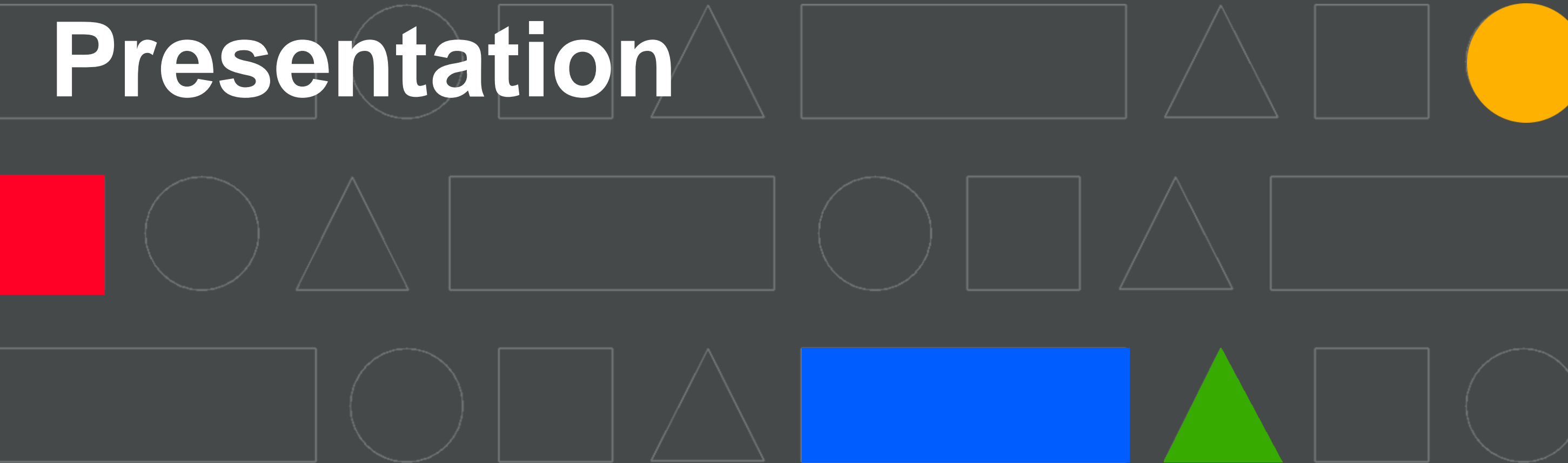


2Q 2025 Corporate Presentation





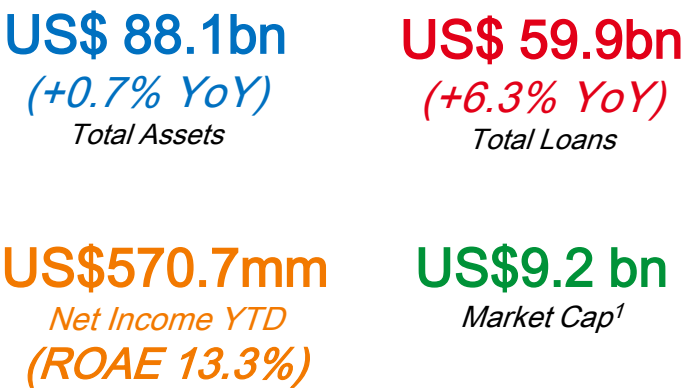
Bci at a glance



Leading financial institution in Chile by Assets and Loans

Profitable and financially sound

as of June 2025

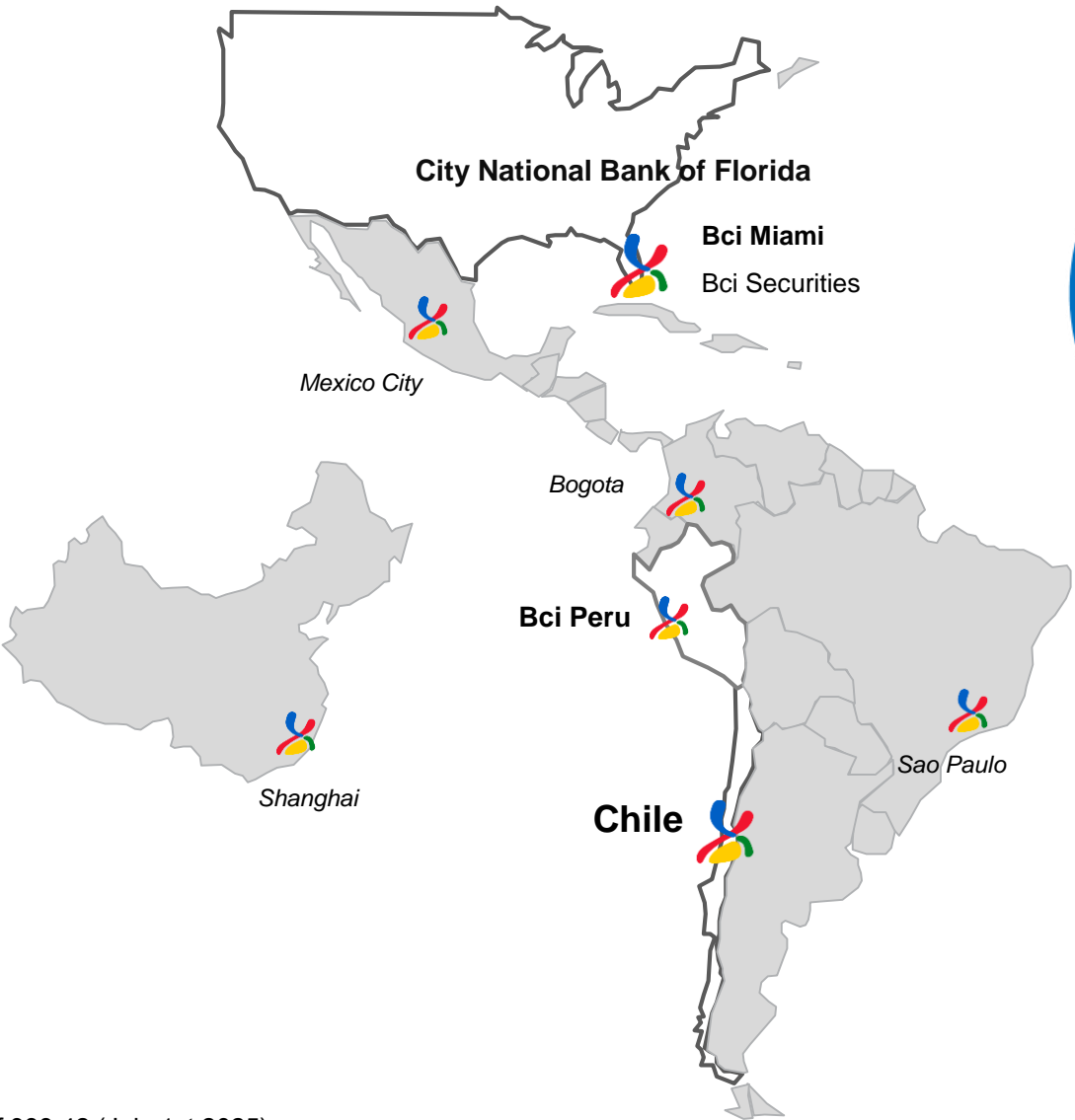


~6MM
Total Customers

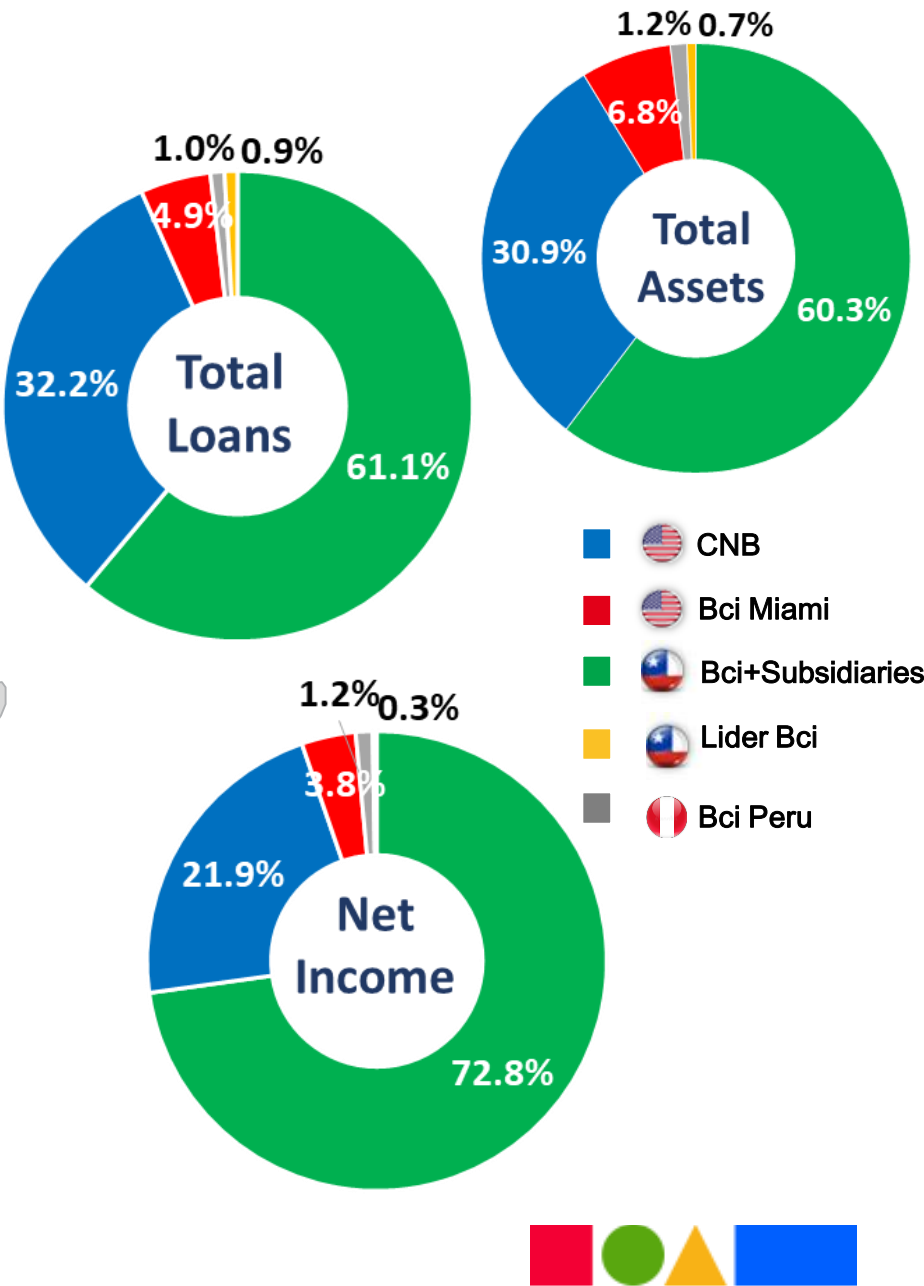


Diversified business model

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



Subsidiary diversification



Note: Figures are converted to US\$ using an FX of USD/CLP of 933.42 (July 1st 2025)
¹ Bloomberg as of June 2025, consolidated figures (include City National Bank of Florida and Bci Peru)

Executive Summary

Consolidated
Operations

We achieved sound Net income in our first half of the year, increasing 26.6% YoY

Financial Results

- **Record Net Income: US\$571 millions** for the 1H (+26.6% YoY).
- **Consistent NIM:** Consolidated **NIM** stood at 3.64%, +18 bps YoY driven by pricing strategies and effective treasury management. CNB NIM stood at **2.57%**, the highest level in two years.
- **Fee Growth: +22.8%** YoY, fueled by funds management, corporate finance advisory, and higher card transactionality.
- **Lower Provision Expenses: -14.7%** YoY, a result of active risk management.

Balance Sheet Composition

- **Loans:** +6.27% YoY. Driven by the outstanding performance of our **commercial portfolio**, which expanded by **6.45%** while gaining **6bps** of market share YoY.
- **Capital Ratios:** CET1 ratio of 11.10% and a total Capital Adequacy Ratio of 15.42%, both comfortably above regulatory requirements.
- **Liquidity:** Liquidity levels remain strong, with an **LCR of 170.12%** and an **NSFR of 104.55%**.
- **CNB Deposits:** contributes over **40%** of the consolidated deposit base and grew its own deposits at **5.2% YTD**, nearly double the U.S. industry average.

Key Initiatives

- **Wholesale & Investment Banking**, top Bank for commercial clients:
 - **Bci Finanzas Corporativas** accounted for 12% of our total net fee income, by structuring financing for major projects in the **Infrastructure, Concessions** and **Mining**.
 - Launching of **360 Connect** –Chile's first multi-bank platform for businesses– cements our position.
- **EcoRetail** advancements:
 - **Lider Bci** renewed the commercial agreement with **Walmart** resulting in the most competitive value proposition, offering **6%** savings in loyalty points every day.
 - MACHBANK achieved a **NPS of 78%**, and advances on its credit card strategy.



