CONFERENCE CALL 3Q 2026



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

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

November 2026

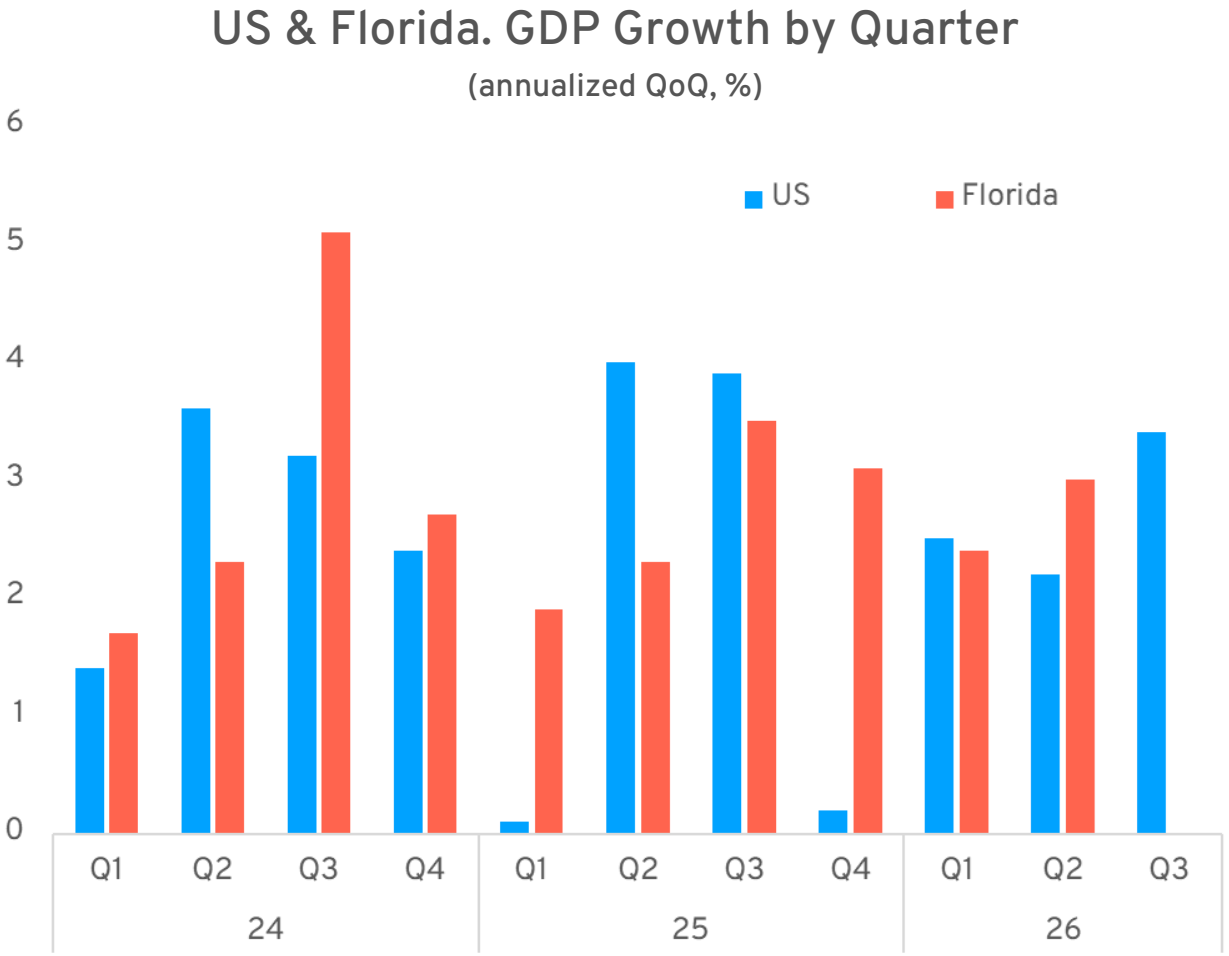
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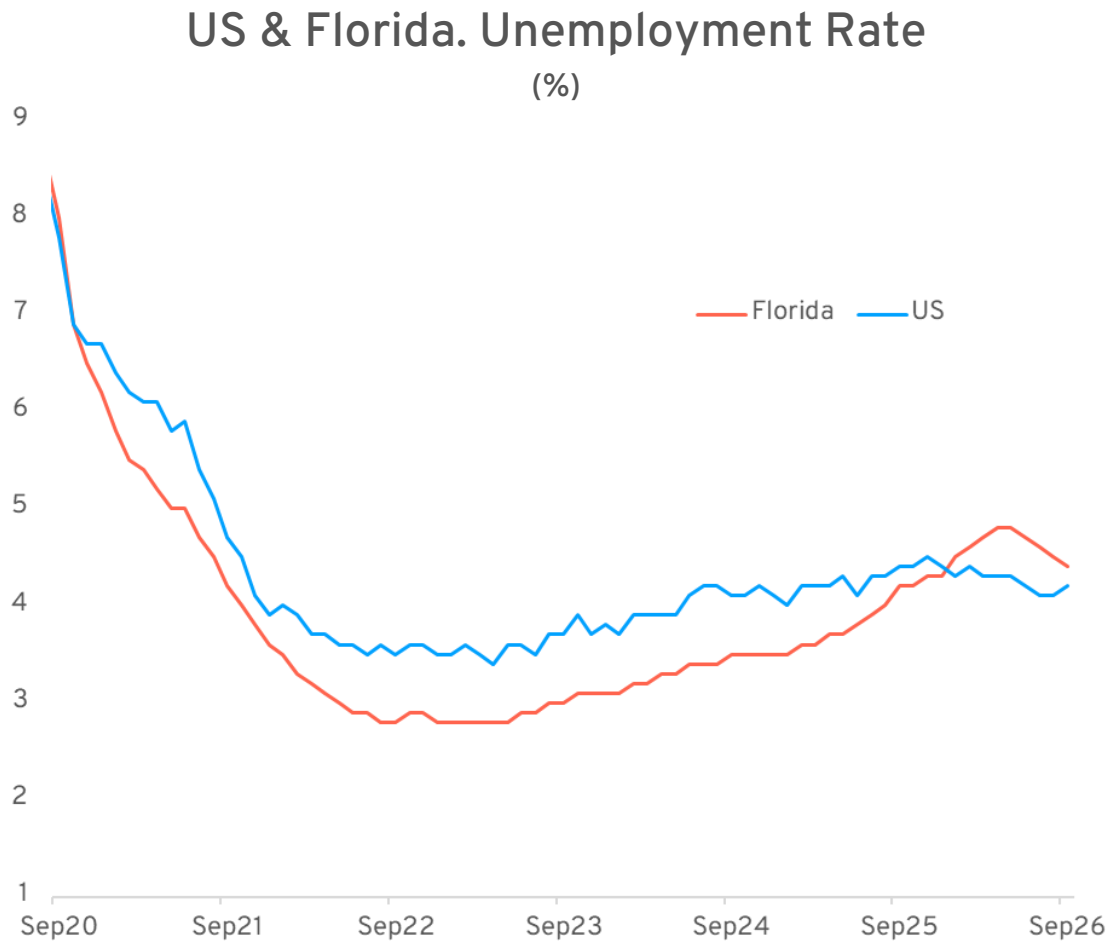
Macro Overview

Key Financial Results

Closing Remarks & Guidance

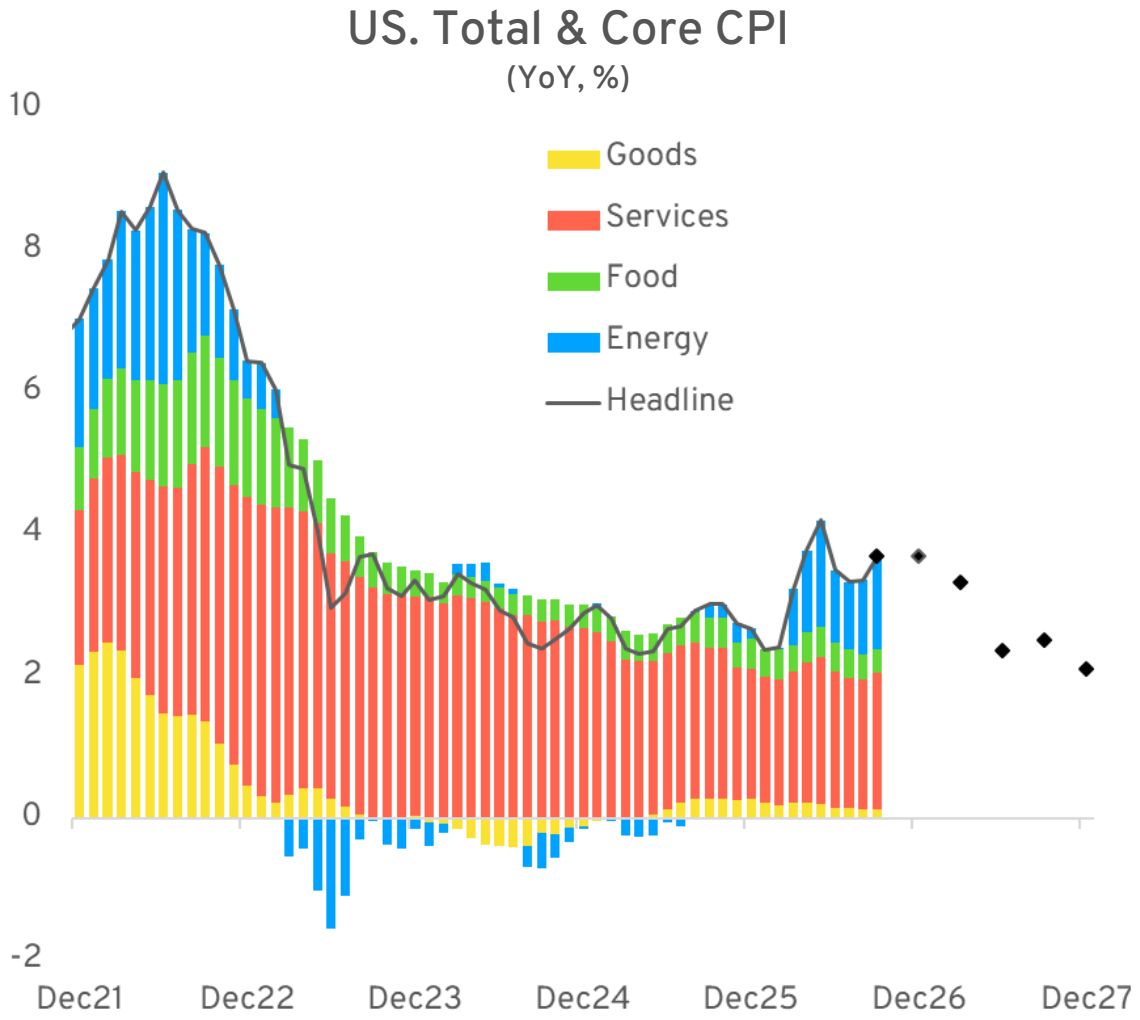
U.S. GDP grew 3.4% in Q3, driven by the AI cycle and resilient consumption. The labor market remains stable.

