Corporate Presentation 1Q 2023

Investor Relations Department | Email: Investor_Relations_Bci@Bci.cl
May 2023

Bci at a glance

Leading financial institution in Chile by Assets and Loans

Profitable and financially sound

as of March 2023

US$98.3 bn
(+11.8% YoY)
Total assets

US$58.6 bn
(+10.2% YoY)
Total loans

US$216.3 mm
Net Income YTD
(ROAE 17.15%)

US$4.98 bn
Market Cap[1]

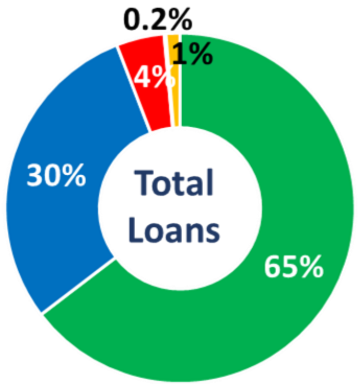
Credit rating profile:

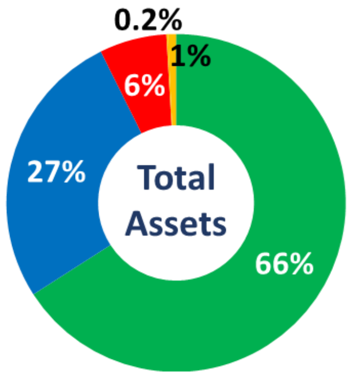
A2	A-	A-
Moody's	S&P Global Ratings	Fitch Ratings

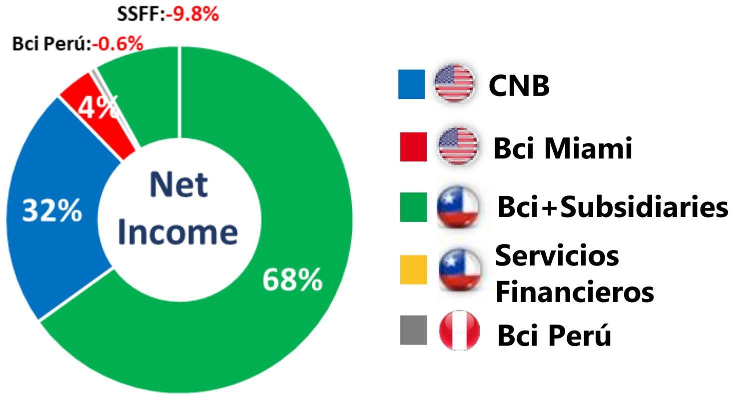
Diversified business model

- *Largest bank in Chile (total loans)*
- *3rd Largest Florida-based bank*

Bci/Subsidiary Diversification







New Lines of Business

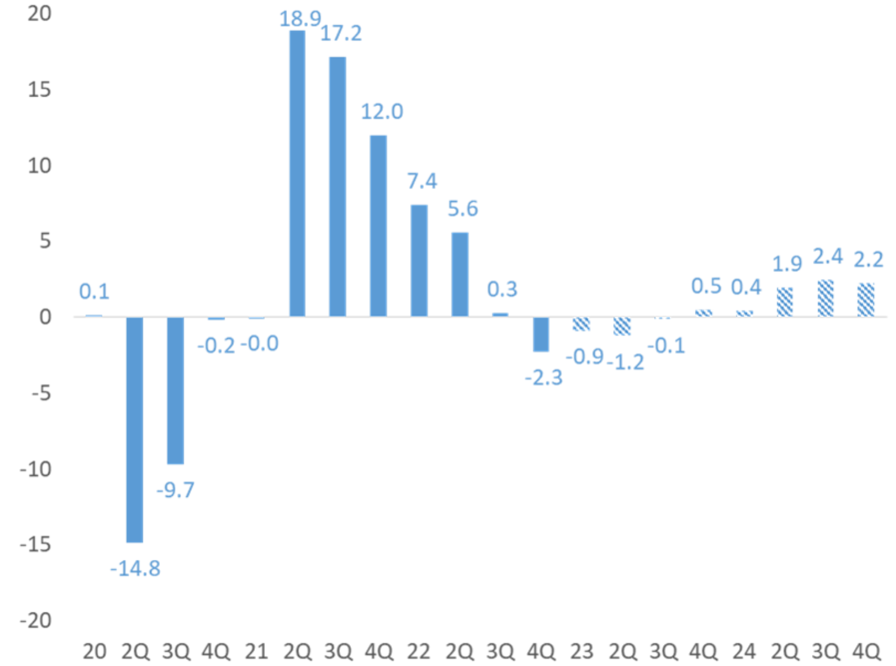
City National Bank Bci FINANCIAL GROUP | MACH | servicios financieros | Bci PAGOS | Bci Perú | 360|Connect

Note: Figures are converted to US$ using an FX of US$/CLP of 790.41 (April 3rd 2023);
1 Bloomberg as of March, 2023. Consolidated figures (include City National Bank of Florida and Bci Perú)

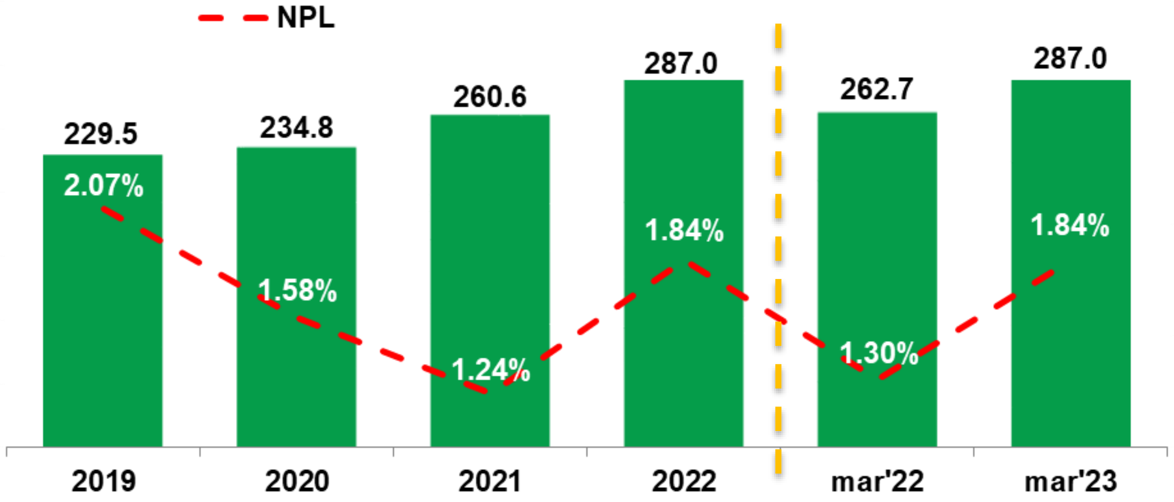
Chilean financial system

Bci is part of a robust financial system

CHILE. Quarterly GDP growth and forecast (%, YoY)

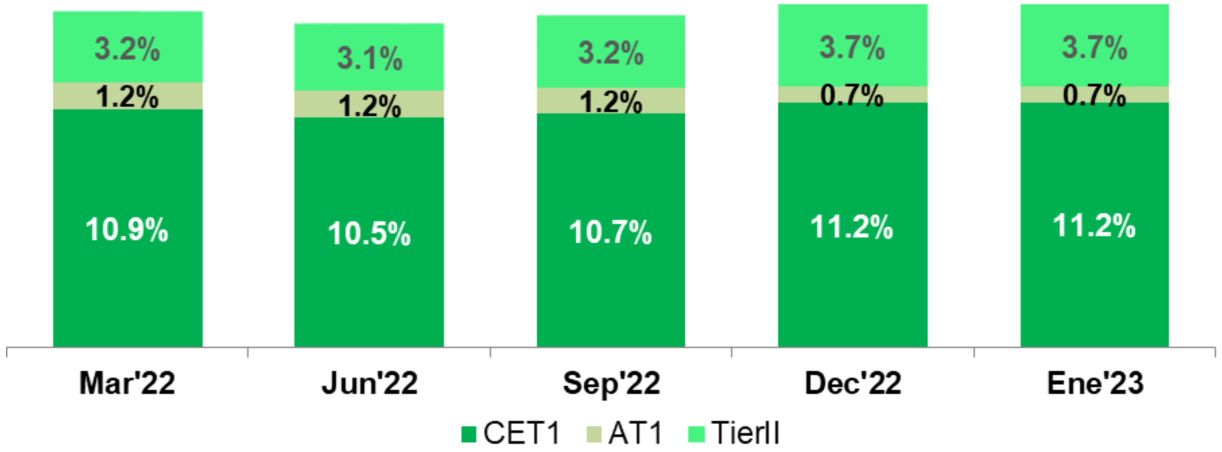


Total loans in the banking system² (US$bn)



Source: CMF
Note: Figures are converted to US$ using an FX of USD/CLP of 790.41 (April 3rd 2023)
[1] Figures exclude CNB (City National Bank) and Itau Corpbanca operations in Colombia

Banking system capitalization ratio (Basel III)



Chilean banking regulation – upgrading to Basel III

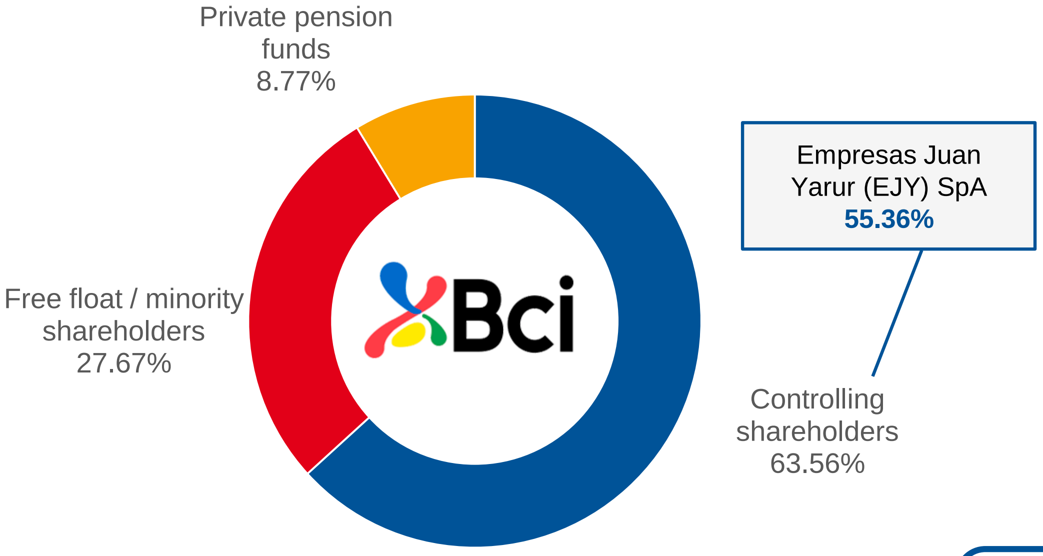
- September 2022: Decrease in the CET1 ratio was mainly due to a negative effect on capital accounts, related to higher US rates. Together with strong and profitable growth observed during the first part of the year.
- March 2022: CMF reports on rating of systemically important banks Bci - 1.5%
- Pillar II requirement set at 0% according to the evaluation process of of CMF´s assessment and regulatory phase of CET1 and RWA.
- In line with the transitory provisions of the regulations related to the implementation of Basel III, Bci still has a significant difference regarding the regulatory minimum.

(1) Source: Bci Research
(2) Source: CMF. Tier I and Tier II calculated as core capital and supplementary capital as % of total risk weighted assets respectively

Bci Consolidated

A successful strategy supported by its strong corporate governance

Long-term support from its controlling shareholders…



…and strong corporate governance

- Board of Directors is composed by **experts in various fields, academics, economists, bankers and individuals connected with the world of technology,** who share a **long-term vision**
  - The Board of Directors includes **2 independent directors**, who actively participate in the Bank's committees
- Recognized for its **Corporate Governance** structure

Best corporate governance | *Corporate reputation*

Strategic priorities

1 Leverage digital customer experience to achieve competitive advantage

- Best-in-class customer experience through digital transformation

2 Drive sustainable growth, while maintaining prudent risk

- Drive selective growth in line with defined risk-appetite
- Optimize capital structure
- Further deploy our international business

3 Enhance leadership and collaboration throughout the organization

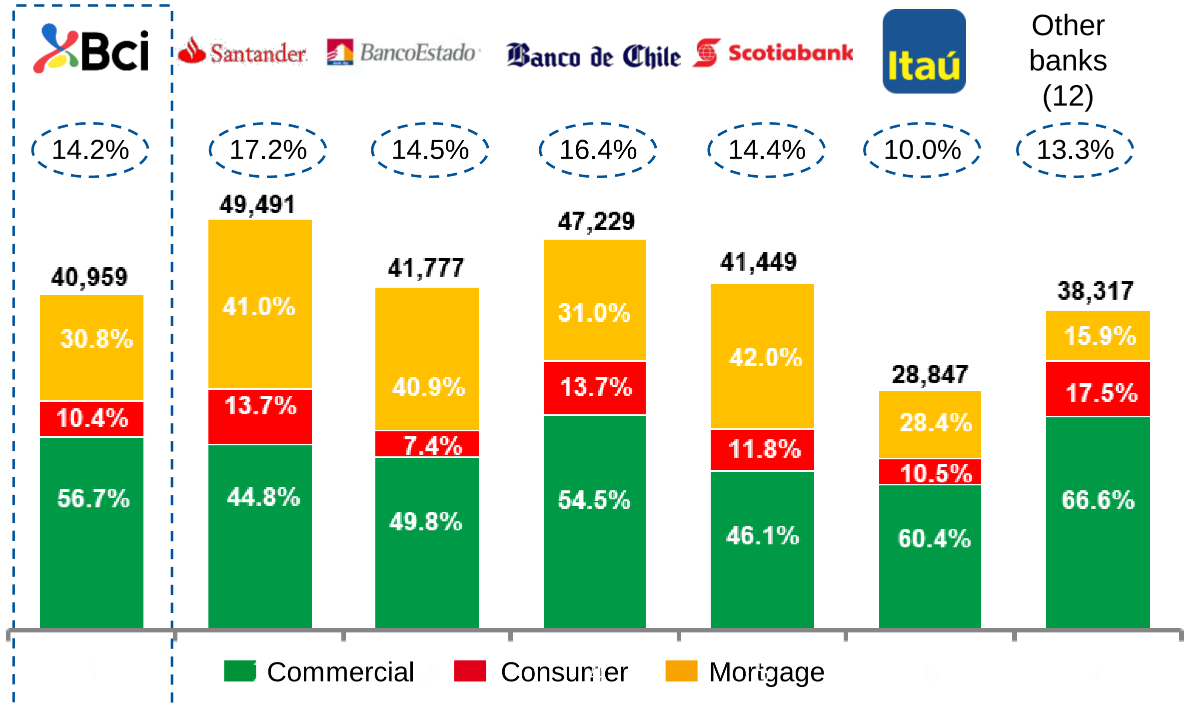
- Promote disruptive innovation and boost collaboration
- Strive to create sustainable value for all our stakeholders

