BCI & CNB Investor Day

November 6th, 2025

10 Years
of WINning Together

Hosted by:
J.P.Morgan

Bci's Corporate Strategy

Our Three Strategic Pillars

Experience
Leverage digital customer experience to achieve competitive advantage

Growth
Drive sustainable growth, while maintaining prudent risk

Culture
Enhance leadership and collaboration throughout the organization

City National Bank

American Bank with 75 years of experience(CRE, Residential lending, Personal & Corp)

Bci Miami

Branch, operating for 25 Years in Banking Solutions and Wealth Management for Latam clients and businesses.

Bci Securities

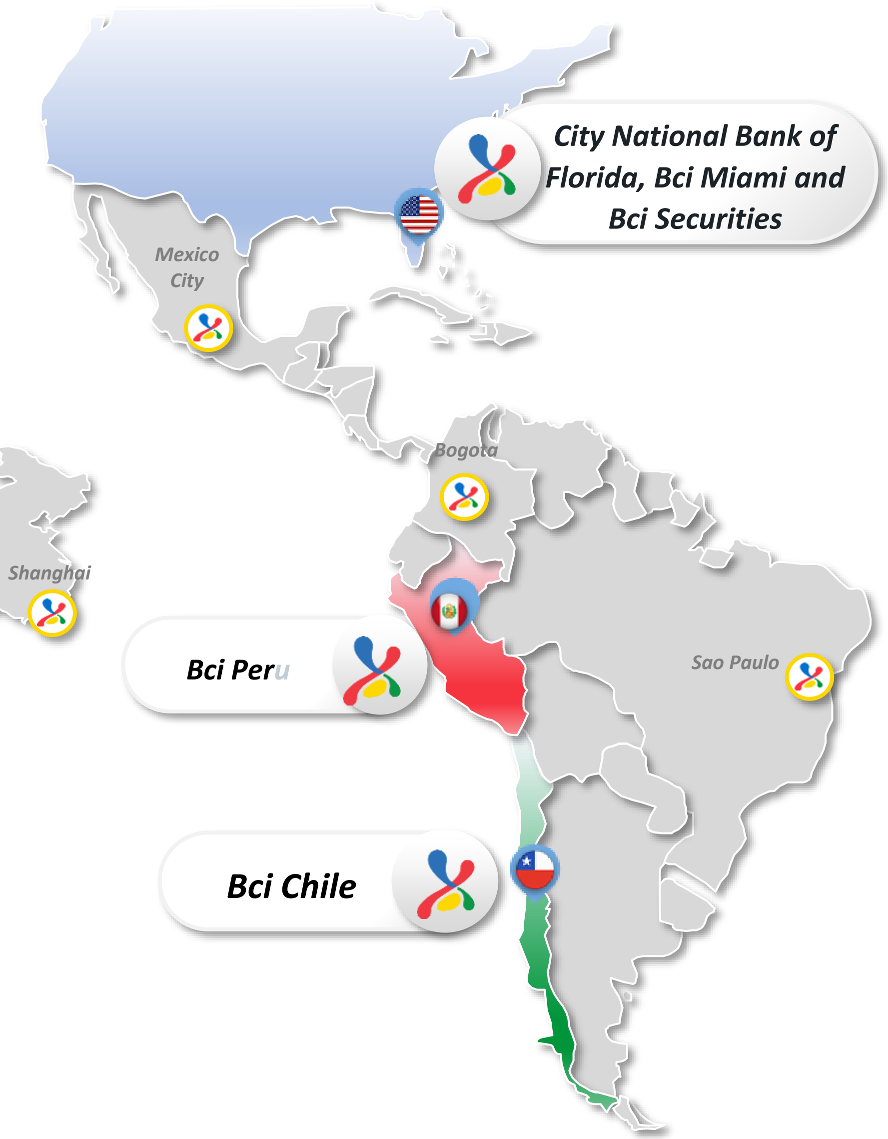
Brokerage and WM solutions for Latam and Domestic clients

Bci Perú

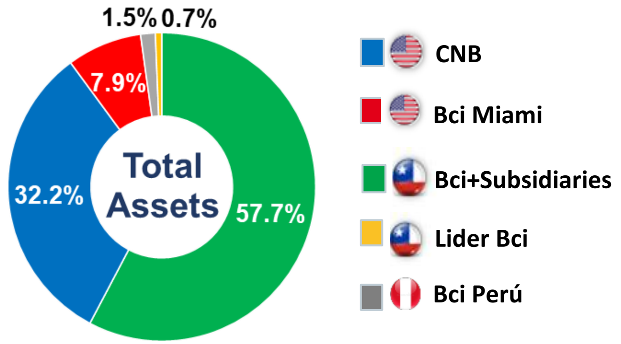
Operating Banking Solutions for Peruvian and Chilean Clients

Bci at a glance

Our strategic corridor



Diversified Business Model



Bci | MACH BANK | Bci PAGOS | Lider Bci

City National Bank | Bci Miami | Bci Securities

Bci Perú

Representation Offices
Bogota, São Paulo, Mexico City and Shanghai

Credit Ratings

A2 – Moody's

A- – S&P Global

A- – FitchRatings

Key Figures
(as of September 2025)

Total assets
USD 87 bn

Total loans
USD 60.3 bn

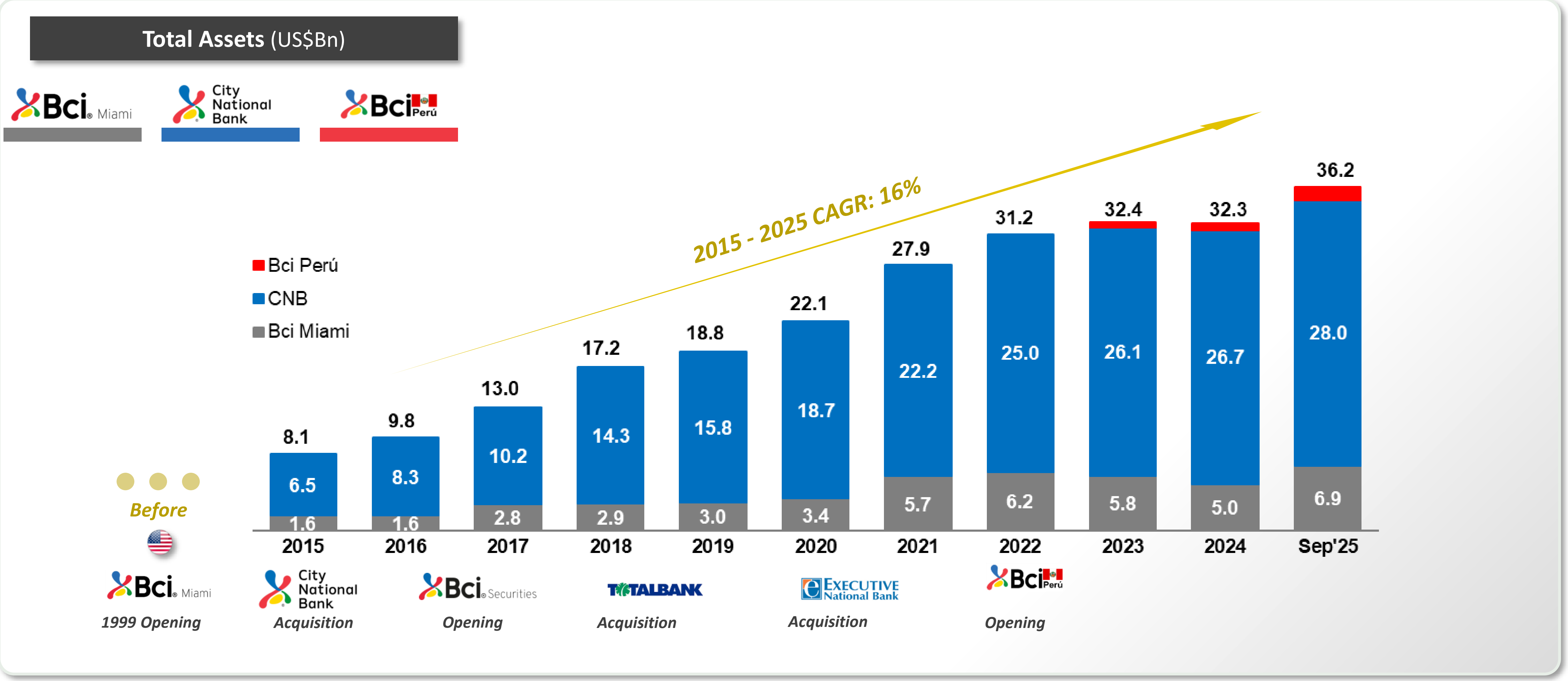
Net Income YTD
USD 797.3 mm

Market Cap
USD 9.7 bn

Figures converted to US$ using an FX of USD/CLP of 962.39 (October 1st)

With a diversified presence across the Americas, Bci is one of the leading financial groups in the region, operating one of the largest banks in Chile – including the largest digital ecosystem in the country – A top 3 Florida based Bank - Two institutions in Miami: offering brokerage & commercial banking services, and an emerging bank in Peru.

International Assets Evolution of Bci on the last Decade



Source: Company filings.
Note 1: 2025 figures are converted to US$ using an FX of 965.28 (September 1st 2025).
Note 2: Each yearly figure is converted to US$ using the respective closing year FX rate.

Sustained growth and constant innovation, transforming our business over the last decade

	2015	2025	
Total Assets	US$30.8bn	**~US$87bn**	**x2,8**
Net Income	US$354mm	**~US$1bn***	**x2,8**
International Presence	20% Assets abroad	**41%** Assets abroad	**x2,0**
Total Clients of Bci Group	~1.0 Million Clients	**+6.0 Million Clients** *(Across all platforms)*	**x6,0**

Note: Figures in USD for 2025 calculated with the exchange rate projected at year-end by Bci Estudios $940.
*Considers previously disclosed guidance for 2025 full-year, and FX rate effect above.

Strong value-based Culture

Generating impact and driving the future through our people

Employee experience: EFY. Employers For Youth · merco TALENTO · Building Happiness by Buk · TOP OF MIND

Sustainability: merco RESPONSABILIDAD ESG · Dow Jones Sustainability Indexes · MSCI

Innovation: MOST INNOVATIVE COMPANIES CHILE_2025 · FA FINTECH AMERICAS · Red Hat Innovation Awards 2025

Corporate: GC GlobalCapital · AWARDS & RECOGNITION PROGRAMS GLOBAL FINANCE

Outlook: Looking back and ahead…

Positioning ourselves as the **Third-largest bank based in Florida**

Strong **reputation** and **corporate governance**

Successfully **diversifying** our **funding** and **revenue streams**

Profitability and diversification strategy toward 2029

10 Years cementing the path for our future.

BCI & CNB Investor Day

November 2025

City National Bank

Member FDIC

J.P.Morgan

Agenda

1 Market Update

2 CNB overview

3 Strategy Update / Project Win

4 Financial Update

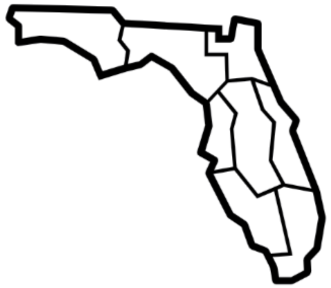
5 NIM Expansion

6 Conclusions

Source: City National Bank of Florida

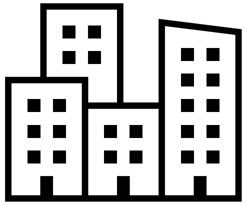
Market Update

Market Overview: Right place at right time



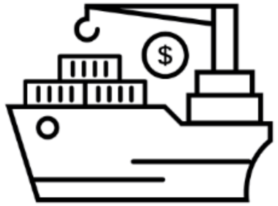
Florida is among the best markets in the world

- 16th largest market in the world and growing
- Leads nation in state-to-state business HQ migration
- Market is consolidating -- small players are exiting -- while large banks, international banks, private credit, fintechs, and crypto players enter



Florida Commercial Real Estate (CRE) market is solid Florida and our CRE loan portfolio is strong

- Average weighted loan to value (LTV) of 47%
- Strong weighed avg. DSCR of 1.6x



US banking market is strong – resilient in face of tariffs and inflation

- Bank valuations have recovered since tariff announcements
- Following the September rate cut, we expect two additional cuts before year-end along with continued consolidation

Source: City National Bank of Florida

Florida's economy is the 4th largest in the US and 16th worldwide

Florida's GDP $1.8T

#4
Largest among US states

#16
Largest economy in the world

Business startups
(# of new business applications)
#1
among US states

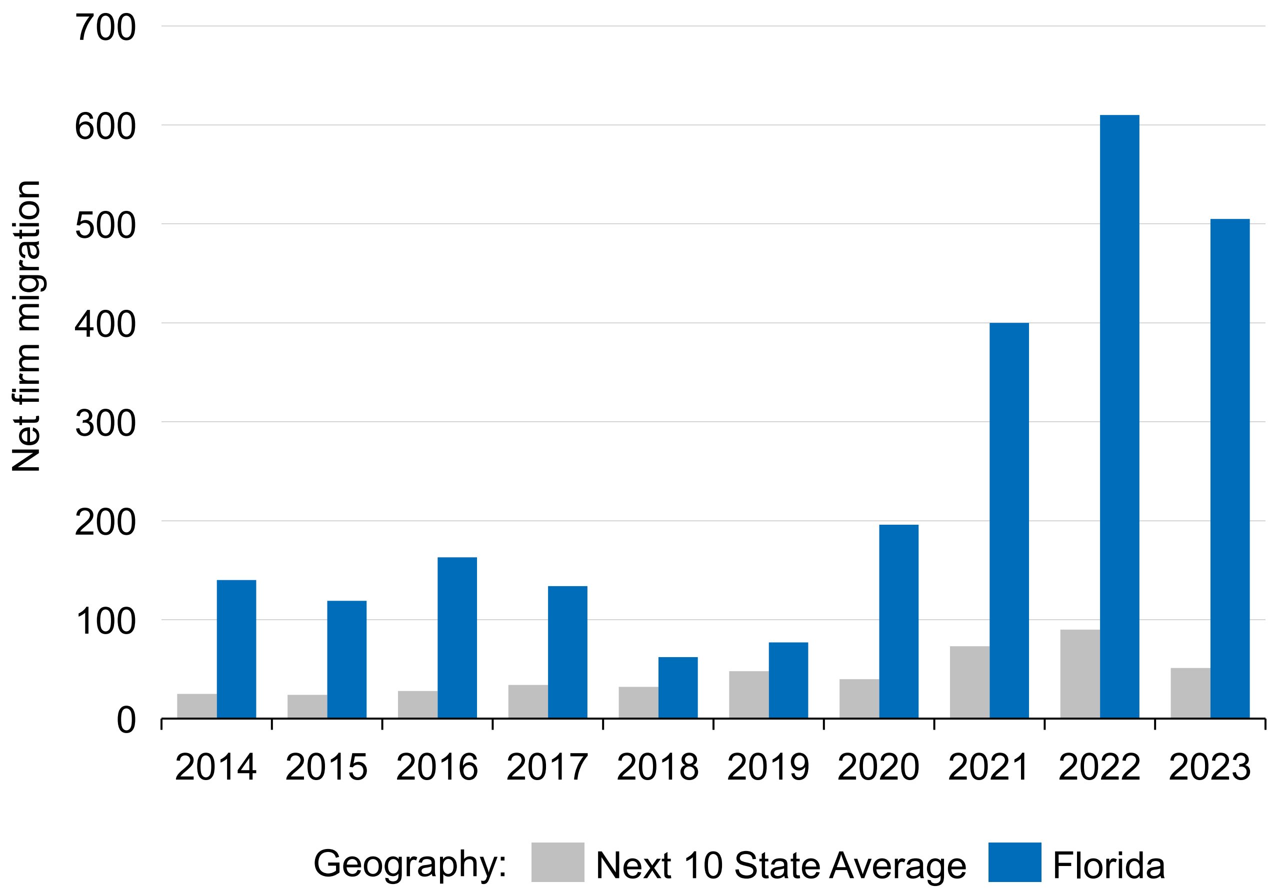
Visitor spending
$131B
143MM visitors

Tax competitive index(1)
#4
among US states

Notes: (1) The State Tax Competitiveness Index evaluates how well states structure their tax systems and provides a road map for improvement
Source: Bureau of Economic Analysis (BEA), The Florida scorecard & The Tax Foundation

Florida's economy continues to be strong

Florida continues to attract companies, leading the nation in firm migration



Unemployment in Florida and in Miami, lower than the national rate

National 4.2%

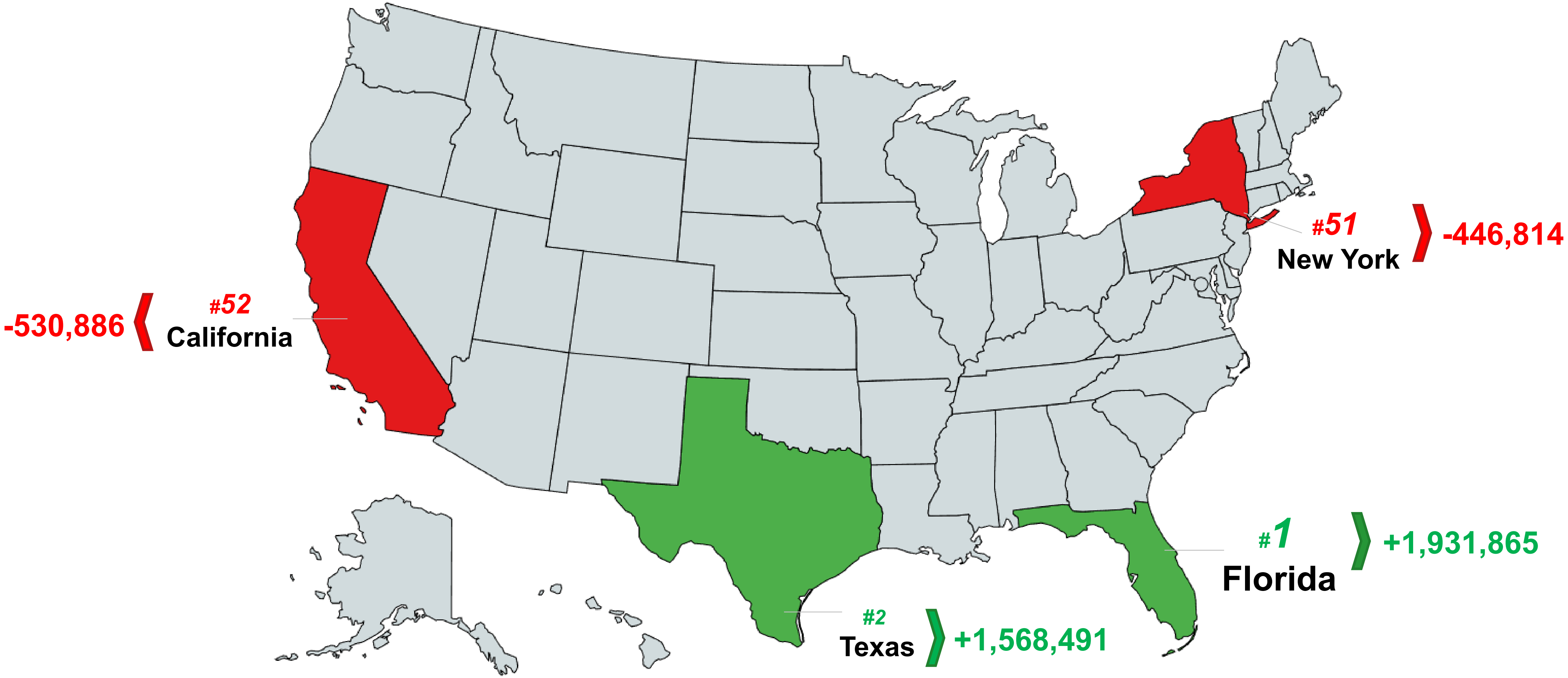
Florida 3.7%

Miami-Dade	2.7%	**Broward**	3.3%
Palm Beach	3.4%	**Orange** *(Orlando)*	3.4%
Hillsborough *(Tampa)*	3.5%		

