Corporate Presentation 3Q 2021

Investor Relations Department | Email: Investor_Relations_Bci@Bci.cl

November 2021

Bci at a glance

Leading financial institution in Chile in Assets...

Profitable and financially sound

as of September 2021

US$79.35 bn
(+12.9% YoY)
Total assets

US$48.16 bn
(+6.5% YoY)
Total loans

US$480.2 mm
Net Income YTD
(ROAE 11.97%)

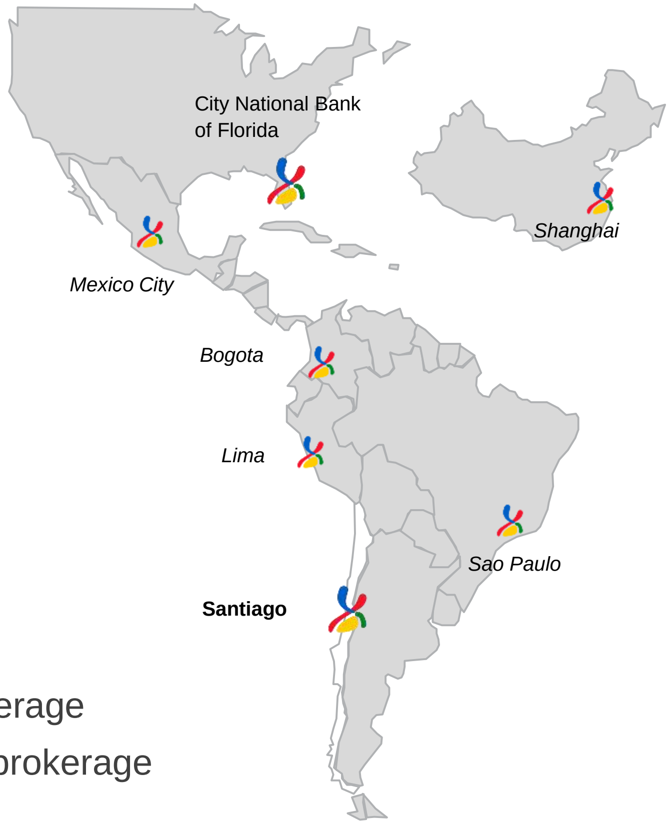
US$5.4 bn
Market Cap[1]

Credit rating profile:

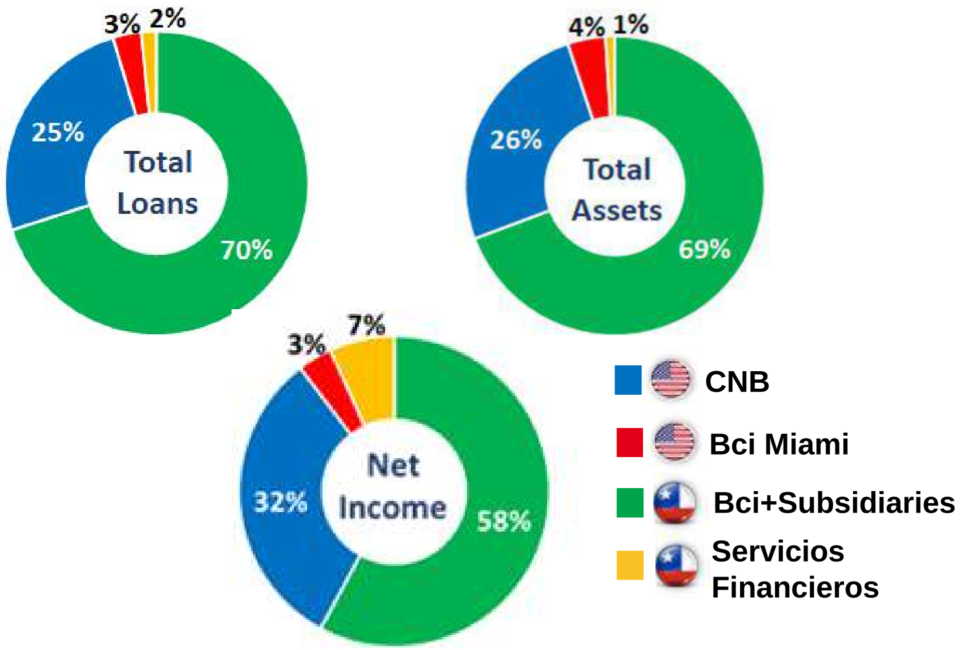
A2	A-	A-
Moody's	S&P Global Ratings	Fitch Ratings

Diversified business model

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



Bci/Subsidiary Diversification



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

New Lines of Business

City National Bank — Bci Financial Group
servicios financieros
MACH
Bci PAGOS
Bci Perú
360|Connect

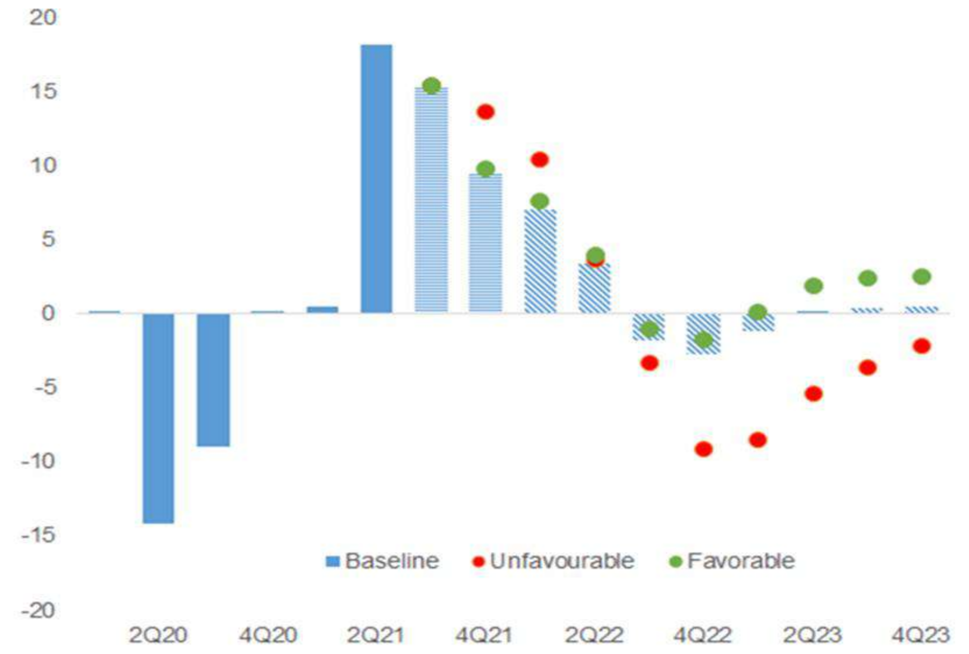
Bci seamosdiferentes

Note: Figures are converted to US$ using an FX of US$/CLP of 811.9 (October 1st 2021); 1 Bloomberg as of September, 2021

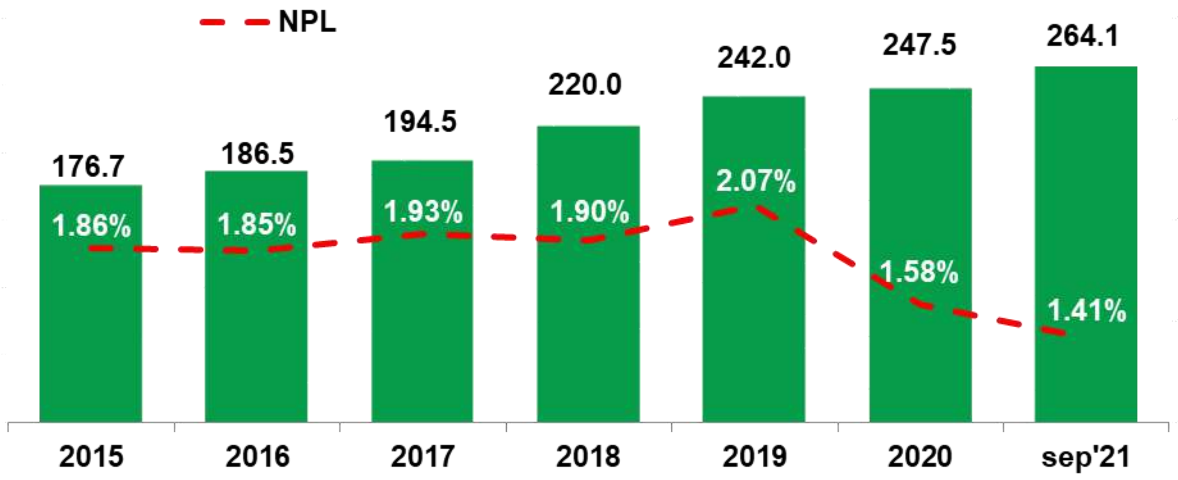
Chilean financial system

Bci is part of a robust financial system

CHILE. GDP growth scenarios[1] (%, yoy)

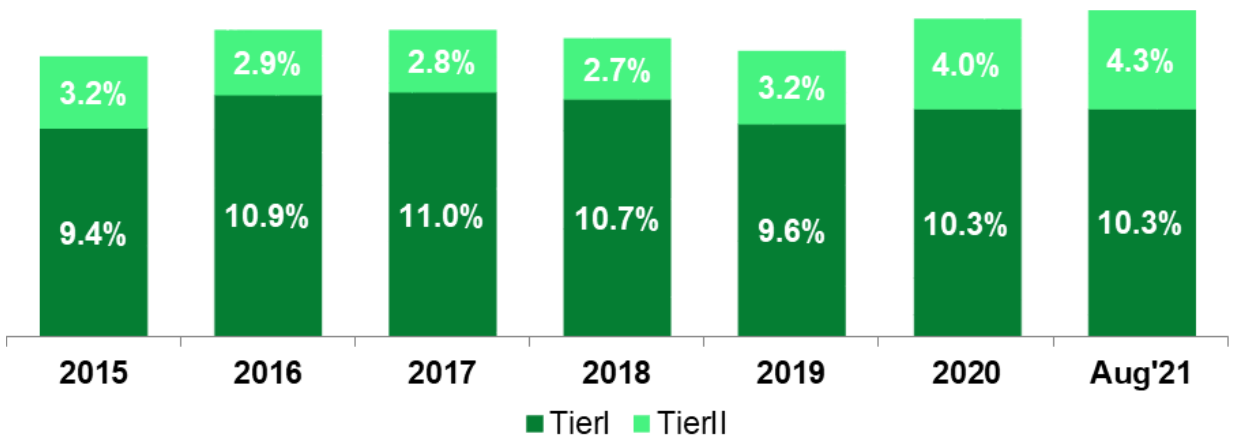


Total loans in the banking system[2] (US$bn)



Source: CMF
Note: Figures are converted to US$ using an FX of US$/CLP of 811.9 (October 1st 2021)
[1] Figures exclude CNB (City National Bank) and Itau Corpbanca operations in Colombia

Banking system capitalization ratio

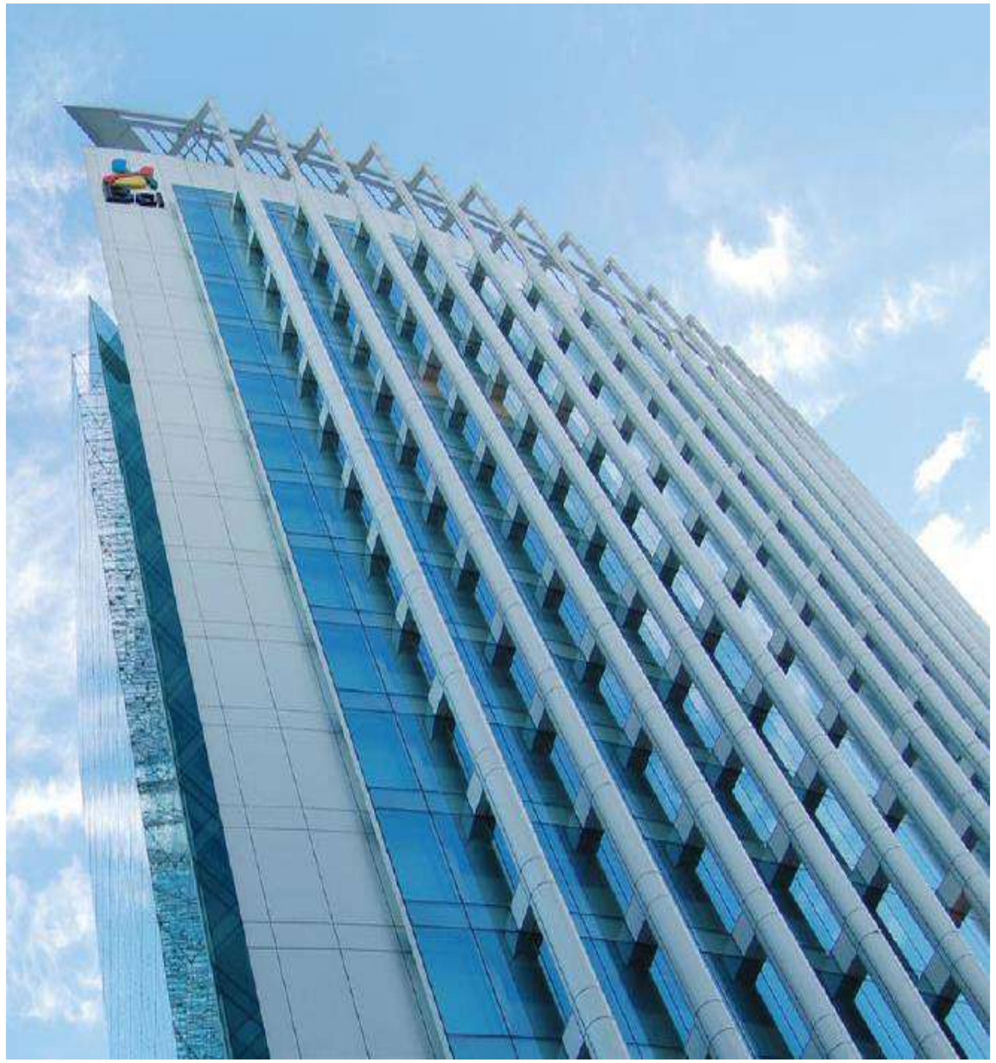


Chilean banking regulation – upgrading to Basel III

- New General Banking Law was approved and seeks to align capital requirements in Chile with Basel III guidelines.
- Implementation will be phased over a period of five years and will call for at least an additional 2.5% in required capital (conservation buffer), in addition to the 8.0% currently in place.
- April 2021: The first regulatory equity self-assessment report (IAPE) was delivered to the Financial Market Commission (CMF).
- The new capital discounts and requirements for operational, credit, and market risk will be effective as of December 2021.