Throughout its 85 year history, Bci has maintained high growth, profitability and corporate governance standards

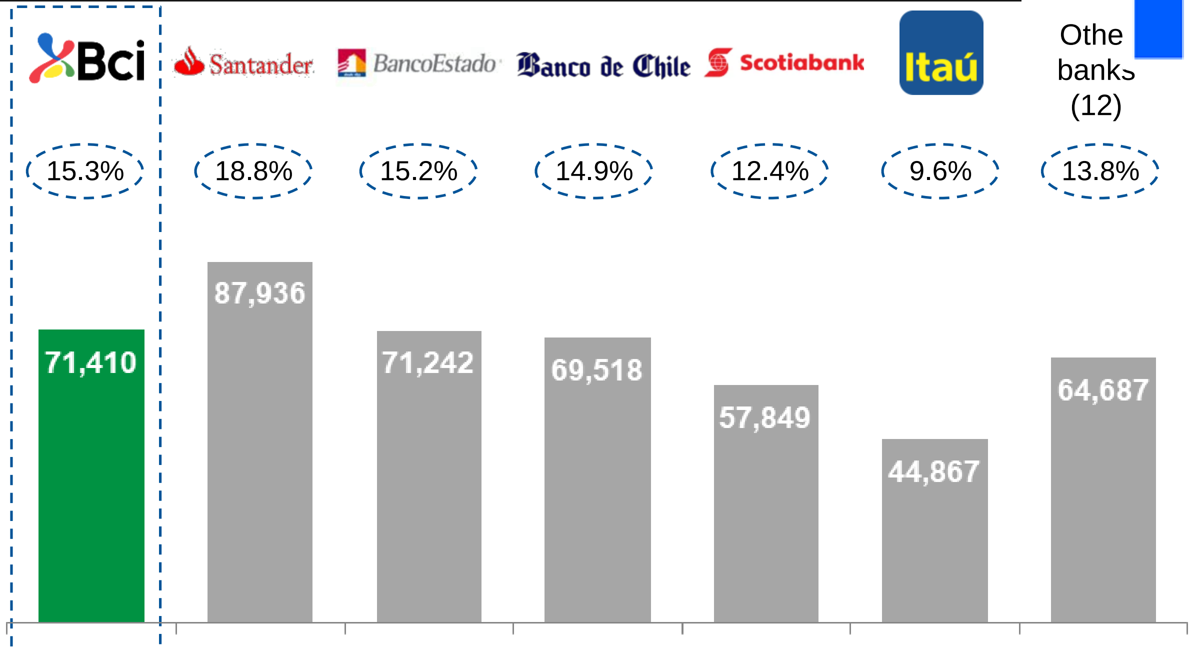
Bci maintains a relevant position in the market

Chilean banking system benchmark *In US$mm, as of March 2023*

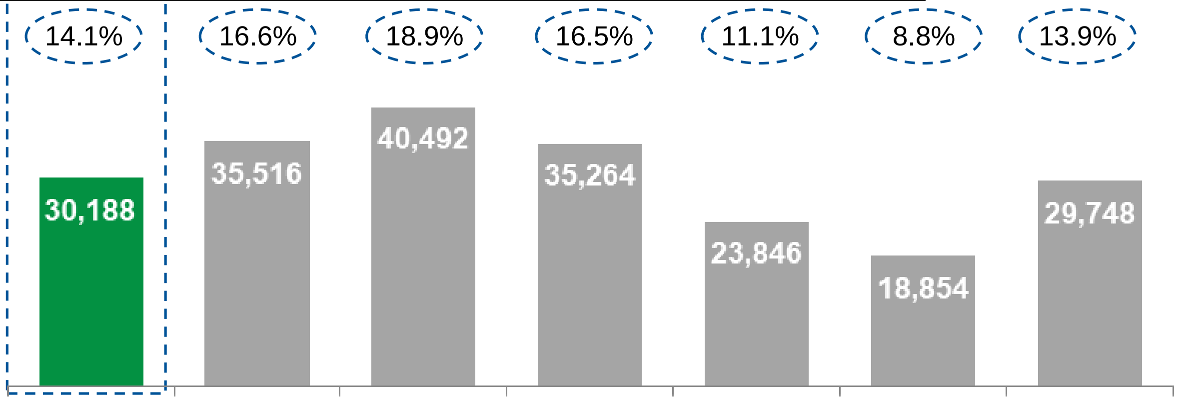
Loan breakdown[1]



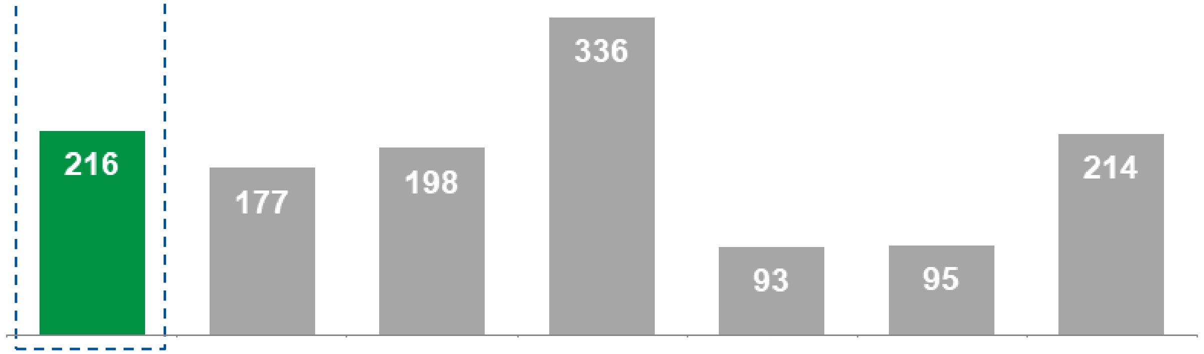
Assets[1]



Deposits[1]



Net income Consolidated (YTD)[2]

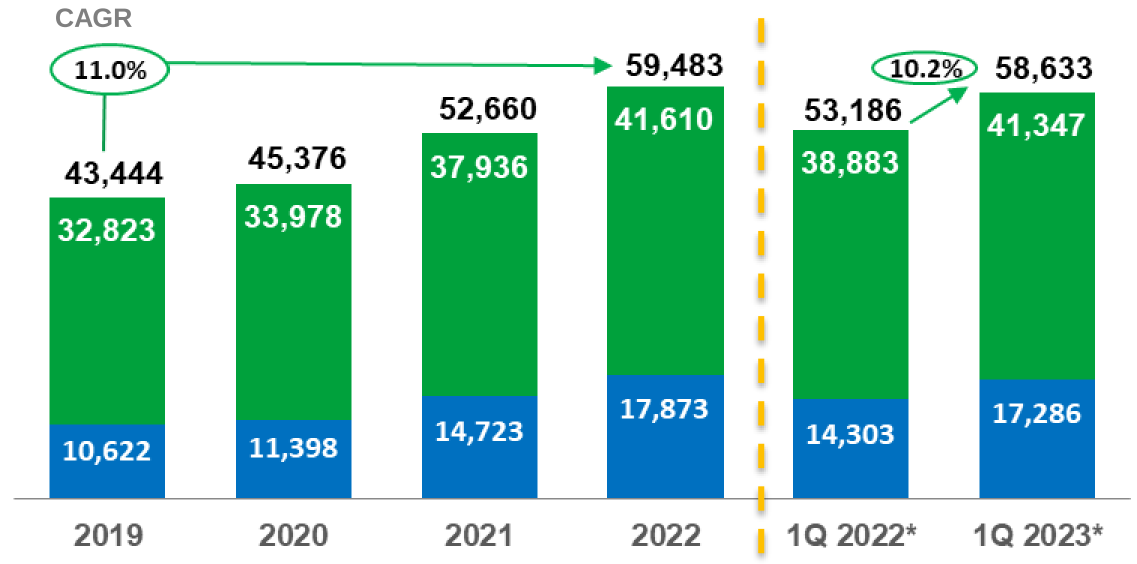


% Market share in Chilean banking system

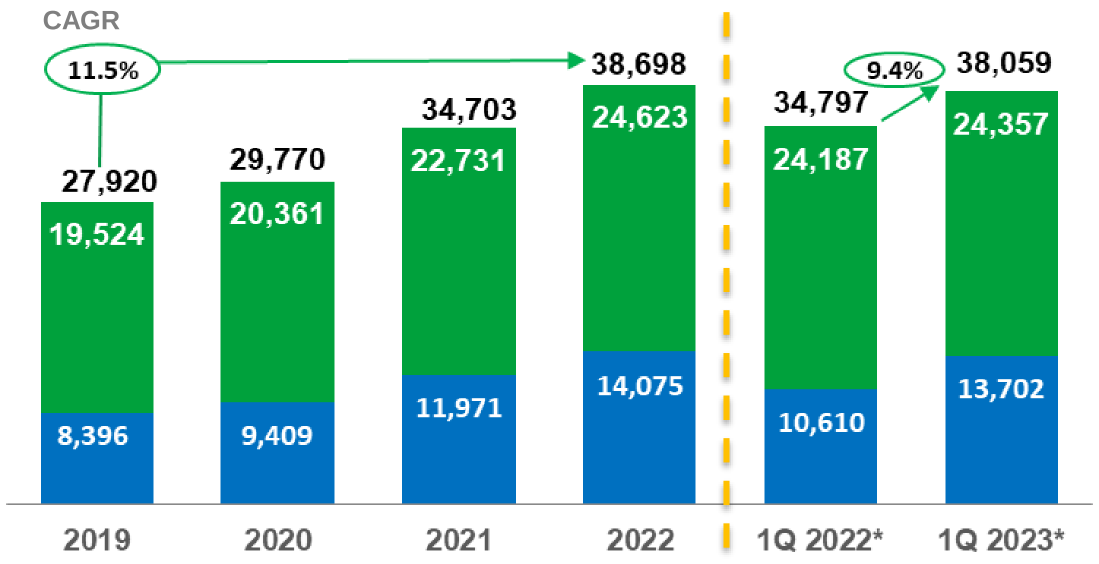
Source: Company filings and Financial Market Commission of Chile (CMF)
Note: Figures are converted to US$ using an FX of USD/CLP of 790.41 (April 3rd 2023)
(1) Bci figures exclude CNB (City National Bank) and Itau Corpbanca figures exclude Colombia operations
(2) Bci figures include CNB (City National Bank) and Itau Corpbanca figures include Colombia operations

Loan growth evolution

Total loans (US$mm)

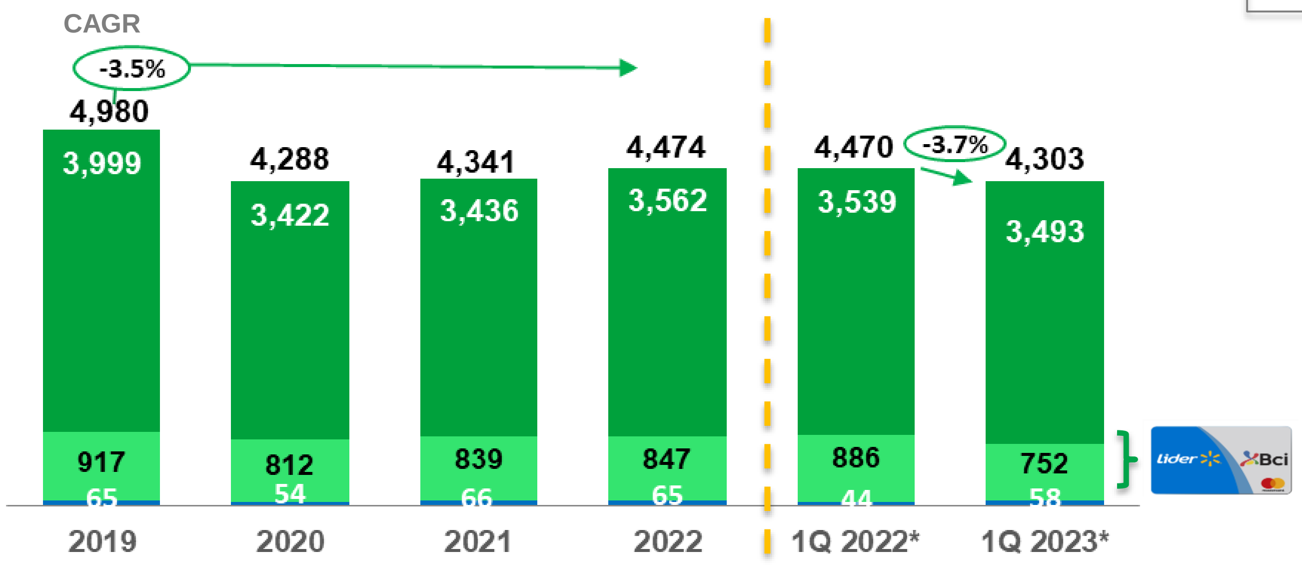


Commercial & Interbank loans (US$mm)