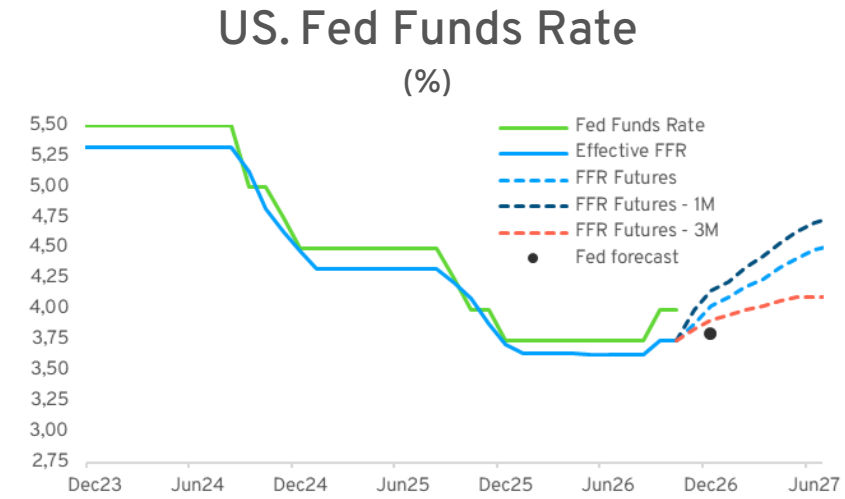


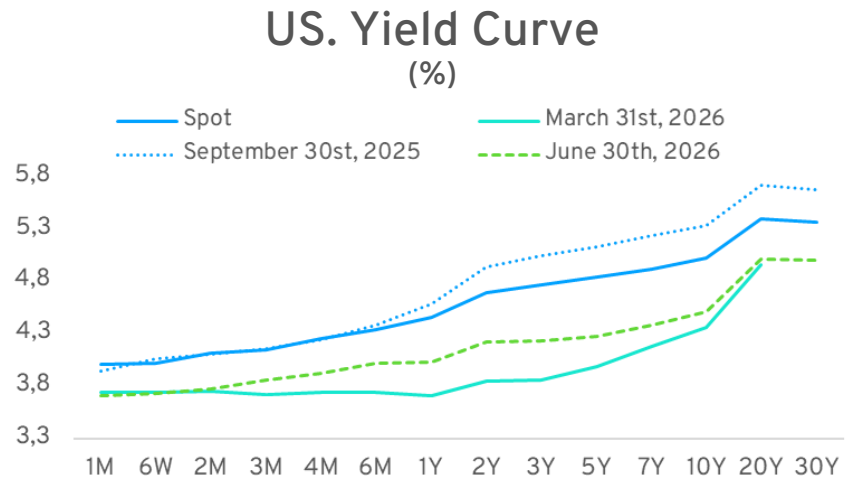


Source: BEA, BLS, Bci Research

Second-Round inflation pressures drive Fed toward additional rate hikes

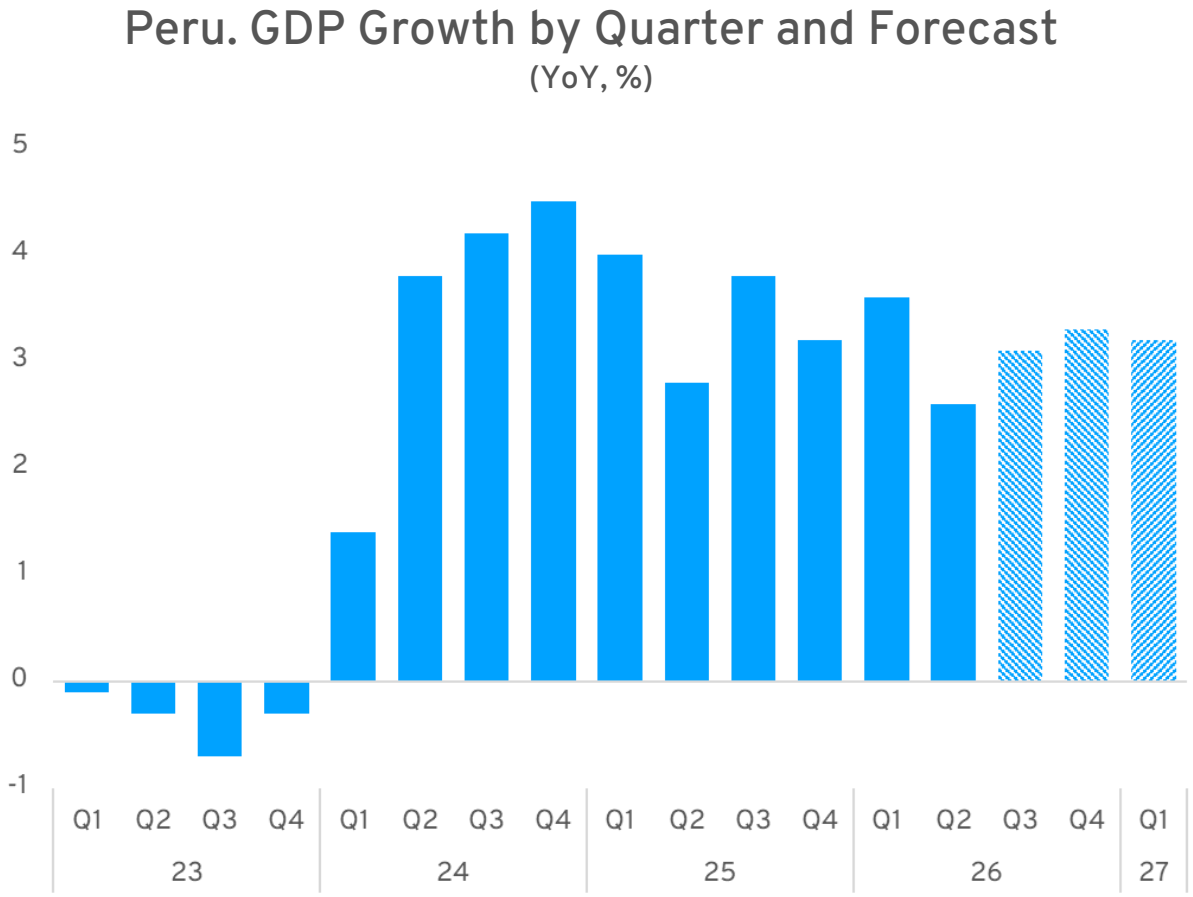


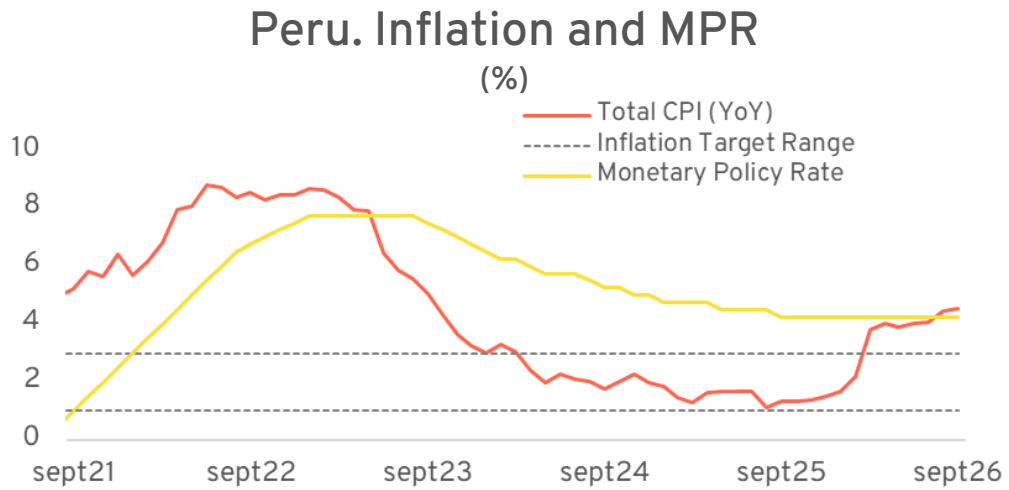


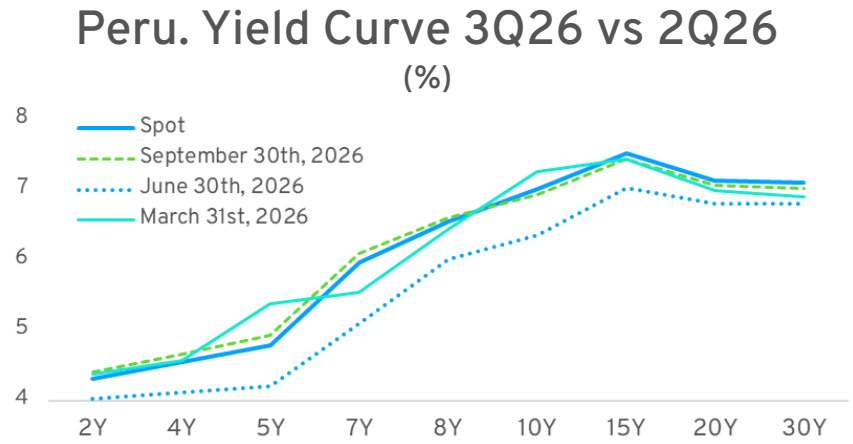


Source: BEA, BLS, Federal Reserve, Bci Research

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



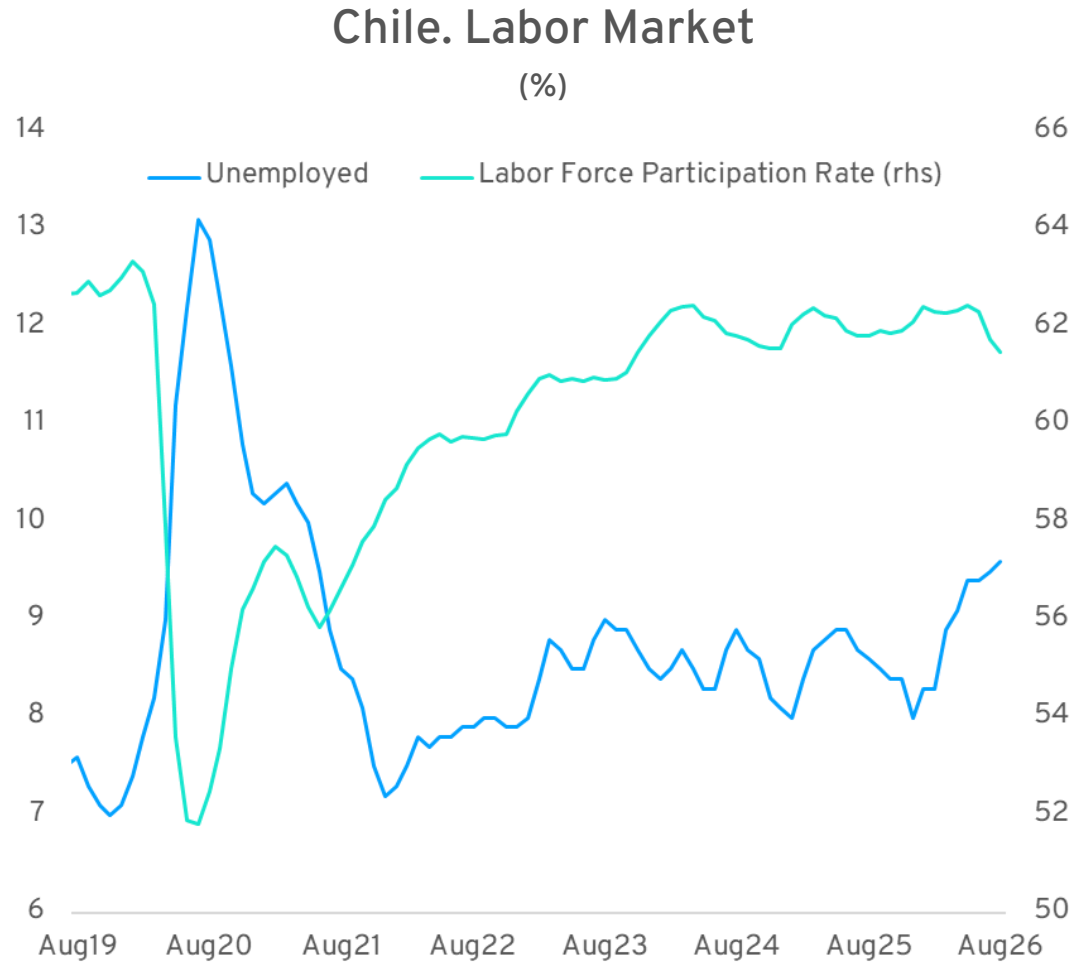




Source: BCRP, Bloomberg, Bci Research

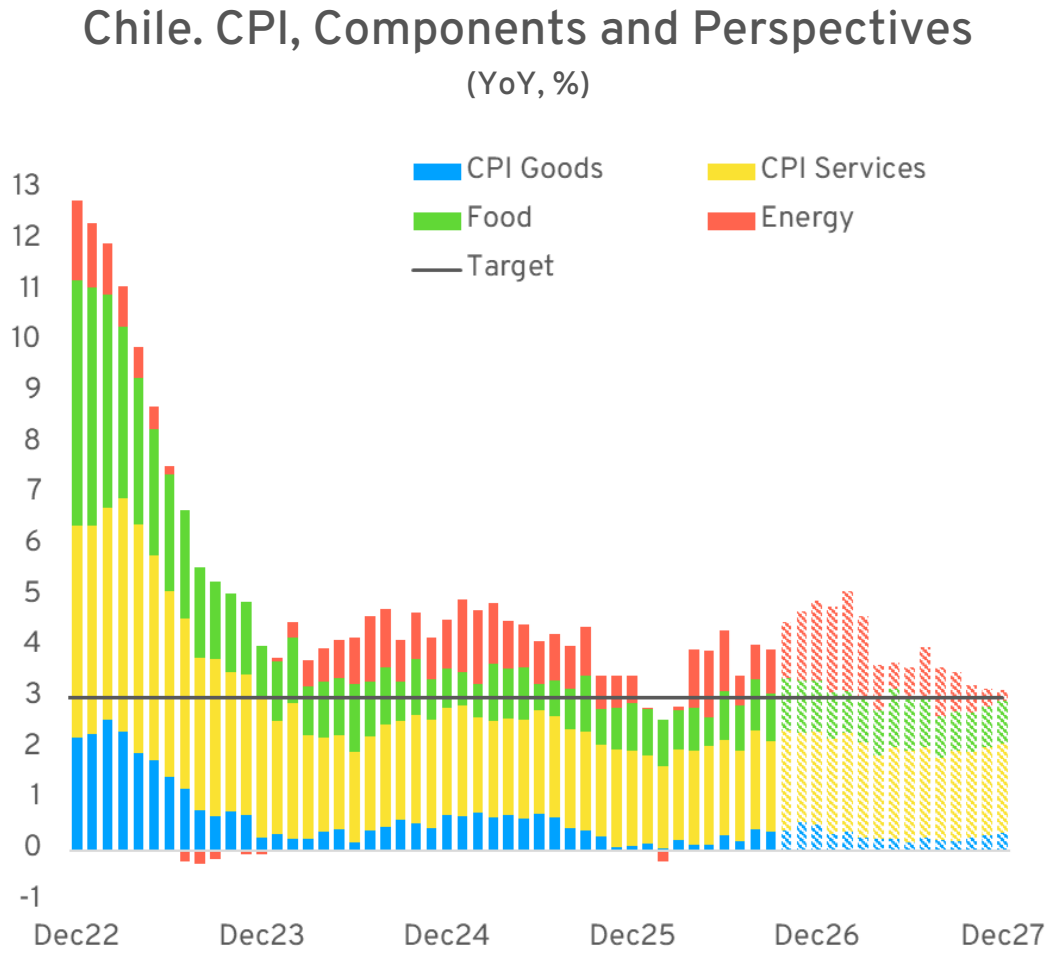
In Chile, economic activity has shown signs of weakness, as well as the labor market.

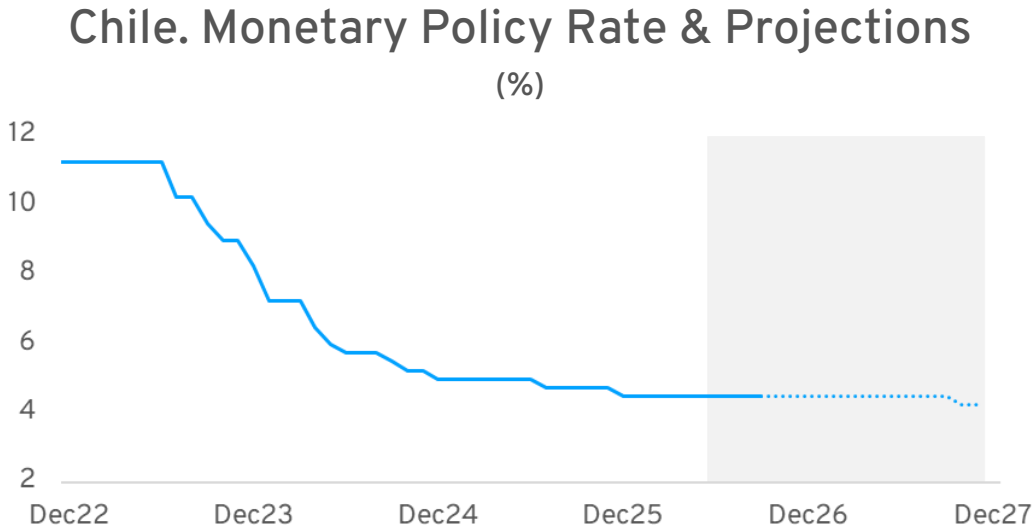


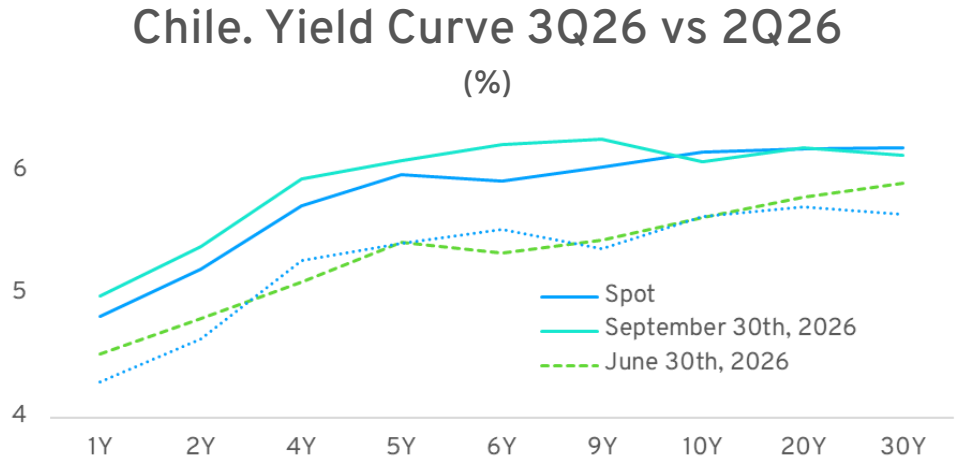


Source: Central Bank of Chile, INE, Bci Research

Headline CPI will rise in line with energy prices.







Source: Central Bank of Chile, INE, Bci Research

Contents.

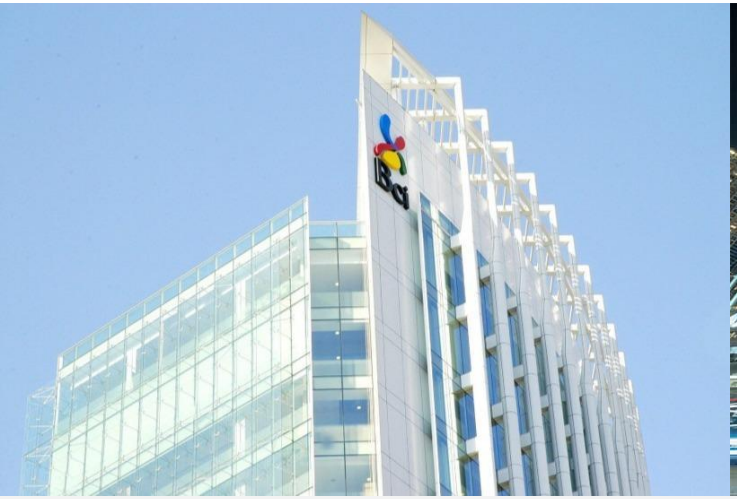
Macro Overview

Key Financial Results

Closing Remarks & Guidance

Consolidated Operation.

Financial highlights







Executive Summary

Consolidated Operations

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

Financial Results

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

