Corporate Presentation 1Q 2020

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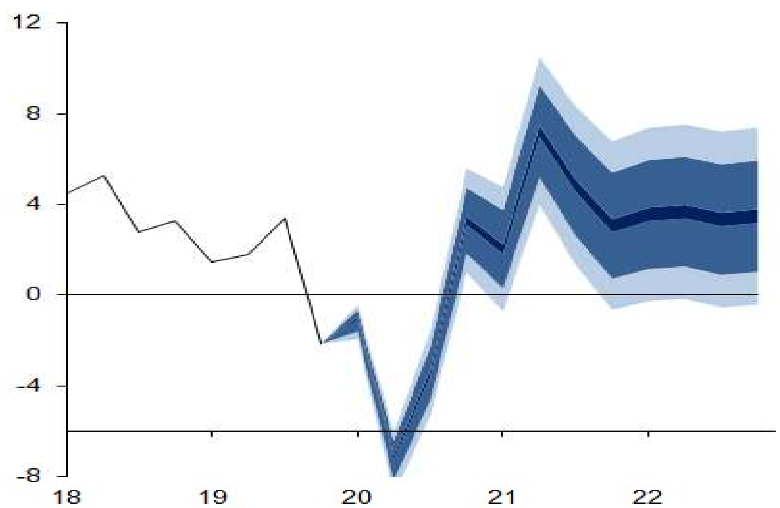
May 2020

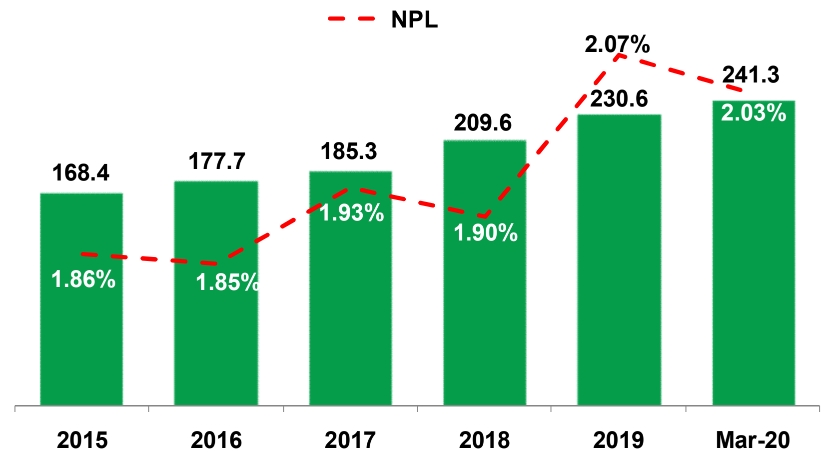
Chilean financial system

1 …with a robust financial system…

CHILE. Evolution of GDP growth projections

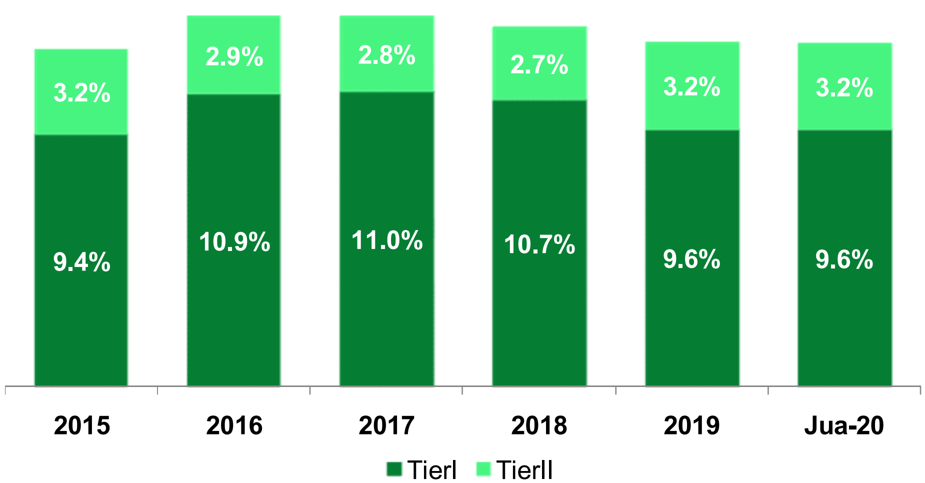


Total loans in the banking system[1] (US$bn)



Source: CMF
Note: Figures are converted to US$ using an FX of USD/CLP of 748.74 (January 2nd 2020)
[1] Figures exclude CNB (City National Bank) and Itau Corpbanca operations in Colombia

Banking system capitalization ratio



Source: CMF. Tier I and Tier II calculated as core capital and supplementary capital as % of total risk weighted assets respectively

Chilean banking regulation – upgrading to Basel III

- New General Banking Law was approved and seeks to align capital requirements in Chile with Basel III guidelines,
- It would ask for at least an additional 2.5% in required capital (conservation buffer), in addition to the 8% currently in place.
- we expect to have an extra 1.25%-1.75% capital requirement as we are one of the larger banks in Chile. Countercyclical buffer, systemic buffer and credit risk weights (in Standard and foundation) were just published on January 27 for enquiries, and in general is similar to the standard of Basel III regarding we are still looking for the main differences and give feedback to the regulator for the final rules.
- Implementation will be phased over a period of 5 years.

Bci at a glance

Leading financial institution in Chile in Loans…

Profitable and financially sound

as of March 2020

US$67.5 bn
(+37.7% YoY)
Total assets

US$43.7 bn
(+20.7% YoY)
Total loans

US$111.5 mm
Net Income YTD
*(ROAE 10.14%)***

US$6.8bn
Market Cap[2]

A2	A	A
Moody's	S&P Global Ratings	Fitch Ratings

Credit_rating_profile:

Retail, Wholesale and Investment bank

- Segments (Affluent, Mass Affluent, Mass Market)
- SMEs
- Credit Cards
- Mortgage
- Consumer loans
- Deposits

- Commercial Bank
- Private bank
- Treasury Products
- Corporate Banking
- Asset Management
- Cash Management
- Factoring
- Leasing
- Stock brokerage
- Insurance brokerage

Diversified business model

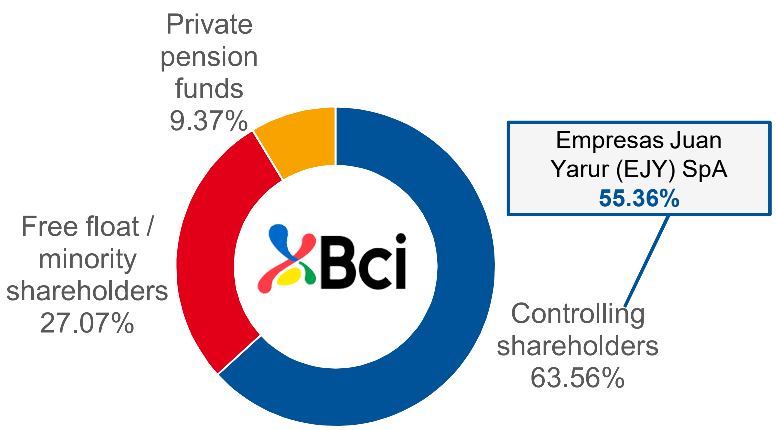
- *Largest bank in Chile (total loans)*
- *3rd Largest Florida-based bank*

CNB : 24% Assets
Bci Miami : 5% Assets

Source: CMF as of March 2020
Note: Figures are converted to US$ using an FX of USD/CLP of 852.03 (April 1st 2020); [1] Before provisions for loan losses and operating expenses ; [2] Bloomberg as of April, 2020

…with a successful strategy supported by its strong corporate governance

Long-term support from its controlling shareholders…



…and strong corporate governance

- Board of Directors is composed by **experts in various fields, academics, economists, bankers and individuals connected with the world of technology,** who share a **long-term vision**
  - The Board of Directors includes **2 independent directors**, who actively participate in the Bank's committees
- Recognized for its **Corporate Governance** structure

merco EMPRESAS Y LÍDERES — *Best corporate governance*

merco EMPRESAS Y LÍDERES — *Corporate reputation*

Strategic priorities

1 Leverage digital customer experience to achieve competitive advantage

- Best-in-class customer experience through digital transformation

2 Drive sustainable growth, while maintaining prudent risk

- Drive selective growth in line with defined risk-appetite
- Optimize capital structure
- Further deploy our international business

3 Enhance leadership and collaboration throughout the organization

- Promote disruptive innovation and boost collaboration
- Strive to create sustainable value for all our stakeholders

Throughout its 80 year history, Bci has maintained high growth, profitability and corporate governance standards

…Balance sheet

US$ million (*)	2016	2017	2018	2019	CAGR 2016-2019	Mar 2019	Mar 2020	%∆
Cash	1,852	1,755	2,416	3,701	25.97%	1,893	3,622	91.36%
Securities	4,452	5,552	6,186	7,313	17.99%	6,256	8,868	41.76%
Loans	26,029	28,531	35,065	39,518	14.93%	35,508	42,833	20.63%
Other Financial Instruments	357	261	70	138	-27.24%	40	140	248.99%
Fixed Assets	328	317	330	294	-3.62%	303	307	1.41%
Other Assets	3,289	3,352	4,464	8,115	35.12%	4,974	11,688	134.98%
Total Assets	**36,308**	**39,768**	**48,531**	**59,078**	**17.62%**	**48,974**	**67,458**	**37.74%**
Deposits on Demand	9,617	11,190	14,345	16,643	20.06%	14,272	18,521	29.77%
Time Deposits	11,687	12,549	14,470	15,695	10.33%	14,085	17,391	23.47%
Interbank Borrowings	1,935	2,059	3,237	4,087	28.30%	2,979	4,082	37.05%
Bonds Payable	5,162	5,892	7,016	8,235	16.85%	7,372	8,743	18.60%
Other Liabilities	4,950	4,875	5,403	9,966	26.27%	6,120	14,034	129.32%
Equity	**2,956**	**3,202**	**4,059**	**4,451**	**14.62%**	4,147	4,687	13.02%
Total Liabilities	**36,308**	**39,768**	**48,531**	**59,078**	**17.62%**	**48,974**	**67,458**	**37.74%**

Figures are converted to US$ using an FX of USD/CLP of 852.03 (April 1st 2020)
includes operations of CNB

