3Q 2026
Corporate Presentation

Investor Relations Department | Investor_Relations_Bci@Bci.cl

November 2026

Bci at a glance

Leading financial institution in Chile by Assets and Loans

Profitable and financially sound

as of September 2026

US$ 93.4 bn
(+8.53% YoY)
Total Assets

US$ 64.0 bn
(+7.24% YoY)
Total Loans

US$ 897 mm
(+13,76% YoY)
Net Income YTD

US$14.6 bn
Market Cap[1]

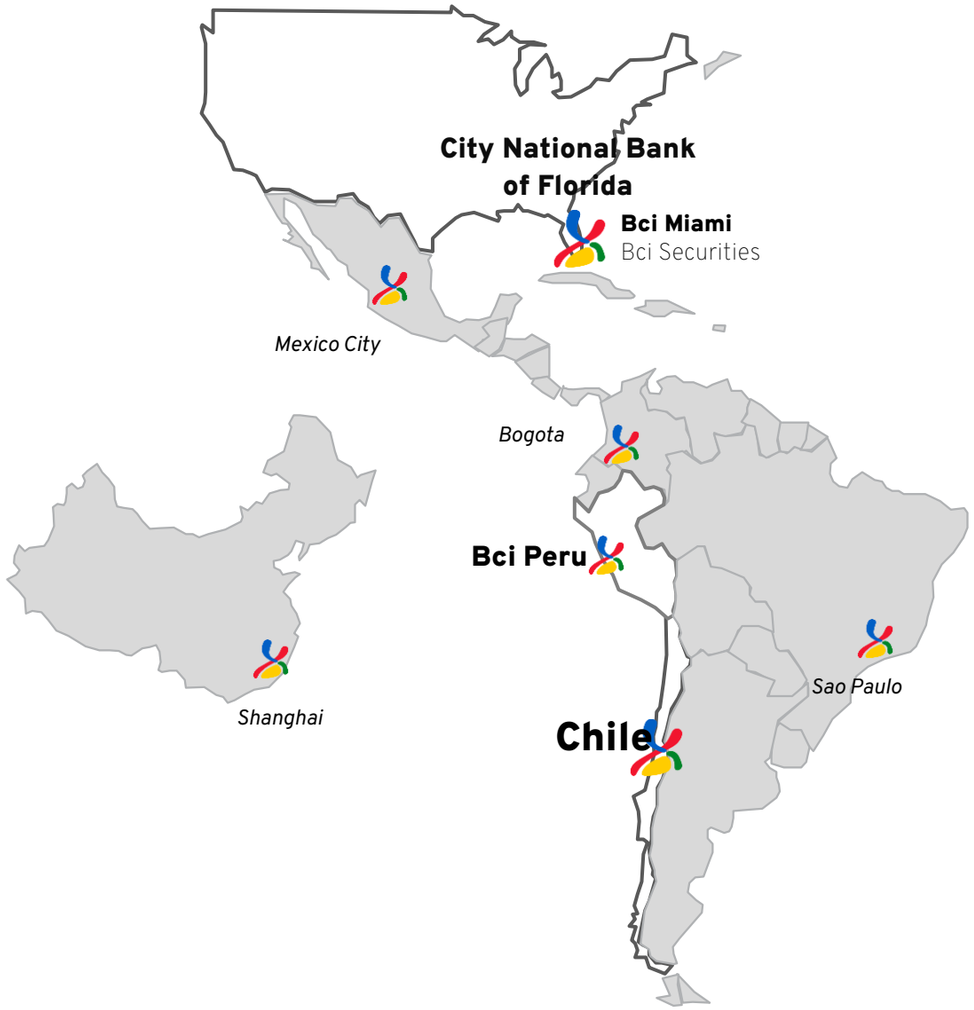
~6MM
Total Customers

Credit rating profile:

A2	A-	A-
Moody's	S&P Global	FitchRatings

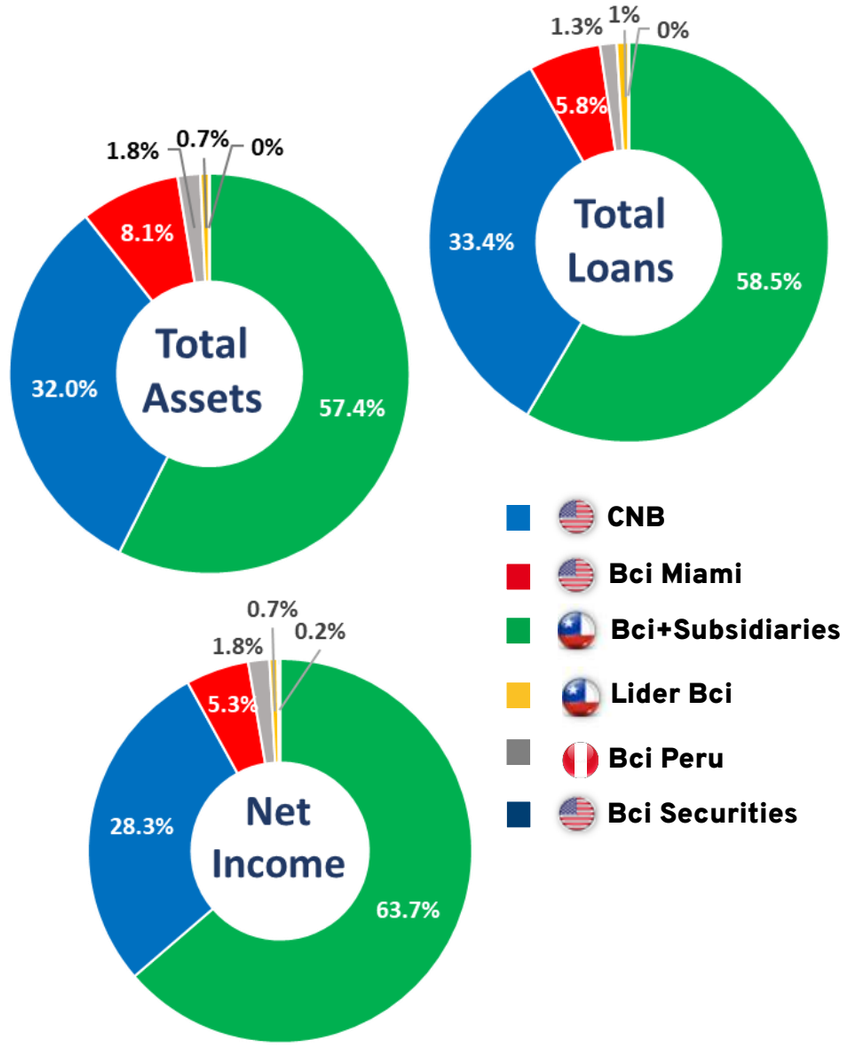
Diversified business model

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



Subsidiary diversification

as of September 2026



Data As of September 2026
Note: Figures are converted to US$ using an FX of 972.6 (October 1st 2026).
1 Bloomberg as of September 2026.

Executive Summary

Consolidated Operations

As of September 2026, we delivered a Net Income increasing 14% YoY, reflecting the strength of our diversified business model

Financial Results

- **Net Income:** Of US$897 million for September 2026 (+14% YoY).
- **NIM:** Stood at 3.61%, driven by inflation indexation income.
- **Fees**: +11%, highlighting credit card growth and transactionality in Retail, Sales & Trading in Wholesale, and asset management.
- **Efficiency Ratio:** Improved 505 bps YoY, reaching 45.24% , with Operating Expenses decreased by 4.3% YoY.
- **Credit Loss Expenses:** US$ 259.3 million, an improvement of 8.0%, reflecting strong asset quality.

Balance Sheet Composition

- **Loans:** Total loans grew by 7.2% YoY, driven by our continued leadership in the Commercial segment and strong momentum in the Consumer portfolio.
- **Deposits:** Strong momentum in demand deposits +10.18% YoY.
- **Liquidity:** Continues well above regulatory requirements.
- **Capital:** CET1 Ratio of 11.01% (-19 bps YoY), driven byinternal capital generation and 201 bps over regulatory requirements.

Key Initiatives

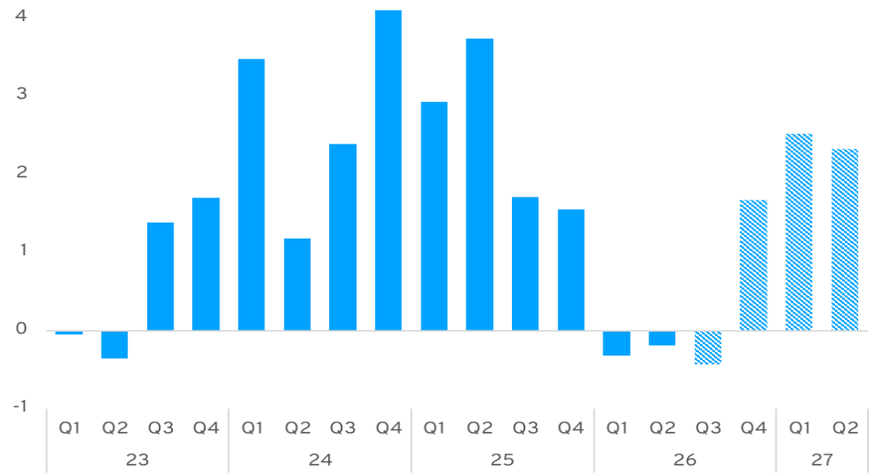
- **Corporate Evolution:** Progressing according to plan, marked by the controlling shareholder transfer of a 42.94% stake to Bci Group S.A.
- **Funding Diversification:** Successful bond issuance in the Mexican market.
- **International Platform:** Sound financial results across CNB, Bci Miami, and Bci Peru.
- **Customer Experience:** NPS reached 76 as of September.
- **Sustainability & ESG:** MSCI World Selection "AA" rating.

Note: Figures are converted to US$ using an FX of 972.6 (October 1st 2026);

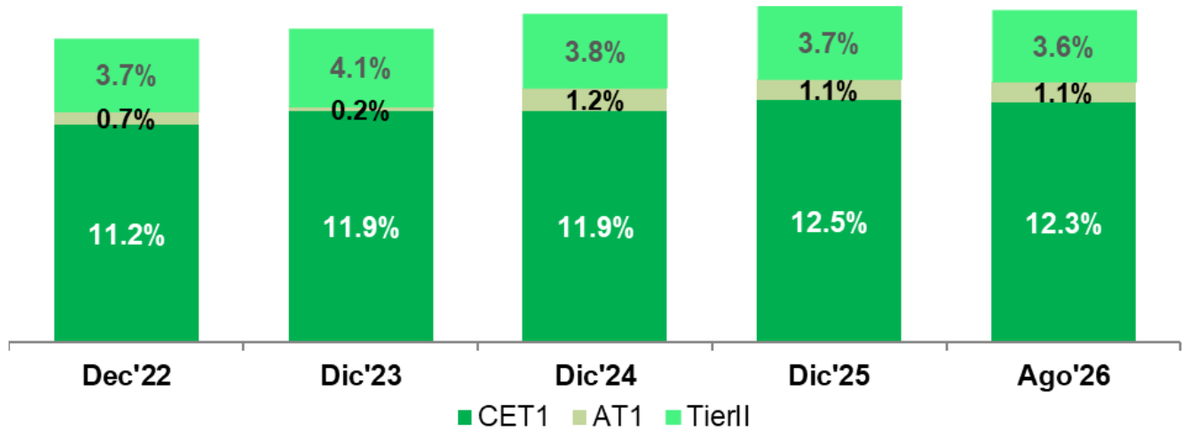
Chilean financial system

Bci is part of a robust and highly regulated financial system

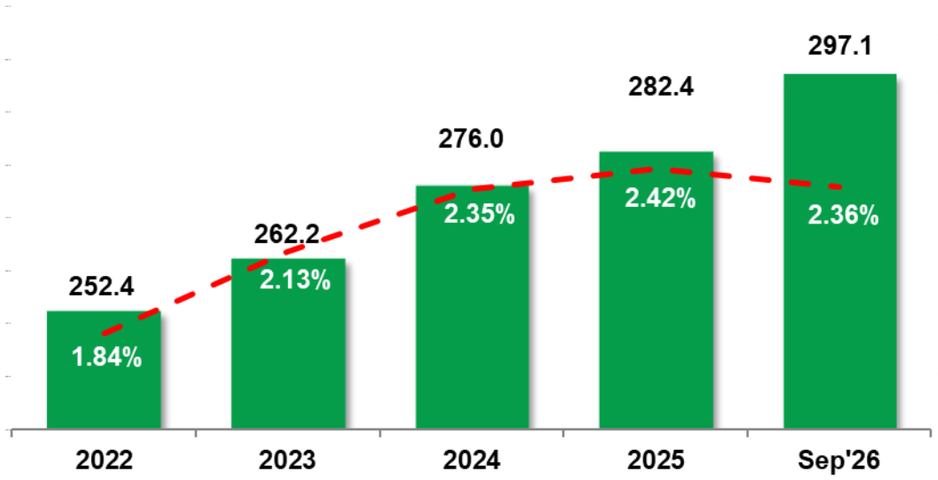
Chile: Quarterly % GDP growth and forecast (YoY)[1]



Banking system capitalization ratio (Basel III)[2]



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



Strengthening of capital adequacy: The Chilean banking system has strengthened its capital position under Basel III, with the CET1 ratio increasing from 11.2% in December 2022 to 12.3% in August 2026 (+110 bps).