Balance Sheet Composition

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

Key Initiatives

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

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

Financial Results 3Q 2026

Consolidated Operations

US$ million*	3Q2025	3Q2026	3Q26/3Q25
Net Interest and Indexation Income	584.1	648.9	11.1%
Net Fee Income	115.6	129.5	12.0%
Net Financial Result	37.3	-2.0	-105.4%
Other Operating Income	16.3	12.3	-24.6%
Total Operating Income	**753.4**	**788.7**	**4.7%**
Credit Loss Expenses	**-62.5**	**-106.7**	**70.8%**
Operating Expenses	**-382.0**	**-351.1**	**-8.1%**
Income Before Tax	**308.9**	**330.9**	**7.1%**
Income Tax Expense	-67.8	-96.3	42.1%
Net Income	**241.1**	**234.6**	**-2.7%**
Total Loans	59,699	64,020	7.2%
Total Assets	86,088	93,431	8.5%
Total Deposits	49,845	53,274	6.9%
Equity	**7,697**	**8,283**	**7.6%**

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

Local Operation.

Key financial results



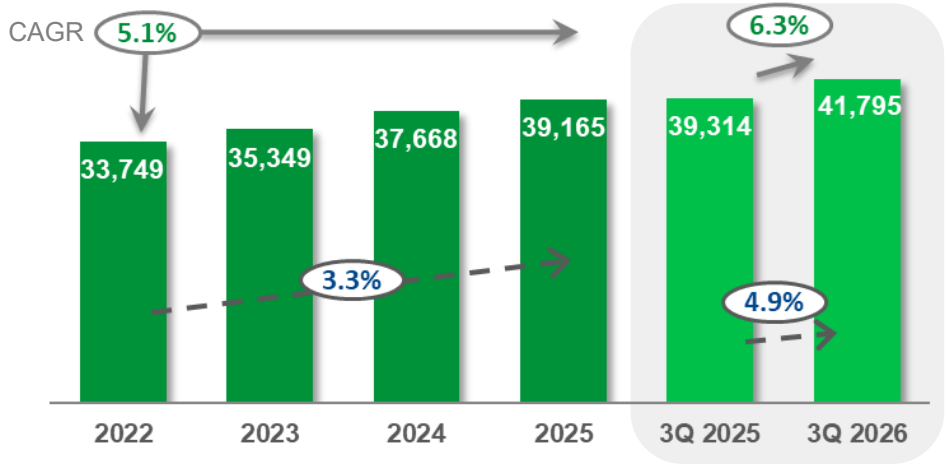




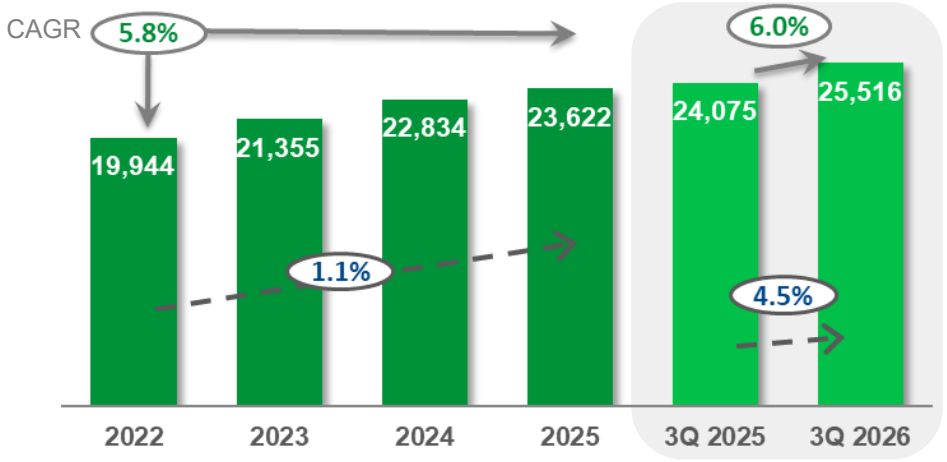
Loan growth driven by commercial and consumer

Local Operations

Total loans (US$mm)



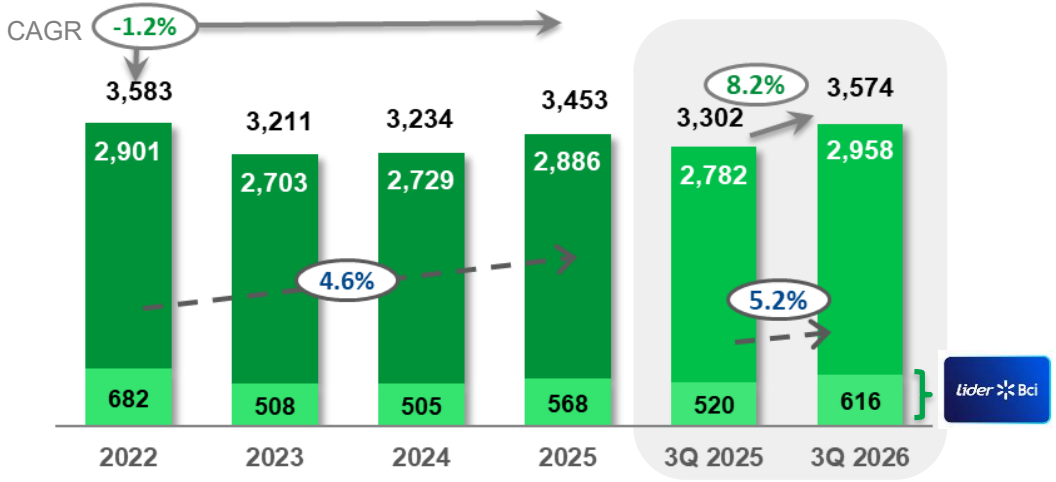
Commercial & Interbank loans (US$mm)