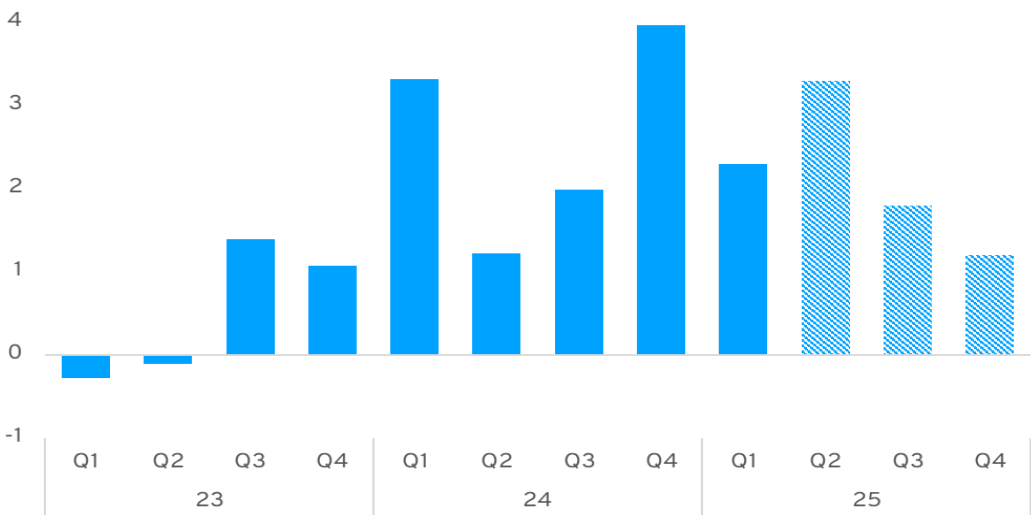


Chilean financial system

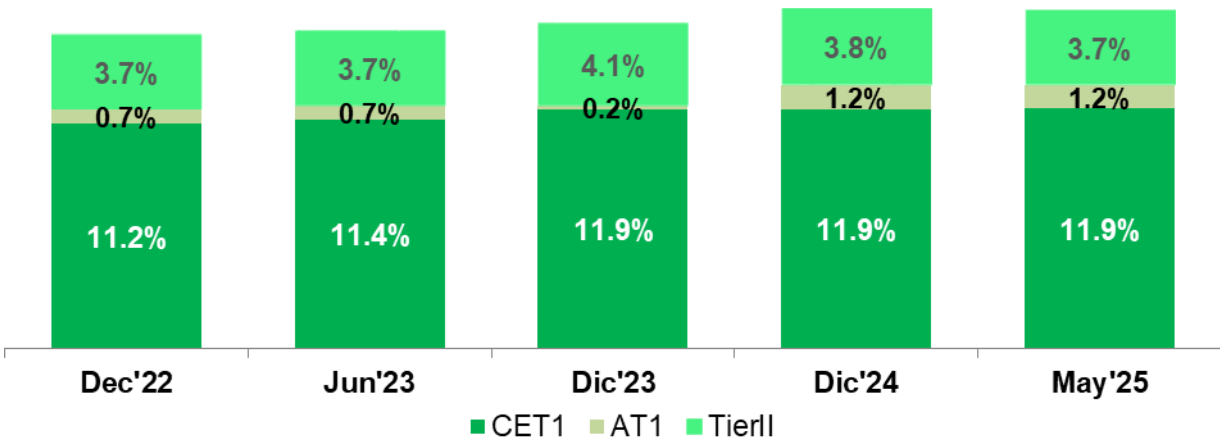


Bci is part of a robust and highly regulated financial system

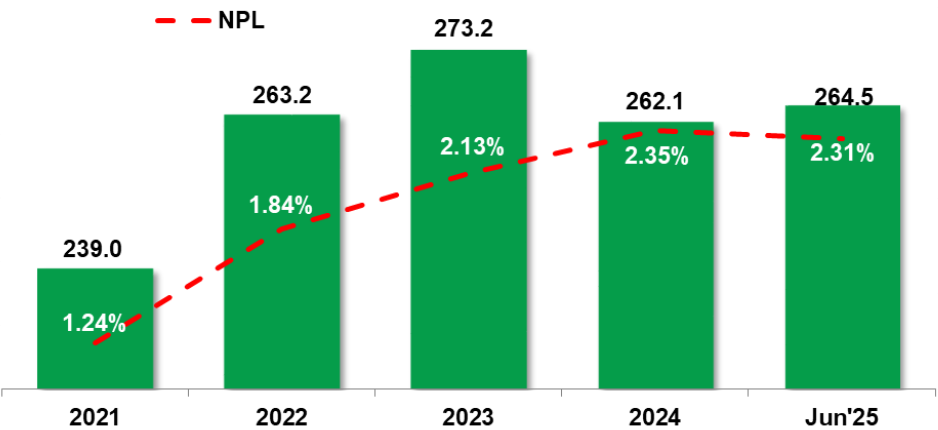
5 Chile: Quarterly % GDP growth and forecast (YoY)¹





Banking system capitalization ratio (Basel III)²



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



Chilean banking regulation – upgrading to Basel III

-  **CET1 capital** declined by 2 basis points year-over-year (YoY), reaching 11.10% at June 2025, impacted by greater regulatory deductions on the capital base. However, effective equity increased by 13,1% YoY, driven by the issuance of Additional Tier 1 (AT1) instruments totaling USD 1 billion in February and September 2024.
-  Additionally, regulatory capital ratios were strengthened, mainly driven by an increase in net income by 31.46% and a 43.42% improvement in losses associated with the available-for-sale portfolio. The overall capital adequacy ratio (CAR) rose 32 basis points YoY to 15.41%, significantly exceeding regulatory requirements and reinforcing Bci's sound solvency position. The capital rose from the normalization of U.S. interest rates also contributed positively to capital accounts.

(1) Source: Bci Research - Financial Market Commission (CMF).
(2) Source: CMF. Tier I and Tier II calculated as core capital and supplementary capital as % of total risk weighted assets respectively.
(3) Source: Figures exclude CNB (City National Bank) and Itau Corpbanca operations in Colombia, and are converted to US\$ using an FX of USD/CLP of 944.34 (July 1st 2024).





Bci Consolidated



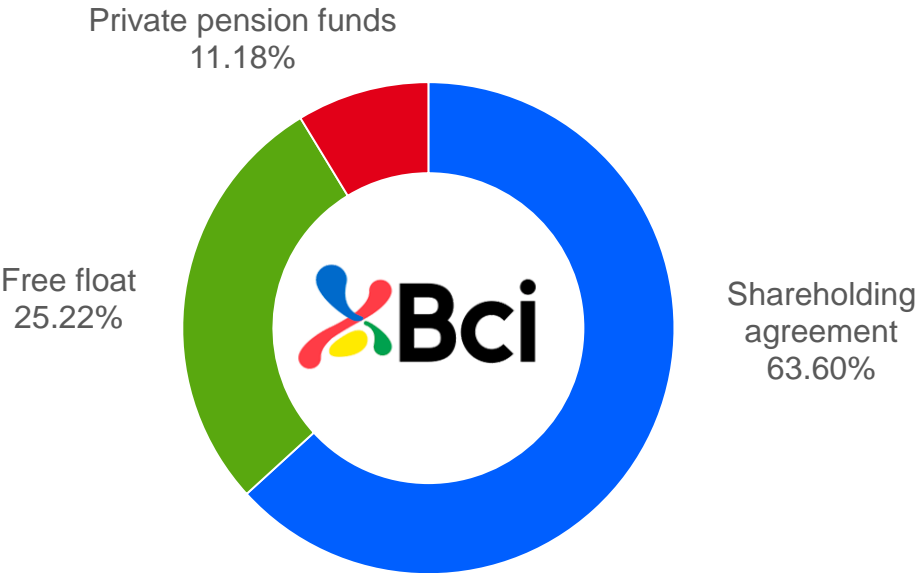
An 87-year trajectory, supported by strong corporate governance and the same purpose to: “dare to make a difference”

Three strategic pillars:

Leverage digital customer experience to achieve competitive advantage <ul style="list-style-type: none">• Best-in-class customer experience through digital transformation	Drive sustainable growth, while maintaining prudent risk <ul style="list-style-type: none">• Drive selective growth in line with defined risk-appetite• Optimize capital structure• Further deploy our international business	People-centered culture focused on our clients and supported by Bci values <ul style="list-style-type: none">• Promote disruptive innovation and boost collaboration• Strive to create sustainable value for all our stakeholders
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Long-term support from its founding and controlling shareholders

Board of Directors areas of expertise vary across academics, economics, politics, banking, technology and more



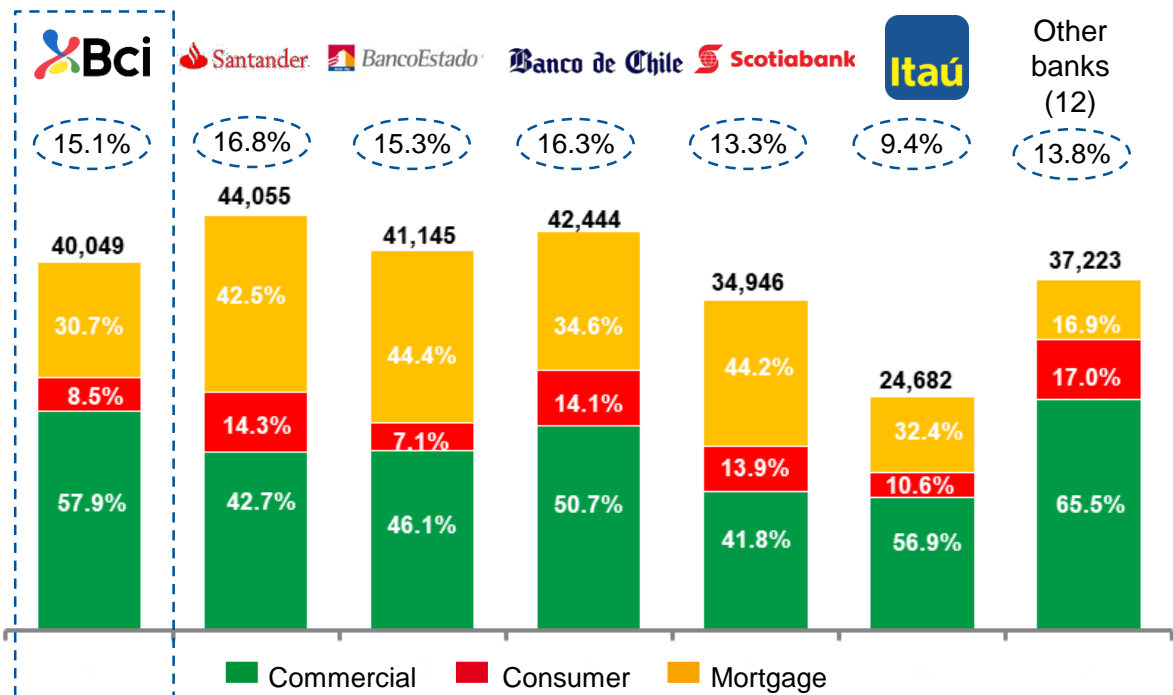
Ignacio Yarur A. President	Juan Edgardo Goldenberg P. Vice President	Diego Yarur A. Director
José Pablo Arellano M. Director	Klaus Schmidt-Hebbel D. Independent Director	Claudia Manuela Sánchez M. Director
Hernán Orellana H. Director	Mauricio Larraín G. Independent Director	Jorge Becerra U. Director



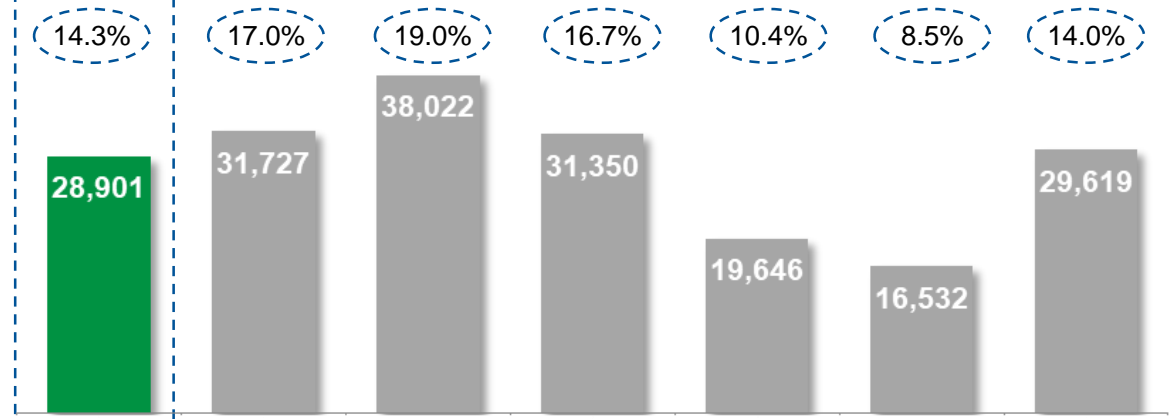
Bci maintains a relevant position in the market