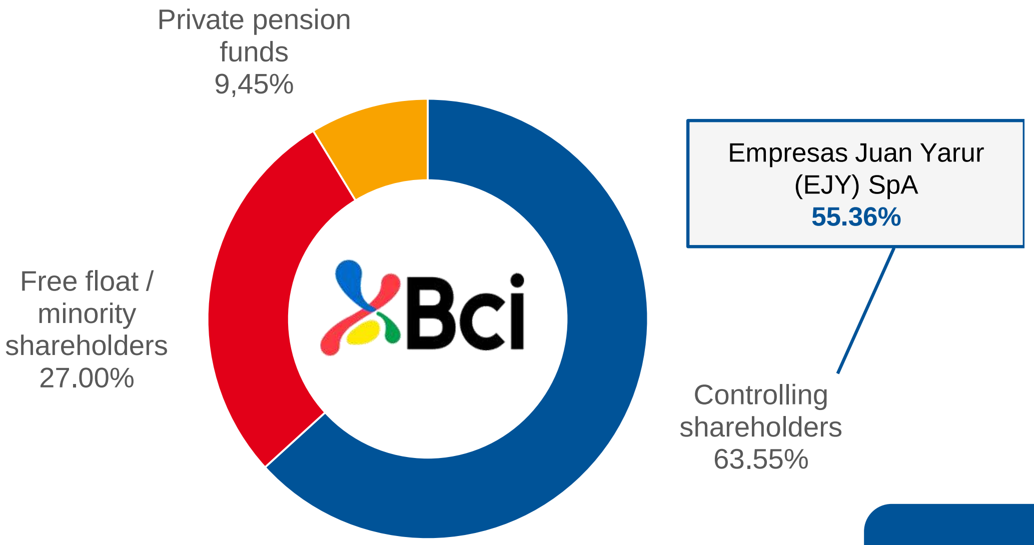
(1) Source: Bci Research
(2) Source: CMF. Tier I and Tier II calculated as core capital and supplementary capital as % of total risk weighted assets respectively

Bci



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

Best corporate governance

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

Delivering a sustainable value proposition to all our stakeholders

Financial Inclusion

BCI Marketplace: where SMEs and entrepreneurs can market their products.
Microsoft for **StartUps Challenge**: with more than 100 applicants.
Launch of the first "Bci Compras" team challenge: Digitization of banking products.

Environment

Certification process for **Carbon Neutral Company.**
To improve and increase the presentation of financial information related to the climate, Bci joined the **TCFD**.

Employees

We recently launched the **new Bci Experience**, a different way of working in which 70% of our employees will work in a mixed or fully remote format.

Investors

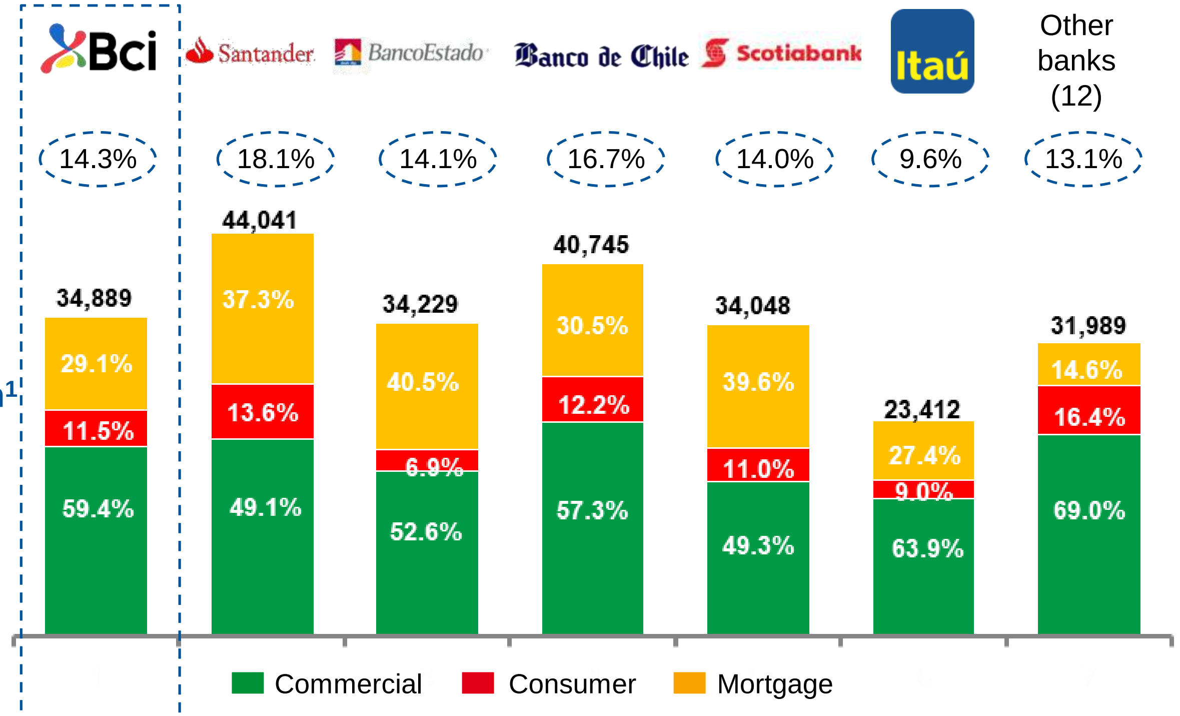
Sustainability Financing Framework, which included a second-party opinion by S&P Ratings and which will be the platform for the **issuance** of our Green, Social, and Sustainable Bonds.

Bci maintains a relevant position in the market

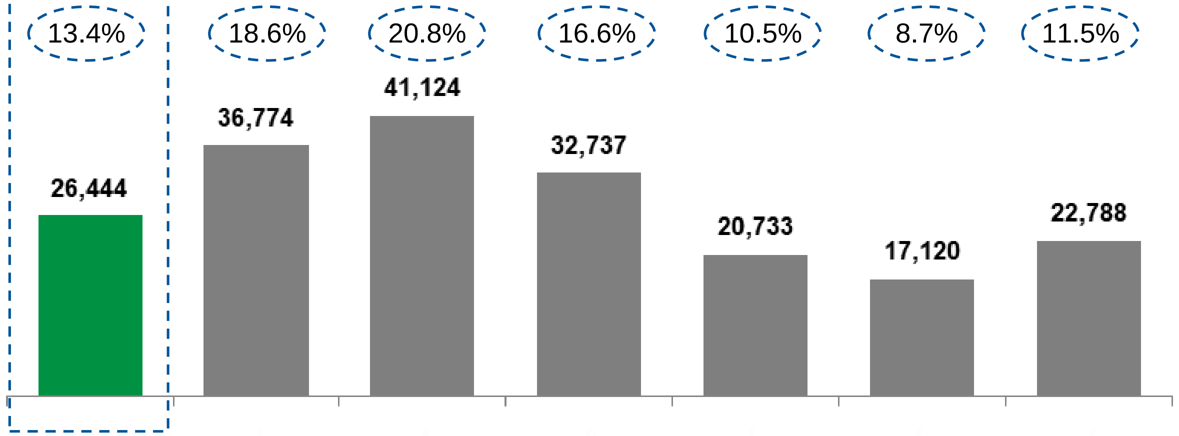
Chilean banking system benchmark (local)

In US$mm, as of September 2021

Loan breakdown[1]



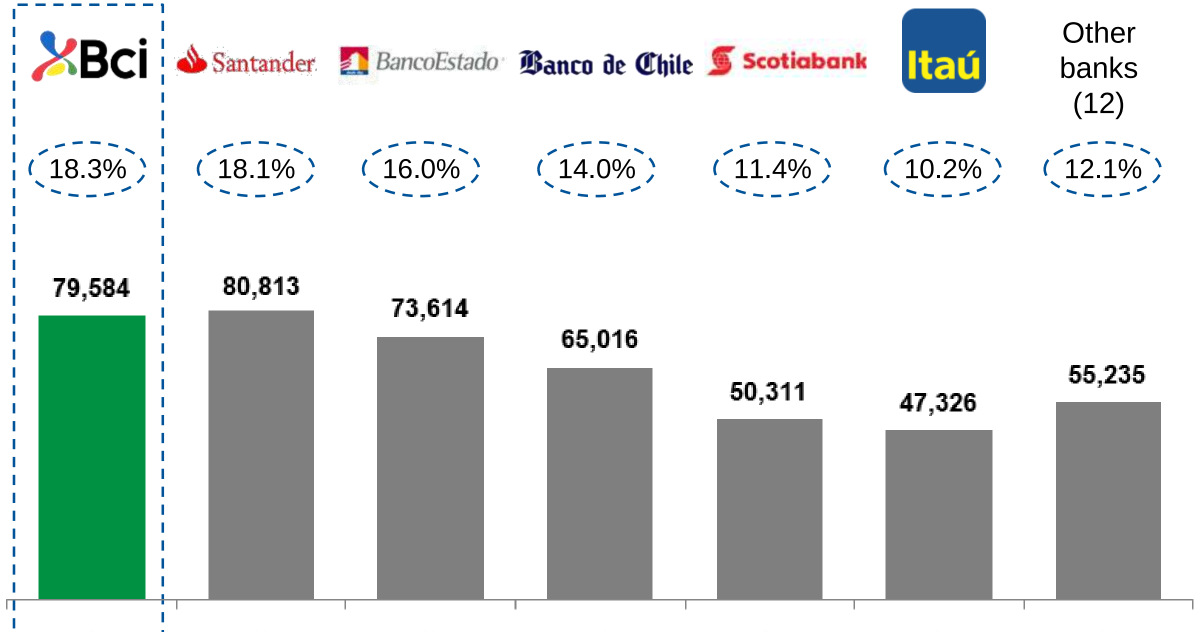
Deposits[1]



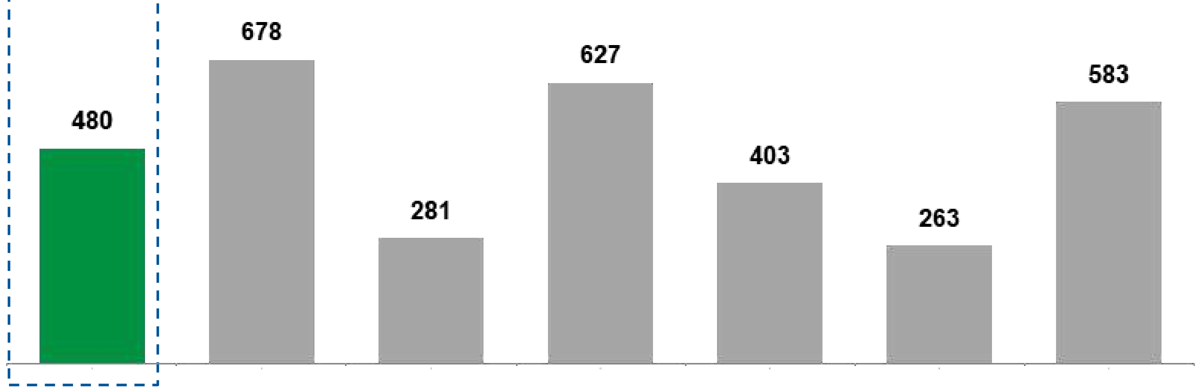
Chilean banking system benchmark (consolidated)

In US$mm, as of September 2021

Assets[2]



Net income (YTD)[2]

