spanish) and supported by specialists, ensuring a comprehensive approach and adherence to best practices.



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Doctor TV program

In its fourth year, the Doctor TV program focused on personal finance education and mortgage loans, including housing options for young people and green projects. In 2025, more than 2.3 million people watched the episodes, which were broadcast on YouTube and 64 regional television channels.

+2,300,000

People watched the episodes

64

Regional TV channels

Financial education tips

Coopeuch shared financial education tips through national media outlets and social media, covering topics related to savings, credit, and investment. In 2025, more than 45 posts related to personal finance and cybersecurity were published on social media, doubling the volume of content shared in 2024. These initiatives reached more than 14 million users, representing growth of 37% compared to the previous year.

Digital Empowerment Program – Fundación Conecta Mayor UC

A pilot initiative was implemented for older adults with limited digital skills, training 71 participants through six in-person workshops focused on smartphone use, WhatsApp, and social media, helping them engage with the digital environment through seven practical sessions.

Financial and cybersecurity tips

More than 40 social media posts related to personal finance and cybersecurity were published, doubling the number of posts shared in 2024 and reaching 14 million users, representing a 37% increase compared to the previous year.

The topics covered included:

-  Responsible use of payment methods and digital wallets
-  Prevention of over-indebtedness
-  Encouraging savings
-  Factors to consider when comparing loan options
-  Prevention of digital fraud

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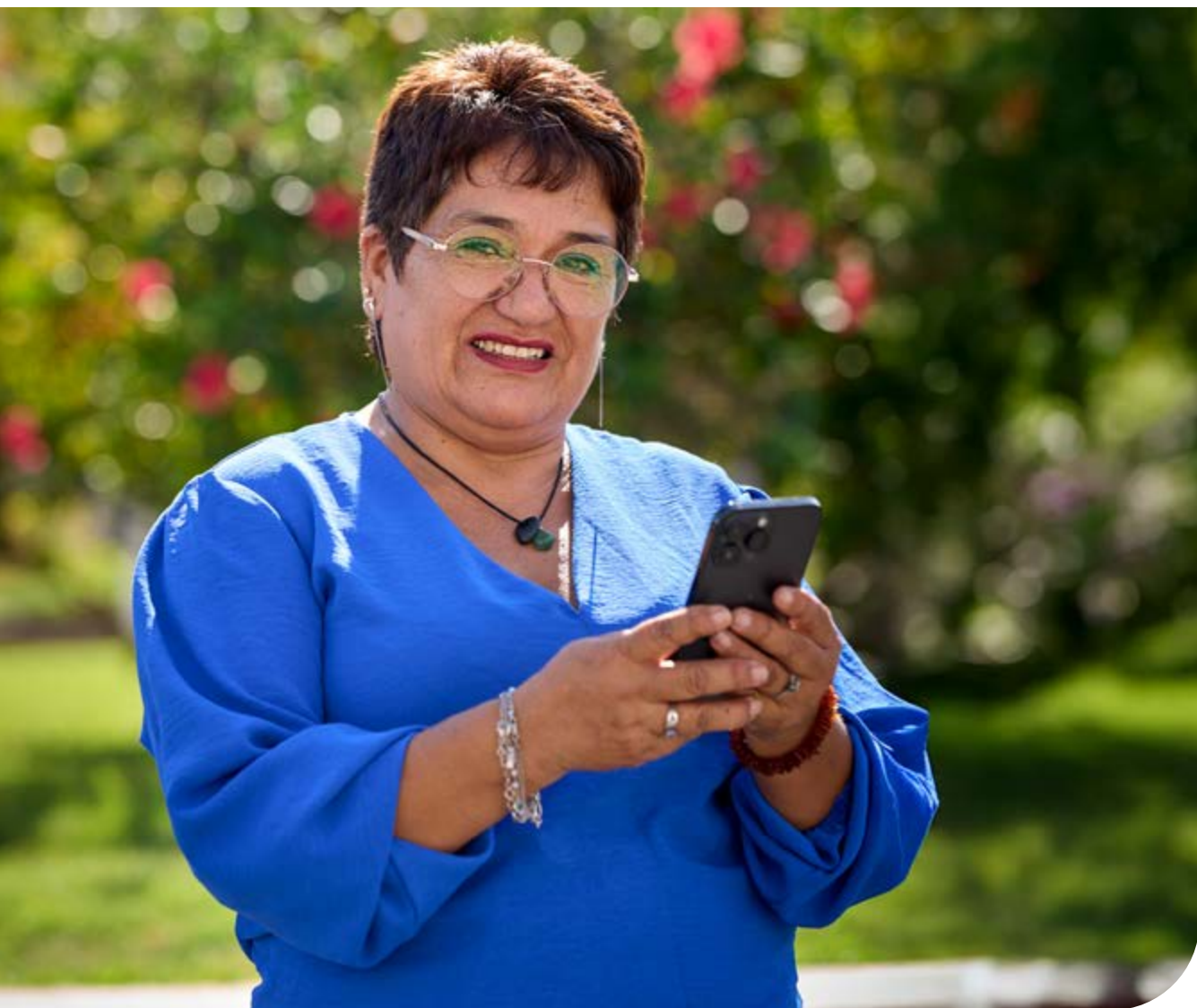
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60+ Digital Literacy Program

FN-CB-240a.4

For the fifth consecutive year, the 60+ Digital Literacy Program was implemented, an initiative aimed at strengthening the digital and financial inclusion of older adults. Developed in partnership with the Pontificia Universidad Católica de Chile (PUC) and Fundación Conecta Mayor, the program seeks to empower older adults through digital tools.

In 2025, the cooperative reaffirmed its commitment by strengthening its partnership with both institutions to develop new

content and activities that facilitate the use of digital applications and tools.

During the year, the program attracted 2,100 live participants via Zoom. The four 2025 digital sessions reached 185,700 views on YouTube in an on-demand format and achieved a 94% net satisfaction rate among participants. The program is promoted through Coopeuch's social media channels, the www.coopeucheduca.cl platform, and the official website www.60masdigital.uc.cl.

Survey for updating digital content topics

In collaboration with the PUC, the Survey on Interests and Content Development for Older Adults was conducted, with the participation of 2,600 people. The results led to the development of video tutorials, guides, digital sessions, and the first podcast series aimed at older adults.

Digital sessions

In 2025, eight live sessions were held via Zoom, with recordings later made available on YouTube. Led by professors from the PUC, these sessions attracted 2,600 participants, representing an 83% increase compared to 2024. Net satisfaction increased from 91% to 94% in 2025, consolidating these sessions as highly valued learning spaces.

60+ Digital podcasts

The podcast series, launched in 2024, covers topics such as online safety, Artificial Intelligence, and digital payment methods. It reached more than 60,000 older adults in 2024 and 195,000 in 2025, contributing to their digital inclusion and access to key information.

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Participation in financial education programs

In 2025, Coopeuch strengthened its commitment to enhancing the financial capabilities of the community by expanding and diversifying learning opportunities designed to promote responsible and informed financial decision-making. During the period, more than 10 million people accessed its financial education initiatives through educational activities, digital platforms, and multiple communication channels, reflecting the reach and relevance of these efforts.

In addition, approximately 838,000 people participated directly in at least one educational initiative, demonstrating sustained interest in acquiring knowledge that contributes to stronger and more sustainable financial management. These advances reaffirm the cooperative's institutional purpose of promoting financial inclusion and well-being, while contributing to the comprehensive development of its members, clients, and the communities with which it engages.



More than 10 million people accessed financial education initiatives.

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5.3 Comprehensive service model

5.3.1 Members

For Coopeuch, members are at the core of its management approach, through its cooperative business model, the institution provides responsible and inclusive financial products and services tailored to their needs and life stages. Its objective is to strengthen the service experience by ensuring long-term engagement, satisfaction, and loyalty. To achieve this, it considers the following key aspects:

- Member ownership in Coopeuch**
Through membership shares, each member becomes part of the cooperative. Members gain access to a broad range of financial products and services, as well as benefits for themselves and their families.
- Financial inclusion**
The cooperative promotes the reduction of gaps in access to financial services through products such as credit, savings, insurance, and payment methods. This enables more people to benefit and become part of the financial system.
- Improvement of business metrics**
The ongoing analysis of metrics and data helps drive improvements, optimize resources, and focus efforts on closing financial inclusion gaps. This approach contributes to evidence-based decision-making, supporting the cooperative's growth and long-term success.
- Strengthening of reputation**
A strong, responsible, transparent, and forward-looking strategic management approach has enabled Coopeuch to build a corporate reputation for excellence. In relation to members and clients, delivering a memorable service experience is fundamental.

5.3.2 Service experience

For Coopeuch, delivering an excellent service experience is one of the most important pillars of its strategy. To achieve this, the cooperative has developed an integrated model that includes the following aspects:

Listening to members and employees



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The service experience is built collaboratively

Delivering a memorable service experience is a fundamental pillar that enables Coopeuch to differentiate itself from competitors. For this reason, experience governance is managed through an integrated approach, ensuring that this criterion is incorporated from the outset into any business, development, or functionality implementation projects. To achieve this, various internal coordination mechanisms are put in place, including:



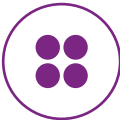
Experience Committee

Quarterly meetings dedicated to analyzing key service experience issues in depth and proposing measures to ensure excellent service for members and stakeholders.



Management Committees

Monthly working sessions involving service delivery and support areas. Each area reviews its service experience performance and commits to implementing improvements that are monitored on a biweekly and monthly basis.



Participation in expert circles, seminars, and conferences

To maintain up-to-date knowledge, teams participate in expert forums, certifications, courses, workshops, seminars, and certificate programs related to service experience topics.



Internal communications, procedures, and policies

Guidelines regarding service standards for members and clients are established and communicated to all employees to ensure consistency in the service experience.

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5.3.3 Culture of service experience

To continue advancing in the delivery of a memorable service experience, the cooperative defined a way of engaging with members and clients known as the “Coopeuch Style,” which is built around three fundamental pillars: approachable, credible, and collaborative.

To ensure service aligned with these strategic principles, the organization has established a series of internal processes that enable it to effectively manage day-to-day operations. This approach is supported by an internal service culture that promotes excellence and is key to maintaining long-term relationships built on trust.

Preparedness for adverse events

- Development of process flows that consider the possibility of undesired scenarios.
- Proactive training for employees on products and services, with special emphasis on new offerings.
- Continuous investment in service platforms, both remote and in-person.

Development of procedures for undesired situations

- Management and response for 100% of complaints received.
- Remediation and implementation of specific solutions when required by members.

Management of positive aspects

- Identification and closing of gaps throughout the entire service process value chain, with a focus on continuous improvement.
- Promotion of collaborative initiatives among channels, product areas, and support areas, forming part of the project portfolio aimed at further strengthening the service experience provided by the cooperative.

Based on service evaluations, service level indicators are generated to identify best practices, which are recognized during an annual ceremony called “Best in Service,” where both teams and individuals that have excelled in managing the service experience are recognized.



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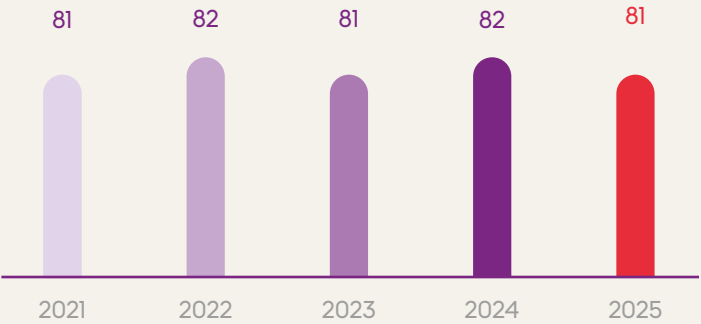
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5.4 Overall satisfaction

Sustained growth and delivering an exceptional service experience are fundamental pillars of the cooperative. The results show that 81% of members report being satisfied with the service received at every touchpoint, reinforcing the organization's commitment to service quality and to effectively responding to members' needs in every interaction. The cooperative continuously implements projects and initiatives aimed at addressing areas requiring improvement in the member experience.

Satisfaction rate



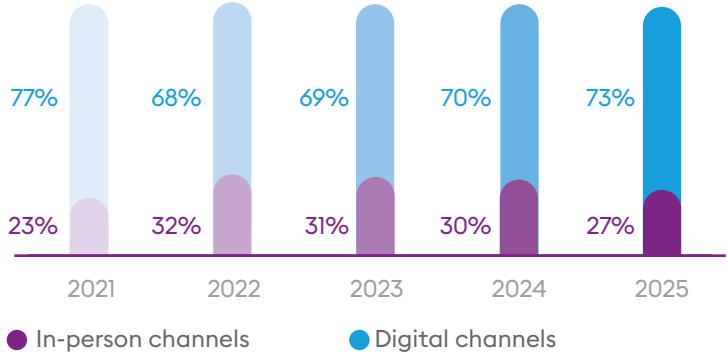
Source: Strategic Planning and Experience Management

5.5 Member support

The service experience at Coopeuch is based on a phygital strategy that integrates the advantages of in-person and digital service. This approach reflects the cooperative's conviction that service excellence must be maintained regardless of the channel chosen by members and clients. With an ongoing commitment to understanding mem-

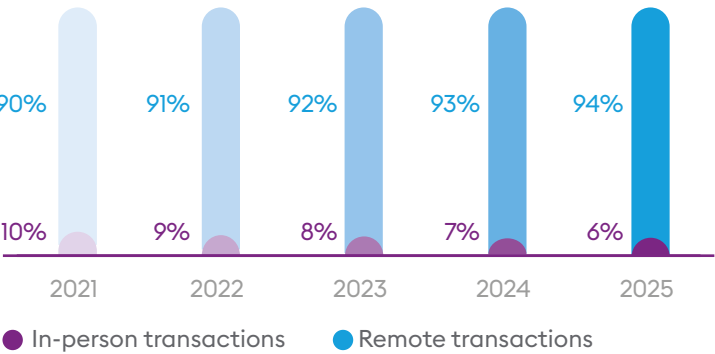
bers' and clients' preferences and needs, the Coopeuch team adapts its solutions to respond effectively to their requirements. Currently, digital channels have become increasingly important, accounting for 73% of service interactions and 94% of transactions carried out within the cooperative.

In-person vs. digital service interactions



Source: Strategic Planning and Experience Management.

In-person vs. remote transactions



Source: Strategic Planning and Experience Management.

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5.6 Member benefits

In addition to offering responsible financial products and services, Coopeuch has developed a broad range of benefits tailored to the needs and life stages of its members and their families, providing a differentiated and meaningful value proposition across different member segments.

Higher education grants and scholarships

Coopeuch reinforces its commitment to members by supporting education and helping families manage their household budgets. In 2025, the cooperative awarded more than 2,600 grants and scholarships totaling more than CLP 355 million, benefiting members and children of members who are pursuing higher education, entering, or graduating from universities, institutes, technical training centers, and Armed Forces schools (FF.AA., in Spanish), contributing to the development and well-being of families.

“Puntos Coopeuch” program

The loyalty program linked to payment methods represents a valuable benefit for members, allowing them to accumulate points through purchases made using credit and debit cards. These points can be redeemed for a wide range of options, including gift cards for supermarkets and department stores, bill payments, mobile phone top-ups, credit card payments, and products available through the program’s catalog.

During the period, the “Puntos Coopeuch” program recorded more than 61,000 redemptions, providing average savings of CLP 13,900 per member, equivalent to 30% of the active debit and credit card base. In addition, among members who are aware of and use the program, a net satisfaction rate of 83% was achieved, reflecting a positive assessment of the benefit and its contribution to the member experience.

Member savings through partnerships with various organizations

Coopeuch’s value proposition in member benefits is based on discounts and promotions offered through commercial partnerships.

In 2025, benefits for pensioners were implemented, including:



24,000
members served

A preventive health check-up and medical consultation program in partnership with a nationwide health-care provider network, benefiting more than 24,000 members who received care across all of the provider’s medical centers and clinics. This initiative was complemented by on-site health campaigns at the Valparaíso and Viña del Mar offices.



40%
medication discount

A 40% discount on prescription medications through a pharmacy network with nationwide coverage, benefiting more than 39,000 members.

In the area of payment methods, Puntos Coopeuch was integrated with a national airline, allowing members to transfer points for airline tickets and related services, including discounts and interest-free installments. More than 3,600 members used the benefits from this partnership, generating purchases exceeding CLP 800 million, representing a 45% increase compared to 2024.

A new category of discounts was also introduced for restaurant brands and retailers across different sectors. More than 7,300 members took advantage of these partnerships, generating average savings of CLP 18,600.

In 2025, total savings generated reached CLP 18,827 billion, representing an 8% increase compared to 2024 and benefiting nearly 700,000 members, with average savings exceeding CLP 27,000 per member.



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06

Employees

Organizational
culture

Employees

Diversity, equity,
and inclusion

Employee
well-being

Recruitment

Turnover

Training and
development

Health and safety



6.1 Organizational culture

Coopeuch’s culture is a strategic enabler of the cooperative’s sustainability. In 2025, it further strengthened its role as a driver of transformation, promoting agility, innovation, and collaboration, while aligning employees with the strategy and external challenges.

During the year, initiatives aimed at generative leadership and the development of digital and adaptive skills were strengthened, preparing teams for a dynamic and competitive environment. In addition, the cooperative continued promoting an inclusive, diverse, and respectful culture that supports talent development, fosters a work environment built on trust, and encourages the active participation of employees in value creation.

Rooted in Coopeuch’s identity, this culture guides the way employees interact, work, and innovate, enabling the cooperative to respond in a timely manner to the needs of members, clients, and the community, while reaffirming its commitment to people’s well-being and to building a sustainable and future-ready organization.

6.1.1 Internal communication

In 2025, internal communication became an essential enabler for the execution of Coopeuch’s Strategic Plan, helping employees understand their role in the cooperative’s progress. Communication initiatives were aimed at explaining and promoting understanding of the strategic pillars, enabling all teams to align with the organization’s objectives and priorities.

During the year, the channels and formats used to communicate the Strategic Plan were strengthened through the incorporation of new collaborative platforms, explanatory content, and visual resources that helped simplify key concepts and promote an organization-wide understanding of the institutional roadmap. In addition, the communication of the Cooperative Social Balance report was actively integrated, highlighting its main results and demonstrating how the work of each area contributes to the cooperative’s impact.

Internal communication at Coopeuch evolved beyond being merely an informational channel to become a strategic tool that enables the organization to align, connect, and engage employees, promoting a culture where employees understand Coopeuch’s direction and how collective efforts translate into results that generate benefits for members, clients, employees, and communities. As a result, communication of the Strategic Plan and the Cooperative Social Balance report became a continuous, collaborative, and essential process for building the future of the cooperative.



Photo: Meeting between the Chief Executive Officer and the Management Team of the Branches, Channels, and Partnerships Division.

Key initiatives included

Meetings with the Chief Executive Officer

Designed to reinforce the strategic vision, share progress related to the Strategic Plan, and connect these objectives with the work of each team. During the year, various activities were carried out, including breakfasts, meetings, branch visits, and online sessions, allowing employees to interact directly with the Chief Executive Officer.

Presentations on the main results of the 2024 Cooperative Social Balance report

Balance report across the cooperative’s eight regional management offices, strengthening the sense of purpose and pride in belonging to a cooperative institution with meaningful impact.

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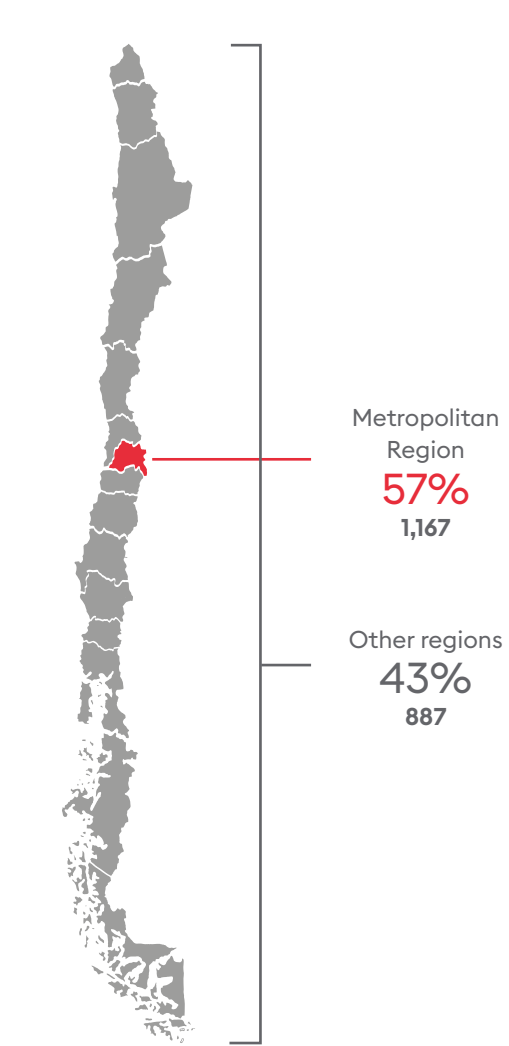
As of year-end 2025, Coopeuch had a total workforce of 2,054 employees nationwide, supported by a team committed to the cooperative's purpose and to strengthening its value proposition. This figure reflects the stability and development of an organization that continues to foster a culture focused on addressing strategic challenges.

Employees by gender
CMF 5.1.1



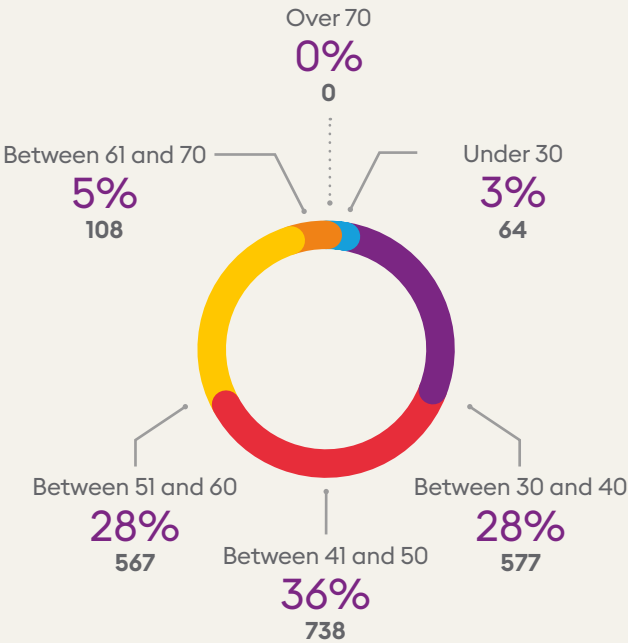
Source: People Development Management.

Employees by region
GRI 2-7



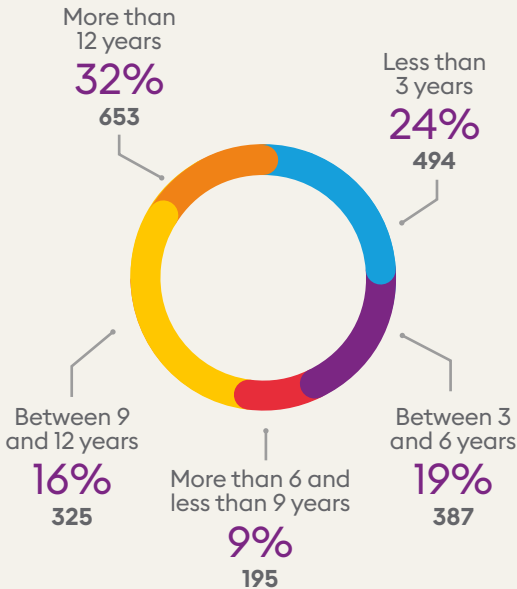
Source: People Development Management.

Employees by age group
CMF 5.1.3



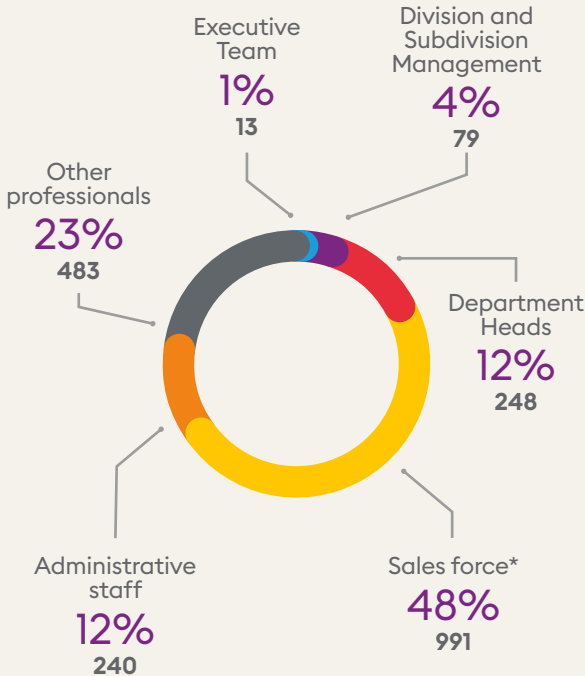
Source: People Development Management.

Employees by years of service
CMF 5.1.4



Source: People Development Management.

Employees by job category
CMF 5.1.1



*Sales force includes commissioned sales personnel.
Source: People Development Management.

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6.3 Diversity, equity, and inclusion

CMF 3.1.vii, GRI 406-1

Coopeuch promotes and fosters an organizational culture in which all employees and stakeholders feel valued and respected from the moment they join the organization, supporting the cooperative’s purpose of being a great place to work.

Its main pillars are



Through these pillars, Coopeuch reaffirms its commitment to a respectful, collaborative, and inclusive work environment.

In this context, the cooperative systematically identifies the diverse capabilities, knowledge, backgrounds, experiences, and perspectives required for effective performance across different levels of the organization. This process is based on the analysis of strategic business challenges, the definition of job profiles and competencies associated with each role, as well as the value placed on diverse educational and professional backgrounds that enrich collaborative work and decision-making. In line with the above, Coopeuch has recruitment and hiring policies and guidelines aimed at promoting and safeguarding diversity, ensuring merit-based processes grounded in equity and equal opportunity, without arbitrary discrimination.

The cooperative promotes a people-centered culture that recognizes diverse talents and experiences as an organizational strength and a strategic pillar of its sustainability. In 2025, no cases of discrimination were reported.

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Gender diversity, equity, and inclusion policy

CMF 5.4.1

Since 2019, the cooperative has had a Gender Diversity, Equity, and Inclusion Policy aimed at promoting a respectful, inclusive, and trust-based work environment, while promoting equitable compensation in accordance with employees' roles and responsibilities, supporting employee well-being and development, and strengthening Coopeuch's position as a great place to work. People Development Management drives these initiatives, and their implementation extends across the organization and involves all employees.

To ensure best practices, the cooperative continuously reviews processes throughout the employee lifecycle:

- Talent attraction and recruitment
- Training and development
- Employee experience
- Occupational risk prevention
- Compensation
- Offboarding process

To strengthen this approach, the cooperative applies a data-driven management model based on continuous monitoring, enabling the organization to assess the effectiveness of its diversity, equity, and inclusion policy and its alignment with corporate objectives. This work translates into concrete actions aimed at sustainable talent management and innovation.

Strategic actions



Analysis and review of pay equity.



Proactive talent management focused on the retention of critical talent and the attraction of new talent and capabilities.



Role redesign, updating strategic roles to respond to a changing environment.



Evolution of the organizational structure through more agile and adaptable models focused on efficiency and role transformation.

Goals



Maintain a gender-balanced workforce.



Promote inclusive and equitable talent attraction processes.

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6.3.1 Gender pay gap

CMF 5.4.2

At Coopeuch, people are at the center of every action, with an consistent commitment to improving working conditions and contributing to a more just and inclusive society.

As part of this commitment, Coopeuch monitors the gender pay gap across its workforce. In 2025, the gap reached 1.9%, based on the weighted average by gender and level of responsibility.

6.3.2 Harassment prevention

CMF 5.5

The cooperative promotes respectful interactions and work environments based on respect and care. Its Harassment and Violence Prevention Policy seeks to ensure a safe and healthy work environment, protecting people’s dignity and rejecting all forms of harassment and violence in the workplace, regardless of position or role.

The enactment of Law No. 21.643 (“Karin Law,” in Chile) in 2024 further strengthened the commitment that Coopeuch has historically maintained to preventing harassment and promoting respectful workplaces. In this context, People Development Management strengthened internal policies, as well as prevention and training initiatives, helping consolidate a safe work environment aligned with the standards established by current regulations. During 2025, various training initiatives for employees were carried out on workplace harassment, sexual harassment, and discrimination through

e-learning courses, workshops for leaders, and communication initiatives. In addition, the resolution of each complaint includes reinforcement sessions on best practices with the involved teams.

Employee training



Measures implemented

 Training All employees received training and guidance on applicable regulations. New employees complete this course as part of their mandatory compliance training.	 Reporting channel Available on the corporate intranet and communicated semiannually.	 Internal regulations Specific protocol for the prevention of sexual harassment, workplace harassment, and workplace violence, with no amendments during 2025.	 Code of Ethics and Conduct Content updated in accordance with current regulations, with no amendments during 2025.
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Policy to prevent and manage workplace harassment, sexual harassment, and violence

The cooperative has a non-discrimination and anti-harassment protocol that includes corrective and disciplinary measures, including:

- 1. Verbal warning.
- 2. Written warning, with a copy included in the employee's personnel file.
- 3. Written warning, with a copy submitted to the Labor Inspectorate (in Chile).
- 4. Termination of employment, in accordance with Article 160 of the Chilean Labor Code.

Investigation and disciplinary procedures

 Procedures and sanctions are defined in the **Internal Regulations on Order, Hygiene, and Safety (RIOHS, in Spanish)**.

6.3.3 Workplace inclusion

CMF 5.1.5

The cooperative's commitment to a culture based on respect, diversity, and inclusion is a strategic pillar. In 2025, employees with disabilities represented 1.4% of the workforce, reflecting continued progress in this area.



1.4% of employees with disabilities

Employees with disabilities



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6.4 Employee well-being

6.4.1 A great place to work

Coopeuch continues to strengthen its organizational culture through work environments where respect, collaboration, and trust form the foundation, reinforcing employees' shared commitment to making the cooperative a great place to work.

During the year, more than 90% of employees participated in the pride and satisfaction survey, designed to assess perceptions of the work environment. The results provided valuable insights into key strengths and opportunities for improvement, supporting the ongoing enhancement of practices and tools aimed at maintaining a high-quality workplace experience.

The cooperative is committed to creating work environments where every employee works collaboratively, with trust and respect for diversity of thought, helping create a motivating and engaging work environment that supports productivity and the daily contributions of its teams.

The cooperative achieved a 95% employee satisfaction rate, reflecting a collaborative and trust-based work environment.

6.4.2 Benefits

CMF 5.8

The cooperative promotes balance between work, personal, and family life as a priority, supporting employee well-being through a

comprehensive approach throughout their employee journey. To support this approach, Coopeuch offers a benefits program structured around three dimensions:

Health and well-being

Access to programs and initiatives focused on prevention, care, and support:

- **“Coopeuch Contigo” Program:** Social, psychological, and legal guidance and support.
- **Supplemental insurance:** Life, health, and dental coverage.
- **Additional health and dental insurance:** Extended to family members.
- **Oncology agreements:** Specialized care and financial protection provided through partnerships with an oncology clinic and a foundation specialized in cancer treatment.
- **Social worker support:** Personal, family, and workplace support.

- **Health and well-being fair:** Held at the corporate headquarters.
- **Inclusion benefit:** Financial support for employees with children with disabilities.
- **Well-being and quality-of-life workshops:** More than 1,000 employees participated nationwide in sessions covering topics such as mental health, nutrition, disease prevention, healthy habits, and personal development.
- **“Me Cuido” Program:** Preventive health program focused on promoting self-care, physical and mental health, and balance between work, personal, and family life. With a comprehensive approach aligned with the people strategy, the program seeks to improve employees' quality of life by strengthening employee well-being, engagement, and performance, while reinforcing a healthy, empathetic, and prevention-focused organizational culture.



This achievement was reflected in Coopeuch obtaining the **Silver category of Chile’s “Sello Mayor”** distinction during its first year of participation, highlighting its efforts to support older adults. The distinction is awarded to organizations that demonstrate high accessibility standards and promote respect for and responsiveness to the needs of older adults through their services, products, and spaces.

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 Economic benefits

Support for employees' personal, family, and professional development:

- **Academic scholarships:** For employees and their children pursuing higher education.
- **Years-of-service recognition ceremony:** Recognition of 202 employees with between 10 and 35 years of service.
- **Academic excellence award:** Recognition of 693 employees' sons and daughters for their academic performance.
- **Christmas celebrations:** Christmas celebrations for employees were held nationwide.

 Time and flexibility

Measures aimed at supporting work-life balance:

- **Working hours:** 39-hour workweek.
- **Leave and flexibility benefits:** Benefits associated with birthdays, personal matters, an additional vacation day, and other leave benefits.

Economic benefits are provided in accordance with the provisions established in collective bargaining agreements applicable to employees with indefinite-term contracts. Benefits related to time and flexibility, health, and well-being are available to all employees without distinction among employees.

Employee support programs

The cooperative has programs designed to promote employee health, well-being, and work-life balance, structured around three areas:



Talks and workshops: Initiatives aimed at promoting self-care practices, alongside health initiatives such as annual vaccination campaigns.



Work-life balance initiatives: Work practices and methodologies that support work-life balance.



Family benefits: Comprehensive support for family well-being, maternity protection, childcare support, and benefits that recognize important life milestones for employees

In recognition of this commitment to supporting employees, **Coopeuch ranked 6th in the "Best Organizations for Integrating Personal Life and Work" ranking**, in the Large Corporations category, developed by Fundación Chile Unido and El Mercurio. This recognition places the cooperative among organizations that actively promote work-life balance through practices and an organizational culture focused on well-being and quality of life.

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6.4.3 Parental leave

CMF 5.7

Employee well-being is a central pillar of Coopeuch’s management approach. During 2025, the cooperative reinforced its commitment to shared parental responsibility and family well-being through policies and benefits aimed at mothers and fathers, supporting employees following the birth of a child, as well as caregiving and adoption needs. These practices facilitate timely access to parental leave and reflect the organization’s ongoing commitment to supporting parenting, caregiving, and family well-being, complementing current legal requirements. The cooperative ensured clear processes, ongoing support, and effective coordination with managers to support the proper use of this benefit, promoting employees’ ability to balance work and family life.

The main measures currently in place include:

- Flexible work arrangements for pregnant employees.
- Breastfeeding support measures.
- Salary continuity for up to three medical leave periods.
- Access to daycare services for children up to two years old, as well as a daycare allowance for employees whose children have health conditions that prevent them from attending these facilities.
- Academic excellence award and recognition ceremony for employees’ children.
- Leave to celebrate children’s birthdays.
- Birth, preschool, education, and inclusion allowances.
- Christmas celebration for employees’ families.
- Three additional days of leave for fathers following the birth or adoption of a child, in addition to those established by current legal requirements.

These efforts are aligned with the cooperative’s purpose of creating an environment that values the holistic development of employees and promotes policies consistent with current standards of care and equity.

Number of employees eligible for parental leave



Percentage of eligible employees who used parental leave



* For men, parental leave usage refers to leave transferred by the mother.



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1,852 employees

At year-end, were covered by a collective bargaining agreement, representing



of the total workforce

6.4.4 Labor relations

GRI 2-30

The cooperative promotes labor relations based on dialogue and collaboration with trade unions, fully respecting freedom of association and fostering open communication and collaborative working relationships.

At year-end, 1,852 employees were covered by a collective bargaining agreement, representing 90% of the total workforce. In addition, a benefit extension agreement allows non-unionized employees to access these benefits through payment of the corresponding union dues, bringing total workforce coverage to 93%.

In this context, at the beginning of 2025, the cooperative conducted its fourth collective bargaining process, which concluded with the signing of a new agreement. This agreement builds on the collective bargaining processes conducted in 2016, 2018, and 2021, consolidating a track record of labor relations built on trust, collaborative dialogue, and an ongoing commitment to employee well-being.

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6.5 Recruitment

CMF 3.1.vii

Recruitment and selection policy

The cooperative has a recruitment and selection policy that promotes equitable, transparent, and non-discriminatory processes based on competencies, experience, and merit, ensuring equal opportunity for women and men.

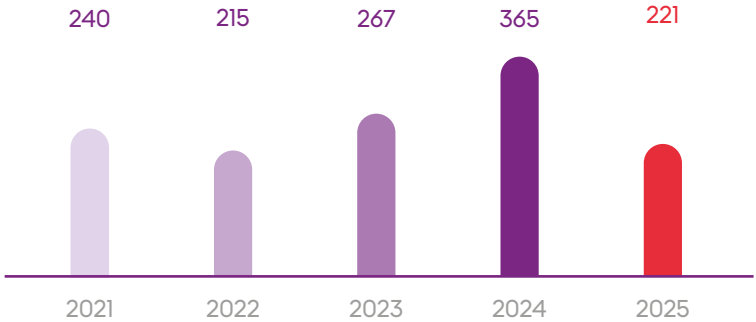
In addition, the cooperative promotes diversity in talent acquisition by incorporating people with diverse capabilities, experiences, and perspectives.

Process principles

- 1 **Prevent** any form of workplace discrimination.
- 2 **Ensure** equal opportunity through selection processes based on competencies, knowledge, experience, and performance.
- 3 **Promote** processes based on merit, competence, and transparency.

