Bci Conference Call
1Q2021

May 2021
Investor Relations Department | Email: Investor_Relations_Bci@Bci.cl

seamosdiferentes

Contents.

Key Calls for US & Chilean Economy

- Global economic activity decelerated in first quarter 2021 due to second wave of COVID-19, but it's expected major economic recovery ahead. Vaccination process & economic stimulus in advanced countries will drive economic growth in coming quarters. IMF estimates a 6.0% world GDP growth in 2021.

- In US, economic figures have improved since March and GDP 2021 would grow above 6.0%. Consumption & Investment will contribute most to economic growth, generating larger job gains. In Florida, jobs have been recovering in a similar pace than the rest of US.

- In Chile, a soft economic recovery took place in 1Q21, but it is expected larger economic growth ahead. Vaccination process, one of the faster around the world, and a better external scenario will contribute to major economic growth in coming quarters. IMF estimates a 6.5% GDP growth in 2021.

- On financial markets, Chile long term nominal rates has risen due to better economic perspectives, raising external rates and expected outflow from domestic fixed income. Pension fund withdrawal would cause transitory adjustments on financial markets. On the FX market, Chilean peso has appreciated against the US dollar, recognizing a better external scenario and inflows to local currency. Domestic political developments would be a key factor in coming quarters.

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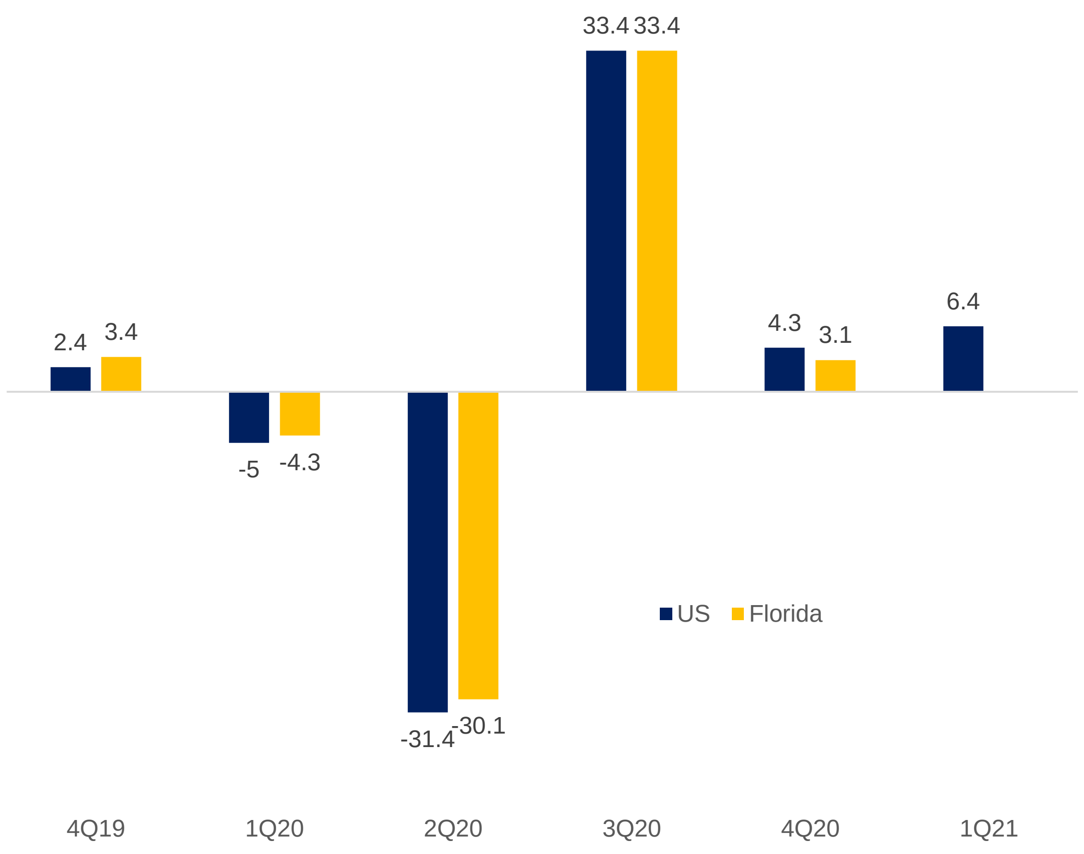
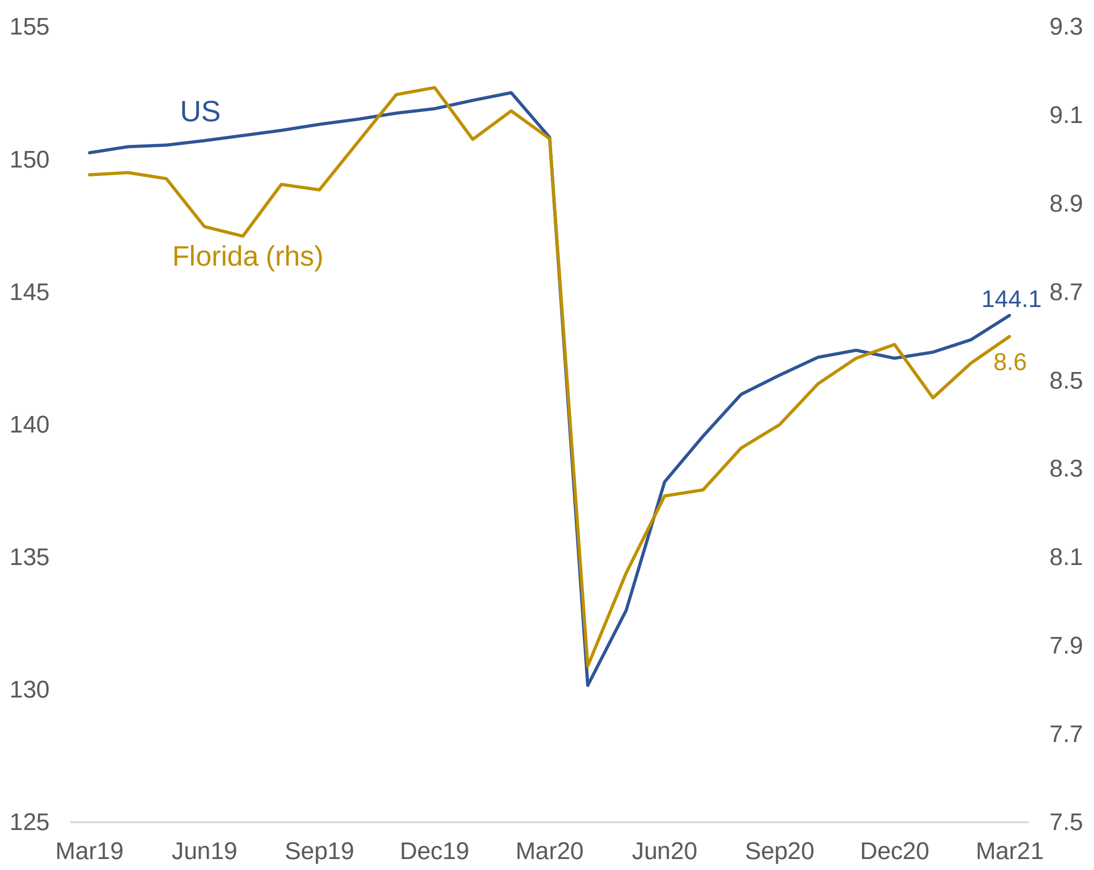
US GDP grew 6.4% annualized QoQ in 1Q21. It's expected larger economic growth ahead. Job gains have accelerated in recent months.

US & Florida GDP growth by quarter
(%, annualized QoQ)



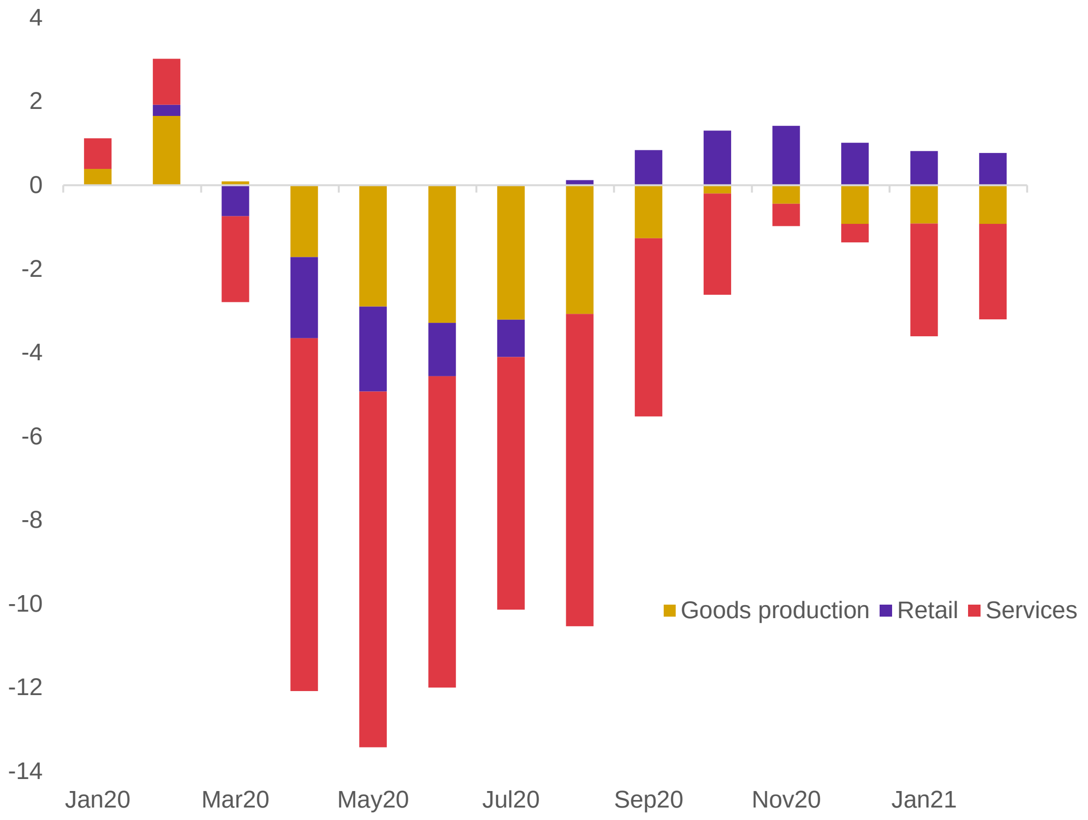
US & Florida Total Nonfarm Payrolls
(millions)



Source: IMF, Bloomberg Bci Research

In Chile, economic recovery have stalled in 1Q21, but it is expected better economic figures in coming quarters driven by consumption and investment. Labor market is slowly recovering

Chile. Contribution to monthly economic growth by sector
(%, yoy)

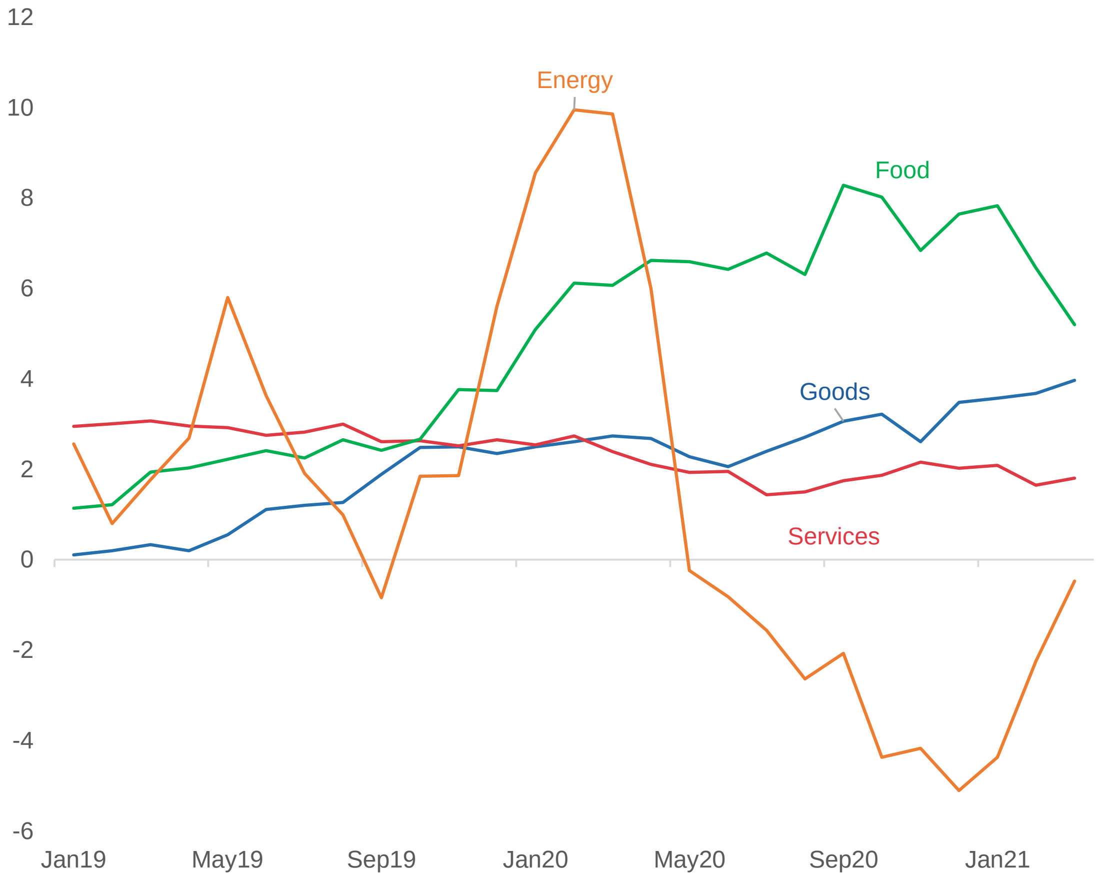


Chile. Unemployment rate% labor force participation rate
(%)

Source: Central Bank of Chile, Bci Research

Inflation will rise in coming months and ease in second quarter. Long term rates have risen due to outflows from pension fund withdrawal, among others factors.

