



CONFERENCE CALL

1Q 2026

This presentation includes references to certain non-GAAP measures. We believe these non-GAAP measures provide useful information to both management and investors. These non-GAAP measures should not be considered in isolation or as a substitute for measures of performance prepared in accordance with U.S. GAAP and may be different from non-GAAP measures used by other companies. In addition, these non-GAAP measures are not based on any comprehensive set of accounting rules or principles. Non-GAAP measures have limitations in that they do not reflect all of the amounts associated with our results of operations as determined in accordance with U.S. GAAP. These non-GAAP financial measures should only be used to evaluate our results of operations in conjunction with the most comparable U.S. GAAP financial measures.

The 2026 financial guidance contained in this presentation reflects management's current assumptions regarding numerous evolving factors that are difficult to accurately predict. [Reconciliations of forward-looking non-GAAP measures to the relevant forward-looking GAAP measures are not being provided, as we do not currently have sufficient data to accurately estimate the variables and individual adjustments for such guidance and reconciliations. The 2023 financial guidance includes forward-looking statements.

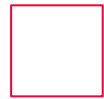


May 2026

Contents.



Macro Overview



Financial Results

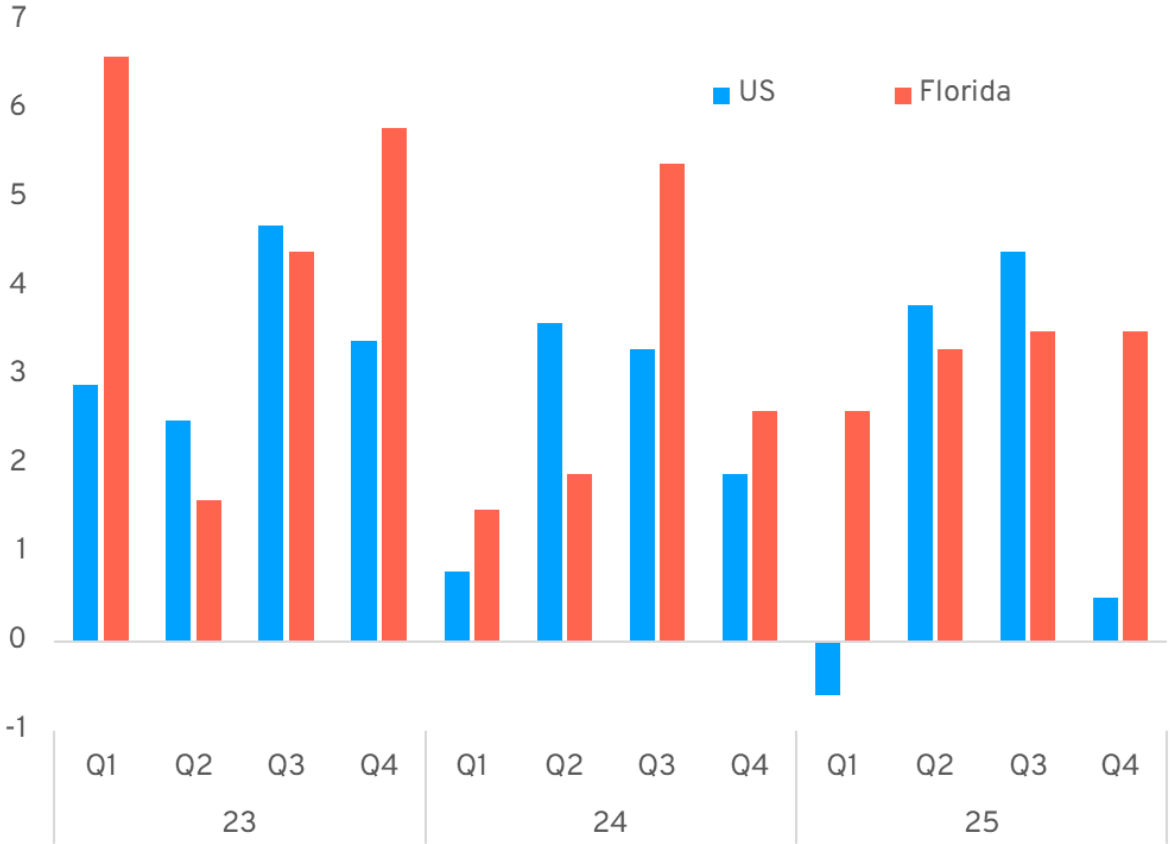


City National Bank of Florida

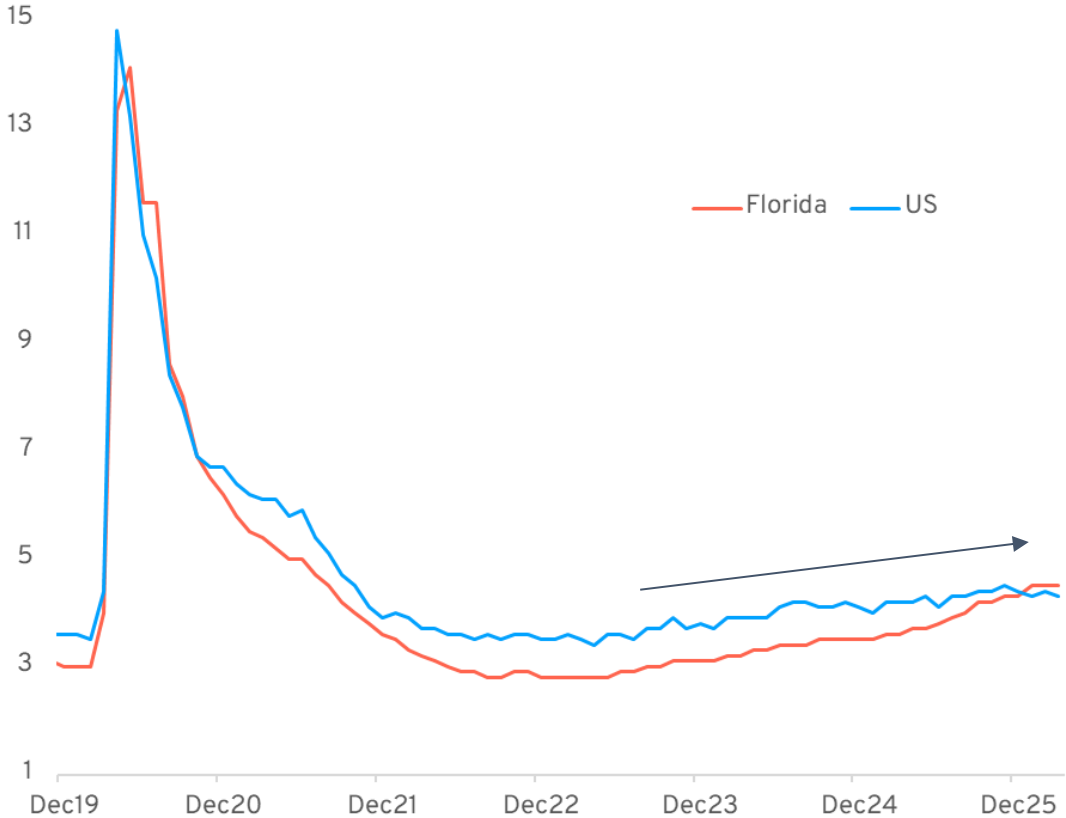


US GDP grew 0,5% in Q4 due to the government shutdown. Florida's economic performance is slightly outpacing the national average.

US & Florida. GDP Growth by Quarter
(annualized QoQ, %)



US & Florida. Unemployment Rate (%)

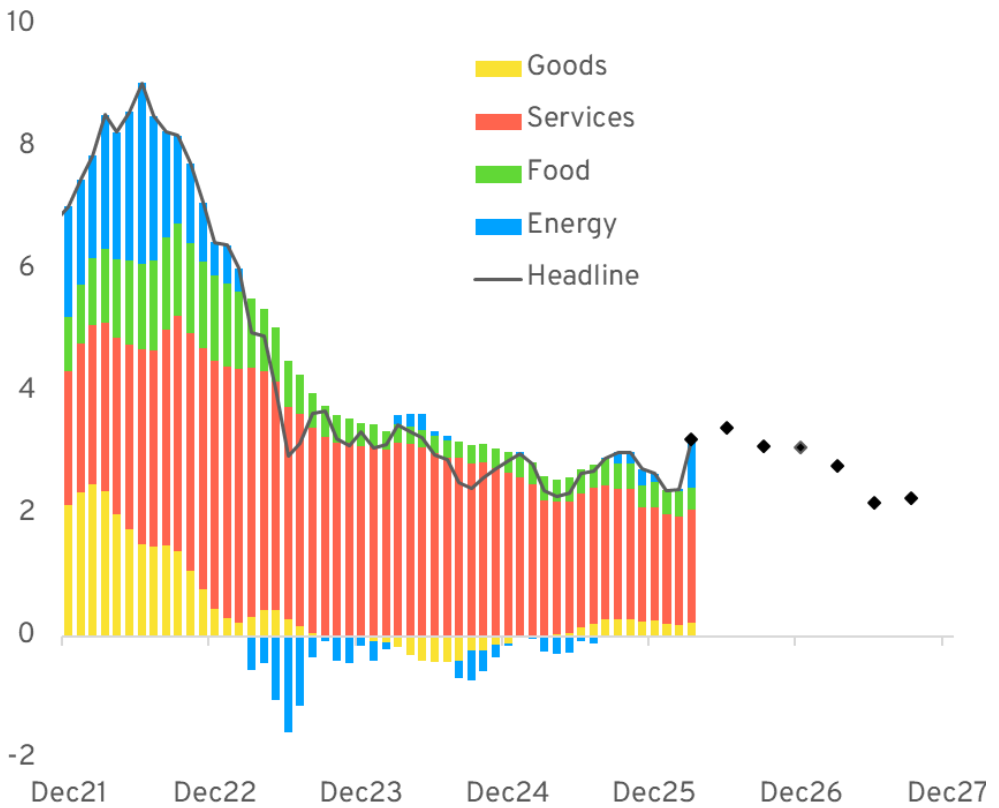


Source: BEA, BLS, Bci Research

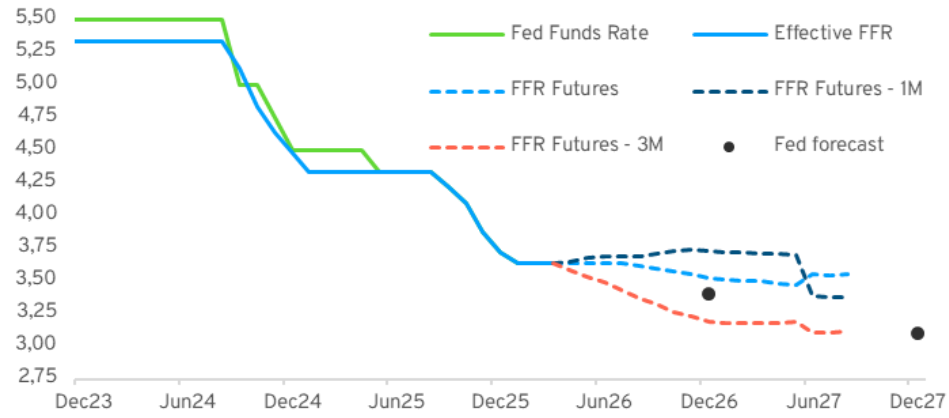


Disruptions in the Hormuz strait has increased energy prices. The Fed, with a cautious stance, will wait and see the impacts on the economy.

