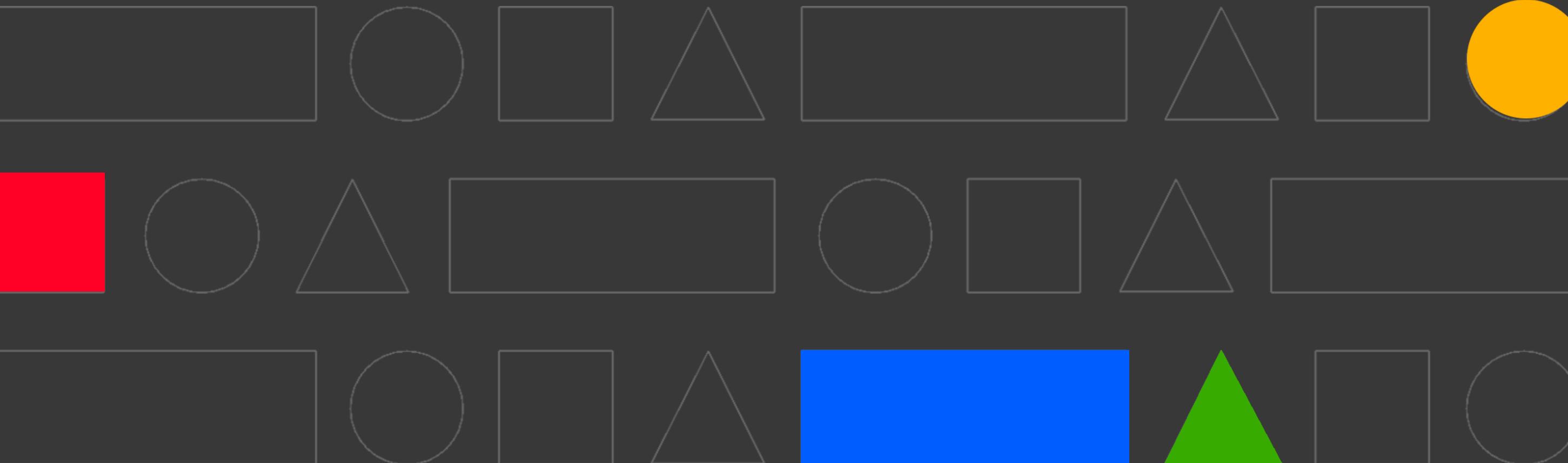


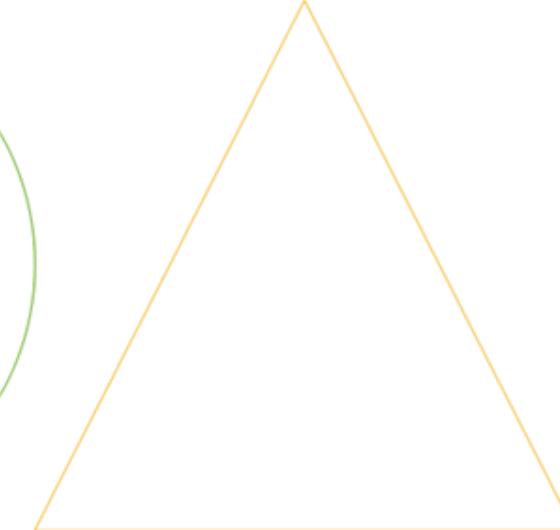
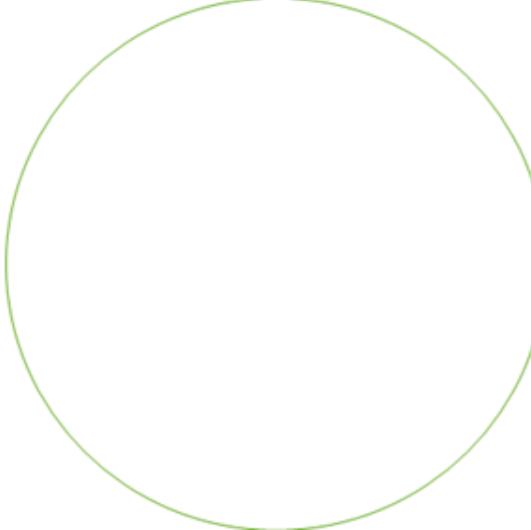
4Q 2025



Corporate Presentation



Bci at a glance



Leading financial institution in Chile by Assets and Loans

Profitable and financially sound

as of December 2025

US\$ 89.9 bn
(-2.2% YoY)
Total Assets

US\$ 62.7 bn
(+2.3% YoY)
Total Loans

US\$1,098 mm
Net Income YTD
(**ROAE 13.8%**)

US\$14.2 bn
Market Cap¹

~6MM
Total Customers

Credit rating profile:
A2 **A-** **A-**
Moody's S&P Global Fitch Ratings

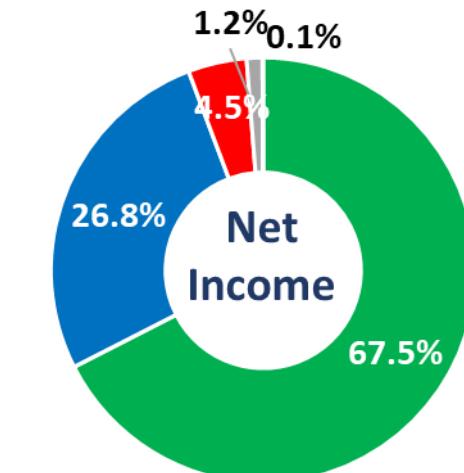
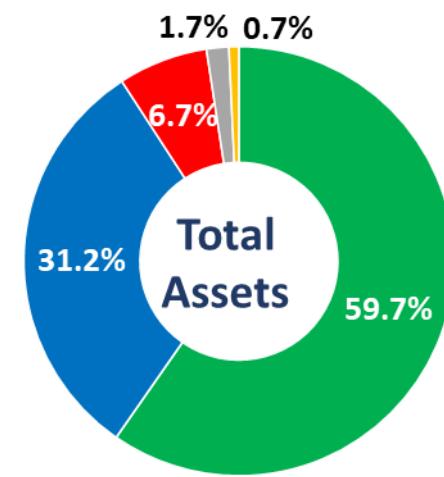
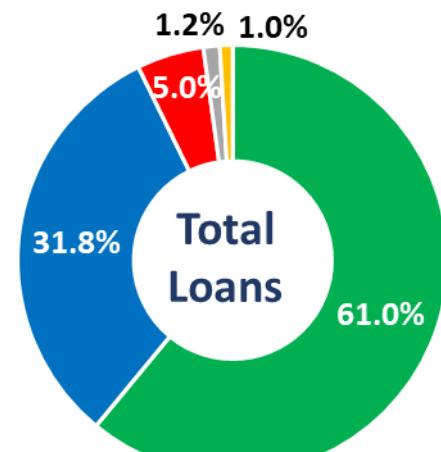
Diversified business model

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



Subsidiary diversification

as of December 2025



Note: Consolidated figures (include City National Bank of Florida and Bci Peru), all converted to US\$ using an FX of 907.13 (January 2nd 2026).

¹ Bloomberg as of December 2025.



Executive Summary

Consolidated Operations

We achieved an excellent Net Income for the year, amounting to USD 1,098.2 million, driven by the successful advancement towards our strategic initiatives.

Key Metric (YoY Comparison)	Balance Sheet Composition	Key Initiatives
<ul style="list-style-type: none">Net Income: US\$ 1,098.2 million for 2025 (+24.3% YoY).<ul style="list-style-type: none">CNB contributed US\$ 260.9 million to consolidated Net Income.Strong NIM: Consolidated NIM stood at 3.54% (+9 bps YoY). CNB NIM, the highest in almost 3 years.Net Fee Income: +18.2% YoY growth, fueled by fees derived from fund management, credit card services and usage.Lower Provision Expenses: -2.8% YoY, as result of proactive risk management.	<ul style="list-style-type: none">Loan Portfolio: reached US\$ 56.8 billion (+2.4% YoY). Highlights include strong traction in Local Commercial loans (+6.6% ex-FX) and CNB's portfolio expansion (+7.9% in USD).Capital: CET1 ratio of 11.20%, increasing +19 bps YoY, maintaining a significant buffer above regulatory requirements.Liquidity: LCR of 226.1% and an NSFR of 108.9%, reflecting prudent balance sheet management.Deposit Base: CNB client deposits grew 8.0% YoY (doubling the US industry pace). Local funding remains diversified with demand deposits representing 18.4% of liabilities.	<ul style="list-style-type: none">Retail Ecosystem: MACHBANK evolution drove a 511% surge in savings accounts. Lider Bci grew its portfolio in 12.4%.Customer Experience: Achieved NPS of 74 points (+6.6 points YoY), driven by the "New Experience" branch model and hyper-personalization engines.Innovation & Tech: Issued Chile's first Digital Bond. Successful deployment of GenAI (Gemini) with >80% internal adoption in the first month.Sustainability & Culture: Recognized as Top Employer for the 3rd consecutive year. Validated Net-Zero targets for power generation, cement, and maritime sectors, reinforcing our ESG leadership.

Note: Figures are converted to US\$ using an FX of 907.13 (January 2nd 2026), and % variations consider 2Q25 against 3Q24.

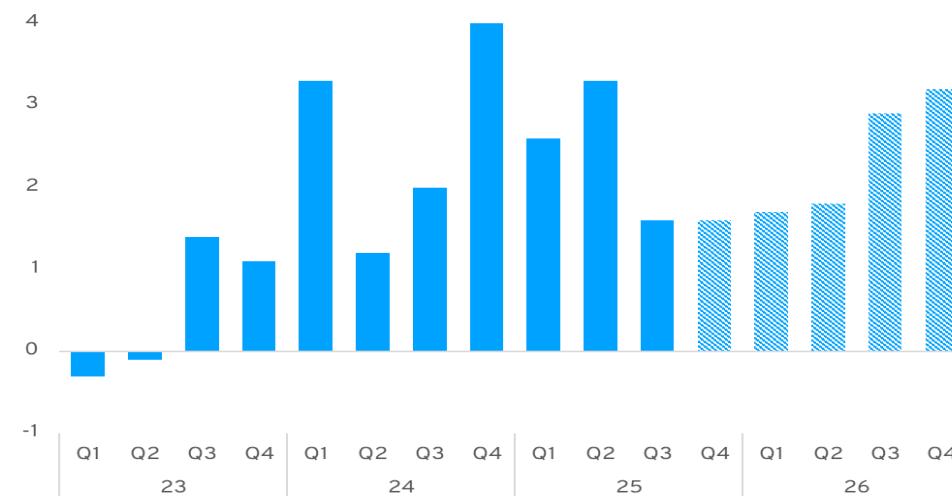


Chilean financial system

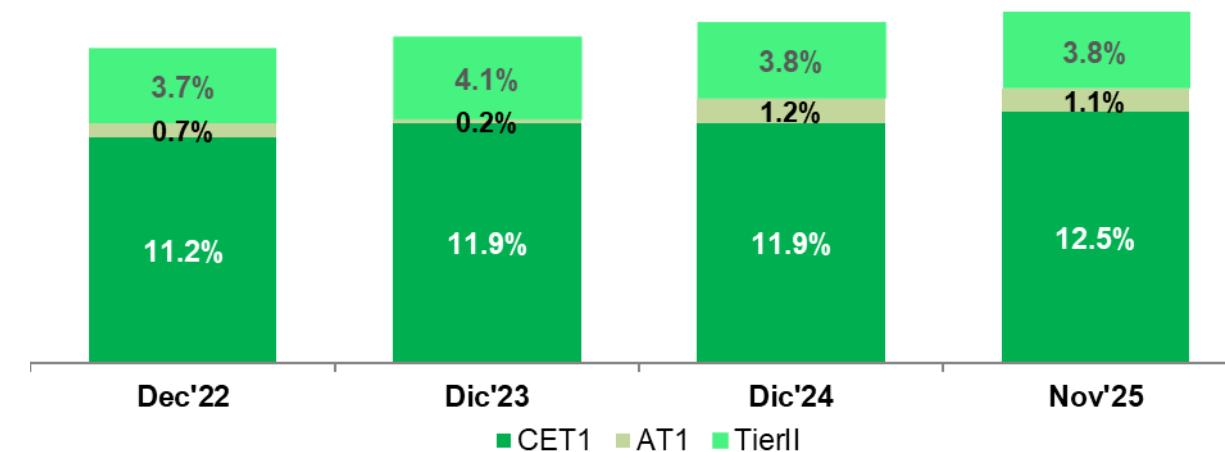


Bci is part of a robust and highly regulated financial system

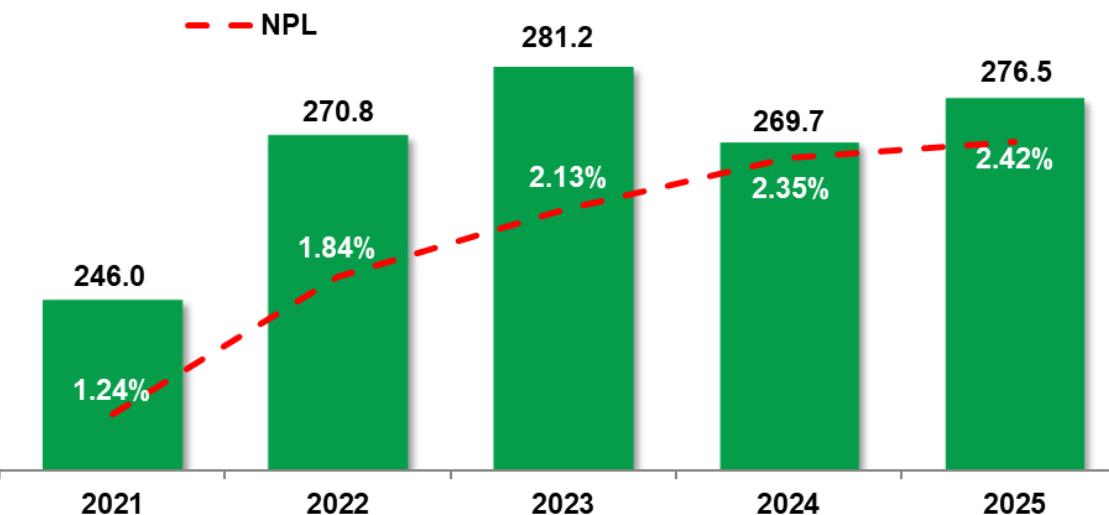
Chile: Quarterly % GDP growth and forecast (YoY)¹



Banking system capitalization ratio (Basel III)²



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



Chilean banking regulation – upgrading to Basel III

- CET1 increased by 19 bps YoY, reaching 11.20% as of Dec-25, reflecting active capital management that offset higher regulatory deductions and maintained a solid buffer above regulatory minimums.
- Effective equity grew 2.31% YoY, driven by:
 - Stronger earnings generation (+24.25% YoY), reinforcing the Bank's capacity to generate capital organically.
 - Improved valuation of available-for-sale financial instruments (60.24% YoY reduction in losses), supported by the normalization of interest rates in the United States.

