Bci Conference Call 2Q2022 Presentation

August 2022

seamosdiferentes

Contents.

Key Calls for the US & the Chilean Economy

- Global recession probability has risen in the last months due to significant interest rates hikes in the developed economies in order to fight high inflation. Causing a turmoil on international financial markets and a strengths in the US Dollar. This was added to the already negative perspective caused by the war between Russia and Ukraine and the weakness of China. Global economic projection were again cute by IMF.

- In the US, the economy fall 0.9% in 2Q22, second quarter in a row signaling the US is in recession. Consumption is still positive, but fixed investment and private inventories fall. Recession probability has increased to 40% for next year and IMF forecast 1.0% GDP growth. Inflation has continued to rise and the Fed would rise the Fed Funds Rate until 3.5% by the end of the year.

- In Chile, the economic growth has been showing some deceleration but less than expected due to household high liquidity. And it is expected a recession by the 2H22 due to high political uncertainty, decline in private investment and a contraction in household consumption. The political uncertainty will remain high even after September Referendum. Whatever the result, the constitutional process will continued for the next 2-3 years.

- Inflation in Chile was 12.5% yoy in June, the largest data in 3 decades. Inflation will go up to around 14% in the coming months, but would slowly ease by the end of the year and would go down faster since 2Q23. In response, the monetary policy rate has been markedly rising and market interest rates moves higher. Chilean Central Bank (BCCh) is near by the end of the tightening process.

- The Chilean peso was one of the most depreciated currencies in 2Q22 -and the CLP volatility reach maximum highs since 2008 crisis-, affected by the US Dollar appreciation, the fall of copper price and due to domestic risk related to the political environment. In mid-July the BCCh had to intervene FX market with an amount of USD 25bn total until September 30th. CLP has notably regained value since the beginning of BCCh's intervention.

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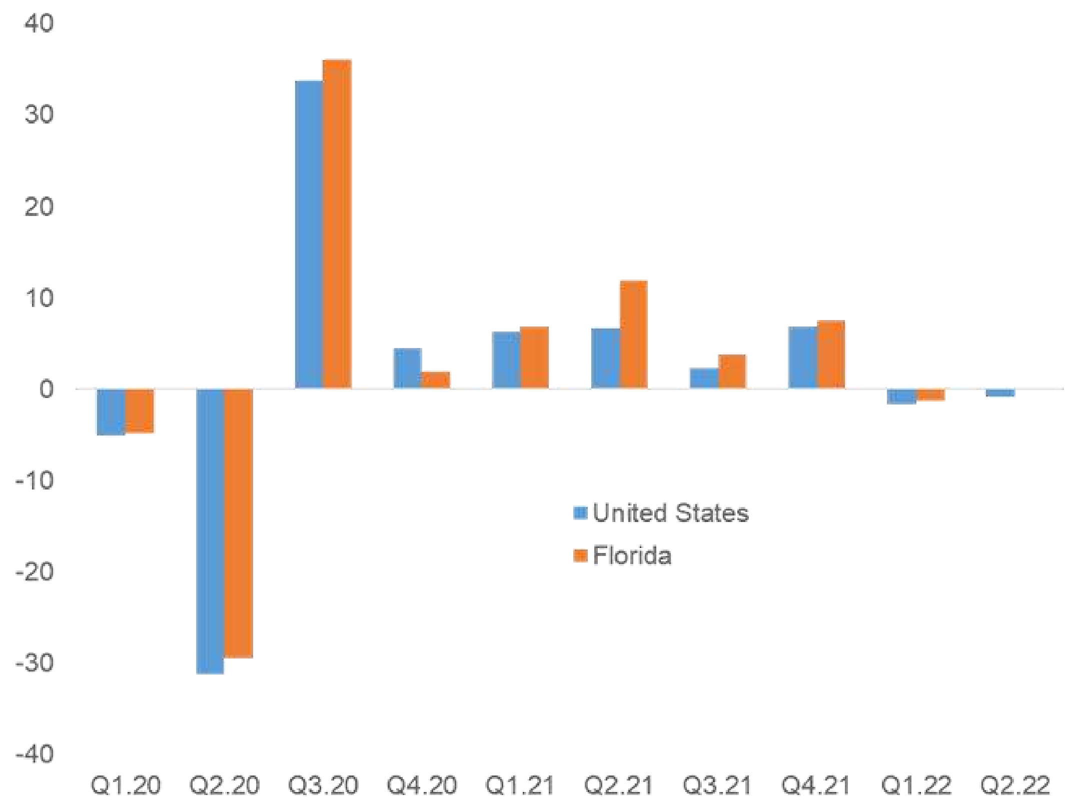
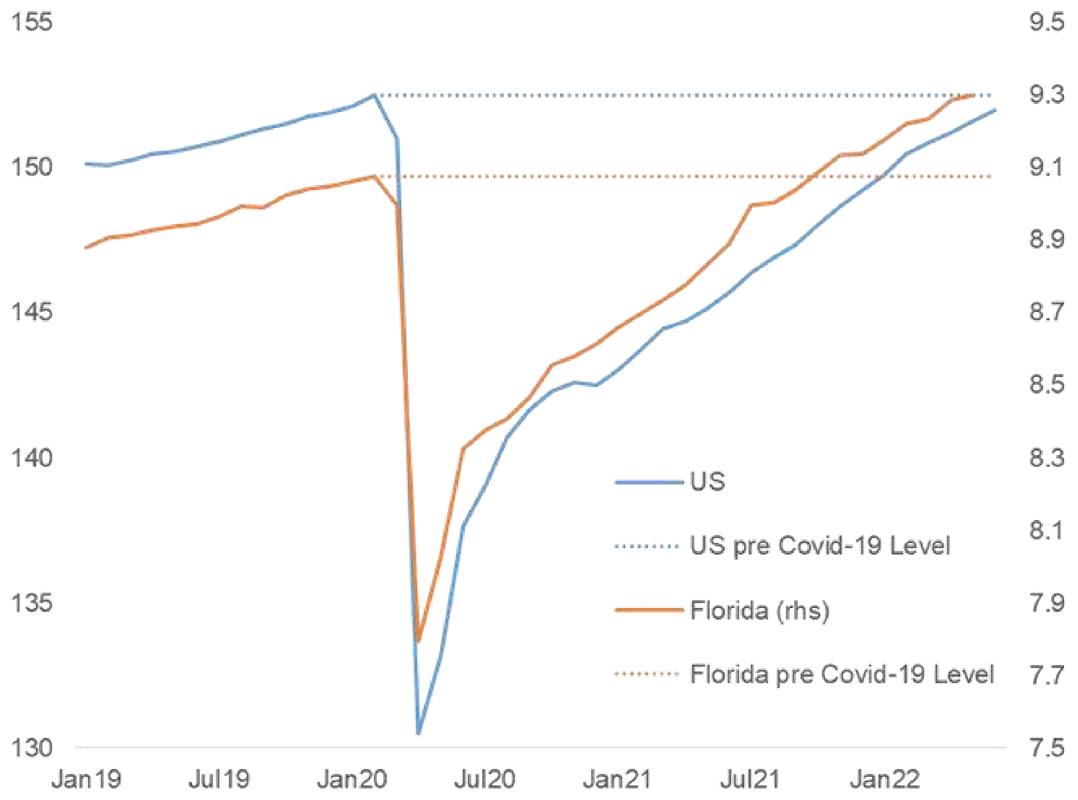
The US GDP feel 0.5% QoQ on 2Q22, second quarter in a row.
Florida Labor market has been improving faster than the national level.

USA & Florida GDP Growth by Quater
(annualized QoQ, %)



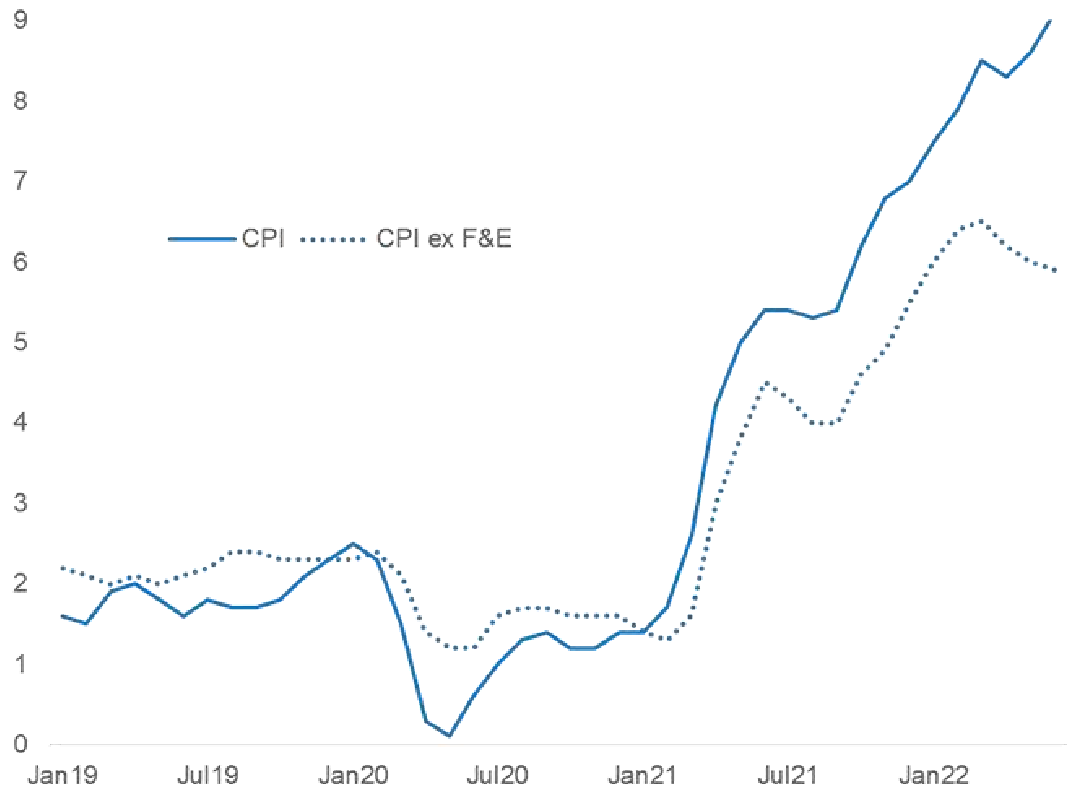
USA & Florida GDP Total Nonfarm Payrolls
(index 100=March 2020)



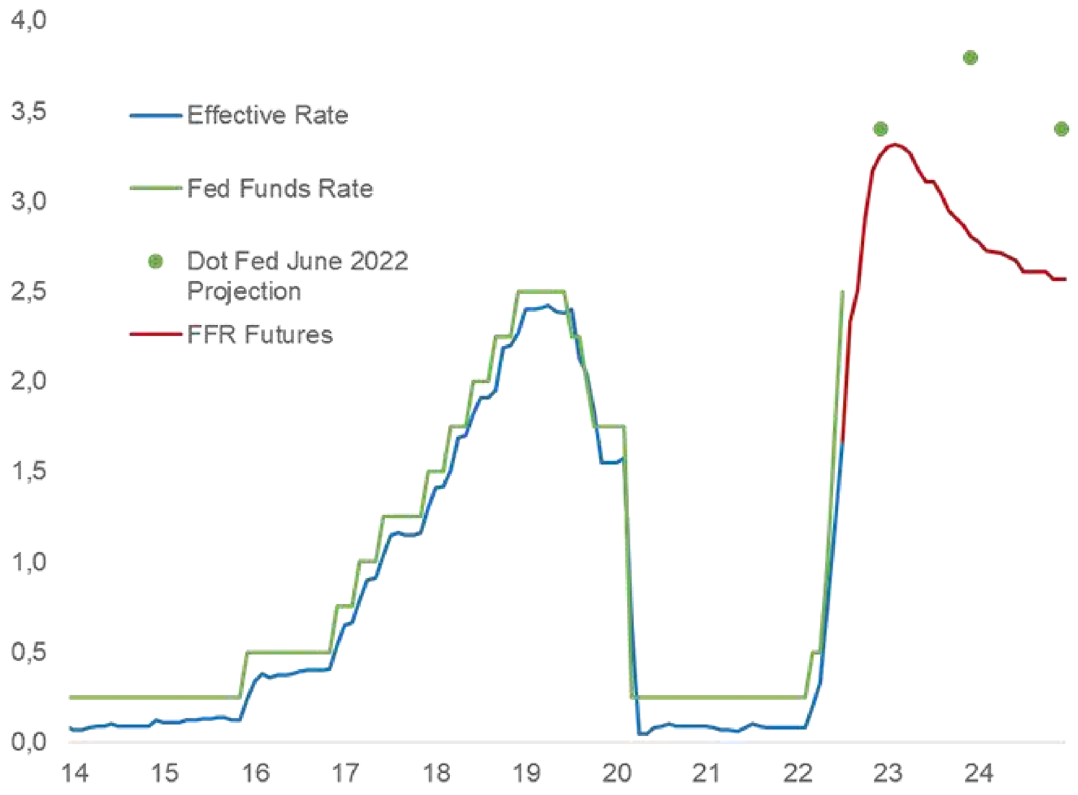
Source: BEA, BLS, Bci Research

CPI has been spiking due to energy and food prices.
Fed would increased rates but less than previously expected.

USA Total Ex Food and Energy CPI
(YoY, %)

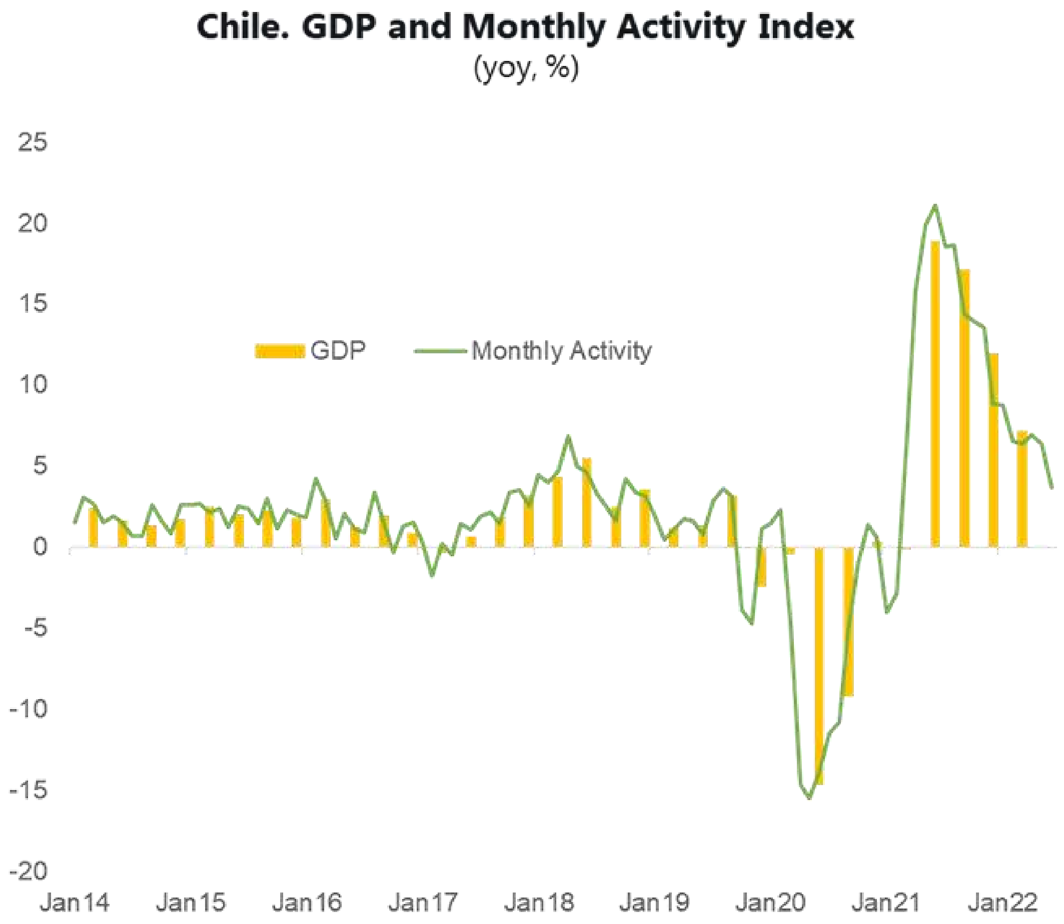


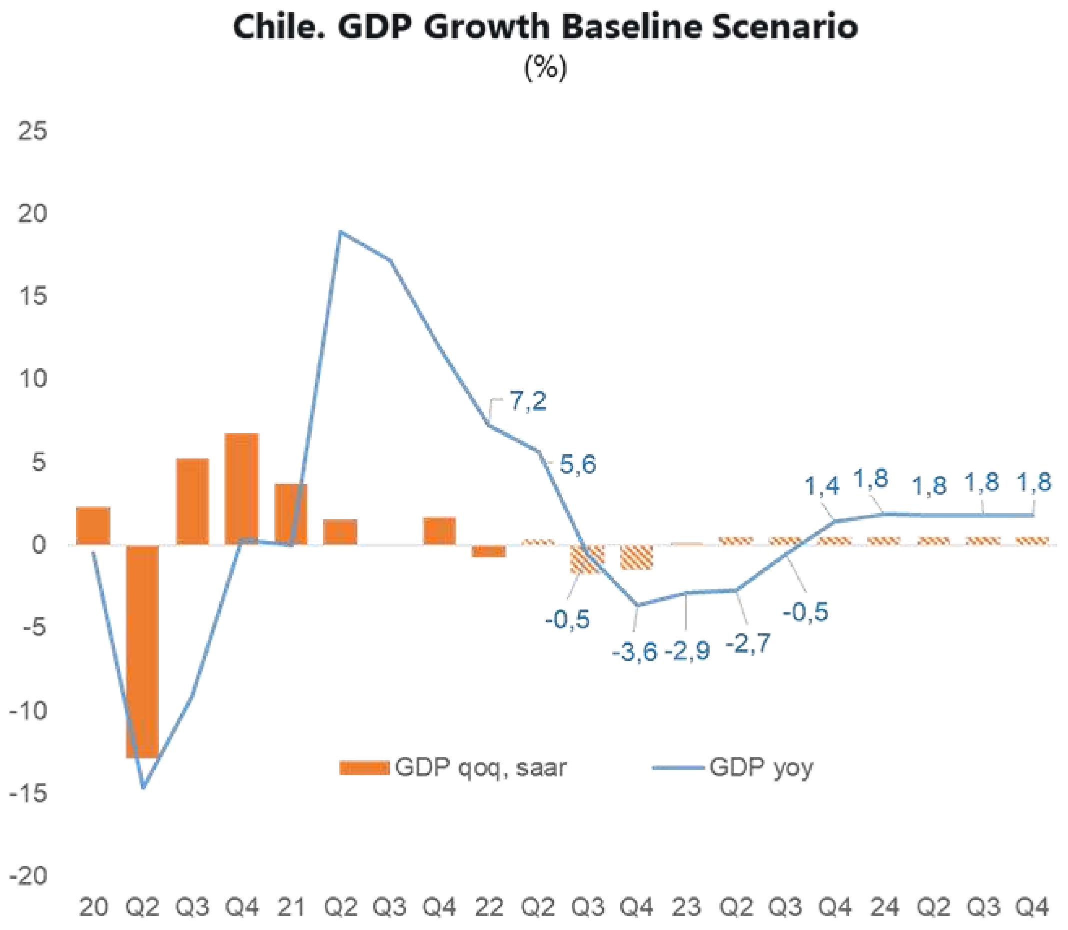
USA. Fed Funds Rate and Forecast
(%)