Chilean banking system benchmark In US\$mm, as of June 2025

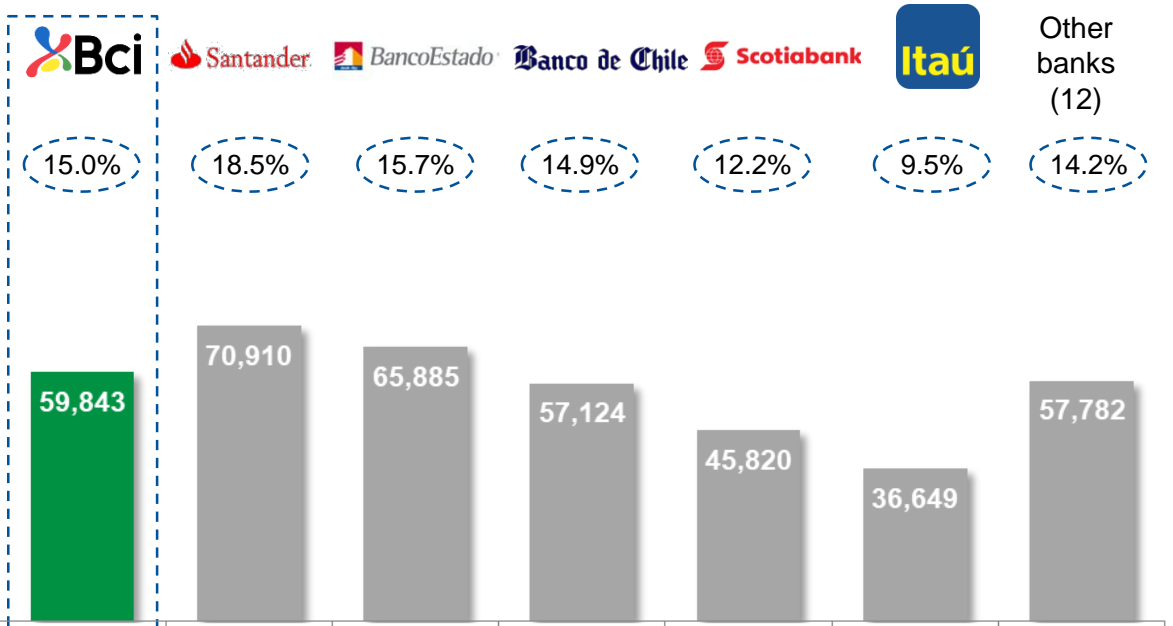
Loan breakdown¹



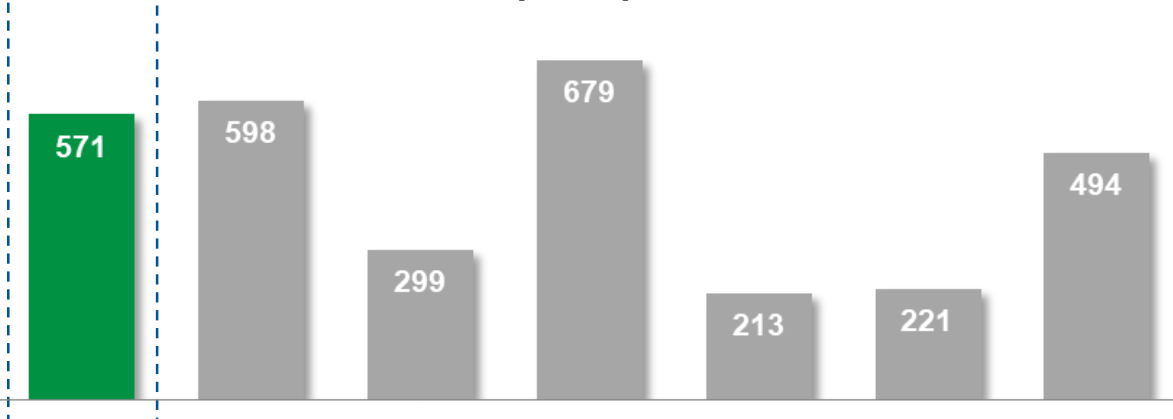
Deposits¹



Assets¹



Net income Consolidated (YTD)²



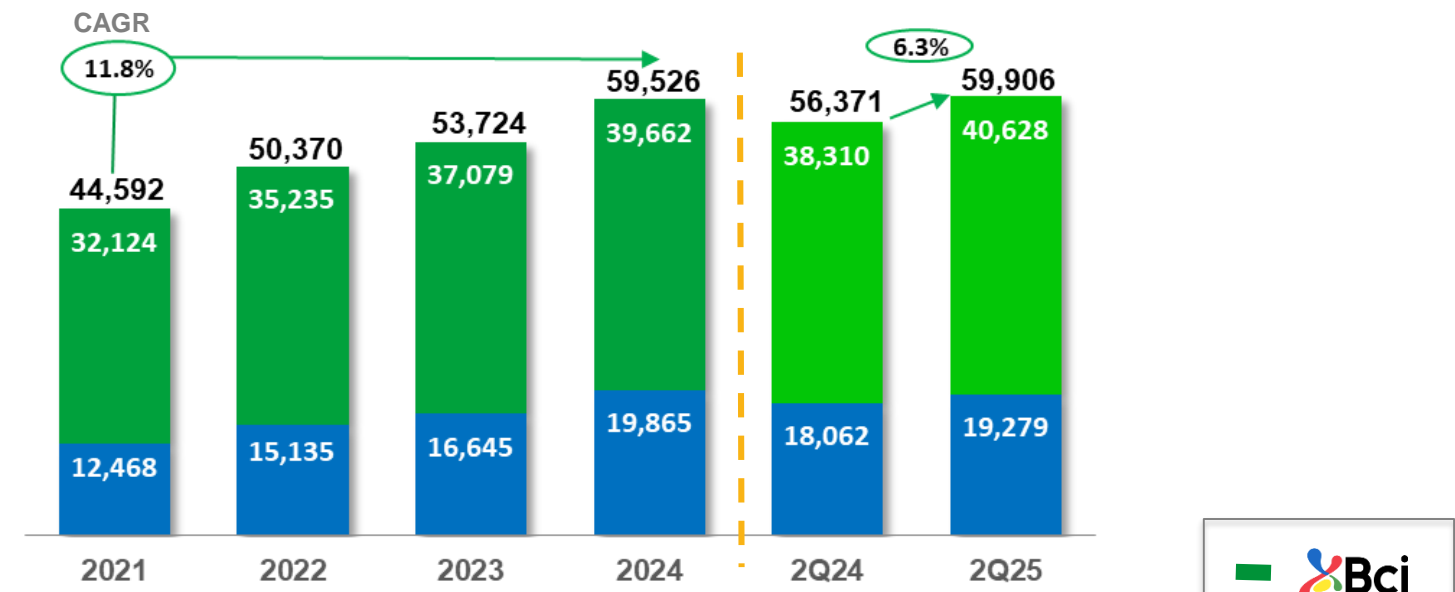
1. Bci figures exclude CNB (City National Bank), Bci Perú and Itaú Corpbanca figures exclude Colombia operations
2. Bci figures include CNB (City National Bank), Bci Perú and Itaú Corpbanca figures include Colombia operations
Note: Figures are converted to US\$ using an FX of USD/CLP of 933.42 (July 1st 2025)
Source: Company filings and Financial Market Commission of Chile (CMF)

% Market share in Chilean banking system

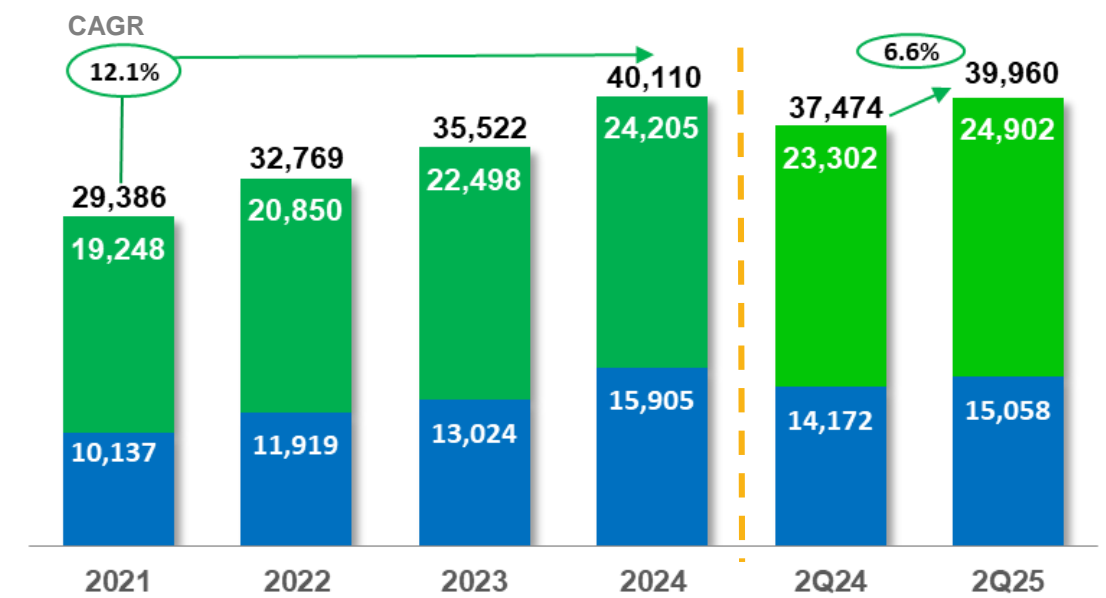


Loan growth evolution

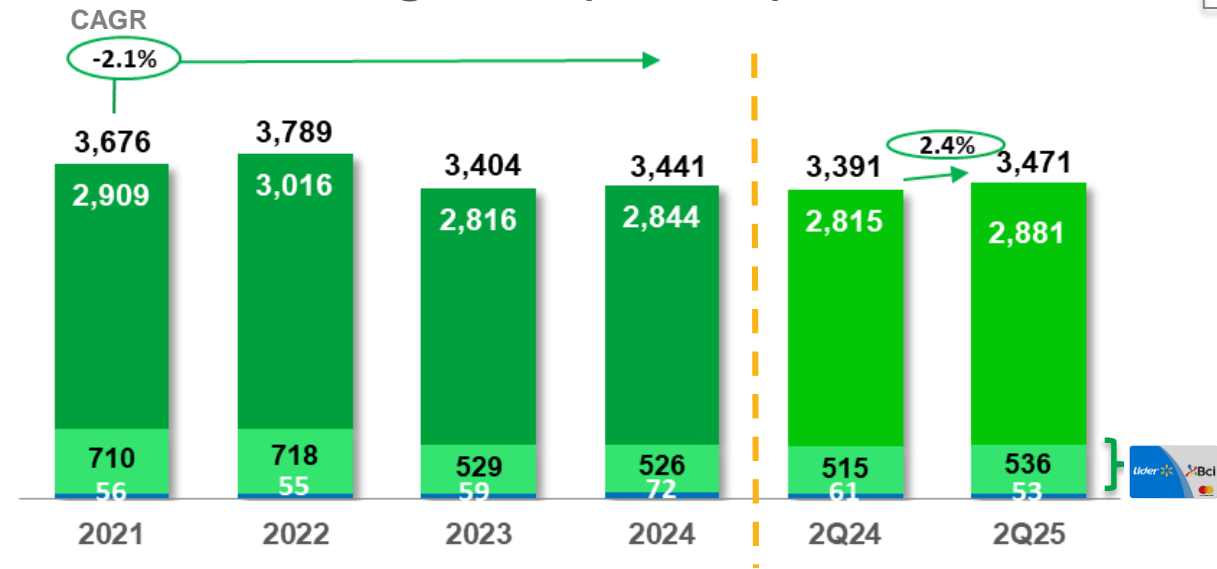
Total loans (US\$mm)