CHILE. Inflation
(yoy, %)



CHILE. 10yr sovereign rate
(USD/CLP)

Source: Bloomberg, INE, Bci Research

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Contents.

Executive Summary

COVID-19 Programs

- Bci actively supports its employees, clients and suppliers after the COVID-19 outbreak.
- Newest version of the FOGAPE program (*Reactiva*): ~ US$ 335 million in Loans.
- Second draw PPP loans: More than US$ 245 million.

2021 Priorities

- Be close to our clients supporting them and providing alternatives to give them the financial support.
- Employees: This quarter we were once again recognized among the top-three best places to work for in Chile.
- Special focus on our Efficiency Plan, while freezing our operating expenses base.
- Proactive risk approach, in order to have a sustainable growth.

Balance Sheet Composition

- Local Liquidity Coverage Ratio (268%) and Tier 1 (10.09%) well above the regulatory limits.
- Our Capital ratios allow us to support our clients, by providing financial relief though government programs.
- Demand Deposits (+34.27% YoY) currently accounts for 58.5% of total loans as of March 2021.

Financial Results

- Financial margin increased 18.50%, driven by a lower cost of deposits.
- Good results in terms of provision expenses (-37.88% YoY)
- Additional Provisions: US$ 59.4 million as of 1Q21, increasing our coverage ratio to 222.3% vs 150.1% in 1Q20.
- Expenses have been controlled (-2.32% YoY)

Leading financial institution in Chile in Loans

Consolidated Operations

Profitable and financially sound

as of March 2021

US$78.73 bn
(-1.1% YoY)
Total assets

US$50.18 bn
(-2.7% YoY)
Total loans

US$206.4 mm
Net Income YTD
*(ROAE 9.39%)***

US$7.89bn
Market Cap[1]

Credit rating profile:

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

Retail, Wholesale and Investment bank

- Segments (Affluent, Mass Affluent, Mass Market)
- SMEs
- Credit Cards
- Mortgage
- Consumer loans
- Deposits
- Commercial Bank
- Private bank
- Treasury Products
- Corporate Banking
- Asset Management
- Cash Management
- Factoring
- Leasing
- Stock brokerage
- Insurance brokerage

Diversified business model

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

CNB : 25.4% Loans
Bci Miami : 2.8% Loans

New Lines of Business

Servicios Financieros Walmart
EVO Payments International
MACH
G Pay
City National Bank Bci Financial Group
360 Connect

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Note: Figures are converted to US$ using an FX of US$/CLP of 721.82 (April 1st 2021); 1 Bloomberg as of March, 2021

Consolidated Operations

This year, results have been affected by non-recurring provisions.

US$ million*	1Q 2020	1Q 2021	1Q 2021 / 1Q 2020
Net Interest Income	487	577	18.50%
Net Service Fee Income	127	110	-13.33%
Other Operating Income	94	-11	-112.24%
Operating Revenues	**708**	**676**	**-4.54%**
Provision Expenses	**-201**	**-125**	**-37.88%**
Operating Expenses	**-330**	**-322**	**-2.32%**
Net Income	**131**	**206**	**57.07%**
Total Loans	51,556	50,182	-2.67%
Total Assets	79,627	78,726	-1.13%
Total Deposits	42,390	42,687	0.70%
Equity	5,532	5,530	-0.05%

Note: Figures are converted to US$ using an FX of of 721.82 (April 1st 2021).
* Gross loans.

This year, results have been affected by non-recurring provisions.

Local Operations

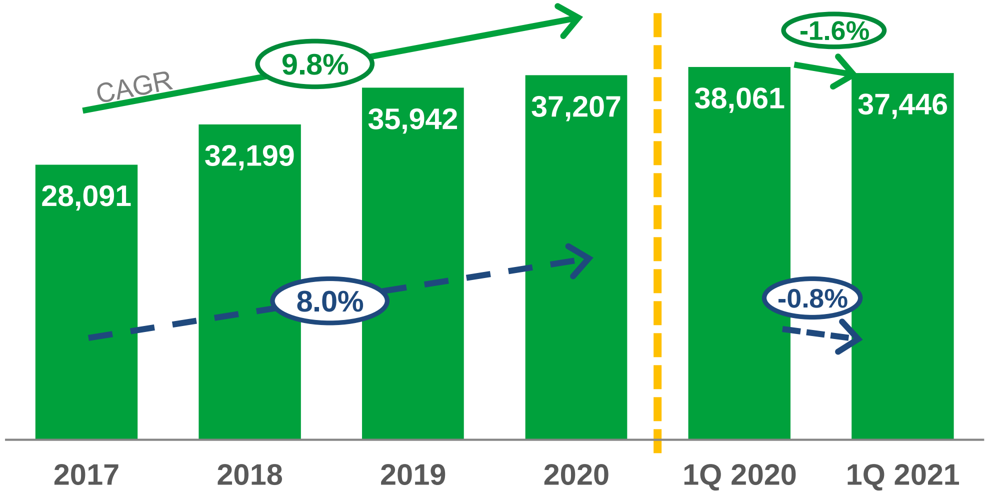
US$ million*	1Q 2020	1Q 2021	1Q 2021 / 1Q 2020
Net Interest Income	369	450	21.82%
Net Service Fee Income	116	93	-19.50%
Other Operating Income	91	-2	-101.84%
Operating Revenues	**576**	**542**	**-5.98%**
Provision Expenses	**-192**	**-126**	**-34.08%**
Operating Expenses	**-267**	**-260**	**-2.81%**
Net Income	**84**	**150**	**78.18%**
Total Loans	38,061	37,446	-1.62%
Total Assets	60,354	59,018	-2.21%
Total Deposits	28,298	26,495	-6.37%
Equity	5,532	5,530	-0.05%

Note: Figures are converted to US$ using an FX of 721.82 (April 1st 2021). Excludes City National Bank of Florida.
* Net loans.

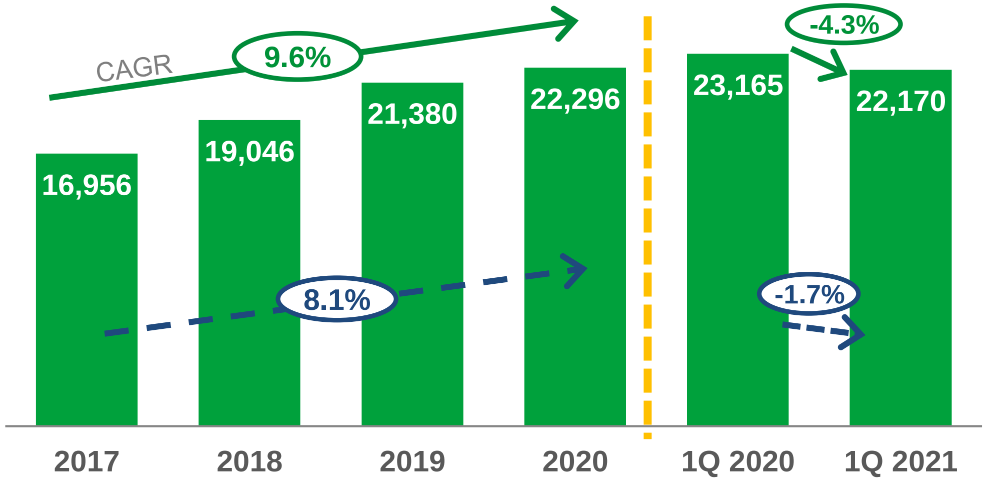
Local Loan growth evolution

Local Operations

Total loans (US$mm)



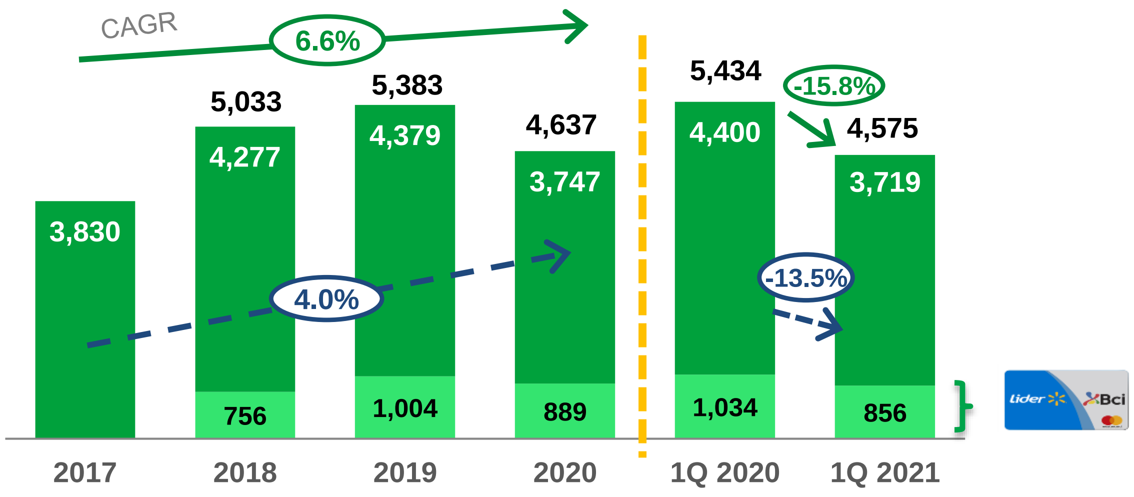
Commercial & Interbank loans (US$mm)



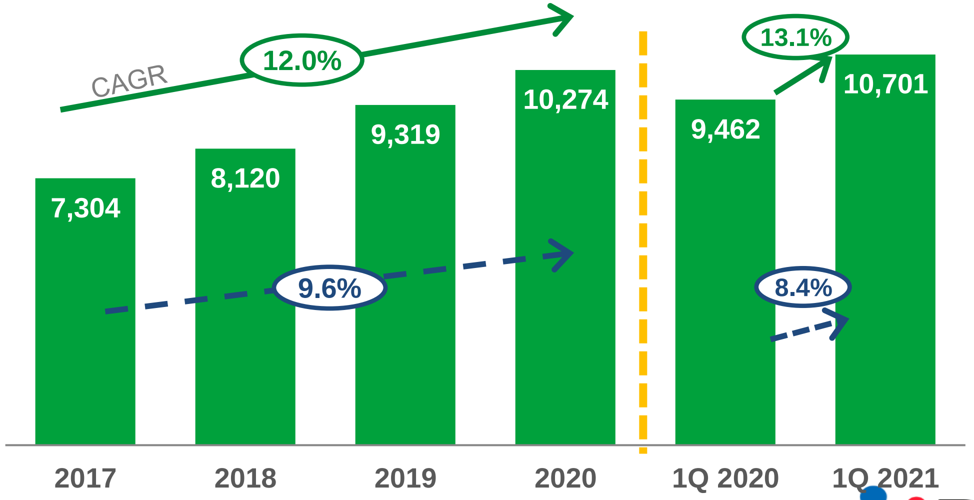
Bci

Financial System

Consumer lending loans (US$mm)



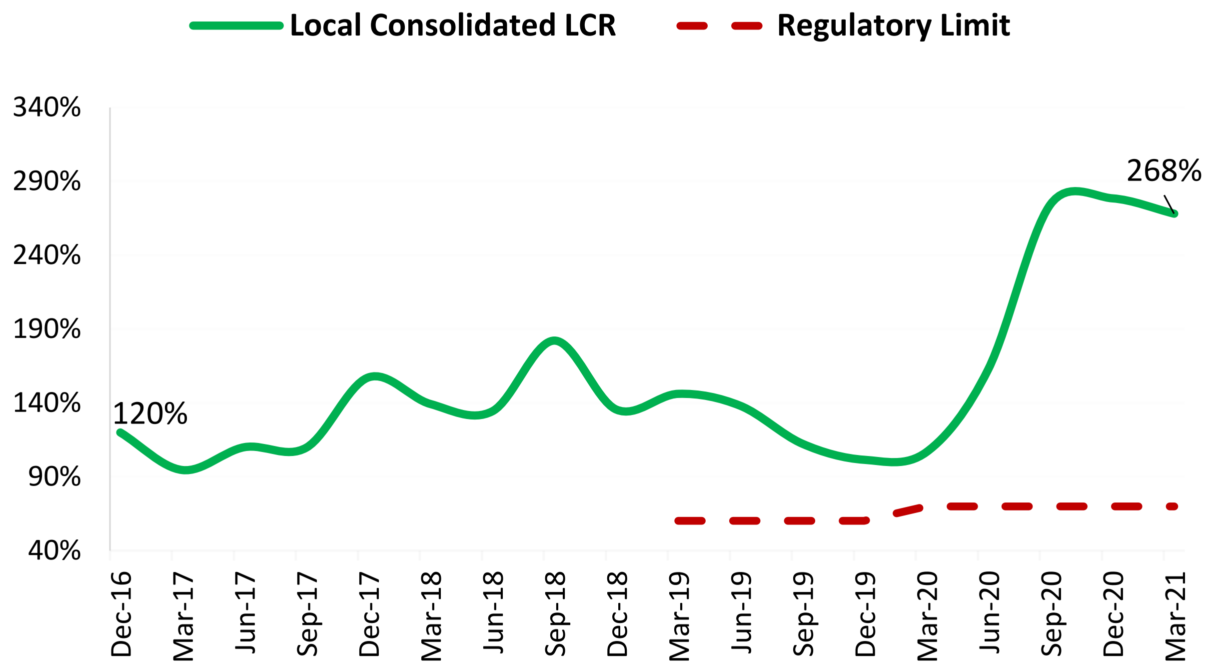
Mortgage loans (US$mm)