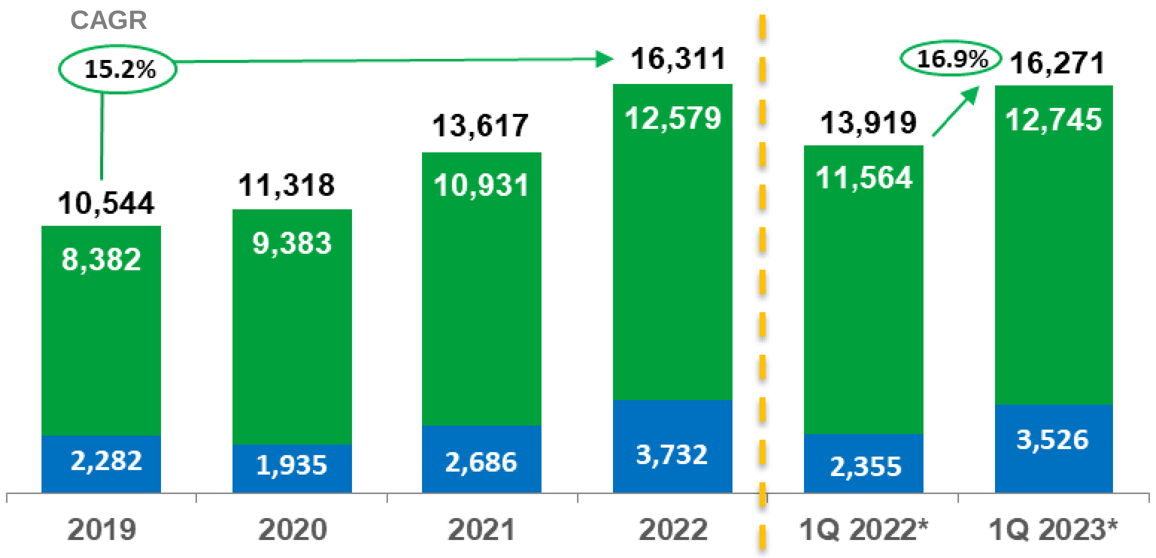


Bci
CNB

Consumer lending loans (US$mm)



Mortgage loans (US$mm)

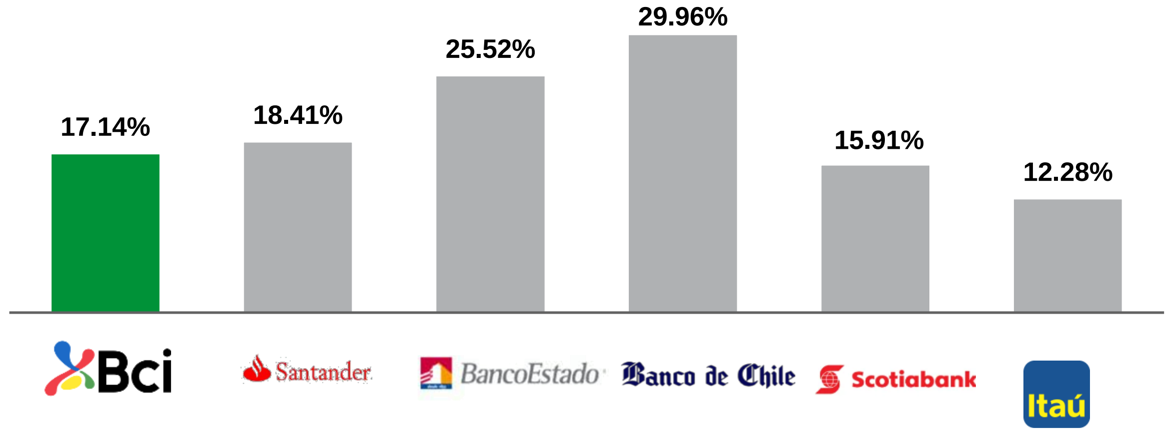


Source: Financial Market Commission (CMF).
Note: Figures are converted to US$ using an FX of USD/CLP of 790.41 (April 3rd 2023); Include CorpBanca investments in Colombia and Bci subsidiary in USA (CNB)

Successful organic growth in Chile…

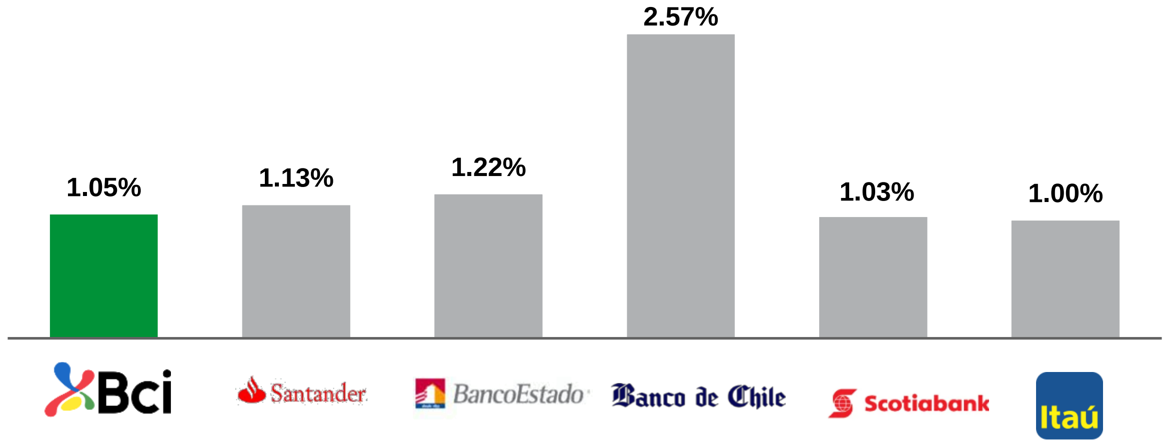
Return on average Equity (ROAE)[1]

as of March 2023

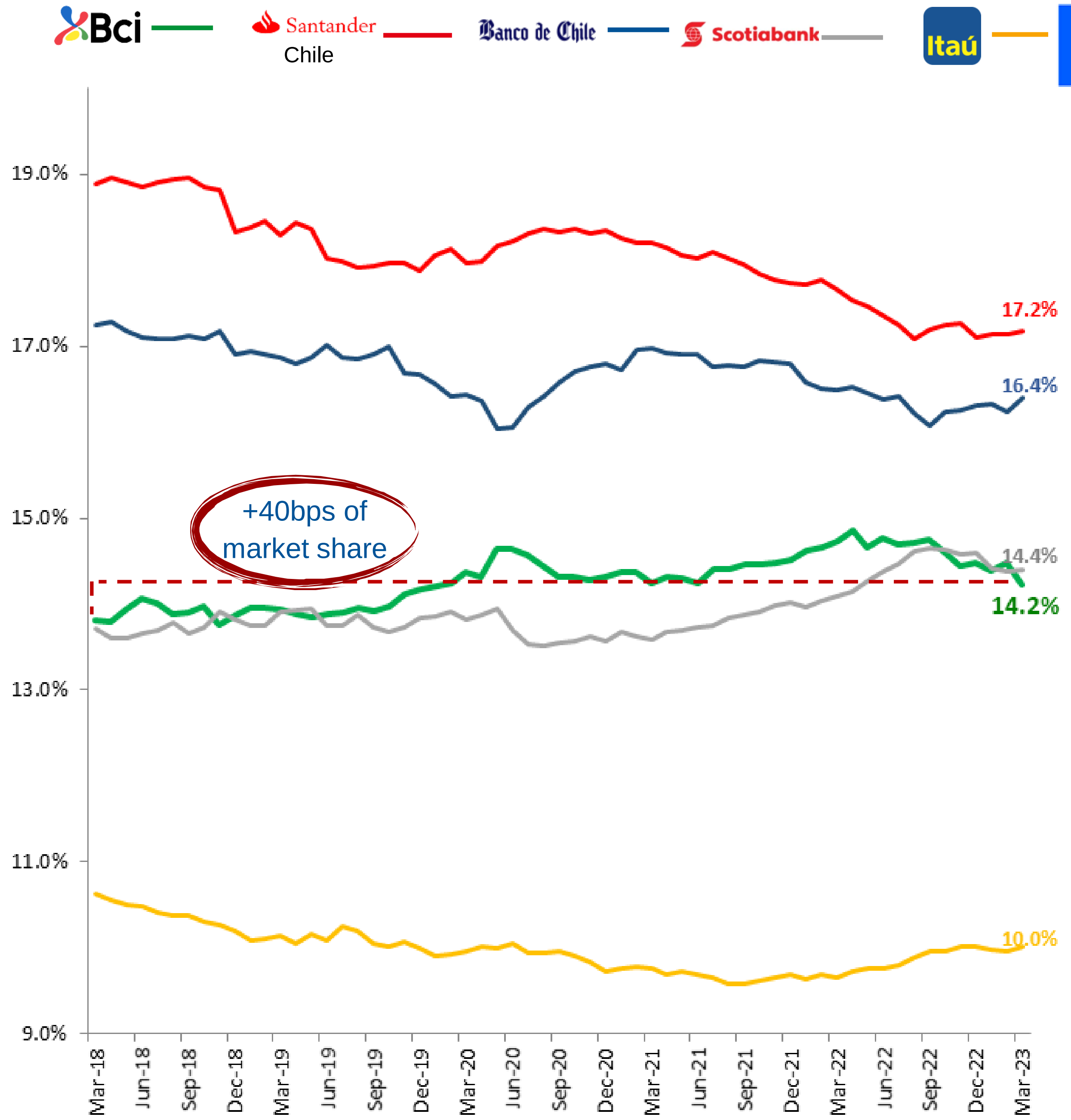


Return on average assets (ROAA)[1]

as of March 2023



Local loans market share[2] (%)



Source: CMF as of March 2023

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

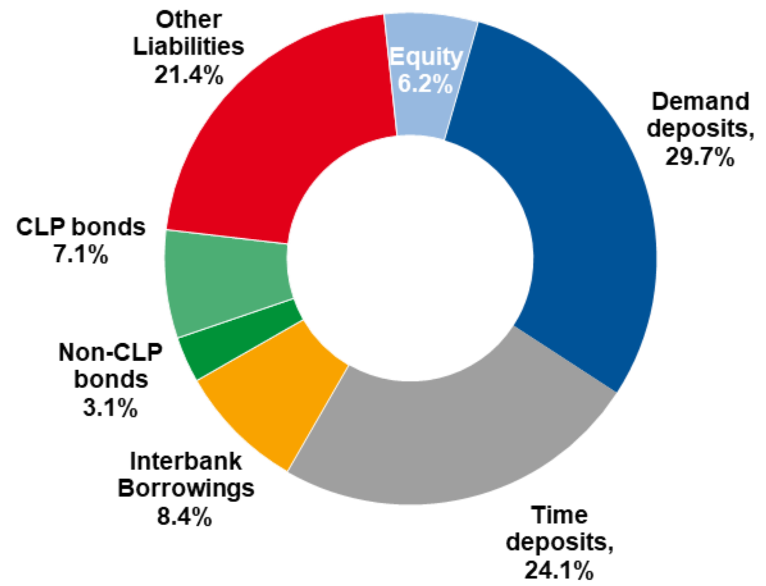
...with diversified and low funding cost

In terms of maturity, currency and geography

Funding Sources

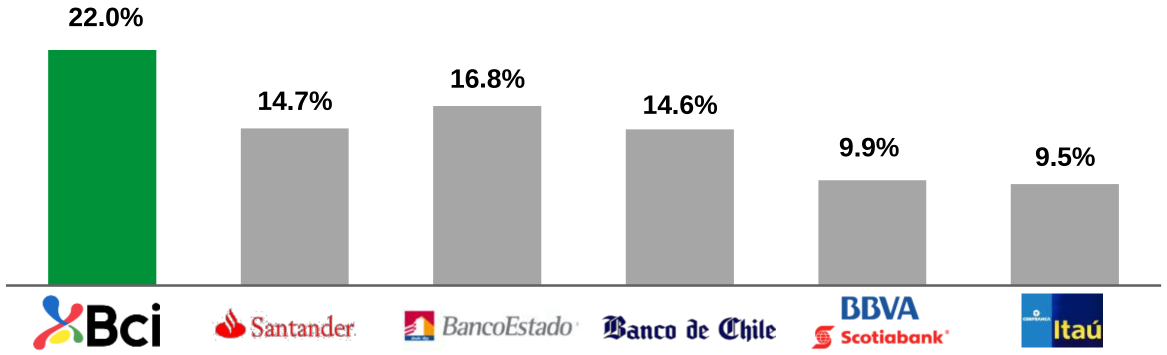
- Long term funding composed primarily of UF local bonds in the Chilean market, complemented by other international issuances, through our EMTN program in US dollars, Euros, Swiss Francs, Japanese Yens and Australian dollars
  - The long-term debt matches our long-term residential mortgage portfolio
- 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]



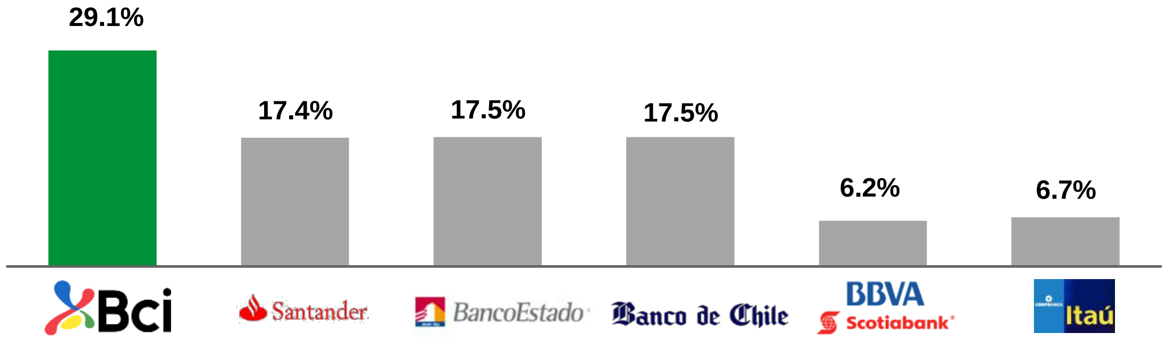
Time Deposit market share

as of March 2022



Checking accounts & demand deposits market share

as of March 2022



Source: Company filings and CMF as of March 2023

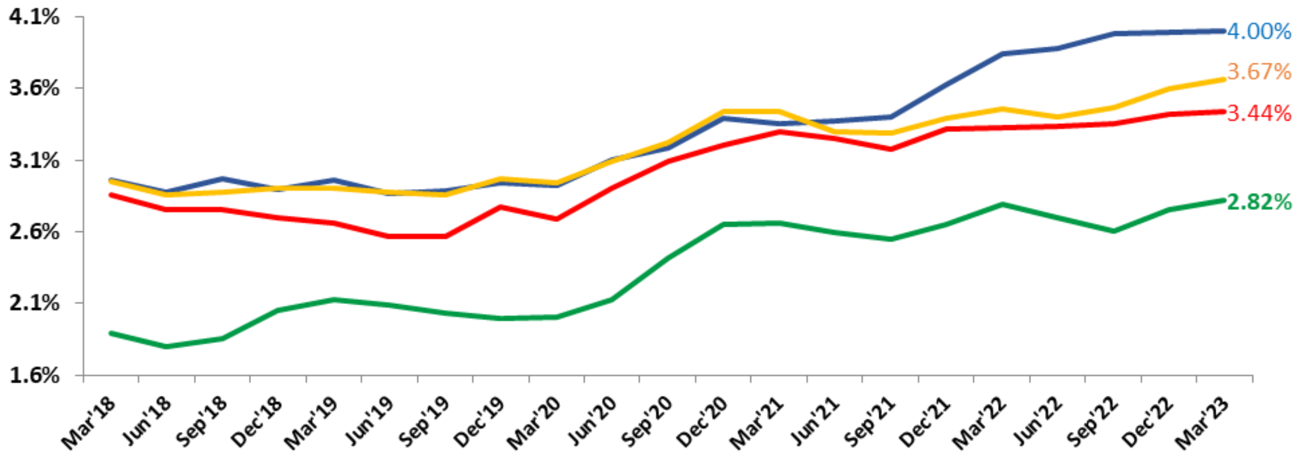
Note: Figures are converted to US$ using an FX of USD/CLP of 790.41 (April 3rd 2023); Bci figures include CNB and Itau CorpBanca figures include Colombia operations; [1] Considers all of the Company's assets in Chile.

