Quarterly Earnings Report

September 30, 2023

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Important notes

Differences between the accounting standards

United States and Chile

The financial information of Bci's subsidiaries in the United States is initially prepared in accordance with US GAAP, which are different from the accounting regulations and instructions of the Financial Market Commission (CMF, according to the Spanish acronym) in Chile. The main differences between US GAAP and the accounting regulations of the CMF are: a) the determination of credit risk provisions for loan portfolios; b) the valuation and provisions of financial instruments under IFRS 9; and c) valuation and impairment criteria regarding goodwill.

The information presented in this report has been adjusted to the accounting regulations in Chile, unless indicated otherwise.

Peru and Chile

The financial information of Bci's subsidiary in Peru is prepared in accordance with the accounting regulations of the banking regulator in Peru, which differ from the accounting regulations and instructions of the CMF in Chile. The instructions and criteria included in the accounting regulations of Peru and Chile mainly differ regarding the constitution of credit risk provisions, the recognition and measurement of financial instruments, and the registry of lease contracts.

The information presented has been adjusted to the regulations in Chile, unless indicated otherwise.

Executive Summary

We have presented sound results this quarter. Regarding this quarter's consolidated results, there are mainly three effects we want to address; Firstly, we have experienced increased funding costs due to the high-interest Treasury rates, which have impacted CNB's Net Interest Margin (NIM). Secondly, we have seen a rise in the delinquency rate of Financial Services, affecting the entire retail financial industry, exceeding our estimates. This is due to the end of excess liquidity in the market and a higher level of unemployment. Regarding taxes, the main effect is associated with an increase in the value of the investment in CNB, leading to higher taxes in this quarter.

Strategic evolution enhances Bci's sustainable growth

- Bci consolidated its position as the largest bank in Chile, with a total of Ch$80.9 billion of assets and a 19.7% market share of total loans, including international operations.
- Subsidiaries accounted for 58% of the net income before tax in 3Q23, highlighting the Ch$51,208 million of City National Bank of Florida (CNB), and the subsidiaries Bci Factoring, Bci Asset Management, Bci Corredores de Seguros and Bci Corredor de Bolsa, which jointly provided Ch$82,290 million.
- Over 860,000 clients have enrolled in the BciPlus+ loyalty program with cashback in the first four months since it was launched.
- The MACH digital platform exceeded 11 million transactions.
- Bci decided to reduce the working week to 40 hours before the five-year term under the new law. The plan will kick off in October with a trial run period.
- Bci’s practices of excellence regarding human resources received international recognition of Top Employer Institute certification.

Shareholders strongly support the local and international growth strategy

- Bci’s shareholders backed the growth strategy in Chile and abroad, subscribing 94,7% of the capital increase of Ch$600 billion. The process started on September 22, successfully concluded on October 25 with a collection of Ch$617,457,192,000. 94.7% of this amount corresponds to the subscription by shareholders with the right to preferential option and the rest, to the remainder of payment shares offered at an auction on the Santiago Stock Exchange, on which occasion the a total of $32,856,934,000. The resources obtained from this capital increase will be used to support growth prospects and keep Bci above the capital ratios required by regulations.

(Ch$ million)	3Q22	2Q23	3Q23	3Q23/ 2Q23	3Q23/ 3Q22
Financial Highlights					
Financial margin	577,847	515,308	474,832	-7.85%	-17.83%
Net fees	93,192	84,751	88,088	3.94%	-5.48%
Net financial income	-20,510	22,637	-16,990	-175.05%	-17.16%
Investments in companies	1,253	4,226	3,816	-9.71%	204.48%
Other net operating income	14,696	10,302	26,686	159.05%	81.59%
Total operating income	**666,478**	**637,224**	**576,431**	**-9.54%**	**-13.51%**
Total operating expenses	**-328,219**	**-308,634**	**-292,581**	**-5.20%**	**-10.86%**
Income before provisions	**338,259**	**328,590**	**283,850**	**-13.62%**	**-16.08%**
Provisions	-88,473	-112,839	-84,472	-25.14%	-4.52%
Income before taxes	**249,787**	**215,751**	**199,378**	**-7.59%**	**-20.18%**
Tax	-60,327	-13,851	-70,201	406.81%	16.37%
Net Income	**189,459**	**201,899**	**129,177**	**-36.02%**	**-31.82%**
Balance sheet					
Total loans(1)	49,085,499	47,361,995	49,766,760	5.08%	1.39%
Total assets(2)	81,723,745	76,943,820	80,933,150	5.18%	-0.97%
Total deposit	43,435,938	42,712,531	44,569,180	4.35%	2.61%
Total shareholders’ equity	4,862,489	5,010,013	5,295,258	5.69%	8.90%

(1) Para efectos de presentación el impuesto corriente se presenta en el pasivo como impuesto a pagar.
(2) Incluye préstamos interbancarios.

	3Q22	2Q23	3Q23	3Q23/ 2Q23	3Q23/ 3Q22
Profitability and efficiency (%)					
ROAE(1)	16.90%	15.69%	14.05%	-1.65pp	-2.85pp
ROAA(1)	1.06%	0.96%	0.88%	-0.08pp	-0.18pp
Efficiency ratio(2)	44.85%	47.74%	48.69%	0.95pp	3.84pp
NIM(3)	4.14%	3.30%	3.20%	-0.10pp	-0.94pp
Gestión del riesgo de crédito					
Provision for loan losses / Total loans	1.79%	1.88%	1.73%	-0.15pp	-0.06pp
NPLs coverage (1)	244.20%	225.10%	204.39%	-20.71pp	-39.82pp
Asset quality					
NPLs (consolidated clients)	1.09%	1.24%	1.29%	0.05pp	0.20pp
+90 days delinquent loan portfolio/ Commercial loans	1.09%	1.11%	1.18%	0.07pp	0.09pp
+90 days delinquent loan portfolio/ Mortgage loans	0.70%	0.92%	1.04%	0.13pp	0.34pp
+90 days delinquent loan portfolio/ Consumer loans	2.47%	3.71%	3.46%	-0.25pp	0.99pp
Fuentes de financiamiento					
Total loans over total deposits (%)	113.01%	110.89%	111.66%	0.78pp	-1.34pp
Risk profile and capital structure					
Capital and Reserves (Ch$ million)	4,198,065	4,766,400	4,768,537	0.04%	13.59%
Risk-weighted assets (Ch$ million)	50,435,660	48,898,748	51,608,245	5.54%	2.32%
Core capital ratio (CET1) %	9.25%	9.82%	9.79%	-0.03pp	0.54pp
Leverage Ratio (%)	5.94%	6.34%	6.36%	0.03pp	0.42pp
Capital adequacy ratio (IAC) %	12.60%	13.40%	13.24%	-0.16pp	0.64pp
Liquidity Coverage Ratio (LCR) %	228.70%	300.70%	292.70%	-8.00pp	64.00pp
Net Stable Funding Ratio (NSFR) %	100.94%	108.08%	106.01%	-2.07pp	5.07pp

(1) ROAE y ROAA corresponden, en el numerador, a la utilidad acumulada para un periodo de 12 meses móviles y en el denominador al promedio de los saldos de cierre durante 13 meses para el patrimonio y activos totales, respectivamente.

Progress with the Strategic Plan

We are making fast progress to boost the role of Bci as a provider of financial solutions that enhance the future of people, clients, employees and communities.

To grow and maintain our importance in a complex, uncertain and competitive context, we have focused on meeting the needs of our clients, moving ahead with providing unique benefits, memorable experiences and expert advice that helps clients to achieve their objectives. In the last few years, we have developed technological capacities for the management, evaluation and responsible use of data; we have bolstered our risk analysis and adopted new ways of working. All this affords a huge advantage in the development of a great digital ecosystem.

We have managed to build a flexible, scalable and modular technological architecture, which enables us to connect to the ecosystem quickly and securely, making progress towards a digital bank with efficiency ratios, service quality and new product implementation times that are the same as or better than those of our technology-based competitors. By 2023, we have managed to triple the computer processing capacity, increasing cloud computing by 4.2 times since 2018. In the risk area, we have made progress with defining new models, stepping up more granular portfolio profiling to understand client risk better and thereby be more effective with our onboarding and engagement models. The incorporation of data and models will enable us to be more certain and efficient with preventing money laundering and digital fraud, along with the management of means of payment. We have also developed the capacity to measure the greenhouse gas (GHG) emissions of the financed portfolio of Wholesale and Investment Banking to provide personalized propositions so companies can shift to a business that takes care of the environment and is economically viable.

We have embraced an agile way of working, eliminating old paradigms to stay ahead of client needs. We now have 160 agile cells, which has allowed us to launch innovative solutions in the market in an average of just 36 days.

The Bci corporation already has over 6 million clients that can access and use unique benefits. This year we launched Bci Plus+, the first loyalty program with cashback in Chile. In September, 860,000 clients had enrolled in this program and as of that date around 100,000 of them had already used it.

Our MACH digital platform has 3.9 million clients, of whom 250,000 already have the checking account we launched in June, and we managed to exceed 11 million transactions in September. To achieve this, we operate in most of the e-commerce in Chile with our capacity to integrate the different users to be present in physical payments.

We have also launched a Bci Personas digital checking account, which includes a physical debit card and another digital one, with which clients can access a bank recognized for its omnichannel experience and can also manage their personal finances, make payments, and undertake transfers and national and international purchases in an easy and fast way. We have thereby gained 170,.000 new clients.

In the SME Banking segment, more than 20,000 clients use our integral platform (OSS), with solutions and services designed to meet the needs of merchants, with 105% growth of use and over 6,600 new clients.

