CONFERENCE CALL

2Q 2025

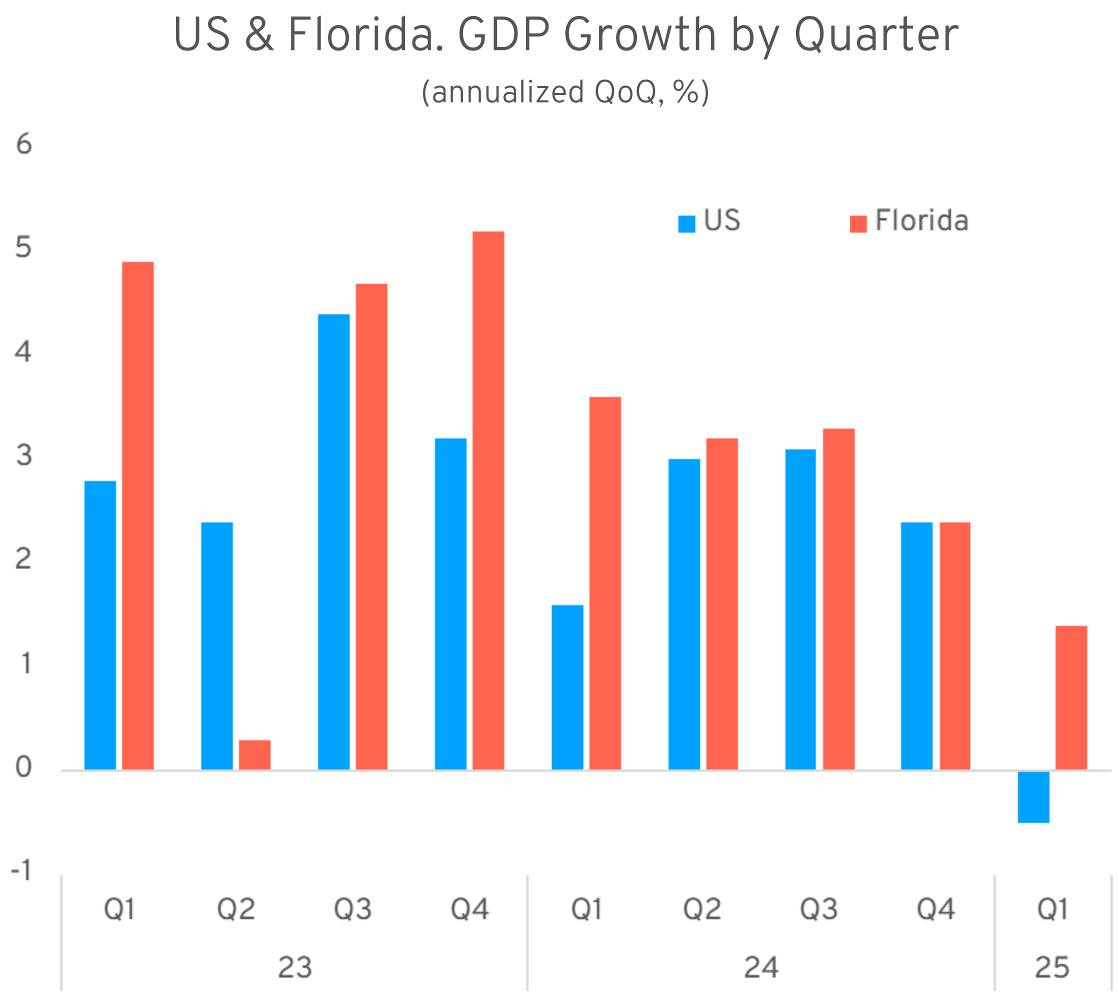
August 2025

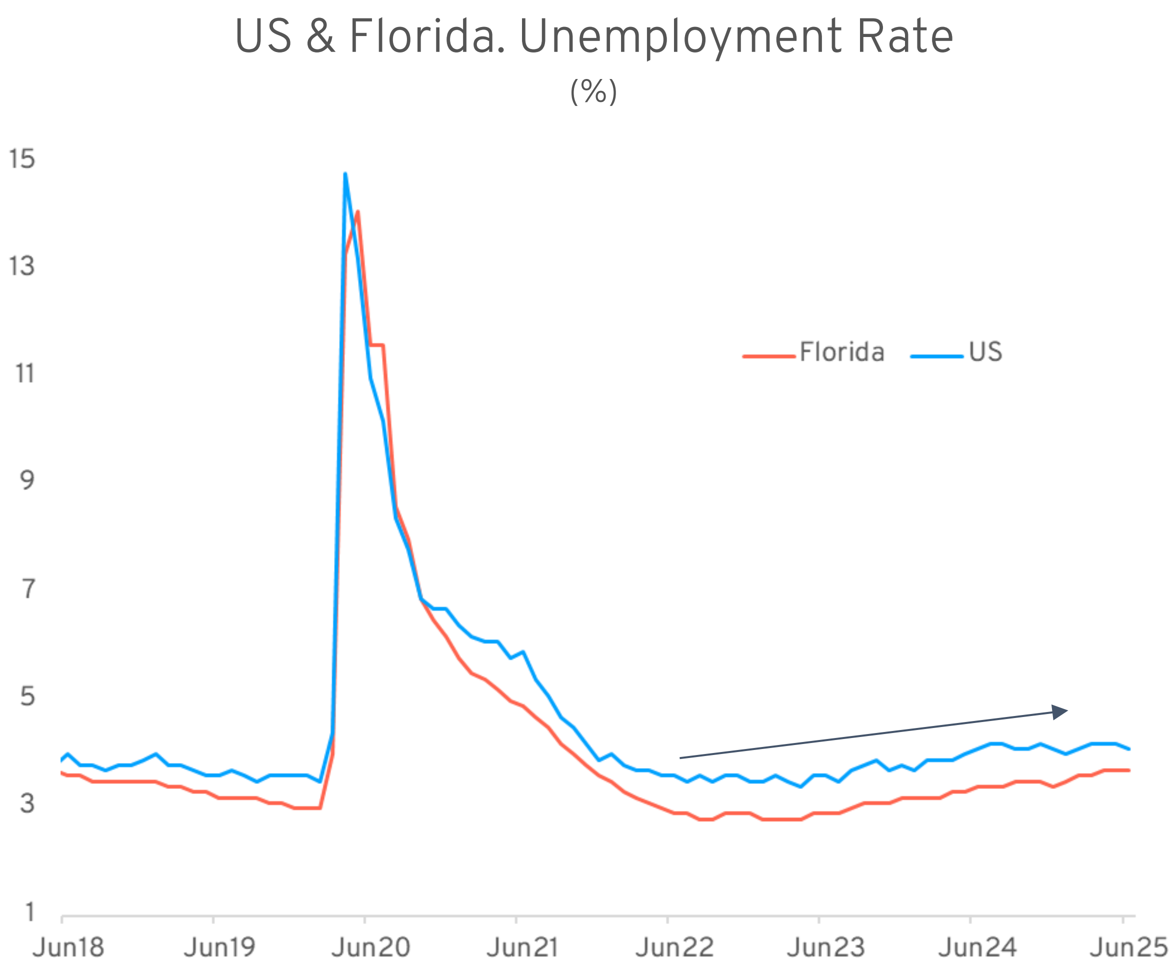
This presentation includes references to certain non-GAAP measures. We believe these non-GAAP measures provide useful information to both management and investors. These non-GAAP measures should not be considered in isolation or as a substitute for measures of performance prepared in accordance with U.S. GAAP and may be different from non-GAAP measures used by other companies. In addition, these non-GAAP measures are not based on any comprehensive set of accounting rules or principles. Non-GAAP measures have limitations in that they do not reflect all of the amounts associated with our results of operations as determined in accordance with U.S. GAAP. These non-GAAP financial measures should only be used to evaluate our results of operations in conjunction with the most comparable U.S. GAAP financial measures.

The 2023 financial guidance contained in this presentation reflects management's current assumptions regarding numerous evolving factors that are difficult to accurately predict. [Reconciliations of forward-looking non-GAAP measures to the relevant forward-looking GAAP measures are not being provided, as we do not currently have sufficient data to accurately estimate the variables and individual adjustments for such guidance and reconciliations. The 2023 financial guidance includes forward-looking statements.

Contents.