Risk Evolution

Highlights

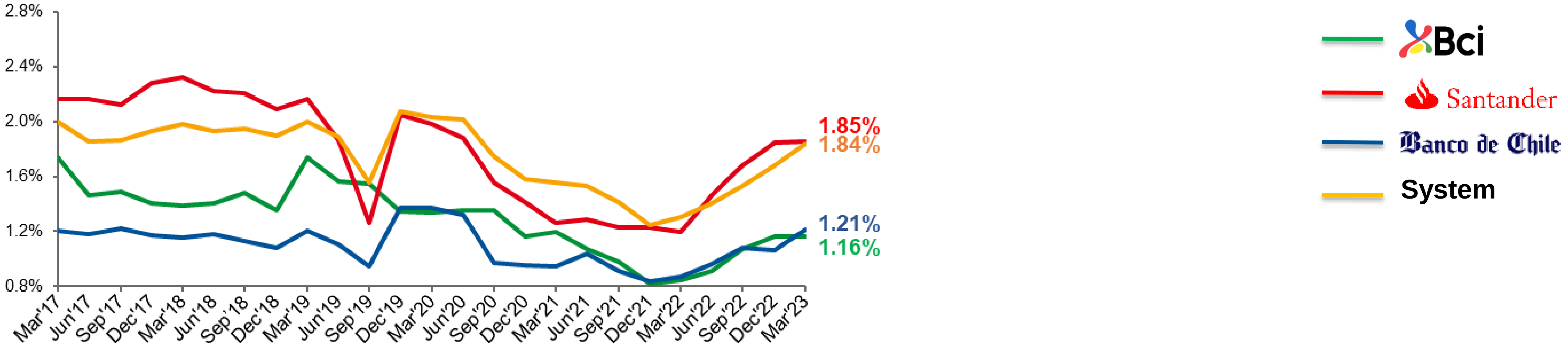
- Bci's asset quality is supported by proactive risk management and monitoring.
- We have a stock of over US$ 527 Million in additional provisions.
- Our loan portfolio is well diversified by business lines, economic sectors, and customers.
- In terms of loan portfolio concentration, the 20 largest loans account for less than 10% of the bank's total loans

Loan loss provisions / Average Gross Loans



Note: includes operations of CNB and Itau Corpbanca Colombia

NPLs (Delinquency +90 days / Total Loans)

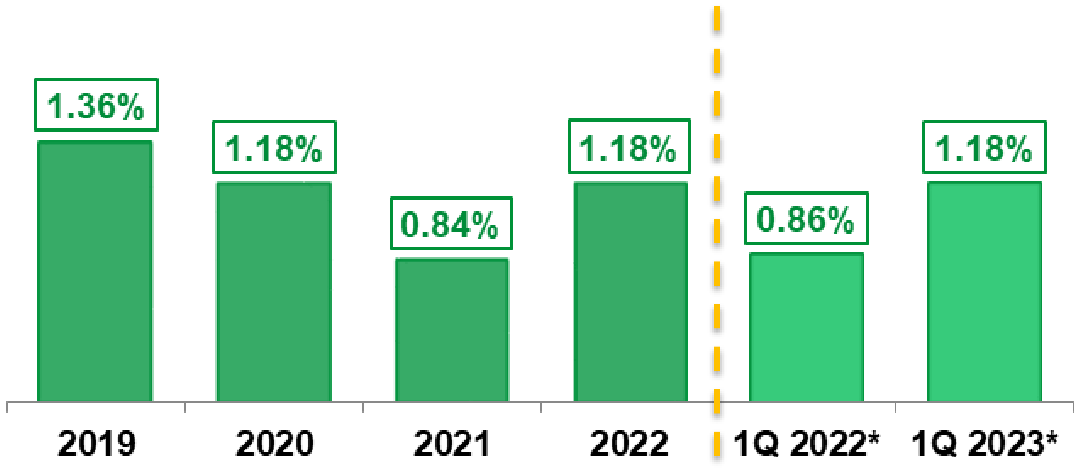


Note: NPLs includes operations of CNB and Itau Corpbanca Colombia

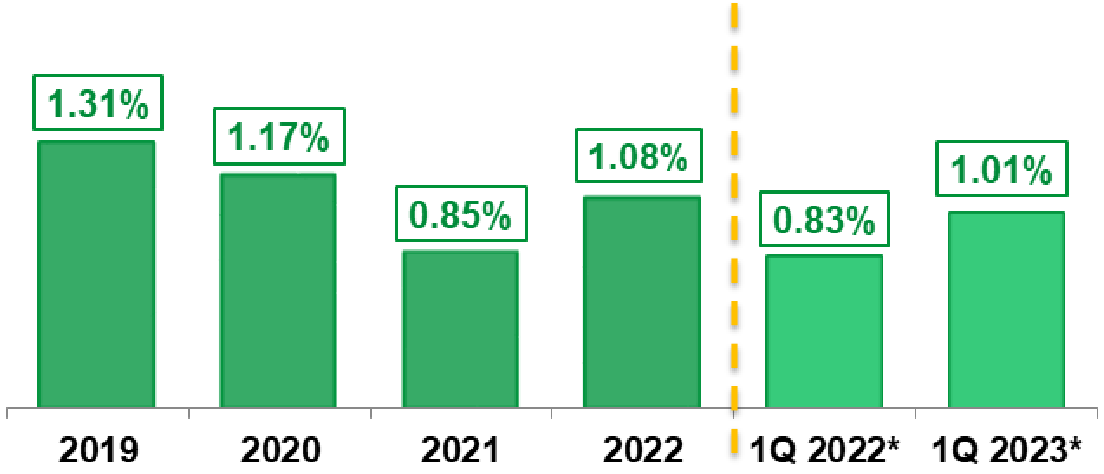
Source: CMF. Figures as of March 2023

Evolution of NPL's

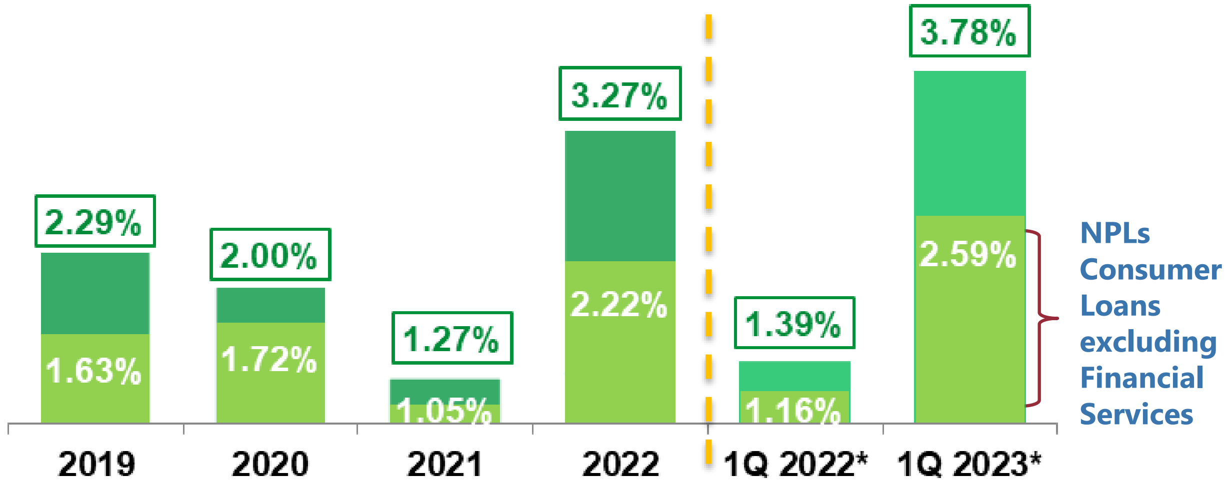
NPL Ratio (NPLs/Total Loans)*



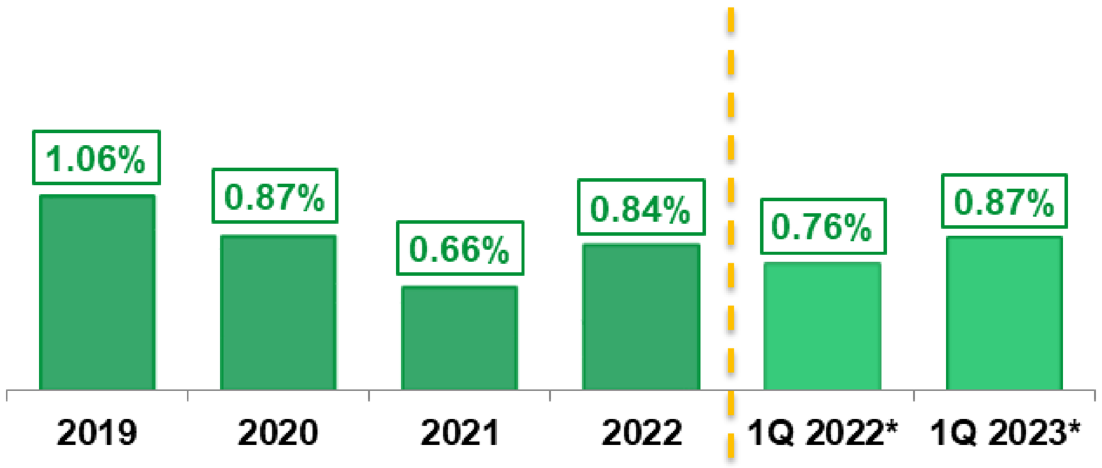
NPL Ratio (Commercial Loans)



NPL Ratio (Consumer Loans)

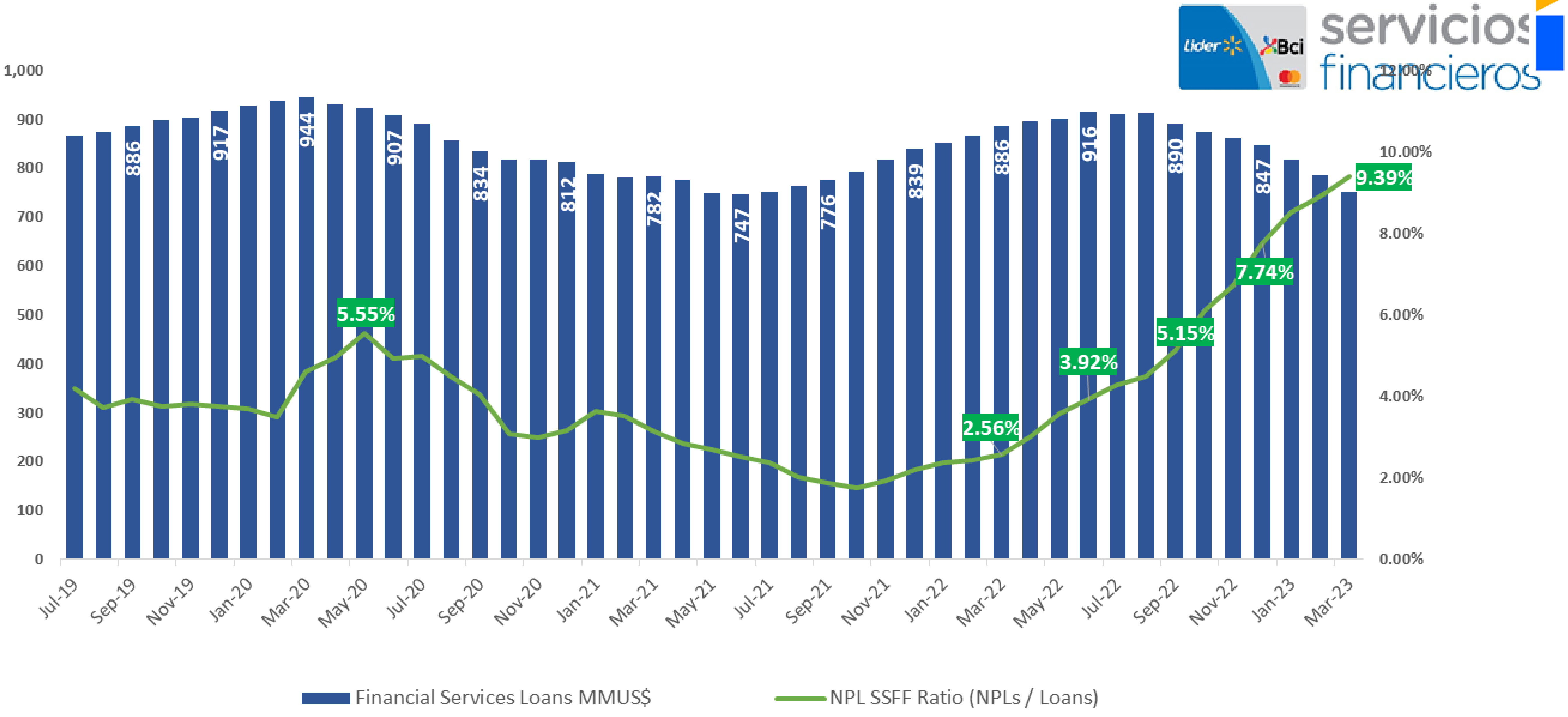


NPL Ratio (Mortgage Loans)