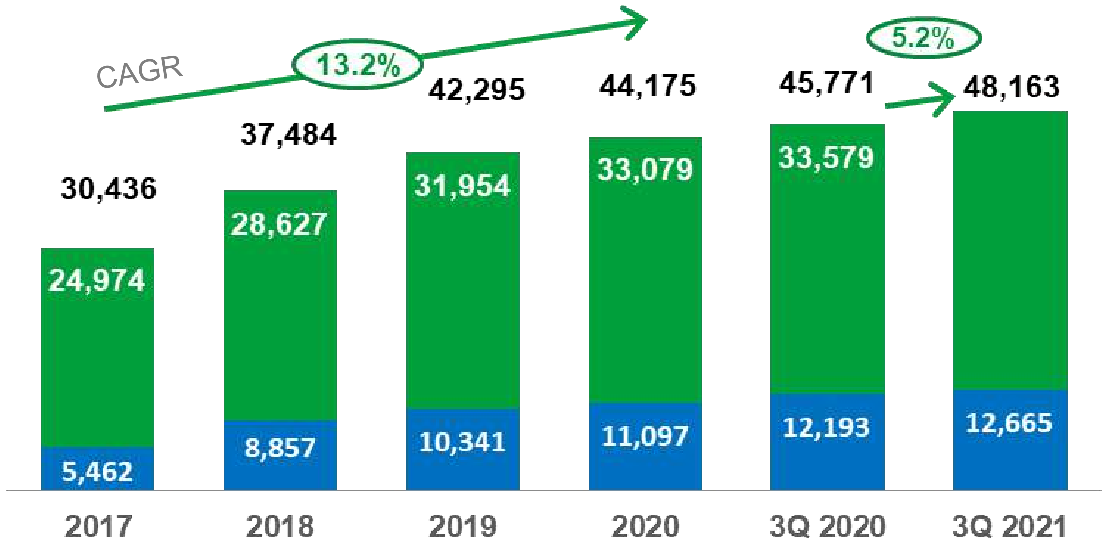


% Market share in Chilean banking system

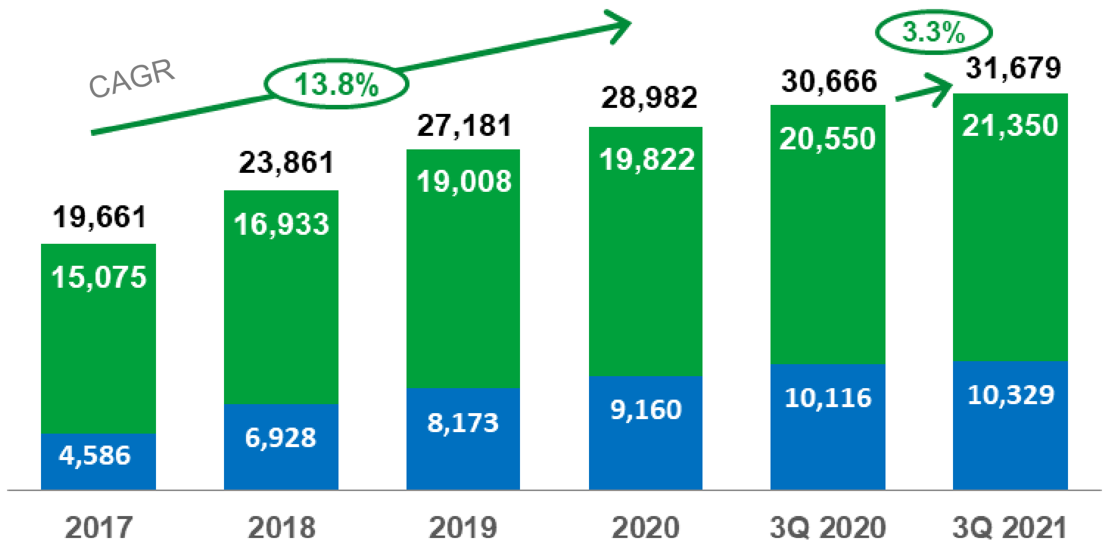
Source: Company filings and Financial Market Commission of Chile (CMF)
Note: Figures are converted to US$ using an FX of US$/CLP of 811.9 (October 1st 2021)
(1) Bci figures exclude CNB (City National Bank) and Itau Corpbanca figures exclude Colombia operations
(2) Bci figures include CNB (City National Bank) and Itau Corpbanca figures include Colombia operations

Loan growth evolution

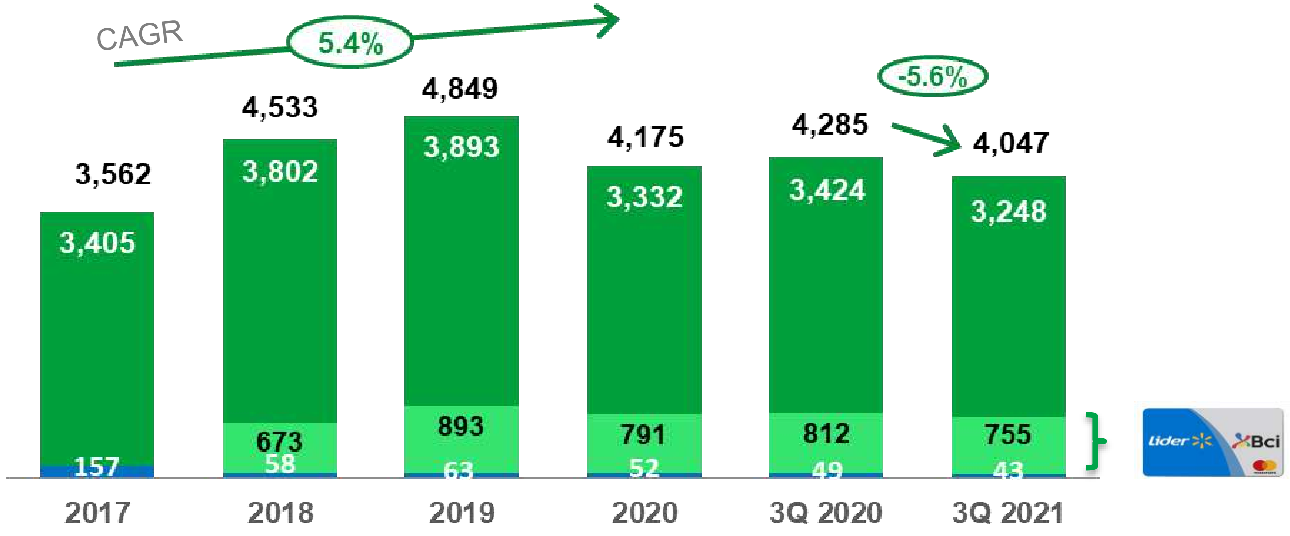
Total loans (US$mm)



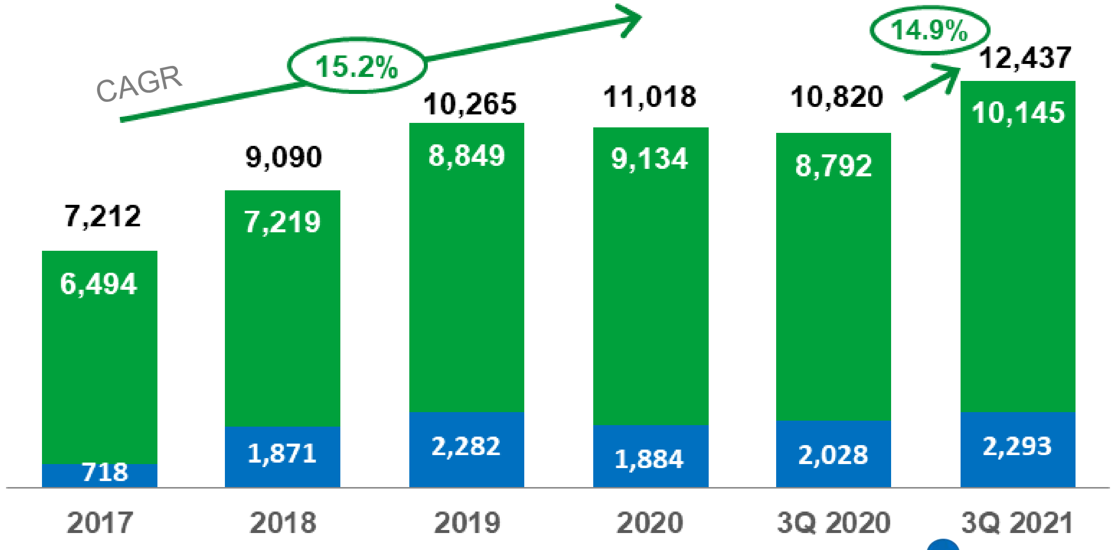
Commercial & Interbank loans (US$mm)



Consumer lending loans (US$mm)



Mortgage loans (US$mm)

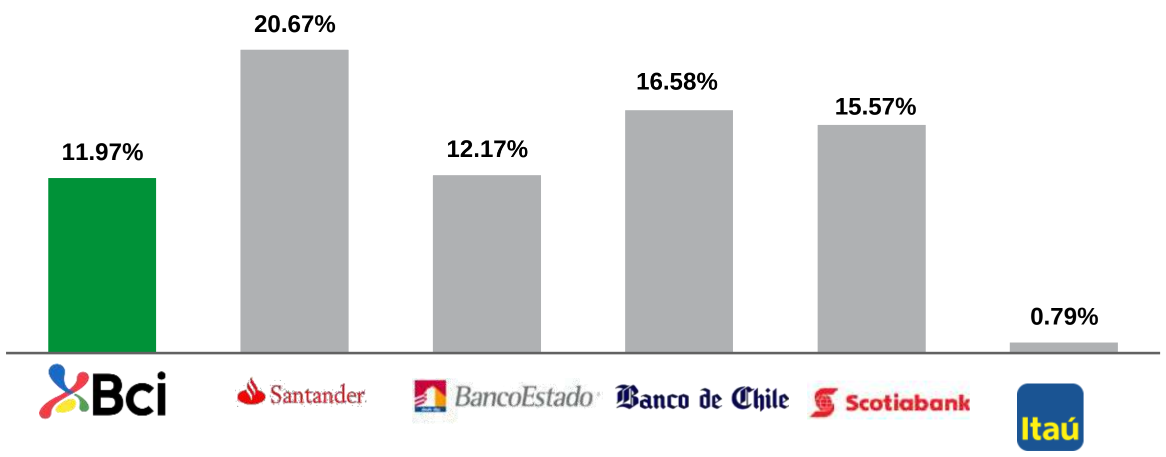


Source: Financial Market Commission (CMF).as of September 2021
Note: Figures are converted to US$ using an FX of US$/CLP of 811.9 (October 1st 2021) ; Include CorpBanca investments in Colombia and Bci subsidiary in USA (CNB)

Successful organic growth in Chile…

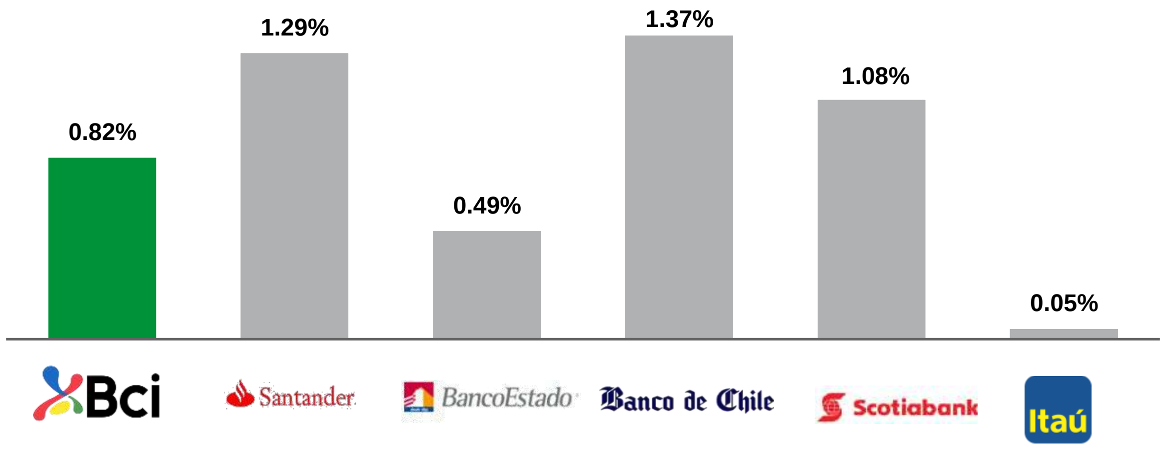
Return on average Equity (ROAE)[1]