Source: BLS, Fed, Bci Research

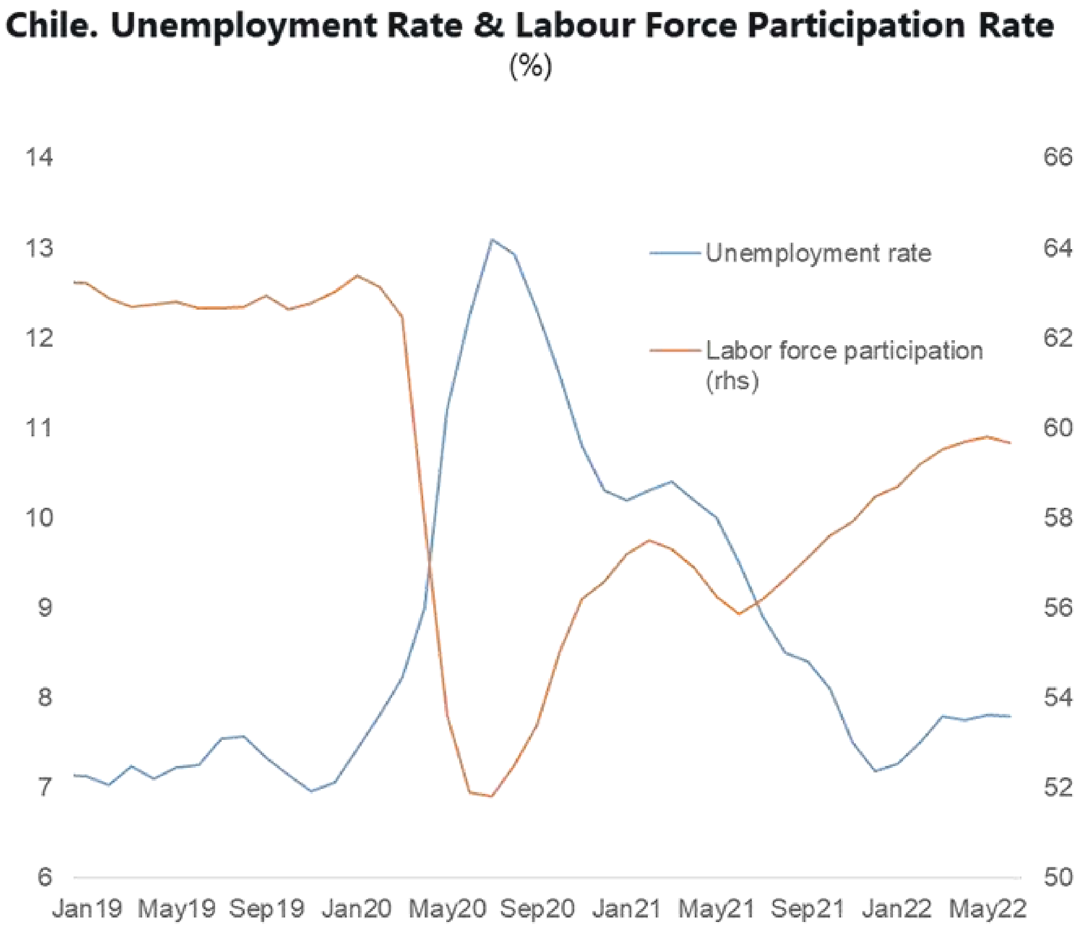
Chile's economic performance started to showed some deceleration. Activity will fall on 2H22

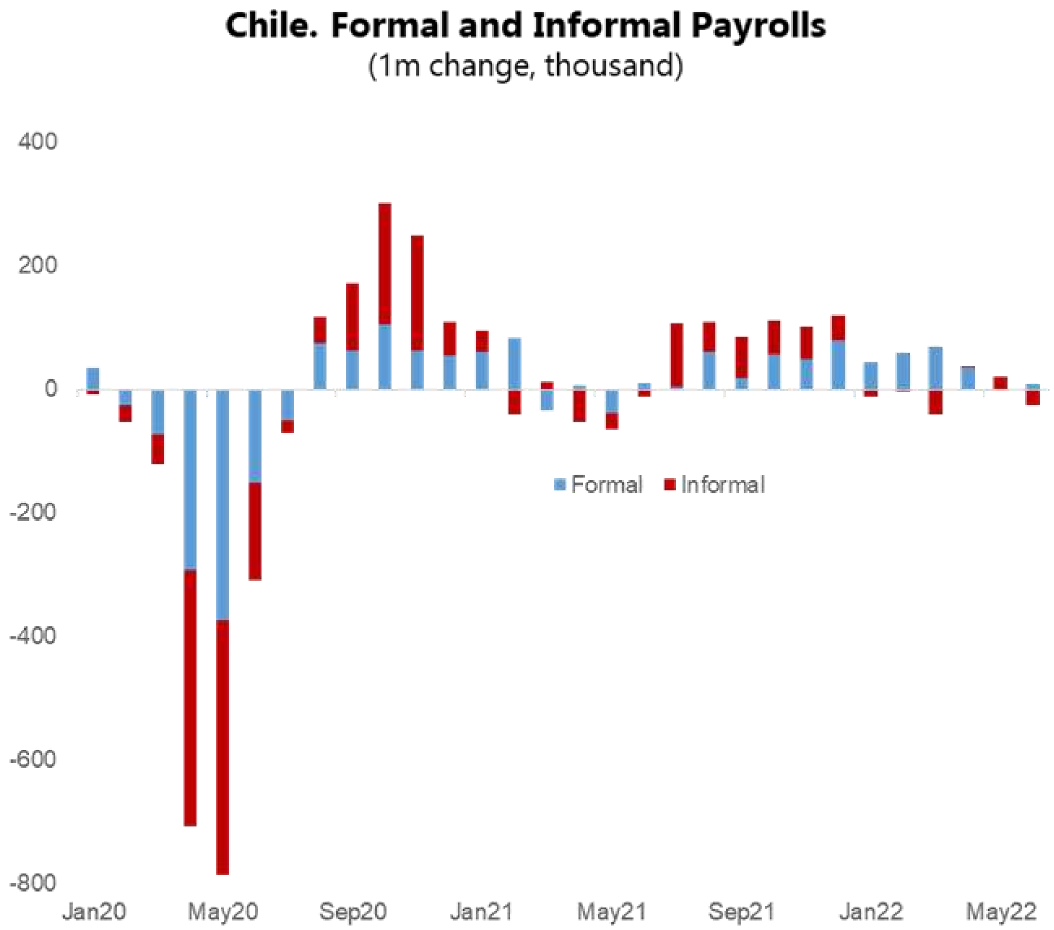




Source: Central Bank of Chile, Bci Research

The labor market has stall is recovery. Payrolls are decreasing in the last 3 months

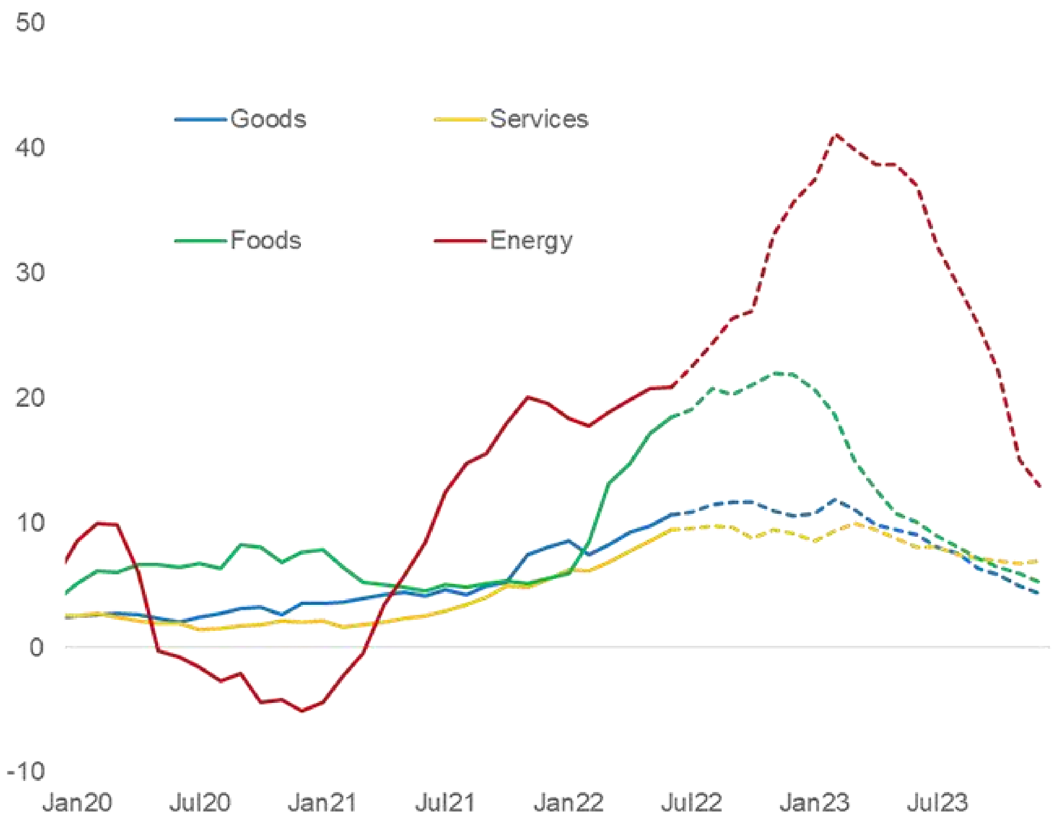




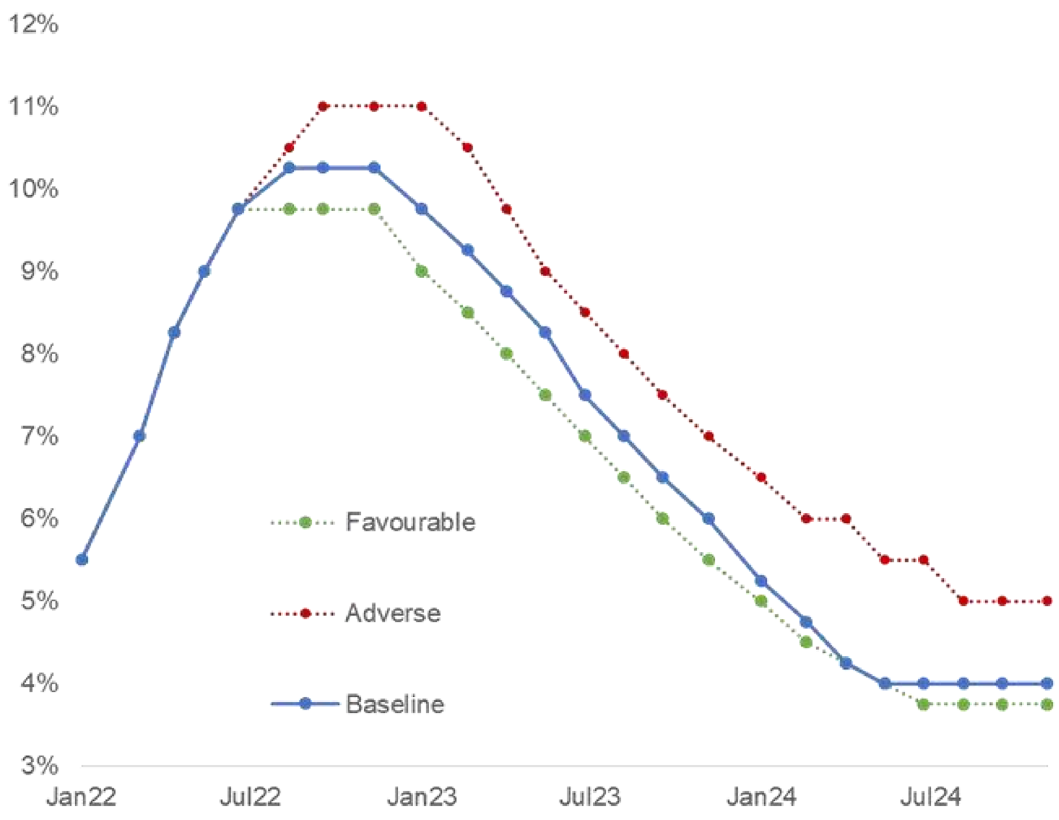
Source: Central Bank of Chile, INE, Bci Research

Inflation will increase in coming months and would ease by 2H22. MPR would reach its highest level in 2Q22 and then we expect a normalization

Chile. CPI and Monthly Activity Index
(yoy, %)



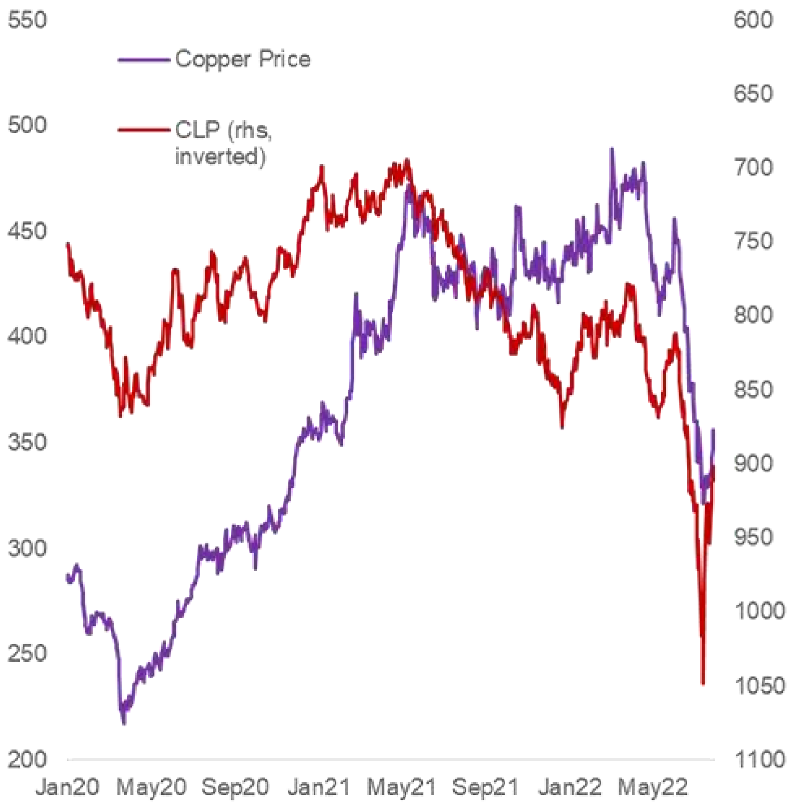
Chile. Monetary Policy Rate Scenarios
(%)



Source: Central Bank of Chile, INE, Bci Research

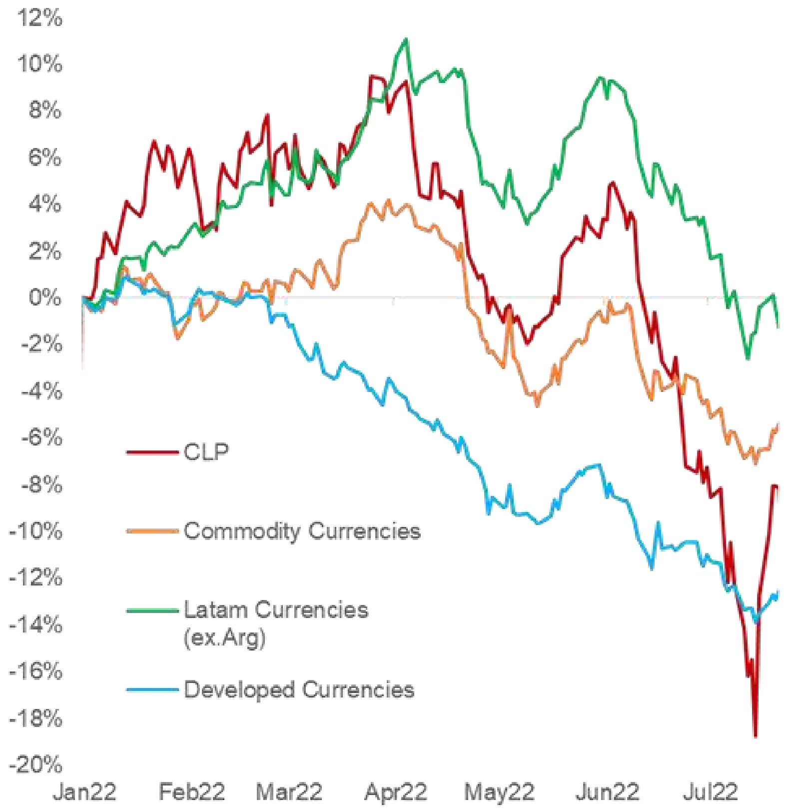
CLP lost value due to global recession concerns, which leads to an appreciation of the US Dollar, and internal political uncertainty