(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 907.13 (January 2nd 2026).





Bci Consolidated



An 87-year trajectory, supported by strong corporate governance and the same purpose to: “dare to make a difference”

Three strategic pillars:

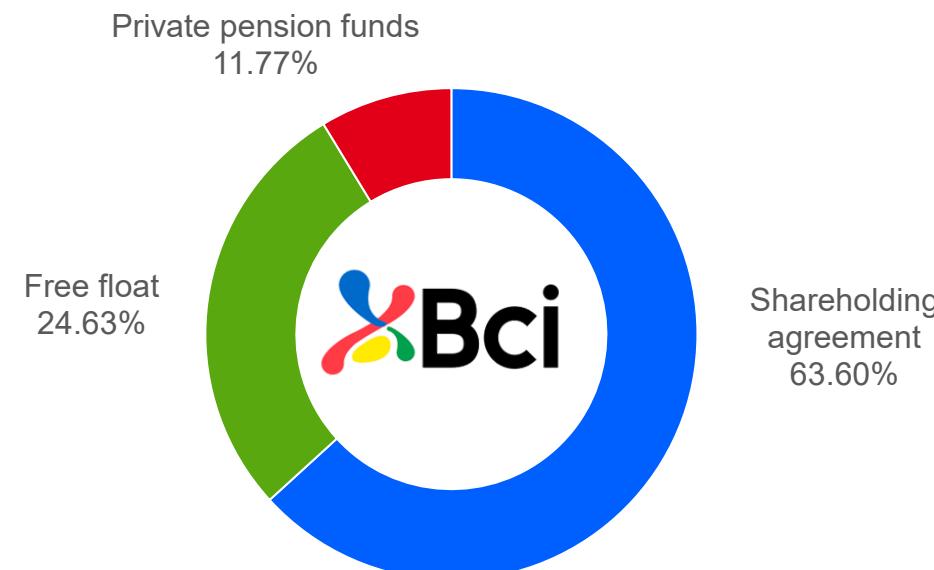
Leverage digital customer experience to achieve competitive advantage

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

Jorge Becerra U.
Director

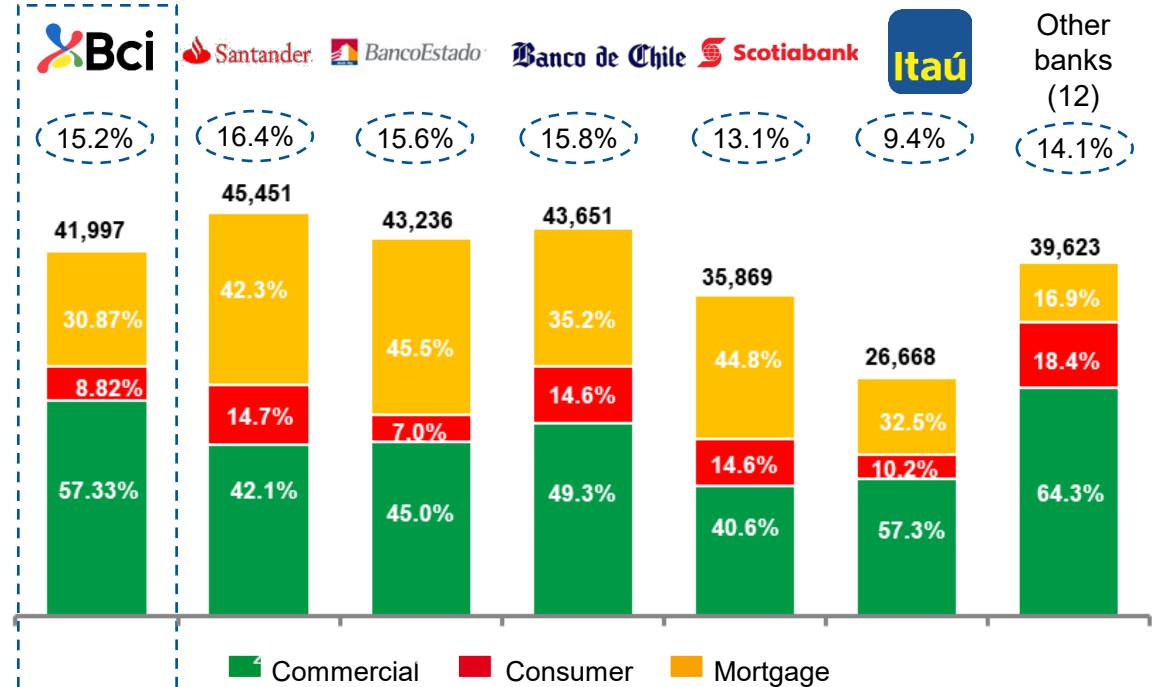


Bci maintains a relevant position in the market

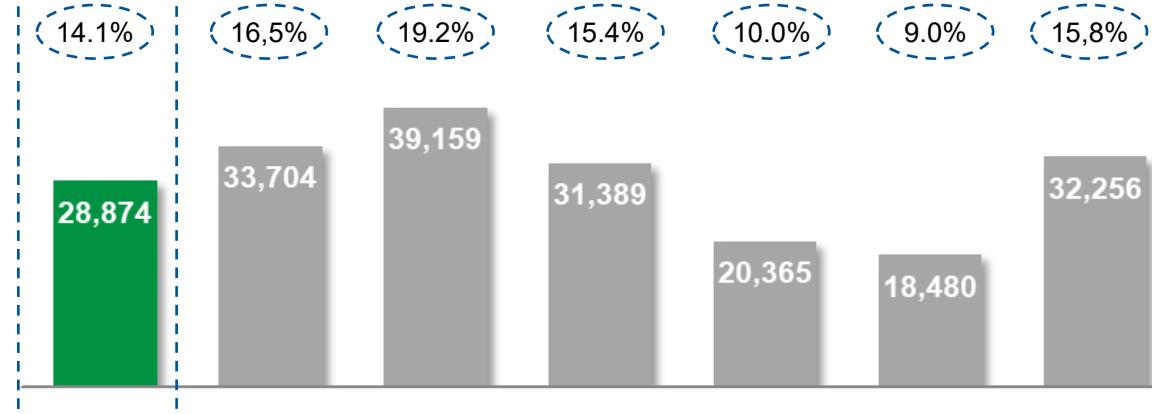
Chilean banking system benchmark

In US\$mm, as of December 2025

Loan breakdown¹



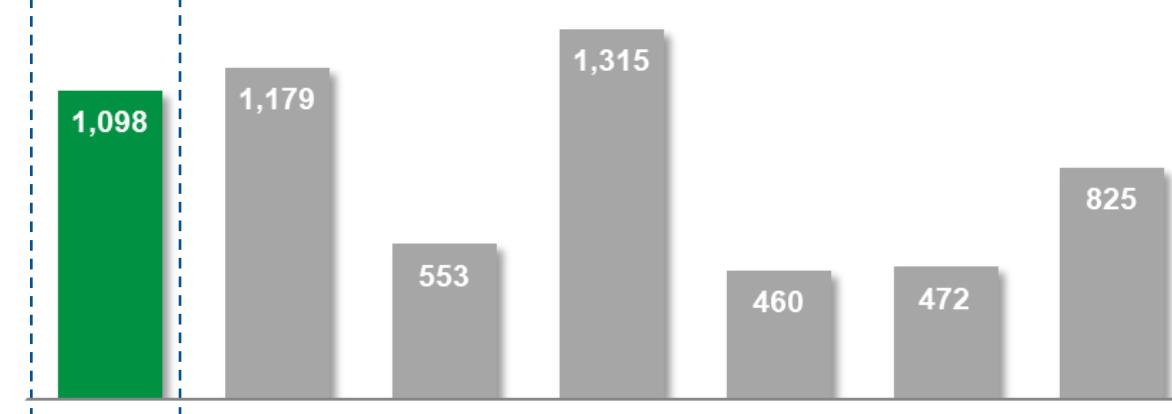
Deposits¹



Assets¹



Net income Consolidated (YTD)²



1. Bci figures exclude CNB (City National Bank), Bci Perú and Itaú Corpbanca figures exclude Colombia operations

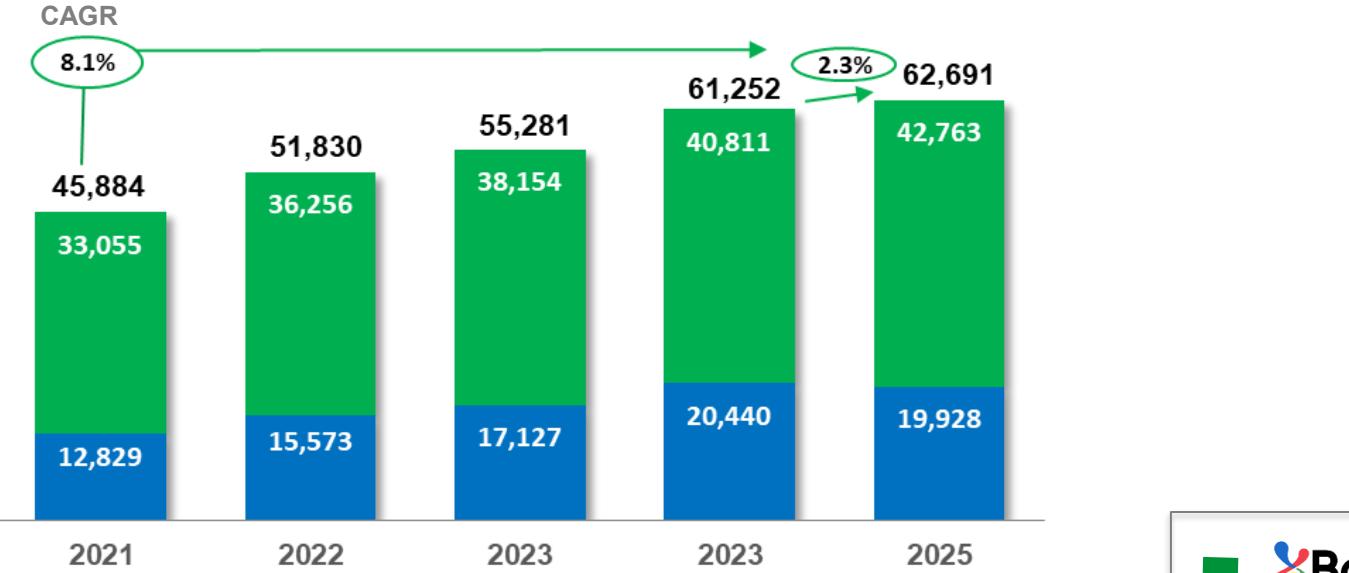
2. Bci figures include CNB (City National Bank), Bci Perú and Itaú Corpbanca figures include Colombia operations

Note: Figures are converted to US\$ using an FX of 907.13 (January 2nd 2026)

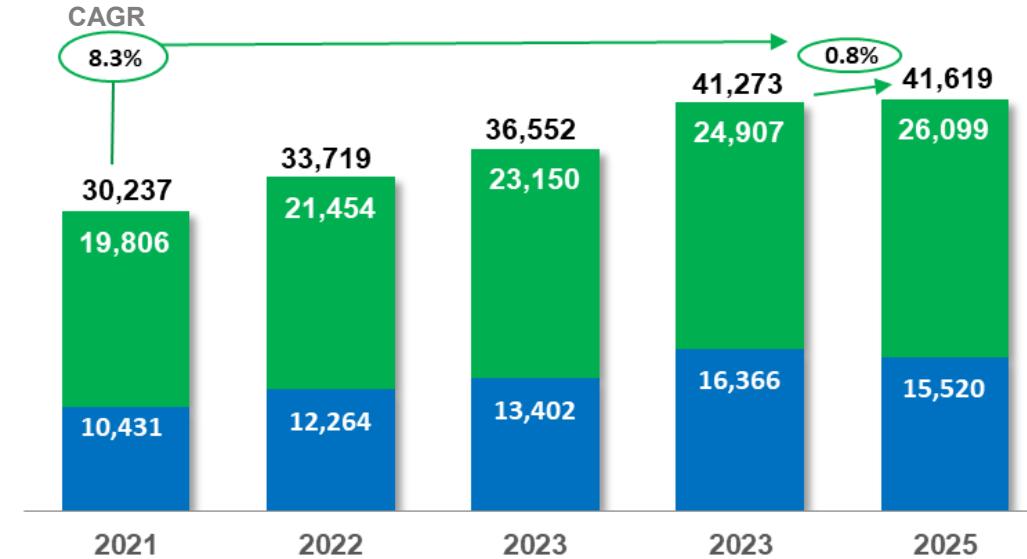
Source: Company filings and Financial Market Commission of Chile (CMF)

