



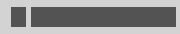
# Conference Call

## Third Quarter 2018

Investor Relations Department | Email: [Investor\\_Relations\\_Bci@Bci.cl](mailto:Investor_Relations_Bci@Bci.cl)  
November 2018

# Contents.

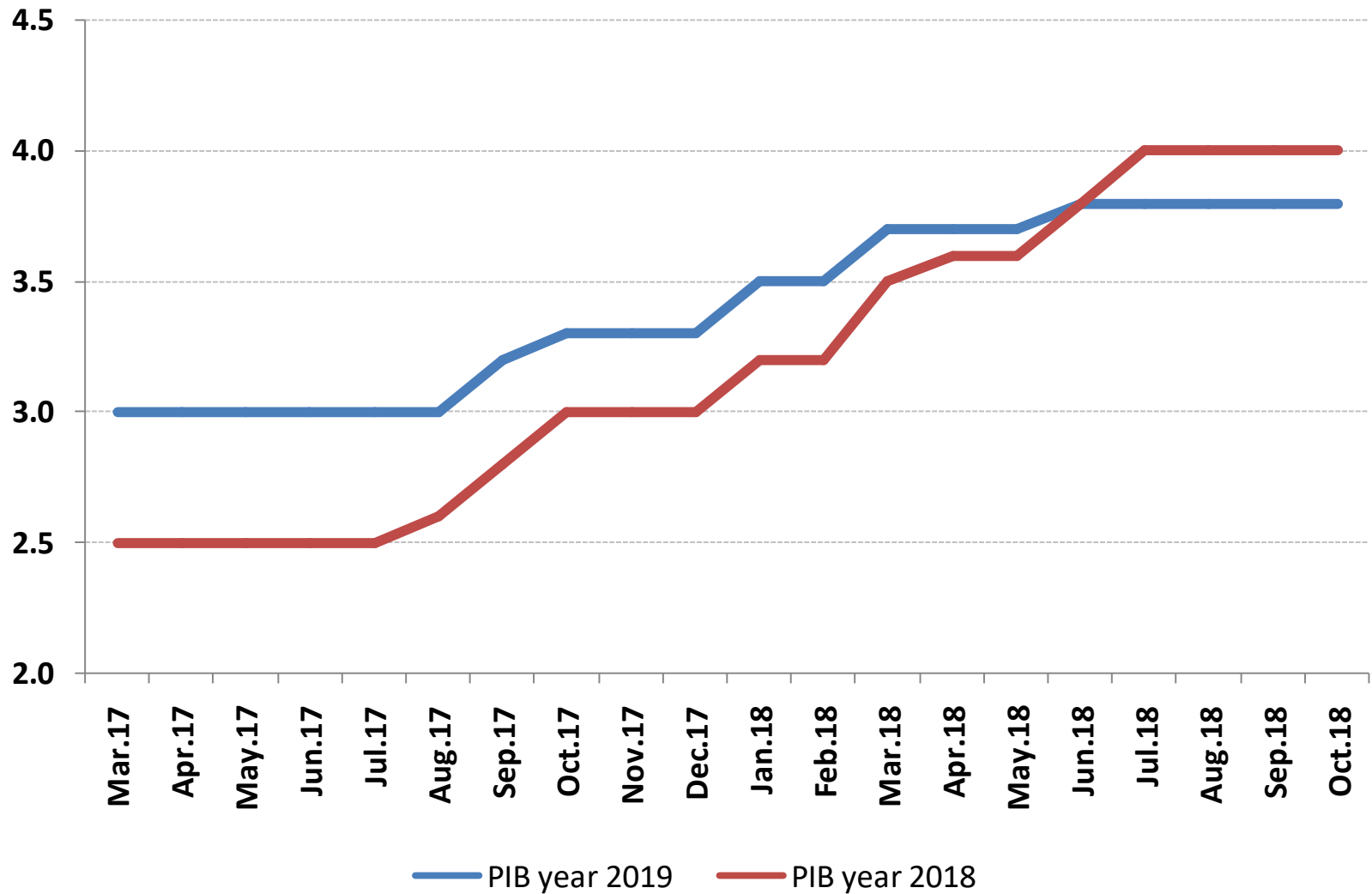
- **Main Macroeconomic Indicators**
- **Banco de Crédito e Inversiones**
- **City National Bank of Florida**



# Main Macroeconomic Indicators

Bci  
Investor  
Relations

# GDP Growth Projections (2018-2019)

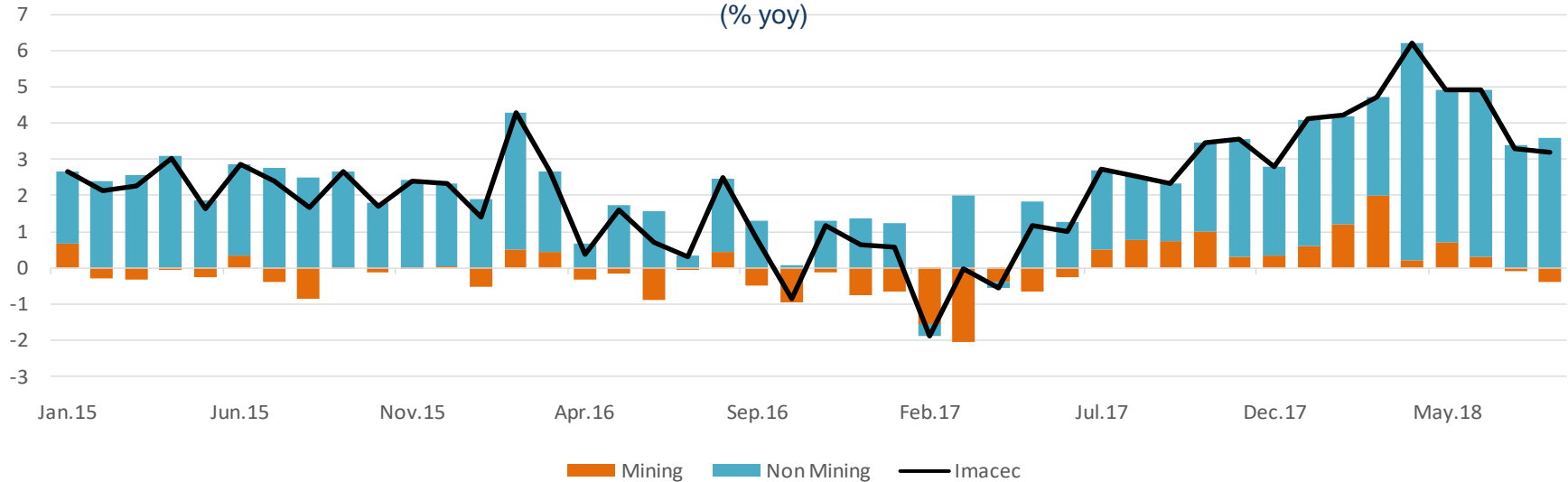


Source: Chilean Central Bank, BCI Research.

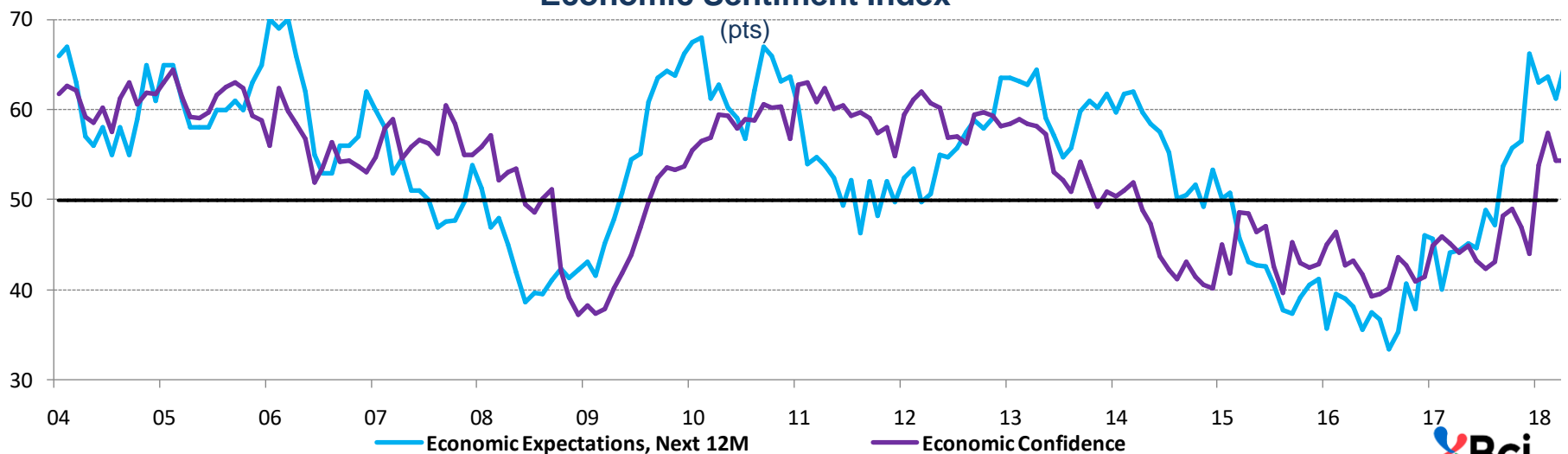
# Macroeconomic Indicators

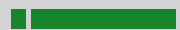


## Monthly Economic Growth (% yoy)



## Economic Sentiment Index (pts)





# Banco de Crédito e Inversiones

Bci  
Investor  
Relations




# Third Quarter Highlights

- ✚ Digital transformation plan: New Banking Mobile App and Bci Pass.
- ✚ Local market loans grew 12,71% year over year and the net income grew 14,82%% this quarter.
- ✚ Flawless and successful TotalBank integration process.
- ✚ The financial magazine “Forbes” in the Global 2000 ranking as one of the World's Best Employers.
- ✚ Capital increase: agreed to set the price at \$ 41,500 Chilean pesos and the dates of the preferential option period.



# Bci Highlights - Profitable and Financially Sound

	Sep'18 in US\$ Million (*)	Market Share Sep'18	Local M.S. Sep'18
Total Assets	\$ 59,902		
Total Loans	\$ 44,006	16.99%	14.00%
Net Income	\$ 459	16.76%	
Market Capitalization	\$ 8,451		
	Tier I	BIS ratio	
Capital Ratios	9.08%	11.91%	
	Moody's	S&P	Fitch
International Credit Ranking	A2	A	A
ROAE**	12.85%		
ROAA**	1.00%		
 represents 23.2% of the consolidated loans			

(\*) Figures are converted to US\$ using an FX of USD/CLP of 660.42 (October 1st 2018)

(\*\*) The accumulated result for a period of 12 mobile months on equity and average total assets closing balances for 13 months.