Chile. Chilean Peso and Copper Price
(USD/lb, USD/CLP)



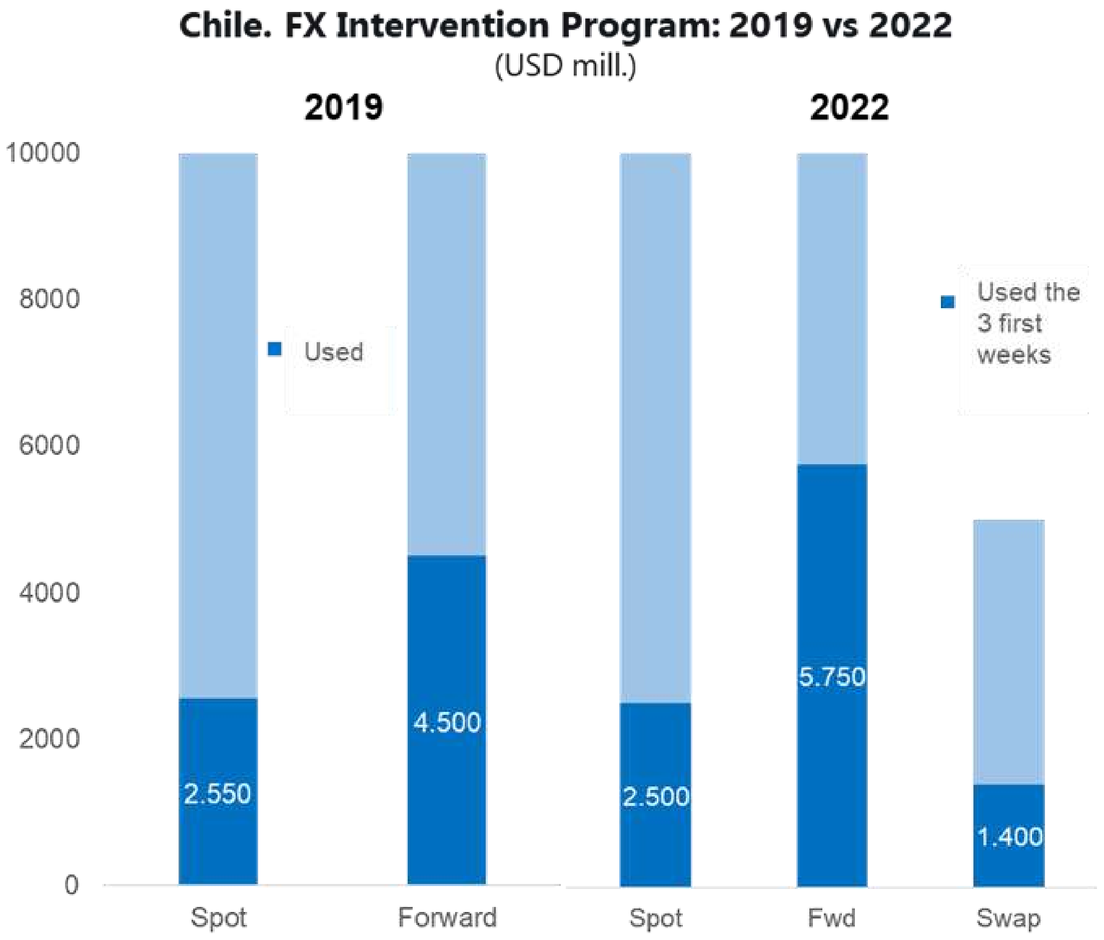
Chile. CLP Volatility
(1M call option CLP/USD, %)

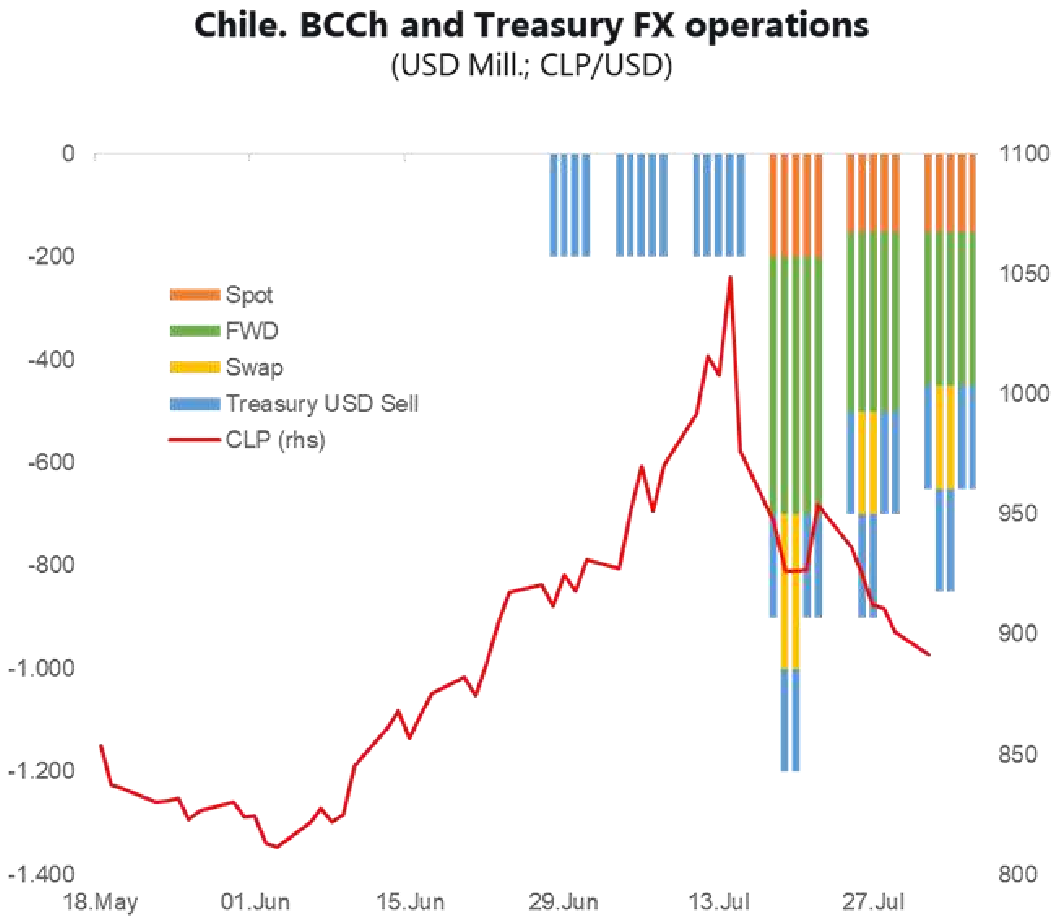
Performance of Selected Currencies against US Dollar (01/01/22:100, %)



Source: Bloomberg, Bci Research

Chilean Central Bank announce FX intervention for USD 25bn. until September 30th, due to high volatility





Source: Central Bank Of Chile, Bci Research

Contents.

Executive Summary

Key Initiatives

- Integrated ESG factors at the top of our strategy, strengthening teams and investing in processes and technology to measure the impacts of our initiatives environmental, social, and corporate governance.
- Positive evolution on the customer experience in digital channels; Personal Banking App (95%), SME´s App (87%).
- Bci becomes the first Chilean company to join the Nasdaq Sustainable Bond Network.
- Strategic Alliance with JP Morgan Asset Management expanding the range of international investment products.

Balance Sheet Composition

- Diversification of our operations by adding new business lines and expanding geographically.
    - City National Bank of Florida has had a strong start in 2022 with tremendous momentum.
    - Bci Perú – has received all the regulatory clearance and started operating on the Peruvian market.
- Local demand deposits decreased -1.7 % YoY, while local time deposits grew 52.1% .
- Strong asset quality ratios, with a Coverage ratio of 297% *in 2Q22.

Financial Results

- Consolidated operating revenues increased **39.77% (YoY) .** Sound results **both**, in local operations and in City National Bank of Florida.
- Consolidated net income of US$ 270 million in the second quarter.
- The Bank ended 2Q22 with an **efficiency ratio** of 42.63%, 202 basis point below the previous quarter and we continue to invest in digital capabilities and in our International Strategy.

*Includes Additional Provisiones

Leading financial institution in Chile by Assets and Loans

Profitable and financially sound

as of June 2022

US$83,172 bn
(+33.9% YoY)*
Total assets

US$49,813 bn
(+26.5% YoY)*
Total loans

US$473.1 mm
Net Income YTD
(ROAE 15.79%)

US$4.19 bn
Market Cap[1]

Credit rating profile:

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

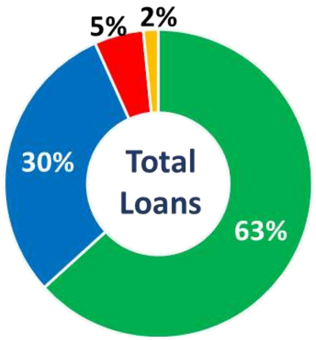
ESG Rating:

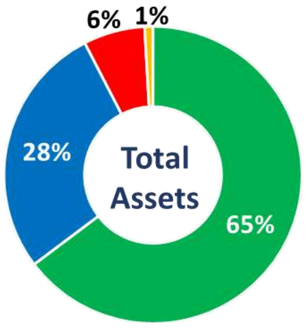
A
MSCI

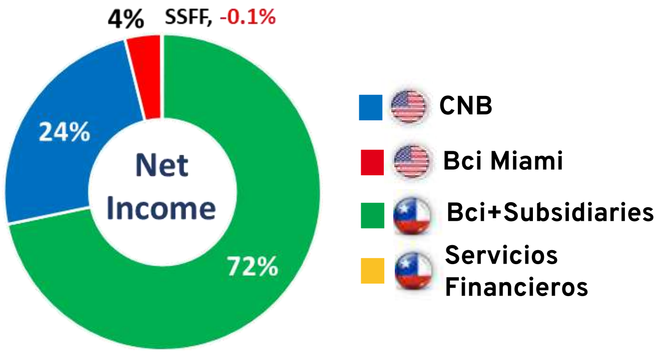
Diversified business model

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

Bci/Subsidiary Diversification







New Lines of Business

City National Bank — Bci Financial Group | MACH | servicios financieros | Bci Pagos | Bci Perú | 360|Connect

Note: Figures are converted to US$ using an FX of US$/CLP of 932.08 (July 1st 2022); 1 Bloomberg as of June, 2022. Consolidated figures (include City National Bank of Florida)

Aiming to become Chile's leading digital Bank

Bigger and more engaged Customer Base

3.4 million
Registered users

3.1 millions
Net cards issued

>131K
MACH Pay merchants

US$ 20.2 million
Non Interest Bearing Deposits

71.5%
NPS

>

Continuous growth despite a challenging macro and competitive scenario

9% QoQ
Growth of *Local Digital Card transactions*

10% QoQ
Growth of *Active Physical Cards*

125% QoQ
Growth of *amount in separate savings account (Cuenta Futuro)*

43% QoQ
Growth of *Physical Card purchases*

MACH

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Note: Figures are converted to US$ using an FX of US$/CLP of 932.08 (July 1st 2022)

Positive Results mainly driven by lower provision expenses

Consolidated Operations

US$ million*	2Q2021	2Q2022	2Q22 / 2Q21
Net Interest Income	435.0	709.7	63.14%
Net Service Fee Income	88.2	96.8	9.65%
Other Operating Income	10.1	-60.9	--
Operating Revenues	**533.4**	**745.5**	**39.77%**
Provision Expenses	**-98.9**	**-128.5**	**29.95%**
Operating Expenses	**-263.0**	**-304.3**	**15.73%**
Income Before Tax	**171.5**	**312.7**	**82.27%**
Income Tax	-43.4	-42.9	-1.14%
Net Income	**128.2**	**269.8**	**110.49%**
Total Loans	39,387	49,813	26.47%
Total Assets	62,130	83,172	33.87%
Total Deposits	34,597	45,053	30.22%
Equity	**4,329**	**4,987**	**15.20%**

Note: Figures are converted to US$ using an FX of 932.08 (July 1st 2022)

Positive Results mainly driven by Operating Revenues

Local Operations

US$ million*	2Q2021	2Q2022	2Q22 / 2Q21
Net Interest Income	334.2	565.0	69.05%
Net Service Fee Income	83.4	86.6	3.87%
Other Operating Income	3.5	-70.2	---
Operating Revenues	**421.1**	**581.5**	**38.08%**
Provision Expenses	**-97.3**	**-113.6**	**16.79%**
Operating Expenses	**-216.5**	**-238.3**	**10.04%**
Net Income	**79.2**	**207.5**	**162.12%**
Total Loans	29,415	34,869	18.54%
Total Assets	46,195	60,125	30.15%
Total Deposits	21,484	26,047	21.24%
Equity	4,329	4,987	15.20%

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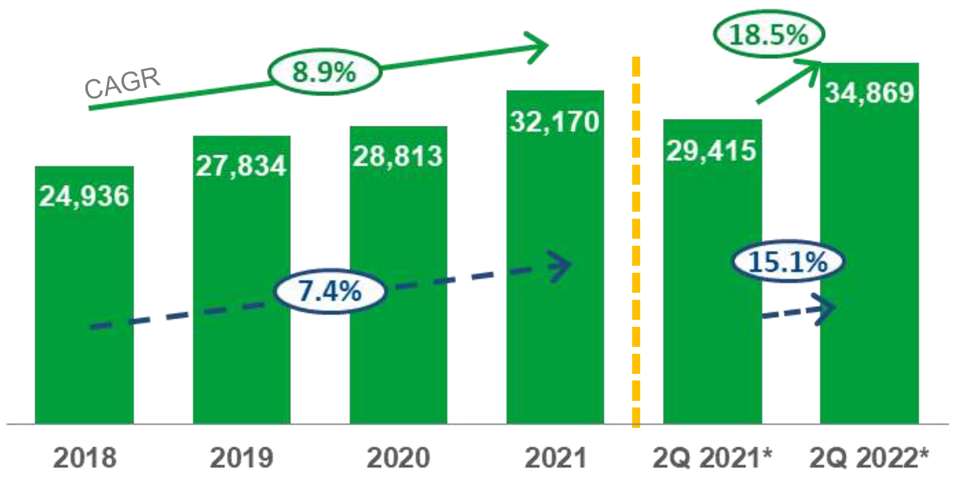
Note: Figures are converted to US$ using an FX of 932.08 (July 1st 2022). Excludes City National Bank of Florida.