We are aware that a memorable experience must start in the digital channels and continue in the in-person channels, maintaining a simple, close and personalized service. Our new distribution model in the Retail Banking segment aims to empower the client with digital guidance, be this an individual or company, making it possible to resolve their more complex requirements with advice. We have achieved that by implementing digital channels, like apps, the web and chat at the service center. Moreover, we have transformed the role of the executive, minimizing operative tasks since, due to the digitalization and automation developments, our executives now have the challenge of using their time to generate constant value, and are the advisors of our clients.

To integrate the digital and physical channels, we are evolving regarding the format of our branches, which will continue to be an important channel for a close and personalized service that some clients seek. To attain this, we have a branch transformation plan for the next few years.

For SMEs, we have a robust value proposition. In 2023 we launched the new SME digital account, which enables enterprises to have a checking account in less than four days. In these few months, we have already opened over

7,500 new accounts. This is complemented with our Valor Pyme (SME Value) platform, the largest open and collaborative community in Chile, which now has 255,000 SMEs operating on it.

In the Wholesale segment, we have boosted our digital offering with the focus on payment and financing products through 360 Connect. This platform has consolidated as an important channel of secure and efficient service. This year we have put in place mass high-value transfers, enhancing the annotations and a series of developments aimed at integrating MACH as part of our offering.

In the investment area, we aim to apply our know-how and experience with the development of a comprehensive and personalized solution for our clients. More than 260,000 people have already used the different national and international investment alternatives we have for all the segments. This year we have launched the option of objective-based investment in mutual funds in dollars; we have integrated the best investment assets to our portfolio in a flexible and diversified way; we have generated synergies with the digital ecosystem through MACH and mutual funds; and we have an additional unique and close model, in which we operate as one single bank in Chile, Peru and the United States. The challenge is to carry on growing. We have huge potential.

Our operation at City National Bank has over USD26 billion of total assets, including 31 branches throughout Florida, providing support to commercial and private clients for their financial needs. CNB has also developed a strategy based on supporting international clients, with a large focus on Latin American clients with connections and operations in the United States.

Bci Miami, the operation that was the first step in our internationalization plan, is our branch located in Miami, complementing our offering of services geographically and enabling us to provide support to our Latin American clients.

Bci Securities is our Miami-based investment broker and wealth manager. It complements our service offering with wealth management solutions for high-net-worth clients, along with corporate and wholesale clients. Up to the second quarter of 2023, Bci Securities managed about USD2.2 billion of assets under management (AUM).

Bci Perú was incorporated as a bank in 2022. It is a strategic subsidiary of Bci, which initially served Chilean companies that operated in Peru by means of a representative office established in 2000. However, Bci Perú has now also forged close relations with a diversified variety of local corporate clients.

3Q 2023 Results vs. Q3 2022.

- Net income in 3Q23 was 31.8% down YoY. That was mainly due to lower inflation and an economic context in which liquidity and risk are returning to the pre-pandemic levels.

- The interest and indexation margin dropped 17.8%, because of the financial effect of the lower inflation (1.2% accumulated in 3Q23 versus 3.5% in the same period in 2022) on the revenue of UF-indexed assets. The resulting lower indexation expense and hedge accounting partly offset this impact, along with the higher interest income of commercial loans in Chile and mortgage loans at the operation of City National Bank of Florida (CNB), and available-for-sale instruments of the Chilean Central Bank.

- Net financial income had a lower loss of Ch$3,520 million YoY, explained by higher income from strategies for interest rate and exchange rate changes. That was despite non-recurring fixed-income events, in which there were price adjustments for clients, and a lower loss of bonds in dollars of the General Treasury of the Republic.

- Net fees dropped 5.5%, mainly due to the higher fees paid for licenses to use debit card brands, which accounted for 81% of the change. That decrease was also driven by greater fees paid for operations with securities and other fees. The fees earned maintained their level.

- The variation in operating expenses is mainly explained by improved operational efficiency and productivity. In addition to strengthening the Bank's cybersecurity, the investment we have been making in advertising and marketing is added to strengthen strategic alliances.

- The accumulated efficiency ratio increased from 44.9% to 48.7%. Although the accumulated expense remained at similar levels, the variation is mainly explained by a lower gross operating margin, which in turn was hit by a drop in the net indexation margin.

- The risk expense dropped 4.5%. That was mainly due to a lower comparative base for provisions required for loans, and lower risk rates in the commercial loan portfolio. Despite this, it should be highlighted that this quarter there was a higher constitution in Chilean Gaap, mainly additional provisions for commercial loans, along with greater impairment expenses for credit risk of available-for-sale instruments at CNB.

- The coverage ratio, excluding additional provisions, was 136.36% at the close of September. On including such provisions, this increased to 204.39%, leaving the bank in a good position to address credit scenarios of greater delinquency. Although the ratio dropped by 39.82 pp in the quarter, this change was due to greater delinquency.

- The higher tax payment was driven by price-level restatement of own tax capital, on account of the lower CPI variation in the YoY comparison. This, in turn, was offset by a lower payment of corporate tax, related to the drop in net income before tax, price-level restatement of foreign investments at CNB associated with the lower change in the USD/CLP exchange rate, and the higher valuation of bonds under article 104 of the Income Tax Law (LIR, according to the Spanish acronym), among other impacts.

Balance Sheet

- Total assets dropped 0.97% YoY, mainly due to the effects of the lower exchange rate and inflation on the volume of financial assets for trading through profit and loss (particularly swaps). These impacts were offset by the higher available-for-sale instruments of the Chilean Central Bank and the increase in loans of clients of the commercial and mortgage portfolios in Chile.
- Total deposits climbed 2.6% YoY. Bci continues to be the leader of the Chilean banking industry for capturing deposits, considering the operation of City National Bank. Demand deposits fell 12.7% YoY, whereas time deposits increased 28.2% YoY, in a process of migration of balances driven by our attractive rates defined by interest rates in Chile to date, and which we expect to drop in the next few quarters on account of expectations of an expansionary monetary policy.
- Basic capital rose 8.90% YoY, mainly from capitalization of net income. Cash flow hedges improved Ch$87,392 million YoY. The incorporation of discounts to CET 1 related to Basel III (hedges, intangible assets and deferred taxes) had a negative impact of Ch$77,991 million YoY.
- The ROAE in 12 rolling months was 14.10% in 3Q23. This ratio was 280 basis points lower YoY, and 160 basis points lower QoQ. The QoQ decrease was mainly due to the impact of the drop in operating income on final net income, caused by a lower interest and indexation margin.
- Delinquency levels have increased 20 basis points YoY, driven by the NPLs of the mortgage and consumer loan portfolios.
- Bci's capital adequacy ratio (CAR) was 13.24% in 3Q23, increasing 64 basis points YoY. Likewise, the CET 1 ratio was 9.79%, climbing 54 basis points YoY.

Outlook

Based on the macroeconomic forecasts of Bci Research for 2023, we estimate that the annual growth of Bci's local loans will be around 5% and that the interest and indexation margin will be lower than that in 2022. The latter will mainly be driven by by the interest and inflation rate forecast levels in the second half of 2023. Our operating expenses, however, could increase by around 7%.

We forecast lower net income for CNB, mainly explained by a higher cost of deposits and expected lower growth of loans than in previous years, considering the macroeconomic scenario and the situation of regional banks in the USA. In this context, we expect Bci's consolidated net income this year to be around 10%-15% lower than the record obtained in 2022.

About Bci

Banco de Crédito e Inversiones (Bci) is an international financial corporation that was incorporated in Chile in 1937. It is now the largest bank in Chile with total assets of US$90.368 billion, that include operations in the United States, where its subsidiary City National Bank of Florida (CNB) is the second largest bank in the state of Florida, and in Peru where the company has had a banking license since 2022.

Channels

Digital
Web and apps for people, SMEs and companies

In-Person
196 branches and 560 ATMs in Chile – a Bci branch in Miami – 32 branches of CNB in the state of Florida, United States – a bank in Peru and representative offices in 4 other countries.

Data as of September 30, 2023

Presence

Chile
Parent Company
Banco de Crédito e Inversiones
Divisions
Retail Banking
Wholesale & Investment Banking
Investment and Finance
Corporate and International Development
Digital Ecosystem
Subsidiaries
Bci Asesoría Financiera S.A.
Bci Asset Management Administradora General de Fondos S.A.
Bci Corredor de Bolsa S.A.
Bci Corredores de Seguros S.A.
Bci Factoring S.A.
Bci Securitizadora S.A.
Servicios de Normalización y Cobranza, Normaliza S.A.
Bci Corredores de Bolsa de Productos S.A.
Servicios Financieros y Administración de Créditos Comerciales S.A.
Administradora de Tarjetas Servicios Financieros Limitada
SSFF Corredores de Seguros y Gestión Financiera Limitada
Servicios y Cobranzas SEYCO Limitada
Related Companies
Bci Pagos

United States of America

Subsidiaries
BCI Financial Group, Inc. and subsidiaries, parent company of City National Bank of Florida (CNB)
Bci Capital (subsidiary of CNB)
Bci Securities Inc.
Branch
Bci Miami

Latin America

Subsidiary
Bci Perú

Representative Offices
Mexico City, Mexico
Lima, Peru
São Paulo, Brazil
Bogotá, Colombia

Asia-Pacific

Representative Office
Shanghai, China

Market Share

Chilean banking industry, including operations abroad.
Assets
20.0%
Loans
19.7%
Deposits
23.0%

International Credit Ratings

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

Ownership

Controlling Group
63.53%
Free Float
27.24%
Pension Funds
9.23%

Headcount
11.307 employees

Diversification [1]

(as of September 30, 2023)

	Loans	Assets	Net Income
City National Bank of Florida (CNB)	31.8%	28.7%	26.1%
Bci Miami	4.6%	7.2%	6.0%
Bci Perú	0.4%	0.4%	-0.1%
Bci y filiales en Chile (excluding Líder Bci Servicios Financieros)	62.1%	63.1%	75.1%
Lider Bci Servicios Financieros	1.0%	0.6%	-7.1%

[1] The contribution of subsidiaries has been considered individually (i.e., it excludes consolidation effects).