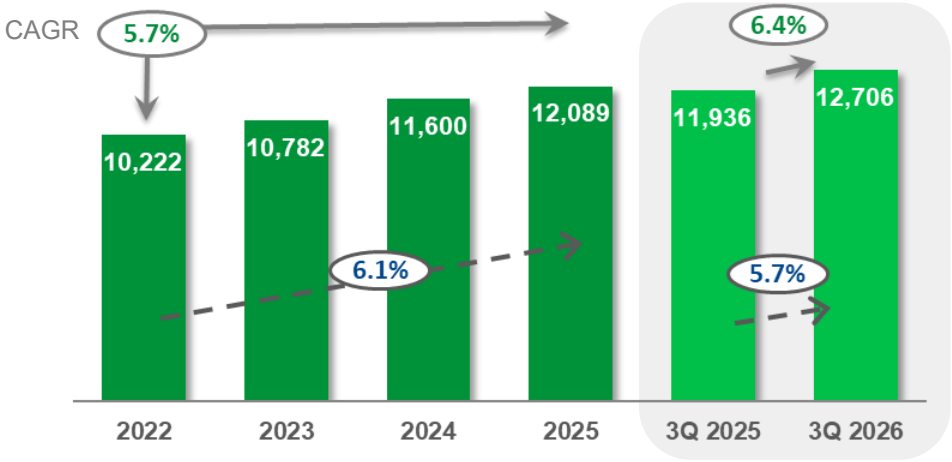
Bci

Financial System

Consumer lending loans (US$mm)



Mortgage loans (US$mm)



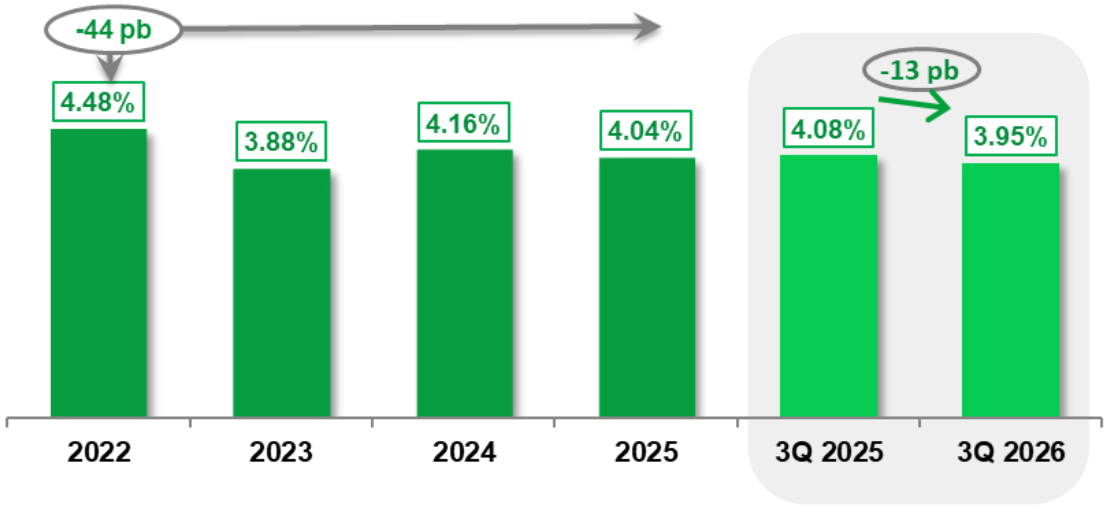
Source: Financial Market Commission (CMF) as of September 2026

Note: Figures are converted to US$ using an FX of 972.6 (October 1st 2026); Exclude CorpBanca investments in Colombia and Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú

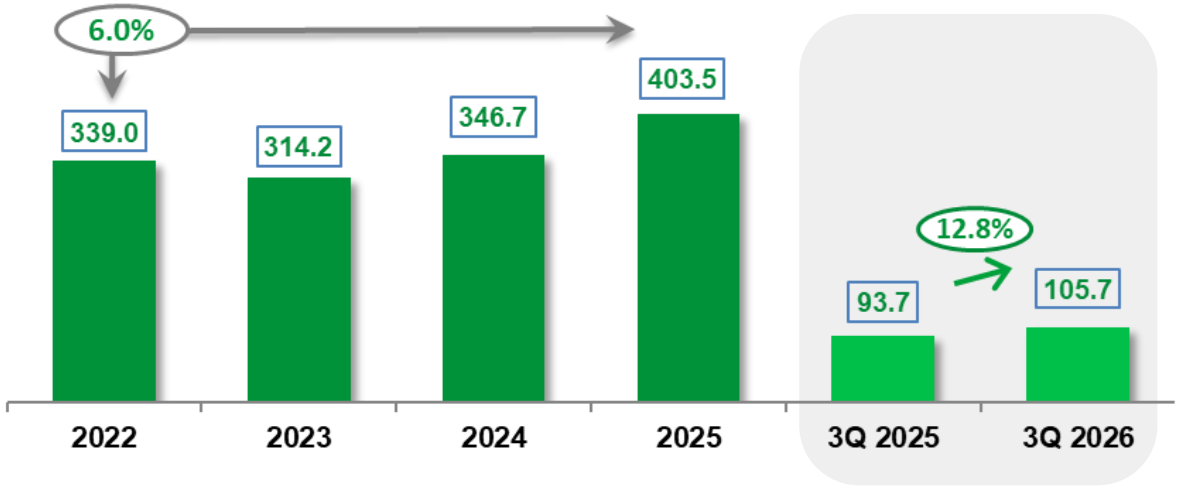
Evolution of NIM and Fees

Local Operations

NIM (%)



Net Fees (US$mm)



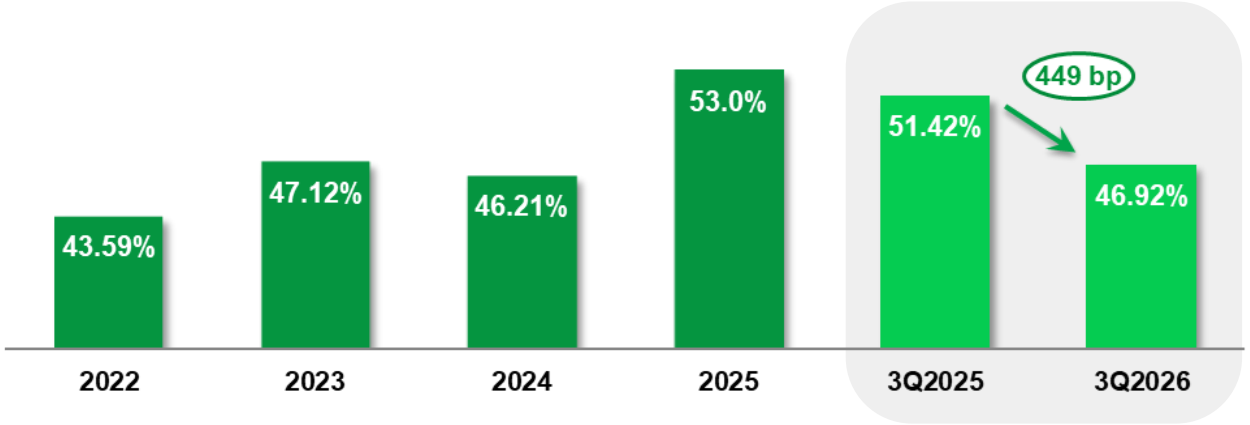
NIM: calculated as the average of the last 10 months for interest-earning assets. Interest-earning assets include total loans, trading portfolio financial assets, investments under agreements to resell, financial investments available for sale, and held-to-maturity securities.
Note: Figures are converted to US$ using an FX of 972.6 (October 1st 2026). Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú

Operating Expenses

Local Operations

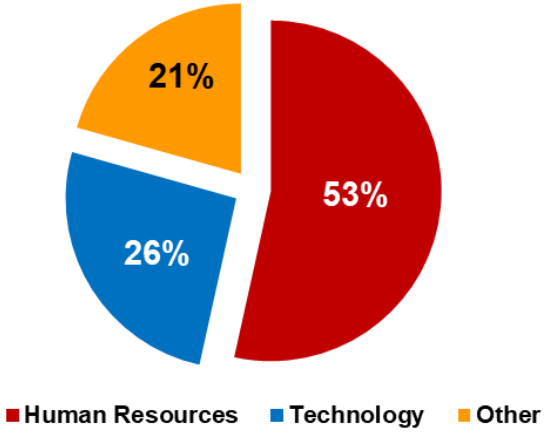
Local Efficiency Ratio

as of September 2026



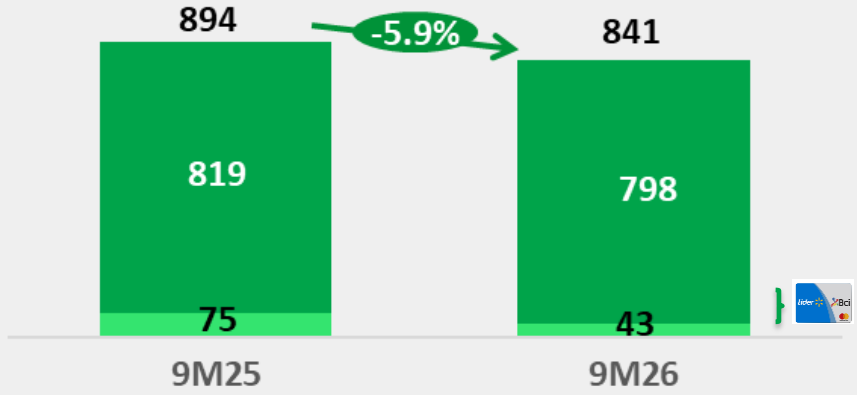
Expenses Breakdown

as of September 2026



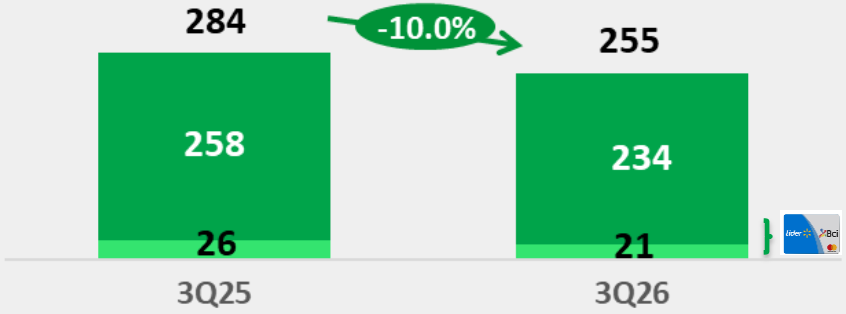
Operating Expenses YoY

as of September 2026



Operating Expenses YoY

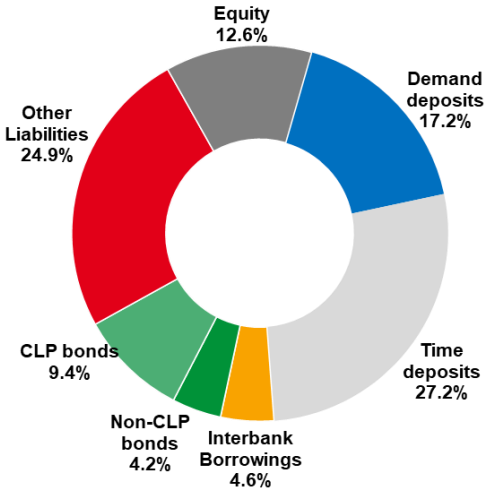
Third quarter 2026



Efficiency ratio as calculated by the CMF (operating expenses excluding other operating expenses/gross operating result). Since 1Q18, additional allowances are not included in the calculation.
Note: Figures are converted to US$ using an FX of 972.6 (October 1st 2026). Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú

Sound Liquidity and Capital Ratios

Liabilities Breakdown (Local)