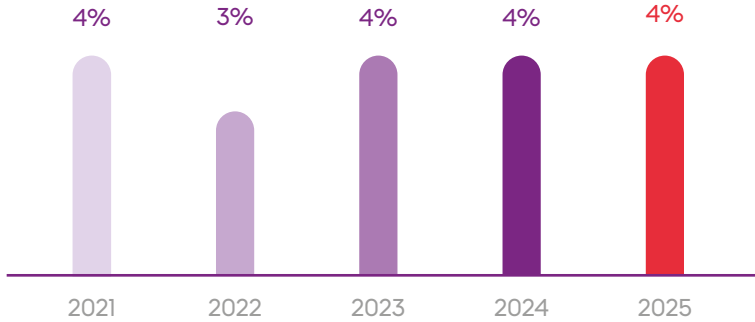
In line with the diversity, equity, and inclusion policy, talent acquisition and retention efforts focus on attracting talent that brings innovation and new perspectives.

Total number of new employee hires



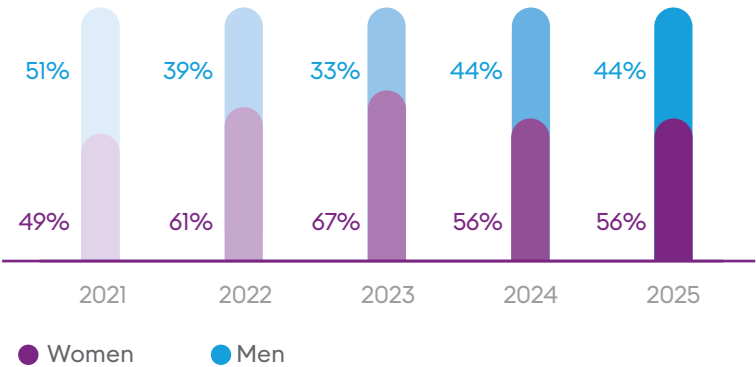
Source: People Development Management.

Percentage of vacancies filled through internal candidates (internal hires)



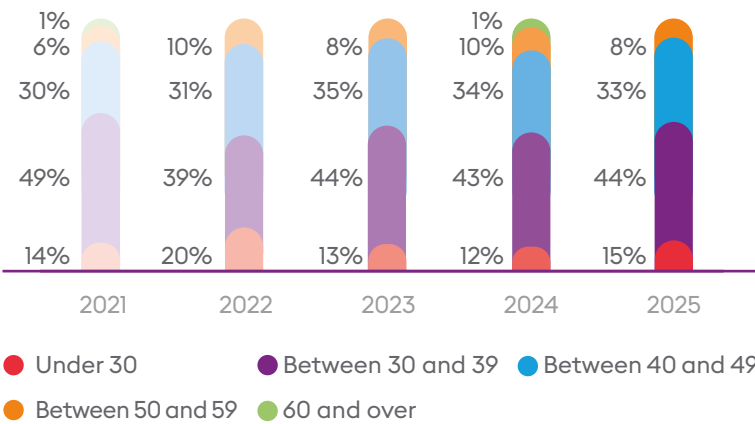
Source: People Development Management.

Percentage of new hires by gender



Source: People Development Management.

New hires by age group (years)



Source: People Development Management.

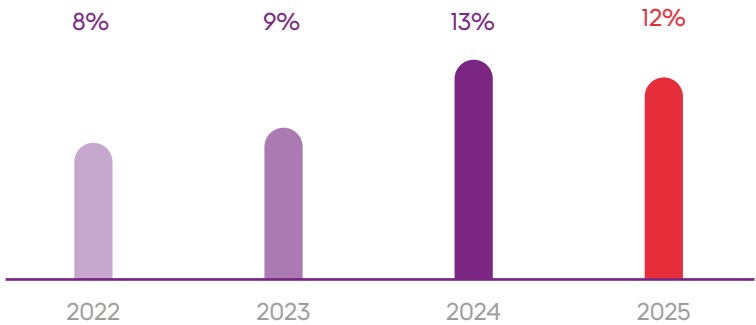
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6.6 Turnover

Employee turnover rate

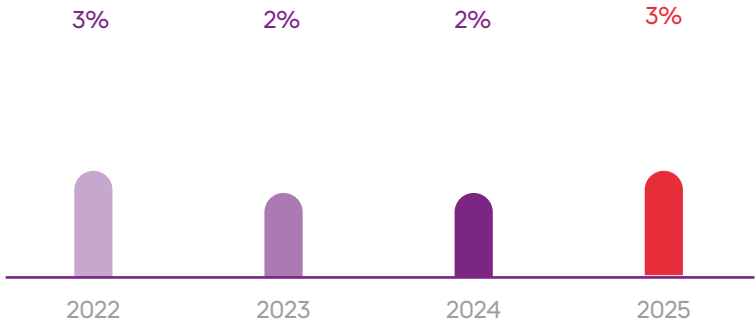
The following table presents the cooperative's total and voluntary turnover rates for the last four years, expressed as a percentage of the total workforce.

Total employee turnover rate



Source: People Development Management.

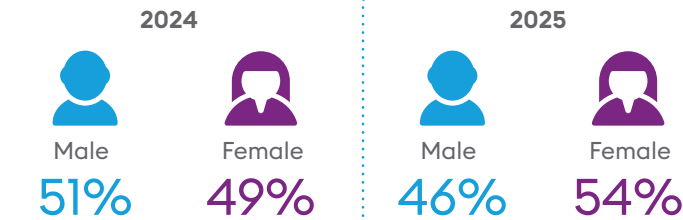
Voluntary employee turnover rate



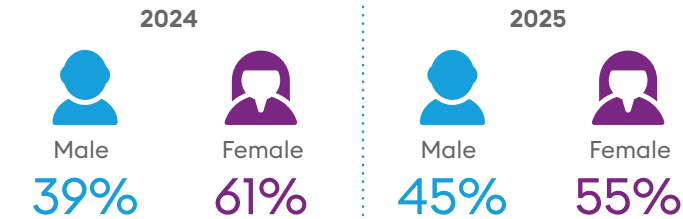
Source: People Development Management.

Turnover rate by gender

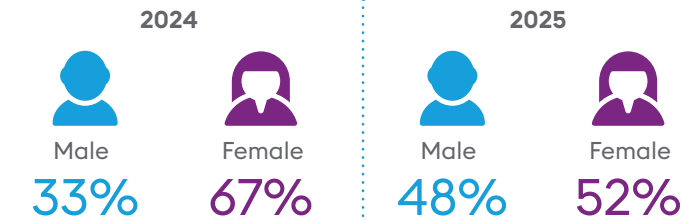
Total turnover



Involuntary turnover



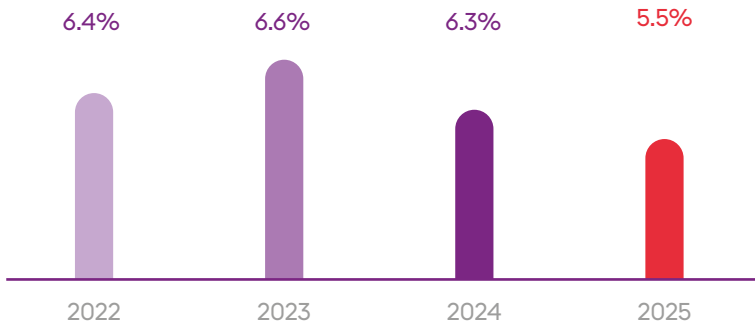
Voluntary turnover



Employee absenteeism rate

The following table presents the absenteeism rate recorded by the organization over the last four years. In the most recent period, this indicator showed a slight decrease compared to the previous year, reaching the lowest level recorded since 2022.

Percentage of total scheduled employee workdays associated with leave and absences



Source: People Development Management.

2025 target
absenteeism rate
Not to exceed 6%

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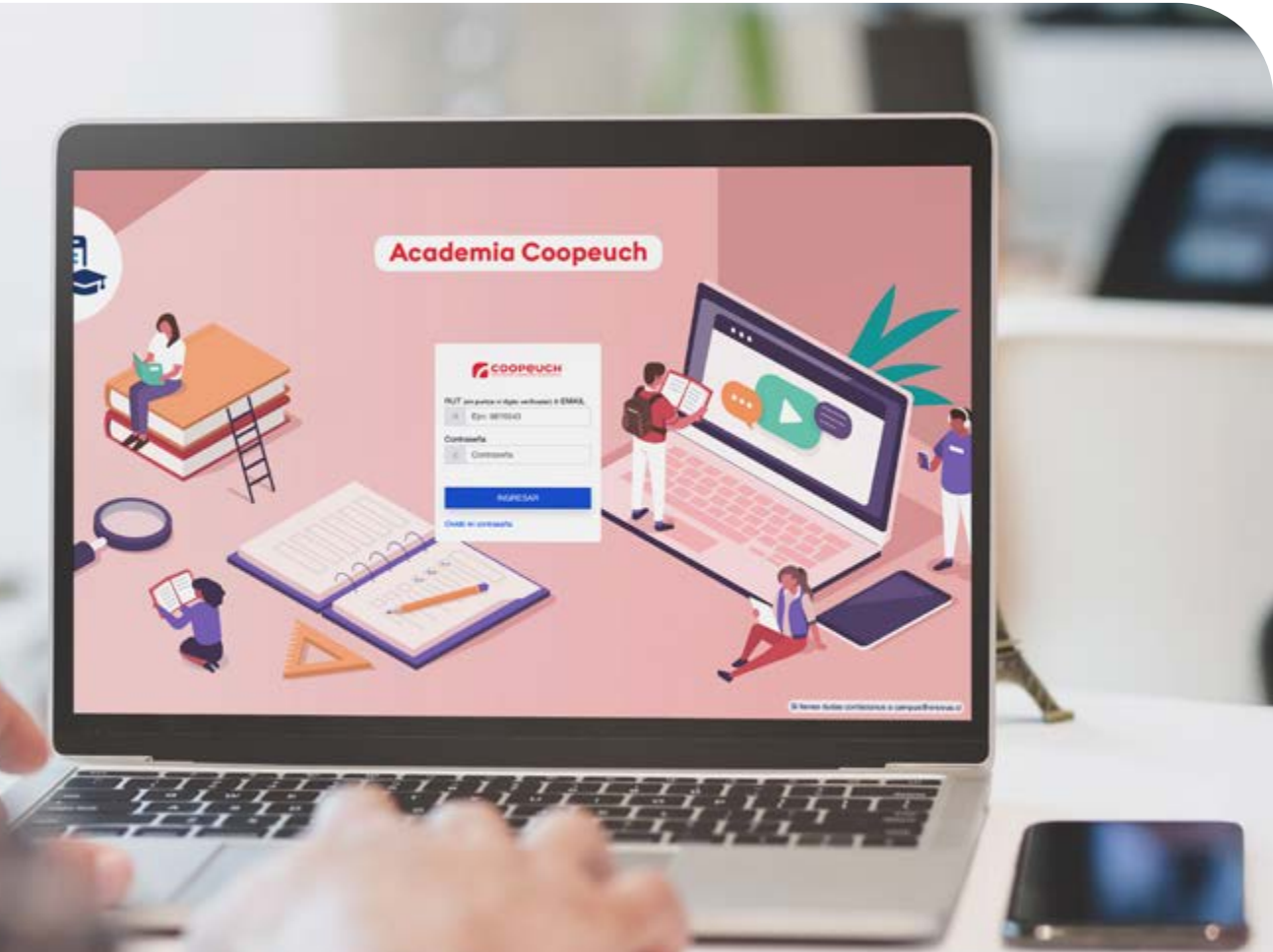
6.7 Training and development

Strengthening and promoting internal talent

The cooperative recognizes the talent of its employees as a key driver in achieving its purpose and objectives. To support this objective, it promotes employee development through continuous learning opportunities and initiatives aimed at strengthening their capabilities, contributing to building teams equipped to address evolving challenges.

6.7.1 Coopeuch Academy

The cooperative's corporate learning platform offers a variety of courses focused on employee development and the strengthening of regulatory and business knowledge. Through these learning opportunities, the organization seeks to foster a culture of continuous learning, as well as responsible and sustainable knowledge management.



6.7.2 Employee training

CMF 5.8.iv

Based on the training needs assessment and the organizational strategy, the cooperative developed its corporate training program focused on strengthening capabilities critical to the strategy.

Leadership Program

In 2025, the cooperative continued strengthening leadership capabilities at Coopeuch. Through a training program designed with a strategic and reflective approach, the organization seeks to align current challenges with the capabilities required to lead and engage teams in support of continuous development aligned with the cooperative's purpose and strategy.

During 2025, more than 400 leaders from headquarters and branch offices participated in practical workshops focused on team management, collaboration, and emotional intelligence.

Customer Experience Diploma Program

In partnership with an educational institution, employees from different areas received training in customer experience, reinforcing this approach as a cross-functional priority.

Diploma Program in Cooperative Executive Management

In partnership with a university, seven employees completed this diploma program, strengthening capabilities in the strategic management of the cooperative model.

Path to Excellence Program

This initiative aims to highlight employees who have distinguished themselves through excellence in their performance, collaborative spirit, commitment, and dedication demonstrated both in their work and in their commitment to the Cooperative.

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The program also recognizes experts and role models, a distinction employees may attain by meeting high standards of performance, training, and service quality, establishing themselves as role models within the organization.

During 2025, through this program, the cooperative recognized 107 employees who represent the best of its talent and culture.

Learning platform

In the second half of 2025, the cooperative launched a new digital learning platform, Udemý, which offers a broad range of courses, expanding development opportunities aligned with employees’ interests and professional goals.

To date, more than 600 employees have access to the platform and have already participated in programs covering technology trends, data analytics, project management, and Artificial Intelligence, among other key topics for the future of the organization.

This initiative strengthens the cooperative’s learning ecosystem and aligns directly with its corporate continuous learning competency, promoting a culture focused on continuous development and the development of new capabilities.

Security

Committed to the safety and security of its members, customers, and employees, the cooperative continued training its teams this year in three key areas:

- **OS10 certification (in Chile):** 100% of security guards renewed their certification, ensuring regulatory compliance and operational continuity.
- **Security officers:** During the year, new employees were trained for this role, strengthening security at branch offices.
- **Security regulations training:** Security guards received training on the use of body cameras.

Supporting strategy execution through people management

The cooperative supported strategic projects through training and capacity-building initiatives, including:

- **Contact channel protocol updates:** To strengthen the security of members, customers, and prospective customers, the cooperative trained branch employees on the new contact channels (600 and 809), reinforcing service experience aligned with its service model and the Coopeuch style.
- **Cybersecurity:** Promoting behaviors and habits that contribute to a culture of security awareness and prevention in relation to technology-related risks, through training programs and awareness campaigns focused on policies and best practices.
- **Open finance:** The cooperative provided strategic support and advisory services to the specialized team responsible for designing the change management plan to support effective implementation across the organization.

Number of employees trained

2,080*

1,046

1,034

Number of training hours

104,190

61,588

42,602

* The total number of employees trained includes both individuals who joined and those who left the organization during the reporting period.

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Technology trends program

Coopeuch views learning as a strategic tool, recognizing the importance of skills that enable critical thinking, adaptability, leadership, and continuous learning.

Coopeuch continued offering employees a range of training opportunities aimed at strengthening their digital skills and adaptability, key capabilities for addressing technological and business challenges. Learning activities included courses and practical workshops that introduced employees to new technological tools and concepts.

Topics covered included the use of Copilot, introduction to Artificial Intelligence for employees and executives, AI applications in internal controls, foundational understanding of Artificial Intelligence, advanced techniques for interacting with generative models, internal audit supported by algorithms and data science, as well as the development of Artificial Intelligence projects and data-driven analysis.

During 2025, more than 500 employees participated in these training initiatives.

6.7.3 Internship program

During 2025, Coopeuch strengthened its internship program, reinforcing its role as a key platform for developing emerging talent and promoting early engagement with the professional environment. Through the Sumando Tu Talento initiative, the cooperative welcomed 31 students from different disciplines, who joined multidisciplinary teams to contribute ideas, develop projects, and gain experience in a collaborative environment aligned with cooperative values.

This approach was reflected in the recognition received in the First-Job BIE ranking, where Coopeuch achieved 5th place, highlighting

its commitment to the work experience of young talent, the creation of development opportunities, continuous development, and the promotion of a positive work environment. This recognition reflects a comprehensive talent attraction and development strategy based on continuous improvement, well-being, and a learning-oriented organizational culture, while also strengthening the employer brand and its appeal to new generations of talent.

In addition, as a result of this process, two students continued their professional development in roles within the cooperative, strengthening its early talent attraction strategy.



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6.7.4 Performance management

At Coopeuch, Performance Management enables the organization, teams, and employees to align with strategic objectives, maximizing organizational potential and capabilities to enhance the cooperative's productivity and effectiveness. This model promotes a culture of excellence, development, and innovation, supporting employees' professional growth and engagement in line with the cooperative's sustainability objectives.

Promoting a performance-focused culture

The cooperative has a formal performance evaluation system based on management by objectives and contribution assessment, applicable to employees and leaders. This process aligns individual efforts with the organization's strategic objectives.

In addition, this methodology promotes continuous feedback, identification of strengths, and preparing teams for future challenges, aligning talent management with Coopeuch's strategy and sustainability objectives.

Technology supporting performance management

During the period, the cooperative incorporated an AI-powered tool into its performance evaluation platform to support leaders in team management, feedback, and goal tracking. This solution provides recommendations and insights that strengthen performance conversations and action plans.

In each evaluation cycle, 100% of active employees participate in a performance evaluation process and feedback conversation.



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6.8

Health and safety

6.8.1 Risk prevention

CMF 5.6

In line with its commitment to employee well-being, Coopeuch implemented various risk prevention initiatives aimed at promoting safe and healthy work environments. The preventive approach at Coopeuch seeks to reduce workplace accidents and occupational illnesses, contributing to lower occupational accident and incident rates.

These efforts are carried out through the risk prevention program, which includes training activities, safety inspections, and procedures for investigating workplace accidents and occupational illnesses, with a focus on eliminating risks and, where this is not possible, minimizing them.

In addition, technical inspections are conducted at branch offices throughout the country in coordination with Mutual de Seguridad (Chile's occupational safety association), to verify that facilities provide adequate safety and comfort conditions.

The cooperative also strengthened its culture of self-care through updates to preventive protocols and documentation, awareness campaigns, and coordination between the Risk Prevention team, Joint Health and Safety Committees, and the People Development Management team.

In addition, in coordination with the well-being team, the cooperative promotes health initiatives that encourage healthy habits, reinforcing a comprehensive approach to care and well-being for employees.

Occupational accident rate per 100 employees

0.46%

2025

6.8.2 Risk prevention, health, safety, and well-being policy

CMF 5.6

Coopeuch maintains an ongoing commitment to the health, safety, and workplace well-being of its employees.

The policy seeks to ensure safe, healthy, and sustainable work environments for all employees.

The policy includes periodic risk assessments in the workplace, internal safety inspections, and procedures for the investigation of workplace incidents, occupational illnesses, and occupational accidents, as well as emergency preparedness and response measures.

It also includes occupational health and safety training for employees, with the objective of strengthening the culture of prevention and reducing workplace incidents. Within this framework, all employees joining the organization are required to complete an Occupational Risk Prevention course and sign the Right-to-Know Obligation document (ODI, in Spanish).

In addition, Coopeuch incorporates health and safety criteria into its hiring processes and the requirements applicable to third parties, ensuring consistent management practices throughout its value chain.

6.8.3 Employee health and safety training

During the period, the risk prevention program developed an annual training plan aimed at strengthening employee health and safety, through a monthly schedule of priority topics focused on prevention and self-care.

The main training sessions conducted included:

- **January:** Natural disaster preparedness and response
- **February:** Prevention of psychosocial risks
- **March:** Workstation ergonomics
- **April:** Use and handling of fire extinguishers
- **May:** Fall prevention
- **June:** Manual load handling
- **July:** Prevention of musculoskeletal disorders
- **August:** Response to workplace accidents, commuting accidents, and occupational illnesses
- **September:** Prevention of ultraviolet radiation risks
- **October:** Robbery and theft prevention
- **November:** Electrical risk prevention
- **December:** Prevention of public road accidents

These training sessions provided practical tools to identify risks, adopt preventive behaviors, and respond appropriately in emergency situations, strengthening the cooperative's culture of safety and well-being.

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es sumar!**

07

Cooperative identity and sustainability

Cooperative impact

Memberships in trade associations and alliances

Cooperation among cooperatives

Contribution to the community

Coopeuch Foundation

Strategic commitment to the environment

“Environmental care strategy” roadmap

Climate change

Carbon footprint



7.1

Cooperative impact

Coopeuch conducts its activities based on cooperative principles, actively promoting their values and benefits. Its purpose of improving the quality of life of its members also extends to employees and communities, promoting the cooperative model among children, young people, and entrepreneurs, while strengthening collaboration with other cooperatives, both in Chile and internationally.

7.1.1 Cooperative Social Balance (BSC, in Spanish)

Coopeuch annually publishes its Cooperative Social Balance, a report and management tool that enables the cooperative to measure, assess, and communicate its social impact. The report reflects how the cooperative adheres to cooperative principles and contributes to the well-being of its members, employees, and communities. This report follows the methodology of the International Cooperative Alliance (ICA) and is verified by accredited cooperative social auditors, ensuring rigor and credibility.



7.1.2 Economic and social value generated

In 2025, Coopeuch generated CLP1,083,988 million in economic and social value, clearly reflecting the impact of its cooperative business model on its members, employees, communities, and society. This result combines into a single metric the value distributed to different stakeholders, highlighting the redistributive and participatory nature of its management model.

The indicator helps quantify how the cooperative’s activities contribute to well-being, development, and opportunities, expressing in monetary terms the economic participation of its members and the contribution to the communities and environment in which it operates. It also provides an objective and comparable view of the shared value created each year, in line with cooperative principles and the standards of the Cooperative Social Balance (Cooperative Added Value).

In this way, Coopeuch reinforces transparent management focused on social and economic impact.



In 2025

Coopeuch’s Cooperative Added Value totaled

CLP 1,083,988 million

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7.2 Memberships in trade associations and alliances

CMF 6.1.vi, CMF 6.3, GRI 2-28

The institution has broad recognition at the national level for its leadership in the development and strengthening of organizations that promote the cooperative business model, consolidating its position as a key player in the sector's development and strategic management.



7.2.1 National-level participation

ASOCIACIÓN NACIONAL DE COOPERATIVAS DE CHILE
COOPERATIVAS DE CHILE

National Association of Cooperatives

This is the main representative and coordinating body of the cooperative movement in Chile, bringing together nearly two million members across various economic sectors and all regions of the country. Its members include relevant associations and federations within the sector, such as COOPERA, CAMPOCOOP, FECRECOOP, FESAN, FENACOP, and the Association of Cooperatives of Southern Chile. The vice presidency position of this organization is held by Coopeuch's CEO, Rodrigo Silva.

Foro
Cooperativo

Cooperative Forum

A private nonprofit organization that brings together the country's leading cooperatives with the objective of contributing to social and economic development and strengthening the sector's business management capabilities. It represents more than 1.1 million members and has a presence in all municipalities across Chile. Its members include Capel, Conavicoop, Cals, Colun, and Coopeuch. Coopeuch's CEO, Rodrigo Silva, serves on the board of this organization.

COOPERA
Cooperativas de Ahorro y Crédito Asociadas

COOPERA

A trade association that brings together savings and credit cooperatives supervised by the Financial Market Commission (CMF, in Spanish), with the purpose of strengthening their role and highlighting their social and economic impact,

while promoting financial inclusion. It represents more than 1.4 million members nationwide and has a strong regional presence. Its members include Coonfia, Coocretal, Detacoop, and Coopeuch. The vice presidency of COOPERA is held by Coopeuch's CEO, Rodrigo Silva.

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7.2.2 International involvement



International Cooperative Alliance (ICA)

Founded in 1895, the ICA is a non-governmental organization that brings together cooperatives from different sectors across 107 countries, representing more than one billion people and nearly three million cooperatives worldwide. In the region, its regional representation is articulated through Cooperatives of the Americas. Since 1996, Coopeuch has been an active member of the ICA. Its President serves on the regional Board of Directors, while its CEO chairs the Regional Committee of Financial Cooperatives (COFIA, in Spanish) and serves on the ICA Board of Directors in the Americas.

Notably, the United Nations declared 2025 the International Year of Cooperatives, recognizing the strategic role cooperative enterprises play in the social and economic development of countries.

In this context, Cooperatives of the Americas, together with its Committee of Allied Parties, organized four high-level events focused on strategic issues for the future of the cooperative movement. Chile was selected as the host country for the first of these events, which was organized under the leadership of Coopeuch. This International Conference, titled “Cooperatives: Productivity and Territorial Development,” was also organized by the National Institute of Associativity and Cooperativism (INAC, in Spanish, part of the Chilean

Economic Development Agency – CORFO, in Spanish) and co-organized by the Economic Commission for Latin America and the Caribbean (ECLAC). During the event, Coopeuch’s President participated as Chile’s representative on the Board of Cooperatives of the Americas.

The conference represented a significant opportunity for both the country and the cooperative sector, as it helped align growth and development strategies promoted by international and multilateral organizations such as the Economic Commission for Latin America and the Caribbean (ECLAC), the Food and Agriculture Organization of the United Nations (FAO), and the International Labour Organization (ILO), all of which have actively promoted the strengthening of cooperative enterprises in Latin America. The event also facilitated concrete opportunities for collaboration among cooperatives, government institutions, and international organizations.

In addition, Coopeuch joined the Cooperative and Mutual Leadership Circle – CM50, a global leadership network that brings together 50 of the world’s leading CEOs and executives from cooperatives and mutual organizations. This initiative, led by the International Cooperative Alliance (ICA), seeks to strengthen the cooperative business model globally.



International Confederation of Popular Banks (CIBP, in Spanish)

It brings together the world’s leading cooperative banks, representing financial institutions from countries such as Spain, Italy, France, Germany, Argentina, Japan, and Morocco. Its members include DZ Bank, Germany’s second-largest financial institution and the central institution of the system comprising more than 800 German cooperative banks, as well as Banque Populaire of France, one of that country’s leading financial institutions.

This organization serves as a strategic think tank and research center for the global cooperative banking network. Coopeuch has been a member since 2018 and actively participates in its international forums and networks, represented by its Board President and Chief Executive Officer.

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German Confederation of Cooperatives (DGRV, in German)
Germany's leading cooperative organization, focused on strengthening the performance of cooperatives worldwide. The cooperative participates in its Southern Cone initiatives, represented by its Chief Executive Officer.



Net-Zero Banking Alliance
An initiative promoted by the United Nations that seeks to mobilize financing to advance toward a net-zero economy by 2050. The cooperative became a member of the alliance in 2024, reinforcing its commitment to climate action and sustainability.



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7.2.3 Interinstitutional relations



Pacto Global Red Chile (UN Global Compact - Chile Network)

Since 2022, the cooperative has been a member of the UN Global Compact Chile Network, reinforcing its commitment to implementing its ten principles and advancing the 2030 Agenda and the Sustainable Development Goals.



País Digital Foundation

An organization focused on promoting digital culture in Chile through public-private partnerships and projects. The Chief Executive Officer serves on its board, and cooperative executives actively participate in the Digital Development Objectives working groups.



ICARE

As a collaborating member, Coopeuch supports ICARE's purpose of promoting business excellence by participating in various thematic forums and contributing to the analysis and development of proposals aimed at fostering the country's growth. ICARE brings together more than 1,200 companies of different sizes across the industrial, commercial, and service sectors.

In 2025, Coopeuch's Chief Executive Officer was appointed to ICARE's board and joined as Vice President of the Economy and Finance Forum.



PROhumana Foundation

The cooperative participates in the activities of this nonprofit organization, dedicated to promoting social responsibility and sustainable practices in the corporate sector.



Generación Empresarial Foundation

As a member of this foundation, the cooperative contributes to the promotion of organizational integrity and, in 2025, actively participated in its courses, forums, and initiatives on best practices.



Mujeres Empresarias (Businesswomen's Network)

In 2025, Coopeuch supported the "100 Leading Women" award, which recognizes the contribution of women to the country's economic, social, and cultural development.



ChilePay

Since 2023, the cooperative has been a member of this organization focused on cash digitalization and strengthening the payment ecosystem. The Chief Executive Officer serves on its board.



Cámara de Comercio de Santiago (Santiago Chamber of Commerce)

In 2024, the cooperative joined the Santiago Chamber of Commerce (CCS, in Spanish) as a member and, in 2025, continued to actively participate in working groups aligned with its strategic objectives.

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7.3 Cooperation among cooperatives

Coopeuch upholds the principle of “cooperation among cooperatives,” fostering collaboration to continue leading the development of the cooperative movement in Chile. Among its initiatives are study visits at its facilities, where delegations from other cooperatives learn about its processes and best practices.

For more than twenty years, Coopeuch has annually welcomed executives from countries across the Americas, consolidating its position as a leading reference for the cooperative movement in Chile and abroad.

During fiscal year 2025, the cooperative received delegations from Crediguatate (Guatemala), Alianza del Valle (Ecuador), Coopeduc (Paraguay), Coofisam (Colombia), Coopenae (Costa Rica), and Coopcredito Entreríos (Colombia). A total of 87 executives from these institutions participated in these exchanges.

Main thematic areas discussed by cooperative delegates



Photography - Coopeduc, Paraguay.

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7.4 Contribution to the community

Committed to its cooperative business identity, Coopeuch promotes initiatives that support the development of its members, their families, and the community through financial education and cultural outreach. In continuity with previous years, it implements programs aligned with its vision, aiming to generate a positive and sustainable impact.

7.4.1 Initiatives for the community

25 years of the “Sembrando Cultura” program

During the fiscal year, Coopeuch celebrated the 25th anniversary of the Sembrando Cultura program, reaffirming its commitment to inclusion and equitable access to the arts. In partnership with the Artistic and Cultural Extension Center (CEAC, in Spanish) of the Universidad de Chile, the program brought the Chile Sinfónico concert to the municipalities of Curicó and San Felipe, attracting more than 3,500 attendees and also delivering educational sessions for more than 1,700 students.

Having reached more than 365,000 people since its creation, Sembrando Cultura has established itself as one of the cooperative’s leading social impact initiatives, strengthening community ties and promoting cultural development in communities across the country.

10 years supporting the Puerto de Ideas Valparaíso Festival

Coopeuch reaffirmed its commitment to culture as a sponsor of the festival for the tenth consecutive year. More than 2,200 members were able to enjoy, free of charge, over 30 talks and activities held between November 7 and 9 at different venues across the region, together with more than 14,000 attendees overall. On social media, reach in 2025 exceeded 73,500 people and, since 2022, has surpassed 1.3 million.

Likewise, as part of the festival, the cooperative developed an exclusive educational program featuring guest speakers, held at schools and universities in Valparaíso and Quillota, with the participation of more than 800 children and youth.



Photography: National Symphony Orchestra of Chile at Teatro Provincial de Curicó

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Photography: Christmas celebration, Fundación Nuestros Hijos.

Corporate volunteering

During 2025, Coopeuch's corporate volunteering program was consolidated as a tangible expression of its social commitment and cooperative business identity. Through various initiatives carried out across the country, Coopeuch teams contributed to the well-being of communities, particularly through activities aimed at children, families, and older adults.

One such initiative was the contribution made to Nuestros Hijos Foundation (FNH, in Spanish), which translated into specialized institutional advisory support focused on strengthening its internal management. Through a project developed by Coopeuch's Process Engineering Department, key Foundation processes were identified, documented, and analyzed with the objective of clarifying roles and responsibilities, fostering an integrated view of its operations, and establishing concrete foundations for continuous improvement. This initiative, launched in July 2025, enabled FNH to have mapped and documented processes, improvement records, and an institutional process map, facilitating decision-making and supporting future optimization efforts.

In addition to this specialized work, 11 volunteer activities were carried out nationwide, reflecting the commitment of Coopeuch teams to creating social value in their communities.

These initiatives strengthened:



The cooperative culture and sense of shared purpose



Stronger ties with communities and social organizations



The active participation of employees in community support initiatives



Coordination among donations, sponsorship programs, and in-person activities, expanding the impact of these initiatives

The initiatives carried out in 2025 reaffirm Coopeuch's social role and the importance of continuing to foster collaborative initiatives that contribute to the well-being of people and communities.

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Coopeuch Foundation has a clear objective: to promote the cooperative business model as a concrete vehicle for development for young people and entrepreneurs in Chile, generating opportunities for cooperative organizations to contribute to the country's growth.

Guided by the principle of cooperation among cooperatives, Coopeuch Foundation has expanded its impact by supporting initiatives in schools, technical high schools, universities, and the cooperative entrepreneurial ecosystem.

The Board of Coopeuch Foundation is composed of five members:

- Siria Jeldes Chang, President
- Rodrigo Silva Iñiguez, Board Member
- Claudia Escobar Godoy, Board Member
- Katia Trusich Ortiz, Board Member
- Pedro Del Campo Toledo, Board Member

The Executive Director, Natalia León Pardo, who has served in the role since 2019, leads the implementation of the strategic objectives and the management of projects.

To date, the Foundation has reached more than 4,000 children and young people, as well as more than 10,000 people across the country.

Purpose

Raising awareness of cooperativism as an attractive business alternative that contributes to sustainable development.

Strategic objectives

1. Strengthen awareness of the cooperative model among young people and entrepreneurs.
2. Promote cooperatives as modern, collectively owned enterprises with economic and social impact.
3. Build alliances to collaborate with socially impactful ventures.

Work plan

Cross-cutting methodologies and tools are developed to strengthen cooperative enterprises and promote sustainable and innovative practices.

The plan is structured around three main pillars



School cooperatives

Promotion of the cooperative business model from an early age, with a focus on students in technical-vocational education.



Social innovation in cooperative enterprises

Partnerships with universities to promote awareness of cooperativism among young people in training.



Support for established cooperative enterprises

Collaboration with existing cooperative enterprises to strengthen and consolidate their business models.

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7.5.1 Coopeuch Foundation programs

Each year, Coopeuch Foundation promotes programs and initiatives that foster the cooperative business model in educational institutions, universities, the entrepreneurial ecosystem, and existing cooperative enterprises. In addition, the Foundation implements strengthening initiatives for existing cooperative enterprises.



Photography: Cooimpacta Challenge.

Featured programs

CooperAcción and CooEmprende

CooperAcción is a program aimed at elementary school cooperatives that trains teachers and students as agents of change by addressing community challenges. CooEmprende, in turn, is a program designed for students and teachers in technical-vocational secondary education, strengthening entrepreneurial skills and encouraging self-employment through cooperative projects.

In 2025, young participants from Fundación Coopeuch's CooperAcción and CooEmprende programs collaborated on the development of a report on school cooperatives, which highlighted the following progress:

Activities took place in 10 regions

of the country where school cooperatives are currently operating.

38 educational institutions

participated in talks and training sessions.

54 teachers

received training in cooperativism.

16 seed funding contributions were awarded to school cooperatives

with active school entrepreneurship projects. Each cooperative submitted a report accompanied by a video prepared by students explaining their initiative.

29 cooperatives

are currently operating in different regions across the country.

More than 4,000 direct beneficiaries

(trained children and community members).

6,500 indirect beneficiaries

(families and surrounding communities).

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Cooimpacta Challenge

Desafío Cooimpacta is a social innovation competition developed in partnership with Duoc UC. In its 2025 edition, the program experienced significant growth, with 163 applications received, representing a 68% increase compared to 2023, consolidating the program as for promoting cooperativism among students. The process involved more than 600 students and reached nearly 100,000 people through outreach activities, with active support from teachers.

Of the applications received, 20 finalist projects were selected to participate in an intensive four-week mentoring program, which included specialized mentoring and presentation coaching. A total of 18 teams from seven regions across the country participated in the final event, reflecting broad regional representation.

Featured projects included GestureTalk AI, a real-time Chilean Sign Language translation solution; LinkCar, a mobile connectivity and energy system for areas without infrastructure; ECO-RTAFUEGOS, a forest fire prevention initiative based on ecological walls equipped with sensors; and Nopasaná, a biodegradable agricultural film that replaces agricultural plastics and contributes to more sustainable agriculture.



FondoCoop

FondoCoop is a financing initiative for cooperative enterprises with positive social impact that, through direct financing provided by Coopeuch, supports the development of Chilean cooperative enterprises. Through this program, specialized technical assistance is provided to strengthen and scale their economic and social impact.

During 2025, 66 applications were received from ten regions across the country. Of these, 62 cooperatives and 4 federations advanced to the evaluation stage; 20 applicants proceeded to the interview stage, of which 7 received financial contributions together with mentoring, and 5 obtained social impact loans. The projects addressed sectors ranging from agricultural cooperatives to recycling initiatives, culturally based handicrafts, rural sanitation services, and savings and credit cooperatives.

Methodology for the Cooperative Entrepreneur

This initiative was developed in partnership with Universidad del Desarrollo to design a Certification Program for Facilitators Supporting Cooperative Enterprises. The program seeks to train professionals equipped to guide and strengthen cooperative enterprises throughout their growth and development.

In 2025, talks and presentations were delivered at national and international events, and a virtual course was launched, which continued to gain visibility organically. The objective of this initiative is to promote cooperative knowledge across universities.



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7.6 Strategic commitment to the environment



Coopeuch integrates environmental sustainability into its purpose, in line with its cooperative principles, understanding sustainability as its ability to generate sustainable progress for members, clients, and communities by promoting inclusion and financial education through its cooperative business model.