Main Progress in 3Q23

Digital Ecosystem

Aim: to foster well-being and progress every day for everybody by means of a digital ecosystem.

Progress at September 2023

- **Development of the largest digital payment ecosystem in Chile** with around 6 million clients, by merging the issuer bases of Bci, MACH and Líder Bci Servicios Financieros into one single payment platform.
- **Fast growth of BciPlus+, the first open loyalty program with cashback in Chile.** Launched in December 2022 for MACH clients and in May 2023 for Bci clients, as of September there are over 860,000 clients enrolled in the program, and more than 100,000 clients have used it.
- **The MACH transaction volume surged** 30% and demand deposit closing balances, considering *Cuenta Futuro* (savings), soared 60% YoY.
    - Over 145,000 clients made savings in the *Cuenta Futuro* of MACH.
- More than 400,000 clients made person-to-merchant (P2M) payments (QR + app to app) at member merchants using MACH or Bci in the first nine months of 2023.

Investment Leadership

Aim: to be leaders of the Chilean and regional investment market, transforming the investment advisory business.

Progress at September 2023

- **26% YoY growth of assets under management in the Wealth Management business**. At September 30, 2023, these increased to US$22,539 million.
- **45,183 new investment clients** captured in the first nine months of 2023.
- **Value proposition boosted by partnerships.** The bank raised the investment alternatives for its clients, by means of agreements with some of the main asset managers worldwide and funds that include environmental, social and governance (ESG) factors with a single investment approach.
- **Standard of excellence in the advisory process.** In the first nine months of 2023, Bci:
  Bolstered its capacities to provide comprehensive expert advice, managed by advisors who permanently monitor the market conditions to adjust investment strategies;
  Stepped up the advisory process on the offshore platform with a single corporate standard, assuring the consistency of its comprehensive proposition;
  Advised clients so they make objective-based investments, using a simulator that gives them scenarios according to their preferences;
- Boosted the value proposition in digital channels, providing access to the share portfolios of Bci Corredor de Bolsa in a simple process of just three clicks;
- Provided access to digital investment in funds in dollars, exchange-traded funds (ETFs), international stocks and systematic voluntary pension fund saving (APV, according to the Spanish acronym); and
- Deployed an interactive view, enabling its clients to perform digital follow-up of the performance of their investments in a particular period. Clients can find out the following about the portfolio selected: profit/loss, profitability, positions, breakdown and the transactions undertaken.

New Retail Banking Distribution Model

Aim: to be the best partner of our clients, giving them a differentiated value proposition, which provides memorable experiences, unique benefits and expert advice, by means of a reliable, resolving and simple distribution and personal service model that meets their financial and non-financial needs.

Progress at September 2023

- **+170,000 new digital accounts of individuals,** opened in an average time of 8 minutes. Clients have evaluated this process with a satisfaction rating (SNEX) of 93% and 70% of them entered the Bci app the same day.
- **+7,500 new digital accounts of SMEs,** which evaluated the opening process with a satisfaction rating of 84%.
- **Massification of evaluation and online processing of consumer loans for clients of the Bci app.**
- **Bci is on Apple Pay,** attaining 91,000 enrolled clients and more than 50% of them active.
- **Launch of the function** of cashing in cashier's checks for Bci clients on the Bci website.

Economic environment

- Central banks of developed countries continue to raise interest rates to fight inflation, which will have an effect on growth and particularly in 2024 and 2025. Although inflation has been easing, this has not been at the desired pace. On the other hand, geopolitical risks are rising with the wars in Europe and the Middle East, instilling uncertainty and their impact on the global economy still remains to be seen.

- Economic activity in the United States is dropping but at a lower rate than expected. The labor market remains resilient and wages continue to rise at a higher rate than envisaged. To deal with inflation, which has eased but at a lower rate, the Federal Reserve has established interest rates in the 5.25%-5.50% range and it could make a final hike in its meeting on November 1 and then keep them at this level for a long time.

- Peru's economy has slowed down, in a scenario of highly contractionary rates. Inflation has been dropping faster as of the second quarter, giving the Peruvian Central Bank the possibility of starting to cut interest rates but at a slow rate. GDP growth of below 1% is expected in 2023.

- Inflation continues to drop in Chile and should reach the 3% target by mid-2024, despite the latest pressures. At the same time, the Chilean Central Bank started the normalization of interest rates in July, which should be around 8.00% by late 2023. The exchange rate has been under pressure in the last few months, mostly due to offshore events, and is over Ch$900/USD. The slowdown of the economy could lead to GDP growth dropping by about 0.5% in 2023. Private consumption is expected to recover in 2024 and GDP growth could be around 1.9%.

Macroeconomic Variables	United States	Peru	Chile
YoY variation of the GDP (%)			
3Q 2023	**2.4(e)**	**1.1 (e)**	**-0.3 (e)**
2Q 2023	2.4	-0.5	-1.1
3Q 2022	1.7	2.0	0.2
Inflation (% accumulated in 12 months)			
3Q 2023	3.7	5.0	5.1
2Q 2023	3.1	6.5	7.6
3Q 2022	8.2	8.5	13.7
Interest rates (%)			
3Q 2023	5.50	7.50	9.50
2Q 2023	5.25	7.75	11.25
3Q 2022	3.25	6.75	10.75
Unemployment (%)			
3Q 2023	3.8	7.3(e)	9.0*
2Q 2023	3.6	6.8	8.5
3Q 2022	3.5	7.3	8.0
Labor Force Participation Rate (%)			
3Q 2023	62.8	---	60.9*
2Q 2023	62.6	---	60.9
3Q 2022	62.3	---	59.7
(e) Estimate * Preliminary figures			

Credit ratings

- All the credit rating agencies confirmed the credit ratings given to Bci and maintained their stable outlook.

International Ratings

Latest ratings obtained by BCI from the main international credit rating agencies.

Standard's & Poor's	
Mayo 2023	Rating obtained
Issuer Credit Rating	A-/Stable/A-2
Senior Unsecured	A-
Commercial Paper	A-2

Fitch Ratings	
October 2023	Rating obtained
Foreign and local currency long-term IDRs	A-
Outlook	Stable
Foreign and local currency short-term IDRs	F2
Viability Rating	a-
Local Currency Long Term Issuer Default Rating	A-

Moody's	
September 2023	Rating obtained
Outlook	Stable
Bank Deposits	A2 / P-1
Baseline Credit Assessment	baa1
Adjusted Baseline Credit Assessment	baa1
Senior Unsecured	A2
Bci Miami Branch Commercial Paper	P-1

Chilean Ratings

Updated ratings obtained by BCI from the main Chilean credit rating agencies.

Feller Rate	
May 2023	Rating obtained
Solvency	AAA
Outlook	Estables
Time deposits of up to 1 year	Nivel 1+
Time deposits of over 1 year	AAA
Letters of credit	AAA
Bond lines	AAA
Subordinated bonds	AA+
Shares	1st Class Level 1

Fitch Ratings	
Mayo 2023	Rating obtained
Long term	AAA (cl)
Short term	N1+(cl)
Mortgage bonds	AAA (cl)
Bond lines	AAA (cl)
Bonds	AAA (cl)
Subordinated bonds	AA (cl)
Shares	1st Class Level 1

Fundamentals of Bci ratings in 3Q23

The reports highlighted that the bank has a competitive position and sound commercial stability in Chile and the United States, with a good quality of assets, proactive risk management and moderate capitalization. In terms of funding and liquidity, the credit rating agencies believe that the bank has solid diversification and strong liquidity underpinning its financial position. They also stated that the digital transformation plan has improved the bank's automation and productivity, bolstering the value proposition.

Consolidated Results

Key Financial Highlights

- Total deposits increased 4.3% QoQ and 2.6% YoY, including the operation of City National Bank of Florida.
- The demand deposit trend changed in the third quarter, with a QoQ increase. Time deposits continued to increase but to a lower extent QoQ.
- Total loans carried on rising, driven by the growth of the commercial and mortgage loan portfolios.

(Ch$ million)	3Q22	2Q23	3Q23	3Q23/ 2Q23	3Q23/ 3Q22
Total loans	**49,003,657**	**47,299,804**	**49,718,081**	**5.11%**	**1.46%**
Interbank loans	928,013	600,465	740,297	23.29%	-20.23%
Commercial loans	31,648,290	30,241,818	32,214,421	6.52%	1.79%
Mortgage loans	12,845,809	13,182,911	13,602,386	3.18%	5.89%
Consumer loans	3,581,545	3,274,610	3,160,977	-3.47%	-11.74%
Deposits and other demand obligations	27,215,494	22,486,347	23,771,943	5.72%	-12.65%
Deposits and other term deposits	16,220,444	20,226,184	20,797,237	2.82%	28.22%
Total loans over Deposits (% of total loans over deposits)	113.01%	110.89%	111.66%	0.78pp	-1.34pp
N° of credit cards					
N° of Bci credit cards	807,272	760,069	745,689	-1.89%	-7.63%
N° of Lider Bci credit cards	726,371	588,665	562,208	-4.5%	-22.6%
N° VISA MACH prepaid cards	3,492,131	3,791,202		-100.0%	-100.0%
N° of checking accounts	779,771	902,097	936,768	3.8%	20.1%

In 3Q23, total loans at amortized cost increased QoQ, mainly driven by the commercial and mortgage loan portfolios of clients, but the consumer loan portfolio continued to decrease.

The commercial portfolio grew due to greater commercial loans, mainly from the activity of City National Bank (CNB).

The drop in the consumer loan portfolio was, on the one hand, due to fewer loans in installments from a combined effect of lower demand and strict supply standards, and on the other hand to the decrease in loans with credit cards because of the lower transaction volume.