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

Financial Services: NPL's

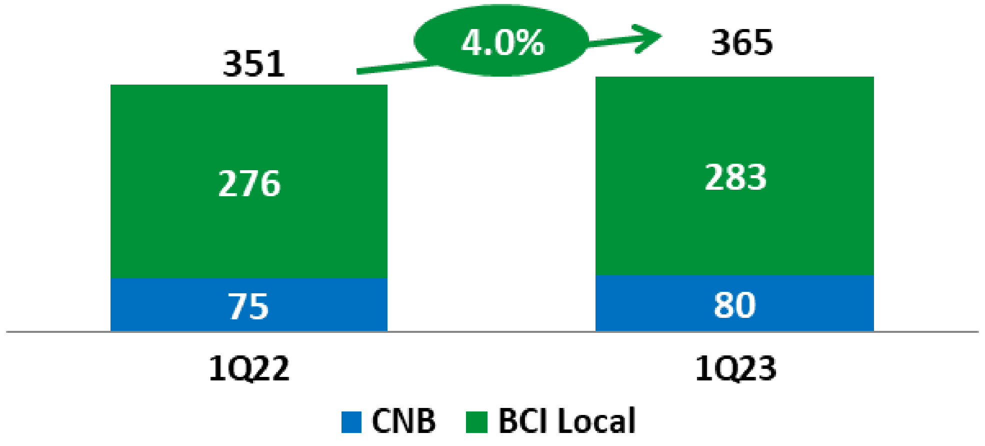


Figures are converted to US$ using an FX of 790.41 (April 3rd 2023)

Operating Expenses

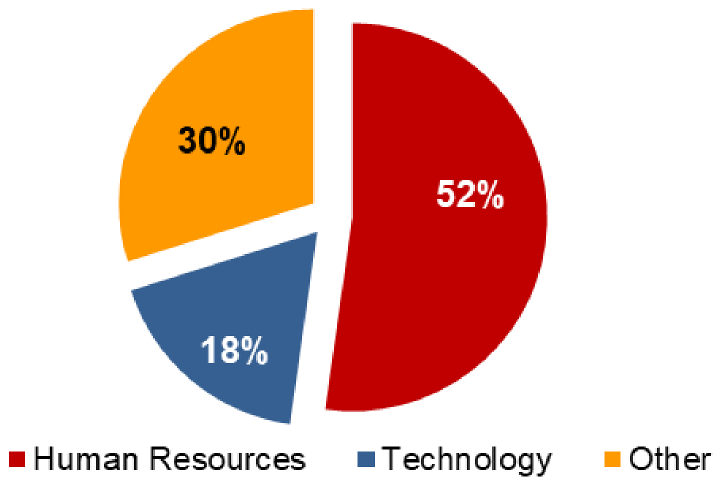
Operating Expense (YTD)

US$ million

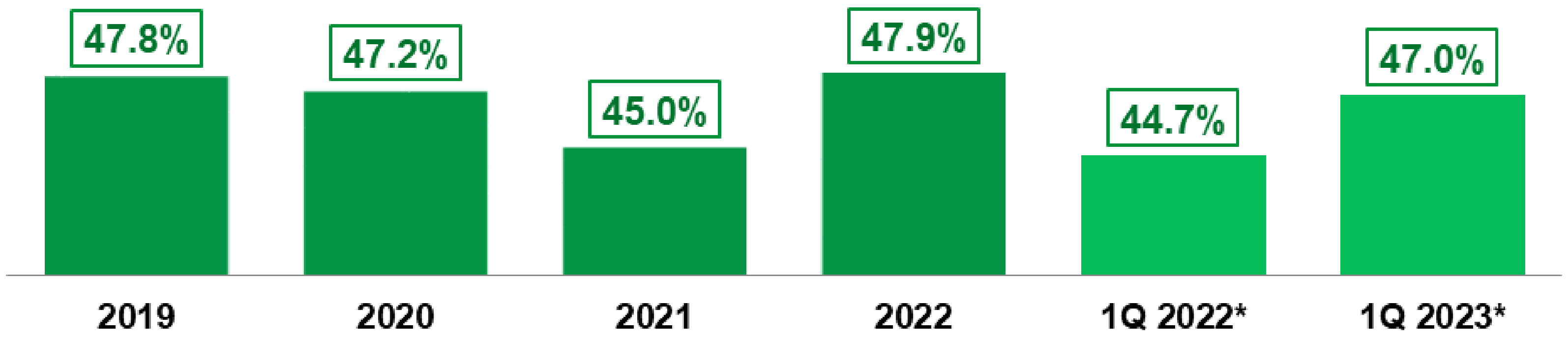


Expense Breakdown

as of March 2022



Efficiency Ratio*

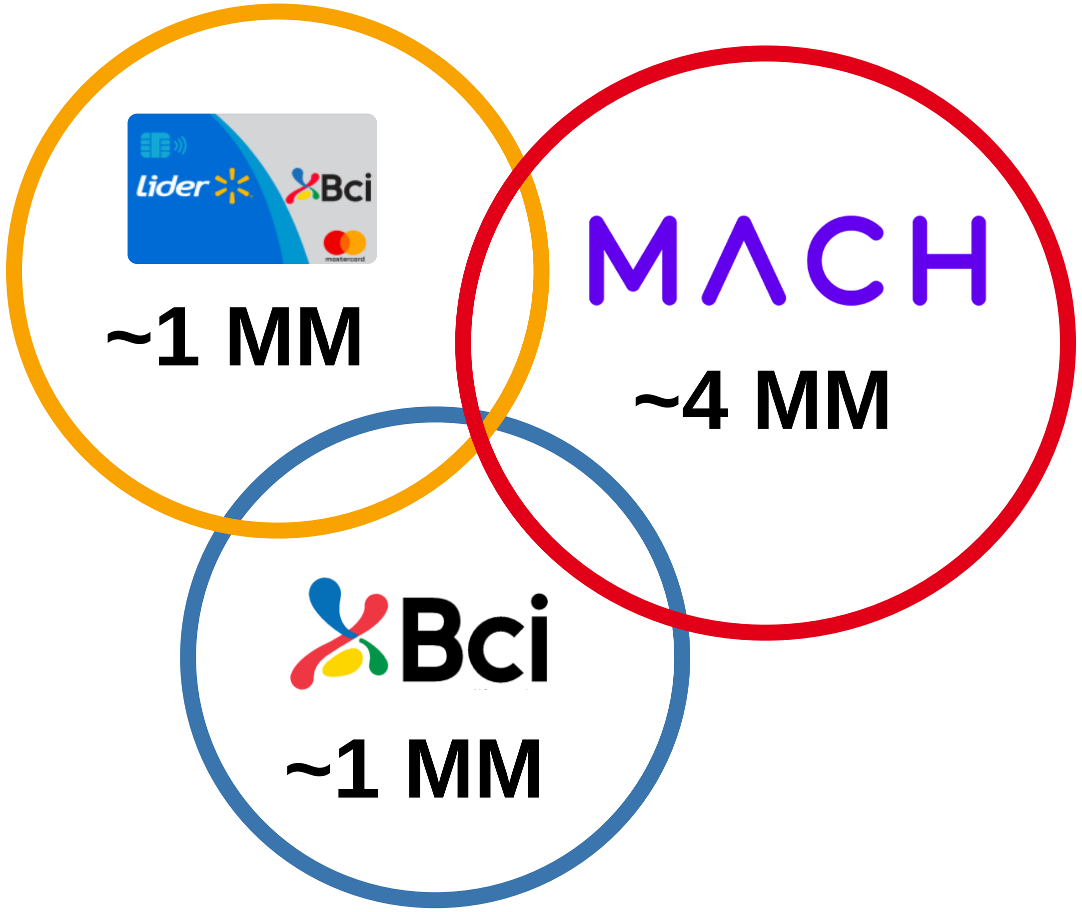


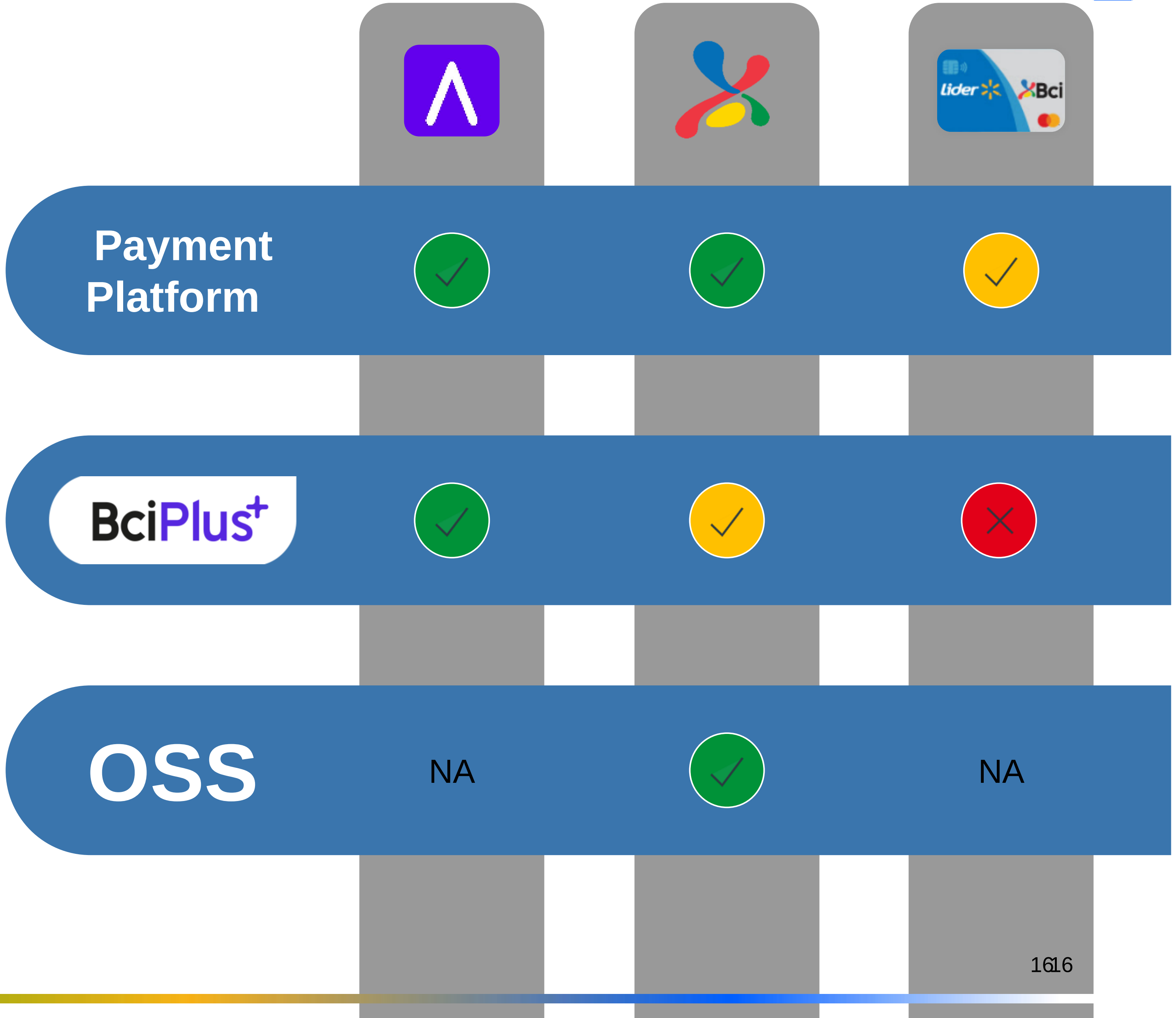
* Efficiency ratio as calculated by the CMF (operating expenses excluding other operating expenses/gross operating result). Since 1Q18, additional allowances are not included in the calculation.
Note: Figures are converted to USD using an FX of 790.41 (April 3rd 2023) Include City National Bank of Florida.

Today the ecosystem is already unifying our ~5.8M customers…

Launched
Launching phase"

More than 5.8 MM
January 2023





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Balance sheet

US$ million (*)	2019	2020	2021*	2022*	CAGR 2019-2022	1Q 2022*	1Q 2023*	%Δ
Cash	3,990	5,817	4,628	5,385	10.51%	7,496	5,745	-23.36%
Securities	7,883	11,597	21,580	25,236	47.38%	20,763	24,989	20.35%
Loans	42,598	44,376	49,073	59,483	11.77%	53,186	58,633	10.24%
Other Financial Instruments	148	83	158	397	38.81%	71	412	476.70%
Fixed Assets	317	318	515	520	17.99%	525	500	-4.72%
Other Assets	8,748	10,122	4,840	7,724	-4.07%	5,947	8,033	35.09%
Total Assets	**63,684**	**72,312**	**80,793**	**98,745**	**15.74%**	**87,988**	**98,311**	**11.73%**
Demand Deposits	17,941	24,957	32,311	30,519	19.37%	32,974	29,237	-11.33%
Time Deposits	16,919	13,714	12,695	23,084	10.91%	14,838	23,825	60.57%
Interbank Borrowings	4,406	7,933	8,145	8,427	24.13%	8,194	8,267	0.89%
Bonds Payable	8,877	9,402	8,679	10,257	4.93%	9,541	9,969	4.49%
Other Liabilities	10,743	11,378	14,342	20,951	24.94%	16,933	21,506	27.01%
Equity	**4,798**	**4,927**	**4,621**	**5,507**	**4.70%**	5,507	5,507	0.00%
Total Liabilities	**63,684**	**72,312**	**80,793**	**98,745**	**15.74%**	**87,988**	**98,311**	**11.73%**

Figures are converted to US$ using an FX of US$/CLP of 790.41 (April 3rd 2023) Includes operations of CNB

Financial results

US$ million (*)	2019	2020	2021*	2022*	CAGR 2018-2022	1Q 2022*	1Q 2023*	%Δ
Net Interest Income	1,672	1,845	2,021	2,922	20.46%	611.2	603.2	-1.30%
Net Service Fee Income	445	425	438	464	1.42%	115.5	103.1	-10.77%
Other Operating Income	276	301	275	28	-53.16%	60.5	70.8	17.0%
Operating Income	**2,117**	**2,270**	**2,460**	**3,415**	17.28%	**787.2**	**777.1**	**-1.28%**
Provision for loan losses	-526	-827	-507	-626	6.00%	-175.2	-163.0	-6.98%
Operating Income, net of loan losses, interest and fees	**1,868**	**1,744**	**2,228**	**2,817**	**14.68%**	**672.4**	**684.9**	**1.85%**
Total operating expenses	**-1,156**	**-1,202**	**-1,241**	**-1,635**	**12.25%**	**-351.4**	**-365.4**	**3.98%**
Total Net Operating Income	**672**	**433**	**913**	**1,154**	**19.74%**	**260.5**	**248.7**	**-4.54%**
Income Tax	-162	-31	-255	-115	-10.89%	-20.8	-32.4	55.51%
Consolidated Net Income for the Year	**510**	**402**	**659**	**1,039**	**26.80%**	**239.7**	**216.3**	**-9.76%**