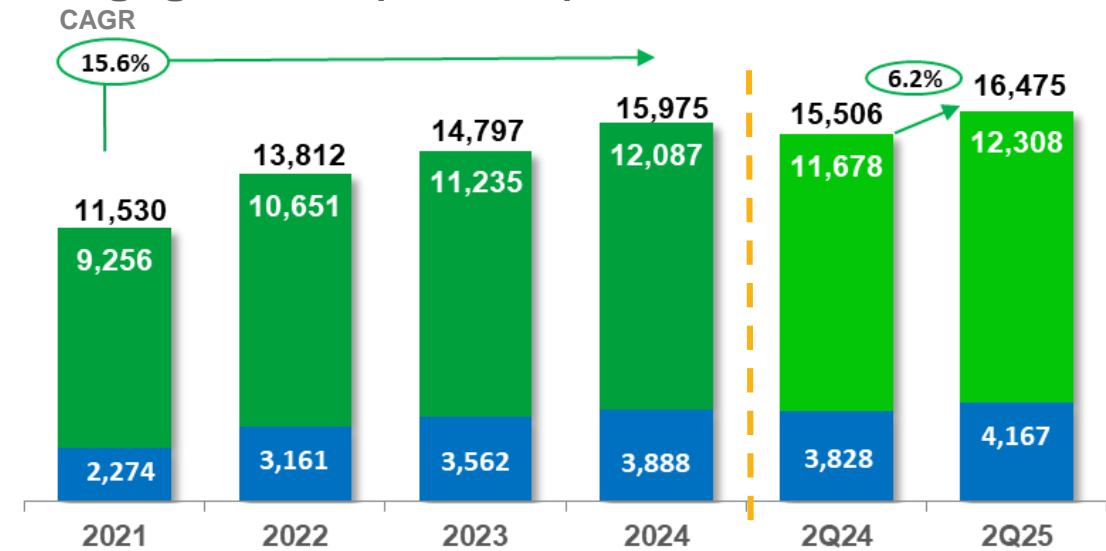
Commercial & Interbank loans (US\$mm)



Consumer lending loans (US\$mm)



Mortgage loans (US\$mm)



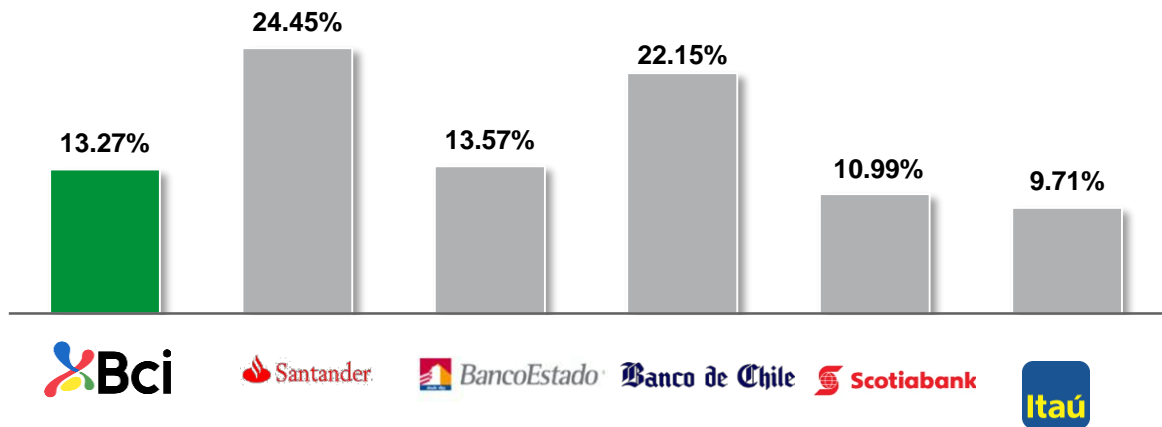
Source: Financial Market Commission (CMF).
Note: Figures are converted to US\$ using an FX of USD/CLP of 933.42 (July 1st 2025); Including the subsidiary's operations abroad.



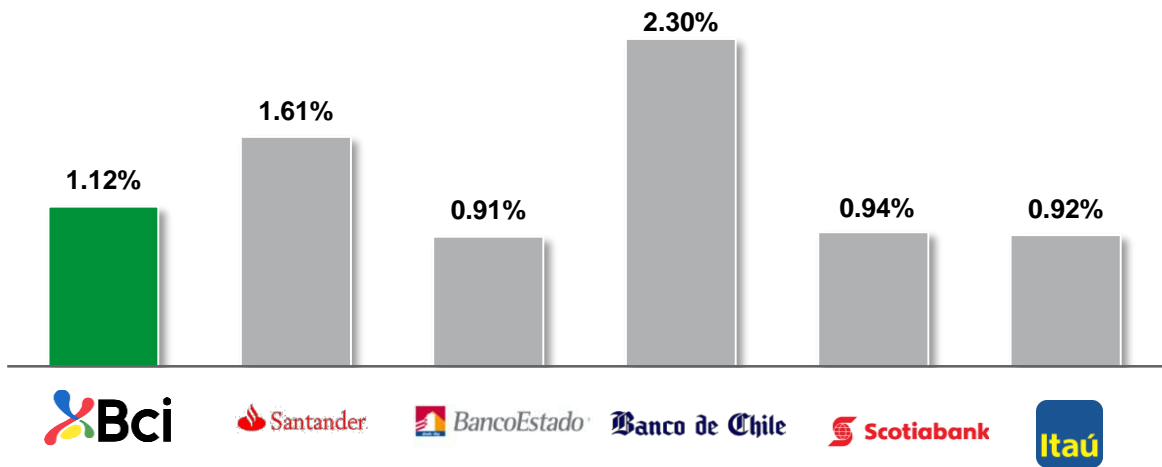
Successful organic growth in Chile...



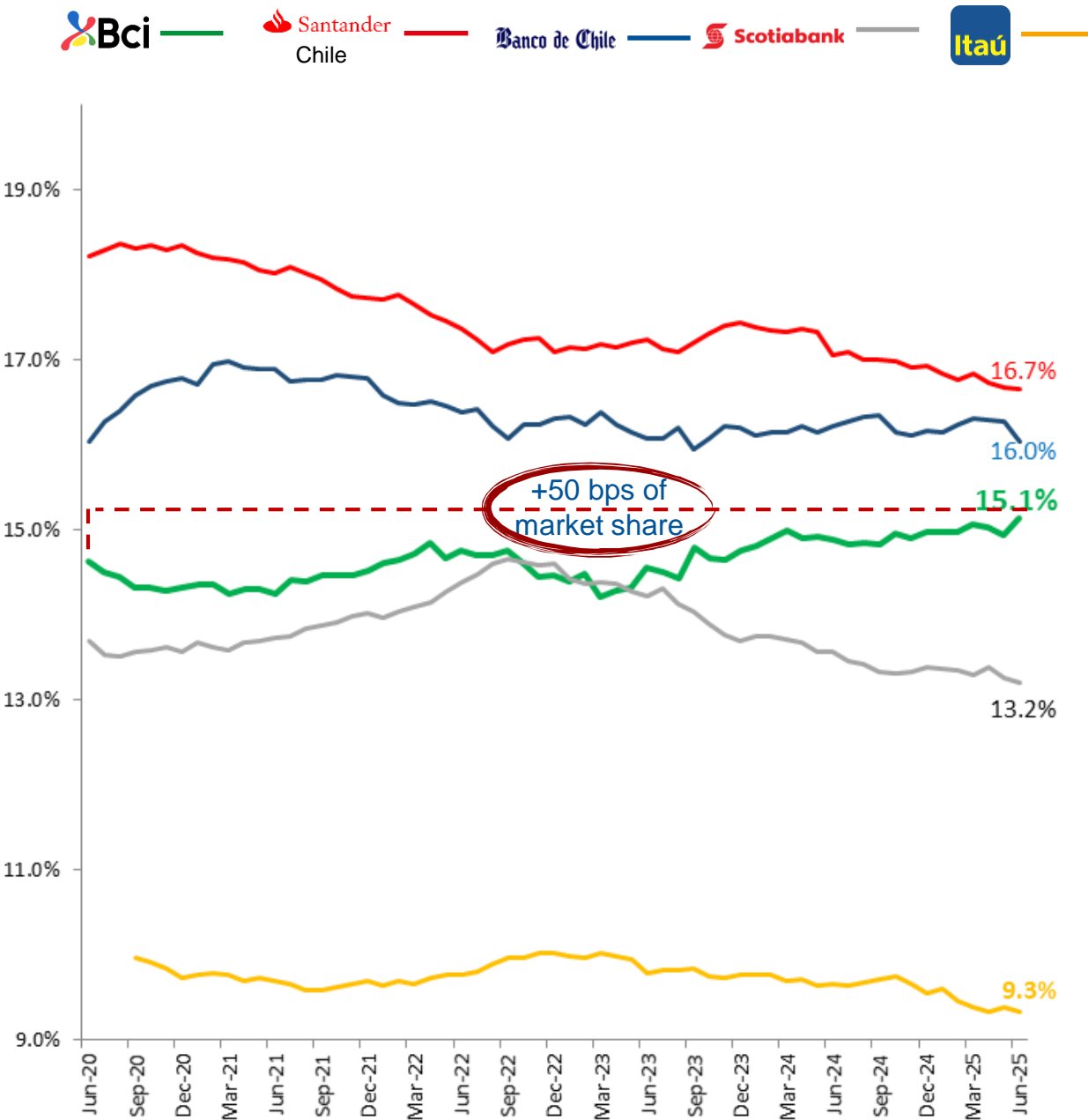
Return on average Equity (ROAE) ¹
as of June 2025



Return on average assets (ROAA)¹
as of June 2025



Local loans market share (%) ²



Source: CMF as of June 2025
¹ Figures Including the subsidiary's operations abroad;
² Bci figures exclude CNB (City National Bank) and Itaú Corpbanca figures exclude Colombia operations;

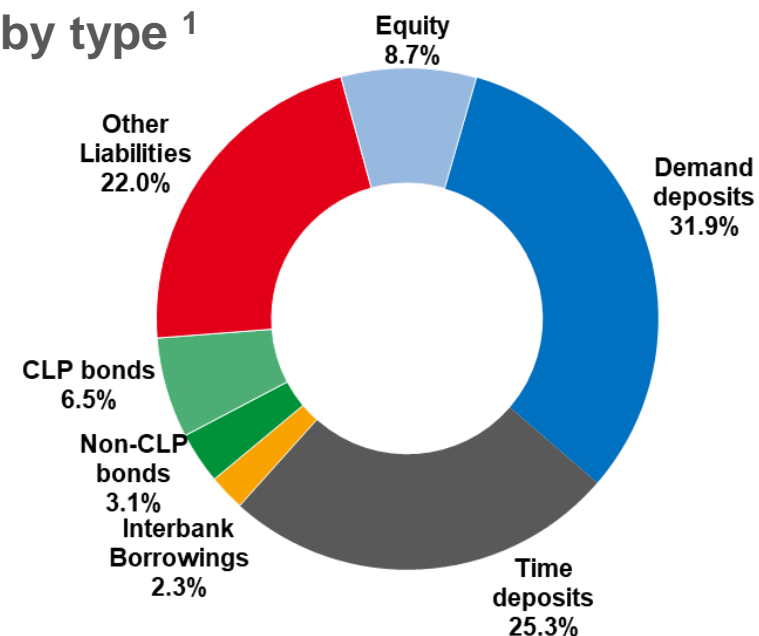
...with diversified funding cost

In terms of maturity, currency and geography

Funding Sources

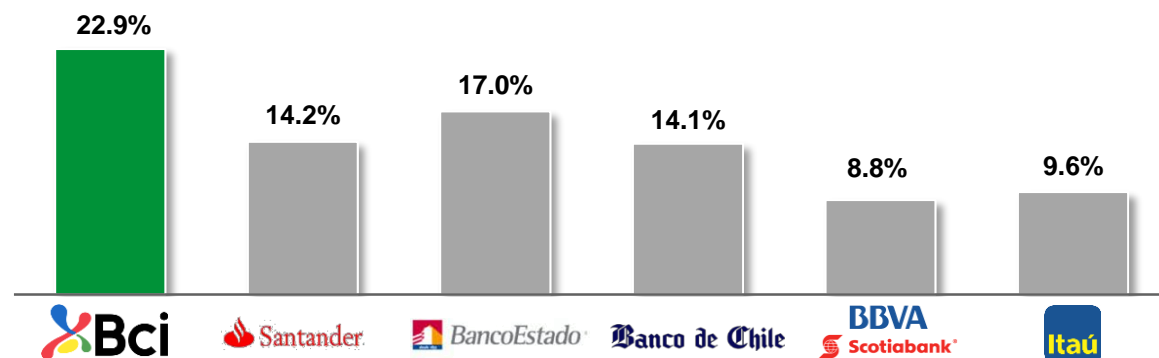
- Long term funding composed primarily of UF local bonds in the Chilean market, complemented by other international issuances, through our EMTN program in US dollars, Euros, Swiss Francs, Japanese Yens and Australian dollars
- The long-term debt matches our long-term residential mortgage portfolio
-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