Demand deposits and other obligations in checking accounts increased by Ch$1.3 billion QoQ in Chile and the USA, whilst time deposits continued to rise but to a lower extent than in the previous quarterly comparison. That was driven by interest rate cuts by the Chilean Central Bank and a less dynamic US economy.

Financial margin

- Lower inflation still explains the QoQ and YoY decrease in interest and indexation income.

Ch$ million	3Q22	2Q23	3Q23	3Q23/ 2Q23	3Q23/ 3Q22
Interest income	817,908	1,027,312	1,075,653	4.71%	31.51%
Interest expenses	-416,890	-633,861	-692,308	9.22%	66.07%
Financial Margin	**401,019**	**393,451**	**383,344**	**-2.57%**	**-4.41%**
Indexation Income	401,777	248,047	139,321	-43.83%	-65.32%
Indexation expenses	-224,949	-126,190	-47,835	-62.09%	-78.74%
Indexation Margin	**176,829**	**121,858**	**91,486**	**-24.92%**	**-48.26%**
Total Financial Margin	**577,847**	**515,309**	**474,831**	**-7.86%**	**-17.83%**

Net interest income dropped 2.6% QoQ and 4.41% YoY, mainly due to the funding cost of capturing deposits, which was offset by higher income in the commercial and mortgage loan portfolios. It was further offset by the positive impact of the treasury executing the interest rate risk hedging strategy.

Net indexation income continued to reflect the impact of lower inflation on the revenue of UF-indexed assets in the mortgage and commercial loan portfolios, even though the average balances of both portfolios increased in the quarter. That was partly offset by lower indexation expenditure for financial liabilities of debt issued in current and subordinated bonds and by treasury management of hedge accounting of the indexation risk.

Net financial income

Ch$ million	3Q22	2Q23	3Q23	3Q23/ 2Q23	3Q23/ 3Q22
Net Financial Income	**-20,510**	**22,637**	**-16,990**	**-46.34%**	**-129.55%**
Income from financial assets at fair value through profit or loss	-62,550	28,896	114,839	297.42%	-283.60%
Income from FX changes, indexation and hedge accounting	51,187	-6,376	-103,336	1520.79%	-301.88%
Other	-9,147	117	-28,492	---	211.49%

Net financial income in 3Q23 dropped QoQ, explained in fixed income by price adjustments for clients and a lower loss of bonds of the General Treasury of the Republic in US dollars. This result is also explained by lower income from the strategies for changes in interest rates in Chile and the higher USD-CLP exchange rate that affected our positions in currencies.

Net fees

Ch$ million	3Q22	2Q23	3Q23	3Q23/ 2Q23	3Q23/ 3Q22
Fee income	**129,700**	**126,397**	**129,915**	**2.31%**	**-0.16%**
Prepaid loans fees	1,099	1,457	1,633	12.12%	48.58%
Lines of credit and overdraft	1,616	1,233	1,354	9.83%	-16.24%
Letters of credit and guarantees	7,901	8,990	8,470	-5.79%	7.19%
Credit card services	27,588	26,760	24,595	-8.09%	-10.85%
Account administration	15,596	15,708	16,399	4.40%	5.15%
Charges for collection and payments	26,560	18,385	19,415	5.60%	-26.90%
Securities management and intermediation	1,700	1,482	1,292	-12.81%	-23.99%
Investment in mutual funds	14,954	14,487	14,986	3.44%	0.21%
Insurance brokerage fees	18,505	14,038	18,589	32.42%	0.46%
Factoring	1,318	1,293	1,199	-7.30%	-9.04%
Financial advisory services	3,026	3,349	3,809	13.73%	25.85%
Other	9,837	19,216	18,175	-5.42%	84.77%
Fee expenses	**-36,508**	**-41,647**	**-41,827**	**0.43%**	**14.57%**
Cost for credit card operations	-10,860	-13,963	-8,971	-35.75%	-17.39%
Loyalty programs	-7,218	-8,057	-7,078	-12.15%	-1.93%
Operations with securities	-11,129	-12,597	-12,923	2.59%	16.12%
Other	-7,302	-7,029	-12,855	82.89%	76.05%
Net Fees	**93,192**	**84,751**	**88,088**	**3.94%**	**-5.48%**

Net fee income climbed Ch$3,337 million QoQ. Intermediation and insurance brokerage fees earned increased in the Chilean market, mainly regarding individuals (but also companies) for loan items and other items. The fees paid were similar to previous activity, but this quarter there was brand license expenditure that was offset by a lower expense for credit card operations from a lower transaction volume.

Operating expenses

Ch$ million	3Q22	2Q23	3Q23	3Q23/ 2Q23	3Q23/ 3Q22
Operating expenses	**-328,219**	**-308,634**	**-292,581**	**-5.20%**	**-10.86%**
HR-related expenses	-168,814	-160,222	-164,586	2.72%	-2.50%
Management	-103,248	-115,561	-117,949	2.07%	14.24%
Depreciation and amortization	-28,954	-27,595	-28,371	2.81%	-2.01%
Other	-27,203	-5,256	18,325	-448.67%	-167.37%

The decrease in our operating expenses is a reflection of our Efficiency Plan and Productivity plan. We want to highlight the investments we have made in digitalization and construction of our technological platforms. All of these investments have allowed us to boost our distribution strategy, optimize our branch model and position ourselves to accompany our clients at a lower cost in the future, which will allow us to achieve our efficiency objectives in the medium term.

Risk

Ch$ million	3Q22	2Q23	3Q23	3Q23/ 2Q23	3Q23/ 3Q22
Provisions constituted for credit risk of loans at amortized cost	-104,587	-139,674	-78,206	-44.01%	-25.22%
Special provisions for credit risk	-6,167	6,329	-19,272	-404.52%	212.49%
Recoveries of written-off credits	19,172	17,936	19,848	10.66%	3.52%
Impairment due to credit risk of other financial assets at amortized cost	3,109	2,570	-6,842	-366.21%	-320.05%
Provisions	**-88,473**	**-112,839**	**-84,472**	**-25.14%**	**-4.52%**

Ch$ million	3Q22	2Q23	3Q23	3Q23/ 2Q23	3Q23/ 3Q22
Provisions/ Total loans	**1.79%**	**1.88%**	**1.73%**	**-0.15pp**	**-0.06pp**
Provisions / Commercial loans	1.60%	1.58%	1.50%	-0.08pp	-0.10pp
Provisions / Mortgage loans	0.59%	0.68%	0.51%	-0.17pp	-0.07pp
Provisions / Consumer loans	8.34%	9.95%	9.76%	-0.19pp	1.42pp
NPLs coverage (1)	**244.20%**	**225.10%**	**204.39%**	**-20.71pp**	**-39.82pp**
NPLs coverage (2)	**168.20%**	**154.22%**	**136.36%**	**-17.86pp**	**-31.84pp**
NPLs coverage - Commercial (2)	146.86%	141.85%	126.82%	-15.03pp	-20.04pp
NPLs coverage - Mortgage (2)	83.52%	74.23%	49.40%	-24.82pp	-34.12pp
NPLs coverage - Consumer (2)	337.52%	267.73%	282.09%	14.36pp	-55.43pp
NPLs (consolidated clients)	**1.09%**	**1.24%**	**1.29%**	**0.05pp**	**0.20pp**
+90 days delinquent loan portfolio/ Commercial loans	1.09%	1.11%	1.18%	0.07pp	0.09pp
+90 days delinquent loan portfolio/ Mortgage loans	0.70%	0.92%	1.04%	0.13pp	0.34pp
+90 days delinquent loan portfolio/ Consumer loans	2.47%	3.71%	3.46%	-0.25pp	0.99pp

(1) NPLs coverage = stock of provisions + additional (consolidated balance)/+90 days delinquent loan portfolio (consolidated balance).
(2) NPLs coverage = stock of provisions (consolidated balance)/+90 days delinquent loan portfolio (consolidated balance)

The credit loss expense dropped Ch$28,367 million QoQ. Essentially, this quarter additional provisions were constituted for the commercial loan portfolio of Ch$26,180 million, and there was a lower constitution of provisions required amounting to Ch$61,468 million for all the portfolios at amortized cost.

The lower constitution of provisions required was mainly related to the commercial loan portfolio, and to a lesser extent the consumer loan portfolio. On the one hand, the lower provision expense for commercial loans was associated with lower risk rates in the individual and group assessments perceived in the quarter, along with an important non-recurring event of releases of provisions in the normal and individual substandard portfolio. On the other hand, the lower provision expense for consumer loans was related to fewer constitutions in the group portfolio of clients classified as in default, whereas clients classified as normal continue with credit impairment.

The consolidated risk rate dropped 4 basis points QoQ. Two effects should be highlighted: an increase in loans and at the same time a lower stock of provisions. The risk rate of the commercial loan portfolio continued to decrease to lower levels than those the previous quarter, mainly due to the greater loan activity. The mortgage loan portfolio had a large decrease –even below the levels in 2022 – because of lower credit impairment of the group portfolio of clients classified in the normal category. The risk rates of the consumer loan portfolio were at a slightly lower level because of an improvement of the impairment of the group portfolio of clients in default.

The consolidated delinquency rate rose 5 basis points to 1.29% at the close of 3Q23. Whereas the consumer loan portfolio has shown sign of lower consecutive delinquency rates since May, the mortgage and commercial loan portfolios have had an increase in the same period, which is in line with our estimates. Despite this, the delinquency levels perceived by Bci are still lower than those of the banking industry, which had consolidated delinquency of 1.96% in August compared to 1.24% at Bci in that same month. That considers the operation of City National Bank of Florida.

The coverage ratio was 204.39% (including voluntary coverage), leaving the bank in a good position to address tougher delinquency scenarios. January through August of this year, we had a 13.8 pp decrease in this ratio, due to a higher increase in delinquency than the stock of provisions constituted for risk and additional provisions. The banking industry in Chile had greater impairment in the same period, dropping from 204.96% to 188.96% (16 pp decrease), reflecting a transversal increase in delinquency in the industry.