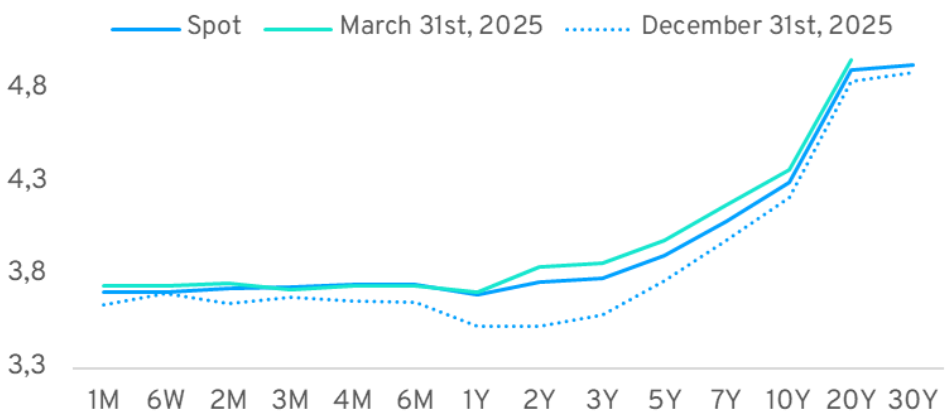
US. Total & Core CPI (YoY, %)



US. Fed Funds Rate (%)



US. Yield Curve 4Q25 vs 3Q25 (%)

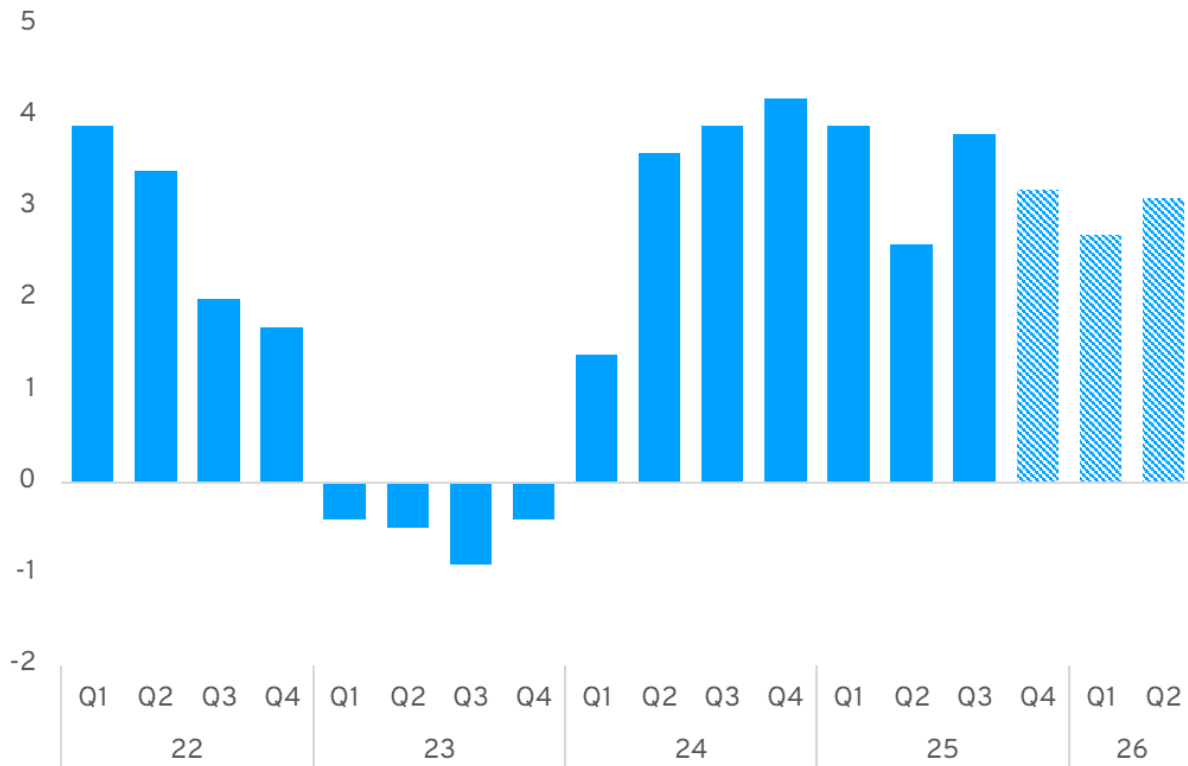


Source: BEA, BLS, Federal Reserve, Bci Research

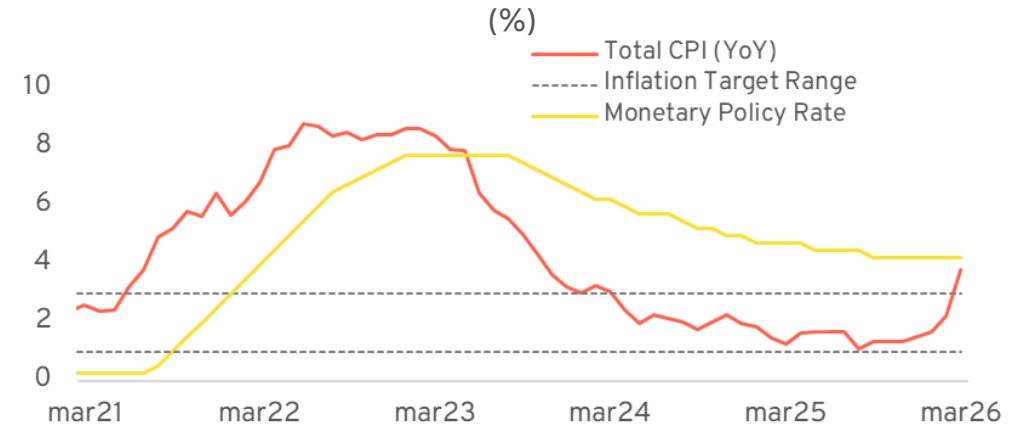


Peru's economic activity is fluctuating around its potential level and monetary policy rate stands at 4,25%.

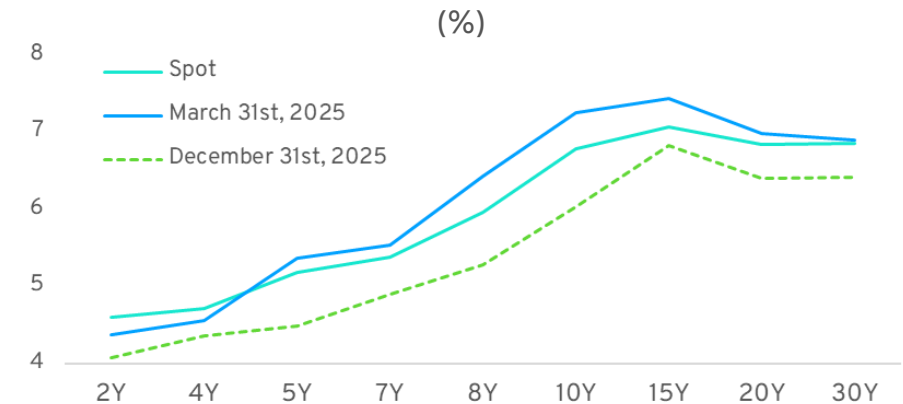
Peru. GDP Growth by Quarter and Forecast
(YoY, %)



Peru. Inflation and MPR

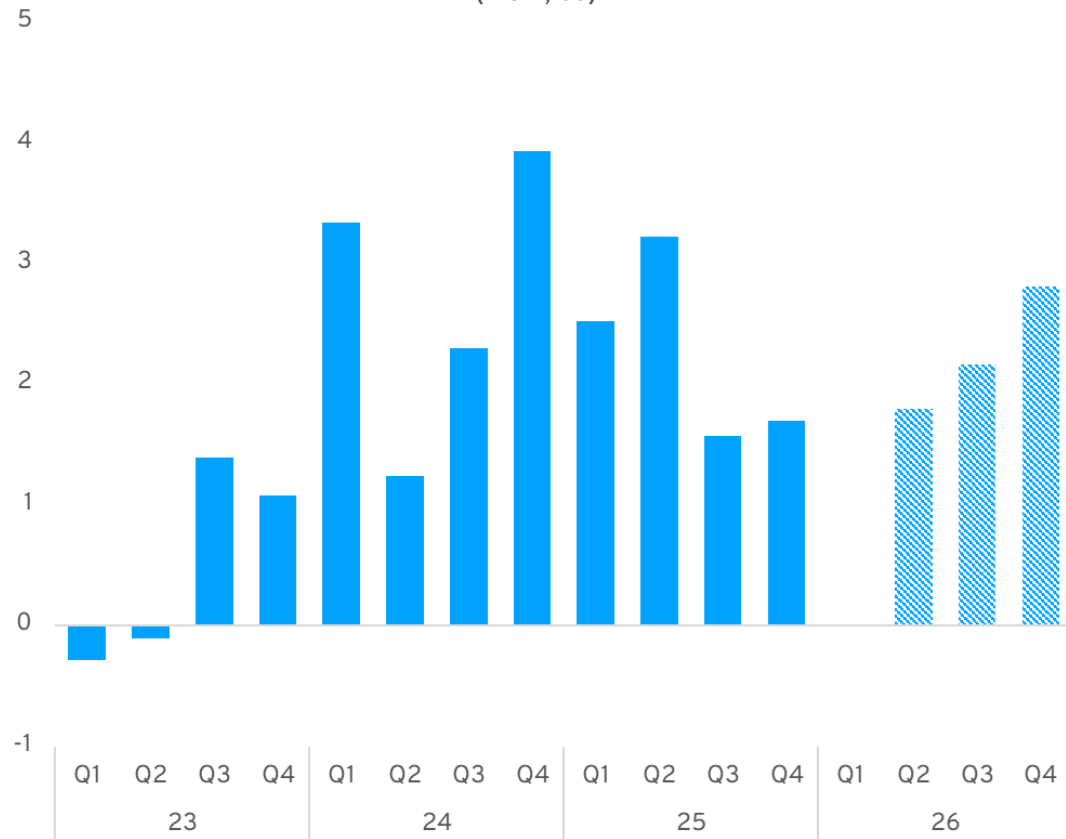


Peru. Yield Curve 1Q26 vs 4Q25

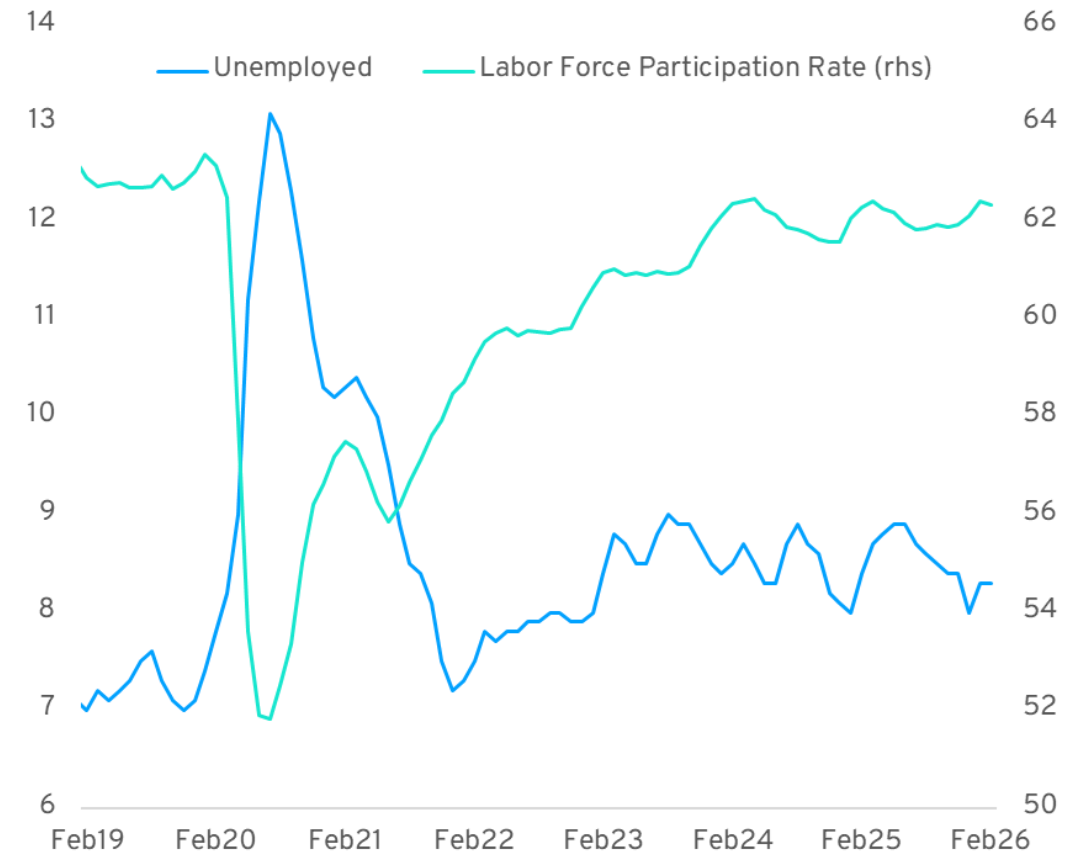


In Chile, economic activity has shown signs of weakness, as well as the labor market.