Solid capitalization levels: The system maintains robust capitalization levels, with a total capital adequacy ratio of 17.0% as of August 2026, reflecting a solid capital base to support financial stability and lending activity.

(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 972.6 (October 1st 2026).

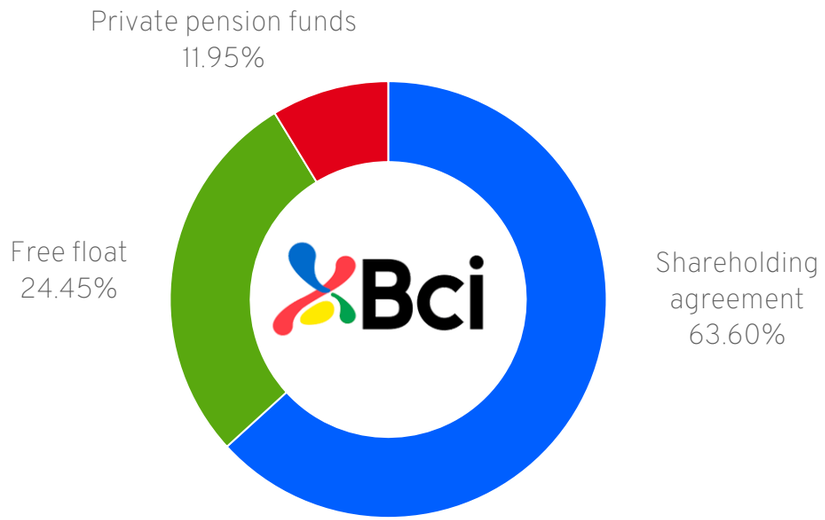
Bci Consolidated

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	Drive sustainable growth, while maintaining prudent risk	People-centered culture focused on our clients and supported by Bci values
• Best-in-class customer experience through digital transformation.	• Drive selective growth in line with defined risk-appetite. • Optimize capital structure. • Further deploy our international business.	• Promote disruptive innovation and boost collaboration. • Strive to create sustainable value for all our stakeholders.

Long-term support from its founding and controlling shareholders



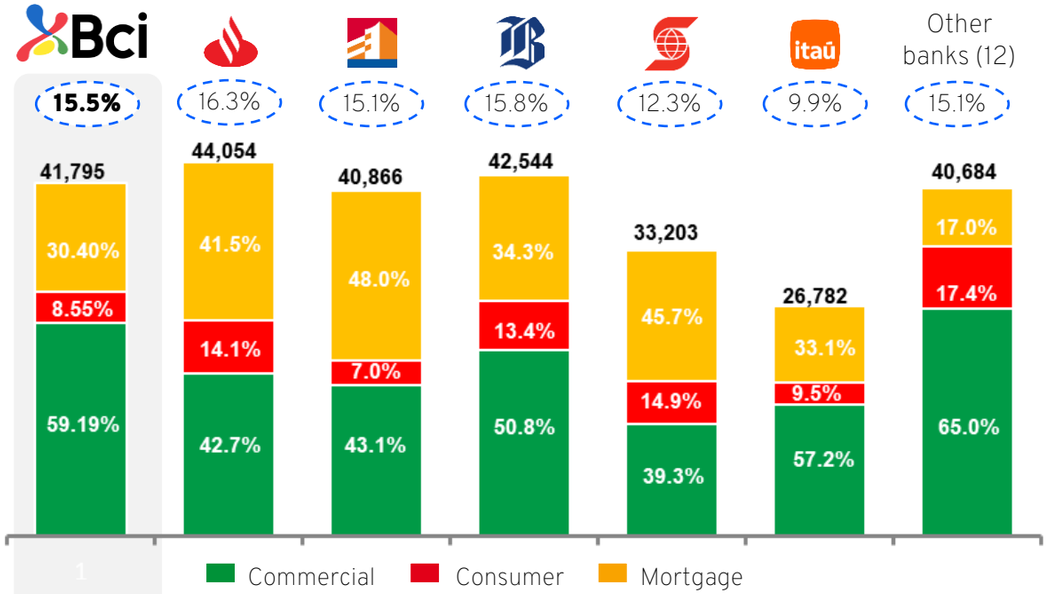
Board of Directors areas of expertise vary across academics, economics, politics, banking, technology and more

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

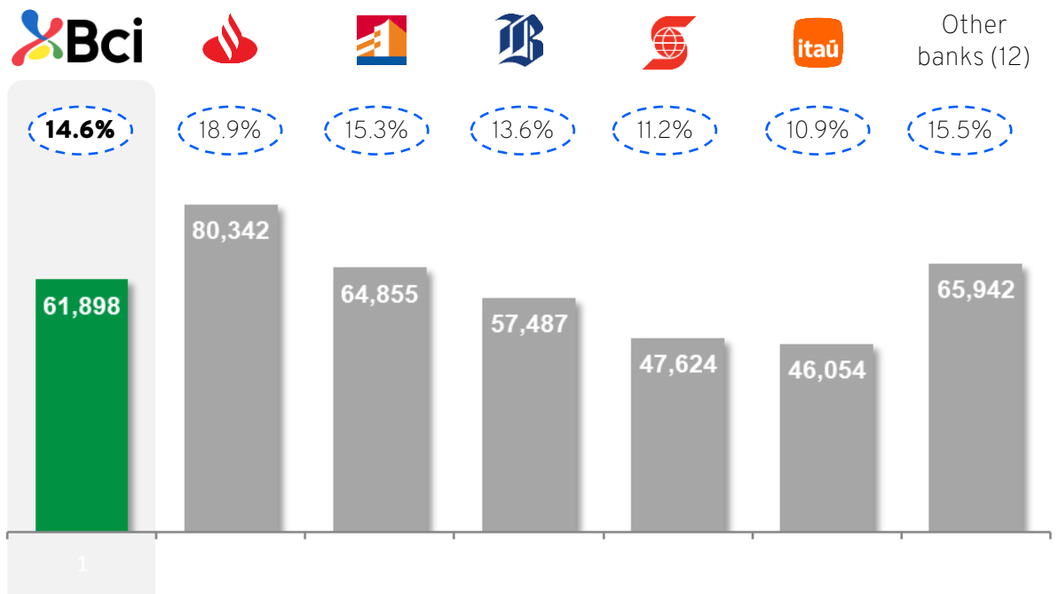
Bci maintains a relevant position in the market

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

Local Loan breakdown[1]

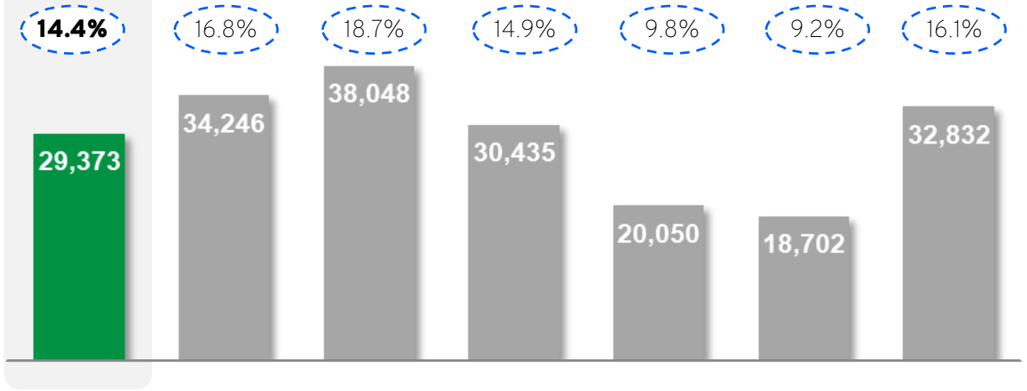


Local Assets[1]

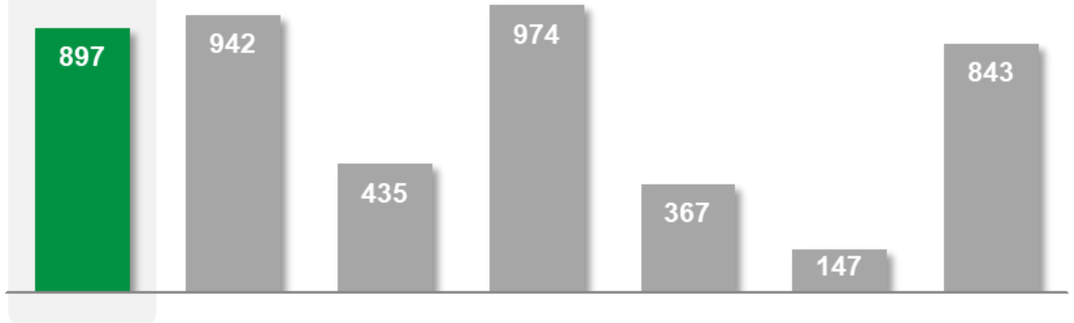


%
Market share in Chilean banking system

Local Deposits[1]



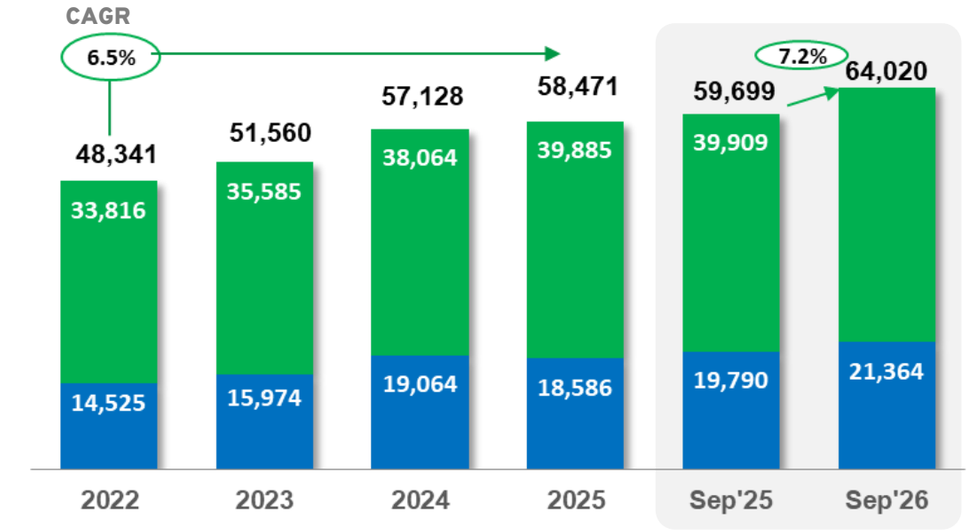
Net income Consolidated (YTD)[2]



