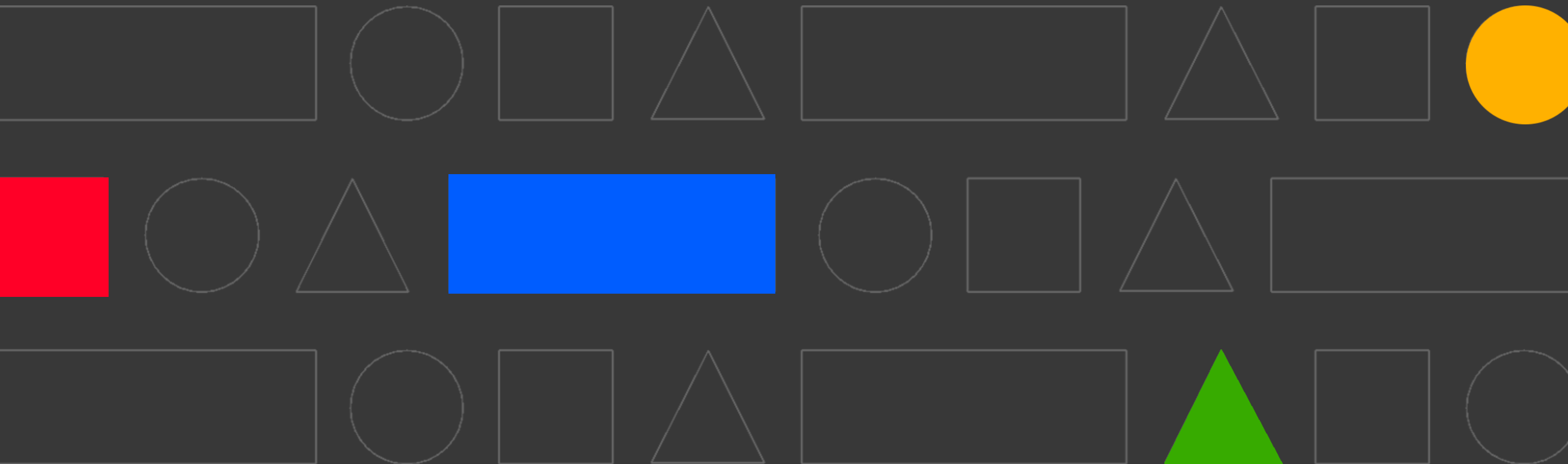


1Q 2026

Corporate Presentation



Investor Relations Department | Investor_Relations_Bci@Bci.cl

May 2026

Bci at a glance



Leading financial institution in Chile by Assets and Loans

Profitable and financially sound

as of March 2026

US\$ 92.3 bn
(+5.0% YoY)
Total Assets

US\$ 63.4 bn
(+5.9% YoY)
Total Loans

US\$310.6 mm
Net Income YTD
(ROAE 13.8%)

US\$14.2 bn
Market Cap¹

~6MM
Total Customers

Credit rating profile:



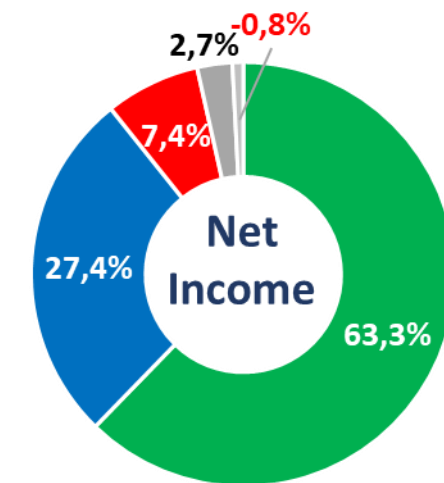
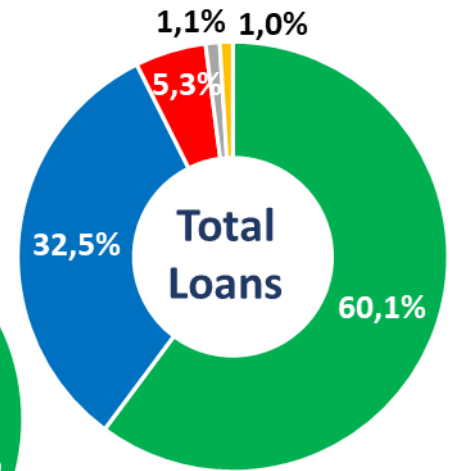
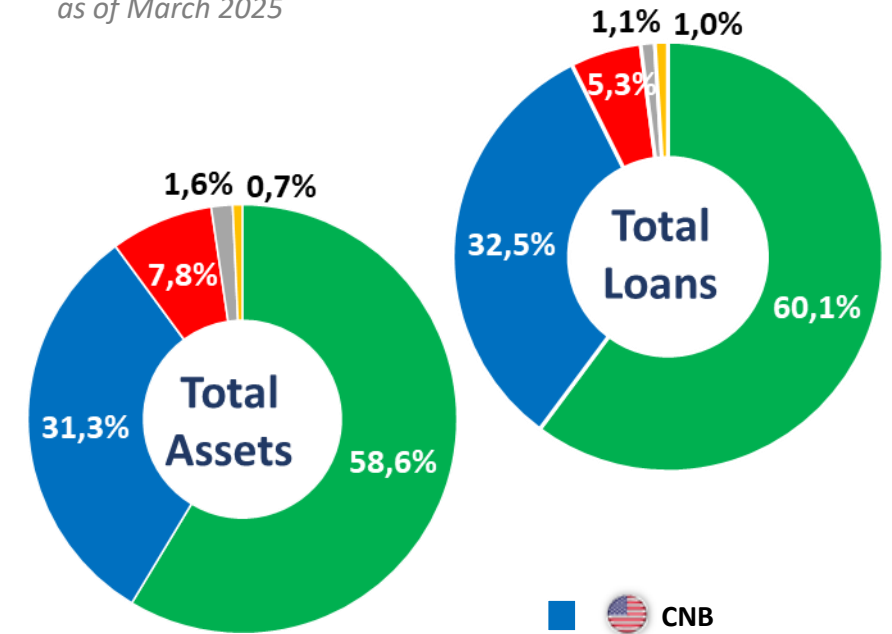
Diversified business model

- Largest bank in Chile by total loans and assets
- 3rd Largest Florida-based bank



Subsidiary diversification

as of March 2025



Note: Consolidated figures (include City National Bank of Florida and Bci Peru), all converted to US\$ using an FX of 927.46 (April 1st 2026).

¹ Bloomberg as of March 2026.



Executive Summary

Consolidated
Operations

Financial Results

- **Net Income:** +5.3% Growth.
- **NIM (Consolidated):** 3.31%, -41 bps. **CNB:** +35 bps, highest in over 2 years.
- **Net financial income:** US\$46.7 million (-5.0%) mainly due to lower inflation.
- **Fees:** +14.3%, Cross-selling strategies both Retail and Wholesale.
- **Operating Expenses:** US\$ 376.8 million, -13.8%, (Efficiency ratio 46.5%).
- **Credit Loss Expenses:** US\$ 75.9 million, -24.6%, reflecting strong asset quality.

Balance Sheet Composition

- **Loans:** +5.9%, driven by Commercial and gaining traction in the consumer segment.
- **Deposits:** US\$ 30.23 Bn, +7.7% with time deposits growth.
- **Liquidity:** LCR 134.5%, NSFR 104.2% (global).
- **CNB :** Project WIN has increased CNB diversification, with deposits reaching US\$20.2 Bn, +4.4% growth.
- **Capital Ratios:** CET1 Ratio of 10.81%, exceeding regulatory levels (181 bps).

Key Initiatives

- **Bci's Group:** Corporate Structure Evolution to further support growth.
- **Bci Miami:** Bci position and corridor between LatAm and the U.S. With USD 7 billion in assets increasing 21% YoY.
- **Retail Ecosystem** Key partnership boosts loyalty and engagement by offering exclusive benefits and cashback incentives.
- **MACHBANK** Scaled to 1.3 million current account holders.
- **Sustainability:** Bci is accelerating its Net Zero 2050.



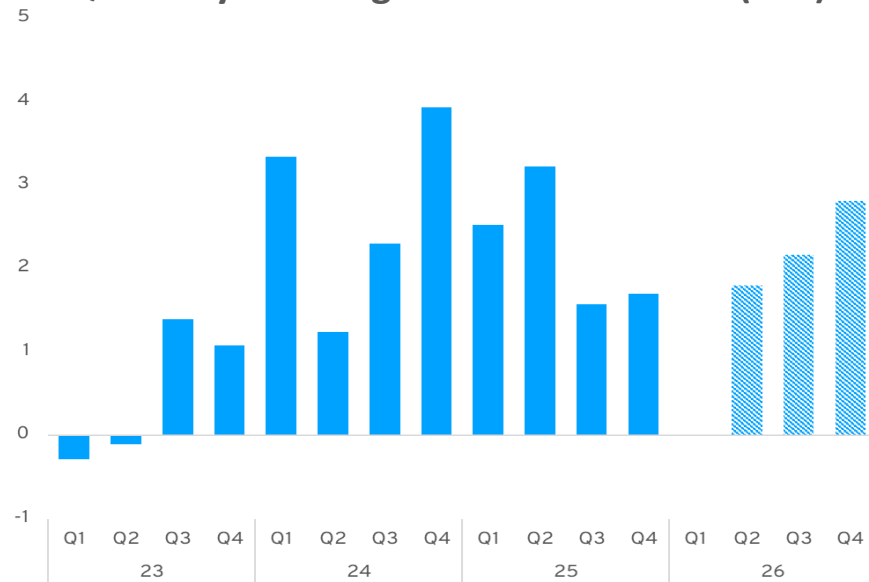


Chilean financial system

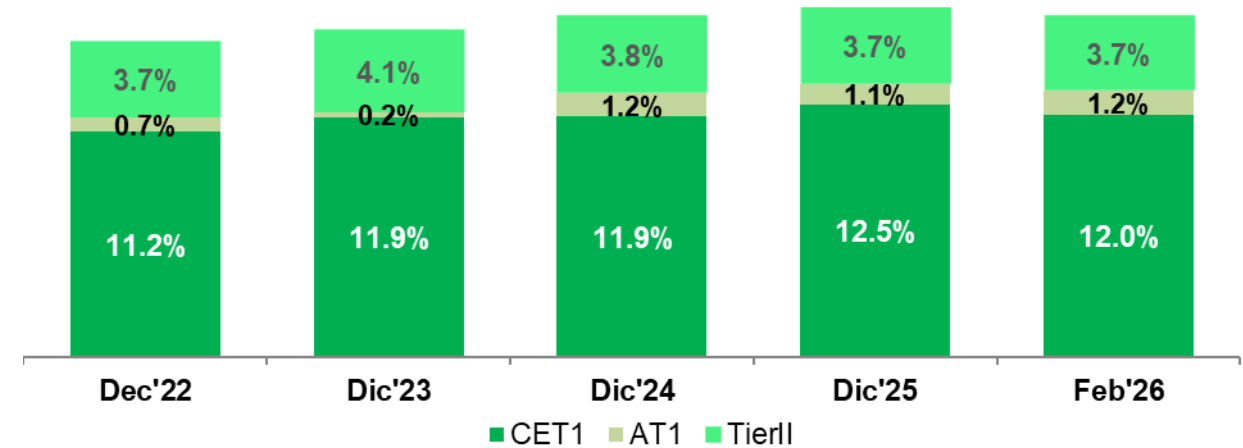


Bci is part of a robust and highly regulated financial system

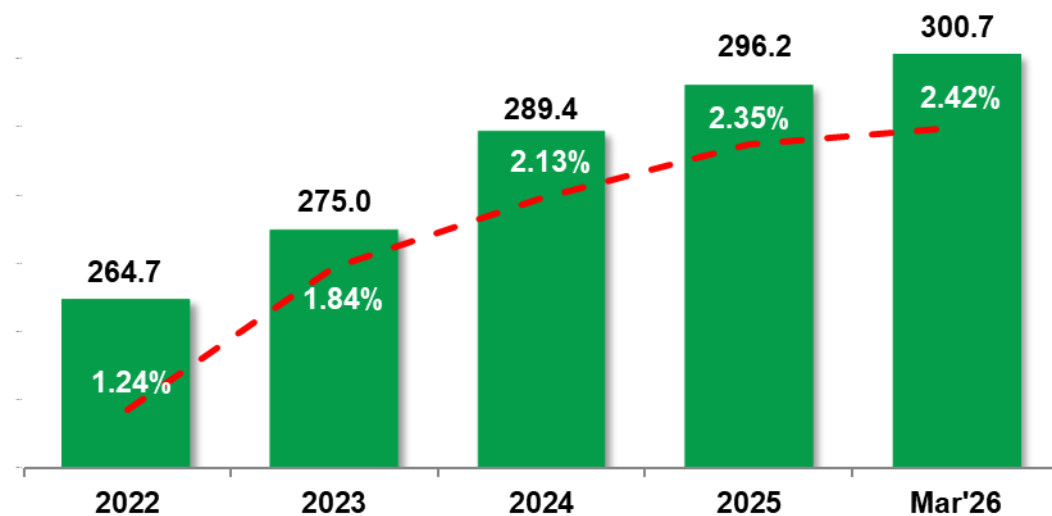
Chile: Quarterly % GDP growth and forecast (YoY)¹








Banking system capitalization ratio (Basel III)²



Total loans in the banking system (US\$Bn)³



Chilean banking regulation – upgrading to Basel III

-  **Solid regulatory framework:** Rigorous supervision by the CMF and Central Bank of Chile.
-  **Basel III convergence:** Adoption of full international standards for solvency and liquidity, seamlessly integrated into Bci's balance sheet management.
-  **Capital strengthening (CET1):** Under higher capital requirements, Bci maintains a robust CET1 ratio of 10.81% , holding a comfortable 181 bps buffer above the regulatory minimum.
-  **End of transitional period:** Following the conclusion of the Basel III transition period at year-end 2025, the Chilean banking system now operates under the full application of regulatory capital deductions.
-  **Liquidity management:** Bci comfortably exceeds standardized global limits, reporting a robust global LCR of 134.49% and an NSFR of 104.19%.