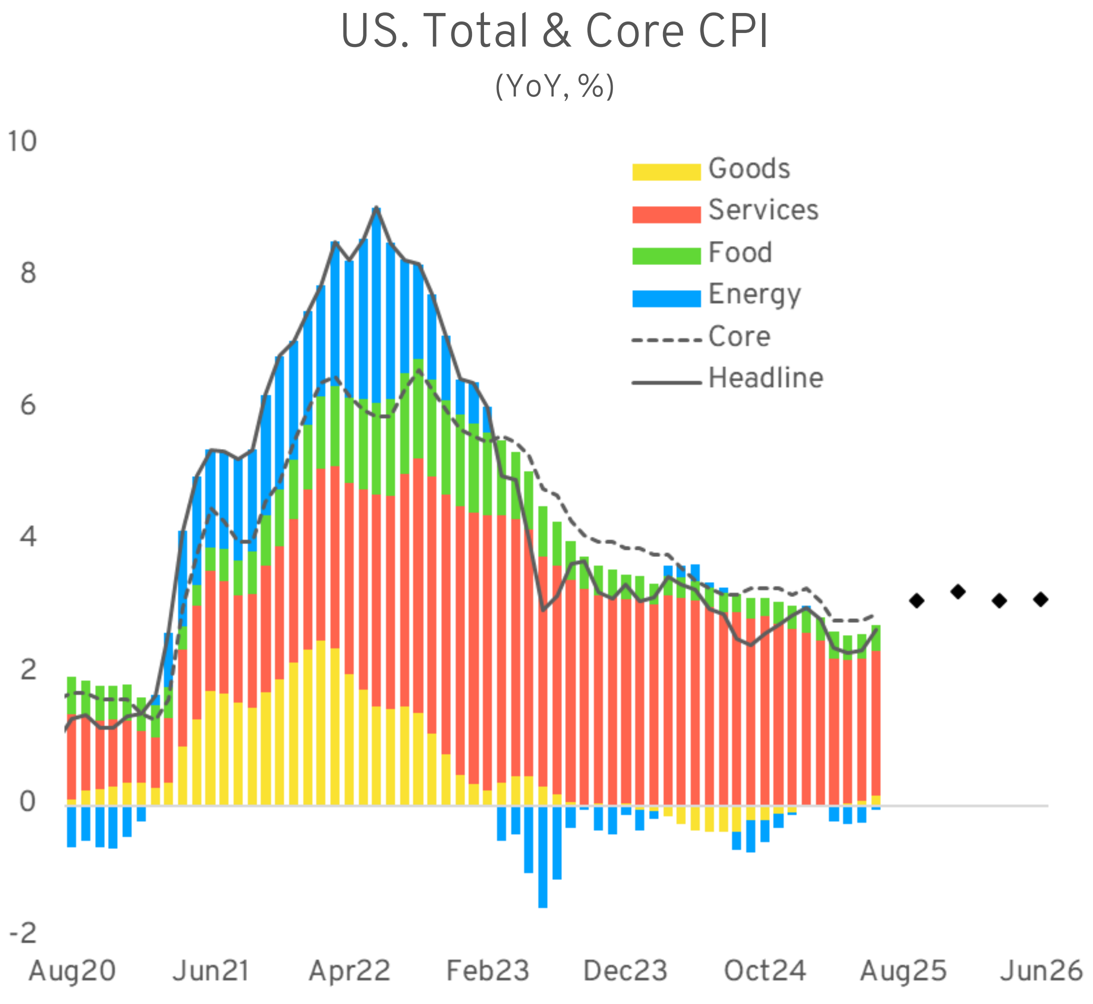
US GDP contracted 0,5% in Q125 due to an important increase of imports. Florida's economic performance is outpacing the national average.

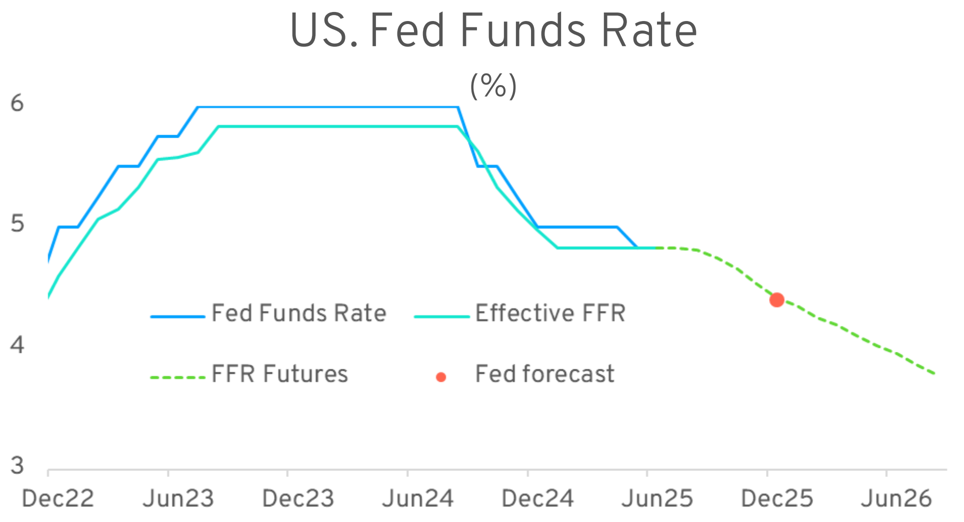


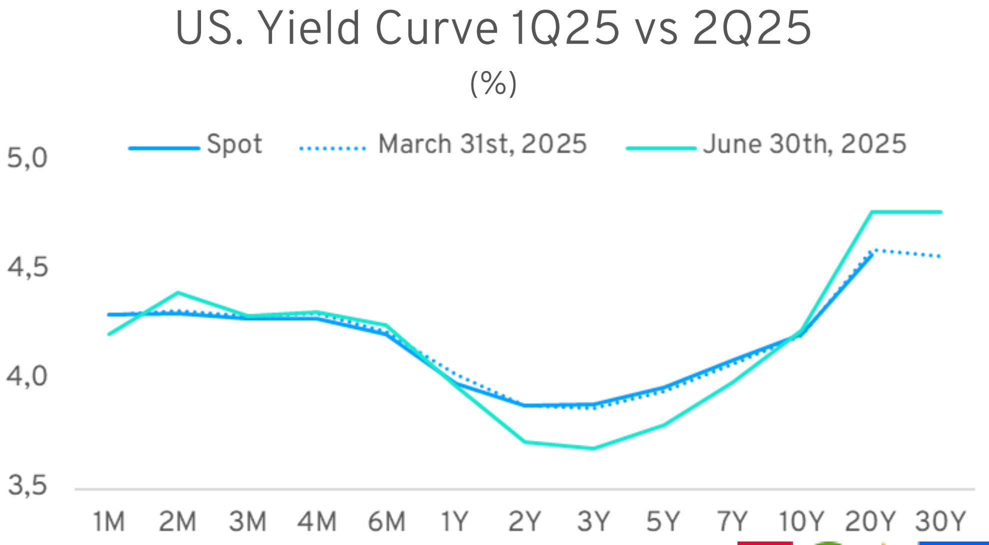


Source: BEA, BLS, Bci Research

Tariffs to slightly raise inflation. Fed expected to be more cautious to evaluate the impacts of tariffs.



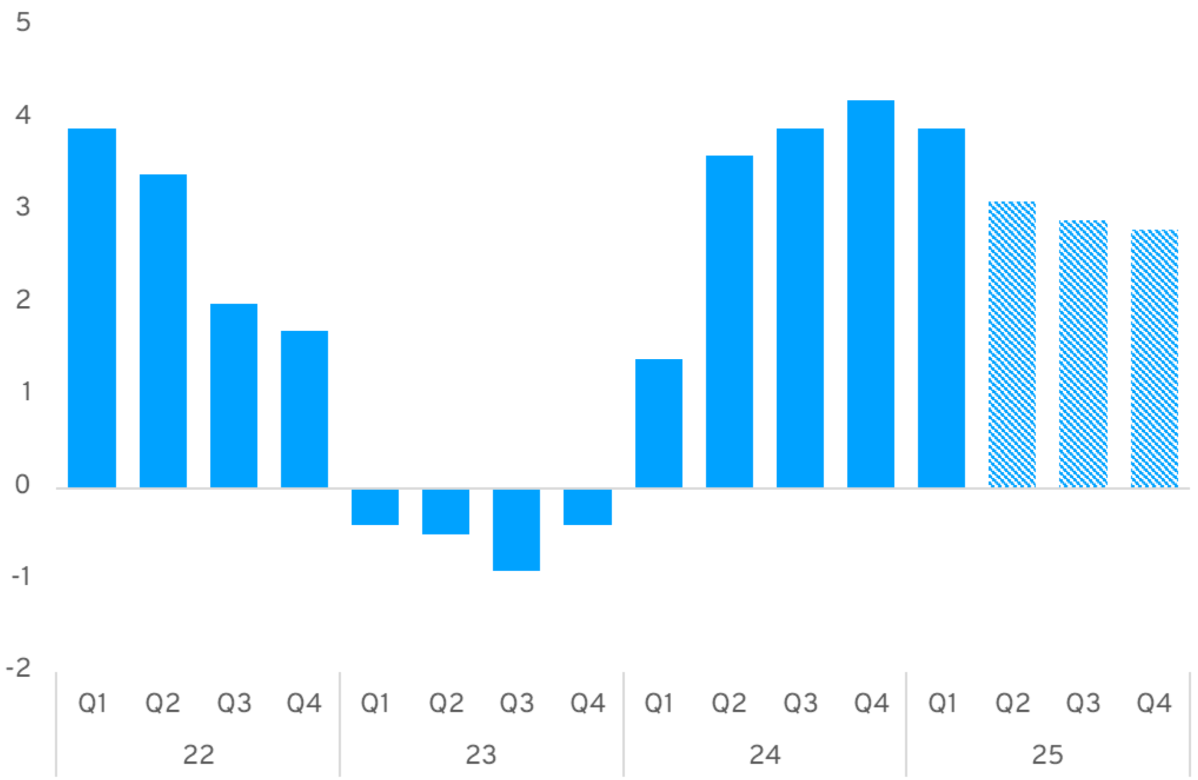




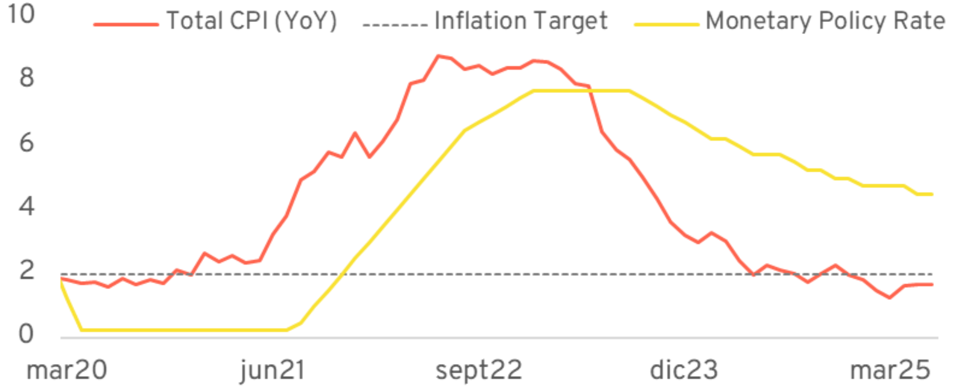
Source: BEA, BLS, Federal Reserve, Bci Research