Chile. Quarterly GDP Growth and Forecast (YoY, %)



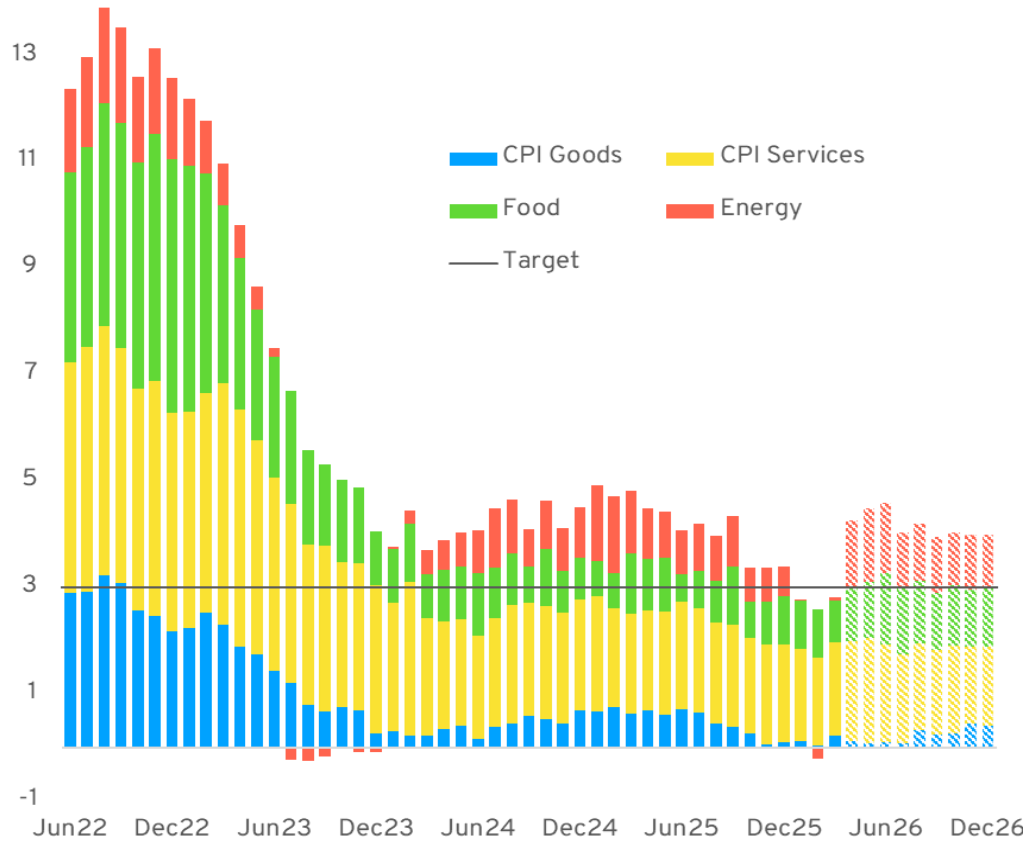
Chile. Labor Market (%)



Headline CPI will rise in line with energy prices.

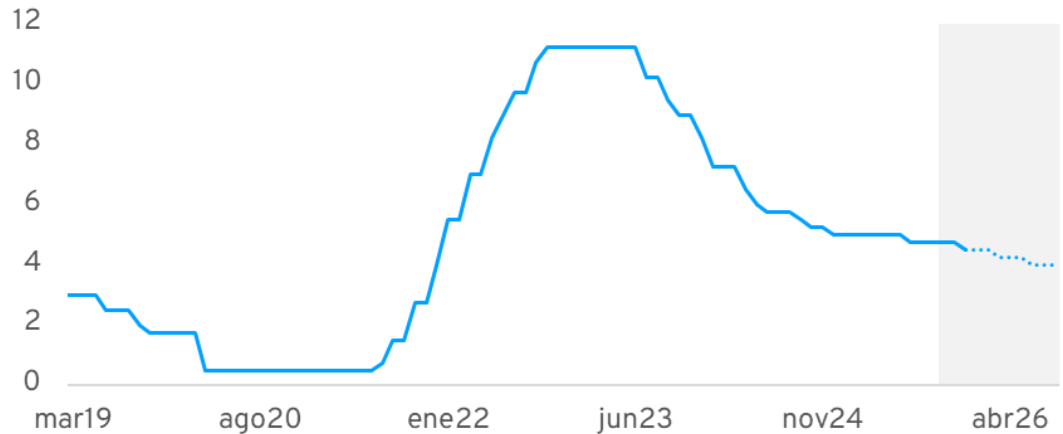
Chile. CPI, Components and Perspectives

(YoY, %)



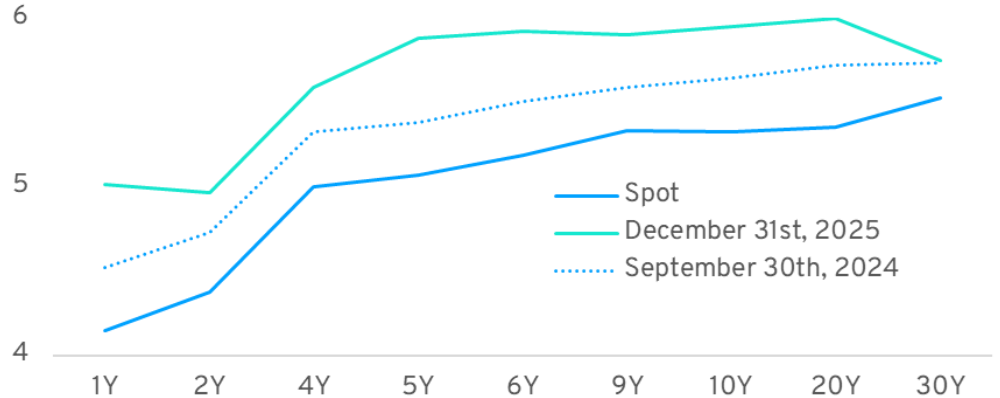
Chile. Monetary Policy Rate & Projections

(%)



Chile. Yield Curve 3Q25 vs 2Q25

(%)



Source: Central Bank of Chile, INE, Bci Research



Contents.



Macro Overview



Financial Results



City National Bank of Florida



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.



Financial Results 1Q 2026

Consolidated
Operations

US\$ million*	1Q2025	1Q2026	1Q26/1Q25
Net Interest Income	662,7	612,7	-7,5%
Net Fee Income	122,6	140,2	14,3%
Other Operating Income	66,3	57,0	-14,0%
Operating Revenues	851,6	810,0	-4,9%
Credit Loss Expenses	-100,7	-75,9	-24,6%
Operating Expenses	-437,3	-376,8	-13,8%
Income Before Tax	313,7	357,2	13,9%
Income Tax Expense	-18,9	-46,7	147,1%
Net Income	294,8	310,6	5,3%
Total Loans	59.847	63.382	5,9%
Total Assets	87.932	92.352	5,0%
Total Deposits	50.985	53.454	4,8%
Equity	7.624	8.167	7,1%

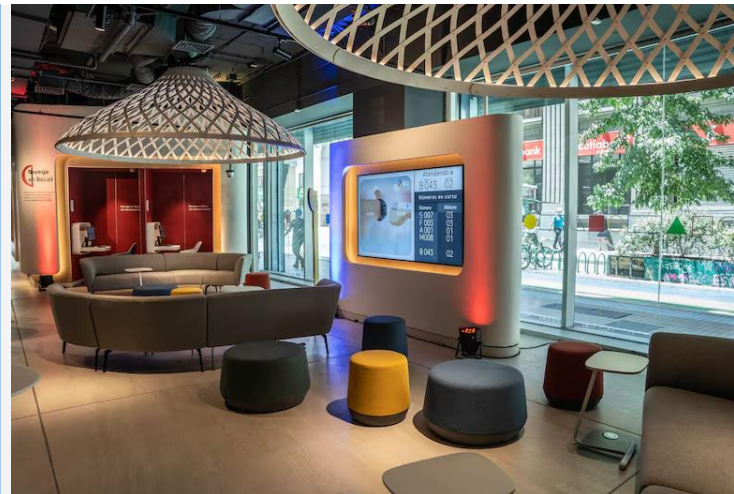
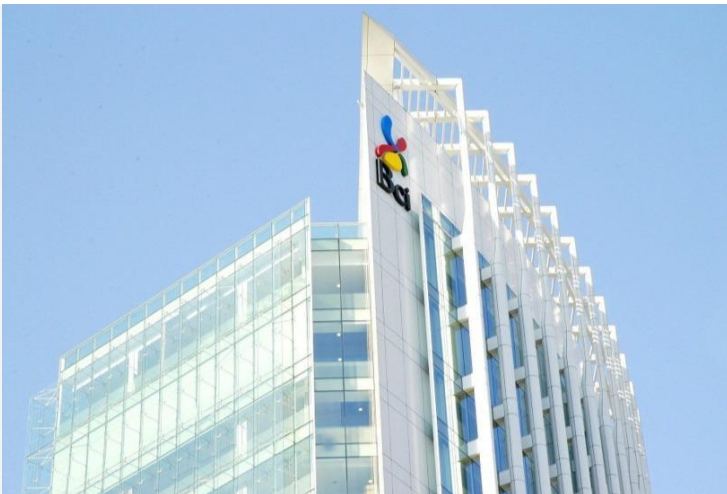
Note: Figures are converted to US\$ using an FX of FX of 927.46 (April 1st 2026)





Local Operation.

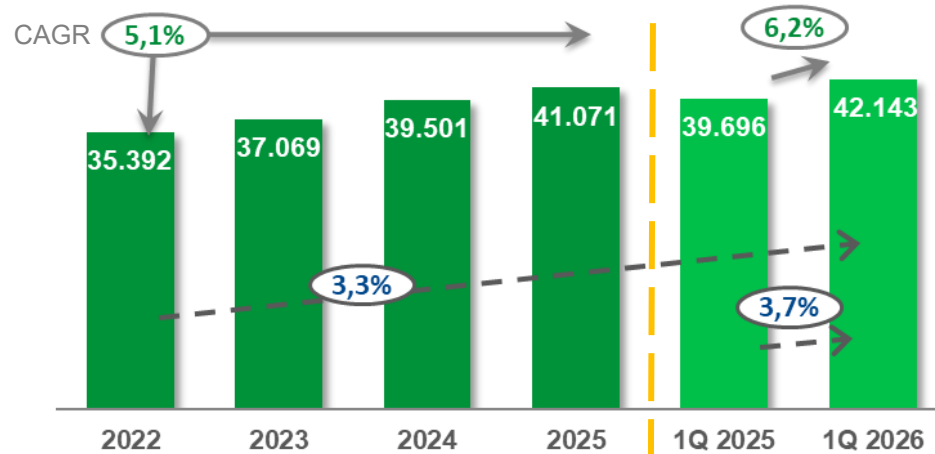
Key financial results



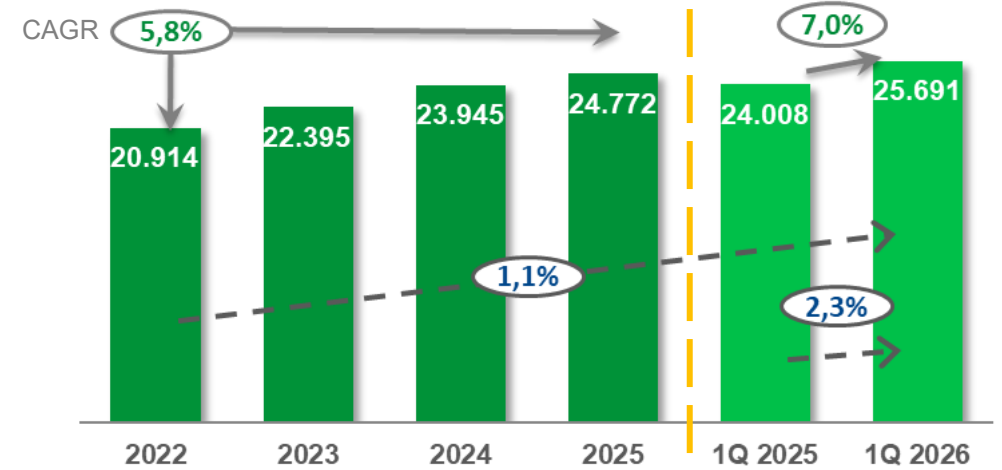
Loan growth driven by commercial and consumer