## Strategic Priorities

1

**Leverage digital customer experience to achieve competitive advantage**

2

Drive sustainable growth, while maintaining prudent risk

3

Enhance leadership and collaboration throughout the organization

1

Already reached more than 550,000 registered users and 270,000 virtual prepaid cards issued



## MACH enables access to payments across all segments

Resolving pain points at the bottom of the pyramid and delighting high-end users with top-tier customer experience



Simple access

< 3 minutes



Easy to use

Pay and collect in less than 10 seconds



Free

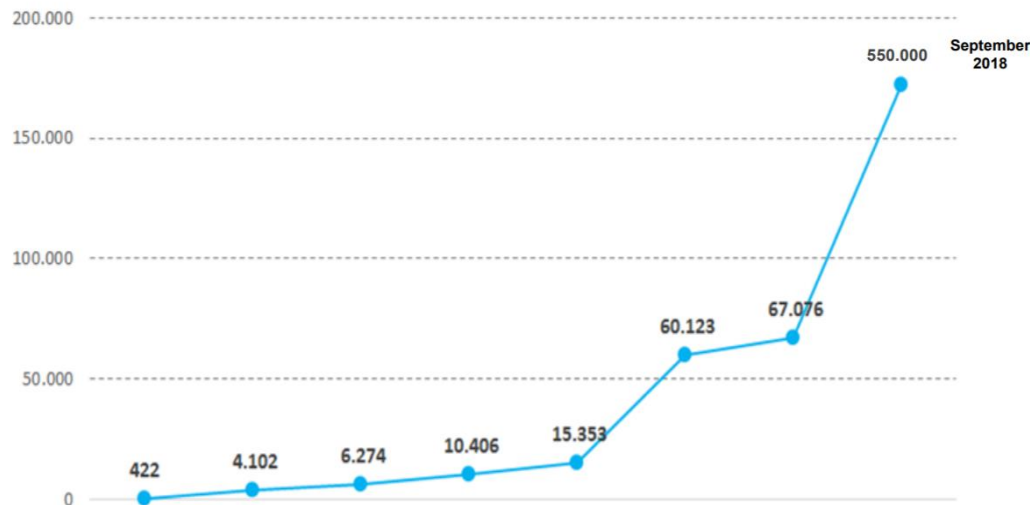
No fees



International

Pay Netflix, Uber and Spotify

MACH

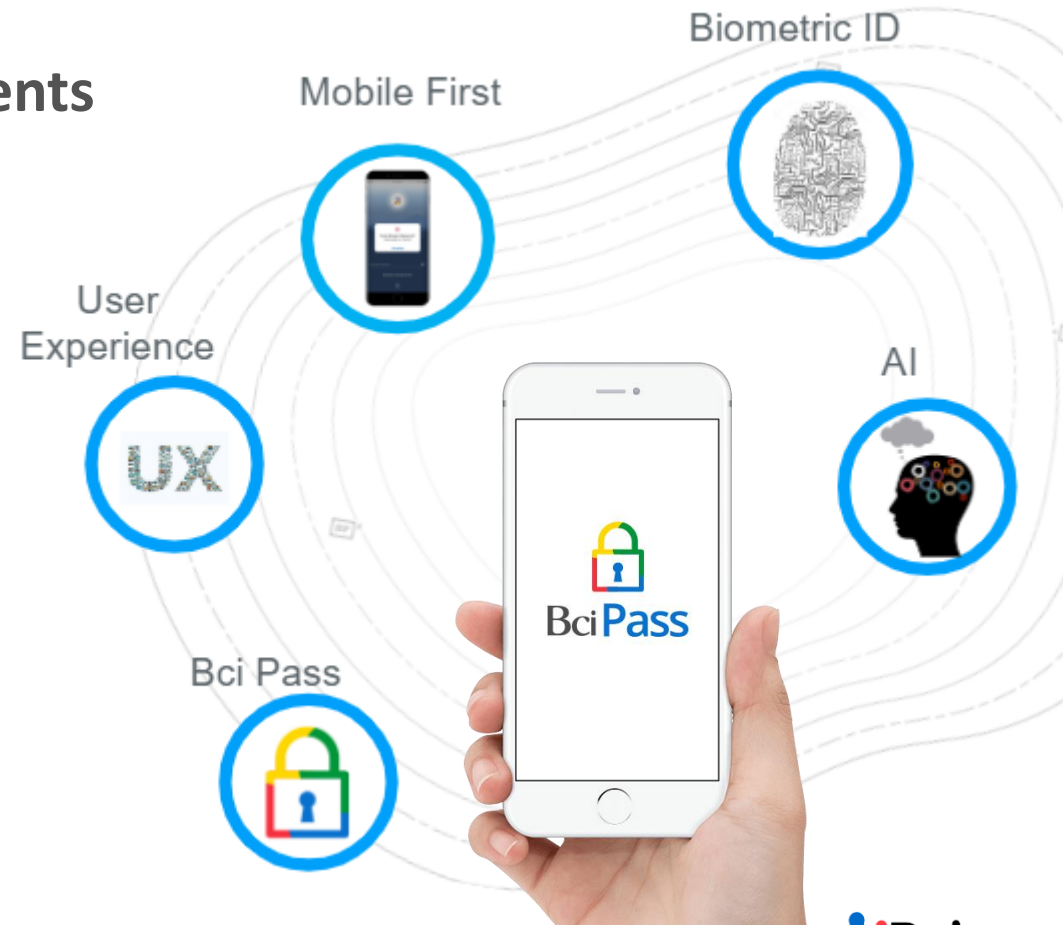




# 1 New Mobile App

Enhancing our customer mobile experience while providing an important increase in security

- One app for all retail segments
- Enhanced UX
- Hook features





## Strategic Priorities

1

Leverage digital customer experience to achieve competitive advantage

2

Drive sustainable growth, while maintaining prudent risk

3

Enhance leadership and collaboration throughout the organization



## 2 Financial Results Bci, excluding CNB

US\$ million*	3Q 2016	3Q 2017	3Q 2018	3Q18 / 3Q17
Operating Revenues	431	433	498	14.99%
Provision Expenses	-71	-68	-96	41.4%
Operating Expenses	-232	-234	-267	14.0%
Net Income	121	104	119	14.8%
Total Loans	27,872	30,002	33,814	12.7%
Total Assets	37,687	40,271	46,154	14.6%
Total Deposits	21,979	22,961	25,366	10.5%
Equity	3,738	4,106	4,429	7.9%

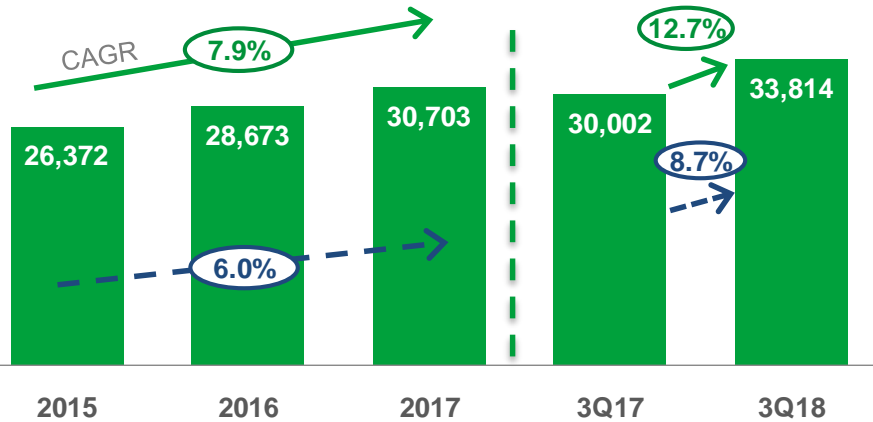
(\*) Figures are converted to US\$ using an FX of USD/CLP of 660.42 (October 1st 2018)  
Excludes City National Bank of Florida