Taxes

Ch$ million	3T22	2Q23	3Q23	3Q23/ 2Q23	3Q23/ 3Q22
Income before taxes	249,787	215,751	199,378	-7.59%	-20.18%
Tax	-60,327	-13,851	-70,201	406.81%	16.37%
Net Income	**189,459**	**201,899**	**129,177**	**-36.02%**	**-31.82%**

The tax expense rose Ch$56,350 million QoQ, due to the following factors:

- A lower tax expense from a drop in net income before taxes. Net income before tax in 3Q23 was Ch$199,378 million (versus Ch$215,750 million the previous quarter), which led to lower corporate tax of Ch$4,421 million.
- A negative effect of price-level restatement at CNB of Ch$22,528 million, caused by a higher USD/CLP exchange rate in Chile compared to the previous quarter.
- A negative effect of Ch$4,539 million according to the valuation of bonds under article 104 of the Income Tax Law (LIR, according to the Spanish acronym) for the depreciation of central government bonds.
- A negative effect of price-level restatement of own tax capital of Ch$33,147 million, due to a lower CPI variation.

Results by Business Segment

Personal Banking

- Mortgages loans grew close to 6% in 12 months.
- Time deposits offset the decrease in demand deposits, with an increase of 25%.

Amounts in millions of Chilean pesos Ch$	3rd Quarter		Variation (%)
Income Statement	**3Q 22**	**3Q 23**	**3Q23 vs 3Q22**
Financial Margin	170,977	405,711	137.29%
Net Fees	43,712	105,537	141.44%
Other net operating income	4,689	2,795	-40.39%
Total operating income	**219,378**	**514,043**	**134.32%**
Provisions	-49,797	-176,976	255.39%
Net operating income	**169,581**	**337,068**	**98.77%**
Operating expenses	-97,421	-297,749	205.63%
Net Income before Taxes	**72,160**	**39,319**	**-45.51%**
Balance Sheet			
Assets	13,485,429	14,161,348	5.01%
Liabilities	7,828,588	8,300,941	6.03%
Loans and accounts receivable from customers (1)	13,274,336	14,099,257	6.21%
Demand and term deposits (2)	6,627,154	7,247,089	9.35%

(1) These are loans receivable from customers, plus the balance owed by banks, without deducting the respective provisions.
(2) These are demand deposits and other obligations, time deposits and other deposits.

The highlight in the Personal Banking segment was the increase in assets, explained by mortgage loans that have risen +5.7% in 12 months, due to the CPI variation and which has offset the less dynamic consumer loan portfolio for loans in installments and with credit cards that have dropped 4.2% YoY. Excluding the effect of the sale of a portfolio of payroll loans that was not the strategic focus of the business, the annual decrease dropped to -3.2%.

Demand and time deposits rose 9.4% YoY, highlighting the greater flow of clients that invested in time deposits (+24.9% YoY) due to the market situation, and more than offset the lower checking account balances.

The financial margin dropped 20.0% YoY, mainly due to a lower adjustment of the CPI variation, which hit mortgage loans, and to a lesser extent because of the change in the mix of loans, with consumer products accounting for 230 basis points less of the total loans. Net fees dropped Ch$8,302 million, because of the impact of lower credit and debit card exchange rates, fewer client means of payment and ATM transactions, and lower revenue from consumer loan insurance.

Operating expenses in real terms dropped 1.5% YoY, explained by the productivity and efficiency plan of the new distribution and service model that the Retail Banking segment is deploying.

On the other hand, there was a higher risk expense, due to greater impairment of the consumer loan portfolio, which has already reached the pre-pandemic levels and led to greater write-offs.

SME Banking

- The commercial loan portfolio has grown with the focus on state guarantee programs, which has led to healthy risk ratios.

Amounts in millions of Chilean pesos Ch$	3rd Quarter		Variation (%)
Income Statement	**3Q 22**	**3Q 23**	**3Q23 vs 3Q22**
Financial Margin	52,364	143,283	173.63%
Net Fees	9,612	24,786	157.87%
Other net operating income	3,137	8,295	164.42%
Total operating income	**65,113**	**176,365**	**170.86%**
Provisions	-10,445	-26,110	149.98%
Net operating income	**54,668**	**150,255**	**174.85%**
Operating expenses	-32,240	-102,351	217.47%
Net Income before Taxes	**22,428**	**47,904**	**113.59%**
Balance Sheet			
Assets	2,892,673	2,469,025	-14.65%
Liabilities	2,417,070	2,204,561	-8.79%
Loans and accounts receivable from customers (1)	2,873,364	2,415,983	-15.92%
Demand and term deposits (2)	2,142,607	2,012,123	-6.09%

(1) These are loans receivable from customers, plus the balance owed by banks, without deducting the respective provisions.
(2) These are demand deposits and other obligations, time deposits and other deposits.

SME Banking loans decreased, mainly due to the amortizations of the portfolio associated with the FOGAPE COVID-19 and REACTIVA credits. Excluding those operations, commercial loans surged around 40% YoY, largely due to the Chilean Economic Development Agency (CORFO)-backed foreign trade credit (COBEX) and the Chile Apoya programs through the Guarantee Fund for Small Enterprises (FOGAPE, according to the Spanish acronym), particularly in the medium-sized enterprise segment.

This has enabled a third of the loan portfolio to be backed by state guarantees. This, along with the effectiveness of the collection of FOGAPE guarantees and the lower risk rates in the FOGAPE COVID-19 and REACTIVA portfolio, have allowed the commercial loan portfolio to grow with positive risk ratios.

Net fees dropped Ch$1,171 million, mainly due to the higher fees paid, the greater volume of electronic transfers, payments to credit card issuers and collection management. Checking account fee income increased 24% YoY, because of the higher client base, mainly driven by digital accounts.

Wholesale Banking

- In August, Global Finance recognized 360 Connect as the best digital platform for companies in Chile.
- In the third quarter, both loans and deposits maintained their growth trend.

Amounts in millions of Chilean pesos Ch$	**3rd Quarter**		**Variation (%)**
Income Statement	**3Q 22**	**3Q 23**	**3Q23 vs 3Q22**
Financial Margin	152,914	412,244	169.59%
Net Fees	22,500	69,998	211.10%
Other net operating income	-5,003	25,266	-605.02%
Total operating income	**170,411**	**507,508**	**197.81%**
Provisions	8,911	-57,193	-741.82%
Net operating income	**179,322**	**450,314**	**151.12%**
Operating expenses	-47,051	-144,473	207.06%
Net Income before Taxes	**132,271**	**305,841**	**131.22%**
Balance Sheet			
Assets	11,452,454	12,467,270	8.86%
Liabilities	10,649,343	11,456,744	7.58%
Loans and accounts receivable from customers (1)	11,247,955	12,273,641	9.12%
Demand and term deposits (2)	9,793,688	10,773,335	10.00%

(1) These are loans receivable from customers, plus the balance owed by banks, without deducting the respective provisions.
(2) These are demand deposits and other obligations, time deposits and other deposits.

The loan volume has grown steadily in the last few months, increasing 8.86% YoY in 3Q23, and higher than the growth in the first few months of the year. The highlight was the growth of foreign trade, increasing above USD800 million compared to the close of 2022 and higher than the industry.

Client deposits increased 7.58% YoY in 3Q23, and in regard to the first few months of the year, mainly explained by higher time deposits by clients.

The operating income of the Wholesale Banking segment in 3Q23 dropped 9.24% YoY, due to the adjustment of an asset related to a specific clients to the financial value, along with a lower loan adjustment. This impact was mitigated by robust commercial management of loan pricing and volumes and total deposit balances of clients. Besides this, there was also very outstanding management of the S&T desk business, which grew 6.6% YoY despite lower activity.

Another highlight in the quarter was the positive results of subsidiaries, which complement the value proposition regarding Bci clients. The large growth of the Bci Factoring portfolio should particularly be highlighted, thereby maintaining the top market share in the banking industry.

Clients continue to have a positive evaluation of 360 Connect, and furthermore in August 360 Connect received an award by Global Finance as the best digital platform for companies in Chile. That is reflected by the increasingly higher self-service levels, and clients managing their information on this platform and processing performance bonds and loans online.

Finance

- The Treasury management managed to raise long-term financing in the third quarter by issuing bonds in the Chilean and offshore markets at very competitive levels in terms of financing spreads.
- UF5,585,000 were issued in the Chilean market with maturity of 7 years to 11 years, and US$45 million in the international market with 5-year maturity, highlighting the first issue by BCI Miami of US$10 million.

Amounts in millions of Chilean pesos Ch$	**3rd Quarter**		**Variation (%)**
Income Statement	**3Q 22**	**3Q 23**	**3Q23 vs 3Q22**
Financial Margin	7,897	101,379	1183.77%
Net Fees	2,266	6,412	182.97%
Other net operating income	-7,457	30,680	-511.43%
Total operating income	**2,706**	**138,471**	**5017.18%**
Provisions	620	-1,770	-385.48%
Net operating income	**3,326**	**136,701**	**4010.07%**
Operating expenses	-19,989	-49,779	149.03%
Net Income before Taxes	**-16,663**	**86,922**	**621.65%**
Balance Sheet			
Assets	29,682,479	28,092,206	-5.36%
Liabilities	33,720,738	31,909,267	-5.37%
Loans and accounts receivable from customers (1)	5,226,107	4,602,164	-11.94%
Demand and term deposits (2)	6,007,474	5,387,922	-10.31%

(1) These are loans receivable from customers, plus the balance owed by banks, without deducting the respective provisions.
(2) These are demand deposits and other obligations, time deposits and other deposits.

The interest and indexation income of the Finance segment increased in the third quarter of 2023. Such increase was largely because of the positive result of directional strategies implemented by the Finance area due to the management of and exposure to rates in local currency, which made a positive contribution to the results.