Peru's economic activity has maintained resilient and monetary policy rate is close to its neutral level.

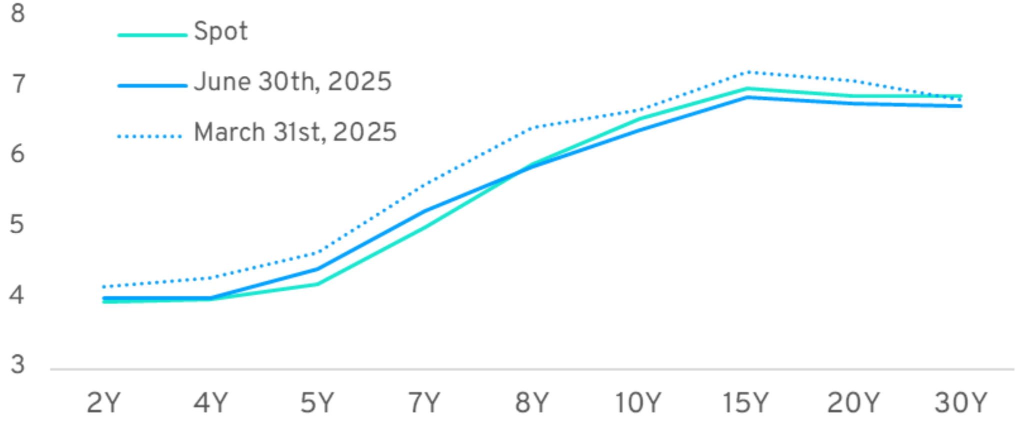
Peru. GDP Growth by Quarter and Forecast
(YoY, %)



Peru. Inflation and MPR
(%)

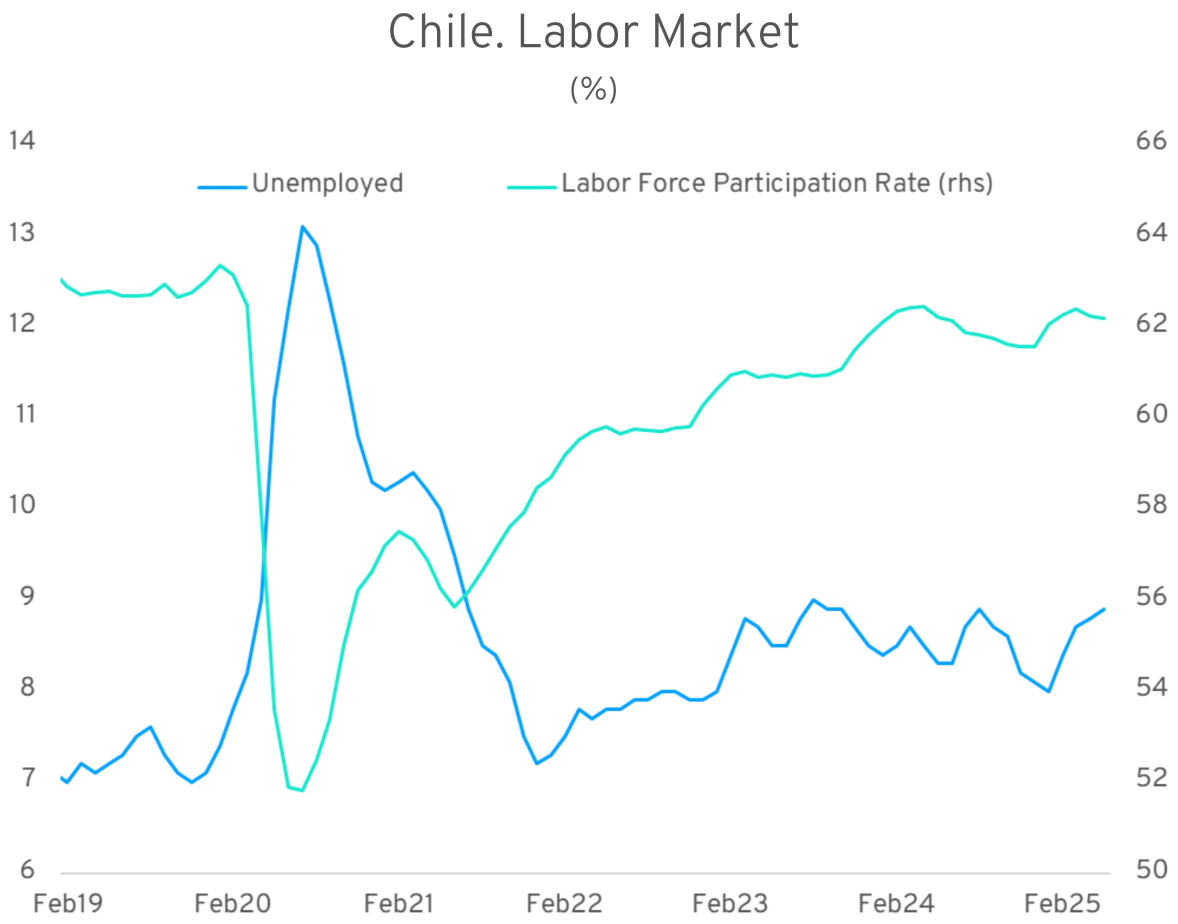


Peru. Yield Curve 1Q25 vs 2Q25
(%)