As of September 2021

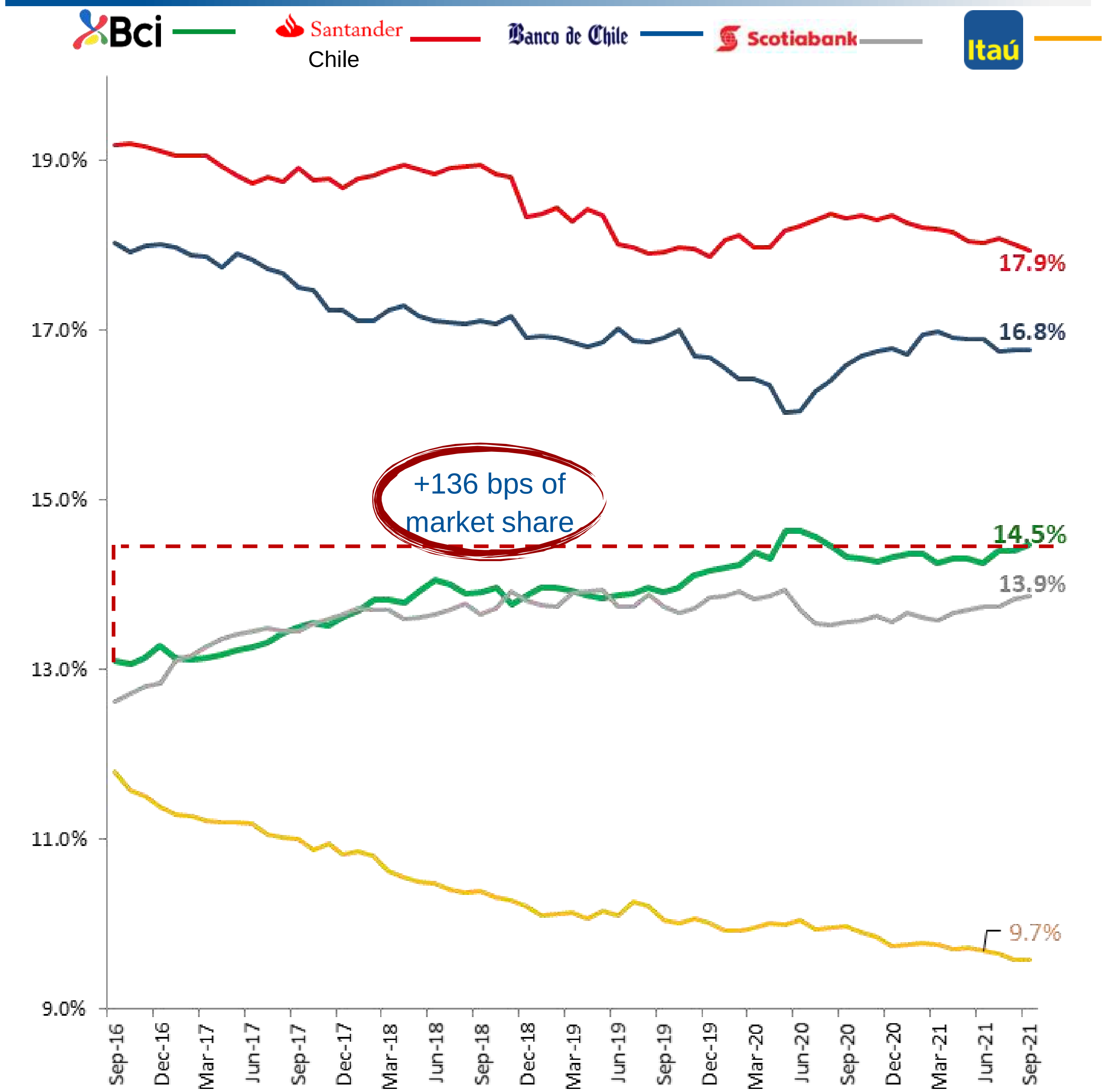


Return on average assets (ROAA)[1]

as of September 2021



Local loans market share[2] (%)



Source: CMF as of September 2021

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

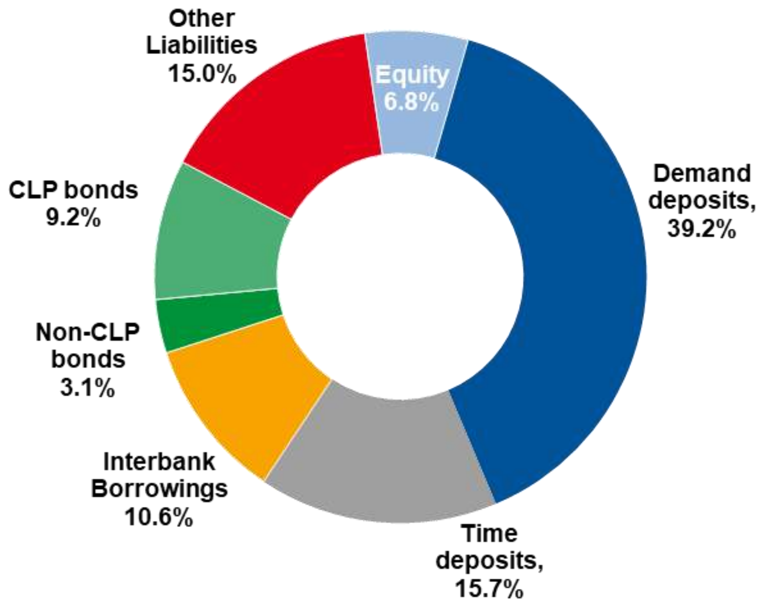
…with diversified and low funding cost

In terms of maturity, currency and geography

Funding Sources

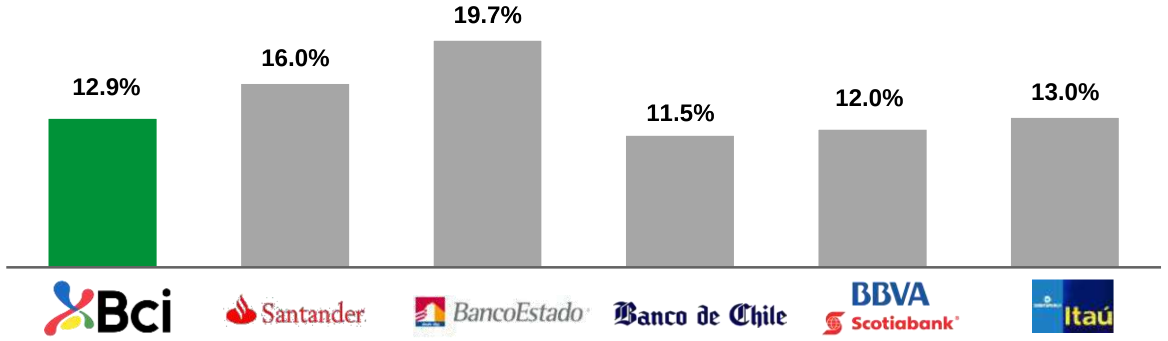
- Long term funding composed primarily of UF local bonds in the Chilean market, complemented by other international issuances, through our EMTN program in US dollars, Euros, Swiss Francs, Japanese Yens and Australian dollars
    - The long-term debt matches our long-term residential mortgage portfolio
- 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]



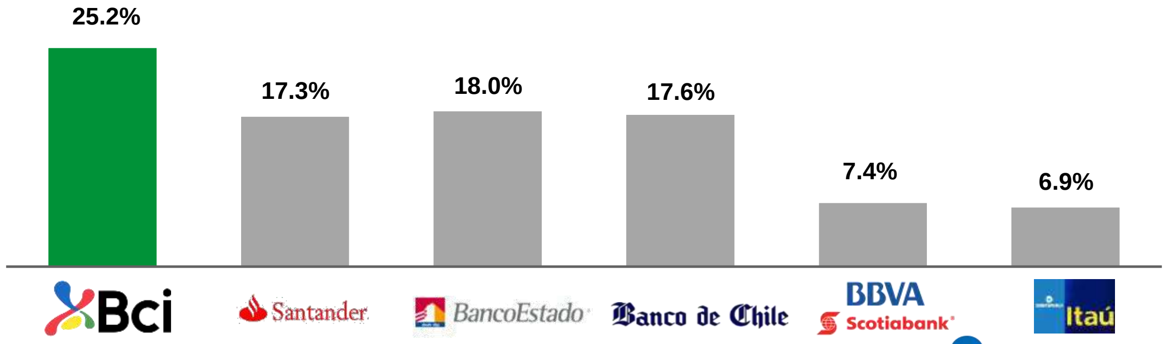
Time Deposit market share

as of September 2021



Current accounts & demand deposits market share

as of September 2021



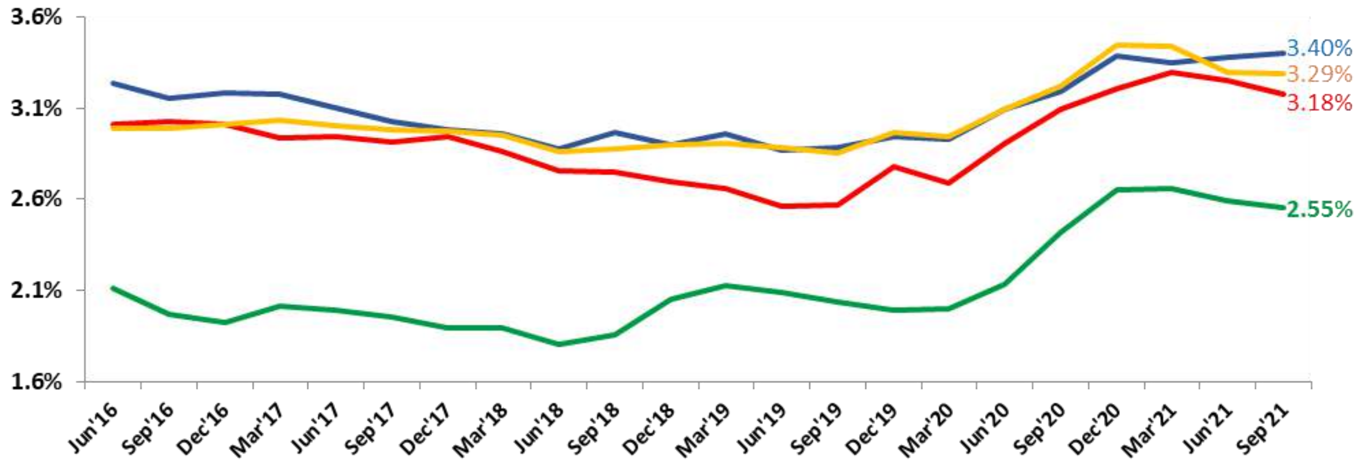
Source: Company filings and CMF as of June 2021
Note: Figures are converted to US$ using an FX of US$/CLP of 811.9 (October 1st 2021); Bci figures include CNB and Itau CorpBanca figures include Colombia operations; [1] Considers all of the Company's assets in Chile.

…while maintaining prudent risk

Highlights

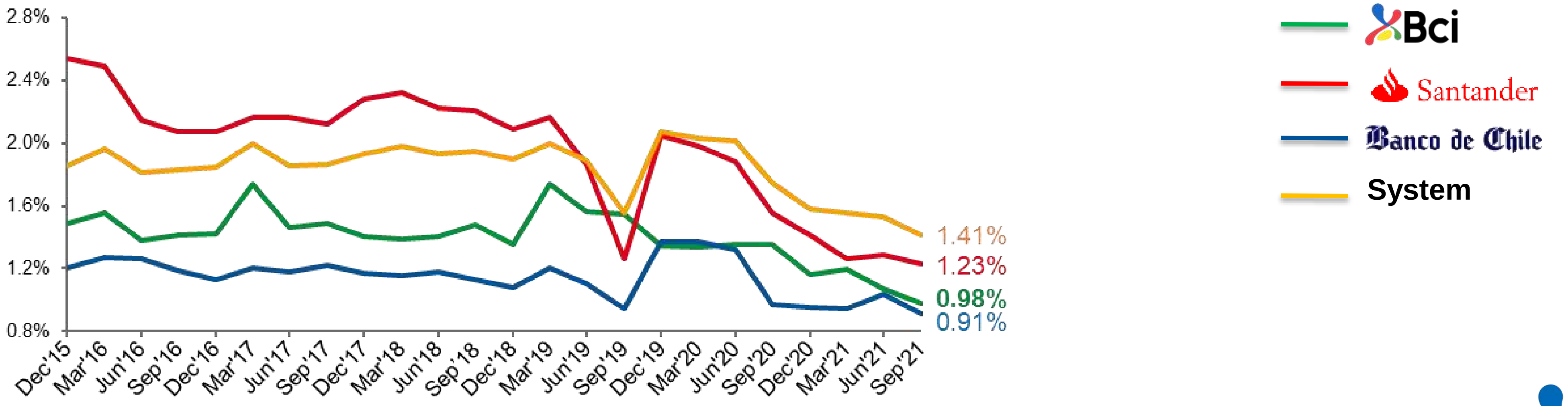
- Bci's asset quality is supported by proactive risk management and monitoring.
- Since 2020 we have built over US$ 325 Million in additional provisions.
- Our loan portfolio is well diversified by business lines, economic sectors, and customers.
- In terms of loan portfolio concentration, the 20 largest loans account for less than 10% of the bank's total loans

Loan loss provisions / Average Gross Loans



Note: includes operations of CNB and Itau Corpbanca Colombia

NPLs (Delinquency +90 days / Total Loans)