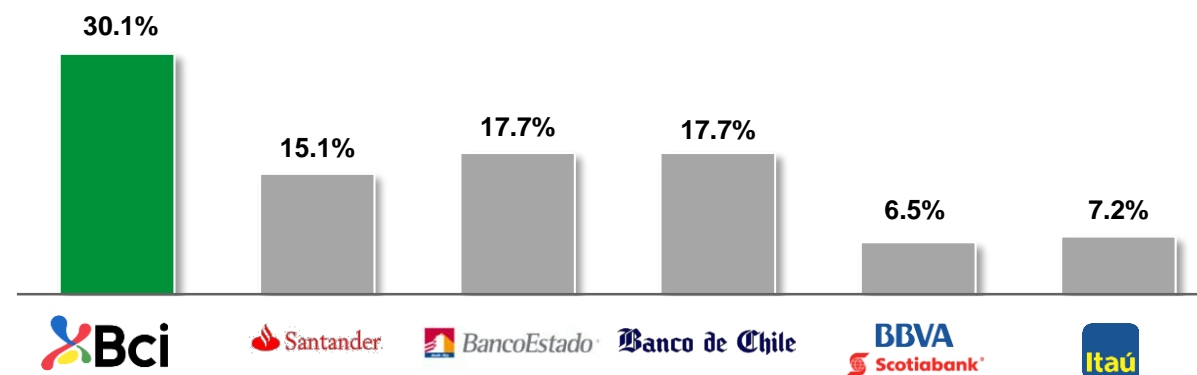
Time Deposit market share

as of June 2025



Checking accounts & demand deposits market share

as of June 2025

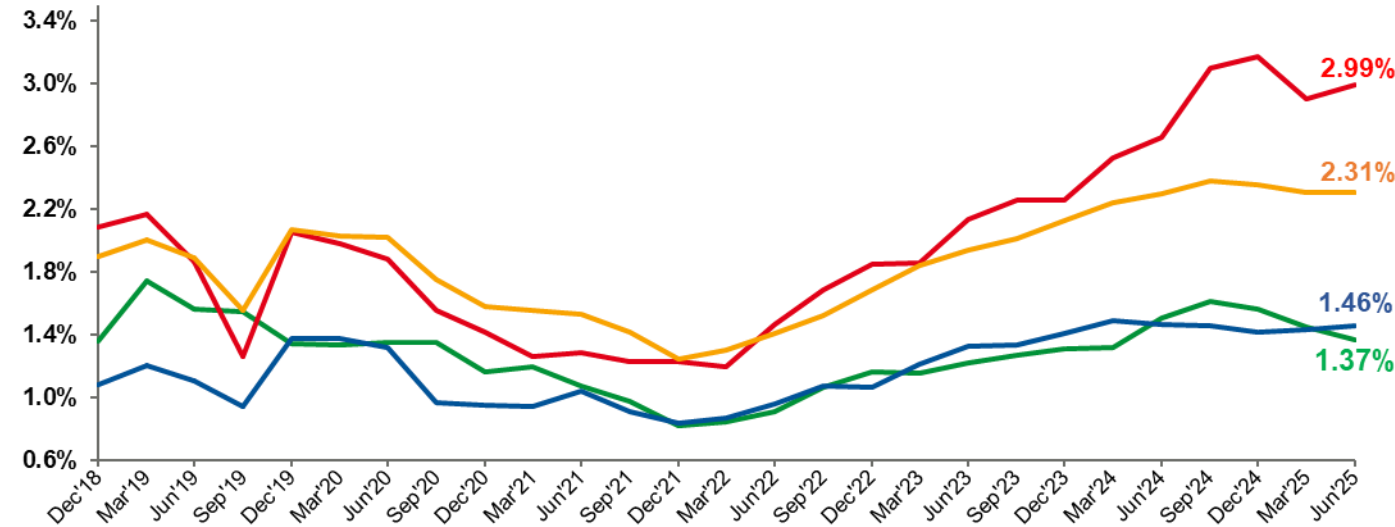


Risk Evolution

Highlights

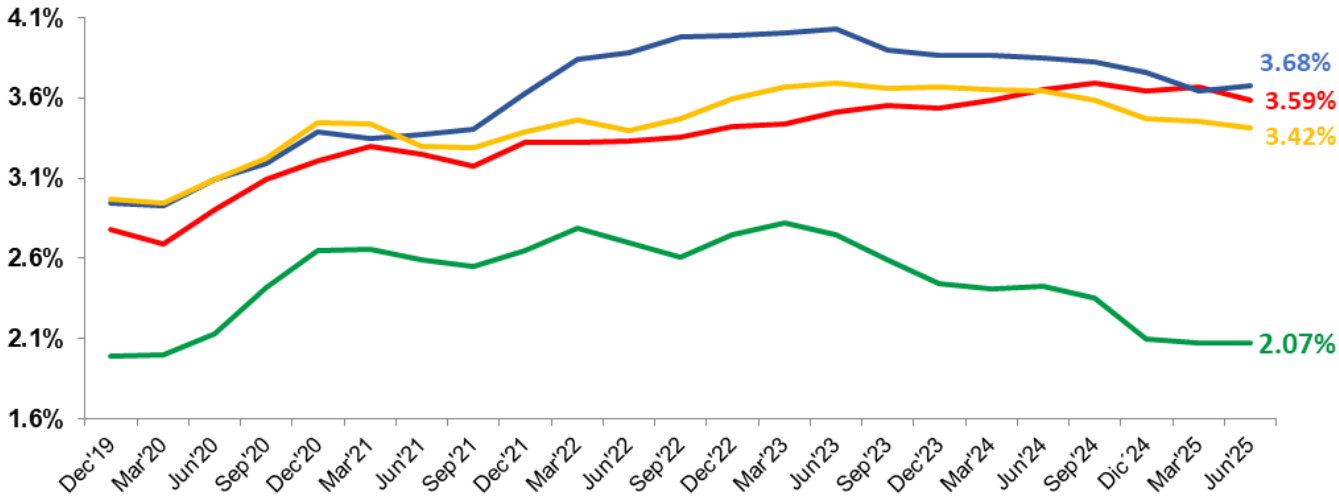
- Bci's asset quality is supported by proactive risk management and monitoring.
- We have a stock of over US\$ 245 Million in additional provisions.
- Our loan portfolio is well diversified by business lines, economic sectors, and customers.
- In terms of loan portfolio concentration, the 20 largest loans account for less than 10% of the bank's total loans.

NPLs (Delinquency +90 days / Loans at amortized cost)



Note: NPLs Including the subsidiary's operations abroad
Portfolio with delinquency of 90 days or more on loans at amortized cost

Loan loss provisions / Average Gross Loans

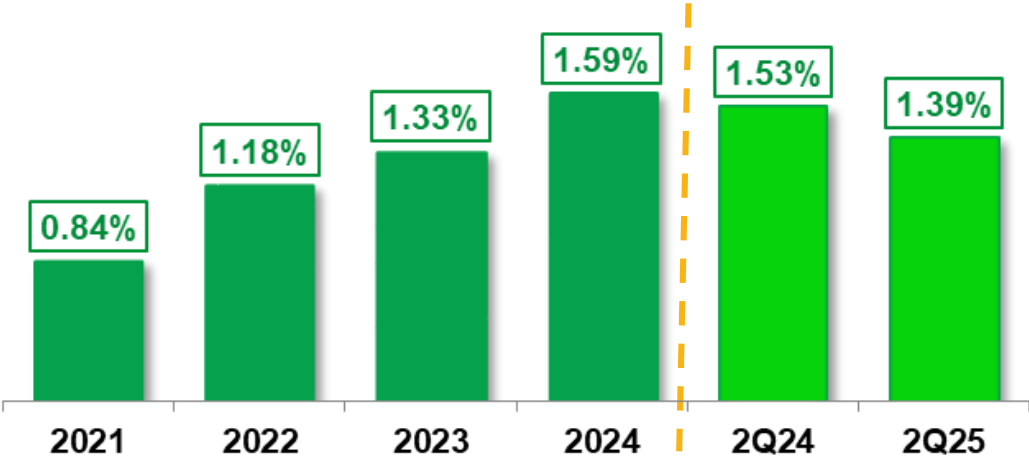


Note: Including the subsidiary's operations abroad

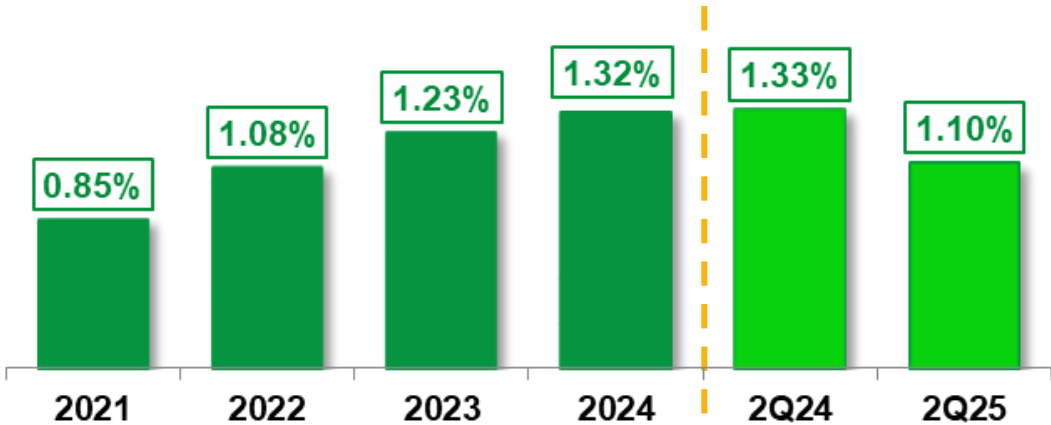


Evolution of NPL's

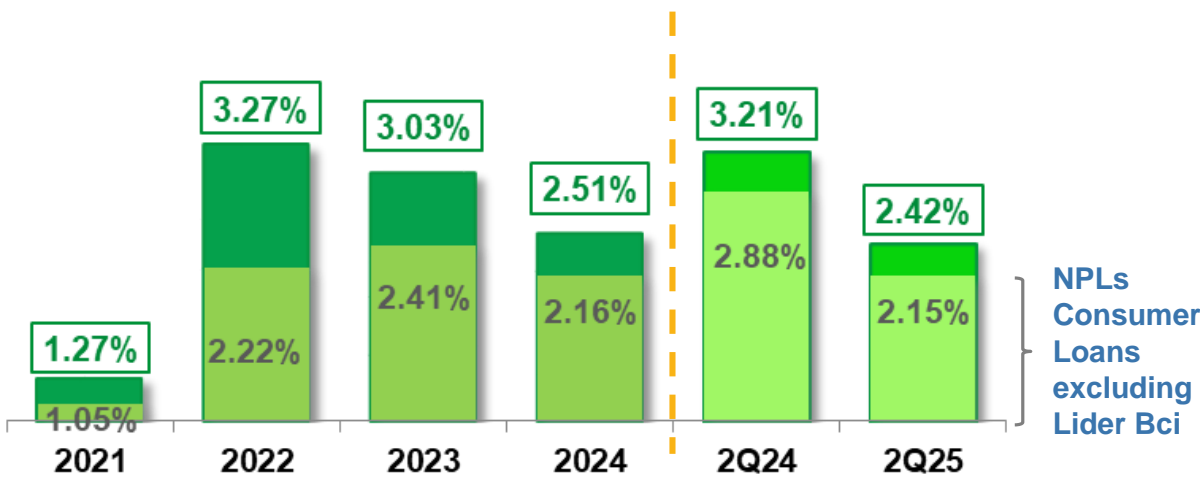
NPL Ratio (NPLs/Total Loans)*



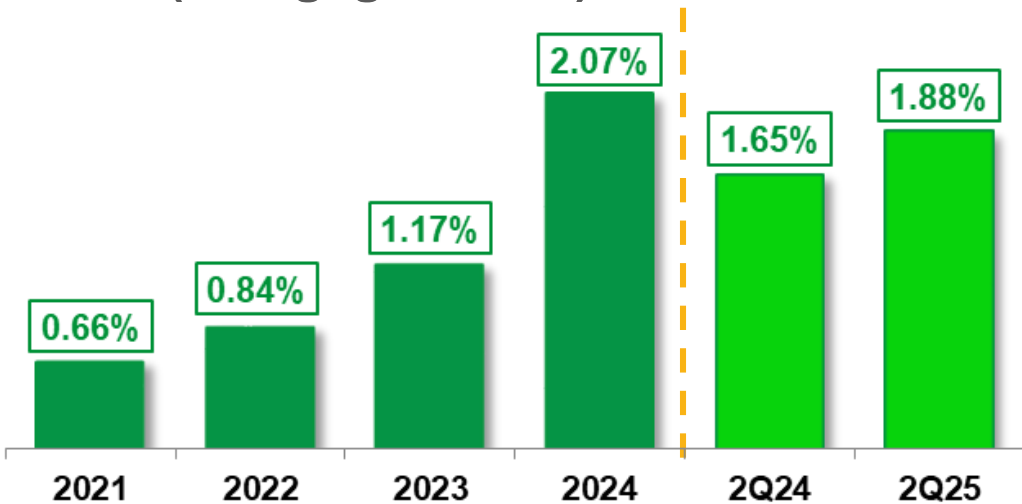
NPL Ratio (Commercial Loans)