Nevertheless, inflation-related revenue was hit. That was due to a lower variation of the UF in the third quarter of 2023 (UF variation of 0.30%) compared to the same period in 2022 (UF variation of 3.54%).

Despite the challenges in 3Q23, Finance attained higher income because of the right risk management. A further highlight was the issuance of bonds in the Chilean and offshore markets, with the area securing financing at very competitive rates in terms of the spread.

Líder Bci Servicios Financieros

- The business improved its delinquency rates QoQ but they continue to hit results, along with the drop in the loan portfolio.
- The Yo Opino 2023 survey, which each year measures employee commitment to the company, had a participation rate of over 94% and an employee commitment result of 92% versus 93% of the previous year.

Amounts in millions of Chilean pesos Ch$	**3rd Quarter**		**Variation (%)**
Income Statement	**3Q 22**	**3Q 23**	**3Q23 vs 3Q22**
Financial Margin	30,422	73,868	142.81%
Net Fees	7,070	19,035	169.24%
Other net operating income	6,603	9,835	48.95%
Total operating income	**44,095**	**102,737**	**132.99%**
Provisions	-29,337	-94,323	221.52%
Net operating income	**14,758**	**8,414**	**-42.99%**
Operating expenses	-20,719	-59,445	186.91%
Net Income before Taxes	**-5,961**	**-51,031**	**756.08%**
Balance Sheet			
Assets	694,571	519,664	-25.18%
Liabilities	601,078	439,131	-26.94%
Loans and accounts receivable from customers (1)	708,732	495,653	-30.06%
Demand and term deposits (2)	3,142	2,739	-12.83%

(1) These are loans receivable from customers, plus the balance owed by banks, without deducting the respective provisions.

(2) These are demand deposits and other obligations, time deposits and other deposits.

In 3Q23, Líder Bci Servicios Financieros reported lower income from fees and services provided. That was due to: a lower flow of loans of products of the super advance line; lower insurance and maintenance fee income from the drop in loans and stock of clients; partly offset by lower fees paid because of the decrease in loans.

The decrease in the portfolio, explained by greater write-offs and a lower loan flow (focused on clients with a better risk profile), led to a lower credit loss expense. Such expense is also related to greater write-off recovery, and in contrast a lower provision expense (September was the seventh month running with the release of a provision for delinquency amounting to an accumulated Ch$10,063 million at the close of 3Q23). There are still additional voluntary provisions of Ch$23,500 million.

As part of the initiatives to minimize the risk of fraud, the company blocked 68,694 magnetic stripe credit cards in 1H23. On the other hand, it carried out campaigns to enhance digitalization, enabling it to get over 40% of the opening of credit cards to be digital at the close of September.

Moreover, over 70% of the customer service of the total business is generated in digital channels. YoY, there were lower operating expenses, explained by the following: a decrease in activity related to variable remunerations and telemarketing fees; lower marketing and advertising expenditure; and less activation of investment projects.

City National Bank of Florida

- The lower result in relation to the third quarter of the previous year is explained by a higher funding cost given the increase in interest rates.
- Additionally, in the credit risk portfolio there is a lower expense due to a lower provision of the individual Leasing portfolio as a result of higher prepayments, partially offset by a higher additional provision.

Amounts in millions of Chilean pesos Ch$	**3rd Quarter**		**Variation (%)**
Income Statement	**3Q 22**	**3Q 23**	**3Q23 vs 3Q22**
Financial Margin	149.877	300.562	100,54%
Net Fees	8.629	24.151	179,88%
Other net operating income	8.860	30.990	249,77%
Total operating income	**167.366**	**355.702**	**112,53%**
Provisions	-10.722	-10.269	-4,22%
Net operating income	**156.644**	**345.434**	**120,52%**
Operating expenses	-72.426	-183.850	153,85%
Net Income before Taxes	**84.218**	**161.584**	**91,86%**
Balance Sheet			
Assets	23.516.139	23.223.638	-1,24%
Liabilities	21.644.440	21.327.248	-1,47%
Loans and accounts receivable from customers (1)	15.672.065	15.831.384	1,02%
Demand and term deposits (2)	18.861.872	19.145.972	1,51%

(1) These are loans receivable from customers, plus the balance owed by banks, without deducting the respective provisions.

(2) These are demand deposits and other obligations, time deposits and other deposits.

CNB is carefully watching the events that affected the US banking industry in the first few months of this year. At the close of 3Q23, the bank had liquidity of Ch$10,632 million, equivalent to 41% of the total deposits. Applying the insured cash sweep (ICS) service strategy, it continued to reduce the percentage of uninsured deposits, which was 36% (versus 51% in December 2022).

CNB US GAAP results as of September 30, 2023 were impacted by an increase in the cost of deposits that decreased its interest margin by US$81.1 million compared to the previous year. This effect largely explains the 26.3% decrease in its net income compared to the same period of the previous year, which was US$152.1 million. This impact was offset by a reduction in expense in credit risk provisions of US$9.8 million, due to a lower probability of deterioration of portfolio instruments, as well as a lower tax of US$19.0 million due to lower results.

On the other hand, according to Chilean GAAP standards, there was an impact of US$10.9 million of lower impairment of the HTM investment portfolio and US$2.6 million of DPV, offset only by US$1.0 million of higher provision B- 1 in an A/A analysis. This is how the Chilean GAAP net result as of September 2023 of US$159.4 million is lower than US$41.0 million in the same period of the previous year.

Financial Position

Solvency

- In 3Q23, Bci's capital adequacy ratio (CAR) was 13.24%, a 64 basis point improvement YoY.
- The basic capital ratio (CET 1) was 9.79%, 54 basis points higher YoY.

	3Q22	2Q23	3Q23	3Q23/ 2Q23	3Q23/ 3Q22
Available Capital (Ch$ million)					
Capital and reserves	4,198,065	4,766,400	4,768,537	0.04%	13.59%
Valuation accounts	221,878	-18,538	174,051	-1038.89%	-21.56%
Net income in the period	630,266	372,775	501,921	34.64%	-20.36%
Provision for dividends	-189,080	-111,833	-150,576	34.64%	-20.36%
Non-controlling interest	1,289	1,350	1,452	7.58%	12.71%
Goodwill	-196,819	-146,833	-162,318	10.55%	-17.53%
Discounts CET1	-	-60,923	-78,092	28.18%	-%
Tier 1Basic capital (CET1)	4,665,599	4,802,398	5,054,975	5.26%	8.35%
Tier 1 capital	5,169,956	5,046,892	5,313,017	5.27%	2.77%
Effective equity	6,352,700	6,553,497	6,833,204	4.27%	7.56%
Risk-weighted assets (amount)					
Market risk-weighted assets	3,510,208	3,759,620	3,875,798	3.09%	10.42%
Operational risk-weighted assets	3,540,053	4,104,193	4,069,781	-0.84%	14.96%
Credit risk-weighted assets	43,385,399	41,034,934	43,662,666	6.40%	0.64%
Total risk-weighted assets (RWA)	50,435,660	48,898,748	51,608,245	5.54%	2.32%
Risk-based capital ratios (% of RWAs)					
CET1 ratio (%)	9.25%	9.82%	9.79%	-0.03pp	0.54pp
Tier 1 ratio (%)	10.25%	10.32%	10.29%	-0.03pp	0.04pp
Effective equity ratio (%)	12.60%	13.40%	13.24%	-0.16pp	0.64pp

Capital básico adicional (porcentaje de los APR)					
Conservation buffer requirement (%)	0.63%	1.25%	1.25%	0.00pp	0.63pp
Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00pp	0.00pp
Additional requirements for D-SIB (%)	0.00%	0.38%	0.38%	0.00pp	0.38pp
Additional capital required for the evaluation of the adequacy of effective capital (Pillar 2)	0.00%	0.00%	0.00%	0.00pp	0.00pp
Total additional core capital requirements (%)	0.63%	1.63%	1.63%	0.00pp	1.00pp
Leverage ratio					
Leverage ratio (%)	5.94%	6.34%	6.36%	0.03pp	0.42pp

Effective equity rose 7.56% YoY, mainly due to higher net income and a lower loss in the valuation accounts associated with the available-for-sale (AFS) portfolio, which increased 12.70% due to the lower interest rates in Chile and the USA. Inflation expectations were downgraded with a positive impact on cash flow hedges of Ch$87,392 million YoY. The incorporation of CET1 discounts related to Basel III (hedges, intangible assets and deferred taxes) had a negative impact of Ch$77,991 million YoY. Subordinated bonds amounted to Ch$1,348,785 million in 3Q23, increasing 4.59% YoY, and additional provisions were Ch$429,443 million.

In 3Q23, risk-weighted assets (RWA) without the exchange rate effect rose 6.36% YoY due to the increase in credit risk-weighted assets (CRWA) in Chile and offshore, and also market risk-weighted assets (mRWA) and operational risk-weighted assets (oRWA).

Financing Sources and Liquidity

Ch$ million	3Q22	2Q23	3Q23	3Q23/ 2Q23	3Q23/ 3Q22
Customer financing					
Time deposits	16,220,444	20,226,184	20,797,237	2.82%	28.22%
Demand deposits	27,215,494	22,486,347	23,771,943	5.72%	-12.65%
Other sources of financing					
Current bonds	8,162,402	7,627,569	8,011,513	5.03%	-1.85%
Letters of credit	1,498	1,125	912	-18.89%	-39.11%

Ch$ million	3Q22	2Q23	3Q23	3Q23/ 2Q23	3Q23/ 3Q22
Liquidity coverage ratio (LCR)					
High-quality liquid assets (HQLA)	4,186,120	4,873,690	4,576,691	-6.09%	9.33%
Net expenses	1,830,555	1,620,913	1,563,613	-3.54%	-14.58%
LCR (%) (HQLA/Net expenses)	228.7%	300.7%	292.7%	-8.00pp	64.00pp
Net Stable Funding Ratio (NSFR)					
Available stable funding (ASF)	32,377,170	32,698,932	32,146,277	-1.69%	-0.71%
Required stable funding (RSF)	32,075,959	30,254,939	30,323,916	0.23%	-5.46%
NSFR (%) (ASF/RSF)	100.94%	108.08%	106.01%	-2.07pp	5.07pp

BCI is characterized by having a sound liquidity position. This is evident in our liquidity ratios, both short-term and structural liquidity, exceeding what is required by the regulator.