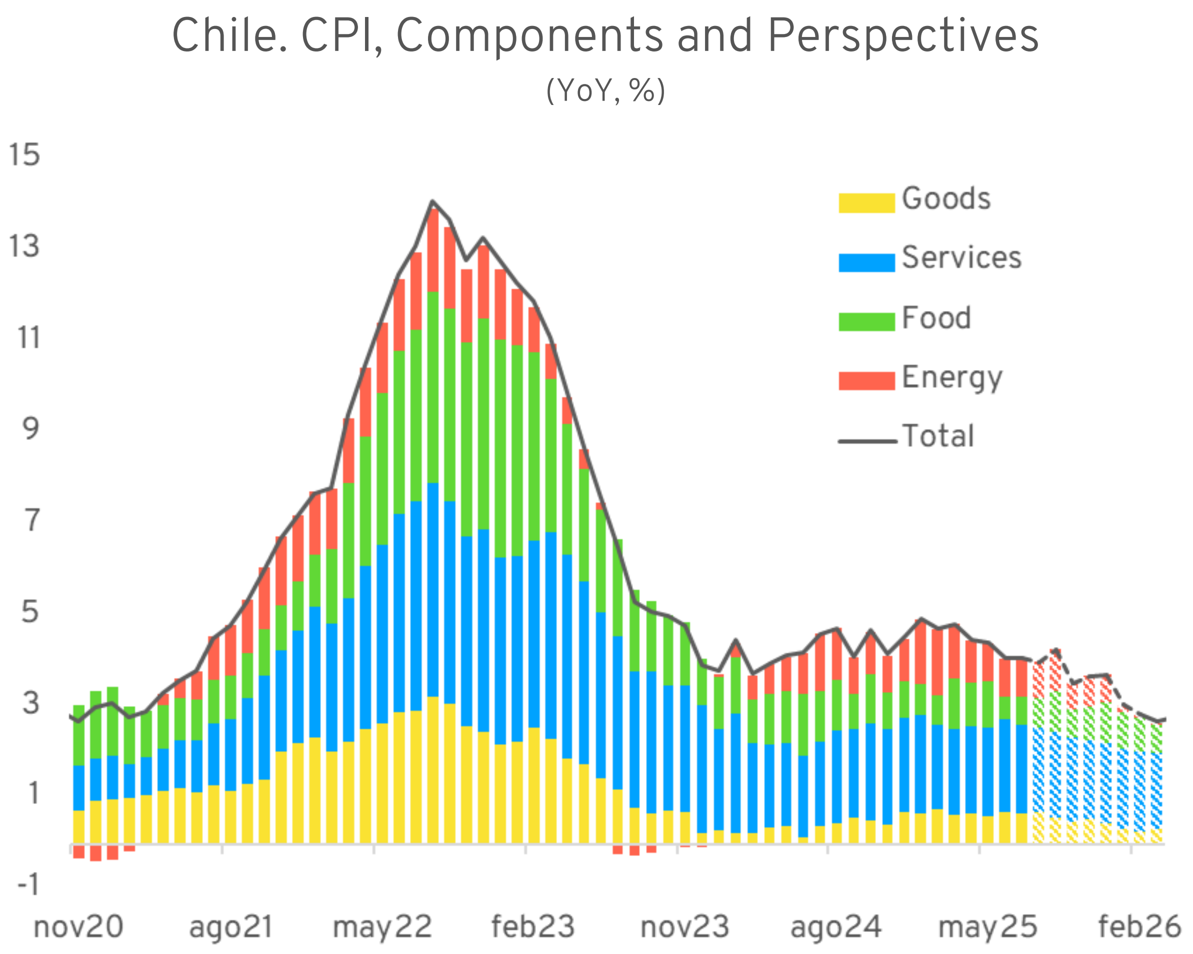
Source: BCRP, Bloomberg, Bci Research

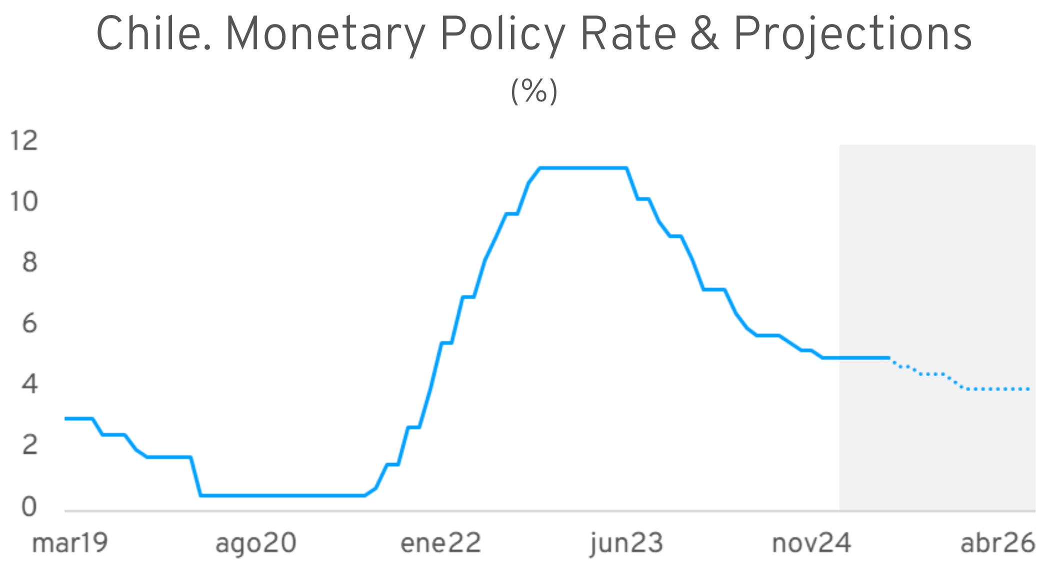
In Chile, economic activity has shown less dynamism than 1Q25. Labor market shows important signs of weakness.

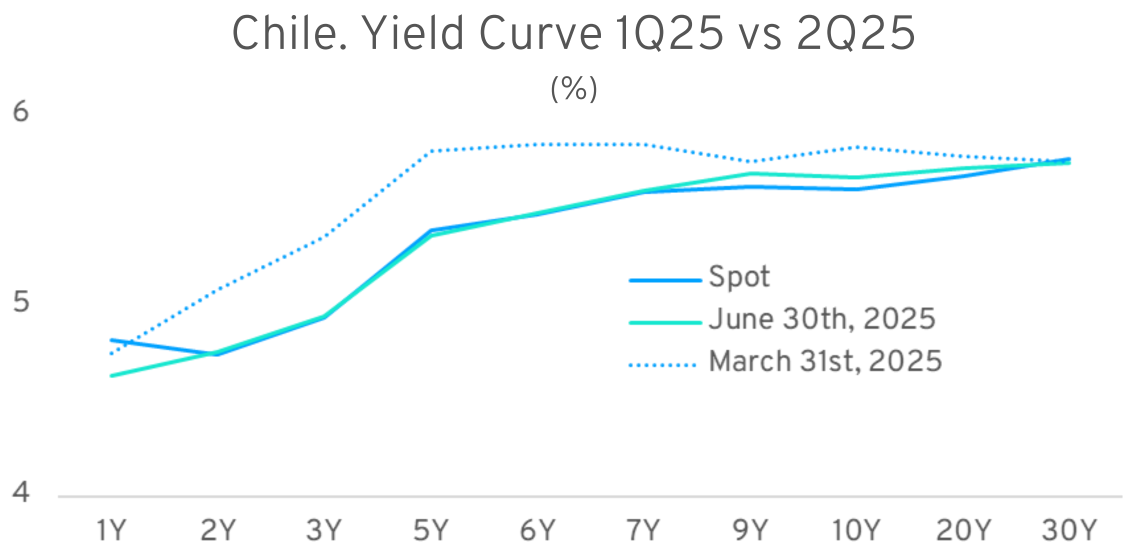


Source: Central Bank of Chile, INE, Bci Research

CPI remains elevated due to cost pressures and will reach the Central Bank's target at 2026.







Source: Central Bank of Chile, INE, Bci Research

Contents.

Executive Summary

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

Consolidated Operations

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.

Note: Figures are converted to US$ using an FX of 933.42 (July 1st 2025), and % variations consider 1Q25 against 1Q24.

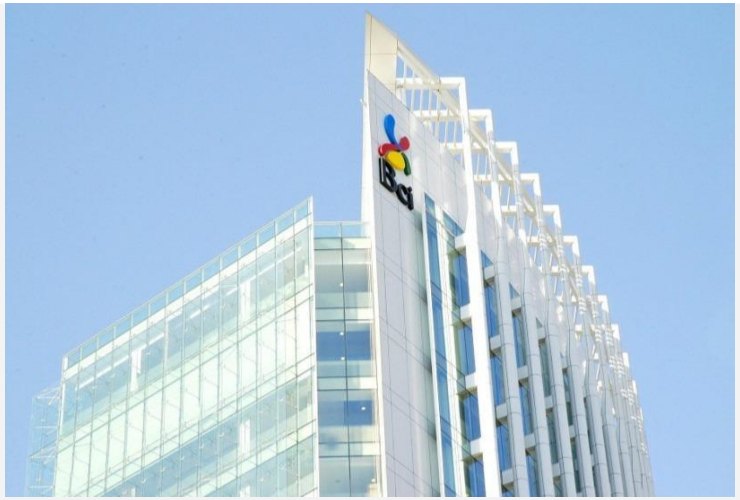
Financial Results 2Q 2025

Consolidated Operations

US$ million*	2Q2024	2Q2025	2Q25/2Q24
Net Interest Income	574.2	627.8	9.3%
Net Service Fee Income	110.1	131.2	19.1%
Other Operating Income	60.4	54.3	-10.2%
Operating Revenues	**744.8**	**813.3**	**9.2%**
Provision Expenses	**-89.4**	**-84.9**	**-5.0%**
Operating Expenses	**-378.0**	**-396.8**	**5.0%**
Income Before Tax	**277.3**	**331.5**	**19.5%**
Income Tax	-48.7	-53.7	10.3%
Net Income	**228.6**	**277.8**	**21.5%**
Total Loans	56,371	59,906	6.3%
Total Assets	87,514	88,147	0.7%
Total Deposits	48,540	51,012	5.1%
Equity	**7,035**	**7,671**	**9.0%**

Note: Figures are converted to US$ using an FX of 933.42 (July 1st 2025)

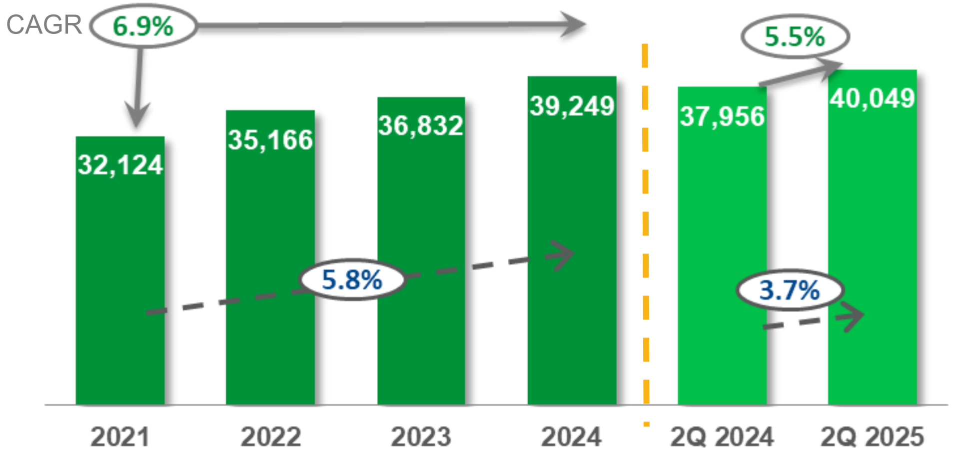
Local Operation.