This vision is grounded in prudent risk management, operational excellence, financial solvency, and an unwavering commitment to ethics and transparency.

Within this framework, the cooperative promotes a low-carbon, circular economy by guiding its actions through its environmental management and climate change policy, which establishes high sustainability standards across its operations. In addition, it adheres to the 2030 Agenda, the Sustainable Development Goals (SDGs), the Principles for Responsible Banking of the United Nations Environment Programme Finance Initiative (UNEP FI), and applicable national regulations, including General Rule No. 461 of the Financial Market Commission (CMF, in Spanish), with the aim of mitigating environmental impacts and generating value for members, the community, and future generations.

Carbon neutrality

In 2025, Coopeuch achieved carbon neutrality across its operational emissions (Scopes 1, 2, and 3) through the reduction and offsetting of emissions associated with energy consumption, transportation, travel, internet consumption, water, and paper.

Sustainable operational management

Implementation of measures to improve energy efficiency, responsible water use, recycling, and the circular economy, together with environmental education initiatives for employees, members, and suppliers.

HuellaChile recognition



For the third consecutive year, the cooperative received the Excellence Seal awarded by the Ministry of the Environment, validating the strength of its emissions management and its contribution to national climate action.

Governance and monitoring

Environmental commitment supported by a governance structure that ensures oversight, monitoring, and accountability mechanisms.

Sustainable financial activity

Development of products and services aligned with cooperative principles and international standards, as well as partnerships that expand positive impact solutions.

Coopeuch extends its environmental commitment beyond internal management by strengthening national and international strategic partnerships that reinforce its sustainability vision. It is a member of Pacto Global Chile of the United Nations (UN), the United Nations Environment Programme Finance Initiative (UNEP FI), and the Principles for Responsible Banking, integrating sustainability into its

cooperative model and aligning its management practices with the Sustainable Development Goals (SDGs). In emissions management, the cooperative applies the Chilean Carbon Footprint Standard, linked to the Nationally Determined Contributions (NDCs) and the HuellaChile program, ensuring transparency and traceability in emissions reduction and offsetting.

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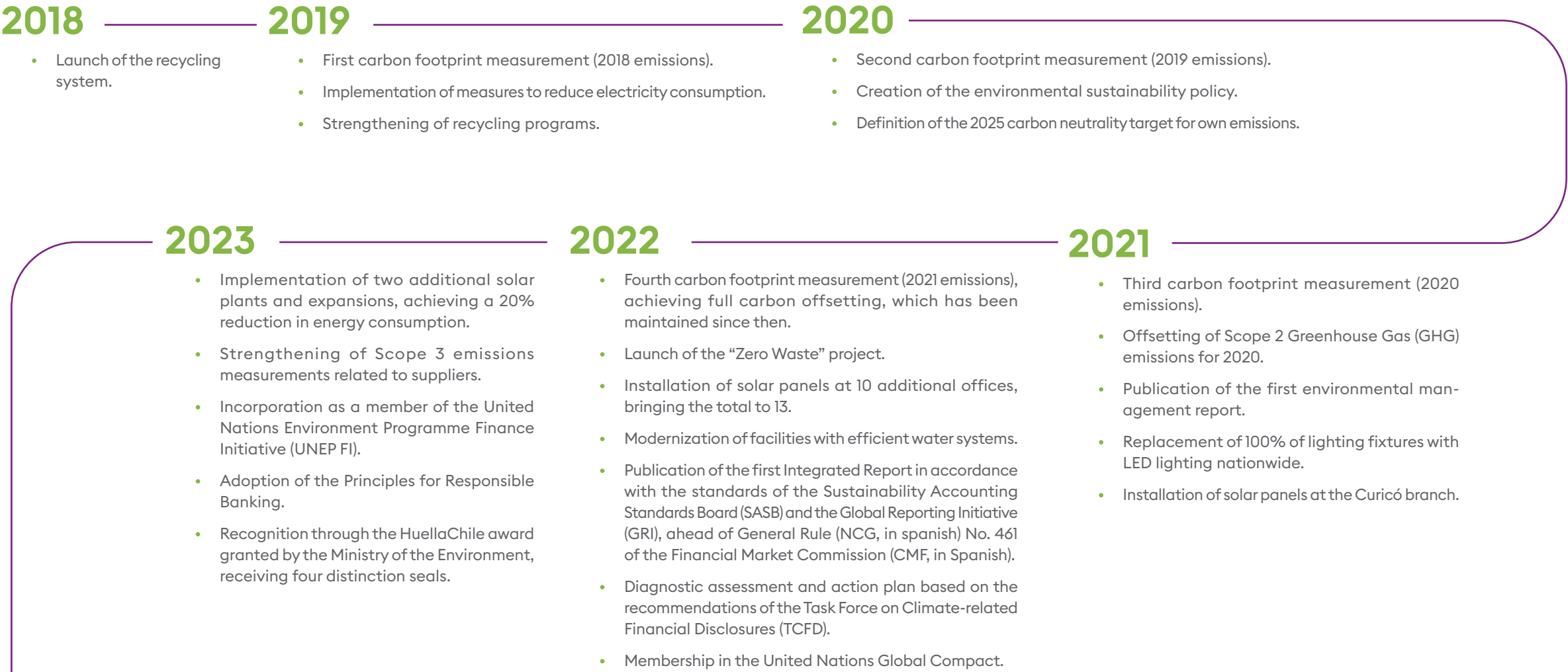
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7.7 “Environmental care strategy” roadmap

As part of its sustainability and environmental management strategy, Coopeuch has developed a roadmap featuring innovative and sustainable initiatives. The most relevant milestones include:



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2024

- Implementation of the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD), including policies and assessments of physical and transition risks associated with climate change.
- Corporate building on Agustinas powered by 100% clean energy.

2025

- Achievement of carbon neutrality in operational Greenhouse Gas (GHG) emissions (Scopes 1 and 2) by reducing at least 50% of emissions associated with energy consumption compared to the 2019 baseline.
- Energy efficiency projects:
 - Corporate building on San Antonio powered by 100% clean energy.
 - Increased office intelligence through automation, AI, and smart office technologies.
- First report on performance under the Principles for Responsible Banking.

2026 targets

100% of the energy consumed across operations will be clean.



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7.8 Climate change

Coopeuch recognizes climate change as a global challenge and a risk to both the economy and the financial system.

In this context, sustainability and climate action are pillars of its cooperative model, aligned with the 2030 Agenda, the Principles for Responsible Banking of the United Nations Environment Programme Finance Initiative (UNEP FI), and national and international regulations.

The cooperative actively works to reduce emissions from its operations and financing portfolio, supporting the transition to a low-carbon, circular economy, reflected in the carbon neutrality achieved in 2025, emissions measurement in accordance with national standards, and the integration of ESG criteria into its strategy.



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7.8.1 Energy

Total energy consumption

	Unit	2024	2024 target	2025	2025 target
Total non-renewable energy consumption	MWh	1,902.85	1,738	1,766	1,738
Total renewable energy consumption	MWh	443.74	0	739	-
Information coverage	% of m ³	100%	100%	100%	-

7.8.2 Water

Water consumption

	Unit	2024	2025
A. Water withdrawal (excluding salt water)	Million cubic meters	0.010751	0.010861
B. Water discharge (excluding salt water)	Million cubic meters	0	0
Total net freshwater consumption (A-B)	Million cubic meters	0.010751	0.010861
Information coverage	% of m ³	100%	100%

7.9 Carbon footprint

Since 2019, and in line with the HuellaChile program of the Ministry of the Environment, the cooperative has measured its operational Greenhouse Gas (GHG) emissions in accordance with the NCh ISO 14064/1:2019 standard and the Greenhouse Gas Protocol (GHG Protocol) developed by the World Business Council for Sustainable Development (WBCSD) and the World Resources Institute (WRI). The inventory includes the seven gases defined under the Kyoto Protocol: carbon dioxide (CO2), methane (CH4), nitrous oxide (N2O), hydrofluorocarbons (HFCs), perfluorocarbons (PFCs), nitrogen trifluoride (NF3), and sulfur hexafluoride (SF6). All emissions are measured in

carbon dioxide equivalent units (CO2e), based on the Global Warming Potential (GWP) of each gas. This work enabled the cooperative to obtain, for the third consecutive year in 2025, the highest level of recognition for excellence awarded to organizations that quantify, reduce, and offset their emissions, reflecting an ongoing commitment to continuous improvement, cooperation, awareness, the generation of co-benefits, proactivity, and neutrality.

Emissions are measured at the close of each fiscal year, using the previous year as the reference period.



Emissions that cannot be mitigated are offset through the purchase of carbon credits from domestic projects.



The cooperative implements a comprehensive emissions reduction plan, with concrete actions that have enabled it to reduce its carbon footprint compared to the previous reporting period.



Coopeuch meets at least four of the key attributes defined, including commitment, cooperation, awareness, generation of co-benefits, continuous improvement, proactivity, and neutrality.



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Carbon footprint measurement

The cooperative measures Greenhouse Gas (GHG) emissions across its entire value chain, classified into three categories:

Scope 1

Direct emissions from sources owned or controlled by the cooperative, such as air conditioning systems, fire extinguishers, heaters, and refrigerant gases.

Scope 2

Indirect emissions from purchased electricity consumption.

Scope 3

Other indirect emissions generated throughout the value chain that are neither owned nor controlled by the cooperative, including transportation related to suppliers or employees, paper usage, water consumption, contracted services, and logistical operations such as corporate courier services.

Greenhouse Gas emissions (Scopes 1, 2, and 3)

Scope		Unit	2021	2022	2023	2024	2024 target	2025	2025 target
Scope 1	Direct emissions	Metric tons of CO2e	54.71	19.56	64.27	83.11	13.68	70	13.78
	Data coverage	% of m³	100%	100%	100%	100%	100%	100%	100%
Scope 2	Direct emissions	Metric tons of CO2e	702.52	665.4	549.27	428.79	510	447.6	510
	Data coverage	% of m³	100%	100%	100%	100%	100%	100%	100%
Scope 3	Indirect emissions	Metric tons of CO2e	272.34	765.25	1,272.8	1,874.75	1,183	1,827.9	1,183

Scope 3 categories
Emissions (metric tons of CO2e)

	2024	2025
Purchased goods and services	394.8	270
Waste generated in operations	64.71	40
Business travel	251.32	263.9
Employee commuting	1,163.91	1,100

The Greenhouse Gas (GHG) emissions inventory for the 2024 reporting period was verified in accordance with the Greenhouse Gas Protocol (GHG Protocol) developed by the World Business Council for Sustainable Development (WBCSD) and the World Resources Institute (WRI).

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Suppliers

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management
and supply chain

Supplier
categories

Supplier
payments

Supplier
management model

Supplier
evaluation

Subcontracting
policy



8.1 Supplier management and supply chain

GRI 2-6

At Coopeuch, supplier management is a key enabler of the cooperative's corporate strategy and business continuity. The supply chain is managed under a comprehensive, risk-based governance model designed to ensure economic efficiency, regulatory compliance, operational resilience, and alignment with ethical and sustainability standards.

During 2025, a structured supplier lifecycle management framework was consolidated – from initial assessment to ongoing monitoring – integrating financial, technical, regulatory, technological, reputational, and environmental criteria, in line with regulatory requirements applicable to the financial and cooperative sectors.



Coopeuch's supply chain presents the following structural characteristics

1

High concentration of technology and digital services

More than 50% of annual third-party expenditures are concentrated in technology solutions, digital infrastructure services, licensing, software development, and critical operational support. This component is critical to digital transformation, data security, and member experience.

2

Presence of strategic and critical suppliers

The cooperative maintains relationships with suppliers whose disruption could generate significant impacts on business continuity, financial systems, or the protection of personal data. These suppliers are managed under enhanced standards of due diligence, ongoing monitoring, and technology risk and business continuity assessments.

3

Diversification across general goods and services

This includes physical infrastructure support services, security, branch maintenance, technology equipment, professional services, and other operational support services. Within this segment, management is focused on maximizing efficiency, cost competitiveness, and service quality.

4

Exposure to technology and cybersecurity risks

Given the scale of technology outsourcing and data processing activities, the cooperative maintains a strong focus on:

- Assessment of data center environments and locations.
- Business continuity and information backup and recovery plans.
- Periodic security assessments (information security, technical controls, and specialized testing, where applicable).
- Compliance with personal data protection standards.

5

Enhanced regulatory compliance framework

Management is aligned with current regulations applicable to supervised cooperatives, incorporating outsourcing controls, supplier concentration assessments, criticality analyses, and structured documentation management.

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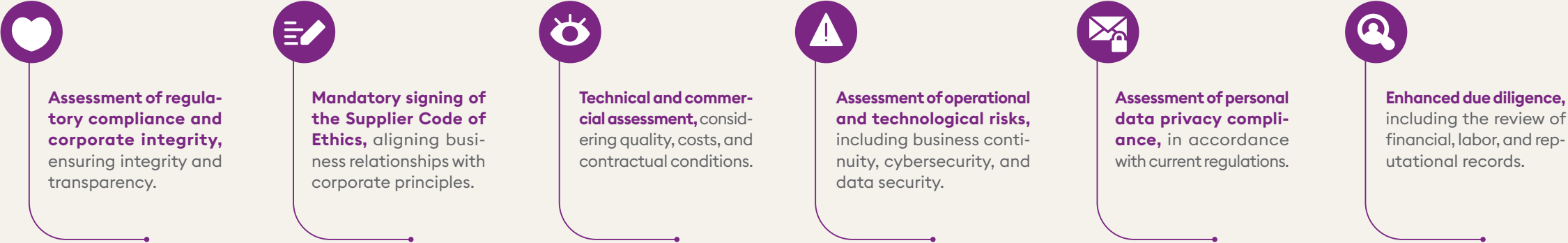
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Management model

The cooperative applies a management model based on policies, procedures, and controls, which considers:



Controls and monitoring



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8.2 Supplier categories

CMF 6.2.iii , CMF 6.2.iv



During the reporting period, no individual supplier or client represented 10% or more of the cooperative’s total annual purchases, evidencing adequate diversification of the supplier base.

This structure contributes to mitigating risks associated with concentration, supplier dependency, or potential disruptions in the supply chain. Nevertheless, Coopeuch maintains ongoing reviews of suppliers with the highest relative share of spending, assessing concentration levels by category, service criticality, and operational exposure.

The management approach incorporates systematic dependency analyses, financial monitoring, and assessment of associated risks, ensuring operational continuity, competitive conditions, and alignment with the cooperative’s strategic and regulatory objectives.

Number of suppliers

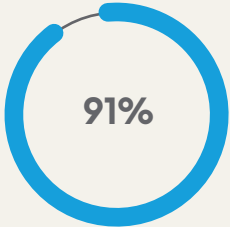


New suppliers

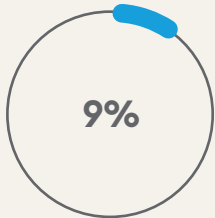


Source: Finance and Administration Division.

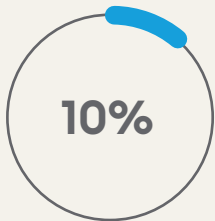
National suppliers



Foreign suppliers



Suppliers outside the Metropolitan Region



Source: Finance and Administration Division.

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8.3 Supplier payments

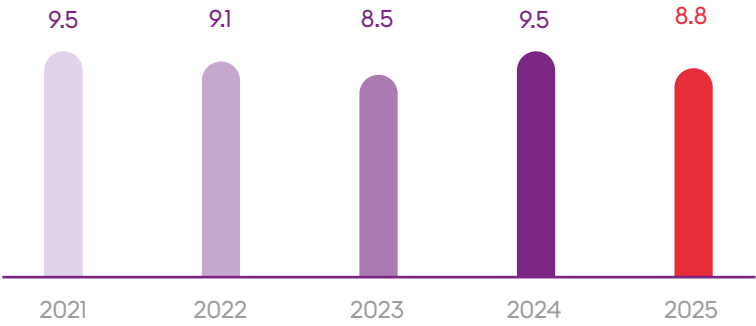
CMF 7.1

Coopeuch has an internal framework governing its relationships with suppliers, ensuring transparency, equitable treatment, and regulatory compliance. In line with its cooperative principles and corporate responsibility commitments, it does not differentiate payment terms between critical and non-critical suppliers and maintains a commitment to prompt payment for both national and foreign suppliers, including:

- **Maximum payment term:** 20 calendar days from delivery of the service or product.
- **Equal treatment:** Applied without distinction between critical and non-critical suppliers.
- **Good payment practices:** Average payment period of less than 9 calendar days, reflecting efficiency and commitment.
- **Traceability and automation:** Digital systems that strengthen procurement traceability and receipt confirmation, enabling immediate payment following validation and reducing risks.

This approach reflects responsible value chain management that minimizes financial and reputational risks and strengthens trust with a strategic stakeholder.

Average payment period (days)



Source: Finance and Administration Division.

Total amount paid		
days	National suppliers	Foreign suppliers
Less than 30	\$74,462,894,941	\$8,581,130,511
Between 31 and 60	\$14,250,424	\$2,677,224
More than 60	\$18,076,355	-



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8.4 Supplier management model

Coopeuch has a supplier management model aimed at optimizing procurement, mitigating risks, ensuring operational continuity, and complying with current regulations governing the outsourcing of critical services (RAN 20-7). The model is structured around four stages: selection, development, segmentation, and evaluation, under a comprehensive and transparent approach.



Supplier segmentation by relationship type

Strategic

Directly impact business continuity and critical services.

Operational relationship

Support relevant processes without being classified as critical.

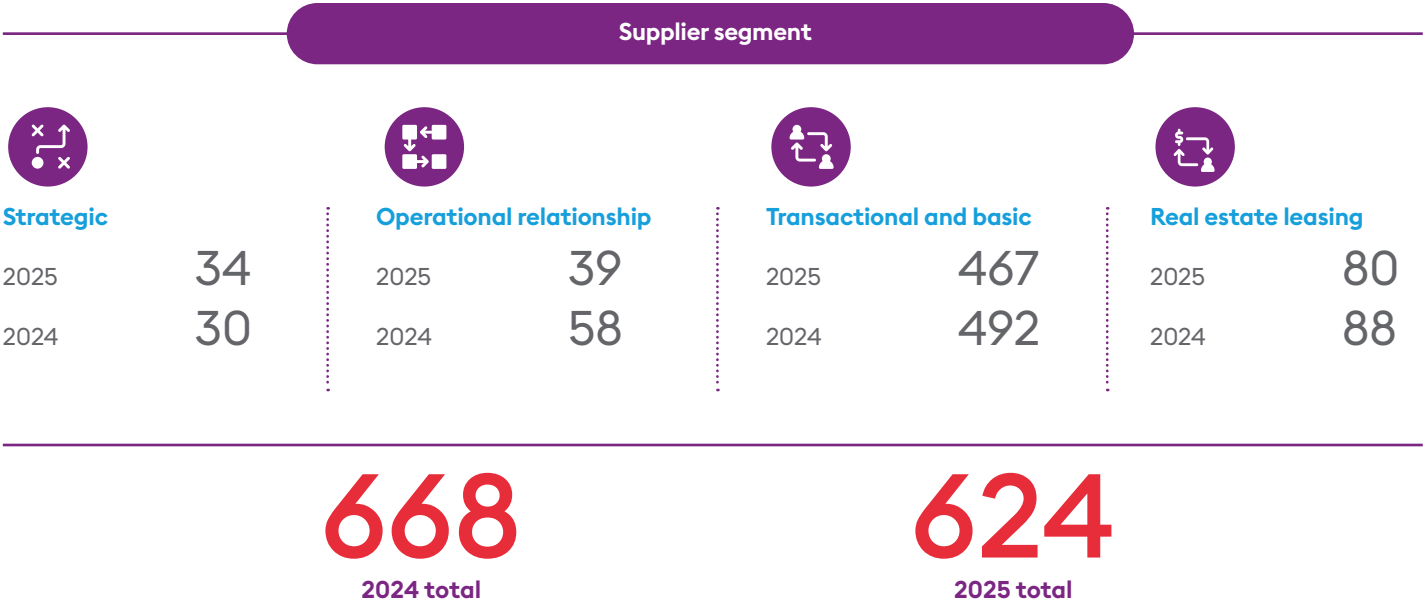
Transactional and basic

Low-complexity services with lower operational impact.

Real estate leasing

Associated with physical infrastructure and logistics.

Coopeuch manages its suppliers according to their risk level (operational, data protection, cybersecurity, and operational continuity risks), applying appropriate measures to protect critical operations and ensure that the supply chain remains resilient and reliable.



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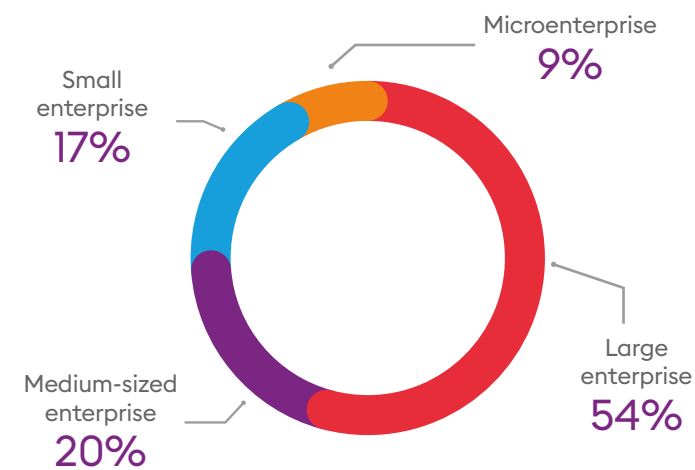
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Distribution by supplier category

Suppliers are grouped based on the goods and services they provide (technology, infrastructure, professional services, marketing, debt collection services, among others), enabling more efficient and focused management.

Distribution of suppliers by company size



Source: Finance and Administration Division.



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8.5 Supplier evaluation

CMF 7.2

The cooperative has policies, procedures, and a Supplier Operations Committee that meets regularly to address risks and compliance, ensuring clear and sustainable management focused on risk prevention.

To conduct a comprehensive evaluation of its suppliers and ensure they operate in accordance with responsible standards, Coopeuch applies criteria used to assess the quality of their corporate governance, the robustness of their risk management systems, and the maturity of their sustainability practices:

- 1

Corporate governance
Regulatory compliance, transparency, and ethics.
- 2

Risk management
Information security, cybersecurity, and operational continuity.
- 3

Sustainability
Responsible labor practices, respect for human rights, and absence of anti-union practices.
- 4

Financial aspects
Financial solvency and economic stability.
- 5

Reputation
Public image and legal records.

Implemented policies and procedures

- **Internal supplier evaluation policy:** Defines assessment and classification criteria throughout the supplier lifecycle.
- **Supplier onboarding:** Includes a financial information form, Politically Exposed Person (PEP) declaration, signing of the Code of Ethics, and designation of individuals responsible for the business relationship.
- **Annual performance evaluation:** Measures service quality based on responsiveness, problem-solving capabilities, contractual compliance, and user focus.
- **Supplier evaluation of Coopeuch:** Identifies opportunities for improvement in the business relationship.
- **Financial evaluation of strategic suppliers:** Additional analysis for suppliers that impact operational continuity.
- **Enhanced due diligence:** Review of compliance background in accordance with the Updated Compilation of Regulations (RAN, in Spanish) No. 20-7 issued by the Financial Market Commission (CMF, in Spanish).
- **Operational risk assessment:** Applicable to technology service providers, considering information security, cybersecurity, business continuity, and operational risks.
- **Mandatory signing of the Code of Ethics:** Ensures alignment with ethical and sustainability principles.
- **General review:** Verification of records of protested financial instruments, delinquency, anti-union practices, outstanding labor obligations, and participation in employment protection programs established by law.
- **Evaluation of contracted services:** Classification based on regulatory compliance, quality, image, and reputation.



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Integration of new ESG assessment criteria

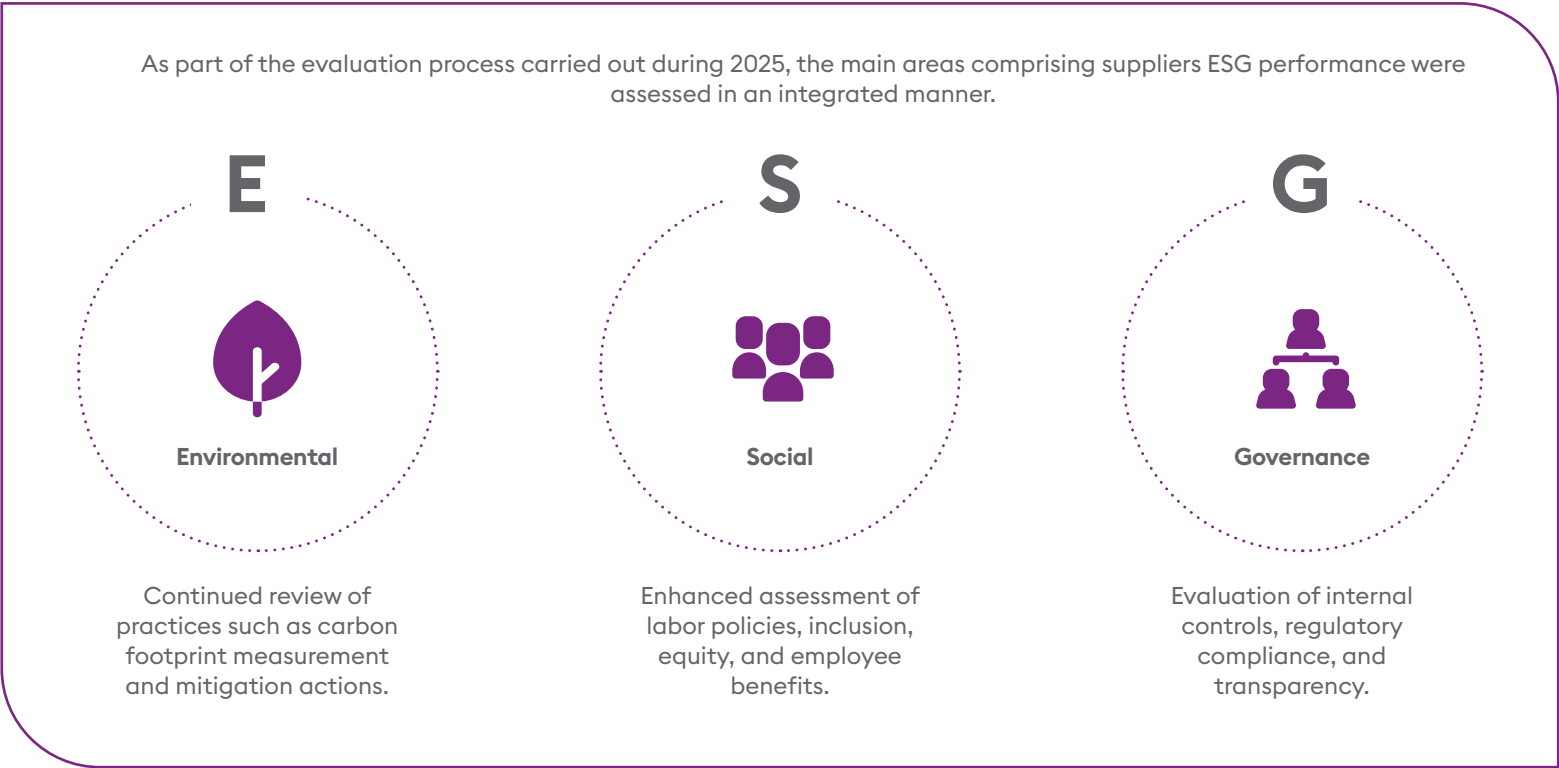
During 2025, the cooperative continued the ESG evaluation of strategic suppliers initiated in 2024, further strengthening due diligence and controls related to labor compliance, respect for human rights, and the development of people within the supply chain.

For the 2025 evaluation process, attention focused on three main areas:

- **Labor compliance and human rights:** Review of compliance with current labor regulations, social security compliance, and working conditions.
- **People development:** Analysis of training, well-being, and equity policies implemented by suppliers.
- **Enhanced due diligence:** Early identification of risks associated with anti-union practices, delinquency in social security contributions, and participation in employment protection programs established by law.

In parallel, a systemic approach to supplier audits and ongoing monitoring was further consolidated:

- **Critical and strategic suppliers:** Audits aimed at verifying regulatory compliance, operational continuity, and information security.
- **Supply chain monitoring:** Ongoing monitoring through external platforms and public sources to identify labor, reputational, and financial risks.
- **Supplier Operations Committee:** Review of ESG results and definition of improvement and follow-up actions.



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Suppliers evaluated

	 National suppliers	 Foreign suppliers
Total number of suppliers evaluated	566	58
Number of suppliers evaluated based on sustainability criteria	166	1
Percentage of suppliers evaluated during the year based on sustainability criteria relative to total suppliers evaluated	29%	2%
Percentage of total annual procurement spend corresponding to suppliers assessed based on sustainability criteria	46%	3%

The evaluation identified significant progress in the social and governance dimensions, particularly among strategic suppliers, most of which have inclusion programs, compensation adjustment policies, and formal governance structures.

Environmental challenges remain, as although 53% of strategic suppliers measure their carbon footprint—an increase of 9% compared to the previous period—this practice remains uncommon among non-strategic suppliers, revealing a significant gap.

Overall, strategic suppliers show higher levels of maturity and commitment across all evaluated dimensions. At the same time, interest in advancing sustainability efforts was identified, particularly in carbon footprint measurement, creating opportunities for support and capacity building.



8.6 Subcontracting policy

CMF 5.9

Coopeuch has a regulatory framework governing the selection and engagement of subcontractors, supported by the Supplier Policy, the Supplier Code of Ethics, and specific guidelines for the engagement of external personnel for both ongoing and project-based work. This framework seeks to ensure ethical, transparent, and responsible management, in compliance with current legislation and focused on mitigating risks within the supply chain.

The policy promotes respect and respectful treatment toward workers, contractors, and subcontractors, expressly prohibiting any form of harassment, abuse, or intimidation. Likewise, it establishes the expectation that subcontractors safeguard the well-being of their personnel and maintain practices aligned with the cooperative's values, contributing to the quality, safety, and sustainability of the services provided.

Labor standards required for subcontractors

Coopeuch establishes minimum requirements to ensure regulatory compliance and the protection of labor rights, including the timely payment of wages and social security contributions, compliance

with current labor regulations, adequate workforce training, and full respect for fundamental rights, without discrimination or abuse. These criteria form part of the Supplier Policy, the Supplier Code of Ethics, and internal contracting guidelines.

Verification procedures

To ensure compliance with these standards, the cooperative applies controls established in its internal regulations, including documentation reviews at each stage of the contracting process—through forms such as F30 and F30-l, which confirm payment of social security contributions and compliance with labor obligations—as well as periodic performance and service quality evaluations, internal audits, and scheduled reviews.

In addition, public databases are used to identify delinquency in social security contributions or potential labor-related liabilities, together with ongoing monitoring through administrative controls and internal systems. These mechanisms reinforce the cooperative's commitment to ethical, responsible management aligned with current regulations.



Best practices

During 2025, Coopeuch strengthened its responsible supply chain management through participation in collaborative forums and the adoption of ethical standards.

In this context, it maintained its engagement with the Santiago Chamber of Commerce Procurement Committee to share best practices in supplier management and sustainability.

In addition, it consolidated initiatives focused on prompt payment, labor risk assessment, and verification of regulatory compliance, reaffirming its commitment to ethical and transparent management.



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¡Cooperando

somos más!

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Offices	Address	City	Contract type
Alto Hospicio	Av. La Palma # 3121 Local 8	Alto Hospicio	Lease
Ancud	Pudeto # 301 of. 1	Ancud	Lease
Angol	Chorrillos # 364	Angol	Lease
Antofagasta	José de San Martín # 2748	Antofagasta	Lease
Arica	Baquedano # 301	Arica	Lease
Buin	Anibal Pinto # 348	Buin	Lease
Cabrero	Anibal Pinto # 397 A	Cabrero	Lease
Calama	Sotomayor # 2063	Calama	Lease
Cañete	Saavedra # 827	Cañete	Lease
Casa Matriz	Agustinas # 1141	Santiago	Lease
Casa Matriz II	San Antonio # 347 Local 1	Santiago	Lease
Castro	Blanco Encalada # 324 Local 2	Castro	Lease
Cauquenes	Claudina Urrutia # 321	Cauquenes	Lease
Chillán	Arauco # 766	Chillán	Lease
Concepción	Barros Arana # 355	Concepción	Lease
Constitución	Calle Vial Local # 702 B	Constitución	Lease
Copiapó	Colipi # 484 Local H 103 y H 104	Copiapó	Lease
Coquimbo	Aldunate # 1007	Coquimbo	Lease
Coronel	Manuel Montt # 157	Coronel	Lease
Coyhaique	Condell # 140	Coyhaique	Lease
Curicó	Estado # 418	Curicó	Lease
Gran Avenida	Av. José Miguel Carrera # 4696	San Miguel	Lease
Illapel	Independencia # 411	Illapel	Lease
Independencia	Av. Independencia # 1038	Independencia	Lease

Offices	Address	City	Contract type
Iquique	Patricio Lynch # 581	Iquique	Lease
Irarrázaval	Irarrázaval # 3031	Irarrázaval	Lease
La Calera	Carrera # 651	La Calera	Lease
La Florida	Av. Vicuña Mackenna # 7405	La Florida	Lease
La Ligua	Polanco # 310	La Ligua	Lease
La Serena	Balmaceda # 391 of. 105, 106 y 302	La Serena	Lease
La Unión	Comercio # 319 Local # 3	La Unión	Lease
Linares	Kurt Moller # 509 Local A	Linares	Lease
Los Álamos	18 de Septiembre # 13	Los Álamos	Lease
Los Andes	O'Higgins # 288	Los Andes	Lease
Los Ángeles	Almagro # 285	Los Ángeles	Lease
Los Vilos	Av. Caupolicán # 488 A	Los Vilos	Lease
Maipú	Av. Pajaritos # 1640	Maipú	Lease
Melipilla	Ignacio Serrano # 144	Melipilla	Lease
Nueva Imperial	Arturo Prat # 277	Nueva Imperial	Lease
Osorno	Eleuterio Ramirez # 799	Osorno	Lease
Ovalle	Vicuña Mackenna # 461	Ovalle	Lease
Paillaco	Camilo Henriquez # 220 Local 2	Paillaco	Lease
Parral	Anibal Pinto # 815 C	Parral	Lease
Providencia	Providencia # 1381	Providencia	Lease
Puente Alto	Concha y Toro # 61	Puente Alto	Lease
Puerto Aysén	Sargento Aldea # 731	Puerto Aysén	Lease
Puerto Montt	Antonio Varas # 567 Edificio Colón	Puerto Montt	Lease
Puerto Natales	Bulnes # 688 Local 6	Puerto Natales	Lease

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Puerto Varas	San José # 420	Puerto Varas	Lease
Punta Arenas	José Nogueira # 1140	Punta Arenas	Lease
Quilicura	Av. Raimundo Romo # 393	Quilicura	Lease
Quillota	Maipú # 326	Quillota	Lease
Quilpué	Anibal Pinto # 634 Local 5	Quilpué	Lease
Quirihue	Independencia # 579	Quirihue	Lease
Rancagua	O'Carrol # 695	Rancagua	Lease
Rengo	Arturo Prat # 041	Rengo	Lease
San Antonio	Av. Centenario # 35	San Antonio	Lease
San Bernardo	Av. O'Higgins # 504	San Bernardo	Lease
San Felipe	Portus # 1194 Local 2 y 3 España	San Felipe	Lease
San Fernando	Av. Manuel Rodríguez # 786	San Fernando	Lease
San Javier	Chorrillos # 1425 A y B	San Javier	Lease
San Pablo	San Pablo # 3239	San Pablo	Lease
San Vicente	Arturo Prat # 661	San Vicente	Lease
Santa Cruz	General del Canto # 12	Santa Cruz	Lease
Talagante	Francisco Chacón # 785 Local 5	Talagante	Lease
Talca	Uno Sur # 885	Talca	Lease
Talcahuano	Bulnes # 171	Talcahuano	Lease
Temuco	Bulnes # 770	Temuco	Lease
Tocopilla	21 de Mayo # 1999 Local D	Tocopilla	Lease
Valdivia	San Carlos # 195 Local 8	Valdivia	Lease
Vallenar	Arturo Prat # 981	Vallenar	Lease
Valparaiso	Condell # 1257	Valparaiso	Lease

Offices	Address	City	Contract type
Victoria	Pedro Lagos # 640	Victoria	Lease
Villarrica	Pedro Montt # 563	Villarrica	Lease
Viña del Mar	Av. Villanelo # 166 Local 2	Viña del Mar	Lease

Partnership locations	Address	City	Contract type
Hospital Felix Bulnes	Mapocho Sur # 7432	Cerro Navia	Lease
Hospital Barros Luco	Av. Jose Miguel Carrera # 3204, edificio Fenats	Santiago	Partnership
Universidad La Serena	Anfión Muñoz # 875	La Serena	Partnership
Universidad Playa Ancha	Av. Guillermo Gonzalez de Hontaneda # 897	Valparaíso	Partnership
Hospital San Juan de Dios	Huérfanos # 3255 of. ATEP	Santiago	Partnership
Hospital de Linares	Av. Brasil # 753	Linares	Partnership
Hospital de Los Ángeles	Av. Ricardo Vicuña # 147	Los Ángeles	Partnership
Hospital de Rancagua	Av. Libertador Bernardo O'Higgins # 3095	Rancagua	Partnership
Hospital de Antofagasta	Calle Azapa # 5935	Antofagasta	Lease
Hospital de San Fernando	Negrete # 1401	San Fernando	Partnership
Base Naval Talcahuano	Av. Jorge Montt # 23	Talcahuano	Use agreement
Hospital de Talca	Calle 1 Nte. # 1990	Talca	Partnership
Hospital del Carmen	Camino a Rinconada # 1201	Maipú	Lease

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9.2 Subsidiaries, associates, and investments in other companies

CMF 6.5.1

Coopeuch Corredores de Seguros SpA – Overview

Identification, registered address, and legal structure.	Coopeuch Corredores de Seguros SpA. National ID (RUT): 76.991.602-4 Address: Av. Libertador Bernardo O'Higgins 301, piso 3, Corredora de Seguros.
Subscribed and paid-in capital.	CLP 400,000,000
Corporate purpose and a clear description of the activity or activities performed.	Paid intermediation of general and life insurance contracts with any national insurance company established in the country, as well as the provision of advisory services related to the contracting of insurance policies.
Full names of the CEO and all members of the Governing Board.	Board members: Siria Jeldes Chang (Board President), Rodrigo Silva Iñiguez (Chief Executive Officer, CEO), Camilo Fernández Biondi (General Counsel). Insurance Manager: Luis Balmaceda Delgado.
Current ownership interest held by the parent company or investing entity in the capital of the subsidiary or associate, and changes during the year.	100% owned by Cooperativa de Ahorro y Crédito Coopeuch.
Percentage represented by the investment in each subsidiary or associate over the total individual assets of the parent company. In subsidiaries, the amount of the investment shall be determined considering the parent company's ownership interest over the net assets reported in the financial statements used in consolidation and, in associates, the value determined under the equity method.	Investment in Coopeuch Corredores de Seguros SpA. is equivalent to 100% of the subsidiary's capital and represents 0.16% of the parent company's net assets (CLP million): 6,025 / 3,895,571. - Equity method investment value: 6,025 - Total assets: 3,895,571 - Percentage represented by the investment: 0.16%
Full name of the Board President, Chief Executive Officer, or other senior executives of the parent company or investing entity who also hold any of these positions in the subsidiary or associate.	Siria Jeldes Chang, Board President of Coopeuch and of its Brokerage Firm; Rodrigo Silva Iñiguez, Chief Executive Officer of Coopeuch and Director (Board Member) at the Brokerage Firm.