(1) Source: Bci Research - Financial Market Commission (CMF).

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

(3) Source: Figures exclude CNB (City National Bank) and Itau Corpbanca operations in Colombia, and are converted to US\$ using an FX of 927.46 (April 1st 2026).





Bci Consolidated



An 89-year trajectory, supported by strong corporate governance and the same purpose to: **“dare to make a difference”**

Three strategic pillars:

Leverage digital customer experience to achieve competitive advantage

- Best-in-class customer experience through digital transformation.

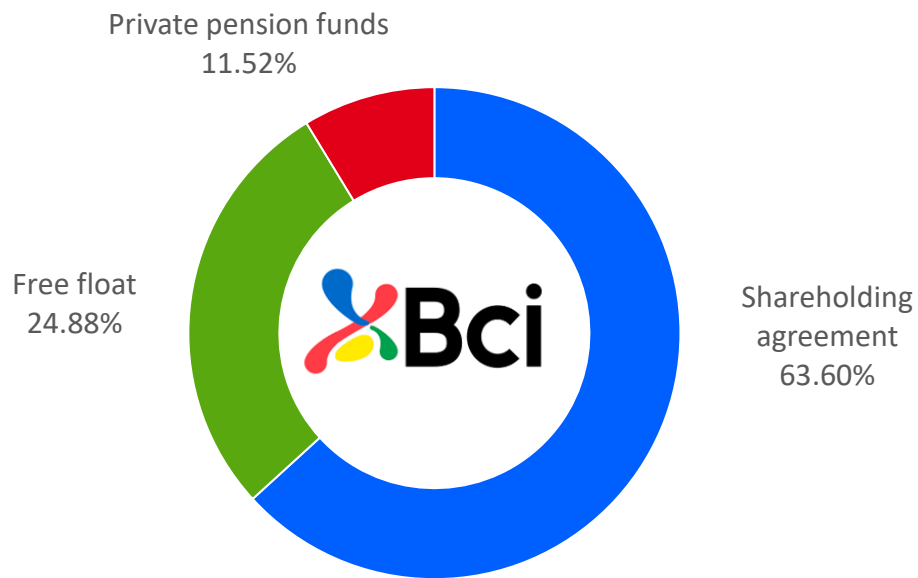
Drive sustainable growth, while maintaining prudent risk

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

People-centered culture focused on our clients and supported by Bci values

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

▶ Long-term support from its founding and controlling shareholders



▶ Board of Directors areas of expertise vary across academics, economics, politics, banking, technology and more

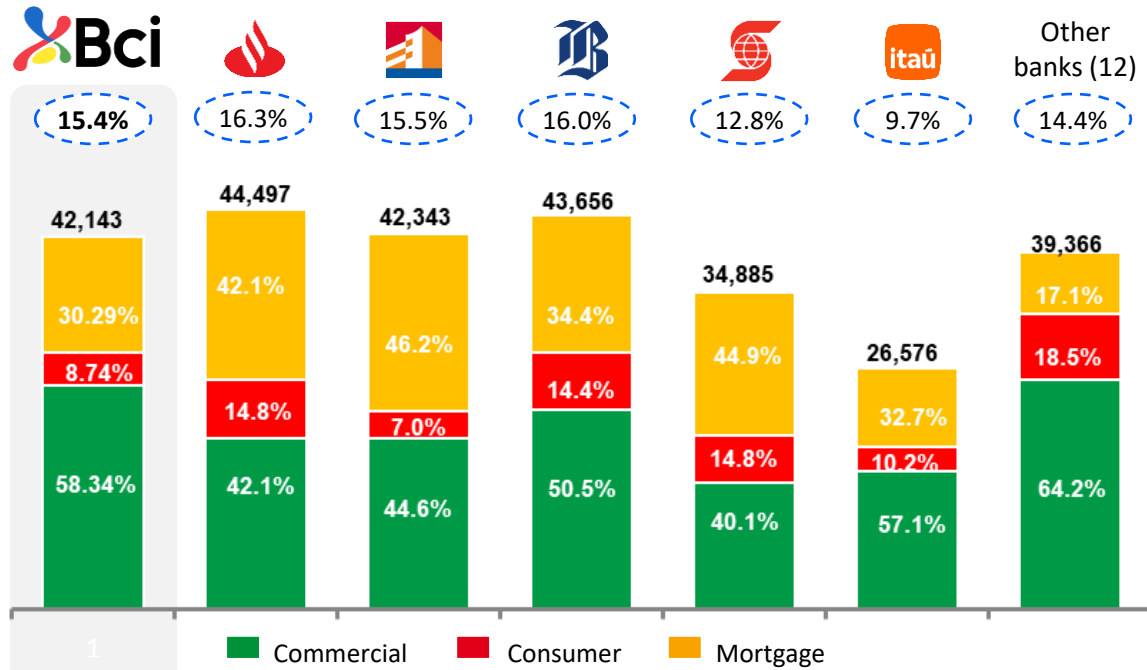
Ignacio Yarur A. President	Diego Yarur A. Director	José Pablo Arellano M. Director
Klaus Schmidt-Hebbel D. Independent Director	Claudia Manuela Sánchez M. Director	Hernán Orellana H. Director
Mauricio Larraín G. Independent Director	Susana Jiménez S. Director	Jorge Becerra U. Director



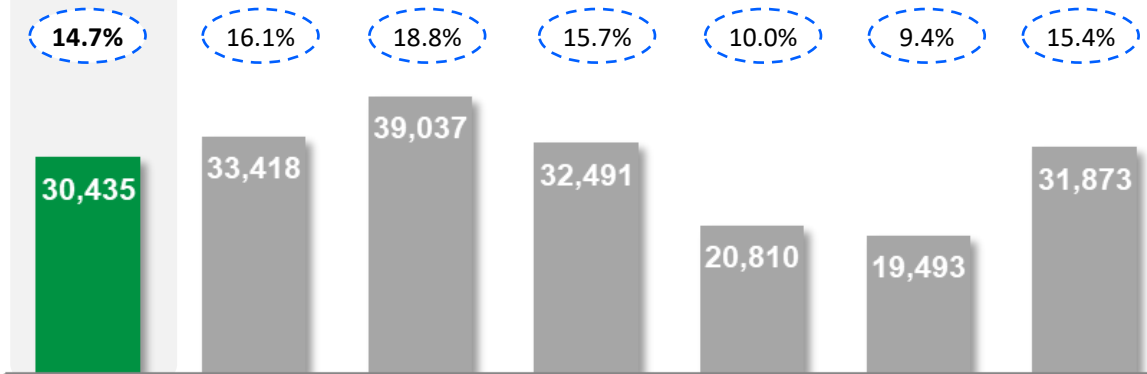
Bci maintains a relevant position in the market

Chilean banking system benchmark in US\$ million, as of March 2026

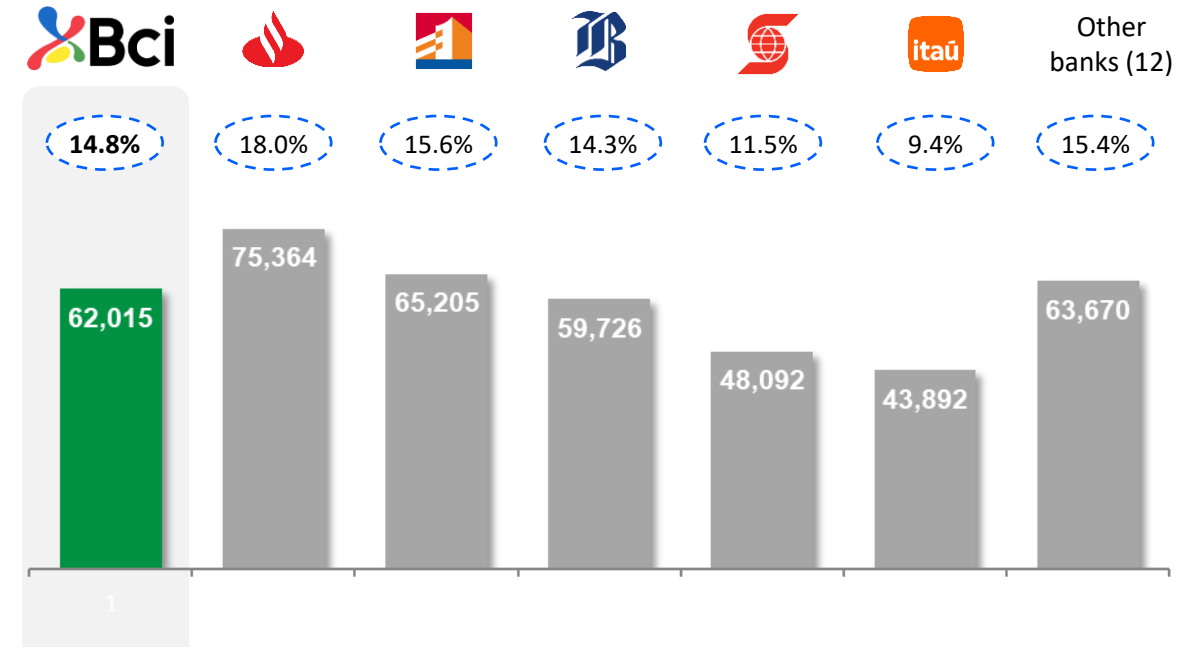
Loan breakdown¹



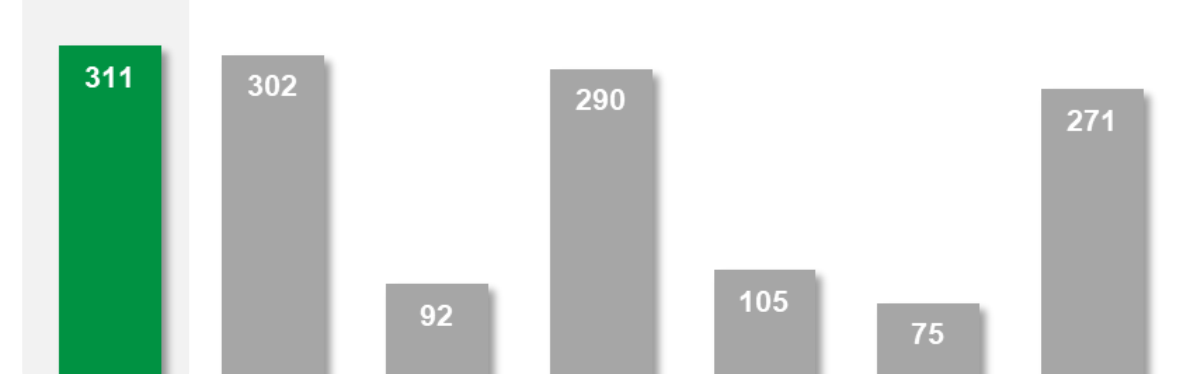
Deposits¹



Assets¹



Net income Consolidated (YTD)²

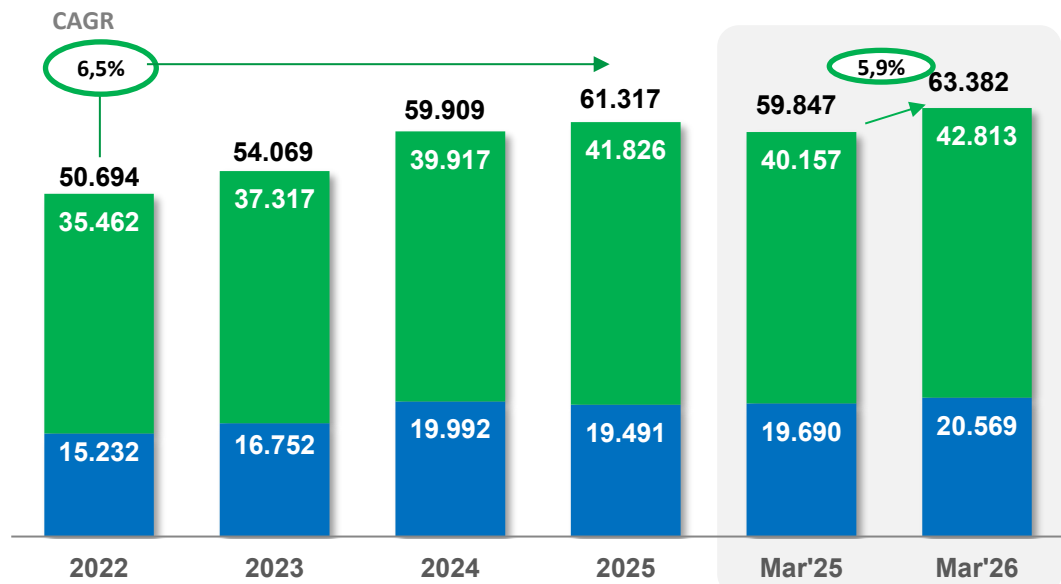


1. Bci figures exclude CNB (City National Bank), Bci Perú and Itau Corpbanca figures exclude Colombia operations
 2. Bci figures include CNB (City National Bank), Bci Perú and Itau Corpbanca figures include Colombia operations
 Note: Figures are converted to US\$ using an FX of 927.46 (April 1st 2026)
 Source: Company filings and Financial Market Commission of Chile (CMF)