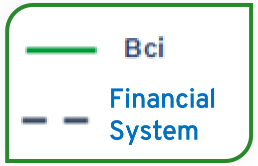


Loan growth driven by mortgage & commercial loans

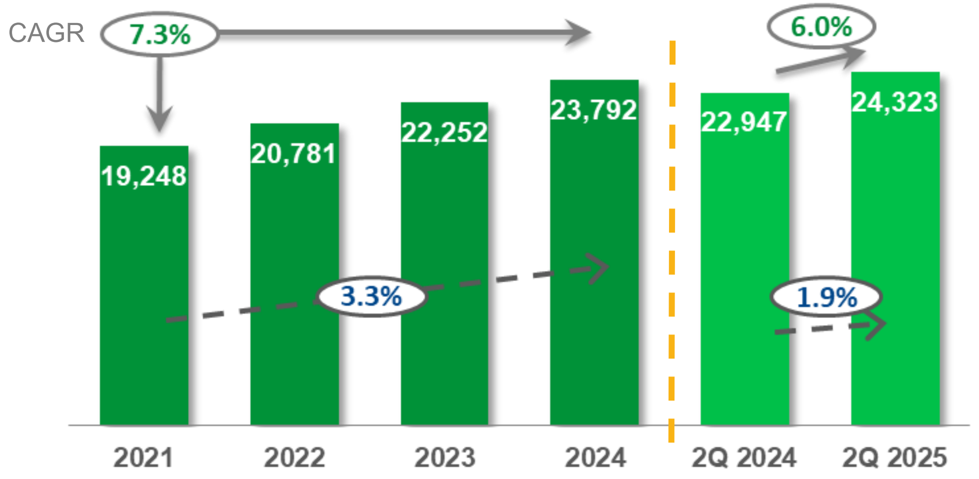
Local Operations

Total loans (US$mm)

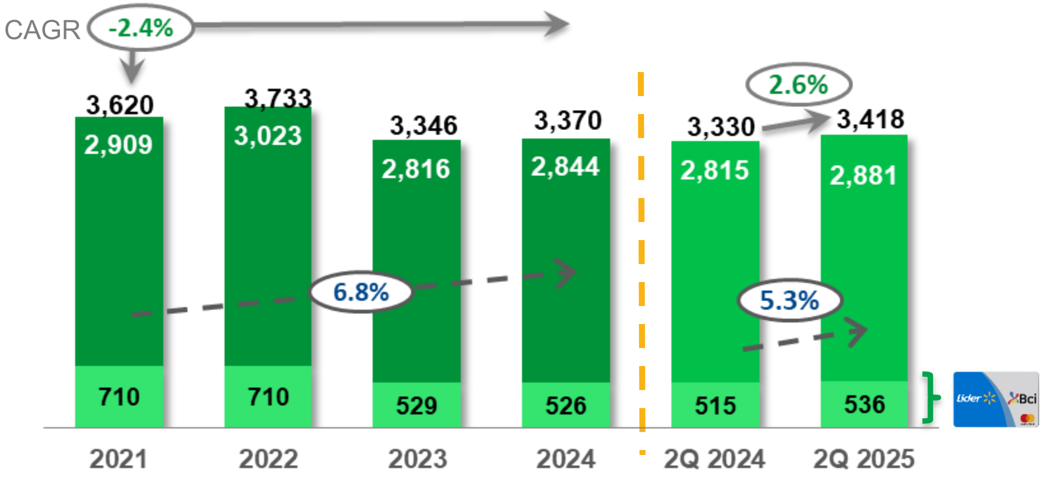




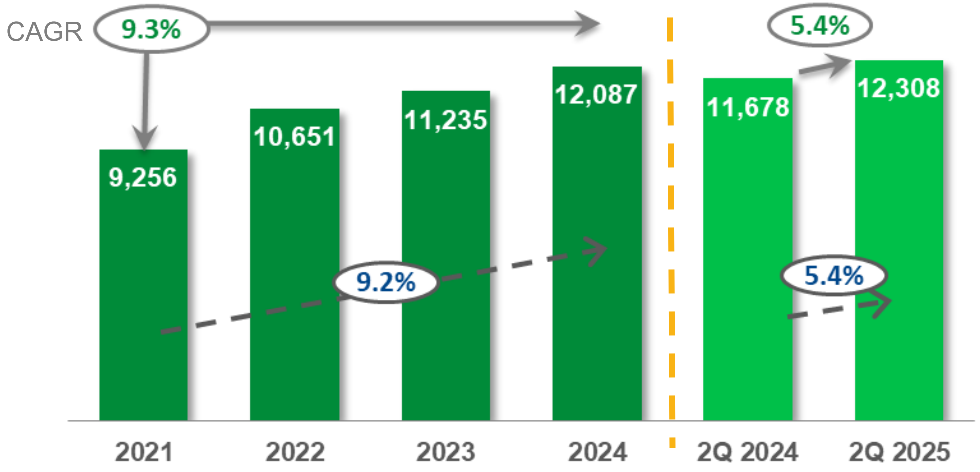
Commercial & Interbank loans (US$mm)



Consumer lending loans (US$mm)



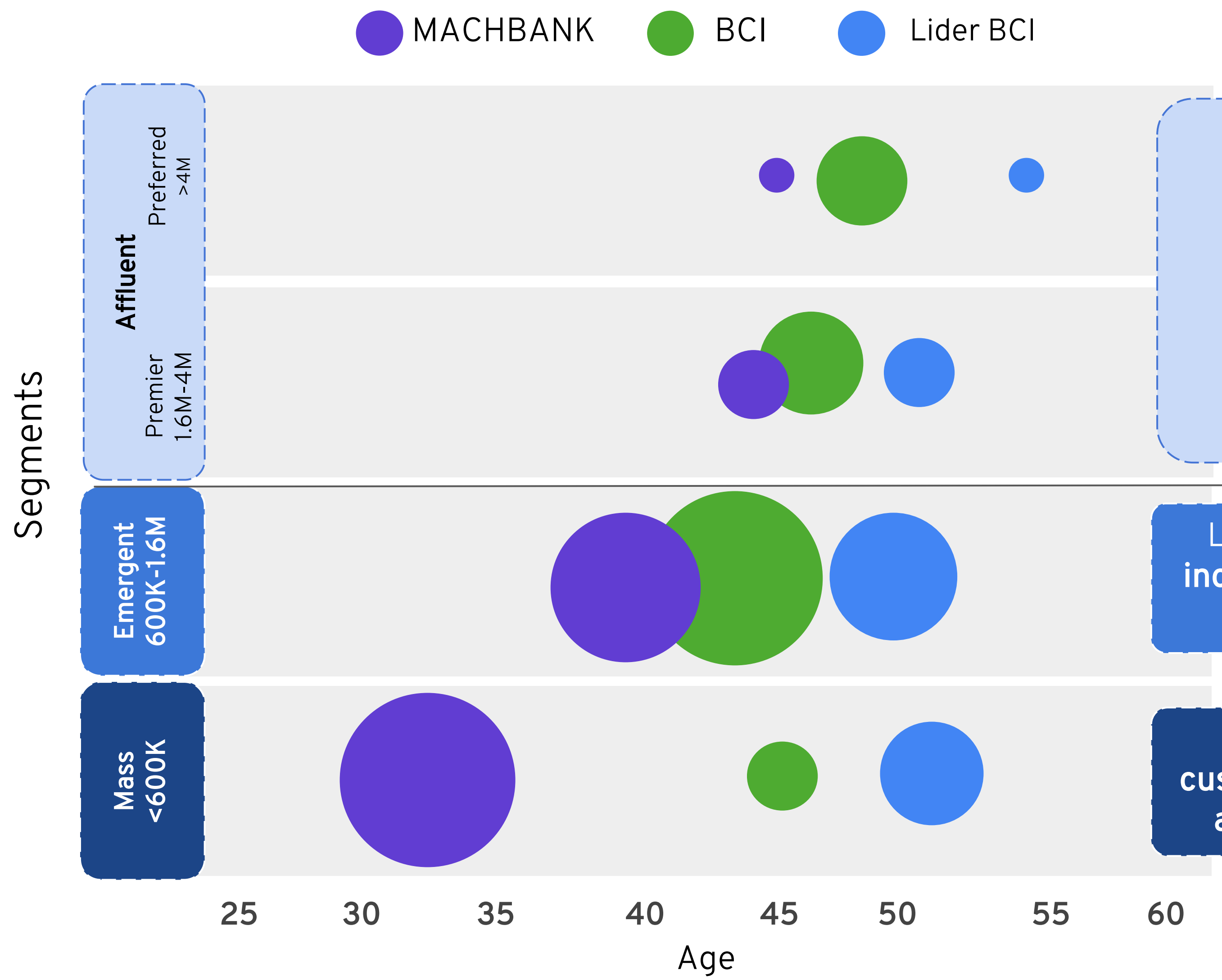
Mortgage loans (US$mm)



Source: Financial Market Commission (CMF) as of June 2025
Note: Figures are converted to US$ using an FX of 933.42 (July 1st 2025); Exclude CorpBanca investments in Colombia and Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú