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Clear and detailed description of the commercial relationships maintained with subsidiaries or associates during the fiscal year, as well as the projected future relationship with them.	Coopeuch Corredores de Seguros SpA. was incorporated on October 9, 2018. Its purpose is the paid intermediation of general and life insurance contracts with any national insurance company established in the country, as well as the provision of advisory services related to the contracting of insurance policies. Its capital is 100% owned by parent company Coopeuch. The company expects to continue developing its corporate purpose over time.
Brief description of agreements and contracts entered into with subsidiaries or associates that significantly influence the operations and results of the parent company or investing entity.	Coopeuch Corredores de Seguros SpA. was incorporated on October 9, 2018. Its purpose is the paid intermediation of general and life insurance contracts with any national insurance company established in the country, as well as the provision of advisory services related to the contracting of insurance policies. Its capital is 100% owned by parent company Coopeuch. The company expects to continue developing its corporate purpose over time. Service Agreement between Cooperativa de Ahorro y Crédito Coopeuch and Coopeuch Corredores de Seguros SpA. (pending signature in February).



Coopeuch Savings and Credit Cooperative

100%

Coopeuch Insurance Brokerage SpA.



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9.3 Significant events

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Governing Board

At the 7th Ordinary Delegates' Meeting, held on April 9, 2025, Mr. Carlos González Cáceres and Mr. Raphael Bergoeing Vela were elected as Board Directors under the general requirements category, and Ms. Katia Trusich Ortiz was elected under the general and suitability requirements category.

The inaugural session of the Governing Board was held on April 22, 2025, during which the new Governing Board leadership was appointed as follows:

- Board President Siria Jeldes Chang
- Board Vice President Carlos González Cáceres
- Board Secretary Claudia Escobar Godoy
- Board Member Pedro Del Campo Toledo
- Board Member Katia Trusich Ortiz
- Board Member Claudia Marfin Brest
- Board Member Raphael Bergoeing Vela

Bond issuances in the local market

During 2024 and 2025, on the dates described in note 18, issuances of dematerialized bearer bonds within the social bond segment were carried out for a total nominal amount of UF 5,700,000 (UF, in Spanish-Unidad de Fomento, an inflation-indexed unit of account in Chile). The bonds are registered in the Public Securities Registry of the Financial Market Commission (CMF, in Spanish), under bond line No. 12/2017, at an average placement rate of 3.49%, with maturities in October 2028, October 2029, April 2030, and October 2030.

Bond issuance in the foreign market

On July 28, 2025, a bond issuance was completed in the Japanese market under the Medium-Term Note (MTN) program, for a total amount of JPY 3,000,000,000, with maturity on August 7, 2028, at an average placement rate of 1.71%.

Changes in the credit risk model

The provisioning models for the private-sector payroll-deducted consumer loan portfolios and credit cards were updated. Although no weaknesses were identified in the discriminatory capacity of the current models, this update allows for better alignment with the new underwriting profiles of the portfolios, resulting in an adjustment to the required provisioning levels. The expected loss model was developed internally, with internal and external validations conducted by specialized advisors, and resulted in a reduction of CLP 3,660 million in specific provisions.



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Comments from
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At the Assembly of Delegates held on April 9, 2025, the Delegates fully approved all matters discussed during the session, with no observations, comments, or proposals recorded regarding the conduct of the cooperative's affairs, nor were any submitted by the Governing Board, in accordance with the provisions of the third paragraph of Article 74 of Law No. 18,046.

9.5

Statement of responsibility

The members of the Governing Board and the Chief Executive Officer (CEO) signing this annual report, corresponding to the fiscal year ended December 31, 2025, hereby declare under oath that the information contained herein is true and accurately reflects the information available to them for its preparation.

Signatories:

 Siria Jeldes Chang Board Member National ID (RUT): 6.373.247-8	 Carlos González Cáceres Board Vice President National ID (RUT): 6.442.917-5	 Katia Trusich Ortiz Board Member National ID (RUT): 9.858.933-3
 Pedro Del Campo Toledo Board Member National ID (RUT): 11.846.359-5	 Raphael Bergoeing Vela Board Member National ID (RUT): 9.383.812-5	

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The 2025 annual and sustainability report consolidates the economic, social, environmental, and governance information of Coopeuch and its subsidiary, considering all entities included within the cooperative's financial consolidation perimeter. This approach is based on the control and strategic direction exercised by Coopeuch and is applied consistently to both financial and sustainability information.

Minority interests

Where minority interests exist, information is consolidated in accordance with applicable accounting standards. In the area of sustainability, the same approach is applied to adequately reflect the impacts, risks, and opportunities associated with operations under the cooperative's control, without making additional adjustments other than those considered within the scope of financial consolidation.

For further information, please contact comunicaciones@coopeuch.cl

Mergers, acquisitions, and spin-offs

In the event of mergers, acquisitions, or spin-offs, information is incorporated into the report from the date on which such transactions become part of the scope of financial consolidation, following the same treatment applied in the consolidated financial statements. This approach supports the comparability of information and allows the impacts associated with these processes to be adequately reflected.

Consistency of the approach across content and material topics

The consolidation approach is applied consistently across all report content and material topics. When the nature of an impact or topic requires it, information may be presented on a disaggregated basis by entity or process, which is expressly indicated in the corresponding content, without implying any change to the general consolidation criterion.

External assurance

CMF 9.2 GRI 2-5

For the reporting period, Coopeuch did not undergo an external assurance process conducted by an independent third party regarding the sustainability-related information and metrics reported in this 2025 Integrated Report.

During 2025, the indicators used for carbon footprint measurement for the 2024 reporting period were verified.

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Chapter 1: The cooperative

FN-CB-000.A – Commercial Banks – Activity metrics – Savings and demand deposit accounts

Personal segment	Number	Value of sight and savings accounts (CLP million)
Savings accounts	1,096,868	\$698,948
Demand deposit account portfolio	774,560	\$126,396

** In accordance with current legislation, savings and credit cooperatives are not authorized to offer checking accounts.*
** Although Coopeuch is authorized to offer savings accounts and current accounts to the small business segment, it did not maintain active operations in this segment during 2025.*

FN-CB-000.B- Commercial Banks – Activity metrics – Loans by segment

Segment	Number	Loan value (CLP million)
Personal	343,917	\$1,957,687
Small business	5,408	\$4,371
Corporate	Not applicable	Not applicable

** Mortgage loans and revolving credit facilities are excluded from the scope of the disclosure*

Chapter 2: Financial strength

Mortgages

FN-MF-270a.4 - Mortgage Finance – Lending practices – Compensation structure for executives

At Coopeuch, compensation for mortgage executives is linked to mortgage loan origination, considering the amount granted, the interest rate, and commissions. The higher the volume of loans denominated in UF (Unidad de Fomento, an inflation-indexed unit of account in Chile), the higher the commission.

This structure seeks to align commercial activities with the cooperative’s strategy, while always ensuring responsible service to members.

FN-MF-270b.3 - Mortgage Finance – Discriminatory lending – Policies and procedures to ensure non-discrimination in lending

Coopeuch has a commercial mortgage lending policy for its members that establishes the guidelines for providing this type of financing. This policy defines the applicable criteria and procedures related to borrower credit evaluation, property appraisal, and title examination, ensuring that all processes are conducted objectively, transparently, and based on technical criteria. Evaluations and decisions are based exclusively on financial, legal, and technical factors relevant to mortgage lending, without considering unrelated or discriminatory factors. The policy seeks to ensure that members and clients have access to products aligned with their needs, expectations, and risk tolerance.

FN-MF-450a.1- Mortgage Finance – Environmental risk to mortgaged properties – Mortgage loans in flood zones

	Number	Value (UF)
Mortgage loans in the entity’s portfolio secured by properties located in 100-year flood zones*	3,174	3,808,555

**Includes properties located in the cities and municipalities of Concepción, Castro, Valparaíso, Viña del Mar, and Talcahuano*

FN-MF-270a.2 – Mortgage Finance – Lending practices – Modified mortgage loans

	Number	Value (UF)
Residential mortgage loan modifications	58	75,536
Mortgage foreclosures	53	54,351
Short sales / deeds in lieu of foreclosure	Not applicable	Not applicable

FN-MF-270a.3 - Mortgage Finance – Lending practices – Monetary losses

There were no legal proceedings or monetary losses related to communications or compensation practices associated with members’ mortgage loans. Accordingly, no corrective measures were required.

FN-MF-270b.2 - Mortgage Finance – Discriminatory lending – Monetary losses associated with discriminatory treatment

The cooperative did not incur monetary losses resulting from legal proceedings related to discriminatory mortgage lending or mortgage guarantees. Accordingly, no corrective measures were required.

FN-MF-450a.3 - Mortgage Finance – Environmental risk to mortgaged properties

For the 2025 reporting period, climate change and other environmental risks were not incorporated into mortgage origination and evaluation processes.

FN-IN-270a.1 - Insurance – Transparent information and fair advice for customers – Legal proceedings

There were no legal proceedings related to the sale, communication, or marketing of insurance products, nor to the provision of information on insurance products to current or former members. Accordingly, no monetary losses were recorded, and no corrective measures were required.

FN-IN-000.A - Insurance – Activity metrics – Policies in force

Segment	Number of policies in force
Property and casualty	Total general insurance policies: 59,171
Life	Total life insurance policies: 46,324

**Assumed reinsurance is not applicable to Coopeuch.*

FN-IN-270a.3 - Insurance – Transparent information and fair advice for customers – Customer retention rate

Customer retention rate	4.45%
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FN-IN-270a.4 - Insurance – Transparent information and fair advice for customers – Product communication

The cooperative communicates offers, products, benefits, services, and promotions to its members, partner companies, and the general public in compliance with market conduct and financial consumer protection standards, ensuring transparency and fair treatment.

These principles are summarized as follows:

- Fair treatment of financial institution clients.
- Proper management of conflicts of interest.
- Protection of client information.
- Transparency in the marketing and advertising of financial products.
- Diligent handling of complaints and requests.

Coopeuch Corredores de Seguros SpA. operates under these guidelines and the principles established by the Financial Market Commission (CMF, in Spanish), supported by a Code of Ethics, business policies, and ongoing training. Information on coverage is provided clearly and in accordance with current regulations.

Communications activities are coordinated by the Products and Marketing Division through formal processes and reviews that ensure consistency and compliance. This commitment to quality and transparency has been recognized with the ProCalidad award for seven consecutive years. Through its subsidiaries, the cooperative promotes financial education and informed decision-making, strengthening member trust.

Consumer finance

FN-CF-270a.4 – Consumer Finance – Selling practices – Complaints

Type of complaints	Number
Number of complaints filed with the National Consumer Service (SERNAC, in Spanish)	1,307
% of complaints filed with SERNAC that resulted in monetary or non-monetary compensation	0%

FN-CF-000.A – Consumer Finance – Activity metrics – Unique consumers

	Number
Number of unique consumers with an active credit card account	61,126
Number of unique consumers with an active prepaid debit card account*	1,067,946
Número de clientes con información personal recopilada en cuentas conjuntas	248,592

* Includes demand deposit accounts, wallets, and prepaid accounts. Sixty-six percent of members with a demand deposit account have a debit card.

FN-CF-000.B – Consumer Finance – Activity metrics – Active accounts

	Number
Number of credit card accounts	61,126
Number of prepaid debit card accounts*	266,269

*Includes demand deposit accounts, wallets, and prepaid accounts.

FN-CF-230a.2 – Consumer Finance – Data security – Fraud losses

		Value (CLP)
Amount of losses from card-related fraud during the reporting period	Fraud losses involving physical cards	\$344,296,093
	Card-not-present fraud losses (online, telephone)	\$354,017,710
	Total fraud losses	\$698,313,803
Total amount of transactions reimbursed to cardholders due to fraud		\$698,313,803

FN-CF-270a.1 - Selling practices – Variable compensation

The percentage of total compensation for covered employees that corresponds to variable compensation components is disclosed. This indicator is calculated by dividing total variable compensation linked to the sale of products and services by the total compensation received by that same group.

Total compensation of covered employees that is variable and linked to the number of products and services sold	51.1%
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*Covered employees are defined as individuals employed by the entity who are engaged in the direct sale of products or services to existing and potential clients.

** Variable compensation is defined as any compensation that is not fixed.

Coopeuch has a compensation policy that combines fixed and variable components, under which 51.1% of the total compensation of covered employees corresponds to incentives linked to the volume of products and services sold. Performance objectives are established annually based on the institution's commercial strategy and include quantitative sales targets and qualitative service quality criteria, evaluated through internal systems. Achievement of these objectives results in monetary benefits, such as bonuses proportional to target achievement, and non-monetary incentives, such as recognition associated with strong performance. The entity operates under a regulatory framework that requires responsible compensation practices, complemented by the voluntary adoption of industry best practices, and establishes performance objectives at the institutional, departmental, and individual levels. Performance measurement is based on quantitative and qualitative indicators, and variable compensation is provided exclusively through monetary payments, without financial instruments or deferral mechanisms.

Surplus
CMF 2.3.4.iii.a

	Distributed during 2023 (2022 surplus)	Distributed during 2024 (2023 surplus)	Distributed during 2025 (2024 surplus)
Surplus	CLP 55,145 million	CLP 58,341 million	CLP 63,595 million

Incentives for responsible practices related to health, safety, and the environment

Coopeuch promotes responsible practices related to health, safety, and environmental stewardship through specific clauses in insurance policies and pricing structures that encourage risk prevention and the responsible use of resources, while safeguarding member well-being.

During the year, this approach was strengthened through new solutions integrating inclusion and sustainability:

- **Mortgage loans for young adults:** financing of up to 40 years to facilitate access to housing, supported by insurance coverage that protects financial stability and promotes appropriate risk management.
- **Encouraging savings:** development of alternatives that encourage responsible financial planning, recognizing savings as a foundation for members' financial stability, together with coverage that protects members' health and safety.
- **Insurance as a cross-cutting component:** insurance policies associated with products that encourage home protection, loss prevention, and environmental stewardship.

These initiatives reinforce financial inclusion and the creation of social value.

Coopeuch strictly complies with applicable regulations, ensuring that its products and services protect members' financial well-being and are managed in accordance with principles of responsibility and sustainability.

Coverage type	Number of insured persons as of 2025	Premiums collected as of 2025
Auto	6,202	CLP 1,123,742,999
Protected Education	71	CLP 12,269,023
Critical Illness	590	CLP 65,092,451
Home	13,179	CLP 1,070,502,803
Hospital Cash Benefit	17,609	CLP 2,108,132,283
Theft	14,257	CLP 256,395,554
Life	26,698	CLP 1,350,971,074
Auto Full	557	CLP 156,446,940
Total	79,163	CLP 6,143,553,127

During 2025, the cooperative strengthened its social and environmental contribution through products with a positive impact. In this context, it granted 260 mortgage loans classified under the green taxonomy, totaling UF 441,960 as of year-end.

Through these loan originations, the cooperative promotes members' access to housing with higher energy efficiency standards and a more responsible use of resources, contributing to the reduction of the environmental impact associated with the housing sector.

Chapter 4: Corporate governance

FN-CB-510a.1 – Commercial Banks – Business ethics – Legal proceedings, GRI 2-27

Coopeuch did not record monetary losses arising from legal proceedings related to insider trading, antitrust practices, unfair competition, market manipulation, misconduct, or other violations of regulations applicable to the financial sector. Accordingly, Coopeuch did not need to implement corrective actions related to these situations.

Chapter 6: Employees

Employees by gender and role

CMF 5.1.1

Position	Men		Women		Total	
	No.	%	No.	%	No.	%
Executive Team	11	85%	2	15%	13	1%
Division and Subdivision Management	50	63%	29	37%	79	4%
Department Heads	165	67%	83	33%	248	12%
Sales force*	345	35%	646	65%	991	48%
Administrative staff	155	65%	85	35%	240	12%
Other professionals	295	61%	188	39%	483	23%
Total	1,021	50%	1,033	50%	2,054	100%

*Sales force includes commission-based personnel and other commission-related roles.

Employees by nationality and position

CMF 5.1.2

Position	Gender	Argentine	Chilean	Colombian	Peruvian	Venezuelan	Mexican	Gender total	Overall total
Executive Team	W	0	2	0	0	0	0	2	13
	M	0	11	0	0	0	0	11	
	%	0%	100%	0%	0%	0%	0%	100%	-
Division and Subdivision Management	W	0	29	0	0	0	0	29	79
	M	0	49	1	0	0	0	50	
	%	0%	99%	1%	0%	0%	0%	100%	-
Department Heads	W	2	76	1	0	3	0	83	248
	M	0	161	1	0	3	0	165	
	%	1%	96%	1%	0%	2%	0%	100%	-
Sales force*	W	0	640	2	2	2	0	646	991
	M	0	343	0	1	0	1	345	
	%	0%	99%	0%	0,5%	0%	0.5%	100%	-
Administrative staff	W	0	83	0	0%	2	0	85	240
	M	0	155	0	0%	0	0	155	
	%	0%	99%	0%	0%	1%	0%	100%	-
Other professionals	W	1	176	0	0%	11	0	188	483
	M	0	287	0	200%	6	0	295	
	%	0%	96%	0%	0%	4%	0%	100%	-

*Sales force includes commission-based personnel and other commission-related roles.

Employee distribution by nationality

		Argentine	Chilean	Colombian	Peruvian	Venezuelan	Haitian	Mexican	Guatemalan	Total
Total employees	No.	3	2,012	5	5	27	0	1	1	2,054
	%	0%	98%	0%	0%	2%	0%	0%	0%	100%
Leadership roles	No.	2	328	2	0	6	0	1	1	340
	%	1%	96%	1%	0%	2%	0%	0%	0%	100%

Employees by age range and role

CMF 5.1.3

Role	Under 30 years		30–40 years		41–50 years		51–60 years		61–70 years		Over 70 years	
	W	M	W	M	W	M	W	M	W	M	W	M
Executive Team	0	0	0	0	1	3	1	5	0	3	0	0
Division and Subdivision Management	0	0	4	4	18	24	6	15	1	7	0	0
Department Heads	1	0	22	39	36	57	22	53	2	16	0	0
Sales force*	13	6	159	91	252	119	199	116	23	13	0	0
Administrative staff	2	6	32	32	24	47	22	54	5	16	0	0
Other professionals	14	22	75	119	72	85	22	52	5	17	0	0
Total	30	34	292	285	403	335	272	295	36	72	0	0

*Sales force includes commission-based personnel, including other commission-related roles.

Employees by years of service and role

CMF 5.1.4

Role	Under 3 years		3–6 years		6–9 years		9–12 years		Over 12 years	
	W	M	W	M	W	M	W	M	W	M
Executive Team	0	0	0	0	0	2	1	3	1	6
Division and Subdivision Management	2	4	4	5	6	4	10	13	7	24
Department Heads	9	15	17	28	13	13	10	19	34	90
Sales force*	171	63	128	59	54	31	105	69	188	123
Administrative staff	24	26	16	40	7	14	8	24	30	51
Other professionals	68	112	35	55	23	28	28	35	34	65
Total	274	220	200	187	103	92	162	163	294	359

*Sales force includes commission-based personnel and other commission-related roles.

Employees with disabilities

CMF 5.1.5

Role	Gender	No. of employees with disabilities**
Executive Team	W	0
	M	0
Division and Subdivision Management	W	0
	M	0
Department Heads	W	1
	M	3
Sales force*	W	14
	M	4
Administrative staff	W	2
	M	0
Other professionals	W	3
	M	2
Total	W	20
	M	9

* Sales force includes commission-based personnel and other commissioned personnel.

** All employees with disabilities are employed on a full-time basis.

Employment status – Employees by gender and contract type

CMF 5.2

Contract type	Women		Men	
	No.	%	No.	%
Permanent contract	1,012	49%	995	49%
Fixed-term contract	21	1%	26	1%
Project-based contract	-	-	-	-
Independent contractors	-	-	-	-
Total	1,033	50%	1,021	50%

Flexible work arrangements

CMF 5.3

Work arrangement	Women		Men		Total	
	No.	%	No.	%	No.	%
Full-time schedule	1,033	50%	1,021	50%	2,054	100%
Part-time schedule	-	-	-	-	-	-
Hybrid remote work	294	14%	468	23%	762	37%
Full remote work	86	4%	24	1%	110	5%
Flexible work arrangement agreements for employees with family responsibilities	21	1%	5	0%	26	1%
Flexible scheduling arrangements for employees caring for children up to 12 years of age	-	-	-	-	-	-

GRI 2-7

Employment status	Flexible work arrangements				Contract type							
	Full-time schedule		Part-time schedule		Permanent contract		Fixed-term contract		Project-based contract		Independent contractors	
	W	M	W	M	W	M	W	M	W	M	W	M
Arica y Parinacota	17	7	-	-	17	7	0	0	-	-	-	-
Tarapacá	18	10	-	-	18	10	0	0	-	-	-	-
Antofagasta	38	14	-	-	37	14	1	0	-	-	-	-
Atacama	21	9	-	-	21	8	0	1	-	-	-	-
Coquimbo	46	26	-	-	45	25	1	1	-	-	-	-
Valparaíso	71	70	-	-	71	67	0	3	-	-	-	-
Metropolitan Region	545	622	-	-	531	610	14	12	-	-	-	-
O'Higgins	39	20	-	-	37	19	2	1	-	-	-	-
Maule	43	43	-	-	42	40	1	3	-	-	-	-
Ñuble	15	19	-	-	15	18	0	1	-	-	-	-
Biobío	62	65	-	-	61	63	1	2	-	-	-	-
La Araucanía	37	43	-	-	37	42	0	1	-	-	-	-
Los Ríos	15	15	-	-	14	14	1	1	-	-	-	-
Los Lagos	48	41	-	-	48	41	0	0	-	-	-	-
Aysén	7	10	-	-	7	10	0	0	-	-	-	-
Magallanes	11	7	-	-	11	7	0	0	-	-	-	-
Total	2,054		-		2,007		47		-		-	

Training and benefits

CMF 5.8.i

	2024		2025	
	Amount	%	Amount	%
Total amount and percentage of monetary resources allocated to education and professional development (CLP millions)	230	0.2%	350	0.2%

	2024		2025	
	Number	%	Number	%
Number and percentage of total employees trained	2,098	99%	2,080*	100%

* The total number of employees trained includes both individuals who joined and those who left the organization during the reporting period.

Training by role and gender

CMF 5.8.ii, CMF 5.8.iii

Role		No. of employees trained	% of total employees receiving training	Training hours	Average annual training hours
Executive Team	W	2	1%	63	31.5
	M	11	1%	229	20.8
Division and Subdivision Management	W	29	2%	1,511	52.1
	M	50	2%	1,692	33.8
Department Heads	W	85	4%	3,622	42.6
	M	165	8%	6,320	38.3
Sales force*	W	654	31%	48,308	73.9
	M	353	17%	24,286	68.8
Administrative staff	W	85	4%	2,040	24
	M	155	7%	2,680	17.3
Other professionals	W	191	9%	6,044	31.6
	M	300	14%	7,395	24.7
Total	W	1,046	50%	61,588	58.9
	M	1,034	50%	42,602	41.2

*Sales force includes commission-based personnel and other commissioned personnel.

Harassment-related training

CMF 5.5

		Total employees	No. of employees trained on sexual harassment, workplace harassment, and workplace violence	% of employees trained on sexual harassment, workplace harassment, and workplace violence	Number of employees trained on investigation and sanction procedures	% of employees trained on investigation and sanction procedures
Men	N°	1,021	1,021	100%	1,021	100%
Women	N°	1,033	1,033	100%	1,033	100%
Total	N°	2,054	2,054	100%	2,054	100%

Workplace and sexual harassment complaints

CMF 5.5

Types of complaints filed		Complaints filed with the entity		Complaints filed with the Labor Directorate or equivalent authority	
		Men	Women	Men	Women
Sexual harassment complaints (in accordance with Law No. 20,005)	N°	0	1	0	1
Workplace harassment complaints (in accordance with Law No. 20,607)	N°	1	1	0	0
Workplace violence complaints	N°	0	0	0	0
Total	N°	1	2	0	1

Postnatal leave**

CMF 5.7

Role	No. of eligible employees		No. of employees using parental leave		Percentage using parental leave		Average number of parental leave days used	
	Men	Women	Men	Women	Men	Women	Men	Women
Executive Team	-	-	-	-	-	-	-	-
Division and Subdivision Management	2	-	0	-	0%	-	-	-
Department Heads	1	2	0	2	0%	100%	-	84
Sales force*	7	10	0	10	0%	100%	-	84
Administrative staff	1	1	0	1	0%	100%	-	84
Other professionals	6	8	0	8	0%	100%	-	84
Total	17	21	0	21	0%	100%	-	84

Role	No. of eligible employees		No. of employees using paternity leave		Percentage using paternity leave		Average number of paternity leave days used	
Executive Team	-	-	-	-	-	-	-	-
Division and Subdivision Management	2	2	100%	5				
Department Heads	1	1	100%	5				
Sales force*	7	7	100%	5				
Administrative staff	1	1	100%	5				
Other professionals	6	6	100%	5				
Total	17	17	100%	5				

* Sales force includes commission-based personnel and other commissioned personnel.

** With respect to postnatal leave available to fathers, paternity leave consists of 5 days and parental leave consists of up to 6 weeks.

Unions

GRI 2-30

	2023	2024	2025
Number of employees represented by independent unions or covered by collective bargaining agreements	1,736	1,815	1,852
Total employees	2,033	2,120	2,054
Percentage of employees represented by independent unions or covered by collective bargaining agreements	85.4%	85.6%	90.1%

Health and safety

CMF 5.6

	Employees	Workers who are not employees but whose work and workplaces are controlled by the organization
Occupational accident rate	0.46%	0.37%
Fatality rate	0%	0%
Occupational disease rate	0%	0%
Average days lost per accident during the year	10.7	8

* Includes external professional staff and cleaning and maintenance personnel.

(I) Occupational accident rate: Refers to the number of workplace accidents per 100 employees.

(II) Fatality rate: Refers to the number of workplace fatalities per 1,000 employees.

(III) Occupational disease rate: Refers to the number of occupational diseases per 100 employees.

(IV) Average days lost: Refers to the number of days lost per accident during the year.

	Target
Occupational accident rate	Below 1%
Fatality rate	0%
Occupational disease rate	0%
Average days lost per accident	20 days

GRI 410-1 Security personnel trained in human rights policies or procedures

During 2024 and 2025, the cooperative maintained a systematic training program for security personnel on matters related to respect for and protection of human rights, adapting training content to regulatory requirements and certification cycles.

In 2024, the focus was on broad coverage: 91% of private security guards received training in private security legislation, reinforcing that their actions must always be guided by strict respect for human rights.

In 2025, the emphasis shifted to mandatory refresher training and recertification processes, in accordance with certification renewal cycles. In this context, 9% of security guards were trained and/or recertified through OS10 certification.

The variation between both years reflects the change in approach—from broad-based training to periodic updating—rather than a reduction in oversight efforts, thereby ensuring ongoing regulatory compliance.

In addition, all supplier companies are required to be duly accredited and to maintain personnel with valid OS10 certification, which includes training in the legal framework and human rights as an essential part of their duties.

This framework ensures consistent human rights standards for both internal and external personnel.

Non-employee workers

GRI 2-8

The most common services are provided by external professional staff and external cleaning and maintenance personnel.

Information is collected by different areas and consolidated at the end of each reporting year.

Compared with 2024, this segment decreased by 33% overall in 2025, mainly due to the reduction in external professional staff, while the number of cleaning and maintenance personnel remained stable. This variation is associated with efficiency initiatives and adjustments in service demand, while safeguarding the continuity of essential operational functions.

Non-employee workers	External professional			External cleaning and maintenance personnel			Total 2025
	2024	2025	Variable 2025/2024	2024	2025	Variable 2025/2024	
Hombres	230	127	-45%	13	13	0%	140
Mujeres	65	32	-51%	98	98	0%	130
Total	295	159	-46%	111	111	0%	270

Gender pay gap

CMF 5.4.2, CMF 3.2.xiii.f

Role	Mean gender pay gap	Median gender pay gap
Governing Board	111.4%	100%
Executive Team	93%	93%
Division and Subdivision Management	88%	82%
Department Heads	94%	99%
Sales force*	98%	86%
Administrative staff	111%	112%
Other professionals	92%	101%

*Sales force includes commission-based personnel and other commissioned personnel..

The gender pay gap is calculated as the percentage represented by women’s gross salary relative to men’s gross salary in comparable positions.

Chapter 8: Suppliers

Supplier payments

CMF 7.1

	National suppliers			Foreign suppliers		
	Up to 30 days	Between 31 and 60 days	More than 60 days	Up to 30 days	Between 31 and 60 days	More than 60 days
Number of invoices paid	12,819	5	1	545	4	0
Total amount of invoices paid	CLP 74,462,894,941	CLP 14,250,424	CLP 18,076,355	CLP 8,581,130,511	CLP 2,677,224	CLP 0
Total interest paid for late invoice payments (CLP millions)	CLP 0	CLP 0	CLP 0	CLP 0	CLP 0	CLP 0
Number of suppliers with invoices paid	867	2	1	86	4	0
Number of agreements registered in the Registry of Agreements with Exceptional Payment Terms	0	0	0	0	0	0

Supplier evaluation

CMF 7.2

	National suppliers	Foreign suppliers
Total number of suppliers subject to evaluation	566	58
Total number of suppliers subject to evaluation that are strategic and operationally critical suppliers	67	6
Number of suppliers assessed during the year under the sustainability criteria defined by the entity	166	1
Percentage of suppliers assessed during the year under sustainability criteria relative to the total number of suppliers evaluated	29%	2%
Percentage of strategic and operationally critical suppliers assessed during the year under sustainability criteria relative to the total number of strategic and operationally critical suppliers evaluated	59%	0%
Total purchases during the year associated with suppliers subject to evaluation	CLP 74,495,221,720	CLP 8,583,807,735
Percentage of total purchases during the year associated with suppliers assessed under sustainability criteria	46%	3%
Total purchases during the year associated with suppliers assessed under sustainability criteria	CLP 34,300,973,844	CLP 268,415,875

Consolidated financial statements

As of December 31, 2025 and 2024



MCh\$	=	Millions of Chilean pesos
US\$ or USD	=	United States dollars
UF or CLF	=	Unidad de Fomento (a Chilean peso based inflation indexed currency unit)
Ch\$ or CLP	=	Chilean pesos
YEN	=	Japanese Yen

The financial statements are available on the Cooperative's website at the following link:
<https://www.coopeuch.cl/cooperativa/estados-financieros>, and on the website of the Financial Market Commission (CMF, in Spanish).

Consolidated statements of financial position
Consolidated statements of comprehensive income
Consolidated statements of changes in equity
Consolidated statements of cash flows
Notes to the consolidated financial statements





INDEPENDENT AUDITOR'S REPORT
(A free translation from the original in Spanish)

Santiago, January 28, 2026

To the Chair and Members of the Administrative Council
Cooperativa de Ahorro y Crédito Coopeuch

Opinion

We have audited the consolidated financial statements of Cooperativa de Ahorro y Crédito Coopeuch and subsidiary (the Cooperative), which comprise the consolidated statement of financial position as at December 31, 2025, and the consolidated statements of income, comprehensive income, consolidated statements of changes in equity and consolidated statements of cash flows for the year then ended, and notes to the consolidated financial statements, including material accounting policy information.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects the consolidated financial position of the Cooperative as at December 31, 2025, and its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with the accounting standards and instructions issued by the Financial Market Commission.

Basis for opinion

We conducted our audit in accordance with Generally Accepted Auditing Standards in Chile. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are independent of the Cooperative in accordance with the Code of Ethics of the Chilean Accountants' Association, and we have fulfilled our other ethical responsibilities in accordance with those requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



Santiago, January 28, 2026
Cooperativa de Ahorro y Crédito Coopeuch
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Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with the accounting standards and instructions issued by the Financial Market Commission, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Cooperative's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Cooperative or to cease operations, or has no realistic alternative but to do so.

Those charged with corporate governance are responsible for overseeing the Cooperative's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Generally Accepted Auditing Standards in Chile will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.



Santiago, January 28, 2026
Cooperativa de Ahorro y Crédito Coopeuch
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As part of an audit in accordance with Generally Accepted Auditing Standards in Chile, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Cooperative's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, we conclude whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Cooperative's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Cooperative to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.



Santiago, January 28, 2026
Cooperativa de Ahorro y Crédito Coopeuch
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- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We are solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Other matters

The Chilean Accountants' Association approved that the Generally Accepted Auditing Standards in Chile fully and unreservedly adopt the International Auditing Standards issued by the International Auditing and Assurance Standards Board for audits of financial statements prepared for the year beginning on or after January 1, 2025.

The audit of the consolidated financial statements of Cooperativa de Ahorro y Crédito Coopeuch and subsidiary as of December 31, 2024 was carried out in accordance with the Generally Accepted Auditing Standards in Chile in force as of that date. We issued an opinion on these consolidated financial statements without modification dated January 29, 2025.

DocuSigned by:

43B41D6E9AF147A...
Elizabeth Vivanco Iglesias
RUT: 13.257.291-7

PricewaterhouseCoopers

Cooperativa de Ahorro y Crédito Coopeuch and Subsidiary

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Consolidated statements of financial position

For the years ended December 31, 2025 and 2024 (Millions of Chilean pesos).

ASSETS	Note	December 2025 MCh\$	December 2024 MCh\$
Cash and due from banks	6	100,057	92,328
Investments held for trading	7	28,000	28,000
Customer loans and receivables	8	2,922,175	2,631,519
Investment instruments held for sale	9	663,110	609,802
Investment instruments held to maturity	9	-	-
Investments in companies	10	50	52
Intangible assets	11	87,065	75,028
Property, plant and equipment	12	6,005	6,147
Right-of-use leased assets	12	26,468	24,694
Current taxes	13	-	-
Deferred taxes	13	114	54
Other property, plant and equipment	14	106,532	96,419
TOTAL ASSETS		3,939,576	3,564,043

LIABILITIES	Note	December 2025 MCh\$	December 2024 MCh\$
Current accounts and other demand deposits	15	212,995	180,596
Savings accounts and other term deposits	16	2,189,030	2,035,611
Borrowings	17	3,711	3,881
Debt instruments	18	496,925	395,088
Lease liabilities	12	24,163	22,973
Current taxes	13	1,218	1,559
Deferred taxes	13	-	-
Provisions	19	95,646	86,597
Other liabilities	20	138,972	103,041
TOTAL LIABILITIES		3,162,660	2,829,346

EQUITY	Note	December 2025 MM\$	December 2024 MM\$
Capital		680,583	640,053
Retained earnings		114,831	112,609
Surplus from prior years		-	-
Revaluation accounts		(18,498)	(17,965)
Net income for the year		94,047	92,029
Less:			
Indexation of participation quotas		(21,378)	(26,165)
Interest provision on capital and surplus		(72,669)	(65,864)
Total equity attributable to members		776,916	734,697
Non-controlling interests		-	-
TOTAL EQUITY	21	776,916	734,697
TOTAL LIABILITIES AND EQUITY		3,939,576	3,564,043

11.2 Consolidated statements of comprehensive income

For the years from January 1 to December 31, 2025 (Millions of Chilean pesos).