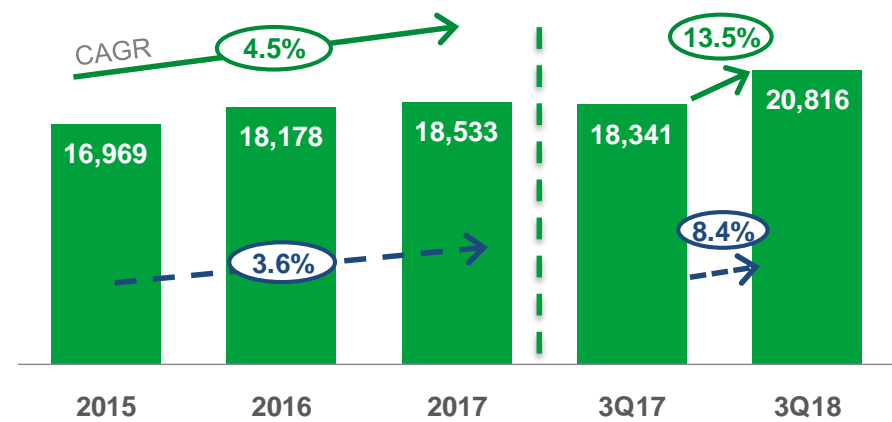
# Loan Portfolio

## Strong growth in retail segment

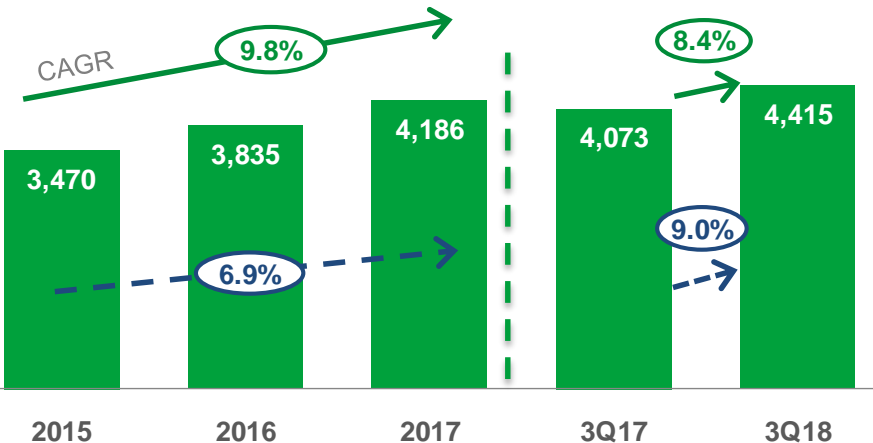
### Total Loans



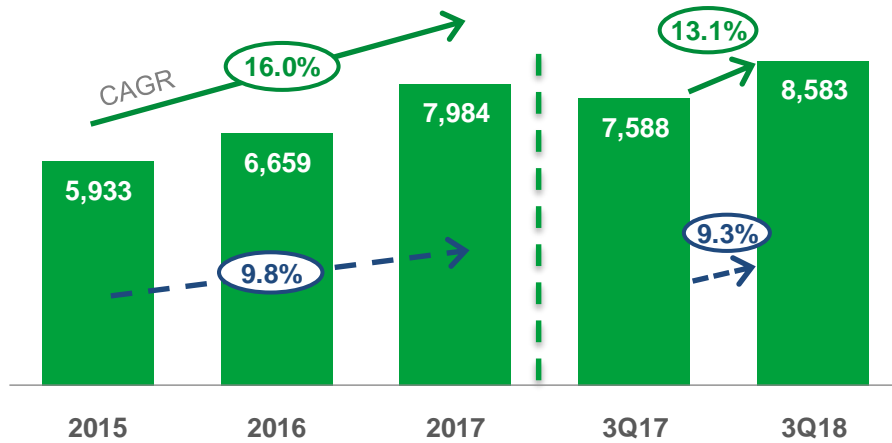
### Commercial & Interbank Loans (\*)



### Consumer lending Loans



### Mortgage Loans



Source: Superintendencia de Bancos e Instituciones Financieras de Chile (SBIF).  
(\*) Excludes CorpBanca investments in Colombia and Bci subsidiary in USA (CNB)  
Figures are converted to US\$ using an FX of USD/CLP of 660.42 (October 1st 2018)

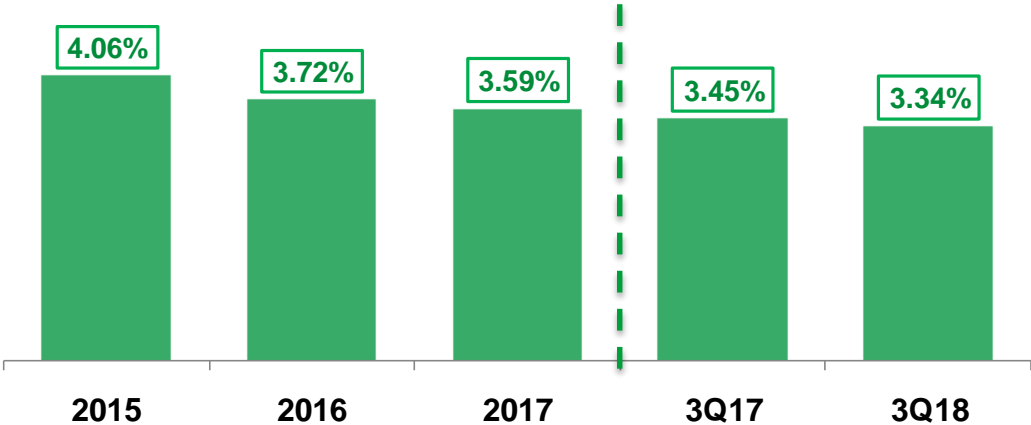


# Net Interest Margin and Fee Income



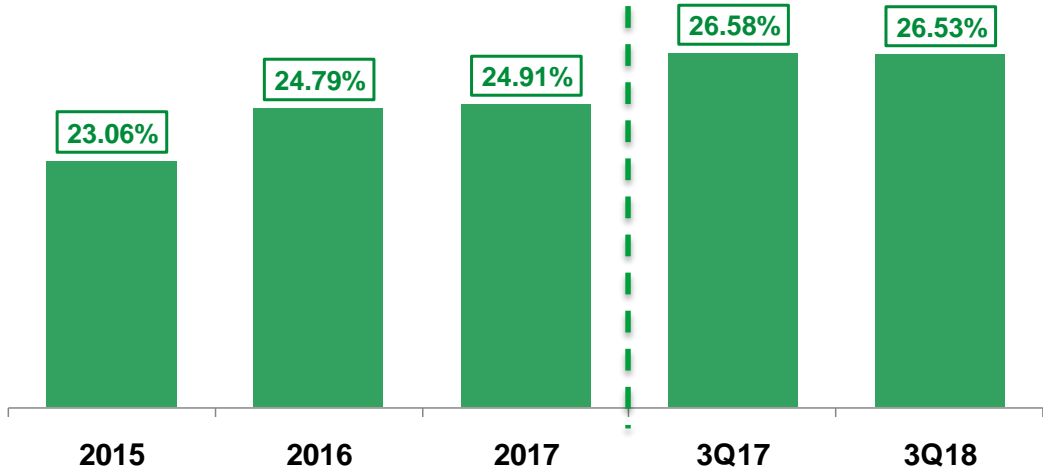
**NIM\* (%)**

(Net Interest Margin/ Average Interest Earning Assets)



**Fee income ratio (%)**

(Net Fees / Net Fees + Net Interest Margin)



(\*) This is the average of the last 13 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.  
- Excludes City National Bank of Florida



# Financial Results Bci, excluding CNB



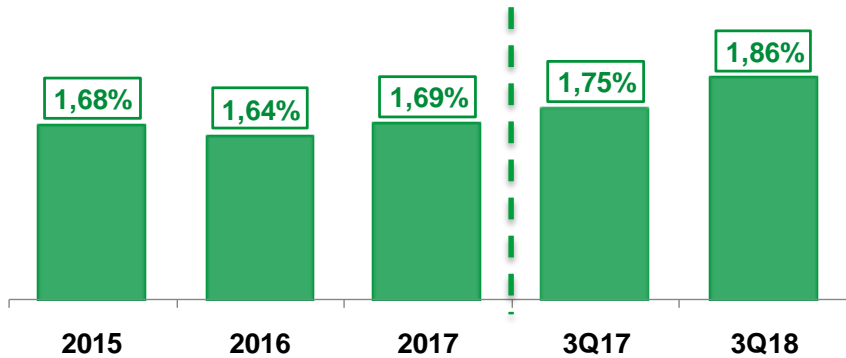
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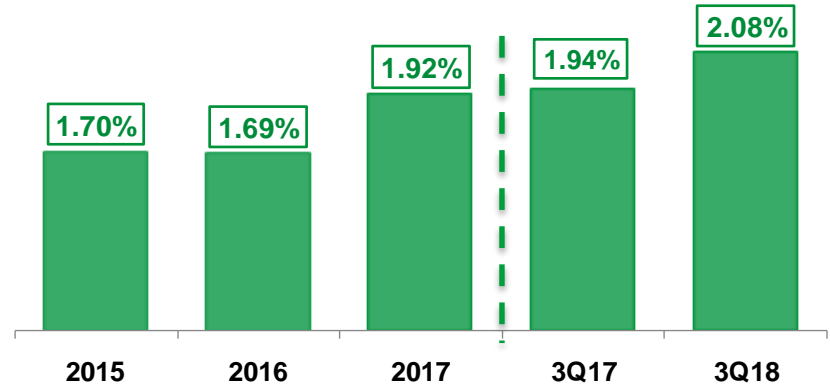


# Non Performing Loans (NPL)

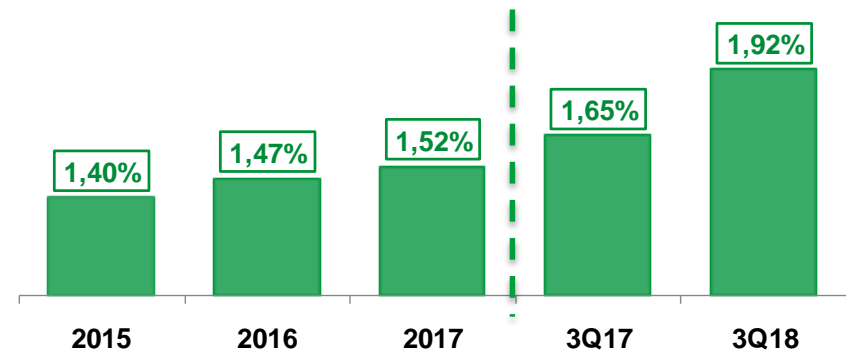
NPL Ratio (NPLs/Total Client Loans)



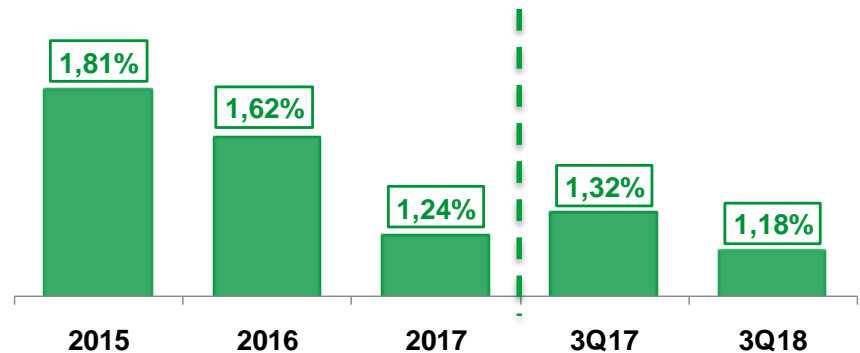
NPL Ratio (Commercial Loans)



NPL Ratio (Consumer Loans)



NPL Ratio (Mortgage Loans)



Source: Chile's Superintendency of Banks & Financial Institutions (SBIF).  
Excludes City National Bank of Florida