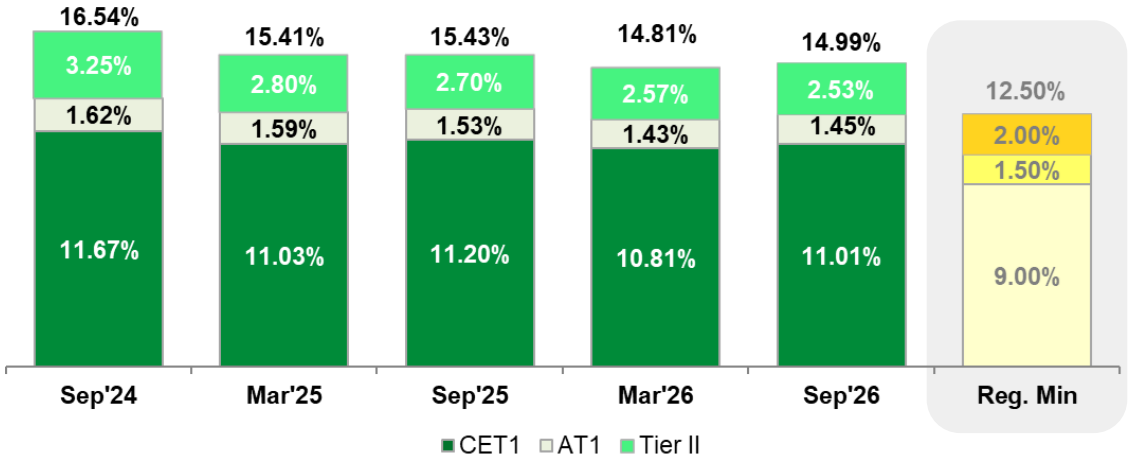


USD$ millions	3Q26	QoQ	YoY
Demand deposits	11,308	-0.7%	6.9%
Time deposits	17,839	5.0%	8.5%
Total Deposits	**29,146**	**2.7%**	**7.9%**
Loans/Deposits	134.4%		

Liquidity Coverage Ratio Sep'26 = 216.4%

Net Stable Funding Ratio Sep'26 = 111.3%

Capital Ratio (Consolidated)



Capital Ratios (Consolidated)

CET1 decreased by 19 bps year-on-year, reaching 11.01% as of September 2026. This variation was mainly driven by growth in risk-weighted assets (+6.82% YoY), which outpaced CET1 capital growth (+4.95% YoY).

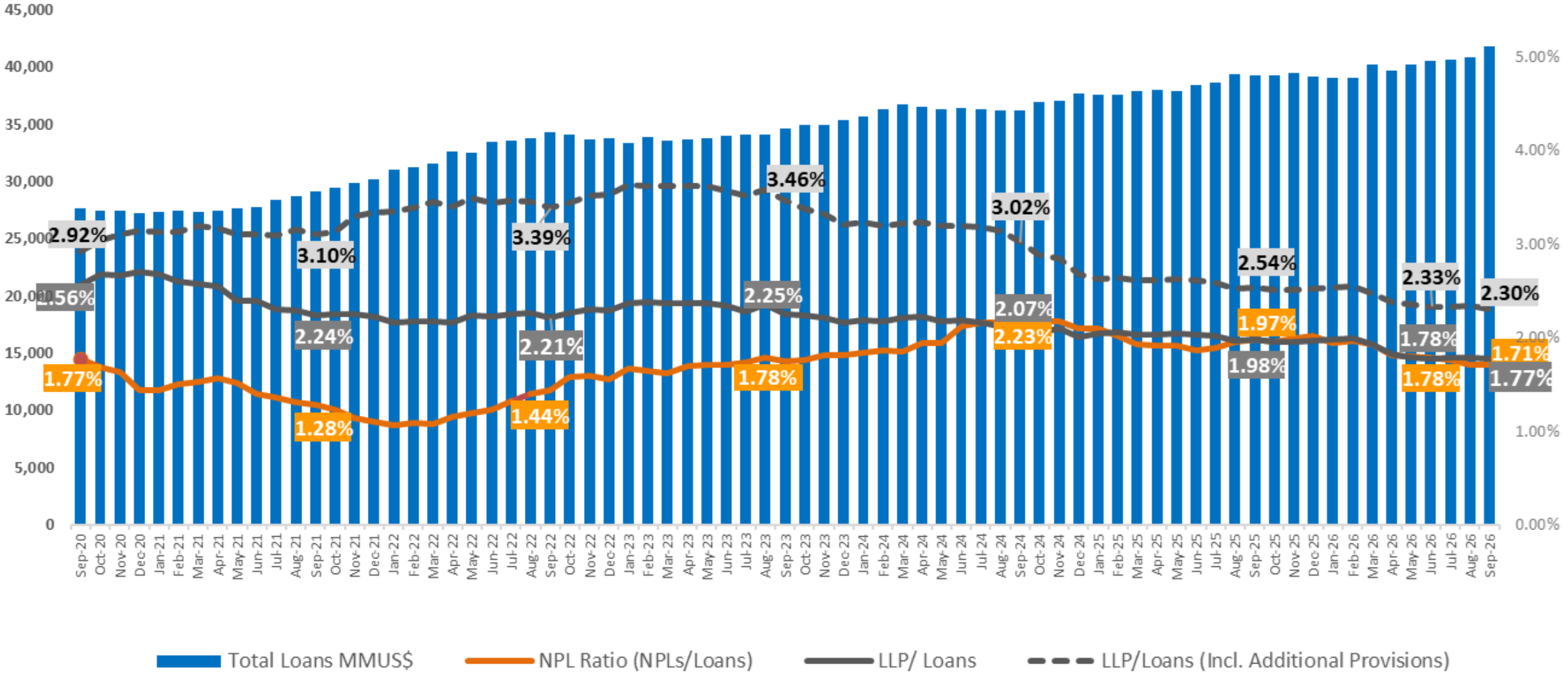
Capital generation was partially offset by higher regulatory deductions following the full phase-in of Basel III transitional arrangements and the depreciation of available-for-sale debt securities, driven by higher U.S. Treasury yields, which negatively impacted the CET1 ratio by 34 bps year-on-year.

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

Trend of Risk Indicators

Local Operations

Total loans



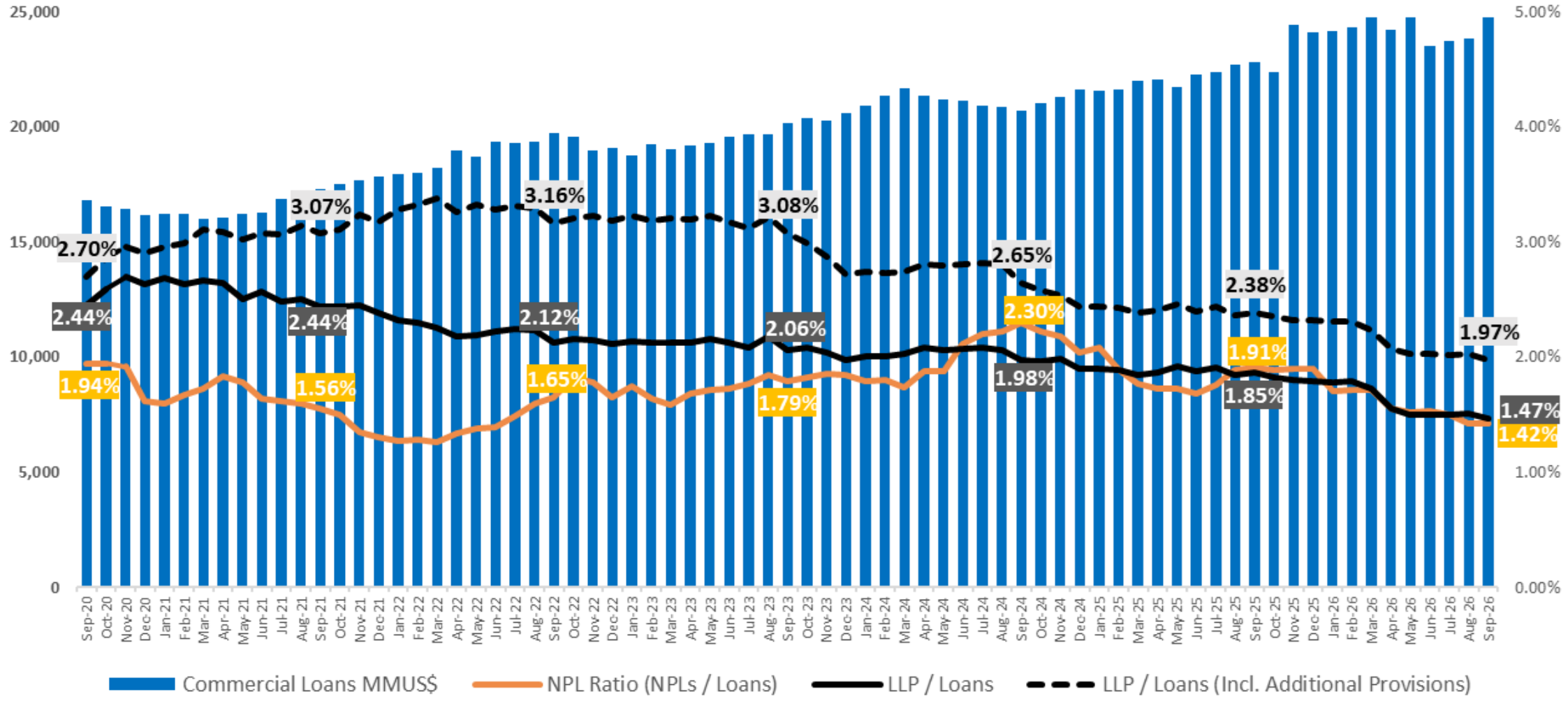
Nota: Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú
Figures are converted to US$ using an FX of 972.6 (October 1st 2026)

**LLP = Loan loss provisions

Trend of Risk Indicators

Local Operations

Commercial loans



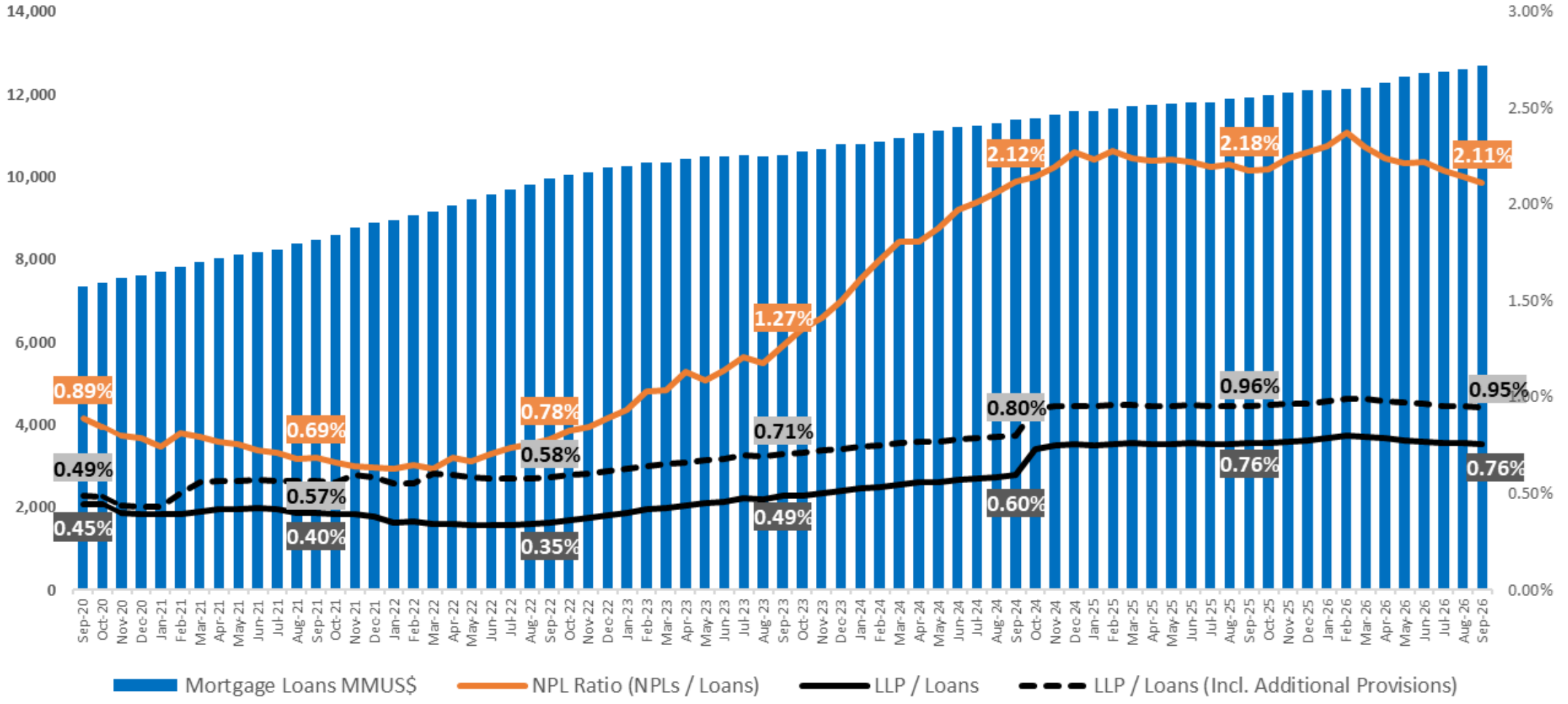
Nota: Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú
Figures are converted to US$ using an FX of 972.6 (October 1st 2026)