Source: CoStar & U.S. Bureau of Labor Statistics

Florida is the state with the most demographic growth since Covid pandemic, driven by international and domestic migration

Net migration since Covid pandemic (April 2020 to July 2024)

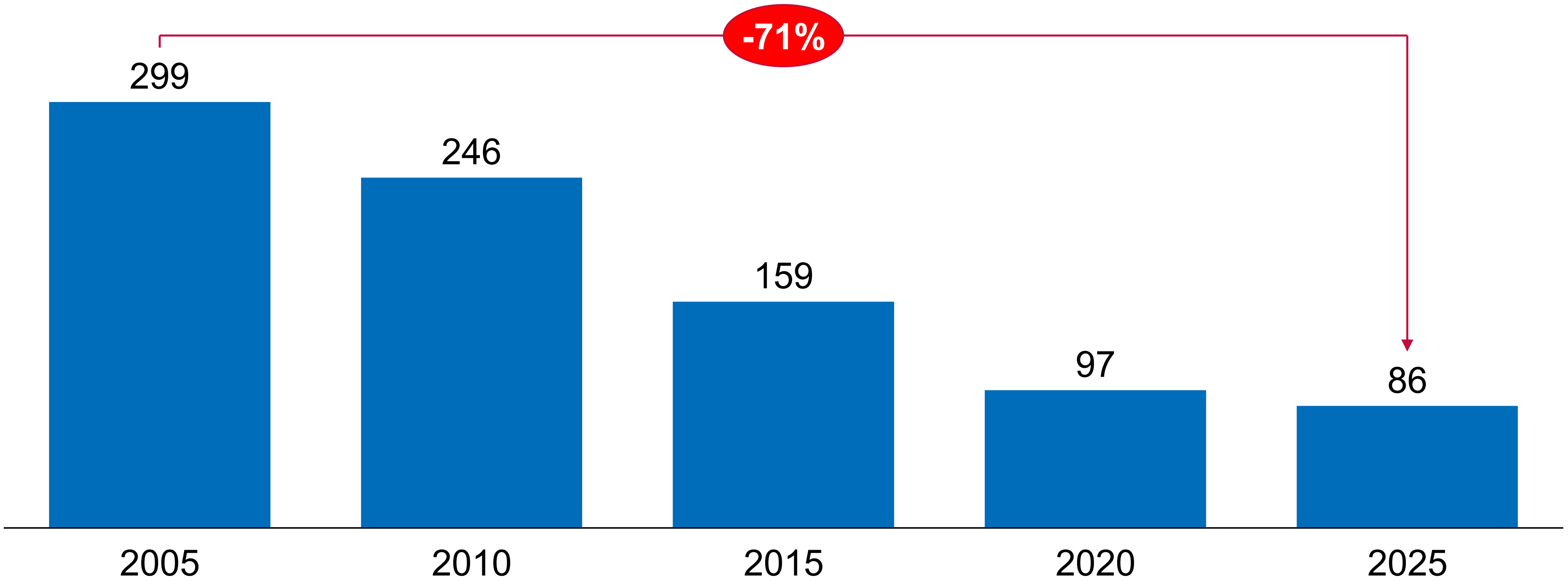


Member FDIC

Source: U.S. Census Bureau

Competitive pressures have driven consolidation in the industry, including in Florida

Number of banks headquartered in Florida



CNB's ranking based on assets

2005	2010	2015	2020	2025
#12	*#6*	*#6*	*#4*	*#4*

Only surpassed by South State, EverBank and BankUnited

Member FDIC

Source: SNL

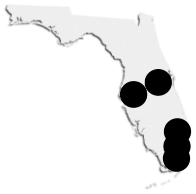
We are uniquely positioned to offer our clients the tailored service that major banks do not and large enough to have the scalability that small banks lack

Competitive landscape in Florida

Small banks (<$15B in assets)	*Mid-size banks ($15-$50B in assets)*	*Regional banks (>$50B in assets)*	*Mega banks (>$1T in assets)*
Amerant, IntercreditBank, Ocean Bank, The Bank of Tampa, Banesco, Bank of Central Florida, U.S. Century Bank, FNB, Grove Bank & Trust	BankUnited, South State, Seacoast Banking Corporation of Florida, EverBank	Truist, TD, Regions, PNC, Pinnacle Financial Partners, Synovus, Valley	J.P.Morgan, Bank of America, Wells Fargo, citibank

Source: City National Bank of Florida

CNB maintains the largest deposit market share in Miami-Dade once the mega banks are excluded (we remain ahead of one of them: Citibank)

	Florida	Miami-Dade	Broward	Palm Beach	Orlando	Tampa
FDIC summary of deposit report (as of Jun 30th, 2025)						
1st	BANK OF AMERICA $171B (20%)	BANK OF AMERICA $27B (13%)	BANK OF AMERICA $16B (23%)	BANK OF AMERICA $11B (17%)	TRUIST $9B (19%)	TRUIST $7B (16%)
2nd	WELLS FARGO $90B (10%)	J.P.Morgan $22B (11%)	J.P.Morgan $10B (14%)	J.P.Morgan $10B (15%)	BANK OF AMERICA $8B (18%)	BANK OF AMERICA $7B (15%)
3rd	J.P.Morgan $76B (9%)	WELLS FARGO $19B (9%)	WELLS FARGO $9B (14%)	WELLS FARGO $9B (14%)	J.P.Morgan $6B (14%)	WELLS FARGO $7B (15%)
City National Bank	11th $22B (2.5%)	4th $18B (8.9%)	10th $1.4B (2.0%)	9th $1.4B (2.2%)	14th $0.5B (1.1%)	25th $0.2B (0.4%)
Total	**$859B** (39% Top 3)	**$202B** (34% Top 3)	**$70B** (51% Top 3)	**$64B** (45% Top 3)	**$44B** (51% Top 3)	**$45B** (45% Top 3)

We have nearly tripled our deposit market share in both Florida and Miami-Dade in the last decade

CNB deposit marking share and ranking evolution – 2015 vs 2025

Florida	Miami-Dade
2015: 17th, *0.9% market share*	2015: 8th, *3.4% market share*
2025: 11th, *2.5% market share*	2025: 4th, *8.9% market share*

Source: FDIC Summary of deposits

How Project WIN Outperforms Big Banks (1 of 2)

Clients & Prospects: We target the underserved and complex

1. **Client-Obsessed Culture**
   - Relationship banking with direct access to decision-makers
   - Client oriented service model
   - Access to decision makers

2. **Client Advocacy: best talent in the market complemented by best of breed technology**

3. **Segmented strategy**
   - Focused on high-value niches: CRE, Middle Market, Professionals, HOA, Aviation
   - Tailored offers and banker-client matching
     - We have gone from 57% segment alignment to >80%

4. **Data-driven sales discipline & rigor:** advanced analytics and unparalleled local market knowledge

5. **Leadership team that is empowered to make decisions locally and actively engages with our community and marketplace**

Source: CBRE, Bloomberg and OCC

CNB Overview

Celebrating our 10-year anniversary

BANKING

City National Bank sale expected to close Friday

By Nicholas Nehamas

nnehamas@miamiherald.com

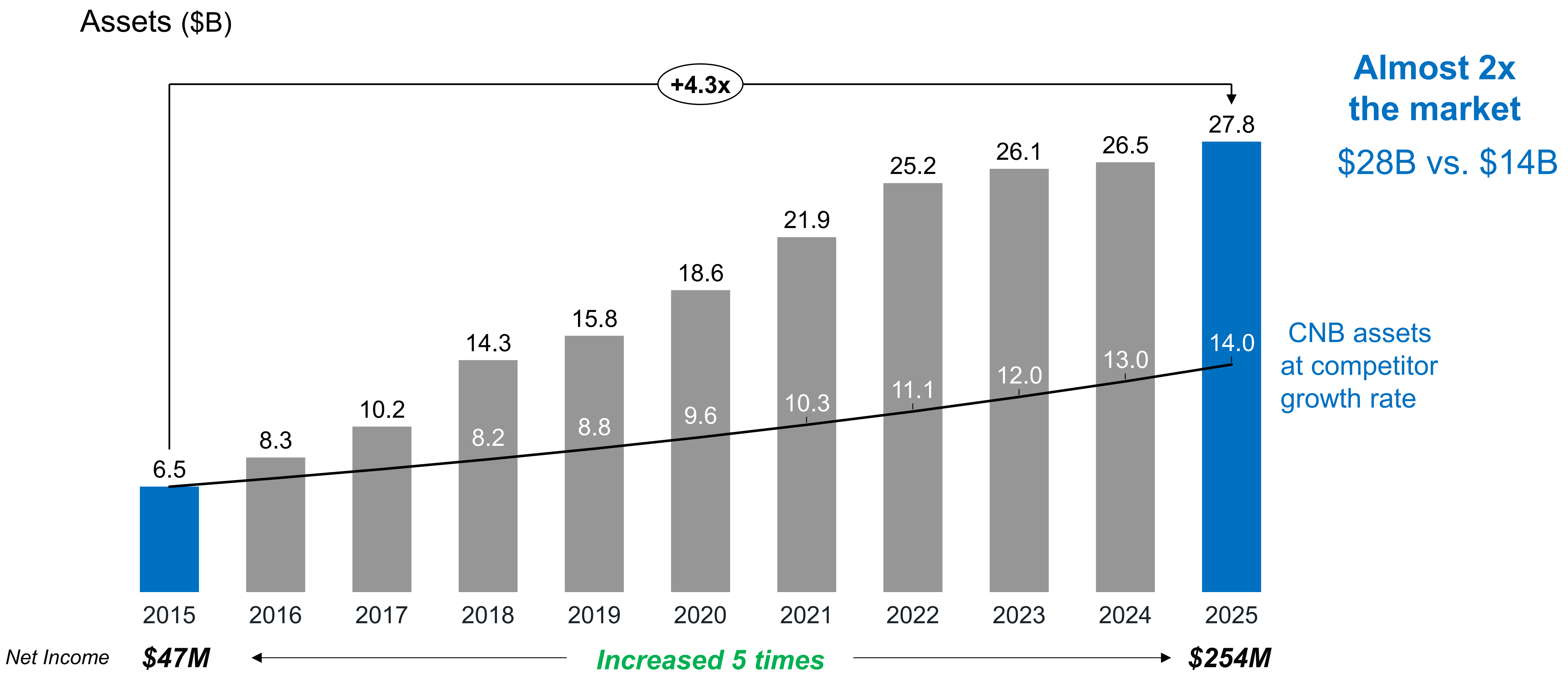
Miami Herald

Updated October 16, 2015 10:30 AM

CEO of City National Bank Jorge J. Gonzalez (left) meets with Eugenio von Chrismar Carvajal (left), the CEO of Banco de Crédito e Inversiones, at the City National Bank offices in Brickell. Chilean BCI is buying City National Bank in a deal expected to close Friday morning. Hector Gabino *hgabino@elnuevoherald.com*

Source: City National Bank of Florida

Celebrating our 10-year anniversary



Member FDIC

Source: City National Bank of Florida

City National Bank of Florida is a relationship-based institution with $27B in assets and 1,100 employees

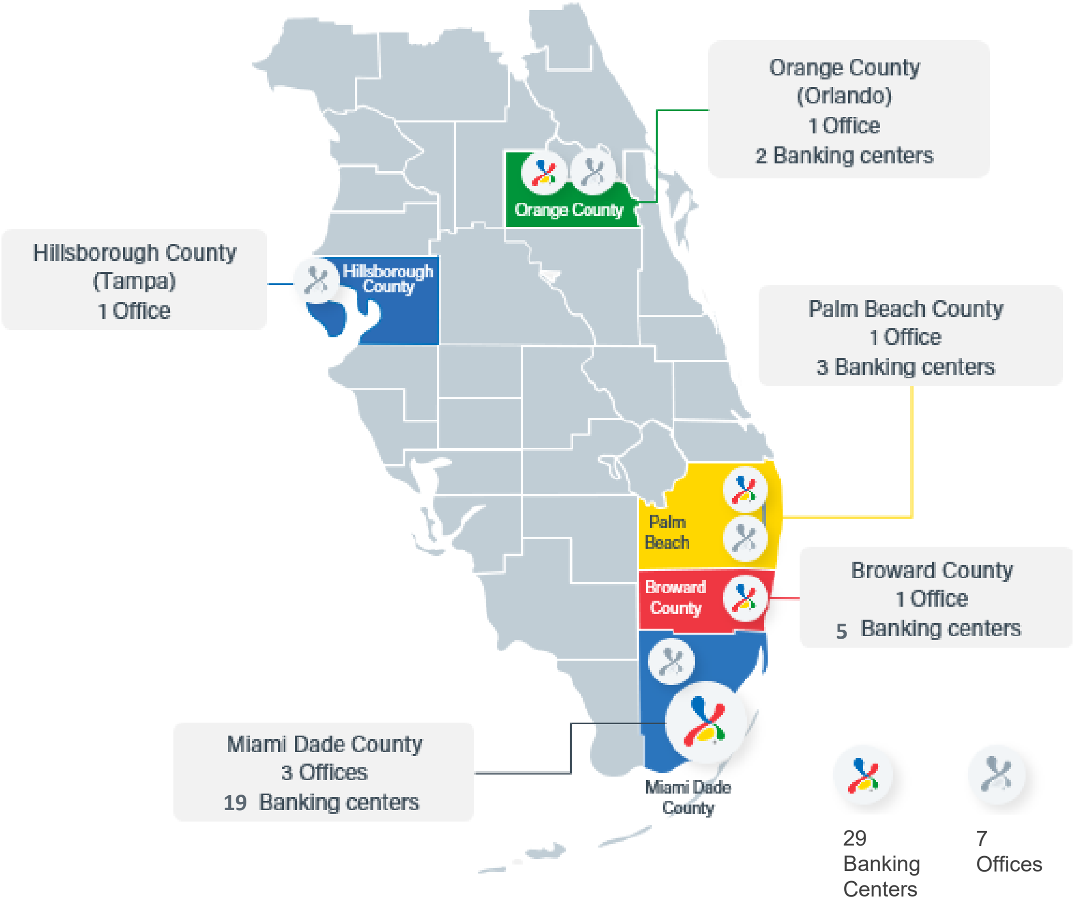
National Capabilities	Consultative Approach with Local Decisioning	Stability	Global Backing
Top 100	**3rd**	**79 years**	**Bci**
of 2,127 U.S. Commercial Banks[1]	largest Florida-based bank	of tradition A future of promise	our parent company

Source: City National Bank of Florida & Federal Reserve Largest Commercial Banks by Assets

CNB: *A leading institution in Florida*

29 Banking Centers across South & Central Florida

Florida Presence in Major Cities



Key financial figures

Total assets	$27.8B
Total loans	$19.6B
Total client deposits	$19.3B
Loan-to-deposit ratio	89.2%
Total risk based capital	15.4%

KPIs as of September 30th, 2025
Source: City National Bank of Florida

CNB's management consists of highly seasoned and accomplished executives

Jorge Gonzalez
President & CEO
16 years | 35 years

Department	Title	Name	Years at CNB	Banking experience
Real Estate, Commercial, HOA, Banking Centers & SBA	EVP	**Michael MacIntyre**	<1 year	30 years
Wholesale, Int'l Banking, Capital Mkts, & TM (sales)	EVP	**Christian Sundblad**	<1 year	28 years
Private Banking & Residential	EVP	**Ricardo Garbati**	12 years	20 years
Wealth Management	EVP	**Joseph Nader**	1 year	30 years
Finance & LOB Risk	EVP	**Jose Marina**	7 years	28 years
Operations & TM (ops)	EVP	**James Campanella**	14 years	21 years
Strategy, Data & Analytics, and Digital Marketing	EVP	**Ernest Hartner**	7 years	20 years
Enterprise Risk Mgmt. & Legal	EVP	**Ali Moghaddam**	4 years	10 years
Credit & ARD	EVP	**Nicolas Young**	<1 year	30 years
Human Resources, Marketing & Communications	EVP	**Rafael Barrera**	7 years	24 years
Internal Audit	MSVP	**Ivan Vera**	8 years	26 years

New additions

Number of years as part of CNB

Number of banking experience years

Source: City National Bank of Florida

Our Banking Divisions: Continued focus on commercial & private clients

Wholesale

- RE Finance
- Corporate
- Commercial
- Association Banking

Business & Personal

- Small & Medium Business
- Personal Banking
- International

Private

- HNW Individuals & Families
- Professional Service Firms

- Residential Lending - Treasury Management - Wealth Management

Source: City National Bank of Florida

We will continue to enhance our existing offering and launch new services

	Enhance Existing						Launch New		
Segments	**Corporate** (Rev > $35M)	**Commercial** (Rev $10 – 35M)	**HOA**	**CRE** (TCE > $7.5M)	**International Private** (>$100k deposits)	**Private** (>$1M in Income)	**SMB** (Rev $1-10M)	**Capital Markets** Fees	**International Corporate**
Products	**SBA** Fees	**Resi** Fees	**TM** Fees	**TotalBank**	**Wealth Management** Fees			**Insurance** Fees	

Source: City National Bank of Florida

Teaming up for success: *The University of Miami and Orlando Magic*

The Official Bank of the University of Miami

The Official Bank of the Orlando Magic

- We are the Official Bank of the University of Miami
- The University of Miami and City National Bank have been fixtures in South Florida for a combined 175 years, and we share a deep commitment to improving our community for future generations
- Students, alumni, faculty, and staff to enjoy preferred banking services for the University of Miami community
- CNB will also become the Official Bank of the Miami Hurricanes, Official Bank of the U, and sponsor many community activities, including the University's Centennial

- We are the Official Bank and Mortgage Partner of the Orlando Magic and Amway Center
- Our first-ever multiyear marketing deal with an NBA franchise and is a natural continuation of our plan to expand in Central Florida, reflecting our deep commitment to the region
- The partnership sends a clear message to the marketplace: "We are more than a Miami-based bank. We are Florida's bank"
- CNB joins the Magic's other prestigious partners such as Walt Disney World, PepsiCo and Florida Blue

Our recent strategic partnerships not only accelerate brand recognition but also create valuable community engagement

Source: City National Bank of Florida

Our Culture continues to win…

14th consecutive year!