…Financial results

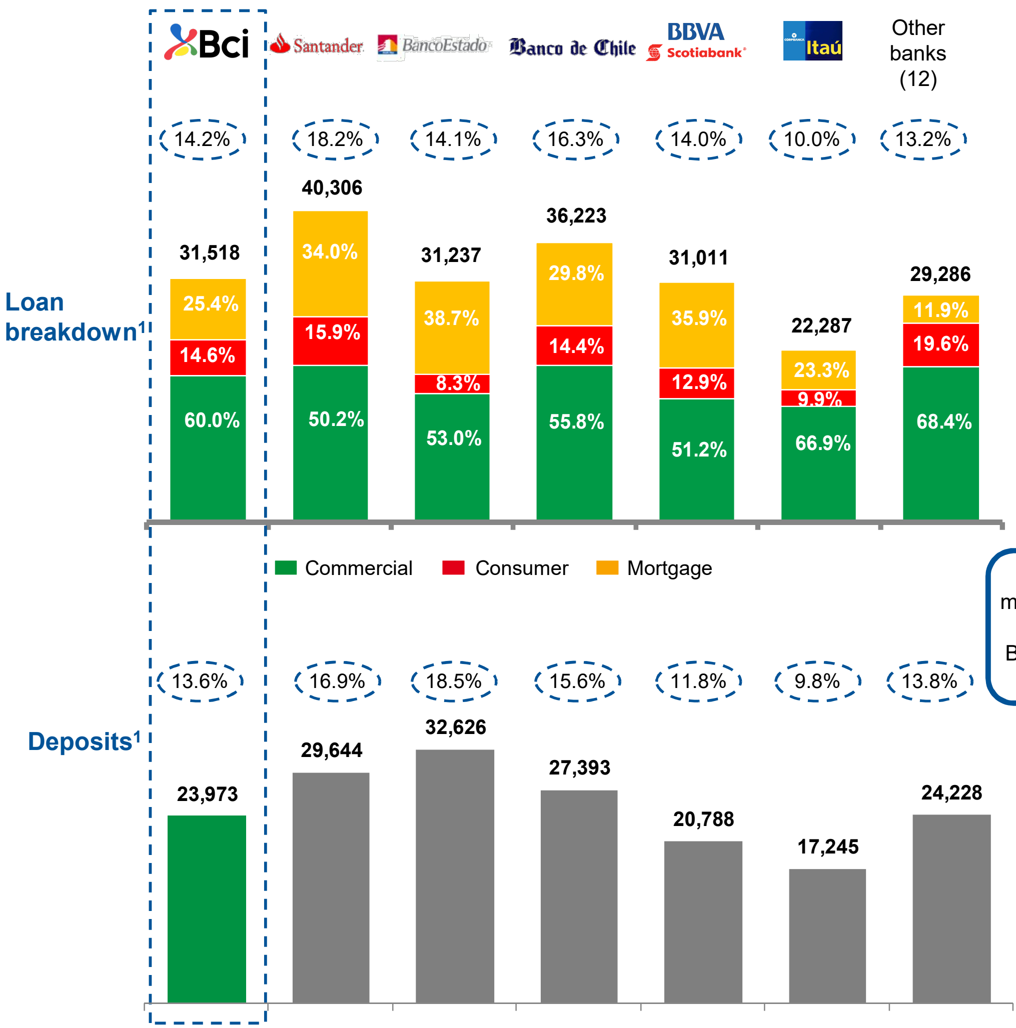
US$ million (*)	2016	2017	2018	2019	CAGR 2016-2019	Mar 2019	Mar 2020	%∆
Net Interest Income	1,062	1,097	1,268	1,551	13.45%	367	413	12.50%
Net Service Fee Income	319	315	359	413	9.00%	96	107	11.74%
Operating Income	**1,381**	**1,413**	**1,627**	**1,964**	**12.45%**	**463**	**520**	**12.34%**
Other Operating Income	128	208	233	256	26.23%	67	80	20.0%
Provision for loan losses	-215	-250	-313	-488	31.34%	-123	-154	25.23%
Operating Income, net of loan losses, interest and fees	**1,293**	**1,371**	**1,548**	**1,733**	**10.24%**	**407**	**446**	**9.71%**
Personal salaries and expenses	-437	-468	-545	-568	9.10%	-138	-150	8.70%
Administrative Expenses	-265	-290	-343	-383	13.09%	-88	-98	11.00%
Depreciation and Amortization	-65	-71	-79	-122	23.44%	-29	-32	8.58%
Total operating expenses	**-767**	**-829**	**-967**	**-1,072**	**11.83%**	**-255**	**-279**	**9.48%**
Total Net Operating Income	**499**	**633**	**610**	**623**	**7.73%**	**151**	**151**	**0.10%**
Income Tax	-99	-197	-145	-151	14.88%	-11	-40	251.69%
Consolidated Net Income for the Year	**399**	**436**	**465**	**473**	**5.79%**	**140**	**111**	**-20.37%**

Figures are converted to US$ using an FX of USD/CLP of 852.03 (April 1st 2020)
includes operations of CNB

…and where Bci is has a relevant position in the market…

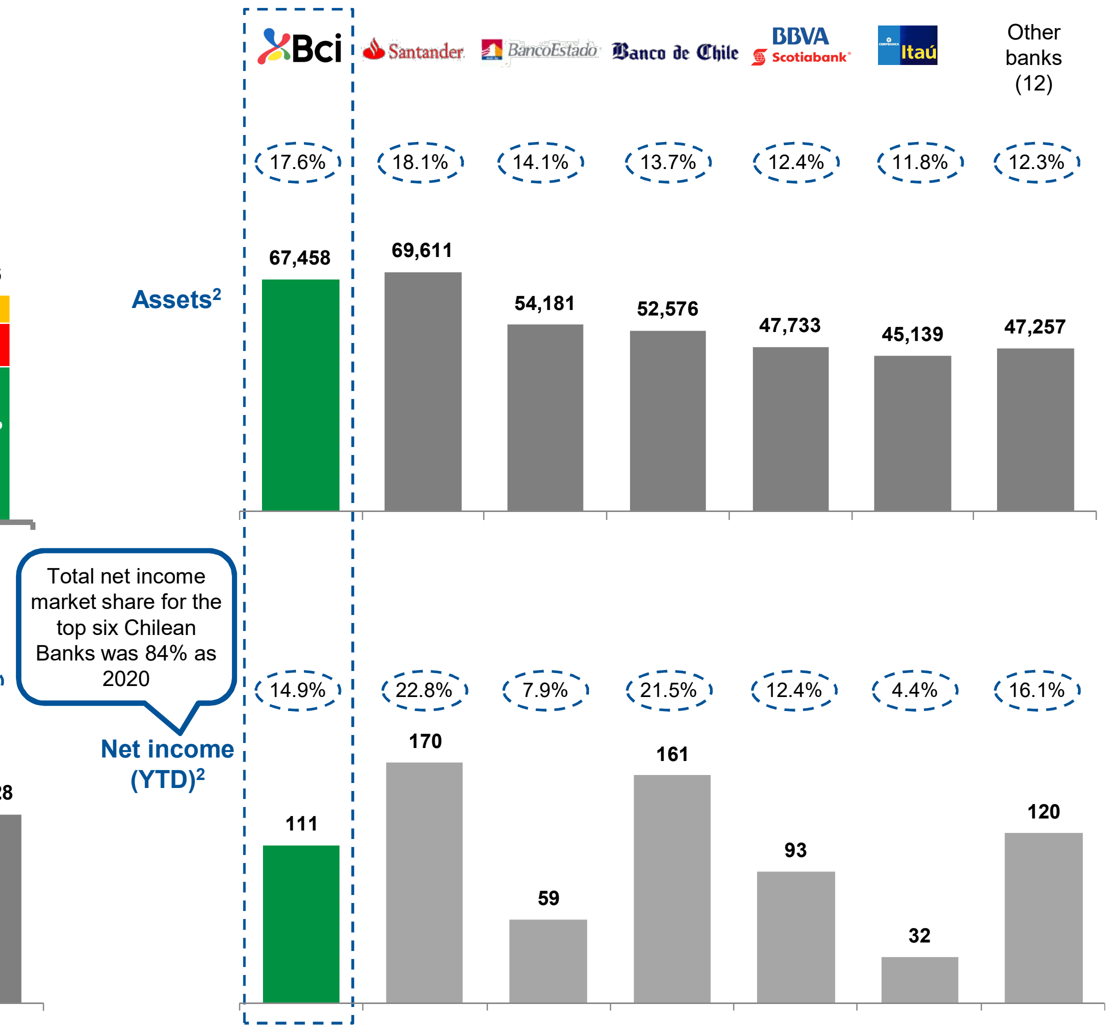
Chilean banking system benchmark (local)

In US$mm, as of December 2019



Chilean banking system benchmark (consolidated)

In US$mm, as of December 2019

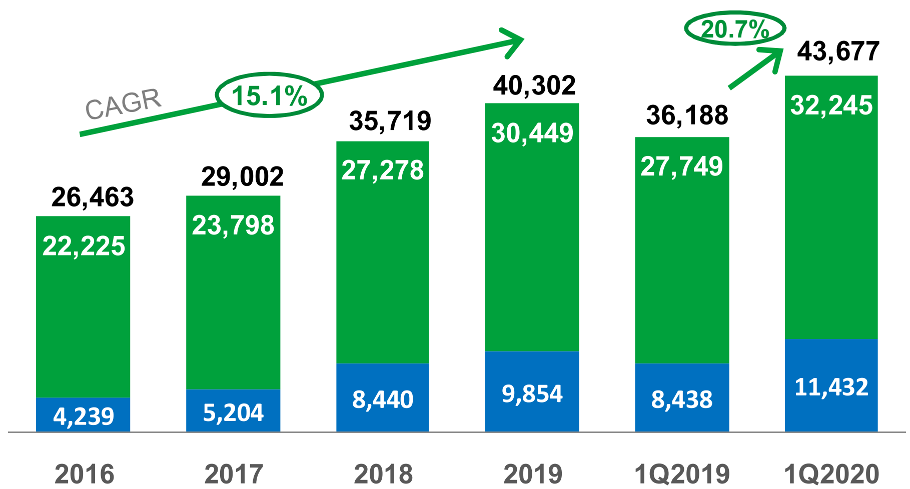


% Market share in Chilean banking system

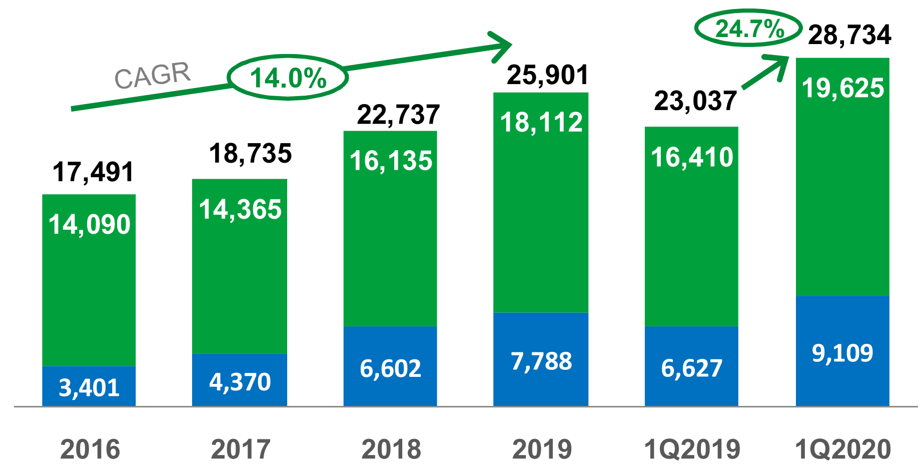
Source: Company filings and Financial Market Commission of Chile (CMF)
Note: Figures are converted to US$ using an FX of USD/CLP of 852.03 (April 1st 2020)
(1) Bci figures exclude CNB (City National Bank) and Itau Corpbanca figures exclude Colombia operations
(2) Bci figures include CNB (City National Bank) and Itau Corpbanca figures include Colombia operations

Domestic loan growth

Total loans (US$mm)

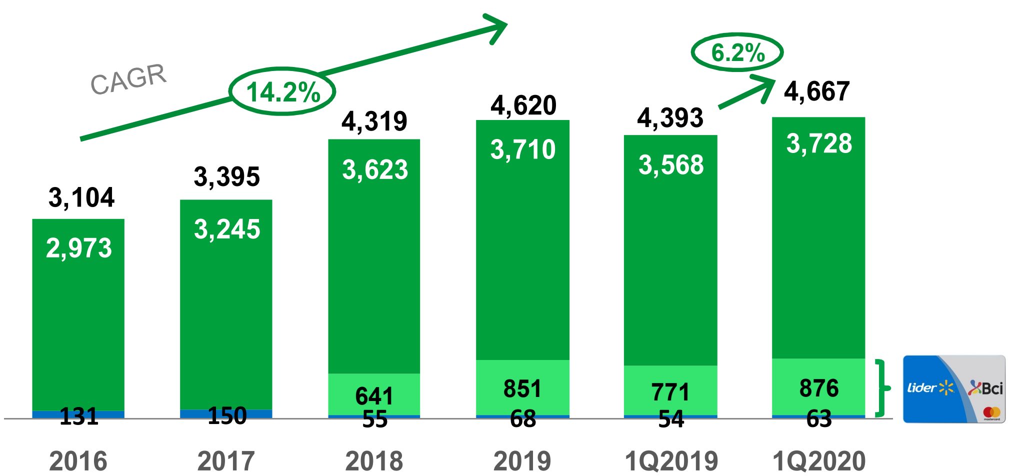


Commercial & Interbank loans (US$mm)