* LLP = Loan loss provisions

Trend of Risk Indicators

Local Operations

Mortgage loans



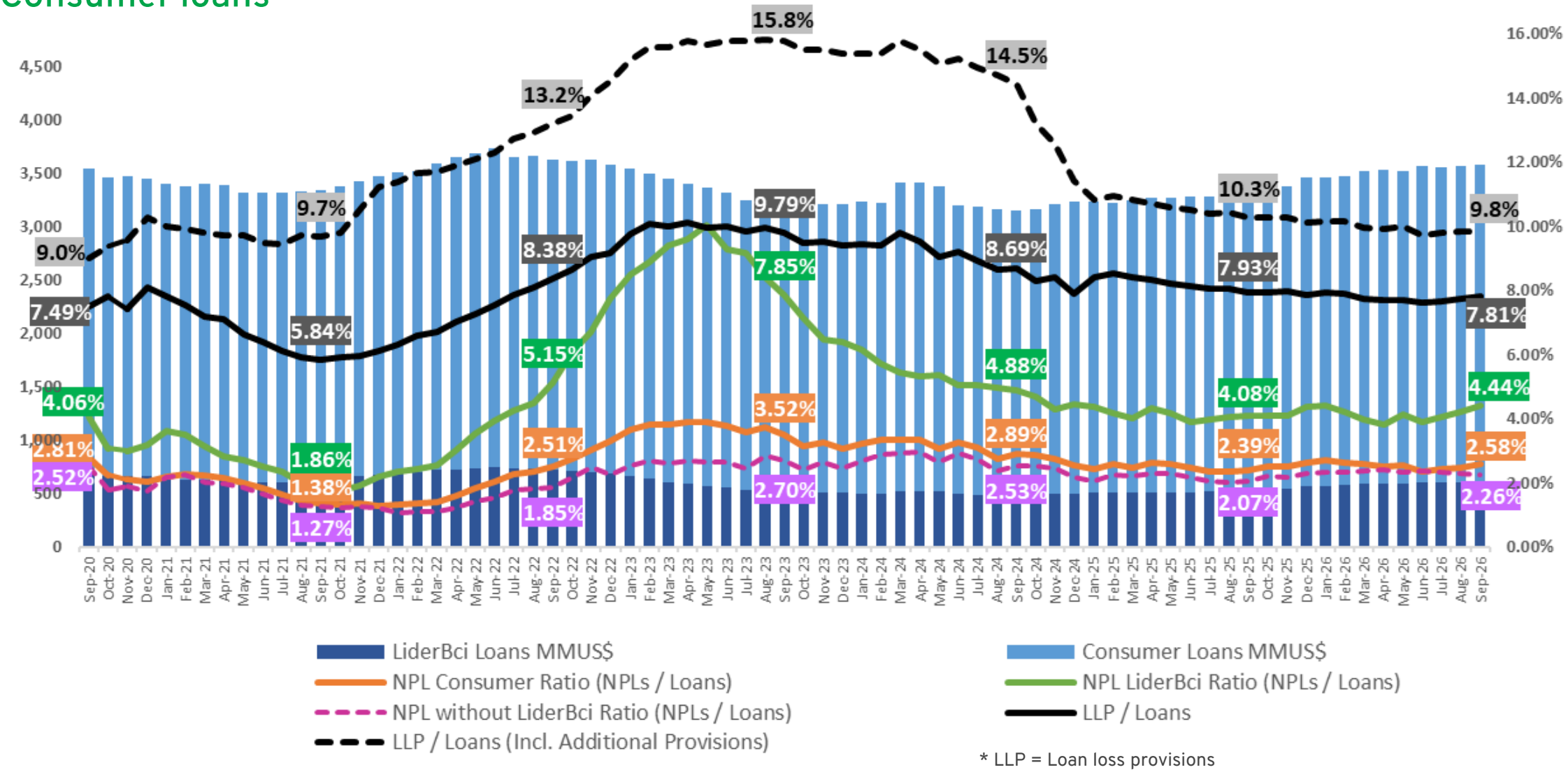
Nota: Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú
Figures are converted to US$ using an FX of 972.6 (October 1st 2026)

* LLP = Loan loss provisions

Trend of Risk Indicators

Local Operations

Consumer loans



* LLP = Loan loss provisions

Note: Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú
Figures are converted to US$ using an FX of 972.6 (October 1st 2026)

Solid performance across our subsidiaries & business unites

While maintaining relevance, we continue to deliver growth across key metrics in all the segments we operate

International Platform

City National Bank

+46.9%

Net Income YoY

NIM > 3.00%

Bci Perú

+54.0%

Net Income YoY

> USD $1,000M in loans

Bci Miami

+14.0%

Operational Income YoY

+10.9% YoY in Assets

Bci Securities

~$2.4B

Assets Under Management

Local Operations

Bci Asset Management

+21.0% Net Income YoY

Bci Corredor de Bolsa

+40.3% Fee Income YoY

Bci Seguros

+38.0% Net Income YoY

Bci Factoring

+20.5% Loans YoY

Lider Bci

+18.5% Loans YoY

MACHBANK de Bci

x4.3 credit cards

Reaching 65,461 as of september

City National Bank

Key financial results







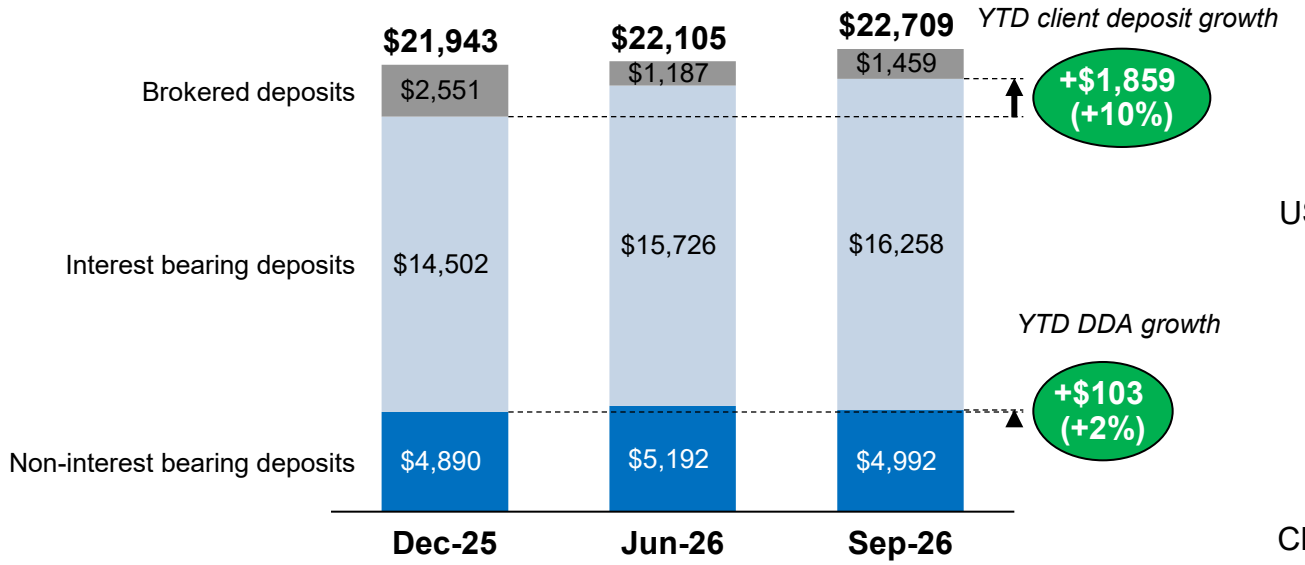
Actual results as of September are overall better QoQ and YoY, reflecting disciplined execution and strategic focus

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

Source: City National Bank of Florida

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

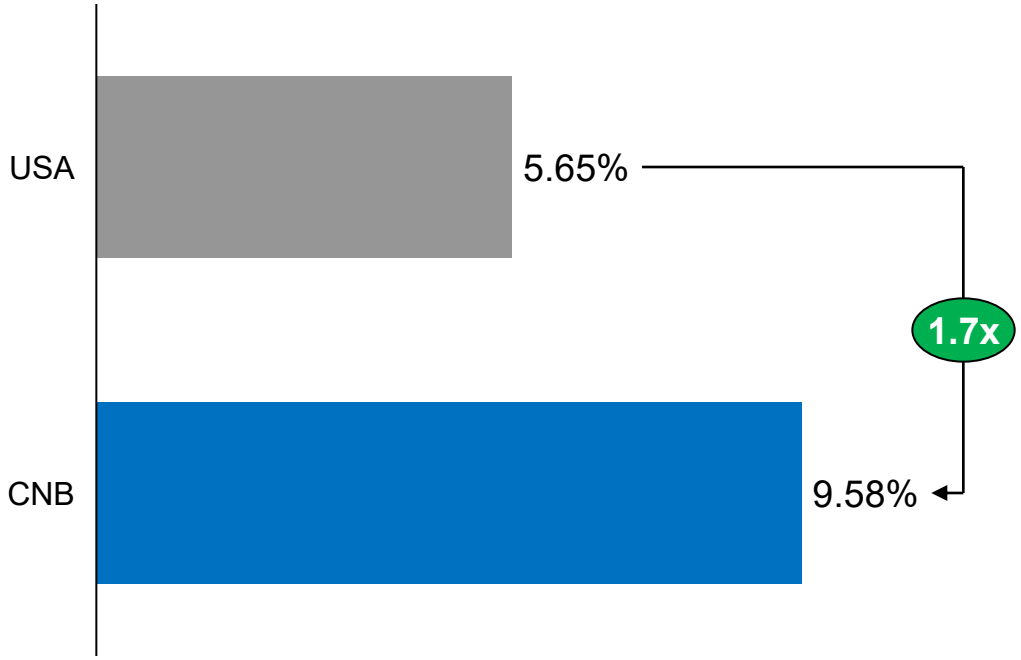
Total Deposits ($MM)



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

Non-interest bearing deposits represent 21.98% of total deposits

Banking Industry - Total Deposits ($B)