Local Operations

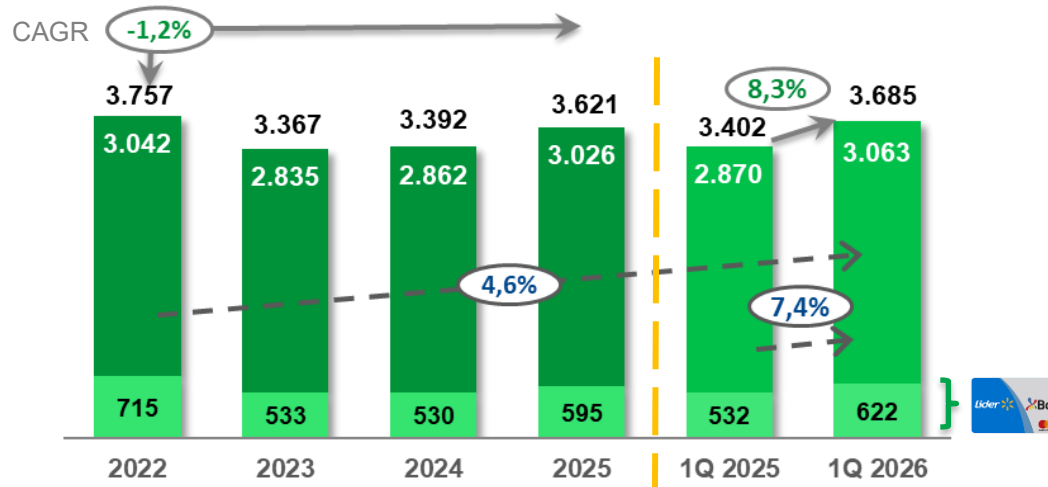
> Total loans (US\$mm)



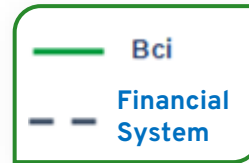
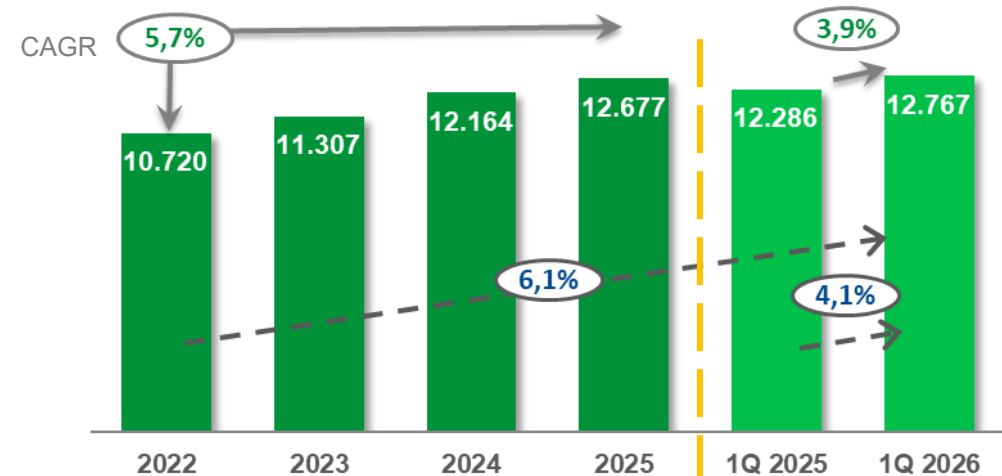
> Commercial & Interbank loans (US\$mm)



> Consumer lending loans (US\$mm)



> Mortgage loans (US\$mm)



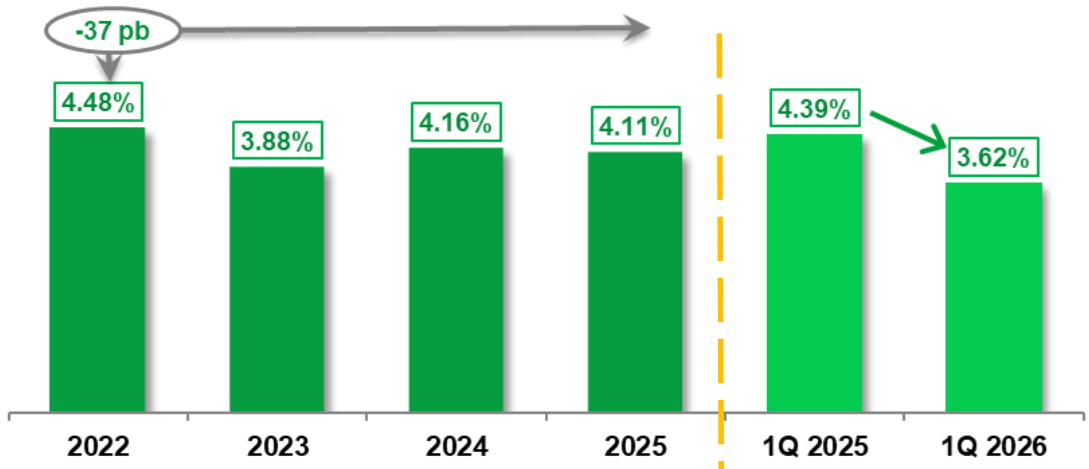
Source: Financial Market Commission (CMF) as of December 2025

Note: Figures are converted to US\$ using an FX of 927.46 (April 1st 2026); Exclude CorpBanca investments in Colombia and Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú

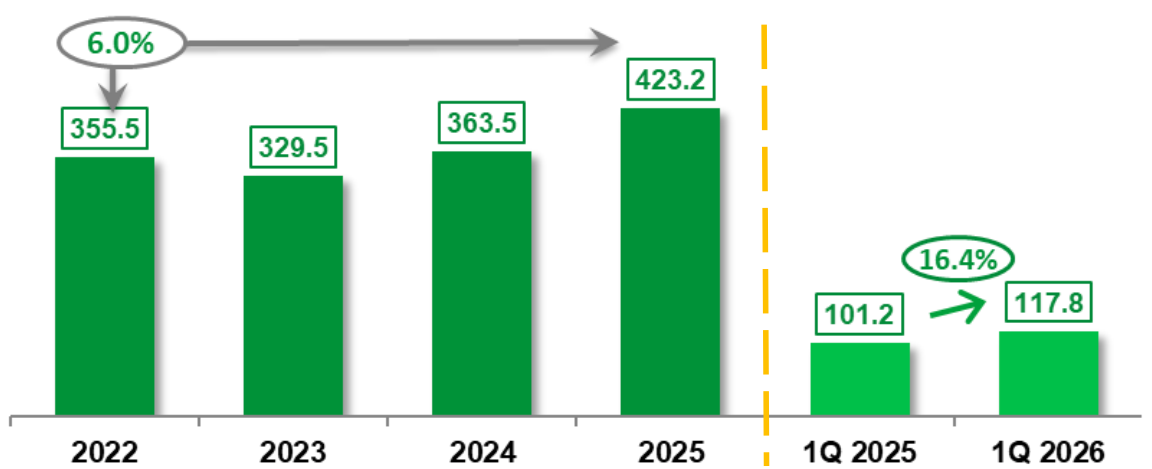


Evolution of NIM and Fees

➤ NIM (%)



➤ Net Fees (US\$mm)



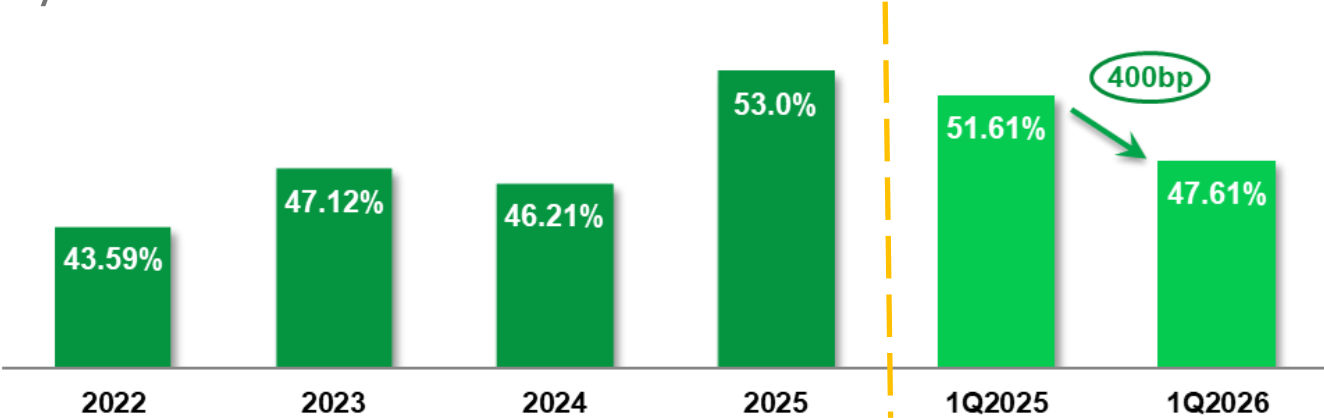
NIM: calculated as the average of the last 7 months for interest-earning assets. Interest-earning assets include total loans, trading portfolio financial assets, investments under agreements to resell, financial investments available for sale, and held-to-maturity securities.

Note: Figures are converted to US\$ using an FX of 927.46 (April 1st 2026). Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú

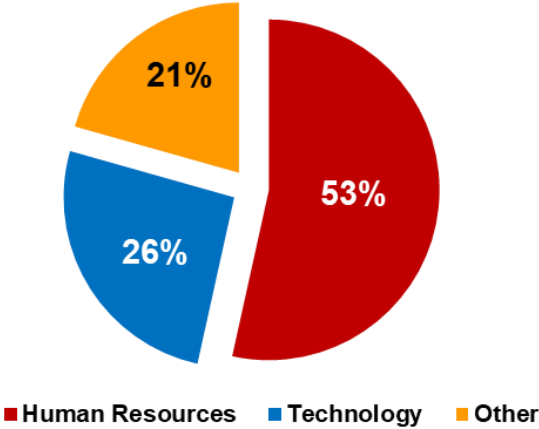


Operating Expenses

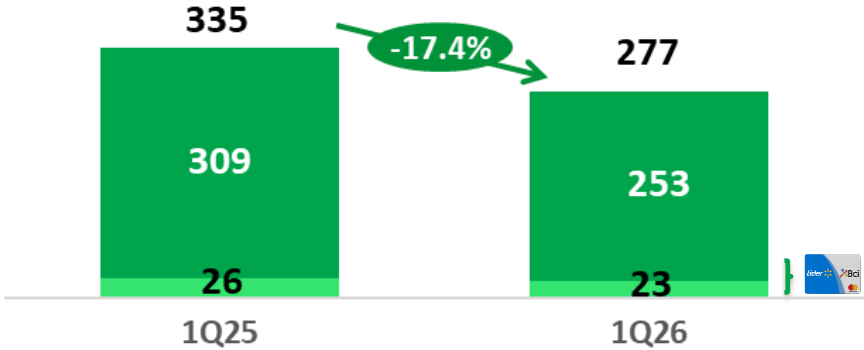
Local Efficiency Ratio as of March 2026



Expenses Breakdown as of March 2026



Operating Expenses YoY first quarter 2026

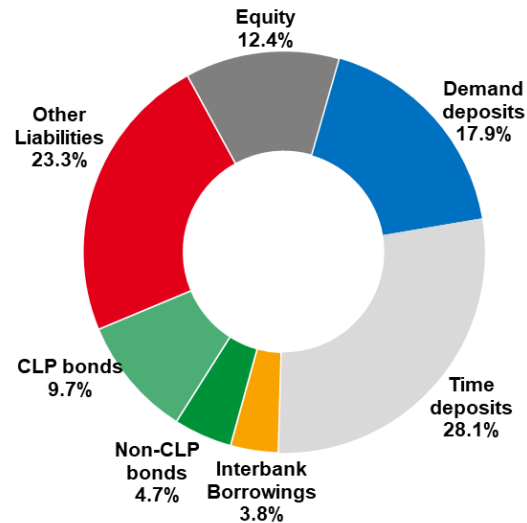


Efficiency ratio as calculated by the CMF (operating expenses excluding other operating expenses/gross operating result). Since 1Q18, additional allowances are not included in the calculation. Note: Figures are converted to US\$ using an FX of 927.46 (April 1st 2026). Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú