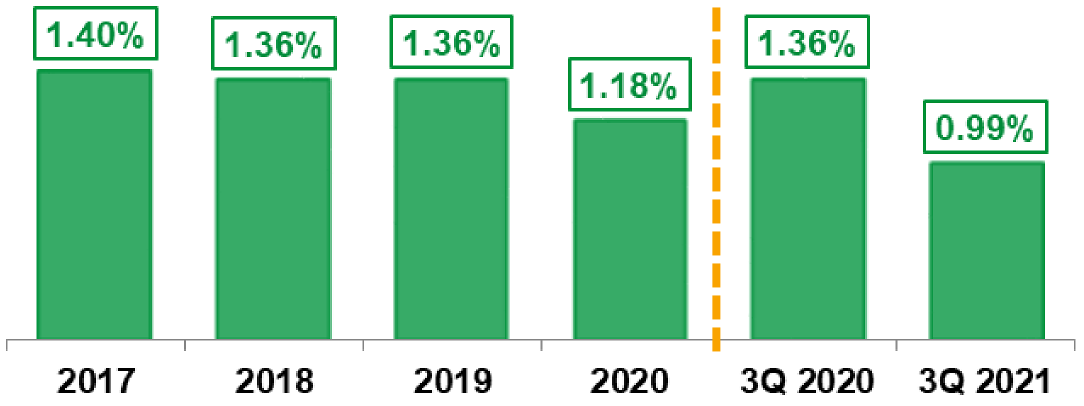


Note: NPLs includes operations of CNB and Itau Corpbanca Colombia

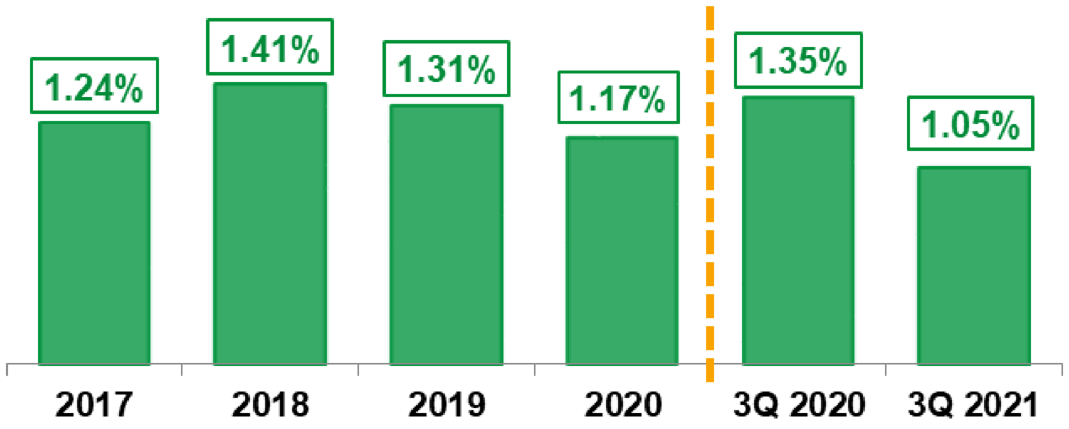
Source: CMF. Figures as of September 2021

Greater liquidity has mitigated a further increase in NPLs

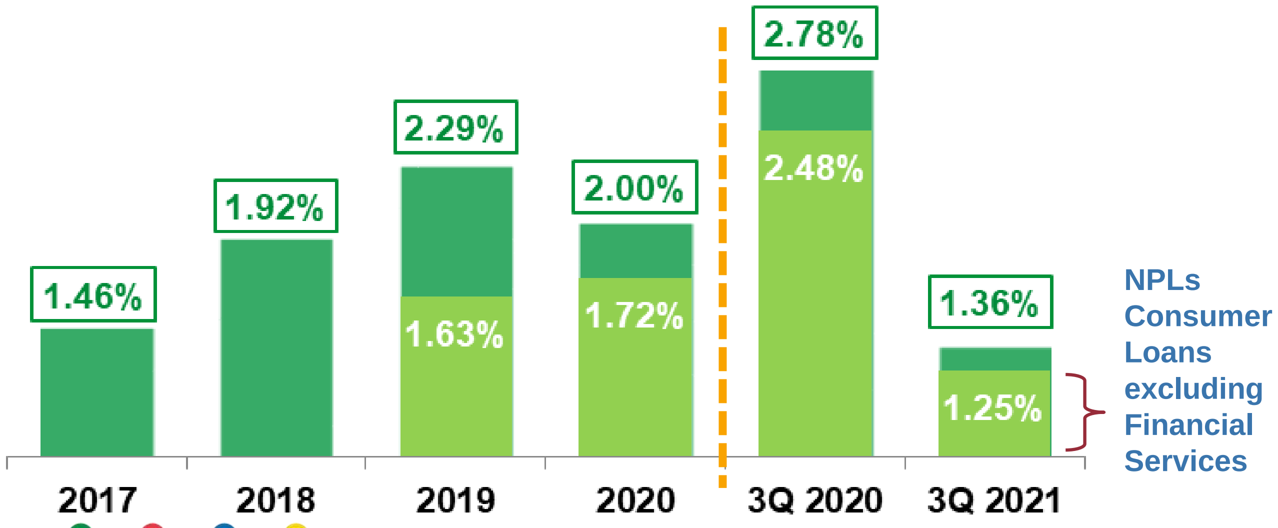
NPL Ratio (NPLs/Total Loans)



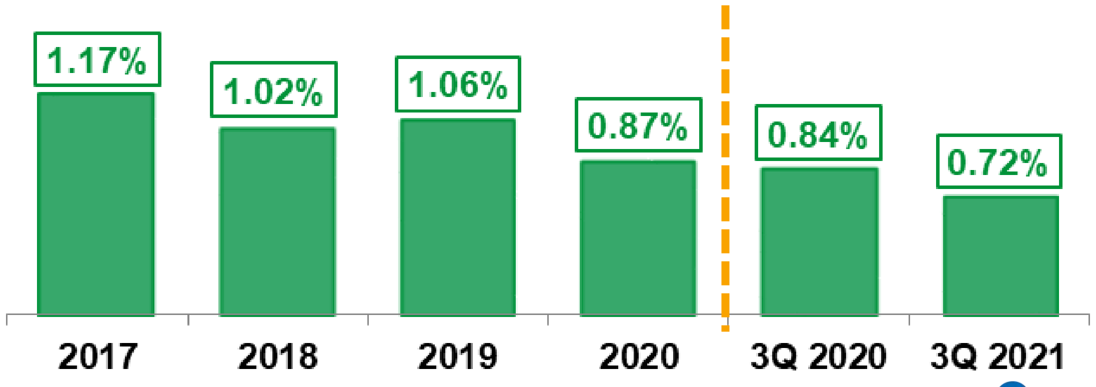
NPL Ratio (Commercial Loans)



NPL Ratio (Consumer Loans)



NPL Ratio (Mortgage Loans)



Note: Includes Bci subsidiary in USA (CNB)

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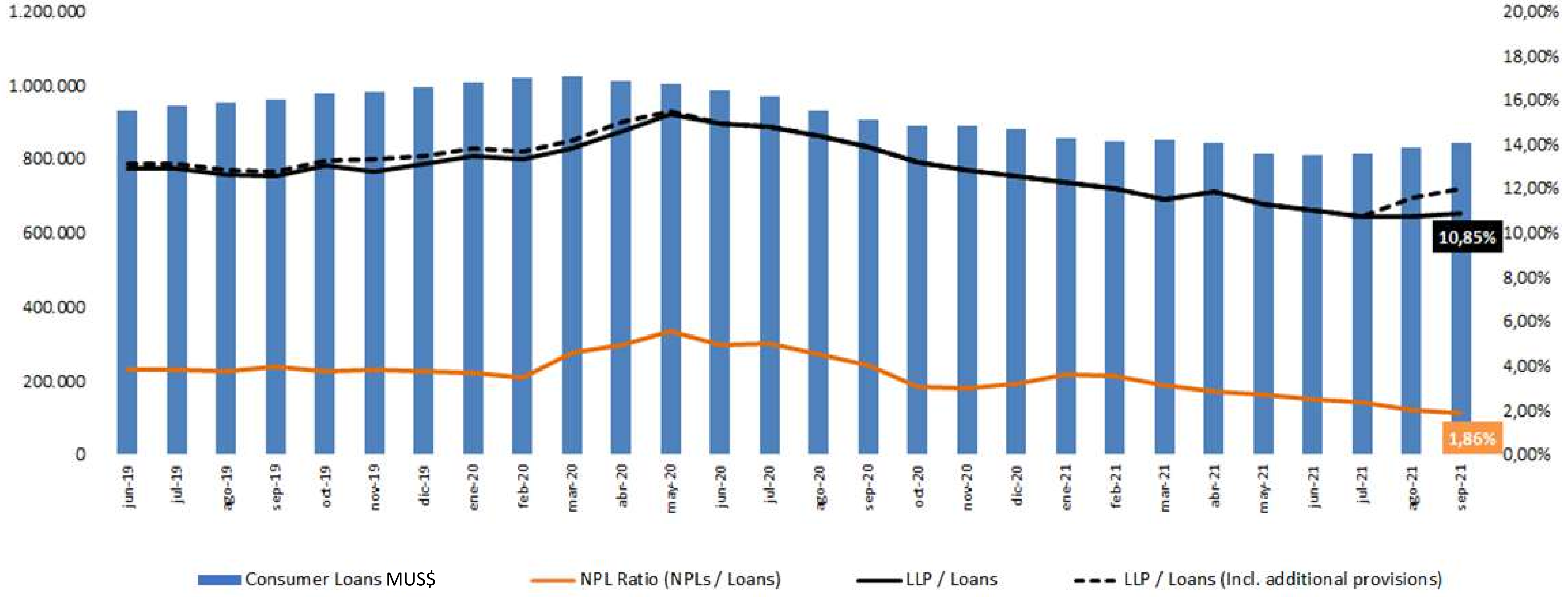
Financial Services: NPLs have continued to evolve positively



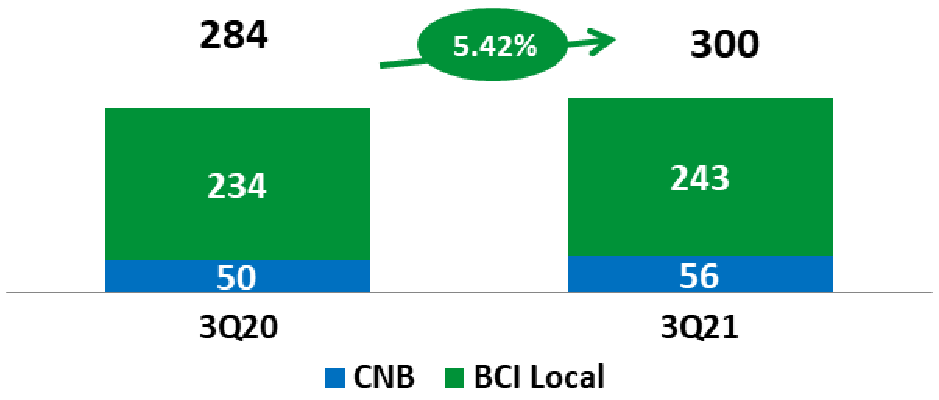
Nota: Excludes all subsidiaries and City National Bank of Florida.
Figures are converted to US$ using an FX of USD/CLP of 811.9 (October 1st 2021)

* LLP = Loan loss provisions

Controlling Operating Expenses

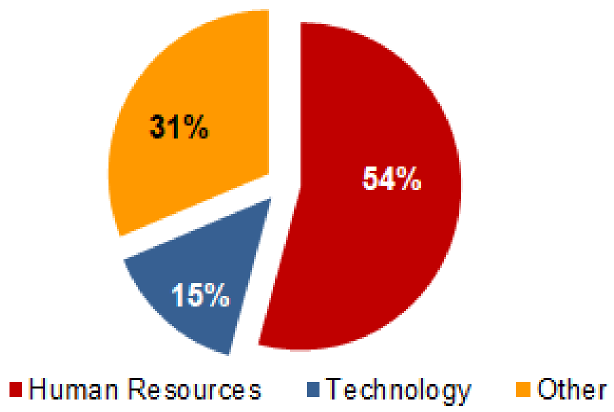
Operating Expenses

US$ million

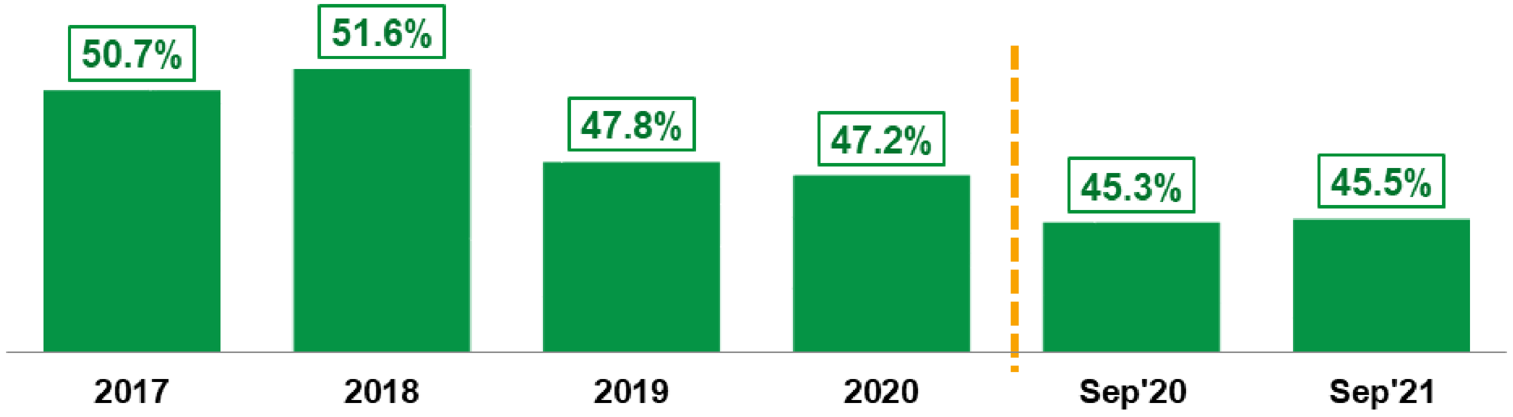


Expense Breakdown

as of September 2021



Efficiency Ratio*



* Efficiency ratio as calculated by the CMF (operating expenses excluding other operating expenses/gross operating result). Since 1Q18, additional allowances are not included in the calculation.

Note: Figures are converted to USD using an FX of US$/CLP of 811.9 (October 1st 2021). Include City National Bank of Florida.