NPL Ratio (Consumer Loans)



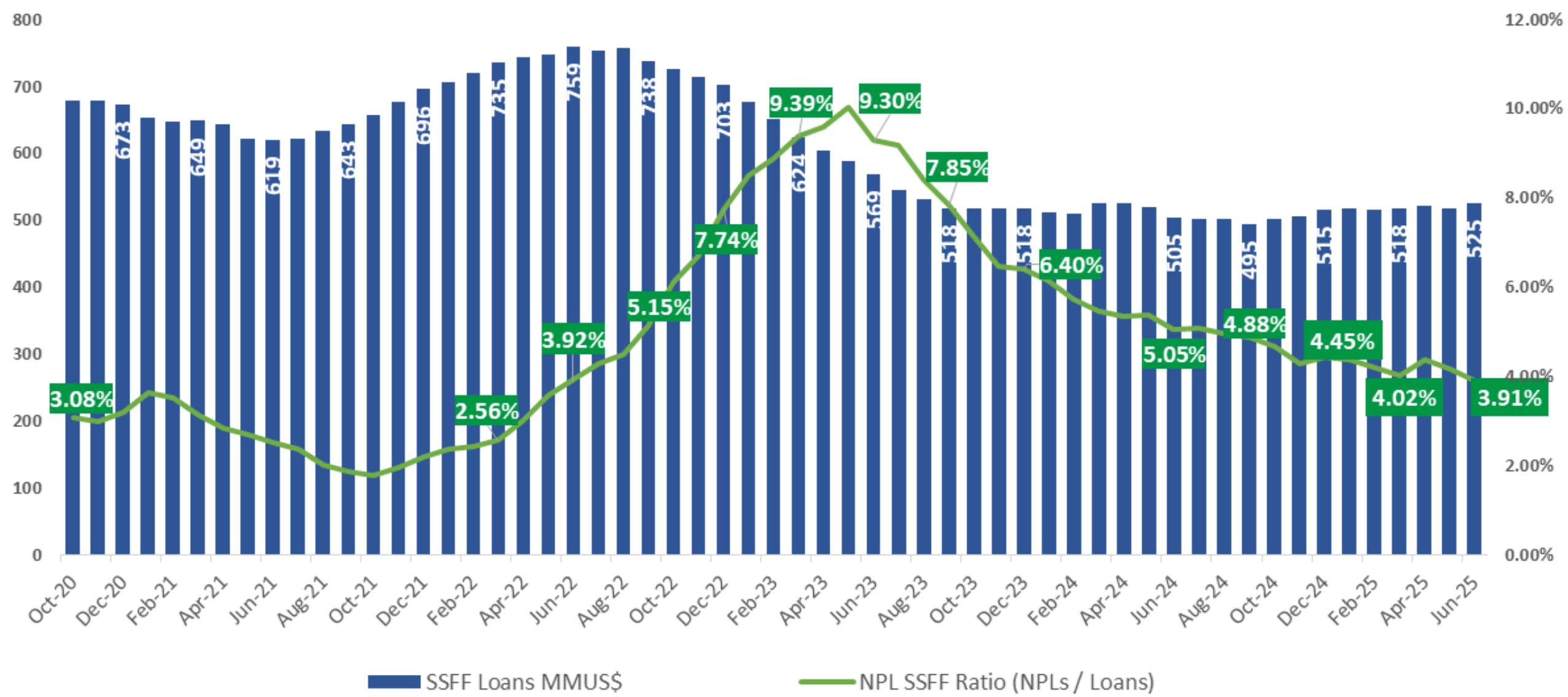
NPL Ratio (Mortgage Loans)



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



Financial Services: NPL's



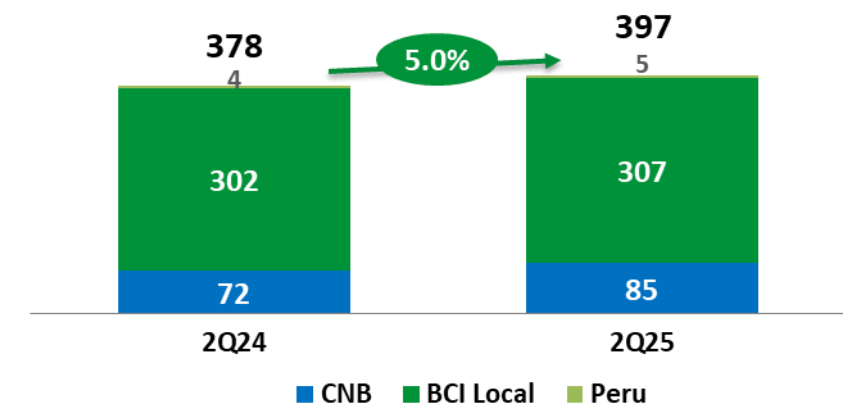
Figures are converted to US\$ using an FX of USD/CLP of 933.42 (July 1st 2025)



Operating Expenses

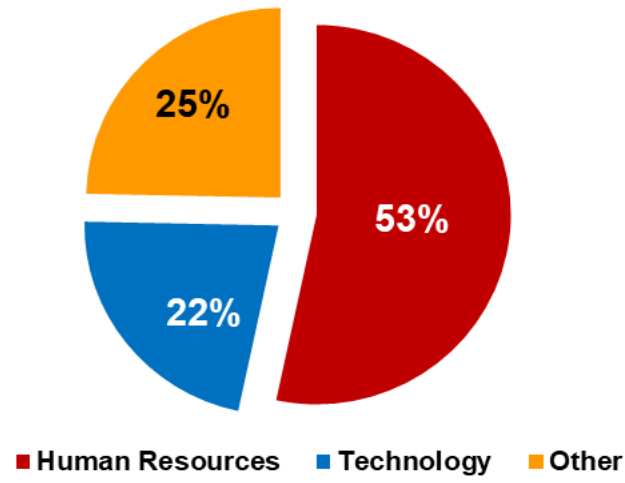
Operating Expense (2Q)

US\$ million



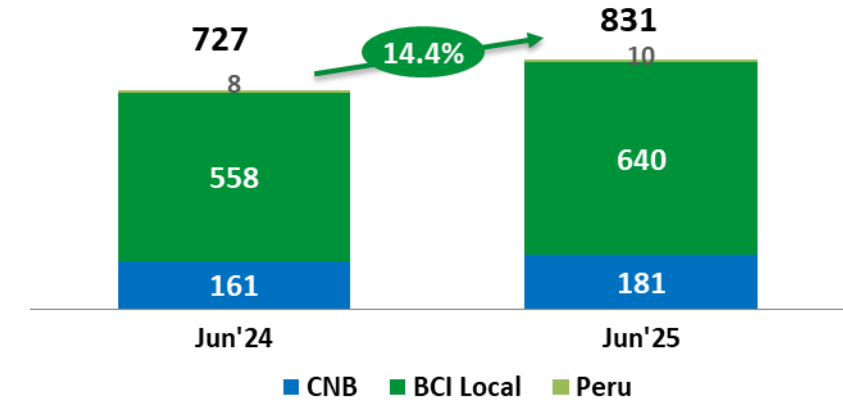
Expense Breakdown

as of June 2025

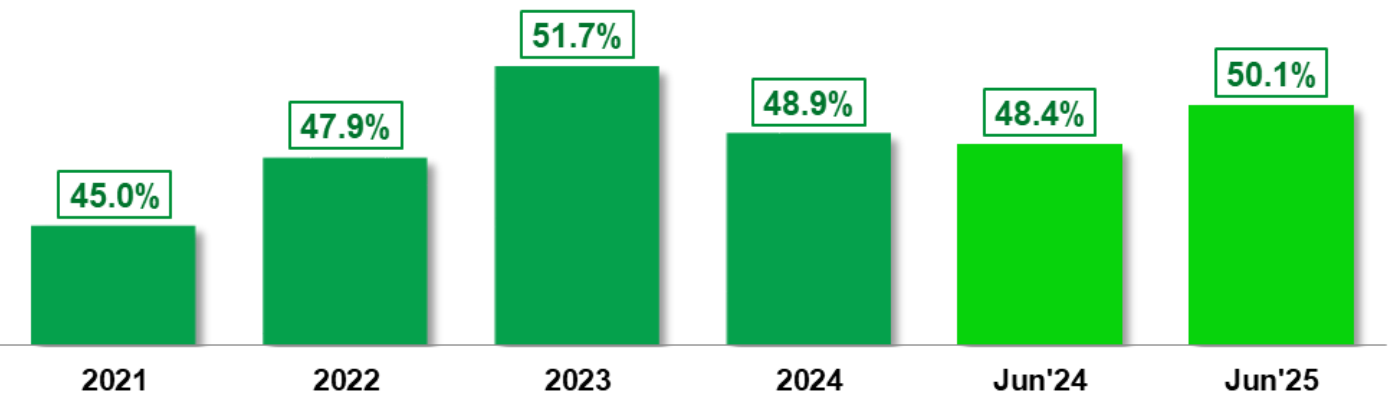


Operating Expense (YTD)

US\$ million



Efficiency Ratio*



* Efficiency ratio as calculated by the CMF (operating expenses excluding other operating expenses/gross operating result).
Note: Figures are converted to USD using an FX of USD/CLP of 933.42 (July 1st 2025) Includes City National Bank of Florida and Bci Peru.



Balance sheet

US\$ million (*)	2021	2022	2023	2024	CAGR 2021-2024	2Q 2024*	2Q 2025*	%D
Cash	4,628	4,560	3,878	3,779	-6.53%	4,738	4,221	-10.90%
Securities	21,580	21,370	19,369	18,423	-5.13%	18,264	16,768	-8.19%
Loans	49,073	50,370	53,724	59,526	6.65%	56,371	59,906	6.27%
Other Financial Instruments	158	336	345	272	19.88%	203	319	57.20%
Intangible Assets	515	440	478	537	1.40%	493	542	9.76%
Other Assets	4,840	6,540	7,163	6,830	12.17%	7,445	6,391	-14.15%
Total Assets	80,793	83,616	84,958	89,368	3.42%	87,514	88,147	0.72%
Demand Deposits	32,311	25,843	25,509	29,171	-3.35%	27,330	28,114	2.87%
Time Deposits	12,695	19,547	19,758	22,883	21.70%	21,210	22,898	7.96%
Interbank Borrowings	8,145	7,136	7,634	2,542	-32.17%	4,580	2,053	-55.17%
Bonds Payable	8,679	8,686	8,691	8,479	-0.78%	8,999	8,648	-3.90%
Other Liabilities	14,342	17,287	16,866	18,796	9.43%	18,360	18,763	2.19%
Equity	4,621	5,118	6,500	7,497	17.50%	7,035	7,671	9.04%
Total Liabilities & Equity	80,793	83,616	84,958	89,368	3.42%	87,514	88,147	0.72%

Figures are converted to US\$ using an FX of USD/CLP of 933.42 (July 1st 2025),
Includes operations of CNB and Bci Peru.



Financial results

US\$ million (*)	2021*	2022*	2023*	2024	CAGR 2021-2024	2Q 2024*	2Q 2025*	%Δ
Net Interest Income	1,711	2,474	2,165	2,408	12.05%	574.2	627.8	9.33%
Net Service Fee Income	371	393	365	427	4.80%	110.1	131.2	19.12%
Other Operating Income	233	24	170	97	-25.25%	60.4	54.3	-10.2%
Operating Income	2,083	2,892	2,700	2,932	12.08%	744.8	813.3	9.20%
Provision for loan losses	-429	-530	-428	-344	-7.08%	-89.4	-84.9	-5.01%
Operating Income, net of loan losses, interest and fees	1,886	2,386	2,442	2,685	12.49%	655.3	728.3	11.14%
Total operating expenses	-1,051	-1,384	-1,396	-1,433	10.90%	-378.0	-396.8	4.97%
Total Net Operating Income	774	977	876	1,155	14.30%	277.3	331.5	19.54%
Income Tax	-216	-97	-145	-296	11.10%	-48.7	-53.7	10.26%
Consolidated Net Income for the Year	558	880	731	859	15.48%	228.6	277.8	21.52%

Figures are converted to US\$ using an FX of USD/CLP of 933.42 (July 1st 2025),
Includes operations of CNB and Bci Peru.