Loan growth evolution

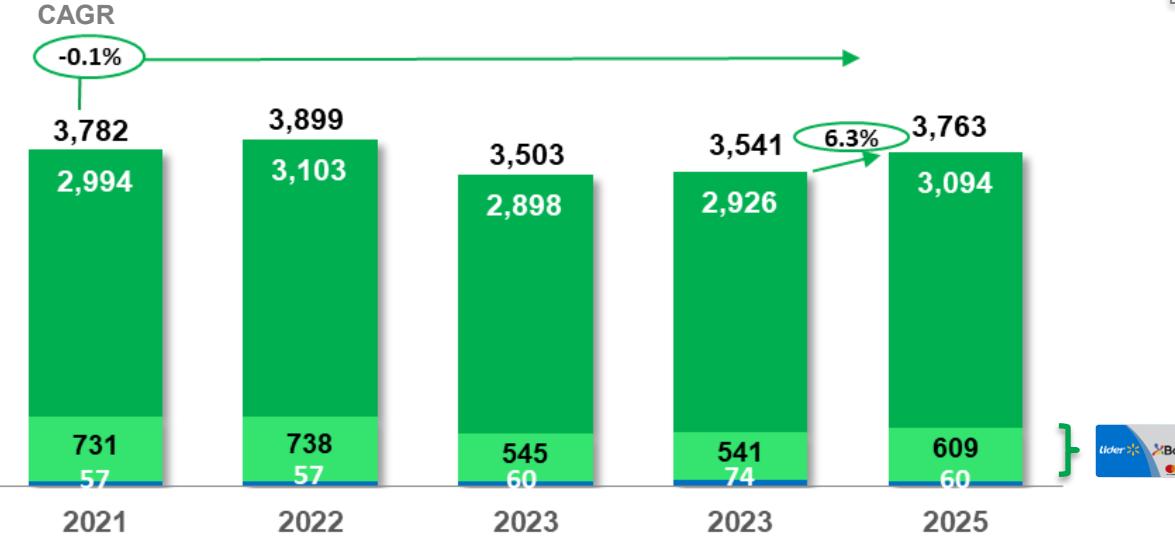
Total loans (US\$mm)



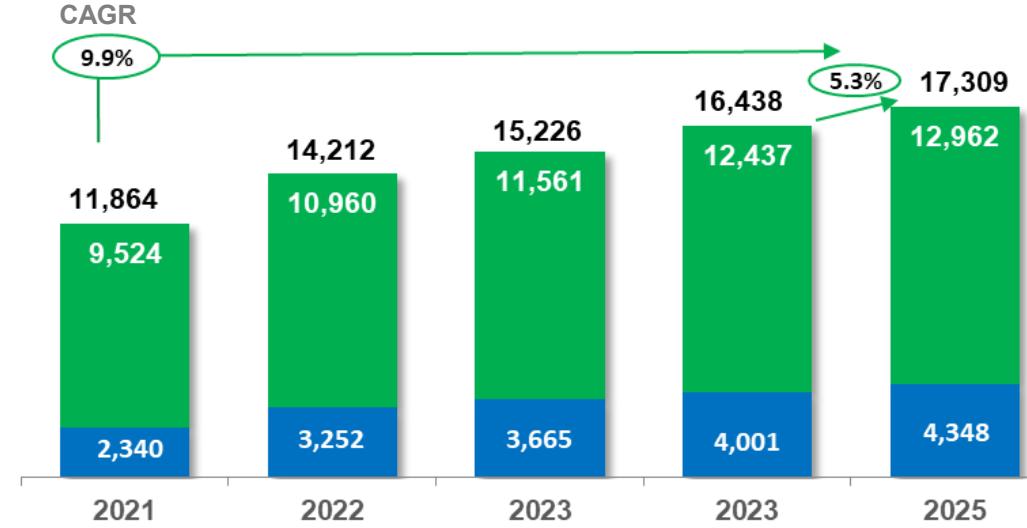
Commercial & Interbank loans (US\$mm)



Consumer lending loans (US\$mm)



Mortgage loans (US\$mm)



Source: Financial Market Commission (CMF).

Note: Figures are converted to US\$ using an FX of 907.13 (January 2nd 2026); Including the subsidiary's operations abroad.

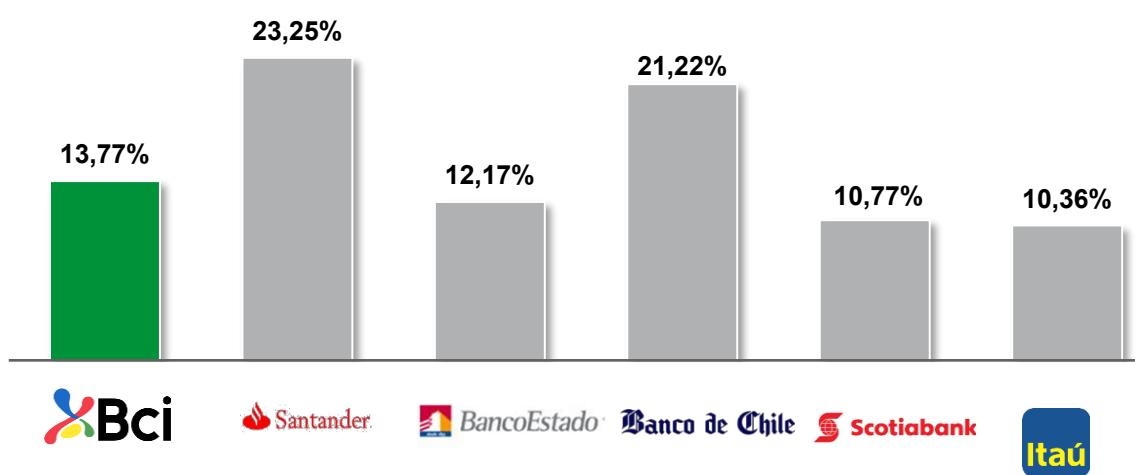


Consistent organic growth in Chile...



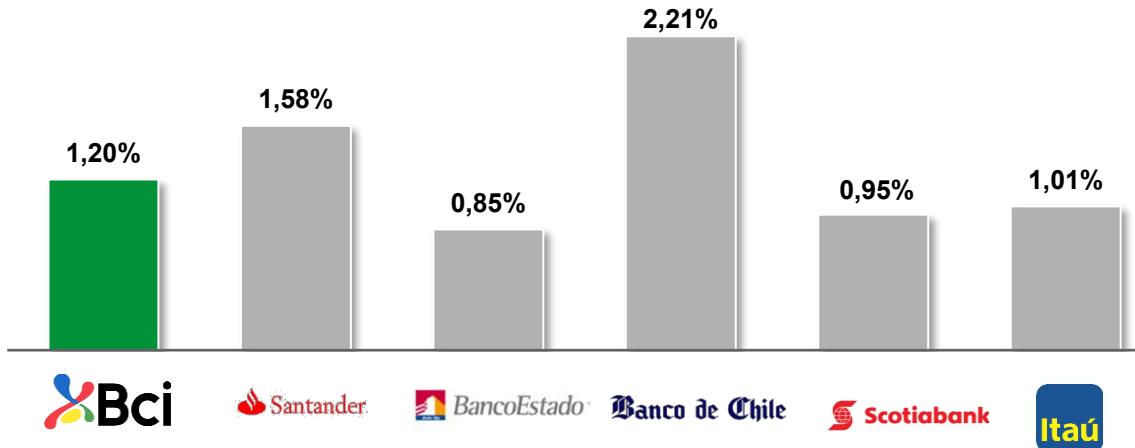
Return on average Equity (ROAE)¹

as of December 2025

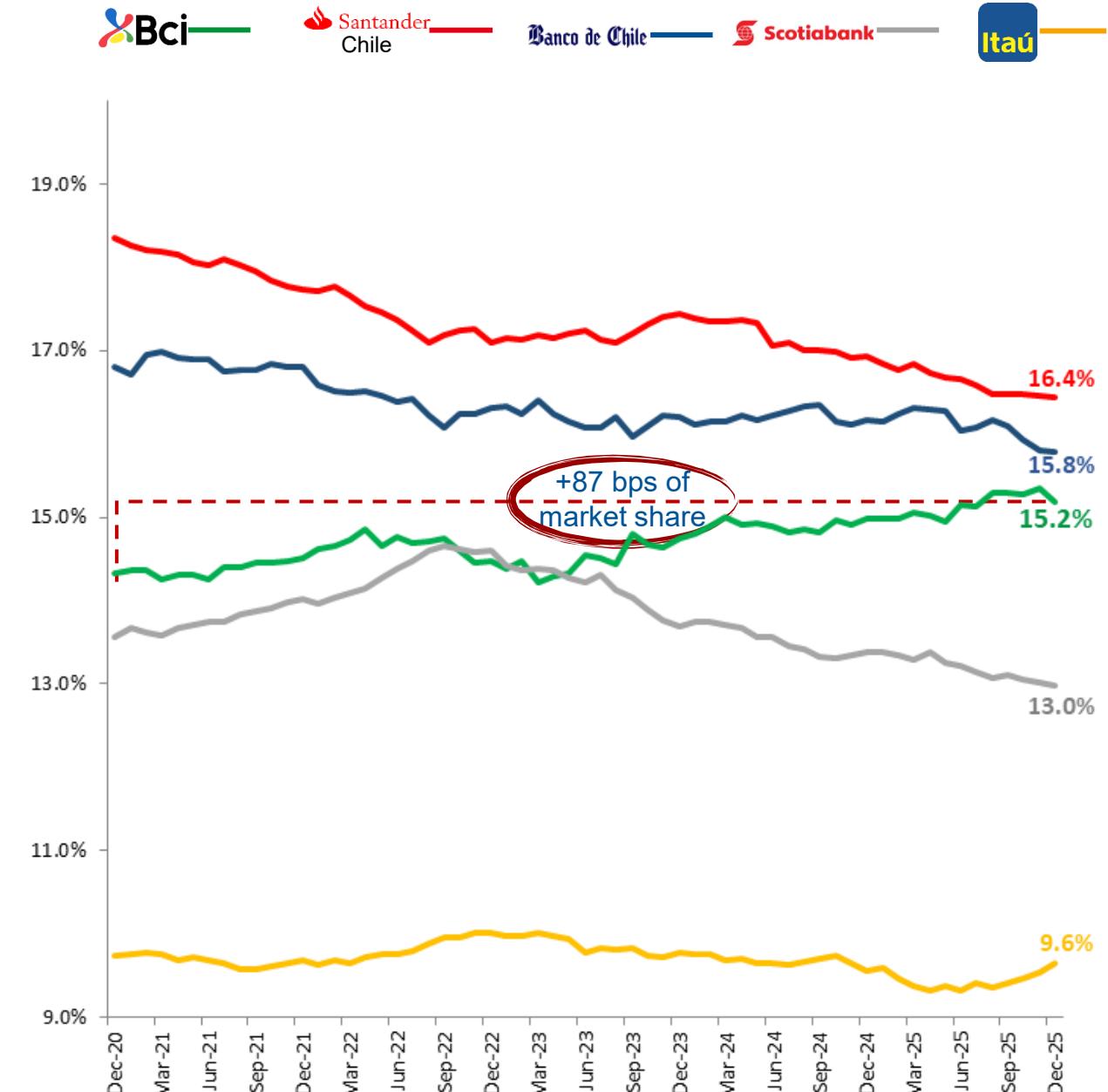


Return on average assets (ROAA)¹

as of December 2025



Local loans market share (%)²



Source: CMF as of December 2025

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

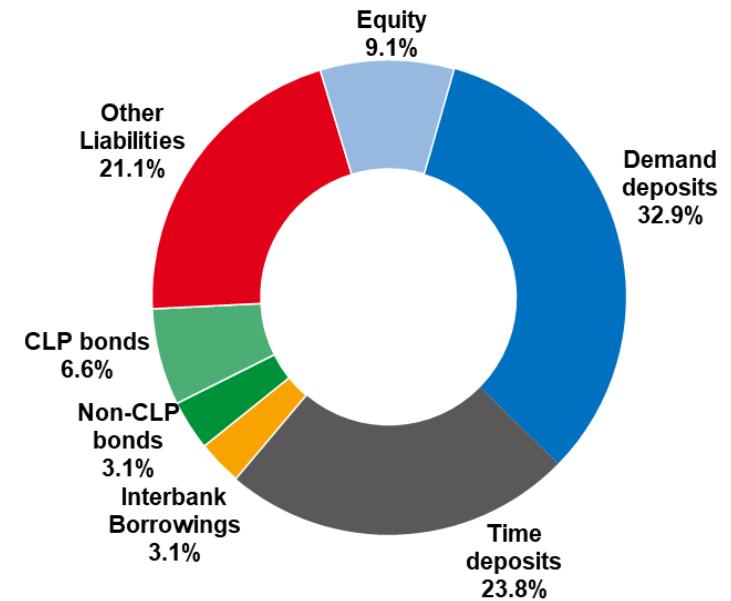
Our long-term funding is built on a strong foundation of local inflation-indexed (UF) bonds in the Chilean market. This is strategically complemented by international issuances through our EMTN program, providing access to diverse capital markets in key currencies like the US Dollar, Euro, Swiss Franc,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

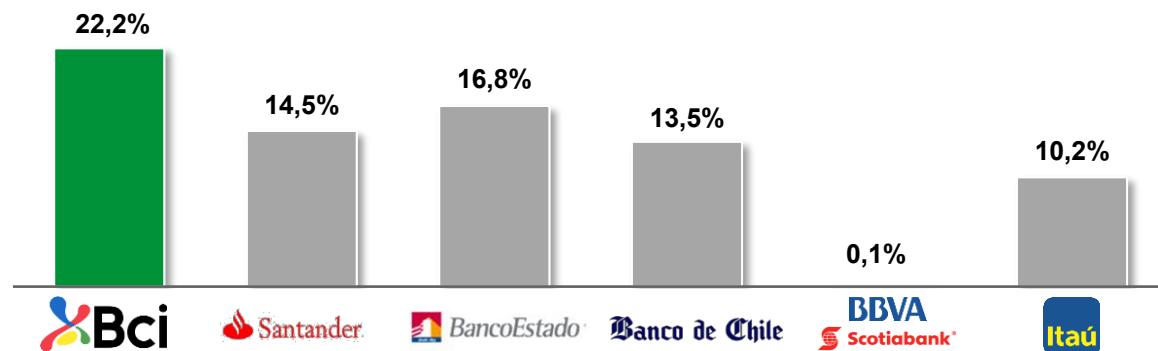
Short-term funding coming from commercial paper program managed out of its Miami branch which provides an additional source of US dollar funding.