Aiming to become Chile’s leading digital Bank

Bigger and more engaged Customer Base

3.1 millions
Registered users

2.7 millions
Net cards issued

120K
MACH Pay merchants

75%
NPS

US$ 23.1 millions
Non Interest Bearing Deposits

>

High transaction growth

1.1X YoY
Growth of
Digital Card Payments

3.6X YoY
Growth of
Physical Payments

1.7X YoY
Growth of
In-App Services

1.6X YoY
Growth of
Non Interest Bearing Deposits

MACH

*YoY: Sep’21 vs Sep’20

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Balance sheet

US$ million (*)	2017	2018	2019	2020	CAGR 2017-2020	3Q 2021	3Q 2020	%Δ
Cash	1,842	2,536	3,884	5,663	45.40%	4,367	4,741	-7.89%
Securities	5,826	6,492	7,674	11,290	24.67%	16,645	9,683	71.90%
Loans	29,941	36,798	41,471	43,202	13.00%	47,282	44,831	5.47%
Other Financial Instruments	273	73	144	80	-33.49%	114	70	62.68%
Fixed Assets	333	346	308	309	-2.41%	306	308	-0.69%
Other Assets	3,517	4,685	8,517	9,854	40.97%	10,638	10,653	-0.14%
Total Assets	**41,733**	**50,930**	**61,999**	**70,398**	**19.04%**	**79,352**	**70,285**	**12.90%**
Demand Deposits	11,743	15,054	17,466	24,297	27.43%	31,119	23,197	34.15%
Time Deposits	13,170	15,185	16,471	13,351	0.46%	12,469	12,974	-3.89%
Interbank Borrowings	2,161	3,397	4,289	7,723	52.90%	8,425	8,025	4.98%
Bonds Payable	6,183	7,363	8,642	9,153	13.97%	10,095	9,275	8.83%
Other Liabilities	5,116	5,671	10,459	11,077	29.36%	11,882	11,942	-0.50%
Equity	**3,360**	**4,260**	**4,671**	**4,797**	**12.60%**	5,361	4,871	10.07%
Total Liabilities	**41,733**	**50,930**	**61,999**	**70,398**	**19.04%**	**79,352**	**70,285**	**12.90%**

Figures are converted to US$ using an FX of US$/CLP of 811.9 (October 1st 2021)
includes operations of CNB

Bci seamosdiferentes

Financial results

US$ million (*)	2017	2018	2019	2020	CAGR 2017-2020	3Q 2021	3Q 2020	%∆
Net Interest Income	1,151	1,330	1,628	1,796	15.98%	439	402	-8.42%
Net Service Fee Income	331	377	433	413	7.69%	112	119	5.68%
Operating Income	**1,482**	**1,708**	**2,061**	**2,210**	14.23%	**552**	**521**	**-5.55%**
Other Operating Income	218	245	269	293	10.37%	66	158	140.5%
Provision for loan losses	-262	-328	-512	-805	45.42%	-210	-109	-48.00%
Operating Income, net of loan losses, interest and fees	**1,439**	**1,624**	**1,818**	**1,698**	5.68%	**408**	**570**	**39.78%**
Personal salaries and expenses	-491	-572	-596	-643	9.38%	-150	-164	9.46%
Administrative Expenses	-304	-360	-402	-393	8.94%	-101	-103	1.76%
Depreciation and Amortization	-74	-83	-128	-134	21.84%	-34	-33	-1.63%
Total operating expenses	**-870**	**-1,015**	**-1,125**	**-1,170**	10.41%	**-284**	**-300**	**5.42%**
Total Net Operating Income	**664**	**640**	**654**	**421**	-14.05%	**106**	**262**	**147.12%**
Income Tax	-206	-152	-158	-30	-47.20%	-26	-116	351.02%
Consolidated Net Income for the Year	**457**	**488**	**496**	**391**	**-5.09%**	**80**	**146**	**81.62%**

Figures are converted to US$ using an FX of US$/CLP of 811.9 (October 1st 2021)
includes operations of CNB

Bci seamosdiferentes

City National Bank of Florida

Executive Summary

Balance Sheet Evolution

- Loan production excluding PPP has surpassed 2019 levels by 19%, propelling core loan growth
- Total customer deposits increased by $457MM QoQ and $4B or 31% YoY
- Deferments have declined to only $37MM as of September 30th or 0.32% of total loans & leases
- Asset quality continues to improve as demonstrated by decline in past due & non-accrual loans

Financial Results

- Core earnings have increased by $49MM or 24% YoY
- PPP fee accretion and forgiveness impact added an additional $7.9MM in net interest income Q3 2021 & $28.5MM of fees were outstanding & will substantially be recognized over the next year
- Non-interest income (excluding swap fees) increased by 9% YoY or $4.9MM

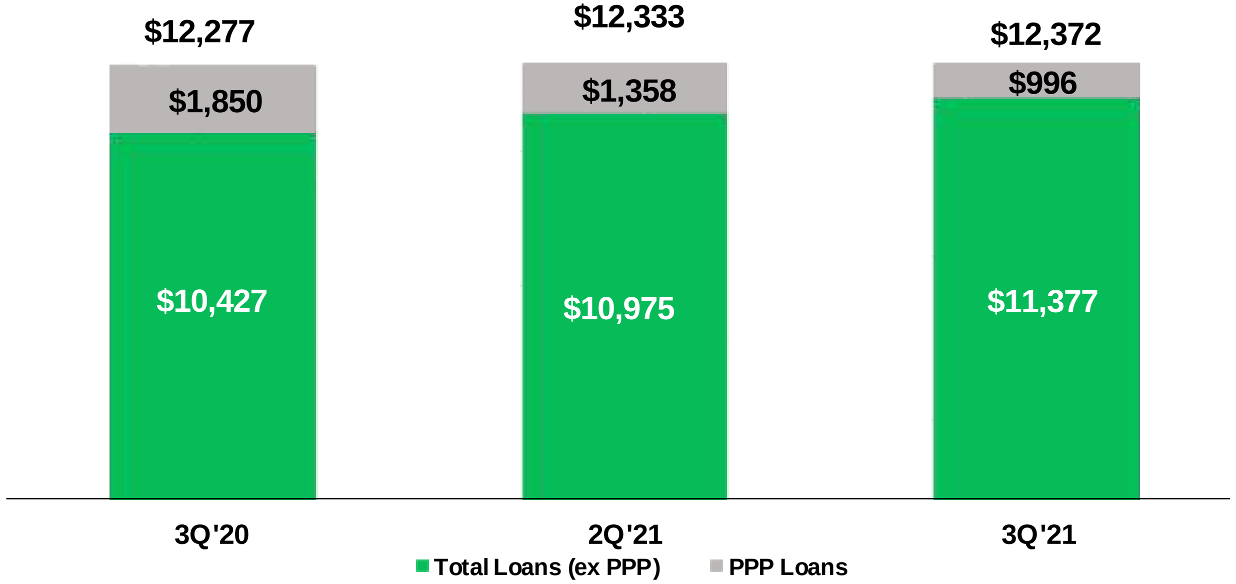
Current Priorities

- New business opportunities primarily focused on fee generating activities
- Our strategy team has been expanded & we are developing enhanced strategies at a LOB level
- Continued investment in technology and digital transformation
- Executing Florida Expansion plan to increase market shares in central FL
- Optimizing our client experience through best in class personal service & technological tools

We are generating loans (excluding PPP) at levels that significantly exceed 2019 levels

Total Loans & Leases

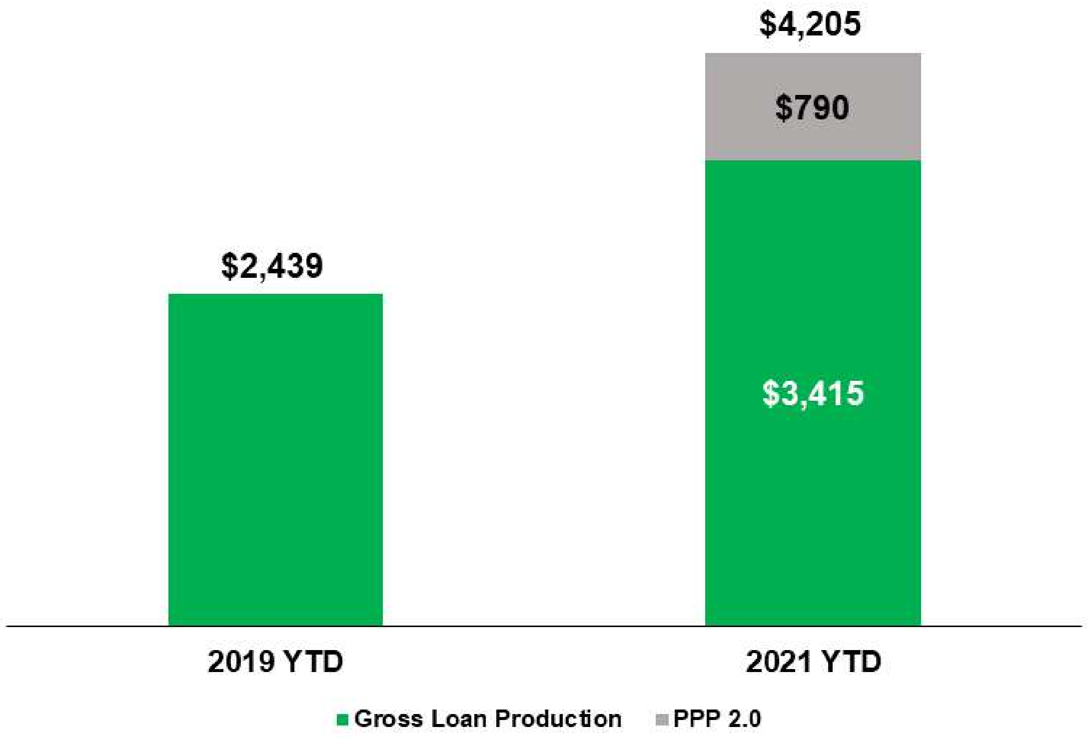
QoQ increase: +$40MM +0.32%
YoY increase: +$95MM +0.78%



	3Q'20	2Q'21	3Q'21
Investments to Total Assets	19.66%	24.70%	27.91%
Total Assets ($MM)	$17,382	$20,235	$20,615

Loan Production

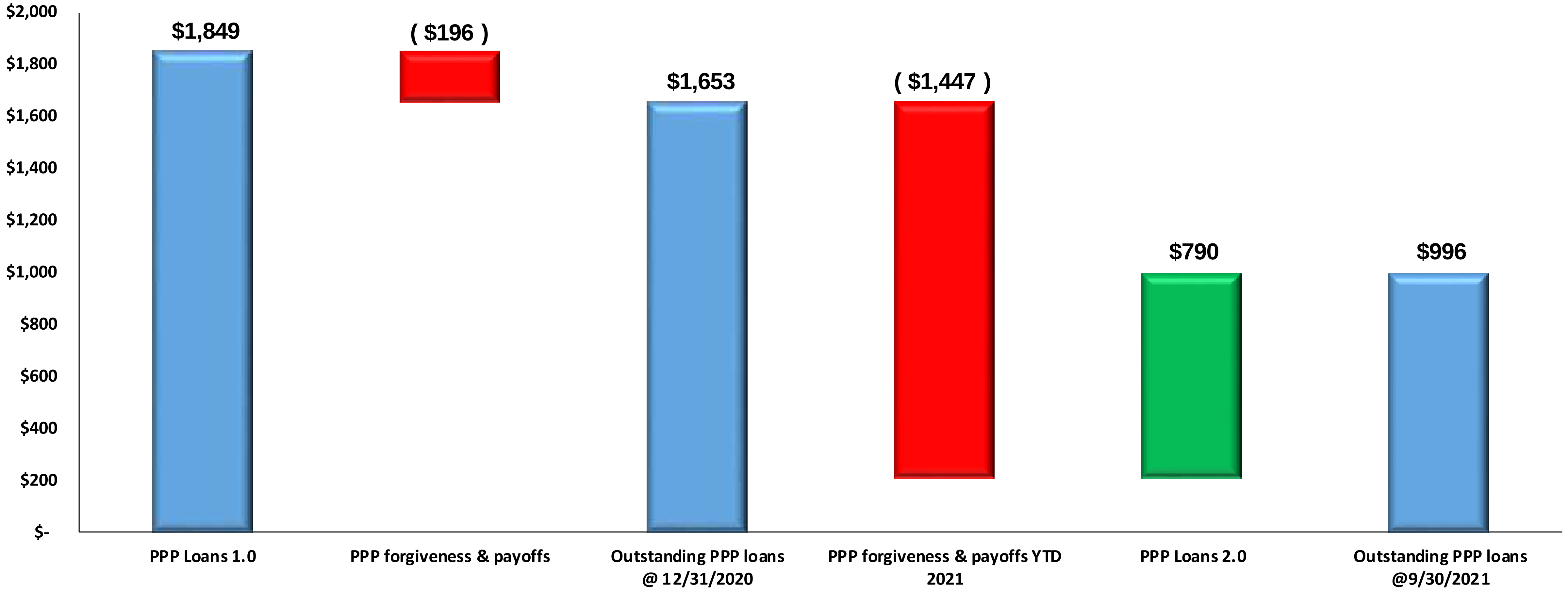
'19 vs '21 Total Growth: +$1.8B +72%
'19 vs '21 Growth (w/o PPP): +$975MM +40%



Strong loan production YTD propelling strong organic loan growth (excl. PPP) QoQ & YoY

Figures in millions ($)