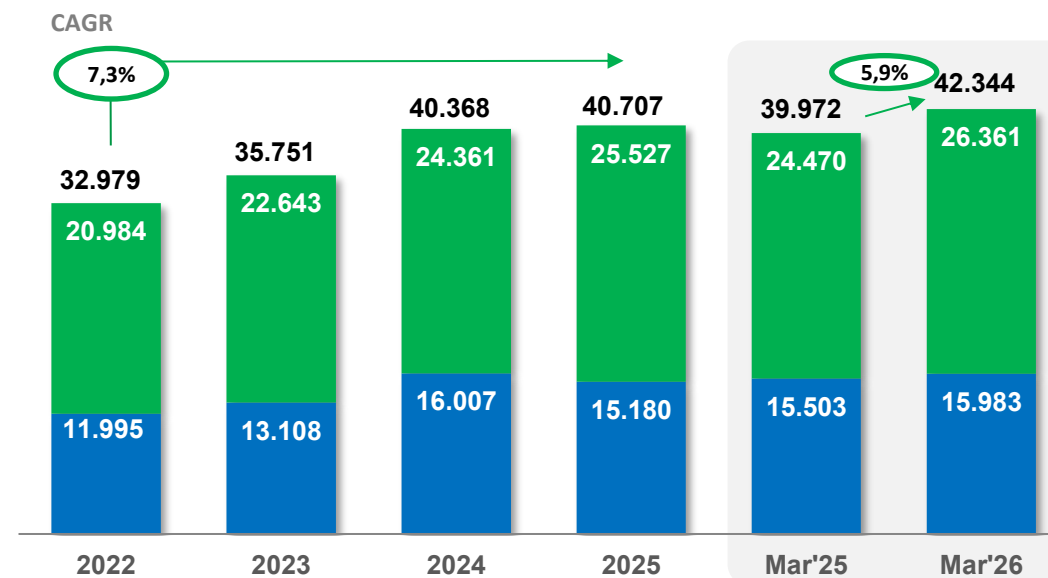


Loan growth evolution

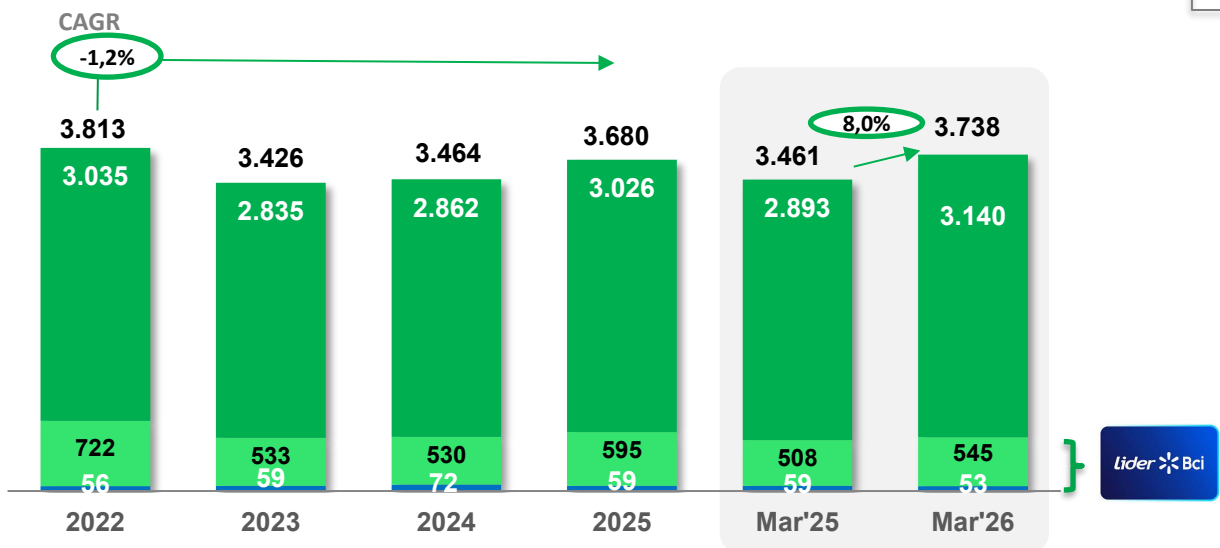
Total loans (US\$mm)



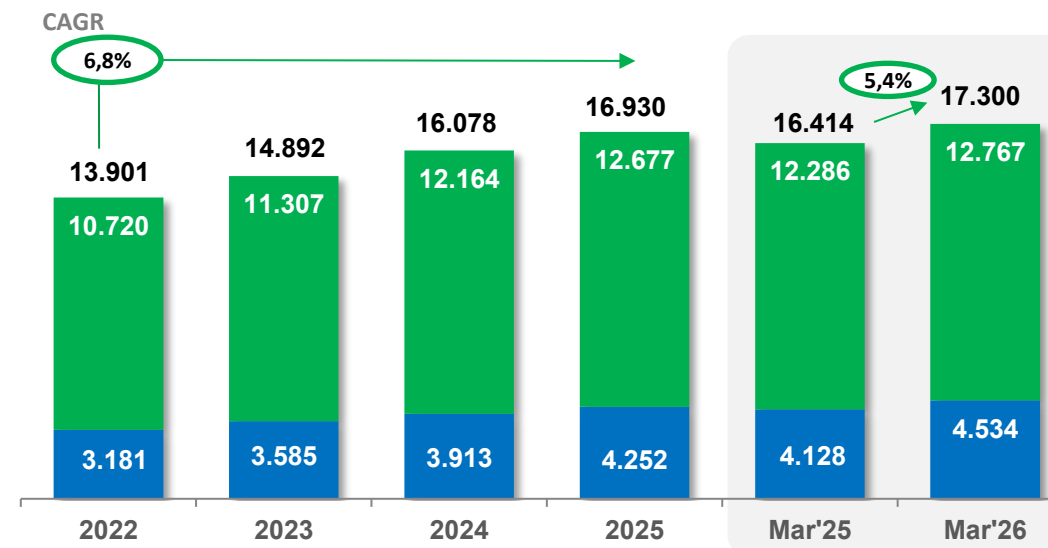
Commercial & Interbank loans (US\$mm)



Consumer lending loans (US\$mm)



Mortgage loans (US\$mm)



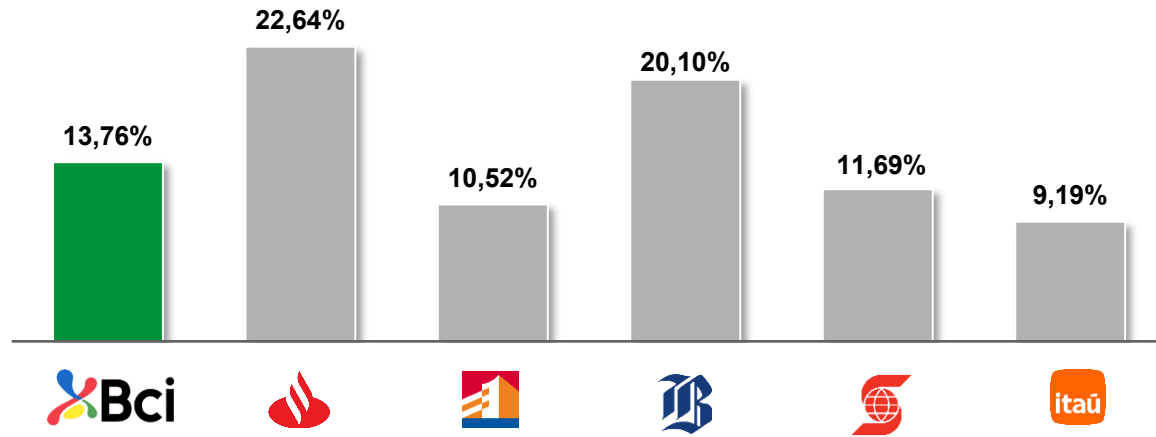
Source: Financial Market Commission (CMF).
 Note: Figures are converted to US\$ using an FX of 927.46 (April 1st 2026); Including the subsidiary's operations abroad.



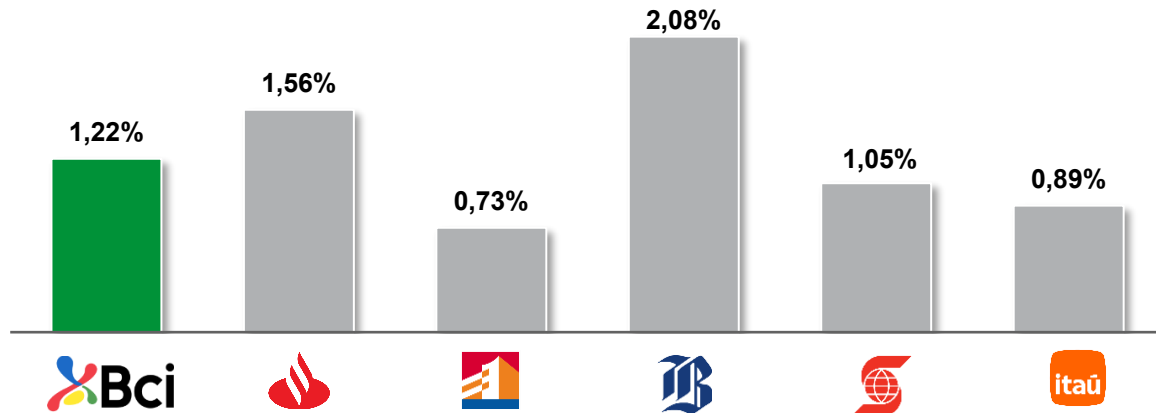
Consistent organic growth in Chile...



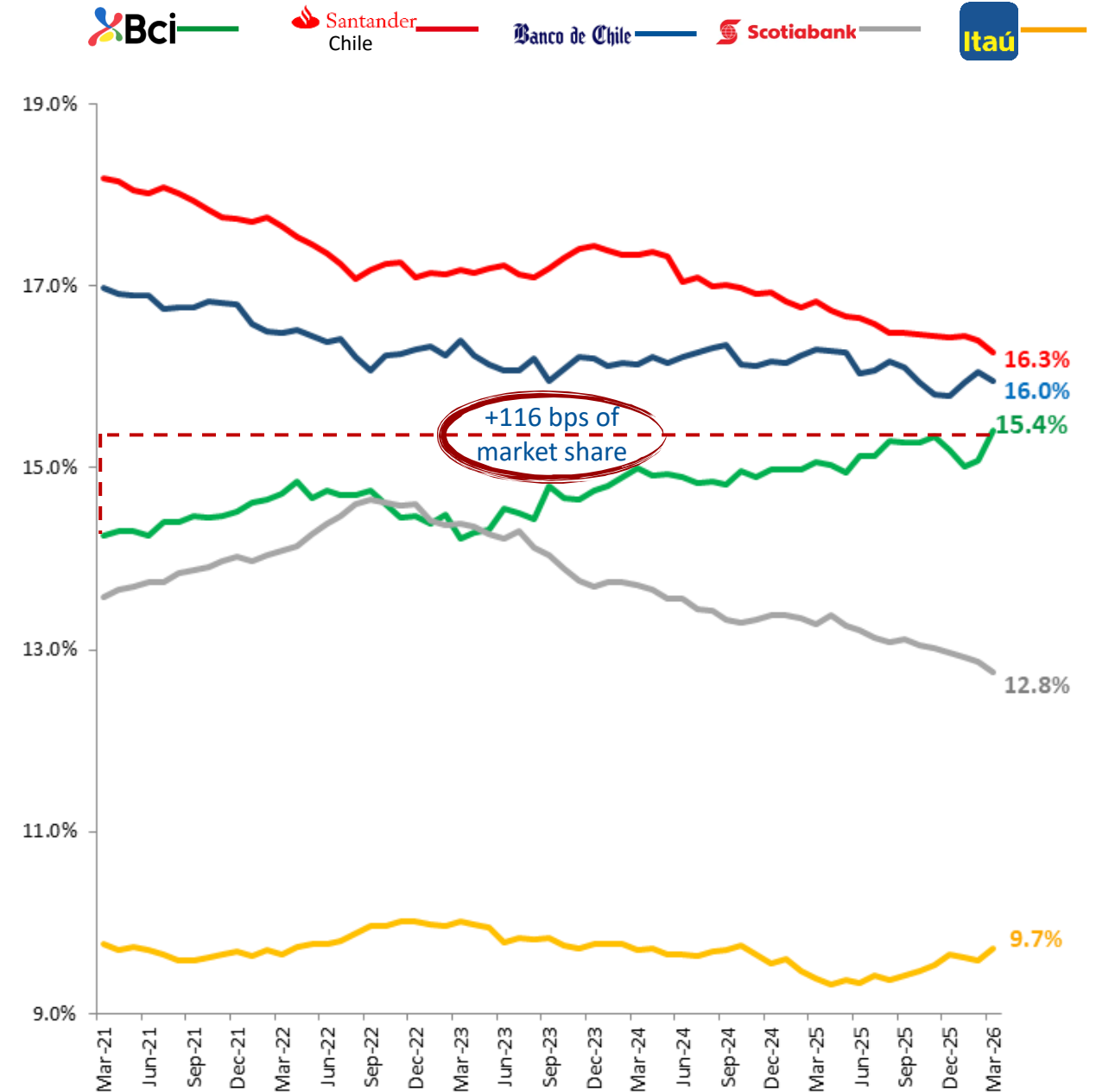
Return on average Equity (ROAE) ¹
as of March 2026