Figures are converted to US$ using an FX of US$/CLP of 790.41 (April 3rd 2023) includes operations of CNB

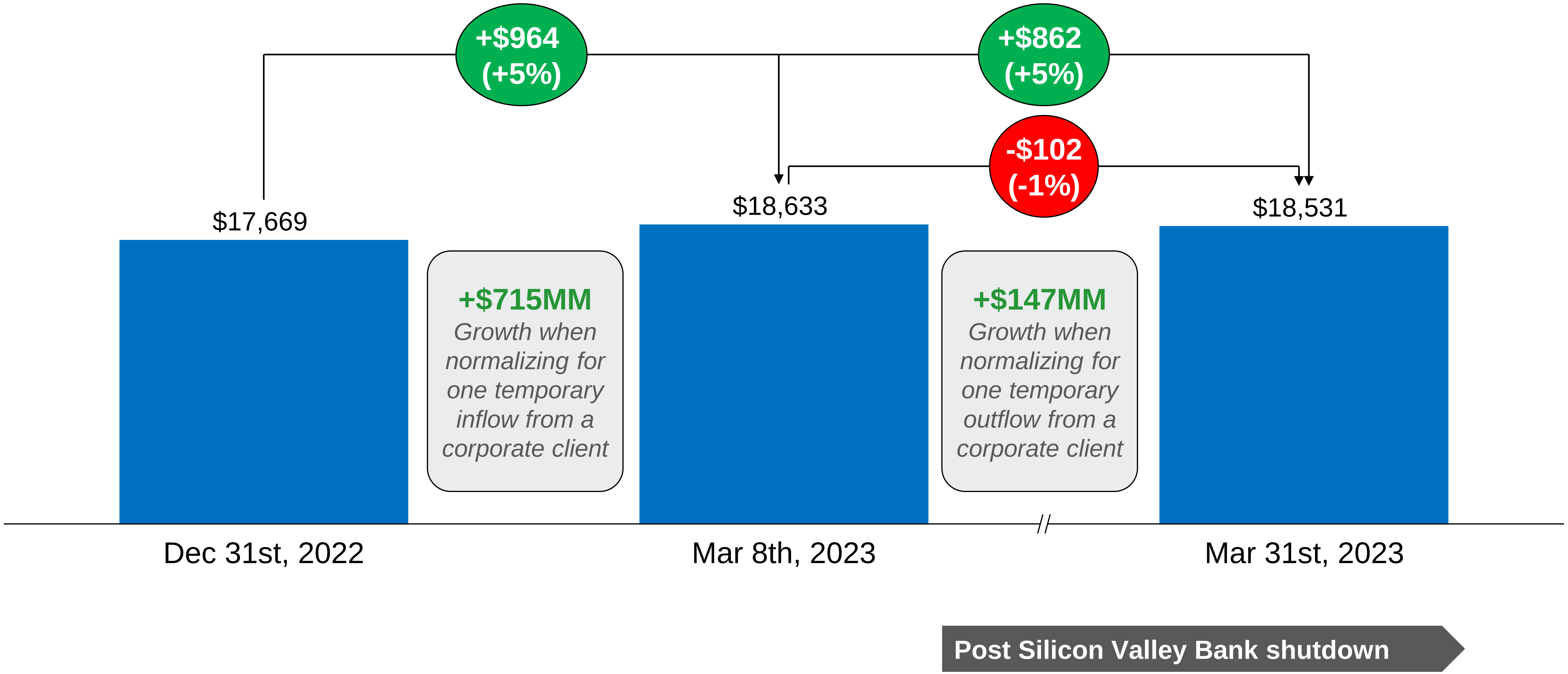
City National Bank of Florida

We strengthened our liquidity position in Q1, maintained strong capital ratios, and our CRE portfolio is well managed

Client Deposits	Liquidity	Insured Deposits	Capital	Investments	CRE
We generated significant client deposit growth of $862MM *in the first quarter (20% annualized growth rate) while the banking industry as a whole experienced deposit attrition of 14%*	*We maintained* ***~$12B of available & committed liquidity sources****, representing 43% of total assets and 125% of our uninsured and uncollateralized deposits*	*We* ***reduced our uninsured and uncollateralized deposits*** *from 51% to 41% QoQ*	*Our* ***CET 1 ratio significantly exceeds the well capitalized threshold*** *even if we apply our unrealized AFS and HTM losses to capital -* ***$515MM of excess capital***	***97% of our investment portfolio consists of U.S. agency securities****, the portfolio provides significant cash flow (≈$800MM annually) & the portfolio duration is a reasonable 4.5 years*	*Our commercial real estate portfolio is* ***well diversified by type and geography****, maintains a* ***low LTV of 52%*** *and the Florida market is performing better than the U.S. as a whole*

Despite turmoil and deposits shrinking in the banking system, our client deposits grew significantly in Q1'23: $862MM (+5%)

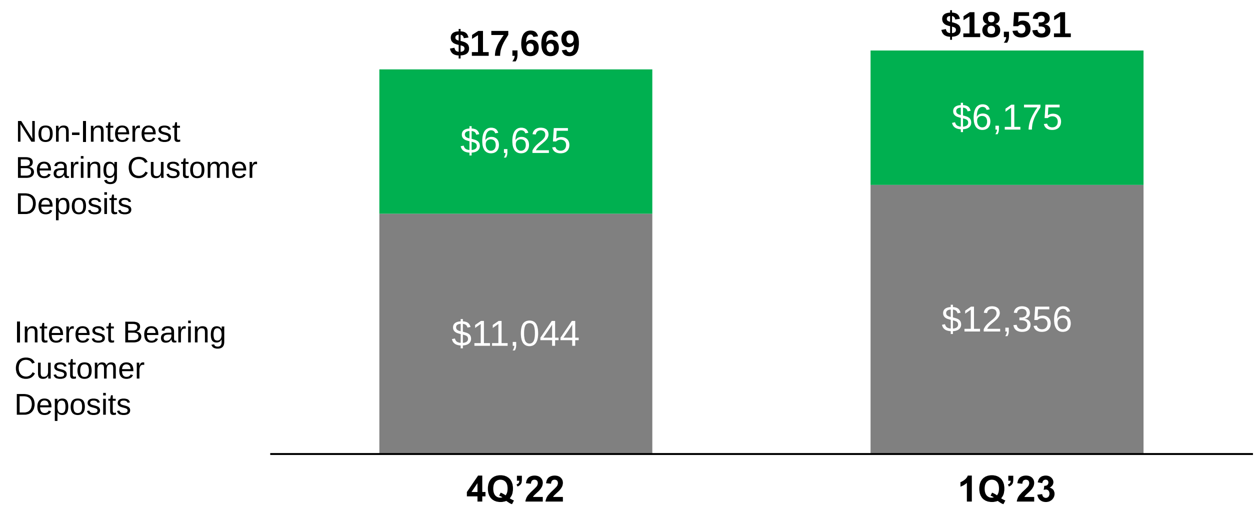
Client Deposits ($MM) – Excludes Brokered Deposits



CNB client deposits increased significantly during the quarter while industry deposits continued to contract, fortifying our already strong liquidity position

Client Deposits ($MM) – Excludes Brokered Deposits

QoQ increase: +$862MM +4.9%

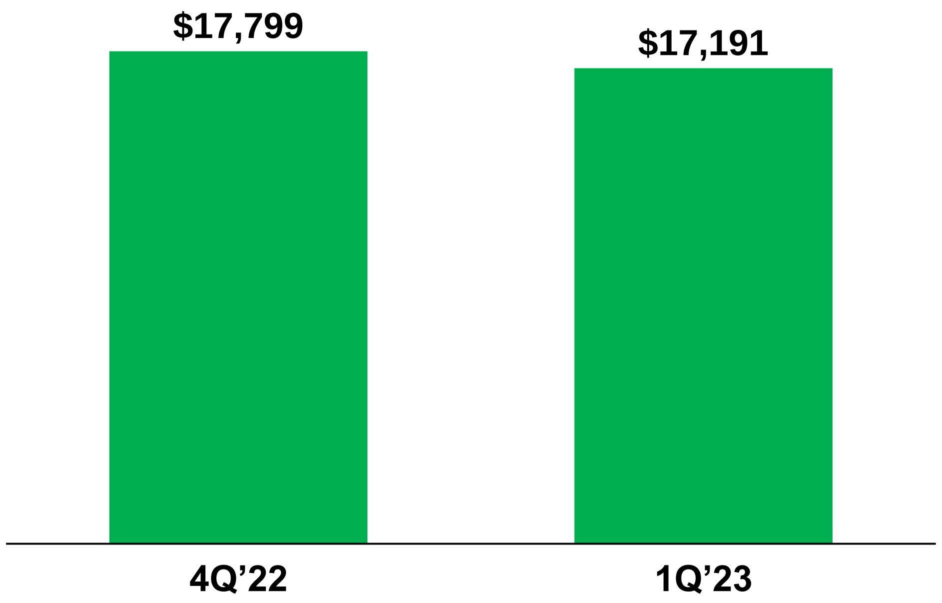


	4Q'22	1Q'23
Spot Cost of Client Deposits	1.33%	1.78%
Non-Int Bearing / Total Deposits	32.71%	27.97%
Brokered Deposits ($MM)	$2,584	$3,550

Our total deposits, including brokered funds, increased by $1.8B

Banking Industry - Total Deposits ($B)

QoQ decrease: -$609B -3.4%



Even <u>including brokered deposits</u>, overall deposits in the banking industry have shrunk

We have $11.3B of available liquidity sources representing 43% of our assets

Total liquidity sources ($B)

in $B / 2023 Figures	Mar 31st
FHLB Max Borrowing capacity	*$7.5*
Current utilization	*$2.2*
FHLB available capacity	**$5.3**
Other sources of liquidity	
Fed balance	*$0.4*
Other cash	*$0.3*
Unpledged Securities	*$0.8*
FRB discount	*$2.5*
Fed Bank Term Funding program	*$2.0*
Total liquidity	**$11.3**
Total liquidity as % of total assets	*43.1%*
Loan-to-deposits	*76.6%*
Wholesale funding as % of assets	*19.6%*

We have ample liquidity

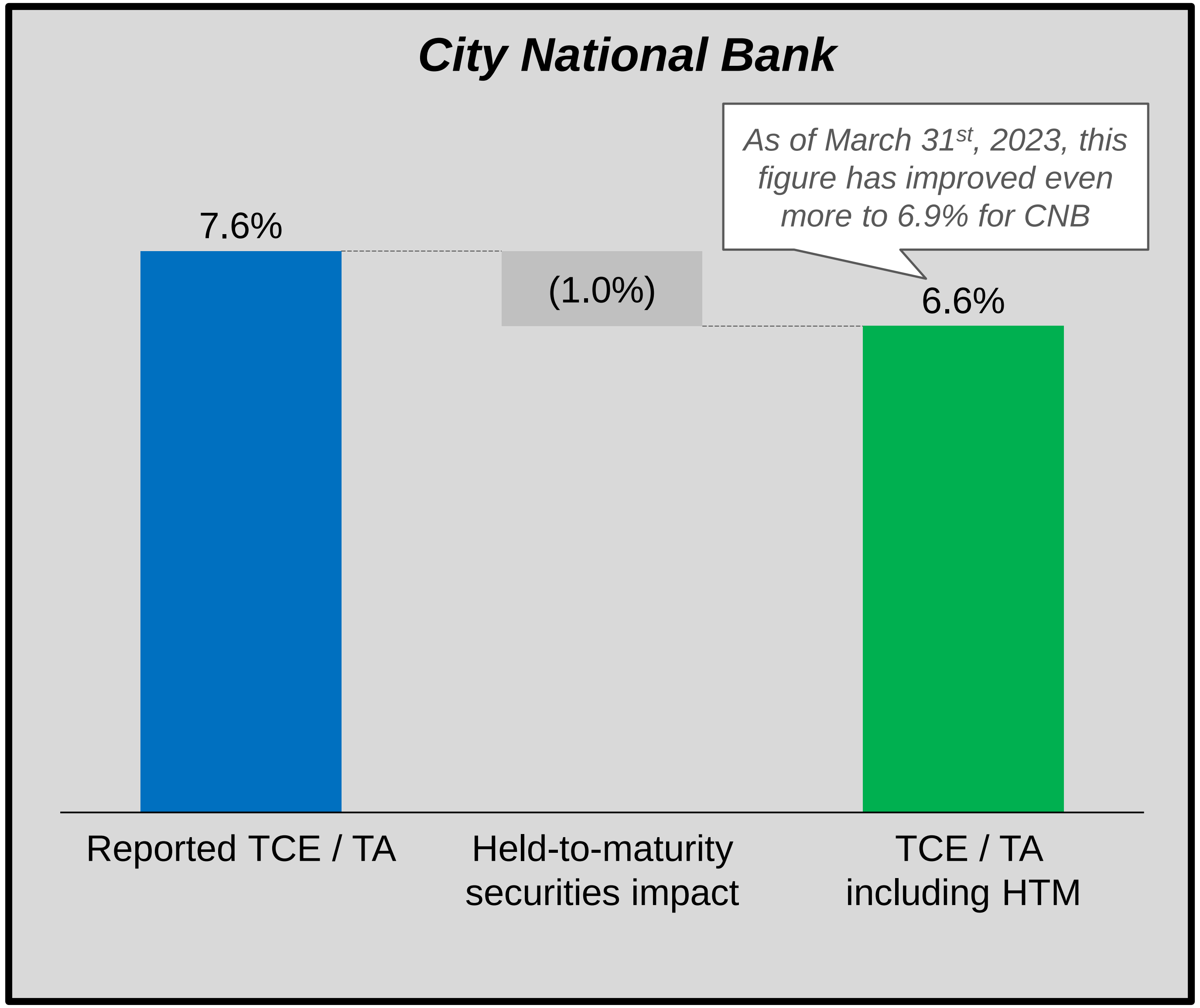
We did not utilize the FRB Discount Window nor the new Bank Term Funding Program during 2023