Breakdown by type ¹



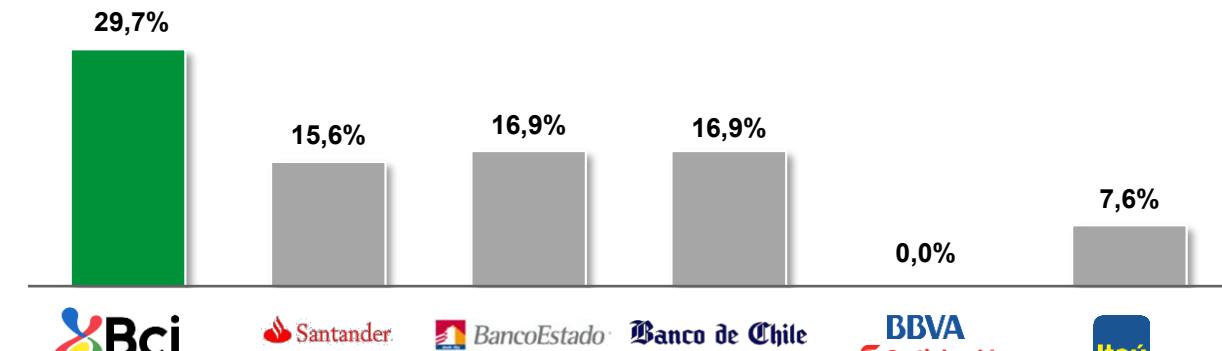
Time Deposit market share

as of December 2025



Checking accounts & demand deposits market share

as of December 2025



Source: Company filings and CMF as of December 2025

Note: Figures are converted to US\$ using an FX of 907.13 (January 2nd 2026);

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

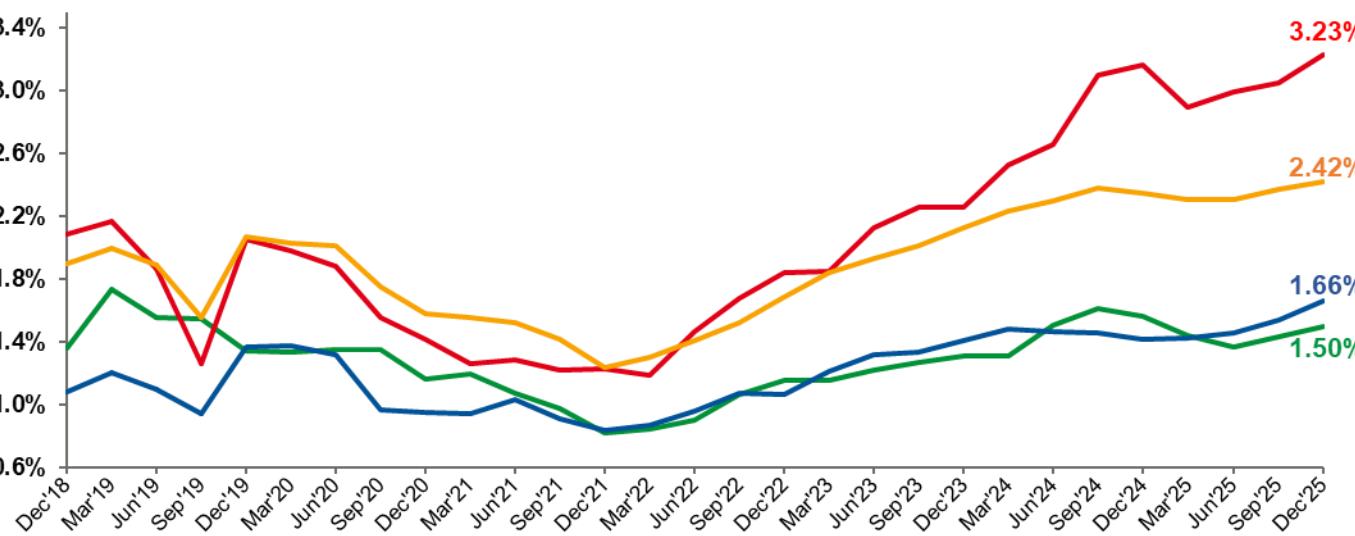


Asset quality evolution

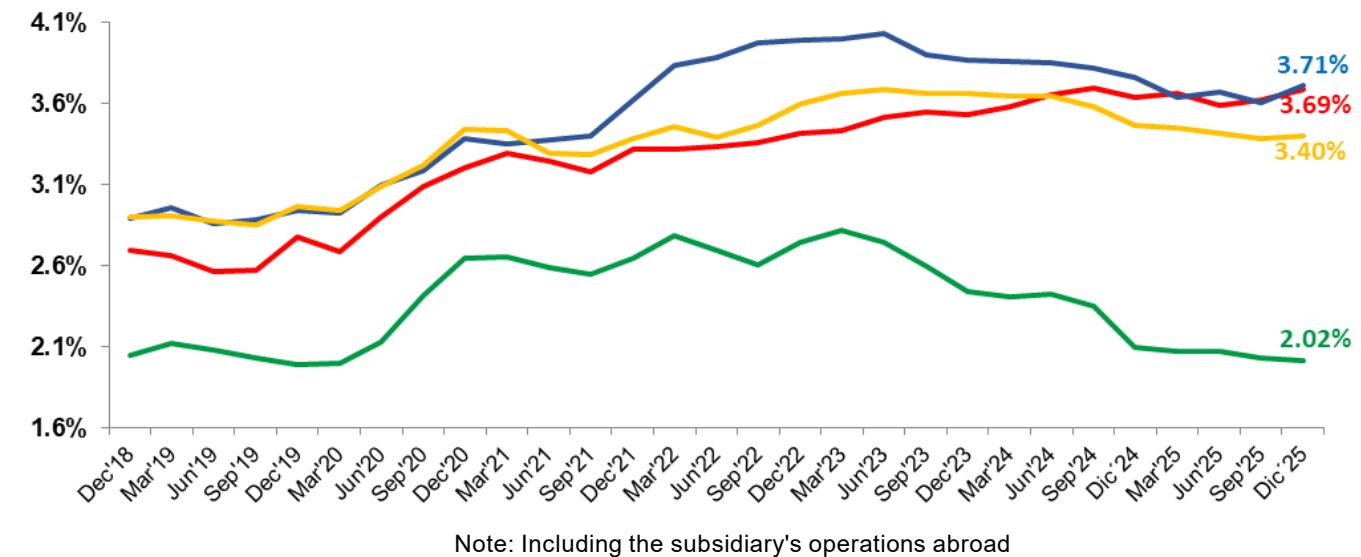
Highlights

- Bci's asset quality is supported by proactive risk management and monitoring.
- We hold a stock of over US\$ 245 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)



Loan loss provisions / Average Gross Loans

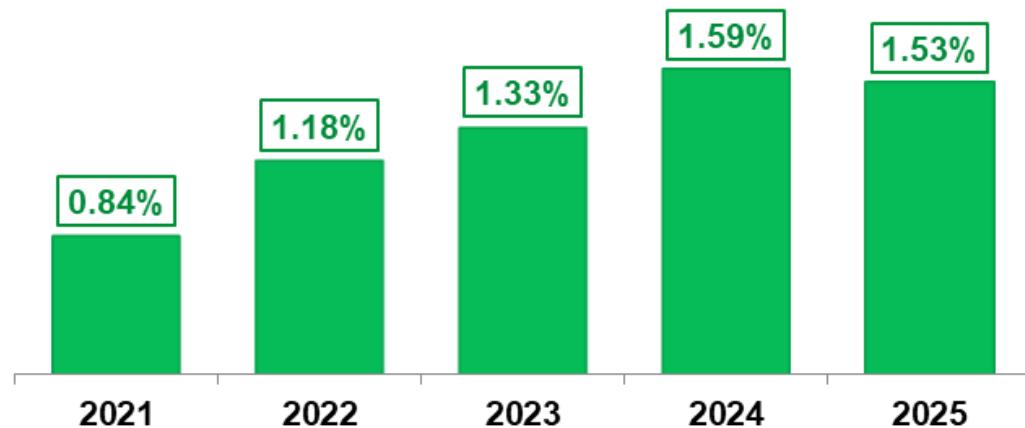


 Bci
  Santander
  Banco de Chile
  System

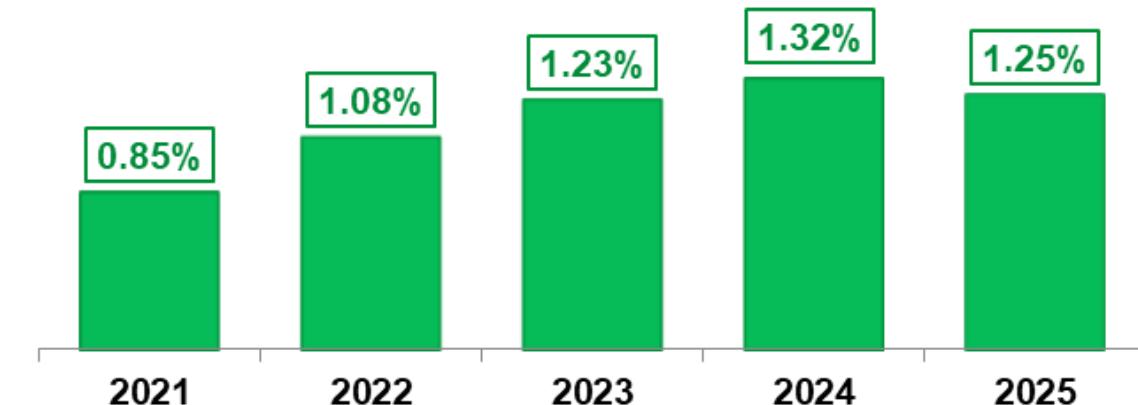


Evolution of NPL's

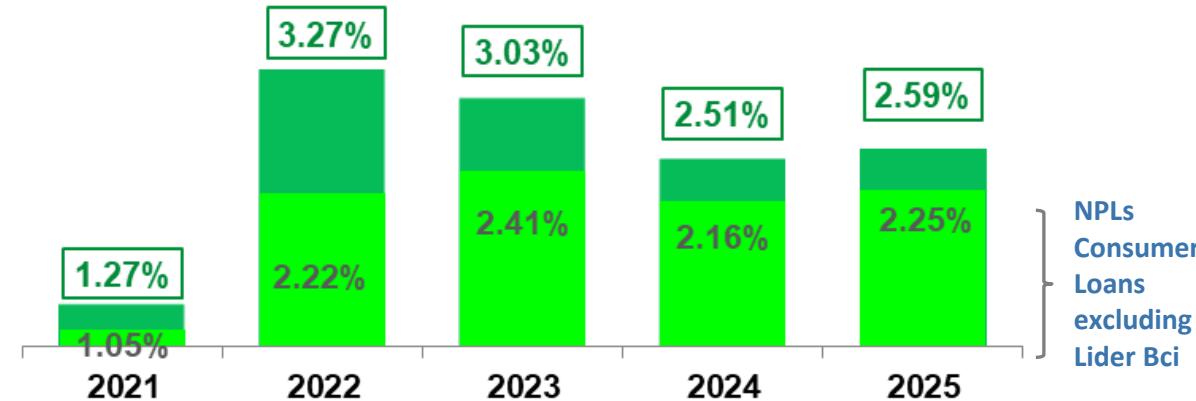
NPL Ratio (NPLs/Total Loans)*



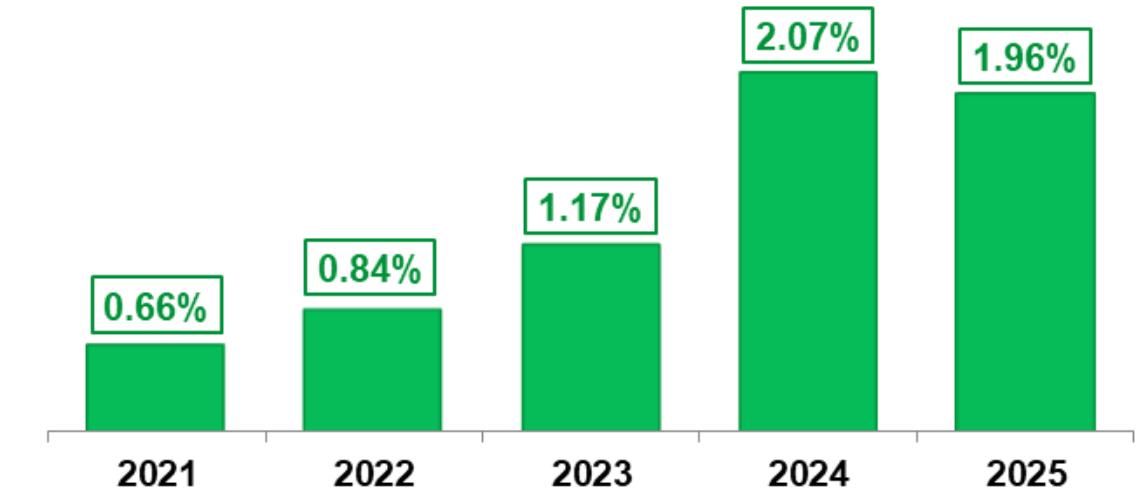
NPL Ratio (Commercial Loans)