Return on average assets (ROAA) ¹
as of March 2026



Local loans market share (%) ²



Source: CMF as of March 2026

¹ Figures Including the subsidiary's operations abroad;

² Bci figures exclude CNB (City National Bank) and Itaú Corpbanca figures exclude Colombia operations;

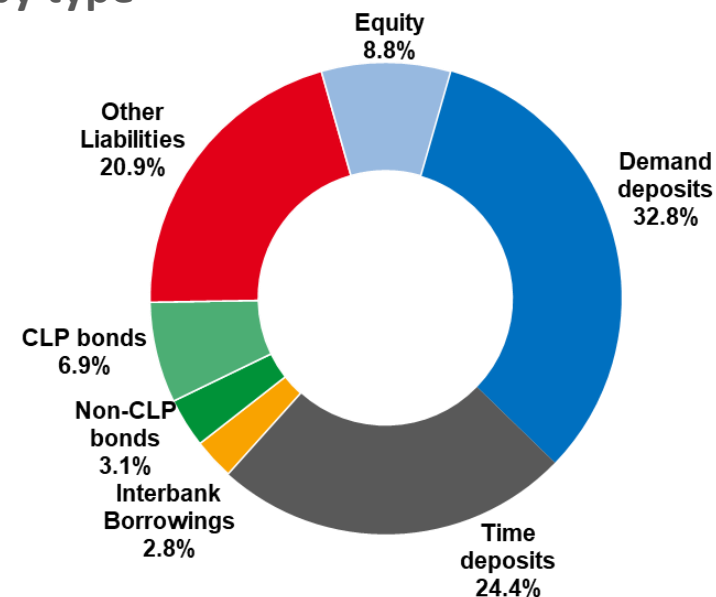
...with diversified funding cost

In terms of maturity, currency and geography

Funding Sources

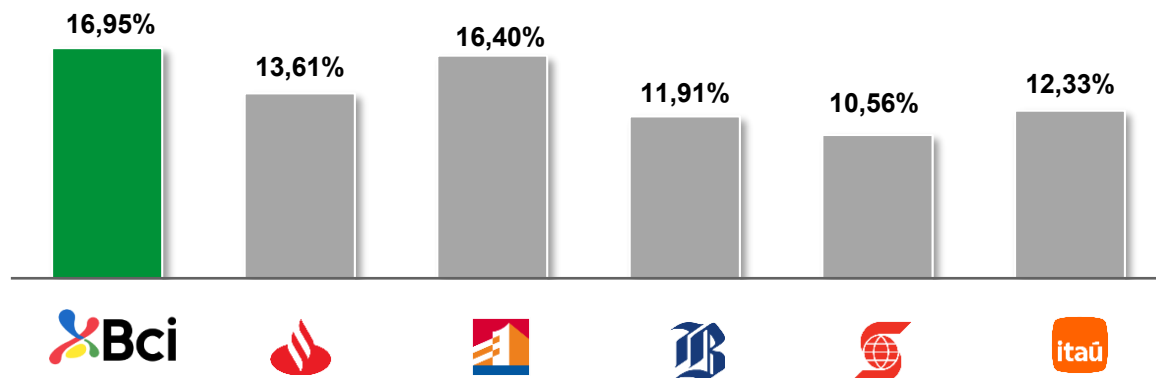
- Our long-term funding is built on a strong foundation of local inflation-indexed (UF) bonds in the Chilean market. This is strategically complemented by international issuances through our EMTN program, providing access to diverse capital markets in key currencies like the US Dollar, Euro, Swiss Franc, and others.
- This diversified approach ensures the Bank optimizes all financing opportunities while actively managing interest rate risk.
 - 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



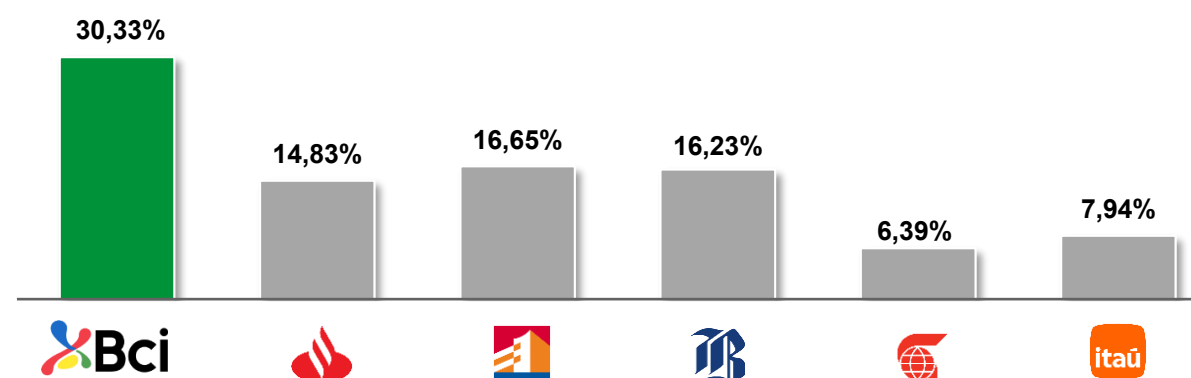
Time Deposit market share

as of March 2026



Checking accounts & demand deposits market share

as of March 2026



Source: Company filings and CMF as of March 2026

Note: Figures are converted to US\$ using an FX of 927.46 (April 1st 2026);

Bci figures Including the subsidiary's operations abroad; ¹ Considers all of the Company's assets in Chile.

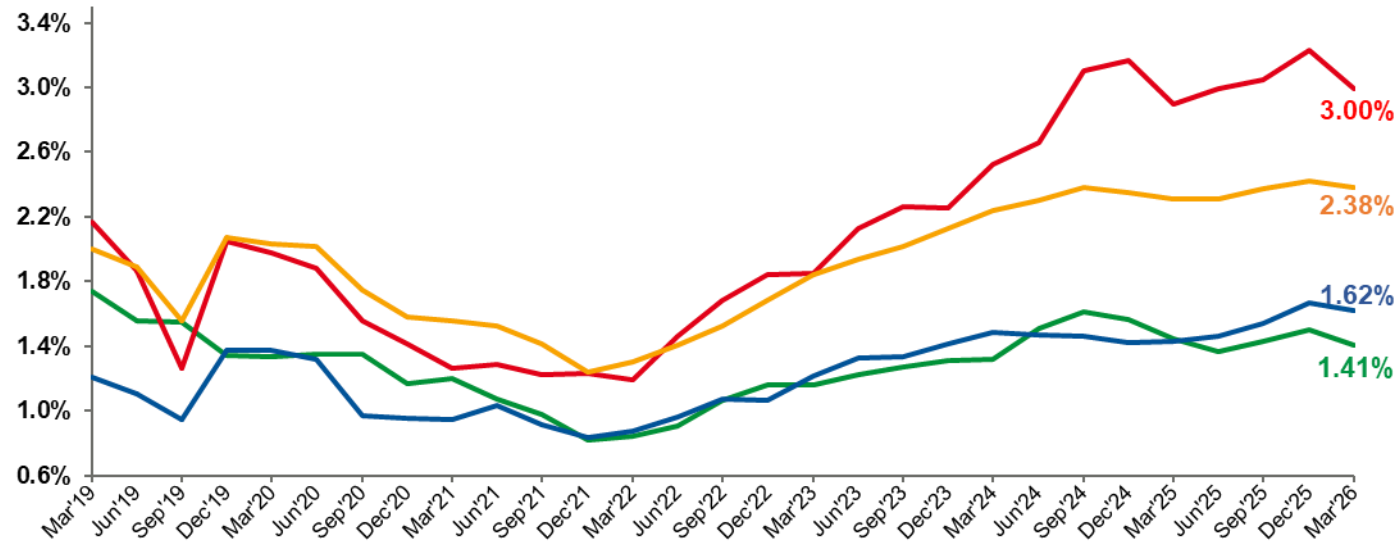


Asset quality evolution

Highlights

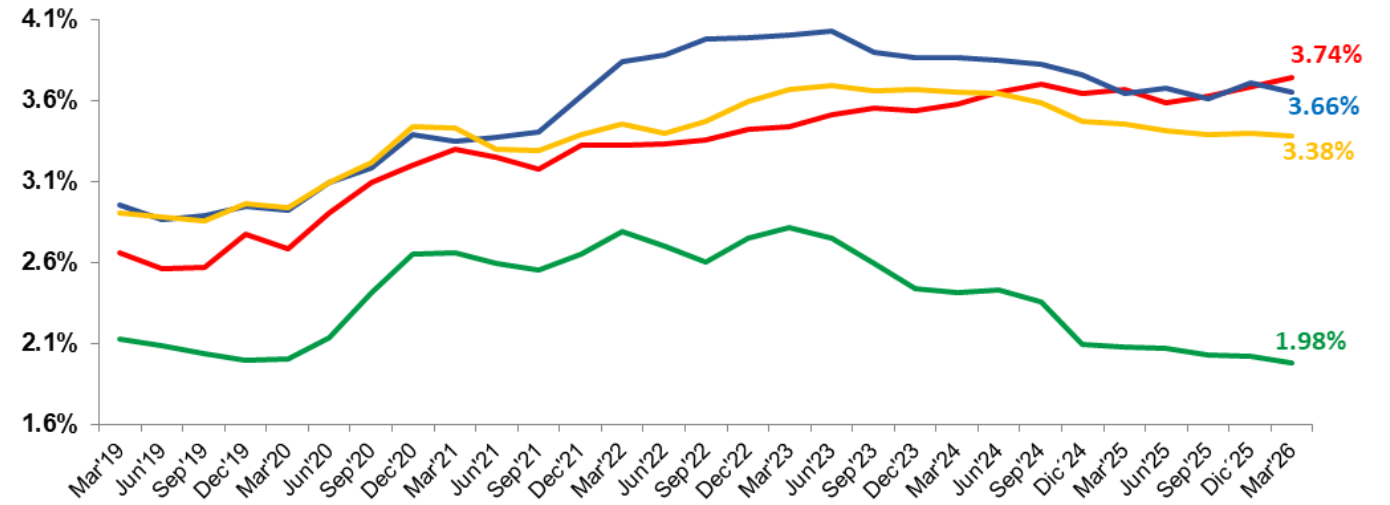
- Bci's asset quality is supported by proactive risk management and monitoring.
- We hold a stock of over US\$ 241 Million in additional provisions.
- Our loan portfolio is well diversified by business lines, economic sectors, customers and geography.
- In terms of loan portfolio concentration, the 20 largest loans account for less than 10% of the bank's total loans.