Sound Liquidity and Capital Ratios

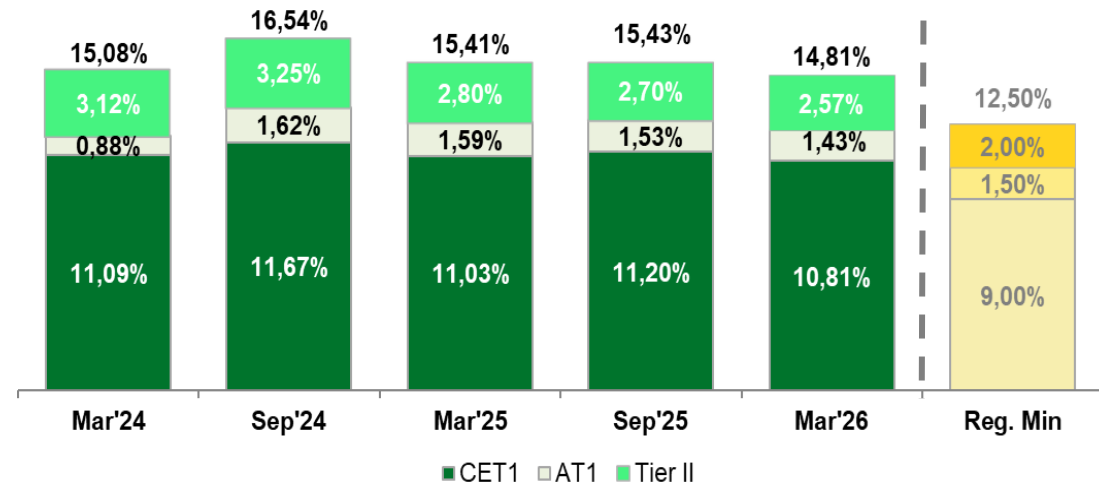
Liabilities Breakdown (Local)



USD\$ millions	1Q26	QoQ	YoY
Demand deposits	11,756	2.2%	5.6%
Time deposits	18,479	11.6%	9.1%
Total Deposits	30,235	7.8%	7.7%
Loans/Deposits	135.8%		

Local Liquidity Coverage Ratio Mar'26 = 228.8%

Capital Ratio (Consolidated)



Capital Ratios (Consolidated)

CET1 decreased by 22 bps year-on-year, reaching 10.81% as of March 2026, reflecting the impact of risk-weighted asset growth associated with business expansion, which more than offset internal capital generation.

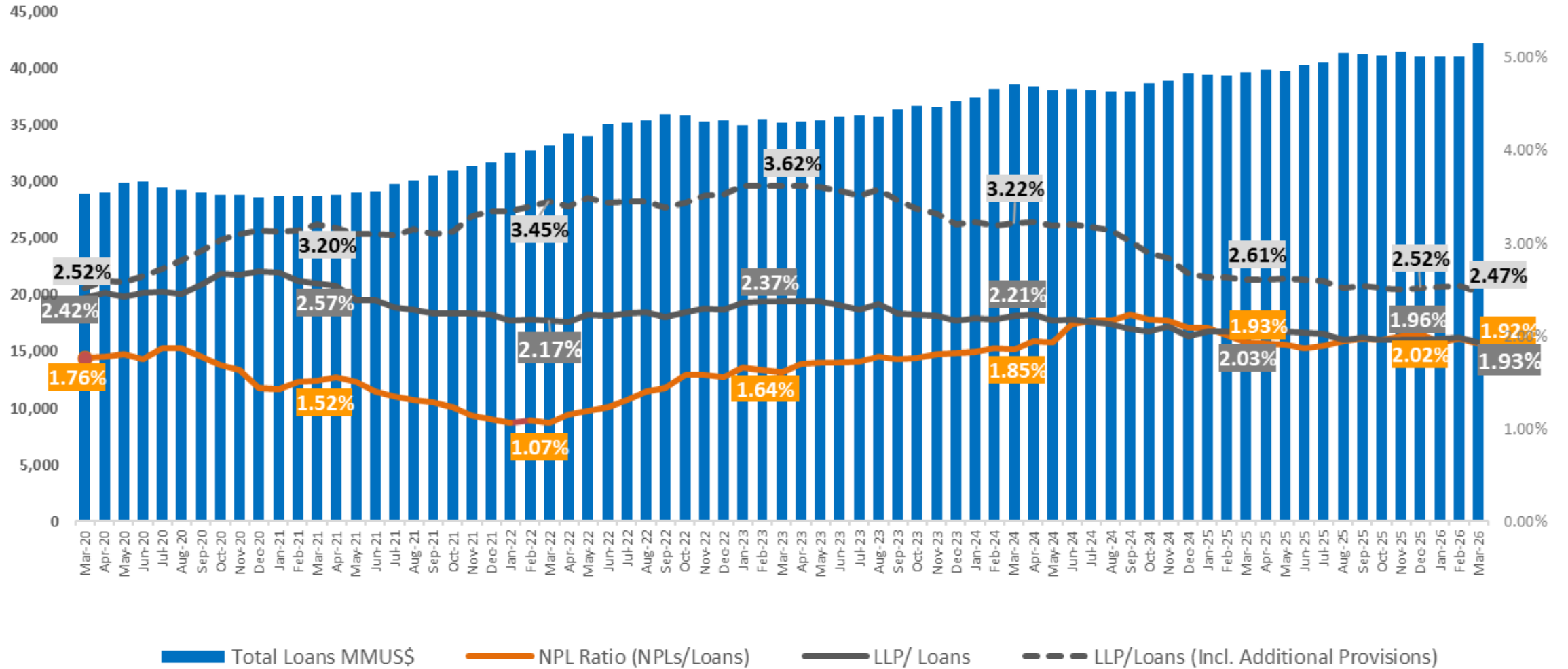
This was further influenced by higher regulatory deductions and weaker valuation accounts, leading to a reduction in capital buffers compared to the previous year.

Effective equity increased year-on-year, driven by strong earnings generation



Trend of Risk Indicators

▶ Total loans



Nota: Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú
 Figures are converted to US\$ using an FX of 927.46 (April 1st 2026)

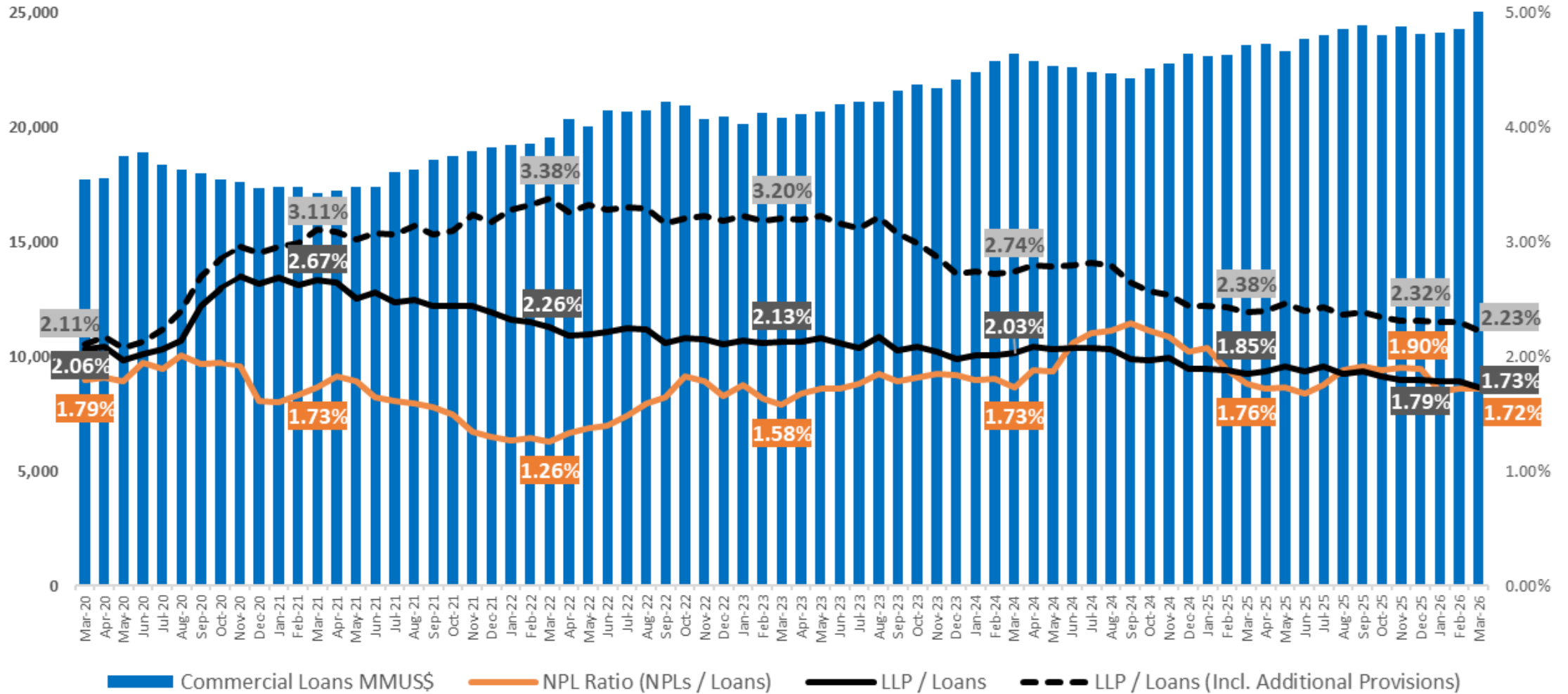
**LLP = Loan loss provisions



Trend of Risk Indicators

Local Operations

Commercial loans



Nota: Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú
 Figures are converted to US\$ using an FX of 927.46 (April 1st 2026)