PPP fees have significantly impacted our results & $28.5MM have yet to be recognized



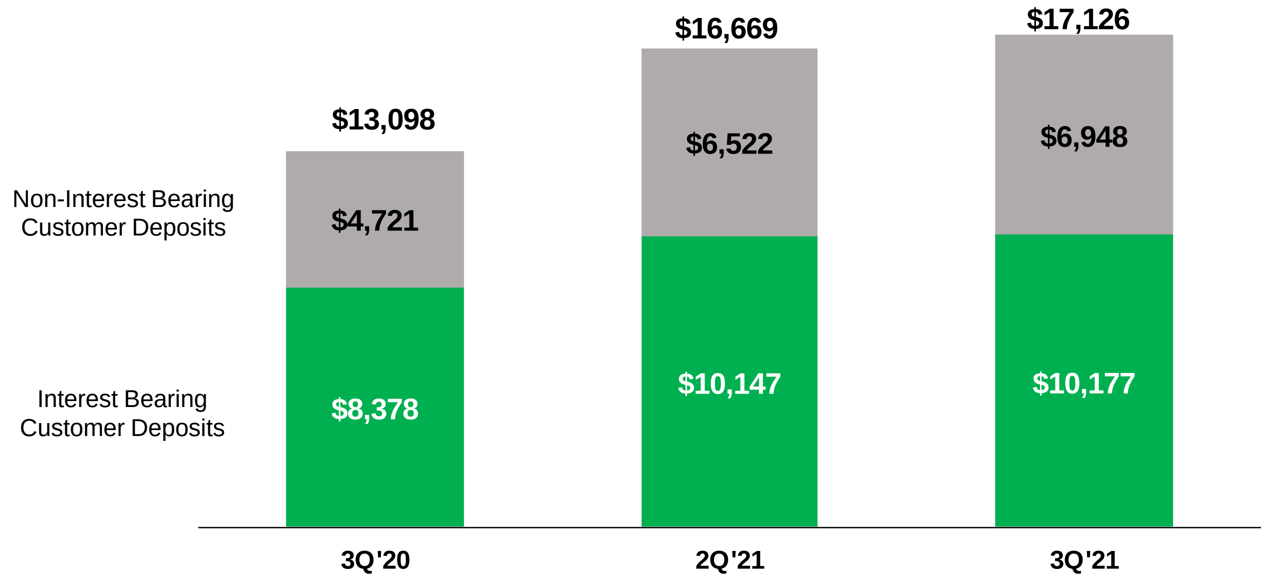
PPP Fees	$57.1MM	($-23.6MM)	$33.7MM	($-34.7MM)	$29.5MM	$28.5MM

$790MM of PPP 2.0 loans have been funded through September 30th

Customer deposits increased by $457MM in the quarter & our deposit growth rate exceeds the industry as a whole

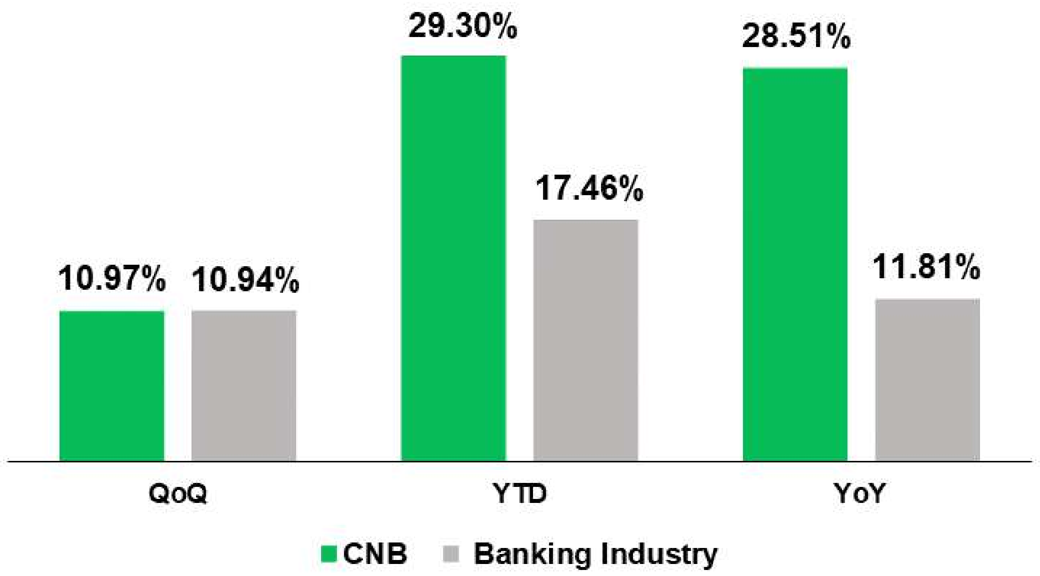
Customer Deposits

QoQ increase: +$457MM +3%
YoY increase: +$4B +31%



	3Q'20	2Q'21	3Q'21
Spot Cost of Client Deposits	0.34%	0.17%	0.17%
Loans to Deposits Ratio	91.98%	73.87%	72.13%

Deposit Growth Rates



Non-interest DDAs represent 41% of client deposits

We have increased our FL deposit market share from 12th to 10th

State:		County:	City:	Zip Code:
FLORIDA		ALL	ALL	ALL

						June 30, 2021 Inside of Market			June 30, 2020	
Ranking	Institution Name	CERT	State (Hqtrd)	Bank Class	State/ Federal Charter	No. of Offices	Deposits ($000)	Market Share	Ranking	Market Share
1	Bank of America, National Association	3510	NC	N	Federal	506	164,855,656	20.40%	1	20.15%
2	Wells Fargo Bank, National Association	3511	SD	N	Federal	533	104,405,063	12.92%	2	13.08%
3	Truist Bank	9846	NC	NM	State	572	83,773,732	10.37%	3	10.30%
4	Jpmorgan Chase Bank, National Association	628	OH	N	Federal	422	62,155,780	7.69%	4	6.89%
5	Raymond James Bank	33893	FL	SM	State	1	30,525,837	3.78%	N/A	N/A
6	Regions Bank	12368	AL	SM	State	278	27,390,561	3.39%	7	3.15%
7	Tiaa, FSB	34775	FL	SB	Federal	11	27,004,912	3.34%	5	4.46%
8	Citibank, National Association	7213	SD	N	Federal	53	22,571,000	2.79%	8	2.66%
9	TD Bank, National Association	18409	DE	N	Federal	149	20,771,714	2.57%	9	2.53%
10	**City National Bank of Florida**	**20234**	**FL**	**N**	**Federal**	**33**	**16,694,979**	**2.07%**	**12**	**1.87%**
11	Bankunited, National Association	58979	FL	N	Federal	66	15,301,824	1.89%	10	2.37%
12	First Horizon Bank	4977	TN	SM	State	99	15,301,629	1.89%	38	0.28%
13	PNC Bank, National Association	6384	DE	N	Federal	162	15,143,714	1.87%	11	1.90%
14	Fifth Third Bank, National Association	6672	OH	N	Federal	150	14,214,382	1.76%	14	1.73%
15	South State Bank, National Association	33555	FL	N	Federal	109	13,068,146	1.62%	15	1.70%
16	Synovus Bank	873	GA	SM	State	95	12,873,744	1.59%	13	1.76%
17	Centennial Bank	11241	AR	SM	State	83	7,982,391	0.99%	17	1.04%
18	Seacoast National Bank	131	FL	N	Federal	49	7,836,523	0.97%	18	0.94%
19	Valley National Bank	9396	NJ	N	Federal	43	7,444,552	0.92%	21	0.87%
20	The Northern Trust Company	913	IL	SM	State	18	7,079,845	0.88%	20	0.90%
21	HSBC Bank Usa, National Association	57890	VA	N	Federal	7	6,643,758	0.82%	19	0.90%
22	Bbva Usa	19048	AL	SM	State	42	5,201,054	0.64%	22	0.80%
23	Amerant Bank, National Association	22953	FL	N	Federal	19	5,126,509	0.63%	23	0.77%
24	Ameris Bank	20504	GA	NM	State	51	4,886,319	0.60%	25	0.59%
25	Hancock Whitney Bank	12441	MS	NM	State	35	4,521,874	0.56%	24	0.63%
26	Ocean Bank	24156	FL	NM	State	23	4,235,704	0.52%	26	0.54%
27	Bank Ozk	110	[illegible]	NM	[illegible]	4[illegible]	3,5[illegible]3,9[illegible]8	[illegible]43%	29	0.40%
[illegible]8	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]7%

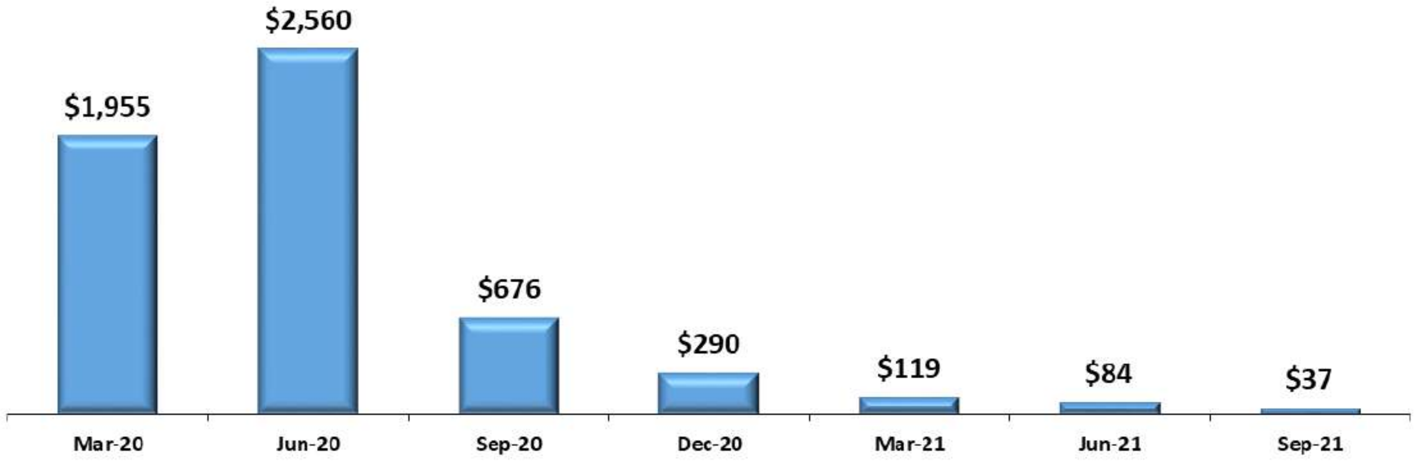
- The Deposit Market Share report takes deposit data provided by financial institutions in the Summary of Deposits Report which is filed once a year as of June 30th
- As of June 30, 2021, City National Bank ranks #10 in terms of deposit market share in Florida at 2.07%
- CNB has more Florida deposits than another other Florida based commercial bank (Raymond James & TIAA are niche banks with a national focus)

Note: NPL Ratio excludes PPP loans

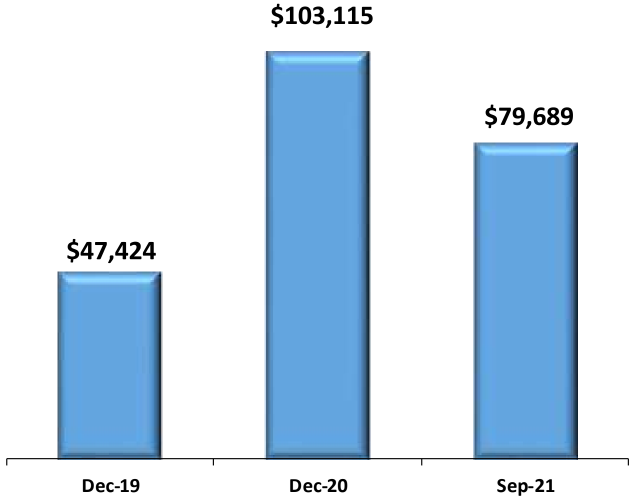
Asset quality is strong and deferments have declined to minimal levels

Loan Deferments ($MM)

Reduced deferments from ~$3bn to $37MM as of September 30th



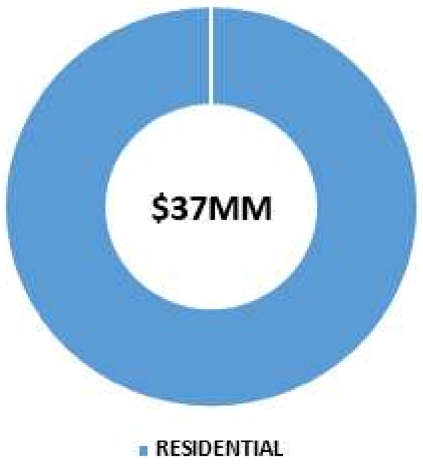
Non-Performing Loans ($000's)



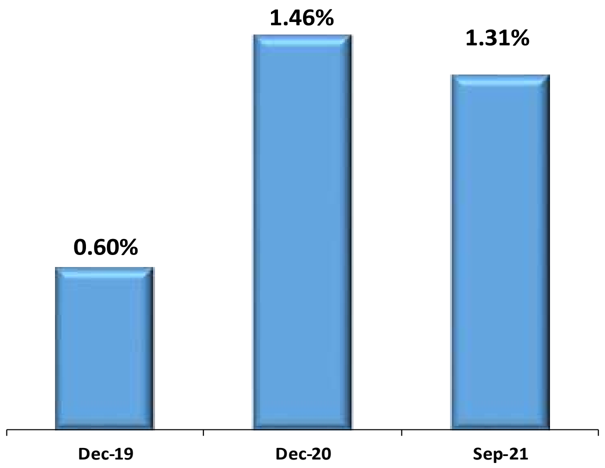
	Dec-19	Dec-20	Sep-21
NPL Ratio (%)	0.43%	0.96%	0.74%
Past Due Ratio (%)	0.28%	0.75%	0.42%