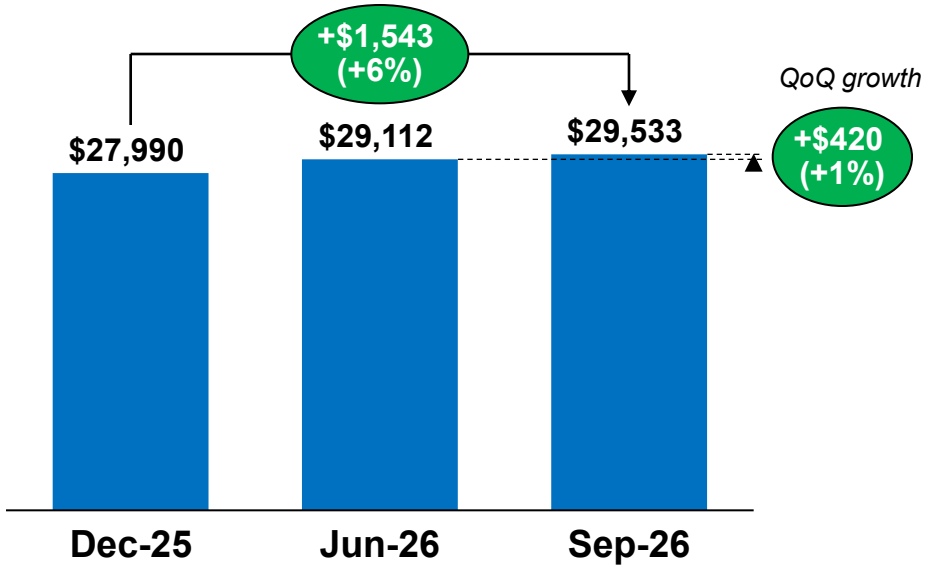


CNB deposits have grown ~1.7x times greater than market YTD

Source: City National Bank of Florida

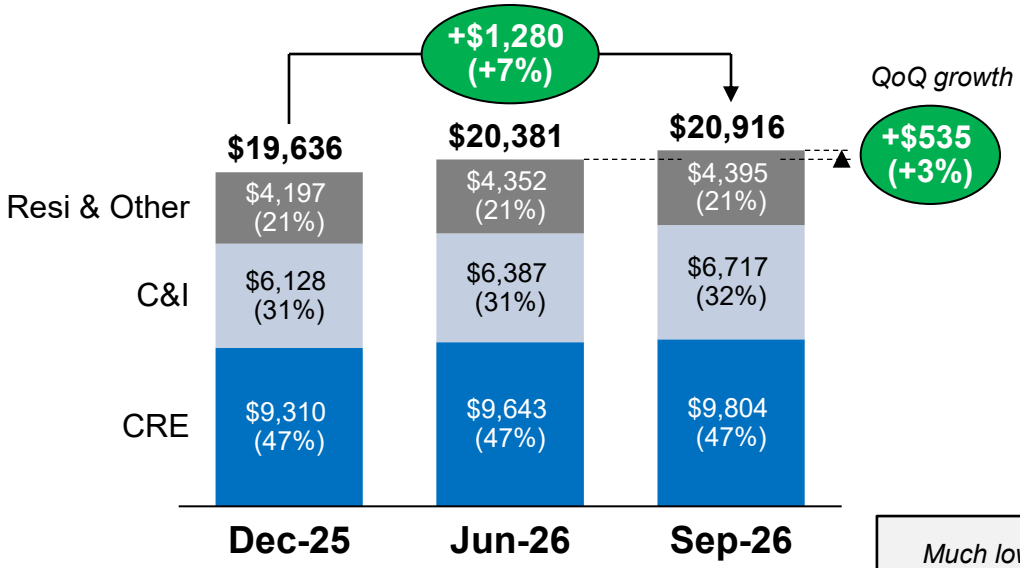
Loans grew ~$535MM (3%) in Q3, increasing $1.3B (7%) YTD, maintaining sound asset quality and strong capital ratios

Total Assets ($MM)



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

Total Loans & Leases ($MM)



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

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

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

Source: City National Bank of Florida

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

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

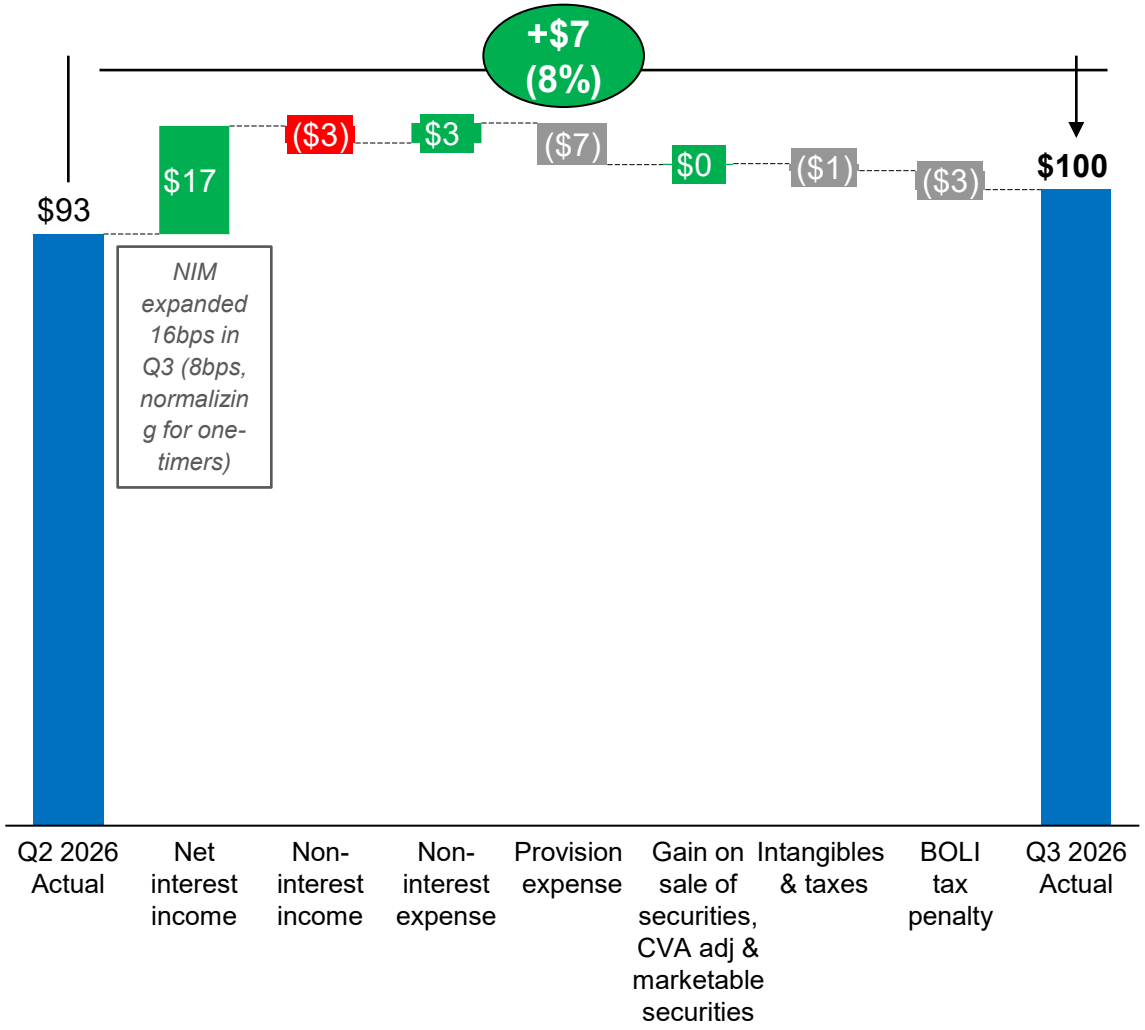
RATIOS (%)	Q3 2025	Q4 2025	Q2 2026	Q3 2026	% Var QoQ	YTD 2025	YTD 2026	% Var YoY
Net Interest Margin (NIM)	2.66%	2.88%	3.00%	3.16%	16 bps	2.60%	3.04%	44 bps
ROAA	0.98%	1.01%	1.31%	1.36%	5 bps	0.93%	1.29%	37 bps
ROAA (excluding goodwill amort)	1.02%	1.05%	1.35%	1.40%	5 bps	0.97%	1.34%	36 bps
ROAE	9.80%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

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

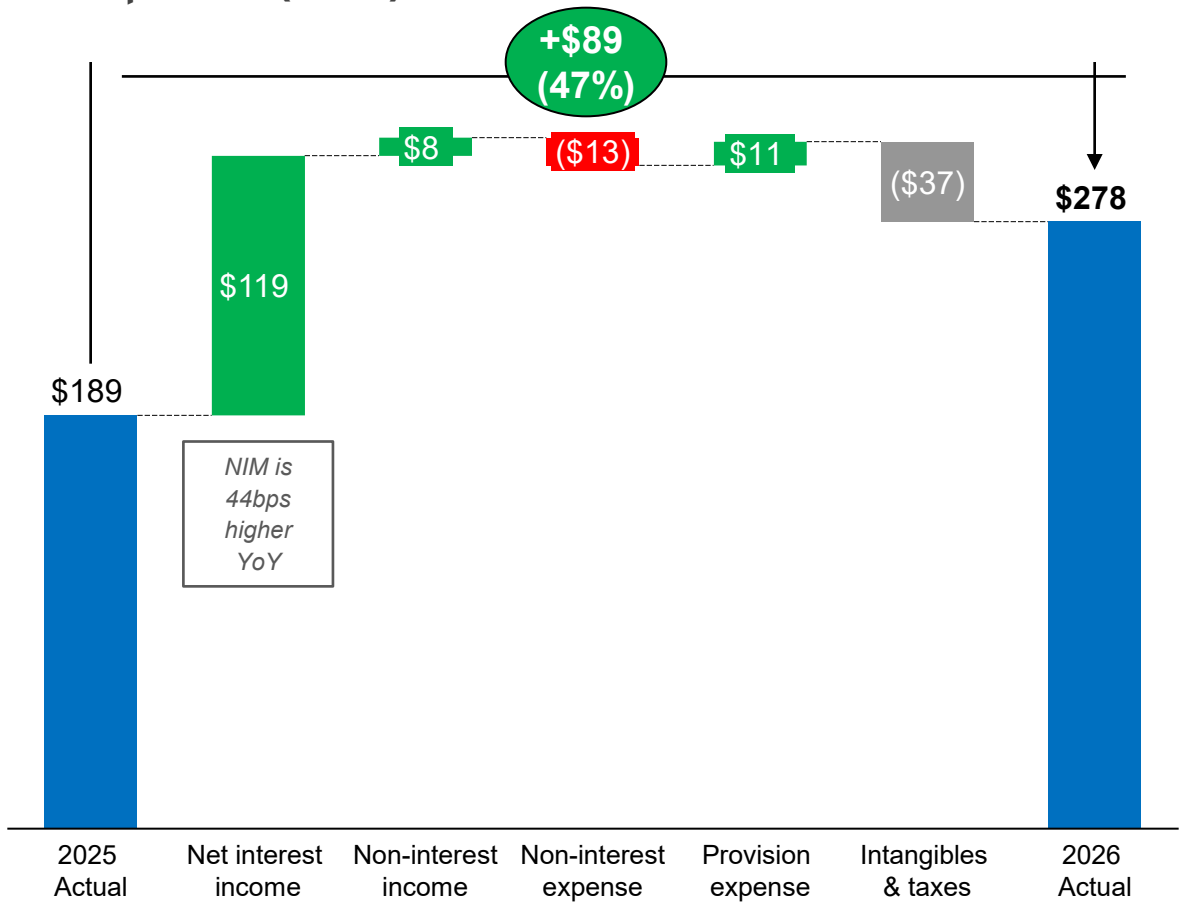
Source: City National Bank of Florida

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

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



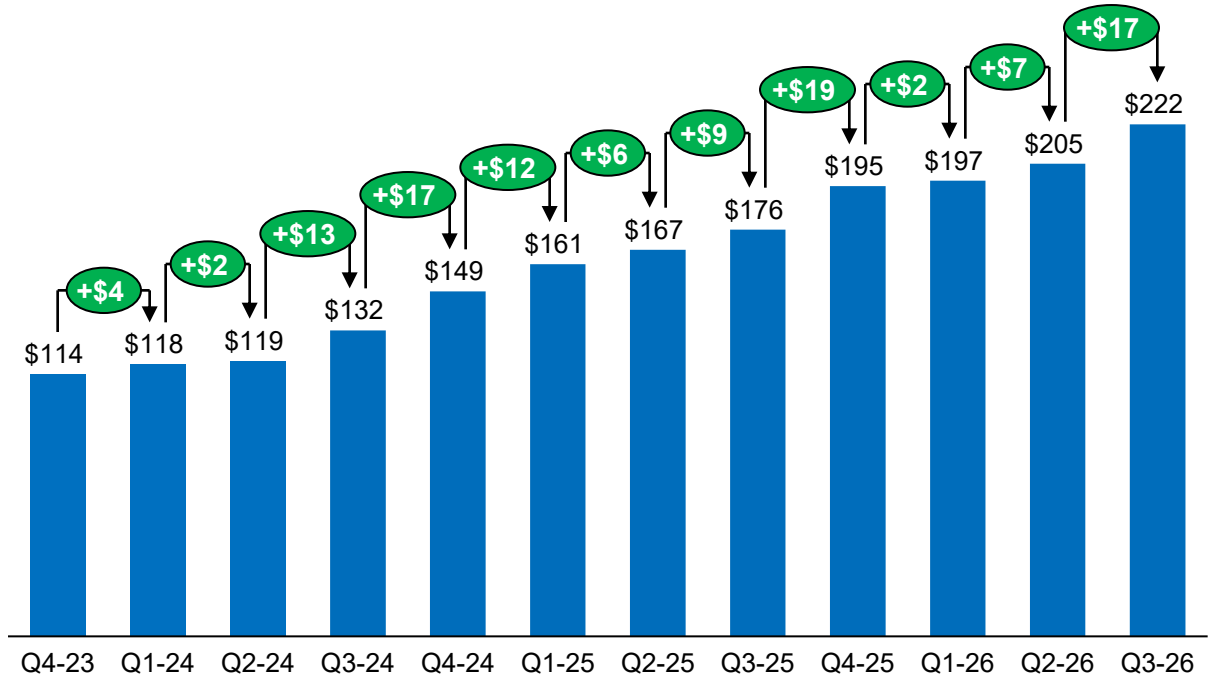
YoY net income comparison: YTD Sep 2025 vs. YTD Sep 2026 ($MM)