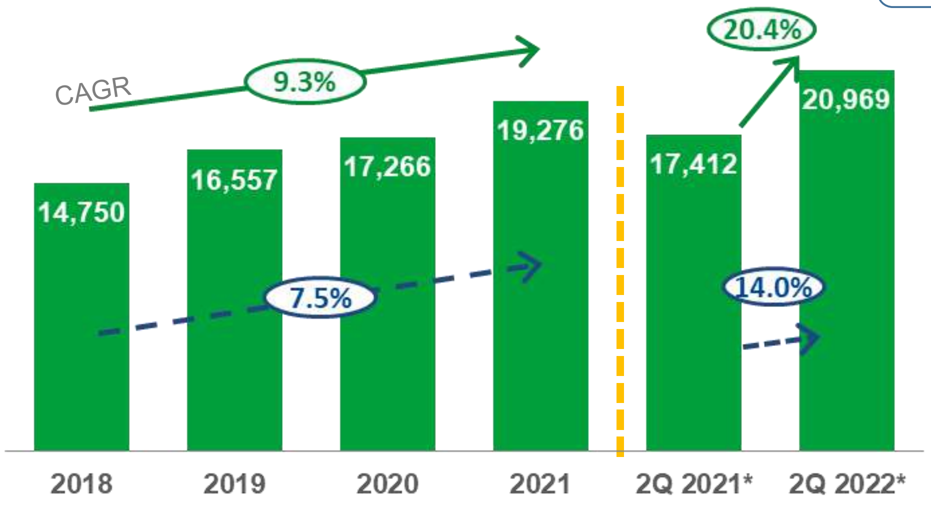
Loan growth driven by mortgage & commercial loans

Local Operations

Total loans (US$mm)



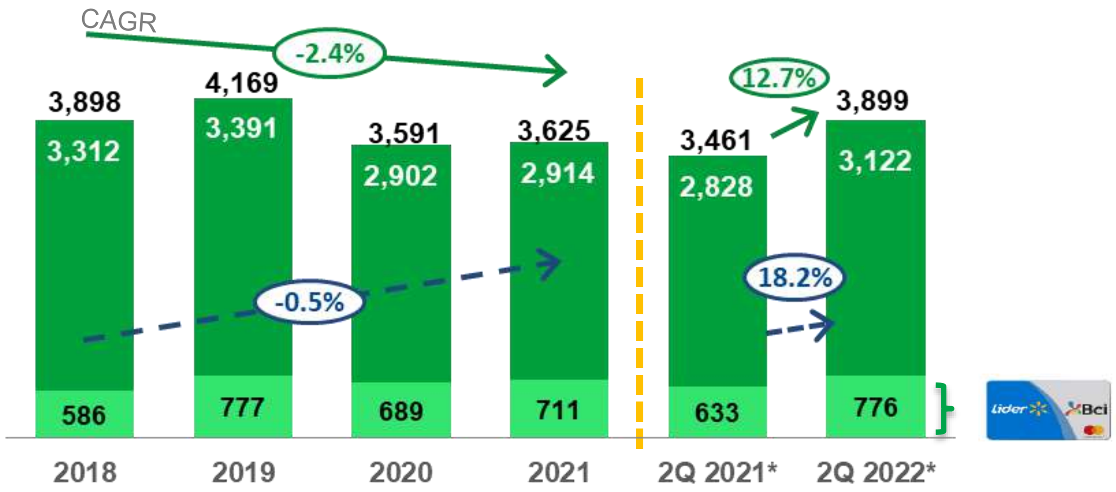
Commercial & Interbank loans (US$mm)



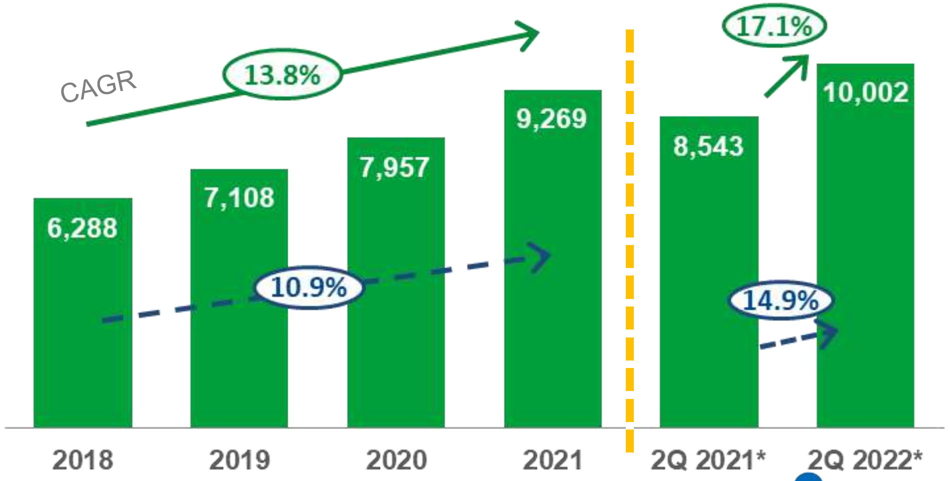
Bci

Financial System

Consumer lending loans (US$mm)



Mortgage loans (US$mm)



Source: Financial Market Commission (CMF) as of June 2022

Note: Figures are converted to US$ using an FX of USD/CLP of 932.08 (July 1st 2022); Exclude CorpBanca investments in Colombia and Bci subsidiary in USA (CNB)

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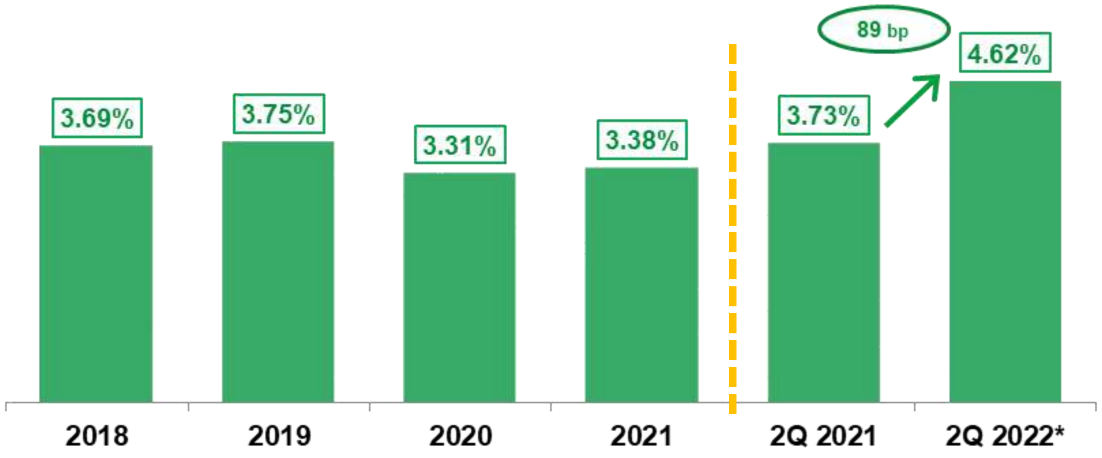
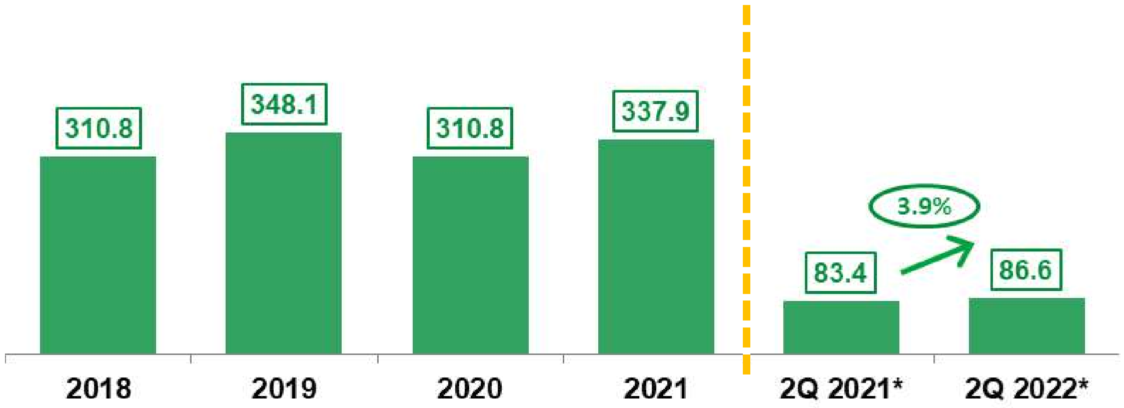
Evolution of NIM and Fees

NIM* (%)



Net Fees (US$mm)



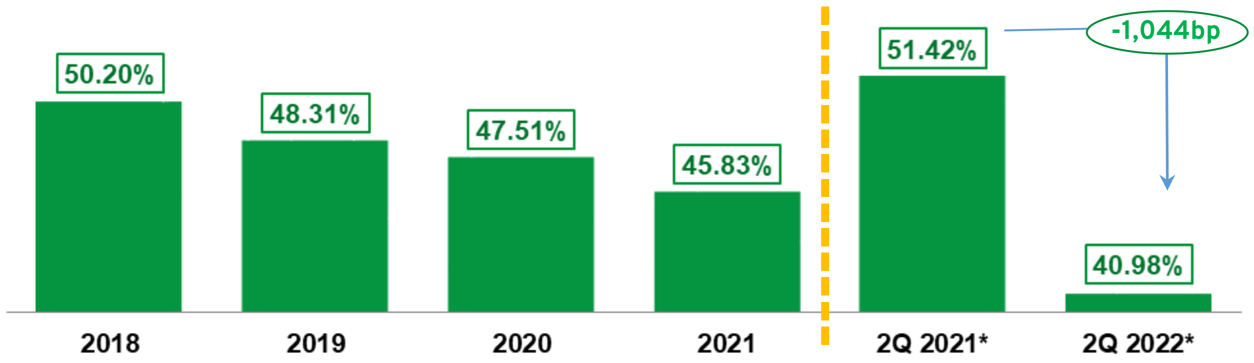
* Average of the last 7 months for interest-earning assets. Interest-earning assets include total loans, trading portfolio financial assets, investments under agreements to resell, financial investments available for sale, and held-to-maturity securities.

Note: Figures are converted to US$ using an FX of 932.08 (July 1st 2022). Excludes City National Bank of Florida.

Operating Expenses have been controlled

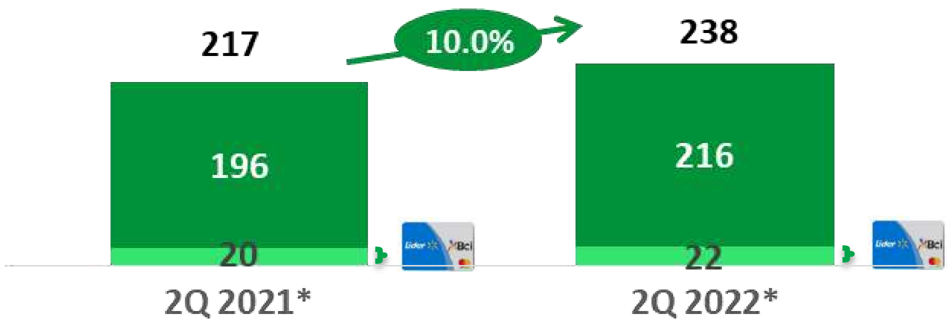
Local Operations

Efficiency Ratio*



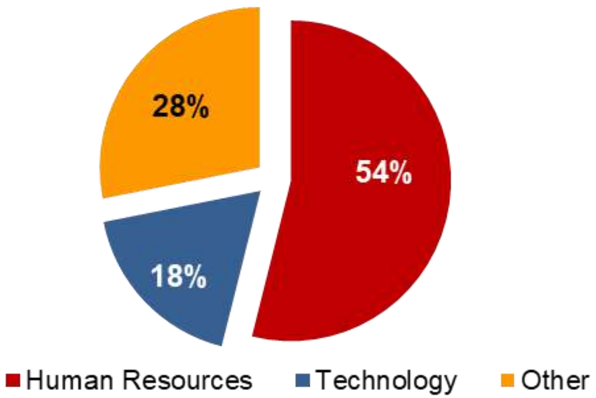
Operating Expenses

US$ million



Expense Breakdown

as of June 2022



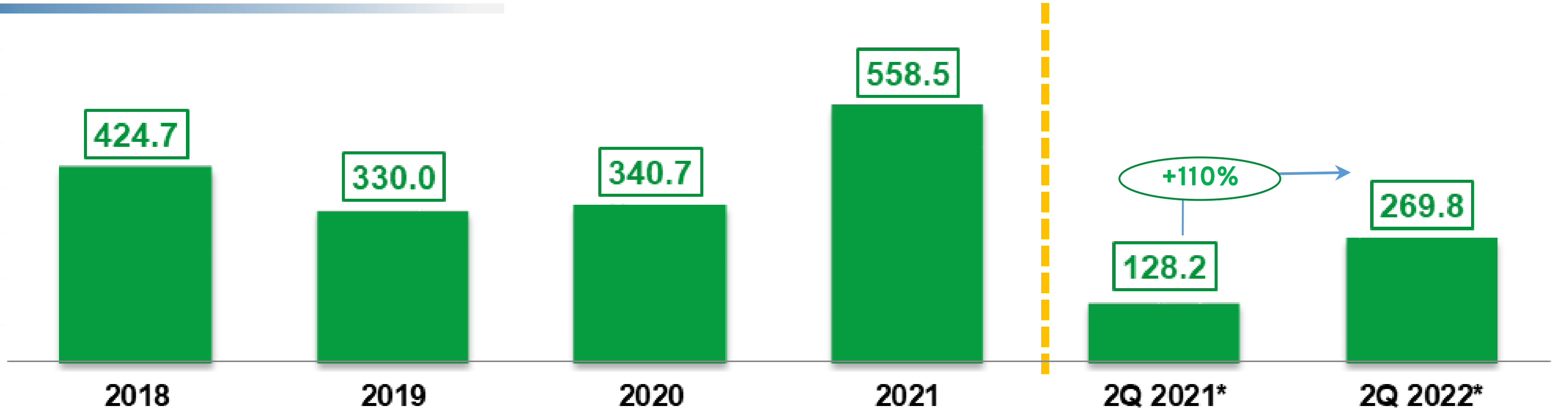
* Efficiency ratio as calculated by the CMF (operating expenses excluding other operating expenses/gross operating result). Since 1Q18, additional allowances are not included in the calculation.
Note: Figures are converted to US$ using an FX of 932.08 (July 1st 2022). Excludes City National Bank of Florida.

Positive Performance in profitability

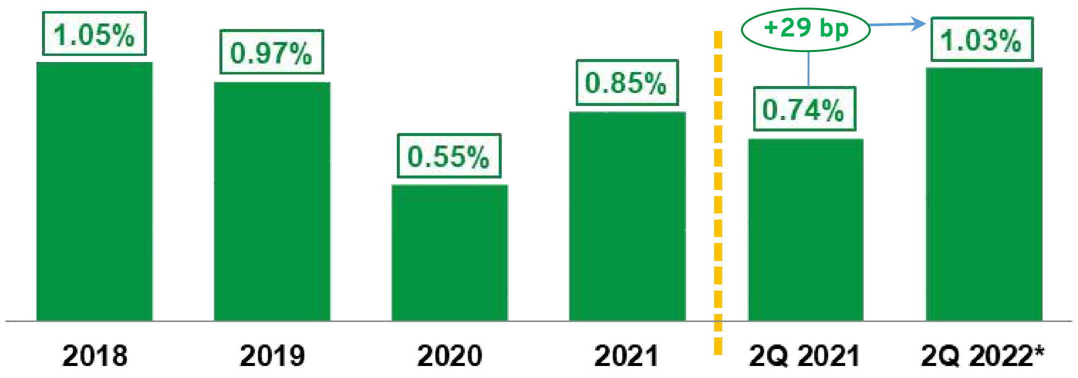
Consolidated Operations

Net Income

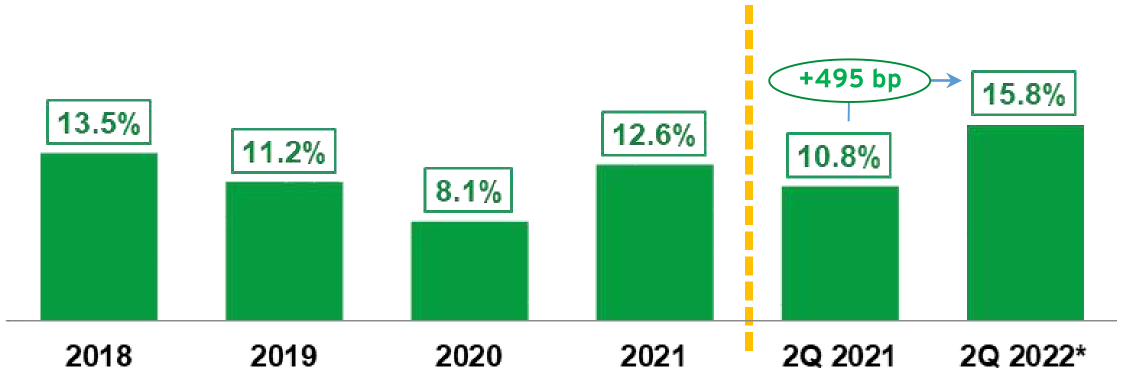
US$ million



ROAA (*)



ROAE (*)

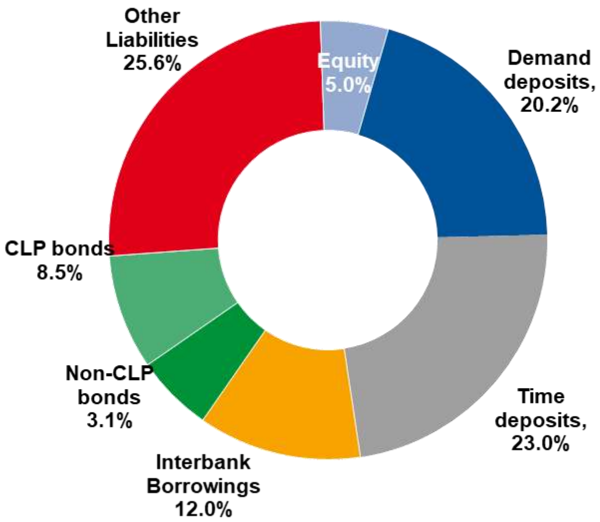


(*) CMF: the accumulated result for a period of 12 mobile months on equity and average total assets closing balances for 13 months. Includes City National Bank of Florida

Note: Figures are converted to US$ using an FX of 932.08 (July 1st 2022).