NPLs (Delinquency +90 days / Loans at amortized cost)



Note: NPLs Including the subsidiary's operations abroad
Portfolio with delinquency of 90 days or more on loans at amortized cost

Loan loss provisions / Average Gross Loans



Note: Including the subsidiary's operations abroad

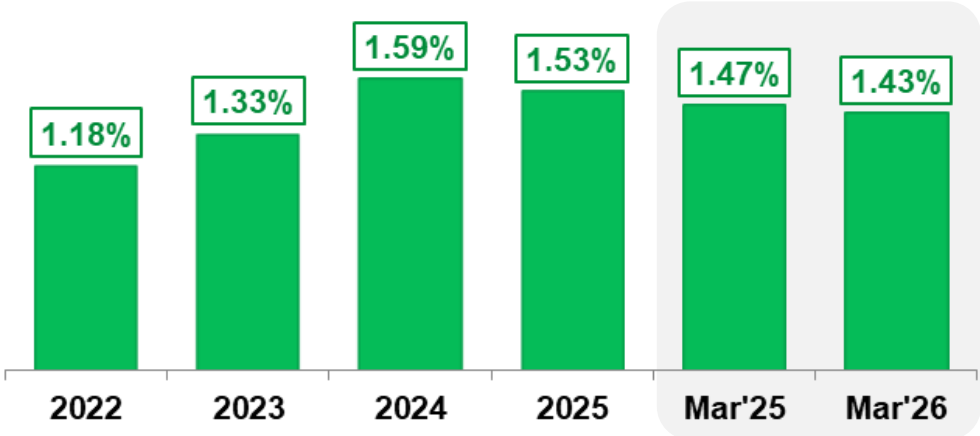


System

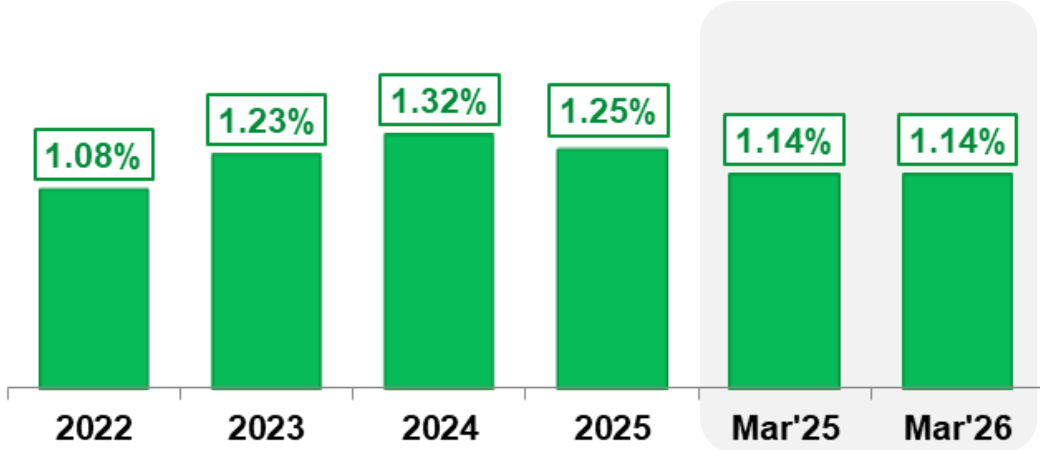


Evolution of NPL's

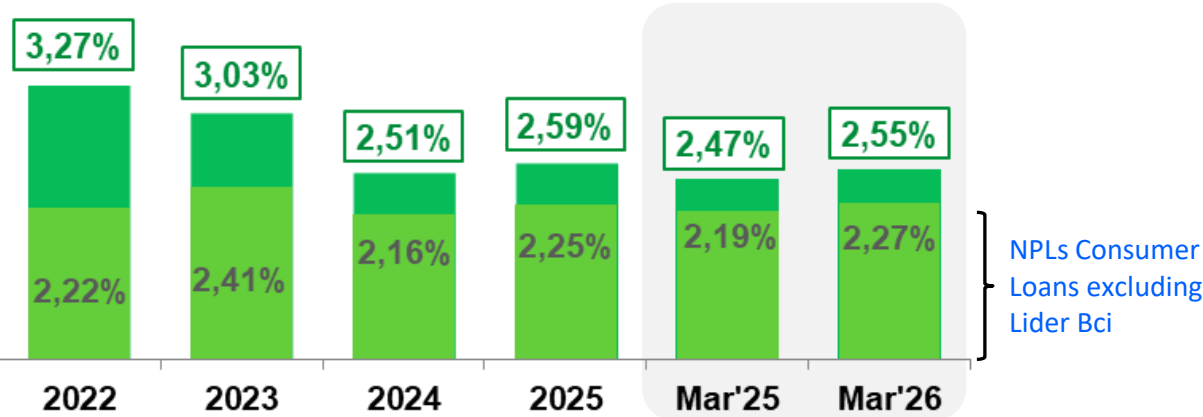
NPL Ratio (NPLs/Total Loans)*



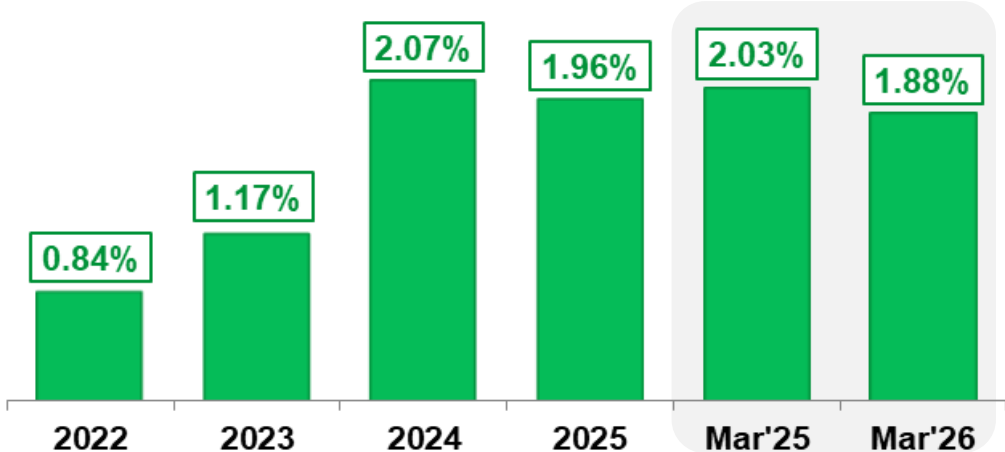
NPL Ratio (Commercial Loans)



NPL Ratio (Consumer Loans)



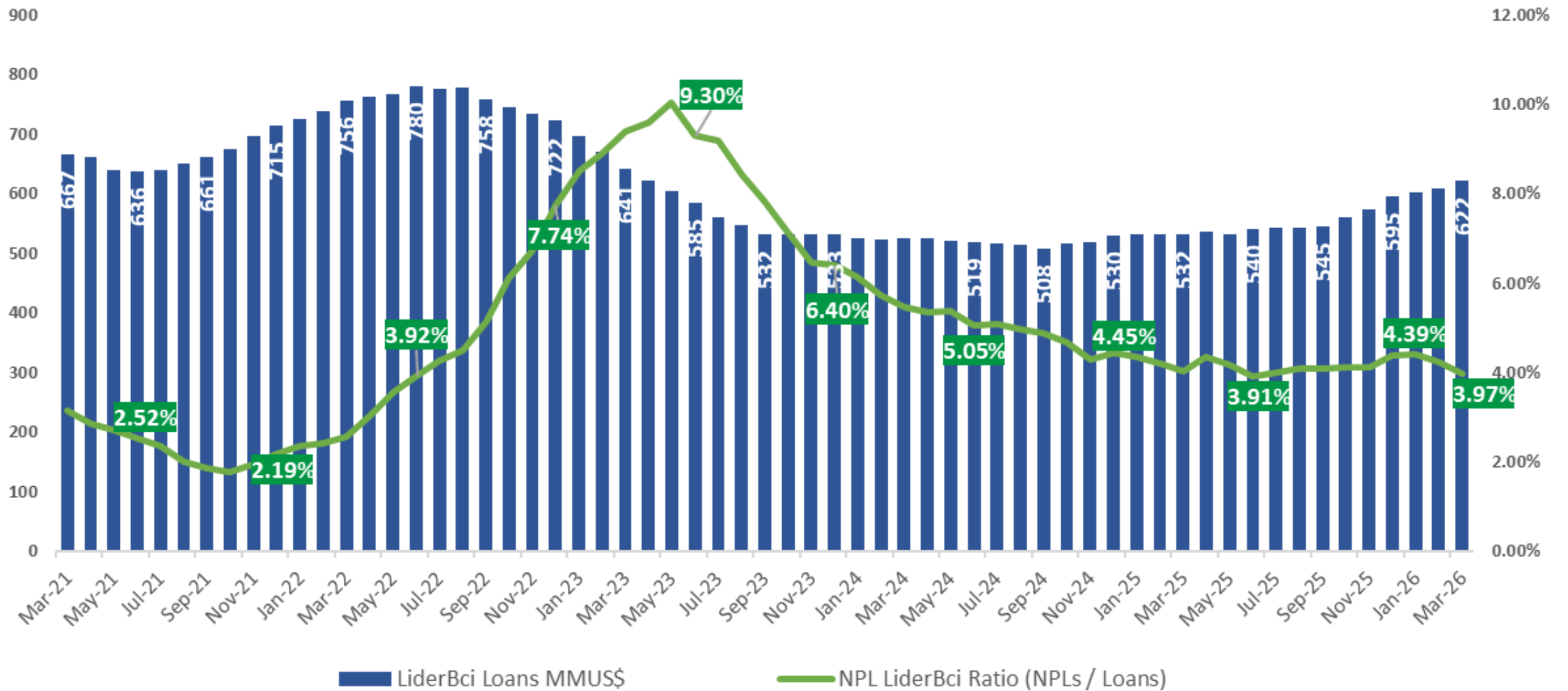
NPL Ratio (Mortgage Loans)



Note: Includes Bci subsidiary in USA (CNB) and Bci Peru.
 *Does not include Interbank loans



Financial Services: NPL's

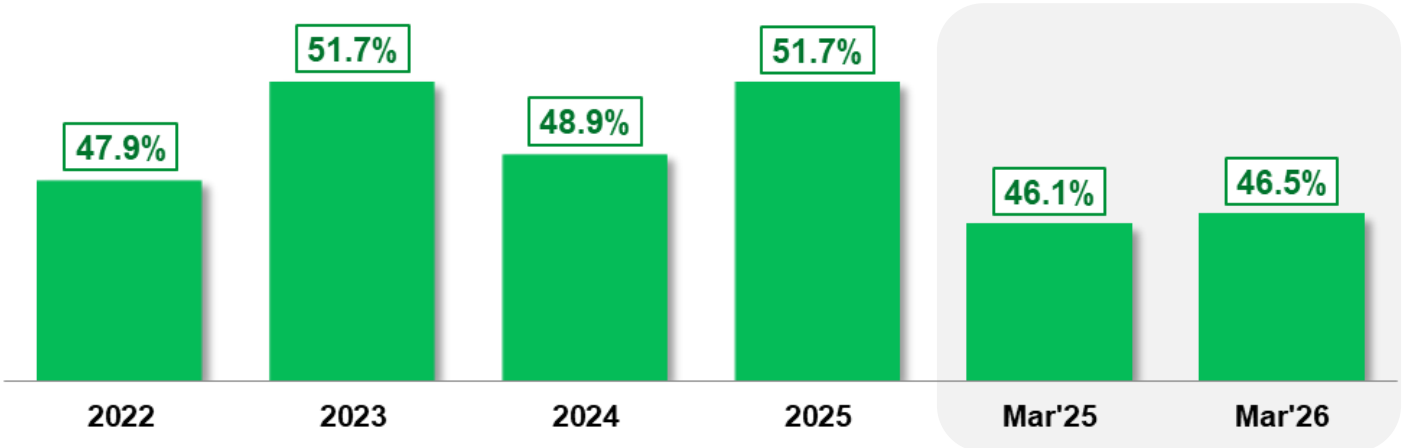


Figures are converted to US\$ using an FX of 927.46 (April 1st 2026)



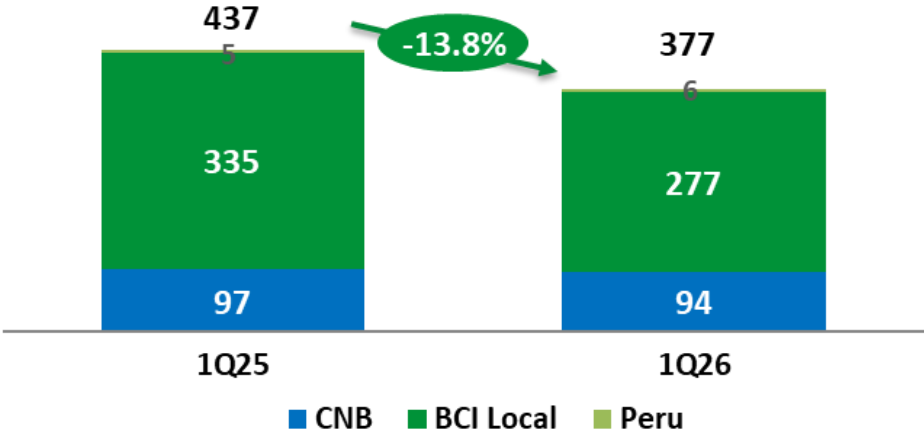
Operating Expenses

Efficiency Ratio*



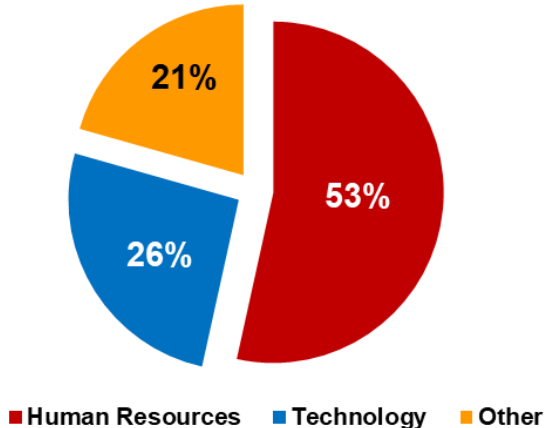
Operating Expense (YTD)

US\$ million



Expense Breakdown

as of March 2025



* Efficiency ratio as calculated by the CMF (operating expenses excluding other operating expenses/gross operating result).
 Note: Figures are converted to USD using an FX of 927.46 (April 1st 2026) Includes City National Bank of Florida and Bci Peru.