Member FDIC

Source: City National Bank of Florida

We are well positioned to continue to succeed in 2025 and beyond

- ***High profile reputation in Florida*** *and strong relationships with the local community*
- *Presence in a* ***highly-attractive market:*** *Florida's economic and population growth outperforming the rest of the country*
- *Best in class* ***talent***
- *Technology and digital capabilities*
- *Ability to execute our clear strategy*
- *Proven* ***integrator***
- ***Efficient*** *infrastructure*
- *Strong brand presence*
- *79 year history*

Source: City National Bank of Florida

Strategy Update / Project Win

To be Florida's premier relationship bank, valued by our clients, and renowned for our people-centric culture

– *Clear Definition of Success with 5 Key Objectives:*

1. **Moderate Growth & Enhanced Profitability**
2. **Market Share Opportunity / Diversification** (Geographies, Clients, Products, Employee Contribution)
3. **Scalability / Digital & Client Experience**
4. **Culture Preservation / Leadership Effectiveness (F2F)**
5. **Regulatory Excellence**

Source: City National Bank of Florida

PROJECT WIN

Project Win: *Clear Definition of Success with Five Key Objectives*

Win Objective	Description
1 Moderate Growth & Enhanced Profitability	Grow deposits and loans at high-single digit through 2029. Enhance NIM (higher spreads driven by better risk based pricing and lower cost of funds) and generate more fees (TM, Capital Markets, WM, SBA, Insurance, etc.)
2 Market Share Opportunity / Diversification	Accelerate geographic expansion in FL geographies beyond Miami-Dade (Broward, Palm Beach, Orlando and Tampa) Drive more C&I lending and diversify deposit base by capturing new clients
3 Scalability / Digital & Client Experience	Improve operating model to enhance client/employee experience and increase efficiency
4 Culture Preservation / Leadership Effectiveness (F2F)	Preserve our winning culture, which has been a key strategic asset / competitive advantage
5 Regulatory Excellence	Maintain our exceptional asset quality and continue to strengthen our '3 Lines of Defense' framework

Source: City National Bank of Florida

HOW?
Detailed Execution Plan – 10 Workstreams

Front Office Excellence

5 **Sales Effectiveness**
Double our sales productivity (Quality & Quantity)

6 **Treasury Management** (TM)
Optimize pricing, cross-selling and up-selling

7 **Small and Midsize Business** ($1-10M in rev)
Win via new org structure and products, plus digital marketing

8 **International Banking**
Enhance value prop, add RMs, and grow deposits by $1.8B

9 **Wealth Management Platform**
Grow AUMs & Fee income with next-gen WM Platform

Strengthen the Foundation (Support Functions)

1 **Recruiting -Investing in our People-**
Bring 300+ employees to the organization

2 **End-to-End Credit Process Optimization**
Decrease loan turn times by 50% to delight clients & RMs

3 **Scalable IT & Operations**
Streamline processes to save time for clients & colleagues

4 **Enterprise Risk Management**
Strengthen risk functions to support growth (Three Lines of Defense)

10 **Project WIN Culture & Communication:** *Multi-channel communication, adoption and sustainable change*

Source: City National Bank of Florida

Although we have just started our 5-year Project WIN journey, we are already delivering profitable and diversified growth

Key Objectives	YTD Sep 2025 Accomplishments
1 Moderate Growth / Diversification	✓ Increased client deposits growing by 10% (annualized) doubling the 5% from the industry. Loans growing at the same pace as deposits (~10% annually)
2 Enhanced Profitability	✓ Enhanced earnings, with ROE (excluding goodwill) of ~10% YTD, NIM improving 61bps YoY and efficiency ratio at 48.13%
3 Scalability / Digital Experience	✓ Increased automation across the bank (i.e. new credit process optimization, new WM platform, data and analytics, automation of manual processes, etc.)
4 Culture Preservation / Engagement	✓ Engaged all employees in the execution and continued success of Project Win, with a strong and distinct leadership culture
5 Regulatory Excellence	✓ Strengthened our three lines of defense to maintain a robust internal control framework as we grow

Value Creation

Source: City National Bank of Florida

Recap

Project WIN

The most important project in CNB's history

PROJECT WIN

– **WHERE?** ***To be Florida's premier relationship bank, valued by our clients, and renowned for our people-centric culture***

Clear Definition of Success with 5 Key Objectives:

1. **Moderate Growth & Enhanced Profitability**
2. **Market Share Opportunity / Diversification** (Geographies, Clients, Products, Employee Contribution)
3. **Scalability / Digital & Client Experience**
4. **Culture Preservation / Leadership Effectiveness (F2F)**
5. **Regulatory Excellence**

– **WHY? More diversified, competitive, resilient, scalable & safer → More valuable!**

– **HOW? Detailed Execution Plan – 10 Workstreams**

Financial Update

In 2025, we have continued to expand our NIM and earnings, maintain a strong liquidity position, improve our capital ratios and our CRE portfolio remains well managed

Client Deposits

Client deposits ***have increased $1.3B through September (7%)****, including* ***DDAs growing $456MM or 10%****. The banking industry as a whole grew $634B (3.6%) YTD, but this includes brokered deposits. In other words, CNB's deposit growth is outpacing the industry by more than 2x*

Liquidity

We maintained ***~$10B of available & committed liquidity sources****, representing 35% of total assets and ~110% of our uninsured & uncollateralized deposits*

NIM

Both our net interest income and margin increased for the seventh consecutive quarter: In Q3-2025, ***our NIM expanded 7bps****. Both our net interest income and margin are* ***the highest in almost 3 years***

Profitability

Earnings maintained their upward trend*, improving* ***344% YoY and 3% QoQ.*** *ROA excluding goodwill amortization* ***for Q3 was 1.03%***

Capital

Our ***CET 1 ratio significantly exceeds the well capitalized threshold*** *even if we apply our unrealized AFS and HTM losses to capital ~****$1.2B of excess capital*** *as of September*

CRE

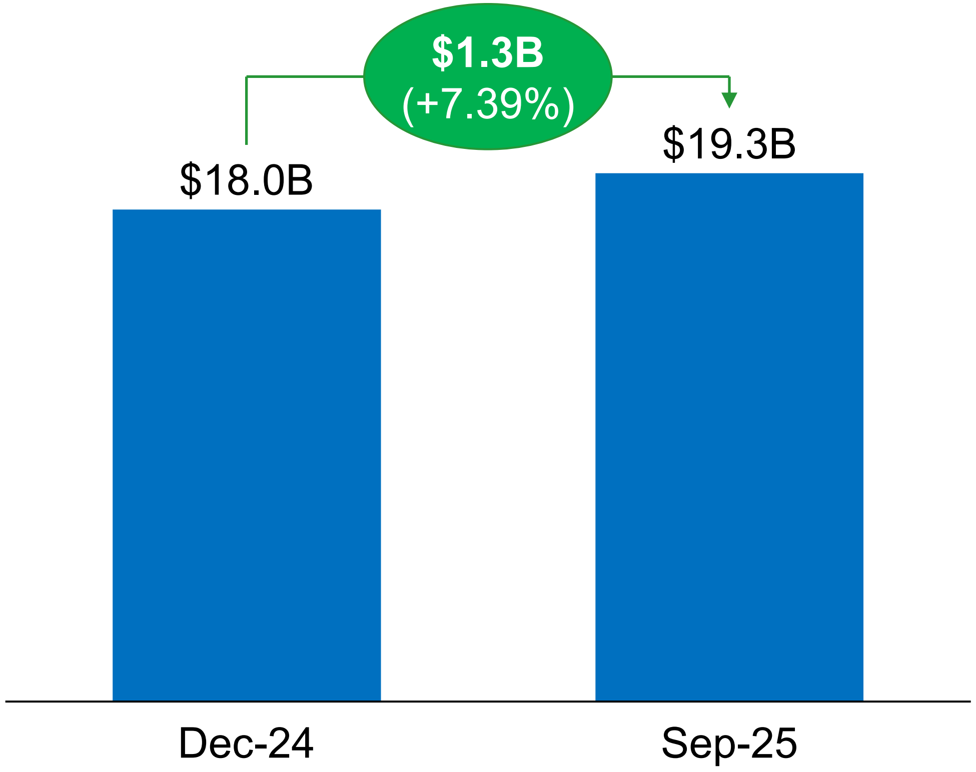
Our commercial real estate portfolio is well diversified by type and geography, ***maintains a low LTV of 47%*** *and the Florida market is performing better than the U.S. as a whole*

ROE excluding goodwill amortization continues to improve reaching 10.30% in Q3, increasing 693bps YoY

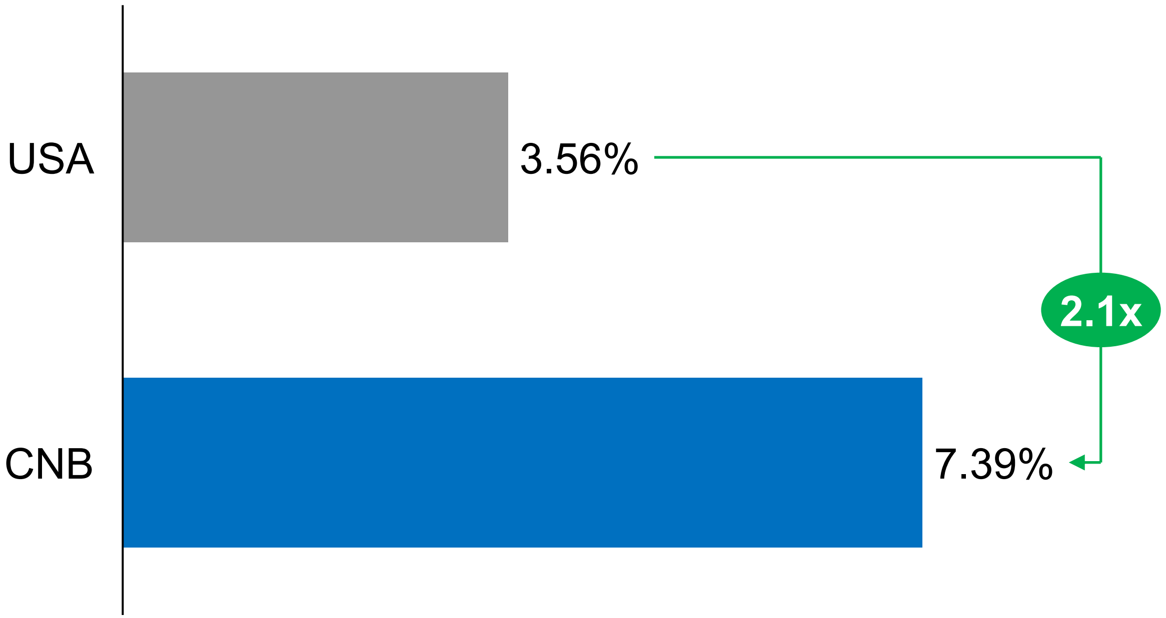
Source: City National Bank of Florida

Our deposit growth outpaced the industry by more than 2x

CNB client deposits up $1.3B (7.39%)
(excludes brokered)



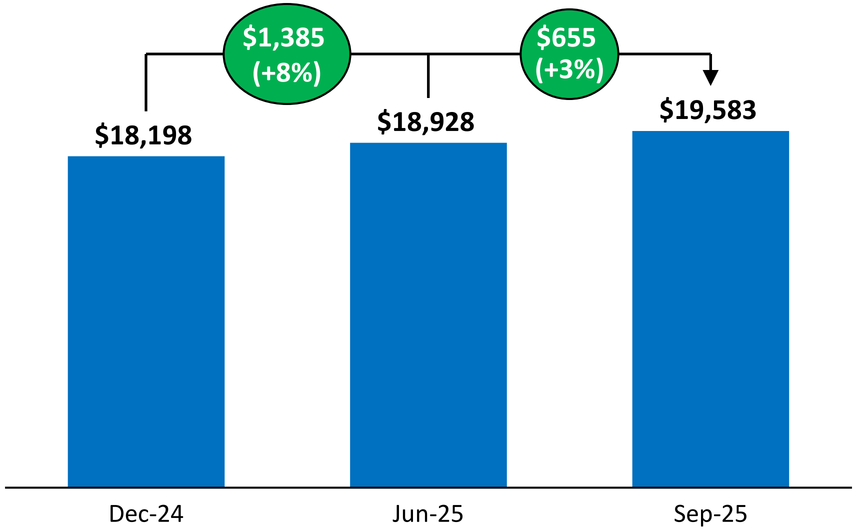
CNB deposit grew ~2.1x times greater than market YTD



Source: City National Bank of Florida & St. Louis Fed Reserve

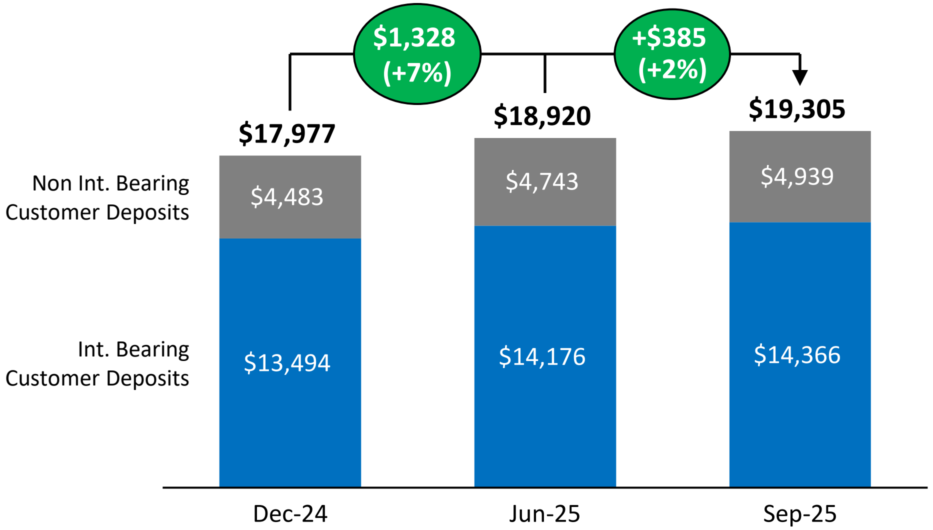
Total loans have grown ~$1.4B (7.6%) YTD mainly due to higher new fundings. Client deposits increased $1.3B YTD or 7.4%, with DDAs increasing as well $456MM or 10.2% YTD

Net loans & leases ($MM)



	Dec-24	Jun-25	Sep-25
Loan to Deposit Ratio	87.24%	87.92%	89.20%
Tier 1 Leverage Ratio	10.57%	10.69%	10.82%
ACL Coverage Ratio	1.01%	1.10%	1.15%
NPA Ratio	0.46%	0.52%	0.80%

Client Deposits ($MM)



	Dec-24	Jun-25	Sep-25
Cost of Client Deposits (QTD Avg)	2.72%	2.53%	2.52%
Non-Interest Bearing / Total Deposits	21.49%	22.03%	22.50%
Wholesale Funding Ratio	21.18%	18.80%	18.99%

- Loans have grown ~$1.4B or 7.6% YTD and $655MM or 3.5% QoQ driven by strong new lending activity
- Client deposits increased $1.3B YTD (or 7.4%) and $385MM (2.0%) QoQ. DDAs have grown by $456MM or 10.2% YTD and have increased $196MM or 4.1% QoQ
- Loan-to-deposit ratio of 89.20% is higher than year-end and versus last quarter

We have ~$10B of available liquidity sources, representing 35% of our assets

Total liquidity sources
$B

	September 30th, 2025
Total customer deposits	**$19.3**
FHLB Max Borrowing capacity	*4.2*
Current utilization	*3.1*
FHLB available capacity	**$1.0**
Other sources of liquidity	
Fed balance	*0.3*
Other cash	*0.2*
Unpledged Securities	*5.4*
Syndications	*0.0*
FRB discount	*2.9*
Total liquidity	**$9.8**
Total liquidity as % of total assets	*35.3%*
Loan-to-deposits	*89.2%*
Wholesale funding as % of assets	*19.0%*

We have ample liquidity

Source: City National Bank of Florida

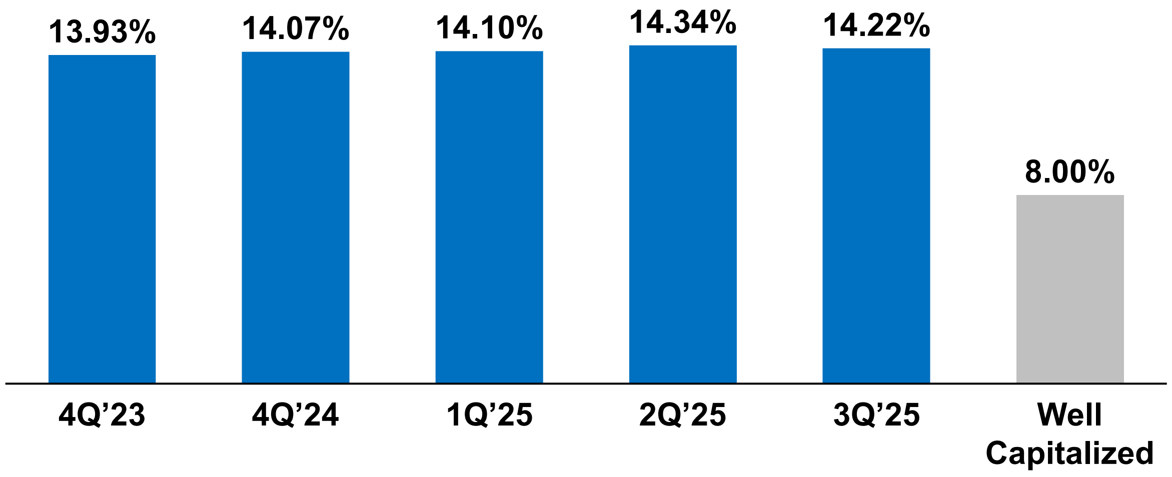
Liquidity and capital ratios continue to be strong and ample in 2025

Ratio	Actual				
	Dec 31st, 2022	Dec 31st, 2023	Dec 31st, 2024	Sep 30th, 2025	Var (2022 vs 2025)
TCE Ratio (excl. HTM)	7.57%	8.68%	9.23%	9.90%	*2.33%*
TCE Ratio (incl. HTM)	6.57%	7.81%	8.38%	9.33%	*2.76%*
Uninsured & Uncollateralized Deposits / Total Deposits	51%	36%	38%	41%	*-10.4%*
Available liquidity / Uninsured & Uncollateralized Deposits	96.7%	139.3%	113.2%	109.9%	*13.2%*
Available liquidity Sources ($B)	$10.0	$10.5	$8.9	$9.8	*-$0.2*
Unpledged Securities / Total Securities	81.8%	74.2%	93.6%	92.6%	*10.8%*
Loan-to-Deposit Ratio	81.7%	82.8%	87.2%	89.2%	*7.5%*
Loans & Securities / Deposits	115.7%	115.6%	119.1%	118.9%	*3.2%*
Brokered Deposits / Total Deposits	12.8%	16.1%	13.8%	12.1%	*-0.7%*
Annualized % Change Client Deposits	-3.9%	-0.1%	1.7%	12.3%	*16.2%*
Wholesale Funding Ratio	20.3%	21.9%	21.2%	19.0%	*-1.3%*
Other Comprehensive Income / Loss (after-tax) ($MM)	($493)	($427)	($409)	($305)	*$188*
Unrealized HTM Losses (after-tax) ($MM)	($278)	($251)	($253)	($181)	*$97*
CRE Concentration Ratio	300.6%	299.5%	289.7%	294.3%	*-6.3%*