# Financial Results Bci, excluding CNB

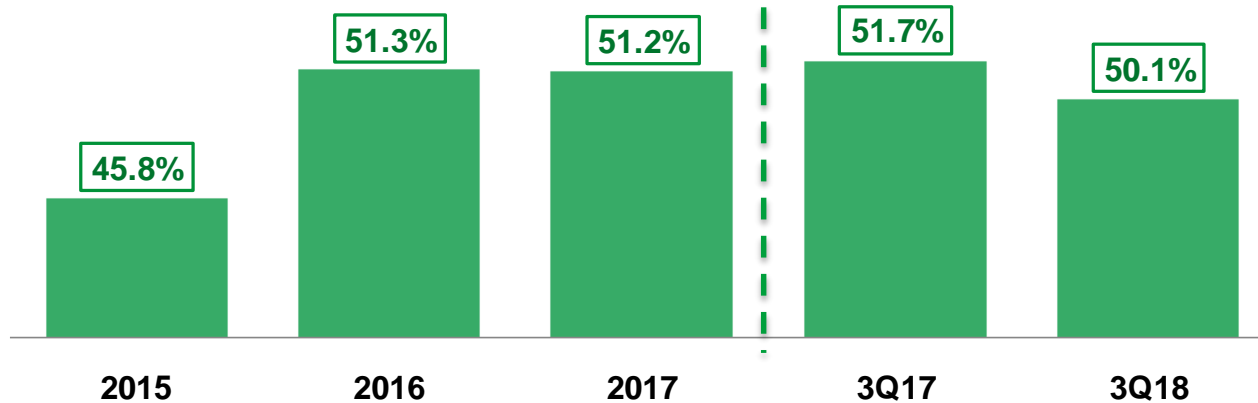


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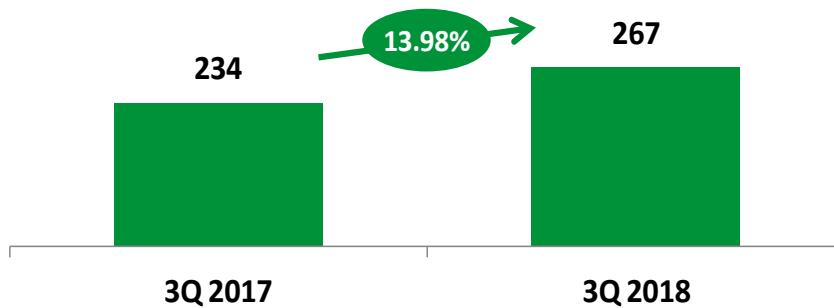


# Operating Expenses

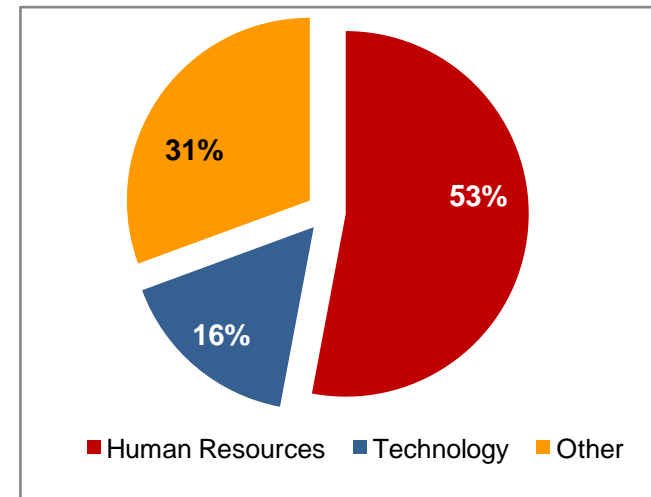
■  
Efficiency ratio (\*)



Operating Expenses  
US\$ million (\*\*)



Expenses Breakdown – Sep 2018



(\*) Efficiency ratio as calculated by SBIF (operating expenses excl other operating expenses/gross operating result. Since the 1Q18 it no longer considers additional allowances). Excludes City National Bank of Florida

(\*\*) Figures are converted to US\$ using an FX of USD/CLP of 660.42 (October 1st 2018)



# Financial Results Bci, excluding CNB



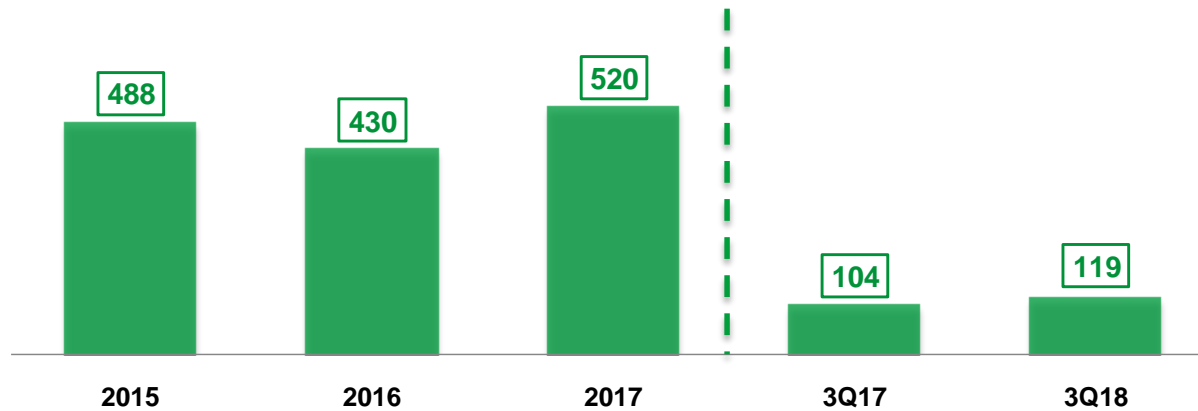
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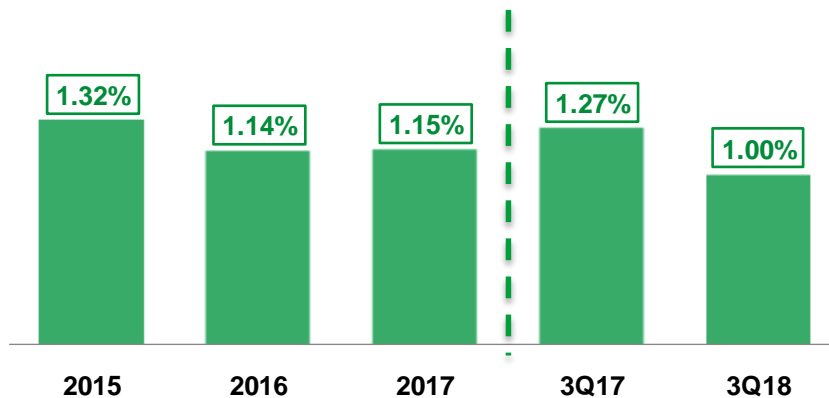
# Profitability

## Sound profitability

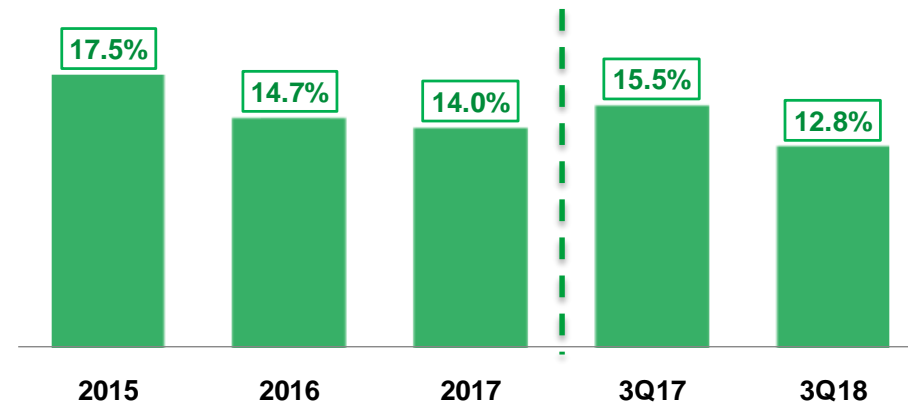
**Net Income (\*)**  
(US\$ Million)



**ROAA (\*\*)**



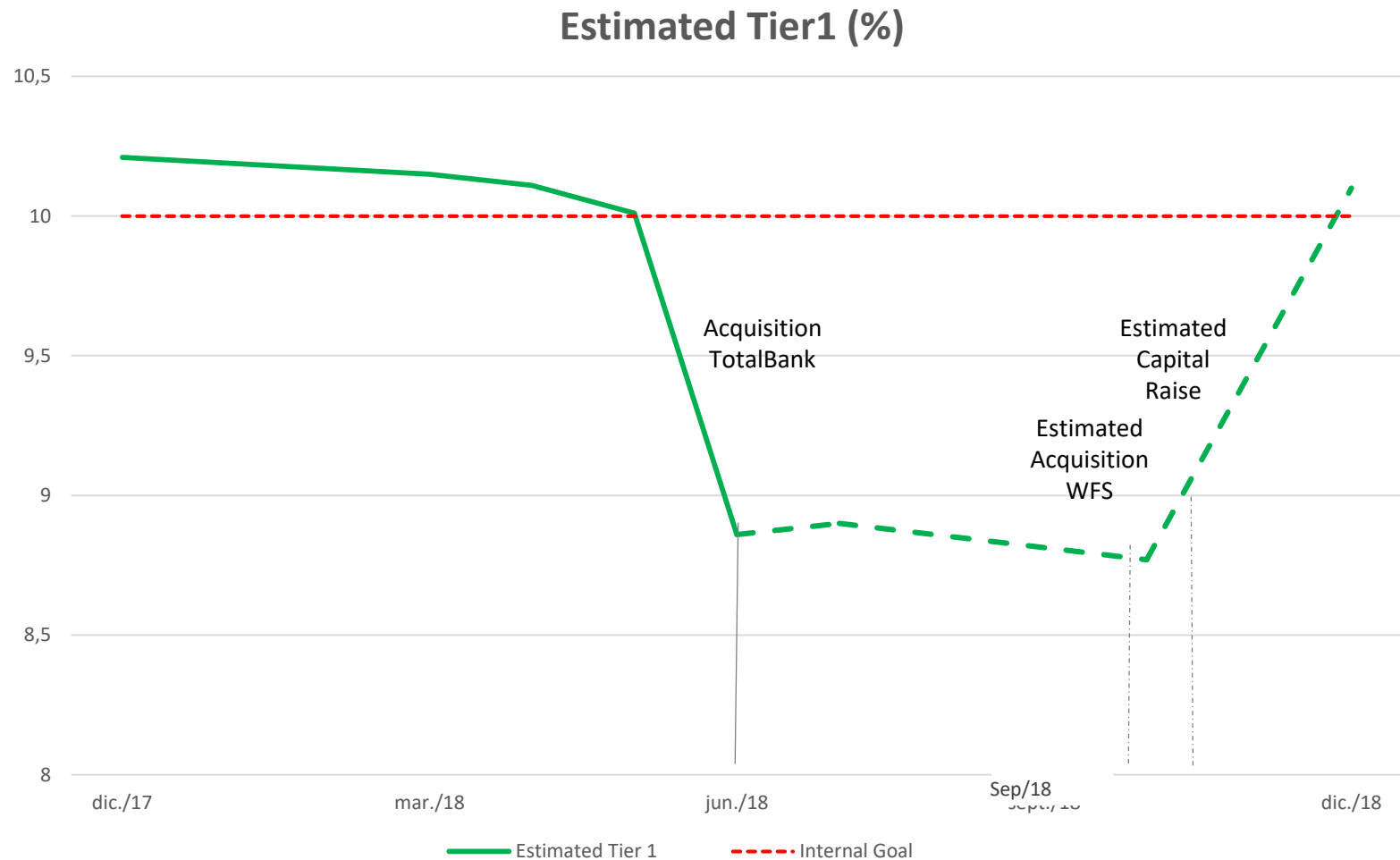
**ROAE (\*\*)**



(\*) Excludes City National Bank of Florida

(\*\*) SBIF: the accumulated result for a period of 12 mobile months on equity and average total assets closing balances for 13 months. Includes City National Bank of Florida