Balance sheet

US\$ million (*)	2022	2023	2024	2025	CAGR 2022-2025	1Q 2025	1Q 2026	%Δ
Cash	4,589	3,903	3,803	3,641	-7.42%	4,192	3,193	-23.83%
Securities	21,507	19,493	18,542	16,231	-8.95%	16,826	18,142	7.82%
Loans	50,694	54,069	59,909	61,317	6.55%	59,847	63,382	5.91%
Other Financial Instruments	338	348	273	380	3.97%	238	407	71.26%
Intangible Assets	443	481	541	550	7.46%	531	549	3.41%
Other Assets	6,582	7,209	6,874	5,826	-3.99%	6,299	6,679	6.04%
Total Assets	84,154	85,504	89,942	87,945	1.48%	87,932	92,352	5.03%
Demand Deposits	26,009	25,673	29,358	28,932	3.61%	29,206	30,306	3.77%
Time Deposits	19,673	19,885	23,030	21,550	3.08%	21,779	23,148	6.29%
Interbank Borrowings	7,182	7,683	2,559	2,685	-27.96%	2,372	2,589	9.14%
Bonds Payable	8,741	8,747	8,533	8,797	0.21%	8,881	9,499	6.96%
Other Liabilities	17,398	16,974	18,917	17,953	1.05%	18,071	18,644	3.17%
Equity	5,150	6,542	7,545	8,029	15.95%	7,624	8,167	7.12%
Total Liabilities & Equity	84,154	85,504	89,942	87,945	1.48%	87,932	92,352	5.03%

Figures are converted to US\$ using an FX of 927.46 (April 1st 2026),
Includes operations of CNB and Bci Peru.



Financial results

US\$ million (*)	2022*	2023	2024	2025	CAGR 2022-2025	1Q 2025	1Q 2026	%Δ
Net Interest Income	2,490	2,179	2,423	2,560	0.92%	662.7	612.7	-7.54%
Net Fee Income	396	367	430	508	8.71%	122.6	140.2	14.34%
Other Operating Income	24	171	98	231	112.00%	66.3	57.0	-14.0%
Operating Income	2,910	2,717	2,951	3,298	4.26%	851.6	810.0	-4.89%
Credit Loss Expenses	-534	-430	-347	-337	-14.23%	-100.7	-75.9	-24.58%
Operating Income, net of loan losses, interest and fees	2,401	2,458	2,702	2,962	7.25%	751.0	734.0	-2.25%
Total operating expenses	-1,393	-1,405	-1,442	-1,704	6.94%	-437.3	-376.8	-13.82%
Total Net Operating Income	983	882	1,162	1,258	8.55%	313.7	357.2	13.87%
Income Tax Expense	-98	-146	-298	-184	23.27%	-18.9	-46.7	147.15%
Consolidated Net Income	885	736	864	1,074	6.66%	294.8	310.6	5.34%

Figures are converted to US\$ using an FX of 927.46 (April 1st 2026),
Includes operations of CNB and Bci Peru.





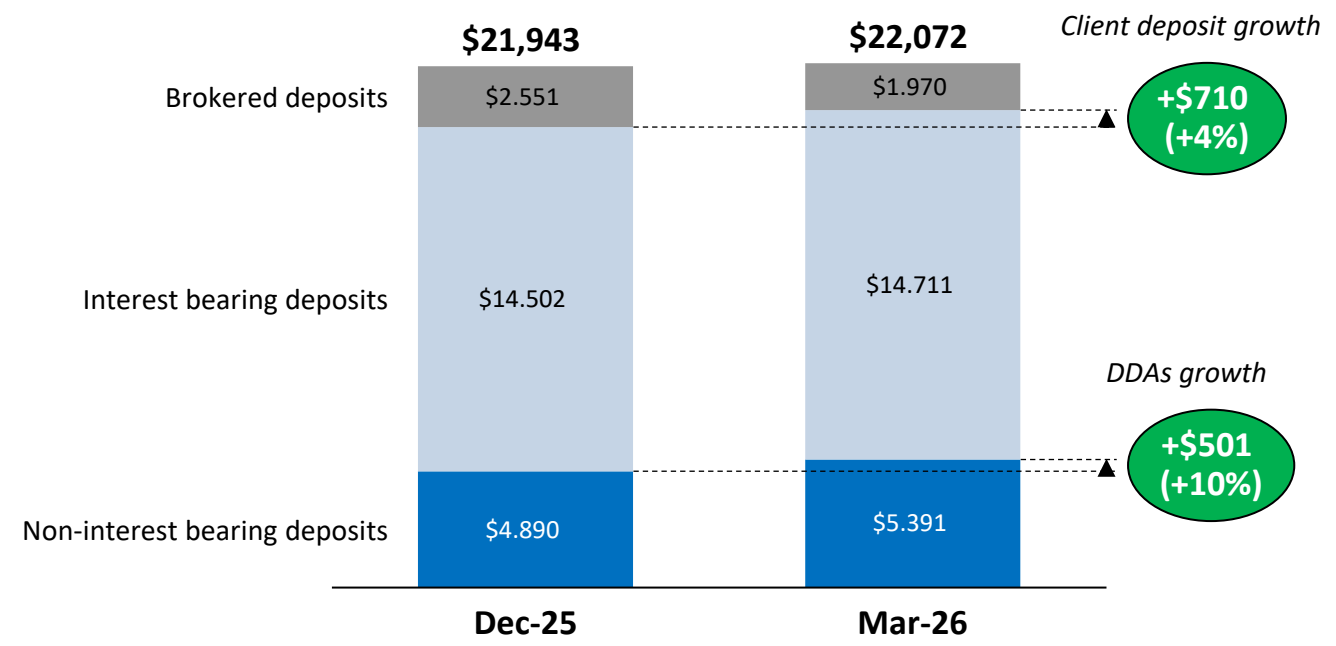
Actual results as of March are overall better QoQ and YoY, reflecting disciplined execution and strategic focus

Metric (\$MM)	Q1-26 Actual	Q4-25 Actual	QoQ Var		Q1-25 Actual	YoY Var	
Loan balances	\$20,158	\$19,636	\$522	2.7%	\$18,752	\$1,406	7.5%
DDAs	\$5,391	\$4,890	\$501	10.2%	\$4,875	\$515	10.6%
Client Deposits	\$20,102	\$19,392	\$710	3.7%	\$19,260	\$842	4.4%
Net interest income	\$197	\$195	\$2	1.2%	\$161	\$36	22.4%
NIM	2.97%	2.88%	0.08%		2.55%	0.42%	
Net income after tax	\$84	\$72	\$13	17.6%	\$55	\$29	52.3%
ROE (excl. goodwill amort)	11.84%	10.25%	1.58%		9.16%	2.67%	



CNB's strong client deposit growth in 2026 is outpacing the banking industry (includes brokered) by ~2x

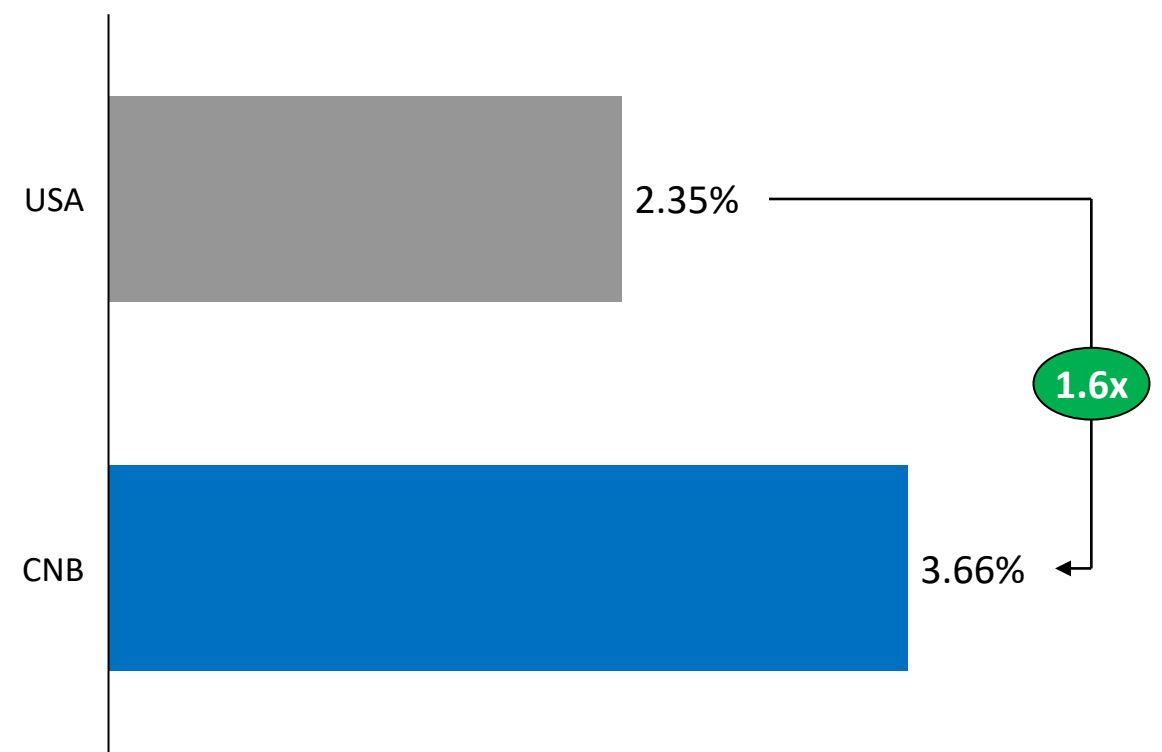
▶ Total Deposits (\$MM)



Cost of Client Deposits (QTD Avg)	2.28%	2.13%
Non-Int Bearing / Total Deposits	22.28%	24.42%
Client Deposits (\$MM)	\$19,392	\$20,102
Wholesale Funding ratio	19.21%	18.32%

Non-interest bearing deposits represent 24.42% of total deposits

▶ Banking Industry - Total Deposits (\$B)



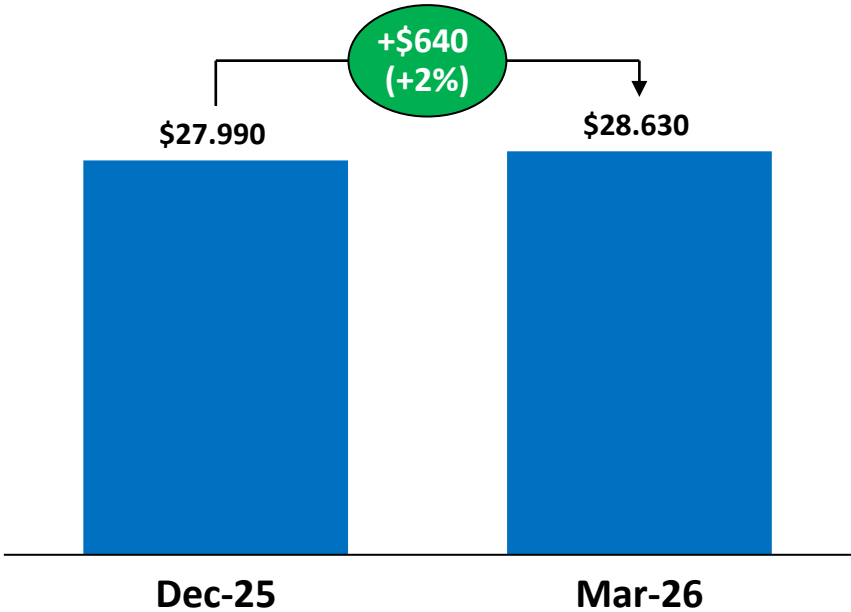
CNB deposits have grown 1.6x times greater than market YTD



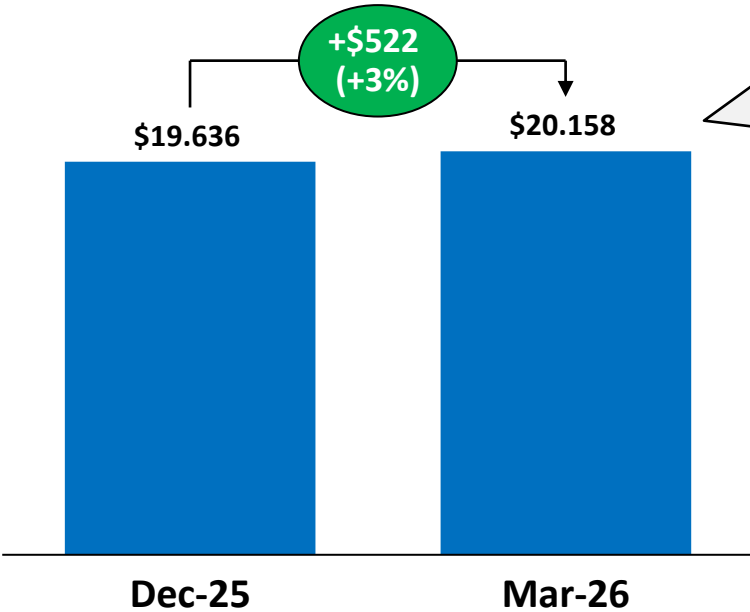
Source: City National Bank of Florida

Total loans grew ~\$522MM (3%) in Q1, while maintaining sound asset quality and strong capital ratios

Total Assets (\$MM)



Total Loans & Leases (\$MM)



Non-owner occupied CRE represents 46% of total portfolio

	Dec-25	Mar-26
Loans to Deposits (%)	89.49%	91.33%
Total Risk Based Capital Ratio (%)	15.48%	15.48%
Tier 1 Leverage Ratio (%)	10.94%	11.22%
Investment Portfolio (\$MM)	\$6,474	\$6,473
OCI after tax (\$MM)	(\$285)	(\$286)

	Dec-25	Mar-26
Non-Performing Assets Ratio (%)	0.71%	0.79%
Non-Performing Loans Ratio (%)	0.94%	0.86%
Net Charge-offs Ratio (%)	0.06%	0.08%
ACL Coverage Ratio (%)	1.11%	1.10%

Much lower than peers, which averaged 0.20% (banks with assets between \$10-\$100B) in December

Our loan-to-deposit ratio at 91% as of March 31st and capital ratios are strong.