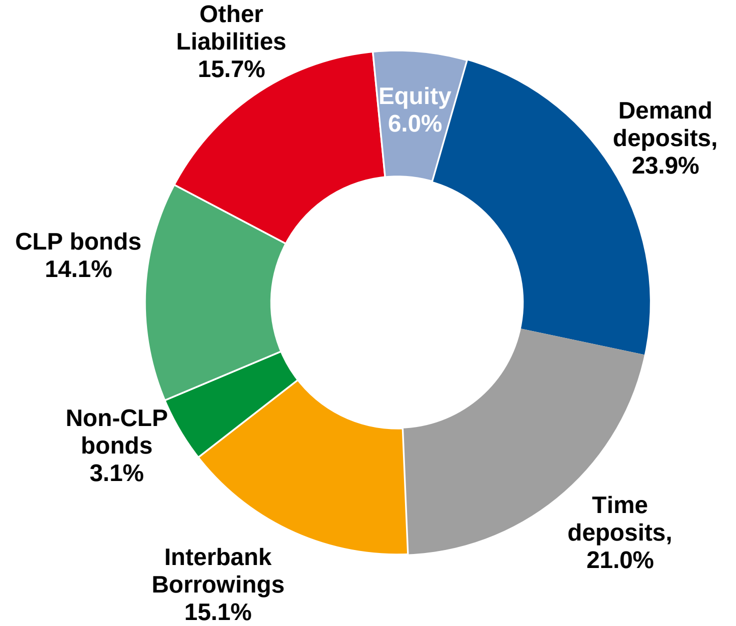
Note: Figures are converted to US$ using an FX of 721.82 (April 1st 2021) - Excludes City National Bank of Florida

Our Liquidity strategy has allowed us to face market changes

Chilean Consolidated Daily LCR (%)



Local Liabilities Breakdown



USD$ millions	1Q 2021	QoQ	YoY
Demand deposits	14,092	3.8%	*41.9%*
Time deposits	12,404	-11.5%	*-32.5%*
Total Deposits	**26,495**	**-4.0%**	***-6.4%***
Loans/Deposits	141.3%		

**LCR: 'Liquidity Coverage Ratio' measures the liquidity risk profile of a bank, guaranteeing that it disposes adequate high-quality active funds, which can easily and immediately turn into cash, without a significant loss of value in financial markets*

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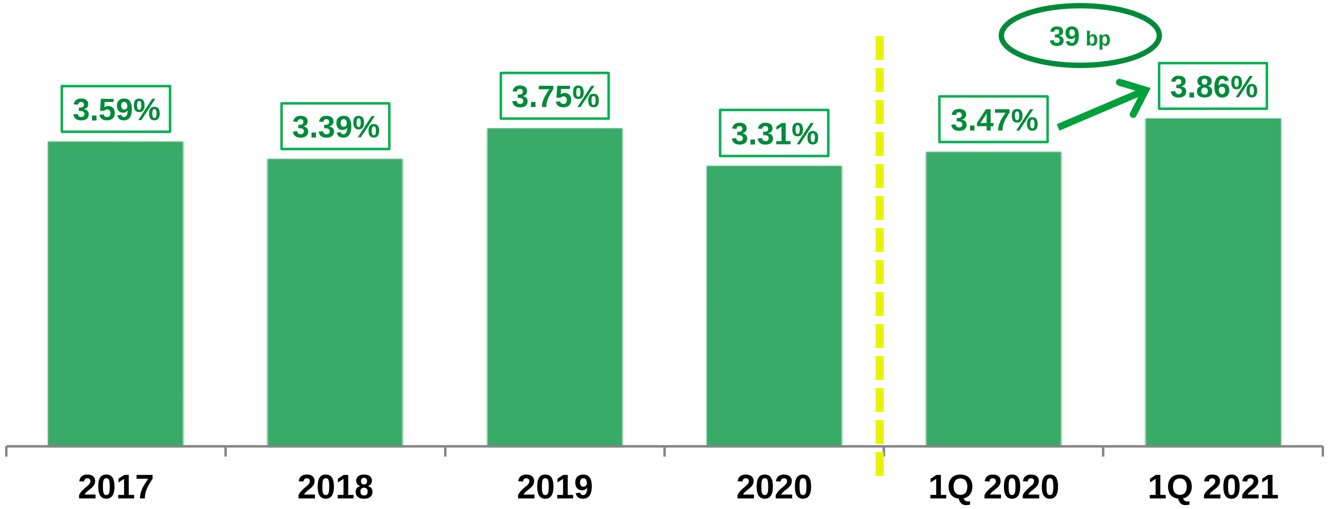
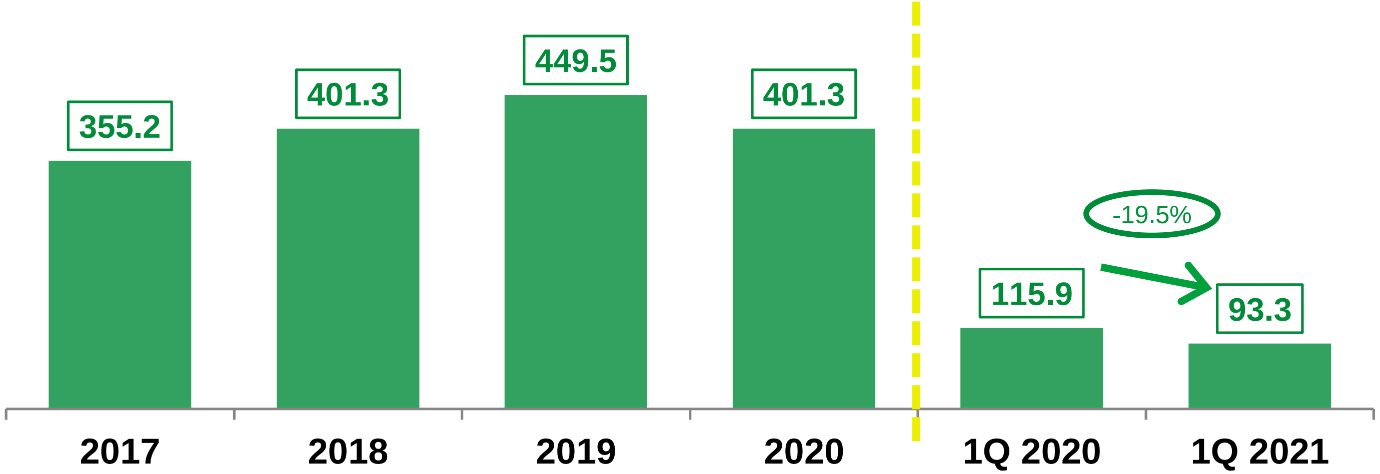
NIM positively affected by lower funding cost

Local Operations

NIM* (%)



Fees (US$mm)



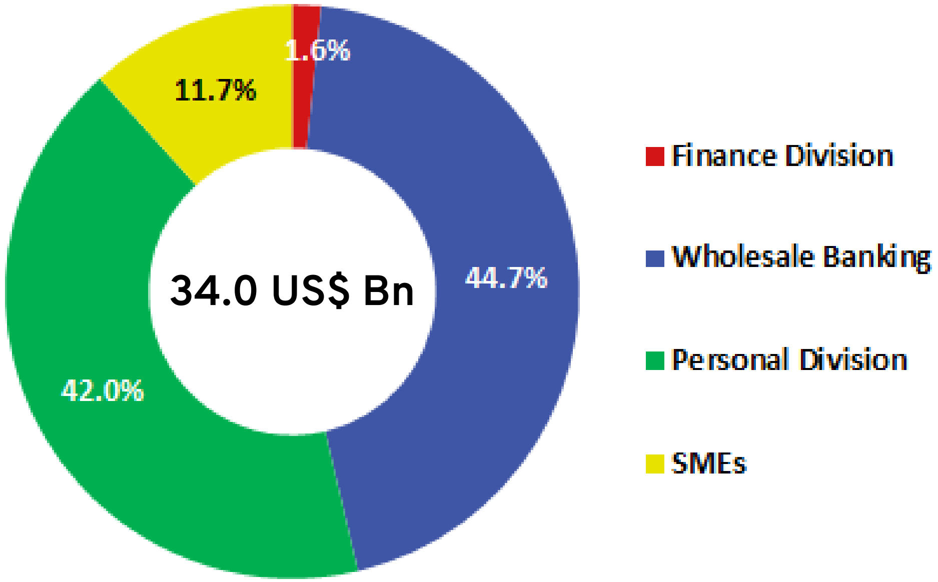
* Average of the last 13 months for interest-earning assets. Interest-earning assets include total loans, trading portfolio financial assets, investments under agreements to resell, financial investments available for sale, and held-to-maturity securities.

Note: Figures are converted to US$ using an FX of 721.82 (April 1st 2021). Excludes City National Bank of Florida.

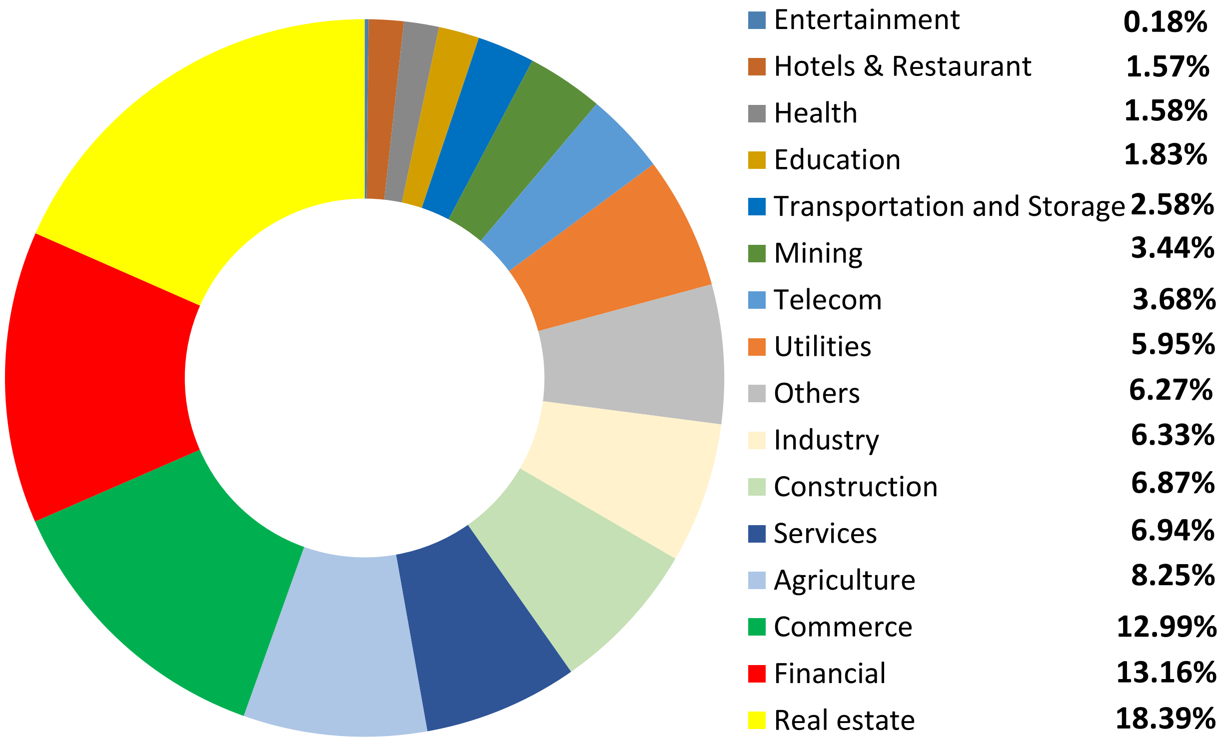
Key Focus: Risk Control

Local Loan Book Distribution

as of March 2021 (Excludes all subsidiaries)*



Local Commercial Loan Book Distribution



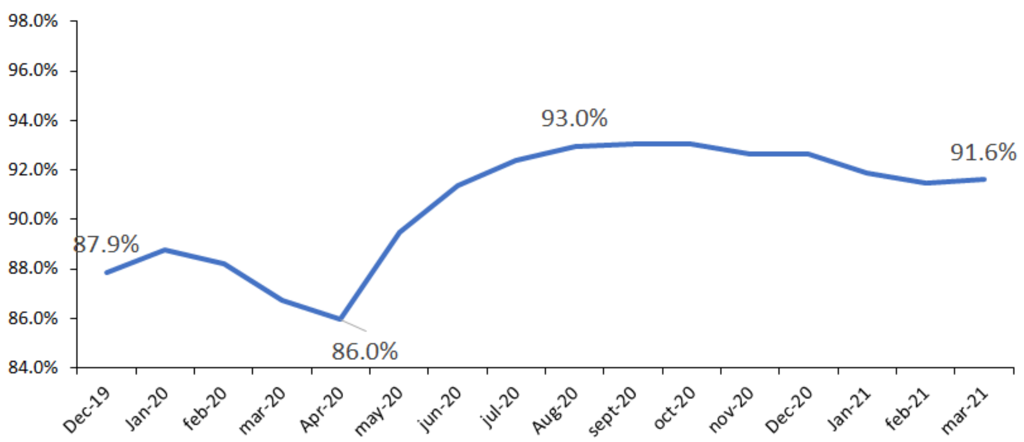
- Exposure to Entertainment, Hotel, Health and Restaurants combined is below 4%.
- Collateral and government-guaranteed commercial loans > 80%.
- The exposure to the 20 largest customers account for less than 10% of total loans.