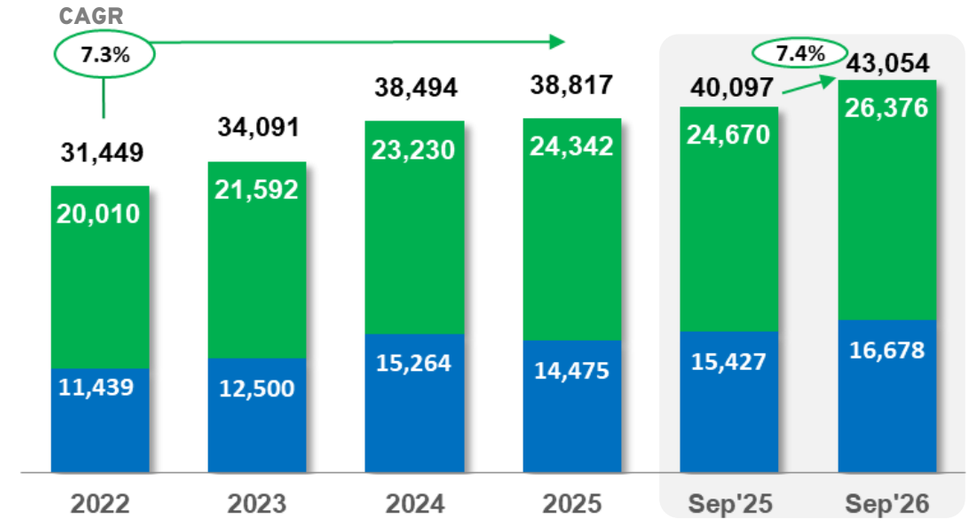
1. Bci figures **exclude** CNB (City National Bank), Bci Perú and Itau Corpbanca figures exclude Colombia operations
2. Bci figures **include** CNB (City National Bank), Bci Perú and Itau Corpbanca figures include Colombia operations
Note: Figures are converted to US$ using an FX of 972.6 (October 1st 2026)
Source: Company filings and Financial Market Commission of Chile (CMF)

Loan growth evolution

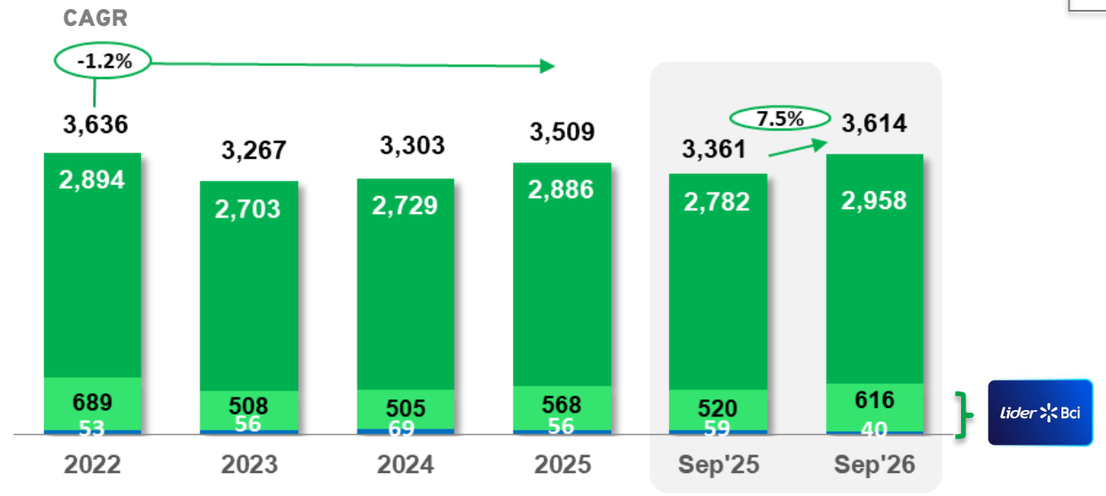
Total loans (US$mm)



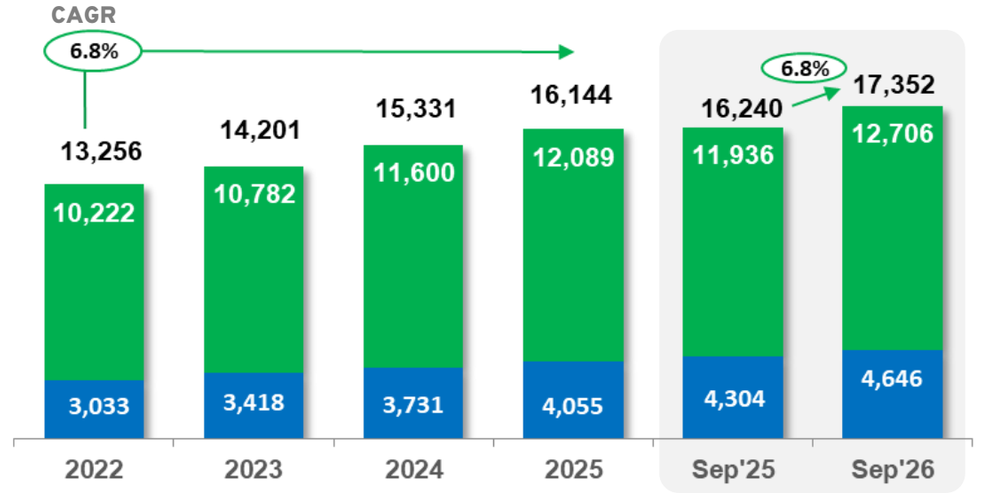
Commercial & Interbank loans (US$mm)



Consumer lending loans (US$mm)



Mortgage loans (US$mm)

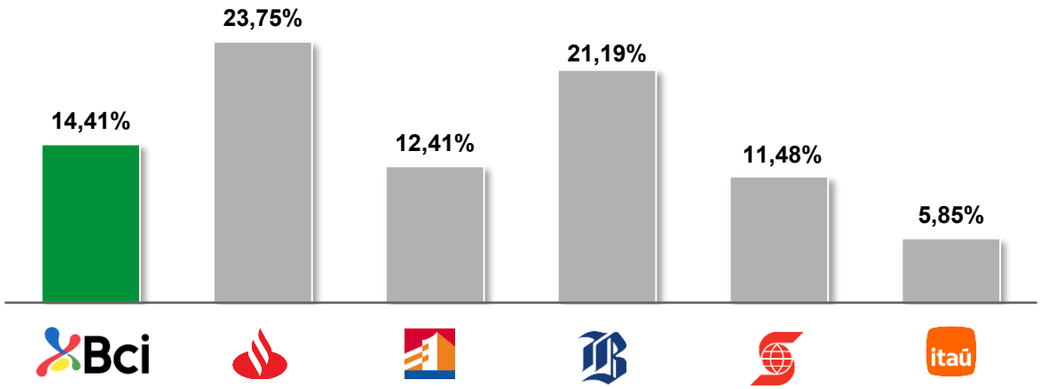


Source: Financial Market Commission (CMF).
Note: Figures are converted to US$ using an FX of 972.6 (October 1st 2026); Including the subsidiary's operations abroad.

Consistent organic growth in Chile…

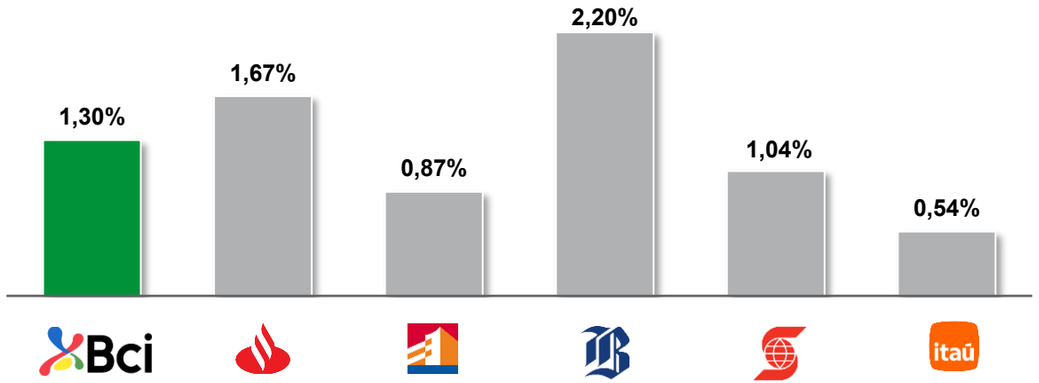
Return on average Equity (ROAE) [1]

as of September 2026

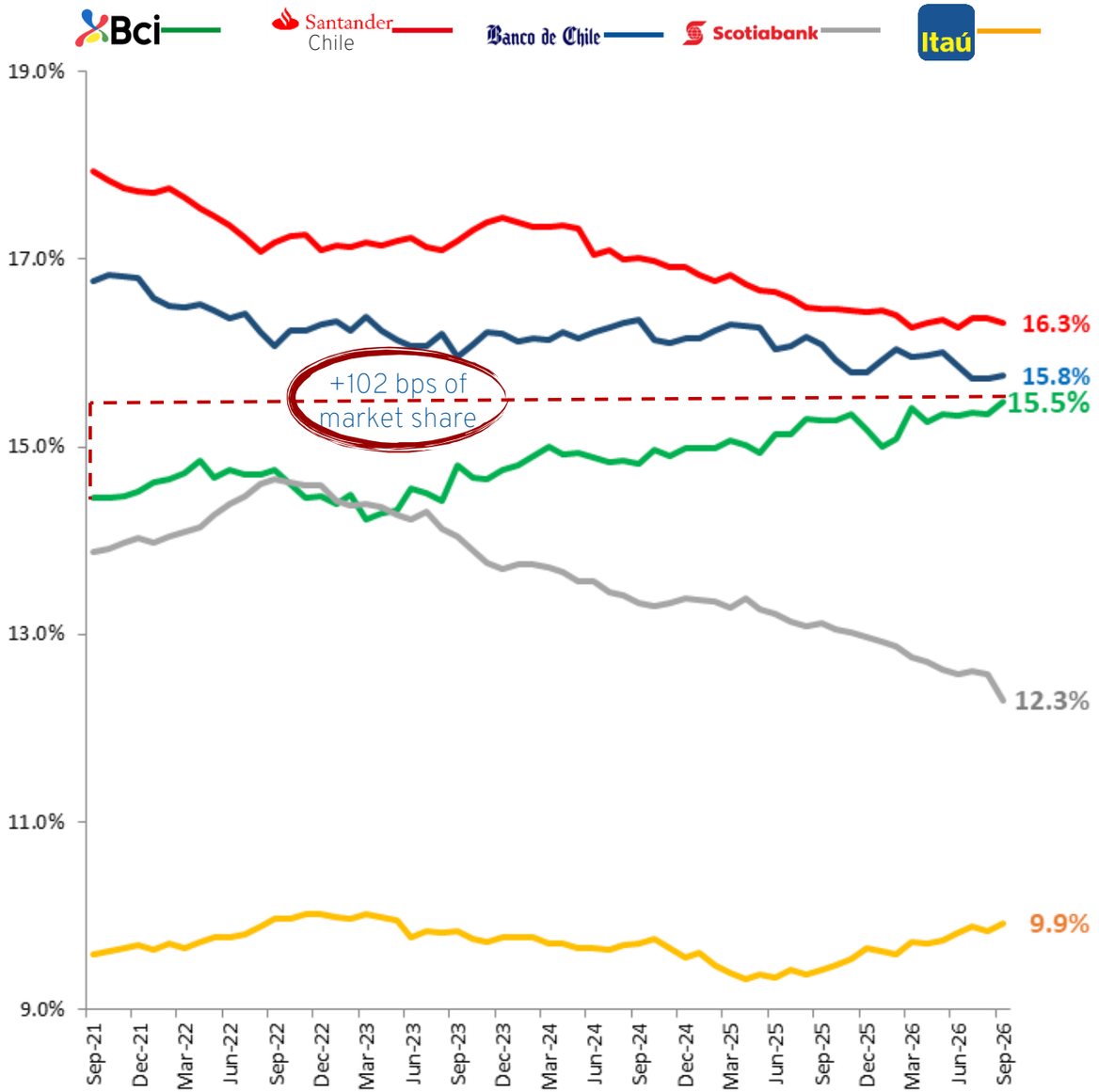


Return on average assets (ROAA)[1]

as of September 2026



Local loans market share (%) [2]



Source: CMF as of September 2026

[1] Figures Including the subsidiary's operations abroad;