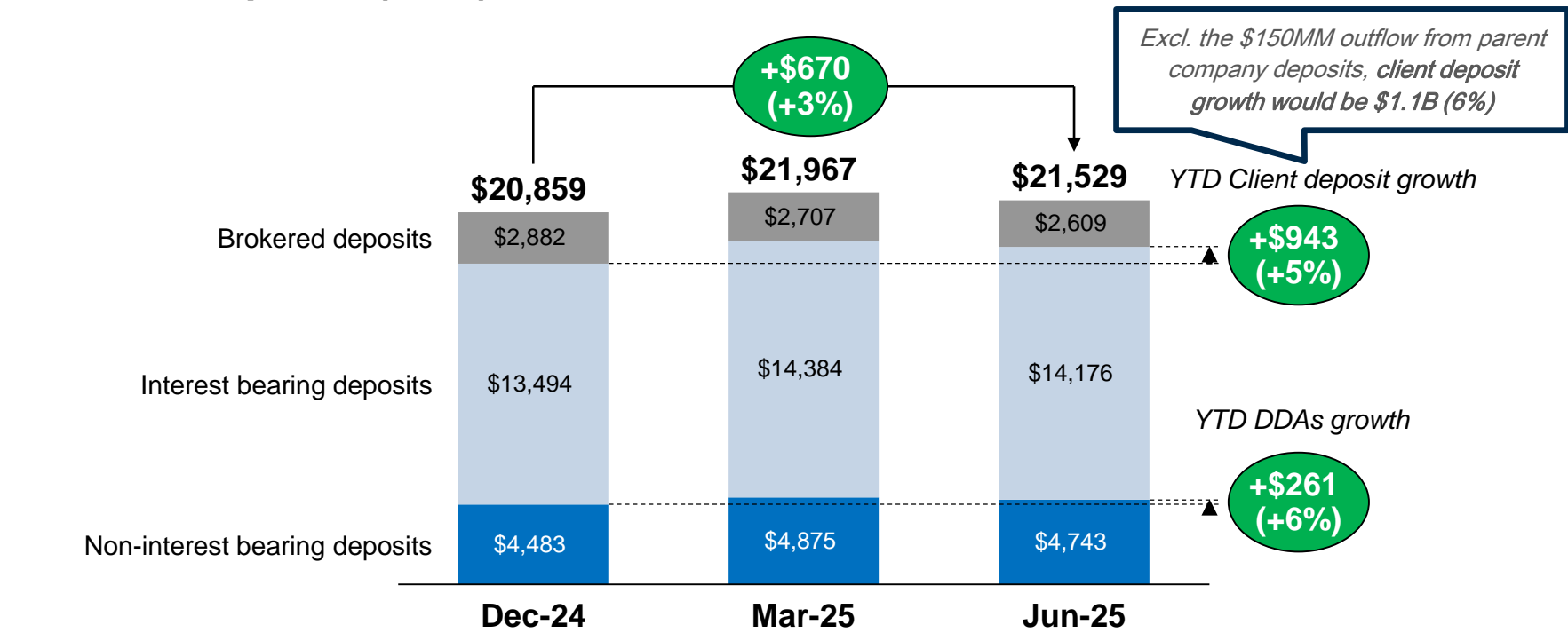
In 2025, we have continued to expand our NIM, maintain a strong liquidity position, improve our capital ratios and our CRE portfolio remains well managed

Client Deposits	Liquidity	NIM	Capital	Investments	CRE
<p>Client deposits have increased \$943MM through June or ~5% (excluding the \$150MM parent company deposit outflow, normalized growth would be \$1.1B or ~6%), including DDAs growing \$261MM or ~6%. The banking industry as a whole grew \$573B (~3%) YTD, but this includes brokered deposits.</p>	<p>We maintained ~\$10B of available & committed liquidity sources, representing 35% of total assets and ~116% of our uninsured & uncollateralized deposits</p>	<p>Both our net interest income and margin increased for the sixth consecutive quarter: In Q2-2025, our NIM expanded 4bps (9bps, normalizing for one-timers). Both our net interest income and margin are the highest in over 2 years</p>	<p>Our CET 1 ratio significantly exceeds the well capitalized threshold even if we apply our unrealized AFS and HTM losses to capital - \$1B of excess capital as of June</p>	<p>99% of our investment portfolio consists of U.S. agency securities, the portfolio provides significant cash flow (~\$800MM annually) and maintains a reasonable duration of 4.44 years.</p>	<p>Our commercial real estate portfolio is well diversified by type and geography, maintains a low LTV of 49% and the Florida market is performing better than the U.S. as a whole</p>
ROE continues to improve, increasing 124bps QoQ and 369bps YoY					



While total deposits in the banking industry have increased this year (includes brokered), our client deposits have grown significantly more, outpacing the industry by almost ~2x

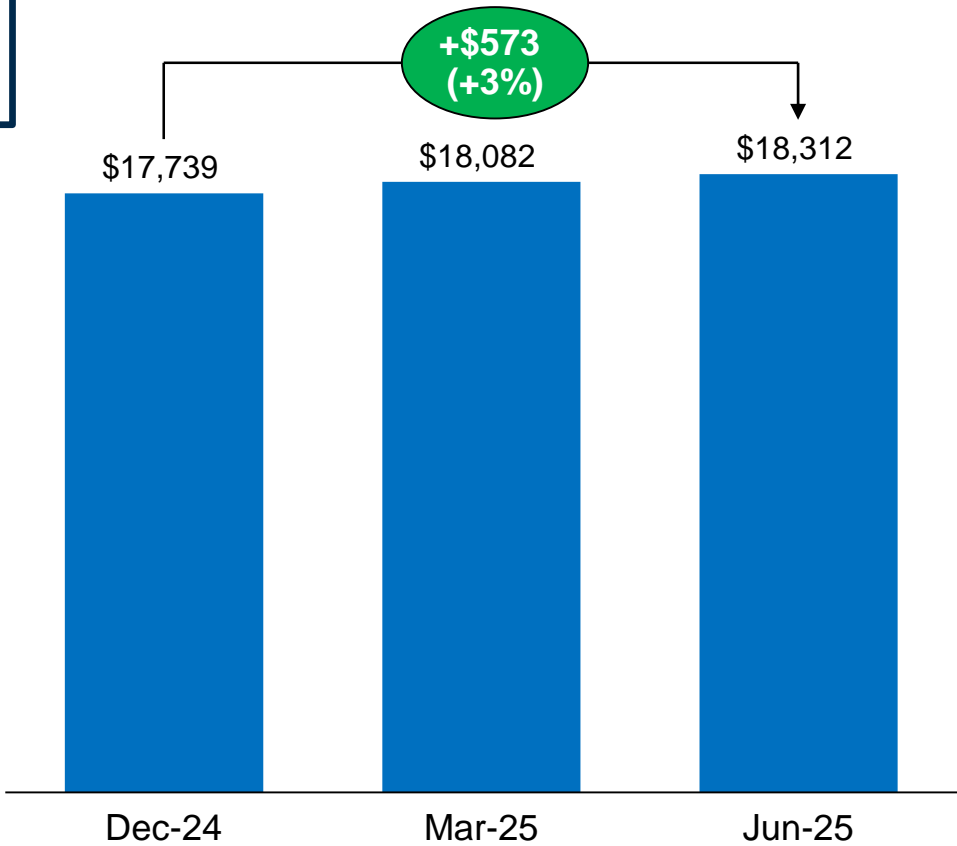
➤ Total Deposits (\$MM)



Cost of Client Deposits (QTD Avg)	2.72%	2.55%	2.53%
Non-Int Bearing / Total Deposits	21.49%	22.19%	22.03%
Client Deposits (\$MM)	\$17,977	\$19,260	\$18,920
Wholesale Funding ratio	21.18%	18.15%	18.80%

Non-interest bearing deposits represent 22% of total deposits

➤ Banking Industry - Total Deposits (\$B)

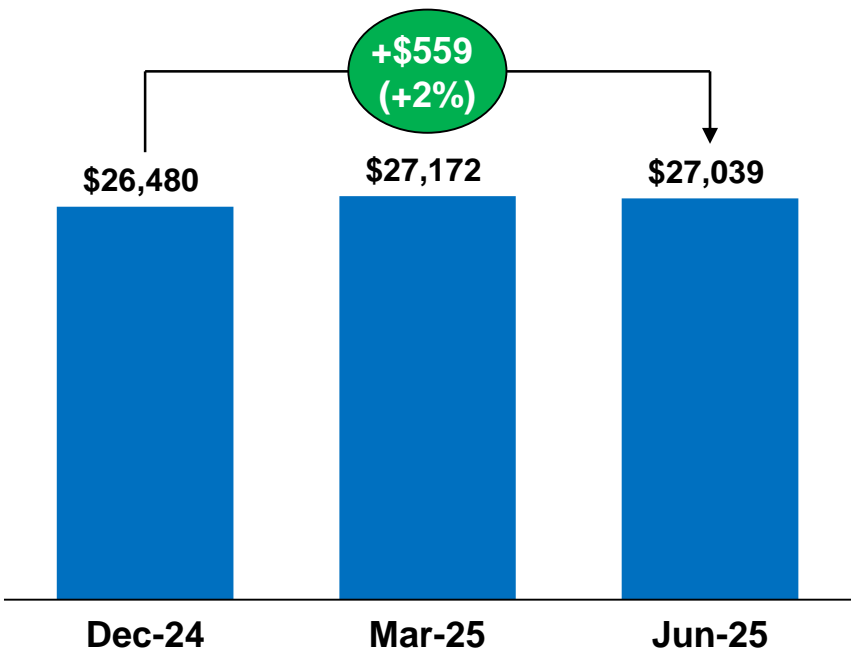


Deposits in commercial banks across the industry grew \$573MM though June, but this includes brokered deposits



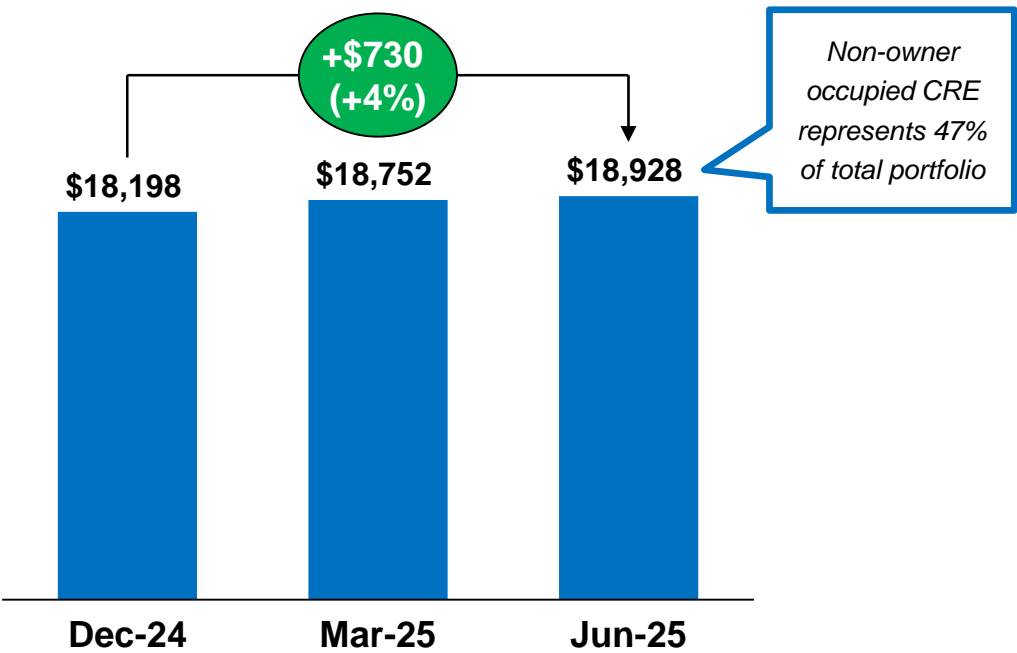
Total loans have grown \$730MM (4%) YTD while maintaining strong asset quality (nonaccrual ratio <1% in June)

➤ Total Assets (\$MM)



Loans to Deposits (%)	87.24%	85.37%	87.92%
Total Risk Based Capital Ratio (%)	15.08%	15.14%	15.44%
Tier 1 Leverage Ratio (%)	10.57%	10.52%	10.69%
Investment Portfolio (\$MM)	\$6,654	\$6,562	\$6,571
OCI after tax (\$MM)	(\$409)	(\$368)	(\$359)