NPL Ratio (Consumer Loans)



NPL Ratio (Mortgage Loans)

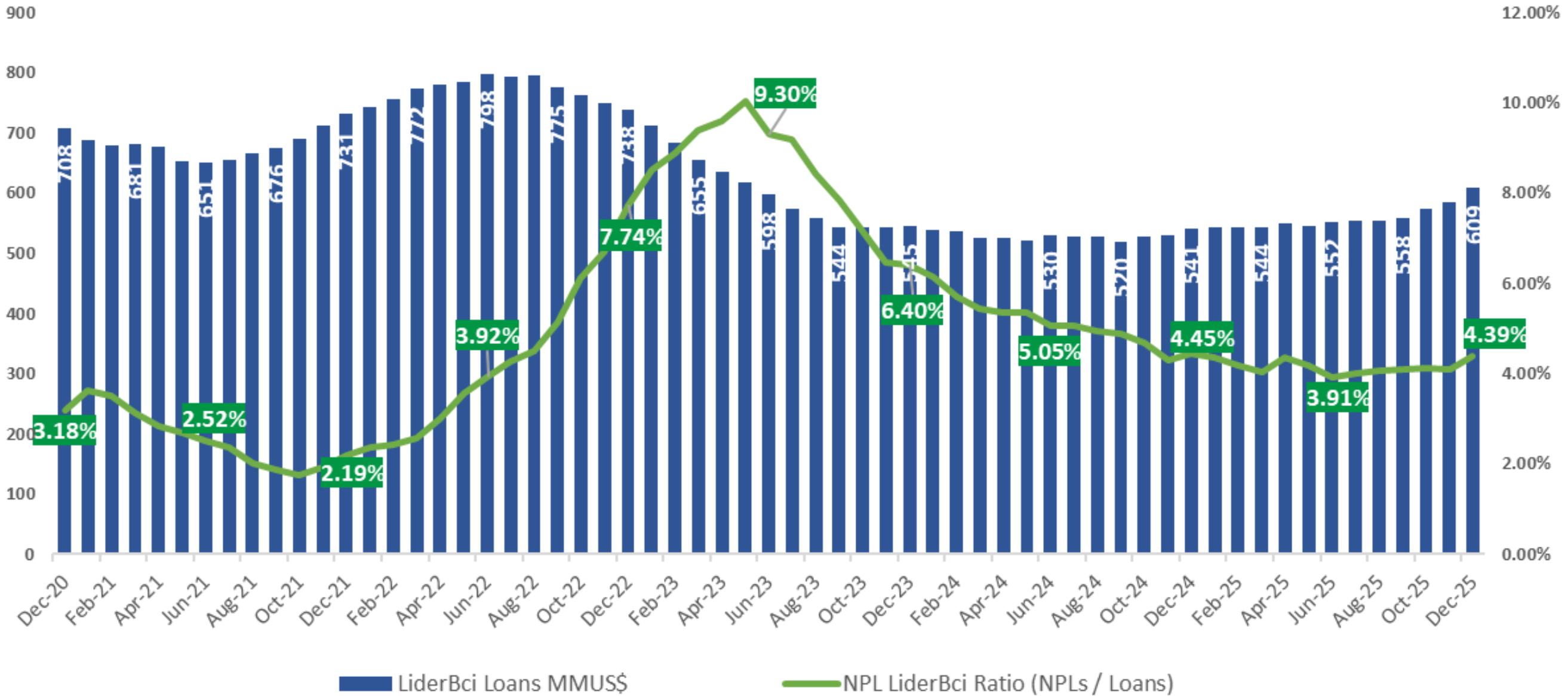


Note: Includes Bci subsidiary in USA (CNB) and Bci Peru.

*Does not include Interbank loans



Financial Services: NPL's



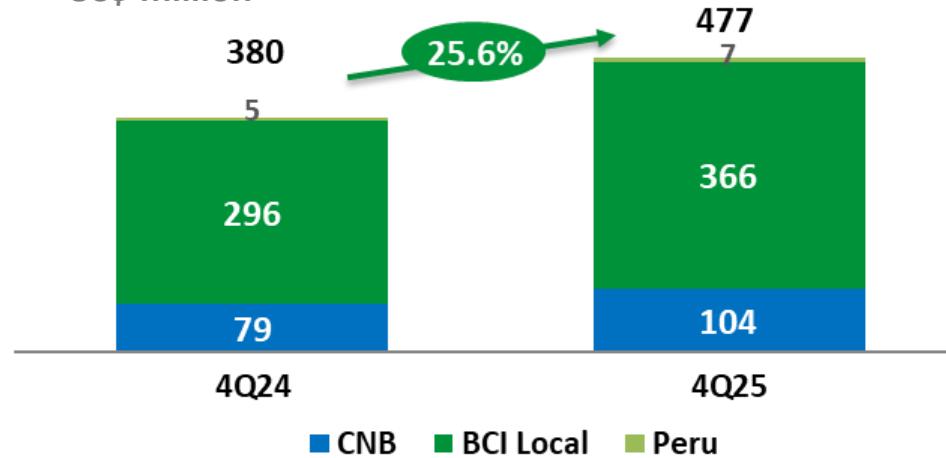
Figures are converted to US\$ using an FX of 907.13 (January 2nd 2026)



Operating Expenses

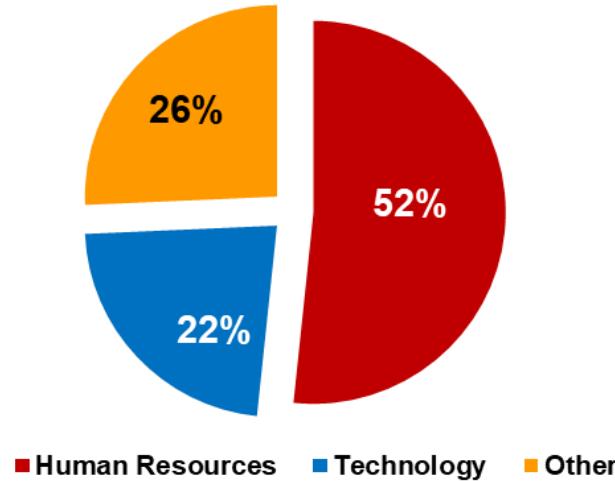
Operating Expense (4Q)

US\$ million



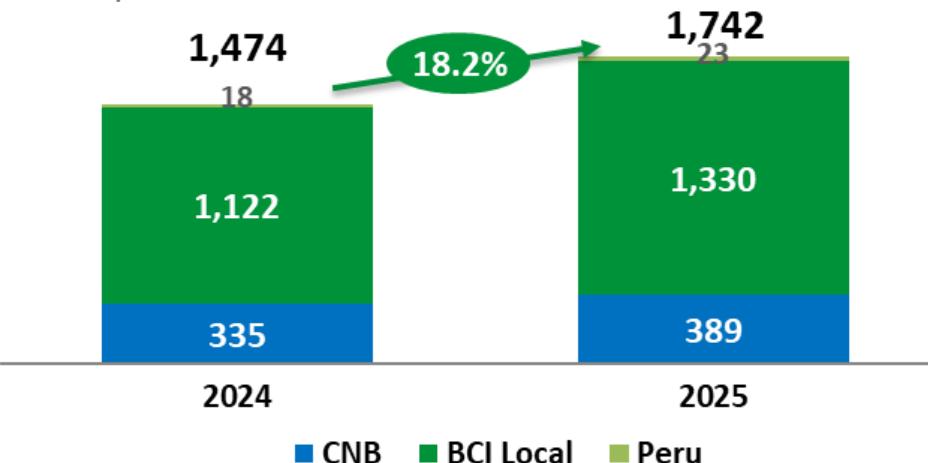
Expense Breakdown

as of December 2025

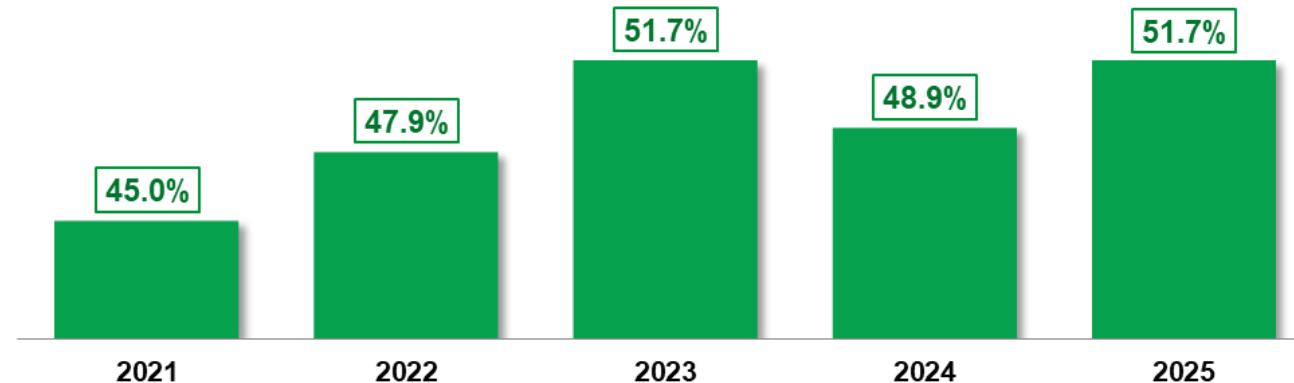


Operating Expense (YTD)

US\$ million



Efficiency Ratio*



* 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 907.13 (January 2nd 2026) Includes City National Bank of Florida and Bci Peru.



Balance sheet

US\$ million (*)	2021	2022	2023	2024	2025	CAGR
						2021-2025
Cash	4,628	4,692	3,990	3,888	3,723	-5.29%
Securities	21,580	21,989	19,930	18,957	16,595	-6.36%
Loans	49,073	51,830	55,281	61,252	62,691	6.31%
Other Financial Instruments	158	346	355	280	389	25.30%
Intangible Assets	515	453	492	553	562	2.21%
Other Assets	4,840	6,730	7,371	7,028	5,956	5.33%
Total Assets	80,793	86,040	87,420	91,958	89,916	2.71%
Demand Deposits	32,311	26,592	26,248	30,016	29,580	-2.18%
Time Deposits	12,695	20,114	20,330	23,546	22,032	14.78%
Interbank Borrowings	8,145	7,343	7,856	2,616	2,745	-23.80%
Bonds Payable	8,679	8,937	8,943	8,725	8,994	0.89%
Other Liabilities	14,342	17,788	17,354	19,341	18,356	6.36%
Equity	4,621	5,266	6,689	7,714	8,209	15.45%
Total Liabilities & Equity	80,793	86,040	87,420	91,958	89,916	2.71%

Figures are converted to US\$ using an FX of 907.13 (January 2nd 2026),
Includes operations of CNB and Bci Peru.