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

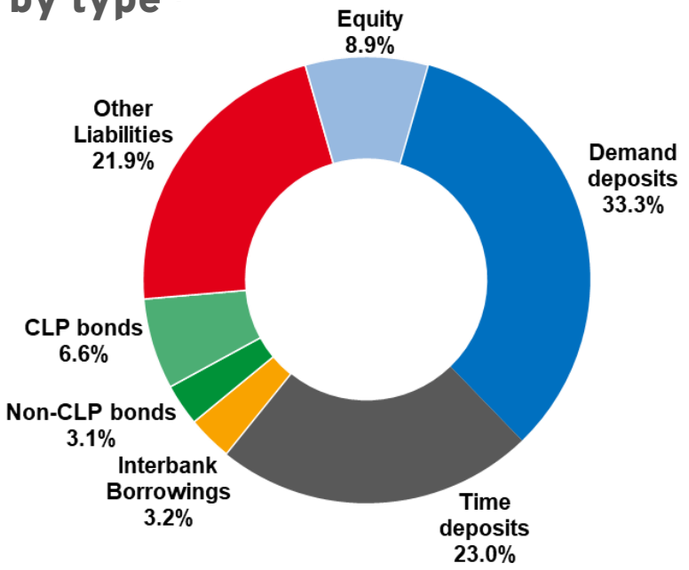
...with diversified funding cost

In terms of maturity, currency and geography

Funding Sources

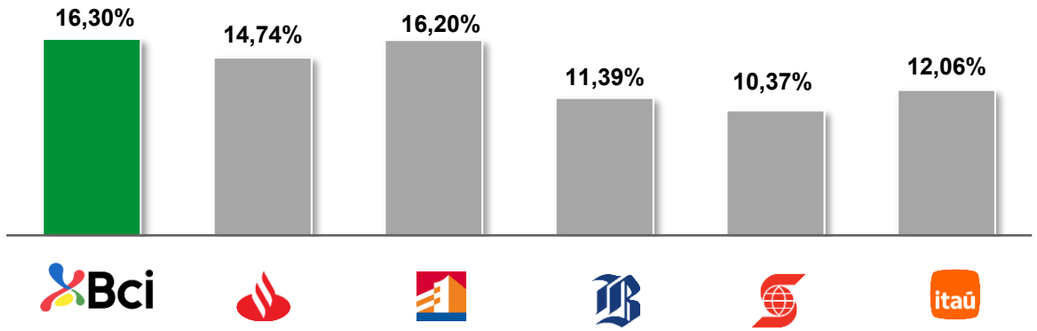
- Our long-term funding is built on a strong foundation of local inflation-indexed (UF) bonds in the Chilean market. This is strategically complemented by international issuances through our EMTN program, providing access to diverse capital markets in key currencies like the US Dollar, Euro, Swiss Franc, 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]



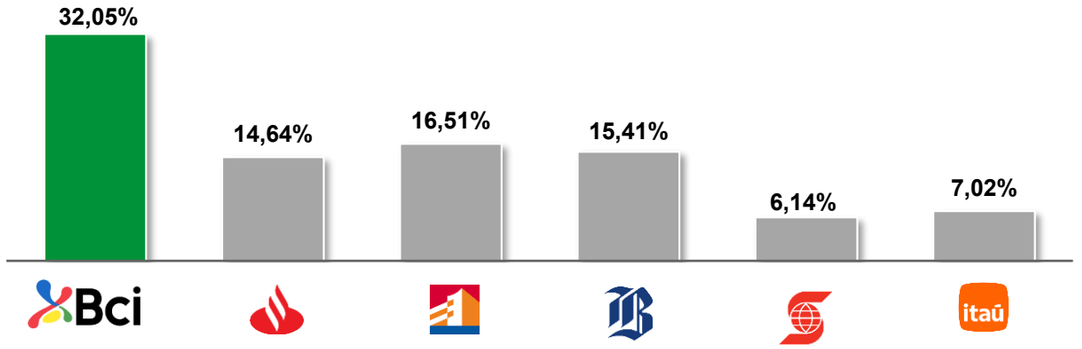
Time Deposit market share

as of September 2026



Checking accounts & demand deposits market share

as of September 2026



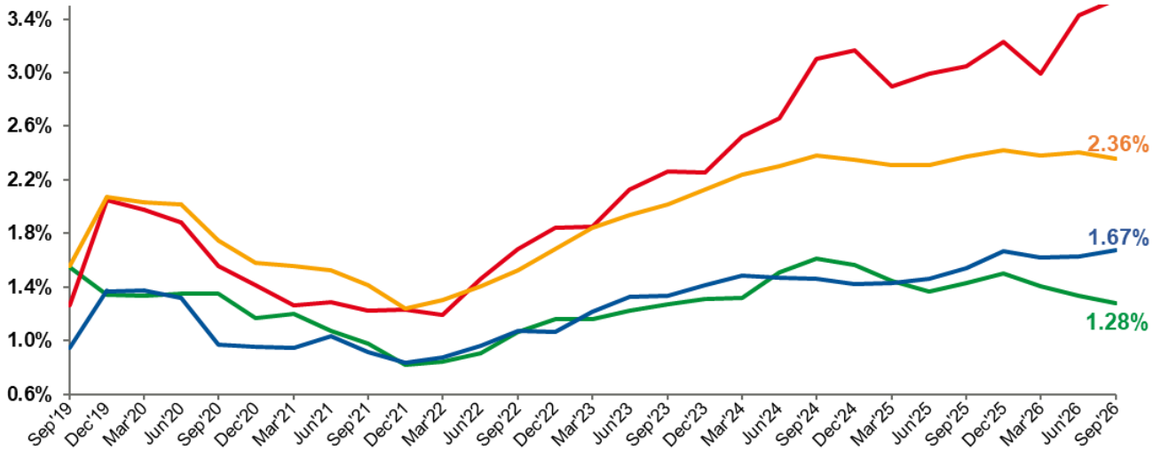
Source: Company filings and CMF as of September 2026
Note: Figures are converted to US$ using an FX of 972.6 (October 1st 2026);
Bci figures Including the subsidiary's operations abroad; [1] Considers all of the Company's assets in Chile.

Asset quality evolution

Highlights

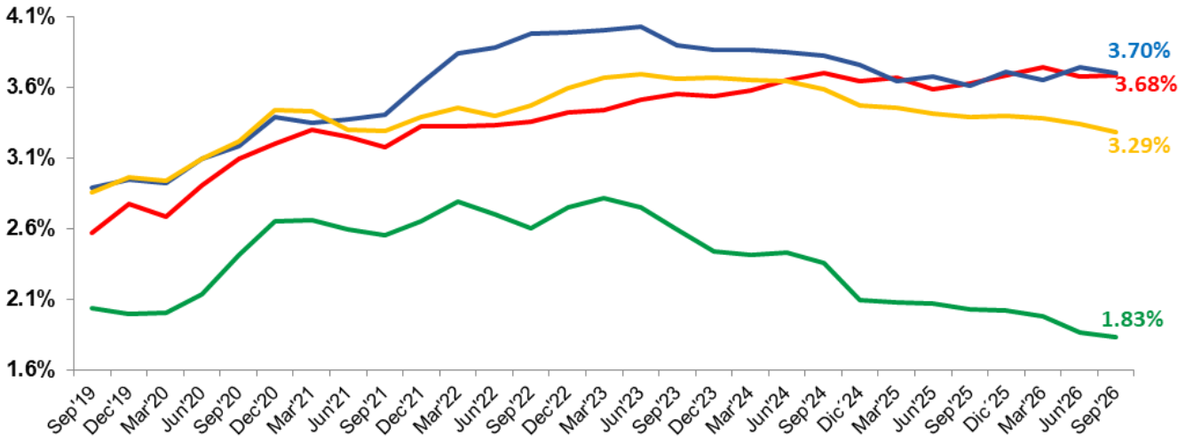
- Bci's asset quality is supported by proactive risk management and monitoring.
- We hold a stock of over US$ 226 Million in additional provisions.
- Our loan portfolio is well diversified by business lines, economic sectors, customers and geography.
- In terms of loan portfolio concentration, the 20 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

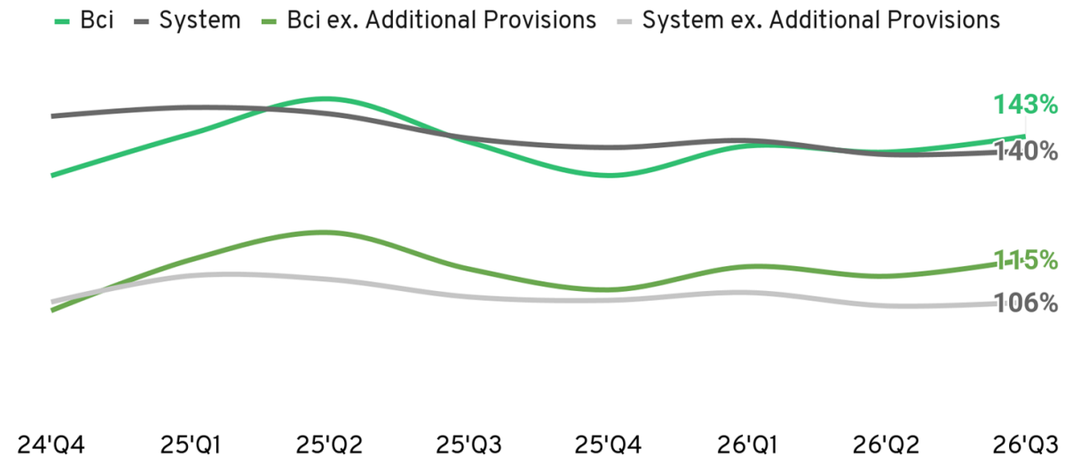


Note: Including the subsidiary's operations abroad

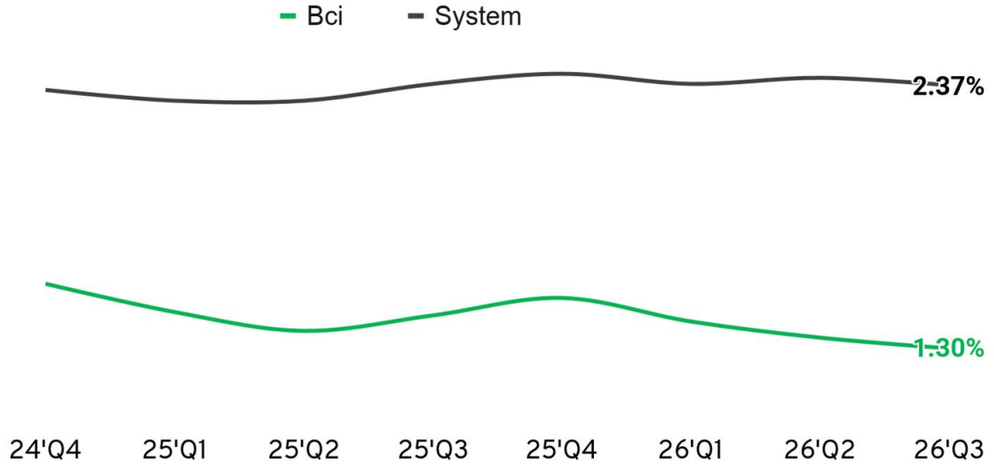
Source: CMF. Figures as of September 2026
Figures are converted to US$ using an FX of 972.6 (October 1st 2026)