Net income after taxes grew ~18% QoQ and ~52% YoY

INCOME STATEMENT (\$ millions)	Q1 2025	Q4 2025	Q1 2026	\$ Var QoQ	% Var QoQ	YTD 2025	YTD 2026	\$ Var YoY	% Var YoY
(+) Net Interest Income	\$161.1	\$194.8	\$197.2	\$2.4	1.2%	\$161.1	\$197.2	\$36.1	22.4%
(+) Non-Interest Income	\$28.2	\$29.2	\$32.1	\$2.9	9.8%	\$28.2	\$32.1	\$3.9	13.7%
(=) Operating Income	\$189.3	\$224.0	\$229.3	\$5.3	2.4%	\$189.3	\$229.3	\$40.0	21.1%
(-) Personnel Expenses	\$53.3	\$54.2	\$64.6	\$10.4	19.2%	\$53.3	\$64.6	\$11.3	21.1%
(-) Occupancy & Equipment Expenses	\$6.8	\$9.1	\$6.1	-\$3.0	-33.1%	\$6.8	\$6.1	-\$0.7	-10.2%
(-) Other Non-Interest Expenses	\$36.3	\$44.1	\$29.6	-\$14.5	-32.9%	\$36.3	\$29.6	-\$6.7	-18.5%
(-) Non-Interest Expenses	\$96.5	\$107.5	\$100.3	-\$7.1	-6.6%	\$96.5	\$100.3	\$3.9	4.0%
(=) Core Earnings	\$92.9	\$116.5	\$129.0	\$12.4	10.7%	\$92.9	\$129.0	\$36.1	38.8%
(-) Provision Expense	\$15.0	\$4.0	\$8.9	\$4.9	121.6%	\$15.0	\$8.9	-\$6.2	-41.0%
(-) Amortization Expense	\$4.7	\$4.6	\$4.6	\$0.0	-0.7%	\$4.7	\$4.6	-\$0.1	-1.6%
(+) Gain on Sale of Securities, CVA Adj & Marketable securities	\$0.1	-\$7.5	-\$2.5	\$5.0	-66.2%	\$0.1	-\$2.5	-\$2.6	-5129.8%
(=) Net Income before Taxes	\$73.3	\$100.4	\$113.0	\$12.6	12.5%	\$73.3	\$113.0	\$39.7	54.2%
(-) Tax Expense	\$18.0	\$28.9	\$28.9	\$0.0	0.0%	\$18.0	\$28.9	\$10.8	60.2%
(=) Net Income after Taxes	\$55.2	\$71.6	\$84.1	\$12.6	17.6%	\$55.2	\$84.1	\$28.9	52.3%

RATIOS (%)	Q1 2025	Q4 2025	Q1 2026	% Var QoQ	YTD 2025	YTD 2026	% Var YoY
Net Interest Margin (NIM)	2.55%	2.88%	2.97%	8 bps	2.55%	2.97%	42 bps
ROAA	0.83%	1.01%	1.21%	20 bps	0.83%	1.21%	38 bps
ROAA (excluding goodwill amort)	0.88%	1.05%	1.25%	20 bps	0.88%	1.25%	38 bps
ROAE	8.69%	9.85%	11.44%	159 bps	8.69%	11.44%	275 bps
ROAE (excluding goodwill amort)	9.16%	10.25%	11.84%	158 bps	9.16%	11.84%	267 bps
Core Efficiency Ratio	50.93%	47.89%	44.24%	-365 bps	50.93%	44.24%	-669 bps

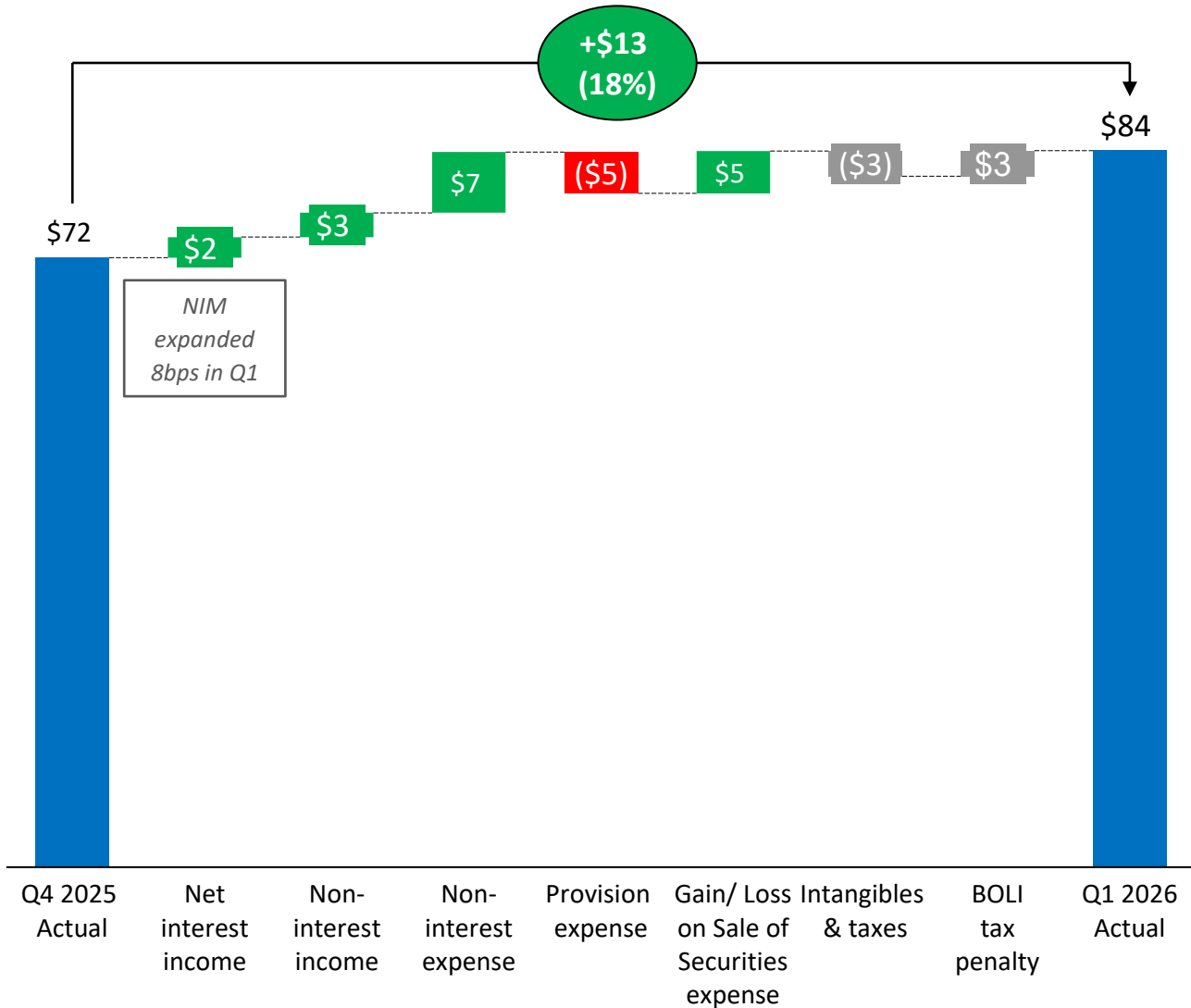
ROA and ROE, excluding goodwill amortization, were 1.25% and 11.84% in Q1'26, respectively



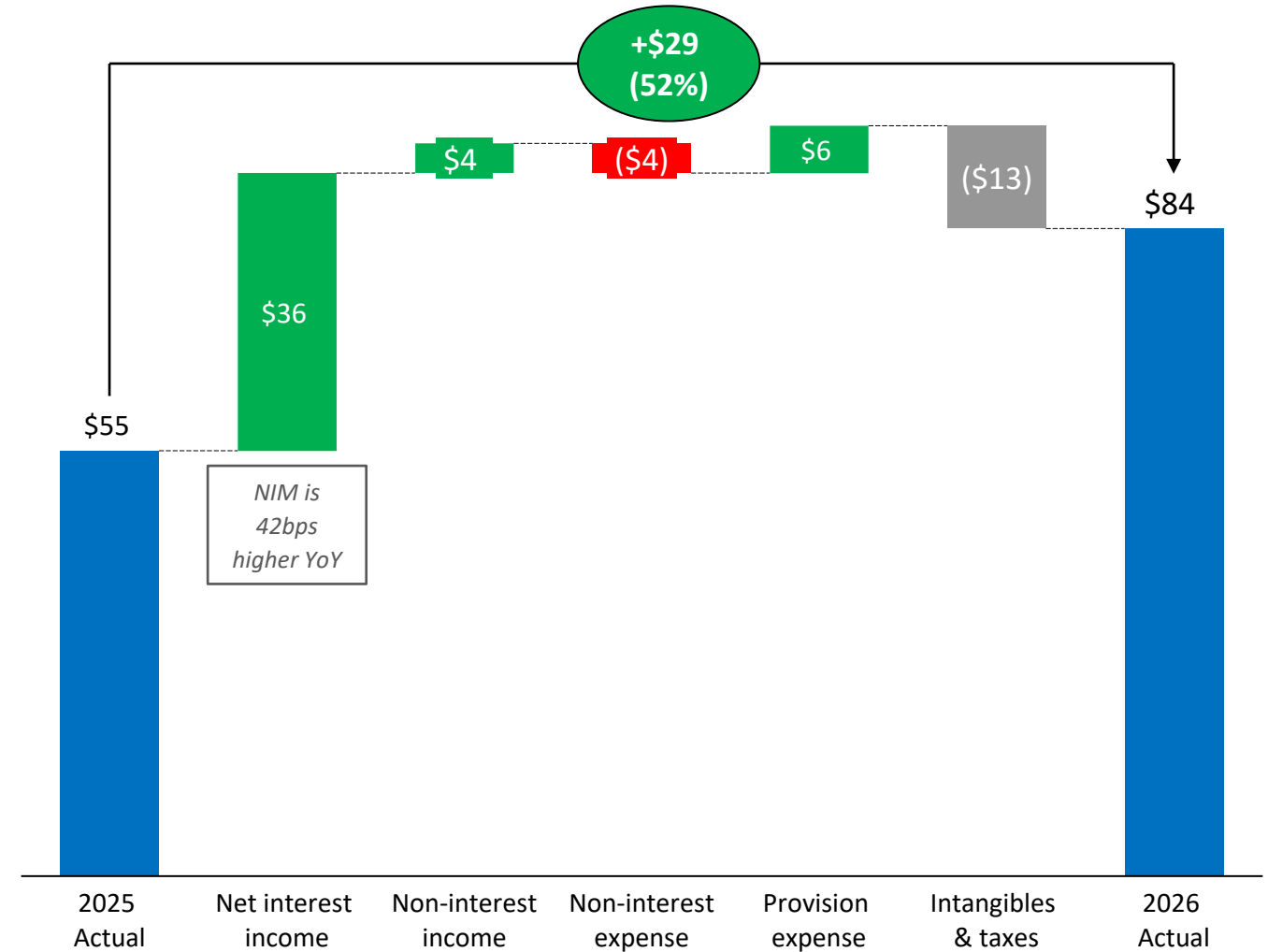
Net income after taxes grew 18% (\$13MM) QoQ and 52% (\$29MM) YoY. NIM expanded 6bps QoQ and 42bps YoY



QoQ net income comparison: Q4-25 vs. Q1-26 (\$MM)