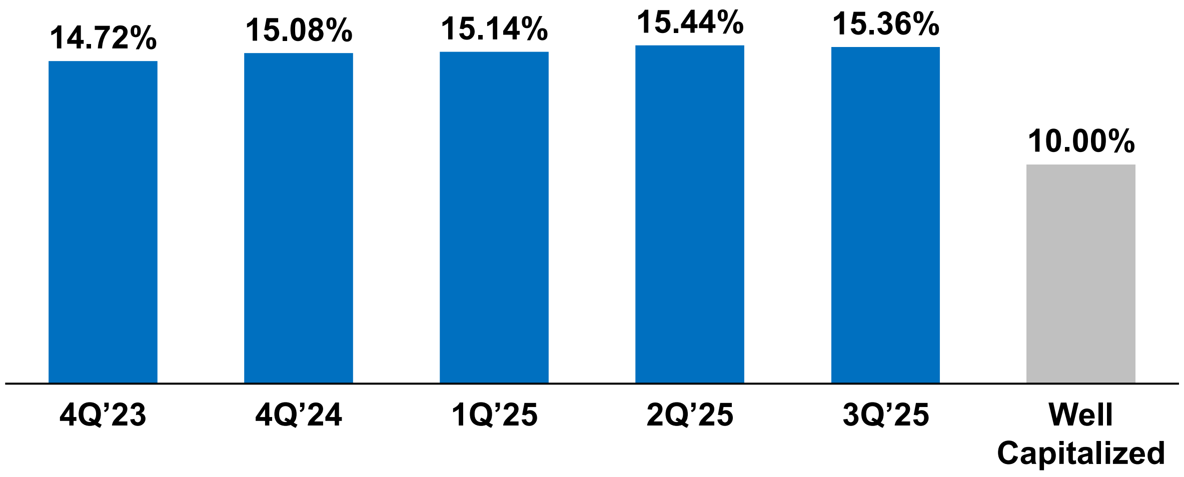
Source: City National Bank of Florida

Our capital ratios are strong and remain significantly above regulatory thresholds

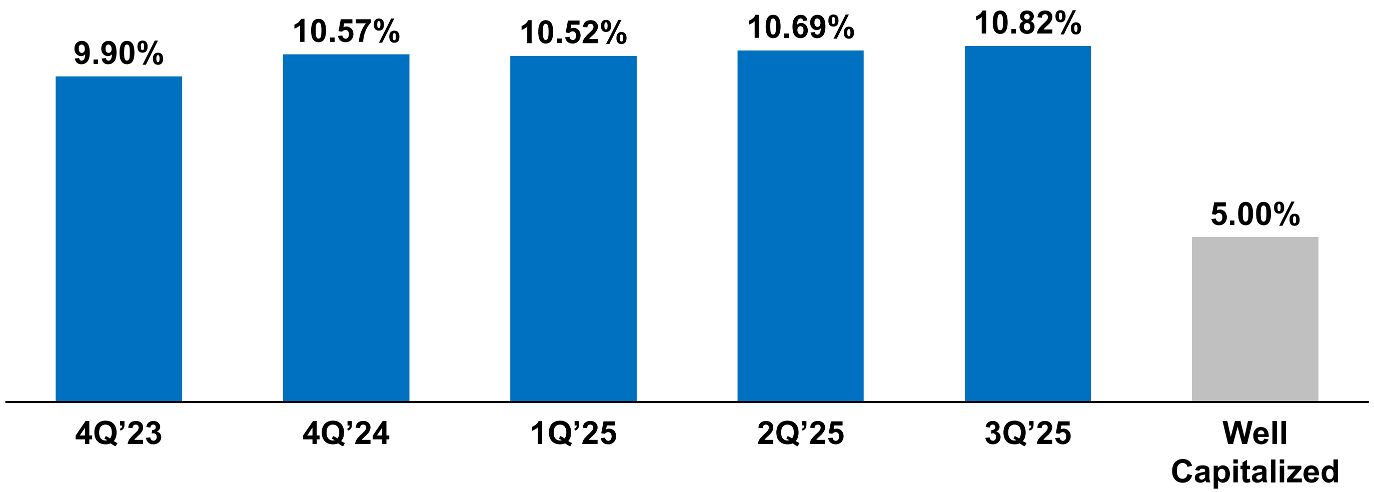
Tier 1 Risk Based Capital Ratio



Total Risk Based Capital Ratio

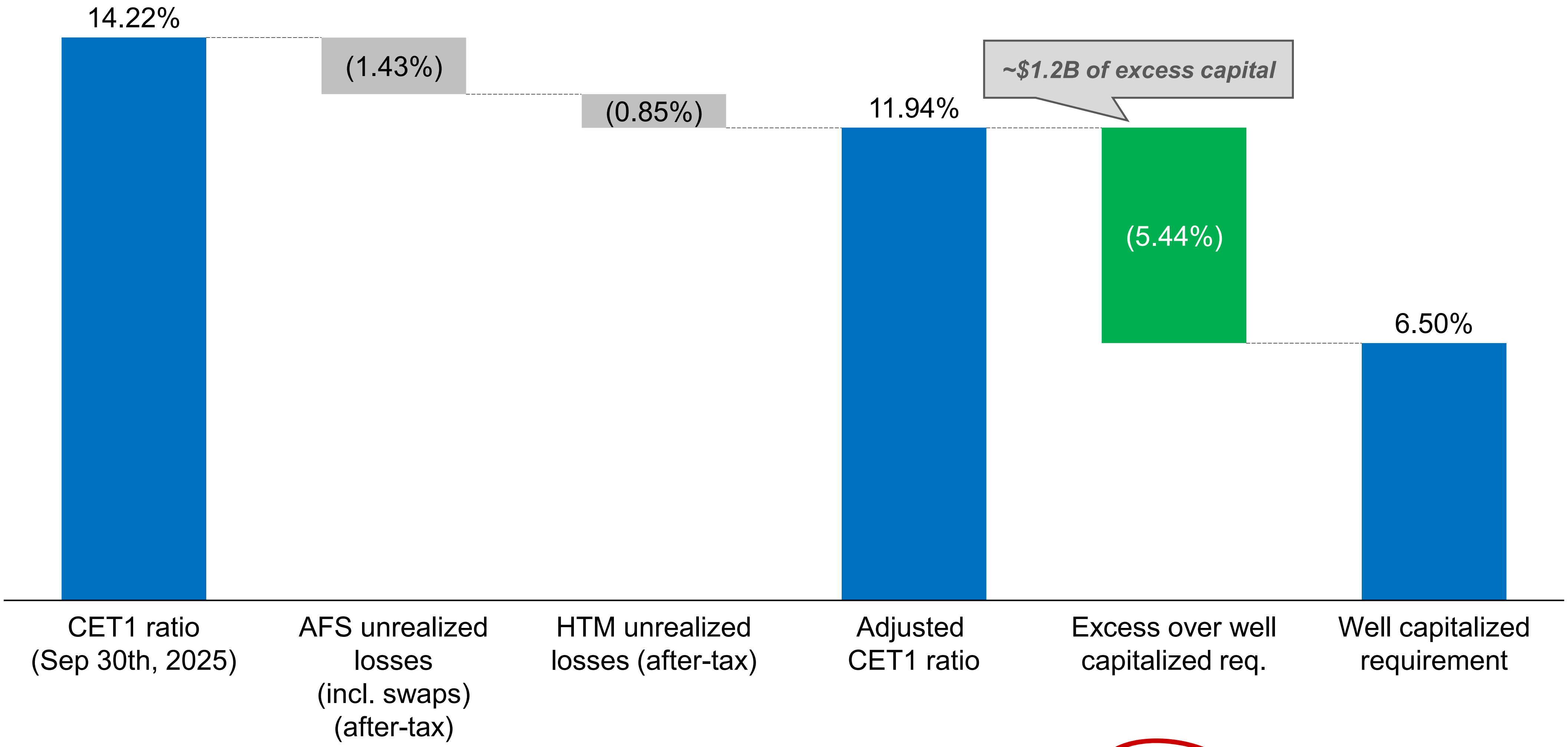


Tier 1 Leverage Ratio



Source: City National Bank of Florida

Our CET 1 ratio significantly exceeds the well capitalized requirement even after including all AFS & HTM unrealized losses



CET1 ($MM)	$3,031	($305)	($181)	$2,545	($1,160)	$1,386

Source: City National Bank of Florida

Our loan portfolio is diversified with real estate secured loans at a low weighted average LTV of 51%

Loan Breakdown as of 9/30/2025	$ Amount ($k)	% of Portfolio	Weighted Avg LTVs
C&I	$ 4,130,237	21%	N/A
CRE	$ 9,589,678	48%	47%
Own OCC CRE	$ 1,656,703	8%	49%
Residential	$ 4,186,953	21%	59%
Consumer	$ 98,240	0%	N/A
Leases	$ 160,577	1%	N/A
Total Gross Loans & Leases	**$ 19,822,389**	**100%**	**51%**

CRE Breakdown as of 9/30/2025	$ Amount ($k)	% of CRE Portfolio	% of Total Loans & Leases	Weighted Avg LTVs
Shopping Center/ Retail	$ 2,165,598	23%	11%	55%
Const. & Land	$ 1,725,666	18%	9%	45%
Multifamily	$ 1,425,417	15%	7%	51%
Office	$ 1,264,885	13%	6%	54%
Other CRE	$ 1,168,714	12%	6%	42%
Hotels	$ 700,854	7%	4%	41%
Warehouse	$ 695,234	7%	4%	46%
REITs/ NDFIs	$ 443,311	5%	2%	N/A
Total	**$ 9,589,678**	**100%**	**48%**	**47%**

CRE Concentration Ratio	**294.3%**

CRE breakdown is well diversified with only one segment exceeding 20% and a low weighted avg LTV of 47%

Source: City National Bank of Florida

We have a comprehensive and holistic credit risk framework, which has historically resulted in strong asset quality and minimal losses

Credit discipline par of CNB's DNA

Outstanding results:

One of the top banks in Florida with fewer losses in last 10 years in FL

10th percentile nationwide for peer group in 2025

Approach:

Our Credit team

175 Years *combined experience in Credit Leadership*

Focus on Asset quality

While taking care of our clients and working collaborate with Relationship Managers

Local Decision making

Risk Officers Directors in ***market*** *with deep local expertise**,** working closely with Relationship Managers and clients*

Operating model:

Origination Risk Officers

Specialized teams based on deals' nature, size and complexity for specialized risk assessment and time to market

+

Professional Portfolio Managers

Dedicated portfolio managers for a deep understanding of our asset quality and our clients

Source: City National Bank of Florida

Our CRE portfolio continues to perform well, remains diversified across various property types with low LTVs and excellent asset quality

Sound weighted avg. LTV	**47%**
% of CRE portfolio in FL	**81%**
Full or partial recourse	**61%**
Past dues 30+DPD (% of total)	**0.5%**
Minimal non-accruals (% of total)	**0.5%**
Negligible net charge-offs (average 2016-2025)	**0.01%**

Source: City National Bank of Florida

CRE market in Florida remains #1 in the nation: *Lower vacancies and higher valuations across all sectors*

Office:

6 of the top 10 office markets in terms of rent growth are in Florida

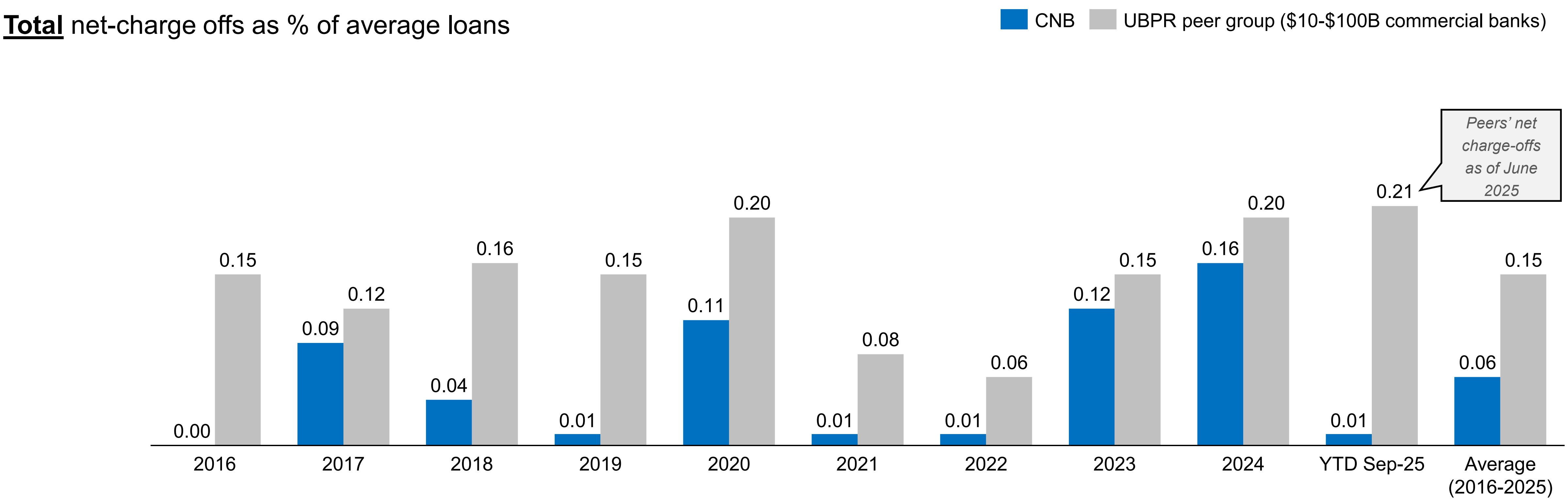
FL Market	12 Month Market Asking Rent Growth	Rank
Sarasota - FL	5.3%	1
Miami - FL	3.2%	2
Palm Beach - FL	3.2%	3
Tampa - FL	3.1%	4
Gainesville - FL	2.5%	7
Lakeland - FL	2.3%	10
Jacksonville - FL	2.0%	11
Fort Lauderdale - FL	2.0%	12
Melbourne - FL	2.0%	15

Largest US Markets outside FL	12 Month Market Asking Rent Growth	Rank
Chicago - IL	-0.5%	79
Boston - MA	0.0%	76
Los Angeles - CA	0.0%	75
Philadelphia - PA	0.2%	73
New York - NY	0.4%	71
Seattle - WA	0.5%	68
San Francisco - CA	0.7%	65
Washington - DC	1.8%	20

Top 4 cities are in Florida: Sarasota is #1, Miami #2, Palm Beach #3, and Tampa #4

Source: CoStar

CNB's asset quality has consistently been better than peers: *Lower net charge-offs since 2016 leads to ~$105MM in savings over the 10-year period*

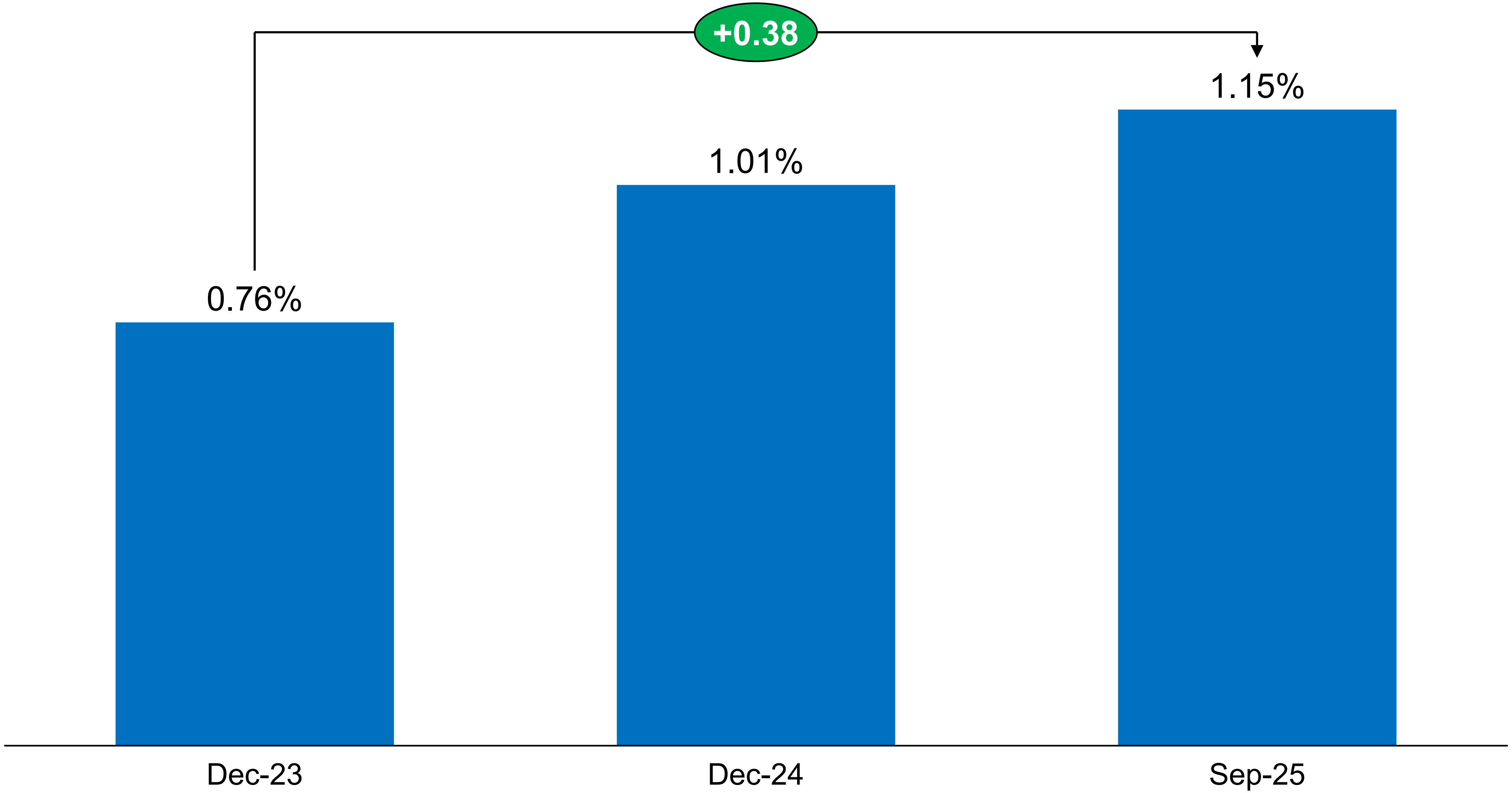


	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD Sep-25	Average (2016-2025)
Percentile	**18th**	**55th**	**21st**	**12th**	**38th**	**17th**	**28th**	**50th**	**46th**	**10th**	**30th**
CNB NCOs ($k)	(29)	5,604	3,379	1,226	12,818	695	1,331	21,291	28,037	1,417	75,769
Peer level NCOs ($k)	6,913	7,240	14,914	15,828	24,239	10,062	9,015	25,964	35,546	30,597	180,139
Variance (savings) ($k)	**(6,942)**	**(1,636)**	**(11,535)**	**(14,602)**	**(11,421)**	**(9,367)**	**(7,684)**	**(4,673)**	**(7,509)**	**(29,180)**	**(104,550)**