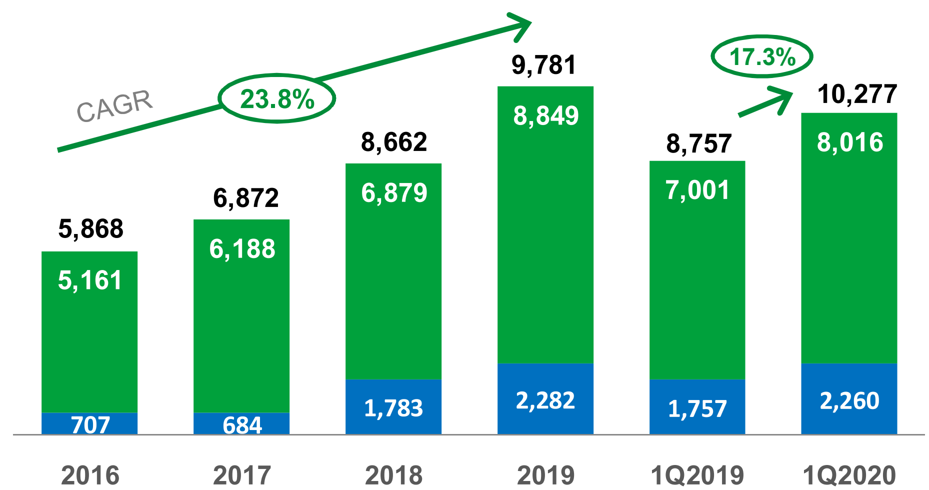


Bci CNB

Consumer lending loans (US$mm)



Mortgage loans (US$mm)

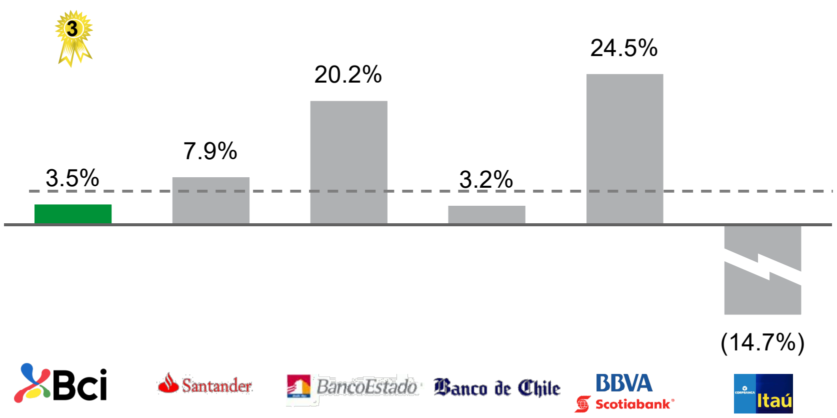


Source: Financial Market Commission (CMF).as of March 2020
Note: Figures are converted to US$ using an FX of USD/CLP of 852.03 (April 1st 2020) ; Excludes CorpBanca investments in Colombia and Bci subsidiary in USA (CNB)

Successful organic growth in Chile…

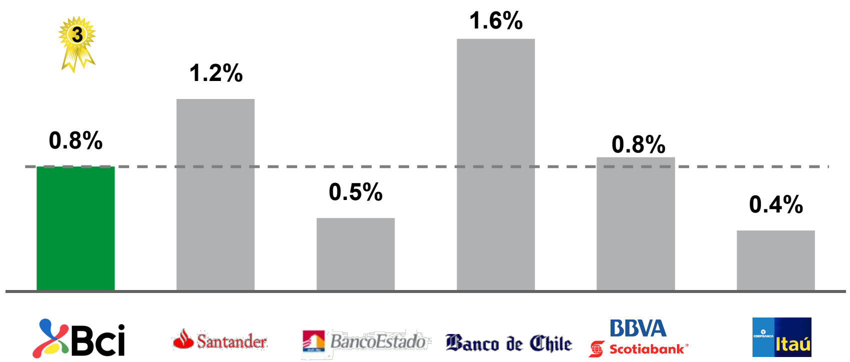
Net income CAGR[1]

March 2015 – March 2020 *Median = 5.7%*

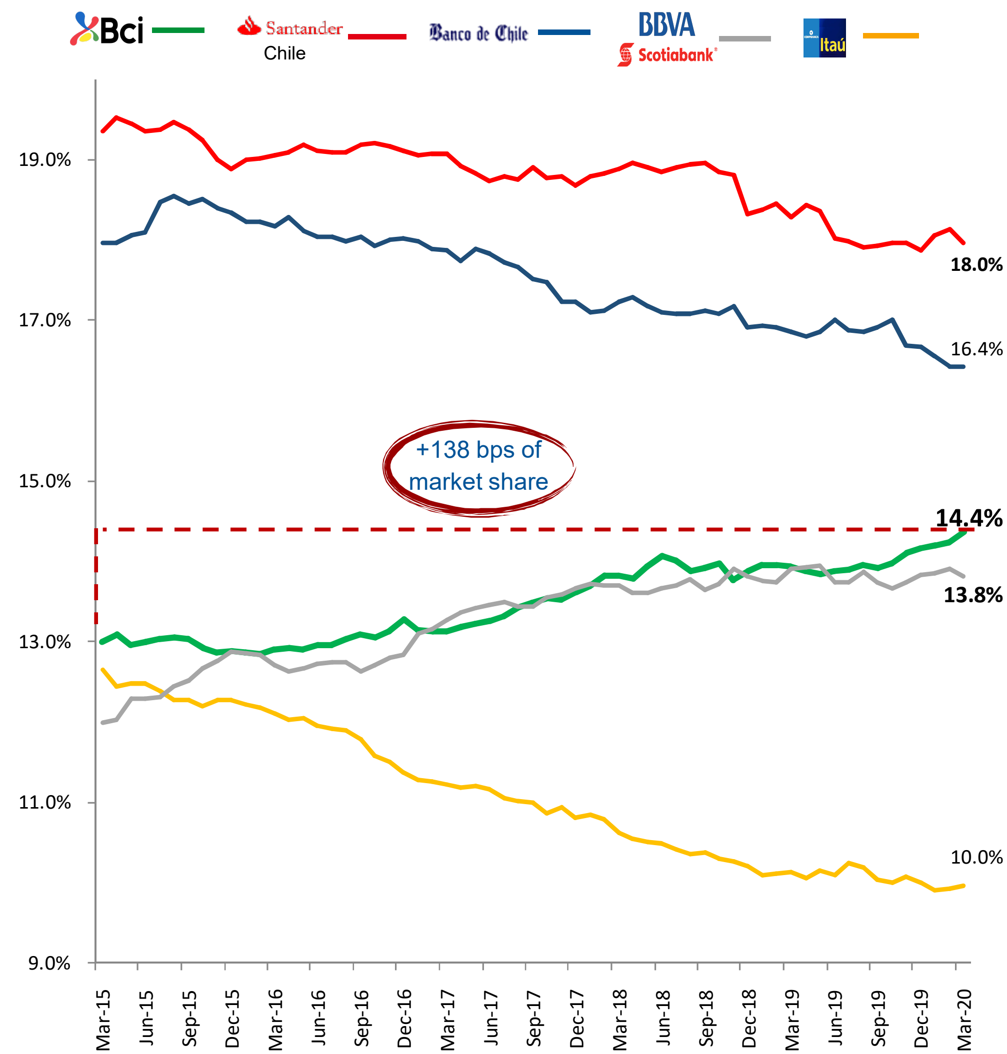


Return on average assets (ROAA)[1]

as of March 2020



Total loans market share - local[2] (%)



Source: CMF as of March 2020

[1] Figures include CNB and Itau Corpbanca Colombia; [2] Bci figures exclude CNB (City National Bank) and Itau Corpbanca figures exclude Colombia operations;

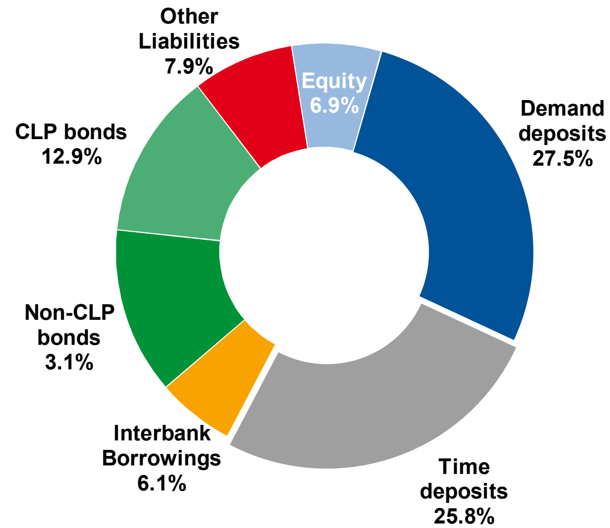
…with diversified and low funding cost…

In terms of maturity, currency and geography

Funding Sources

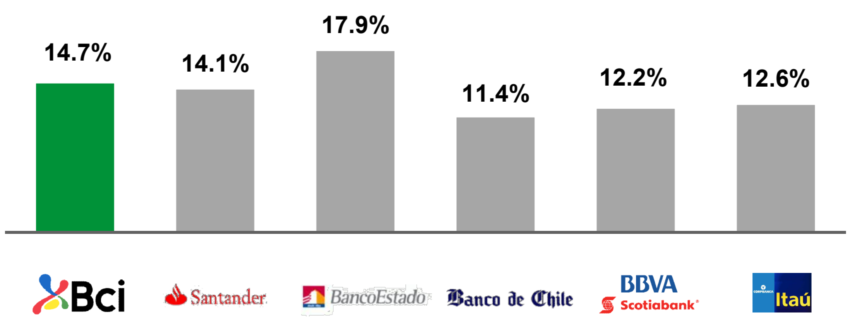
- Long term funding composed primarily of UF local bonds in the Chilean market, complemented by other international issuances, through our EMTN program in US dollars, Euros, Swiss Francs, Japanese Yens and Australian dollars
    - The long-term debt matches our long-term residential mortgage portfolio
- Short-term funding coming from commercial paper program managed out of its Miami branch which provides an additional source of US dollar funding

Breakdown by type[1]



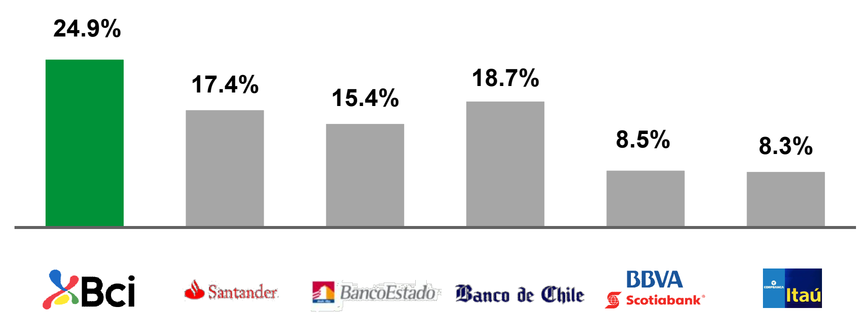
Time Deposit market share

as of March 2020



Current accounts & demand deposits market share

as of March 2020



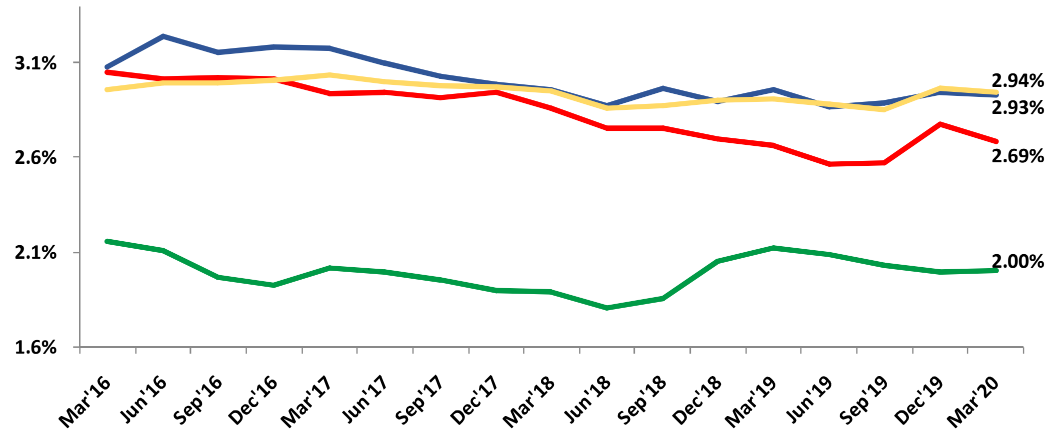
Source: Company filings and CMF as of March 2020
Note: Figures are converted to US$ using an FX of USD/CLP of 852.03 (April 1st 2020); Bci figures include CNB (City National Bank) and Itau CorpBanca figures include Colombia operations; [1] Considers all of the Company's assets in Chile.