Sound Liquidity and Capital Ratios

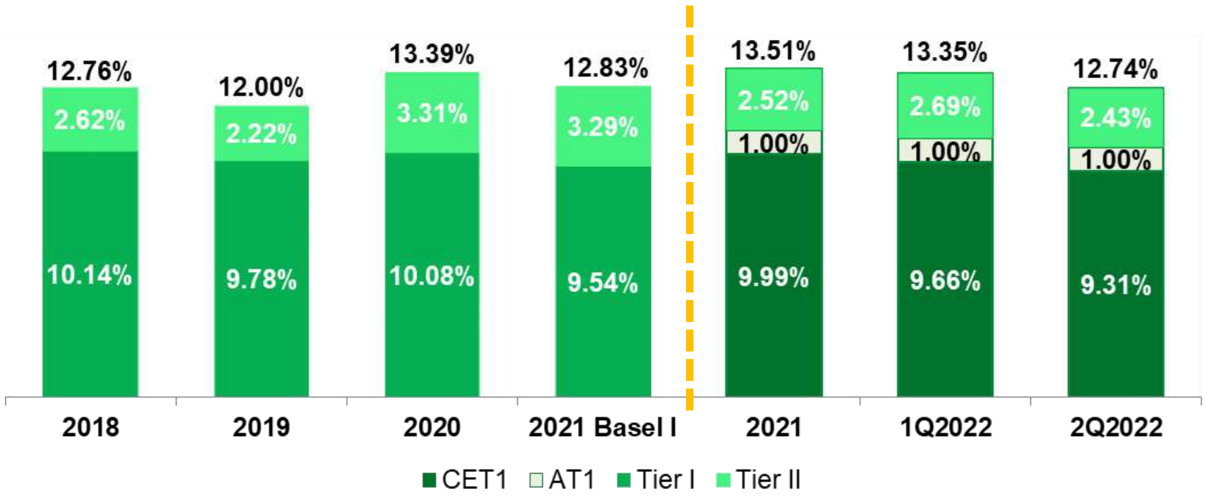
Local Liabilities Breakdown



USD$ millions	2022	QoQ	YoY
Demand deposits	12,123	-4.2%	-1.7%
Time deposits	13,844	15.5%	52.3%
Total Deposits	25,967	5.4%	21.2%
Loans/Deposits	134.3%		

Local Liquidity Coverage Ratio (191.8%)

BIS Ratio



Capital Ratios

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

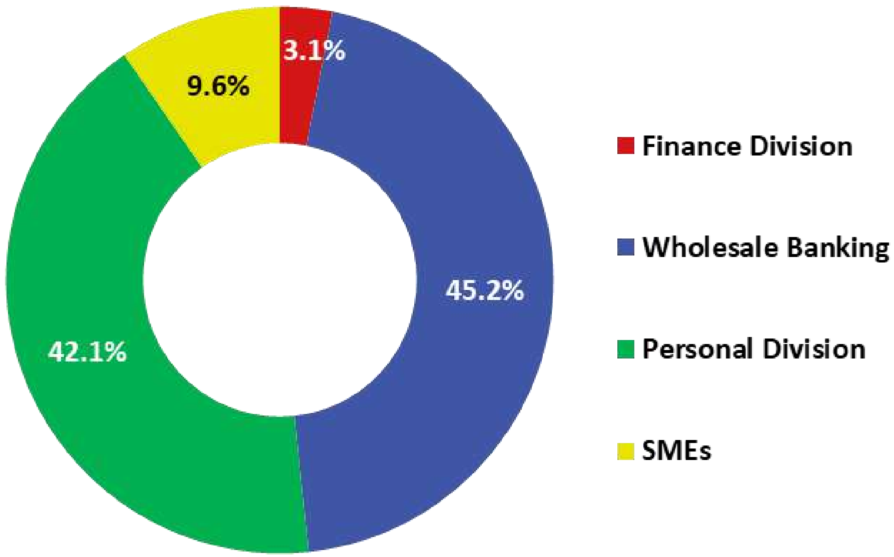
* Efficiency ratio as calculated by the CMF (operating expenses excluding other operating expenses/gross operating result). Since 1Q18, additional allowances are not included in the calculation.
Note: Figures are converted to US$ using an FX of 932.08 (July 1st 2022). Excludes City National Bank of Florida.

Diversified Loan Distribution

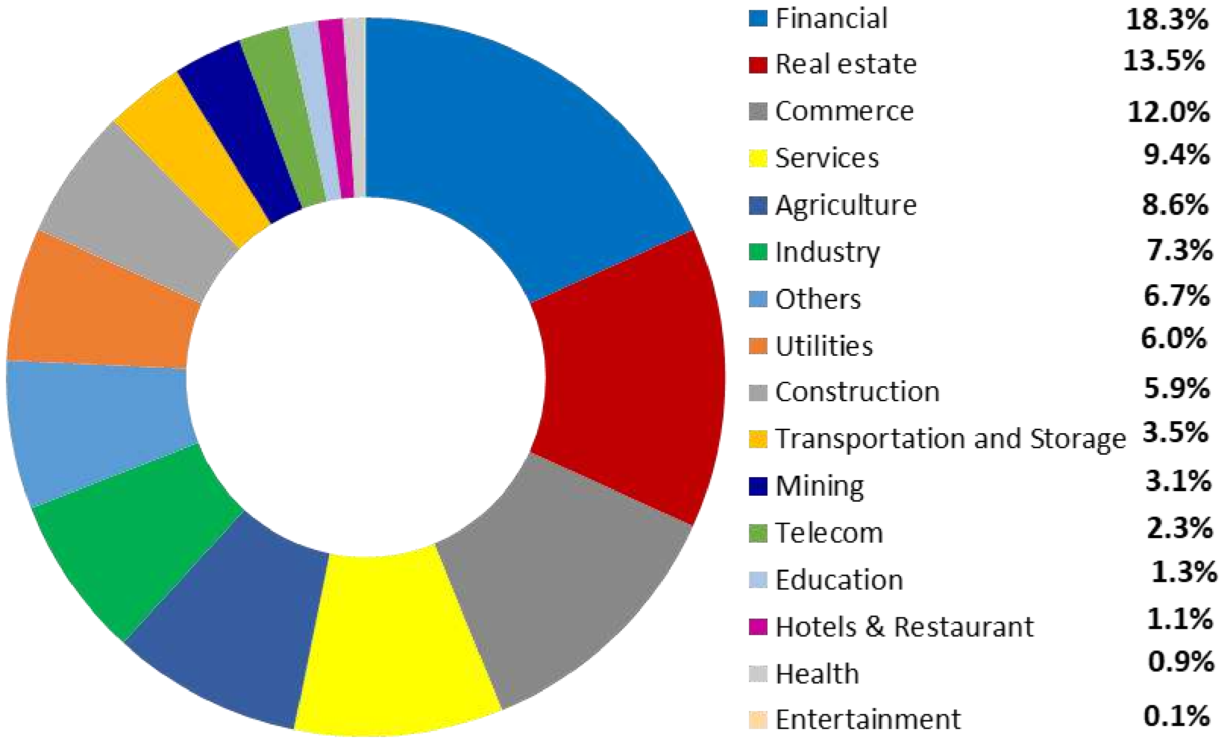
Local Operations

Local Loan Book Distribution*

*as of June 2022 (**Excludes all subsidiaries***)*



Local Commercial Loan Book Distribution*

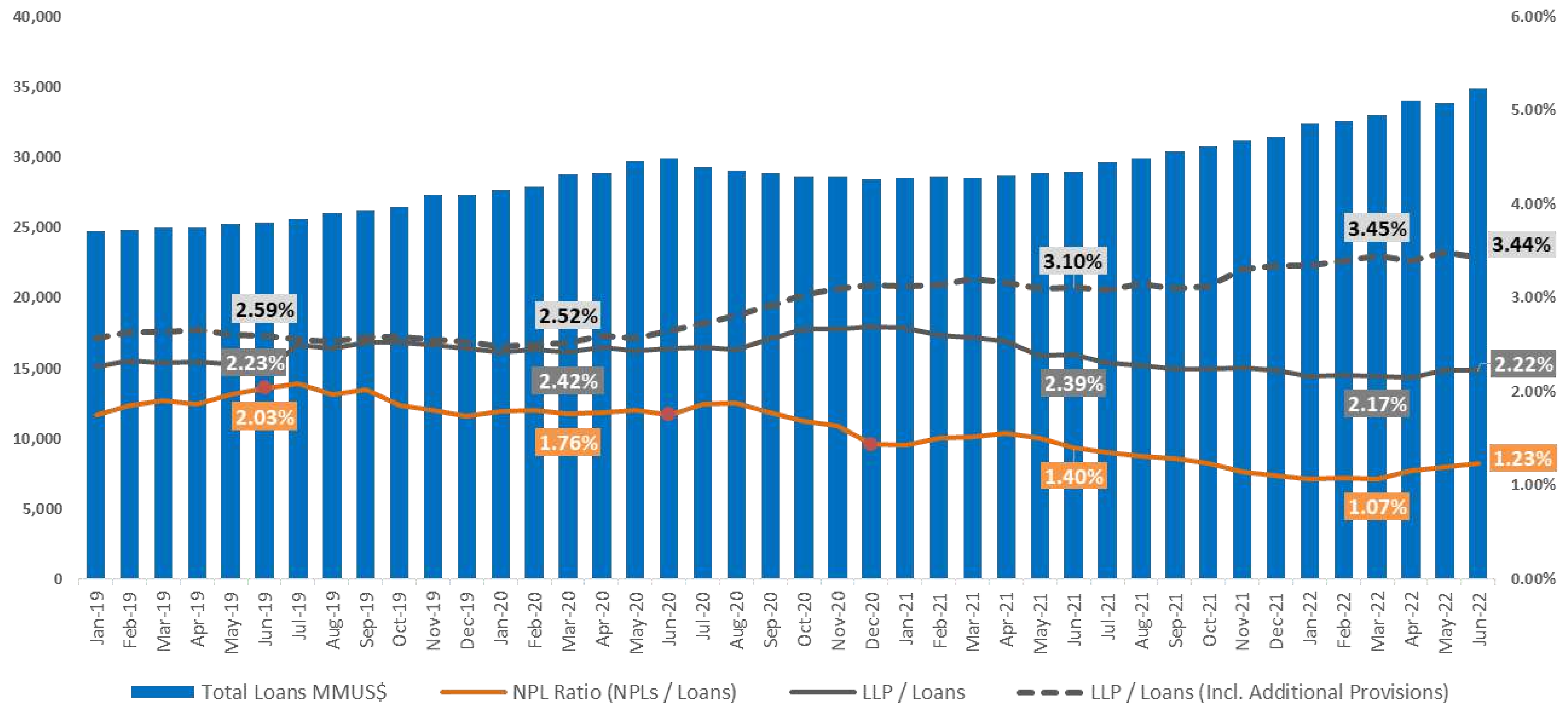


Source: Financial Market Commission (CMF).
Note: Figures are converted to US$ using an FX of 932.08 (July 1st 2022) - *Excludes all subsidiaries and City National Bank of Florida

Trend of Risk Indicators

Local Operations

Total Loans



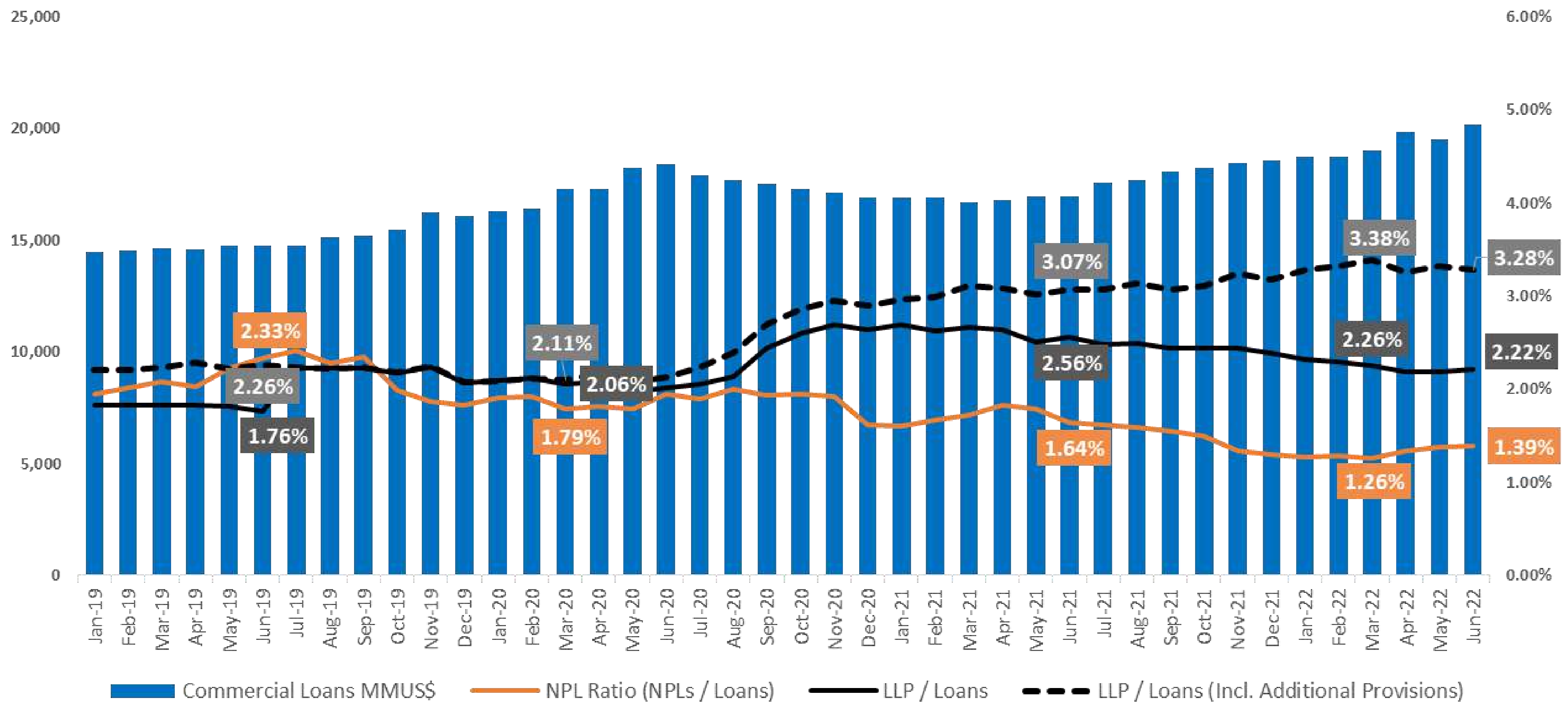
* LLP = Loan loss provisions

Nota: Excludes City National Bank of Florida.
Figures are converted to US$ using an FX of 932.08 (July 1st 2022). In 2021, US$236.7 million in voluntary provisions were recorded.

Trend of Risk Indicators

Local Operations

Commercial Loans



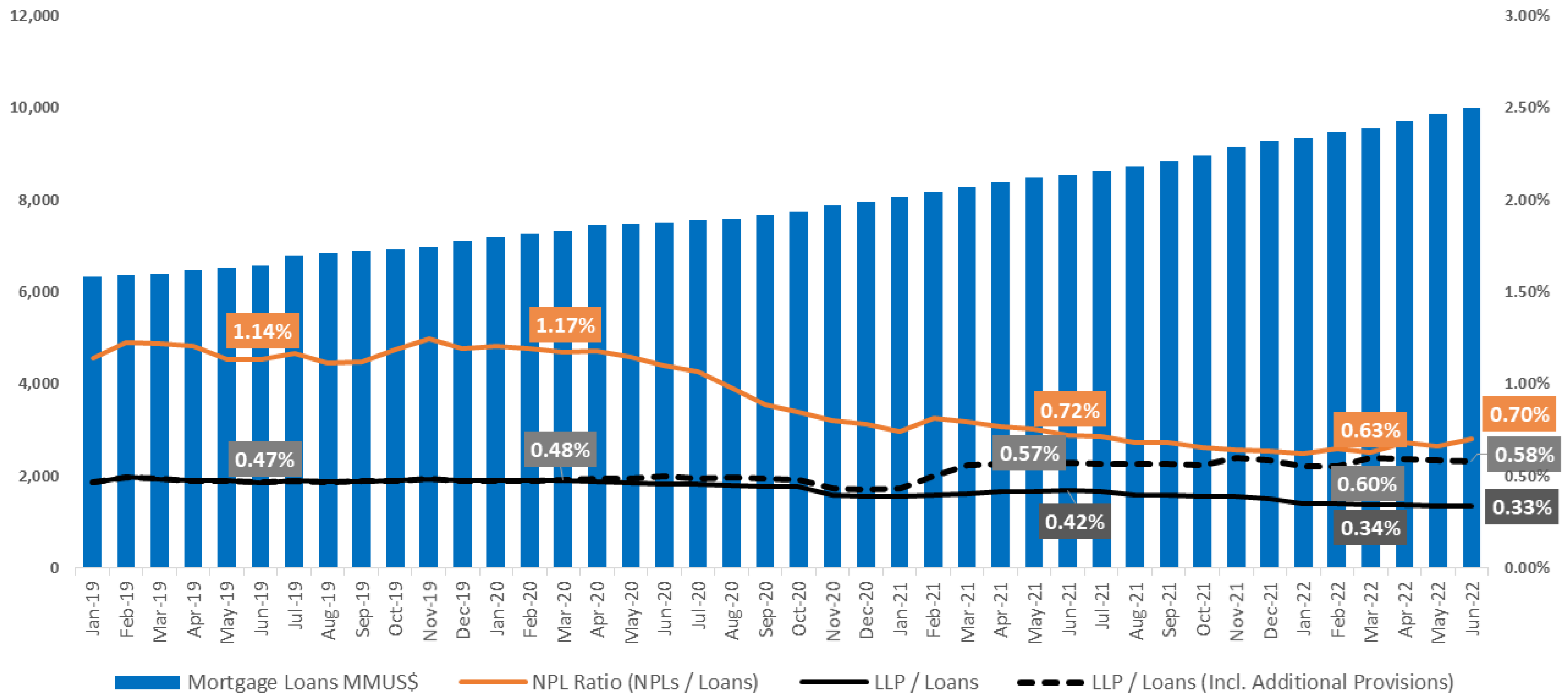
Nota: Excludes City National Bank of Florida.
Figures are converted to US$ using an FX of USD/CLP of 932.08 (July 1st 2022)