	Note	December 2025 MCh\$	December 2024 MCh\$
Interest and indexation income		476,593	435,509
Interest and indexation expense		(133,115)	(127,640)
Net interest and indexation income	23	343,478	307,869
Commission income		27,151	28,793
Commission expenses		(15,820)	(12,195)
Net commission income	24	11,331	16,598
Net financial operating income	25	4,683	4,485
Other operating income	30	2,897	3,522
Total operating income		362,389	332,474
Credit risk provisions	26	(86,723)	(80,986)
OPERATING INCOME, NET OF CREDIT RISK PROVISIONS		275,666	251,488
Staff remuneration and expenses	27	(89,298)	(79,042)
Administrative expenses	28	(52,911)	(47,274)
Depreciation, amortization and impairment	29	(33,501)	(27,449)
Other operating expenses	30	(3,460)	(3,197)
TOTAL OPERATING EXPENSES		(179,170)	(156,962)
NET OPERATING INCOME		96,496	94,526
Income from investments in companies		-	-
Net income before taxes		96,496	94,526
Income tax expense	13	(2,449)	(2,497)
NET INCOME FOR THE YEAR		94,047	92,029

	Note	December 2025 MCh\$	December 2024 MCh\$
Items that may subsequently be reclassified to net income			
OTHER COMPREHENSIVE INCOME			
Adjustment to investments held for sale		11,927	14,331
Adjustments to cash flow hedges		(12,460)	19,922
TOTAL COMPREHENSIVE INCOME FOR THE YEAR		93,514	126,282
Net income for the year attributable to:			
Owners of the Cooperative		94,047	92,029
Non-controlling interests		-	-
		94,047	92,029
Total comprehensive income attributable to:			
Owners of the Cooperative		93,514	126,282
Non-controlling interests		-	-
		93,514	126,282

11.3 Consolidated statements of changes in equity

For the periods from January 1 to December 31, 2025 (Millions of Chilean pesos).

	Reserves						Interest provision on capital and surplus						Total equity
	Capital	Legal reserves	Voluntary reserves	Accumulated losses	Surplus for prior year	Revaluation accounts	Net income for the year	Indexation of participation quotas	Surplus provision for the year	Surplus provision for prior year	Cooperative member's equity	Non-controlling interests	
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2024	602,297	112,609	-	-	-	(52,218)	84,697	(26,356)	(58,341)	-	662,688	-	662,688
Surplus provision for the prior year	-	-	-	-	58,341	-	(84,697)	26,356	58,341	(58,341)	-	-	-
Prior year surplus paid	-	-	-	-	(58,341)	-	-	-	-	58,341	-	-	-
Subscribed and paid participation quotas	66,455	-	-	-	-	-	-	-	-	-	66,455	-	66,455
Redeemed participation quotas	(53,807)	-	-	-	-	-	-	-	-	-	(53,807)	-	(53,807)
Indexation of participation quotas	25,108	-	-	-	-	-	-	-	-	-	25,108	-	25,108
Revaluation of investments held for sale	-	-	-	-	-	14,331	-	-	-	-	14,331	-	14,331
Revaluation of other comprehensive income	-	-	-	-	-	19,922	-	-	-	-	19,922	-	19,922
Net income for the year	-	-	-	-	-	-	92,029	(26,165)	(65,864)	-	-	-	-
BALANCES AS OF DECEMBER 31, 2024	640,053	112,609	-	-	-	(17,965)	92,029	(26,165)	(65,864)	-	734,697	-	734,697
Balances as of January 1, 2025	640,053	112,609	-	-	-	(17,965)	92,029	(26,165)	(65,864)	-	734,697	-	734,697
Surplus provision for the prior year	-	-	-	-	65,864	-	(92,029)	26,165	65,864	(65,864)	-	-	-
Prior year surplus paid	-	-	-	-	(65,864)	-	-	-	-	65,864	-	-	-
Subscribed and paid participation quotas	80,364	-	-	-	-	-	-	-	-	-	80,364	-	80,364
Redeemed participation quotas	(60,180)	-	-	-	-	-	-	-	-	-	(60,180)	-	(60,180)
Indexation of participation quotas	20,346	-	-	-	-	-	-	-	-	-	20,346	-	20,346
Revaluation of investments held for sale	-	-	-	-	-	11,927	-	-	-	-	11,927	-	11,927
Revaluation of other comprehensive income	-	-	-	-	-	(12,460)	-	-	-	-	(12,460)	-	(12,460)
Receivables of members subject to expiration	-	2,222	-	-	-	-	-	-	-	-	2,222	-	2,222
Net income for the year	-	-	-	-	-	-	94,047	(21,378)	(72,669)	-	-	-	-
BALANCES AS OF DECEMBER 31, 2025	680,583	114,831	-	-	-	(18,498)	94,047	(21,378)	(72,669)	-	776,916	-	776,916

11.4 Consolidated statements of cash flows

For the years from January 1 to December 31, 2025 and 2024 (Millions of Chilean pesos).

	Note	December 2025 MCh\$	December 2024 MCh\$
CASH FLOWS FROM (USED BY) OPERATING ACTIVITIES:			
Net income for the year		94,047	92,029
Charges (credits) to net income that do not represent cash flows:			
Depreciation and amortization	29	33,501	27,449
Provisions for assets at risk	26	108,323	94,882
Income tax provision	13	2,449	2,497
Payables and other provisions		5,238	2,787
Fair value of instruments held for trading		246	(70)
Net changes in accrued interest, indexation and commission on assets and liabilities		(11,355)	27,641
Net increase (decrease) in other assets and liabilities		3,763	(58,818)
(Increase) decrease in leased assets		(9,308)	(6,620)
Increase in lease contract obligations		1,190	(1,005)
CHANGES IN ASSETS AND LIABILITIES THAT AFFECT OPERATING CASH FLOWS:			
Net (increase) decrease in loans and accounts receivable from customers		(380,634)	(357,215)
Increase (decrease) in deposits and borrowings		159,969	286,012
Increase (decrease) in current accounts and other demand deposits		32,400	(12,888)
Net cash flows from (used by) operating activities		39,829	96,681
CASH FLOWS FROM (USED BY) INVESTING ACTIVITIES:			
Net (increase) decrease in investments held for sale		(50,040)	(91,416)
Net change in instruments held for trading		-	(3,003)
Purchase of property, plant and equipment and others		(2,099)	(2,868)

	Note	December 2025 MCh\$	December 2024 MCh\$
Purchase of intangible assets and construction in progress		(35,763)	(33,486)
Investment in right of use leased assets		-	-
Net negative cash flows from investing activities		(87,902)	(130,773)
CASH FLOWS FROM (USED BY) FINANCING ACTIVITIES:			
Increase in bank loans		17,321	11,450
Decrease in bank loans		(17,282)	(11,214)
Increase in bonds		129,942	116,456
Decrease in bonds		(30,768)	(25,479)
Subscription and payment of participation quotas		80,364	66,455
Redeemed participation quotas		(60,180)	(53,807)
Surplus paid		(63,595)	(58,341)
Net positive (negative) cash flows used in financing activities		55,802	45,520
NET CASH FLOWS FOR THE YEAR		7,729	11,428
CHANGE IN CASH AND CASH EQUIVALENTS DURING THE YEAR		7,729	11,428
OPENING BALANCE OF CASH AND CASH EQUIVALENTS		92,328	80,900
CLOSING BALANCE OF CASH AND CASH EQUIVALENTS	6	100,057	92,328
INTEREST OPERATING CASH FLOW			
Interest and indexation received		462,768	449,248
Interest and indexation paid		(134,165)	(116,647)

11.5

Notes to the consolidated financial statements

Note 1. Company description

Cooperativa de Ahorro y Crédito Coopeuch (hereinafter “Coopeuch” or “the Cooperative”) is a legal entity formed by Constitution Law 1 dated October 31, 1967, which was recorded in a public deed dated December 6, 1967. The Ministry of Economic Affairs, Development and Tourism authorized its formation and approved its bylaws in Decree 122 dated January 29, 1968, published in the Official Gazette 26,970 dated February 16, 1968. Its legal address is Agustinas 1141, Santiago, Chile.

Coopeuch is a savings and loans cooperative with an indefinite legal duration. It has its own variable capital and an unlimited number of members. The Cooperative’s equity belongs to the members and is divided into capital participation quotas expressed in Chilean pesos.

Its purpose is to perform any transaction permitted by General Cooperative Law and the Regulations applicable to Savings and Loans Cooperatives, together with its members and third parties. To promote cooperative principles and values among its associates and promote their personal and financial well-being. Coopeuch controls all the shares of Coopeuch Corredores de Seguros SpA, which provides insurance brokerage services.

Coopeuch is subject to supervision and control by the Division of Associativity and Social Economy (hereinafter “DAES”) of the Ministry of Economic Affairs, Development and Tourism, and according to Article 87 of General Cooperative Law, those Savings and Loans Cooperatives whose equity exceeds UF 400,000 are also subject to supervision and control by the Financial Market Commission (hereinafter “CMF”) with respect to the financial transactions that fulfill its purpose.

The consolidated financial statements for Coopeuch for the year ended December 31, 2025 were approved by its Administrative Council on January 28, 2026.

Note 2. Significant accounting policies

a) Preparation basis

In accordance with the Compendium of Accounting Standards issued by the CMF, a supervisory body that, in accordance with Article No. 15 of the General Banking Law, is empowered to issue accounting standards of general application to the entities subject to its control, the Savings and Credit Cooperatives must use the accounting criteria set forth by this Commission and in everything that is not dealt with by it or in contradiction with its instructions, must adhere to the Generally Accepted Accounting Principles (GAAP). These correspond to international accounting and financial reporting standards agreed by the International Accounting Standards Board (IASB) and adopted by the Chilean Accountants Association A.G. Should any discrepancies arise between these general accepted accounting policies and the criteria issued by the CMF, the latter shall take precedence.

b) Consolidation basis

The consolidated financial statements as of December 31, 2025 and 2024 include the financial statements of Coopeuch and the company that the Cooperative controls, and include the adjustments, reclassifications and eliminations required to comply with the accounting and valuation criteria established by IFRS.

The assets, liabilities and net income of the subsidiary net of consolidation adjustments represent 0.18%, 0.03%, and 0.78% respectively, of total consolidated assets, liabilities and net income as of December 31, 2025 (0.17%, 0.03% and 0.68% as of December 31, 2024).

(i) Controlled entities

Control is obtained when Coopeuch has:

- power over the investee, which is the right to direct the investee’s business;
- exposure or rights to variable returns from its involvement with the investee; and
- can use its power over the investee to influence the value of the investor’s returns.

Coopeuch evaluates whether it has control over an investee if the facts and circumstances indicate that there have been changes in one or more of the control factors listed above. When Coopeuch has less than the majority of voting rights in an investee, but these voting rights are sufficient to give it the practical ability to unilaterally direct the investee’s business, Coopeuch is determined to have control. Coopeuch considers all relevant factors and circumstances in evaluating whether voting rights are sufficient to obtain control. These factors include:

Note 2. Significant accounting policies, continued

- The size of Coopeuch's holding of voting rights relative to the size and dispersion of holdings of other vote holders.
- The potential voting rights held by the investor, other vote holders or other parties.
- Rights from other contractual agreements.
- Any additional facts and circumstances that indicate that Coopeuch has, or does not have, the current ability to direct the business when decisions need to be made, including voting behavior patterns in prior shareholder meetings.

Consolidation of a subsidiary begins when the Coopeuch has control over the subsidiary and ceases when control is lost. Therefore, the income and expenses of a subsidiary acquired or sold during the year are included in the Consolidated Statements of Comprehensive Income from the date on which Coopeuch obtains control until the date on which Coopeuch ceases to control the subsidiary.

Gains and losses of each component of the consolidated statement of comprehensive income are attributed to Coopeuch's members and its non-controlling interests, if applicable. The total comprehensive income of the subsidiary is attributed to Coopeuch's members and its non-controlling interests even if this would result in a deficit for the non-controlling interests.

When necessary, the subsidiary's consolidated financial statements are adjusted to ensure that the policies and criteria used are consistent with Coopeuch's accounting policies and criteria. All balances and transactions between consolidated companies are eliminated. Changes in the percentage interest in consolidated companies that do not result in loss of control are accounted for as equity transactions.

The book values of Coopeuch's members' equity and its non-controlling interests are adjusted to reflect changes in the percentage interest in subsidiaries. Any difference between the amount by which the non-controlling interest is adjusted and the fair value of the consideration paid or received is recognized directly in equity and attributed to Coopeuch's members. Non-controlling interests represent the interests of third parties in Coopeuch's consolidated equity, which is presented in the consolidated statement of changes in equity. Their share of net income for the year is presented as "Net income attributable to non-controlling interests" in the consolidated statements of comprehensive income.

As of December 31, 2025 and 2024, the Cooperative and subsidiary do not participate in any other companies.

The following table describes the entities over which Coopeuch can exercise control and, therefore, the entities that it consolidates:

Subsidiary name	Main business	Percentage participation		
		Direct %	Indirect %	Total %
Coopeuch Corredores de Seguros SpA.	Insurance Brokerage	100	0	100

Coopeuch Corredores de Seguros is registered with the CMF.

The subsidiary began on October 1, 2019, with a capital of MCh\$ 400 in 100 nominative single series shares of no par value, subscribed and paid in full by Coopeuch.

(ii) Associates and support companies

Associates are entities over which Coopeuch can exercise significant influence, but not control or jointly control. This is usually evidenced through an interest participation equal to or greater than 20% of the entity's voting rights and is valued using the equity method. According to the equity method, investments in associates are initially recorded at cost and subsequently increased or decreased to record Coopeuch's share of the associate's net income or loss and other movements in the associate's equity. Any goodwill arising from the acquisition of an associate is included in the investment's book value, net of accumulated impairment losses. Other factors considered in determining whether there is significant influence over an entity include representation on the board of directors and any material transactions. Such factors could determine whether there is significant influence over an entity, despite holding less than 20% of the voting rights.

(iii) Investments in other companies

Shares or rights in other companies are those in which Coopeuch does not have control or significant influence. These interests are recorded at cost and adjusted for impairment when necessary.

c) Non-controlling interests

Non-controlling interests represent the share of losses, income and net assets that Coopeuch does not directly or indirectly own. It is shown as a separate item in the consolidated statement of net income and the consolidated statement of financial position, separately from members' equity. All the net income and shareholders' equity of entities controlled through other considerations, such as business control, is presented in non-controlling interests, because Coopeuch only has control over them, but does not participate in their ownership. Coopeuch does not record this item because it has a 100% interest in its subsidiary Coopeuch Corredores de Seguros SpA.

d) Operating segments

Coopeuch’s operating segments are based on the business units that deliver products and services. These are subject to risks and returns that are different from other operating segments. Management has selected retail, treasury and subsidiaries as the operating segments of the Cooperative and its subsidiary.

e) Functional and presentation currency

Coopeuch has defined the Chilean peso as its functional currency, as:

- It is the currency of the main economic environment whose competitive forces and regulations fundamentally determine the prices of its financial services.
- It is the currency that fundamentally influences the remuneration and other costs required to provide Coopeuch’s services to its members and third parties.
- For presentation purposes, the figures in the consolidated financial statements have been expressed in millions of Chilean pesos.

f) Foreign currency transactions

All balances and transactions denominated in currencies other than the functional currency are considered “foreign currencies”.

Monetary assets and liabilities denominated in foreign currencies are converted into Chilean pesos at the exchange rates prevailing as of the respective reporting date. The resulting exchange differences are recognized in the statement of net income.

As of December 31, 2025 and 2024, the Cooperative and subsidiary have balances in US dollars and Japanese yen. The exchange rates to the Chilean peso were as follows:

	12-31-2025	12-31-2024
US dollar	931.58	994.80
Japanese Yen	6.46	6.33

g) Asset and liability valuation criteria

The following measurement criteria are used for assets and liabilities recorded in the consolidated statement of financial position:

(i) Assets and liabilities valued at amortized cost

Amortized cost is understood to be the cost of a financial asset or liability corrected for capital reimbursements, plus or less accumulated amortization (calculated using the effective interest method) of any difference between the initial amount and the repayment amount at maturity, and less any reduction through impairment.

In the case of financial liabilities, amortization is calculated using the effective interest rate method. The effective interest rate is the discount rate that sets the value of a financial instrument equal to the sum of its cash flows estimated for all concepts over its remaining useful life.

(ii) Assets valued at fair value

Fair value is understood to be the price of a financial instrument at a particular time in a free and voluntary transaction between interested parties, duly informed and independent of each other. Fair value must reflect what the Cooperative and subsidiary would receive or pay to settle the instrument in the market, excluding the costs of sale or transfer.

Fair value is obtained from market prices provided there is a liquid market, and updated price quotes from brokers, stock exchanges or information agencies. If there are no market prices for these instruments, they shall be valued using independently validated and approved models that are regularly reviewed.

Assessment techniques include using market transactions, as well as references to fair value from other financial instruments and discounted cash flows. Therefore, the Cooperative has all of its financial instruments valued at market prices, according to current regulations.

The Cooperative and subsidiary use hierarchies that categorize the inputs to the valuation techniques used to measure fair value into three levels, in order to increase the consistency and comparability of fair value measurements and related disclosures. The fair value hierarchy attaches the highest priority to instruments traded in active markets, where the “market price” is directly generated from the day’s transactions for identical assets (input data - Level 1) and the lowest priority is for instruments whose market value is obtained through the use of stochastic, statistical or econometric modeling techniques (input data - Level 3). The input data for level 2 are instruments whose market value is obtained by “approximation” from the value of financial instruments that are actively traded in the market.

(iii) Assets valued at acquisition cost

Acquisition cost is defined as the cost of the transaction to acquire the asset, corrected for any impairment losses.

h) Investment instruments

Investment instruments are classified into two categories: investments held to maturity and instruments held for sale. Investments classified as held to maturity only include those instruments which the Cooperative and subsidiary have the ability and intention to hold until maturity. All other investment instruments are classified as held for sale.

The investments held to maturity are recorded to amortized cost plus interest and accrued adjustments, less provisions for impairment when the amount so recorded is greater than the estimated recovery amount.

Investment instruments held for sale are initially recognized at their acquisition cost plus directly attributable transaction costs, and subsequently at their fair value according to market prices or valuations obtained from using models. Unrealized gains or losses arising from changes in fair value are recognized with a charge or credit to equity. When these investments are sold or impaired, the fair value adjustments accumulated in equity are transferred to the statement of net income and reported within “Net financial operating income”.

The interest and indexation on investments held to maturity and instruments held for sale are included under the heading “Interest and indexation income”.

Purchases and sales of investment instruments that must be delivered within the time limits defined by the regulations or conventions for that market are recognized on the date the deal is struck, which is the date that the purchase or sale of that asset becomes a commitment.

i) Investments held for trading

Instruments held for trading are recorded at fair value based on market prices as of each reporting date. Gains or losses that have resulted from revaluation adjustments as well as gains or losses from trading are included in “Net financial operating income” within the statement of net income.

Accrued interest and indexation is included under “Net financial operating income” within the statement of net income.

All purchases and sales of instruments held for trading that must be completed within the period established by regulations or market conventions are recognized on the trading date, which is the date on which the purchase or sale of the asset is committed.

j) Financial derivative contracts

Financial derivative instruments are initially recognized at cost including transaction costs in the consolidated statement of financial position and subsequently valued at fair value. Fair value is obtained from market quotes, discounted cash flow models and options valuation models, as appropriate. The fair value of derivatives also includes the Credit Valuation Adjustment, so that the fair value of each instrument includes counterparty credit risk.

A derivative contract must be classified by the Cooperative and subsidiary at inception as a derivative instrument for trading or for hedging purposes.

The Cooperative and subsidiary use cross currency swaps, inflation and currency forwards and UF interest rate swaps as cash flow hedges to protect future cash flows from assets and liabilities exposed to changes in interest, exchange or inflation rates.

Derivative instruments are reported as an asset when their fair value is positive and as a liability when negative under the headings “Other assets” and “Other liabilities”, respectively.

When a derivative hedges the risk of changes in the cash flows of existing assets or liabilities or forecast transactions, the effective portion of changes in the fair value related to the hedged risk is recorded in equity. Any ineffective portion is recognized directly in the consolidated statements of net income for the year.

If the hedging instrument no longer meets the criteria for cash flow hedge accounting, or it has expired, or been sold, suspended or executed, the hedge is discontinued prospectively. Accumulated gains or losses previously recognized in equity remain there until the forecast transactions occur, at which time they shall be registered in the consolidated statement of comprehensive income, unless the transaction is not expected to take place, in which case they are recorded immediately in the consolidated statement of comprehensive income.

k) Customer loans and receivables

Loans are non-derivative financial assets with fixed or defined charges that are not quoted on an active market and that the Cooperative and subsidiary have no intention of selling immediately or in the short term.

They are initially valued at cost plus direct transaction costs and subsequently measured at amortized cost using the effective interest rate method.

Impairment is recognized by creating credit risk provisions. Customer loans and receivables are presented net of any credit risk provisions.

l) Contingent loans

Contingent loans are all transactions or commitments where the Cooperative and subsidiary assume a third party credit risk against a future event occurring that requires a payment, which would subsequently be recovered from its customers. This applies to granting guarantees, issuing or confirming letters of credit, issuing performance guarantees, immediately available lines of credit, etc.

Contingent loans are not recorded as assets. However, a provision is recognized for any potential losses, in order to hedge the credit risk. The net gain or loss on creating and releasing this provision is included in “Credit risk provisions” in the statement of net income.

Provisions are calculated for contingent loans, as indicated in Chapter G-3 of the Compendium of International Accounting Standards issued by the CMF. The provision will be a percentage of contingent loans as follows:

Contingent loan	Provision
Unrestricted lines of credit	35%
Higher education loans (Law 20,027)	15%
Other loan commitments	100%
Other contingent loans	100%

However, if transactions take place with customers who have loans in the default portfolio, the provision on unrestricted lines of credit shall be 100%.

m) Credit risk provisions

The provisions to cover the risk of loan losses including contingent loans are calculated and recorded every month, in accordance with the standards issued by the CMF. Models or methods based on individual and group debtor analysis are used to calculate provisions.

(i) Individual Assessment

An individual debtor assessment is used when the size, complexity or exposure to the Cooperative means that a comprehensive understanding is required.

Naturally, the analysis of such debtors must focus on their ability to meet their credit obligations based on sufficient and reliable information, and must also analyze their loans in terms of collateral, maturity, interest rate, currency, indexation, etc. Models designed on the basis of individual analysis shall use risk categories for debtors and their loans.

Debtors must be classified into normal risk and higher than normal risk categories, when creating provisions.

Debtor Portfolio with Normal Risk

These categories shall include debtors whose payment ability is sufficient to cover their obligations under the agreed conditions. Therefore, this category can only include those debtors whose strength makes it unnecessary to consider loan recovery using guarantees.

This category reflects the payment ability of the debtor, so cannot include members with poor payment performance to Coopeuch or to third parties, or for example are classified in overdue loan portfolios, are regularly overdue, or subject to renegotiation with capitalized interest, even when the loans are fully covered by guarantees.

Debtors will form part of the normal risk portfolio if they had no negative credit information when classified and have not been overdue recently by more than 30 days. They will be classified in categories A and B.

Categories A1 to A3: Debtors with no significant risks are classified in this category when their payment ability would remain sound in the face of unfavorable business, economic or financial circumstances. Classification shall be carried out according to the debtor’s relative strength, in accordance with the methods used by the Cooperative and subsidiary.

Category B: Debtors will be classified in this category if their credit rating is sufficient, but their payment ability could deteriorate in the face of adverse economic conditions. The debtor has some flexibility when paying its financial obligations, but this flexibility is variable. This means that its payment ability depends on cyclical fluctuations in the economy or its

markets. It must not have significant payment problems in other systems and good payment performance, in particular overdue payments, bounced checks, social security debts, employment violations or taxation fines.

The debtors classified in these categories are subject to the following provision percentages, which have been approved by the Administrative Council and will apply to the sum of all their loans and contingent loans:

Category	Provision %
A1	0.0500
A2	0.0973
A3	3.1371
B	9.2047

Debtor Portfolio with Higher Than Normal Risk

This segment contains debtors with insufficient payment ability in the future. The categories in this portfolio are classified by the customer’s expected loss on commercial loans and leasing transactions as a whole, quantified according to the methodology used by the Cooperative.

Provisions on these loans are calculated using the following percentages associated with the estimated percentage loss range of each debtor:

Classification	Estimated Percentage Loss Range	Provisions
C1	Up to 3%	2%
C2	Between 3% and 19%	10%
C3	Between 19% and 29%	25%
C4	Between 29% and 49%	40%
D1	Between 49% and 79%	65%
D2	Over 79%	90%

(ii) Group Assessment

Group loan assessment applies when a large number of small individual transactions are examined. This assessment covers consumer loans, mortgage loans and commercial loans with small companies. Group assessments and the criteria for applying them must be consistent with loan approval policies. Coopeuch uses internal evaluation methods appropriate for each portfolio, to evaluate its loan portfolios. These internal assessment methods use expected loss models that were approved by the Administrative Council.

Portfolios were segmented into homogeneous groups and the Default Probability (DP) and the Loss Given Default (LGD) was determined for each group using technically substantiated estimates, in order to calculate sufficient provisions using the expected loss models to cover the losses associated with member payment behavior. Parameters were estimated by reference to five years’ history, to cover any recessive periods and to strengthen parameter estimation, as established in the best regulatory practices regarding model development. New information and parameters relevant to the nature of the product group were incorporated.

Six product groups were selected:

- Public payroll deduction
- Private payroll deduction
- Direct payment
- Renegotiated loans
- Credit card
- Commercial

Standard Method for Provisions on Mortgage Loans

The standard provision matrix applies to this segment, as established by the CMF for financial institutions. This method calculates expected losses using the LTV factor for the ratio of the principal amount outstanding on each loan at the end of each month to the value of the corresponding mortgage collateral, as well as the overdue days at the end of the month and the default indicator, as shown in table below:

Provision factor applicable according to overdue and LTV						
LTV = Outstanding Loan / Collateral Value						
LTV Range	Overdue days as of close	0	1 - 29	30 - 59	60 - 89	Default Portfolio
LTV ≤ 40%	(DP)%	1.0916	21.3407	46.0536	75.1614	100.0000
	(LGD)%	0.0225	0.0441	0.0482	0.0482	0.0537
	(PE)%	0.0002	0.0094	0.0222	0.0362	0.0537
40% < LTV ≤ 80%	(DP)%	1.9158	27.4332	52.0824	78.9511	100.0000
	(LGD)%	2.1955	2.8233	2.9192	2.9192	3.0413
	(PE)%	0.0421	0.7745	1.5204	2.3047	3.0413
80% < LTV ≤ 90%	(DP)%	2.5150	27.9300	52.5800	79.6952	100.0000
	(LGD)%	21.5527	21.6600	21.9200	22.1331	22.2310
	(PE)%	0.5421	6.0496	11.5255	17.6390	22.2310
LTV > 90%	(DP)%	2.7400	28.4300	58.0800	80.3677	100.0000
	(LGD)%	27.2000	29.0300	29.5900	30.1558	30.2436
	(PE)%	0.7453	8.2532	15.7064	24.2355	30.2436

If a debtor has more than one mortgage loan and one loan is more than 90 days overdue, all their loans will be assigned to the default portfolio and provisions will be calculated for each loan based on their respective LTV percentages. Loans shall remain in that portfolio until the debtor complies with the conditions to leave, established in the Compendium of International Accounting Standards for cooperatives.

Mortgage loans for Chilean State housing programs and subsidies are subject to the same matrix, in the absence of relevant evidence and data regarding the mitigating effect that these may have on the portfolio.

n) Additional provisions

In accordance with regulations issued by the CMF, Cooperatives may create additional provisions to those resulting from their portfolio assessment models, in order to safeguard against the risk of unpredictable economic fluctuations that may affect the macroeconomic environment or a specific economic sector.

Provisions established to mitigate the risk of macroeconomic fluctuations should anticipate reversals in expansionary Provisions created to safeguard the risk of macroeconomic fluctuations should anticipate the reversal of expansionary economic cycles that may translate into deteriorating economic conditions in the future. Thereby functioning as an anti-cyclical mechanism to accumulate additional provisions when the scenario is favorable and to release or allocate specific provisions when conditions deteriorate.

Therefore, additional provisions must always be general provisions on commercial, mortgage or consumer loans, or on identified segments, and they must never be used to offset deficiencies in the models used by the Cooperative and subsidiary.

As of December 31, 2025 and 2024, the balance of additional provisions amounts to Ch\$ 6,500 million, and is presented under “Provisions” in the Consolidated Statement of Financial Position.

o) Impairment

(i) Financial assets

A financial asset is evaluated as of each reporting date to determine whether there is objective evidence of events that could have a negative effect on the future value of the asset.

An impairment loss for financial assets recorded at amortized cost is calculated as the difference between the asset's book value and the present value of the estimated future cash flows, discounted using the effective interest rate. Impairment losses on financial assets held for sale are calculated by reference to their fair value.

Individually significant financial assets are examined individually to determine impairment. Remaining financial assets are evaluated collectively in groups that share similar credit risk characteristics.

All impairment losses are recognized in the consolidated statement of net income and any accumulated loss on a financial asset held for sale previously recognized in equity is transferred to the consolidated statement of comprehensive income.

An impairment loss can only be reversed if it can be objectively related to an event occurring after the impairment loss was recognized. Any reversals on financial assets recorded at amortized cost or held for sale that are securities are recognized in the consolidated statement of comprehensive income. Any reversal of financial assets that are variable income securities is recognized directly in equity.

Coopeuch has not recognized any such losses as of the reporting date.

(ii) Non-financial assets

The book values of the Cooperative and subsidiary's non-financial assets are reviewed as of each reporting date to check for indications of impairment. If such indications are found, the recoverable value of the asset is then estimated.

p) Loan charge-offs

Generally, charge-offs occur when the contractual rights to cash flows end. Even when this is not the case for a loan, the respective asset balances will be charged-off. Charge-offs refer to removing the related asset from the consolidated statement of financial position, which includes any portion that is not yet due, even if a loan is payable in installments.

Balances are always charged-off against credit risk provisions, whatever their cause.

Loans and receivables must be charged-off under the following circumstances, based on which happens first:

- a) When the Cooperative and subsidiary conclude that they will not obtain any cash flows from the loan, based on all available information.
- b) When debt without an enforceable title reaches 90 days from the day it was recorded.
- c) When the statute of limitations has lapsed for suing to collect through summary proceedings or when enforcement is rejected or withdrawn in a final court judgment.
- d) When the overdue days reach the charge-off term in the table below:

Loan	Duration
Consumer loans with or without collateral	6 months
Other loans without collateral	24 months
Commercial loans with collateral	36 months
Mortgage loans	48 months

The term represents the time elapsed since the date on which payment of all or part of the obligation in default became due.

q) Customer loans and receivables recovered

Recoveries of customer loans and receivables previously charged-off are recorded directly in the consolidated statement of comprehensive income and presented as a reduction in credit risk provisions.

r) Provisions and contingent liabilities

Provisions are liabilities involving uncertainty about their amount or maturity. They are recorded in the consolidated statements of financial position when the following copulative requirements are met:

- A current obligation exists as a result of past events, and as of the reporting date it is likely that the Cooperative and subsidiary will disburse resources to settle the obligation, which can be reliably valued.
- A contingent asset or liability is any right or obligation arisen from past events whose existence will be confirmed only if one or more uncertain future event occurs that are not within the control of the Cooperative and subsidiary.

s) Interest income, interest expense and indexation adjustments

Interest income, interest expense and indexation adjustments are recognized on an accrual basis using the effective interest rate method, which is the discount rate that exactly discounts estimated future cash flows, including all fees and points paid or received by the parties to the contract, as well as transaction costs and any other premium or discount.

The Cooperative and its subsidiary suspend the recognition of interest income and indexation adjustments on an accrual basis for loans included in the impaired loan portfolio under the circumstances described below, in connection with the individual or collective assessments performed to establish credit risk provisions:

Loans subject to suspension	Suspended
Individual assessment: Loans classified in categories D1 and D2	For simply being in the impaired portfolio.
Individual assessment: Loans classified in categories C1 to C4	For being in the impaired portfolio for three months.
Group assessment: Any loan, except those with real guarantees for at least 80%.	For the loan or one of its installments being six months overdue.

Suspending recognition on an accrual basis means that while loans are in the impaired portfolio, the respective assets included in the consolidated statement of financial position will accrue interest, undergo indexation and incur commissions although income will only be recorded for these concepts in the consolidated statement of comprehensive income if it is effectively received.

Indexation relates primarily to changes to the value of the Unidad de Fomento (UF), whose value was Ch\$ 39,267.07 and Ch\$ 38,416.69 as of December 31, 2025 and 2024 respectively.

t) Commission income and expenses

Commission income and expenses are recognized in the consolidated statement of comprehensive income under various policies depending on their nature. The most significant criteria are:

- Commission earned from an individual event are recognized once the event has taken place.
- Commission earned from transactions or services provided over a longer period of time are recognized over the life of the transactions or services.
- Commission related to financial assets and liabilities are recognized when collected.

u) Intangible assets

Intangible assets are presented at cost, less accumulated amortization according to their remaining useful lives, less any accumulated impairment losses.

Subsequent disbursements are capitalized when future financial benefits embodied in the specific asset related to the disbursements increase. All other disbursements, including goodwill and internally generated trademarks, are recognized in the consolidated statement of comprehensive income when they occur.

v) Property, plant and equipment

Property, plant and equipment is measured at cost less accumulated depreciation and any impairment losses. Cost includes expenses attributed directly to the acquisition of the asset.

If part of an item of property, plant and equipment has a different useful life, they are recorded as separate items (important components of property, plant and equipment).

Depreciation is recognized in the consolidated statement of comprehensive income based on the straight-line method over the useful lives of each part of an item of property, plant and equipment.

The estimated useful lives for property, plant and equipment are:

Owned buildings and offices	10 years
Computer equipment	4 years
Furnishings	4 years
Machinery and equipment	4 years
Leased office improvements	5 years

w) Cash and bank deposits

Cash and banks deposits comprise cash, bank checking accounts and any other demand deposit with a bank.

The statement of cash flows has been prepared using the indirect method. This method begins with the Cooperative and subsidiary's net income and incorporates non-monetary transactions, as well as income and expenses associated with cash flows classified as investing or financing activities.

It is based on the following concepts:

(i) **Cash flows:** Receipts and payments of cash and cash equivalents.

(ii) **Operating activities:** Normal activities by the Cooperative and subsidiary and other activities that are not classified as investing or financing.

(iii) **Investing activities:** Activities that involve acquiring, selling or otherwise disposing of long-term assets and other investments not included in cash and cash equivalents.

(iv) **Financing activities:** Activities that bring about changes in the size and composition of equity that do not arise from operating or investing activities.

x) Leases

Coopeuch recognizes a right of use leased asset and a lease liability when a lease commences, in accordance with the provisions of IFRS 16.

(i) Right of use leased assets

A right-of-use leased asset is valued at cost when a lease commences. Cost includes:

- (a) the initial lease liability;
- (b) lease installments paid before or after the commencement date, less any lease incentives received;
- (c) the initial direct costs incurred by the lessee; and
- (d) an estimate of the costs to be incurred by the lessee in dismantling and removing the underlying asset, restoring the site where it is located or restoring the underlying asset to the condition required by the terms of the lease.

After a lease commences, the cost model is used to value right-of-use leased assets, which is defined as the right-of-use leased asset valued at cost less accumulated depreciation and accumulated impairment losses, or adjusted for any revaluation of lease liabilities.

Coopeuch applies the depreciation requirements of IAS 16 “Property, Plant and Equipment” when depreciating its right-of-use leased assets.

Coopeuch applies IAS 36 “Impairment of Assets” to determine whether a right of use leased asset is impaired and to account for any impairment losses. As of December 31, 2025 and 2024, there is no impairment in the value of right-to-use assets.

(ii) Lease liabilities

Coopeuch values its lease liabilities at the present value of unpaid lease installments as of that date. Lease installments are discounted using the incremental rate for these liabilities.

Lease installments included in the measurement of lease liabilities comprise payments for the right to use the underlying asset during the lease term that have not been cancelled at the measurement date, which include:

- (a) Fixed payments less lease incentives receivable
- (b) Variable lease payments that depend on an index or rate, initially measured using the index or rate as of the commencement date.
- (c) Any amount that the lessee expects to pay as a residual value guarantee.
- (d) The exercise price of a purchase option, if the lessee is reasonably certain of exercising that option.
- (e) Penalty payments for terminating the lease, if the lease term reflects that the lessee will exercise an option to terminate the lease.

Coopeuch measures the lease liability after the commencement date, in order to recognize:

- (a) interest on the lease liability;
- (b) the lease installments paid; and
- (c) revaluations or amendments to the lease, and also to reflect revised fixed lease payments.

The Cooperative and subsidiary revalue their lease liabilities by deducting the amended lease payments if:

- (a) There is a change in the expected amounts payable related to a residual value guarantee. A lessee shall determine the lease installments that reflect the change in the expected amounts payable as a residual value guarantee.
- (b) There is a change in future lease installments from a change in an index or rate used to determine those installments. Coopeuch revalues lease liabilities to reflect the amended lease installments only when there is a change in cash flow. Lease installments are revised for the remainder of the lease term, based on the lease contract.