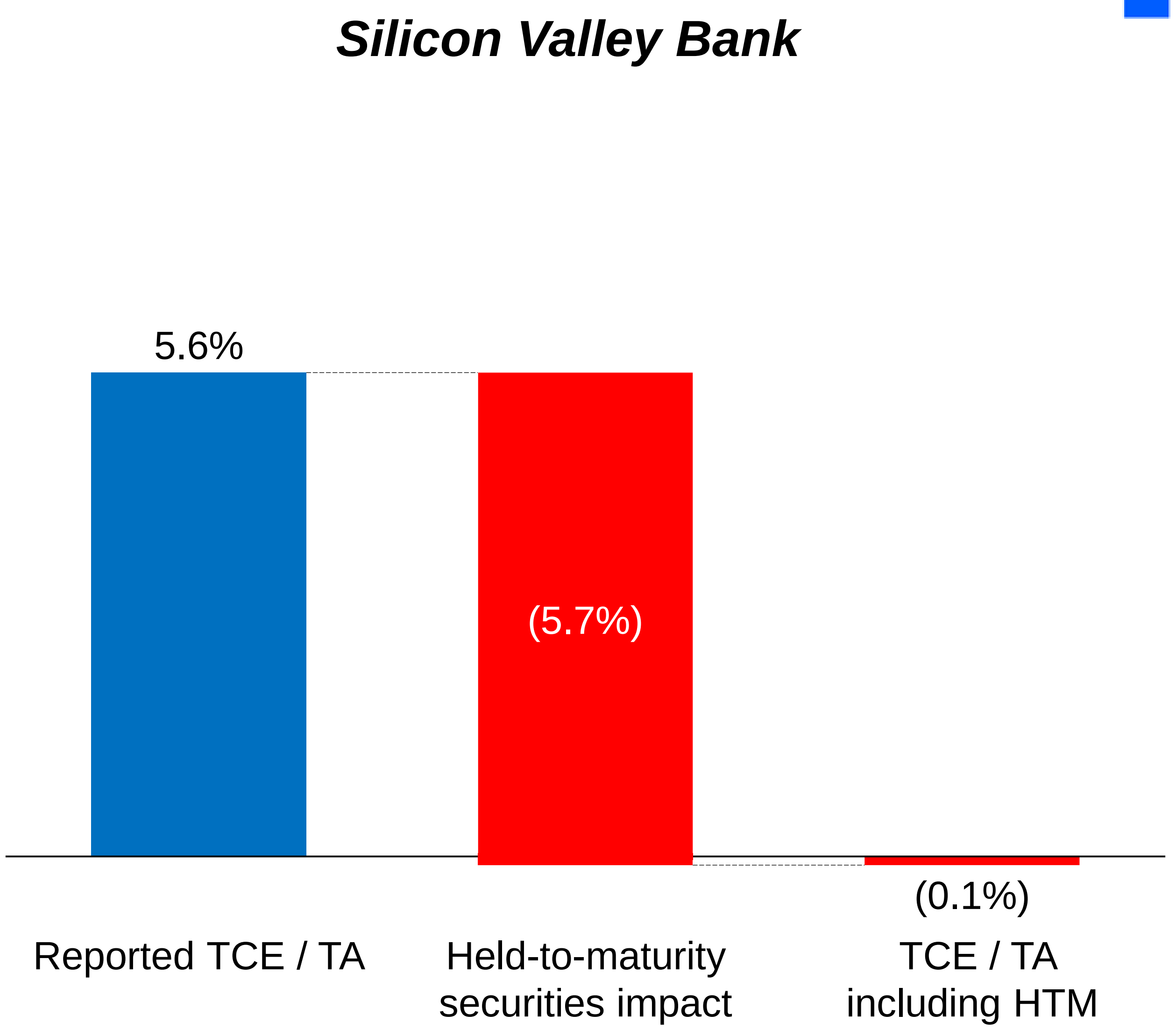
We leveraged ICS to increase our insured & collateralized deposits from 49% to 59% QoQ, thereby reducing our uninsured and uncollateralized deposits to 41%

	Dec 31st, 2022		Mar 31st, 2023		Change	
in $MM	$MM	% of total	$MM	% of total	$MM	%
Insured	*6,600*	*33%*	*7,646*	*35%*	*1,047*	*16%*
ICS (Insured)	*1,293*	*6%*	*3,232*	*15%*	*1,940*	*150%*
Total insured	**7,892**	***39%***	**10,879**	***49%***	**2,986**	***38%***
Collateralized deposits	*2,029*	*10%*	*2,179*	*10%*	*151*	*7%*
Total insured + collateralized deposits	**9,921**	***49%***	**13,058**	***59%***	**3,137**	***32%***
Uninsured & uncollateralized	*10,332*	*51%*	*9,023*	*41%*	*(1,309)*	*-13%*
Total deposits	**20,253**	***100%***	**22,081**	***100%***	**1,828**	***9%***
Available liquidity sources	***9,595***		***11,306***		***1,710***	***18%***
Available liquidity / Uninsured & uncollateralized deposits	***92.9%***		***125.3%***		***32.4%***	

Our available liquidity supports the uninsured and uncollateralized deposits, representing 125.3% of those balances

We are not SVB: Our TCE ratio adjusted for HTM as of December 31st results in a strong 6.6% TCE ratio





Source: SNL

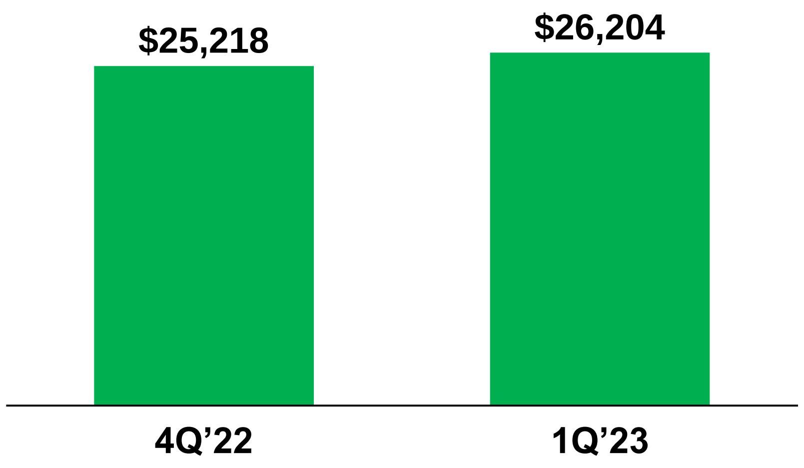
Mark-to-market has improved $116MM (pre-tax) since December and the duration of our investment portfolio has shortened as well

		Dec 31st, 2022			Mar 31st, 2023			
	$MM	Book value	Fair value	Unrealized G/L	Book value	Fair value	Unrealized G/L	
OCI	*Available-for-Sale*	*4,566*	*3,856*	*(710)*	*4,812*	*4,174*	*(638)*	
	Held-to-Maturity	*2,830*	*2,460*	*(370)*	*2,994*	*2,675*	*(319)*	
	Total securities	**7,396**	**6,316**	**(1,080)**	**7,806**	**6,849**	**(957)**	
OCI	*Swap hedges*			*60*			*53*	**YTD var.**
	Total Mark-to-market pre-tax			**(1,020)**			**(904)**	***+116***
	Total Mark-to-market post-tax			**(765)**			**(678)**	***+87***
	Total OCI pre-tax			**(650)**			**(585)**	***+65***
	Total OCI post-tax			**(493)**			**(447)**	***+47***
	Invesment portfolio duration			**4.99**			**4.54**	***(0.45)***

Our core loans grew moderately by $408MM QoQ while maintaining our excellent asset quality

Total Assets ($MM)

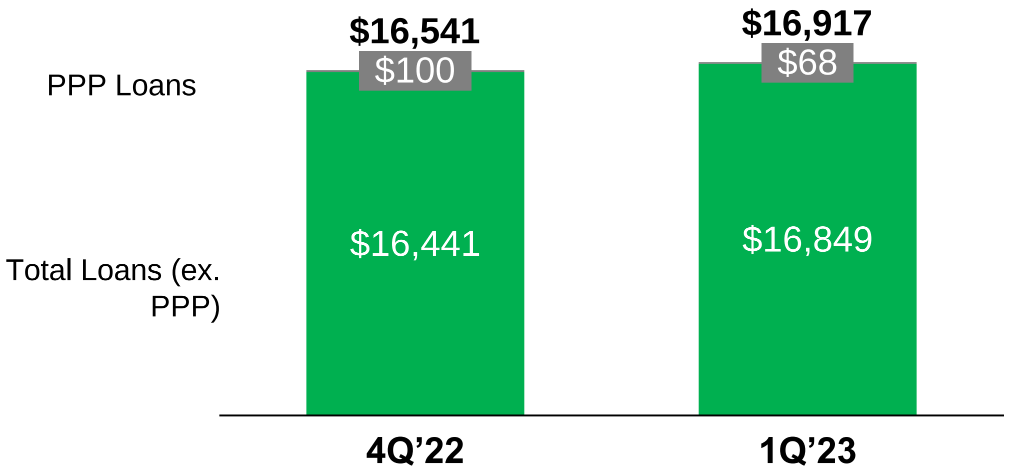
QoQ increase: +$986MM +3.9%



	4Q'22	1Q'23
Loans to Deposits	81.67%	76.61%
Total Risk Based Capital Ratio	13.68%	13.69%
Tier 1 Leverage Ratio	9.32%	9.29%

Total Loans & Leases ($MM)

QoQ increase (ex. PPP): +$408MM +2.5%



	4Q'22	1Q'23
NPL Ratio (%)	0.28%	0.29%
Past Due Ratio (%)	0.09%	0.46%
ALLL + Loan Mark Coverage Ratio (%)	0.99%	0.99%

Our loan-to-deposit ratio remains low at 76.61% despite our loan growth

Our loan portfolio is diversified with real estate secured loans at a low weighted average LTV of 52%

Loan Breakdown as of 3/31/2023	$ Amount ($k)	% of Portfolio	Weighted Avg LTVs
C&I	$ 3,656,528	21%	N/A
CRE	$ 7,816,882	46%	52%
Own OCC CRE	$ 1,569,424	9%	48%
Residential	$ 3,530,355	21%	60%
Consumer	$ 95,708	1%	N/A
PPP	$ 67,847	0%	N/A
Leases	$ 338,405	2%	N/A
Total Gross Loans & Leases	**$ 17,075,149**	**100%**	**54%**

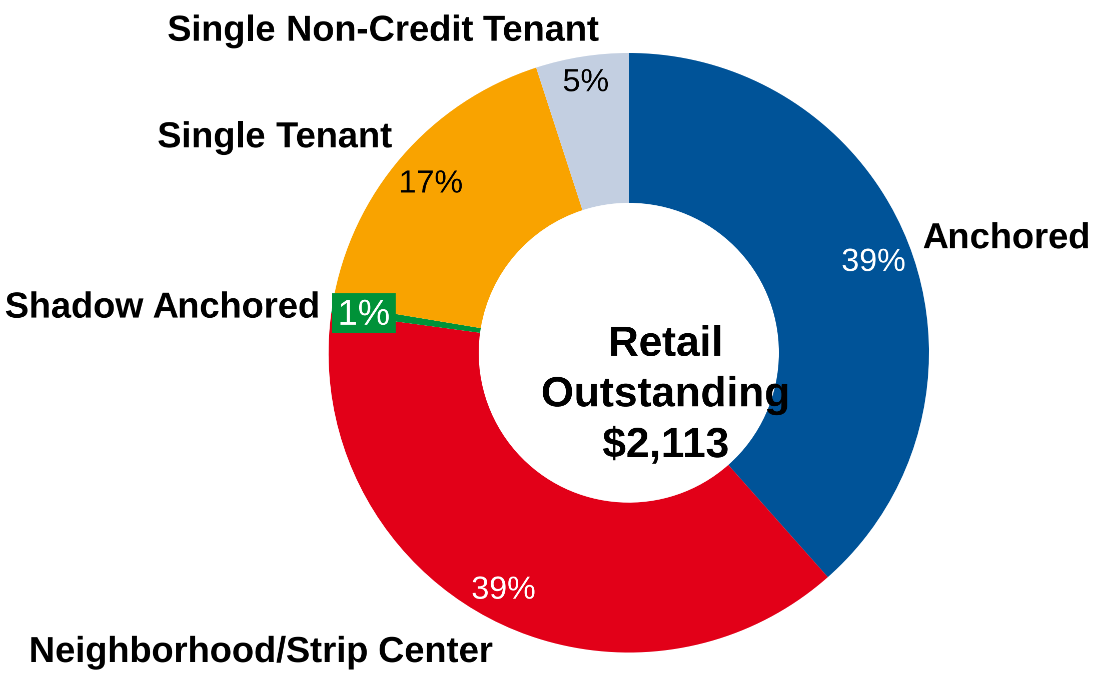
CRE Breakdown as of 3/31/2023	$ Amount ($k)	% of CRE Portfolio	% of Total Loans & Leases	Weighted Avg LTVs
Shopping Center/ Retail	$ 2,112,841	27%	12%	57%
Const. & Land	$ 1,248,175	16%	7%	47%
Office	$ 1,193,129	15%	7%	58%
Other CRE	$ 892,441	11%	5%	50%
Multifamily	$ 859,136	11%	5%	55%
Hotels	$ 850,287	11%	5%	38%
Warehouse	$ 660,875	8%	4%	57%
Total	**$ 7,816,882**	**100%**	**46%**	**52%**

CRE Concentration Ratio	302.3%

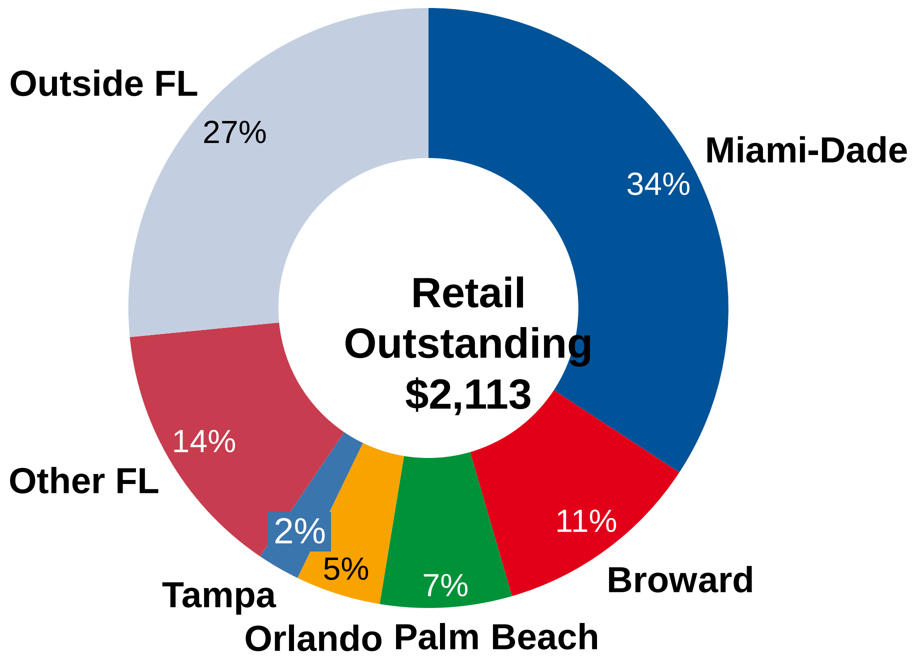
CRE breakdown is well diversified with only one segment exceeding 20%