# Committed to maintaining solid capital ratios



# City National Bank of Florida





# City National Bank 2018 – Q-3 Highlights

## Drivers for Organic Growth:

- Focus on Regulatory Excellence
- Asset portfolio continues to maintain its quality
- Sustained balance sheet growth and profitability
- Business Lines and Geographic Diversification
- Focus on Human capital

- **TOTALBANK** Acquisition Highlights:

- ✓ Integration has been smooth and according to plans
- ✓ Clients successfully retained; TotalBank loan & deposit activity has been business-as-usual
- ✓ TotalBank's systems were successfully integrated into CNB's systems in July
- ✓ Employee base was right-sized at end of July
- ✓ 12 banking centers were closed in October





# Financial Highlights

## Balance Sheet 2018

- Total Assets decreased by \$149 MM in the quarter & increased by \$4.1 BN YoY to \$13.95 BN with quarterly reduction due to excess cash held in Q2 that was reduced in Q3
- Total Net Loans & Leases increased by \$56 MM in the quarter & \$3.7 BN YoY to \$10.0 BN, with the Bank selling ≈\$215MM of loans in Q3 as part of balance sheet optimization
- Deposits decreased by \$255 MM in the quarter & increased by \$3.3 BN YoY to \$10.7 BN, \$1.8 BN of which is due to the TotalBank transaction

optimization

## Income Statement 3Q - 2018

- YTD net income of \$78MM increases to \$104MM on a normalized basis after adjusting for non-recurring expenses
- Intangible amortization expense increased by ≈\$6MM quarter-over-quarter due to amortization of TotalBank intangibles

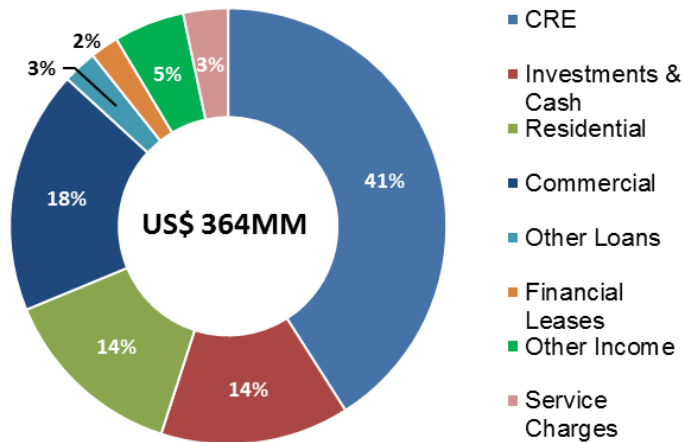
## Key Metrics

- ; Total RBC Ratio 13.24%; Tier 1 Leverage Ratio 10.47%
- NPLs / Total Loans of 0.45% ; NPLs / Total Capital of 2.70%; ALLL & Loan Mark / NPLs of 139.88%
- Efficiency Ratio: 56.69%      Normalized Efficiency Ratio 46.60%
- ROAA: 0.87%      Normalized ROAA: 1.16%
- ROAE: 8.04%      Normalized ROAE: 10.71%

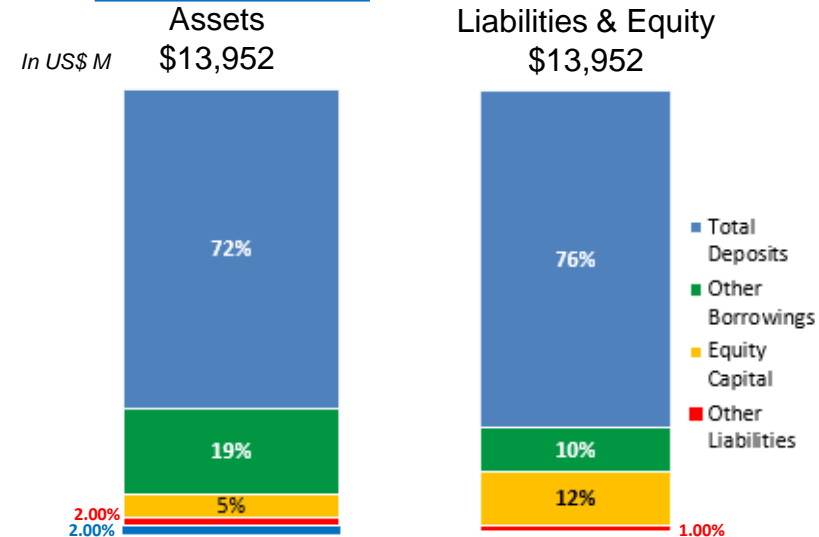


# CNB at a Glance

## Revenue Breakdown *as of September 30, 2018 (YTD)*

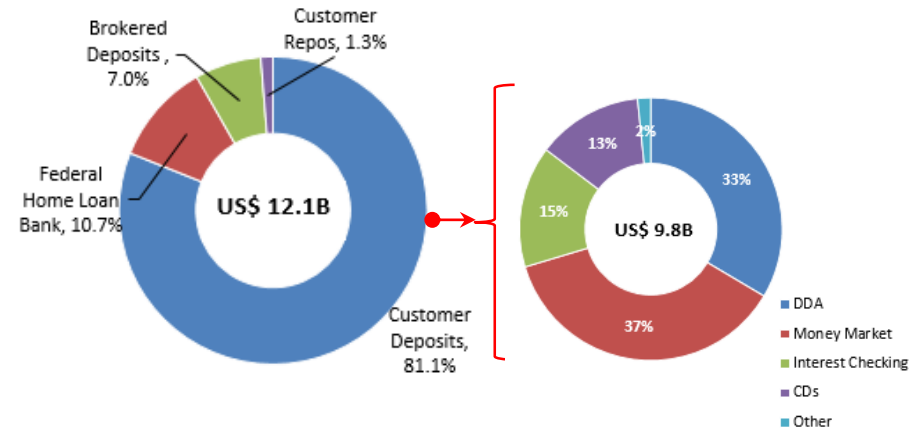
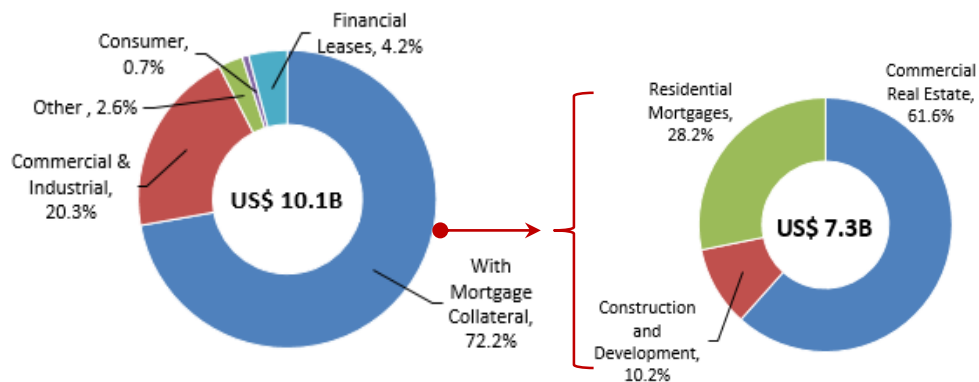