Source: UBPR

ACL coverage ratio has increased 38bps since December 2023

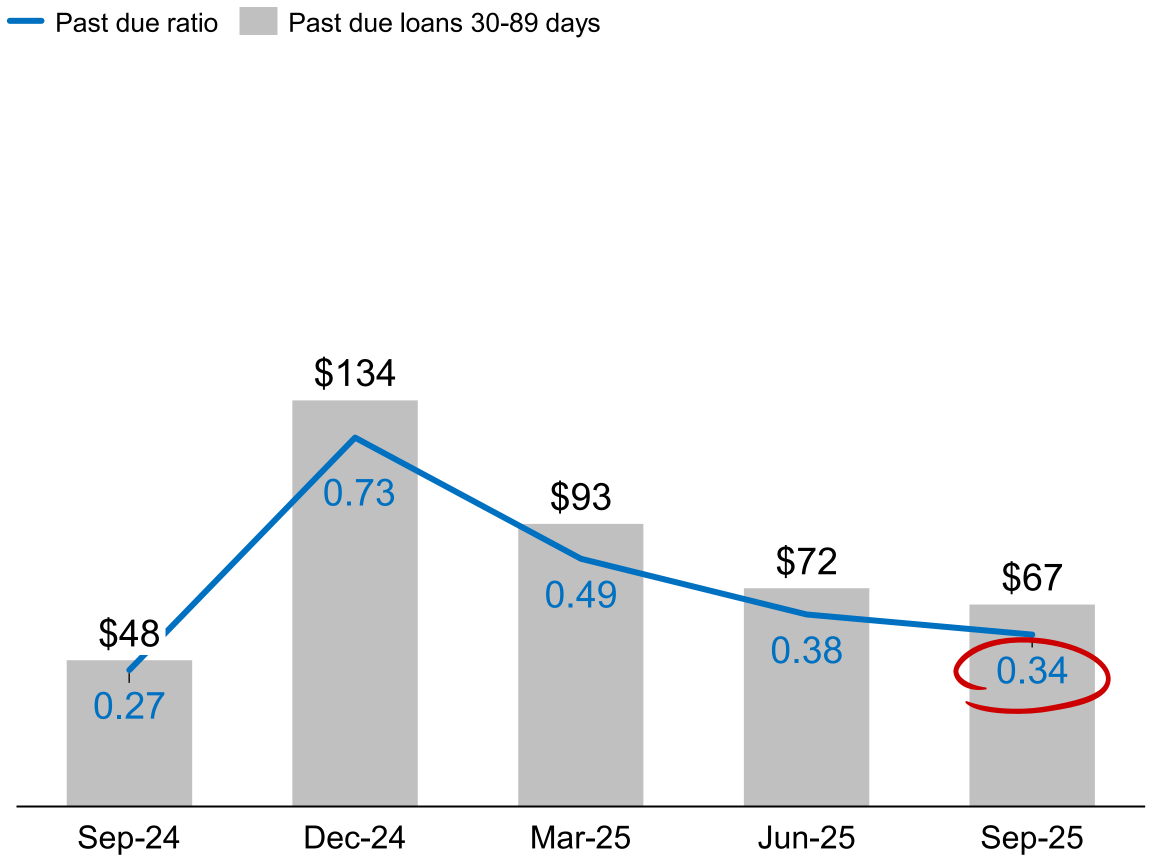
ACL Coverage Ratio (%)



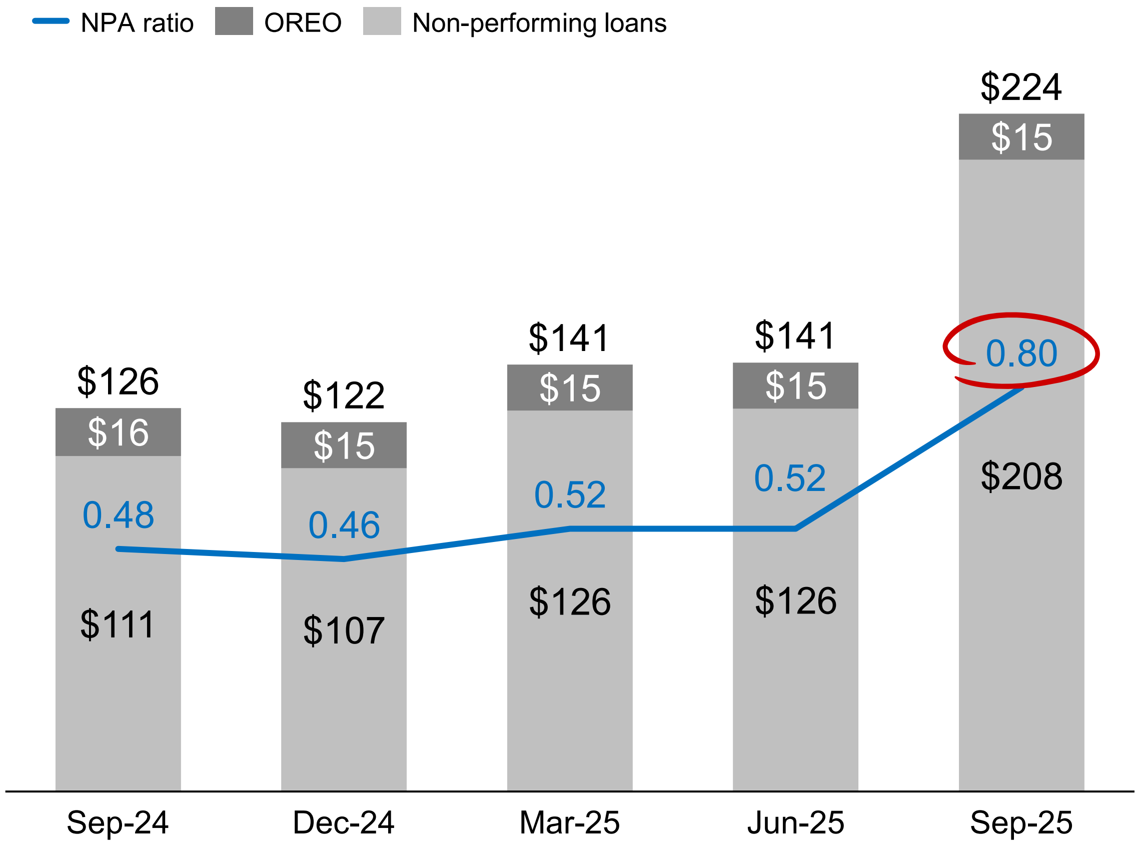
Source: City National Bank of Florida

Our past dues are minimal, while our NPAs have increased, they remain below 1%

Past dues 30-89 days ($MM, %)



Non-performing assets ($MM, %)



Source: City National Bank of Florida

50% of the non-accrual loans are current. 60% of the NPLs are real estate secured with a strong weighted average LTV of 59%

Non-accrual loans breakdown as of September 30th, 2025

($MM)

Non-Accrual Loans Breakdown	# of Loans	Balances	% of Total	LTV %	ACL	ACL % of Balances	Current		30-89 DPD		90+ DPD	
							$	%	$	%	$	%
CRE- Owner Occupied	7	$3	2%	55%	$0.0	0.5%	$0	*12%*	$1	*29%*	$2	*59%*
CRE	14	$47	22%	65%	$3.2	7.0%	$27	*58%*	$0	*0%*	$20	*42%*
Commercial	31	$79	38%	N/A	$19.9	25.3%	$49	*62%*	$23	*29%*	$7	*9%*
Residential Mortgages	116	$75	36%	55%	$0.4	0.6%	$24	*32%*	$5	*6%*	$46	*62%*
Personal	9	$5	2%	N/A	$0.0	0.7%	$3	*66%*	$0	*4%*	$2	*30%*
TOTAL	**177**	**$208**	**100%**	**59%**	**$23.6**	**11.3%**	**$103**	***50%***	**$29**	***14%***	**$76**	***37%***

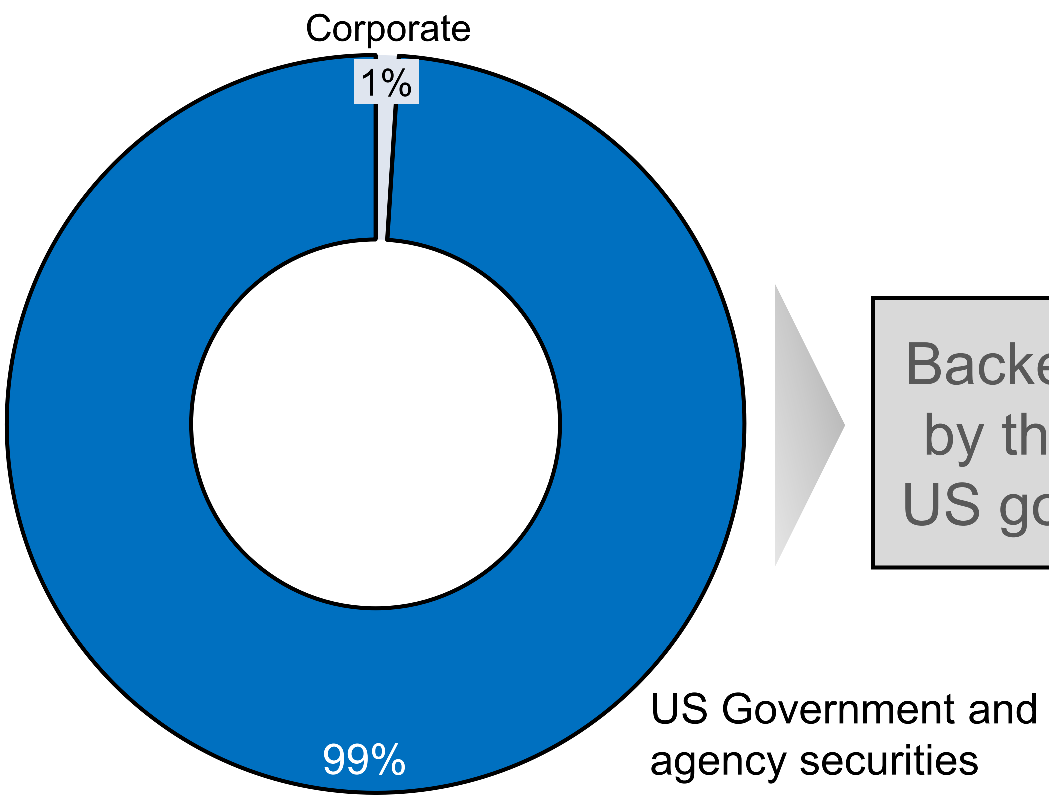
50% or $103MM of non-accruals are current, with 37% or $76MM being +90 DPD

Source: City National Bank of Florida

99% of our investment portfolio consists of highly liquid US gov. & agency securities

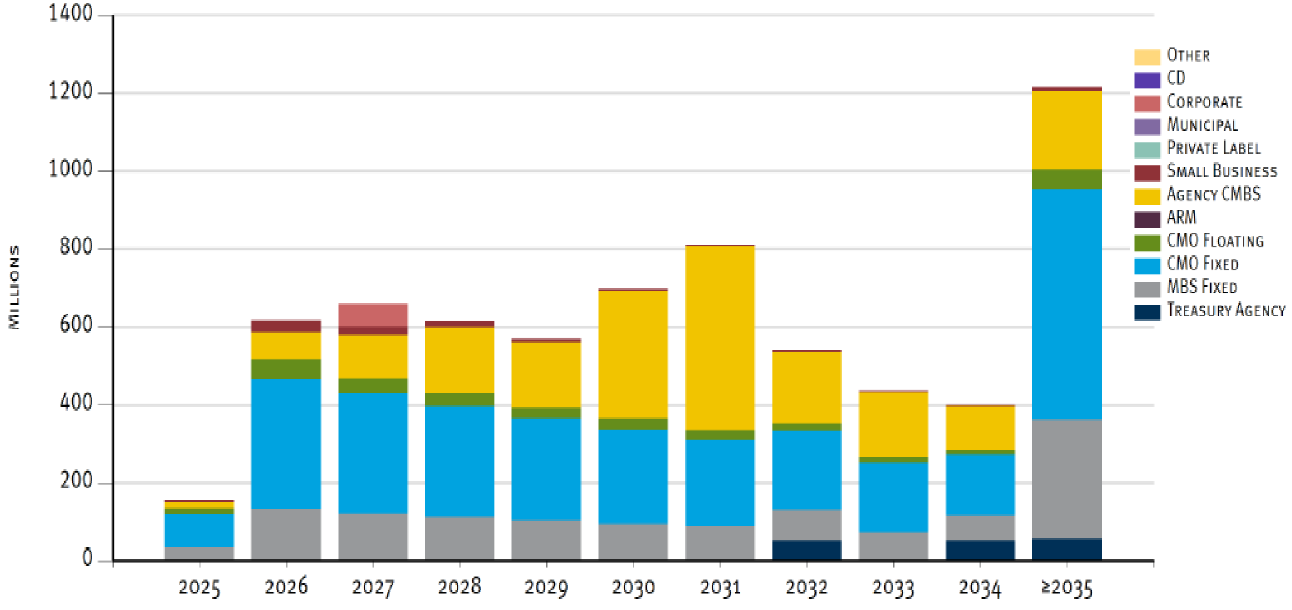
Investment portfolio breakdown (as of September 2025, $MM)

Current duration of 4.31 years



Backed by the US gov.

Cash-flowing portfolio, providing ~$156MM of cash flow through the rest of 2025



Our investment portfolio continues focusing on securities that provide ample liquidity

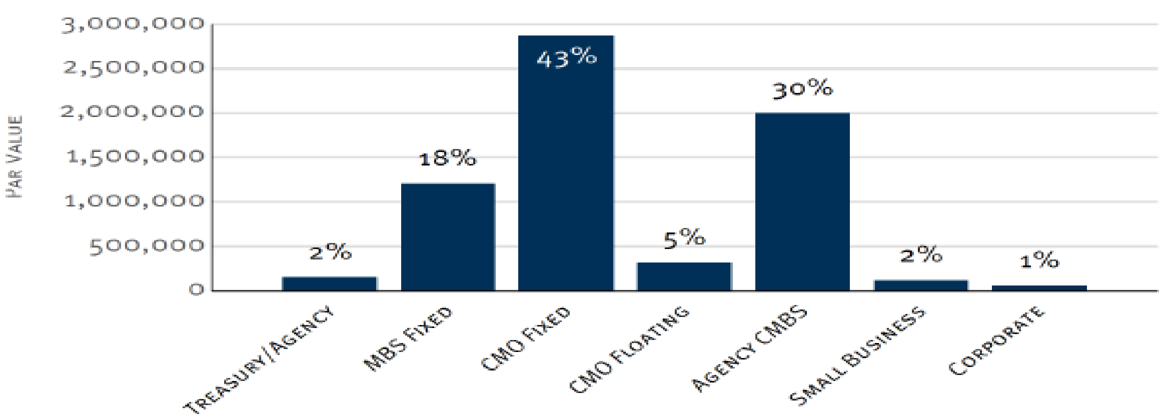
Member FDIC

Note: As of September 30th, 2025
Source: Stifel Investment Services

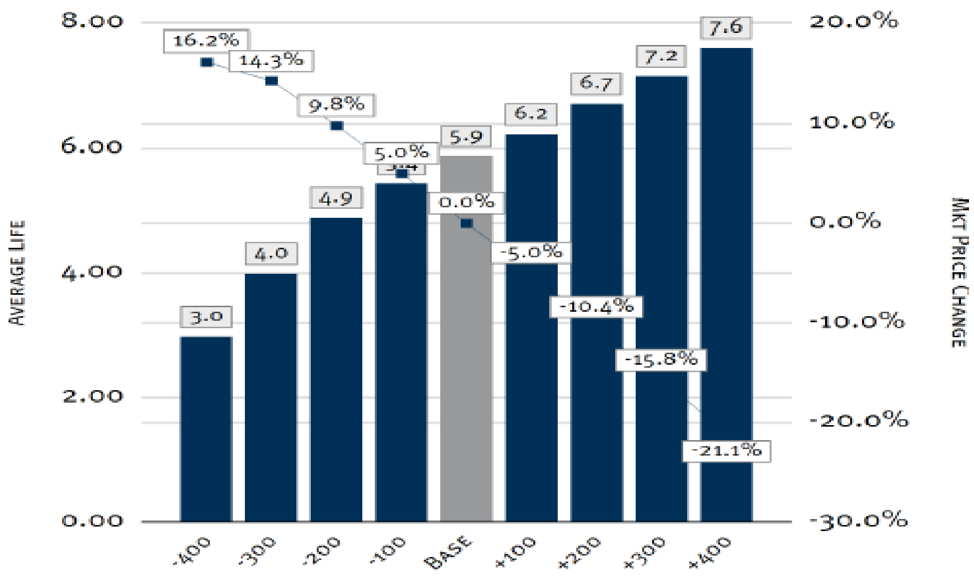
99% of the portfolio is in MBS/Agency categories, with a duration of 4.31 years

	With hedge	
Book Value		6,719,350,896
# Securities		431
Average Size (Book)		15,590,141
Yield @ Book Price		2.77
Internal Rate of Return		2.59
Yield @ Book Price +100bps		2.84
Yield @ Book Price -100bps		2.68
Market Yield		4.74
$ Gain Loss		-662,366,841
% Gain Loss		-9.9%
Average Life		5.9
Average Life +300bps		7.2
% Price Change +100bps		-5.0
% Price Change +300bps		-15.8
Effective Duration	4.31	5.0
Effective Convexity		0.0
AFS / HTM %	68% / 32%	63% / 37%
Fixed / Floating		93% / 7%
ESG / Green Par (000's)		$0 / $0