Source: Financial Market Commission (CMF).
Note: Figures are converted to US$ using an FX of 721.82 (April 1st 2021) - *Excludes all subsidiaries and City National Bank of Florida

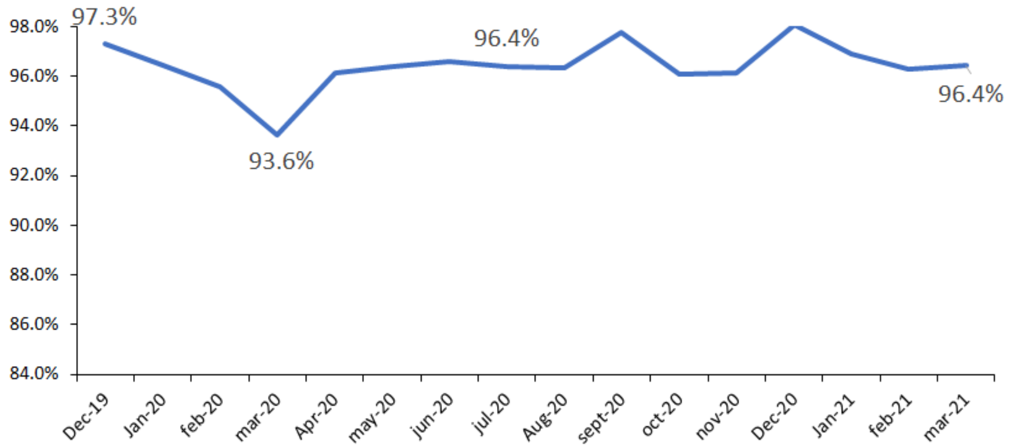
Evolution of Performing Loans

Local Operations

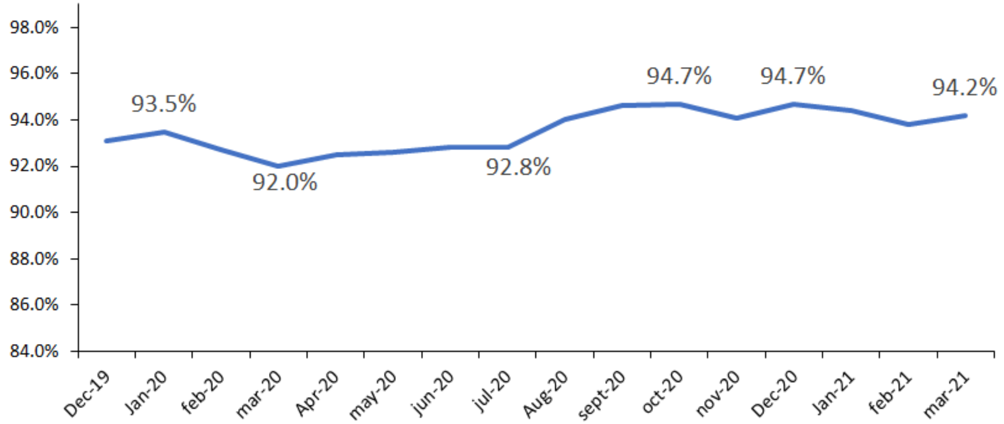
SMEs



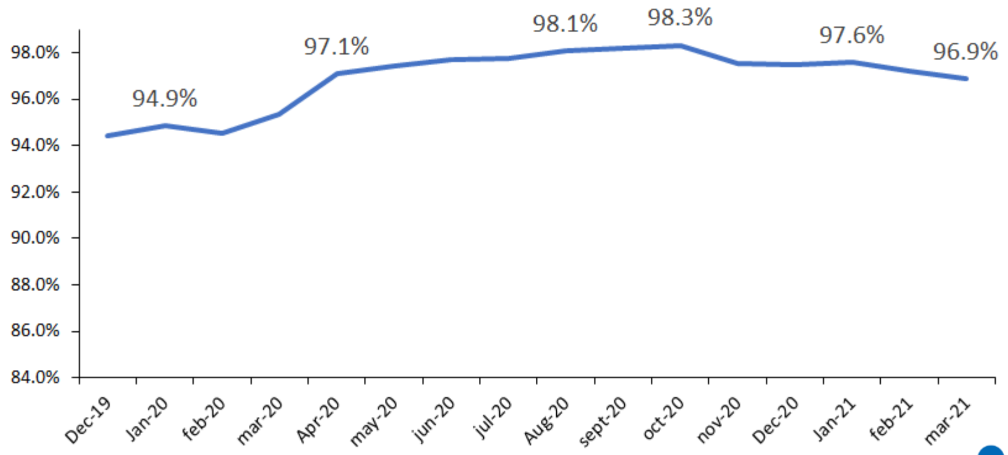
Commercial Loans excluding SMEs



Consumer Loans



Mortgage Loans



Total Loans. Excludes all subsidiaries and City National Bank of Florida.

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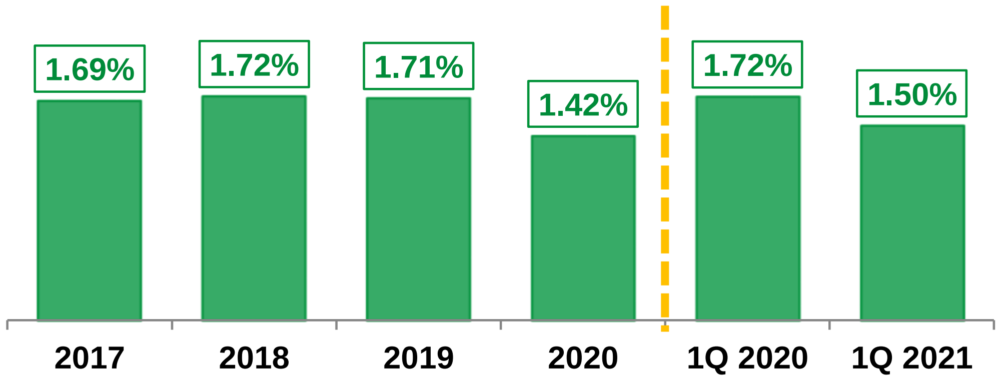
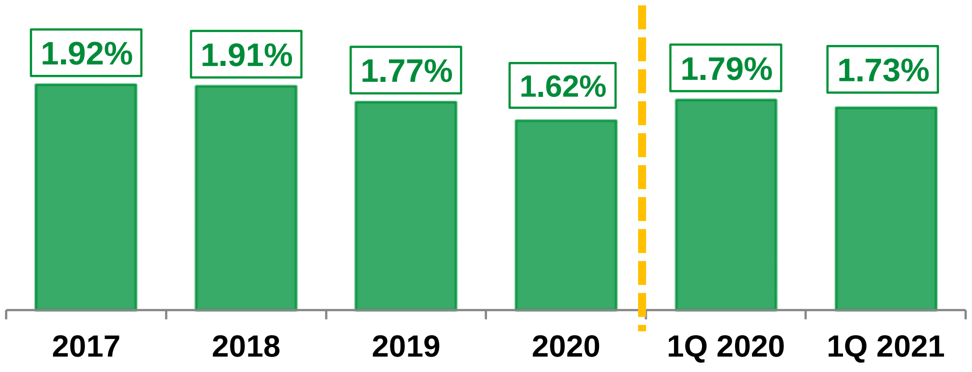
Greater liquidity, has mitigated a further increase in NPLs

Local Operations

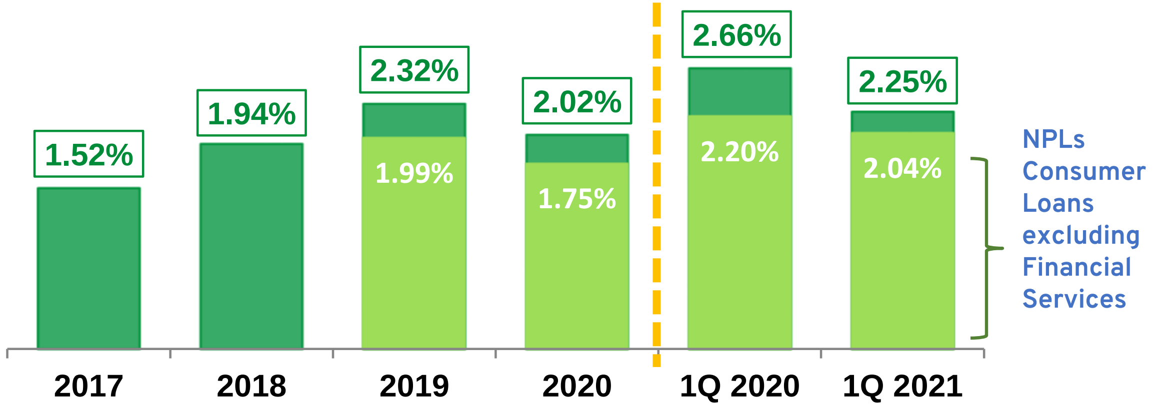
NPL Ratio (NPLs/Total Client Loans)



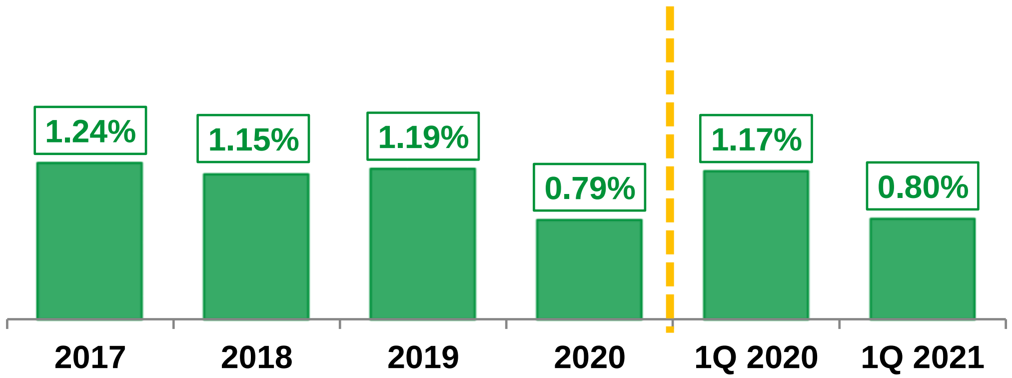
NPL Ratio (Commercial Loans)



NPL Ratio (Consumer Loans)



NPL Ratio (Mortgage Loans)



Note: Excludes City National Bank of Florida.

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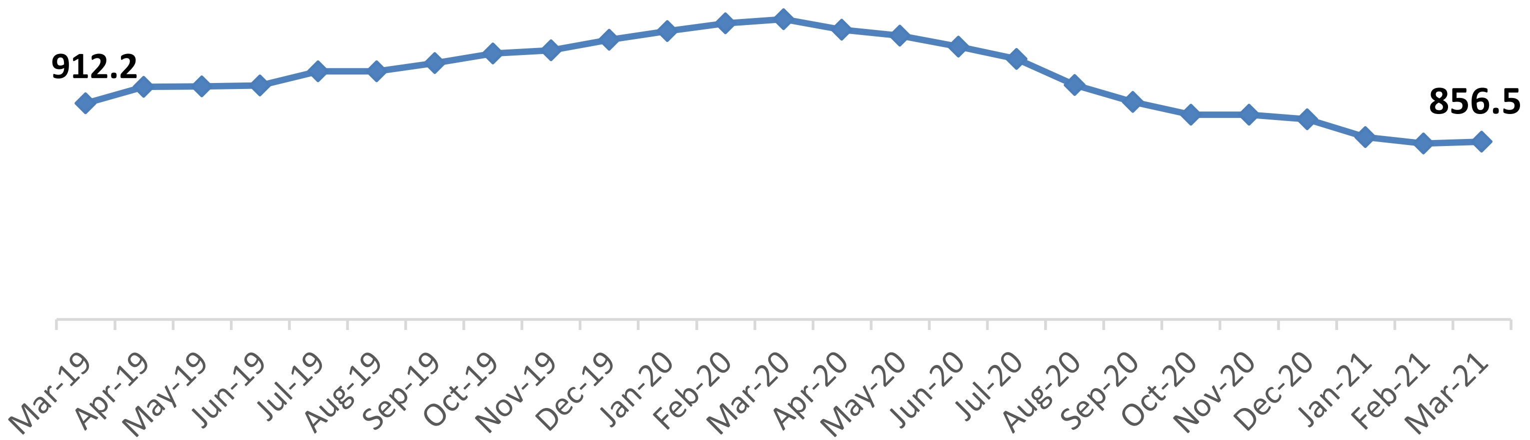
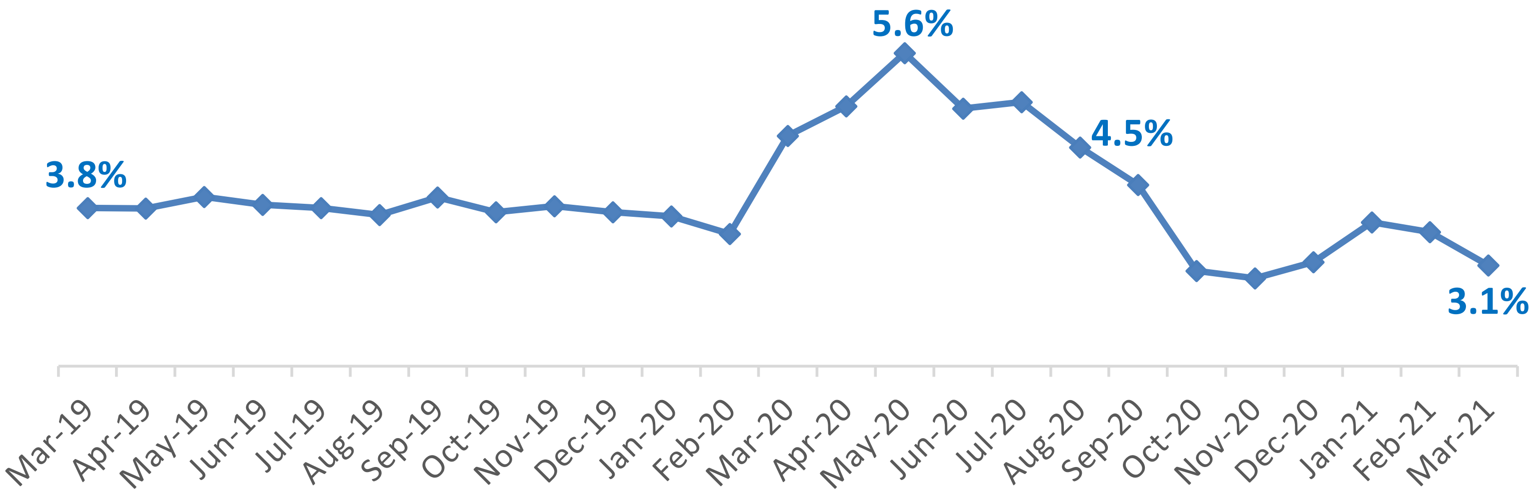
Financial Services: NPLs have continued to evolve positively.