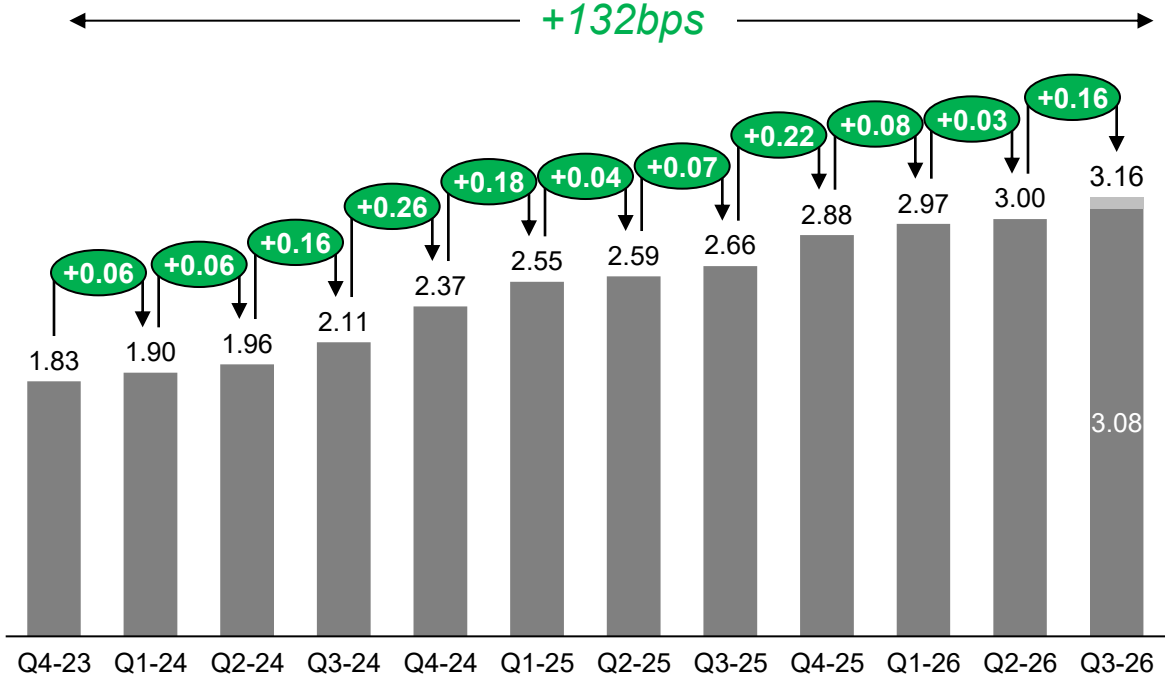
Source: City National Bank of Florida

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

Net interest income ($MM)



Net Interest Margin (%)



Cost of funds	3.19%	3.23%	3.20%	3.12%	2.83%	2.72%	2.64%	2.62%	2.40%	2.27%	2.27%	2.29%
Effective Fed Funds	5.33%	5.33%	5.33%	5.26%	4.65%	4.33%	4.33%	4.29%	3.90%	3.64%	3.63%	3.67%
Yield on earning assets	5.03%	5.12%	5.16%	5.24%	5.21%	5.27%	5.23%	5.28%	5.29%	5.23%	5.27%	5.45%

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

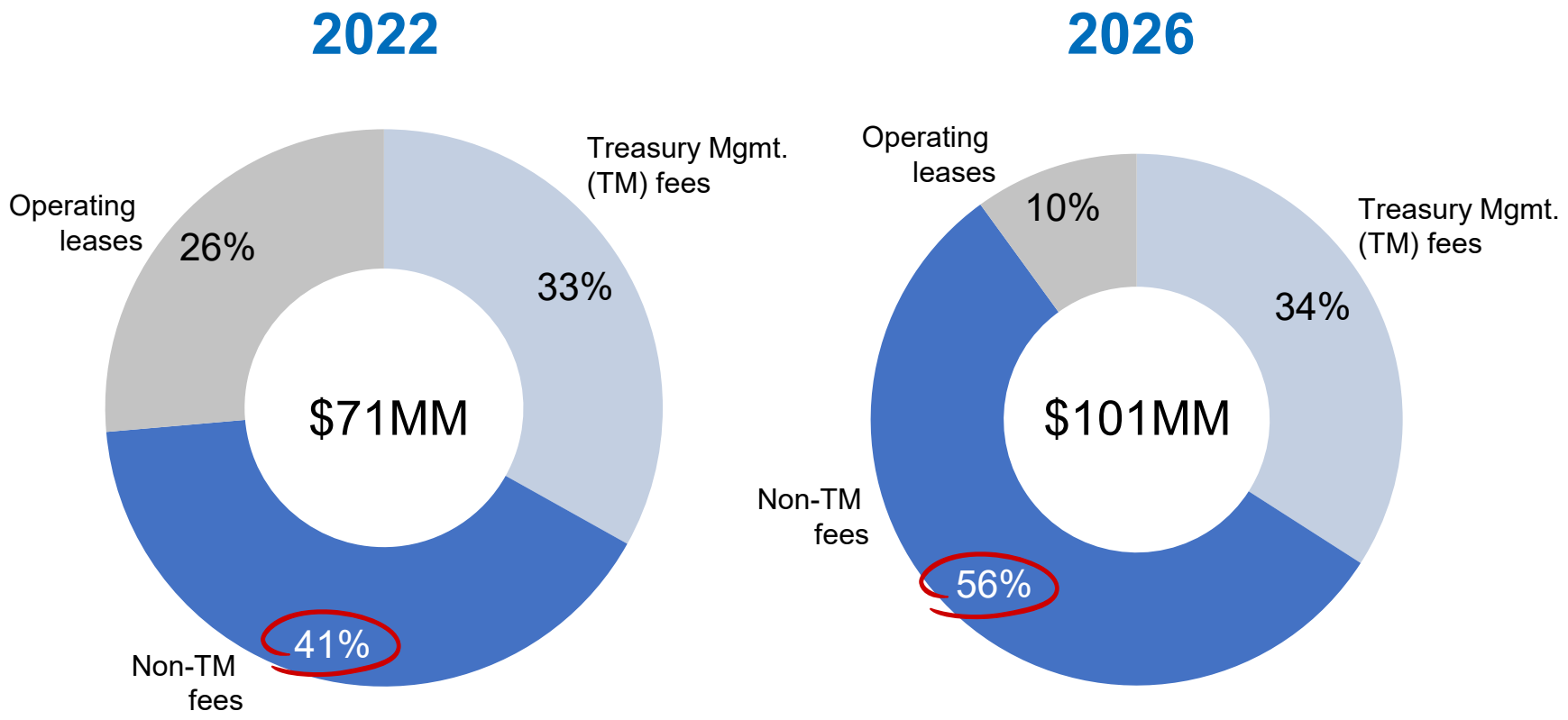
Source: City National Bank of Florida

Our fee income is meaningfully higher and more diversified

New fee initiatives to increase profitability and diversify fee mix

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

Non-interest income mix – YTD Sep 2022 vs 2026



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

Source: City National Bank of Florida

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

Key Objectives

1. **Moderate Growth & Enhanced Profitability**
2. **Market Share Opportunity**
3. **Scalability / Digital Experience**
4. **Culture Preservation / Engagement**
5. **Regulatory Excellence**

YTD September 2026 Accomplishments

- ✓ Increased client deposits by 13% (annualized) vs. 8% for the industry, positioning us as the leading deposit-gathering bank in Florida. Loans growing at 9% annually and funded by client deposit growth. ROE of ~13% YTD, with NIM expanding 44bps YoY
- ✓ Higher loan diversification (C&I represent 32% of total loans vs. 31% a year ago). Additionally, our fee income is meaningfully higher and more diversified
- ✓ AI strategy initiative to deliver enterprise-wide impact (i.e. credit delivery optimization, processes automation, agent for pre-call and post-client calls, client concierge center, data and analytics, etc.)
- ✓ High employee engagement and disciplined execution continue in our year two of Project WIN. Strong and distinct leadership culture
- ✓ Strengthened our three lines of defense to maintain a robust internal controls framework as we grow

Value Creation

Source: City National Bank of Florida

Contents.

Macro Overview

Key Financial Results

Closing Remarks & Guidance

3Q26 Closing Remarks

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



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

2026 Guidance (November)

Chile (includes international and local Subsidiaries) *GDP 0.2%* *Inflation 5.1%* *MPR 4.5%* *USD/CLP $940*	**Loan growth**: +6-7%. **NIM**: Flat. **Fee Income:** Lower double digit. **Core Operating Expenses**: -1%, reinforcing commitment. **Cost of Risk:** Flat.
CNB *GDP 2.1%* *Inflation 3.4%* *FFR 3.75%*	**Loan Growth:** +8-10%. **NIM:** 3.00% levels - Driven by deposit and loan growth. **Net Income:** ~47%.
Consolidated	**Income before taxes:** Strong >20% growth. **Tax expenses:** Impacted by one-off effect of approved tax reform, and exchange rate sensitivity due to monetary correction. **ROAE:** Maintaining 15% level.

Notes: Percentages consider full year-over-year (YoY) variations. CNB figures consider US GAAP. Macro indicators are based on Bci Estudios.

Bci Corporate Structure Evolution has executed in accordance with the announced timeline and achieved key milestones through 2026

1	2	3	4	5
INCORPORATION	**CONTRIBUTION**	**INVITATION**	**DIVISION**	**MERGER**
Bci Group Incorporated and regulatory approvals	*EJY contributed Bci shares to Bci Group*	*All Bci shareholders invited to subscribe to Bci Group*	*Separation of CNB from Chilean bank*	*Final corporate structure simplification*

Regulatory-dependent steps already completed

Division milestone expected to be completed by 1H27 at which point Bci Group shareholders will begin to capture tangible benefits from the corporate structure evolution

- **Regulatory advancement:** Approval process completed in the CMF, FED, and SBS
- **Constitution & listing of Bci Group:** Successful constitution, incorporation, and securities registration with the Registro de Valores
- **Governance establishment:** Provisional board designation at Bci Group and appointment of José Luis Ibaibarriaga as CFO of Bci Group
- **Capital contribution:** EJY contributed 93 million shares—equivalent to 42.94% of Bci's capital—to Bci Group
- **Capital increase:** Bci Group approved issuance of incremental shares to be paid only in the form of Bci shares, through either a tender offer (OPA) or capital contribution (complementary, not excluent) by Bci shareholders
- **Ticker code:** Bci Group shares were officially registered for trading on the local stock exchanges under the ticker BCIGROUP

Note: Illustrative, non-exhaustive overview of key milestones; timing and next steps remain subject to change and applicable regulatory requirements

Thank you.

This presentation contains forward-looking statements in various places throughout, related to, without limitation, our future business development. Forward-looking information is often, but not always, identified by the use of words such as “anticipate”, “believe”, “expect”, “plan”, “intend”, “forecast”, “project”, “may”, “will”, “should”, “could”, “estimate”, “predict” or similar words suggesting future outcomes or language suggesting an outlook. While these forward-looking statements represent our judgment and future expectations concerning the development of our business, a number of risks, uncertainties and other important factors could cause actual developments and results to differ materially from our plans, objectives, expectations, anticipations, estimates and intentions expressed in such forward-looking statements. The risk factors and other key factors that we have indicated in our past and future filings and reports, including those with local or foreign authorities, could adversely affect our business and financial performance.
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The forward-looking statements represent our views as of the date of this presentation and should not be relied upon as representing our views as of any date subsequent to the date of this presentation. We undertake no obligation to update any of these statements.

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We have adopted IFRS 9 “Financial Instruments” (previously IAS 39). However, the Financial Market Commission (CMF, according to the Spanish acronym) excluded the application of the methodology to calculate the expected credit risk loss for loans, which will continue to be calculated using the expected loss models defined by the CMF, our local regulator. Besides this modification, there were other regulatory modifications that we disclosed in our annual financial statements concerning accounting criteria and the presentation of the financial statements, in accordance with the accounting regulation requirements of the CMF in its Compendium of Accounting Regulations for Banks. If you have any further queries, do not hesitate to contact the IR team.