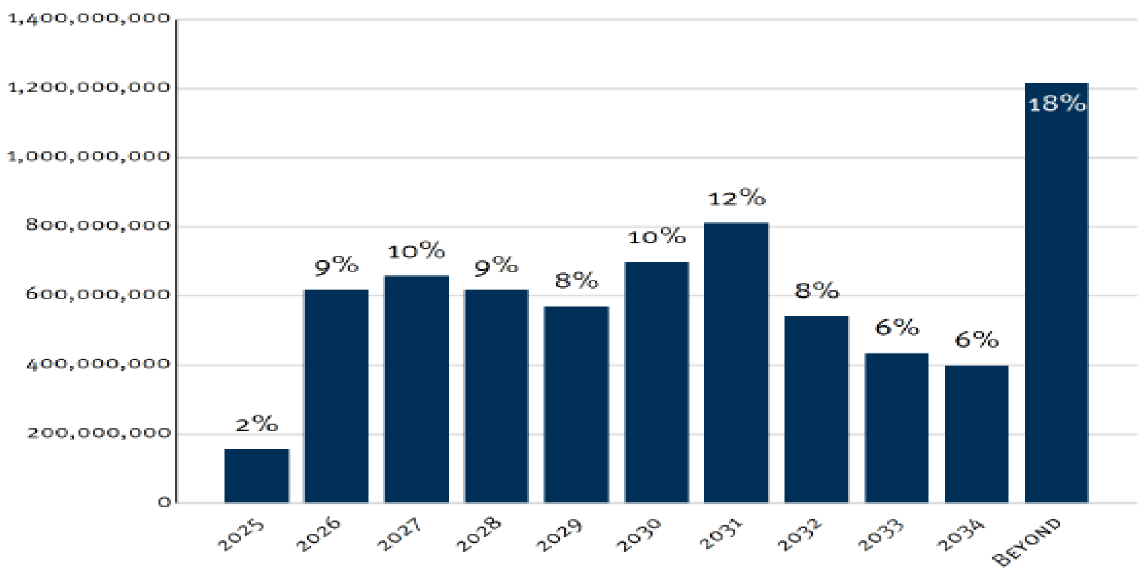
Sector Allocation



Average Life vs Price Sensitivity



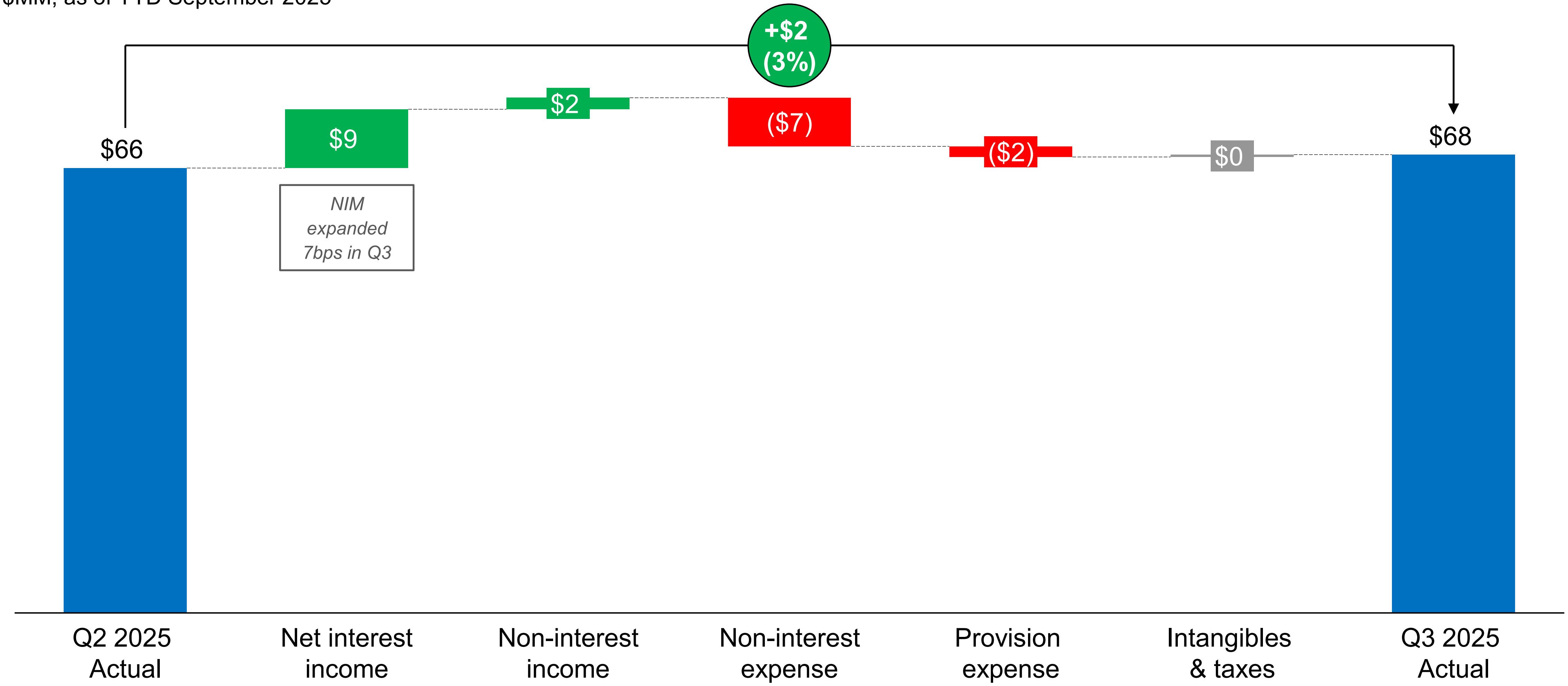
Projected Principal Cash Flows



Note: As of September 30th, 2025
Source: Stifel Investment Services

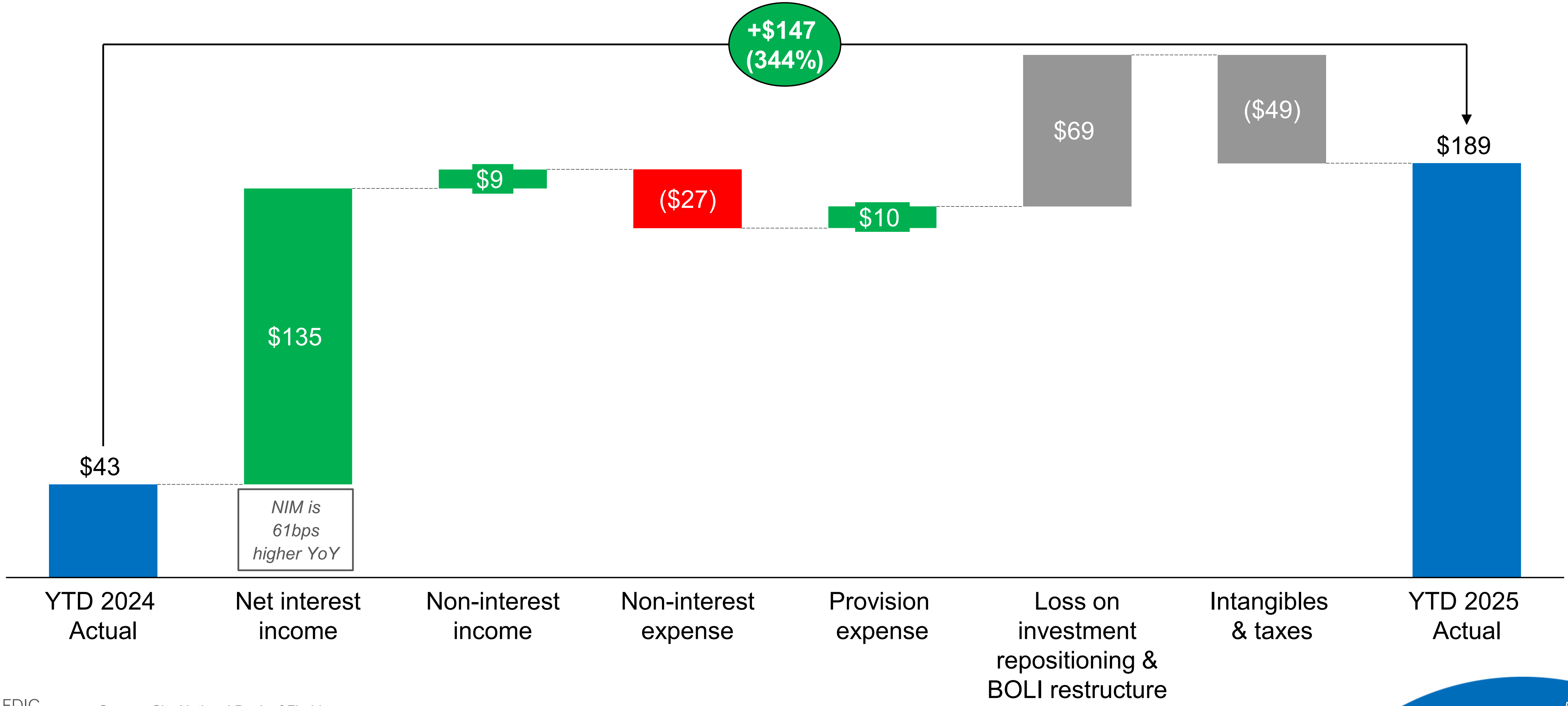
Net income in Q3 was ~$2MM or ~3% higher than Q2 primarily due to higher operating income, net of higher non-interest expenses

QoQ net income comparison (Q2-25 vs. Q3-25)
$MM, as of YTD September 2025



Net income in 2025 is ~$147MM or 344% higher than 2024 primarily due to higher net interest income (NIM is 61bps higher YoY)

YoY net income comparison (Sep-25 vs. Sep-24)
$MM, as of YTD September 2025



Source: City National Bank of Florida

YTD normalized net income improves income by ~$19MM

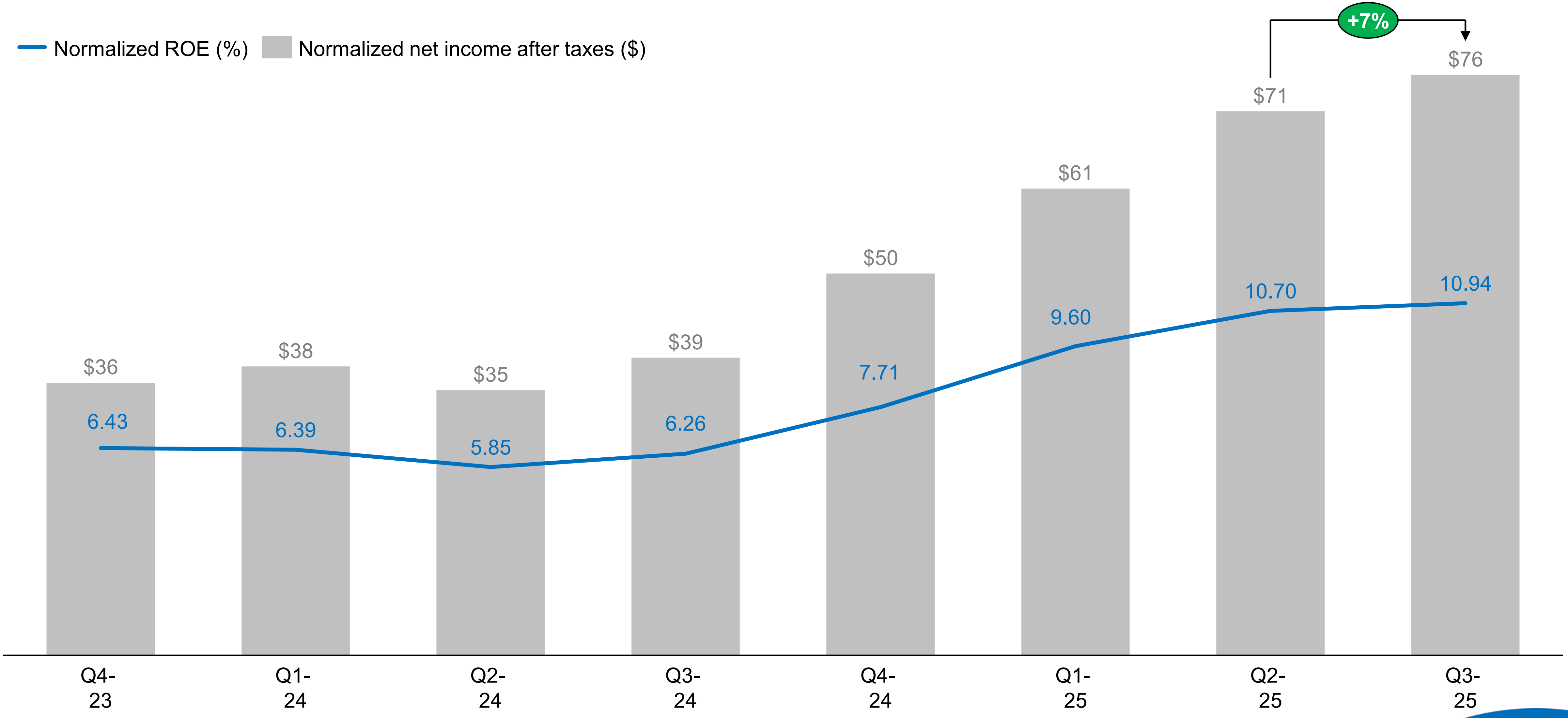
(000s)	*YTD 2025 Actual*	*Less: Non-Recurring Items*	*Normalized Net Income*
Net interest income	504,543		504,543
Non-interest income	92,552	(1,607)	90,945
Operating income	**597,095**	**(1,607)**	**595,488**
Personnel Expenses	157,970	-	157,970
Occupancy Expenses	15,534	(1,570)	13,964
Equipment Expenses	4,549	-	4,549
Other Non-Interest Exp.	109,218	(9,403)	99,815
Total Non-interest Expenses	**287,271**	**(10,973)**	**276,298**
Core Earnings	**309,824**	**9,366**	**319,190**
Security Gains/ (Losses)	-	-	-
Amortization Expense	13,957	(12,012)	1,945
CVA Adjustment / Equity Securities	180	(180)	-
Provision Expense	43,466	(3,391)	40,075
Net Income Before Taxes	**252,221**	**24,950**	**277,171**
Tax Expense	62,918	6,113	69,030
Net Income	**189,303**	**18,837**	**208,140**
ROA	0.93%		1.02%
ROE	9.49%		10.43%
Efficiency Ratio	48.13%		46.40%
Non-Interest Expense to AVG Assets	1.41%		1.35%

- Normalized net income improves income by ~$19MM; ROA improves by 9bps
- Net income is being normalized primarily for one-time gain on sale of drive-thru branch location as well as one-time expenses related to consulting fees and other strategic project fees, higher temporary qualitative factors for certain reserves, goodwill amortization, CVA adjustment, and the change in the value of equity securities

Source: City National Bank of Florida

Normalized net income after taxes and ROE maintained its upward trend, with ROE at 10.94% (highest in over two years) and net income increasing ~7% QoQ

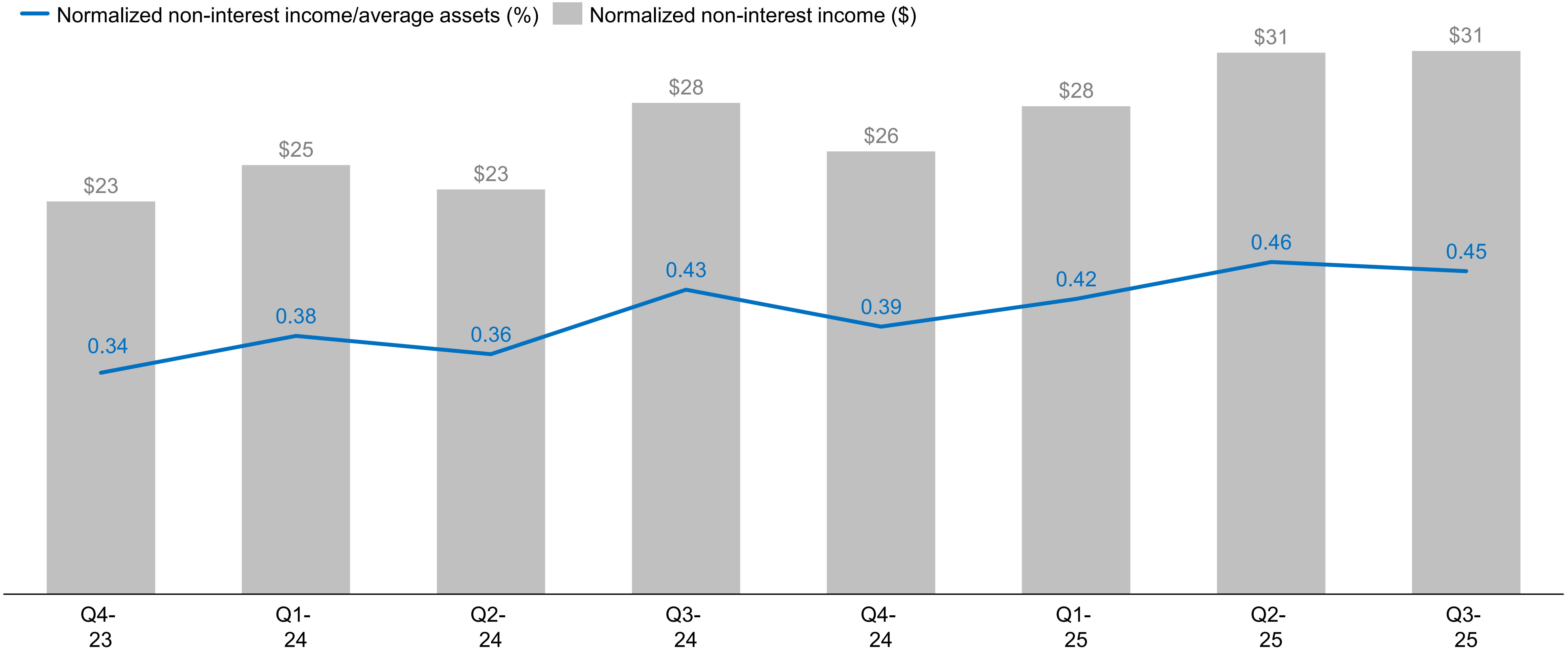
Quarterly normalized net income after taxes and ROE ($MM, %)



Source: City National Bank of Florida

Our fee income is also increasing from 34pbs of average assets in Q4-2023 to 45bps as of Q3-2025

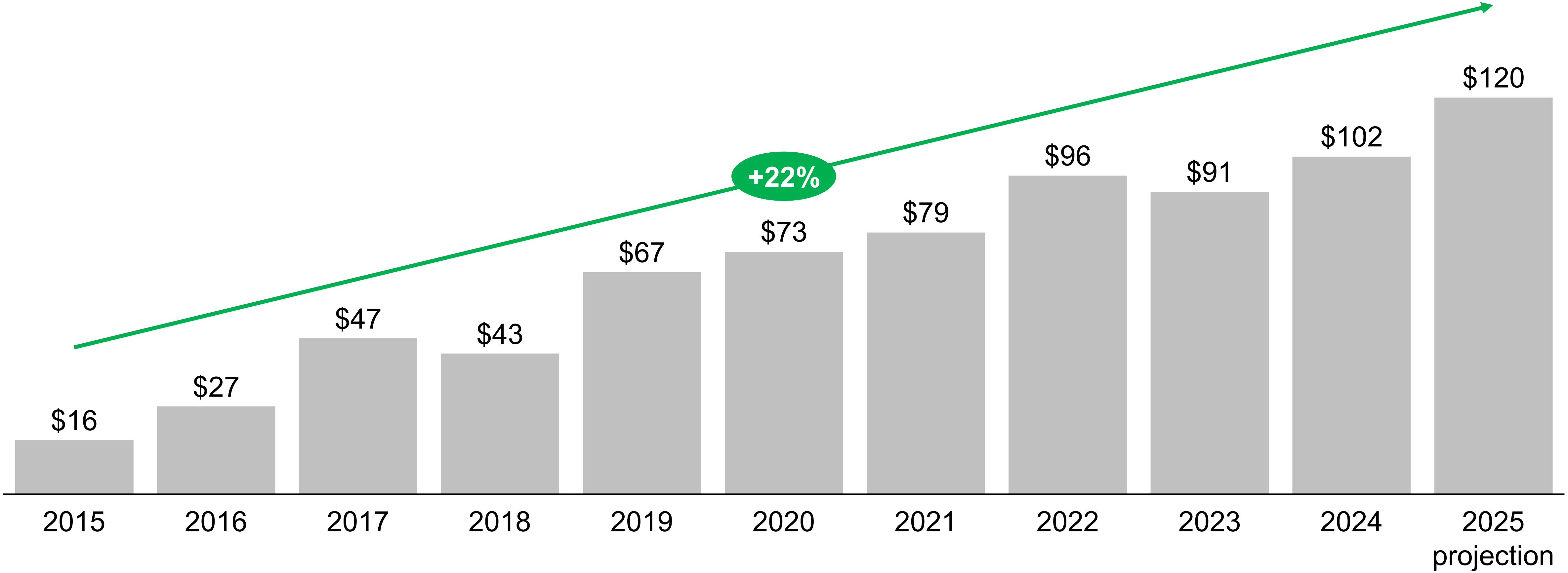
Quarterly normalized non-interest income and ratio ($MM, %)