* LLP = Loan loss provisions

Trend of Risk Indicators

Local Operations

Mortgage Loans



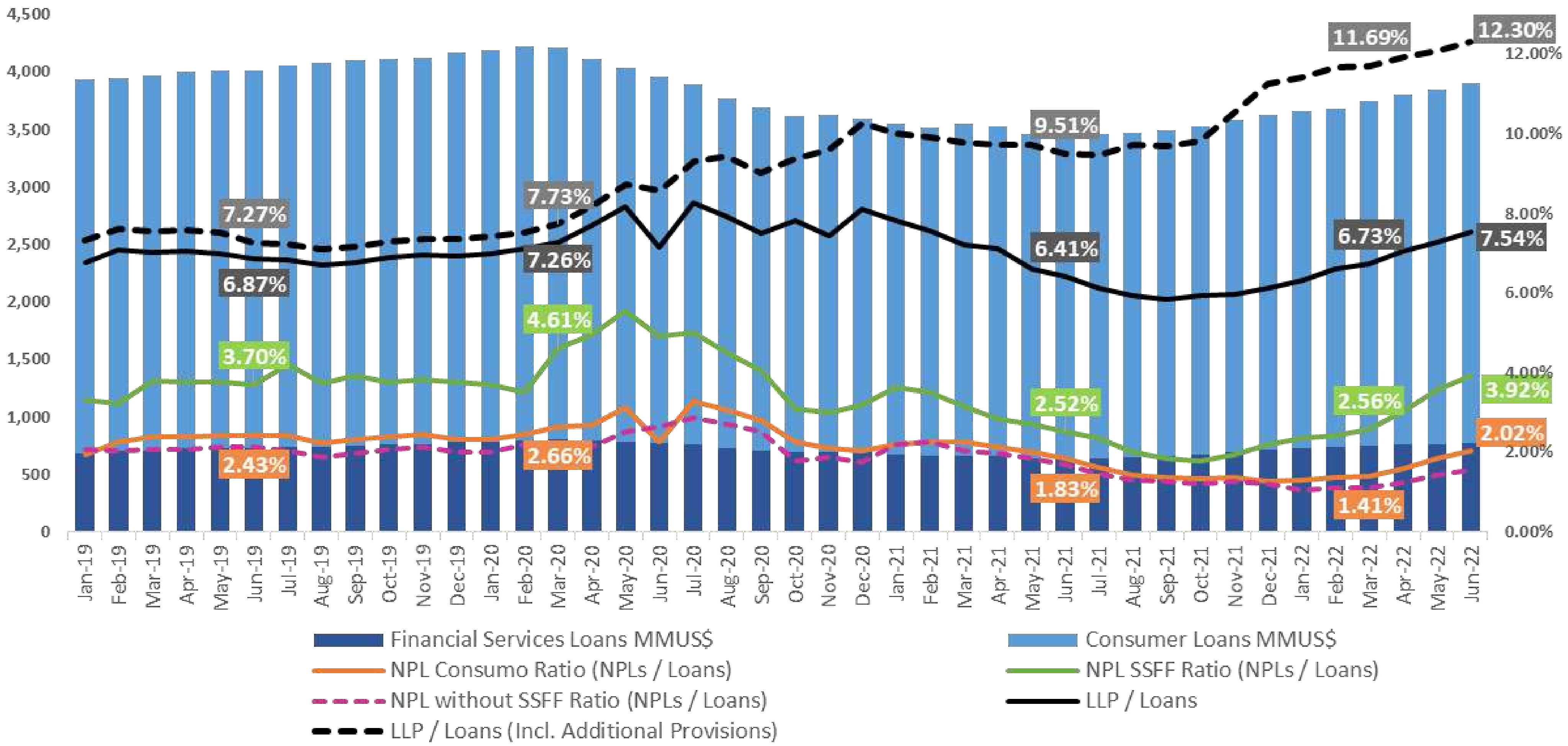
Nota: Excludes City National Bank of Florida.
Figures are converted to US$ using an FX of USD/CLP of 932.08 (July 1st 2022)

* LLP = Loan loss provisions

Trend of Risk Indicators

Local Operations

Consumer Loans



Nota: Excludes City National Bank of Florida.
Figures are converted to US$ using an FX of USD/CLP of 932.08 (July 1st 2022)

* LLP = Loan loss provisions

City National Bank of Florida

Executive Summary

Balance Sheet Evolution

- Loans (excluding PPP) have increased $1B QoQ or 29% (annualized) as a result of new loan production that significantly exceeds 2021 levels
- Both our loan and deposit growth rates are significantly higher than the industry
- Excess cash deployed via significant loan growth in Q1 and Q2
- Already strong asset quality ratios continued to improve in the 2nd quarter

Financial Results

- YTD net income of $138MM is 22% ahead of prior year
- Net income increased YoY mainly due to increasing core net interest income (excl. PPP & MSLP)
- 2Q'22 NIM of 3.06% improved by 25bps compared to 1Q'22, as we deployed liquidity via loan growth while still maintaining a relatively low cost of funds

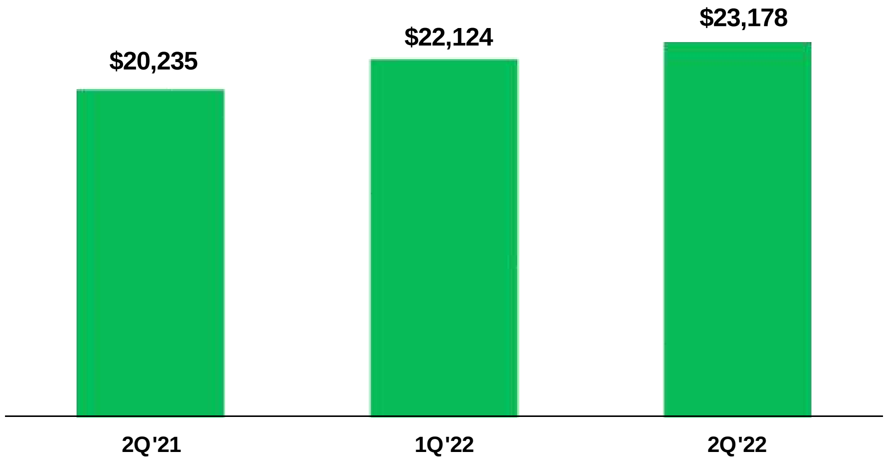
2022 Outlook

- City National Bank has had a strong start in 2022 with tremendous momentum
- Strong economic conditions in Florida combined with our best-in-class talent provide us with the opportunity to continue delivering strong results
- We continue to invest in technology & digital capabilities while also reinforcing our Florida presence north of Miami

We increased our total assets by $2.9B or 15% YoY through purely organic means and surpassed $23B in assets

Total Assets ($MM)

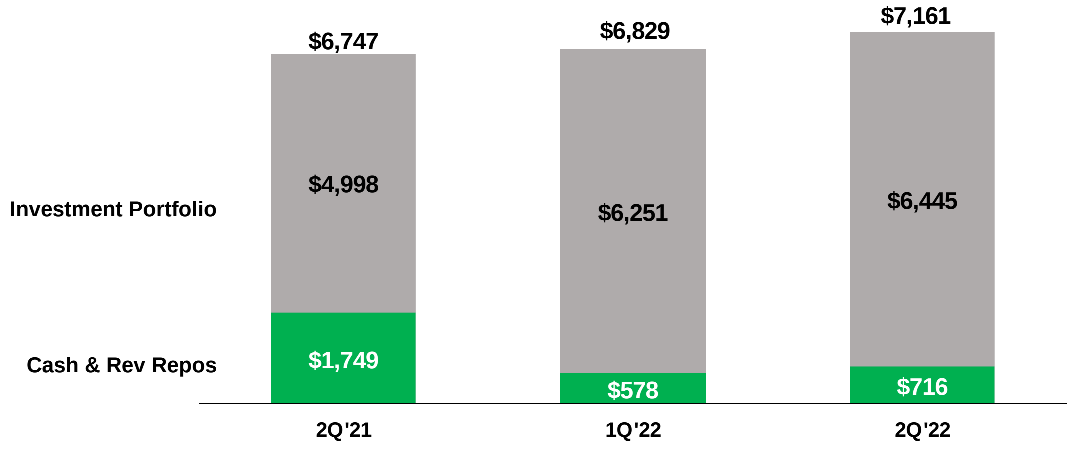
QoQ increase: +$1.1B +4.8%
YoY increase: +$2.9B +14.5%



	2Q'21	1Q'22	2Q'22
Loans to Total Assets	60.95%	63.46%	63.80%
Loans to Deposits	73.87%	74.65%	76.97%

Cash & Investments ($MM)

QoQ increase: +$332MM +4.9%
YoY increase: +$414MM +6.1%



	2Q'21	1Q'22	2Q'22
Investments to Total Assets (%)	24.70%	28.25%	27.81%
Yield on Total Investments (%)	1.41%	1.52%	1.73%
Cash & Rev Repos / Total Assets (%)	8.64%	2.61%	3.09%

Our loan-to-deposit ratio remains at a low 77% despite our strong loan growth

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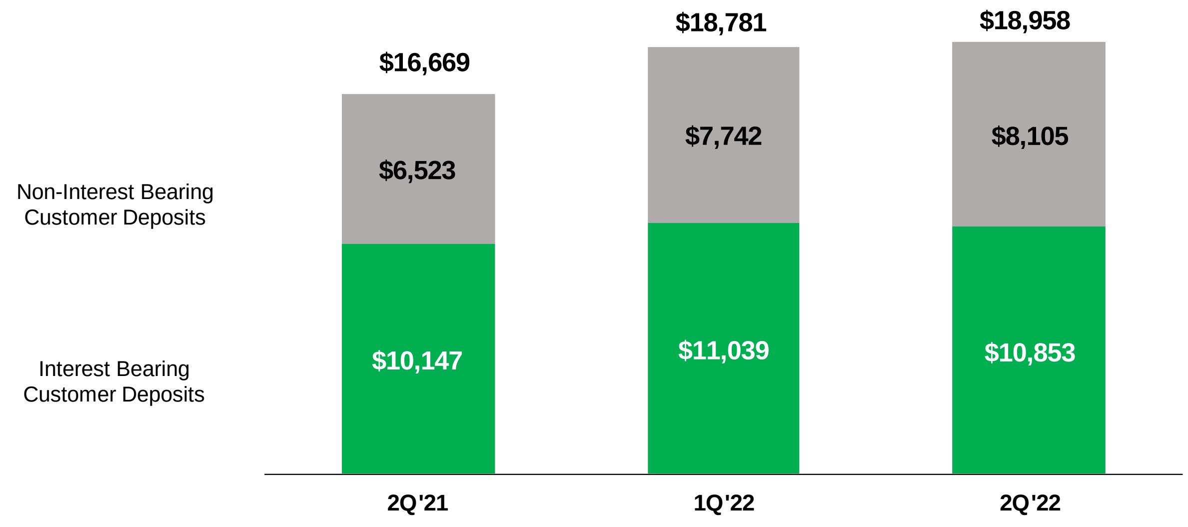
Our deposit growth is higher than the industry, as deposit capture becomes increasingly challenging among banks

Client Deposits ($MM)

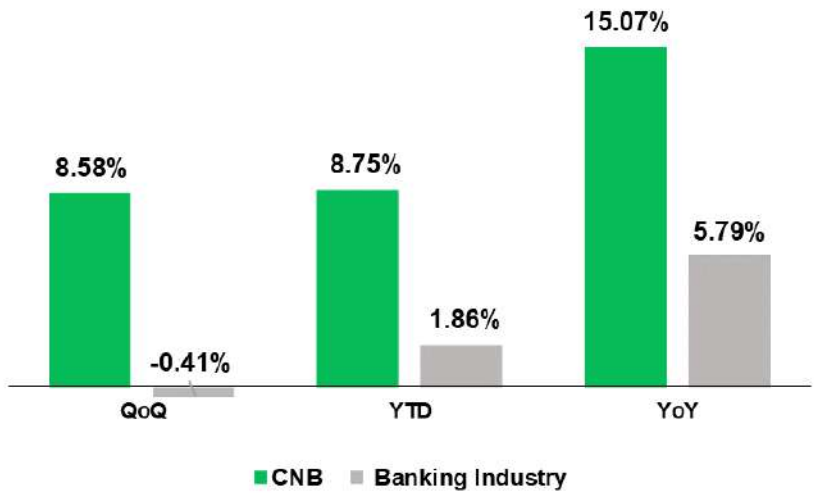
QoQ increase: +$177MM +1%
YoY increase: +$2.3B +13.7%



	2Q'21	1Q'22	2Q'22
Spot Cost of Client Deposits	0.17%	0.16%	0.29%
Non-Interest Bearing/ Total Deposits	39.07%	41.16%	42.19%

Deposit Growth Rates (annualized)

Higher deposit growth than the industry QoQ (~21x), YTD (~5x), and YoY (~3x)

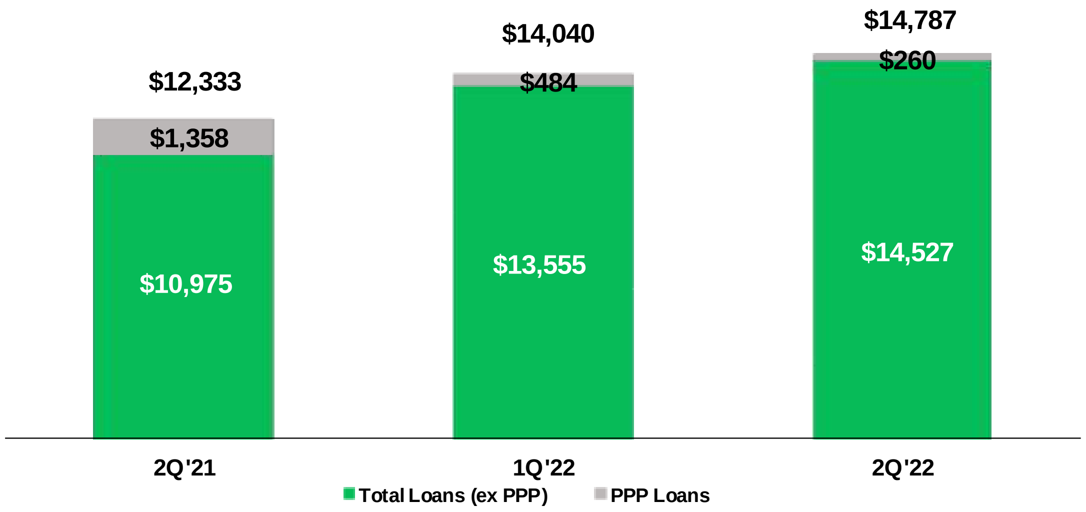


Non-interest bearing deposits represent 42% of total deposits

Our loans (excluding PPP) have increased $1B QoQ or 7.2% as a result of loan production, which significantly exceeds 2021 levels

Total Loans & Leases ($MM)

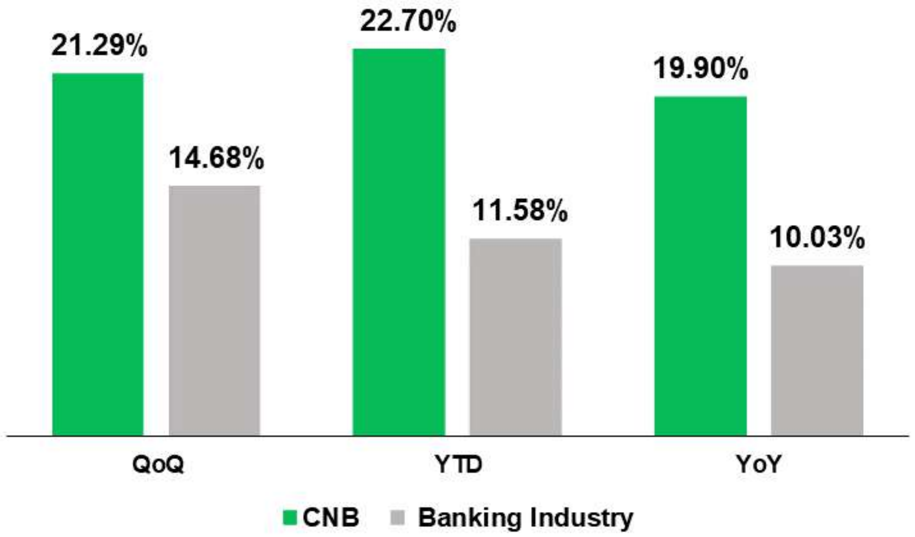
QoQ increase (non-PPP growth):	+$971MM	+7.2%
YoY increase (non-PPP growth):	+$3.6B	+32.4%



Loan production ($MM)	$1,371	$1,972	$1,834

Loans and Leases Growth Rates (annualized)

Higher loan & lease growth than the industry QoQ, YTD and YOY (in all cases, almost 2x the industry)



$3.6B or 32% YoY loan growth (excluding PPP)

Our loan portfolio is diversified with real estate secured loans at a low weighted average LTV of 57%

Loan Breakdown as of 6/30/2022	$ Amount ($k)		% of Portfolio	Weighted Avg LTVs
C&I	$	3,303,534	22%	N/A
CRE	$	6,470,219	43%	56%
Own OCC CRE	$	1,478,845	10%	57%
Residential	$	2,964,771	20%	60%
Consumer	$	104,486	1%	N/A
PPP	$	260,321	2%	N/A
Leases	$	370,203	2%	N/A
Total Gross Loans & Leases	**$**	**14,952,378**	**100%**	**57%**

CRE Breakdown as of 6/30/2022	$ Amount ($k)		% of Portfolio	Weighted Avg LTVs
Hotels	$	694,015	11%	48%
Const. & Land	$	925,360	14%	54%
Multifamily	$	495,366	8%	57%
Office	$	876,389	14%	57%
Other CRE	$	1,448,564	22%	60%
Shopping Center/ Retail	$	1,521,366	24%	56%
Warehouse	$	509,159	8%	50%
Total	**$**	**6,470,219**	**100%**	**56%**