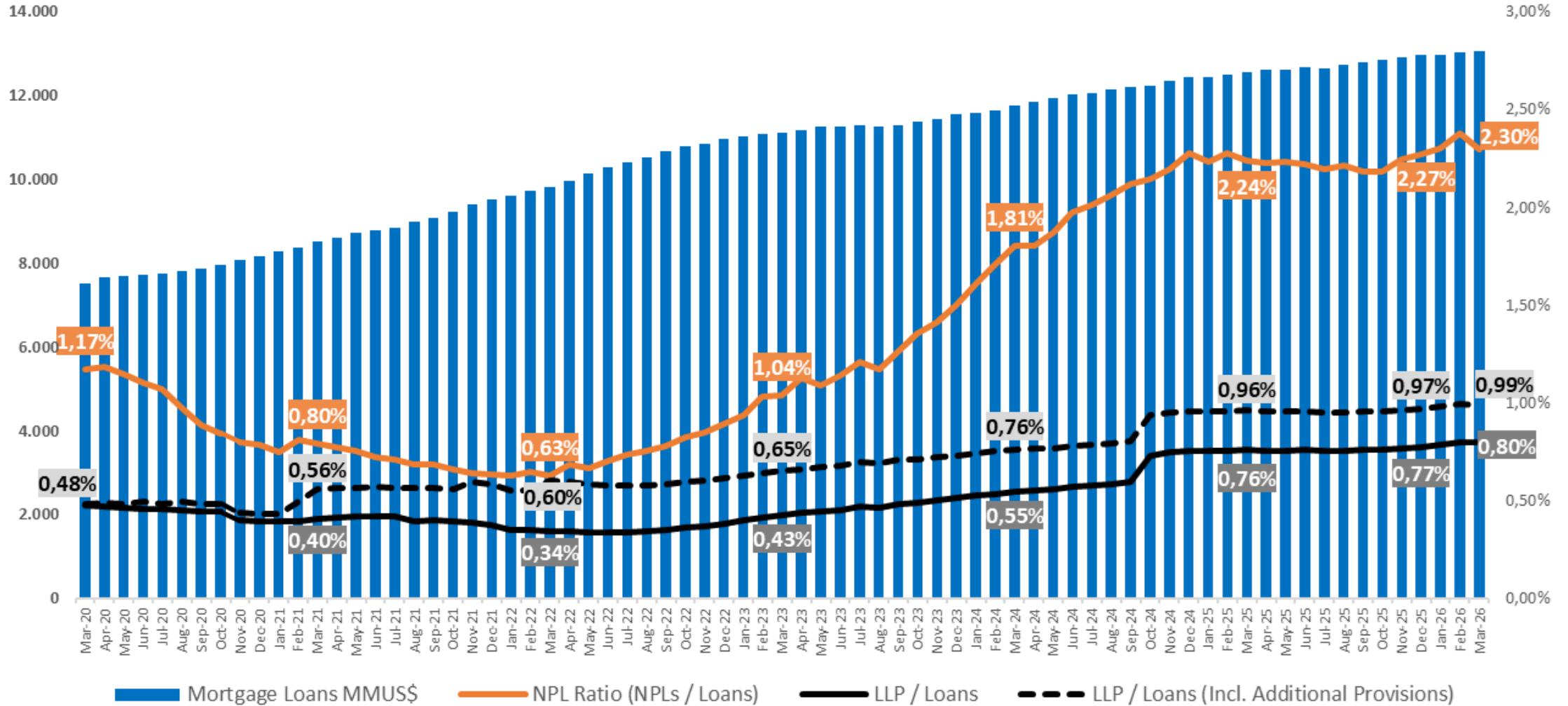
* LLP = Loan loss provisions



Trend of Risk Indicators

Local Operations

► Mortgage loans



Nota: Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú
 Figures are converted to US\$ using an FX of 927.46 (April 1st 2026)

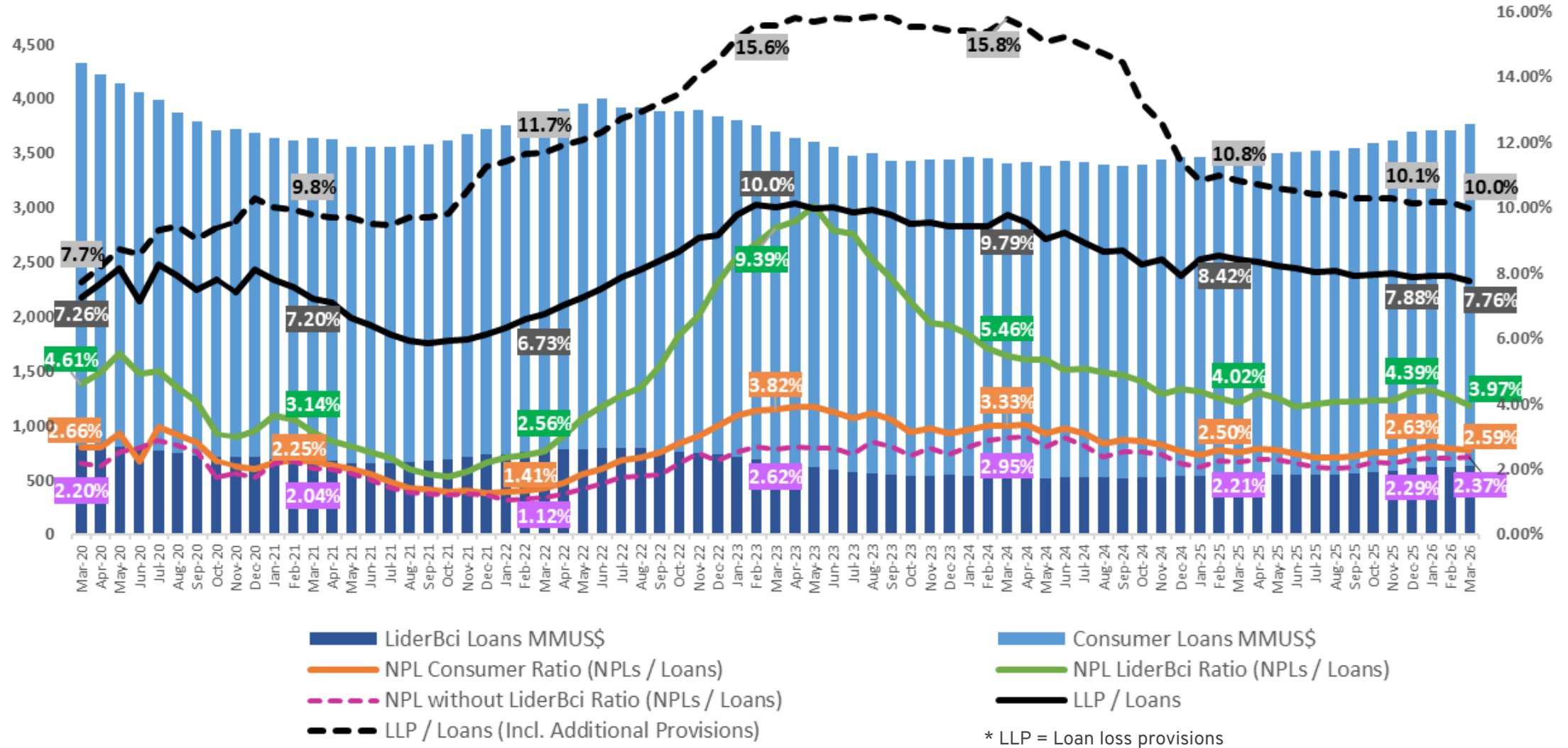
* LLP = Loan loss provisions



Trend of Risk Indicators

Local Operations

➤ Consumer loans



Nota: Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú
 Figures are converted to US\$ using an FX of 927.46 (April 1st 2026)

* LLP = Loan loss provisions

Our international platform continues to show traction, capitalizing on the region's opportunities



Main Figures as of March 2026:

Bci Miami

- **Total Assets:** \$7B (+21% YoY).
- **Net Income:** \$24M.

Bci Perú

- **Total Assets:** US\$ 1.5 bn (+42% YoY)
- **Net Income:** \$7M (+119%).

Bci Securities

- **AUM:** \$2.4B driven by Institutional & Wealth segments.





Key financial results



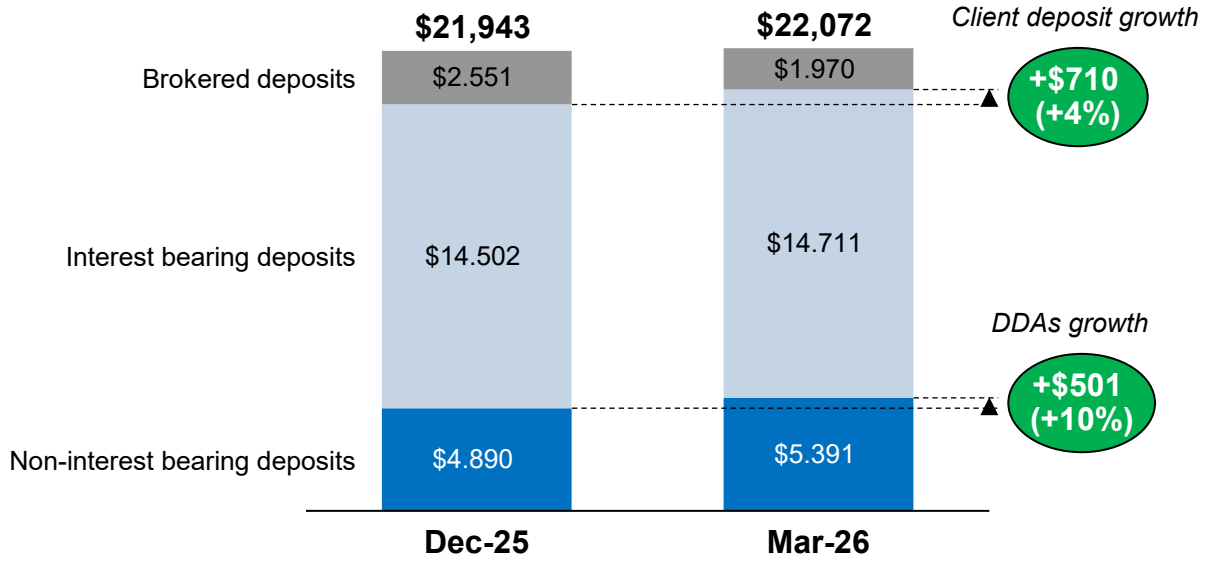
Actual results as of March are overall better QoQ and YoY, reflecting disciplined execution and strategic focus

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

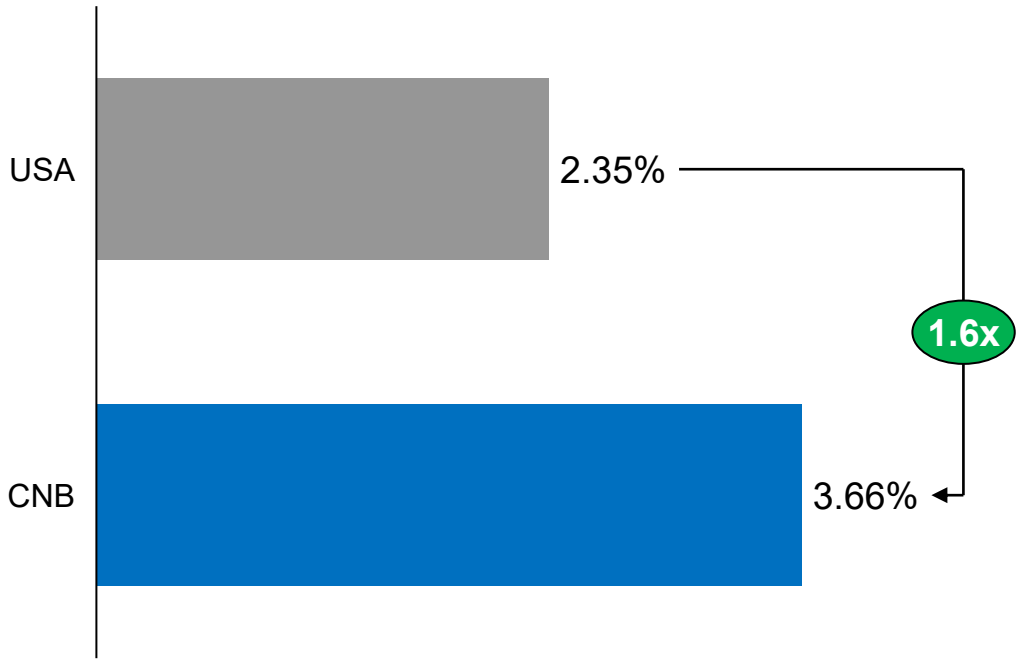
▶ Total Deposits (\$MM)



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)