Retail is the largest category within CRE and is diversified by collateral type and by geography

CRE Retail by Collateral Type



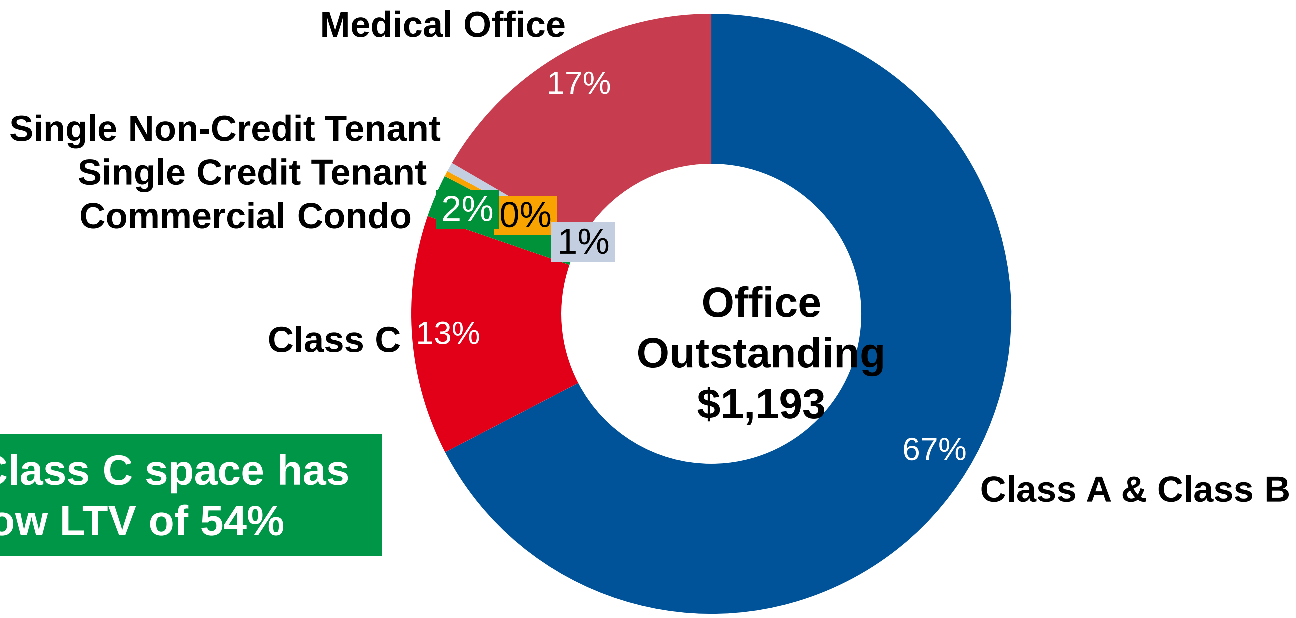
CRE Retail by Geography



Overall, the retail segment has a DSCR of 1.78x and low WAvg LTV of 57%

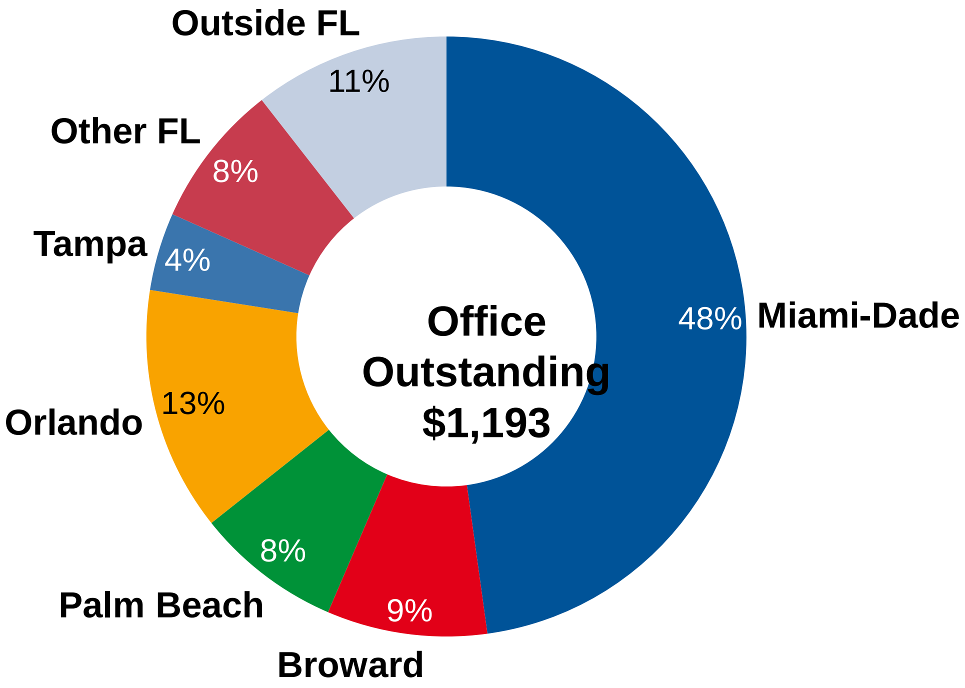
Similarly, our office CRE segment is focused on Class A&B properties & is well diversified throughout Florida

Office by Collateral Type



Class C space has low LTV of 54%

Office by Geography



Overall, the office segment has a DSCR of 1.69x and low WAvg LTV of 58%

Operating income in Q1 was $1.2MM (1%) higher than 2022

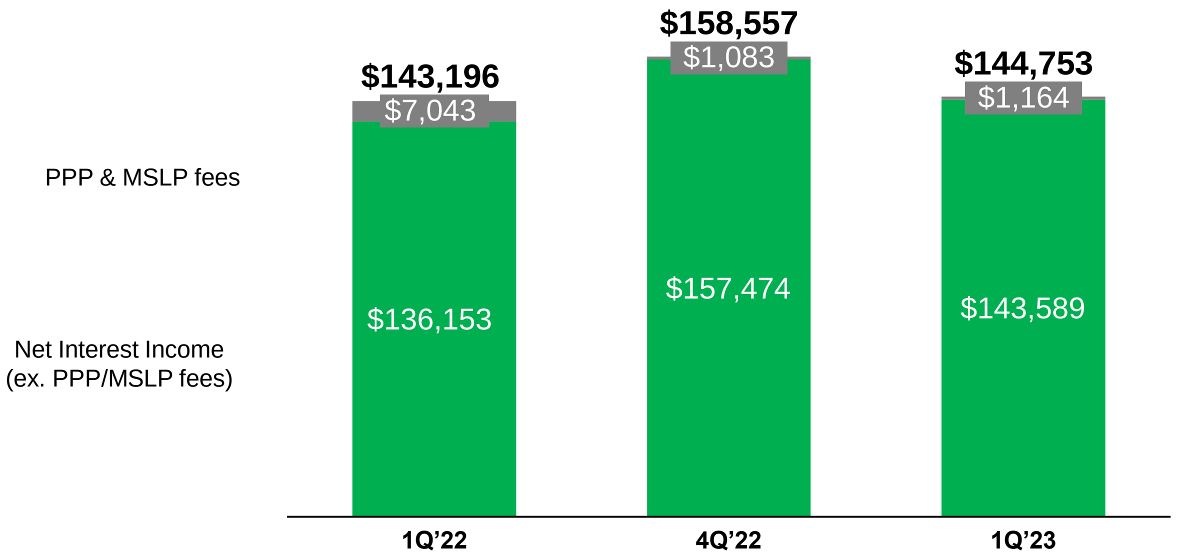
INCOME STATEMENT ($ millions)	1Q'22	4Q'22	1Q'23	$ Var QoQ	% Var QoQ	$ Var YoY	% Var YoY
(+) Net Interest Income	$143.2	$158.6	$144.8	-$13.8	-8.7%	$1.6	1.1%
(+) Non-Interest Income	$22.1	$25.1	$21.8	-$3.3	-13.2%	-$0.3	-1.5%
(=) Operating Income	**$165.3**	**$183.7**	**$166.5**	**-$17.1**	**-9.3%**	**$1.2**	**0.7%**
(-) Non-Interest Expenses	$74.1	$77.1	$79.1	$2.0	2.6%	$4.9	6.6%
(=) Core Earnings	**$91.2**	**$106.6**	**$87.5**	**-$19.1**	**-18.0%**	**-$3.7**	**-4.1%**
(-) Provision Expense	$0.0	$3.9	$2.8	-$1.2	-30.3%	$2.8	0.0%
(-) Amortization Expense	$8.3	$8.2	$8.0	-$0.2	-2.1%	-$0.3	-3.4%
(+) Gain on Sale of Securities, CVA Adj & Marketable securities	$0.4	-$1.0	-$0.5	$0.5	-52.6%	-$0.9	-209.9%
(=) Net Income before Taxes	**$83.3**	**$93.5**	**$76.2**	**-$17.3**	**-18.5%**	**-$7.0**	**-8.4%**
(-) Tax Expense	$19.3	$26.1	$17.5	-$8.6	-32.9%	-$1.8	-9.3%
(=) Net Income after Taxes	**$64.0**	**$67.4**	**$58.7**	**-$8.7**	**-12.9%**	**-$5.2**	**-8.2%**

RATIOS (%)	1Q'22	4Q'22	1Q'23	% Var QoQ	% Var YoY
Net Interest Margin (NIM)	2.81%	2.70%	2.43%	-27 bps	-38 bps
ROAA	1.18%	1.08%	0.93%	-15 bps	-25 bps
ROAE	11.82%	13.38%	11.32%	-206 bps	-50 bps
Core Efficiency Ratio	44.74%	42.17%	47.61%	544 bps	287 bps

Overall net income after taxes is 12.9% lower than prior quarter mainly due to NIM compression as rates have significantly risen (common theme across the industry)

Net interest income in Q1’23, excluding PPP & MSLP, increased $7MM (5%) vs the same quarter of last year

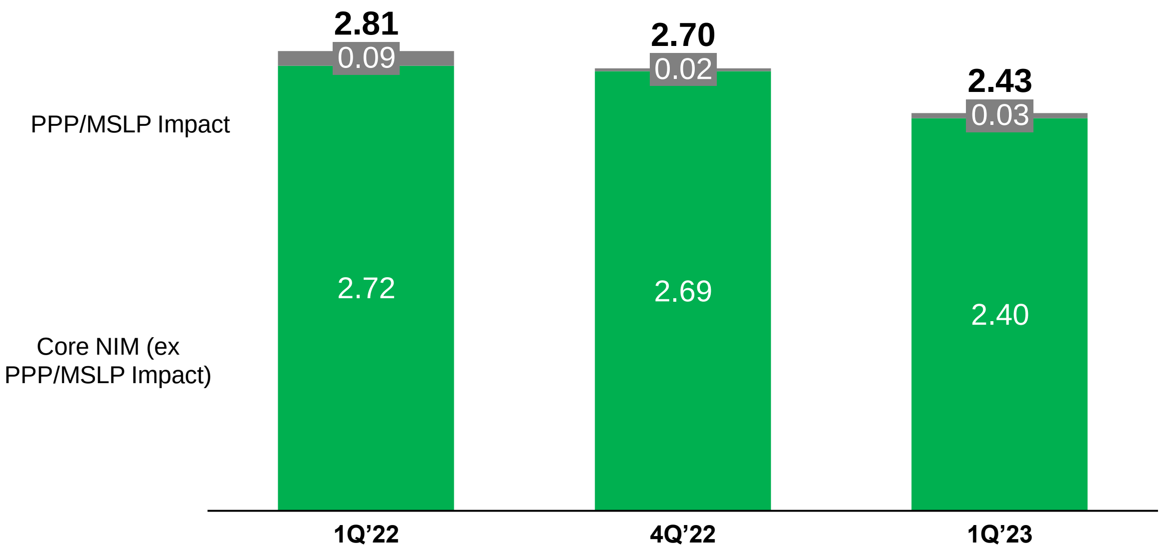
Net interest income ($k)



	1Q’22	4Q’22	1Q’23
PPP/MSLP Fee Accretion	$960	$317	$610
PPP Forgiveness Fees	$6,082	$767	$554

Cumulative Cost of Funds Beta: 43%

Net interest margin (%)



	1Q’22	4Q’22	1Q’23
Cost of Funds	0.21%	1.47%	2.06%
DDA Balances ($MM)	$7,742	$6,625	$6,175

Cumulative Client Interest Bearing Deposit Beta: 53%

Core NIM has decreased QoQ due to continued non-interest bearing deposit rebalancing & increased pace of rate hikes drove deposit costs higher

Conclusions and outlook

Conclusions

- While deposits in the industry shrank and deposits migrated from regional/community banks to the largest US banks, **our deposits grew $862MM (20% annualized growth rate)**
- Our **already strong liquidity and capital position improved** across the board in Q1-2023
- Our investment portfolio primarily **holds highly liquid investments with minimal risk exposure**
- Our **commercial real estate portfolio is well diversified**, with low LTV and a robust credit risk management process resulting in **asset quality ratios better than peers**
- Despite significant rate increases, our **strong earnings** with continue to support our growth

Outlook

- **Regulatory headwinds** as a result of SVB failure could result in higher capital requirements, more severe stress test scenarios to more banks and increased focus on % of uninsured deposits an institution holds
- **Relationship banking** model will continue to be our focus as we work to increase our market share in Miami-Dade and in outer markets (Private banking and WM opportunities remain attractive)
- HOA, International Banking and potential acquisition/partnerships of alternative deposit channels are considered large opportunities for core deposit growth
- **We are well positioned to face challenges in the industry and are in the right market**

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