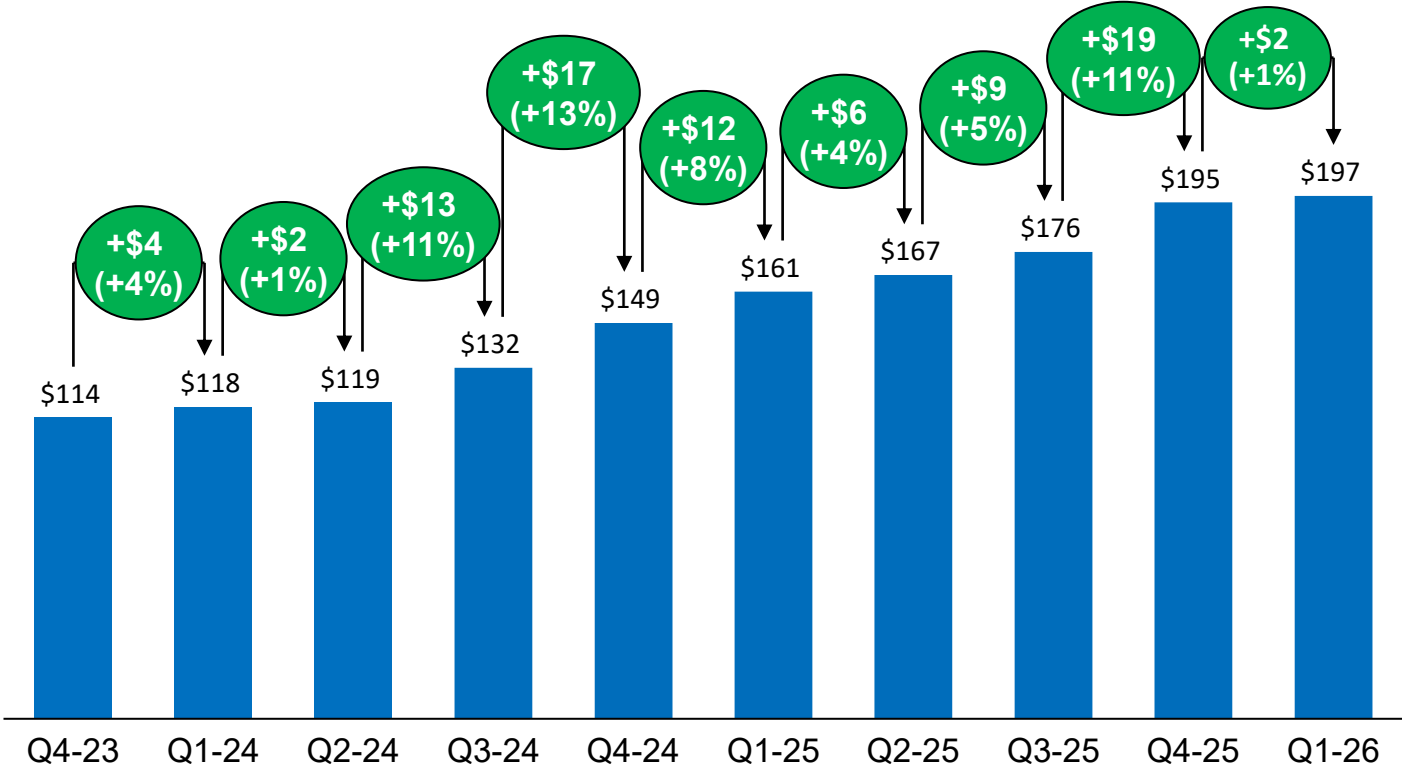


YoY net income comparison: YTD 2025 vs. YTD 2026 (\$MM)

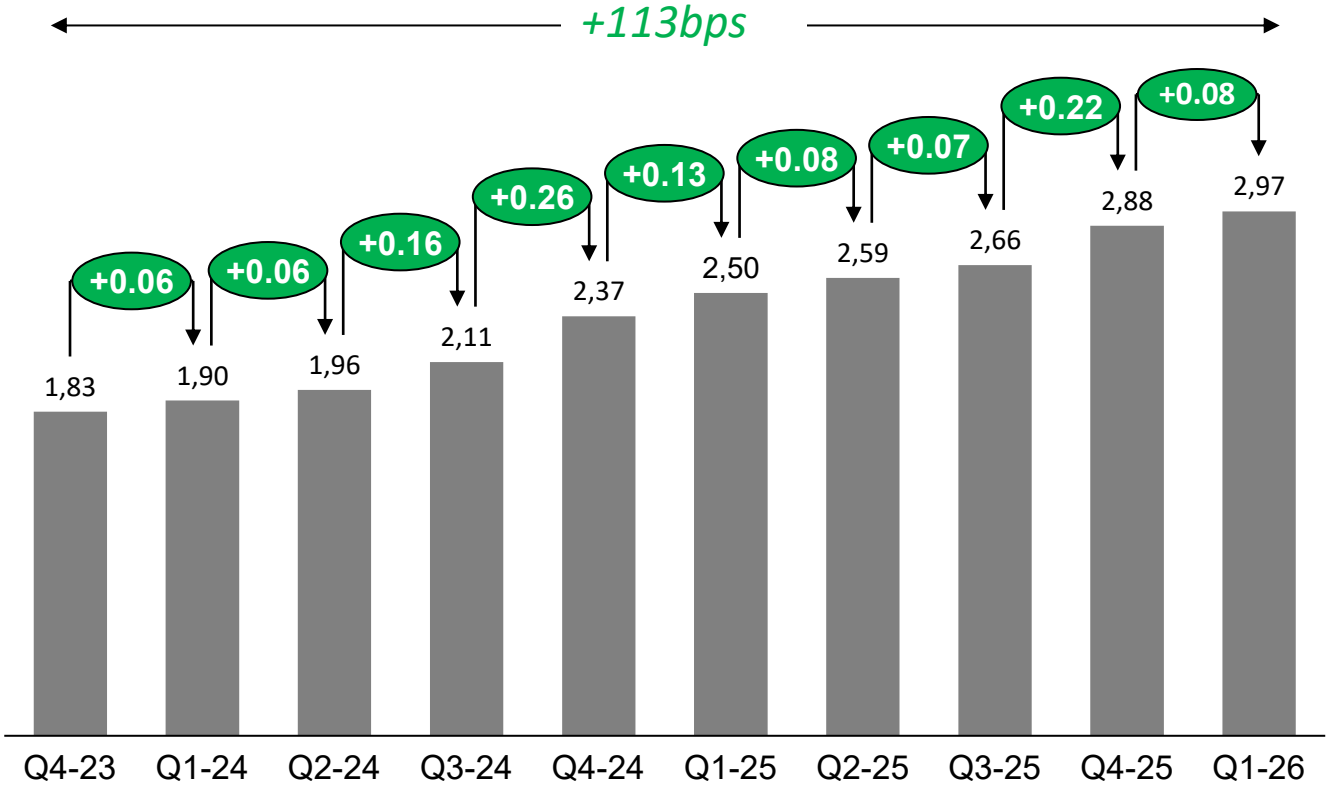


Both our net interest income and margin increased for the ninth consecutive quarter: In Q1-2026, our NIM expanded 8bps

Net interest income (\$MM)



Net Interest Margin (%)



Cost of funds	3.19%	3.23%	3.20%	3.12%	2.83%	2.72%	2.64%	2.62%	2.40%	2.27%
Effective Fed Funds	5.33%	5.33%	5.33%	5.26%	4.65%	4.33%	4.33%	4.29%	3.90%	3.64%
Yield on earning assets	5.03%	5.12%	5.16%	5.24%	5.21%	5.27%	5.23%	5.28%	5.29%	5.23%

NIM expanded 8bps in Q1-26, driven by a 13bps reduction in funding costs, partially offset by a 6bps decline in earning asset yields



We are continue generating strong, profitable, and diversified growth, in our second year of the 5-year Project Win strategy

Key Objectives

YTD Mar 2026 Accomplishments

1 **Moderate Growth / Diversification**

2 **Enhanced Profitability**

3 **Scalability / Digital Experience**

4 **Culture Preservation / Engagement**

5 **Regulatory Excellence**

✓ Increased client deposits by 15% (annualized) vs. 9% for the industry, positioning us as the leading deposit-gathering bank in Florida. Loans growing at 11% annually, and funded by client deposit growth, with higher loan diversification (C&I represent 31% of total loans vs. 30% a year ago)

✓ ROE of ~12%, with NIM expanding 8bps QoQ. Strong DDA growth and execution of new fee initiatives continued to enhance earnings diversification and profitability

✓ AI strategy initiative to deliver enterprise-wide impact (i.e. credit delivery optimization, processes automation, agent for pre-call and post-client calls, client concierge center, data and analytics, etc.)

✓ High employee engagement and disciplined execution continue in our year two of Project WIN. Strong and distinct leadership culture

✓ Strengthened our three lines of defense to maintain a robust internal control framework as we grow



Value Creation



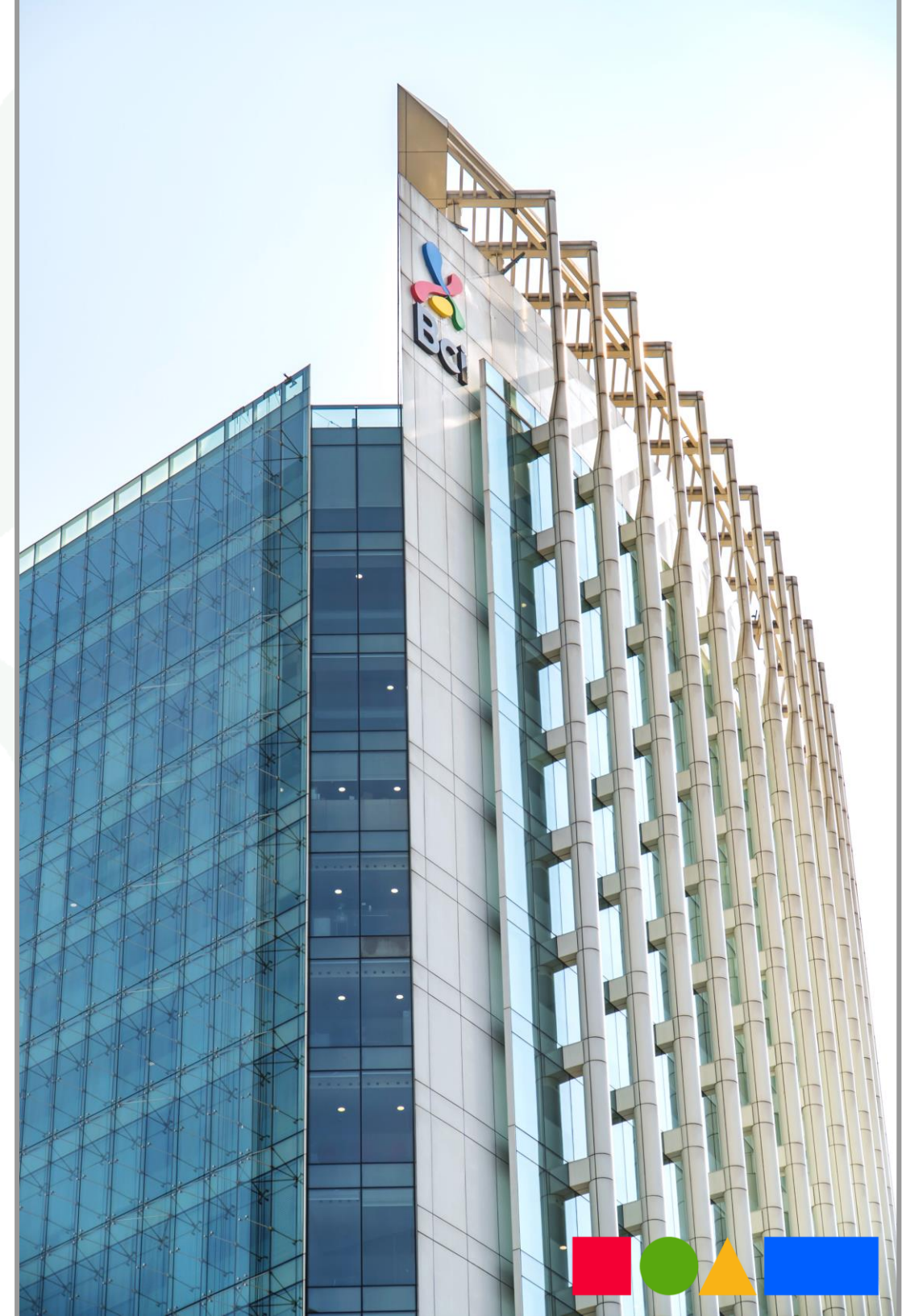
Projecting our Future with Purpose

- ✂ **Solid Performance:** Q1 net income of **\$310.6M (+5.3% YoY)** backed by efficient management and prudent risk approach.
- ✂ **Leveraging our Scale:** With total assets of US\$92.3 billion, Bci Stands as the **10th largest bank in Latin America**, reflecting the opportunities of our diversified footprint.
- ✂ **Corporate Structure Evolution:** Consolidating **Bci Group** to further support growth in Chile and the US, by optimizing capital allocation.
- ✂ **People-Centric Innovation:** Transforming customer experience (historic NPS of 75) through Bci, MACHBANK, Lider Bci and our strategic alliances.
- ✂ **Technological Vanguard:** Accelerating our transition to an AI-first organization to drive **operational efficiency** and scalability.
- ✂ **Sustainable Leadership (ESG):** Executing our **Net Zero 2050 Transition Plan** and maintaining our top position in the Merco ESG ranking.

Note: Figures are converted to US\$ using an FX of 927.46 (April 1st 2026)

(1) CMF as of March 2026, considers consolidated system's figures (including operations abroad).

(2) Ranking: S&P Global, data compiled April, 2026





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