…while maintaining prudent risk

Highlights

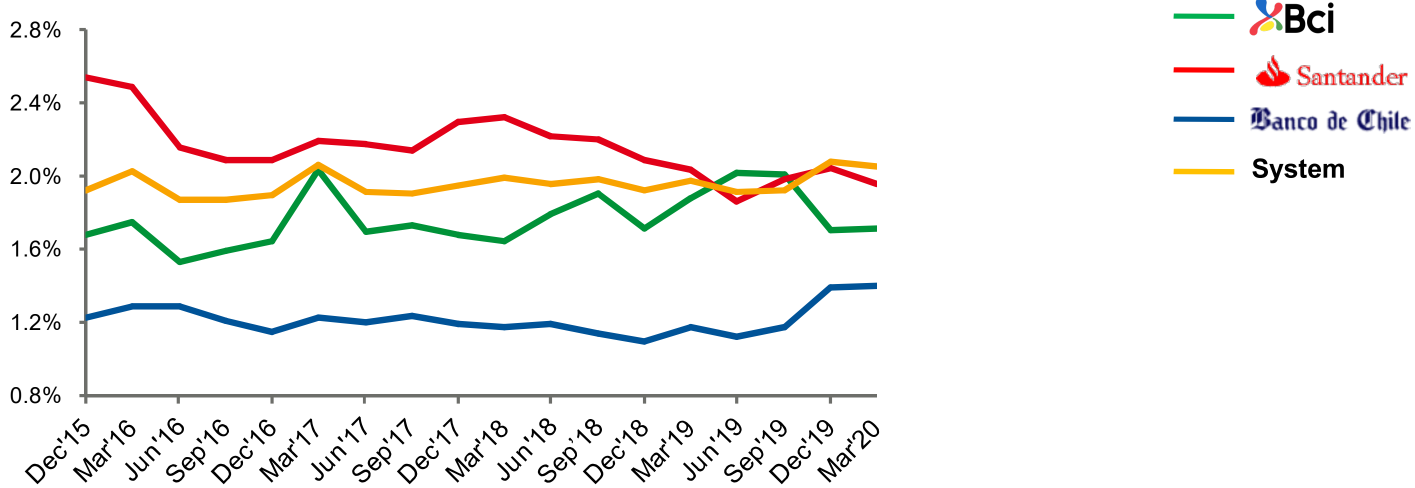
- Bci's asset quality is supported by proactive risk management and monitoring, as well as a continued focus
- Due to all these efforts, our risk ratios have remained at healthy levels over time, despite significant loan growth
- Our loan portfolio is well diversified by business lines, economic sectors, and customers.
- In terms of loan portfolio concentration, the 20 largest loans account for less than 10% of the bank's total loans

Cost of risk index (Allowances / Average Gross Loans)



Note: Cost of risk index Include operations of CNB and Itau Corpbanca Colombia

NPLs (Delinquency +90 days / Loans)

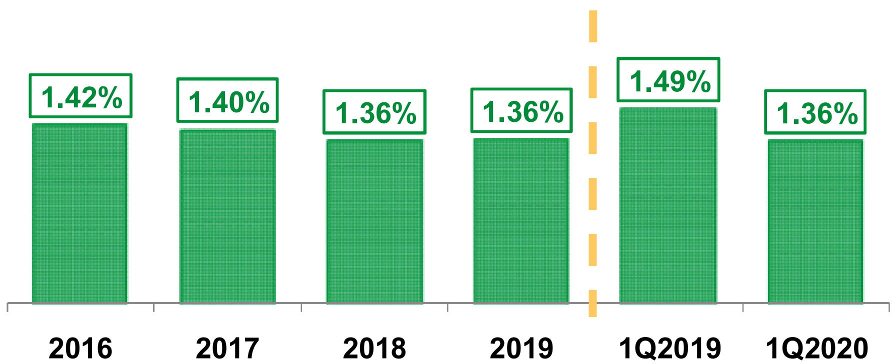


Note: NPLs exclude operations of CNB, Itau Corpbanca Colombia and all subsidiary

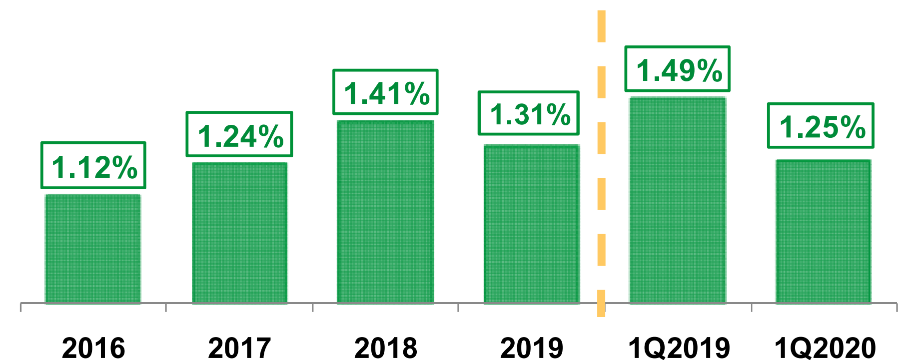
Source: CMF. Figures as of March 2020

Non-Performing Loans (NPLs)

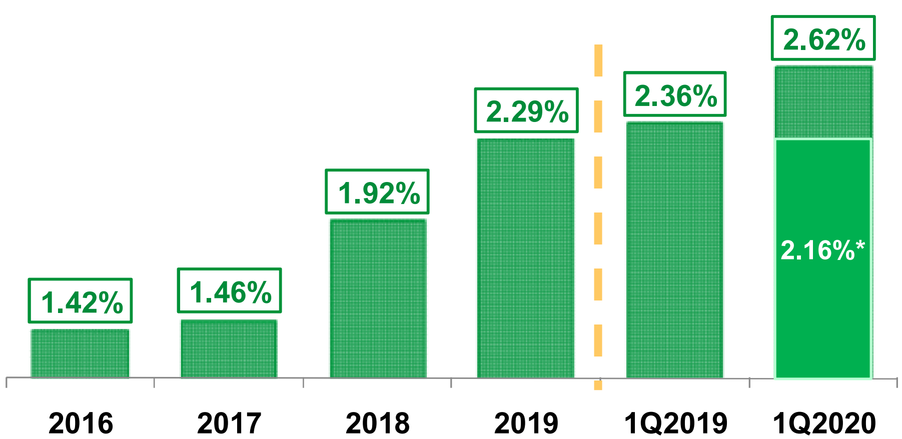
NPL Ratio (NPLs/Total Loans)



NPL Ratio (Commercial & Interbank Loans)

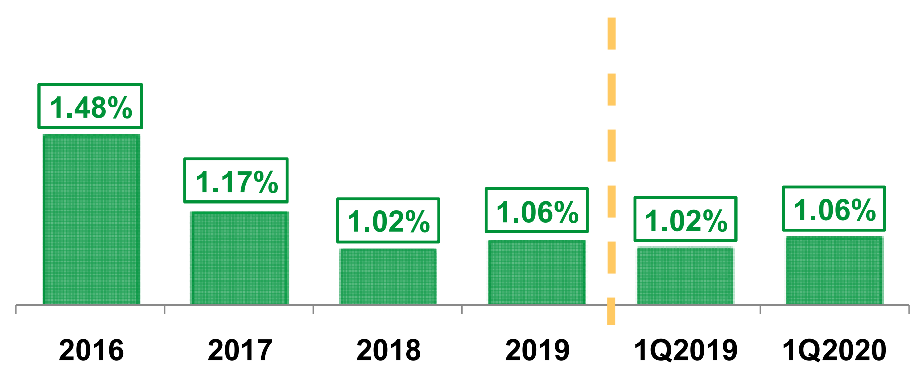


NPL Ratio (Consumer Loans)



*NPLs of 2.16% in Consumer Loans exclude Financial Services

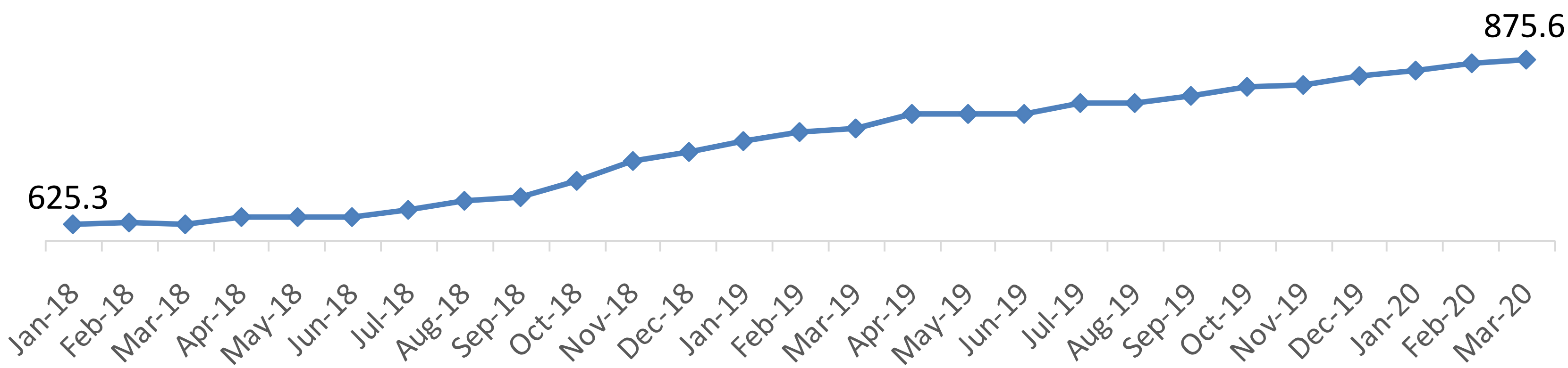
NPL Ratio (Mortgage Loans)