Total Loans

(US MM$)



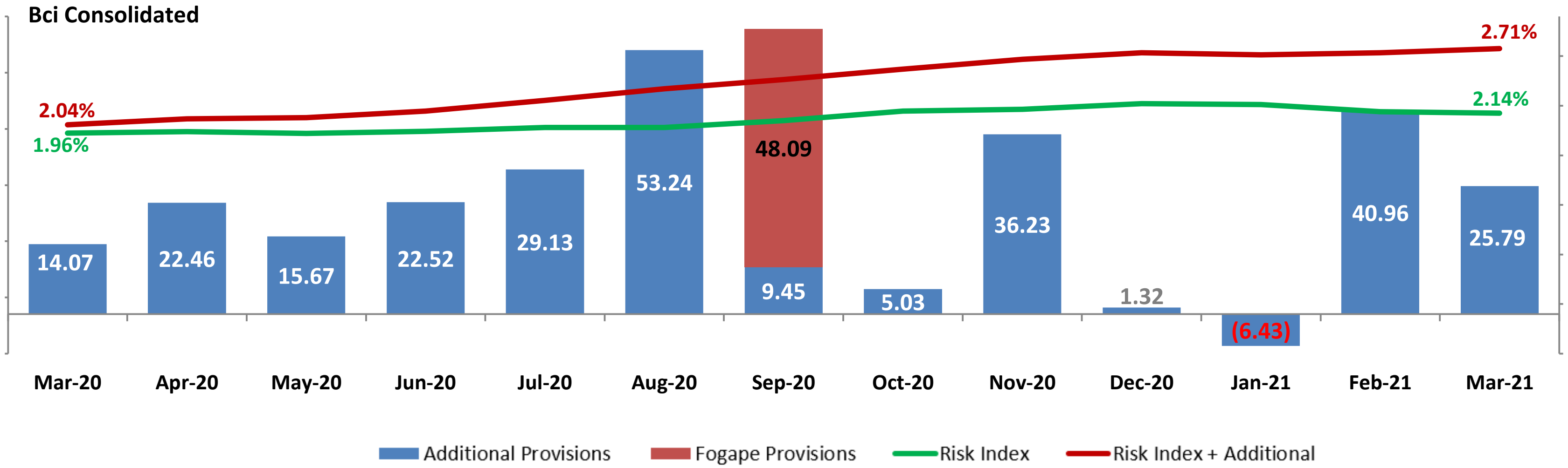
NPL Ratio



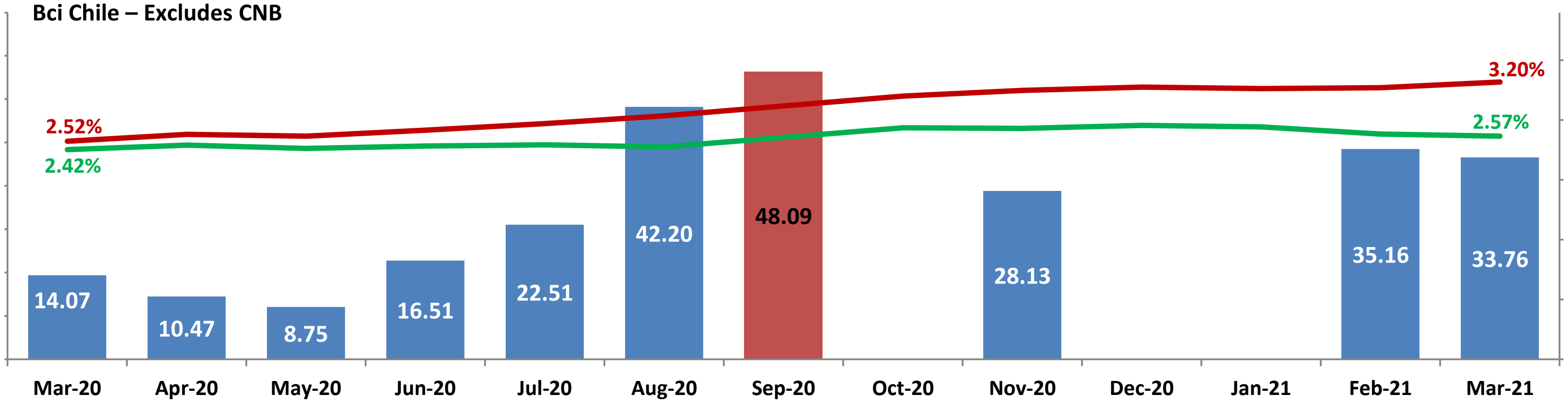
Note: Figures are converted to US$ using an FX of 721.82 (April 1st 2021).

Since March 2020 we have recorded nearly US$ 270 million in additional provisions to anticipate future risk

Risk Index*, Monthly additional provisions and FOGAPE deductible



Risk Index*, Monthly additional provisions and FOGAPE deductible



- In 1Q21, we continued to record additional provisions based on our quantitative and qualitative risk analysis and on macroeconomic forecasts.
- The Bank increased its coverage ratio to 222.33% in 1Q21, leaving it well prepared for a potential rise in non-performing loans as a result of the pandemic.
- We believe the current risk cost is not aligned with the expected outcome based on the analysis and risk models for this year, in which the level of uncertainty that emerged in 2020 continues to rise in the current period.

Note: Figures are converted to US$ using an FX of 721.82 (April 1st 2021). * Risk Index = Stock of provisions / Total loans.

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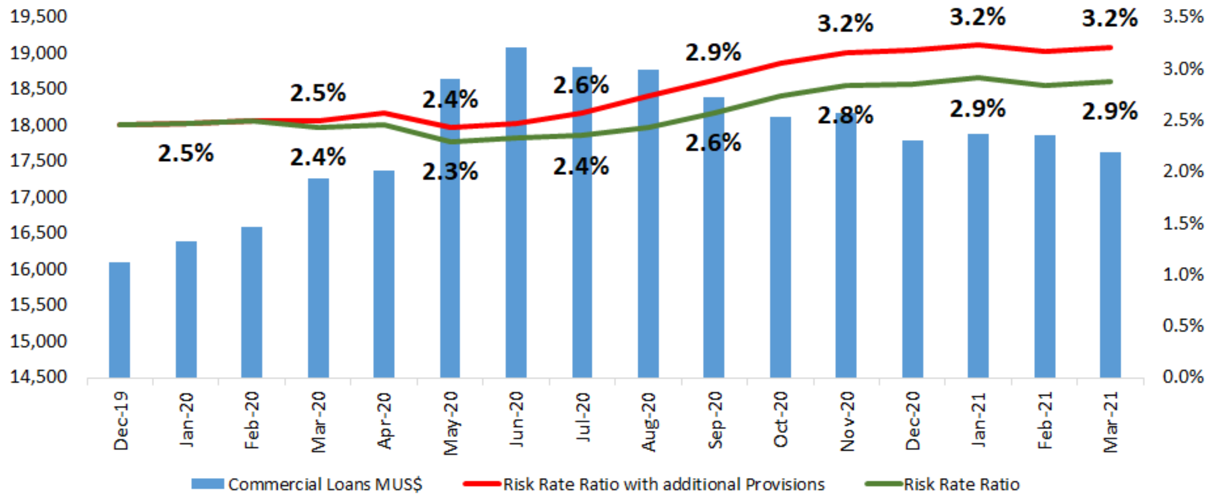
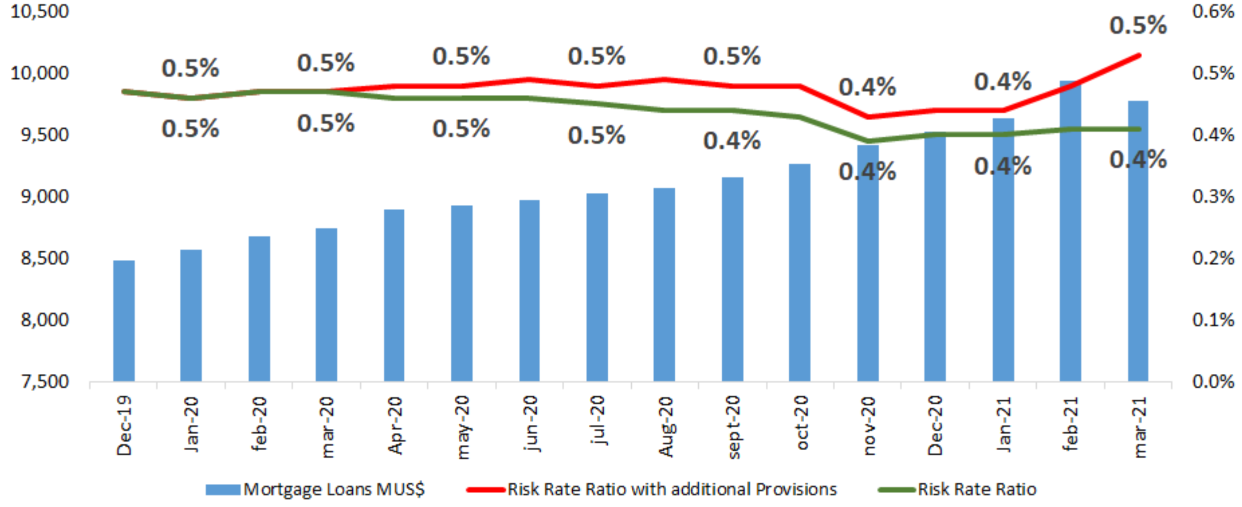
Risk Index including additional provisions

Local Operations

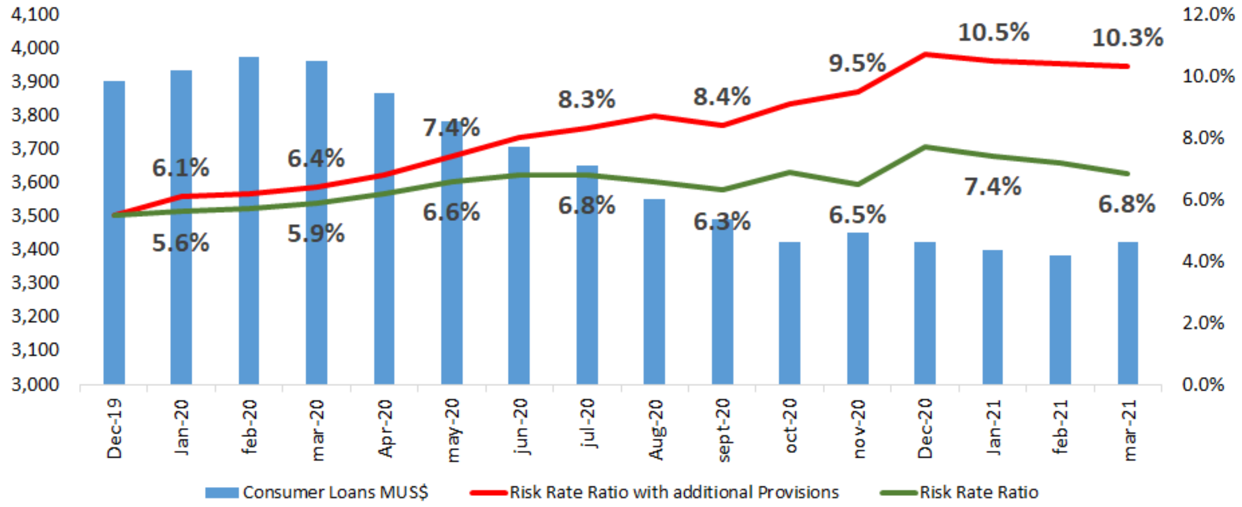
Commercial Loans (US$ mm)



Mortgage Loans (US$ mm)



Consumer Loans (US$ mm)



Additional Provisions

March'20 to March'21 (US$ mm)

Additional Provisions	
Commercial	95.5
Consumer	96.6
Mortgage	16.3

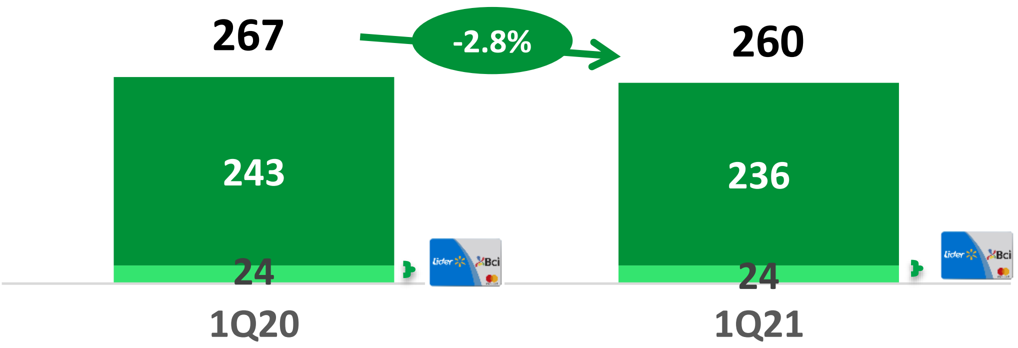
Bci Chile – Excludes CNB

Note: Figures are converted to US$ using an FX of 710.95 (January 2, 2021). * Risk Index = Stock of provisions / loans.