➤ Total Loans & Leases (\$MM)



NPL Ratio (%)	0.66%	0.74%	0.74%
ACL Coverage Ratio (%)	1.01%	1.05%	1.10%

Our loan-to-deposit ratio remains low at 87.92% and capital ratios are strong



CRE loans are well diversified across various property types with low LTVs (49%), strong DSCR (1.9x) and excellent asset quality and ACL ratios

CRE by Property Type

Property Type	Commitment (\$M)	% Total	Balance (\$M)	% Total	% of RBC	WAvg LTV %	WAvg DSCR %	% Accr 30+ DPD	% Non-Accrual	% In Florida	% Full & Partial Recourse	On BS Reserve (\$M)	ACL %
Retail	2,255	21%	2,135	24%	67%	55%	1.5	0.4%	0.7%	78%	57%	22.8	1.07%
Office	1,315	12%	1,268	14%	40%	54%	1.7	0.8%	1.8%	91%	61%	14.7	1.16%
Multifamily	1,407	13%	1,322	15%	42%	51%	1.5	1.1%	0.0%	83%	61%	11.8	0.89%
Hotels	707	6%	694	8%	22%	41%	1.8	0.0%	0.0%	94%	53%	10.3	1.49%
Industrial	709	6%	664	7%	21%	46%	5.9	0.0%	0.0%	96%	50%	3.0	0.45%
Other	1,308	12%	1,156	13%	36%	42%	1.6	0.0%	0.5%	92%	54%	7.4	0.64%
Total NOO CRE (excl. C&D)	7,699	70%	7,239	80%	228%	50%	1.9	0.5%	0.6%	87%	57%	70.0	0.97%
REITs + NDFI	699	6%	227	3%	7%	N/A	N/A	0.0%	0.0%	34%	53%	N/A	N/A
Construction & Land Development	2,568	23%	1,592	18%	50%	45%	N/A	0.0%	0.8%	93%	81%	13.8	0.87%
Total CRE (incl. REITs)	10,966	100%	9,058	100%	286%	49%	1.9	0.4%	0.6%	86%	62%	83.8	0.93%

All CRE categories have strong LTVs of 55% or below supported by robust DSCR of 1.9x for cash flowing properties, and 62% full or partial recourse

14% of CRE loans are outside of FL, representing only ~6% of total loans & leases

Our CRE portfolio outside of Florida is well diversified with largest exposure in growth States, mainly in the southeast with a weighted avg LTV of ~57%



Net income after taxes grew ~20% QoQ and ~82% YoY

INCOME STATEMENT (\$ millions)	Q2 2024	Q1 2025	Q2 2025	\$ Var QoQ	% Var QoQ	YTD 2024	YTD 2025	\$ Var YoY	% Var YoY
(+) Net Interest Income	\$119.3	\$161.1	\$167.4	\$6.2	3.9%	\$237.0	\$328.5	\$91.5	38.6%
(+) Non-Interest Income	\$23.4	\$28.2	\$31.3	\$3.1	11.0%	\$55.5	\$59.5	\$4.0	7.3%
(=) Operating Income	\$142.7	\$189.3	\$198.7	\$9.3	4.9%	\$292.5	\$388.0	\$95.5	32.7%
(-) Personnel Expenses	\$42.2	\$53.3	\$51.5	-\$1.8	-3.4%	\$88.0	\$104.8	\$16.8	19.1%
(-) Occupancy & Equipment Expenses	\$7.7	\$6.8	\$7.4	\$0.6	9.4%	\$15.4	\$14.2	-\$1.1	-7.5%
(-) Other Non-Interest Expenses	\$28.8	\$36.3	\$32.9	-\$3.5	-9.6%	\$63.8	\$69.2	\$5.4	8.5%
(-) Non-Interest Expenses	\$78.7	\$96.5	\$91.8	-\$4.7	-4.8%	\$167.2	\$188.2	\$21.1	12.6%
(=) Core Earnings	\$64.0	\$92.9	\$106.9	\$14.0	15.1%	\$125.3	\$199.8	\$74.5	59.4%
(-) Provision Expense	\$15.8	\$15.0	\$13.4	-\$1.6	-10.5%	\$24.3	\$28.5	\$4.2	17.1%
(-) Amortization Expense	\$6.5	\$4.7	\$4.7	\$0.0	0.0%	\$12.9	\$9.3	-\$3.6	-27.9%
(+) Gain on Sale of Securities, CVA Adj & Marketable securities	\$0.0	\$0.1	-\$0.5	-\$0.5	-1042.0%	-\$0.1	-\$0.4	-\$0.4	659.1%
(=) Net Income before Taxes	\$41.7	\$73.3	\$88.3	\$15.0	20.5%	\$88.0	\$161.6	\$73.5	83.5%
(-) Tax Expense	\$10.1	\$18.0	\$22.3	\$4.2	23.6%	\$21.2	\$40.3	\$19.0	89.7%
(=) Net Income after Taxes	\$31.6	\$55.2	\$66.0	\$10.8	19.6%	\$66.8	\$121.3	\$54.5	81.6%

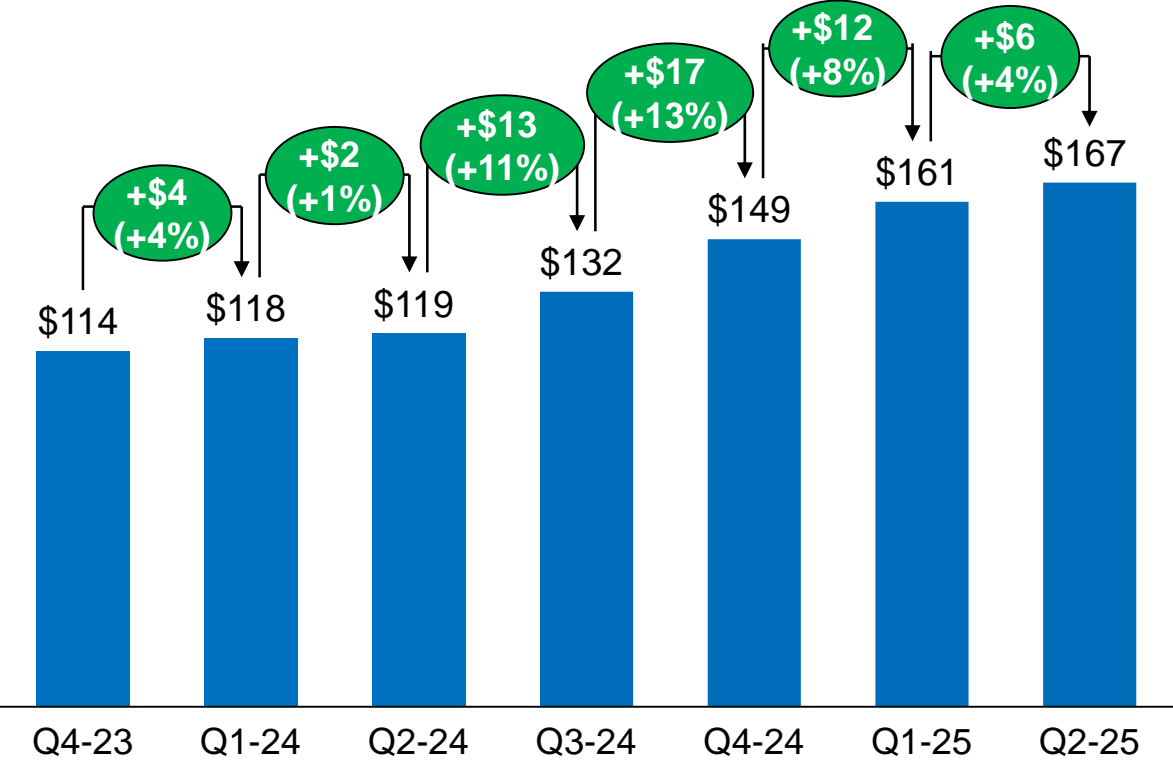
RATIOS (%)	Q2 2024	Q1 2025	Q2 2025	% Var QoQ	YTD 2024	YTD 2025	% Var YoY
Net Interest Margin (NIM)	1.96%	2.55%	2.59%	4 bps	1.93%	2.57%	64 bps
ROAA	0.49%	0.83%	0.97%	14 bps	0.51%	0.90%	39 bps
ROAE	5.34%	8.69%	9.93%	124 bps	5.64%	9.33%	369 bps
Core Efficiency Ratio	55.14%	50.93%	46.32%	-461 bps	57.17%	48.57%	-860 bps

Overall NIM expanded QoQ by 4bps to 2.59% and by 64bps compared to Q2'24

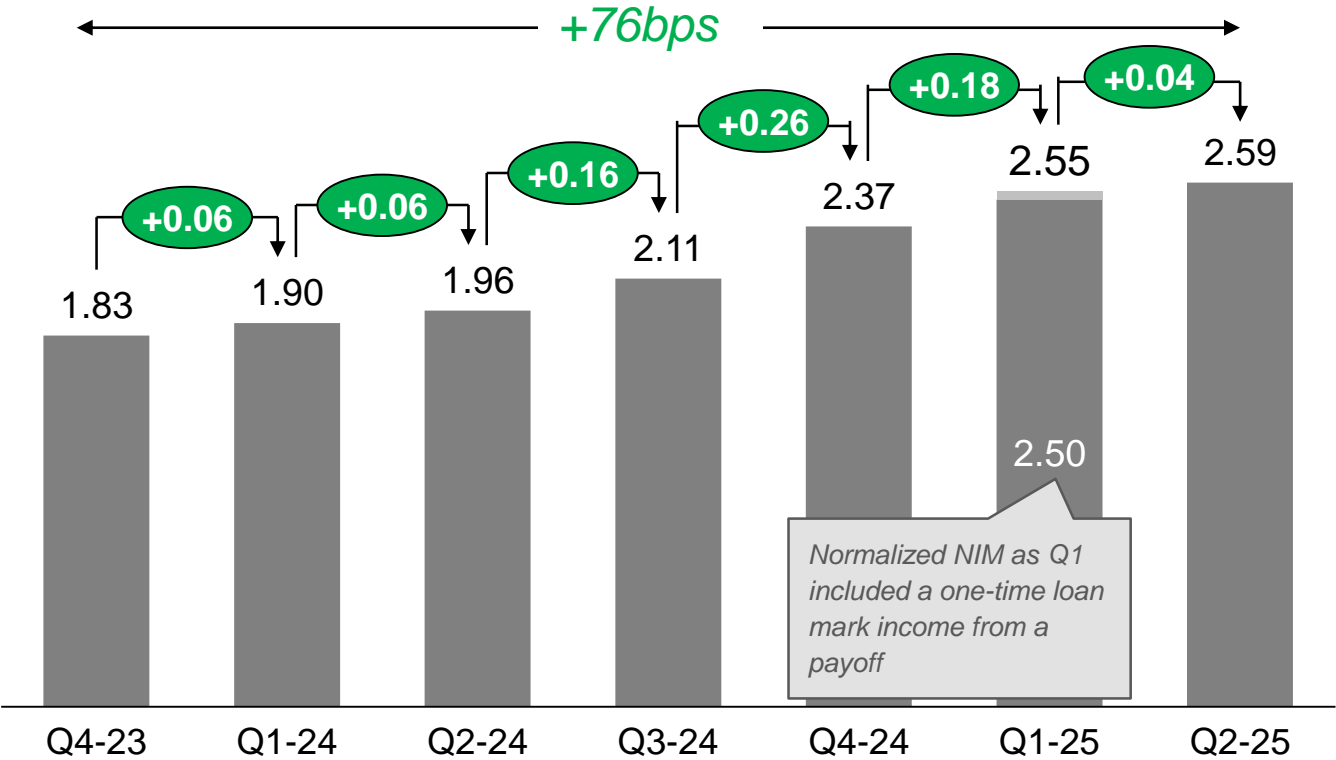


Both our net interest income and margin increased for the sixth consecutive quarter: In Q2-2025, our NIM expanded 4bps (9bps on a normalized basis)

Net interest income (\$MM)



Net Interest Margin (%)



Cost of funds	3.19%	3.23%	3.20%	3.12%	2.83%	2.72%	2.64%
Effective Fed Funds	5.33%	5.33%	5.33%	5.26%	4.65%	4.33%	4.33%
Yield on earning assets	5.03%	5.12%	5.16%	5.24%	5.21%	5.27%	5.23%

NIM expanded 4bps in Q2-2025, due to lower cost of funds (8bps), partially offset by lower yield on earning assets (4bps). On a normalized basis, NIM grew 9bps in Q2-2025, due to lower cost of funds (8bps) and stable yield on earning assets (1bp higher)





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