Credit Risk Trends and Capital Evolution

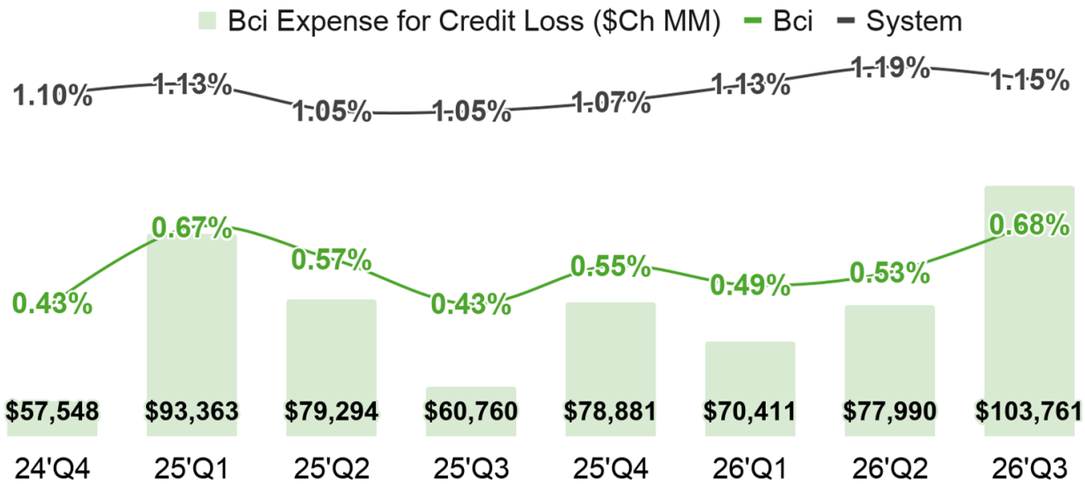
Coverage Ratio



NPL Ratio*



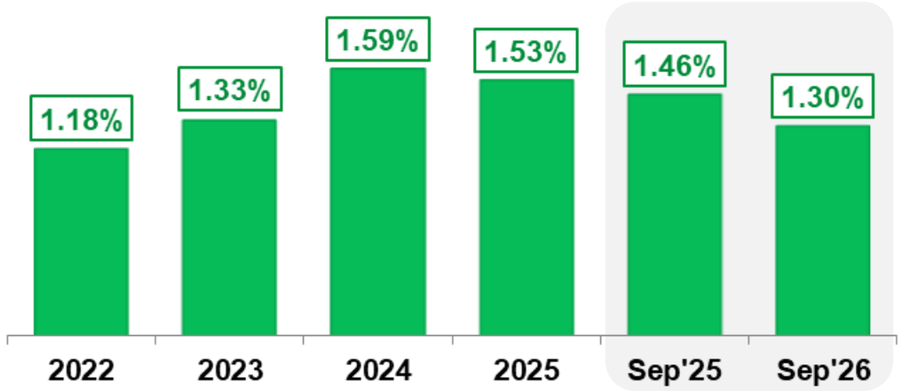
Cost of Risk (quarterly)



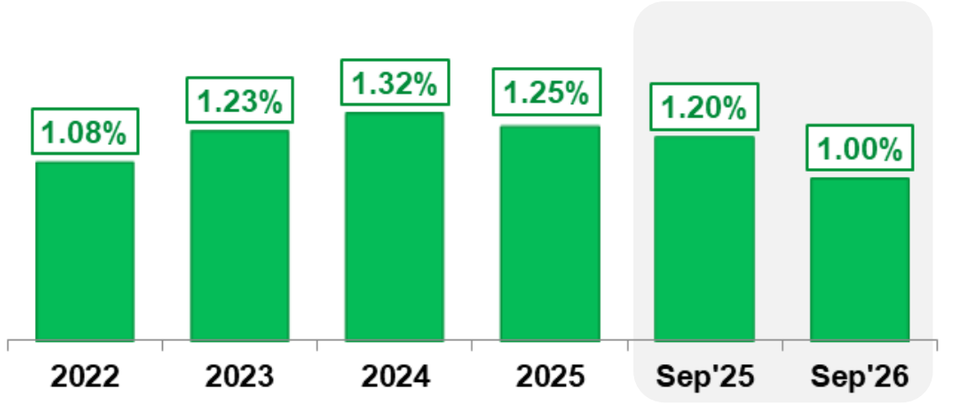
*Does not include Interbank loans

Evolution of NPLs

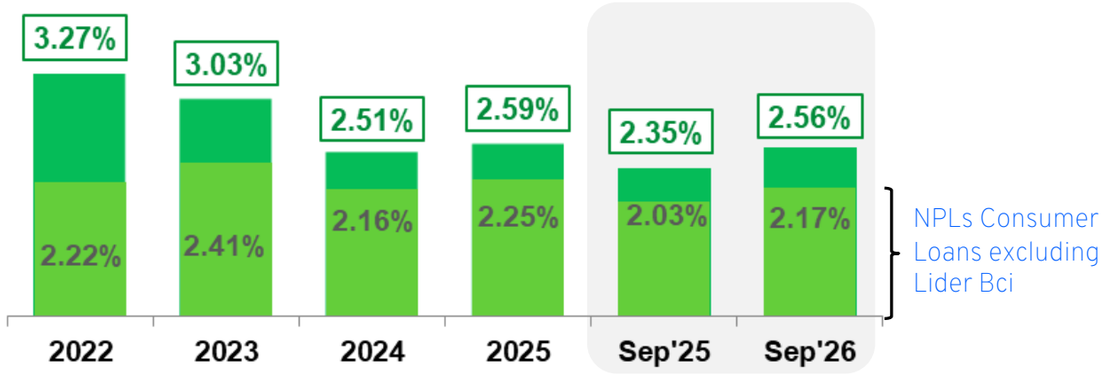
NPL Ratio (NPLs/Total Loans)*



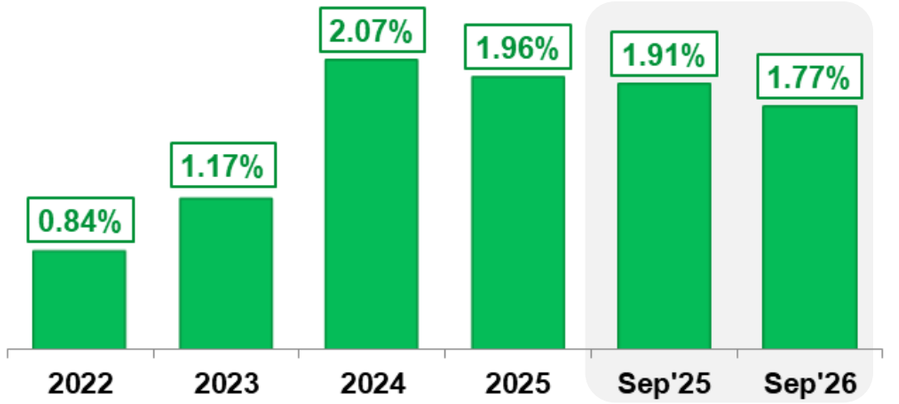
NPL Ratio (Commercial Loans)



NPL Ratio (Consumer Loans)

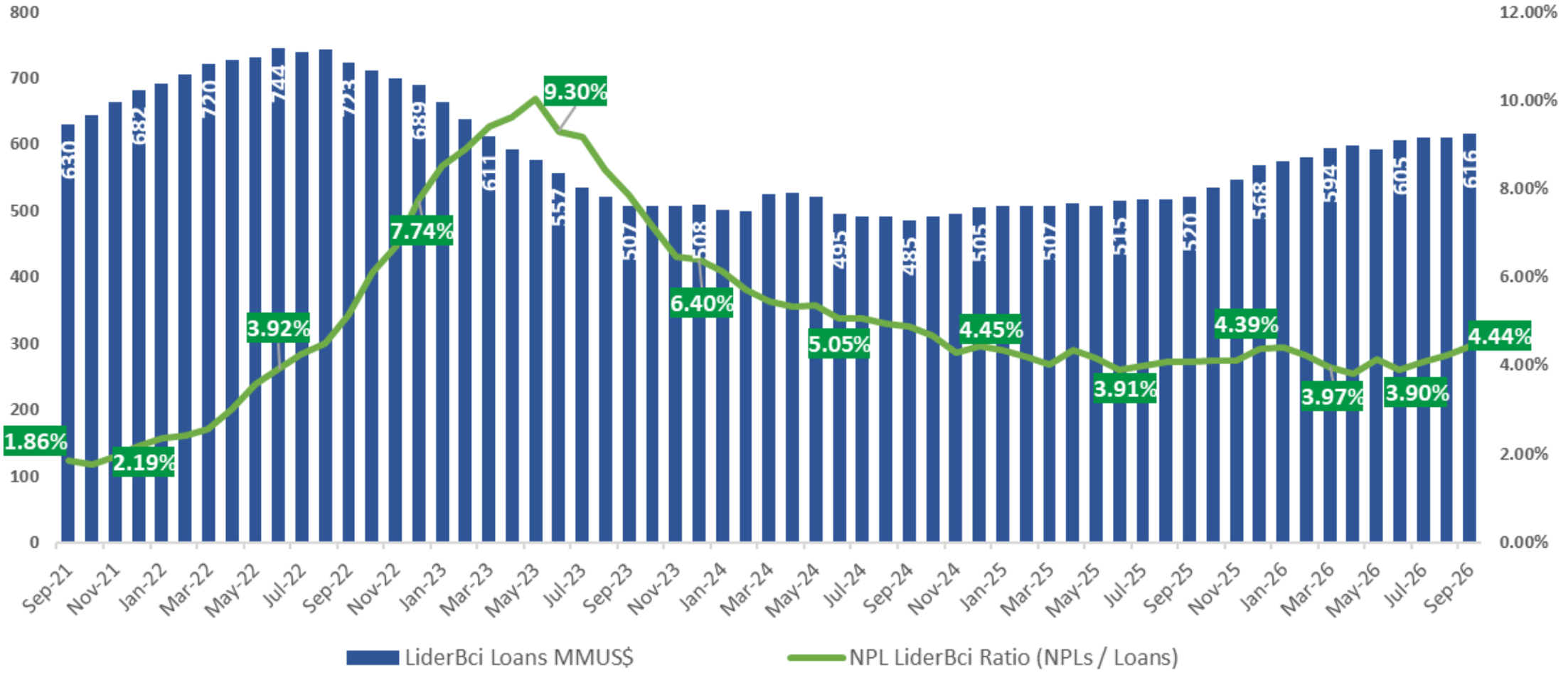


NPL Ratio (Mortgage Loans)



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

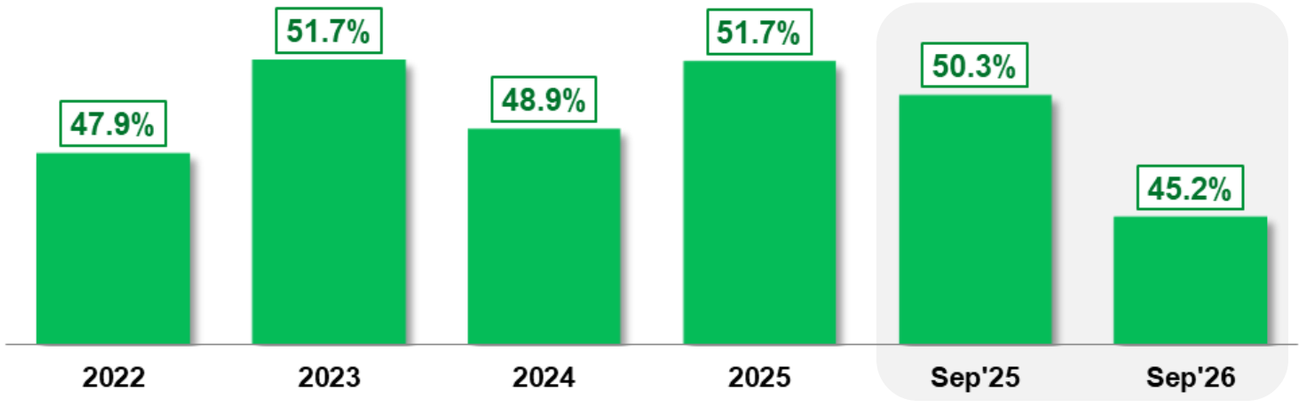
Financial Services: NPLs



Figures are converted to US$ using an FX of 972.6 (October 1st 2026)

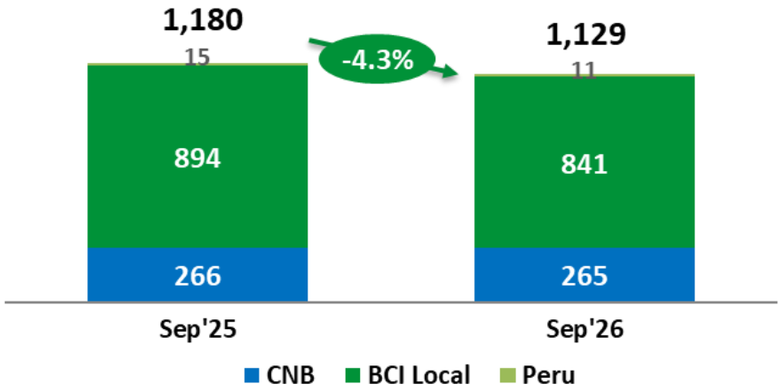
Operating Expenses

Efficiency Ratio*



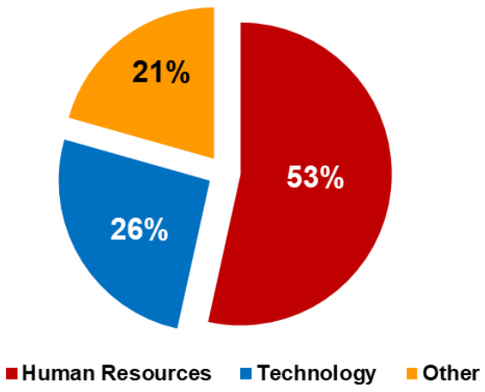
Operating Expense (YTD)

US$ million



Expense Breakdown

as of September 2026



* 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 972.6 (October 1st 2026) Includes City National Bank of Florida and Bci Peru.