Financial results

US\$ million (*)	2021*	2022*	2023	2024	2025	CAGR 2021-2025
Net Interest Income	1,761	2,546	2,228	2,477	2,617	10.41%
Net Fee Income	382	404	376	440	520	7.99%
Other Operating Income	239	25	174	100	236	-0.38%
Operating Income	2,143	2,975	2,778	3,017	3,372	12.00%
Credit Loss Expenses	-442	-546	-440	-354	-344	-6.03%
Operating Income, net of loan losses, interest and fees	1,941	2,455	2,513	2,763	3,028	11.76%
Total operating expenses	-1,081	-1,425	-1,437	-1,474	-1,742	12.67%
Total Net Operating Income	796	1,005	902	1,188	1,286	12.74%
Income Tax Expense	-222	-100	-149	-305	-188	-4.13%
Consolidated Net Income	574	905	752	884	1,098	17.62%



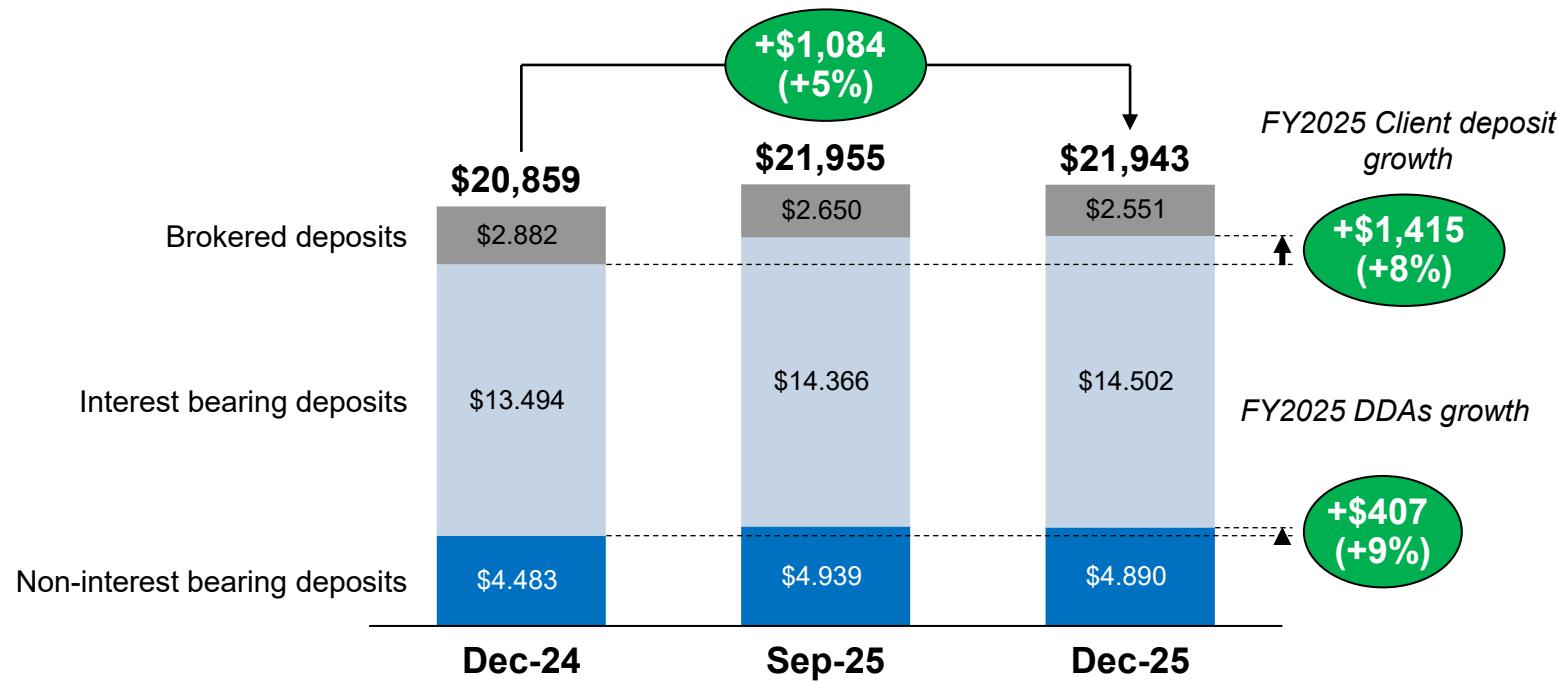


In 2025, we achieved strong results, reflecting disciplined execution and strategic focus

Metric (\$MM)	FY 2025 Actual	FY 2024 Actual	Var
Loan balances	\$19,636	\$18,198	\$1,438 7.9%
DDAs	\$4,890	\$4,483	\$407 9.1%
Client Deposits	\$19,392	\$17,977	\$1,415 7.9%
Net interest income	\$699	\$519	\$181 34.8%
NIM	2.67%	2.09%	0.59%
Net income after tax	\$261	\$88	\$172 194.9%
Normalized ROE	11.02%	6.57%	4.45%

Our client deposit grew more than the industry in 2025, outpacing it by nearly ~2x

➤ Total Deposits (\$MM)



Cost of Client Deposits (QTD Avg)

2.72% 2.52% 2.28%

Non-Int Bearing / Total Deposits

21.49% 22.50% 22.28%

Client Deposits (\$MM)

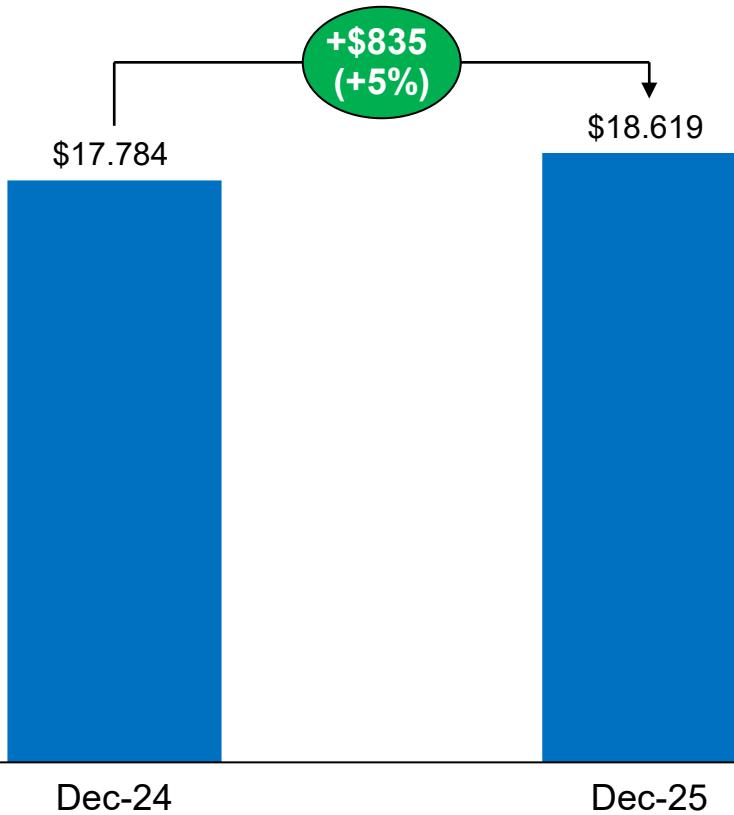
\$17,977 \$19,305 \$19,392

Wholesale Funding ratio

21.18% 18.99% 19.21%

Non-interest bearing deposits represent 22.28% of total deposits

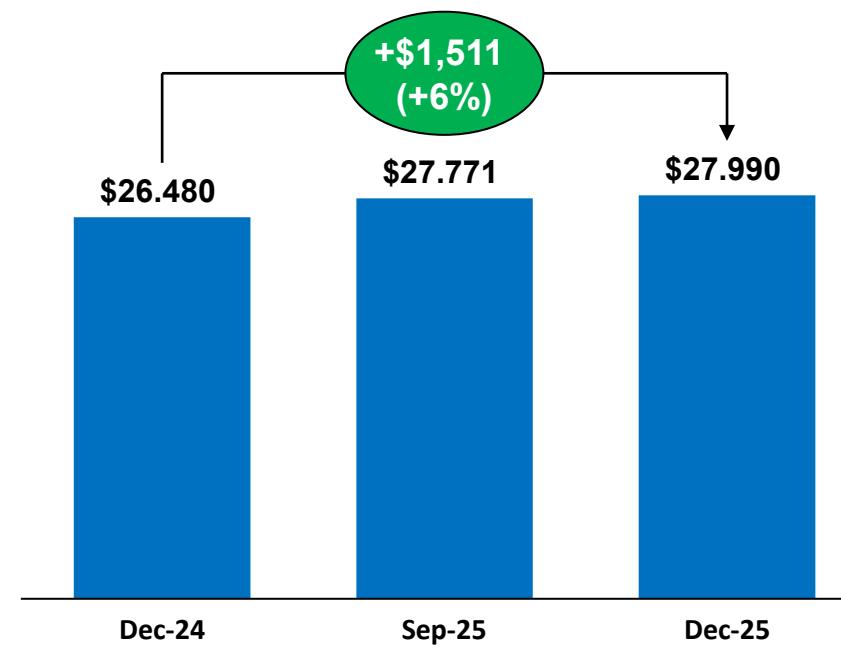
➤ Banking Industry - Total Deposits (\$B)



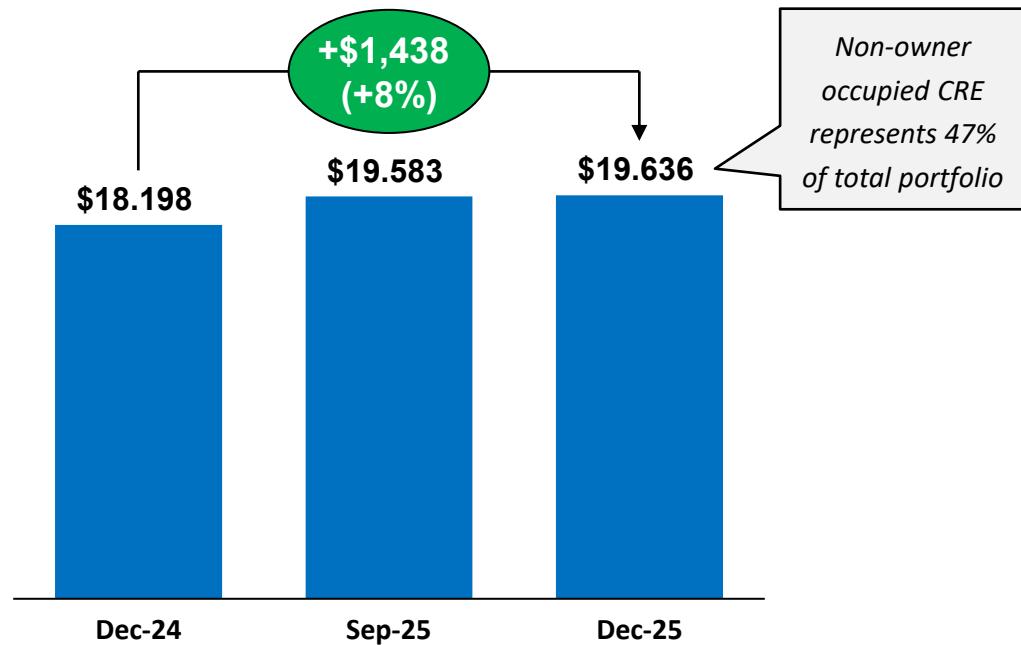
Deposits in commercial banks across the industry grew \$835B (+4.7%) in 2025, but this includes brokered deposits

Total loans grew ~\$1.4B (8%) in 2025, while maintaining strong asset quality and expanding capital ratios

➤ Total Assets (\$MM)



➤ Total Loans & Leases (\$MM)



	Dec-24	Sep-25	Dec-25
Loans to Deposits (%)	87.24%	89.20%	89.49%
Total Risk Based Capital Ratio (%)	15.08%	15.36%	15.50%
Tier 1 Leverage Ratio (%)	10.57%	10.82%	10.92%
Investment Portfolio (\$MM)	\$6,654	\$6,520	\$6,474
OCI after tax (\$MM)	(\$409)	(\$305)	(\$285)

Non-Performing Assets Ratio (%)	0.46%	0.80%	0.71%
Non-Performing Loans Ratio (%)	0.58%	1.05%	0.94%
Net Charge-offs Ratio (%)	0.16%	0.02%	0.06%
ACL Coverage Ratio (%)	1.01%	1.15%	1.11%

Much lower than peers, which averaged 0.21% (banks with assets between \$10- \$100B)

Our loan-to-deposit ratio remains low at 89.49% and capital ratios are strong

Net income after taxes grew 5% QoQ and ~195% YoY

INCOME STATEMENT (\$ millions)	Q4 2024	Q3 2025	Q4 2025	\$ Var QoQ	% Var QoQ	YTD 2024	YTD 2025	\$ Var YoY	% Var YoY
(+) Net Interest Income	\$149.3	\$176.1	\$194.8	\$18.8	10.6%	\$518.7	\$699.4	\$180.7	34.8%
(+) Non-Interest Income	\$25.6	\$33.0	\$29.2	-\$3.8	-11.6%	\$109.4	\$121.7	\$12.3	11.3%
(=) Operating Income	\$174.8	\$209.1	\$224.0	\$14.9	7.1%	\$628.1	\$821.1	\$193.0	30.7%
(-) Personnel Expenses	\$37.3	\$53.1	\$54.2	\$1.1	2.0%	\$169.7	\$212.2	\$42.5	25.0%
(-) Occupancy & Equipment Expenses	\$6.9	\$7.2	\$9.1	\$1.9	26.5%	\$29.7	\$30.6	\$0.8	2.8%
(-) Other Non-Interest Expenses	\$38.0	\$38.7	\$44.1	\$5.5	14.2%	\$143.2	\$152.0	\$8.8	6.1%
(-) Non-Interest Expenses	\$82.2	\$99.0	\$107.5	\$8.4	8.5%	\$342.6	\$394.7	\$52.1	15.2%
(=) Core Earnings	\$92.7	\$110.1	\$116.5	\$6.5	5.9%	\$285.5	\$426.4	\$140.9	49.4%
(-) Provision Expense	\$26.5	\$15.0	\$4.0	-\$11.0	-73.3%	\$79.9	\$47.5	-\$32.4	-40.6%
(-) Amortization Expense	\$4.7	\$4.7	\$4.6	\$0.0	-0.9%	\$22.2	\$18.6	-\$3.7	-16.5%
(+) Gain on Sale of Securities, CVA Adj & Marketable securities	-\$0.4	\$0.2	-\$7.5	-\$7.7	-3171.0%	-\$64.7	-\$7.7	\$57.1	-88.1%
(=) Net Income before Taxes	\$61.1	\$90.7	\$100.4	\$9.8	10.8%	\$118.6	\$352.6	\$234.1	197.5%
(-) Tax Expense	\$15.2	\$22.6	\$28.9	\$6.2	27.5%	\$30.1	\$91.8	\$61.7	204.9%
(=) Net Income after Taxes	\$45.9	\$68.0	\$71.6	\$3.5	5.2%	\$88.5	\$260.9	\$172.4	194.9%