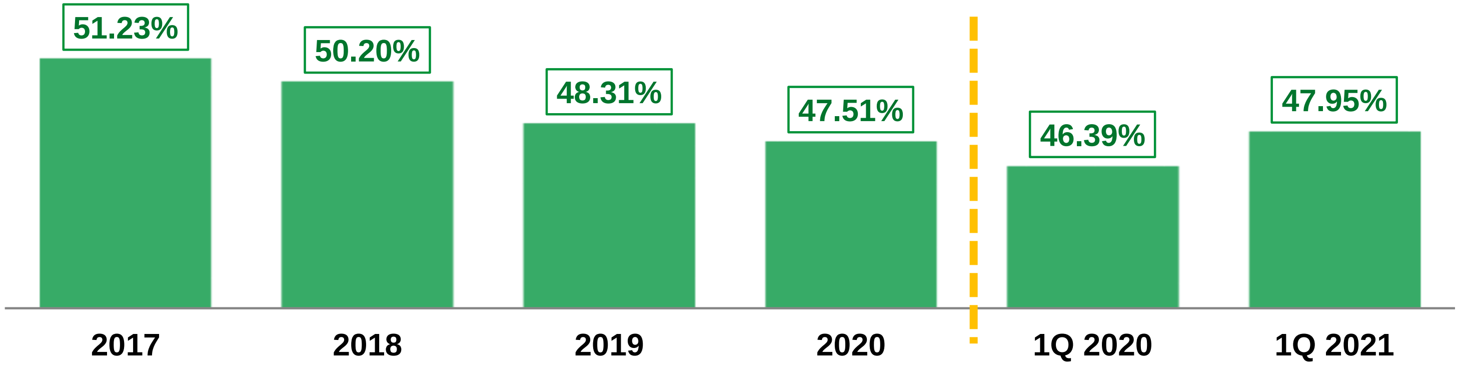
0% Growth in Local Operating Expenses

Operating Expenses

US$ million

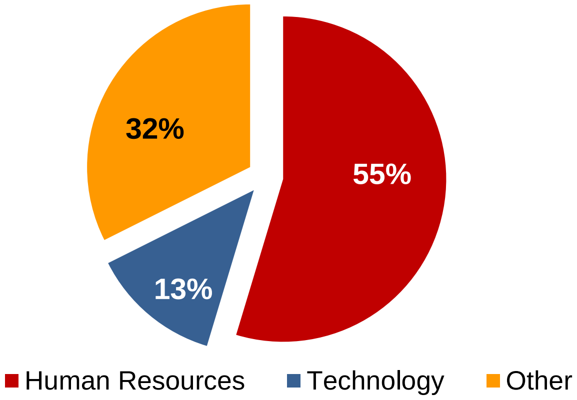


Efficiency Ratio*



Expense Breakdown

as of March 2021



* Efficiency ratio as calculated by the CMF (operating expenses excluding other operating expenses/gross operating result). Since 1Q18, additional allowances are not included in the calculation.
Note: Figures are converted to US$ using an FX of 721.82 (April 1st 2021). Excludes City National Bank of Florida.

City National Bank of Florida

Executive Summary

Balance Sheet Evolution

- Total assets increased $1.1B QoQ to $19.7B primarily due to PPP 2.0 loan growth of $586MM and continued deposit growth
- Total customer deposits increased 1.4B QoQ and $5B YoY
- Deferments have declined to only $119MM as of March 31st or just over 1% of non-PPP loans
- Asset quality continues to improve as demonstrated by decline in past due & non-accrual loans

Financial Results

- Net income before loan loss provisions increased by 14% over the linked quarter and 18% YoY
- PPP fee accretion and forgiveness impact added an additional $14MM in net interest income Q1 2021 & $42MM of fees were outstanding & will substantially be recognized over the next year
- Net interest income excluding PPP & MSLP impact demonstrates an increasing trend

2021 Priorities

- CNB has established six key priorities for 2021
- High quality loan growth with active portfolio management and client retention are main priorities
- Continuing fee income and deposits growth are key for 2021 – and we are off to a great start

Migration of businesses & people move to Florida

SOUTH FLORIDA BUSINESS JOURNAL

NEWS MAR 18, 2021, 2:25PM EDT

Updated: The businesses and founders making moves to South Florida

-year lease for an office space in Brickell. PayPal co-founder Peter Thiel, former Google engineer Brian Singerman and Opendoor co-founder and startup investor **Keith Rabois** are among the firm's partners. Novo...

Company relocations

- **Colony Capital:** The Los Angeles-based investment firm (NYSE: CLNY) moved its corporate headquarters from Los Angeles to Boca Raton in early 2021.
- **Elliott Management Corp:** The $41 billion-asset hedge fund, led by billionaire Paul Singer, announced plans to relocate its corporate headquarters from New York City to West Palm Beach last October.
- **Pipe Technologies:** The alternative financing platform for startups moved its headquarters from Los Angeles in Miami in late 2020. The fintech recently raised $50 million from a collection of investors that included Slack, Salesforce founder Marc Benioff and Reddit co-founder Alexis Ohanian.
- **ShiftPixy:** The gig economy job platform (Nasdaq: PIXY) moved its headquarters from Irvine, California to Brickell Key last fall. ShiftPixy is developing a ghost kitchen incubator program in the Miami area.

{11} Newcomer

Taking His Talents to Miami Beach

Keith Rabois just moved to South Florida. Now he wants Silicon Valley to join him.

LAW.COM | dbr DAILY BUSINESS REVIEW

Eyeing Business Migration to Florida, Kelley Kronenberg Expands Estate-Planning Group

In adding a partner in New Jersey, the Florida firm is seeking to service a growing number of people and businesses moving to Florida seasonally and permanently,

FOX BUSINESS

Relocations from San Francisco to Texas, Florida jumped between 32% and 46% in 2020

At least 20 finance and tech companies are set to leave New York City for Florida, the New York Post reported. JetBlue is the latest company to consider relocating its head office to the Sunshine State when its lease ends in 2023, according to the New York Post.

NEW YORK POST

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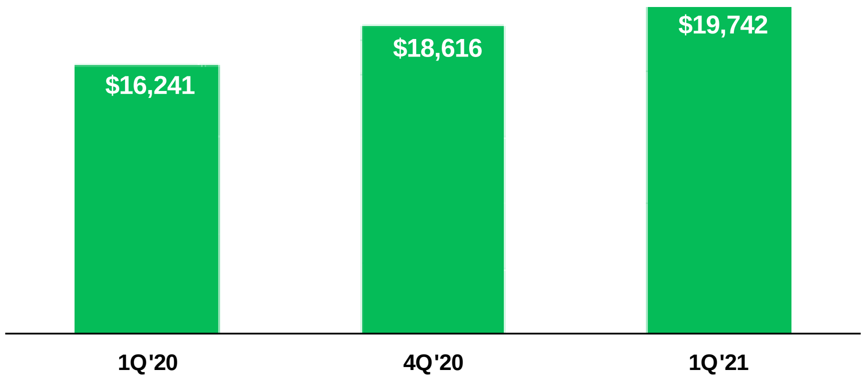
Total assets and loans demonstrated strong growth in first quarter & capital ratios remain strong

Total Assets

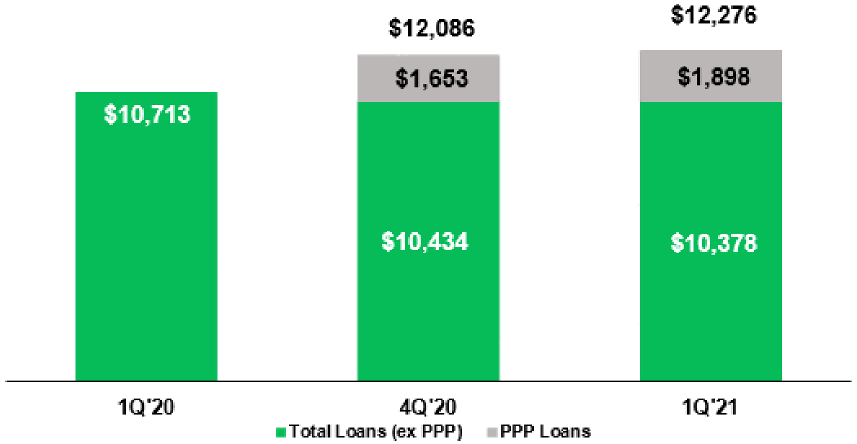
QoQ increase: +$1.1B +6%
YoY increase: +$3.5B +22%



	1Q'20	4Q'20	1Q'21
Total RBC Ratio	14.18%	15.79%	16.08%
Leverage Ratio	10.81%	9.89%	9.77%

Total Loans

QoQ increase: +$190MM +2%
YoY increase: +$1.6B +15%

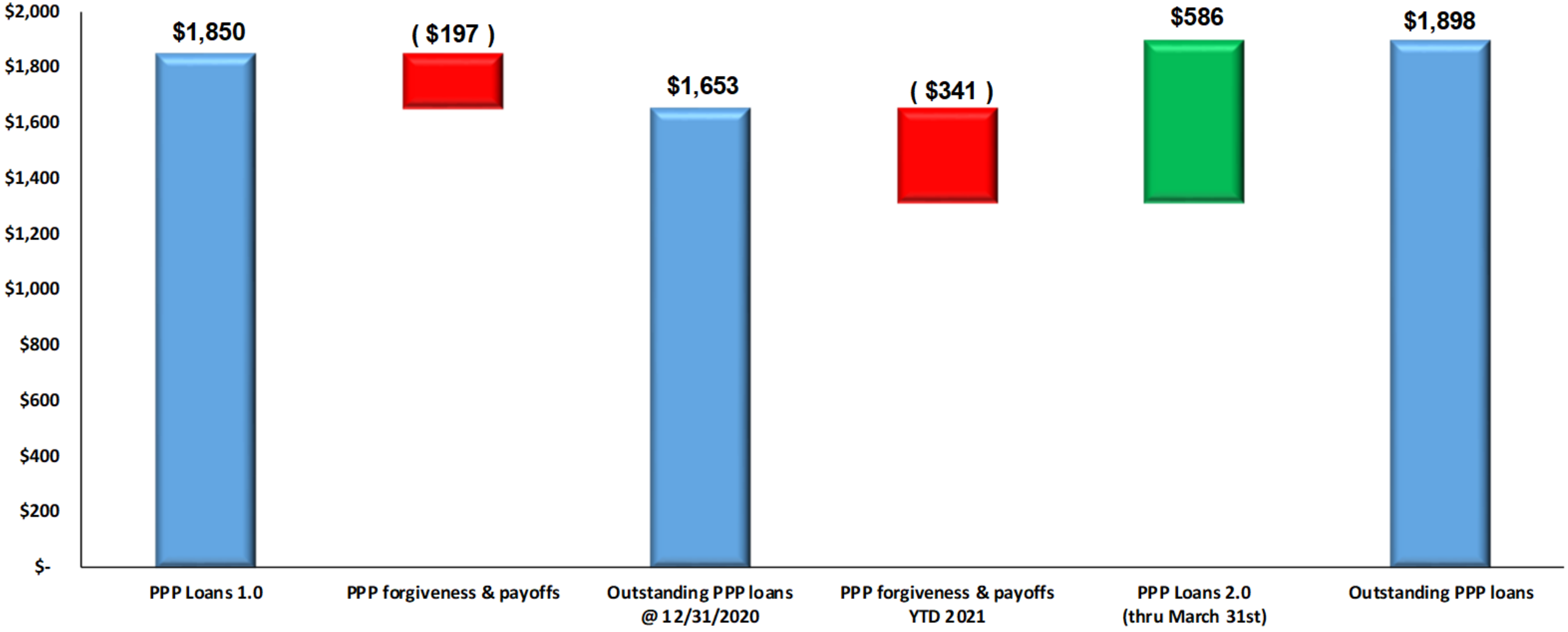


	1Q'20	4Q'20	1Q'21
PPP Loans Forgiven ($)	$ -	$ 197	$ 341
Forgiveness Rate (%)	0.00%	98.93%	99.01%

Reduction in Leverage Ratio QoQ due to asset growth driven by continued deposit growth & PPP 2.0

Figures in millions ($)

PPP fees have significantly impacted our results & >$40MM have yet to be recognized



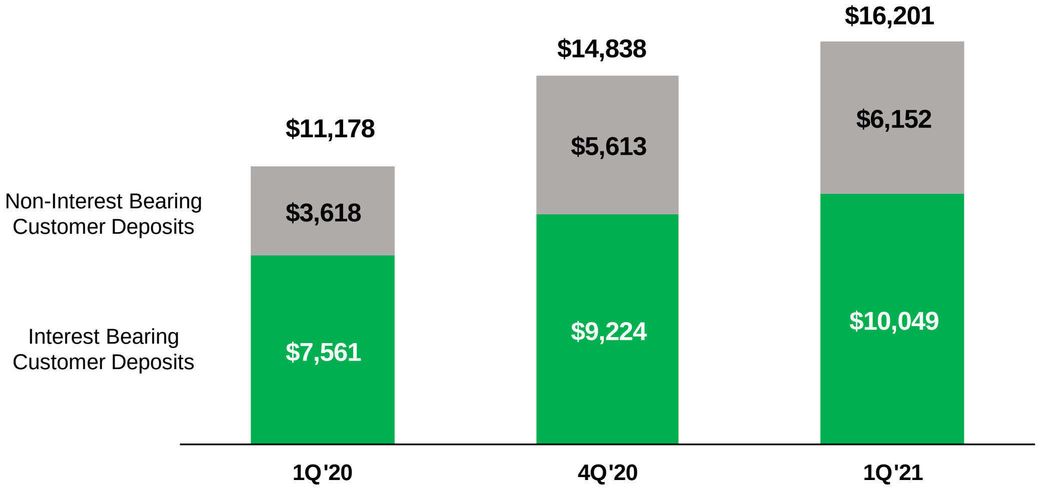
PPP Fees	$57.1MM	($23.6MM)	$33.5MM	($13.7MM)	+$22MM	$41.8MM

$726MM of PPP 2.0 loans with $27MM of fees have been funded through April 29th

Customer deposits increased by $1.4B in the quarter & our cost of deposits continues to decline