Balance Sheet

US$ million (*)	2022	2023	2024	2025	CAGR 2022-2025	Sep'25	Sep'26	%Δ
Cash	4,376	3,722	3,627	3,472	-7.42%	3,239	3,755	15.96%
Securities	20,509	18,589	17,681	15,478	-8.95%	16,020	18,971	18.42%
Loans	48,341	51,560	57,128	58,471	6.55%	59,699	64,020	7.24%
Other Financial Instruments	323	332	261	363	3.97%	326	298	-8.66%
Intangible Assets	423	459	516	524	7.46%	528	551	4.44%
Other Assets	6,277	6,875	6,555	5,556	-3.99%	6,277	5,836	-7.03%
Total Assets	**80,248**	**81,535**	**85,768**	**83,863**	**1.48%**	**86,088**	**93,431**	**8.53%**
Demand Deposits	24,802	24,481	27,995	27,589	3.61%	28,251	31,127	10.18%
Time Deposits	18,760	18,962	21,961	20,549	3.08%	21,594	22,147	2.56%
Interbank Borrowings	6,849	7,327	2,440	2,561	-27.96%	3,046	3,048	0.05%
Bonds Payable	8,336	8,341	8,137	8,388	0.21%	8,465	8,971	5.98%
Other Liabilities	16,590	16,186	18,039	17,120	1.05%	17,035	19,855	16.56%
Equity	**4,911**	**6,238**	**7,195**	**7,656**	**15.95%**	7,697	8,283	7.61%
Total Liabilities & Equity	**80,248**	**81,535**	**85,768**	**83,863**	**1.48%**	**86,088**	**93,431**	**8.53%**

Figures are converted to US$ using an FX of 972.6 (October 1st 2026),
Includes operations of CNB and Bci Peru.



Financial results

US$ million (*)	2022*	2023	2024	2025	CAGR 2022-2025	Sep'25	Sep'26	%Δ
Net Interest Income	2,375	2,078	2,311	2,441	0.92%	1,818.6	1,924.7	5.83%
Net Fee Income	377	350	410	485	8.71%	358.5	396.6	10.64%
Other Operating Income	23	163	93	220	112.00%	168.9	174.3	3.2%
Operating Income	**2,775**	**2,591**	**2,814**	**3,145**	**4.26%**	**2,346.0**	**2,495.6**	**6.38%**
Credit Loss Expenses	-509	-411	-330	-321	-14.23%	-240.0	-259.3	8.03%
Operating Income, net of loan losses, interest and fees	**2,289**	**2,344**	**2,577**	**2,824**	**7.25%**	**2,106.0**	**2,236.3**	**6.19%**
Total operating expenses	**-1,329**	**-1,340**	**-1,375**	**-1,625**	**6.94%**	**-1,179.8**	**-1,129.0**	**-4.31%**
Total Net Operating Income	**938**	**841**	**1,108**	**1,199**	**8.55%**	**926.2**	**1,107.3**	**19.56%**
Income Tax Expense	-93	-139	-284	-175	23.27%	-137.3	-209.8	52.88%
Consolidated Net Income	**844**	**702**	**824**	**1,024**	**6.66%**	**788.9**	**897.5**	**13.76%**

Figures are converted to US$ using an FX of 972.6 (October 1st 2026),
Includes operations of CNB and Bci Peru.

City National Bank







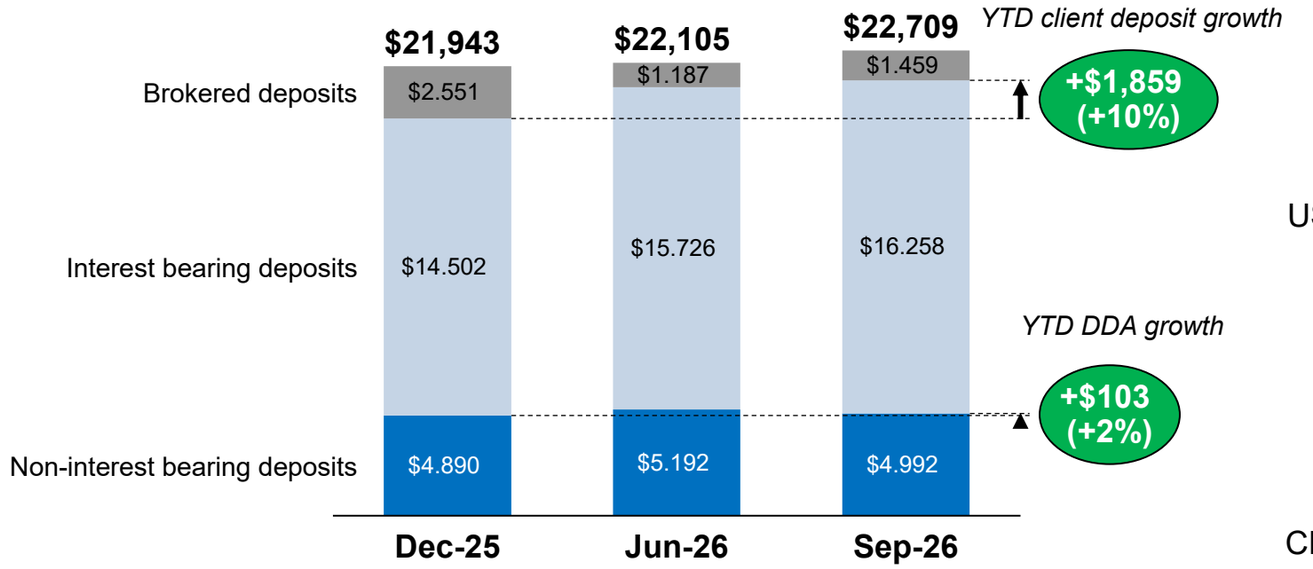
Actual results as of September are overall better QoQ and YoY, reflecting disciplined execution and strategic focus

Metric ($MM)	Q3 2026	Q2 2026	Var		YTD 2026	YTD 2025	Var	
Loan balances	$20,916	$20,381	*$535*	*2.6%*	$20,916	$19,583	*$1,333*	*6.8%*
DDAs	$4,992	$5,192	*($200)*	*-3.8%*	$4,992	$4,939	*$53*	*1.1%*
Client Deposits	$21,251	$20,918	*$332*	*1.6%*	$21,251	$19,305	*$1,946*	*10.1%*
Net interest income	$222	$205	*$17*	*8.3%*	$623	$505	*$119*	*23.6%*
NIM	3.16%	3.00%	*0.16%*		3.04%	2.60%	*0.44%*	
Net income after tax	$100	$93	*$7*	*7.5%*	$278	$189	*$89*	*46.9%*
ROE (excl. goodwill amortization)	13.08%	12.66%	*0.42%*		12.54%	9.94%	*2.60%*	

Source: City National Bank of Florida

CNB's strong client deposit growth in 2026 is outpacing the banking industry (includes brokered) by ~1.7x

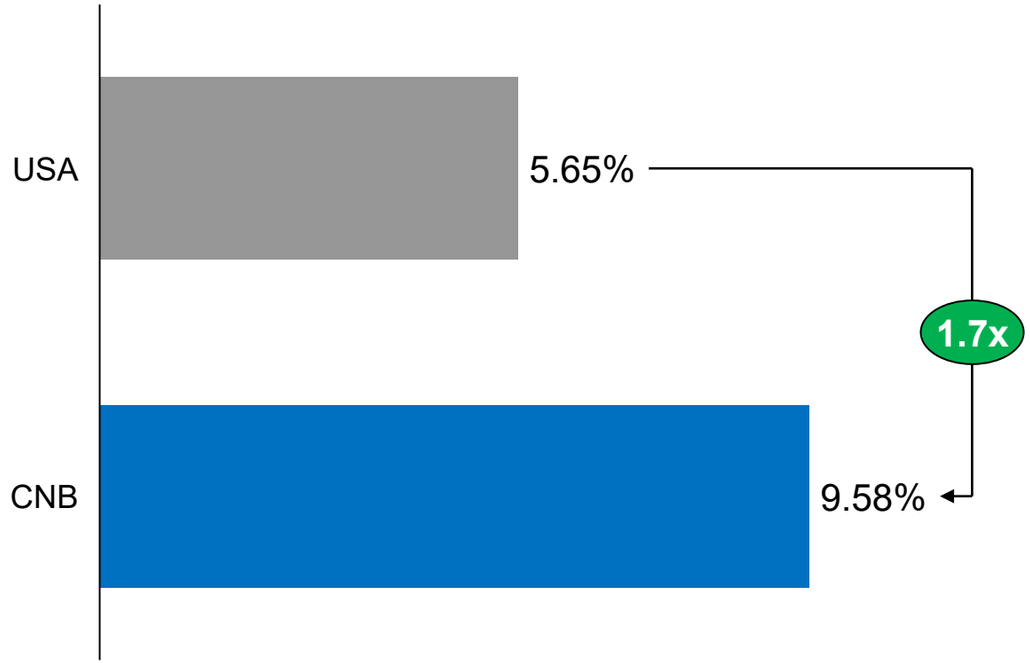
Total Deposits ($MM)



	Dec-25	Jun-26	Sep-26
Cost of Client Deposits (QTD Av	2.28%	2.19%	2.23%
Non-Int Bearing / Total Deposits	22.28%	23.49%	21.98%
Client Deposits ($MM)	$19,392	$20,918	$21,251
Wholesale Funding ratio	19.21%	16.01%	15.61%

Non-interest bearing deposits represent 21.98% of total deposits

Banking Industry - Total Deposits ($B)

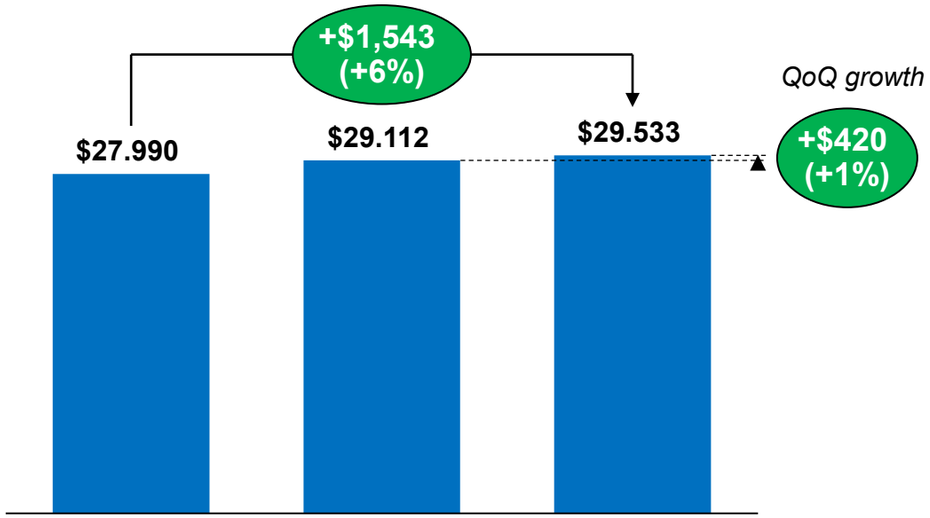


CNB deposits have grown ~1.7x times greater than market YTD

Source: City National Bank of Florida

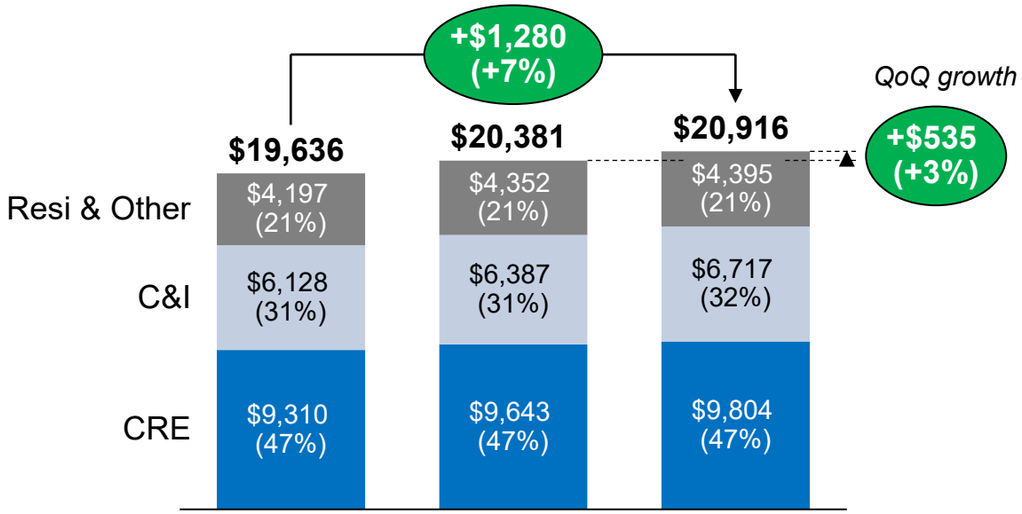
Loans grew ~$535MM (3%) in Q3, increasing $1.3B (7%) YTD, maintaining sound asset quality and strong capital ratios