RATIOS (%)	Q4 2024	Q3 2025	Q4 2025	% Var QoQ	YTD 2024	YTD 2025	% Var YoY
Net Interest Margin (NIM)	2.37%	2.66%	2.88%	22 bps	2.09%	2.67%	59 bps
ROAA	0.69%	0.98%	1.01%	3 bps	0.34%	0.95%	61 bps
ROAA (excluding goodwill amort)	0.74%	1.03%	1.06%	3 bps	0.40%	1.00%	60 bps
ROAE	7.08%	9.80%	9.85%	5 bps	3.60%	9.58%	598 bps
ROAE (excluding goodwill amort)	7.60%	10.30%	10.32%	2 bps	4.28%	10.10%	581 bps
Core Efficiency Ratio	47.11%	47.30%	47.89%	59 bps	54.57%	48.06%	-650 bps

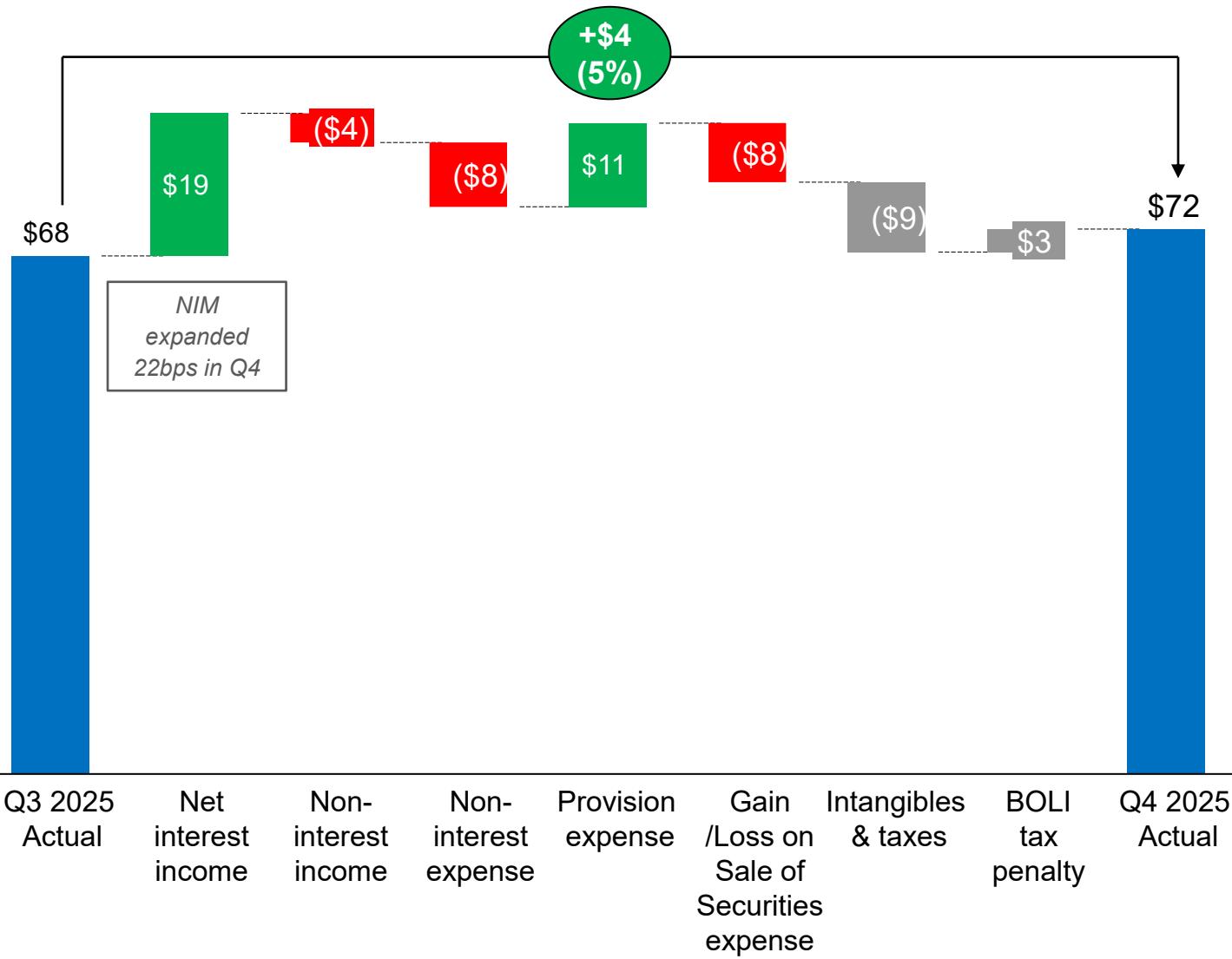
ROA and ROE, excluding goodwill amortization, were 1.06% and 10.32% in Q4'25, respectively



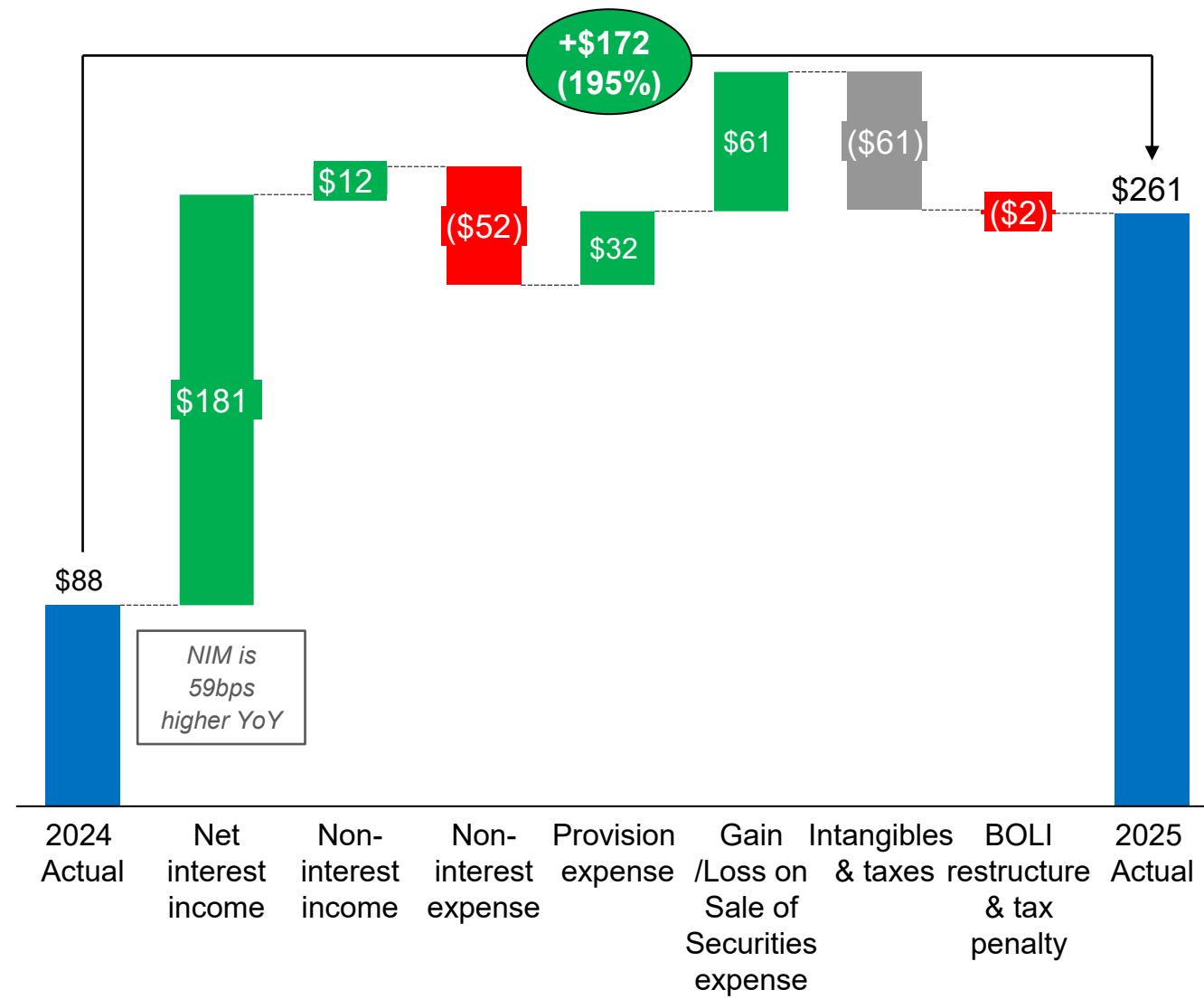
Net income after taxes grew 5% (\$4MM) QoQ and 195% (\$172MM) YoY primarily driven by higher net interest income



QoQ net income comparison: Q3-25 vs. Q4-25 (\$MM)

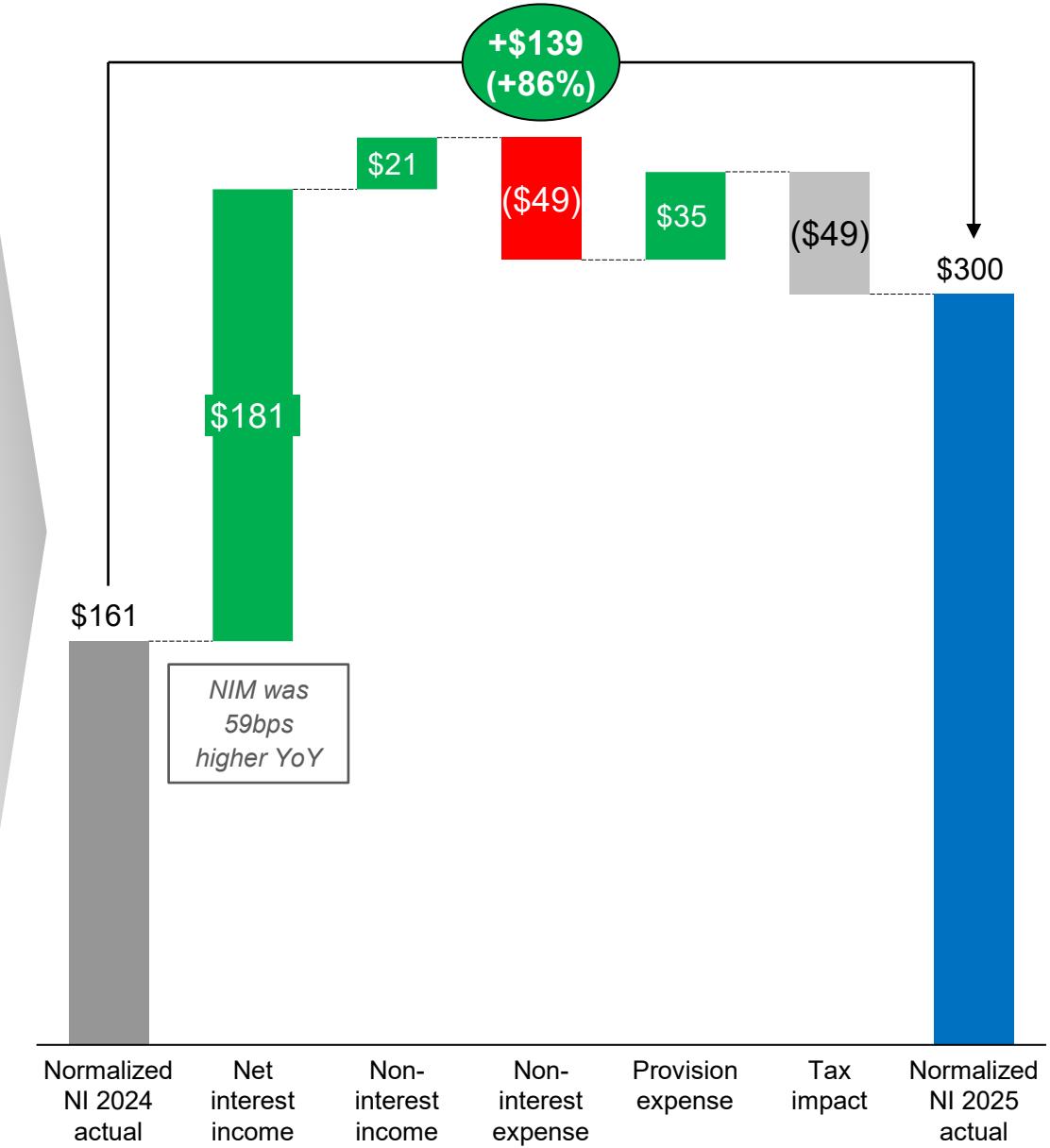
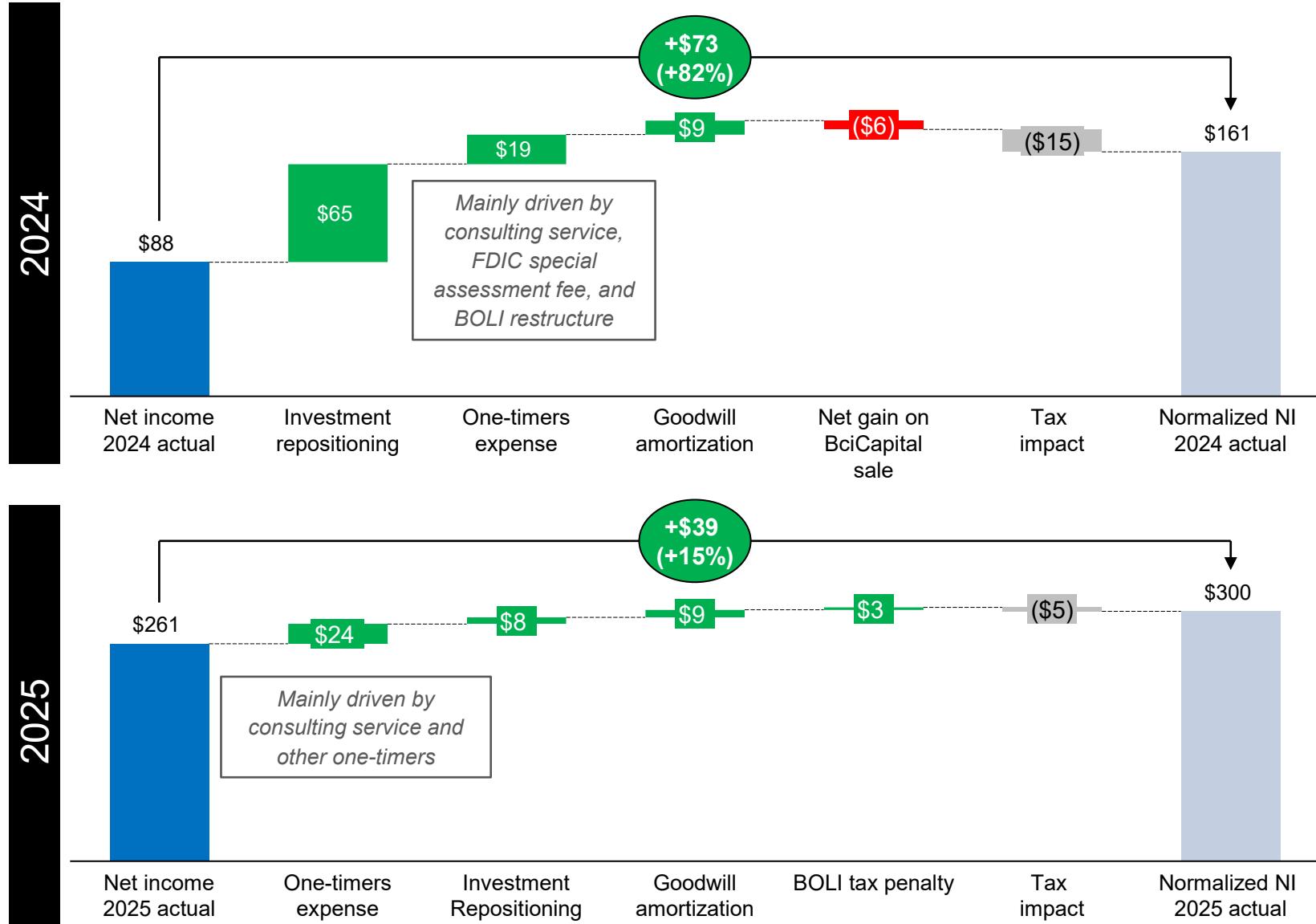