CRE Concentration Ratio	**271.9%**

CRE breakdown is well diversified with only two segments slightly exceeding 20%

CRE concentration ratio of 271.9% is below the 300% regulatory threshold

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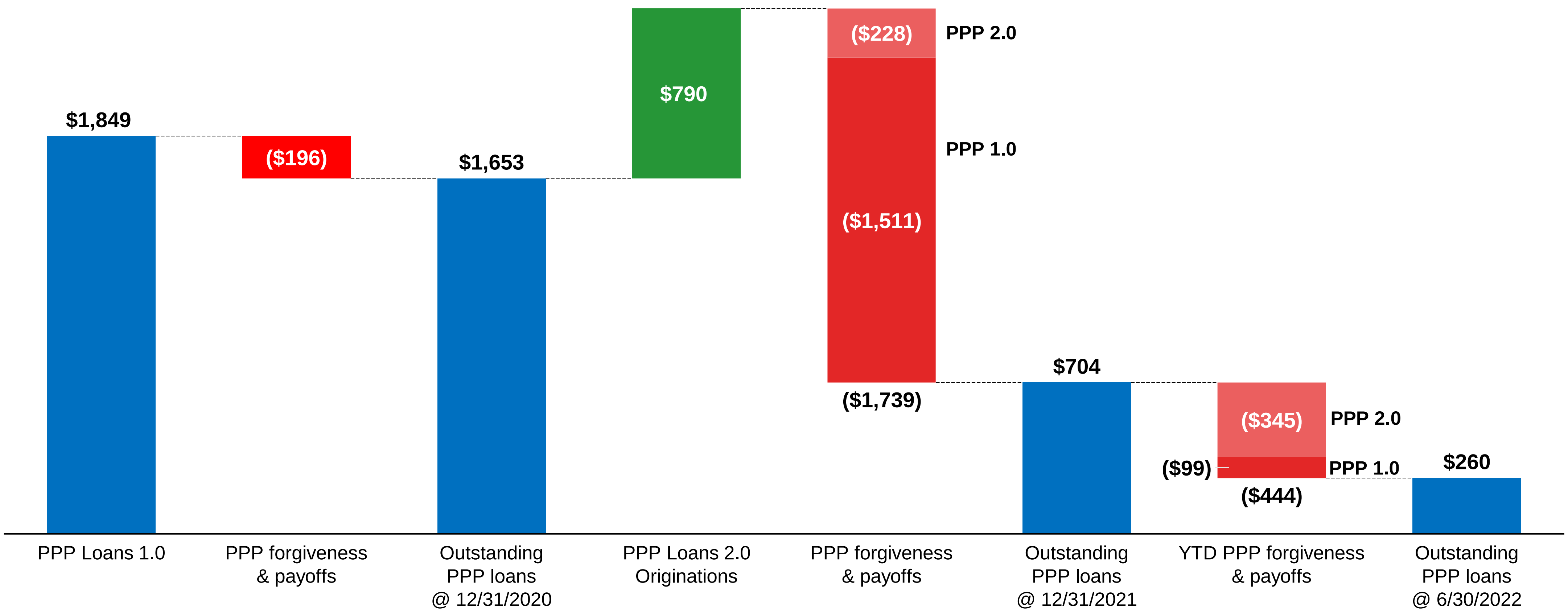
PPP fees have significantly enhanced our results with $4.2MM yet to be recognized

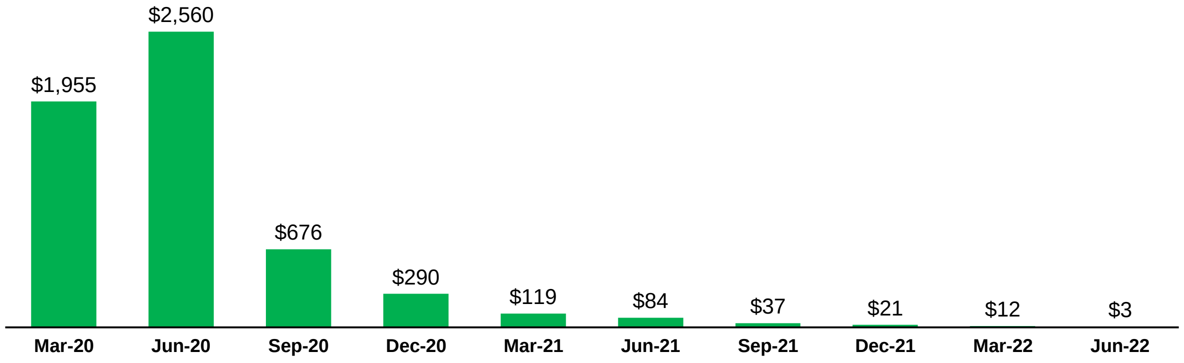


PPP Fees	**$57.1MM**	**($23.6MM)**	**$33.7MM**	**$29.5MM**	**($45MM)**	**$18.2MM**	**($14MM)**	**$4.2MM**

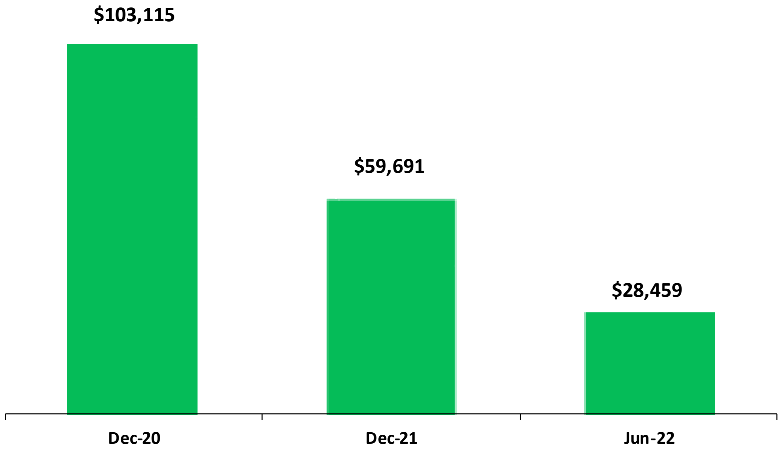
Asset quality is strong and deferments declined further in June, with non-accruals also decreasing

Loan Deferments ($MM)

Reduced deferments from ~$3bn to $3MM as of June 30th



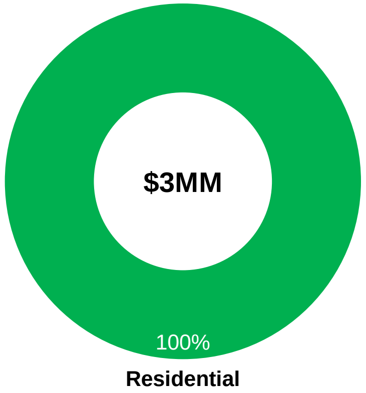
Non-Performing Loans ($000's)



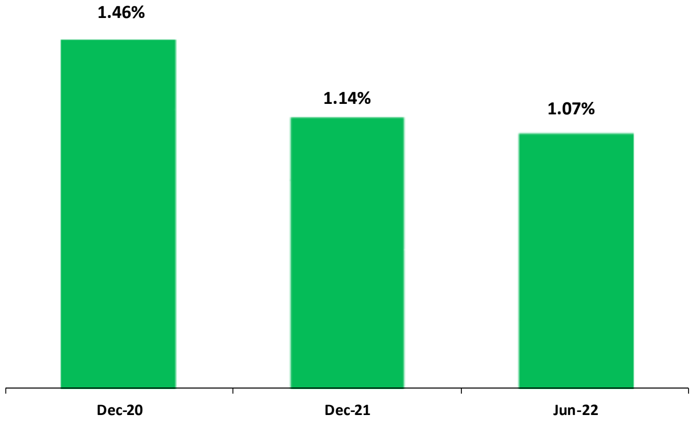
	Dec-20	Dec-21	Jun-22
NPL Ratio (%)	0.96%	0.51%	0.21%
Past Due Ratio (%)	0.75%	0.28%	0.53%

Deferrals Breakdown ($MM)

W Avg LTV% RE Secured: 58%



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



	Dec-20	Dec-21	Jun-22
Provisions YTD (000's)	$101,600	($7,000)	$6,000
ALLL/NPLs (%)	133.04%	217.02%	497.76%

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Net income is 22% higher than prior year principally driven by net interest income growth

INCOME STATEMENT ($ millions)	Q2 2021	Q1 2022	Q2 2022	$ Var QoQ	% Var QoQ	YTD 2021	YTD 2022	$ Var YoY	% Var YoY
(+) Net Interest Income	$130.9	$143.2	$160.8	$17.6	12.3%	$256.9	$304.0	$47.1	18.3%
(+) Non-Interest Income	$18.6	$22.1	$25.4	$3.2	14.7%	$37.4	$47.5	$10.1	27.0%
(=) Operating Income	**$149.6**	**$165.3**	**$186.1**	**$20.8**	**12.6%**	**$294.3**	**$351.4**	**$57.2**	**19.4%**
(-) Non-Interest Expenses	$67.4	$74.1	$75.4	$1.2	1.6%	$141.5	$149.5	$8.0	5.6%
(=) Core Earnings	**$82.2**	**$91.2**	**$110.8**	**$19.6**	**21.5%**	**$152.7**	**$201.9**	**$49.2**	**32.2%**
(-) Provision Expense	-$1.5	$0.0	$6.0	$6.0	0.0%	$0.0	$6.0	$6.0	0.0%
(-) Amortization Expense	$8.4	$8.3	$8.2	-$0.1	-1.4%	$17.6	$16.5	-$1.1	-6.3%
(+) Gain on Sale of Securities, CVA Adj & Marketable securities	$0.3	$0.4	$0.3	-$0.1	-24.3%	$5.1	$0.7	-$4.4	-85.9%
(=) Net Income before Taxes	**$75.6**	**$83.3**	**$96.9**	**$13.6**	**16.4%**	**$140.3**	**$180.2**	**$39.9**	**28.5%**
(-) Tax Expense	$15.0	$19.3	$22.9	$3.6	18.7%	$27.3	$42.2	$14.9	54.6%
(=) Net Income after Taxes	**$60.6**	**$64.0**	**$74.0**	**$10.0**	**15.7%**	**$112.9**	**$138.0**	**$25.0**	**22.1%**

RATIOS (%)	Q2 2021	Q1 2022	Q2 2022	% Var QoQ	YTD 2021	YTD 2022	% Var YoY
Net Interest Margin (NIM)	2.80%	2.81%	3.06%	25 bps	2.84%	2.94%	10 bps
ROAA	1.20%	1.18%	1.32%	14 bps	1.16%	1.25%	9 bps
ROAE	11.62%	11.82%	14.36%	254 bps	10.95%	13.06%	212 bps
Core Efficiency Ratio	44.85%	44.74%	40.42%	-432 bps	47.90%	42.46%	-544 bps

YTD core earnings are 32% greater YoY

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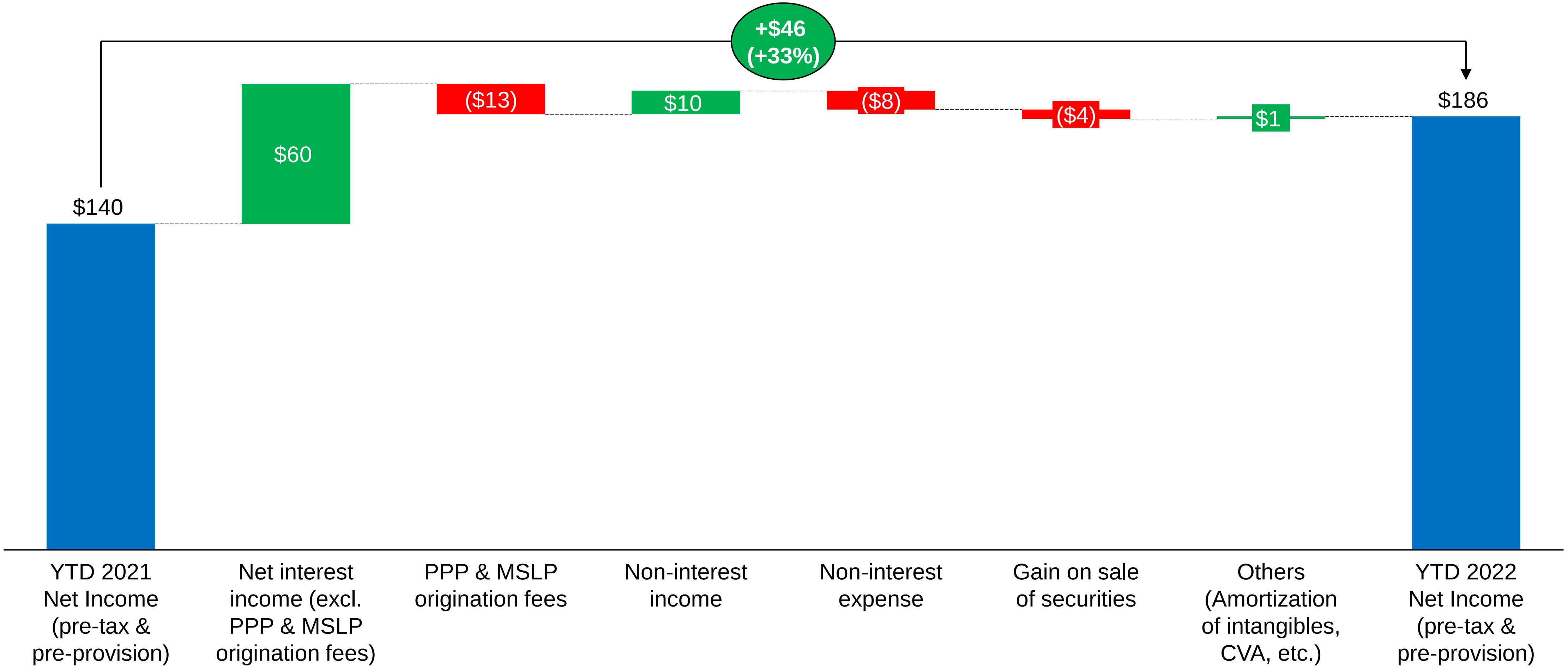
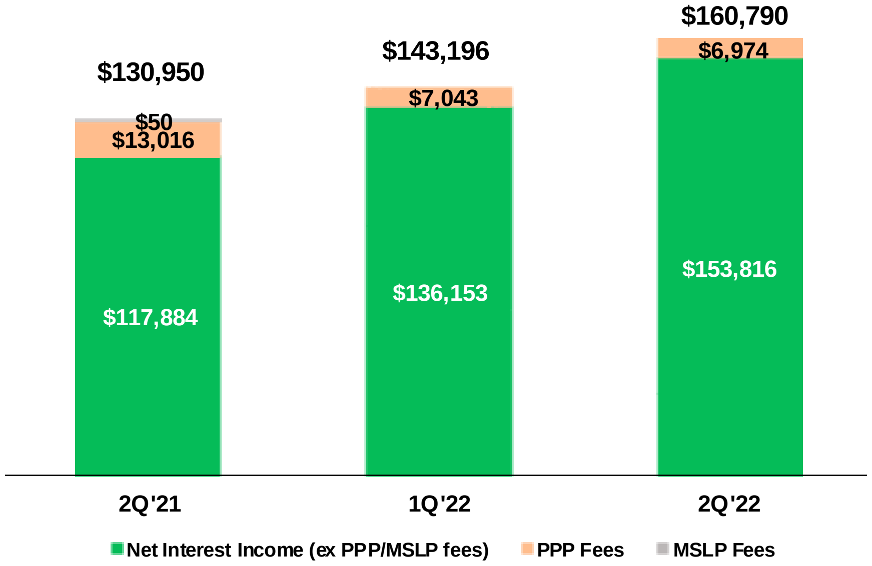
Our net income improvement was mainly driven by increasing core net interest income (excl. PPP & MSLP)



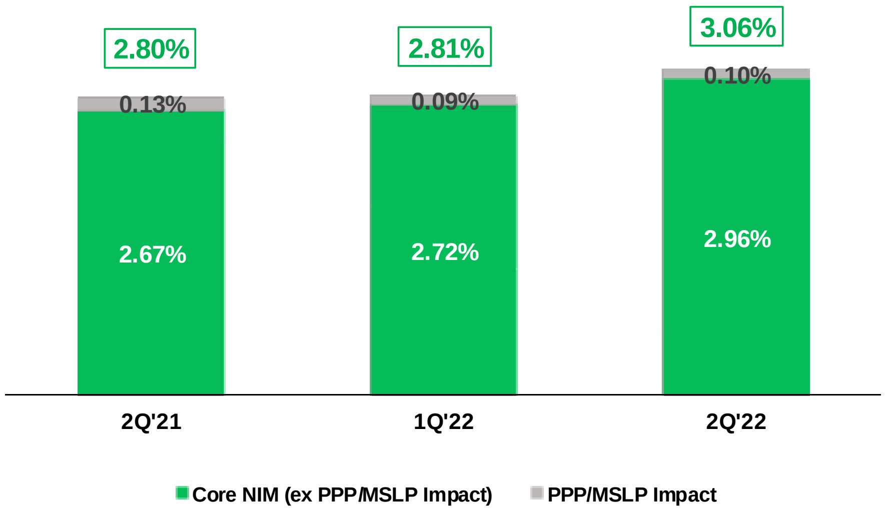
Net interest income, excluding PPP & MSLP, increased by $18MM or 13% QoQ

Net interest income ($k)



	2Q'21	1Q'22	2Q'22
PPP Accretion Income	$ 3,266	$ 960	$ 703
PPP Forgiveness Income	$ 9,750	$ 6,082	$ 6,270
MSLP Fee Income	$ 50	$ -	$ -

Net interest margin (%)