Total Assets ($MM)



	Dec-25	Jun-26	Sep-26
Loans to Deposits (%)	89.49%	92.20%	92.10%
Total Risk Based Capital Ratio (%)	15.48%	15.67%	15.77%
Tier 1 Leverage Ratio (%)	10.94%	11.38%	11.46%
Investment Portfolio ($MM)	$6,474	$6,739	$6,687
OCI after tax ($MM)	($285)	($284)	($392)

Total Loans & Leases ($MM)



	Dec-25	Jun-26	Sep-26
Non-Performing Assets Ratio (	0.71%	0.75%	0.72%
Non-Performing Loans Ratio (%)	0.94%	0.81%	0.76%
Net Charge-offs Ratio (%)	0.06%	0.09%	0.12%
ACL Coverage Ratio (%)	1.11%	1.09%	1.09%

Much lower than peers, which averaged 0.24% (banks with assets between $10B-$100B) in June

Total assets approaching $30B and our capital ratios are strong

Source: City National Bank of Florida

Net income after taxes grew 7.5% QoQ and ~47% YoY

INCOME STATEMENT ($ millions)	Q3 2025	Q4 2025	Q2 2026	Q3 2026	$ Var QoQ	% Var QoQ	YTD 2025	YTD 2026	$ Var YoY	% Var YoY
(+) Net Interest Income	$176.1	$194.8	$204.5	$221.6	$17.1	8.3%	$504.5	$623.4	$118.8	23.6%
(+) Non-Interest Income	$33.0	$29.2	$35.7	$33.1	-$2.7	-7.5%	$92.6	$100.8	$8.3	9.0%
(=) Operating Income	**$209.1**	**$224.0**	**$240.3**	**$254.7**	**$14.4**	**6.0%**	**$597.1**	**$724.2**	**$127.1**	**21.3%**
(-) Personnel Expenses	$53.1	$54.2	$62.8	$63.2	$0.4	0.6%	$158.0	$190.6	$32.7	20.7%
(-) Occupancy & Equipment Expenses	$7.2	$9.1	$6.6	$7.7	$1.1	17.0%	$21.4	$20.4	-$1.1	-5.0%
(-) Other Non-Interest Expenses	$38.7	$44.1	$32.0	$27.3	-$4.7	-14.6%	$107.9	$89.0	-$18.9	-17.5%
(-) Non-Interest Expenses	$99.0	$107.5	$101.4	$98.2	-$3.2	-3.1%	$287.3	$300.0	$12.7	4.4%
(=) Core Earnings	**$110.1**	**$116.5**	**$138.9**	**$156.4**	**$17.5**	**12.6%**	**$309.8**	**$424.2**	**$114.4**	**36.9%**
(-) Provision Expense	$15.0	$4.0	$8.6	$15.2	$6.6	76.6%	$43.5	$32.7	-$10.8	-24.9%
(-) Amortization Expense	$4.7	$4.6	$4.5	$4.4	-$0.1	-2.1%	$14.0	$13.4	-$0.5	-3.8%
(+) Gain on Sale of Securities, CVA Adj & Marketable securities	$0.2	-$7.5	-$0.2	$0.0	$0.2	-92.9%	-$0.2	-$2.7	-$2.5	1412.3%
(=) Net Income before Taxes	**$90.7**	**$100.4**	**$125.6**	**$136.8**	**$11.2**	**8.9%**	**$252.2**	**$375.4**	**$123.2**	**48.9%**
(-) Tax Expense	$22.6	$28.9	$32.2	$36.4	$4.2	13.0%	$62.9	$97.4	$34.5	54.9%
(=) Net Income after Taxes	**$68.0**	**$71.6**	**$93.4**	**$100.5**	**$7.0**	**7.5%**	**$189.3**	**$278.0**	**$88.7**	**46.9%**

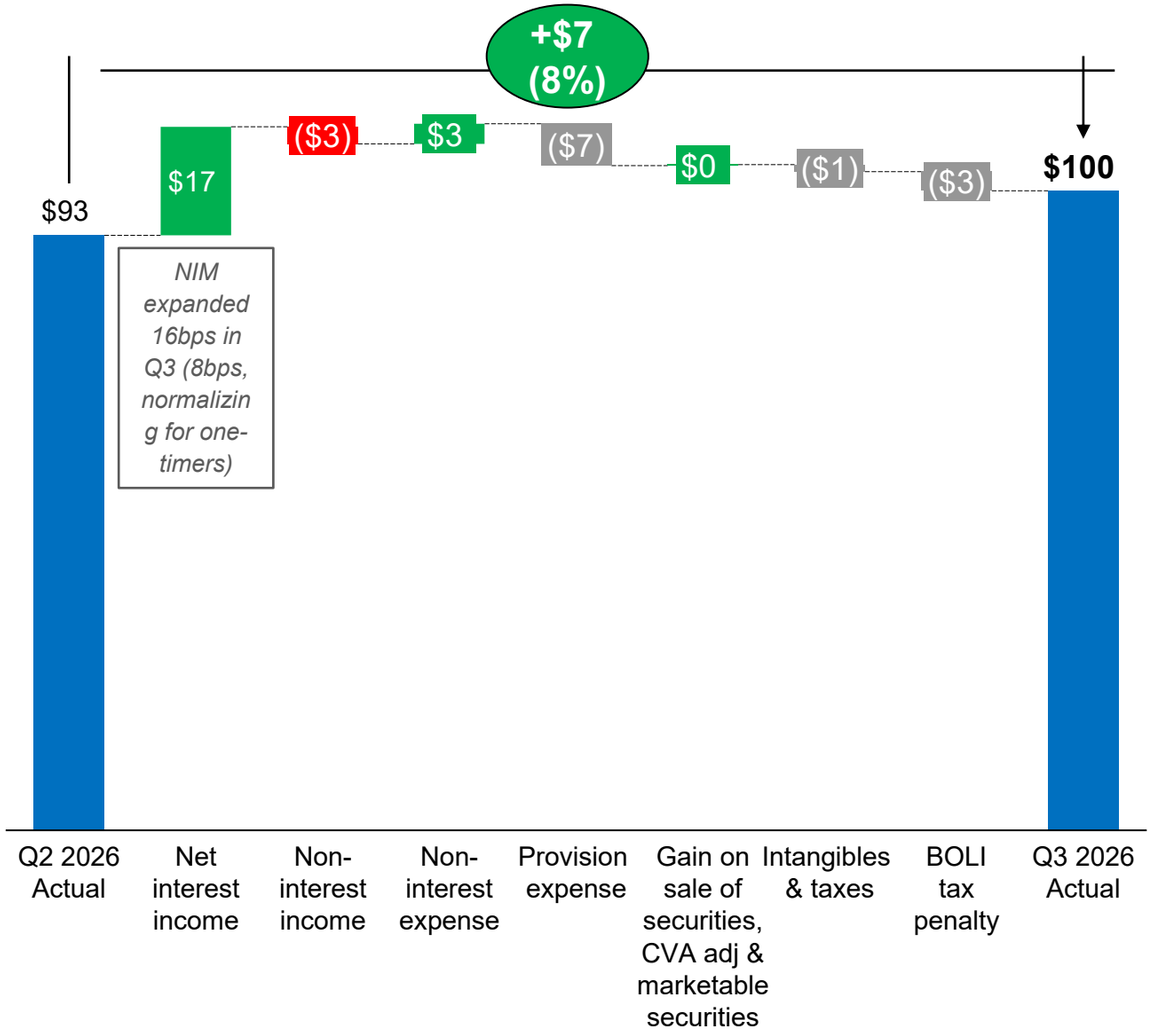
RATIOS (%)	Q3 2025	Q4 2025	Q2 2026	Q3 2026	% Var QoQ	YTD 2025	YTD 2026	% Var YoY
Net Interest Margin (NIM)	2.66%	2.88%	3.00%	3.16%	16 bps	2.60%	3.04%	44 bps
ROAA	0.98%	1.01%	1.31%	1.36%	5 bps	0.93%	1.29%	37 bps
ROAA (excluding goodwill amort)	1.02%	1.05%	1.35%	1.40%	5 bps	0.97%	1.34%	36 bps
ROAE	9.80%	9.85%	12.27%	12.71%	43 bps	9.49%	12.16%	267 bps
ROAE (excluding goodwill amort)	10.23%	10.25%	12.66%	13.08%	42 bps	9.94%	12.54%	260 bps
Core Efficiency Ratio	47.30%	47.89%	42.23%	38.58%	-365 bps	48.13%	41.58%	-655 bps

ROA and ROE, excluding goodwill amortization, were 1.40% and 13.08% in Q3'26, respectively

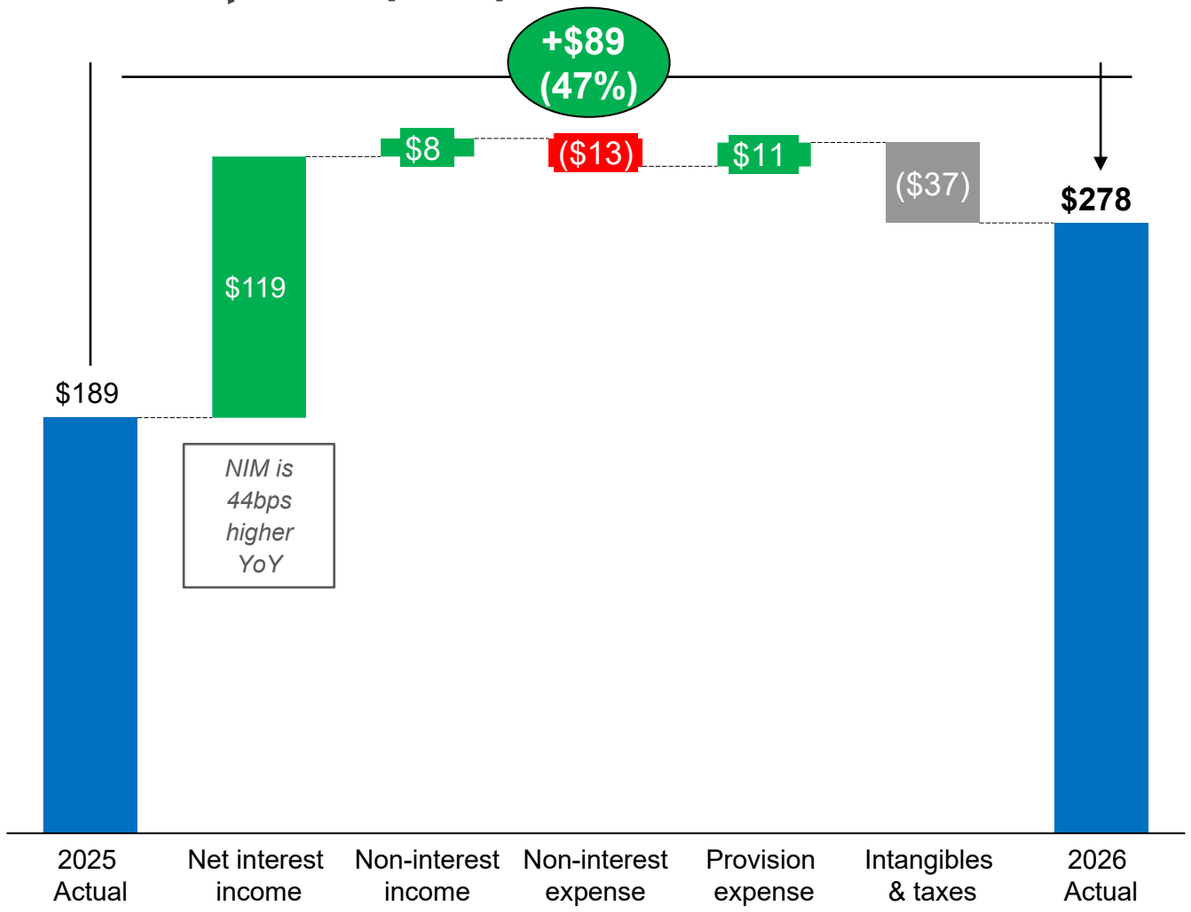
Source: City National Bank of Florida

Net income after taxes grew 8% ($7MM) QoQ and 47% ($89MM) YoY. NIM expanded 16bps QoQ (8bps normalized) and 44bps YoY