Note: Non-interest income is being normalized for the gain on the sale of BciCapital in Q1-24 ($7.3MM gross profit) and the gain on the sale of the 19th Street drive-thru branch location in Q3-25 ($1.6MM)
Source: City National Bank of Florida

Fee income has and will continue to increase, driving revenue diversification and overall profitability

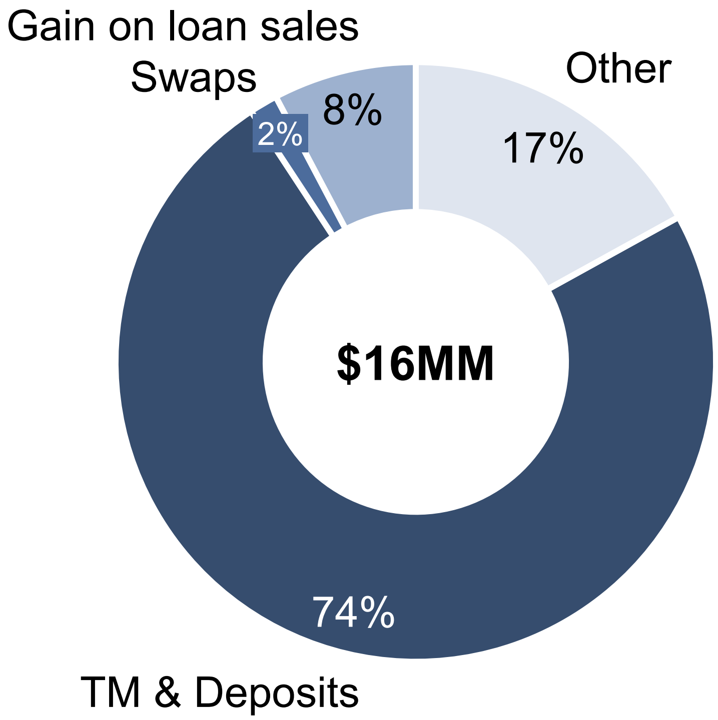
Fee income growth, $M



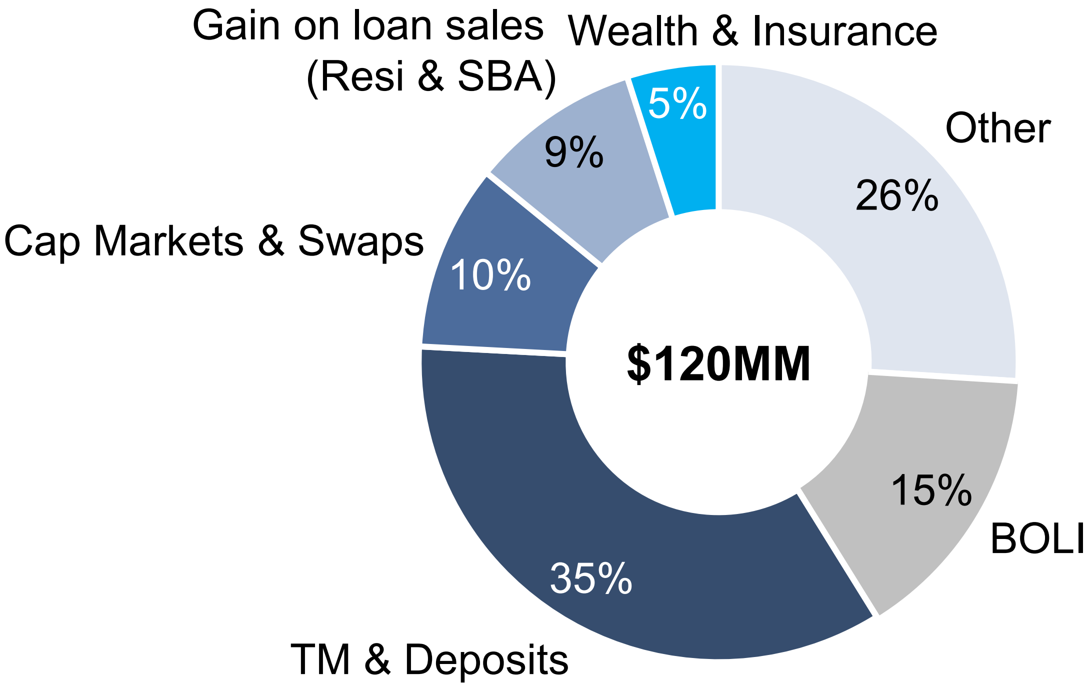
Note: Non-interest income is being normalized for the gain on the sale of BciCapital in Q1-24 ($7.3MM gross profit) and the gain on the sale of the 19th Street drive-thru branch location in Q3-25 ($1.6MM)
Source: City National Bank of Florida

Fee income has and will continue to increase, driving revenue diversification and overall profitability

Fee income composition 2015



Fee income composition 2025 projection



Note: Non-interest income is being normalized for the gain on the sale of BciCapital in Q1-24 ($7.3MM gross profit) and the gain on the sale of the 19th Street drive-thru branch location in Q3-25 ($1.6MM)
Source: City National Bank of Florida

We will continue to expand our product offering to increase cross-sell and expand our fee generation

Insurance

- CNB is entering an insurance brokerage partnership with NSI to offer insurance services
- Providing access to commercial, homeowners, Private and WM insurance products
- Enhancing our product set to become a 'one-stop shop' for our clients

Capital Markets

- Launched this new line of business in 2024
- Provides tailored origination, execution, and advisory solutions, to deliver innovative financing structures Financial Sponsors, including Private Equity firms, Private Credit, Hedge Funds, Family Offices, etc.
- Originates fee income from syndicating loans

Gain on sale of loans (SBA, Resi)

- Built out our SBA 7a offering, providing financing to small business while selling 75%-85% of the loan and realizing those fees
- Refocused our residential business to sell a higher portion of the production

FX & Swap Desk

- Implementing "in-house" Treasury distribution desk
- Added an FX & Derivatives Sales Director, focused on hedging solutions and strategies to meet specific/unique client needs
- Currently implementing in house FX offering

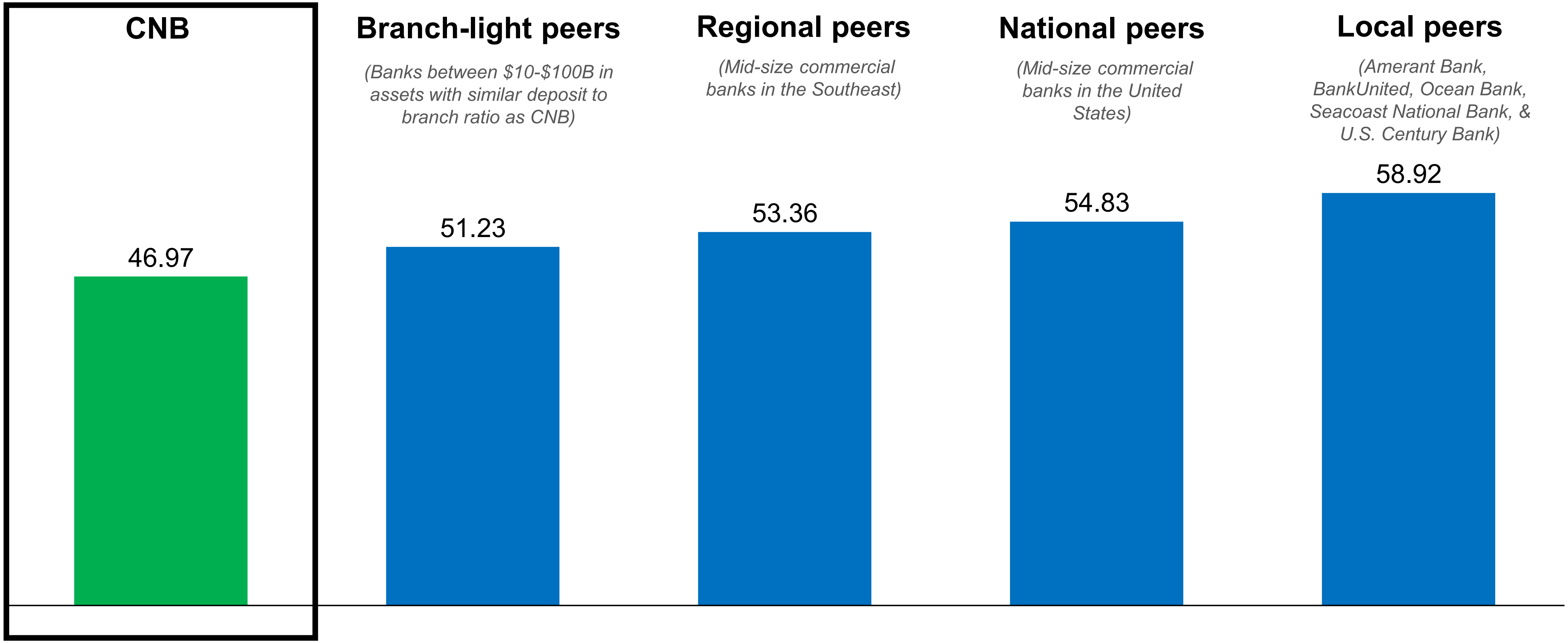
Wealth Management

- Improved WM platform to deliver an enhanced client experienced
- Focused on cross-selling our current portfolio to drive AUM growth
- Strategic focus on growing international segment aligns with our WM value proposition

Source: City National Bank of Florida

Our disciplined expense approach results in the best efficiency ratio among all peer groups

Efficiency ratio- *normalized* (%, YTD June 30th, 2025)

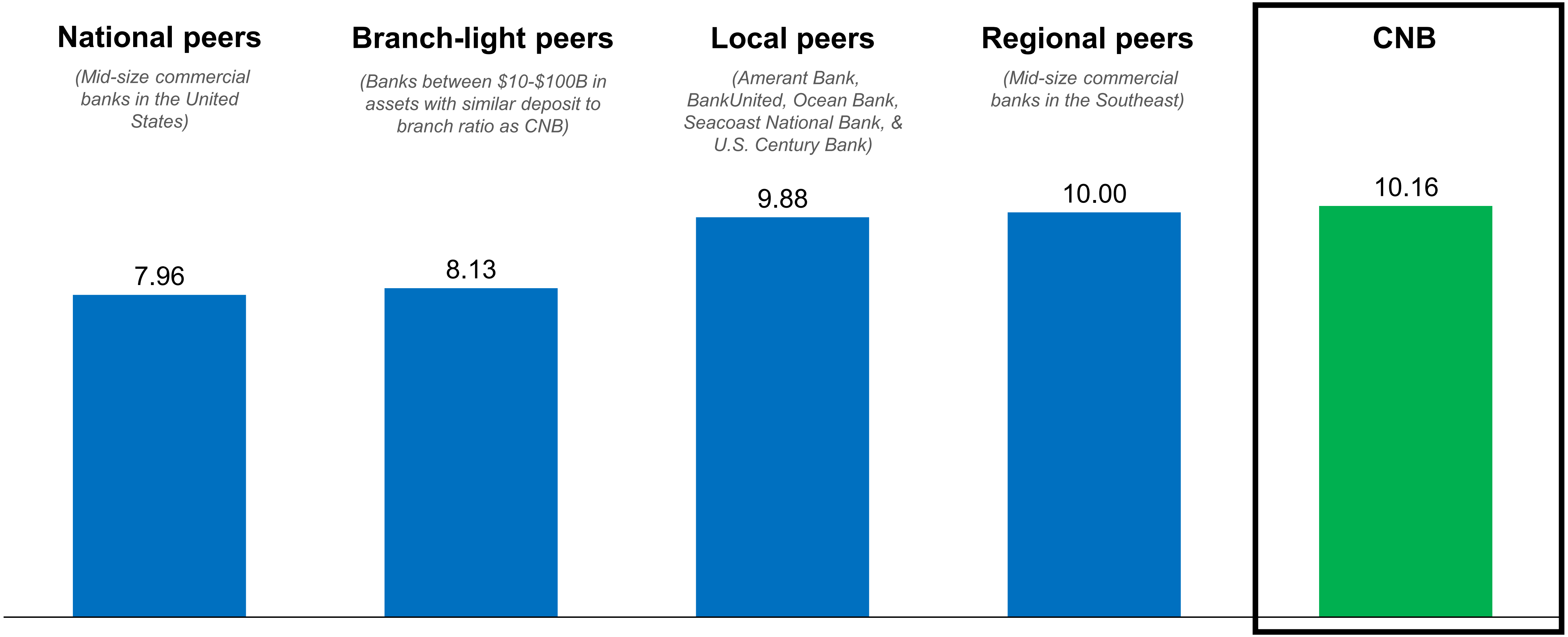


# of banks	1	9	11	13	5

Source: SNL Financial as of June 30th, 2025

…which translates into a better ROE, higher than all the peer groups

Return on Equity - *normalized* (%, YTD June 30th, 2025)



# of banks	13	9	5	11	1

Source: SNL Financial as of June 30th, 2025

NIM Update

We have proactively managed our balance sheet resulting in enhanced NIM

We have responded to the current industry dynamics by executing the following strategies:

1) Executed **$3.75B of pay fixed interest rate swaps** in 2023, **extended $1B in Q3'24** of the $1.5B maturing in 2025, **executed $1.5B in additional swaps in Q1'25 ($1B in extensions and $500MM in a new swap)**

2) Increased **required spreads on new and renewed loan originations**

3) Focused on **deposit gathering strategies as the core of Project Win**
   - *International Banking, leveraging lending deals and potential acquisition/partnerships are opportunities for core deposit growth*
   - *Total Direct Bank (TDB) is up and running and represents an additional source of funding, if needed*

4) Limited **transactional lending**, with a greater emphasis on **curtailing residential originations and selling our BciCapital platform** (mostly fixed rate lending with low deposit generation)

5) Reduced **rates on deposits accounts proactively pre and post announced Fed rate cuts**

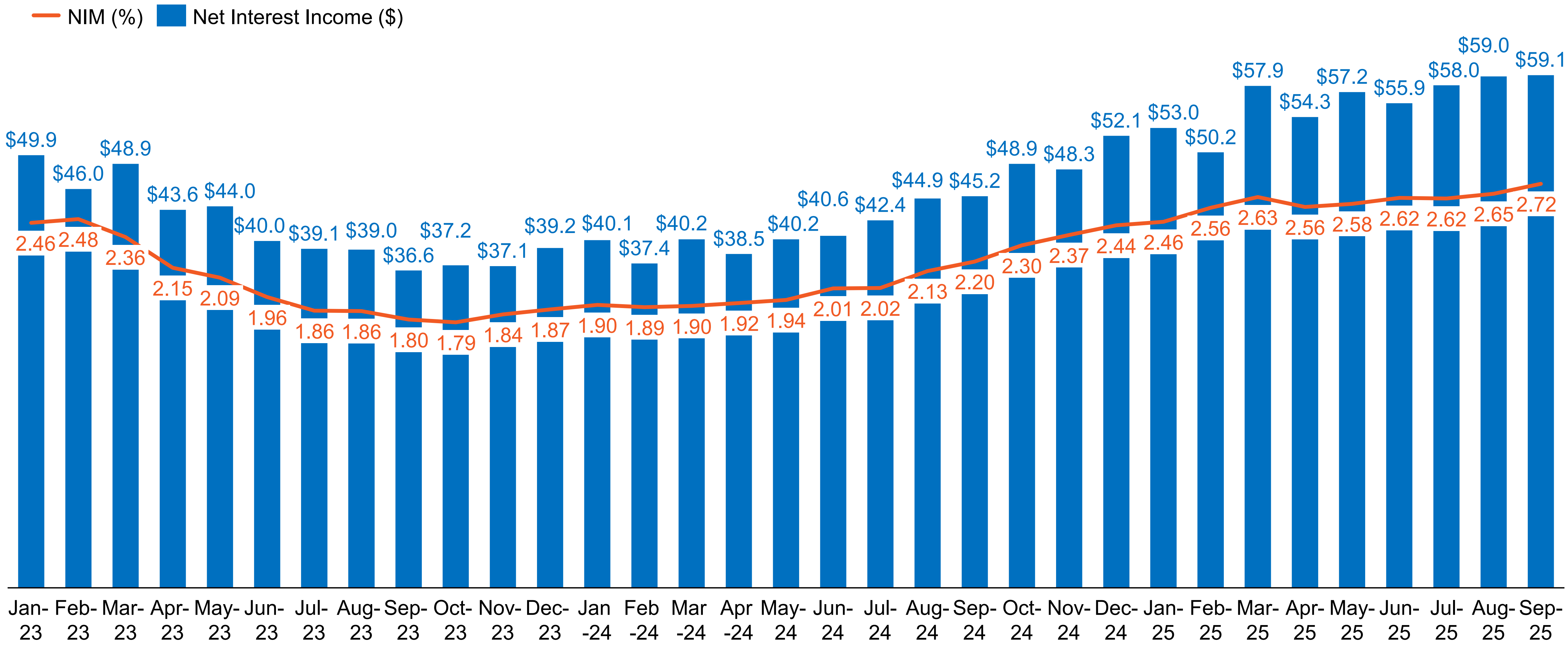
6) Restructured **portions of the investment and BOLI portfolios** in 2024, generating additional annual income of $17.8MM with an earnback of 3.3 years

7) Enhanced our **second line of review** of the Interest Rate Risk/ALM functions

Source: City National Bank of Florida

Net interest income and margin are the highest in almost 3 years, reaching $59.1MM in September 2025

Net interest income and NIM ($MM, %)