Lease liabilities at the present value of the lease installments, discounted using the incremental interest rate to borrow the funds required to acquire an asset of similar value to the right-of-use leased asset in a similar economic environment for a similar term with similar security.

y) Tax regime

Article 17 of Decree Law 824 states that cooperatives are exempt from corporation tax, except for the part of net income that corresponds to transactions carried out with natural persons or legal entities who are not members. Current taxes have been based on the new corporate income tax rates contained in Law 21,210, published on February 24, 2020.

z) Equity

In accordance with the Compendium of Accounting Standards for Cooperatives issued by the CMF and General Cooperatives Law:

- (i) Members contributions are regarded as equity from the time they are received, provided their refund is not enforceable, as in that case they must be recognized as a liability.
- (ii) Cooperatives must index the accounts that are used to calculate the value of their participation quotas, in accordance with changes in the value of the Unidad de Fomento and record this indexation in an equity account, whose balance is added to net income to determine the surplus or deficit.
- (iii) Cooperatives must never refund participation quotas unless this is legally, regulatory or statutorily enforceable, and the cooperative has received capital contributions of at least the value of the refund. Such payments shall be due

and payable strictly on the basis of the date on which the circumstance giving rise to them occurs, with preference for collection being given to the dissenting member. The Cooperative shall not directly or indirectly distribute surpluses, or refund member's contributions when subscribing for units or paying interest on capital, if the effect of such distributions, refunds or payments breaches the relevant provisions established by the Board of the Central Bank of Chile.

aa) Estimated figures in the consolidated financial statements

Preparing consolidated financial statements in accordance with accounting standards issued by the CMF requires management to make certain estimates and assumptions that affect assets and liabilities, income and expenses during the reporting periods. Reality may differ from these estimates.

Relevant estimates and assumptions are reviewed regularly by management in order to quantify certain assets, liabilities, income and expenses. Revisions to accounting estimates are recognized in the year in which the estimate is revised and any future years.

In particular, information regarding significant estimates and critical judgments in applying accounting policies with a significant effect on the consolidated financial statements are described as follows:

- 1. Useful lives of property, plant and equipment and intangible assets (Notes 11 and 12).
- 2. Provisions (Note 19).
- 3. Credit risk provisions (Notes 8, 26 and 33).
- 4. Fair value of financial assets and liabilities (Note 32).
- 5. Derivative contracts and accounting hedges (Note 34).

ab) Relative importance

The relative importance of items in the consolidated financial statements has determined the following information disclosures.

ac) New accounting pronouncements (IFRS)

A summary of the new standards, interpretations, and improvements to the international accounting standards issued by the International Accounting Standards Board (IASB) is as follows:

(i) Standards, interpretations and amendments that are mandatory for the first time for financial periods beginning on January 1, 2025:

Standard	Description	Mandatory for years starting on
Amendment to IAS 21 - Lack of exchangeability. Issued in August 2023.	This amendment affects an entity that has a transaction or operation in a foreign currency that is not convertible into another currency for a specific purpose at the measurement date. A currency is convertible into another currency when it is possible to obtain the other currency (with a normal administrative delay), and the transaction is carried out through a market or convertibility mechanism that creates enforceable rights and obligations. This amendment establishes the guidelines to be followed to determine the exchange rate to be used in situations of absence of convertibility such as the one mentioned above. Early adoption is permitted.	01-01-2025

The adoption of the standards, amendments and interpretations described above does not have a significant impact on the consolidated financial statements of the Cooperative.

(ii) Standards, interpretations and amendments issued, but not yet mandatory and which have not been adopted early.

Standard	Description	Mandatory for years starting on
Amendment to IFRS 9 and IFRS 7 - Classification and Measurement of Financial Instruments. Issued in May 2024, this amendment aims to:	- Clarify the requirements for the timing of recognition and derecognition of some financial assets and liabilities, with a new exception for some financial liabilities settled through an electronic cash transfer system; - Clarify and add further guidance for assessing whether a financial asset meets the payment of principal and interest only (SPPI) criterion; - Add new disclosures for certain instruments with contractual terms that may change cash flows (such as some instruments with features linked to the achievement of environmental, social and governance (ESG) objectives); - Make updates to the disclosures for equity instruments designated at fair value through other comprehensive income (FVOCI).	01-01-2026
Annual improvements to IFRS standards – Volume 11. The following improvements were published in July 2024:	- IFRS 1 First-time adoption of International Financial Reporting Standards. Some cross-references to IFRS 9 included in paragraphs B5-B6 regarding the exception to retrospective application in hedge accounting were improved. - IFRS 7 Financial instruments: Disclosures. In relation to the disclosures on profit and loss from the derecognition of financial assets where there is continuing involvement, a reference to IFRS 13 is incorporated with the objective of disclosing whether there are significant unobservable inputs that impacted the fair value, and therefore, part of the result of the derecognition. - IFRS 9 Financial Instruments. A reference on the initial measurement of accounts receivable was amended by eliminating the concept of transaction price. - IFRS 10 Consolidated Financial Statements. Some improvements are incorporated in the description of the control assessment when there are “de facto agents”. - IAS 7 Statement of Cash Flows. A reference in paragraph 37 regarding the concept of “equity method” was amended by eliminating the reference to the “cost method”.	01-01-2026

Standard	Description	Mandatory for years starting on
Amendment to IFRS 9 and IFRS 7: Contracts that refer to electricity that depends on nature. Issued in December 2024. This amendment includes:	Amendment to IFRS 9 and IFRS 7: Contracts that refer to electricity that depends on nature. Issued in December 2024. This amendment includes: - Clarify the application of “own use” requirements; - Allowing hedge accounting if these contracts are used as hedging instruments; and - Disclosure requirements to enable investors to understand the effect of these contracts on an entity’s financial performance and cash flows.	01-01-2026
IFRS 18 Presentation and disclosure in financial statements. Issued in April 2024.	This is the new standard on presentation and disclosure in financial statements with focus on income statement updates. The key new concepts introduced in IFRS 18 relate to: - the structure of the statement of profit or loss; - required disclosures in the financial statements for certain profit or loss performance measures that are reported outside an entity’s financial statements (that is, management-defined performance measures); and - enhanced principles on aggregation and disaggregation which apply to the main financial statements and notes in general.	01-01-2027
IFRS 19 subsidiaries that are not of public interest: Disclosures. Issued in April 2024.	This new standard states that an eligible subsidiary applies the requirements of other IFRS Accounting Standards, except for the disclosure requirements, and instead it may apply the reduced disclosure requirements of IFRS 19. The reduced disclosure requirements of IFRS 19 balance the information needs of users of the financial statements of eligible subsidiaries with cost savings for preparers. IFRS 19 is a voluntary standard for eligible subsidiaries. A subsidiary is eligible if: - it does not have public accountability; and - it has an ultimate or intermediate parent that produces consolidated financial statements available for public use that comply with IFRS Accounting Standards.	01-01-2027

Standard	Description	Mandatory for years starting on
Amendment to IAS 21 - Translation to a Hyperinflationary Presentation Currency. Published in November 2025.	These limited-scope amendments specify the translation procedures for an entity whose presentation currency is that of a hyperinflationary economy. The entity applies the amendments if: • Its functional currency is that of a non-hyperinflationary economy and it is translating its results and financial position into the currency of a hyperinflationary economy; or • It is translating into the currency of a hyperinflationary economy the results and financial position of a foreign operation whose functional currency is that of a non-hyperinflationary economy. The amendments will improve the usefulness of the resulting information in a cost-effective manner. Developed in response to stakeholder comments, these amendments are expected to remove diversity in practice and provide a clearer basis for presenting information in a hyperinflationary currency.	01-01-2027
Amendments to Illustrative Examples on IFRS 7, IFRS 18, IAS 1, IAS 8, IAS 36 and IAS 37 – Disclosures about Uncertainties in the Financial Statements Published in November 2025.	These amendments include examples illustrating how an entity may apply the requirements in IFRS Accounting Standards to disclose the effects of uncertainties in its financial statements. These examples do not add to or change the requirements in IFRS Accounting Standards and, therefore, there are no transition requirements. Instead, these examples will accompany the respective IFRS Accounting Standards to which they relate.	01-01-2027

The Cooperative's Management believes that the future adoption of these standards, amendments and interpretations will have no significant impact on Coopeuch's consolidated financial statements when they are first applied.

Note 3. Accounting changes

The Delegates’ Meeting No. 7, dated April 9, 2025, approved the application of the regulation on immobilized receivables, which the CMF extended to cooperatives starting October 2022. Regarding member receivables, the DAES established that those that have remained unclaimed for 5 years, in this case as of December 31, 2024, must be transferred to increase the Legal Reserve fund.

There are no other changes in accounting policies during the period ended December 31, 2025.

Note 4. Material events

a) Administrative Council

At the General Delegates’ Meeting No. 7, held on April 9, 2025, Mr. Carlos González Cáceres and Mr. Raphael Bergoeing were elected as councilors under general requirements, and Ms. Katia Trusich was elected as councilor under general requirements plus suitability criteria.

The inaugural meeting of the Administrative Council was held on April 22, 2025, during which the new board was formed as follows:

Chairman:	Ms. Siria Jeldes Chang
Vice-Chairman:	Mr. Carlos González Cáceres
Secretary:	Ms. Claudia Escobar Godoy
Councilor:	Mr. Pedro Del Campo Toledo
Councilor:	Ms. Katia Trusich Ortiz
Councilor:	Ms. Claudia Alejandra Marfin
Councilor:	Mr. Raphael Bergoeing Vela.

b) Bond placed in domestic market

During 2024 and 2025, on the dates described in Note 18, dematerialized and bearer bonds from the Social Bonds segment were placed, with a total nominal amount of UF 5,700,000. The bonds are registered in the Public Securities Registry of the Financial Market Commission under line No. 12/2017, with an average placement rate of 3.49%, and maturities in October 2028, October 2029, April 2030, and October 2030.

c) Bond placed in a foreign market

On July 28, 2025, a bond was placed in the Japanese market, issued under the Medium Term Notes Program (MTN) for a total amount of JPY 3,000,000,000 (Japanese Yen), maturing on August 7, 2028, with an average interest rate of 1.71%.

d) Changes in credit risk model

An update was made to the provisioning models for the portfolios of Payroll-Deducted Consumer Loans and Credit Cards. Although no weaknesses were observed in the discrimination capacity of the current models, this update allows better adjustment to the new admission profiles of the portfolios, resulting in an adjustment in the required provisioning levels. The development of the expected loss model was conducted internally, with internal and external validations by expert advisors, leading to a reduction in specific provisions of Ch\$ 3,660 million.

Note 5. Segment reporting

The Cooperative is organized into three segments for management purposes, which are based on its products and services and their target customers. They are as follows:

Retail: Businesses focused on individuals and small and medium-sized enterprises (SMEs), where products are mainly consumer loans, commercial loans, savings accounts, credit cards, time deposits and mortgage loans.

Treasury: This segment includes income associated with managing the investment portfolio and the financial and foreign exchange business. These products are highly transactional and include buying and selling foreign currency, derivative contracts and financial instruments.

Subsidiaries: Businesses operated by companies controlled by the Cooperative, which complement its principal business. The company in this segment is Coopeuch Corredores de Seguros Ltda.

Note 5. Segment reporting, continued

	Retail		Treasury		Subsidiary		Total	
STATEMENTS OF INCOME As of December 31, 2025 and 2024	2025 MCh\$	2024 MCh\$	2025 MCh\$	2024 MCh\$	2025 MCh\$	2024 MCh\$	2025 MCh\$	2024 MCh\$
Net interest and indexation income (expense)	341,348	300,574	1,858	7,085	272	210	343,478	307,869
Net commission income (expense)	8,663	13,627	166	525	2,502	2,446	11,331	16,598
Net financial operating income	-	-	4,683	4,485	-	-	4,683	4,485
Other income	2,843	3,391	54	131	-	-	2,897	3,522
TOTAL OPERATING INCOME	352,854	317,592	6,761	12,226	2,774	2,656	362,389	332,474
Employee benefit obligations expense	(86,839)	(75,502)	(1,664)	(2,906)	(795)	(634)	(89,298)	(79,042)
Administrative expenses	(51,406)	(45,129)	(985)	(1,737)	(520)	(408)	(52,911)	(47,274)
Depreciation and amortization	(32,706)	(26,270)	(627)	(1,011)	(168)	(168)	(33,501)	(27,449)
Depreciation of non-financial assets	-	-	-	-	-	-	-	-
Other operating expenses	(3,395)	(3,078)	(65)	(119)	-	-	(3,460)	(3,197)
TOTAL OPERATING EXPENSES	(174,346)	(149,979)	(3,341)	(5,773)	(1,483)	(1,210)	(179,170)	(156,962)
Credit risk expenses	(86,723)	(80,986)	-	-	-	-	(86,723)	(80,986)
NET INCOME BEFORE TAXES	91,785	86,627	3,420	6,453	1,291	1,446	96,496	94,526

	Retail		Treasury		Subsidiary		Total	
STATEMENTS OF FINANCIAL POSITION As of December 31, 2025 and 2024	2025 MCh\$	2024 MCh\$	2025 MCh\$	2024 MCh\$	2025 MCh\$	2024 MCh\$	2025 MCh\$	2024 MCh\$
TOTAL ASSETS	3,790,853	3,310,726	141,698	247,305	7,025	6,012	3,939,576	3,564,043
TOTAL LIABILITIES	3,047,873	2,631,996	113,789	196,370	998	980	3,162,660	2,829,346

Note 6. Cash and bank balances

Cash and bank balances as of the reporting dates of 2025 and 2024 are the following:

CASH AND BANK BALANCES	dec-25 MCh\$	dec-24 MCh\$
Available bank balances (*)	94,266	84,662
Deposits pending (**)	2,984	4,158
Bank deposits	97,250	88,820
Cash	2,807	3,508
TOTAL	100,057	92,328

(*) These are balances in checking accounts in US dollars amount to ThUS\$ 325 and ThUS\$ 337 as of December, 2025 and 2024, respectively.
(**) Corresponds to documents deposited in banks subject to withholding.

Note 7. Instruments held for trading

Investments designated as financial instruments held for trading as of the reporting dates were as follows:

INSTRUMENTS HELD FOR TRADING	dec-25 MCh\$	dec-24 MCh\$
Mutual fund investments		
Fondo mutuo BCI Competitivo serie A	28,000	-
Fondo mutuo Banco Estado serie Corporativa	-	28,000
TOTAL	28,000	28,000

Note 8. Customer loans and receivables

a) Customer loans and receivables

As of December 31, 2025 and 2024, the loan portfolio is detailed as follows:

	Assets before provisions			Provisions			
AS OF DECEMBER 31, 2025	Normal portfolio	Impaired Portfolio	Total	Individual provisions	Group provisions	Total	Net assets
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Commercial loans:							
Commercial loans	84,802	15,906	100,708	4,855	457	5,312	95,396
Loans with CORFO financing or guarantee	1,063	144	1,207	11	131	142	1,065
Student loans with CORFO guarantee	5	-	5	-	-	-	5
Other loans for higher education	4	-	4	-	-	-	4
Total	85,874	16,050	101,924	4,866	588	5,454	96,470
Mortgage loans:							
Mutual mortgage loans	869,330	75,277	944,607	-	4,409	4,409	940,198
Total	869,330	75,277	944,607	-	4,409	4,409	940,198
Consumer loans:							
Loans repayable in installments by direct payment	70,528	100,202	170,730	-	68,790	68,790	101,940
Loans repayable in installments through payroll deductions	1,729,130	68,615	1,797,745	-	39,096	39,096	1,758,649
Credit card loans	25,064	920	25,984	-	1,066	1,066	24,918
Total	1,824,722	169,737	1,994,459	-	108,952	108,952	1,885,507
TOTAL	2,779,926	261,064	3,040,990	4,866	113,949	118,815	2,922,175

Note 8. Customer loans and receivables, continued

Assets before provisions				Provisions			
AS OF DECEMBER 31, 2024	Normal portfolio	Impaired Portfolio	Total	Individual provisions	Group provisions	Total	Net assets
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Commercial loans:							
Commercial loans	77,263	13,290	90,553	3,314	471	3,785	86,768
Loans with CORFO financing or guarantee	1,128	236	1,364	24	160	184	1,180
Student loans with CORFO guarantee	11	-	11	-	-	-	11
Other loans for higher education	16	-	16	-	1	1	15
Total	78,418	13,526	91,944	3,338	632	3,970	87,974
Mortgage loans:							
Mutual mortgage loans	727,735	71,861	799,596	-	4,224	4,224	795,372
Total	727,735	71,861	799,596	-	4,224	4,224	795,372
Consumer loans:							
Loans repayable in installments by direct payment	96,050	82,279	178,329	-	57,484	57,484	120,845
Loans repayable in installments through payroll deductions	1,592,874	50,561	1,643,435	-	34,544	34,544	1,608,891
Credit card loans	18,617	1,104	19,721	-	1,284	1,284	18,437
Total	1,707,541	133,944	1,841,485	-	93,312	93,312	1,748,173
TOTAL	2,513,694	219,331	2,733,025	3,338	98,168	101,506	2,631,519

b) Credit risk provisions

Movements in credit risk provisions during the years ended December 31, 2025 and 2024 were as follows:

	Individual provisions	Group provisions	TOTAL
	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2025	3,338	98,168	101,506
Portfolio charge-offs			
Commercial loans	(114)	(486)	(600)
Mortgage loans	-	(476)	(476)
Consumer Loans	-	(90,445)	(90,445)
Total charge-offs	(114)	(91,407)	(91,521)
New provisions	2,914	110,286	113,200
Provisions released	(1,272)	(3,098)	(4,370)
Balance as of December 31, 2025	4,866	113,949	118,815

	Individual provisions	Group provisions	TOTAL
	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2024	3,442	79,753	83,195
Portfolio charge-offs			
Commercial loans	(75)	(286)	(361)
Mortgage loans	-	(213)	(213)
Consumer Loans	-	(76,363)	(76,363)
Total charge-offs	(75)	(76,862)	(76,937)
New provisions	1,163	96,635	97,798
Provisions released	(1,192)	(1,358)	(2,550)
Balance as of December 31, 2024	3,338	98,168	101,506

In addition to these credit risk provisions, the Board have established additional provisions, which are presented within liabilities under the heading “Provisions” (Note 19).

Note 9. Investment instruments

Investments instruments designated as held for sale as of December 31, 2025 and 2024 are as follows:

	dec-25 MCh\$	dec-24 MCh\$
State and Central Bank investments quoted on active markets		
Chilean Treasury instruments	536,534	541,528
Chilean Central Bank instruments	87,909	41,473
Instruments issued by other banks in the market (*)	38,667	26,801
TOTAL	663,110	609,802

(*) Investments in time deposits in Chilean pesos and US dollar.

The instruments held for sale portfolio includes an accumulated unrealized loss of MCh\$ 1,010 and MCh\$ 10,917 as of December 31, 2025 and 2024, respectively. This has been recorded as a valuation adjustment in equity.

There is no evidence that instruments held for sale were impaired as the reporting dates.

As of December 31, 2025 and 2024, the Cooperative and subsidiary do not have any investment instruments held to maturity.

Note 10. Investments in companies

As of December 31, 2025 and 2024, Coopeuch holds shares in Empresas de Servicios Enel and CTC. Their acquisition was associated with services contracted from them valued at MCh\$ 28. There is also an investment in the Latin American Confederation of Credit Unions (COLAC), amounting to MCh\$ 22 and MCh\$ 24 as of December 31, 2025 and 2024, respectively, equivalent to USD 25,000.

	dec-25 MCh\$	dec-24 MCh\$
Shares in service companies	28	28
Confederación Latinoamericana de Cooperativas de Ahorro y Crédito (Latin American Savings and Loans Cooperatives Confederation - COLAC)	22	24
TOTAL	50	52

Note 11. Intangible assets

a) As of December 31, 2025 and 2024, these are as follows:

COMPOSITION	Useful life in months	Remaining amortization in months	Gross balance	Accumulated amortization	Net balance
			MCh\$	MCh\$	MCh\$
Internal technology projects	72	43	102,015	(27,972)	74,043
Acquired technology licenses	18	12	65,830	(61,103)	4,727
Software at insurance broker subsidiary	48	28	871	(542)	329
Goodwill on loan portfolio purchase from BCI bank	84	50	14,238	(6,272)	7,966
Balance as of December 31, 2025			182,954	(95,889)	87,065

COMPOSITION	Useful life in months	Remaining amortization in months	Gross balance	Accumulated amortization	Net balance
			MCh\$	MCh\$	MCh\$
Internal technology projects	72	39	77,684	(17,928)	59,756
Acquired technology licenses	18	12	54,401	(49,626)	4,775
Software at insurance broker subsidiary	48	29	871	(374)	497
Goodwill on loan portfolio purchase from BCI bank	84	59	14,238	(4,238)	10,000
Balance as of December 31, 2024			147,194	(72,166)	75,028

(b) This item presented the following variation between January and December 2025 and 2024:

Movements for the period 2025					
	Projects	Licenses	Software at subsidiary	Goodwill on loan portfolio	Total
Gross balance	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2025	77,684	54,401	871	14,238	147,194
Acquisitions	24,331	11,432	-	-	35,763
Disposals / charge-offs	-	(3)	-	-	(3)
Total	102,015	65,830	871	14,238	182,954
Accumulated amortization					
Balances as of January 1, 2025	(17,928)	(49,626)	(374)	(4,238)	(72,166)
Amortization	(10,044)	(11,477)	(168)	(2,034)	(23,723)
Disposals / charge-offs	-	-	-	-	-
Total	(27,972)	(61,103)	(542)	(6,272)	(95,889)
BALANCE AS OF DECEMBER 31, 2025	74,043	4,727	329	7,966	87,065

Movements for the period 2024					
	Projects	Licenses	Software at subsidiary	Goodwill on loan portfolio	Total
Gross balance	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2024	54,577	44,023	871	14,238	113,709
Acquisitions	23,142	10,584	-	-	33,726
Disposals / charge-offs	(35)	(206)	-	-	(241)
Total	77,684	54,401	871	14,238	147,194
Accumulated amortization					
Balances as of January 1, 2024	(12,007)	(40,028)	(206)	(2,204)	(54,445)
Amortization	(5,921)	(9,598)	(168)	(2,034)	(17,721)
Disposals / charge-offs	-	-	-	-	-
Total	(17,928)	(49,626)	(374)	(4,238)	(72,166)
BALANCE AS OF DECEMBER 31, 2024	59,756	4,775	497	10,000	75,028

As of December 31, 2025 and 2024, there were no indications or evidence of impairment. There have been no events that resulted in impairment provisions, as of the reporting date.

Note 12. Property, plant and equipment

a) As of December 31, 2025 and 2024, property, plant and equipment is as follows

	Gross balance		Accumulated depreciation		Net balance	
	dec-25 MCh\$	dec-24 MCh\$	dec-25 MCh\$	dec-24 MCh\$	dec-25 MCh\$	dec-24 MCh\$
Furniture	3,804	3,724	(3,169)	(3,004)	635	720
Machinery and equipment	3,816	3,387	(2,487)	(2,140)	1,329	1,247
Facilities	1,615	1,518	(1,457)	(1,344)	158	174
Computer equipment	10,265	9,578	(6,987)	(6,237)	3,278	3,341
Buildings	696	696	(576)	(516)	120	180
Land	485	485	-	-	485	485
TOTAL	20,681	19,388	(14,676)	(13,241)	6,005	6,147

b) Movements in property, plant and equipment between January and December 2025, and 2024 are as follows:

AS OF DECEMBER 31, 2025	Furniture	Machinery and equipment	Facilities	Computer equipment	Buildings	Land	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2025	3,724	3,387	1,518	9,578	696	485	19,388
Additions	81	429	97	1,492	-	-	2,099
Disposals	(1)	-	-	(805)	-	-	(806)
Subtotal	3,804	3,816	1,615	10,265	696	485	20,681
Accumulated depreciation as of January 1, 2025	(3,004)	(2,140)	(1,344)	(6,237)	(516)	-	(13,241)
Depreciation for the year	(165)	(348)	(113)	(1,542)	(60)	-	(2,228)
Disposals	-	1	-	792	-	-	793
Subtotal	(3,169)	(2,487)	(1,457)	(6,987)	(576)	-	(14,676)
TOTAL	635	1,329	158	3,278	120	485	6,005

Note 12. Property, plant and equipment, continued

AS OF DECEMBER 31, 2024	Furniture	Machinery and equipment	Facilities	Computer equipment	Buildings	Land	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2024	3,584	2,974	1,481	11,032	696	485	20,252
Additions	141	414	38	2,276	-	-	2,869
Disposals	(1)	(1)	(1)	(3,730)	-	-	(3,733)
Subtotal	3,724	3,387	1,518	9,578	696	485	19,388
Accumulated depreciation as of January 1, 2024	(2,859)	(1,840)	(1,182)	(8,483)	(456)	-	(14,820)
Depreciation for the year	(146)	(301)	(163)	(1,482)	(60)	-	(2,152)
Disposals	1	1	1	3,728	-	-	3,731
Subtotal	(3,004)	(2,140)	(1,344)	(6,237)	(516)	-	(13,241)
TOTAL	720	1,247	174	3,341	180	485	6,147

c) Right-of-use leased assets and lease liabilities in the consolidated statement of financial position as of December 31, 2025 and 2024 are as follows:

(i) Right of use leased assets

	Gross balance	Accumulated depreciation	Net balance
As of December 31, 2025	MCh\$	MCh\$	MCh\$
Offices	52,922	(31,265)	21,657
Equipment	8,371	(7,144)	1,227
Leasehold improvements	16,562	(12,978)	3,584
TOTAL	77,855	(51,387)	26,468

	Gross balance	Accumulated depreciation	Net balance
As of December 31, 2024	MCh\$	MCh\$	MCh\$
Offices	46,927	(25,775)	21,152
Equipment	6,640	(6,039)	601
Leasehold improvements	15,144	(12,203)	2,941
TOTAL	68,711	(44,017)	24,694

(ii) Movements of right-of-use assets

	Offices	Equipment	Leasehold improvements	Total
As of December 31, 2025	MCh\$	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2025	46,927	6,640	15,144	68,711
Additions	6,666	1,731	1,418	9,815
Disposals (*)	(671)	-	-	(671)
Subtotal	52,922	8,371	16,562	77,855
Accumulated depreciation as of January 1, 2025	(25,775)	(6,039)	(12,203)	(44,017)
Depreciation for the year	(5,653)	(1,105)	(775)	(7,533)
Disposals	163	-	-	163
Subtotal	(31,265)	(7,144)	(12,978)	(51,387)
TOTAL	21,657	1,227	3,584	26,468

(*) The disposals of leased properties are decreases in the monthly lease payments for some contracts.

(iii) Lease liabilities

	Nominal	Indexed	Total
As of December 31, 2025	MCh\$	MCh\$	MCh\$
Current	19	3,118	3,137
Non-current	114	20,912	21,026
TOTAL	133	24,030	24,163

	Offices	Equipment	Leasehold improvements	Total
As of December 31, 2024	MCh\$	MCh\$	MCh\$	MCh\$
Balance as of January 1, 2024	42,435	6,113	13,645	62,193
Additions	5,333	678	1,499	7,510
Disposals (*)	(841)	(151)	-	(992)
Subtotal	46,927	6,640	15,144	68,711
Accumulated depreciation as of January 1, 2024	(20,651)	(5,032)	(10,862)	(36,545)
Depreciation for the year	(5,643)	(1,057)	(1,341)	(8,041)
Disposals	519	50	-	569
Subtotal	(25,775)	(6,039)	(12,203)	(44,017)
TOTAL	21,152	601	2,941	24,694

d) The consolidated statements of net income for the years ended December 31, 2025 and 2024 contain right-of-use leased assets and lease liabilities recognized under IFRS 16:

(i) Depreciation on right-of-use leased assets

As of December 31, 2025	MCh\$
Offices	(5,653)
Equipment	(1,105)
Leasehold improvements	(776)
TOTAL	(7,534)

As of December 31, 2024	MCh\$
Offices	(5,178)
Equipment	(1,057)
Leasehold improvements	(1,340)
TOTAL	(7,575)

(ii) Charges for lease liabilities

As of December 31, 2025	MCh\$
Financial margin	
Interest expense on lease liabilities	598
TOTAL FINANCIAL MARGIN	598
Administrative expenses	
Expenses for short-term leases	8
Expenses related to leases of low value assets	105
Expenses related to variable lease payments	243
TOTAL ADMINISTRATIVE EXPENSES	356

As of December 31, 2024	MCh\$
Financial margin	
Interest expense on lease liabilities	553
TOTAL FINANCIAL MARGIN	553
Administrative expenses	
Expenses for short-term leases	61
Expenses related to leases of low value assets	97
Expenses related to variable lease payments	477
TOTAL ADMINISTRATIVE EXPENSES	635

e) As of December 31, 2025 and 2024, future lease payments are broken down as follows, which included unaccrued interest to date.

Year	Under 1 year	1 to 3 years	3 to 5 years	Over 5 years	TOTAL
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
2025	5,761	7,729	4,607	6,026	24,123

Year	Under 1 year	1 to 3 years	3 to 5 years	Over 5 years	TOTAL
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
2024	5,670	8,035	4,347	6,945	24,997

Note 13. Tax assets, liabilities and expenses

As of December 31, 2025 and 2024, the Cooperative and subsidiary have recognized tax credit assets and corporate income tax provisions and described in Note 2 (y) as follows:

(a) Current taxes	December 2025	December 2024
	MCh\$	MCh\$
Income taxes	2,497	2,542
Less:		
Monthly provisional tax payments	(336)	(353)
Credits for training expenses	(180)	(180)
Credits for investments under Art. 104	(763)	(450)
NET TOTAL	1,218	1,559
Income tax rate	27%	27%
Current tax asset	-	-
Current tax liabilities	(1,218)	(1,559)
Total net tax payable	(1,218)	(1,559)

(b) Income tax expense	December 2025	December 2024
	MCh\$	MCh\$
Income tax expense		
Current year taxes	2,497	2,542
Prior year taxes	12	10
Subtotal	2,509	2,552
Charge (credit) for deferred taxes		
Temporary differences and their reversal	(60)	(55)
Net income tax expense	2,449	2,497

(c) Effect of deferred taxes on income and equity	Recognized in			
	Balances as of 12-31-2024	Net Income	Equity	Balances as of 12-31-2025
	MCh\$	MCh\$	MCh\$	MCh\$
Debtor differences				
Unearned commissions	29	3	-	32
Provision for refund	139	9	-	148
Expense provision	4	(4)	-	-
Staff remuneration and benefits provisions	-	28	-	28
TOTAL DEBTOR DIFFERENCES	172	36	-	208
Creditor differences				
Accumulated amortization on licenses	(23)	(14)	-	(37)
Technology projects	(95)	42	-	(53)
Prepaid expenses	-	(4)	-	(4)
TOTAL CREDITOR DIFFERENCES	(118)	24	-	(94)
NET TOTAL	54	60	-	114

Note 14. Other assets

As of December 31, 2025 and 2024, these were as follows:

OTHER ASSETS:	dec-2025 MCh\$	dec-2024 MCh\$
Hedging derivatives	47,573	47,007
Traded derivatives	23,896	26,723
Insurance brokerage receivables	20,024	12,783
Prepaid expenses	4,701	2,708
Guarantee for revaluing derivatives	2,759	405
Covenant receivables & others	2,461	1,887
Miscellaneous receivables	2,419	2,403
MINVU Benefits	698	687
Assets received in lieu of payment	692	479
Credits to be offset	677	702
Lease guarantees	517	493
VAT recoverable	85	89
Others	30	53
TOTAL	106,532	96,419

Note 15. Current accounts and other demand deposits

As of December 31, 2025 and 2024, these were as follows:

	dec-2025 MCh\$	dec-2024 MCh\$
Member's demand deposits	133,669	115,965
Mortgage loans to be disbursed	59,052	43,298
Other demand obligations (*)	20,198	21,084
Expired term deposits	76	249
TOTAL	212,995	180,596

(*) These are amounts received pending application and deposits from members and third parties not withdrawn by their beneficiaries.

Note 16. Savings accounts and other term deposits

As of December 31, 2025 and 2024, these were as follows:

	dec-2025 MCh\$	dec-2024 MCh\$
Third party term deposits	1,096,243	999,040
Member's term savings accounts	426,636	396,040
Member's term deposits	393,838	376,762
Third party savings accounts	272,313	263,769
TOTAL	2,189,030	2,035,611

Note 17. Borrowings

a) As of December 31, 2025 and 2024, these are as follows:

	dec-2025 MCh\$	dec-2024 MCh\$
Banks in Chile		
Banco BICE	2,705	3,021
SUBTOTAL	2,705	3,021
Other obligations		
Credit card obligations	1,006	858
CORFO loan	-	2
SUBTOTAL	1,006	860
TOTAL	3,711	3,881

b) As of December 31, 2025 and 2024, loans received from Chilean banks are as follows:

As of December 31, 2025						
Financial Institution	Start date	End Date	Currency	Annual Rate	Duration	Amount MCh\$
Banco BICE	10-12-2025	08-06-2026	USD	5.12%	6 months	2,705
TOTAL						2,705

As of December 31, 2024						
Financial Institution	Start date	End Date	Currency	Annual Rate	Duration	Amount MCh\$
Banco BICE	15-10-2024	13-01-2025	USD	5.80%	3 months	3,021
TOTAL						3,021

Note 18. Debt instruments issued

a) Debt instruments issued as of December 31, 2025 and 2024, are as follows:

	dec-2025 MCh\$	dec-2024 MCh\$
Debt instruments		
Ordinary bonds	496,925	395,088
TOTAL	496,925	395,088

b) Ordinary bonds issued were as follows:

As of December 31, 2025							
Bond Series	Amount MCh\$	Original term	Annual issue rate	Issue date	Placement date	Maturity date	Currency
BCOOE20315	116,261	20 years	4.60%	06-01-2009	03-19-2015	06-01-2029	UF
BCOOB20609	29,274	21 years	3.85%	07-10-2013	07-22-2009	07-10-2034	UF
BCOO-C0713	34,476	25 years	3.80%	05-05-2014	09-09-2013	05-05-2039	UF
BCOOD20514	65,878	25 years	3.50%	03-01-2015	06-11-2014	03-01-2040	UF
BCOOI21023	13,592	6 years	4.00%	10-15-2023	01-26-2024	10-15-2029	UF
BCOOI21023	12,099	6 years	4.00%	10-15-2023	01-30-2024	10-15-2029	UF
BCOOI21023	29,472	6 years	4.00%	10-15-2023	02-28-2024	10-15-2029	UF
BCOOI21023	5,373	6 years	4.00%	10-15-2023	03-05-2024	10-15-2029	UF
BCOOK21023	41,262	7 years	4.00%	10-15-2023	11-26-2024	10-15-2030	UF
BCOOK21023	17,335	7 years	4.00%	10-15-2023	12-09-2024	10-15-2030	UF
BCOOK21023	1,647	7 years	4.00%	10-15-2023	12-09-2024	10-15-2030	UF
BCOOK21023	1,606	7 years	4.00%	10-15-2023	12-10-2024	10-15-2030	UF
BCOOJ21023	41,129	7 years	4.00%	10-15-2023	07-09-2025	04-15-2030	UF
BCOOJ21023	20,867	7 years	4.00%	10-15-2023	10-20-2025	04-15-2030	UF
BCOOG21023	20,694	5 years	4.00%	10-15-2023	10-22-2025	10-15-2028	UF
BCOOG21023	20,657	5 years	4.00%	10-15-2023	11-12-2025	10-15-2028	UF
BCOOG21023	8,282	5 years	4.00%	10-15-2023	12-04-2025	10-15-2028	UF
XS3142397259	17,021	3 years	1.71%	07-28-2025	08-07-2025	08-07-2028	JPY
TOTAL	496,925						

Note 18. Debt instruments issued, continued

As of December 31, 2024							
Bond Series	Amount MCh\$	Original term	Annual issue rate	Issue date	Placement date	Maturity date	Currency
BCOOB20609	35,582	20 years	4.60%	06-01-2009	07-22-2009	06-01-2029	UF
BCOO-C0713	37,022	21 years	3.85%	07-10-2013	09-09-2013	07-10-2034	UF
BCOOD20514	68,498	25 years	3.80%	05-05-2014	06-11-2014	05-05-2039	UF
BCOOE20315	116,277	25 years	3.50%	03-01-2015	03-19-2015	03-01-2040	UF
BCOOI21023	13,165	6 years	4.00%	10-15-2023	01-26-2024	10-15-2029	UF
BCOOI21023	11,719	6 years	4.00%	10-15-2023	01-26-2024	10-15-2029	UF
BCOOI21023	28,553	6 years	4.00%	10-15-2023	01-26-2024	10-15-2029	UF
BCOOI21023	5,207	6 years	4.00%	10-15-2023	01-26-2024	10-15-2029	UF
BCOOK21023	40,122	7 years	4.00%	10-15-2023	11-26-2024	10-15-2030	UF
BCOOK21023	16,849	7 years	4.00%	10-15-2023	11-26-2024	10-15-2030	UF
BCOOK21023	1,601	7 years	4.00%	10-15-2023	11-26-2024	10-15-2030	UF
BCOOK21023	1,561	7 years	4.00%	10-15-2023	11-26-2024	10-15-2030	UF
XSI890679415	18,932	7 years	1.05%	10-23-2018	10-30-2018	10-30-2025	JPY
TOTAL	395,088						

Note 19. Provisions

a) As of December 31, 2025 and 2024, these were as follows:

DESCRIPTION	dec-2025 MCh\$	dec-2024 MCh\$
Provision for current year surplus	72,669	65,864
Staff remuneration and benefits provisions	9,637	7,856
Additional loan provisions (1)	6,500	6,500
Insurance premium refund provisions (2)	6,345	5,373
Contingent credit risk provisions (3)	495	1,004
TOTAL	95,646	86,597

- 1) Provisions as described in Note 2 (n) “Significant accounting policies”.
- 2) Provisions for premium refunds associated with prepaid consumer loans.
- 3) Provisions established by the CMF on unrestricted credit cards.

b) Movements in provisions during the periods ended December 31, 2025 and 2024 are as follows:

	Surplus for the year	Staff remuneration and benefits	Additional loan portfolio	Insurance premium refunds	Contingent credit risk	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Balances as of January 1, 2024	58,341	7,055	6,500	4,219	1,370	77,485
New provisions	65,864	6,039	-	1,154	211	73,268
Provisions used/released	(58,341)	(5,238)	-	-	(577)	(64,156)
Balances as of December 31, 2024	65,864	7,856	6,500	5,373	1,004	86,597
New provisions	72,669	6,828	-	1,097	625	81,219
Provisions used/released	(65,864)	(5,047)	-	(125)	(1,134)	(72,170)
BALANCES AS OF DECEMBER 31, 2025	72,669	9,637	6,500	6,345	495	95,646

c) Staff remuneration and benefits provisions

	dec-2025 MCh\$	dec-2024 MCh\$
Staff vacation provisions (1)	5,939	5,442
Staff severance indemnity provisions (2)	1,579	1,384
Other staff benefit provisions (3)	2,119	1,030
TOTAL	9,637	7,856

- 1) Short-term benefit established by law.
- 2) Severance indemnities that the Cooperative and subsidiary must pay to employees, valued using the projected unit credit method, based on the staff turnover rate, the expected growth in wages, and the probability that this benefit will be used, discounted at the current rate for long-term transactions, in accordance with International Accounting Standard 19 (IAS 19) Employee Benefits.
- 3) Staff bonus for continuity of service, paid every 5 years from year 10 onwards. This obligation is calculated using job rotation, mortality rates and retirement ages, discounted at the prevailing rate for long-term transactions, in accordance with IAS 19 “Employee Benefits”.