QoQ net income comparison: Q2-26 vs. Q3-26 ($MM)



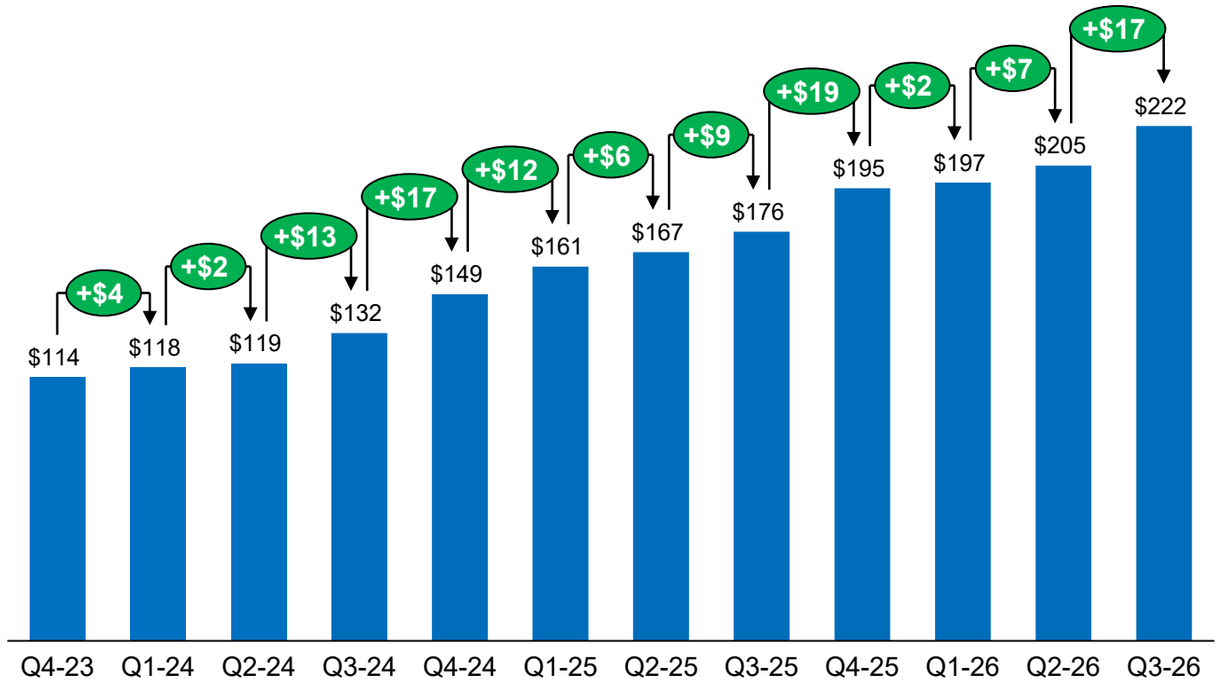
YoY net income comparison: YTD Sep 2025 vs. YTD Sep 2026 ($MM)



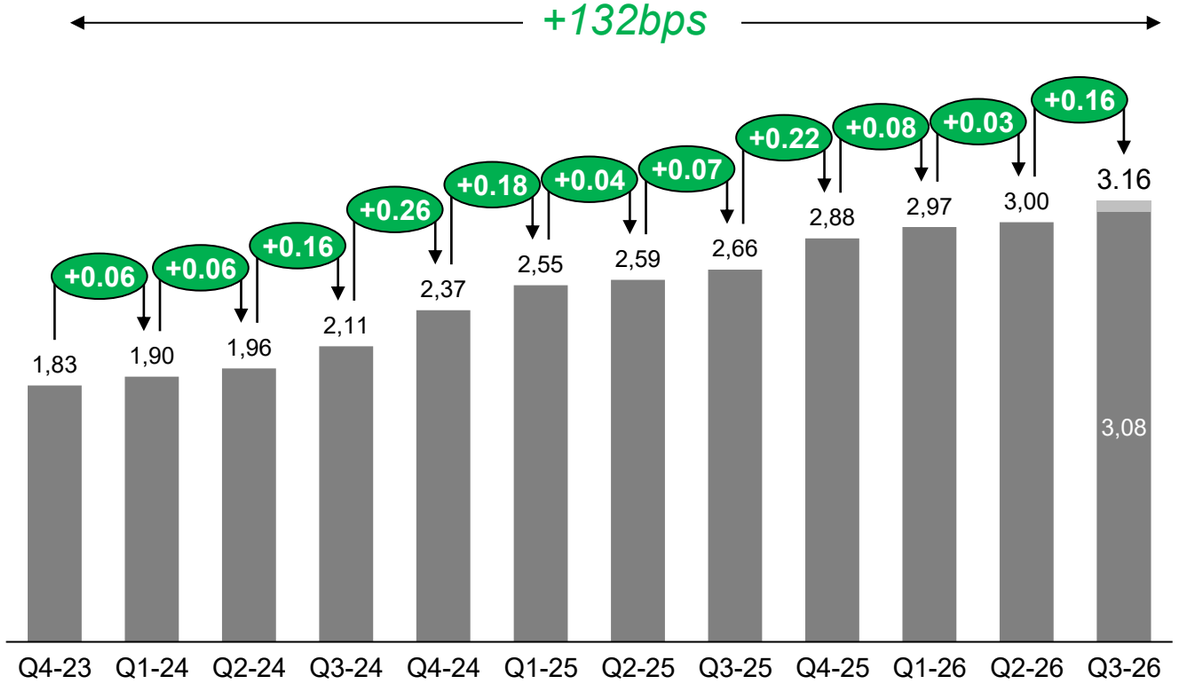
Source: City National Bank of Florida

Both our net interest income and margin increased for the eleventh consecutive quarter: In Q3-26, our NIM expanded 16bps

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%	2.27%	2.29%
Effective Fed Funds	5.33%	5.33%	5.33%	5.26%	4.65%	4.33%	4.33%	4.29%	3.90%	3.64%	3.63%	3.67%
Yield on earning assets	5.03%	5.12%	5.16%	5.24%	5.21%	5.27%	5.23%	5.28%	5.29%	5.23%	5.27%	5.45%

NIM expanded 16bps in Q3 2026 (8bps excluding one-time income from interest recovered from non-accruals and prepayment penalty fees), driven by an 18bps increase in earning asset yields, partially offset by a 2bps rise in cost of funds

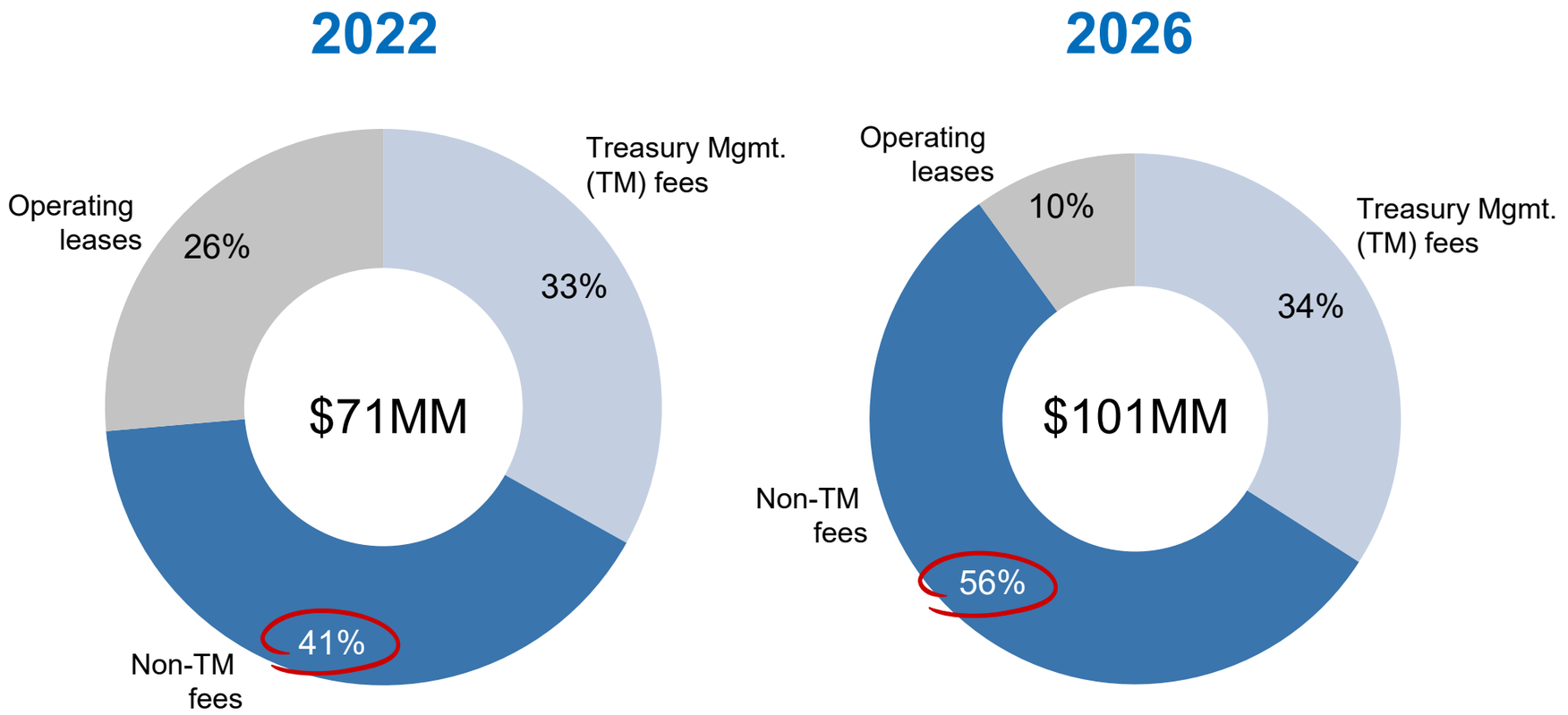
Source: City National Bank of Florida

Our fee income is meaningfully higher and more diversified

New fee initiatives to increase profitability and diversify fee mix

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

Non-interest income mix – YTD Sep 2022 vs 2026



Fees as a % of avg. assets	0.42%	0.47%	+0.05%

Source: City National Bank of Florida

3Q26 Closing Remarks

- We delivered consolidated **Net Income of US$897 million**, up 14% YoY, reflecting the strength of our diversified business model.
- Total Loans grew 7.2% YoY, remaining the **largest bank by total assets and loans in Chile.***
- **Fee income** increased ~11% YoY, supported by cards, Wholesale Sales, and asset management.
- **Efficiency Ratio** improved 505 bps to 45.24%, with operating expenses down 4.3% YoY.
- **Asset quality** remain sound, supported by stable NPL trend and proactive portfolio management.
- Our **international platform** continues to deliver solid results, positioning us to capitalize on the region's opportunities.
- We maintain a solid **liquidity and capital** position, with **CET1 at** 11.01% and a 201-bps buffer over the regulatory minimum.
- **Customer experience and sustainability** remain sound, with NPS at 76 and an MSCI "AA" ESG rating.



Note: Figures are converted to US$ using an FX of 972.6 (October 1st 2026), and considers operations at the consolidated level.
*CMF data as of September 2026, consolidated system figures.

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