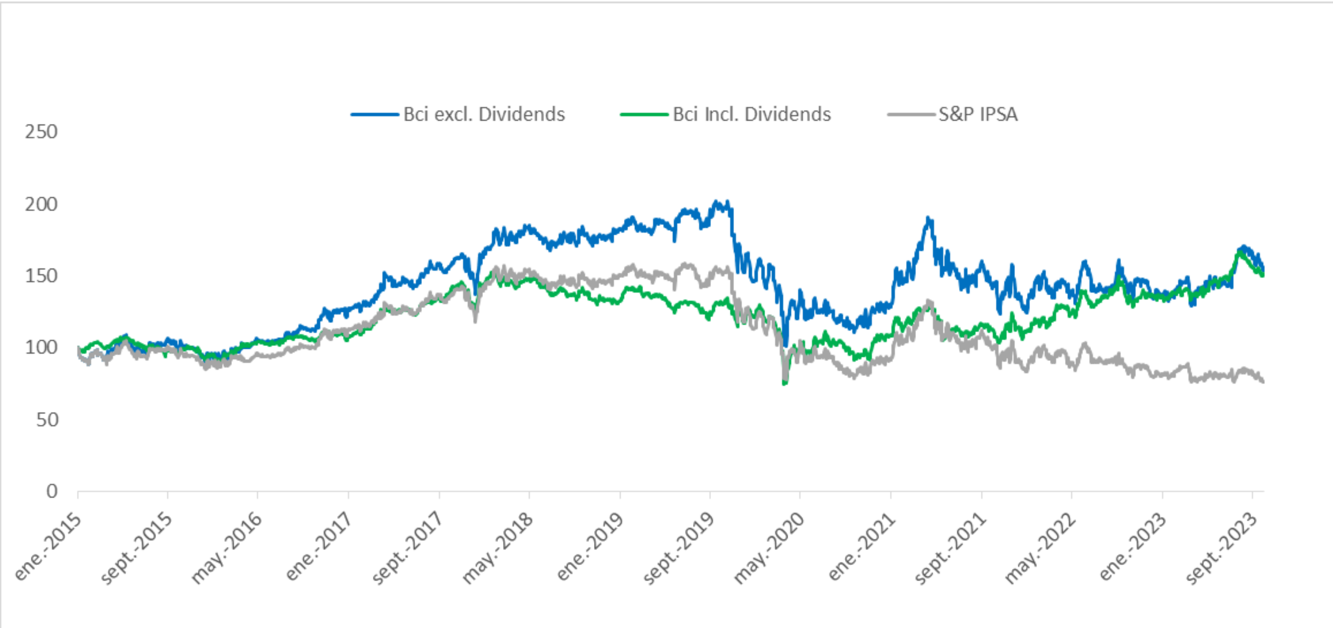
Regarding the LCR, the most notable thing is the constant increase in our High Quality Liquid Assets, which is directly reflected in an increase in the indicator. These assets went from Ch$4,186,120 million at the end of September 2023 to Ch$4,576,691 million at the end of September of this year, maintaining a stable level of net expenses.

Concerning our NSFR, stability is also evident with a slight upward trend. This is reflected by the bank's sound liquidity structure, maintaining constant available stable funding last year. With regard to the latter point, this is reflected by the evolution of our main sources of financing in percentage terms, with retail funding accounting for a large part of our funding.

Market value

Return of Bci shares versus S&P IPSA*

(Baseline: 100: January, 2015)



Source: Bloomberg.

In 2023 we have witnessed high volatility in the stock market in Chile and abroad, reflected by Bci's share price.

The shares of Banco de Crédito e Inversiones are listed on the Santiago Stock Exchange and Chilean Electronic Stock Exchange

	2021		2022				2023		
Indicators	**3Q**	**4Q**	**1Q**	**2Q**	**3Q**	**4Q**	**1Q**	**2Q**	**3Q**
Closing price (Ch$/share)	29,600	24,890	28,345	26,862	24,600	24,390	23,301	24,498	22,756
Minimum price (Ch$/share)	29,100	24,622	25,605	25,200	24,600	23,800	22,920	22,750	20,973
Maximum price (Ch$/share)	33,521	28,018	30,601	30,959	28,720	26,388	26,550	25,000	25,241
12-month return of Bci shares* (%)	21.57	-4.75	-22.05	-5.89	-2.24	10.00	-1.52	5.41	11.40
12-month return of IPSA (%)	19.94	3.14	0.79	14.29	17	22.13	7.85	16.90	14,06
Price-to-book (P/B) ratio (times)	44.93	0.90	44.93	0.90	0.89	0.77	0.82	0.87	0.79
Market capitalization (Ch$ million)	4,403,531	3,541,835	4,418,603	4,187,423	4,153,399	4,117,943	3,934,079	4,136,177	4,296,300

* Includes adjustments for dividends and changes in capital (source: Bloomberg).

Appendix

Consolidated Income Statement as of September 30, 2023

Ch$ million	BCI+Subsidiaries + Branches	CNB+BCI FG	SSFF	Peru	Elimination by CNB + BCI FG + SSFF	Consolidated Total
Net interest income	747,042	300,562	73,868	5,228	28,460	1,155,160
Net income from indexation	311,576	0	0	218	0	311,794
Net fee income	205,404	24,151	19,034	2,914	2,795	254,298
Net financial Income	36,923	3,064	156	516	7,172	47,831
Other operating income	(73,960)	33,493	9,679	0	89,577	58,789
TOTAL OPERATING INCOME	**1,226,985**	**361,270**	**102,737**	**8,876**	**128,004**	**1,827,872**
Expenses for employee benefit obligations	(357,847)	(102,551)	(19,233)	(2,799)	0	(482,430)
Administration expenses	(242,475)	(62,469)	(34,722)	(2,970)	5,029	(337,607)
Depreciation and amortization	(59,532)	(17,678)	(4,889)	(1,721)	0	(83,820)
Impairment of non-financial assets	(7)	0	0	0	0	(7)
Other operating expenses	15,563	(1,152)	(602)	(4)	0	13,805
TOTAL OPERATING EXPENSES	**(644,298)**	**(183,850)**	**(59,446)**	**(7,494)**	**5,029**	**(890,059)**
OPERATING INCOME BEFORE CREDIT LOSSES	**582,687**	**177,420**	**43,291**	**1,382**	**133,033**	**937,813**
Provisions for credit risk due to banks and loans and accounts receivable from customers	(267,777)	12,569	(101,298)	(2,205)	0	(358,711)
Special provisions for credit risk	3,841	(16,436)	526	(13)	0	(12,082)
Recovery of written-off credits	50,492	268	6,448	0	0	57,208
Impairment due to credit risk of other financial assets at amortized cost and financial assets	(5,839)	(6,670)	0	(50)	0	(12,559)
EXPENSES FOR CREDIT LOSSES	**(219,283)**	**(10,269)**	**(94,324)**	**(2,268)**	**0**	**(326,144)**
OPERATING INCOME	**363,404**	**167,151**	**(51,033)**	**(886)**	**133,033**	**611,669**
Income from continuing operations before tax	**363,404**	**167,151**	**(51,033)**	**(886)**	**133,033**	**611,669**
Tax	(89,019)	(36,349)	15,497	226	0	(109,645)
NET INCOME	**274,385**	**130,802**	**(35,536)**	**(660)**	**133,033**	**502,024**