## Balance Sheet *as of September 30, 2018*



## Gross Credit Portfolio Composition *as of September 30, 2018*

## Funding Structure and Deposits *as of September 30, 2018*





# Balance Sheet Consolidated

BALANCE SHEET (\$ millions)	Sep-17	Jun-18	Sep-18	Var QoQ	Of Which CNB	Of Which TB	Var QoQ	Var YoY	Of Which CNB	Of Which TB	Var YoY
Commercial & Industrial	\$1,490	\$2,200	\$2,055	(\$145)	(\$27)	(\$118)	-6.6%	\$565	\$381	\$185	37.9%
Commercial Mortgages	\$2,781	\$4,271	\$4,511	\$240	\$305	(\$66)	5.6%	\$1,730	\$667	\$1,062	62.2%
Residential Mortgages	\$1,138	\$2,076	\$2,061	(\$14)	\$48	(\$62)	-0.7%	\$923	\$302	\$621	81.1%
RE Construction and Land	\$535	\$767	\$746	(\$21)	(\$81)	\$60	-2.8%	\$211	\$151	\$60	39.3%
Other Loans	\$249	\$362	\$341	(\$21)	(\$17)	(\$4)	-5.9%	\$92	\$55	\$37	37.2%
<b>Total Gross Loans</b>	<b>\$6,194</b>	<b>\$9,677</b>	<b>\$9,714</b>	<b>\$37</b>	<b>\$228</b>	<b>(\$191)</b>	<b>0.4%</b>	<b>\$3,521</b>	<b>\$1,556</b>	<b>\$1,965</b>	<b>56.8%</b>
<b>Total Gross Lease</b>	<b>\$325</b>	<b>\$501</b>	<b>\$552</b>	<b>\$51</b>	<b>\$51</b>	<b>\$0</b>	<b>10.2%</b>	<b>\$227</b>	<b>\$227</b>	<b>\$0</b>	<b>69.7%</b>
<b>Total Investments</b>	<b>\$2,157</b>	<b>\$2,297</b>	<b>\$2,710</b>	<b>\$413</b>	<b>\$413</b>	<b>\$0</b>	<b>18.0%</b>	<b>\$553</b>	<b>\$553</b>	<b>\$0</b>	<b>25.6%</b>
<b>Total Interest Bearings &amp; Cash</b>	<b>\$755</b>	<b>\$933</b>	<b>\$287</b>	<b>(\$646)</b>	<b>(\$583)</b>	<b>(\$63)</b>	<b>-69.2%</b>	<b>(\$468)</b>	<b>(\$525)</b>	<b>\$57</b>	<b>-62.0%</b>
<b>Total Earning Assets<sup>1</sup></b>	<b>\$9,358</b>	<b>\$13,301</b>	<b>\$13,155</b>	<b>(\$146)</b>	<b>\$109</b>	<b>(\$254)</b>	<b>-1.1%</b>	<b>\$3,797</b>	<b>\$1,795</b>	<b>\$2,002</b>	<b>40.6%</b>
<b>Total Assets</b>	<b>\$9,844</b>	<b>\$14,100</b>	<b>\$13,952</b>	<b>(\$149)</b>	<b>\$102</b>	<b>(\$250)</b>	<b>-1.1%</b>	<b>\$4,107</b>	<b>\$2,006</b>	<b>\$2,101</b>	<b>41.7%</b>
Non-Interest Bearing Deposits	\$2,545	\$3,401	\$3,288	(\$113)	(\$163)	\$50	-3.3%	\$743	(\$28)	\$771	29.2%
Int. Bearing Customer Deposits	\$3,892	\$6,485	\$6,524	\$40	\$128	(\$88)	0.6%	\$2,633	\$1,577	\$1,056	67.7%
Brokered Deposits	\$900	\$1,026	\$844	(\$182)	(\$114)	(\$68)	-17.7%	(\$56)	(\$101)	\$45	-6.2%
<b>Total Deposits</b>	<b>\$7,337</b>	<b>\$10,912</b>	<b>\$10,657</b>	<b>(\$255)</b>	<b>(\$149)</b>	<b>(\$106)</b>	<b>-2.3%</b>	<b>\$3,320</b>	<b>\$1,448</b>	<b>\$1,872</b>	<b>45.3%</b>
<b>FHLB &amp; Repos</b>	<b>\$1,383</b>	<b>\$1,381</b>	<b>\$1,444</b>	<b>\$63</b>	<b>\$78</b>	<b>(\$15)</b>	<b>4.6%</b>	<b>\$61</b>	<b>\$61</b>	<b>\$0</b>	<b>4.4%</b>

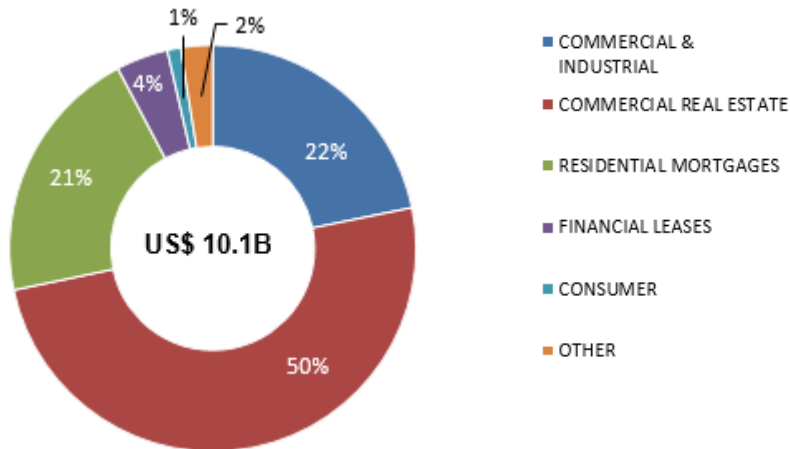
<sup>1</sup>Earning Assets include Cash & Lease Assets -Net

- On a standalone basis, CNB increased its loan portfolio by \$1.6B year-over-year driven by strong loan production to date
- The Bank sold ≈\$100MM of syndicated commercial & industrial loans and ≈\$115MM of residential loans in Q3
- \$413MM increase in the investment portfolio is due to the re-investment of the TotalBank investment portfolio that was sold upon transaction closing in June
- Slight reduction in non-interest bearing deposits in Q3 driven by business-as-usual fluctuations of significant depositors

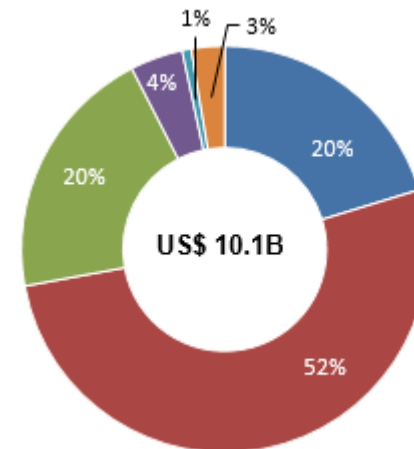


# QoQ Loan & Deposit Evolution After Acquisition

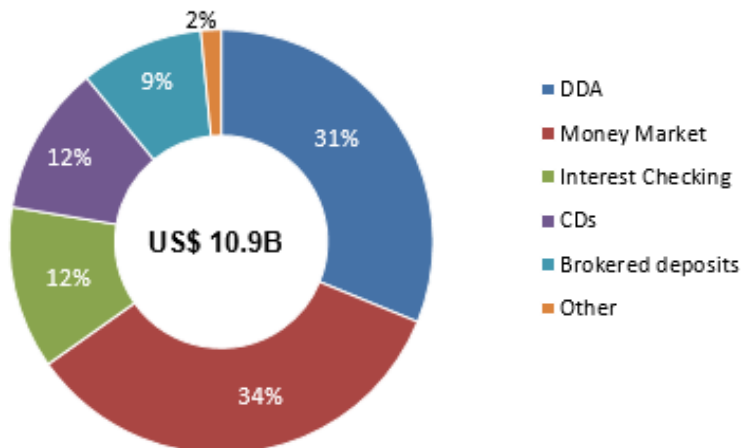
Loan Composition as of June 30, 2018 (YTD)



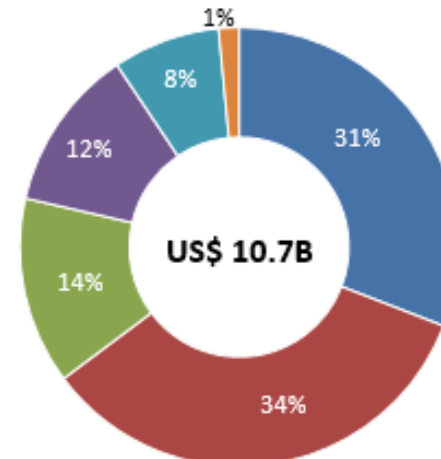
Loan Composition as of September 30, 2018 (YTD)



Deposit Composition as of June 30, 2018 (YTD)



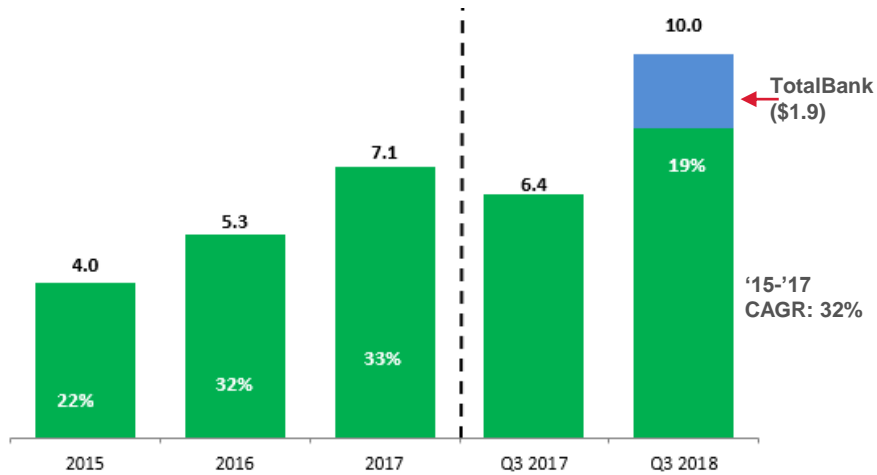
Deposit Composition as of September 30, 2018 (YTD)



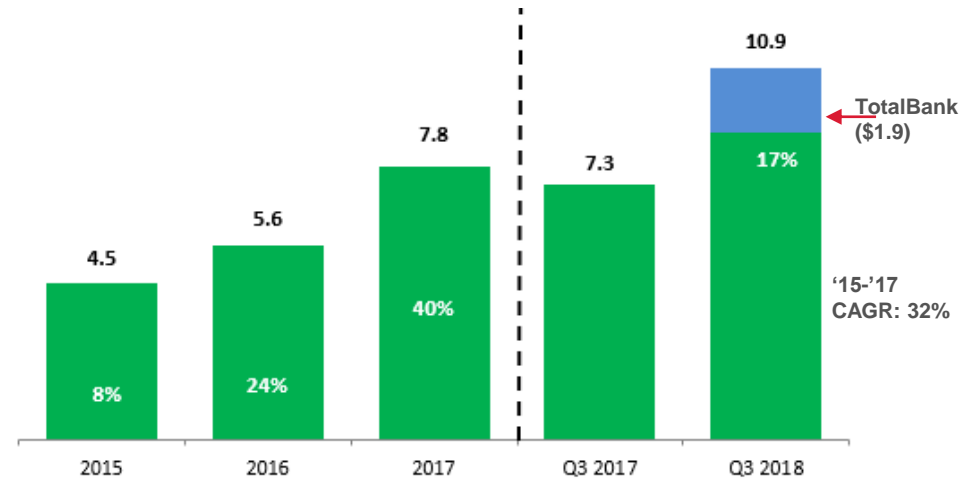


# Financial Highlights: Sustained and Stable Growth

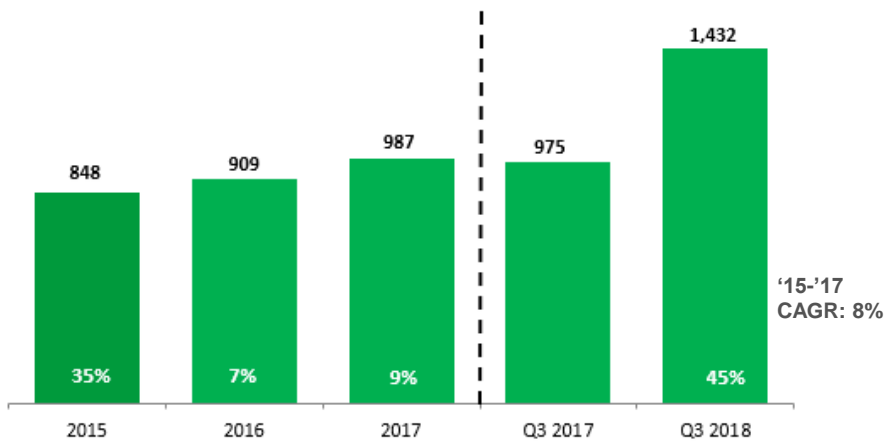
Net Loans (US\$BN) as of September 30, 2018