Deferrals Breakdown ($MM)

W Avg LTV% RE Secured: 58%



ALLL Coverage Ratio (ALLL + Loan Mark / Loans (ex. PPP))



	Dec-19	Dec-20	Sep-21
Provisions YTD (000's)	$16,328	$101,600	$0
ALLL/NPL (%)	103.42%	133.04%	171.28%

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Core earnings have increased by $49MM or 24% YoY

INCOME STATEMENT ($ millions)	Q3 2020	Q2 2021	Q3 2021	$ Var QoQ	% Var QoQ	YTD 2020	YTD 2021	$ Var YoY	% Var YoY
(+) Net Interest Income	$113.7	$130.9	$132.0	$1.1	0.8%	$329.5	$388.9	$59.4	18.0%
(+) Non-Interest Income	$21.3	$18.6	$19.6	$1.0	5.4%	$55.2	$57.0	$1.8	3.3%
(=) Operating Income	**$135.0**	**$149.6**	**$151.7**	**$2.1**	**1.4%**	**$384.7**	**$445.9**	**$61.2**	**15.9%**
(-) Non-Interest Expenses	$57.0	$62.2	$59.8	-$2.4	-3.8%	$174.8	$186.6	$11.9	6.8%
(=) Core Earnings	**$78.1**	**$87.4**	**$91.9**	**$4.5**	**5.1%**	**$209.9**	**$259.3**	**$49.3**	**23.5%**
(-) Provision Expense	$35.0	-$1.5	$0.0	$1.5	-100.0%	$74.1	$0.0	-$74.1	-100.0%
(-) Amortization Expense	$8.2	$8.4	$8.8	$0.4	5.0%	$24.5	$26.4	$1.8	7.4%
(+) Gain on Sale of Securities, CVA Adj & Marketable securities	$7.8	$0.3	$0.2	-$0.1	-49.4%	$8.0	$5.3	-$2.7	-34.1%
(-) SWAP/FHLB Unwind Loss	$0.0	$0.0	$0.0	$0.0	0.0%	$0.0	$4.2	$4.2	0.0%
(-) ENB Transaction Expenses	$0.0	$0.0	$0.0	$0.0	0.0%	$0.0	$0.0	$0.0	0.0%
(=) Net Income before Taxes	**$42.6**	**$80.8**	**$83.3**	**$2.4**	**3.0%**	**$119.3**	**$234.0**	**$114.7**	**96.1%**
(-) Tax Expense	$10.3	$19.8	$20.4	$0.6	3.0%	$28.9	$57.3	$28.4	98.5%
(=) Net Income after Taxes	**$32.4**	**$61.0**	**$62.9**	**$1.8**	**3.0%**	**$90.4**	**$176.7**	**$86.3**	**95.4%**

RATIOS (%)	Q3 2020	Q2 2021	Q3 2021	% Var QoQ
Net Interest Margin (NIM)	2.80%	2.80%	2.69%	-11 bps
ROAA	0.74%	1.21%	1.20%	-1 bps
ROAE	6.42%	11.71%	11.58%	-13 bps
Core Efficiency Ratio	42.00%	41.39%	39.37%	-202 bps

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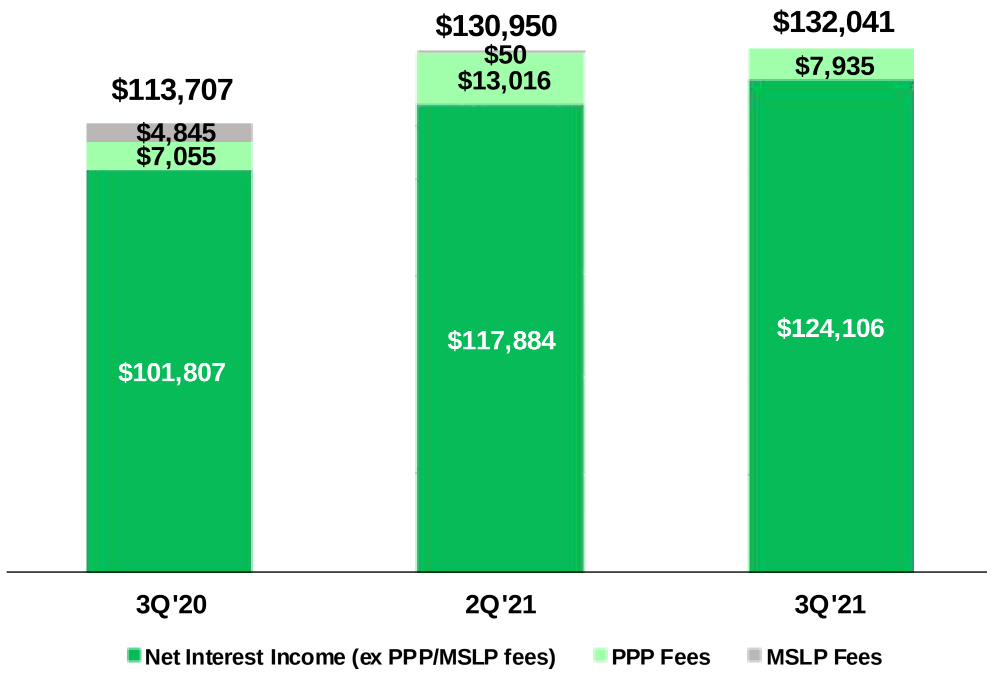
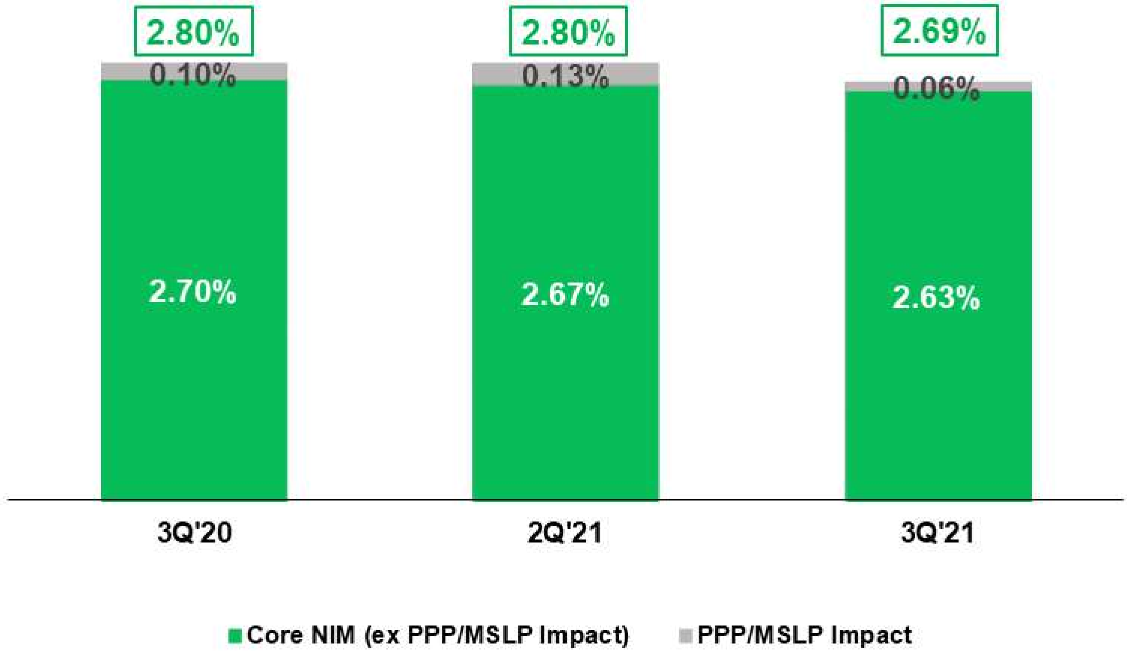
Net interest income, excluding PPP & MSLP, increased by $6.2MM or 5% QoQ

Net interest income ($)



PPP Accretion Income	$ 7,055	$ 3,266	$ 2,260
PPP Forgiveness Income	$ -	$ 9,750	$ 5,675
MSLP Fee Income	$ 4,845	$ 50	$ -

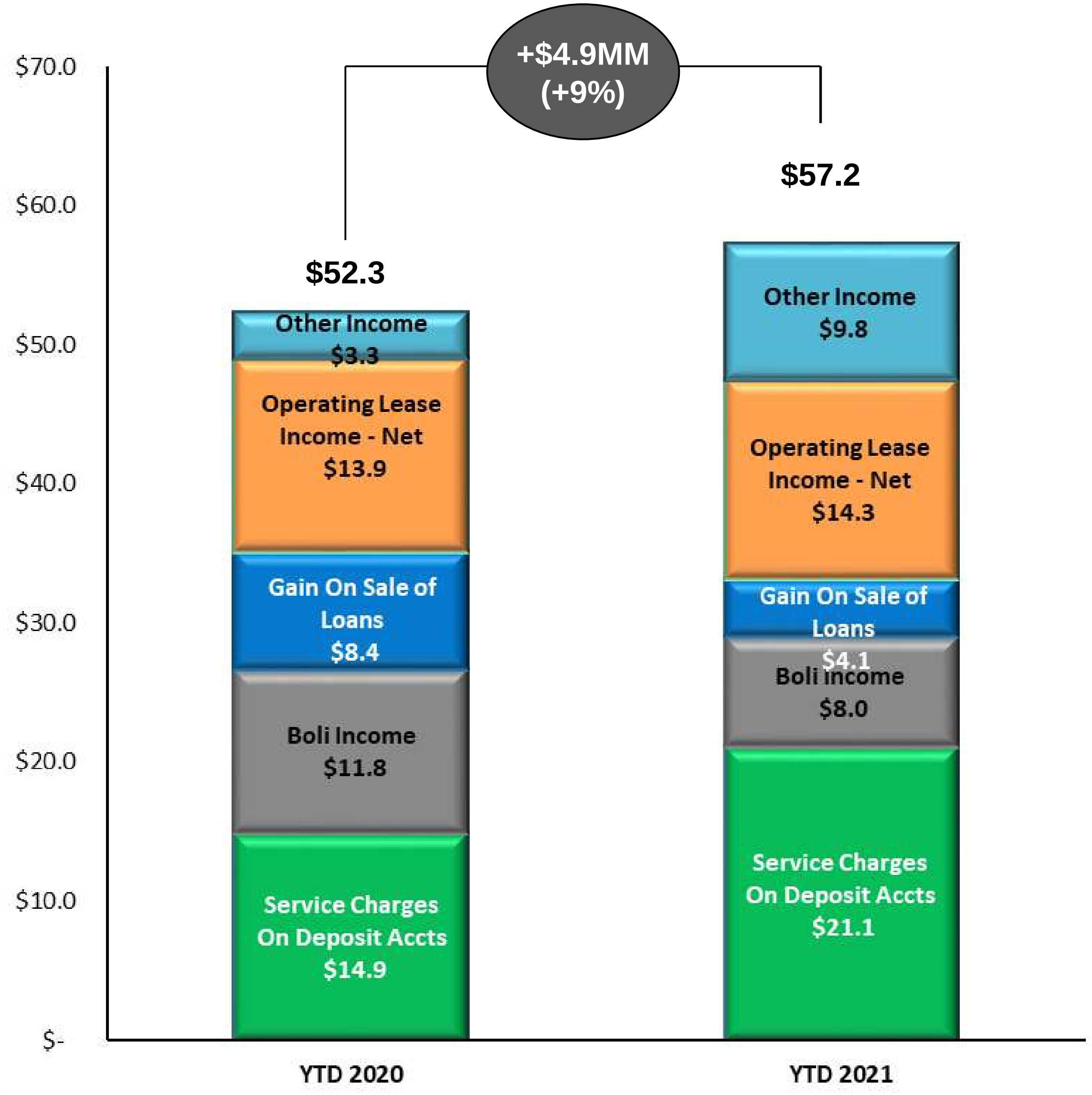
Net interest margin (%)



Cost of Funds has decreased YoY by 31bps

Figures in thousands

We increased non-interest income by 9% YoY (excluding swap fees)



- Increase in deposit service charges driven by re-pricing of Treasury Management Services during Q3 2020 & impact of new PPP clients cross-sold Treasury Management Services (≈$2.5MM annual impact)
- Significant increase in Other Service Charges Fees due to deposit covenant fees and servicing fees on MSLP loans
- Wealth management fees generated over $1MM of income in 2021 YTD which doubled since last year
- Swap fees have declined YoY due to pre-pandemic lending activities in 2020 & lower organic loan generation during 2021 to date

Note: SWAP fees of $2.8MM in 2020 and -$225K in 2021 are excluded in the chart.

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Closing Remarks

- We have **successfully diversified our operations.**
- MACH, with more than **3 million users**, has consolidated its position.
- Our **operating revenues increased 11.55%** YoY on a YTD basis.
- We have booked **more than USD 328 million** in additional provisions.
- The Bank maintains a **strong financial position**.

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