(c.i) Movements in staff vacation provisions	dec-2025 MCh\$	dec-2024 MCh\$
Balances as of January 1	5,442	4,805
New provisions	5,050	4,997
Provisions used/released	(4,553)	(4,360)
TOTAL	5,939	5,442

(c.ii) Movement in severance indemnities provisions	dec-2025 MCh\$	dec-2024 MCh\$
Balances as of January 1	1,384	1,612
New provisions	209	309
Provisions used/released	(14)	(537)
TOTAL	1,579	1,384

(c.iii) Other staff benefit provisions	dec-2025 MCh\$	dec-2024 MCh\$
Balances as of January 1	1,030	638
New provisions	1,569	732
Provisions used/released	(480)	(340)
TOTAL	2,119	1,030

Note 20. Other liabilities

As of December 31, 2025 and 2024, these were as follows:

	dec-2025 MCh\$	dec-2024 MCh\$
Accounts payable (*)	47,487	24,840
Guarantees received by derivatives (**)	36,289	41,677
Traded derivatives	18,298	18,357
Hedging derivatives	14,677	4,461
Miscellaneous payables	9,002	509
Insurance premiums payable	7,785	7,980
Remuneration payable	3,452	3,126
Miscellaneous payables	771	451
Taxes payable	525	823
Agreed payables	467	721
Other liabilities	133	15
Expense provision	86	81
TOTAL	138,972	103,041

(*) Balances and short-term accounts payable for financial investments and supplier invoices.

(**) Amounts received as collateral, in compliance with the conditions defined in cash flow hedge accounting contracts.

Note 21. Equity

a) Reserves

Law 20,881 was published on January 6, 2017, which amended General Cooperative Law. It eliminated the obligation to increase the Legal Reserve using part of the surplus for the year for Savings and Loans Cooperatives supervised by the CMF, and other issues. Prior to this amendment, Article 38 of General Cooperative Law stipulated that no less than 20% of the surplus for the year should be used to increase the Legal Reserve.

By instructions issued by the CMF and DAES, member receivables that have remained unclaimed for 5 years as of December 31 of each year must be transferred to the legal reserve, resulting in the member losing the right to collect them. The Delegates' Meeting dated April 9, 2025, approved transferring to this reserve all receivables that had reached that term without activity and had not been claimed up to that date, totaling Ch\$ 2,222 million.

b) Surplus

The General Delegates' Meeting held on April 9, 2025 agreed to distribute to the Cooperative's members the entire surplus for 2024 of MCh\$ 65,864 (surplus for 2023 of MCh\$ 58,341 was paid in 2024).

c) Number of participation quotas

As of December 31, 2025 the Cooperative's capital was MCh\$ 680,583 (MCh\$ 640,053 as of December 31, 2024), which is represented by 1,849,409,394 participation quotas (1,792,864,849 as of December 31, 2024) at a value of Ch\$ 368 each (Ch\$ 357 as of December 31, 2024).

Movement	Number of quotas	
	dec-25	dec-24
Opening balance	1,792,864,847	1,755,968,528
Contributions	225,109,338	193,746,100
Redemptions	(168,564,791)	(156,849,779)
Closing balance	1,849,409,394	1,792,864,849

According to the Compendium of International Accounting Standards for Cooperatives issued by the CMF, Coopeuch updates the value of its member's participation quotas as of December 31 each year. Therefore, as of the reporting date the value of each participation quota is increased by indexation for that year.

d) Effective equity

In accordance with the provisions of Chapter III.C.2-2 of the Accounting Standards Compendium issued by the Chilean Central Bank, Savings and Loans Cooperatives that are supervised by the CMF must maintain an effective equity of not less than 10% of their risk-weighted assets net of required provisions, nor less than 5% of their total assets net of required provisions. In addition, this is calculated using the risk weighted assets defined in Article 67 of DFL 3, dated 1997, which contains the General Banking Law.

As of December 31, 2025 and 2024, this was as follows:

	dec-25	dec-24
Effective equity (*)	868,083	818,526
Total assets	3,929,062	3,509,966
Percentage	22.09%	23.32%
Effective equity (*)	868,083	818,526
Risk-weighted assets	2,793,417	2,507,722
Percentage	31.08%	32.64%

(*) Equivalent to share capital and reserves, as defined in Circular 108 for Cooperatives supervised by the CMF and Chapter III.C.2 of the Accounting Standards Compendium issued by the Chilean Central Bank.

e) Revaluation accounts

These contain the accumulated net changes in fair value of investments held for sale, whose balances were MCh\$ (1,010) and MCh\$ (10,917) as of December 31, 2025 and 2024, respectively. These accounts also contain revaluations of cash flow hedges of MCh\$ (19,508) and MCh\$ (7,048) as of December 31, 2025 and 2024, respectively.

Note 22. Contingencies, commitments and responsibilities

a) Commitments and responsibilities

As of December 31, 2025 and 2024, the Cooperative and subsidiary have the following balances relating to commitments that involve a payment provided a future event occurs, where it assumes the credit risk:

	dec-25 MCh\$	dec-24 MCh\$
Unrestricted credit cards	110,291	77,490
TOTAL	110,291	77,490

b) Lawsuits and legal proceedings

As of the reporting date, there are no legal proceedings that could directly or indirectly affect the Cooperative and subsidiary's consolidated financial statements.

Note 23. Interest and indexation income and expenses

Interest and indexation income and expenses for the years ended December 31, 2025 and 2024 were as follows:

	dec-25			dec-24		
INCOME	Interest MCh\$	Indexation MCh\$	Total MCh\$	Interest MCh\$	Indexation MCh\$	Total MCh\$
Consumer loans	375,968	-	375,968	344,709	-	344,709
Mortgage loans	35,126	28,577	63,703	29,421	31,612	61,033
Investment instruments held for sale	17,661	7,233	24,894	8,599	10,859	19,458
Commercial loans	3,893	2,689	6,582	3,441	3,211	6,652
Other interest and indexation income (*)	3,668	1,778	5,446	3,273	384	3,657
TOTAL	436,316	40,277	476,593	389,443	46,066	435,509

Suspense accounts as of December 31, 2025 record suspended interest and indexation associated with impaired loans of MCh\$ 2,760 (MCh\$ 2,143 as of December 31, 2024). These comprise MCh\$ 2,576 from the mortgage portfolio and MCh\$ 184 from commercial loans to micro and small businesses (these were MCh\$1,902 and MCh\$241, respectively, as of December 31, 2024).

	dec-25			dec-24		
EXPENSES	Interest MCh\$	Indexation MCh\$	Total MCh\$	Interest MCh\$	Indexation MCh\$	Total MCh\$
Term deposits	(72,862)	(676)	(73,538)	(78,138)	(1,214)	(79,352)
Debt instruments	(14,991)	(13,330)	(28,321)	(12,236)	(13,938)	(26,174)
Savings accounts	(21,956)	(4,704)	(26,660)	(22,105)	(5,385)	(27,490)
Other interest or indexation expense (**)	(2,480)	(1,357)	(3,837)	(2,068)	(2,147)	(4,215)
Interest on lease liabilities	(598)	-	(598)	(553)	-	(553)
Chilean loans	(152)	-	(152)	(188)	-	(188)
Accounting hedges on debt instruments	(15,172)	15,163	(9)	(6,469)	16,801	10,332
TOTAL	(128,211)	(4,904)	(133,115)	(121,757)	(5,883)	(127,640)

(*) Interest on balances held in current accounts

(**) Mostly associated with interest on derivative guarantees and indexed mortgage disbursements.

Note 24. Commission income and expenses

Commission income and expenses for the years ended December 31, 2025 and 2024 were as follows:

INCOME	dec-25 MCh\$	dec-24 MCh\$
Third party commission on insurance services	22,265	24,053
Commission on credit and debit cards	4,732	4,733
Commission on other services	154	7
TOTAL	27,151	28,793

EXPENSES	dec-25 MM\$	dec-24 MM\$
Debit and ATM card commission	(7,293)	(6,904)
Credit card commission	(2,872)	(2,204)
Third party commission for insurance services	(2,241)	-
Commission for external collection services	(1,764)	(1,658)
Commission for mortgage loan management	(1,108)	(759)
Bank commission	(346)	(547)
Commission for other services	(196)	(123)
TOTAL	(15,820)	(12,195)

Note 25. Net financial operating income

Net financial operating income for the years ended December 31, 2025 and 2024, was as follows:

	dec-25 MCh\$	dec-24 MCh\$
Portfolio held for sale	5,376	2,989
Portfolio held for trading	631	1,975
Other transactions	(1,324)	(479)
TOTAL	4,683	4,485

Note 26. Credit risk provisions

Movements in credit risk provisions and impairment during the period from January 1 to December 31, 2025 and 2024 are as follows:

AS OF DECEMBER 31, 2025	Commercial loans	Mortgage loans	Consumer loans	Contingent credits	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
New provisions:					
Individual provisions	(2,725)	-	-	-	(2,725)
Group provisions	(817)	(690)	(108,968)	(626)	(111,101)
Total new provisions	(3,542)	(690)	(108,968)	(626)	(113,826)
Released provisions:					
Individual provisions	1,273	-	-	-	1,273
Group provisions	15	197	2,885	1,133	4,230
Total provisions released	1,288	197	2,885	1,133	5,503
Recovery of charged-off assets	114	785	20,701	-	21,600
Additional provisions	-	-	-	-	-
NET CREDIT RISK PROVISIONS	(2,140)	292	(85,382)	507	(86,723)

Note 26. Credit risk provisions, continued

AS OF DECEMBER 31, 2024	Commercial loans	Mortgage loans	Consumer loans	Contingent credits	Total
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
New provisions:					
Individual provisions	(1,088)	-	-	-	(1,088)
Group provisions	(288)	(698)	(95,724)	(211)	(96,921)
Total new provisions	(1,376)	(698)	(95,724)	(211)	(98,009)
Released provisions:					
Individual provisions	1,192	-	-	-	1,192
Group provisions	66	12	1,280	577	1,935
Total provisions released	1,258	12	1,280	577	3,127
Recovery of charged-off assets	34	671	13,191	-	13,896
Additional provisions	-	-	-	-	-
NET CREDIT RISK PROVISIONS	(84)	(15)	(81,253)	366	(80,986)

In Management’s opinion, the credit risk and impairment provisions cover all potential losses that may arise from not recovering assets, based on the information examined by the Cooperative and subsidiary.

Note 27. Staff remuneration and expenses

Staff remuneration and expenses for the periods ended December 31, 2025 and 2024 were as follows:

	dec-25 MCh\$	dec-24 MCh\$
Wages and salaries	46,842	42,346
Performance and legal bonuses	32,678	27,195
Lunch allowances	3,039	3,038
Staff severance indemnities	2,941	3,468
Life and health insurance	1,750	1,395
Entertaining expenses	694	560
Other staff expenses	540	430
Staff uniforms	412	255
Training expenses	294	275
Nursery expenses	108	80
TOTAL	89,298	79,042

Note 28. Administrative expenses

As of December 31, 2025 and 2024, these were as follows:

	dec-25 MCh\$	dec-24 MCh\$
IT and communications expenses (*)	11,670	10,340
Employers agreements administration (**)	7,906	7,278
Other general administrative expenses (***)	5,134	3,949
Judicial and prejudicial collection expenses	3,402	3,437
Financial, legal and technological consultancy	3,382	3,294
Technological outsourcing expenses	3,104	3,273
Publicity and advertising expenses	3,045	2,327
External contact center	2,978	2,320
Maintenance and repair of property, plant and equipment	1,925	1,821
Councilors and senior executives expenses	1,668	1,569
Cleaning and surveillance services	1,561	1,345
Staff travel and entertainment expenses	1,542	1,243
Lighting, heating and other services	1,040	625
Contributions to Financial Market Commission	1,009	875
Insurance premiums	848	797
Office supplies	667	581
Customer reports and address verification	527	421
Issuing credit and debit cards	514	651
Licenses and real estate taxes	356	305
Member's meeting and surplus distribution expenses	274	184
Other expenses for lease liabilities	243	477
Low-value lease contract expenses	108	101
Short-term lease contract expenses	8	61
TOTAL	52,911	47,274

(*) Costs to maintain technological infrastructure and communication networks.
(**) Costs for product collection by employers with a Coopeuch agreement.
(***) Costs such as financial information consulting, custody of valued documents, and audit of financial statements.

Note 29. Depreciation, amortization and impairment

For the years 2025 and 2024, charges to income for depreciation and amortization are as follows:

DEPRECIATION AND AMORTIZATION	Note	dec-25 MCh\$	dec-24 MCh\$
Amortization of intangible assets	11	21,694	15,687
Amortization of right-of-use assets, leased assets	12	7,534	7,575
Depreciation of property, plant and equipment	12	2,228	2,152
Amortization of goodwill on the BCI portfolio	11	2,034	2,033
Property, plant and equipment charged-off	12	11	2
TOTAL		33,501	27,449

Note 30. Other operating income and expenses

During the years ended December 31, 2025 and 2024, these were as follows:

OTHER OPERATING INCOME	dec-25 MCh\$	dec-24 MCh\$
Expired receivables transferred to legal reserve (*)	1,203	2,269
Proportional VAT recovery	672	753
Mastercard membership	468	163
Gain on sale of assets received in lieu of payment	279	182
Recovery of collection expenses and others	161	88
Other operating income	114	67
TOTAL	2,897	3,522

OTHER OPERATING EXPENSES	dec-25 MCh\$	dec-24 MCh\$
Operational and commercial expenses	(1,999)	(1,724)
Contributions to employers and sponsored schools	(538)	(620)
Cooperative memberships and forums contributions	(418)	(331)
University grants	(207)	(286)
Scholarships	(149)	(127)
Expenses for assets received in lieu of payment	(132)	(88)
Certificates and digital signatures	(13)	(14)
Other expenses	(4)	(7)
TOTAL	(3,460)	(3,197)

(*) Recognition in income of the Statement of Income for 2025 of those credits that as of December 31, 2024 have been immobilized for 5 years and that will be transferred to the Legal Reserve as defined in article 100 ter of the regulations of the General Cooperative Law.

Note 31. Related party transactions

Natural persons or legal entities that are directly, or through a third party, related to the owners or managers of the Cooperative are considered related, in accordance with General Cooperative Law, the provisions of the Accounting Standards Compendium of the Chilean Central Bank, and accounting instructions issued by the CMF.

a) Loans to related parties

As of December 31, 2025 and 2024, loans to related parties are detailed as follows:

(i) Loan Portfolio Summary	dec-25 Individuals MCh\$	dec-24 Individuals MCh\$
Loans and receivables		
Commercial loans	557	567
Mortgage loans	1,184	1,192
Consumer Loans	24	42
Gross loans	1,765	1,801
Credit risk provisions	(1)	(1)
Net loans	1,764	1,800
Contingent loans		
Gross contingent loans	189	204
Contingent loan provisions	-	-
Net contingent loans	189	204

(ii) Summary of portfolio income and expenses	dec-25 MCh\$	dec-24 MCh\$
Interest and indexation income	59	56
Interest and indexation expense	-	-
Net contingent loans	59	56

b) Related party contracts

As of December 31, 2025 and 2024, the Cooperative and subsidiary have no other contracts with related parties.

c) Payments to Councilors and Senior Executives

Remuneration received by councilors and senior executives for the periods ended December 31, 2025 and 2024, was as follows:

Payments to Councilors and Senior Executives	dec-25 MCh\$	dec-24 MCh\$
Senior executives	10,341	8,466
Councilors	1,314	1,194
Supervisory Board and Loans Committee members	328	329
TOTAL	11,983	9,989

d) Number of Councilors and Senior Executives

For the years ended December 31, 2025 and 2024, these are as follows:

Category	dec-25	dec-24
Councilors	7	7
Supervisory Board and Loans Committee members	7	7
Chief Executive Officer	1	1
Divisional Managers	6	6
Departmental Managers	28	27

Note 32. Fair value of financial assets and liabilities

Fair value is generally understood to be the price of a financial instrument at a particular time in a free and voluntary transaction between interested parties, duly informed and independent of each other, according to regulations issued by the CMF.

Fair value may be obtained through market prices, if the financial instrument is listed on an active market, or using valuation models in the case of complex transactions, in order to ensure that the portfolios are being valued in accordance with established criteria, and respect the segregation of functions established in the Fair Value Policy.

The Cooperative and subsidiary consider at least the following aspects, in order to achieve appropriate measurements and controls:

(i) Standard methodology

Coopeuch uses standard models for valuing financial instruments, such as discounted cash flow and instrument unit value. Valuation parameters are rates and prices for various terms and markets that are regularly traded.

(ii) Sources of market information

The Cooperative and subsidiary have defined authorized suppliers as a data sources, who provide indicators, rates, prices, etc. In addition, these suppliers are further subdivided into primary secondary and contingency data sources. Primary sources are the preferred sources for prices. Secondary sources are used to validate prices and replace them in the event of a contingency or missing data from primary sources.

Primary sources include RiskAmerica, Chilean Central Bank, CMF, national and international brokers. They provide information regarding financial instruments, such as prices, stock quotes, and parity for relevant markets.

(a) Fair value hierarchy

The standard establishes that fair value measurements must be well documented with clear identification of the method used. In particular, it must be easy to determine the source of input data, the assumptions used, and whether the valuation is based on market prices or through modeling. Coopeuch classifies the financial instruments in its portfolio into the following levels, in order to identify the appropriate valuation method:

(i) Level 1

Instruments directly valued at market prices, which are retrieved directly from daily transactions for identical assets in an active market. A market is active if it is continually updating its quoted prices, to reflect voluntary transactions regularly carried out in the market, which can be obtained in a systematic and expeditious manner.

(ii) Level 2

Instruments indirectly valued at quoted market prices, where their price is “approximately” equal to the value of financial instruments that are actively traded in the market.

(iii) Level 3

Instruments valued using modeling, based on an estimated theoretical price. This modeling always maximizes the use of market information.

(b) Financial instruments classified by hierarchy

Financial instruments at their fair value classified by hierarchy were as follows:

	Level 1		Level 2		Level 3		Total	
FINANCIAL ASSETS	dec-25 MCh\$	dec-24 MCh\$	dec-25 MCh\$	dec-24 MCh\$	dec-25 MCh\$	dec-24 MCh\$	dec-25 MCh\$	dec-24 MCh\$
Instruments held for trading								
State and Chilean Central Bank	-	-	-	-	-	-	-	-
Other Chilean institutions	-	-	-	-	-	-	-	-
Mutual fund investments	28,000	28,000	-	-	-	-	28,000	28,000
Subtotal	28,000	28,000	-	-	-	-	28,000	28,000
Derivative contracts held for trading								
Swaps	-	-	23,896	24,896	-	-	23,896	24,896
Forwards	-	-	-	1,827	-	-	-	1,827
Subtotal	-	-	23,896	26,723	-	-	23,896	26,723
Hedge derivative contracts								
Fair value (Swap)	-	-	-	-	-	-	-	-
Cash flows (Swap)	-	-	47,573	47,007	-	-	47,573	47,007
Subtotal	-	-	47,573	47,007	-	-	47,573	47,007
Investment instruments available for sale								
State and Chilean Central Bank	624,443	583,001	-	-	-	-	624,443	583,001
Other Chilean institutions	38,667	26,801	-	-	-	-	38,667	26,801
Subtotal	663,110	609,802	-	-	-	-	663,110	609,802
TOTAL FINANCIAL ASSETS	691,110	637,802	71,469	73,730	-	-	762,579	711,532

Note 32. Fair value of financial assets and liabilities, continued

(c) Financial instruments classified by hierarchy (continued)

	Level 1		Level 2		Level 3		Total	
FINANCIAL LIABILITIES	dec-25 MCh\$	dec-24 MCh\$	dec-25 MCh\$	dec-24 MCh\$	dec-25 MCh\$	dec-24 MCh\$	dec-25 MCh\$	dec-24 MCh\$
Derivative contracts held for trading								
Forwards	-	-	246	524	-	-	246	524
Swap	-	-	18,052	17,833	-	-	18,052	17,833
Subtotal	-	-	18,298	18,357	-	-	18,298	18,357
Hedge derivative contracts								
Fair value (Swap)	-	-	-	-	-	-	-	-
Cash flows (Swap)	-	-	14,677	4,461	-	-	14,677	4,461
Subtotal	-	-	14,677	4,461	-	-	14,677	4,461
TOTAL FINANCIAL LIABILITIES	-	-	32,975	22,818	-	-	32,975	22,818

(d) Other assets and liabilities:

The following table summarizes the book values and fair values of financial assets and liabilities that are not recorded at fair value in the consolidated financial statements. These fair value estimates do not attempt to estimate the value of the Cooperative and subsidiary’s gains. Therefore, they do not represent the value of Coopeuch as a going concern.

ASSETS	As of December 31, 2025		As of December 31, 2024	
	Book value MCh\$	Fair value MCh\$	Book value MCh\$	Fair value MCh\$
Cash and due from banks	100,057	100,057	92,328	92,328
Customer loans and receivables				
Consumer loans	1,885,507	2,428,511	1,748,172	2,221,479
Commercial loans	96,470	114,312	87,974	102,801
Mortgage loans	940,198	1,249,889	795,373	1,040,325
Subtotal	2,922,175	3,792,712	2,631,519	3,364,605
TOTAL FINANCIAL ASSETS	3,022,232	3,892,769	2,723,847	3,456,933

LIABILITIES	As of December 31, 2025		As of December 31, 2024	
	Book value MCh\$	Fair value MCh\$	Book value MCh\$	Fair value MCh\$
Current accounts and other demand deposits	212,995	212,995	180,596	180,367
Savings accounts and other term deposits	2,189,030	2,188,963	2,035,611	2,034,891
Loans received from financial institutions	3,711	3,664	3,881	3,873
Debt instruments	496,925	535,168	395,088	424,027
TOTAL FINANCIAL LIABILITIES	2,902,661	2,940,790	2,615,176	2,643,158

The fair value of these other financial assets and liabilities is estimated even when they are not managed on the basis of that value. These include assets and liabilities such as loans, deposits, other term deposits, and debt instruments issued with various maturities and features.

The methods used to estimate the fair value of other financial assets and liabilities is as follows.

(i) Short-term assets and liabilities

The book values of short-term assets and liabilities that mature in under 3 months are assumed to be approximately equal to their fair values. This assumption applies to cash, bank deposits and other demand obligations.

(ii) Customer loans and receivables

Fair value is calculated using discounted cash flow models and internal discount rates, based on the corresponding term and currency. Loans to customers are presented net of credit risk provisions and impairment.

(iii) Savings accounts and other term deposits

The fair value of term deposits has been estimated based on discounted cash flows using interest rate structures based on observed transactions as of the valuation date.

(iv) Borrowing from financial institutions

The fair value of loans received from financial institutions has been calculated using discounted cash flow models based on the applicable interest rate curve for the remaining term until the instrument matures.

(v) Debt instruments

The fair value of debt instruments issued has been calculated using discounted cash flow models based on the applicable interest rate curve for the remaining term until the instrument matures.

Note 33. Risk management

The Cooperative and subsidiary manage their risks using a comprehensive system that ensures that significant risks are identified, evaluated and managed. These could be credit, market, liquidity, operational, legal and reputational risks.

Business management is improved with integrated risk management, as it has tools to manage events that cause net income to become volatile and reduces losses through timely decisions that create business value.

Coopeuch has an internal control environment that includes risk policies, methods, procedures, limits, warnings and an organizational structure with several roles within the organization. Risk management is a fundamental pillar of the Cooperative and subsidiary.

(a) Risk Management Structure

(i) Councilors

The Administrative Council is responsible for ensuring that Coopeuch adopts best risk practice, in accordance with the size and complexity of its business. Therefore, the Administrative Council should evaluate and approve the risk management and business continuity policies, the structure of limits and classification models, and should be regularly informed regarding risk management within the Cooperative and subsidiary.

(ii) Risk Committee

This Committee is responsible for defining the criteria that selects those debtors that are subject to individual classification, for approving definitions and classification models, for ensuring that appropriate processes are systematically developed and implemented to calculate the provisions associated with individual and group classifications, and at the end of each financial year for evaluating whether credit risk provisions are sufficient.

This Committee's mission is to identify, prioritize and evaluate strategies for mitigating the main operational risks, and it is responsible for securing compliance with all policies, methods and procedures that relate to operational risk, information security and business continuity.

(iii) Asset and Liability Committee

This Committee is responsible for reviewing financial risk every year and recommending the liquidity, counterparty and market risk policies, and establishing risk management limits and objectives. It evaluates and monitors hedging strategies and investment instruments used to align margin sensitivity with financial value. It defines and approves

the valuation methods for the Cooperative and subsidiary's financial assets and liabilities measured at fair value. It monitors relevant local and international political and macroeconomic situations.

(iv) Operational and Technological Risk Committee

It is responsible for reviewing and recommending operational, technological, strategic and reputational risk policies every year. It analyzes all issues related to operational risk, technological risk with an emphasis on cyber-security, strategic risk and reputational risk at Coopeuch. It is responsible for operational continuity and business recovery. It must validate the measures and policies proposed by management to appropriately and prudently manage these risks, keep them within limits, according to the structure and size of the Cooperative and subsidiary.

(v) Portfolio Classification Committees

The Portfolio Classification Committees are eminently technical bodies whose mission is to keep the individual loan portfolio continually and adequately evaluated, in accordance with the criteria defined for this purpose. Coopeuch has established two Classification Committees that operate at different stages of the credit process, differentiating admission from monitoring of the individual portfolio.

(vi) Executive Operational and Technological Risk Committee

It is responsible for reviewing and approving measures proposed by the Operational and Technology Risk Committee relating to operational risk, information security, business continuity and cyber-security management. Its focus will be to define the guidelines and the monitoring and prioritizing measures relating to the main strategies that mitigate these risks. It must also ensure compliance with the Policies and Standards related to information security, business continuity and operational risk approved by the Cooperative and subsidiary's Senior Management.

(vii) Chief Executive Officer

The CEO is responsible for ensuring that the risk policies approved by the Administrative Council are implemented. They also supports initiatives that inform the entire organization about risk management guidelines, using the Cooperative and subsidiary's communication channels.

(viii) Risk Division

The Risk Division analyzes exposure to various credit risks through the corresponding business unit, and monitors compliance with risk exposure limits. It is responsible for implementing the individual and group evaluation processes for the total loan portfolio, in order to create sufficient provisions in a timely manner to cover the losses associated with debtor payment behavior.

It is responsible for alerting the organization through the respective committees of situations that relate to managing financial positions and the associated liquidity, interest rate and inflation risks, together with defining valuation methods for the Cooperative and subsidiary’s financial assets and liabilities valued at fair value.

It also ensures full compliance with operational risk policies, ensuring that operational risk management must be an integral part of the design, implementation and monitoring of any process, project, product or service.

(b) Credit risk

Credit risk is defined as the potential for an entity to incur losses as a result of its debtors fully or partially failing to comply with the terms agreed in their loan contracts. Credit risk management is based on its identification, measurement, monitoring and control.

The loan portfolio is evaluated on an individual or group basis, depending on the type of debtor and transaction. Group loan evaluation applies when a large number of small individual transactions are examined, and this evaluation covers consumer, mortgage and commercial loans with small companies. Individual member evaluation is required when companies or individuals should be analyzed in detail due to their size or exposure in the Coopeuch portfolio, especially in terms of their ability to comply with their loan obligations.

(i) Group Classification

The Coopeuch group loan portfolio evaluation uses internal evaluation methods that are appropriate for this type of portfolio. These internal evaluation methods are expected loss models and were approved by the Administrative Council, which has been evidenced in the minutes of the respective meeting. Group assessments and the criteria for applying them must be consistent with loan approval policies.

Credit risk exposure in the group portfolio by loan classification was as follows.

	As of December 31, 2025		As of December 31, 2024	
CLASSIFICATION	Debt MCh\$	Provisions MCh\$	Debt MCh\$	Provisions MCh\$
Consumer	1,994,459	108,952	1,841,485	93,313
Commercial	91,206	588	82,926	632
Mortgage	944,607	4,409	799,596	4,223
TOTAL	3,030,272	113,949	2,724,007	98,168

(ii) Individual Classification

Coopeuch individually classifies all commercial debtors when the volume of business conducted with them or the size of their debt justifies making a detailed examination. Loans are individually classified when they are commercial loans to individuals or legal entities, or general-purpose commercial mortgage loans for significant amounts.

The regulatory framework used to classify loans was issued by the CMF, specifically in Chapter G1 of the Compendium of International Accounting Standards for cooperatives, which requires loan portfolios to be continually evaluated, in order to create sufficient provisions in a timely manner to cover the losses on potentially unrecoverable loans.

The credit risk exposure on the individual portfolio by category was as follows.

CLASSIFICATION	As of December 31, 2025		As of December 31, 2024	
	Debt MCh\$	Provisions MCh\$	Debt MCh\$	Provisions MCh\$
A1	-	-	-	-
A2	684	1	725	1
A3	450	16	597	19
B	1,243	114	971	89
C1	944	19	123	2
C2	310	31	1,719	172
C3	1,195	299	431	108
C4	847	339	976	390
D1	1,975	1,284	2,285	1,485
D2	3,070	2,763	1,191	1,072
TOTAL	10,718	4,866	9,018	3,338

(iii) Maximum credit risk exposure

The maximum credit risk exposure depends on the loan category as follows.

AS OF DECEMBER 31, 2025	Maximum exposure	Provisions	Net exposure after provisions	Associated guarantees	Net exposure
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Current account balances with Chilean banks	95,429	-	95,429	-	95,429
Customer loans and receivables	3,040,990	118,815	2,922,175	1,557,498	1,364,677
TOTAL	3,136,419	118,815	3,017,604	1,557,498	1,460,106

AS OF DECEMBER 31, 2024	Maximum exposure	Provisions	Net exposure after provisions	Associated guarantees	Net exposure
	MCh\$	MCh\$	MCh\$	MCh\$	MCh\$
Current account balances with Chilean banks	87,151	-	87,151	-	87,151
Customer loans and receivables	2,733,025	101,506	2,630,515	1,337,320	1,294,199
TOTAL	2,820,176	101,506	2,718,670	1,337,320	1,381,350

(c) Financial risk

Financial risk defines the management of potential losses that the Cooperative and subsidiary face due to liquidity shortages and adverse movements in market prices. The analysis of financial risk is subdivided into liquidity risk and market risk.

(i) Liquidity risk

Liquidity is the ability to obtain funds from assets to meet financial obligations in a timely manner at a reasonable cost. This is essential for a financial institution to be considered viable.

The Cooperative and subsidiary control liquidity risk using standard and internal metrics. Standard controls focus on operational cash flows by residual terms (C57), measured using 30 and 90 day mismatch metrics in local and foreign currencies.

Standard controls are complemented by the Liquidity Coverage Ratio (LCR), which is characterized by ensuring sufficient high quality liquid assets (HQLA) without encumbrances. These can be easily and immediately converted to cash in private markets, in order to cover 30 day liquidity requirements when markets are stressed.

Asset and liability maturities (C57)

All cooperatives supervised by the CMF must submit information to this institution, which complies with set frequencies and deadlines. This information contains operating cash flows by residual terms (C57), which reports payments and receipts (including current available balances), to subsequently calculate currency mismatches.

As of December 31, 2025

CASH FLOW LIQUIDITY	Under 1 month MCh\$	1 - 3 months MCh\$	3 - 6 months MCh\$	6 - 12 months MCh\$	Over 1 year MCh\$	Total MCh\$
TOTAL ASSET FLOWS	937,070	157,207	223,621	421,936	3,741,307	5,481,141
Cash and banks	100,059	-	-	-	-	100,059
Loans	111,820	147,271	221,309	415,705	3,604,889	4,500,994
Financial investments	682,028	7,699	18	18	1,621	691,384
Other property, plant and equipment	43,163	2,237	2,294	6,213	134,797	188,704
TOTAL LIABILITY FLOWS	916,859	670,329	233,173	102,468	1,363,262	3,286,091
Deposits	856,472	660,915	134,610	67,204	699,177	2,418,378
Demand obligations	212,962	-	-	-	-	212,962
Savings accounts	49	-	-	-	698,898	698,947
Term deposits	643,461	660,915	134,610	67,204	279	1,506,469
Corporate bonds	2,541	6,119	12,649	21,159	538,371	580,839
Bank borrowings	1,006	-	2,766	-	-	3,772
Other liabilities	56,840	3,295	83,148	14,105	125,714	283,102

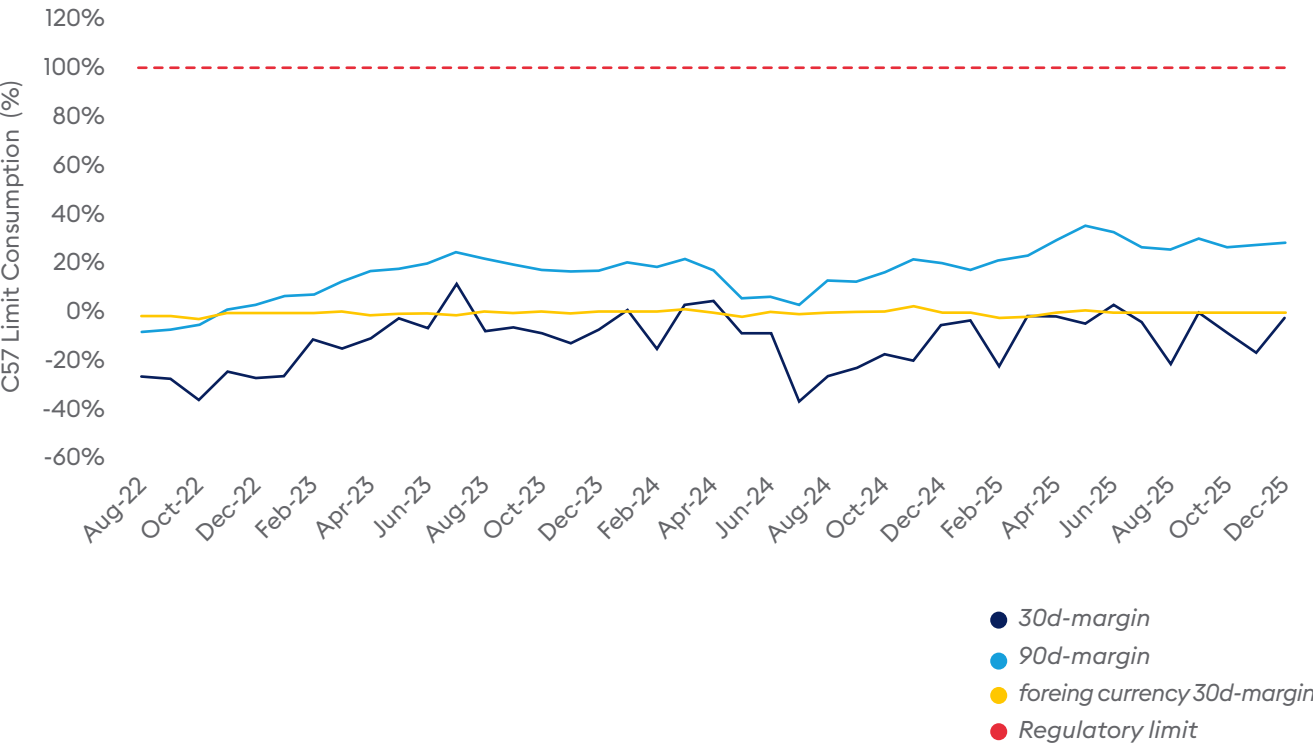
As of December 31, 2024

CASH FLOW LIQUIDITY	Under 1 month MCh\$	1 - 3 months MCh\$	3 - 6 months MCh\$	6 - 12 months MCh\$	Over 1 year MCh\$	Total MCh\$
TOTAL ASSET FLOWS	841,315	138,823	201,715	404,630	3,333,091	4,919,574
Cash and banks	92,328	-	-	-	-	92,328
Loans	95,504	133,731	199,561	380,996	3,218,271	4,028,063
Financial investments	632,809	4,246	-	16	716	637,787
Other property, plant and equipment	20,674	846	2,154	23,618	114,104	161,396
TOTAL LIABILITY FLOWS	782,900	477,744	395,320	103,311	1,191,437	2,950,712
Deposits	748,412	468,530	285,105	30,973	660,136	2,193,156
Demand obligations	180,595	-	-	-	-	180,595
Savings accounts	52	-	-	-	659,757	659,809
Term deposits	567,765	468,530	285,105	30,973	379	1,352,752
Corporate bonds	2,527	6,079	37,281	45,319	424,648	515,854
Bank borrowings	3,886	-	-	1	-	3,887
Other liabilities	28,075	3,135	72,934	27,018	106,653	237,815

Asset and liability mismatches at 30 and 90 days

Cooperatives must comply at all times with the following ratios, in order to shorten the term mismatches of assets and liabilities in Chilean and foreign currencies:

- The sum of liabilities whose residual term is equal to or less than 30 days may not exceed the sum of assets whose residual term is equal to or less than 30 days by more than one time the effective equity.
- The sum of liabilities whose residual term is equal to or less than 90 days may not exceed the sum of assets whose residual term is equal to or less than 90 days by more than two times the effective equity.