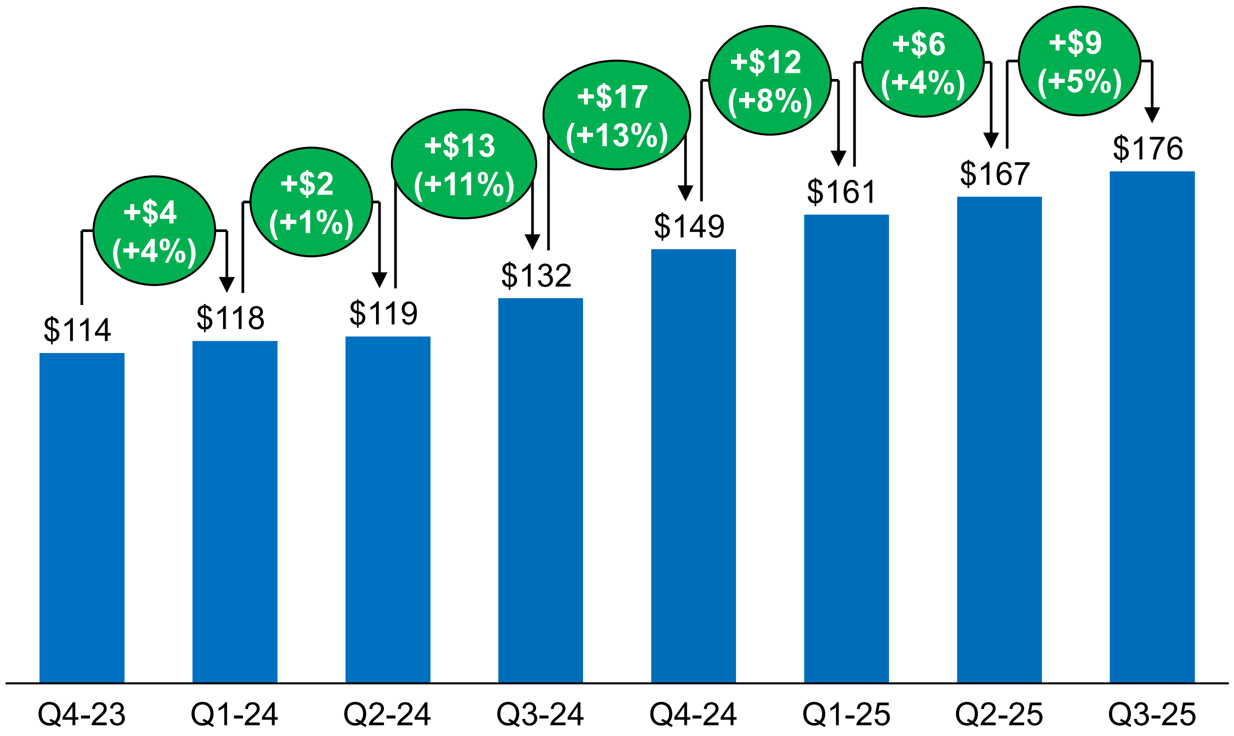


Source: City National Bank of Florida

Both our net interest income and margin increased for the seventh consecutive quarter: *In Q3-2025, our NIM expanded 7bps*

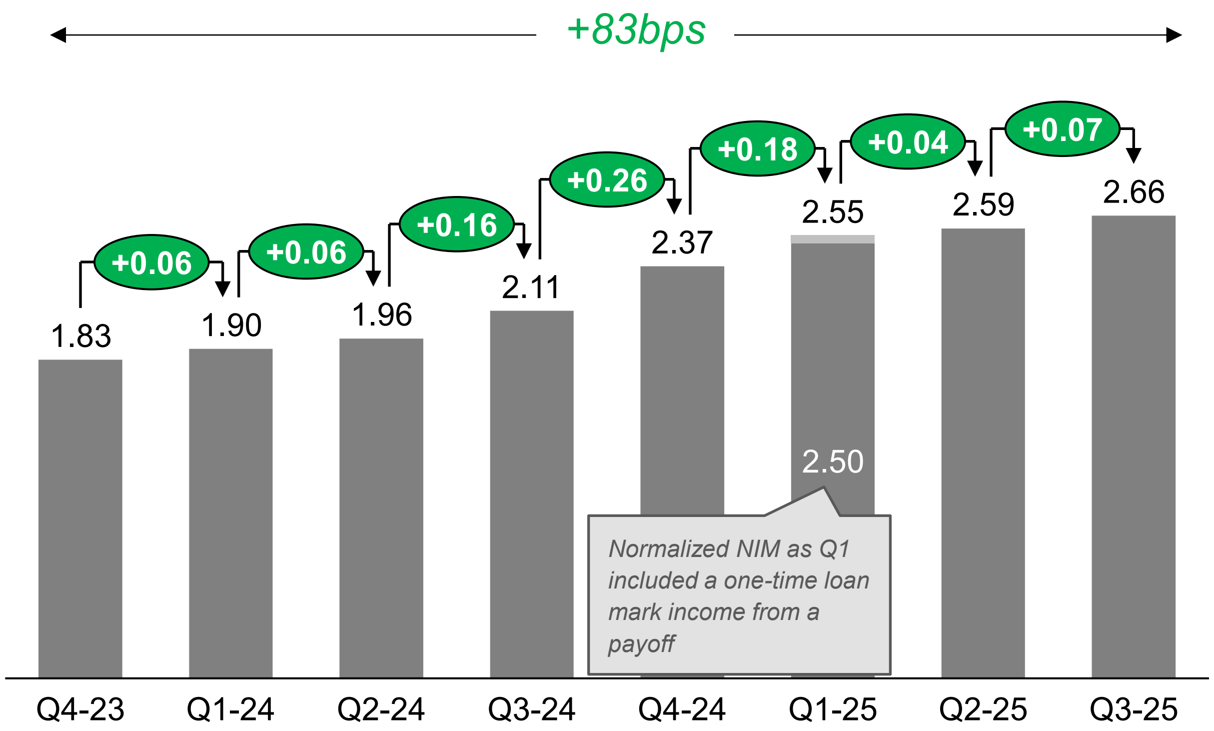
Net interest income

($MM)



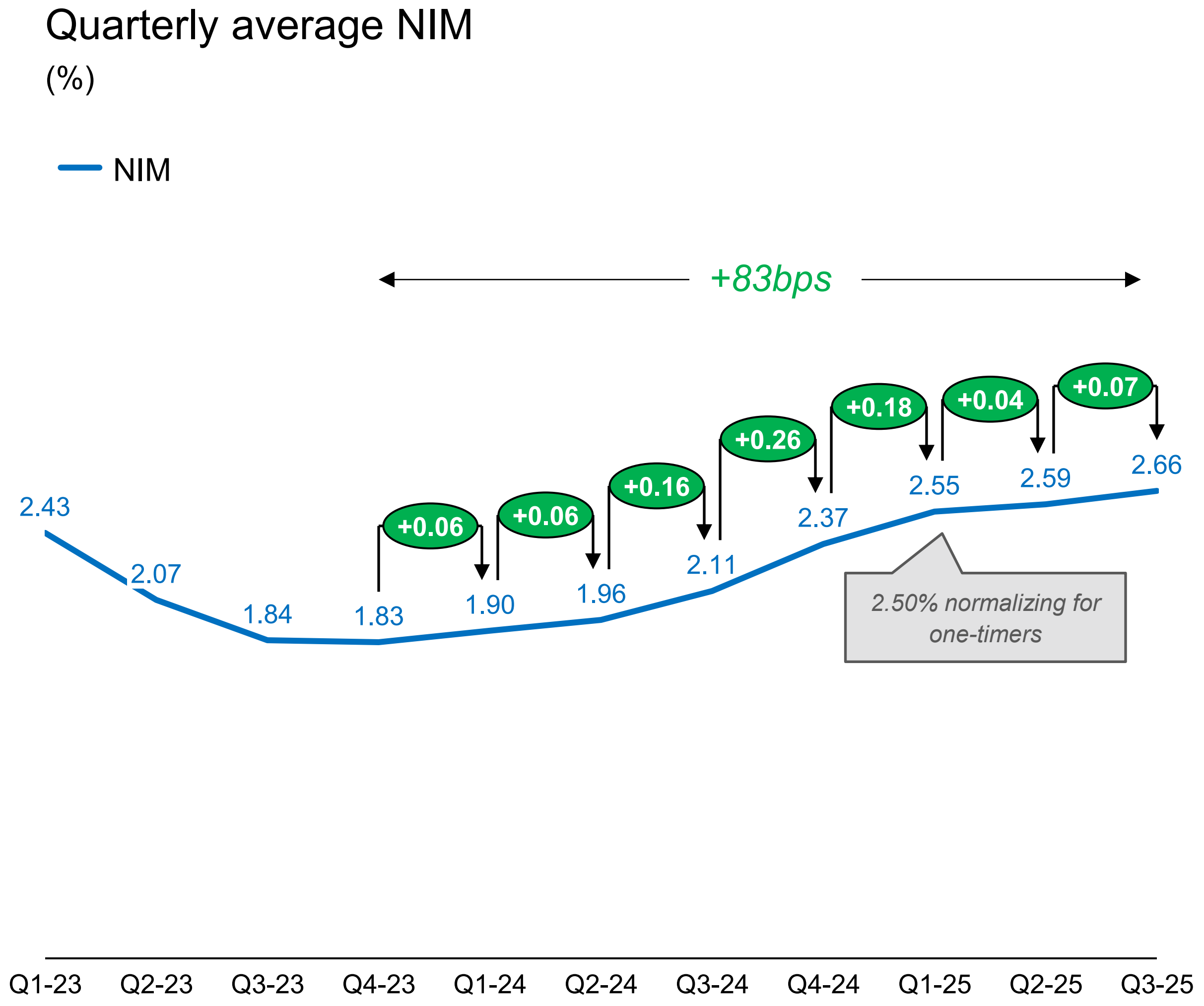
Net interest margin

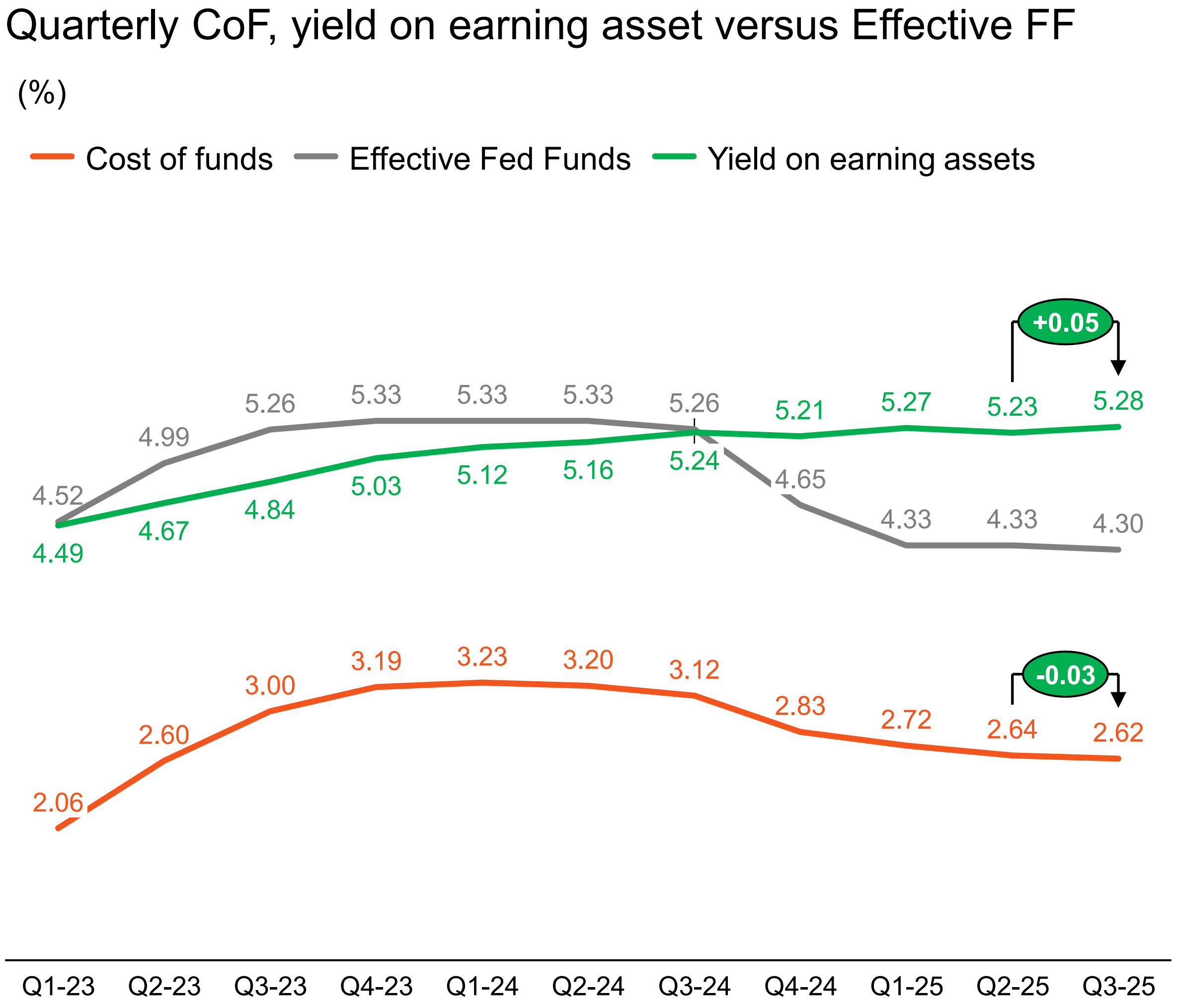
(%)



NIM expanded 7bps in Q3-2025, due to higher lower yield on earning assets (5bps) and lower cost of funds (3bps)

NIM expanded for the seventh consecutive quarter: *In Q3-2025, NIM increased 7bps as yield on earning assets increased 5bps and cost of funds decreased by 3bps*



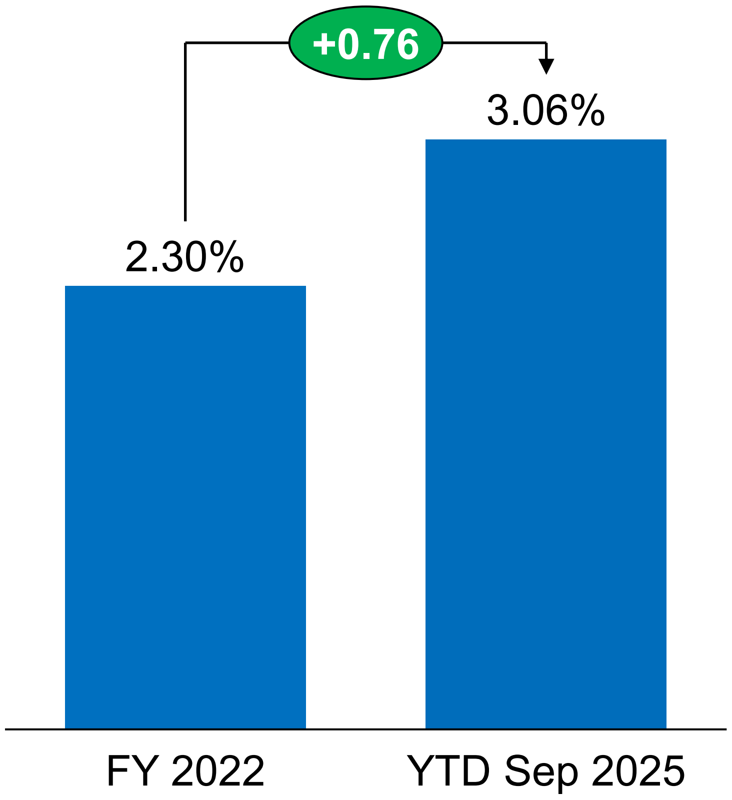


DDAs ($B)	6.2	5.5	4.9	4.8	4.6	4.5	4.5	4.5	4.9	4.7	4.9

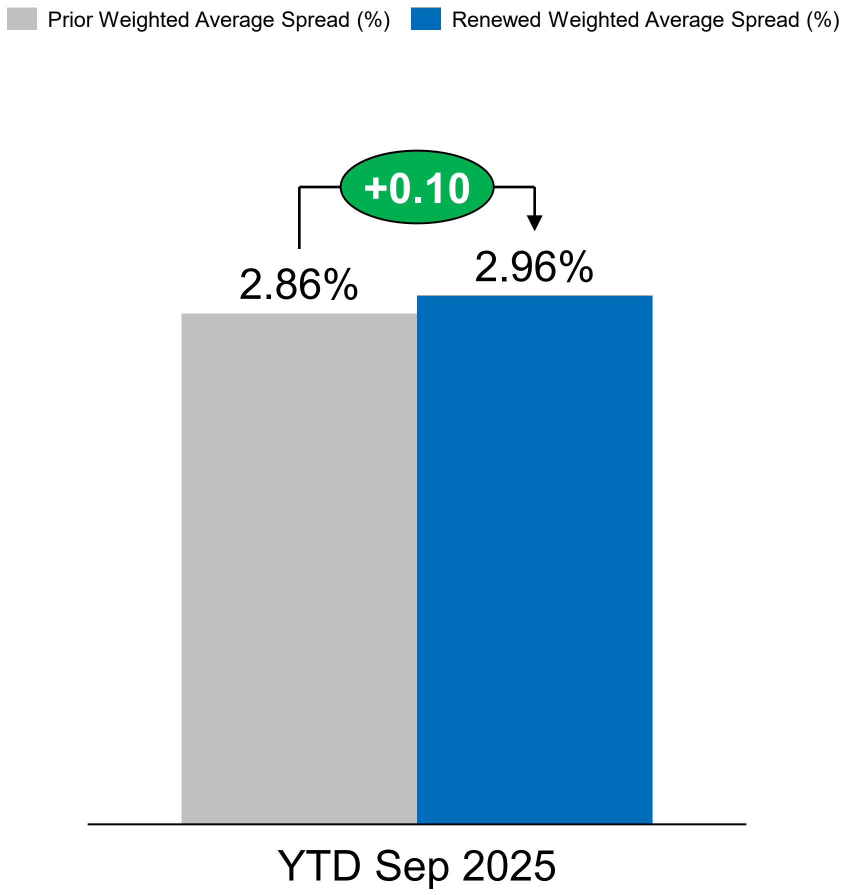
Source: City National Bank of Florida

Loan spreads on new originations and renewals have progressively increased

New loan commercial fundings
(weighted average spread, %)



Renewed commercial fundings
(weighted average spread, %)



Source: City National Bank of Florida

We are well positioned to benefit from recent and expected rate cuts: *Each 25bps reduction in Fed Funds expected to improve our NIM by ~2bps*

Annualized net interest income and margin impact of 25bps Fed Funds reduction ($MM)

$MM	Balances	Rate reduction	P&L impact	NIM impact
Client deposit rate reduction	$13,121	-0.21%	+$27.3	+0.10%
Wholesale funding cost reduction	$2,080	-0.25%	+$5.2	+0.02%
Variable rate loan impact	$8,091	-0.25%	($20.2)	-0.08%
Balance sheet hedges impact	$3,375	-0.25%	($7.4)	-0.03%
Total NIM impact			**$4.9**	**0.02%**

Source: City National Bank of Florida

Conclusions

Recap

Florida is a top global growth market – but there is a lot of competition

CNB will WIN via relationship banking, as the big bank alternative, and double enterprise value by 2029

We have set a clear direction in term of "where, why and how… "

- **WHERE?** Florida's premier relationship bank, valued by clients, and renowned for our people-centric culture
- **WHY?** More diversified, competitive, resilient, scalable & safer
- **HOW?** 10 Workstreams powered by planning, data , and exceptional execution

The plan is built around five key objectives

1) Moderate Growth & Enhanced Profitability
2) Diversification (geographic, loan composition, client granularity, fee income, etc.)
3) Scalability / Digital & Client Experience
4) Culture Preservation & Engagement
5) Regulatory Excellence

Source: City National Bank of Florida

10 Years of WINning Together

BCI & CNB Investor Day

Thank you.

Hosted by:

J.P.Morgan