YoY net income comparison: FY2024 vs. FY2025 (\$MM)



Normalized net income almost doubled YoY, increasing 86% (\$139MM)

Normalized net income after taxes (\$MM, as of FY 2025 & 2024)

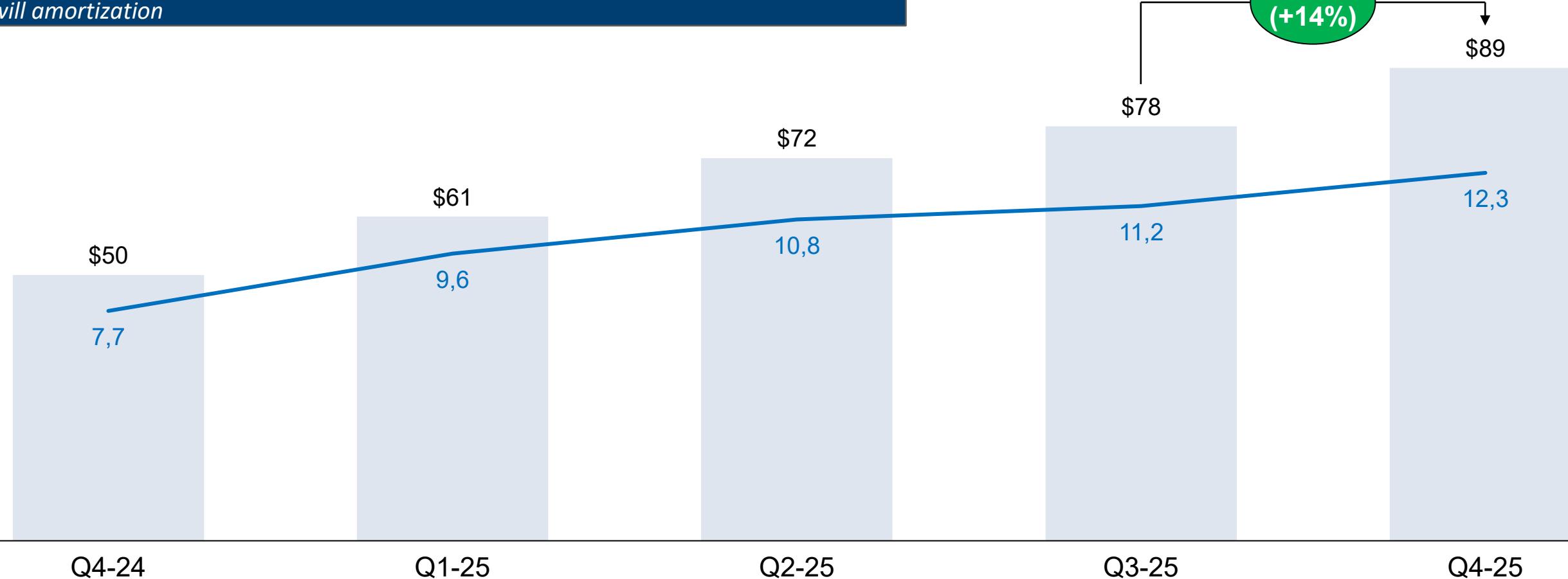


Earnings continue in an upward trajectory

Quarterly normalized net income after taxes and ROE (\$MM, %)

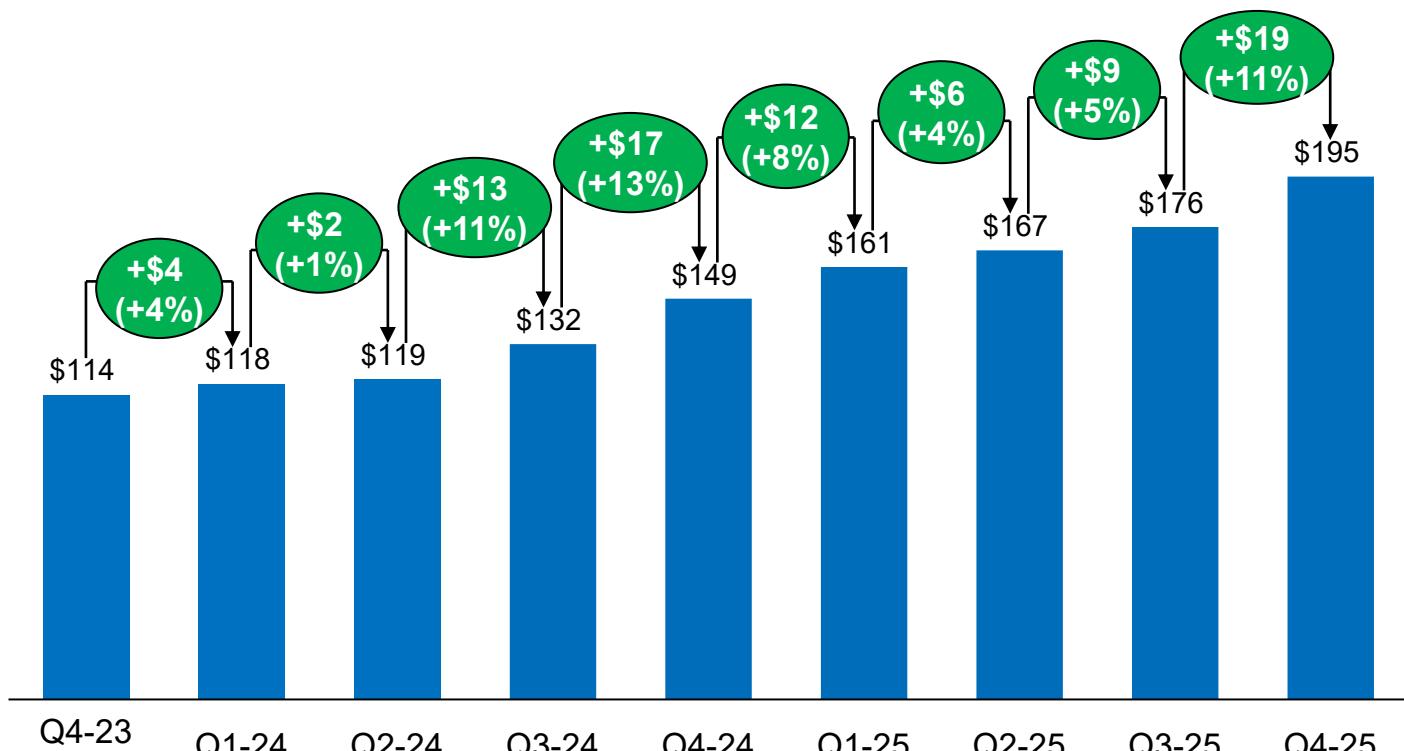
Normalized ROE (%) Normalized net income after taxes (\$)

Net income is being normalized primarily for one-time expenses related to consulting and other strategic project fees, higher temporary qualitative factors for certain reserves and goodwill amortization

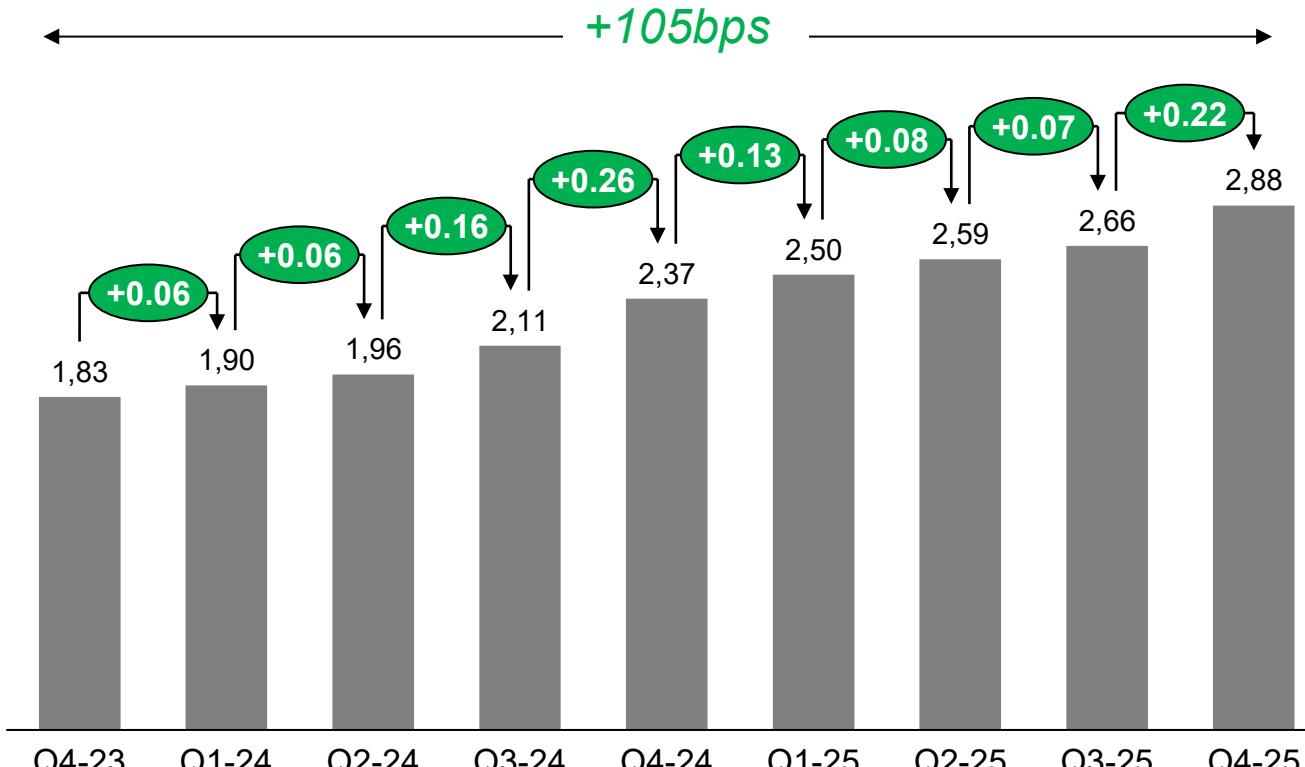


Both our net interest income and margin increased for the eight consecutive quarter: In Q4-2025, our NIM expanded 22bps

➤ 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%
Effective Fed Funds	5.33%	5.33%	5.33%	5.26%	4.65%	4.33%	4.33%	4.29%	3.90%
Yield on earning assets	5.03%	5.12%	5.16%	5.24%	5.21%	5.27%	5.23%	5.28%	5.29%

NIM expanded 22bps in Q4-2025, due to lower cost of funds (22bps), while yield on earning assets remained stable (1bp higher).
In December alone our NIM reached 2.95%, maintaining its upward trend



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