Customer Deposits

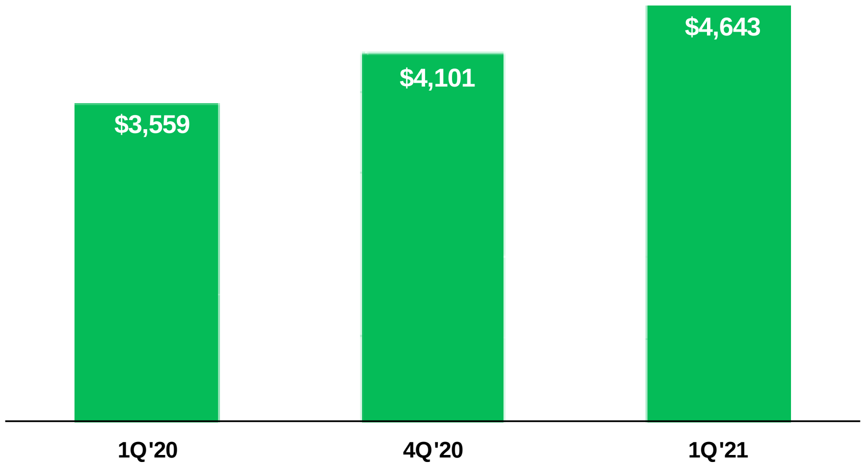
QoQ increase: +$1.4B +9%
YoY increase: +$5B +45%



	1Q'20	4Q'20	1Q'21
Spot Cost of Deposits	0.65%	0.28%	0.19%
Loans to Deposits Ratio	93.59%	82.35%	76.70%

Investments

QoQ increase: +$542MM +13%
YoY increase: +$1.1B +30%



	1Q'20	4Q'20	1Q'21
Wholesale Funding Ratio	17.01%	7.11%	5.85%
Securities to Total Assets	21.92%	22.03%	23.52%

Non-interest DDAs represent 38% of client deposits

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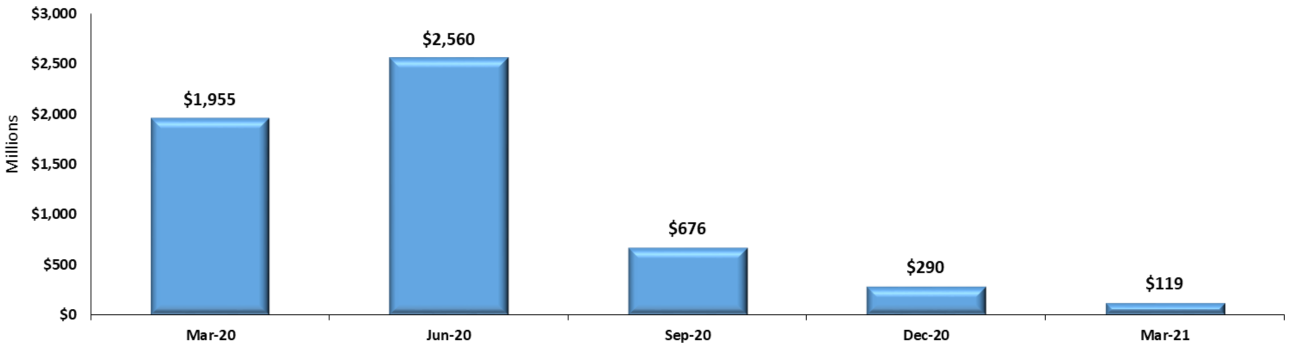
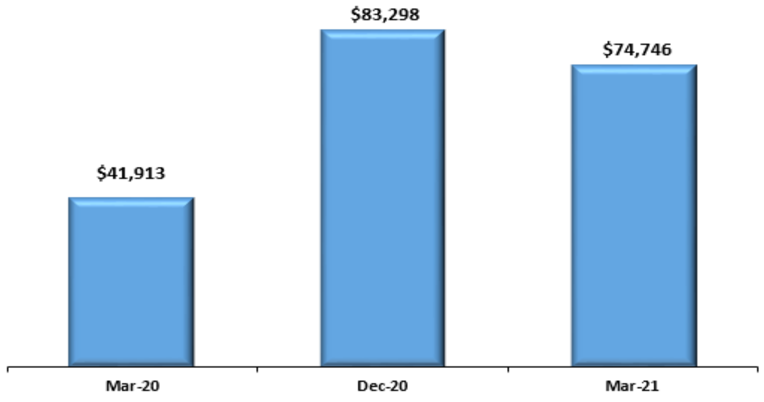
Deferments, non-performing loans & past dues have declined further in 2021

Loan Deferments ($MM)

Reduced deferments from ~$3bn to $119MM as of March 31st



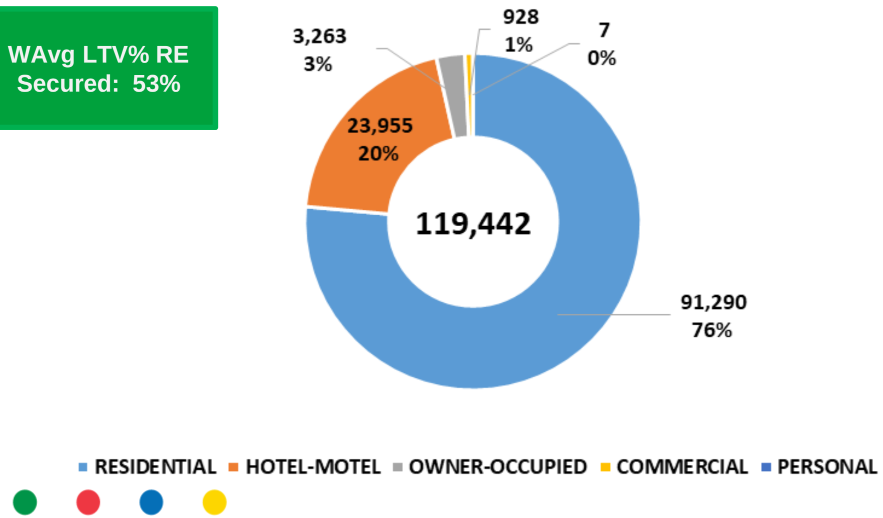
Non-Performing Loans ($000's)



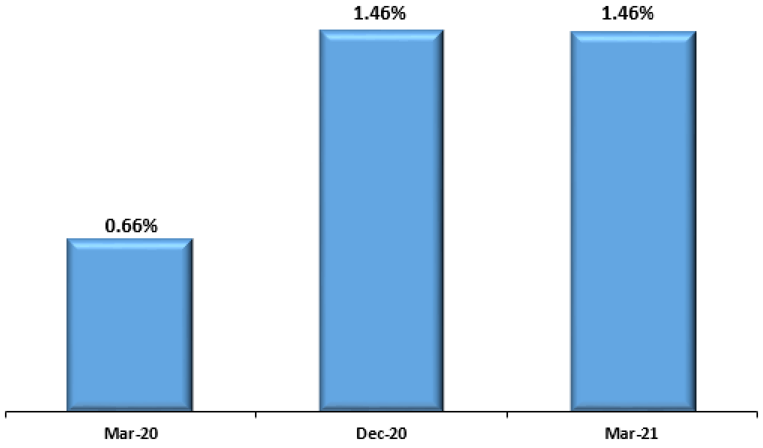
	Mar-20	Dec-20	Mar-21
NPL Ratio (%)	0.38%	0.78%	0.75%

Deferrals Breakdown ($MM)

WAvg LTV% RE Secured: 53%



ALLL Coverage Ratio (ALLL + Loan Mark / Loans (ex. PPP))



	Mar-20	Dec-20	Mar-21
Provisions YTD (000's)	$13,100	$101,600	$1,500
Past Due Ratio (%)	0.45%	0.75%	0.32%

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Core earnings have increased by $15MM or 23% YoY

INCOME STATEMENT ($ millions)	Q1 2020	Q4 2020	Q1 2021	$ Var QoQ	% Var QoQ	$ Var YoY	% Var YoY
(+) Net Interest Income	$105.3	$131.6	$125.9	-$5.7	-4.3%	$20.7	19.6%
(+) Non-Interest Income	$18.2	$18.2	$18.8	$0.6	3.1%	$0.6	3.3%
(=) Operating Income	**$123.4**	**$149.8**	**$144.7**	**-$5.1**	**-3.4%**	**$21.2**	**17.2%**
(-) Non-Interest Expenses	$58.2	$65.6	$64.7	-$0.9	-1.4%	$6.5	11.2%
(=) Core Earnings	**$65.3**	**$84.2**	**$80.0**	**-$4.2**	**-5.0%**	**$14.7**	**22.5%**
(-) Provision Expense	$13.1	$27.5	$1.5	-$26.0	-94.5%	-$11.6	-88.5%
(-) Amortization Expense	$8.2	$9.1	$9.2	$0.2	1.9%	$1.1	13.3%
(+) Gain on Sale of Securities, CVA Adj & Marketable securities	-$0.4	$2.6	$4.8	$2.2	86.0%	$5.3	-1188.5%
(-) SWAP/FHLB Unwind Loss	$0.0	$12.0	$4.2	-$7.8	-65.0%	$4.2	0.0%
(-) ENB Transaction Expenses	$0.0	$9.4	$0.0	-$9.4	-100.0%	$0.0	0.0%
(=) Net Income before Taxes	**$43.6**	**$28.8**	**$69.9**	**$41.1**	**142.4%**	**$26.3**	**60.4%**
(-) Tax Expense	$10.7	$8.9	$17.1	$8.2	92.4%	$6.4	60.2%
(=) Net Income after Taxes	**$32.9**	**$19.9**	**$52.8**	**$32.8**	**164.8%**	**$19.9**	**60.5%**

- Reduction in net interest income over the linked quarter is due to the $14MM of MSLP fee income recognized in the 4th quarter, also driving reduction in core earnings over linked quarter
- Core earnings have increased by $15MM or 23% YoY, demonstrating the Bank's continued core earnings improvement
- Continued strong asset quality resulted in minimal $1.5MM loan loss provision in current quarter
- The Bank unwound a $100MM FHLB advance in the quarter that resulted in a $4.2MM loss as we continue to deliver given excess liquidity position

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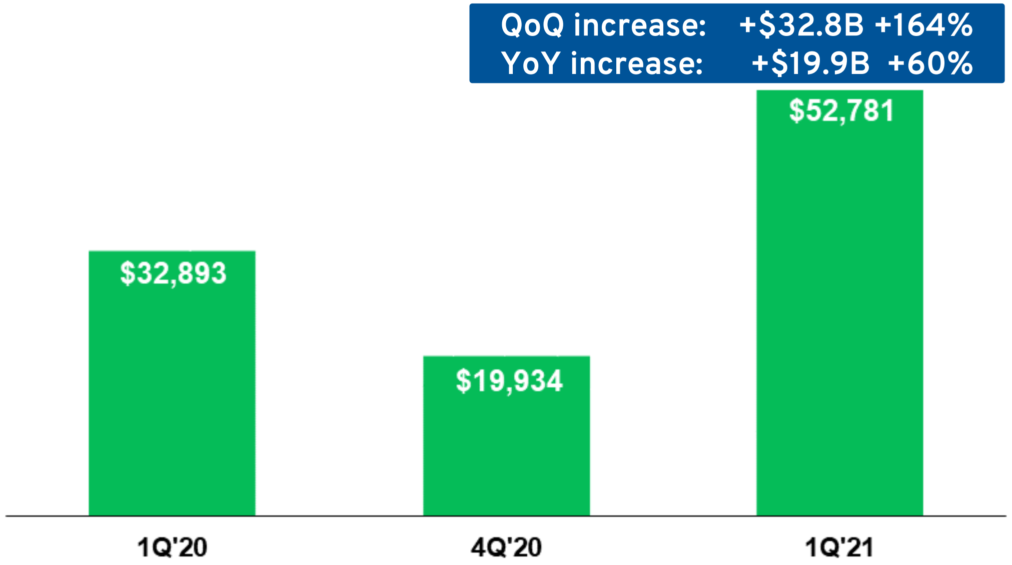
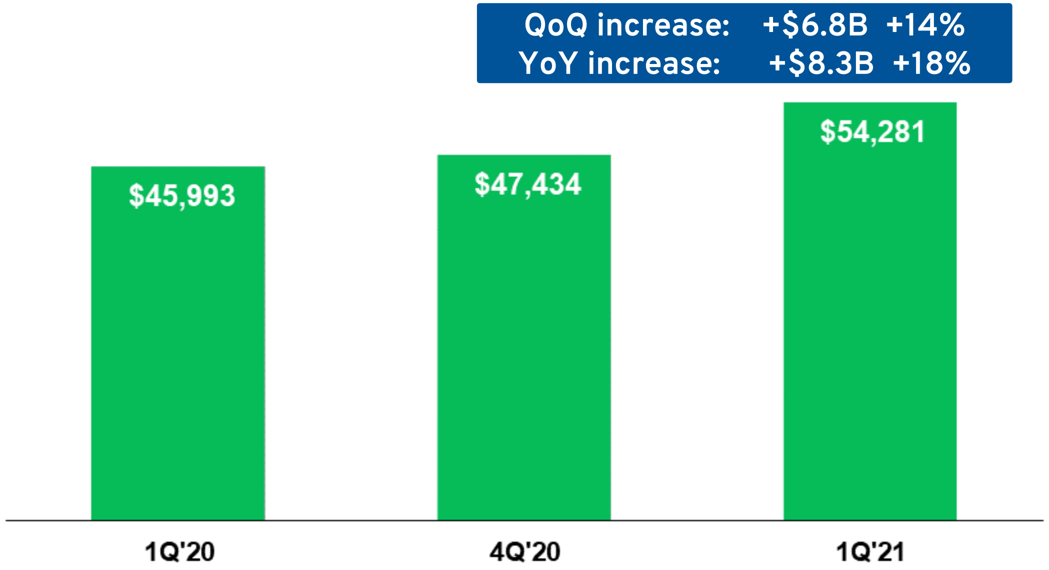
Pre-provision net income demonstrates an increasing trend