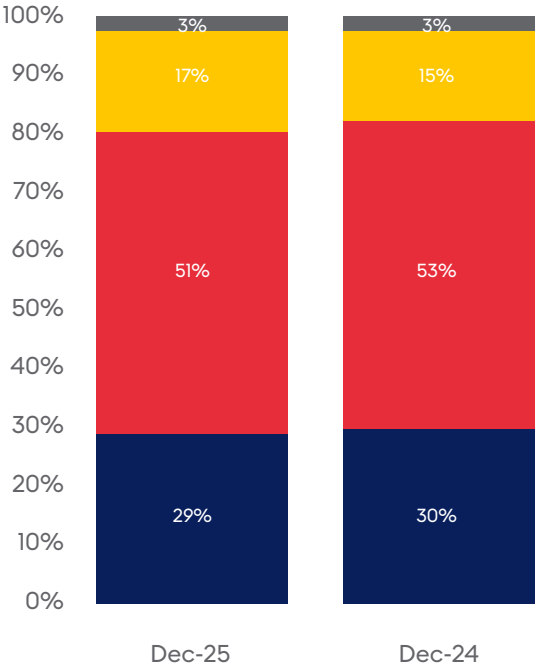
These short-term mismatch indices remain under control, by building in cushion with respect to the regulatory limits of regulatory capital measured at 30 days, and twice regulatory capital measured at 90 days.

Total 30 day mismatches (% above regulatory capital)

	As of December 31, 2025				As of December 31, 2024			
	Average	Maximum	Minimum	Close	Average	Maximum	Minimum	Close
30-day mismatch	-15.47%	-1.21%	-31.06%	-2.31%	-18.44%	-7.11%	-26.35%	-7.11%

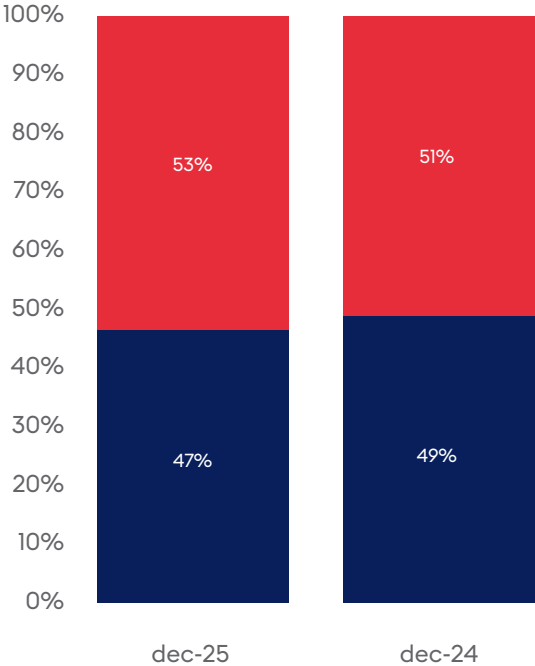
	As of December 31, 2025				As of December 31, 2024			
	Average	Maximum	Minimum	Close	Average	Maximum	Minimum	Close
90-day mismatch	27.02%	31.47%	20.20%	28.40%	17.82%	21.36%	14.23%	17.15%

Principal liquidity sources by instrument



- Savings and Sight accounts
- Term Deposits
- Bonds
- Others

Financing sources by counterparty



- Retail Liabilities
- Wholesale Liabilities

(ii) Market risk

This risk is caused by adverse movements in the structure of interest rates and inflation, and how this affects the Cooperative and subsidiary's net income. Interest and inflation risk management is inherent to the financial intermediation business, as its business strategy requires lending money, acquiring financial instruments, and receiving deposits from the public under various terms, currencies and interest rates.

Consequently, movements in interest and inflation rates can materially affect the profitability of a financial institution, as well as its solvency. Specifically, adverse movements in interest and inflation rates can negatively affect the net interest margin, the financial value of the Cooperative and subsidiary, and any other income indexed to these financial variables.

The Cooperative and subsidiary control these rate risks using cash flows associated with interest rate matches (C56), the sensitivity of asset and liability transactions to interest rate variations, and the 8% limit of regulatory capital.

Cash flows associated with interest rate matches (C56)

All cooperatives supervised by the CMF must submit information to this institution, which complies with set frequencies and deadlines. This information contains cash flows associated with interest rate matches (C56), and reports cash flows from asset and liability transactions, detailing payments of both capital and interest over the periods pre-defined in the standard.

As of December 31, 2025									
CASH FLOW RATES	0 - 1 month MM\$	1 - 3 months MCh\$	3 - 6 months MCh\$	6 - 12 months MCh\$	1 - 3 years MCh\$	3 - 5 years MCh\$	5 - 10 years MCh\$	Over 10 years MCh\$	Total MCh\$
TOTAL ASSET FLOWS	1,655,746	431,228	253,710	473,137	1,652,715	1,602,669	827,445	832,023	7,728,673
Cash and banks	100,059	-	-	-	-	-	-	-	100,059
Loans	121,728	147,176	220,734	413,996	1,382,477	860,174	578,297	775,224	4,499,806
Financial investments	116,048	257,871	14,452	7,542	53,661	177,558	153,548	-	780,680
Fixed income investments	-	178,616	50	50	2,145	199	4,370	-	185,430
Financial brokerage	116,020	79,255	14,402	7,492	51,516	177,359	149,178	-	595,222
Other financial investments	28	-	-	-	-	-	-	-	28
Other assets	1,317,911	26,181	18,524	51,599	216,577	564,937	95,600	56,799	2,348,128
Derivatives	1,265,434	26,181	18,524	51,599	216,577	564,937	95,600	56,799	2,295,651
Others	52,477	-	-	-	-	-	-	-	52,477
TOTAL LIABILITY FLOWS	1,274,345	690,856	271,358	185,374	1,591,521	1,081,053	459,735	109,702	5,663,944
Deposits	856,327	660,915	134,610	67,204	699,227	-	-	-	2,418,283
Demand deposits	212,866	-	-	-	698,948	-	-	-	911,814
Deposits	643,461	660,915	134,610	67,204	279	-	-	-	1,506,469
Corporate bonds	2,541	6,119	12,649	21,159	148,070	237,902	95,600	56,799	580,839
Bank borrowings	1,006	-	2,766	-	-	-	-	-	3,772
Other liabilities	414,471	23,822	121,333	97,011	744,224	843,151	364,135	52,903	2,661,050
Derivatives	412,666	22,682	44,910	77,242	671,211	838,105	357,897	52,779	2,477,492
Others	1,805	1,140	76,423	19,769	73,013	5,046	6,238	124	183,558

Note 33. Risk management, continued

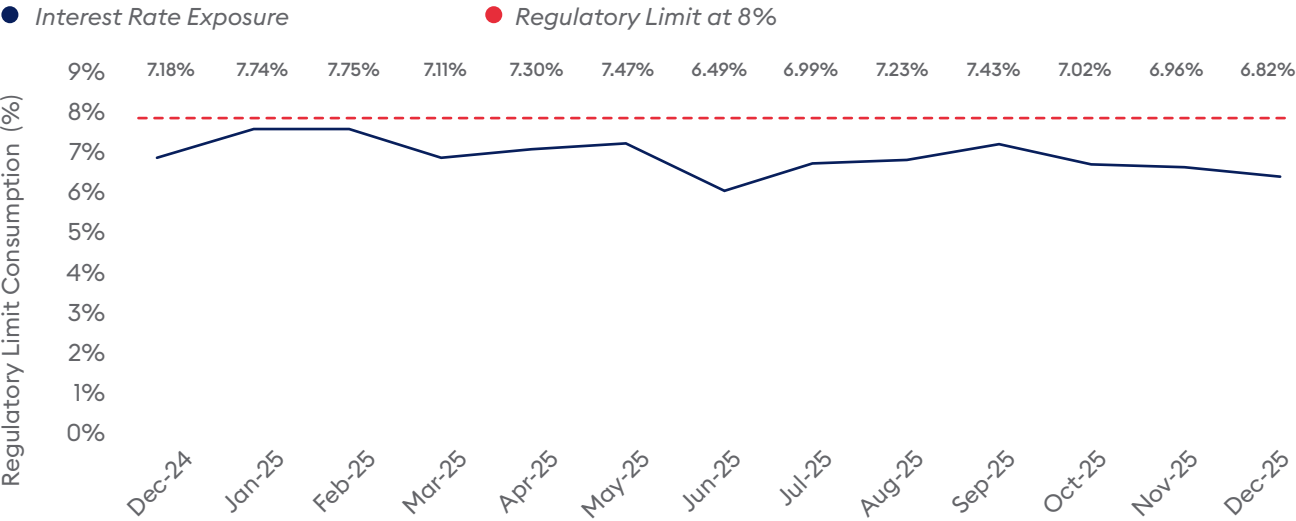
As of December 31, 2024									
CASH FLOW RATES	0 - 1 month MM\$	1 - 3 months MCh\$	3 - 6 months MCh\$	6 - 12 months MCh\$	1 - 3 years MCh\$	3 - 5 years MCh\$	5 - 10 years MCh\$	Over 10 years MCh\$	Total MCh\$
TOTAL ASSET FLOWS	1,456,072	244,133	216,186	457,819	1,734,767	1,316,670	886,258	690,362	7,002,267
Cash and banks	92,328	-	-	-	-	-	-	-	92,328
Loans	95,386	133,846	199,565	380,996	1,282,152	785,793	529,317	621,008	4,028,063
Financial investments	92,388	95,658	48	8,093	260,288	24,799	237,466	-	718,740
Fixed income investments	-	77,812	-	1,286	172,720	1,882	-	-	253,700
Financial brokerage	81,337	17,846	48	6,807	87,568	22,917	237,466	-	453,989
Other financial investments	11,051	-	-	-	-	-	-	-	11,051
Other assets	1,175,970	14,629	16,573	68,730	192,327	506,078	119,475	69,354	2,163,136
Derivatives	1,129,976	14,629	16,573	68,730	192,327	506,078	119,475	69,354	2,117,142
Others	45,994	-	-	-	-	-	-	-	45,994
TOTAL LIABILITY FLOWS	1,323,972	512,078	428,238	173,795	1,312,091	740,308	501,519	136,890	5,128,891
Deposits	755,214	498,772	313,097	38,656	620,777	-	-	-	2,226,516
Demand deposits	214,437	-	-	-	620,398	-	-	-	834,835
Deposits	540,777	498,772	313,097	38,656	379	-	-	-	1,391,681
Corporate bonds	2,527	1,999	10,363	37,636	72,766	123,654	158,874	69,354	477,173
Bank borrowings	3,886	-	-	1	-	-	-	-	3,887
Other liabilities	562,345	11,307	104,778	97,502	618,548	616,654	342,645	67,536	2,421,315
Derivatives	559,713	10,336	35,353	85,680	538,695	612,307	335,909	67,328	2,245,321
Others	2,632	971	69,425	11,822	79,853	4,347	6,736	208	175,994

The main positions in investments held for sale by issuer and currency were as follows:

	As of December 31, 2025			As of December 31, 2024		
	CLP MCh\$	UF MCh\$	USD MCh\$	CLP MCh\$	UF MCh\$	USD MCh\$
Sovereign bonds	440,905	179,636	-	333,527	249,474	-
Corporate bonds	-	3,902	-	-	-	-
Financial institution bonds	-	-	-	-	-	-
Mortgage letters of credit	-	-	-	-	-	-
Term deposits	38,667	-	-	15,778	-	11,023
TOTAL	479,572	183,538	-	349,305	249,474	11,023

Sensitivity of asset and liability transactions to variations in interest rates

The interest rate mismatches in assets and liabilities in Chilean and foreign currency may not exceed 8% of the Cooperative and subsidiary's effective equity in aggregate. Sensitivity factors multiplied by an assumed change in the interest rate structure are applied to each set of resulting C56 cash flows per range, and this exercise is separately replicated for each currency at fixed and floating rates, according to the regulatory parameters.



Furthermore, unexpected movements in interest rates under various terms, or changes in perspective associated with pending changes, generate adverse effects both on the Cooperative and subsidiary's net income and on their financial value, when these are not planned. This exposure is measured and monitored by:

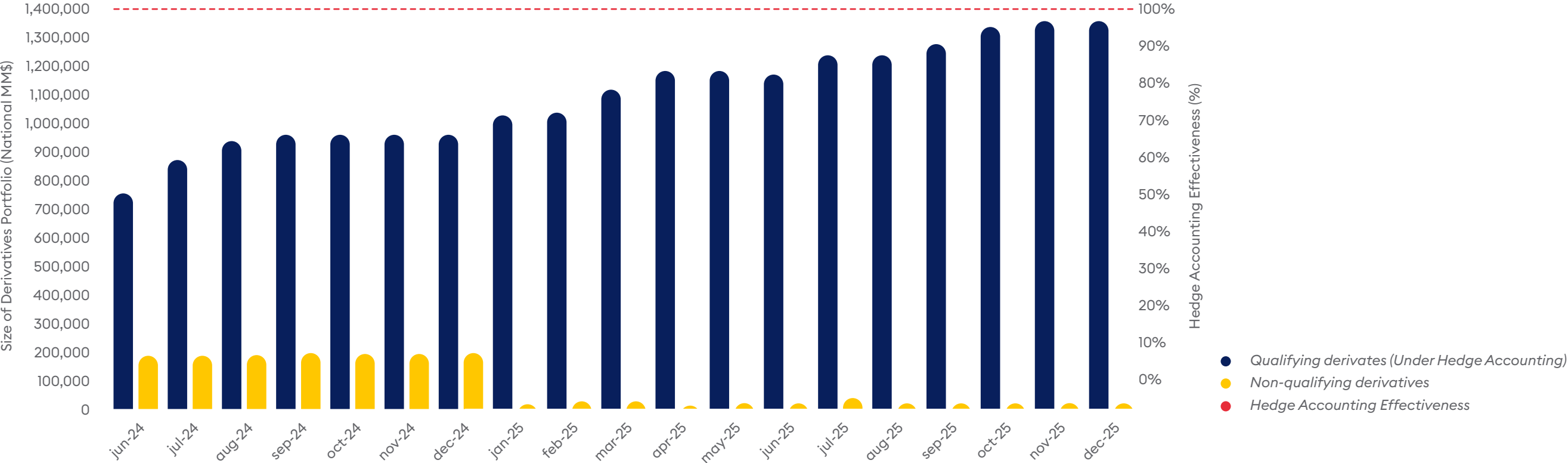
- a) A short-term impact on the Cooperative and subsidiary's revenue, typically 1 year
- b) A long term impact on the present value of future cash flows

This understanding enables complementary methods to be used to assess exposure to interest rate risk, which focus on the best practices and benchmarks associated with regulatory recommendations.

(iii) Derivative instruments:

The fair value of derivative instruments was a net balance of MCh\$ 38,494 as of December 31, 2025 and MCh\$ 50,912 as of December 31, 2024. Derivative instruments are classified into two groups according to their accounting treatment: (1) instruments held for trading, (2) instruments with special treatment as accounting hedges. The Cooperative and subsidiary use instruments held for trading to financially hedge certain risks, and accounting hedges to reduce fluctuations in specific cash flows.

The total notional amount of derivatives held for trading was MCh\$ 861,278 as of December 31, 2025 and MCh\$ 1,071,500 as of December 31, 2024, while the notional amount of cash flow hedges was MCh\$ 1,355,543 as of December 31, 2025 and MCh\$ 958,597 as of December 31, 2024.



(iv) Counterparty risk

The Cooperative and subsidiary manage their counterparty risk by calculating credit risk provisions called the Credit Value Adjustments (CVA). The objective is to determine the expected counterparty risk losses in OTC (Over The Counter) derivatives contracts. The CVA for a hedge is defined as the difference between the market value free of credit risk and the value of the hedge with potential counterparty default. The CVA provision by segment was as follows:

SEGMENT	dec-25 MCh\$	dec-24 MCh\$	Change MCh\$
National banks	7	18	(11)
International banks	-	-	-
TOTAL	7	18	(11)

(v) Fair value

The financial risk department is responsible for defining the valuation methods for assets and liabilities measured at fair value, while the financial transactions department is responsible for executing them. The fundamental principle when measuring fair value is to determine the initial price of an asset or liability in a normal transaction in a representative market. Not only accounting information depends on this assessment; risk indicators are also a function of these prices. Therefore, the implied volatility in any valuation model is also very important.

Quoted or observable prices of identical assets or liabilities are used, provided they are available, in accordance with international accounting regulations. These are known as Level 1 inputs. In the absence of identical assets or liabilities, the valuation is based on observable prices. Typically interpolations of derivative instruments are classified in this group. These are known as Level 2 inputs.

Finally, when Level 1 and 2 inputs are not available, valuations are based on inputs that are not directly observable in the market. These are known as Level 3 inputs. A brief explanation follows.

Positions in foreign currency, Chilean Central Bank bonds, futures contracts and other instruments traded on stock exchanges have highly liquid markets where their quoted prices for identical instruments are normally observable. These instruments are classified in Level 1.

Despite liquidity, some markets require brokers to match supply with demand and close transactions. Normally derivative instruments traded over-the-counter are included in this segment. Quotes from various brokers are received, which guarantees the availability of market prices or inputs required for valuation purposes. Derivative instruments

include currency and interest rate forward contracts, interest rate swaps and cross-currency swaps. As is usual for periods other than those quoted, curve construction and interpolation techniques are used, which are standard in the markets. All these instruments are classified in Level 2.

Finally, all those instruments whose prices or market factors are not directly observable are classified in Level 3.

(d) Operational risk

Operational risk is defined as the risk of incurring losses from deficiencies or failures in processes, human factors or internal systems, or resulting from external circumstances.

Coopeuch finds this risk manageable, as it is related to the volume and complexity of its transactions. These can result in errors, deficiencies or fraud that decrease equity, and reduce the financial value of the company for its members. As operational risks are identified, their cause can be studied and the corresponding mitigation measures introduced, to mitigate such risk factors and avoid a potential loss. However, minimizing risks is not always ideal, as there needs to be a balance between assuming a risk and the cost of mitigating it.

The Cooperative and subsidiary have operational risk specialists with experience in processes, information security, technological risk, business continuity and risk quantification, in order to avoid potential losses.

(i) Operational Risk Management

Operational risk management is understood to be the ongoing process of identifying, assessing, prioritizing, treating and monitoring the risks in the design, execution and control stages of the Cooperative and subsidiary's processes, projects, products and services. The operational risk management system comprises Coopeuch's methods, procedures and structures.

Coopeuch has internal methods and procedures to record and measure operational risk, to qualitatively and quantitatively identify inherent and residual risks, by measuring the effectiveness of controls or groups of respective controls.

Evaluation criteria are established on the basis of best practices and Coopeuch's business. These are defined by the size and probability of the financial impact of a loss event.

(ii) Information Security

The strategic definition of Coopeuch adopts industry best practices for security issues and puts these at the core of the entire information security management model.

The basic conditions of this standard require that security standards are implemented to ensure the implementation of good security practices in Coopeuch's business.

The Administrative Council and Senior Executives undertake to manage information security as a continuous process, and to maintain a management system based on best international security practices and standardized internal security criteria.

(iii) Business Continuity

Coopeuch has a formally written, disseminated, tested and updated Business Continuity Plan, which contains the main procedures to recover critical processes and services in the event of a major contingency or a disaster.

Processes are classified for risk evaluation purposes using a process classification method, which classifies and prioritizes the Cooperative and subsidiary's processes by their impact, according to their exposure level. Expected disaster scenarios are identified, in order to develop specific procedures to deal with them, and a risk analysis and business impact analysis is prepared, including an evaluation should any such event occur. The risk evaluation should identify the critical departments with a criticality weighting, including the maximum down-time that each department can tolerate.

The entire organization is evaluated, then the impact on the business is analyzed by specifying the maximum period that the Cooperative and subsidiary can tolerate being without critical technology services, the maximum period for the Operational Committee to select an alternative processing strategy, and the minimum acceptable systems to recover the production environment.

Finally, recovery strategies are defined, the alternatives are evaluated and the most appropriate are selected, which depends on their cost and performance to process each disaster scenario, and generic practices for the remaining cases.

Note 34. Derivative instruments and accounting hedges

a) The Cooperative and subsidiary have the following portfolio of derivative instruments to manage its financial risks:

	Notional value		Fair value		
AS OF DECEMBER 31, 2025	Asset MCh\$	Liability MCh\$	Asset MCh\$	Liability MCh\$	Net MCh\$
Traded derivatives					
Forwards	18,818	19,053	-	246	(246)
Swaps	842,460	831,843	23,896	18,052	5,844
Subtotal	861,278	850,896	23,896	18,298	5,598
Fair value hedge derivatives					
Forwards	-	-	-	-	-
Swaps	-	-	-	-	-
Subtotal	-	-	-	-	-
Cash flow hedge derivatives					
Forwards	-	-	-	-	-
Swaps	1,355,543	1,303,061	47,573	14,677	32,896
Subtotal	1,355,543	1,303,061	47,573	14,677	32,896
TOTAL	2,216,821	2,153,957	71,469	32,975	38,494

	Notional value		Fair value		
AS OF DECEMBER 31, 2024	Asset MCh\$	Liability MCh\$	Asset MCh\$	Liability MCh\$	Net MCh\$
Traded derivatives					
Forwards	191,612	190,306	1,827	524	1,303
Swaps	879,888	866,441	24,896	17,833	7,063
Subtotal	1,071,500	1,056,747	26,723	18,357	8,366
Fair value hedge derivatives					
Forwards	-	-	-	-	-
Swaps	-	-	-	-	-
Subtotal	-	-	-	-	-
Cash flow hedge derivatives					
Forwards	-	-	-	-	-
Swaps	958,597	911,856	47,007	4,461	42,546
Subtotal	958,597	911,856	47,007	4,461	42,546
TOTAL	2,030,097	1,968,603	73,730	22,818	50,912

b) The notional cash flow on maturity of these derivative instruments was as follows:

Maturity of notional values assets							
AS OF DECEMBER 31, 2025	Up to 1 month MCh\$	Over 1 and up to 3 months MCh\$	Over 3 and up to 12 months MCh\$	Over 1 and up to 3 years MCh\$	Over 3 and up to 5 years MCh\$	Over 5 years MCh\$	Total MCh\$
Trading derivatives							
Forwards	18,818	-	-	-	-	-	18,818
Swaps	4,667	12,833	30,389	146,149	648,422	-	842,460
Subtotal	23,485	12,833	30,389	146,149	648,422	-	861,278
Cash flow hedge derivatives							
Swaps	22,541	5,904	30,708	414,196	474,795	407,399	1,355,543
Subtotal	22,541	5,904	30,708	414,196	474,795	407,399	1,355,543
TOTAL	46,026	18,737	61,097	560,345	1,123,217	407,399	2,216,821
Maturity of notional values liabilities							
AS OF DECEMBER 31, 2025	Up to 1 month MCh\$	Over 1 and up to 3 months MCh\$	Over 3 and up to 12 months MCh\$	Over 1 and up to 3 years MCh\$	Over 3 and up to 5 years MCh\$	Over 5 years MCh\$	Total MCh\$
Trading derivatives							
Forwards	19,053	-	-	-	-	-	19,053
Swaps	4,486	11,405	28,290	139,240	648,422	-	831,843
Subtotal	23,539	11,405	28,290	139,240	648,422	-	850,896
Cash flow hedge derivatives							
Swaps	21,926	5,453	24,810	404,372	461,105	385,395	1,303,061
Subtotal	21,926	5,453	24,810	404,372	461,105	385,395	1,303,061
TOTAL	45,465	16,858	53,100	543,612	1,109,527	385,395	2,153,957

c) The notional cash flow on maturity of these derivative instruments was as follows:

Maturity of notional values assets							
AS OF DECEMBER 31, 2024	Up to 1 month MCh\$	Over 1 and up to 3 months MCh\$	Over 3 and up to 12 months MCh\$	Over 1 and up to 3 years MCh\$	Over 3 and up to 5 years MCh\$	Over 5 years MCh\$	Total MCh\$
Trading derivatives							
Forwards	191,612	-	-	-	-	-	191,612
Swaps	4,719	4,294	30,627	93,050	727,198	20,000	879,888
Subtotal	196,331	4,294	30,627	93,050	727,198	20,000	1,071,500
Cash flow hedge derivatives							
Swaps	2,528	1,999	45,214	347,796	169,739	391,321	958,597
Subtotal	2,528	1,999	45,214	347,796	169,739	391,321	958,597
TOTAL	198,859	6,293	75,841	440,846	896,937	411,321	2,030,097
Maturity of notional values liabilities							
AS OF DECEMBER 31, 2024	Up to 1 month MCh\$	Over 1 and up to 3 months MCh\$	Over 3 and up to 12 months MCh\$	Over 1 and up to 3 years MCh\$	Over 3 and up to 5 years MCh\$	Over 5 years MCh\$	Total MCh\$
Trading derivatives							
Forwards	190,306	-	-	-	-	-	190,306
Swaps	4,534	3,800	28,477	85,722	723,908	20,000	866,441
Subtotal	194,840	3,800	28,477	85,722	723,908	20,000	1,056,747
Cash flow hedge derivatives							
Swaps	1,980	1,915	39,428	336,506	160,399	371,628	911,856
Subtotal	1,980	1,915	39,428	336,506	160,399	371,628	911,856
TOTAL	196,820	5,715	67,905	422,228	884,307	391,628	1,968,603

Hedging derivatives

The Cooperative and subsidiary use accounting hedges to manage their fair value and cash flow risks.

(i) Cash flow hedges

The Cooperative and subsidiary use cross currency swaps, inflation and currency forwards and UF interest rate swaps as cash flow hedges, to safeguard future cash flows from assets and liabilities exposed to changes in interest, exchange or inflation rates.

	As of December 31, 2025		As of December 31, 2024	
	Asset MCh\$	Liability MCh\$	Asset MCh\$	Liability MCh\$
Hedged item				
Foreign and Chilean Currency Bonds	-	487,544	-	390,597
Term deposits	-	868,000	-	568,000
TOTAL	-	1,355,544	-	958,597
Hedging instruments				
Forwards		-	-	-
Swaps	1,355,543	-	958,597	-
TOTAL	1,355,543	-	958,597	-

The following table details the periods in which the cash flows covered by cash flow hedges are expected to take place:

AS OF DECEMBER 31, 2025	Expected cash flow periods				
	Under 1 year MCh\$	1 - 5 years MCh\$	5 - 10 years MCh\$	Over 10 years MCh\$	Total MCh\$
Hedged item					
Cash receipts	-	-	-	-	-
Cash payments	(98,558)	(990,422)	(381,011)	(56,799)	(1,526,790)
Net cash flows	(98,558)	(990,422)	(381,011)	(56,799)	(1,526,790)
Hedging instruments					
Cash receipts	98,558	990,422	381,011	56,799	1,526,790
Cash payments	-	-	-	-	-
Net cash flows	98,558	990,422	381,011	56,799	1,526,790

AS OF DECEMBER 31, 2024	Time bands in which cash flows are expected to occur				
	Under 1 year MCh\$	1 - 5 years MCh\$	5 - 10 years MCh\$	Over 10 years MCh\$	Total MCh\$
Hedged item					
Cash receipts	-	-	-	-	-
Cash payments	(79,062)	(603,646)	(335,334)	(69,354)	(1,087,396)
Net cash flows	(79,062)	(603,646)	(335,334)	(69,354)	(1,087,396)
Hedging instruments					
Cash receipts	79,062	603,646	335,334	69,354	1,087,396
Cash payments	-	-	-	-	-
Net cash flows	79,062	603,646	335,334	69,354	1,087,396

Note 35. Asset and liability maturities

a) Financial asset maturities

The main financial liabilities grouped by maturity according to their remaining terms, including interest accrued as of December 31, 2025 and December 31, 2024, are as follows:

As of December 31, 2025												
ASSET	On demand MCh\$	Under 29 days MCh\$	30 - 89 days MCh\$	90 - 180 days MCh\$	181 - 360 days MCh\$	1 - 3 years MCh\$	3 - 5 years MCh\$	5 - 10 years MCh\$	10 - 15 years MCh\$	15 - 20 years MCh\$	Over 20 years MCh\$	Total MCh\$
Cash and due from banks	100,057	-	-	-	-	-	-	-	-	-	-	100,057
Customer loans and receivables (*)	-	38,264	99,462	149,173	279,781	934,285	581,309	390,816	202,115	155,312	166,474	2,996,991
Financial derivative contracts	-	39,396	815	577	1,606	6,743	17,588	2,976	1,768	-	-	71,469
Investments held for trading	28,000	-	-	-	-	-	-	-	-	-	-	28,000
Instruments held for sale	-	98,571	219,036	12,276	6,405	45,580	150,818	130,424	-	-	-	663,110
TOTAL ASSETS	128,057	176,231	319,313	162,026	287,792	986,608	749,715	524,216	203,883	155,312	166,474	3,859,627

(*) Loan balances before provisions (see Note 8 a), and excludes overdue installments (MCh\$ 21,140) and enabled commissions (MCh\$ 22,859).

As of December 31, 2024												
ASSET	On demand MCh\$	Under 29 days MCh\$	30 - 89 days MCh\$	90 - 180 days MCh\$	181 - 360 days MCh\$	1 - 3 years MCh\$	3 - 5 years MCh\$	5 - 10 years MCh\$	10 - 15 years MCh\$	15 - 20 years MCh\$	Over 20 years MCh\$	Total MCh\$
Cash and due from banks	92,328	-	-	-	-	-	-	-	-	-	-	92,328
Customer loans and receivables (*)	-	29,190	90,814	135,404	258,504	869,935	533,157	359,140	170,844	129,710	120,797	2,697,495
Financial derivative contracts	-	31,793	1,058	7,359	1,718	7,296	16,074	5,964	2,334	134	-	73,730
Investments held for trading	28,000	-	-	-	-	-	-	-	-	-	-	28,000
Instruments held for sale	-	78,386	81,159	41	6,866	220,837	21,040	201,473	-	-	-	609,802
TOTAL ASSETS	120,328	139,369	173,031	142,804	267,088	1,098,068	570,271	566,577	173,178	129,844	120,797	3,501,355

(*) Loan balances before provisions (see Note 8 a), and excludes overdue installments (MCh\$ 16,567) and enabled commissions (MCh\$ 18,963).

b) Financial liability maturities

The main financial liabilities grouped by maturity according to their remaining terms, including interest accrued as of December 31, 2025 and December 31, 2024, are as follows:

As of December 31, 2025												
LIABILITY	On demand MCh\$	Under 29 days MCh\$	30 - 89 days MCh\$	90 - 180 days MCh\$	181 - 360 days MCh\$	1 - 3 years MCh\$	3 - 5 years MCh\$	5 - 10 years MCh\$	10 - 15 years MCh\$	15 - 20 years MCh\$	Over 20 years MCh\$	Total MCh\$
Current accounts and other demand deposits	212,995	-	-	-	-	-	-	-	-	-	-	212,995
Savings accounts and other term deposits (*)	-	633,105	656,296	133,669	66,734	277	-	-	-	-	-	1,490,081
Financial derivative contracts	-	5,479	312	588	1,029	8,938	11,160	4,766	703	-	-	32,975
Bank borrowings	-	990	-	2,721	-	-	-	-	-	-	-	3,711
Debt instruments	-	2,174	5,235	10,821	18,102	126,679	203,532	81,789	48,593	-	-	496,925
TOTAL LIABILITIES	212,995	641,748	661,843	147,799	85,865	135,894	214,692	86,555	49,296	-	-	2,236,687

(*) Excludes savings balances of MCh\$ 698,949

As of December 31, 2024												
LIABILITY	On demand MCh\$	Under 29 days MCh\$	30 - 89 days MCh\$	90 - 180 days MCh\$	181 - 360 days MCh\$	1 - 3 years MCh\$	3 - 5 years MCh\$	5 - 10 years MCh\$	10 - 15 years MCh\$	15 - 20 years MCh\$	Over 20 years MCh\$	Total MCh\$
Current accounts and other demand deposits	180,596	-	-	-	-	-	-	-	-	-	-	180,596
Savings accounts and other term deposits (*)	-	532,103	494,548	310,446	38,329	376	-	-	-	-	-	1,375,802
Financial derivative contracts	-	3,688	454	2,115	673	2,975	8,528	3,697	669	38	-	22,837
Bank borrowings	-	3,880	-	-	1	-	-	-	-	-	-	3,881
Debt instruments	-	2,092	1,656	8,581	31,161	60,248	102,382	131,544	54,188	3,236	-	395,088
TOTAL LIABILITIES	180,596	541,763	496,658	321,142	70,164	63,599	110,910	135,241	54,857	3,274	-	1,978,204

(*) Excludes savings balances of MCh\$659,809

Note 36. Subsequent events

Between January 1, 2026, and the date these consolidated financial statements were issued, there have been no other subsequent events that could significantly affect their presentation.

ERIC URRUTIA MARTÍNEZ
Chief Accountant

RODRIGO SILVA IÑIGUEZ
Chief Executive Officer

INFORME JUNTA DE VIGILANCIA

Santiago, abril de 2026.

Los miembros de la Junta de Vigilancia de la Cooperativa de Ahorro y Crédito COOPEUCH para el año 2025, compuesta por don Sergio Zúñiga Astudillo, don Jorge Gompertz Pumarino, y don Hugo González Alarcón, quien la preside, suscriben el presente informe referido al ejercicio 2025.

Durante el año 2025, la Junta de Vigilancia sostuvo reuniones de trabajo semanales para la revisión de las cuentas contables trimestrales y anuales de la Cooperativa para el año 2025, sobre la base de los estados financieros consolidados remitidos trimestralmente a la Comisión para el Mercado Financiero (CMF) y publicados en medios de comunicación de circulación nacional.

El trabajo realizado se ha centrado en la verificación de consistencia entre los estados financieros internos y los entregados a la CMF, la revisión de existencia o no de cambios en los criterios y normas contables respecto del año anterior, a través de la revisión de las principales Notas a los Estados Financieros, revisión de la conformación del balance consolidado de la Cooperativa y su Filial “Coopeuch Corredores de Seguros SpA”, la consistencia de los estados financieros antes referidos con las carteras de productos para lo cual se seleccionaron muestras aleatorias de las diferentes carteras de productos, confrontándolas con la documentación de respaldo y los registros disponibles en la plataforma de gestión institucional de la Cooperativa (IBS). Se analizaron los activos, pasivos y resultados de la Cooperativa, a través de la cuadratura de carteras y registros contables disponibles en los sistemas de la Cooperativa, así también el apego a las normas y procedimientos establecidos por la Cooperativa para los diferentes procesos que impactan los estados financieros.

En este ejercicio, la Junta de Vigilancia pudo constatar que las publicaciones de los Estados Financieros Intermedios y Anuales publicados trimestralmente reflejan de

manera consistente los procesos, cuentas contables, balances y el estado de la Cooperativa de Ahorro y Crédito Coopeuch, siendo consistentes con los antecedentes revisados mediante documentación y mediante la plataforma de gestión institucional IBS.

Por lo anterior, en opinión de esta Junta de Vigilancia, para todo lo revisado en la contabilidad, inventarios y balances, tanto trimestrales como el estado anual consolidado, manifestamos que éstos expresan adecuadamente la situación financiera de Coopeuch al 31 de diciembre de 2025, y se presentan conforme a las normas contables impartidas por la CMF para cooperativas de ahorro y crédito.

Se extiende el presente informe para ser incorporado en la Memoria Anual correspondiente al ejercicio del año 2025.

SERGIO IVAN
ZUÑIGA
ASTUDILLO

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por SERGIO IVAN
ZUÑIGA ASTUDILLO
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Jorge
Gompertz

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GONZALEZ
ALARCON

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HUGO GONZÁLEZ ALARCÓN
PRESIDENTE

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