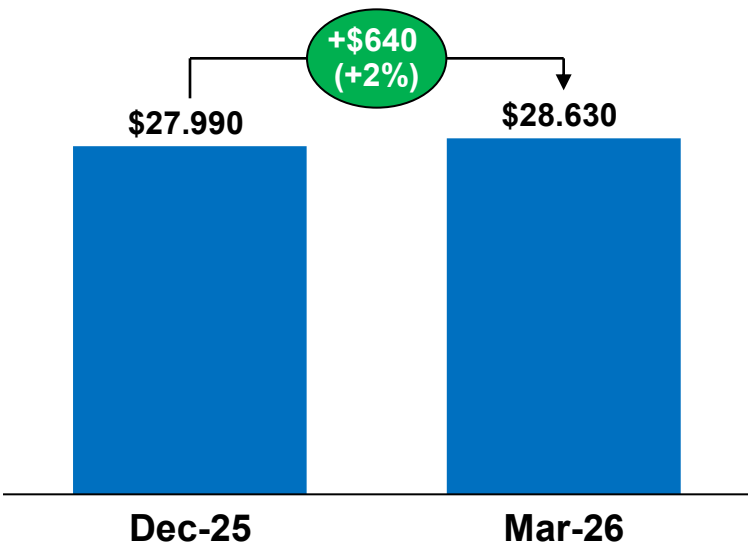


CNB deposits have grown 1.6x times greater than market YTD

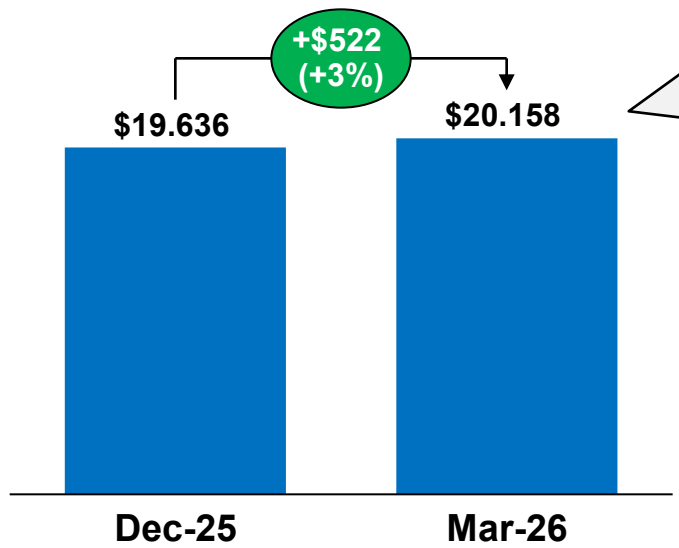


Total loans grew ~\$522MM (3%) in Q1, while maintaining sound asset quality and strong capital ratios

➤ 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%

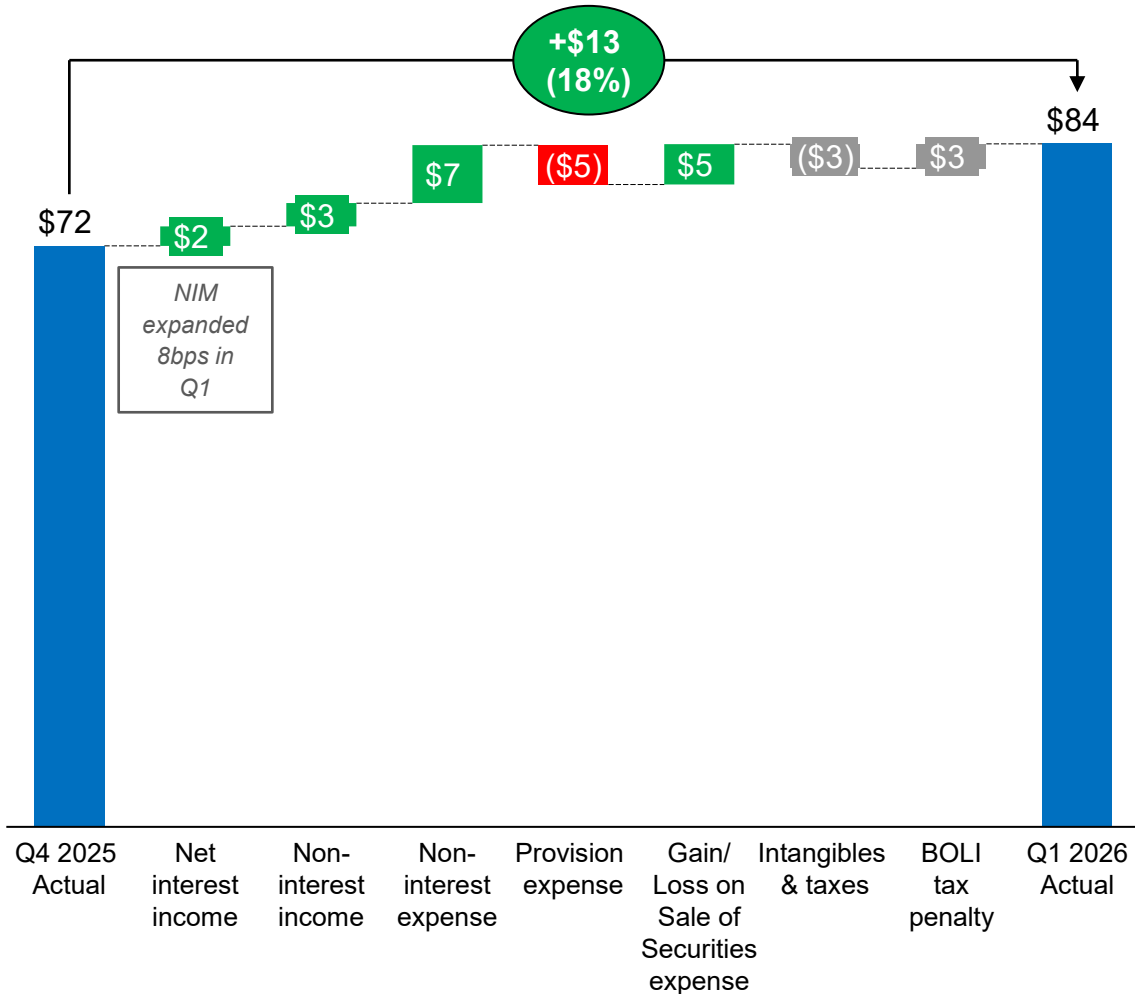
RATIOS (%)	Q1 2025	Q4 2025	Q1 2026	% Var QoQ	YTD 2025	YTD 2026	% Var YoY
Net Interest Margin (NIM)	2.55%	2.88%	2.97%	8 bps	2.55%	2.97%	42 bps
ROAA	0.83%	1.01%	1.21%	20 bps	0.83%	1.21%	38 bps
ROAA (excluding goodwill amort)	0.88%	1.05%	1.25%	20 bps	0.88%	1.25%	38 bps
ROAE	8.69%	9.85%	11.44%	159 bps	8.69%	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

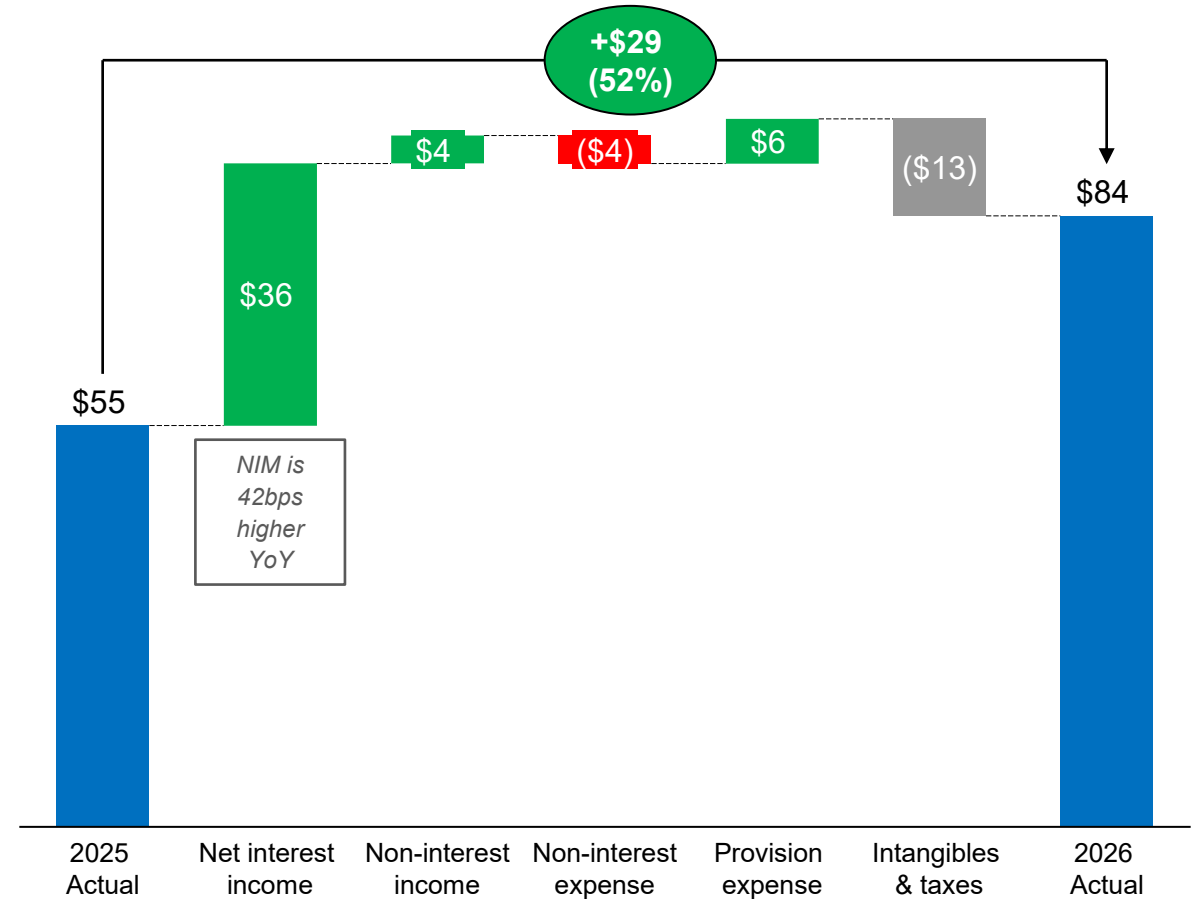


Net income after taxes grew 18% (\$13MM) QoQ and 52% (\$29MM) YoY. NIM expanded 6bps QoQ and 42bps YoY

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

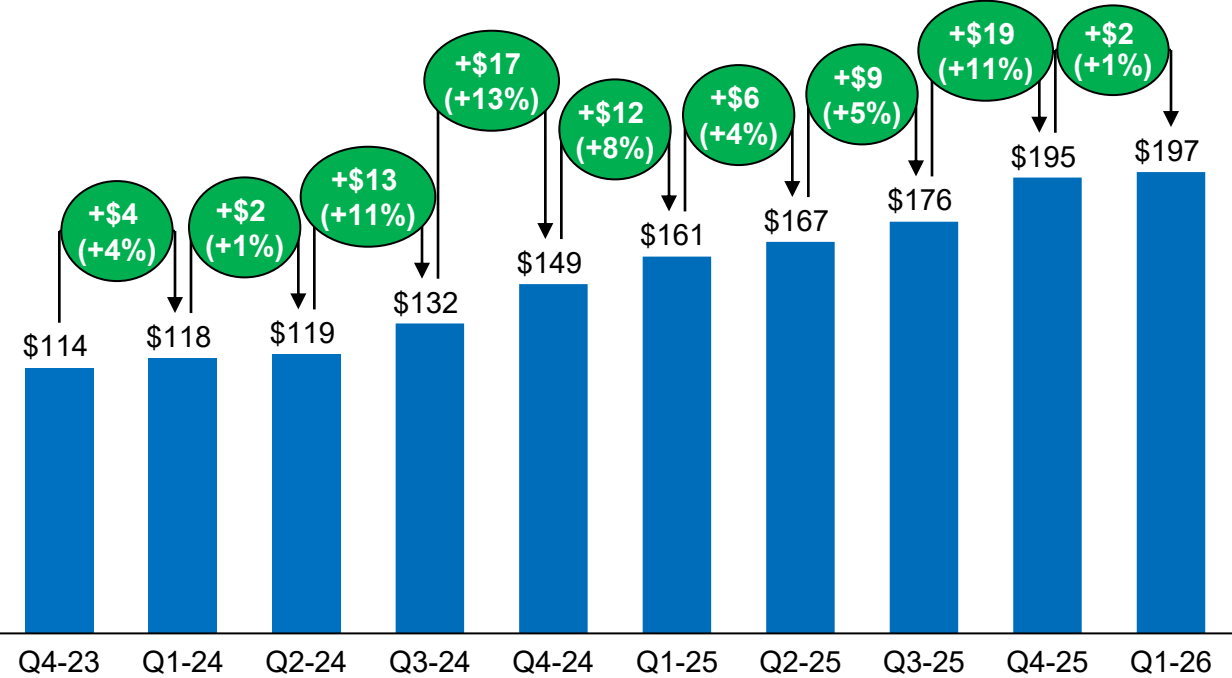


► YoY net income comparison: YTD 2025 vs. YTD 2026 (\$MM)