Retail Ecosystem

Our strategic vehicles allow us to serve all customer segments, **leading the capture of new clients in the industry**



BCI as main model to service **Affluent segment**

Leverage all models to **increase up and cross sell** for Classic Segment

Leverage to **renew customer base** and access **additional fee income**

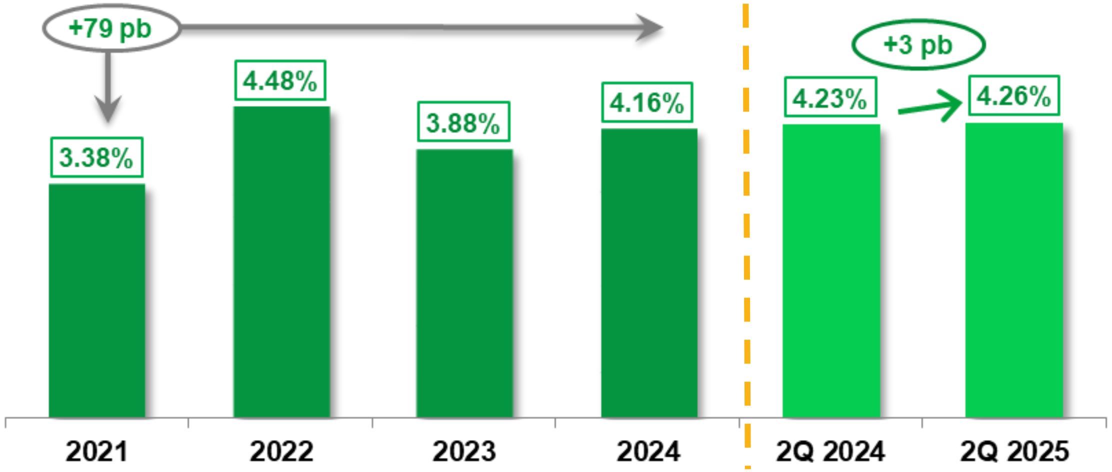
Today, 1 in 3 new checking accounts opened in Chile are from the Bci Ecosystem

Circle represents relative size of current clients.
This includes active MAU's MACH clients, current Lider BCI clients, and active BCI Checking & Digital Account clients with income data.

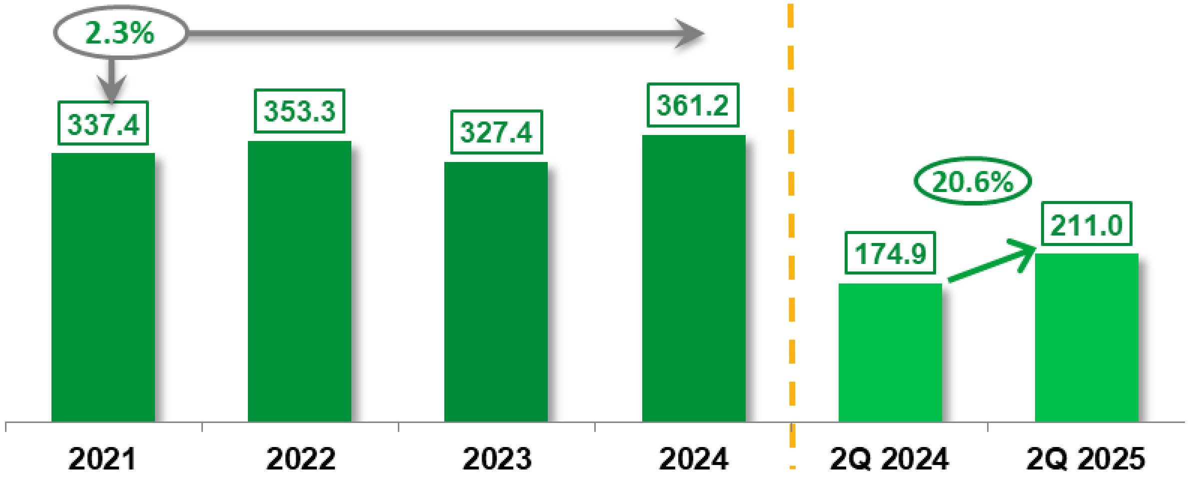
Positive Evolution of NIM and Fees

Local Operations

NIM (%)



Net Fees (US$mm)



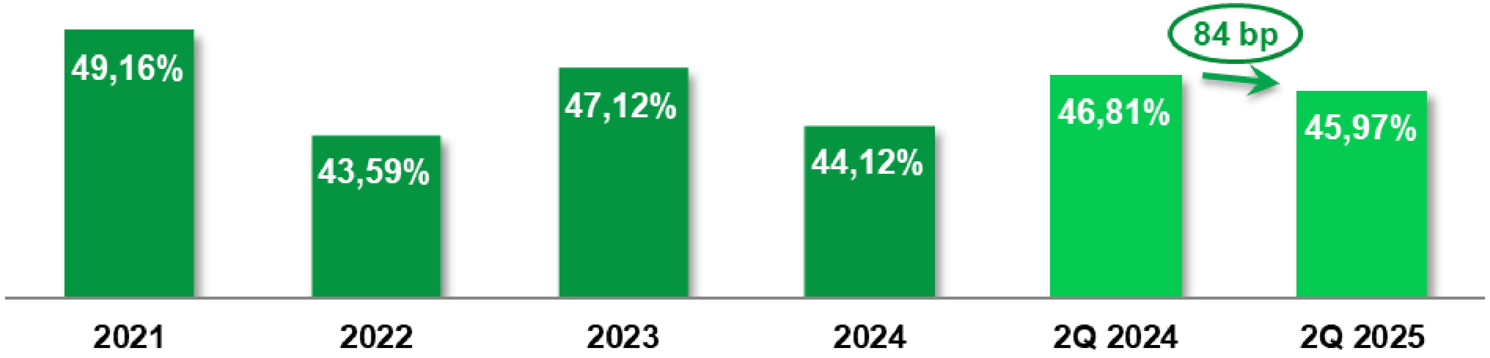
NIM: calculated as the average of the last 7 months for interest-earning assets. Interest-earning assets include total loans, trading portfolio financial assets, investments under agreements to resell, financial investments available for sale, and held-to-maturity securities.
Note: Figures are converted to US$ using and FX of 933.42 (July 1st 2025). Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú

Operating Expenses

Local Operations

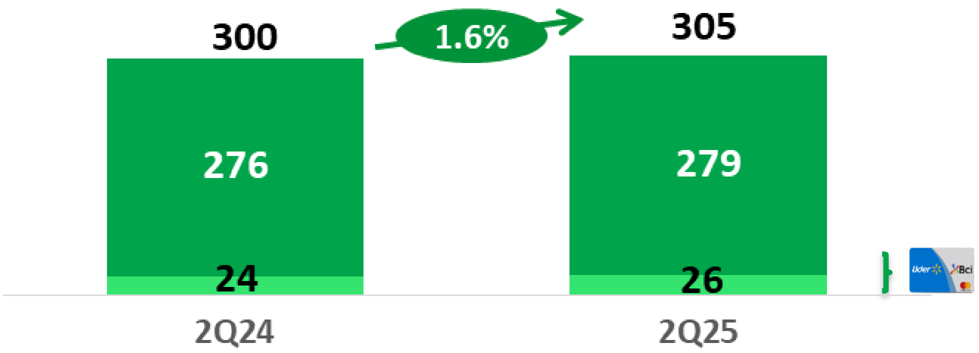
Local Efficiency Ratio

as of june



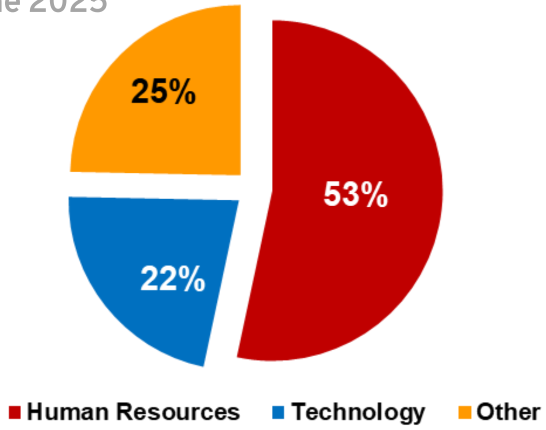
Operating Expenses YoY

second quarter 2025



Expenses Breakdown

as of june 2025

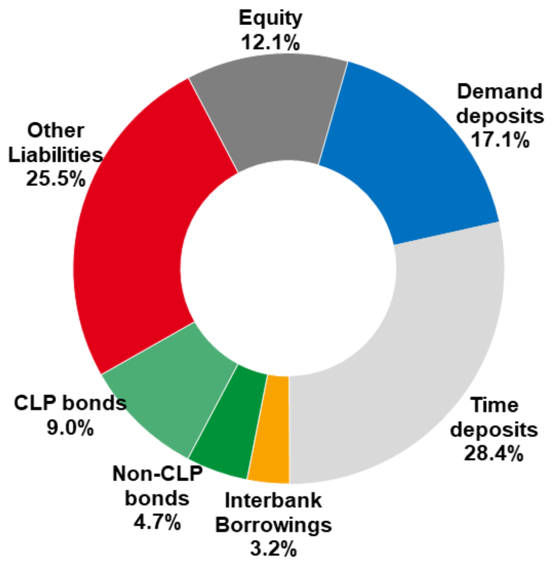


Efficiency ratio as calculated by the CMF (operating expenses excluding other operating expenses/gross operating result). Since 1Q18, additional allowances are not included in the calculation.
Note: Figures are converted to US$ using an FX of 933.42 (July 1st 2025). Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú