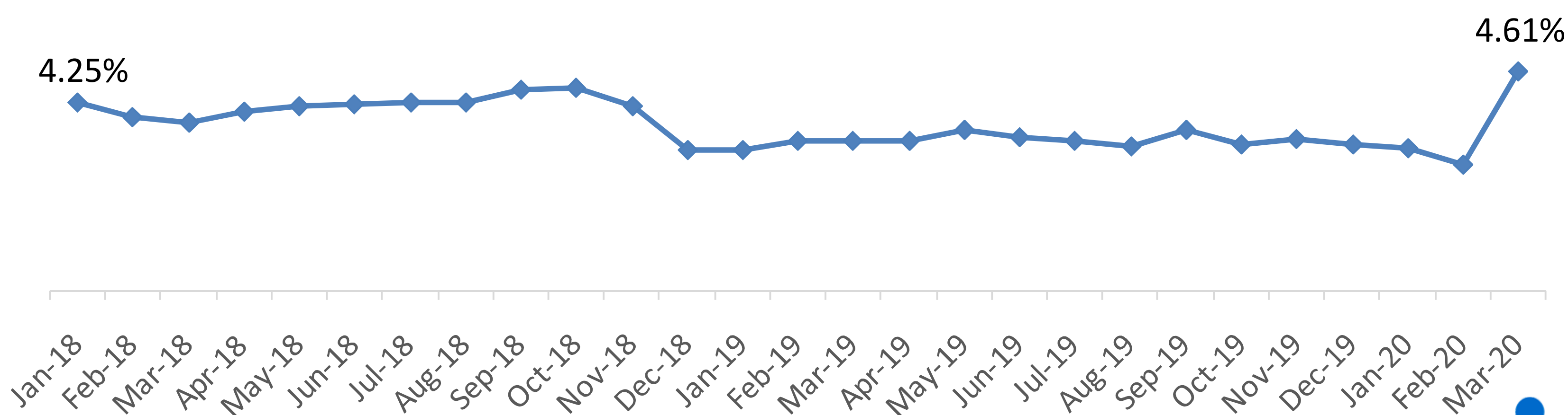
Note: Includes Bci subsidiary in USA (CNB)

Financial Services

Total Loans
(US MM$)



NPL Ratio

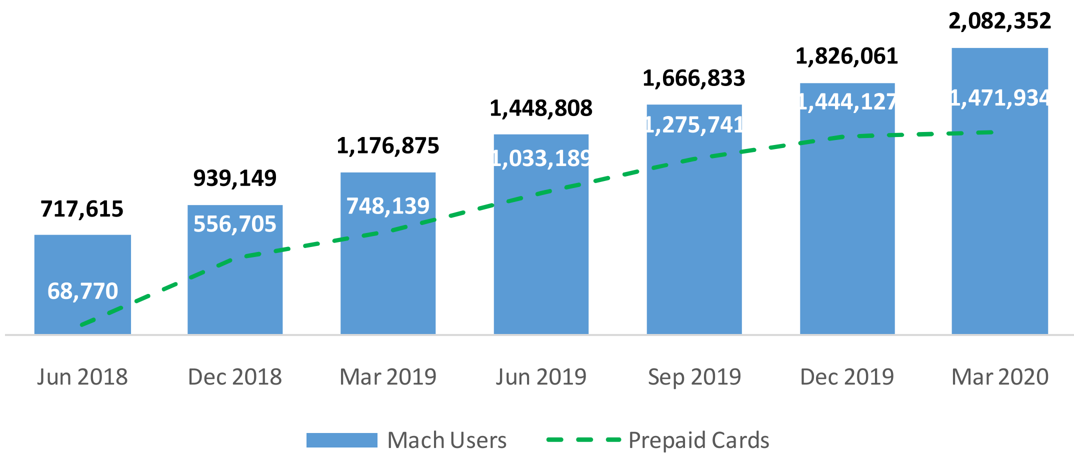


Note: Figures are converted to US$ using an FX of USD/CLP of 852.03 (April 1st 2020)

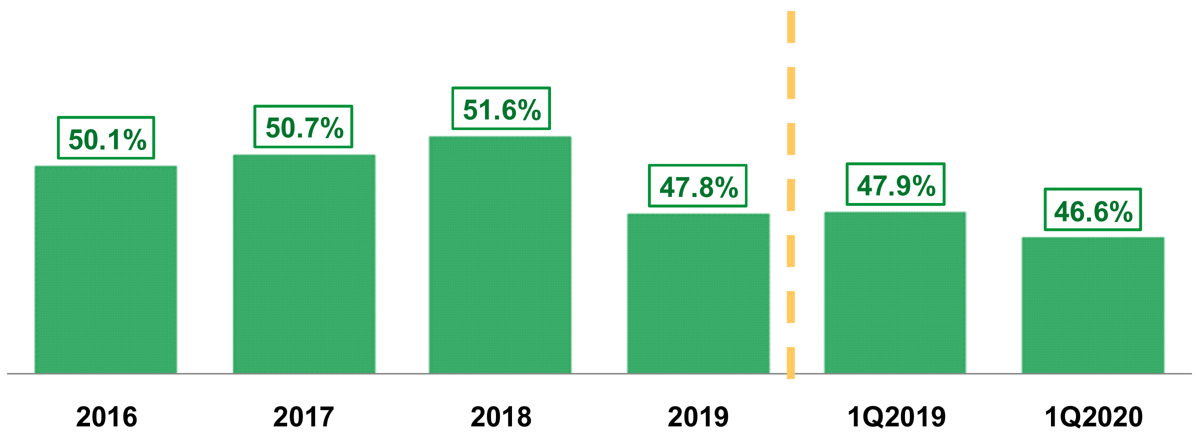
Bci has implemented several initiatives that prepare it for the future

Our strategy is rapidly embracing digital transformation

MACH: disruptive innovation rapidly penetrating the market



We improve our efficiency ratio



Source: Company fillings. Efficiency ratio includes City National Bank of Florida
Figures are converted to US$ using an FX of USD/CLP of 852.03 (April 1st 2020)

City National Bank of Florida

Executive Summary

First Quarter Results

- Strong Q1 loan growth was partially propelled by draws on lines of credit as pandemic started
- Strong DDA growth of $77MM was mitigated by $229MM of client interest bearing temporary deposit outflows resulting from the COVID 19 pandemic (deposits are increasing in April)
- Net income of $36.4MM has declined by $3.2MM QoQ due to $13.1MM of loan loss provisions recorded
- The Bank is <u>not required to adopt CECL</u> until 2023 & is operating under the <u>incurred loss ALLL model</u>

Balance Sheet Composioin

- On-balance sheet & committed off-balance sheet liquidity sources are ample & total $5.3B
- The Bank is entering this period of uncertainty with significant levels of excess capital; our 10.81% leverage ratio provides us with significant excess capital to any reasonable thresholds
- City National Bank has a strong credit culture supported by historically low levels of NPLs & charge-offs

COVID-19 Impact

- We have assisted our clients through our loan deferral program & outsized PPP production ($1.7B)
- COVID-19 impacted segments have balanced vintages, are well diversified & real-estate secured segments have LTVs below 60%
- We have been able to operate the Bank & generate nearly $2B of PPP loans while working entirely remotely, except for our banking centers

2020 Priorities

- We have identified four key priorities for 2020 given the realities of COVID-2019
- Capital will be protected through <u>active portfolio management</u> & <u>expense optimization</u>
- Continued deployment of <u>sales effectiveness</u> principles will enable us to capitalize on the goodwill created with our PPP accomplishments
- We will <u>successfully integrate Executive National Bank</u> once all regulatory approvals are finalized

Source: City National Bank

City National Bank
Bci FINANCIAL GROUP

Balance Sheet Consolidated

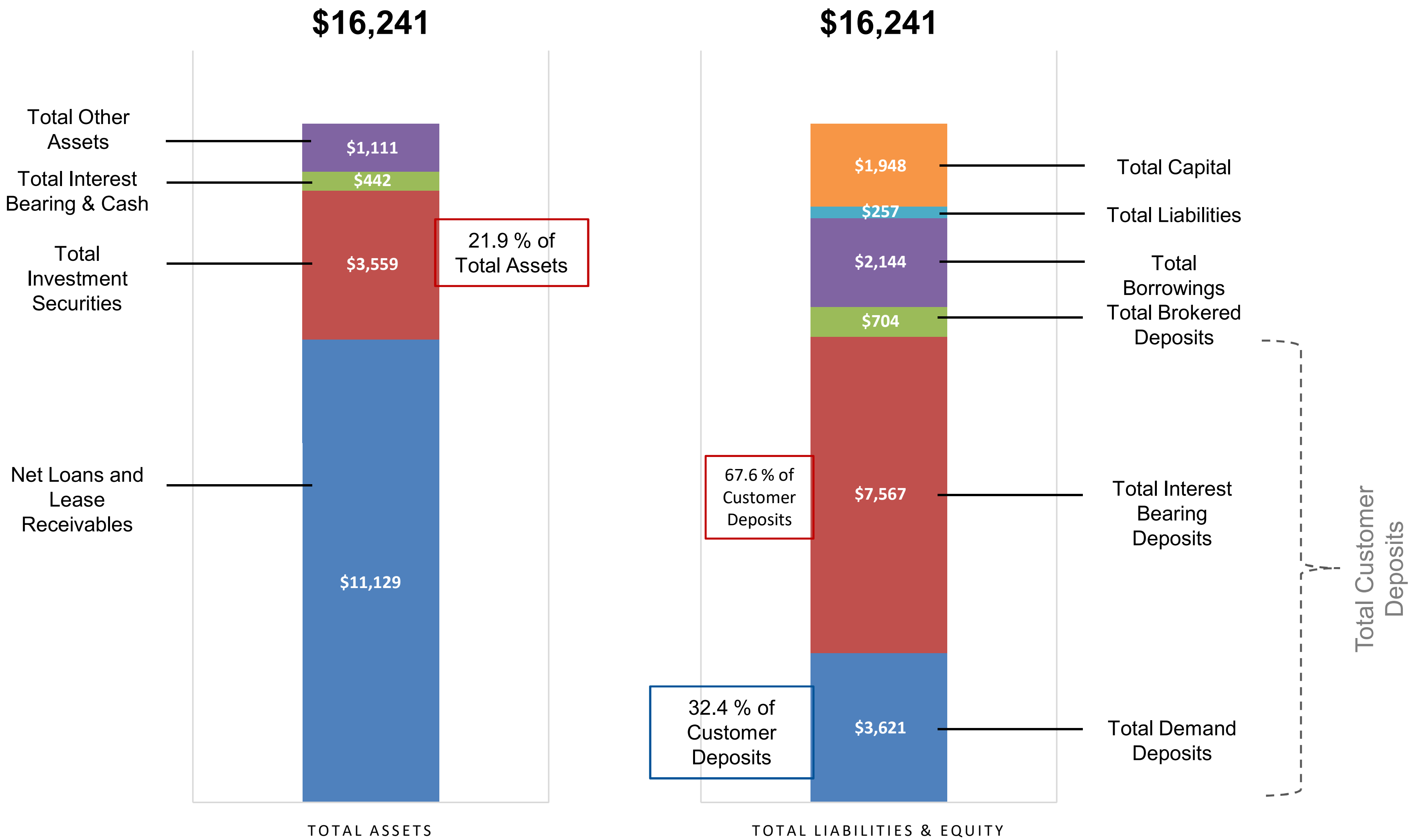
BALANCE SHEET ($ millions)	Mar-19	Dec-19	Mar-20	$ Var QoQ	% Var QoQ	$ Var YoY	$ Var YoY
Commercial & Industrial	$2,088	$2,080	$2,234	$154	7.4%	$146	7.0%
Commercial Mortgages	$4,569	$5,061	$5,250	$189	3.7%	$681	14.9%
Residential Mortgages	$2,116	$2,201	$2,164	($38)	-1.7%	$47	2.2%
RE Construction and Land	$821	$724	$659	($65)	-8.9%	($162)	-19.8%
Other Loans	$325	$382	$375	($7)	-1.8%	$50	15.4%
Non-Accrual Loans	$40	$33	$31	($2)	-6.1%	($10)	-23.6%
Total Gross Loans	**$9,961**	**$10,481**	**$10,713**	**$231**	**2.2%**	**$752**	**7.5%**
Total Gross Leases & Lease Assets	**$641**	**$752**	**$729**	**($23)**	**-3.1%**	**$88**	**13.7%**
Total Allowance for Loan & Lease Loss	**($39)**	**($49)**	**($59)**	**($10)**	**19.9%**	**($20)**	**51.6%**
Total Loan Mark	**($24)**	**($17)**	**($16)**	**$1**	**-8.5%**	**$9**	**-35.9%**
Total Investments	**$3,278**	**$3,507**	**$3,559**	**$52**	**1.5%**	**$282**	**8.6%**
Total Interest Bearings & Cash	**$265**	**$427**	**$442**	**$15**	**3.4%**	**$177**	**66.5%**
Total Earning Assets[1]	**$14,033**	**$15,054**	**$15,323**	**$269**	**1.8%**	**$1,290**	**9.2%**
Total Assets	**$14,783**	**$15,841**	**$16,241**	**$400**	**2.5%**	**$1,458**	**9.9%**
Non-Interest Bearing Deposits	$3,389	$3,541	$3,618	$77	2.2%	$229	6.8%
Int. Bearing Customer Deposits	$7,136	$7,790	$7,561	($229)	-2.9%	$424	5.9%
Brokered Deposits	$917	$523	$713	$190	36.2%	($204)	-22.3%
Total Deposits	**$11,443**	**$11,854**	**$11,892**	**$38**	0.3%	**$449**	3.9%
Repos	$139	$82	$94	$12	14.3%	($45)	-32.7%
FHLB and Other Borrowings	$1,325	$1,850	$2,050	$200	10.8%	**$725**	**54.7%**
ASSET QUALITY							
Non-Accrual + OREO / Total Loans & Leases	0.34%	0.43%	0.38%		-5 bps		4 bps
CAPITAL & LIQUIDITY							
Tier 1 Leverage Ratio	10.56%	10.88%	10.81%		-7 bps		25 bps
Total Risk Based Capital Ratio	13.51%	14.30%	14.18%		-12 bps		67 bps
Tier 1 Risk Based Capital Ratio	13.15%	13.86%	13.68%		-18 bps		53 bps
Total Net Loans & Leases / Total Deposits	90.29%	92.15%	93.58%		143 bps		330 bps
Wholesale Funding to Total Assets	15.17%	14.98%	17.01%		203 bps		184 bps