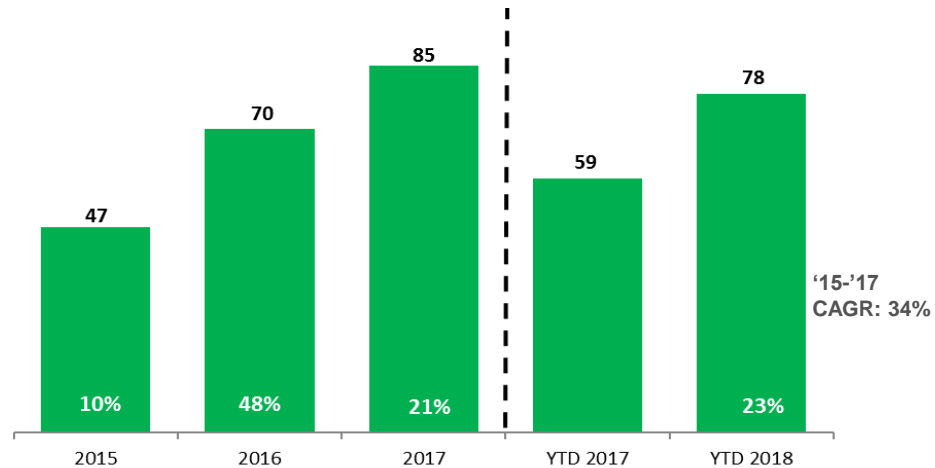
Deposits (US\$BN) as of September 30, 2018



Tier 1 Capital (US\$MM) as of September 30, 2018



\*Net Income (US\$MM) as of September 30, 2018



Source: City National Bank

Note: Net income normalized in 2017 by removing income tax adjustment and the gain on sale of building.



# Consolidated Income Statement

INCOME STATEMENT (\$ millions)	3rd Qtr 2017	4th Qtr 2017	1st Qtr 2018	2nd Qtr 2018	3rd Qtr 2018	Var QoQ		YTD 2017	YTD 2018	Var YoY	
(+) Net Interest Income	\$66.4	\$68.9	\$72.6	\$80.1	\$101.5	26.7%	●	\$184.1	\$254.3	38.1%	●
(+) Non-Interest Income	\$8.1	\$11.0	\$9.1	\$11.0	\$11.0	0.1%	●	\$32.9	\$31.1	-5.6%	●
<b>(=) Operating Income</b>	<b>\$74.4</b>	<b>\$79.9</b>	<b>\$81.7</b>	<b>\$91.1</b>	<b>\$112.5</b>	<b>23.5%</b>	●	<b>\$217.1</b>	<b>\$285.4</b>	<b>31.5%</b>	●
(-) Personnel Expenses	\$22.5	\$23.6	\$27.9	\$30.1	\$48.4	61.0%	●	\$67.3	\$106.4	58.2%	●
(-) Occupancy Expenses	\$3.5	\$3.2	\$3.2	\$3.7	\$6.1	64.6%	●	\$9.7	\$13.1	34.6%	●
(-) Other Non-Interest Expenses	\$6.1	\$14.5	\$11.7	\$17.0	\$13.7	-19.6%	●	\$22.1	\$42.3	91.8%	●
<b>(=) Core Earnings</b>	<b>\$42.3</b>	<b>\$38.5</b>	<b>\$38.9</b>	<b>\$40.3</b>	<b>\$44.3</b>	<b>9.9%</b>	●	<b>\$118.0</b>	<b>\$123.6</b>	<b>4.7%</b>	●
(-) Provision Expense	\$4.8	\$2.6	\$3.6	\$3.5	\$2.6	-26.2%	●	\$10.2	\$9.7	-4.7%	●
(-) Amortization Expense	\$2.1	\$2.1	\$2.1	\$2.1	\$8.0	283.1%	●	\$6.3	\$12.2	95.0%	●
(+) CVA Adjustments	-\$0.1	-\$0.1	\$0.4	-\$0.2	\$0.1	-145.1%	●	-\$0.4	\$0.3	-174.3%	●
(+) Gain/Loss on Sale of Securities	\$0.7	\$0.0	\$0.0	\$0.0	\$0.0	-100.0%	●	\$3.8	\$0.0	-100.0%	●
<b>(=) Net Income before Taxes</b>	<b>\$36.1</b>	<b>\$33.7</b>	<b>\$33.7</b>	<b>\$34.5</b>	<b>\$33.8</b>	<b>-2.1%</b>	●	<b>\$105.0</b>	<b>\$102.0</b>	<b>-2.8%</b>	●
(-) Tax Expense	\$13.4	\$47.5	\$7.9	\$8.0	\$7.8	-3.2%	●	\$38.9	\$23.7	-39.1%	●
<b>(=) Net Income after Taxes</b>	<b>\$22.7</b>	<b>-\$13.7</b>	<b>\$25.8</b>	<b>\$26.5</b>	<b>\$26.0</b>	<b>-1.8%</b>	●	<b>\$66.1</b>	<b>\$78.3</b>	<b>18.6%</b>	●

- 🌈 Net interest income increased by \$20.4MM or 27% quarter-over-quarter due to impact of TotalBank acquisition
- 🌈 Increase in intangible amortization expense due to amortization of newly created intangibles from TotalBank acquisition
- 🌈 Closure of twelve banking centers in 4<sup>th</sup> quarter will further reduce non-interest expense run rate
- 🌈 Normalized YTD net income increases to \$104MM after adjusting for non-recurring expenses

**City National Bank has incurred \$35MM of non-recurring expenses to date**



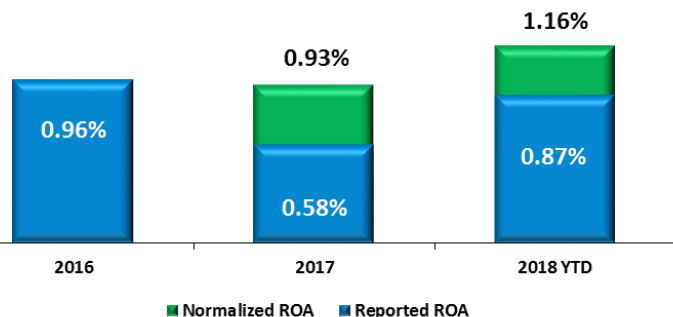
# Normalized net income improves ROA by 29 bps

(000s)	YTD Sept 2018	Less: Transaction Costs	Normalized Net Income
Net interest income	254,274		254,274
Non-interest income	31,111		31,111
<b>Operating income</b>	<b>285,385</b>	<b>-</b>	<b>285,385</b>
Personnel Expenses	106,390	18,926	87,464
Occupancy Expenses	9,591		9,591
Equipment Expenses	3,292		3,292
Other Non-Interest Exp.	42,504	9,869	32,635
<b>Total Non-interest Expenses</b>	<b>161,777</b>	<b>28,795</b>	<b>132,982</b>
<b>Core Earnings</b>	<b>123,608</b>	<b>(28,795)</b>	<b>152,403</b>
Amortization Expense	12,188	5,906	6,282
CVA Adjustment	(319)		(319)
Provision Expense	9,695		9,695
<b>Net Income Before Taxes</b>	<b>102,044</b>	<b>(34,701)</b>	<b>136,745</b>
Tax Expense	23,702	(8,675)	32,377
<b>Net Income</b>	<b>78,342</b>	<b>(26,026)</b>	<b>104,368</b>
ROA	0.87%		1.16%
ROE	8.04%		10.71%
Efficiency Ratio	56.69%		46.60%
Non-Interest Expense to AVG Assets	1.80%		1.70%

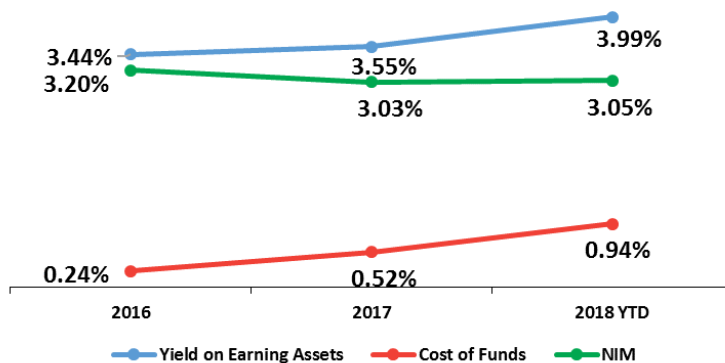
# Profitability ratios remain ahead of budget despite non-recurring expenses



## ROAA



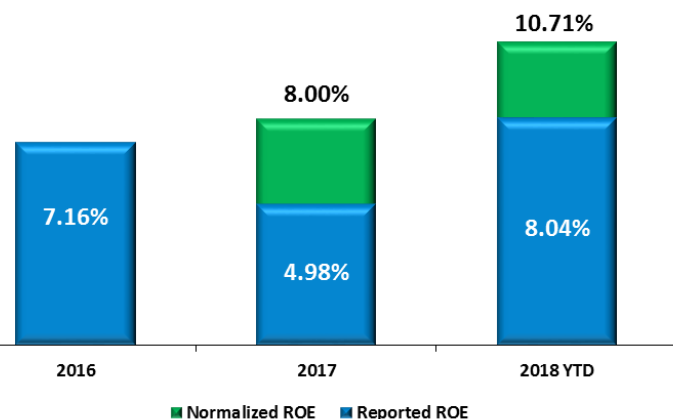
## NIM



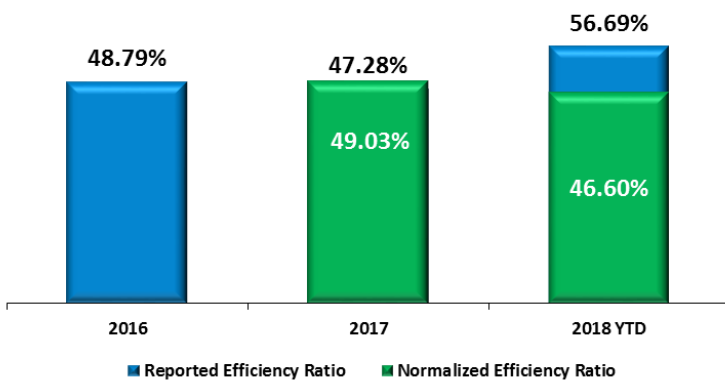
ROA & ROE display an increasing trend on a normalized basis