Sound Liquidity and Capital Ratios

Consolidated Operations

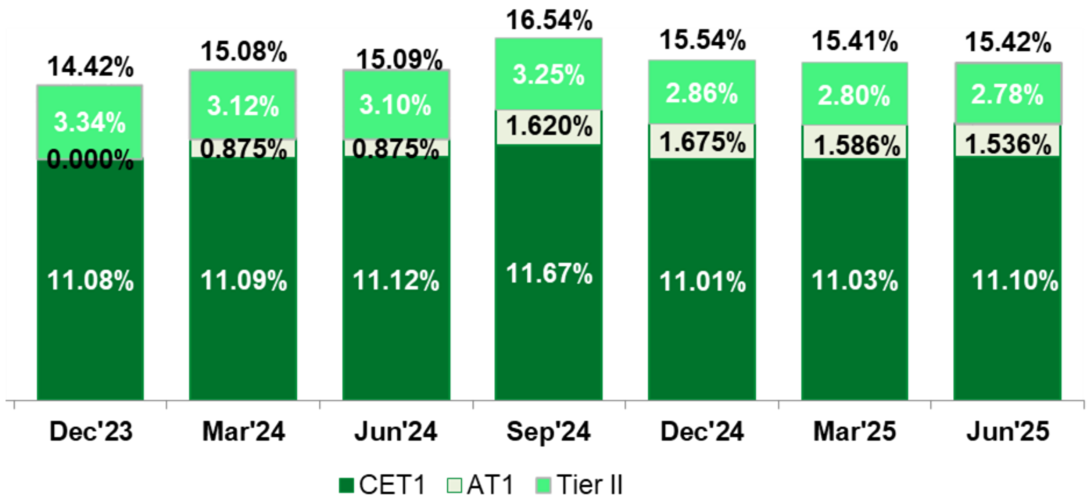
Local Liabilities Breakdown



USD$ millions	2Q25	QoQ	YoY
Demand deposits	10,780	-2.5%	-0.3%
Time deposits	17,944	6.6%	7.9%
Total Deposits	**28,723**	**3.0%**	**4.7%**
Loans/Deposits	139.4%		

Local Liquidity Coverage Ratio jun’25 = 170.12%

BIS Ratio Basel III (Consolidated)



Capital Ratios (Consolidated)

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.

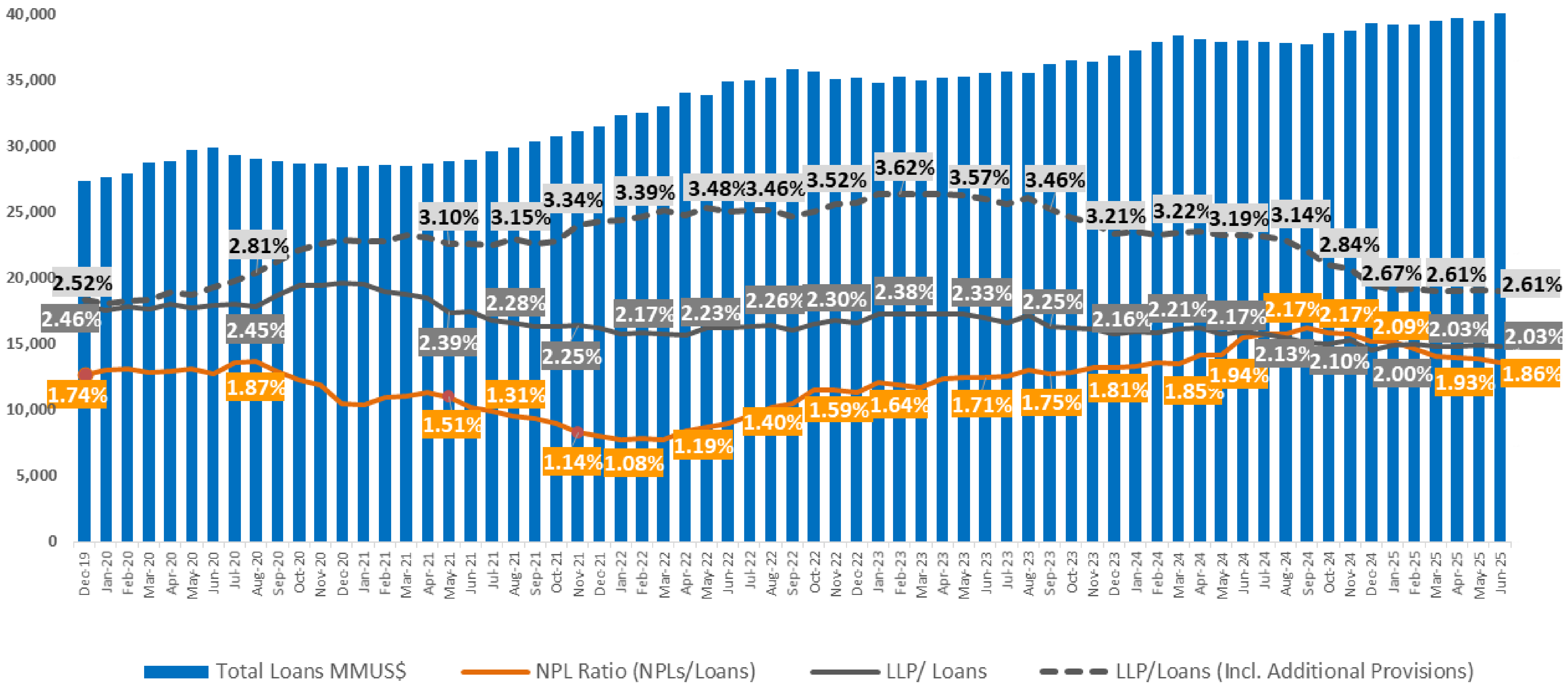
Additionally, regulatory capital ratios were strengthened, mainly driven by an increase in net income by 31.46% and a 43.42% improvement in losses associated with the available-for-sale portfolio. The overall capital adequacy ratio (CAR) rose 32 basis points YoY to 15.41%, significantly exceeding regulatory 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.

Note: Figures are converted to US$ using an FX of 933.42 (July 1st 2025)

Trend of Risk Indicators

Local Operations

› Total loans



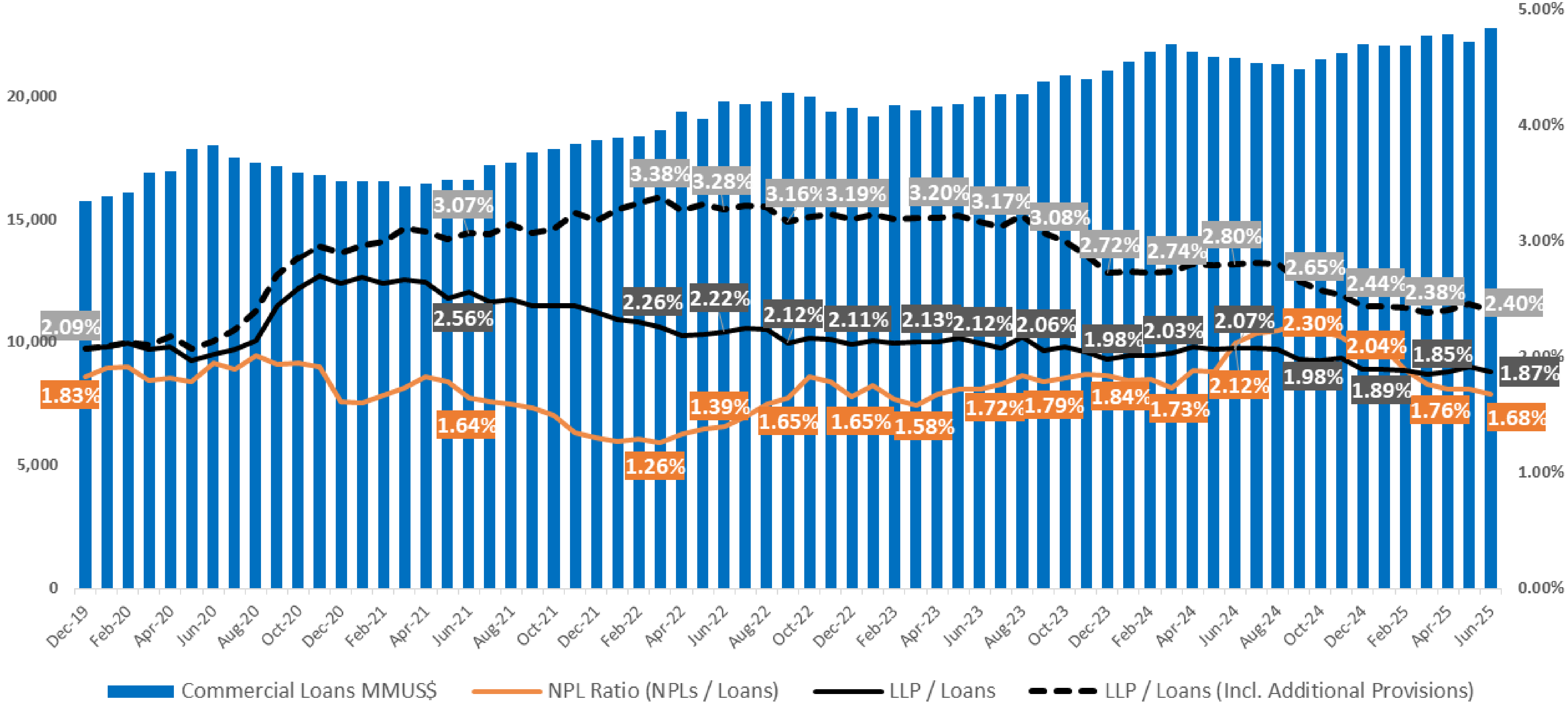
Nota: Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú
Figures are converted to US$ using an FX of 933.42 (July 1st 2025)