Net Income



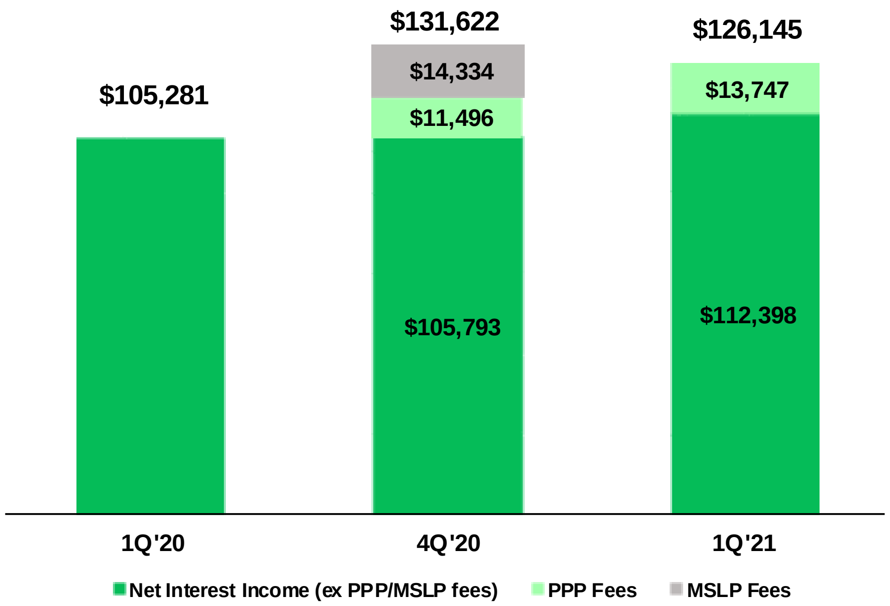
Net Income Before Loan Loss Provision



RATIOS (%)	Q1 2020	Q4 2020	Q1 2021	% Var QoQ
Net Interest Margin (NIM)	2.86%	3.06%	2.88%	-18 bps
ROAA	0.83%	0.43%	1.12%	69 bps
ROAE	6.86%	3.90%	10.34%	644 bps
Core Efficiency Ratio	47.57%	57.92%	47.26%	-1,066 bps

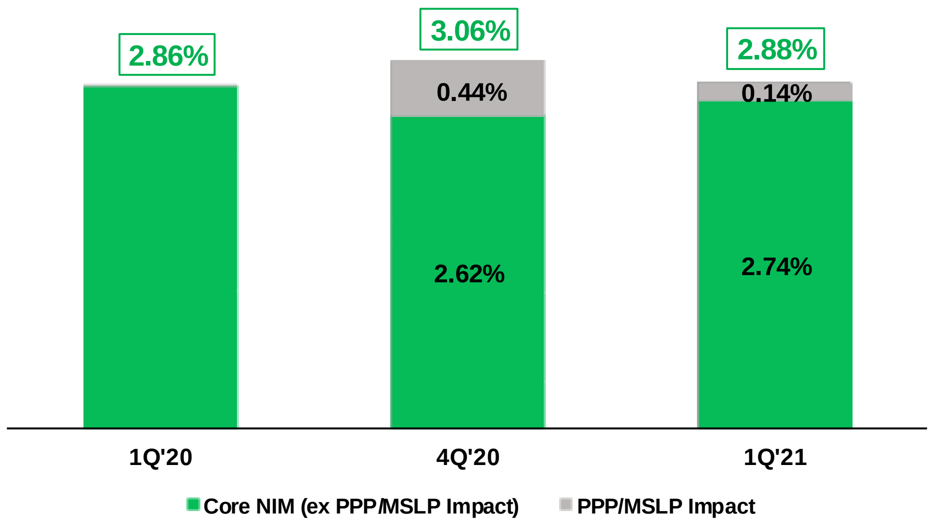
Net interest income, excluding PPP & MSLP, increased by $6.6MM or 6% QoQ while the core NIM increased by 12 bps

Net interest income ($)



	1Q'20	4Q'20	1Q'21
PPP Accretion Income	$ -	$ 6,550	$ 4,184
PPP Forgiveness Income	$ -	$ 4,945	$ 9,563
MSLP Fee Income	$ -	$ 14,334	$ -

Net interest margin (%)

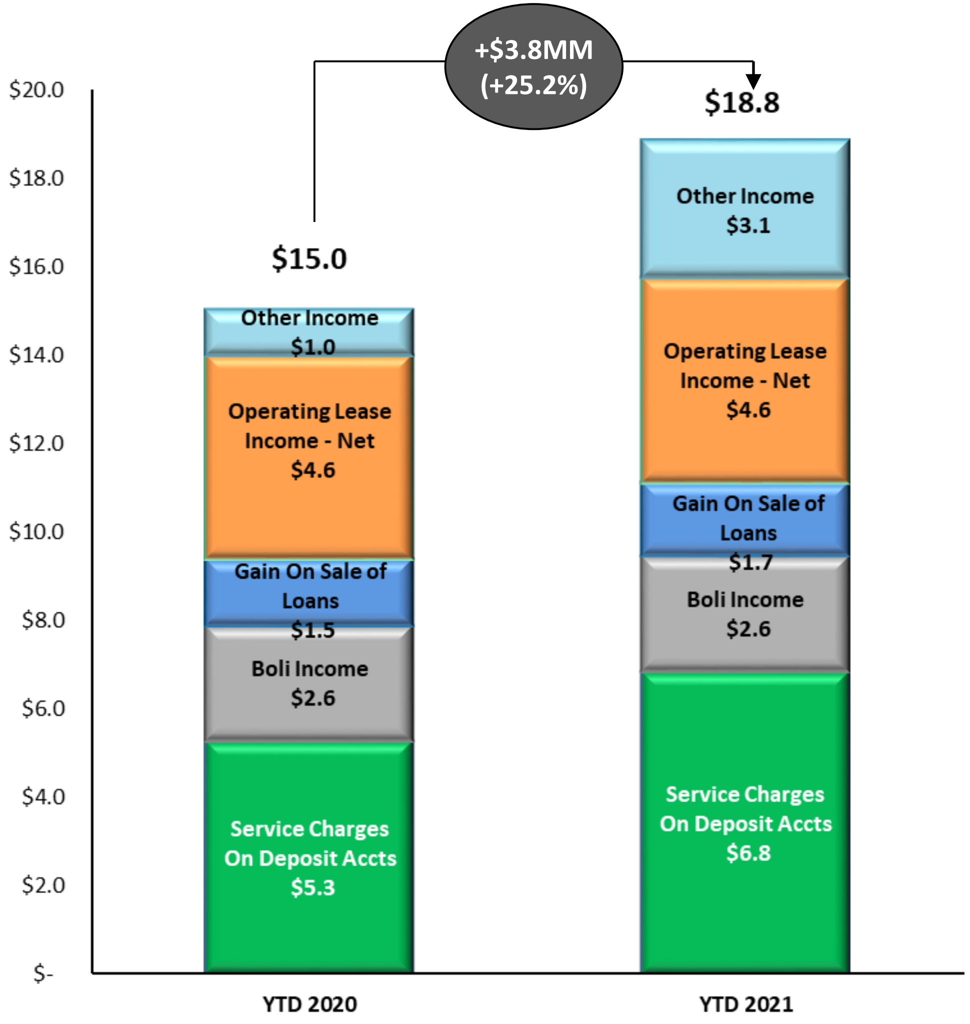


	1Q'20	4Q'20	1Q'21
Cost of Funds	0.99%	0.42%	0.31%

Increase in PPP forgiveness income QoQ due to increase in PPP forgiveness

Figures in thousands

We increased non-interest income by 25% YoY (excluding swap fees)



- Mortgage banking activities continues to be robust & has generated $1.65MM of gains in 2021 YTD, a $151k increase over 2020
- Deposit service charges increase of $1.5MM driven by re-pricing of Treasury Management Services during Q3 2020 & impact of new PPP clients cross-sold Treasury Management Services (≈$2.5MM annual impact)
- Significant increase in Other Service Charges Fees due to deposit covenant fees and servicing fees on MSLP loans

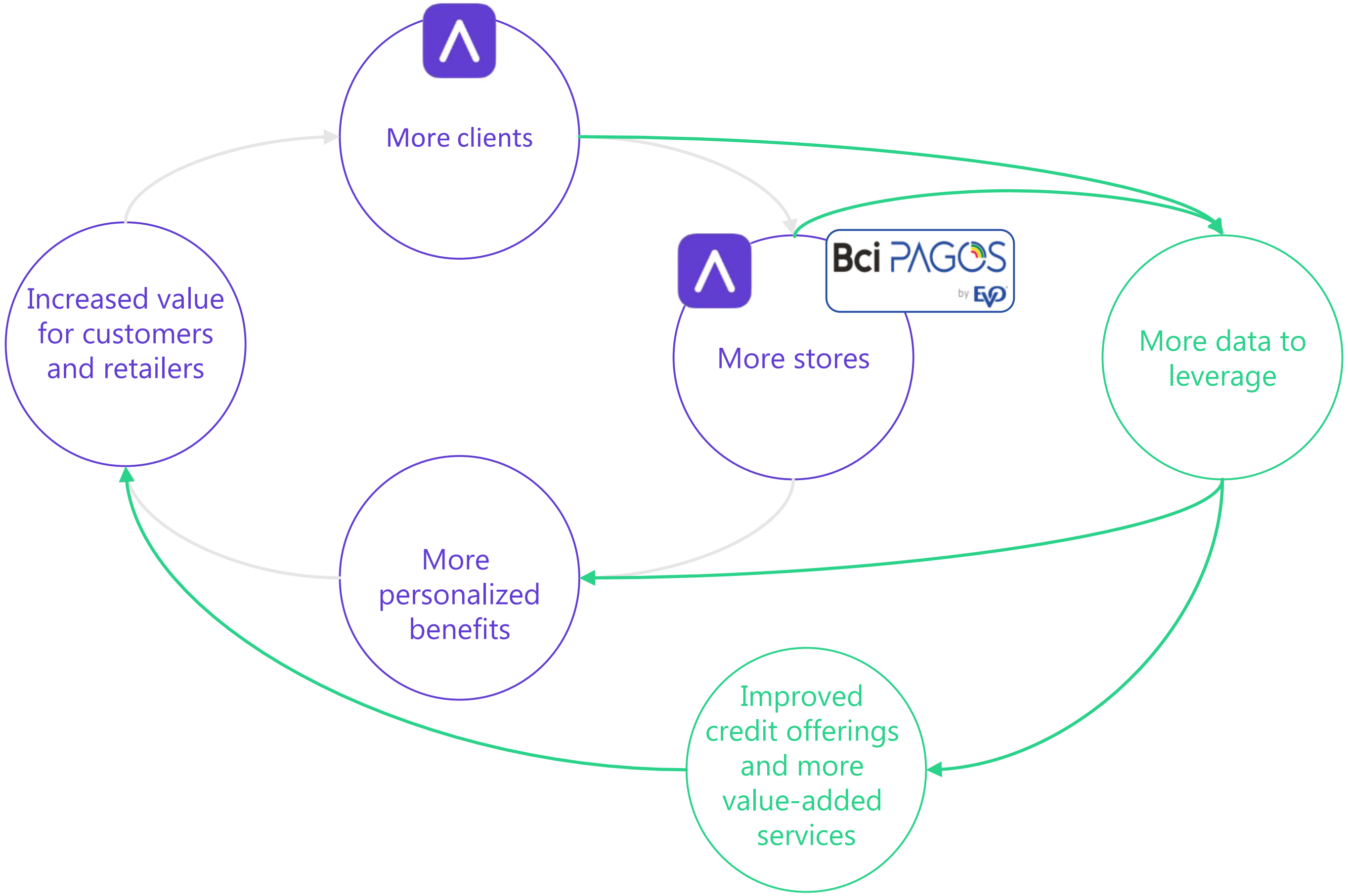
Note: SWAP fees of $3.1MM in 2020 and -$87K in 2021 are excluded in the chart.

Six priorities for 2021

1. Active Portfolio Management & cross sell
2. High Quality & Profitability Loan Growth
3. Continued investment in technology & transformation
4. Continued Fee Income Growth
5. Continued Deposit Growth
6. Client Experience

MACH and BCI Pagos strongly complement each other

Generating a payment ecosystem has valuable benefits for MACH



Win-win relationship

Bci PAGOS by EVO — Distribution channel for MACH

Differentiating element for BciPagos

We are very proud of what we have achieved so far, but we know this is only the beginning

2.9 Millions
Registered users

110 %YoY
Growth of *Daily Active Users*

2.3 Millions
Net cards issued

4X YoY
Growth of transactions

110 Thousands
MACH Pay merchants

8X YoY
Growth of MACH Pay transactions

+70 Points
NPS

4.6 Stars
Rating App Store

110 FTEs
MACH employees

Promotion of economic, social, and environmental well-being has been widely recognized.

Employee Experience

We ranked third in the Great Place to Work survey of the best companies to work for in Chile, in the +1000 employees category.

Great Place To Work.

Financial Inclusion

Through MACH, we have fostered the financial inclusion of more than 2.9 million users.

Transparency

The Corporate Reputation Monitor (MERCO) has just recognized us for the tenth consecutive year, with first place among the most responsible companies in Chile.

merco

Environment

This year we issued two Green Bonds, in line with our commitment to continue offering financial solutions that help mitigate the consequences of climate change.

Closing Remarks

- Supporting employees, clients and suppliers after COVID-19 outbreak.
- Our digital transformation have allowed us to respond quickly and simply to clients' needs, technologically enabling our employees to work remotely in record time.
- Bank's sound capital and liquidity position. Tier 1 ratio leaves us well prepared to face the new challenges of the upcoming Basel III requirements.
- Expenses have been controlled decreasing by -2.32% YoY.
- We have recorded additional provisions to anticipate future risk.
- Recognized in various areas like corporate reputation, innovation, business management, financial performance, work environment, among others.

This presentation contains forward-looking statements in various places throughout therein, related to, without limitation, our future business development. Forward-looking information is often, but not always, identified by the use of words such as “anticipate”, “believe”, “expect”, “plan”, “intend”, “forecast”, “project”, “may”, “will”, “should”, “could”, “estimate”, “predict” or similar words suggesting future outcomes or language suggesting an outlook. While these forward looking statements represent our judgment and future expectations concerning the development of our business, a number of risks, uncertainties and other important factors could cause actual developments and results to differ materially from our plans, objectives, expectations, anticipations, estimates and intentions expressed in such forward-looking statements. The risk factors and other key factors that we have indicated in our past and future filings and reports, including those with local or foreign authorities, could adversely affect our business and financial performance.

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Thank you.

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Q&A