Consolidated Balance Sheet as of September 30, 2023

Ch$ million	BCI + Subidiaries + Branches	CNB + BCI FG	SSFF	Peru	Elimination by CNB + BCI FG + SSFF	Consolidated Total
ASSETS						
Cash and bank deposits	**3,432,875**	**348,721**	**2,934**	**22,120**	**(1,945)**	**3,804,705**
Transactions with settlement in progress	**641,205**	**0**	**0**	**0**	**0**	**641,205**
Financial assets to be traded at fair value through profit or loss	**7,624,555**	**130,257**	**0**	**3,376**	**(3,219)**	**7,754,969**
Financial derivative contracts	6,574,697	98,350	0	3,376	(3,219)	6,673,204
Debt financial instruments	961,509	31,695	0	0	0	993,204
Others	88,349	212	0	0	0	88,561
Financial assets at fair value through other comprehensive income	**6,890,563**	**3,304,446**	**0**	**31,611**	**0**	**10,226,620**
Debt financial instruments	6,890,563	3,304,446	0	31,611	0	10,226,620
Financial derivative contracts for hedge accounting	**2,077,582**	**0**	**0**	**0**	**0**	**2,077,582**
Financial assets at amortized cost	**34,231,012**	**18,299,736**	**417,489**	**218,188**	**(345,248)**	**52,821,177**
Rights for repurchase agreements and securities loans	216,166	0	0	0	0	216,166
Debt financial instruments	1,179,556	2,569,390	0	0	0	3,748,946
Owed by banks	716,400	0	0	22,742	0	739,142
Loans and accounts receivable from customers - Commercial	19,528,836	12,350,827	2,106	195,446	(345,248)	31,731,967
Loans and accounts receivable from customers - Mortgage	10,201,815	3,330,657	0	0	0	13,532,472
Loans and accounts receivable from customers - Consumer	2,388,239	48,862	415,383	0	0	2,852,484
Investments in companies	**2,122,635**	**142,007**	**0**	**0**	**(2,085,348)**	**179,294**
intangible assets	**243,104**	**163,008**	**11,355**	**9,996**	**0**	**427,463**
Fixed assets	**194,923**	**54,020**	**(47)**	**1,617**	**0**	**250,513**
Assets for the right to use leased goods	**92,076**	**40,634**	**8,803**	**1,351**	**0**	**142,864**
Current taxes	**150,248**	**0**	**850**	**256**	**0**	**151,354**
Deferred taxes	**274,289**	**131,789**	**63,552**	**2,190**	**0**	**471,820**
Other assets	**1,299,633**	**609,021**	**14,731**	**2,549**	**(34,434)**	**1,891,500**
Non-current assets and disposal groups for sale	**43,404**	**0**	**0**	**0**	**0**	**43,404**
TOTAL ASSETS	**59,366,783**	**23,223,639**	**519,667**	**293,254**	**(2,470,194)**	**80,933,149**
LIABILITIES						
Transactions with settlement in progress	**580,011**	**0**	**0**	**0**	**0**	**580,011**
Financial liabilities to be traded at fair value through profit or loss	**6,154,315**	**68,408**	**0**	**2,957**	**(3,219)**	**6,222,461**
Financial liabilities designated at fair value through profit or loss	**0**	**0**	**0**	**0**	**0**	**0**
Financial derivative contracts for hedge accounting	**2,519,001**	**56,931**	**0**	**0**	**0**	**2,575,932**
Financial liabilities at amortized cost	**41,108,999**	**20,989,593**	**343,283**	**174,654**	**(358,621)**	**62,257,908**
Demand deposits and other obligations	9,156,171	14,614,452	2,739	526	(1,945)	23,771,943
Time deposits and other deposits	16,123,175	4,531,520	0	142,542	0	20,797,237
Obligations for repurchase agreements and securities loans	594,866	72,501	0	0	0	667,367
Obligations with banks	6,951,249	0	340,544	31,586	(356,676)	6,966,703
Debt financial instruments issued	8,012,426	0	0	0	0	8,012,426
Other financial obligations	271,112	1,771,120	0	0	0	2,042,232
Obligations for lease contracts	**84,655**	**31,107**	**10,850**	**1,345**	**0**	**127,957**
Issued regulatory capital financial instruments	**1,536,927**	**0**	**0**	**0**	**0**	**1,536,927**
Provisions for contingencies	**102,990**	**44,839**	**3,891**	**716**	**0**	**152,436**
Provisions for dividends, payment of interest and revaluation of issued regulatory capital financial instruments	**150,576**	**0**	**0**	**0**	**0**	**150,576**
Special provisions for credit risk	**445,734**	**32,579**	**25,389**	**13**	**0**	**503,715**
Current taxes	**4,853**	**5,161**	**0**	**0**	**0**	**10,014**
Deferred taxes	**2,368**	**0**	**0**	**0**	**0**	**2,368**
Other liabilities	**1,382,534**	**98,632**	**55,722**	**3,704**	**(23,006)**	**1,517,586**
TOTAL LIABILITIES	**54,072,963**	**21,327,250**	**439,135**	**183,389**	**(384,846)**	**75,637,891**
EQUITY						
Capital	**4,768,410**	**1,348,843**	**168,096**	**117,009**	**(1,633,948)**	**4,768,410**
Bookings	**0**	**886,760**	**(4,503)**	**0**	**(882,257)**	**0**
Accumulated other comprehensive income	**174,051**	**(471,353)**	**0**	**(219)**	**471,572**	**174,051**
Items that will not be reclassified in profit or loss	127	(1,855)	0	(62)	1,917	127
Items that can be reclassified in profit or losss	173,924	(469,498)	0	(157)	469,655	173,924
Accumulated profits (losses) from previous years	**0**	**0**	**(47,526)**	**(6,264)**	**53,790**	**0**
Profit (loss) for the period	**501,921**	**130,701**	**(35,535)**	**(661)**	**(94,505)**	**501,921**
Less: Provisions for dividends, payment of interest and revaluation of issued regulatory capital financial instruments	**(150,576)**	**0**	**0**	**0**	**0**	**(150,576)**
From the owners of the bank:	**5,293,806**	**1,894,952**	**80,532**	**109,866**	**(2,085,350)**	**5,293,806**
Of the non-controlling interest	**14**	**1,438**	**0**	**0**	**0**	**1,452**
TOTAL EQUITY	**5,293,820**	**1,896,389**	**80,532**	**109,865**	**(2,085,348)**	**5,295,258**
TOTAL LIABILITIES AND EQUITY	**59,366,783**	**23,223,639**	**519,667**	**293,254**	**(2,470,194)**	**80,933,149**

Risk Indicators as of September 30, 2023

Ch$ million	BCI+Subidiaries+ Branches	CNB+BCI FG	SSFF	Peru
Total Loans:				
Commercial Loans	19,635,261	12,427,470	2,106	198,263
Mortgage Loans	10,251,589	3,350,797	0	0
Consumer Loans	2,614,314	53,116	493,547	0
Credits originated and acquired by the entity - Commercial	48,679	0	0	0
Owed by banks	717,533	0	0	22,764
Total	**33,267,376**	**15,831,383**	**495,653**	**221,027**
Provisions				
Commercial	(402,994)	(76,643)	0	(2,817)
Mortgage	(49,774)	(20,140)	0	0
Consumer	(226,075)	(4,254)	(78,164)	0
Adeudado por bancos	37	0	0	(37)
Total	**(678,807)**	**(101,037)**	**(78,164)**	**(2,854)**
Write-Offs				
Commercial	54,050	1,087	0	0
Mortgage	7,692	0	0	0
Consumer	164,094	45	136,198	0
Total	**225,836**	**1,132**	**136,198**	**0**
Recoveries				
Commercial	18,253	261	0	0
Mortgage	3,264	0	0	0
Consumer	28,977	7	6,448	0
Total	**50,494**	**268**	**6,448**	**0**
Impaired Portfolio Chile				
Commercial	1,023,217	158,376	0	4,006
Mortgage	352,593	14,442	0	0
Consumer	231,400	0	64,231	0
Total	**1,607,210**	**172,818**	**64,231**	**4,006**

Ch$ million	BCI+Subidiaries+ Branches	CNB+BCI FG	SSFF	Peru
Consumer Loans	350,072	30,351	0	0
Mortgage Loans	129,726	11,791	0	0
Commercial Loans	70,631	0	38,730	0
Total Non-Performing Loans	**550,429**	**42,142**	**38,730**	**0**

Quarterly Evolution of the Consolidated Balance Sheet

Ch$ million	3Q22	2Q23	3Q23	3Q23/ 2Q23	3Q23/ 3Q22
Cash and deposits in banks	4,468,973	3,739,756	4,081,619	-17.64%	-10.79%
Items in course of collection	797,617	820,322	927,721	-7.10%	43.20%
Financial assets at fair value through profit or loss	9,577,215	6,823,961	7,211,665	-10.83%	-21.04%
Financial assets at fair value through other comprehensive income	8,756,829	10,289,146	9,814,328	-0.76%	4.17%
Derivatives	2,063,330	1,761,328	1,949,858	1.76%	-11.78%
Financial assets at amortized cost	52,125,225	50,139,360	51,553,142	2.01%	2.35%
Investment in companies	35,391	141,083	170,127	2.05%	314.98%
Intangible assets	459,500	401,387	415,792	1.51%	-10.74%
Fixed assets	255,838	245,966	248,596	0.47%	-3.64%
Current tax	139,920	157,153	154,945	-15.99%	-11.59%
Deferred tax	393,892	508,974	482,940	8.55%	41.36%
Other assets	2,650,016	1,915,384	1,917,030	-1.66%	-3.19%
Total Assets	**81,723,745**	**76,943,820**	**78,927,762**	**-0.98%**	**-0.75%**
Items in course of collection	782,596	776,339	890,171	-26.39%	66.25%
Financial liabilities at fair value through profit or loss	8,557,497	5,571,404	5,616,344	-12.57%	-26.87%
Derivatives	2,622,129	2,588,754	2,544,713	-5.67%	5.93%
Financial liabilities at amortized cost	61,028,823	59,215,583	60,807,376	0.90%	1.16%
Leasing contract obligations	162,818	130,807	127,590	-6.66%	-20.53%
Regulatory capital financial instruments	1,469,593	1,527,685	1,538,253	0.17%	7.97%
Provisions	176,625	154,981	150,835	2.39%	15.62%
Provisions for dividends, interest payments and revaluation of regulatory capital financial instruments	189,080	111,833	138,388	-62.41%	-15.44%
Credit risk special provisions	475,690	481,496	478,960	-1.23%	2.95%
Current tax	867	2,530	6,296	-91.35%	1098.55%
Deferred Tax	1,030	2,208	2,273	-6.59%	63.34%
Other liabilities	1,394,509	1,370,187	1,438,575	-4.67%	-8.22%
Total Liabilities	76,861,256	71,933,807	73,739,775	**-1.36%**	**-1.29%**
Capital	3,862,386	4,766,258	4,766,258	12.80%	23.40%
Reserves	335,749	0	0	-100.00%	-100.00%
Other accumulated comprehensive income	221,878	-18,538	97,400	-83.82%	-113.25%
Retained earnings	0	0	0	-100.00%	---
Net Income	630,266	372,775	461,293	118.11%	-15.44%
Provisions for dividends, interest payments and revaluation of regulatory capital financial instruments	-189,080	-111,833	-138,388	-62.41%	-15.44%
Non-controlling interest	1,289	1,350	1,425	3.73%	5.66%
Total Shareholders' Equity	4,862,489	5,010,012	5,187,988	**4.82%**	**7.79%**
Liabilities and Shareholders' Equity	**81,723,745**	**76,943,819**	**78,927,762**	**-0.98%**	**-0.75%**