- QoQ loan growth is substantially due to draws on lines of credit in March, which has since subsided
- $681MM of the $752MM of loan growth YoY is in commercial mortgages, which has a weighted average LTV of 54.66%
- Strong DDA growth QoQ of 2.2% (≈9% annualized) & 6.8% YoY
- Temporary outflows on interest bearing customer deposits have since been recaptured in April
- Strong capital ratios with significant increase YoY & slight reduction QoQ due to proactive COVID-19 provisioning

Source: City National Bank
[1]Earning Assets include Cash & Lease Assets -Net

City National Bank
Bci FINANCIAL GROUP

22% of our assets are comprised of liquid & low risk securities



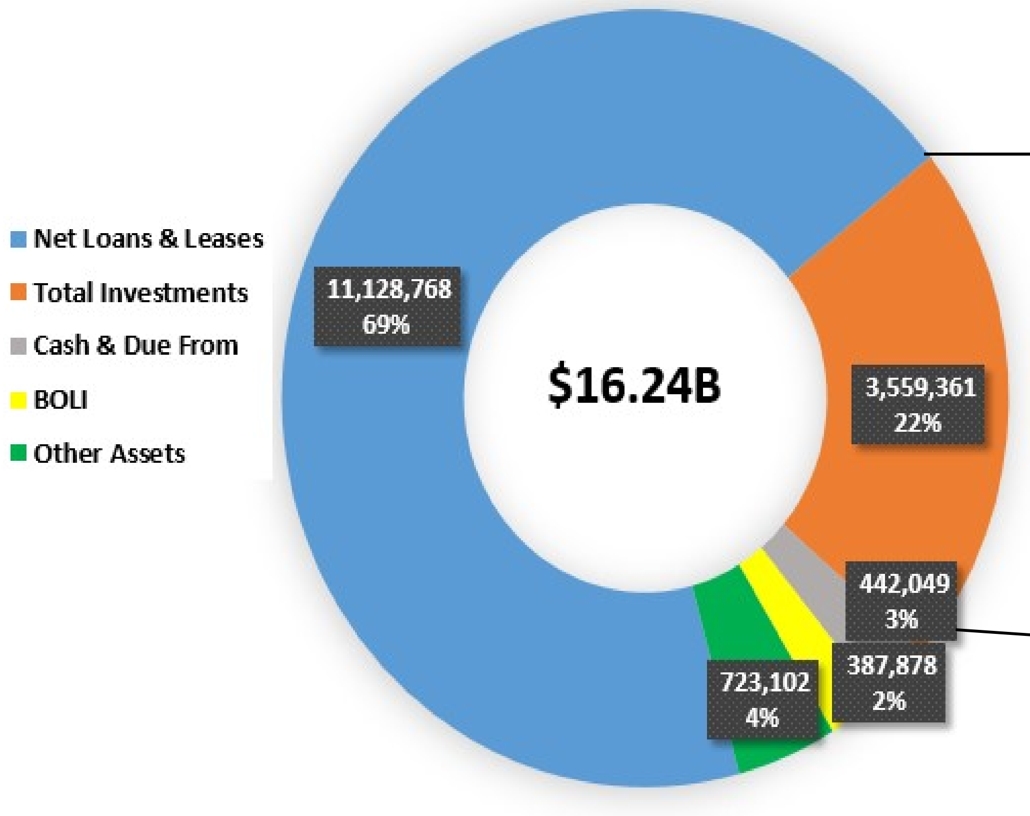
Nearly one-third of our customer deposits consist of non-interest bearing DDAs

Source: City National Bank

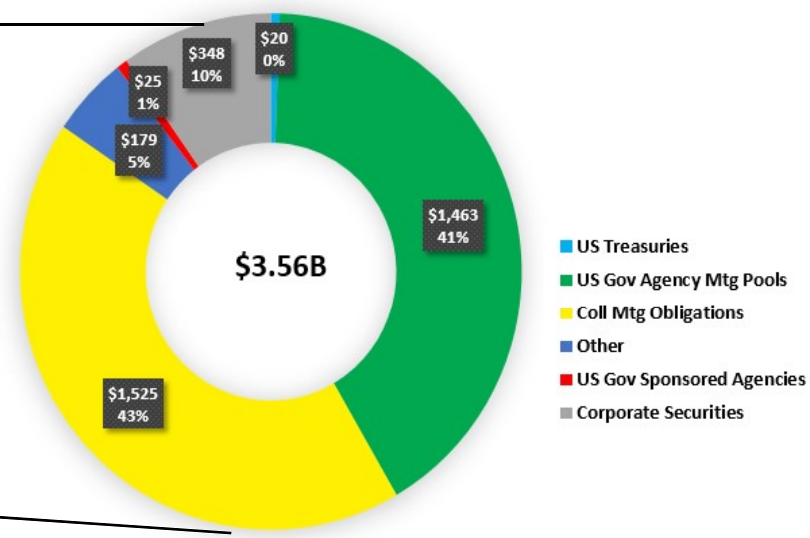
City National Bank Bci FINANCIAL GROUP

We have a liquid balance sheet with ample off-balance sheet sources

Total Assets



Total Investments



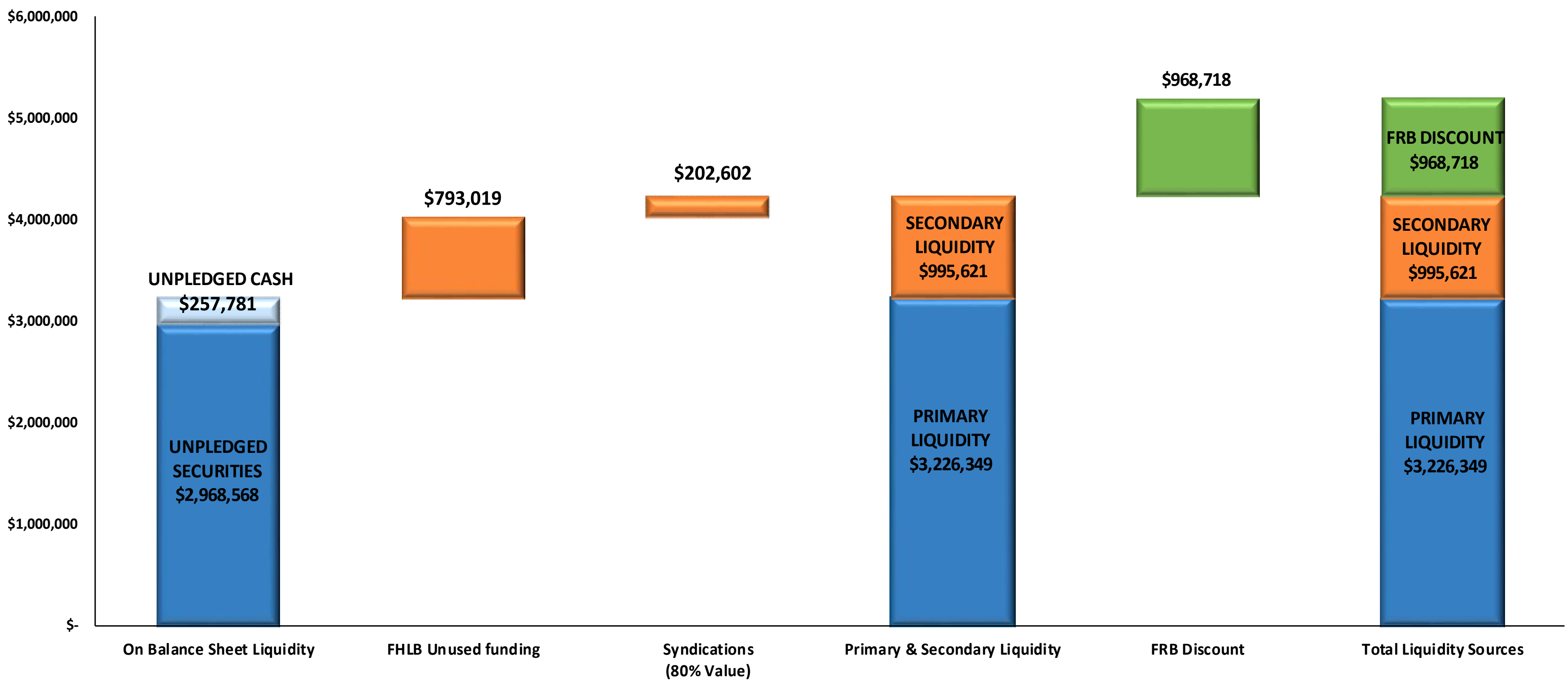
	Mar-20
Yield on Investments	2.15%
Duration	1.3
Unrealized Gains / (Losses)	52.1
Investments / Total Assets (%)	21.9%

Source: City National Bank

We have a liquid balance sheet with ample off-balance sheet sources

Our liquidity is strong with $5.2B of Total Liquidity Sources

- The Bank has ample On Balance Sheet Liquidity at 19.87% as of 3/31/2020
- Unused availability at FHLB is over $793 million, which can be drawn at an instant
- An additional $968 million can be drawn from the FRB Discount window as a last resort



	On Balance Sheet Liquidity	FHLB Unused funding	Syndications (80% Value)	Primary & Secondary Liquidity	FRB Discount	Total Liquidity Sources
% of Total Assets	19.87%	4.88%	1.25%	26.00%	5.96%	31.96%