NIM is relatively flat year-over-year despite flattening yield curve environment

## ROE



## Efficiency Ratio

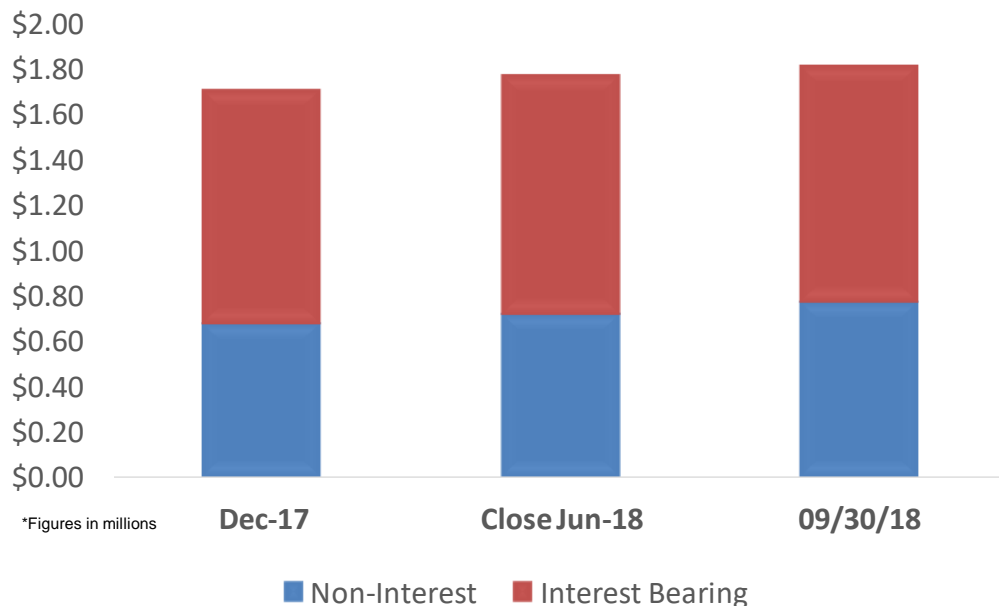




# TB's client deposits have increased since transaction announcement



## TotalBank Client Deposits



- Transaction closed on June 15<sup>th</sup>
- System integration successfully executed in July
- Twelve banking centers scheduled to be closed in 4<sup>th</sup> quarter
- Consistent & steady growth in non-interest bearing accounts
- We are executing a plan to touch all top tier TotalBank legacy customers in order to retain & expand loan and deposit relationships

**The TotalBank deposit base has *increased* since the transaction closed in June**



# Key Metrics

	2013	2014	2015	2016	2017
Loans & Leases/ Assets	57.00%	61.90%	62.40%	64.50%	69.44%
Loans / Deposits	74.70%	79.60%	90.10%	95.00%	90.28%
DDA/ Deposits	43.50%	44.00%	43.30%	37.70%	32.16%
ROAA	0.79%	0.85%	0.80%	0.96%	1.01%
ROAE	3.90%	4.40%	4.80%	7.16%	8.64%
ROATCE	5.90%	5.90%	5.90%	7.81%	9.29%
Fee income / Assets	0.29%	0.26%	0.26%	0.32%	0.43%
NIM	3.20%	3.40%	3.20%	3.19%	3.36%
Efficiency	59.90%	55.20%	54.00%	48.72%	47.28%
NPLs	0.57%	0.37%	0.36%	0.40%	0.30%
ALLL + Loan Mark / NPLs	351%	383%	283%	196%	193%
Total RBC	17.90%	17.10%	18.40%	15.16%	12.48%
Tier 1 Leverage Ratio	12.08%	12.59%	13.70%	11.63%	10.10%

In US\$mm	2013	2014	2015	2016	2017
Net Loans & Leases	2,750	3,311	4,041	5,324	7,062
Total Assets	4,822	5,353	6,478	8,252	10,170
Deposits	3,680	4,159	4,483	5,580	7,822
DDA (non interest)	1,600	1,831	1,942	2,103	2,515
Tangible Equity	695	761	845	922	982
Net Income <sup>1</sup>	38	43	47	70	85
Core earnings <sup>2</sup>	75	84	85	123	146

Q3 2018	YTD 2018
71.90%	71.90%
94.13%	94.13%
30.86%	30.86%
0.74%	0.87%
6.17%	8.04%
7.33%	8.98%
0.31%	0.35%
3.14%	3.05%
60.60%	56.69%
0.45%	0.45%
139.88%	139.88%
13.24%	13.24%
10.47%	10.47%

Q3 2018	YTD 2018
10,031	10,031
13,952	13,952
10,657	10,657
3,288	3,288
1,413	1,413
26	78
44	124



# Florida Banking Sector

## Assets – Florida based banks (as of June 2018)<sup>1</sup>

Rank	Institution Name	City, State	Total Assets (\$mm)
1	BankUnited, Inc.	Miami Lakes, FL	\$31,350
2	TIAA FSB Holdings, Inc.	Jacksonville, FL	\$27,777
3	<b>City National Bank of FL</b>	<b>Miami, FL</b>	<b>\$14,107</b>
4	CenterState Bank Corporation	Winter Haven, FL	\$10,537
5	Mercantil Bank Holding Corporation	Coral Gables, FL	\$8,530
6	Seacoast Banking Corporation of Florida	Stuart, FL	\$5,923
7	Ocean Bankshares, Inc.	Miami, FL	\$3,780
8	Capital City Bank Group, Inc.	Tallahassee, FL	\$2,871
9	BAC Florida Bank	Coral Gables, FL	\$2,168
10	Villages Bancorporation, Inc.	The Villages, FL	\$2,085
11	First Federal Bancorp, Inc.	Lake City, FL	\$1,928
12	Three Shores Bancorporation, Inc.	Orlando, FL	\$1,822
13	FineMark Holdings, Inc.	Fort Myers, FL	\$1,738
14	Tampa Bay Banking Company	Tampa, FL	\$1,650
15	Crews Banking Corporation	Wauchula, FL	\$1,484
16	TGR Financial, Inc.	Naples, FL	\$1,345
17	Banesco USA	Coral Gables, FL	\$1,221
18	U.S. Century Bank	Doral, FL	\$1,177
19	Biscayne Bank	Coconut Grove, FL	\$954
<b>Other Florida Institutions (91)</b>			<b>\$27,717</b>

## Deposit Market Share – State of Florida<sup>1</sup>

Rank <sup>2</sup>		Institution Name	City, State	Total Active Branches	Total Deposits <sup>2</sup> (US\$ M)	Market Share <sup>2</sup> (%)
1	-	Bank of America NA	Charlotte, NC	544	\$110,444	20.00%
2	-	Wells Fargo Bank NA	Sioux Falls, SD	603	\$78,717	14.26%
3	-	SunTrust Bank	Atlanta, GA	426	\$50,616	9.17%
4	-	JPMorgan Chase Bank NA	Columbus, OH	409	\$36,094	6.54%
5	1	TIAA FSB	Jacksonville, FL	12	\$23,135	4.19%
6	-	Branch Banking and Trust Co.	Winston-Salem, NC	288	\$18,302	3.31%
7	-	Citibank NA	Sioux Falls, SD	55	\$18,009	3.26%
8	-	Regions Bank	Birmingham, AL	309	\$17,891	3.24%
9	2	BankUnited NA	Miami Lakes, FL	87	\$15,231	2.76%
10	-	TD Bank NA	Wilmington, DE	155	\$13,787	2.50%
11	-	Synovus Bank	Columbus, GA	98	\$12,764	2.31%
12	3	<b>City National Bank of Florida</b>	<b>Miami, FL</b>	<b>44</b>	<b>\$10,912</b>	<b>1.98%</b>
13	-	Fifth Third Bank	Cincinnati, OH	154	\$10,482	1.90%
14	-	PNC Bank NA	Wilmington, DE	181	\$10,259	1.86%
15	-	IBERIABANK	Lafayette, LA	71	\$9,119	1.65%
16	4	CenterState Bank NA	Winter Haven, FL	110	\$8,363	1.51%
17	-	Centennial Bank	Conway, AR	78	\$5,976	1.08%
18	5	Mercantil Bank NA	Coral Gables, FL	17	\$5,762	1.04%
19	6	Seacoast National Bank	Stuart, FL	58	\$5,369	0.97%
20	-	Northern Trust Co.	Chicago, IL	19	\$5,301	0.96%
<i>Other Commercial Banks<sup>1</sup> (161)</i>				1,086	85,596	15.50%
<b>Market Total</b>				<b>4,804</b>	<b>\$552,130</b>	<b>100.00%</b>

Source: S&P Global Market Intelligence, FDIC

(1) Includes all top-tier consolidated Florida headquartered Bank Holding Companies, Savings & Loan Holding Companies, Commercial Banks, Savings Banks and Savings & Loan Associations; excluding targets of announced mergers and Raymond James Financial, Inc.

(2) Commercial bank rank, deposits and market share based off of deposits as of June 30, 2018, reflective of transactions announced or completed as of September 17, 2018



## Strategic Priorities

1

Leverage digital customer experience to achieve competitive advantage

2

Drive sustainable growth, while maintaining prudent risk

3

Enhance leadership and collaboration throughout the organization

# Strong commitment to enhance leadership and collaboration



**Shared purpose** and task-oriented culture towards a culture of **permanent adaptation**



# Our recognition is the result of our work in our strategic pillars.



We are proud of our strong reputation and flawless corporate governance track record. As shown in the lower right side of the slide, we have received numerous awards related to our prestigious corporate reputation, sustainable business practices and have been recognized as one of the best places to work in Chile

- ❑ Banking Awards
- ❑ Innovation and digital banking
- ❑ Corporate Governance and Sustainability
- ❑ Customer Experience





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# Thank you.

# Q&A