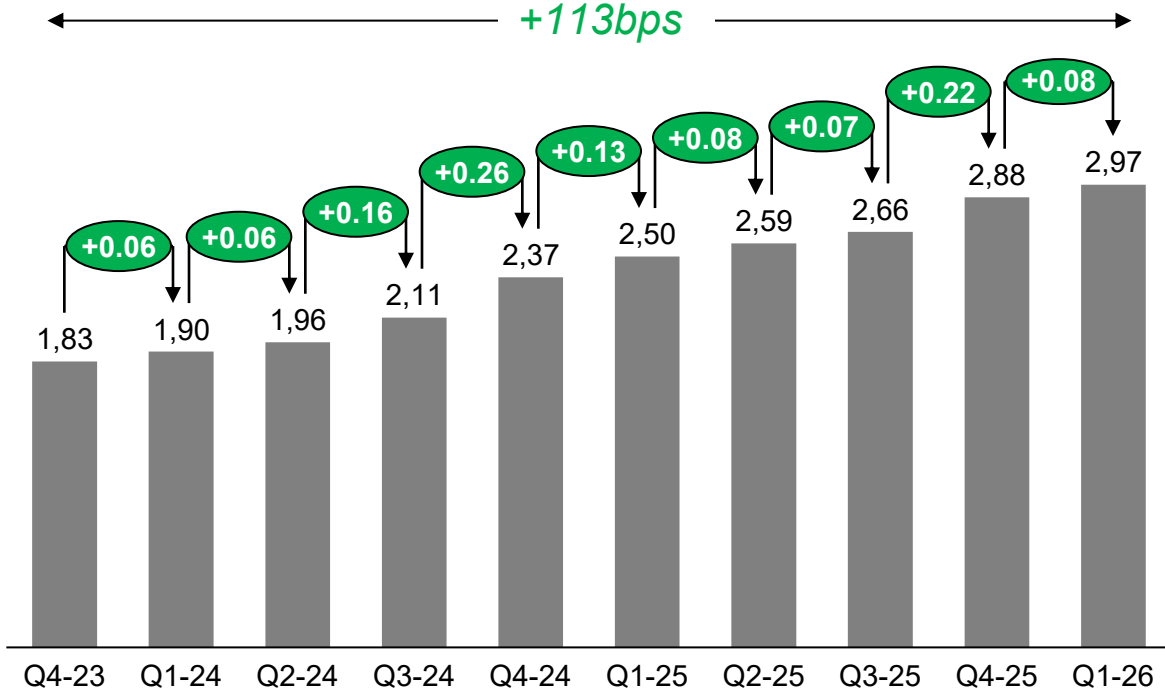


Both our net interest income and margin increased for the ninth consecutive quarter: In Q1-2026, our NIM expanded 8bps

▶ 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

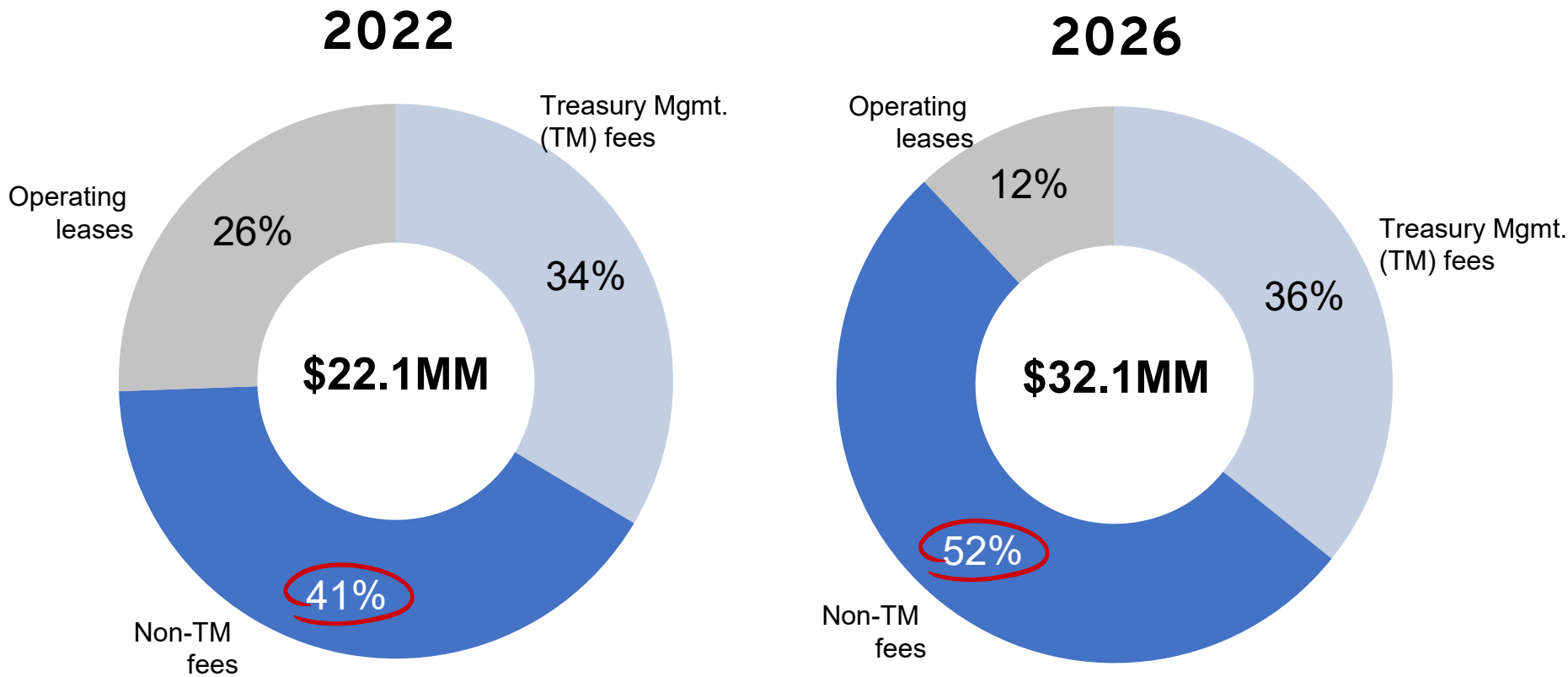


Our fee income is meaningfully higher and more diversified

New fee initiatives to increase profitability and diversify fee mix

- Insurance commissions
- Treasury distribution desk (swaps, options, FX, etc.)
- Capital market capabilities
- Wealth Management enhanced offering
- Residential secondary market
- Sale of SBA loans, etc....

Non-interest income mix – YTD Mar 2022 vs 2026



Fees as a % of Avg. Assets	2022	2026	Change
	0.41%	0.46%	+0.05%



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

Key Objectives

1 Moderate Growth / Diversification

2 Enhanced Profitability

3 Scalability / Digital Experience

4 Culture Preservation / Engagement

5 Regulatory Excellence

YTD Mar 2026 Accomplishments



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



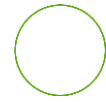
Strengthened our three lines of defense to maintain a robust internal control framework as we grow



Value Creation



Contents.



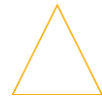
Strategic Update



Macroeconomic Overview



Key Financial Results



Closing Remarks & Guidance



1Q26 Closing Remarks

- We delivered a **Net Income of US\$310.6 million**, closing as the **#1 bank** in the Chilean banking system.¹
- With **total assets of US\$92.3 billion**, Bci stands as the **#10 bank in Latin America**, reflecting the opportunities of our diversified operation.²
- We have continued increasing our **fee income to US\$140 million**, a **14.3% YoY increase**.
- The **Efficiency Ratio of 46.52%**, **registering a decrease in our operating expenses** in a period of +2.8% in inflation.
- Our **Net Promoter Score closed at 75 points**, representing a **7.1% increase** year-over-year.
- We maintain a **solid capital position**, with a **CET1 of 10.81%**, above regulatory levels.

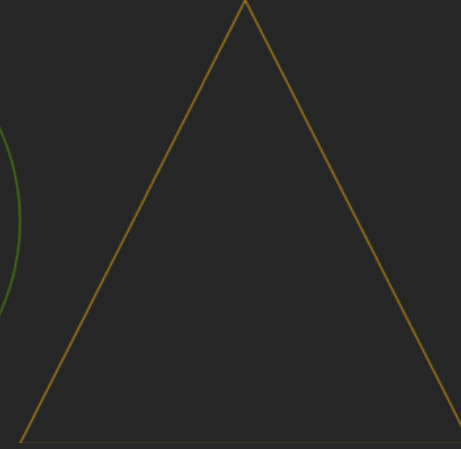
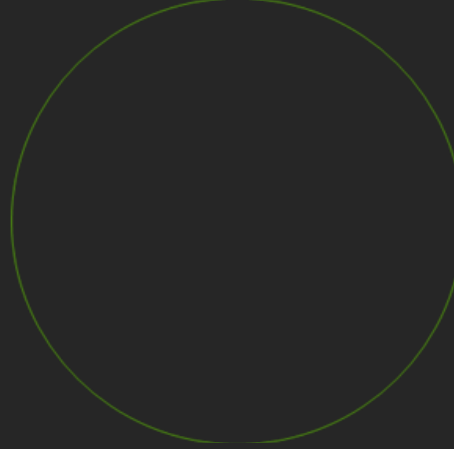
Note: Figures are converted to US\$ using an FX of 927.46 (April 1st 2026)

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

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



Thank you.



This presentation contains forward-looking statements in various places throughout therein, related to, without limitation, our future business development. Forward-looking information is often, but not always, identified by the use of words such as “anticipate”, “believe”, “expect”, “plan”, “intend”, “forecast”, “project”, “may”, “will”, “should”, “could”, “estimate”, “predict” or similar words suggesting future outcomes or language suggesting an outlook. While these forward looking statements represent our judgment and future expectations concerning the development of our business, a number of risks, uncertainties and other important factors could cause actual developments and results to differ materially from our plans, objectives, expectations, anticipations, estimates and intentions expressed in such forward-looking statements. The risk factors and other key factors that we have indicated in our past and future filings and reports, including those with local or foreign authorities, could adversely affect our business and financial performance.

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We have adopted IFRS 9 “Financial Instruments” (previously IAS 39). However, the Financial Market Commission (CMF, according to the Spanish acronym) excluded the application of the methodology to calculate the expected credit risk loss for loans, which will continue to be calculated using the expected loss models defined by the CMF, our local regulator. Besides this modification, there were other regulatory modifications that we disclosed in our annual financial statements concerning accounting criteria and the presentation of the financial statements. These modifications of our accounting policies and of the presentation of our financial statements require the 2021 figures to be stated off the books (pro forma) to comply with the comparability principle of the IFRS, due to the implementation as of January 2022 of the new accounting regulation requirements of the CMF in its Compendium of Accounting Regulations for Banks. Lastly, it should be indicated that besides issuing the consolidated financial statements of the Bank, we will also include a new financial report on management comments that will be published jointly on our website on August 12th, 2022. If you have any further queries about this new format, do not hesitate to contact the IR team.