Source: City National Bank

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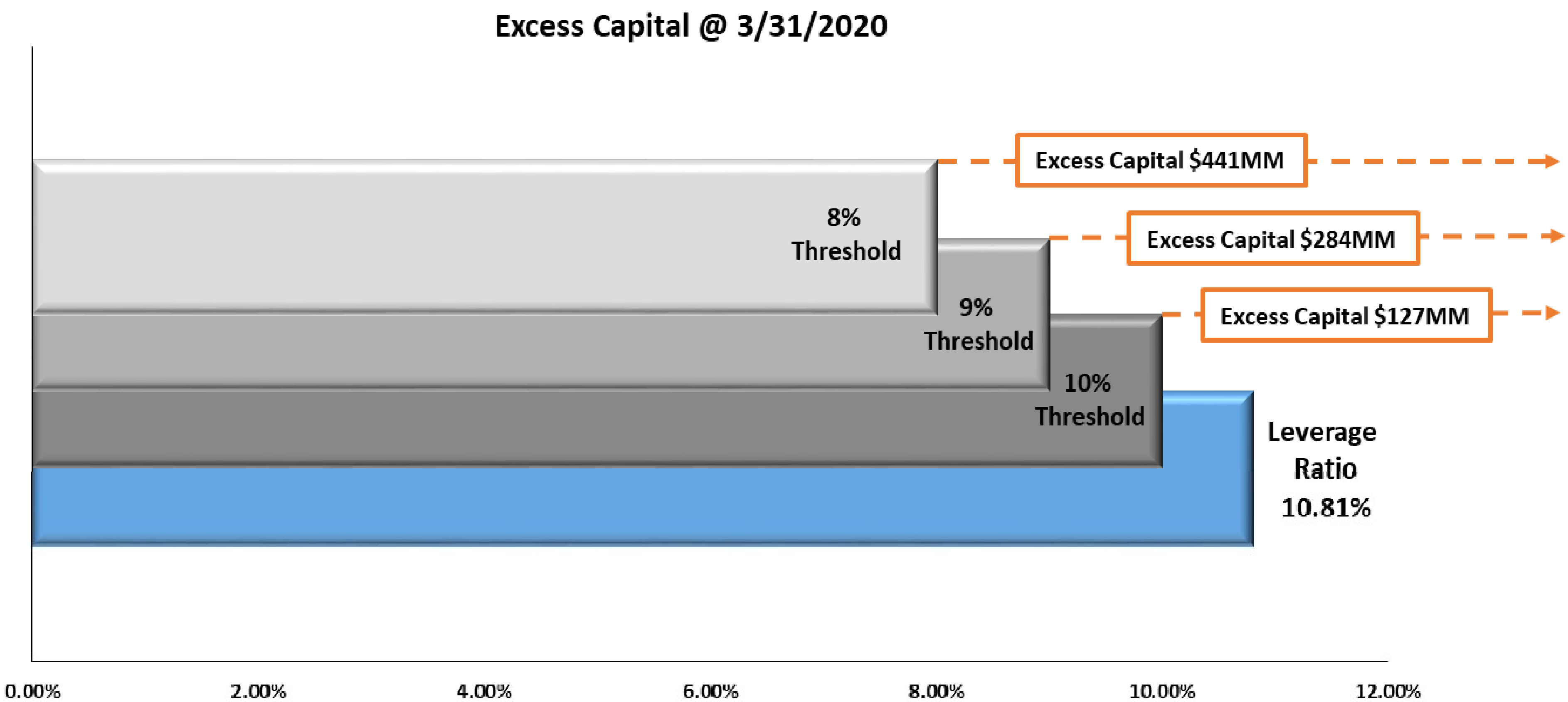
Our significant excess capital differentiates CNB from its US peers



We are entering this period of uncertainty with a significant capital buffer

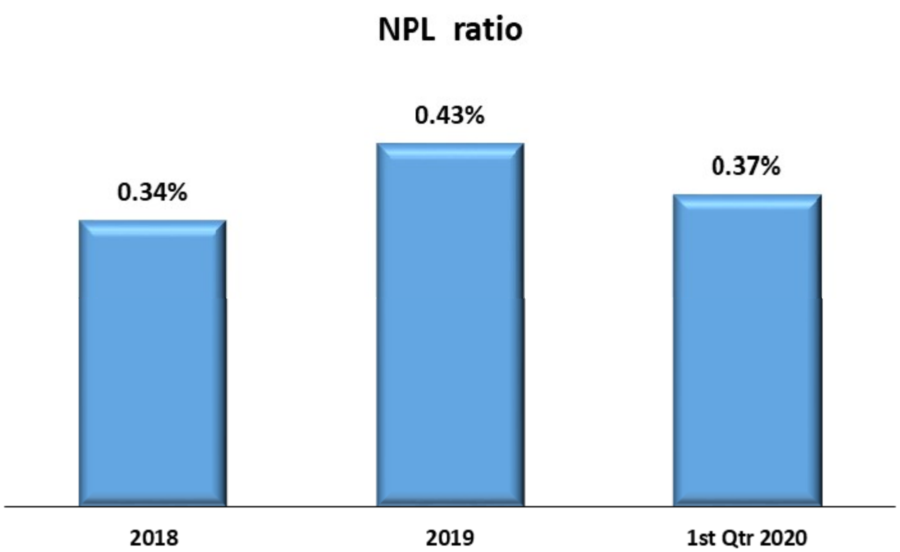
- Excess capital will enable us to increase loan loss provisions while maintaining strong capital ratios
- Deployment of capital to lending is currently focused on the PPP initiative, so capital will be preserved
- Our strong pre-provision earnings engine will also serve as a buffer to future loan loss provisions

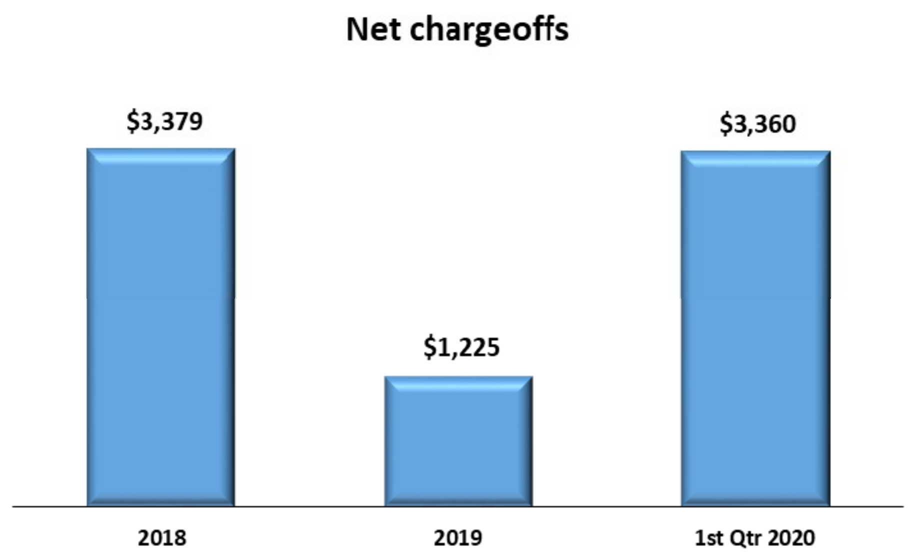
Source: City National Bank

We are entering this period of uncertainty with exceptional asset quality

NPLs are at historically low levels…

… and as a result the Bank has incurred minimal charge-offs

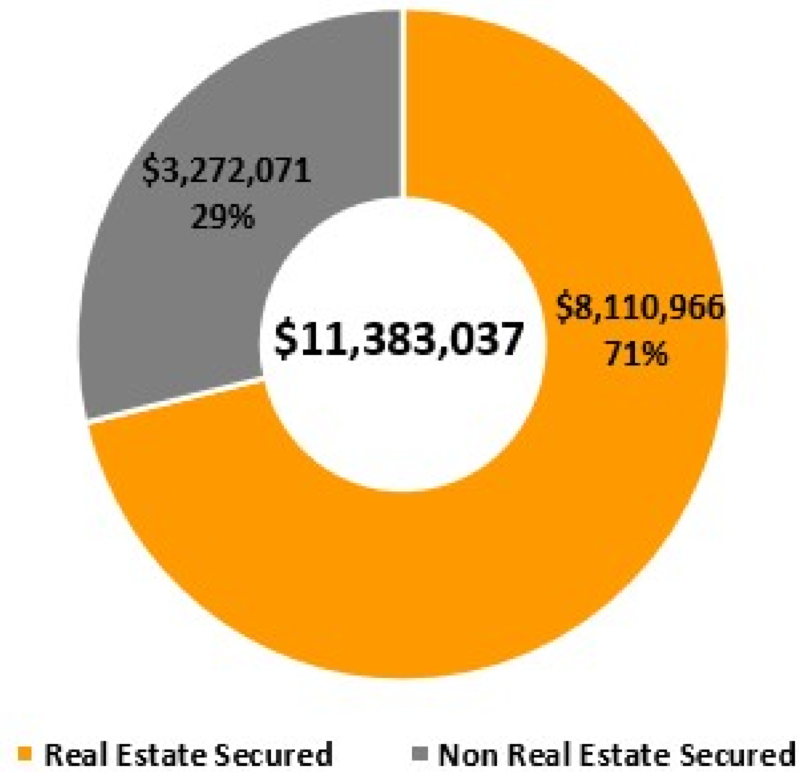


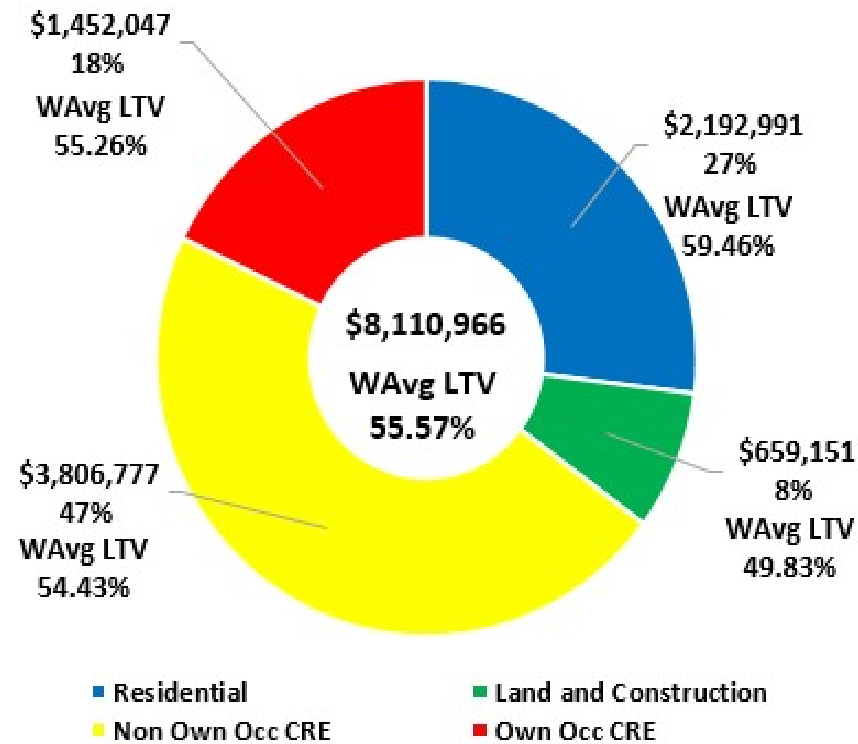


NPLs are at historically low levels while charge-offs are negligible for a bank with $11B+ of loans and leases

Note: Data as of March 31, 2020 (in 000's)

Our loan portfolio is substantially real estate secured with low LTVs





Source: City National Bank

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Consolidated Income Statement