	2Q'21	1Q'22	2Q'22
Cost of Funds	0.24%	0.21%	0.27%

Increase in core net income from Q2 2021 of $36MM or 30%

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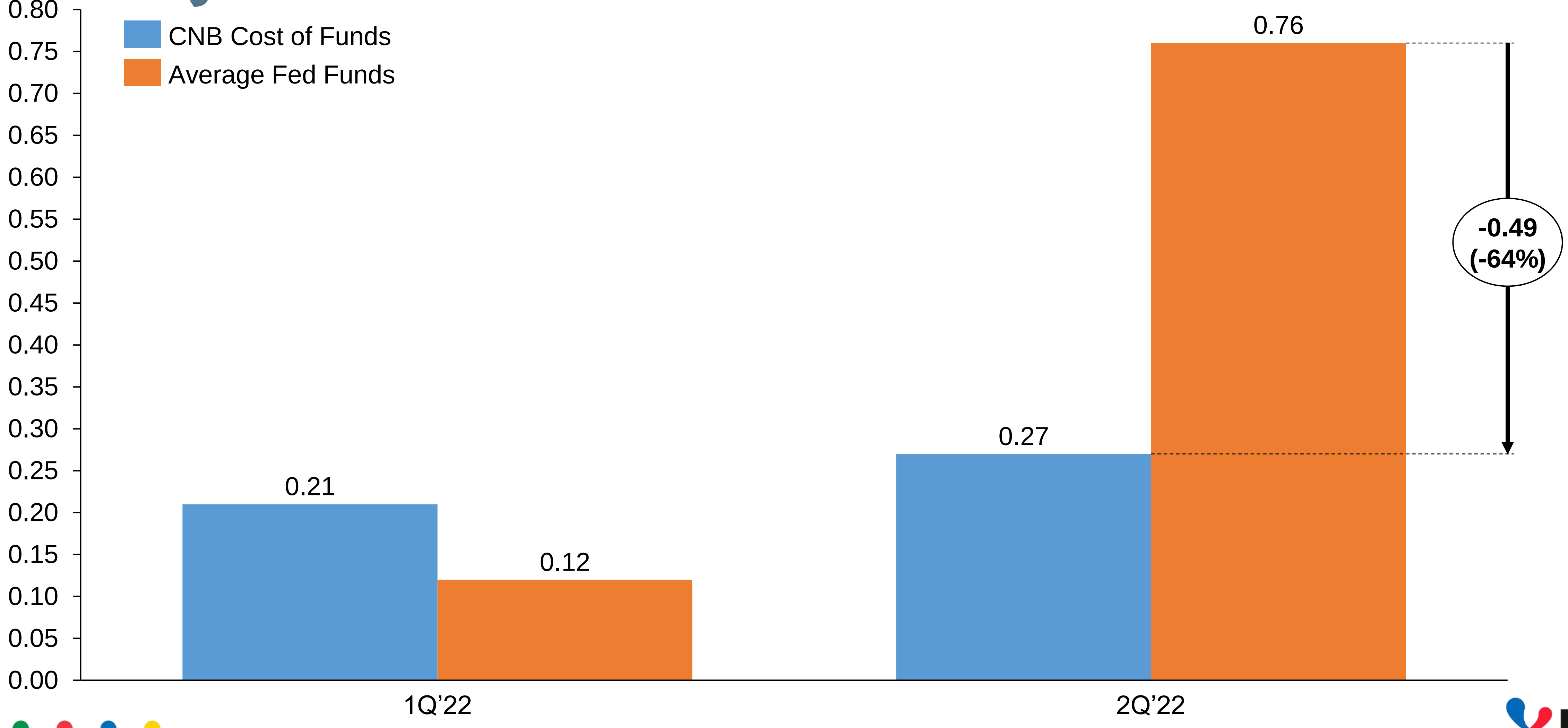
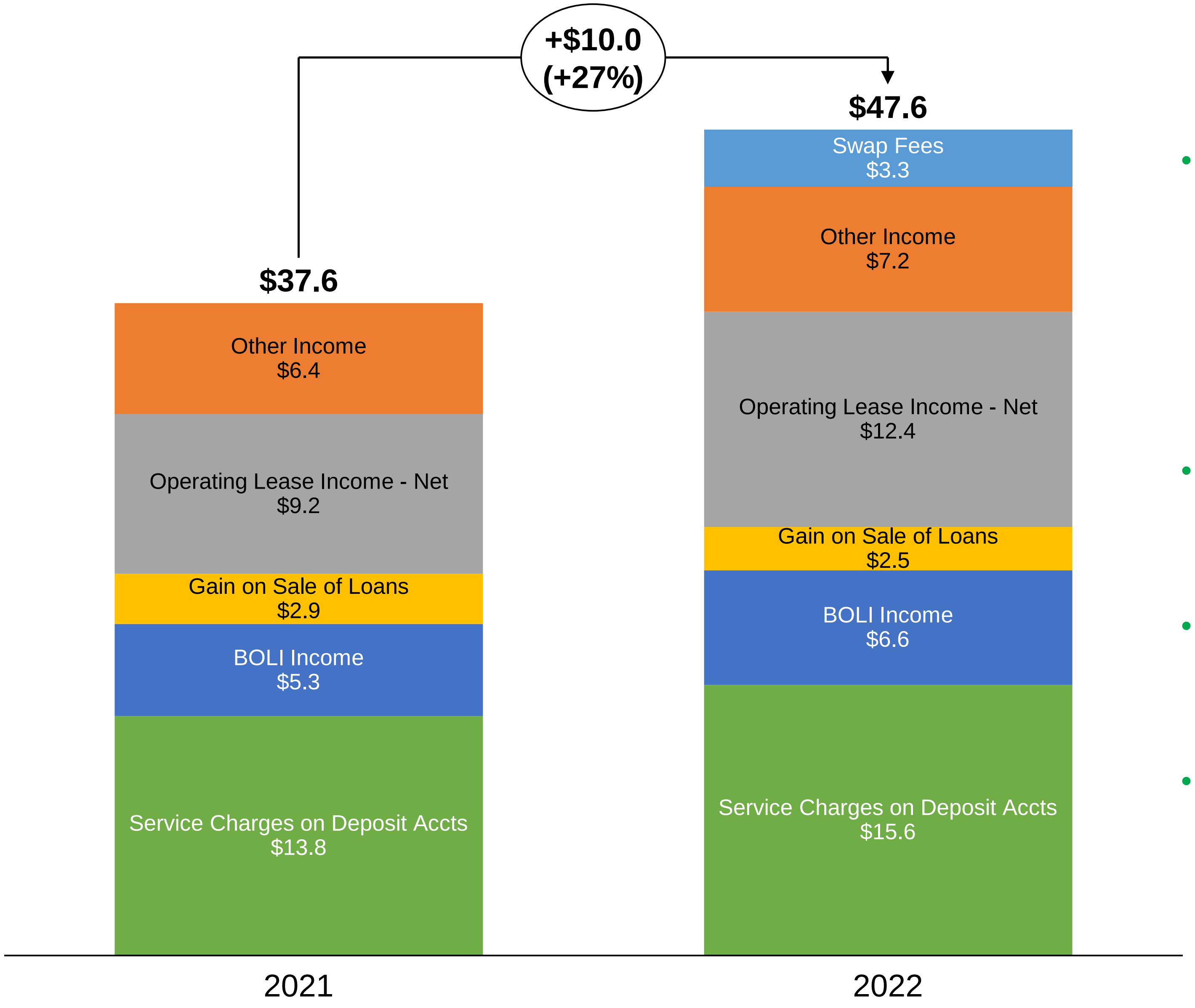
Although the Fed funds rate has significantly increased QoQ, CNB has maintained its cost of funds virtually unchanged



Non-interest income has increased by 27% YoY



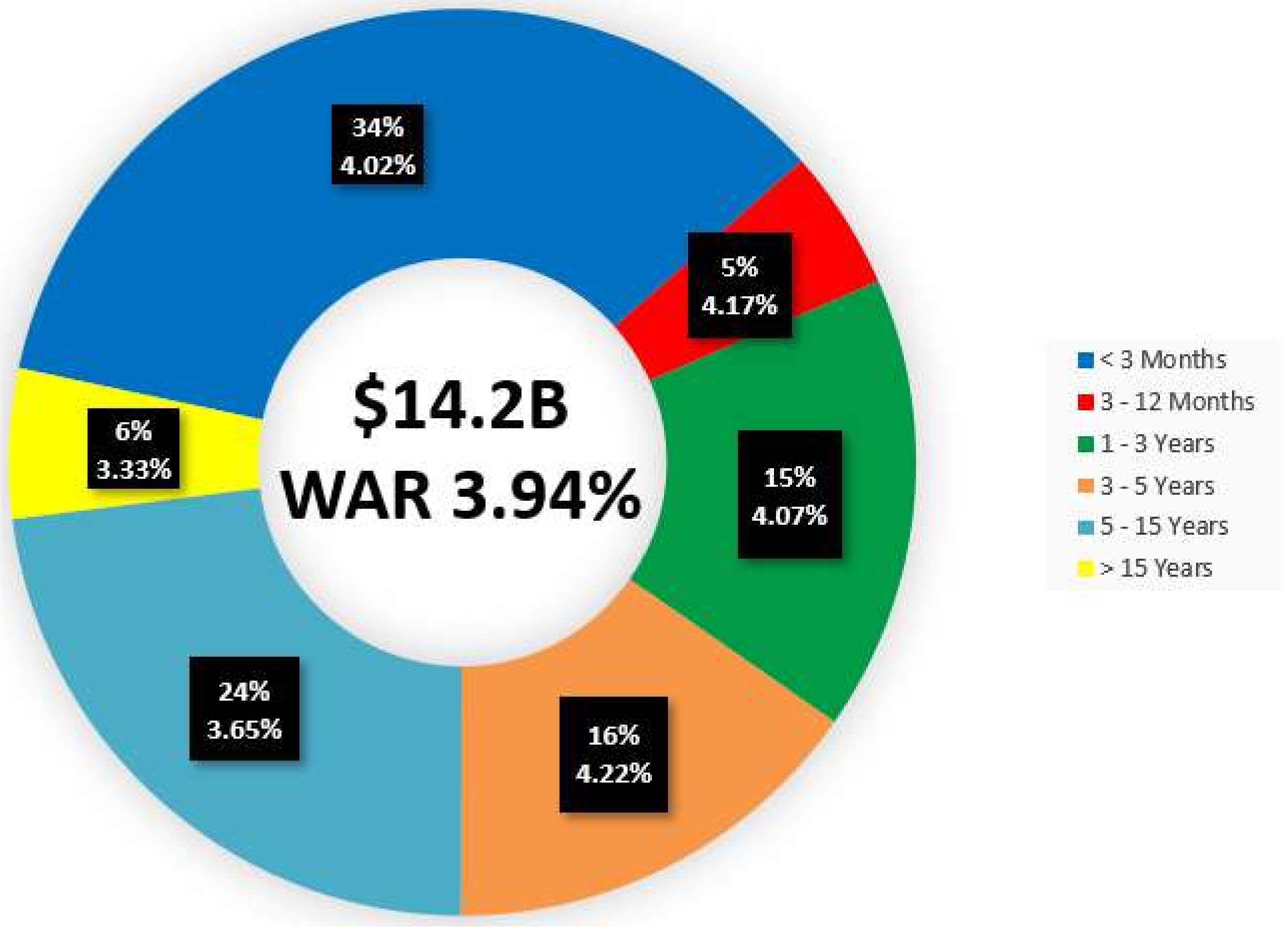
- Total service charges on deposit accounts increased $1.8MM YoY (12.9%), due to increased treasury management fees and wire transfer fees and commissions as deposits have significantly grown YoY
- Higher BOLI income YTD due to the additional $115MM purchase in December 2021
- Operating Lease Income has increased $3.2MM YoY due to newly funded operating leases
- Higher swap fees as our back-to-back swap program regains traction, as an excellent way to generate fee income and provide clients with competitive rates for 7-10 year loan terms

We are well positioned for rising rates with nearly 40% of our loan portfolio (excluding PPP) repricing over the next year

>$4.9B or 34% of loans reprice within next three months

Fixed rate loans offer income stability to help NIM

Floating rate loans mostly tied to 1m LIBOR (new origination indexed to SOFR)



Note: Excludes PPP loans

We are well positioned for continued success in 2022

1. Strong Economic Conditions in Florida
2. Best in Class Talent
3. Technology & Digital Capabilities
4. Geographical Expansion & Reinforcement
5. Strong Brand Developed Over Our 75 Year History

Sustainability is in our DNA: financial inclusion, environment, transparency, responsability, empathy, employees and investors:

ESG funding strategy: Placed more than USD 300 million

Nasdaq Sustainable Bond Network: First Chilean company to join the

Sustainable Chile: SMEs measure and manage their social and environmental impacts

Spark: Agile collaboration model between startups and companies in Latin America

“Bci Suppliers Program” and Sustainability Accelerator for Supplier.,

Updated Guidance

Local Guidance

Loan Growth:

- ➔ Mortgage loans: A slowdown is expected due to the rise in interest rates and commercial conditions.
- ➔ Consumer loans have started to show signs of recovery and we expect a growth in mid-single digit.
- ➔ Commercial Loans: Growth in Corporate clients, important effects of Exchange Rate and Inflation.

NIMs: Improvement Growth driven by inflation and Pricing Management

Operational Expenses: Growing in line with inflation.

Consolidated Net Income: 40%-50% increase (2022/2021)

Consolidated Guidance - Mid Term (2023):

- ➔ ROAE: 14%- 16%
- ➔ Efficiency: 42%

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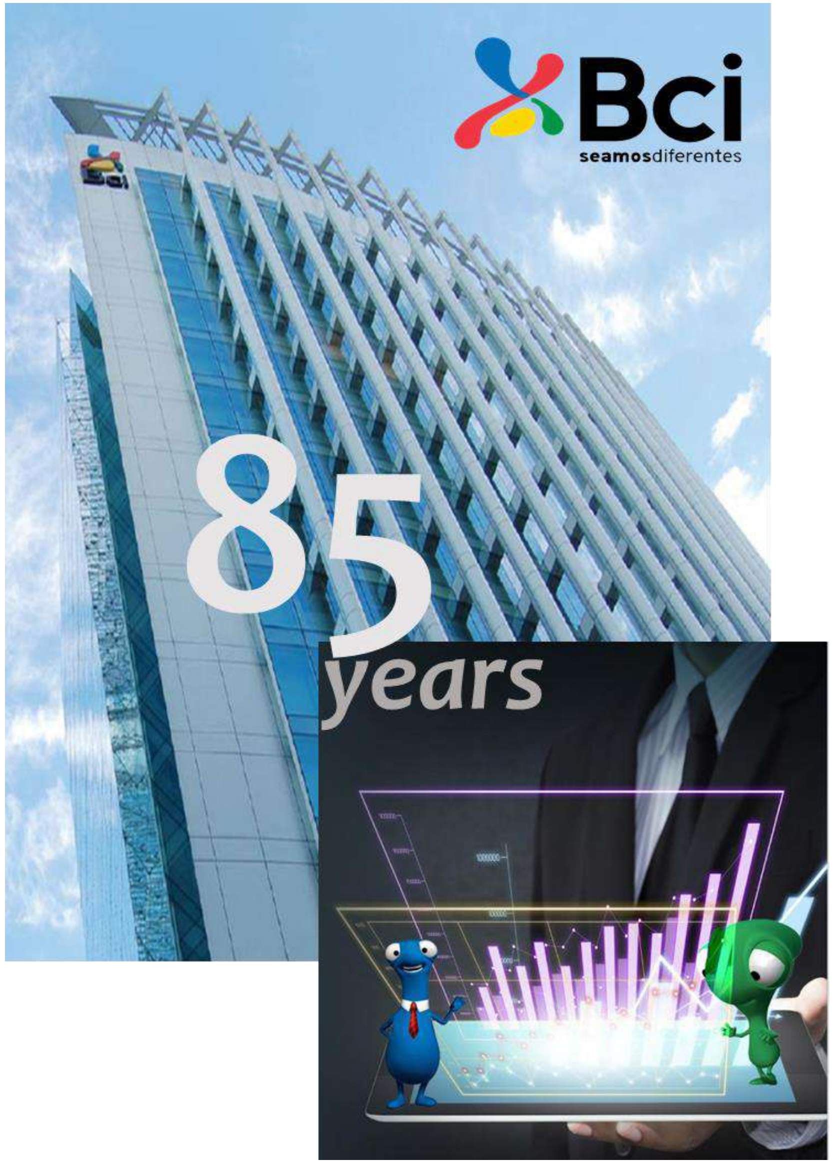
Closing Remarks

- Bci turns 85 years old, and it has made an important contribution to the country and the society.
- We play a significant role, where we will carry on following the principles that inspired Bci.
- Our transformation process is active more than ever.
- The digital economy, the development of ecosystems, and the international strategy will continue to be decisive drivers of growth and will therefore be the main driver of Bci's strategy and our investments, with our same hallmark conviction.



- 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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- We have adopted IFRS 9 “Financial Instruments” (previously IAS 39). However, the Financial Market Commission (CMF, according to the Spanish acronym) excluded the application of the methodology to calculate the expected credit risk loss for loans, which will continue to be calculated using the expected loss models defined by the CMF, our local regulator. Besides this modification, there were other regulatory modifications that we disclosed in our annual financial statements concerning accounting criteria and the presentation of the financial statements. These modifications of our accounting policies and of the presentation of our financial statements require the 2021 figures to be stated off the books (pro forma) to comply with the comparability principle of the IFRS, due to the implementation as of January 2022 of the new accounting regulation requirements of the CMF in its Compendium of Accounting Regulations for Banks. Lastly, it should be indicated that besides issuing the consolidated financial statements of the Bank, we will also include a new financial report on management comments that will be published jointly on our website on August 12th, 2022. If you have any further queries about this new format, do not hesitate to contact the IR team.

Thank you.