INCOME STATEMENT ($ millions)	1st Qtr 2019	4th Qtr 2019	1st Qtr 2020	$ Var QoQ	% Var QoQ	$ Var YoY	% Var YoY
(+) Net Interest Income	$102.8	$101.0	$105.3	$4.2	4.2%	$2.4	2.4%
(+) Non-Interest Income	$14.9	$18.8	$18.2	-$0.6	-3.3%	$3.3	21.8%
(=) Operating Income	**$117.7**	**$119.8**	**$123.4**	**$3.6**	**3.0%**	**$5.7**	**4.8%**
(-) Personnel Expenses	$32.7	$32.0	$35.6	$3.6	11.2%	$2.9	8.8%
(-) Occupancy & Equipment Expenses	$5.5	$6.5	$6.4	-$0.1	-1.3%	$0.8	15.4%
(-) Other Non-Interest Expenses	$15.8	$15.7	$16.2	$0.5	3.0%	$0.4	2.4%
(=) Core Earnings	**$63.7**	**$65.6**	**$65.3**	**-$0.3**	**-0.5%**	**$1.6**	**2.5%**
(-) Provision Expense	$4.9	$5.7	$13.1	$7.4	129.8%	$8.2	166.3%
(-) Amortization Expense	$8.1	$8.2	$8.2	$0.0	-0.1%	$0.0	0.1%
(+) CVA Adjustments	-$1.1	$1.8	-$1.2	-$3.0	-165.9%	-$0.1	7.4%
(+) Valuation of Equity Securities	$0.0	$0.9	$0.6	-$0.3	-36.7%	$0.6	0.0%
(=) Net Income before Taxes	**$49.5**	**$54.4**	**$43.6**	**-$10.9**	**-19.9%**	**-$6.0**	**-12.0%**
(-) Tax Expense	$11.6	$12.0	$10.7	-$1.3	-10.7%	-$0.9	-7.6%
(=) Net Income after Taxes	**$38.0**	**$42.5**	**$32.9**	**-$9.6**	**-22.6%**	**-$5.1**	**-13.4%**
Normalized Net Income	**$41.1**	**$39.6**	**$36.4**	**-$3.2**	**-8.0%**	**-$4.7**	**-11.5%**

YIELDS/RATIOS (%)	1st Qtr 2019	4th Qtr 2019	1st Qtr 2020	Var QoQ	Var YoY
Yield on Earning Assets	4.37%	3.89%	3.85%	-4 bps	-53 bps
Cost of Funding Earning Assets	1.28%	1.09%	0.99%	-10 bps	-29 bps
Net Interest Margin (NIM)	3.09%	2.79%	2.86%	7 bps	-23 bps
ROAA	1.06%	1.09%	0.83%	-26 bps	-23 bps
Normalized ROAA	1.15%	1.02%	0.92%	-10 bps	-23 bps
ROAE	8.89%	8.97%	6.86%	-212 bps	-203 bps
Normalized ROAE	9.62%	8.36%	7.59%	-77 bps	-203 bps
Core Efficiency Ratio	46.33%	44.57%	47.57%	300 bps	124 bps

- Net interest income increased QoQ by $4.2MM or 4.2% due to sharper reduction in cost of funds (10 bps) vs reduction in earning assets yield (4 bps)
- Increase in personnel expenses QoQ is due to taxes and benefits related to incentives paid in Q1 and is, therefore, a timing difference
- Loan loss provision expense of $13.1MM is substantially driven by the impact of deteriorating economic conditions & is not reflective of losses incurred to date
- The Bank's strong core earnings of $65.3MM for the quarter serves as a strong capital buffer to potential credit losses

Source: City National Bank

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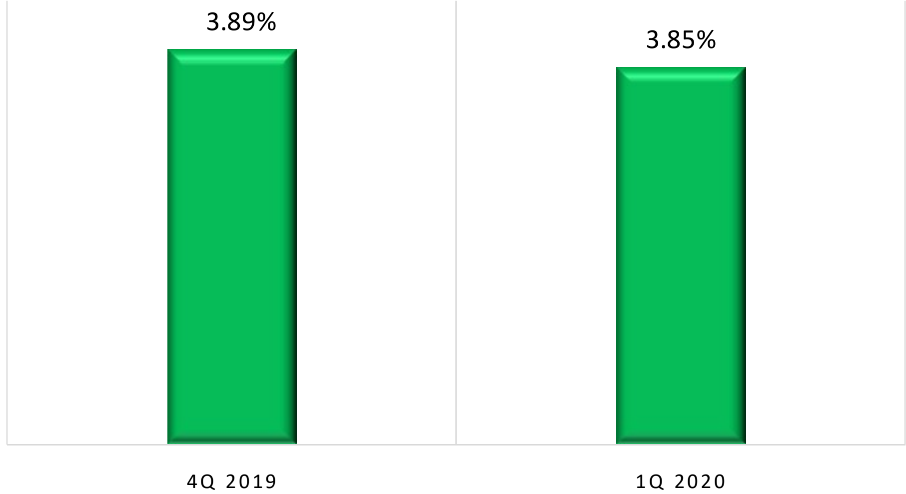
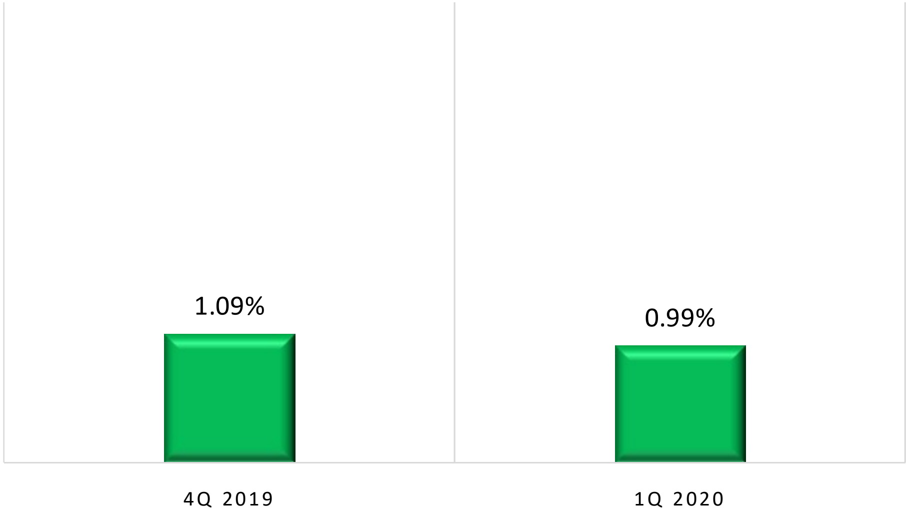
Our NIM expanded QoQ due to our ability to reduce our CoF

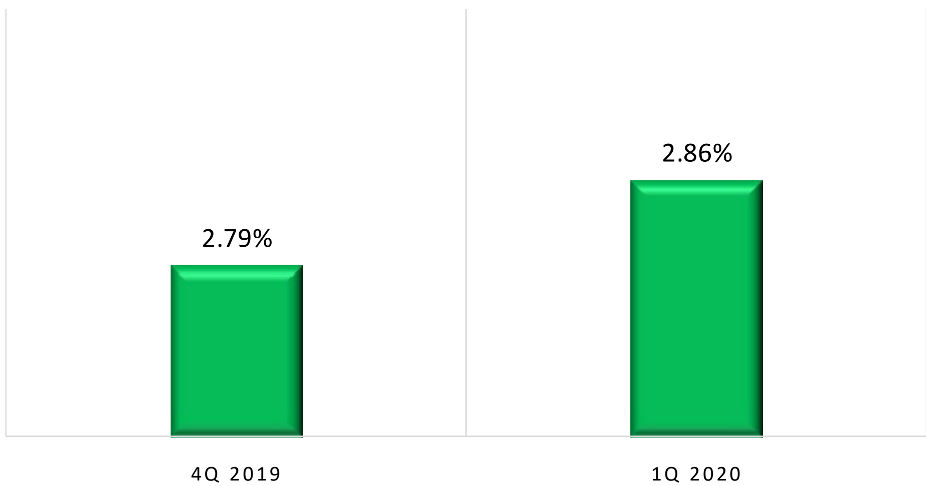
Yield on Earning Assets declined by 4 bps…



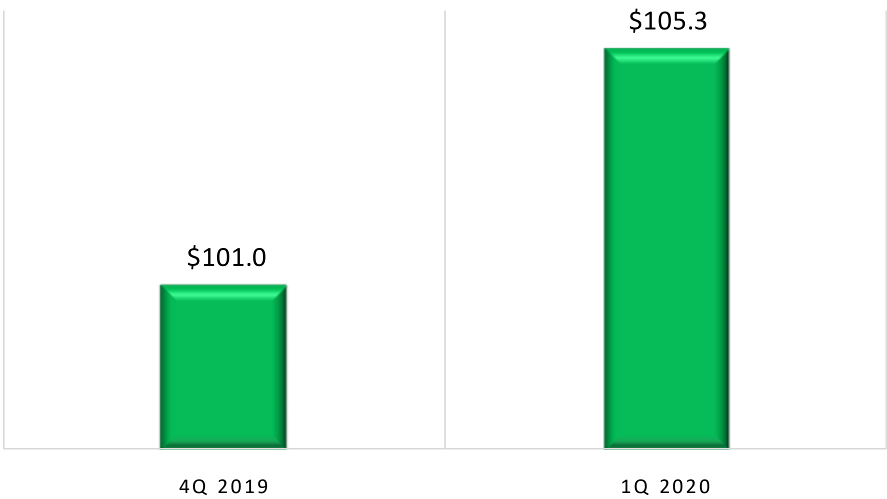
…while Cost of Funds declined by 10bps due to deposit cost reductions



…resulting in NIM expansion of 7bps QoQ



…and increased Net Interest Income of $4.2MM



Source: City National Bank

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Key Metrics

	2014	2015	2016	2017	2018	2019	1Q 2020
Loans & Leases/ Assets	61.90%	62.40%	64.50%	69.44%	70.57%	68.96%	68.52%
Loans / Deposits	79.60%	90.10%	95.00%	90.28%	89.57%	92.15%	93.58%
DDA / Deposits	44.00%	43.30%	37.70%	32.16%	28.77%	29.87%	30.43%
ROAA	0.85%	0.80%	0.96%	0.58%	0.76%	1.08%	0.83%
Normalized ROAA	0.85%	0.80%	0.96%	0.90%	1.13%	1.23%	0.92%
ROAE	4.40%	4.80%	7.16%	4.98%	6.82%	9.00%	6.86%
Normalized ROAE	4.40%	4.80%	7.16%	7.69%	10.05%	10.25%	7.60%
NIM	3.40%	3.20%	3.20%	3.03%	3.05%	2.89%	2.86%
Efficiency	55.20%	54.00%	48.79%	47.28%	58.68%	45.31%	47.57%
Normalized Efficiency	55.20%	54.00%	48.79%	49.20%	46.80%	44.07%	46.71%
NPLs	0.37%	0.36%	0.40%	0.30%	0.34%	0.43%	0.37%
ALLL + Loan Mark / NPLs	383%	283%	196%	193%	177%	140%	177.70%
Total RBC	17.10%	18.40%	15.16%	12.48%	13.60%	14.30%	14.18%
Tier 1 Leverage Ratio	12.59%	13.70%	11.63%	10.10%	10.44%	10.88%	10.81%

In US$mm	2014	2015	2016	2017	2018	2019	1Q 2020
Net Loans & Leases	3,311	4,041	5,324	7,062	10,110	10,924	11,129
Total Assets	5,353	6,478	8,252	10,170	14,326	15,841	16,241
Deposits	4,159	4,483	5,580	7,822	11,288	11,854	11,892
DDA (non interest)	1,831	1,942	2,103	2,515	3,248	3,541	3,621
Tangible Equity	761	845	922	982	1,452	1,676	1,741
Net Income	43	47	70	52	96	163	37
Normalized Net Income	43	47	66	85	140	171	36

Source: S&P Global Market Intelligence
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