**LLP = Loan loss provisions

Trend of Risk Indicators

Local Operations

Commercial loans



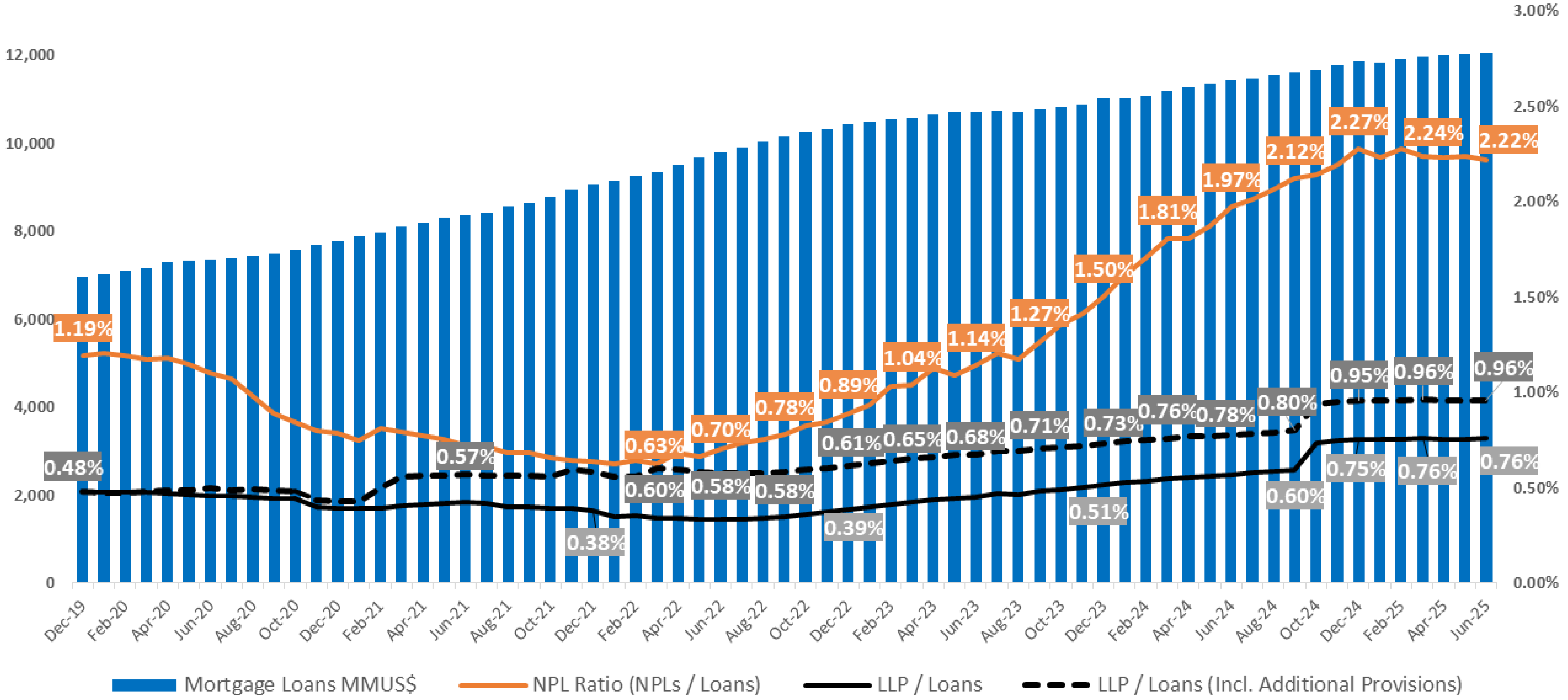
Nota: Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú
Figures are converted to US$ using an FX of 933.42 (July 1st 2025)

* LLP = Loan loss provisions

Trend of Risk Indicators

Local Operations

Mortgage loans



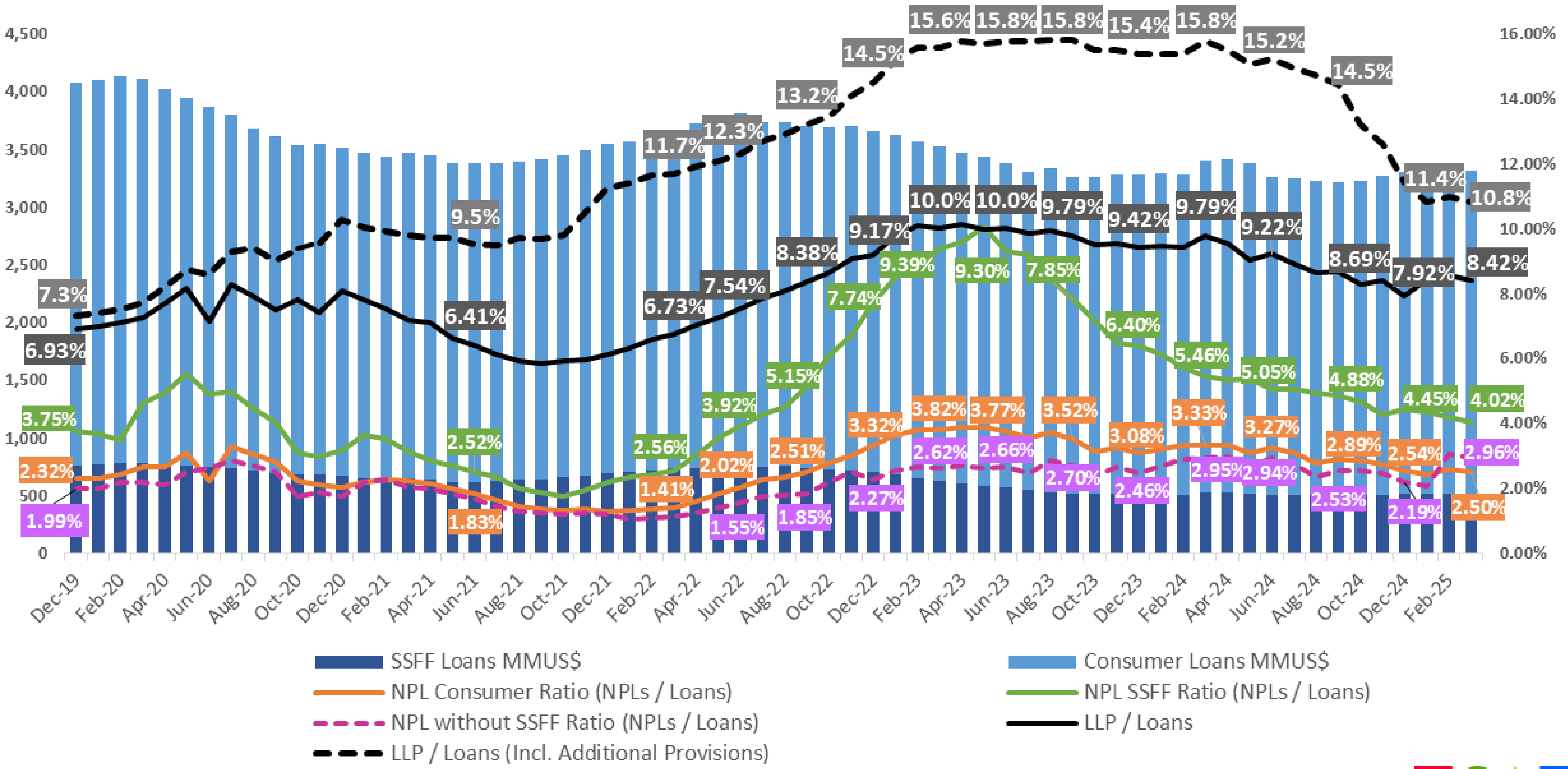
Nota: Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú
Figures are converted to US$ using an FX of 933.42 (July 1st 2025)

* LLP = Loan loss provisions

Trend of Risk Indicators

Local Operations

Consumer loans



* LLP = Loan loss provisions

Nota: Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú
Figures are converted to US$ using an FX of 933.42 (July 1st 2025)

City National Bank

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

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.

Liquidity

We maintained **~$10B of available & committed liquidity sources,** representing 35% of total assets and ~116% of our uninsured & uncollateralized deposits

NIM

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**

Capital

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

Investments

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.

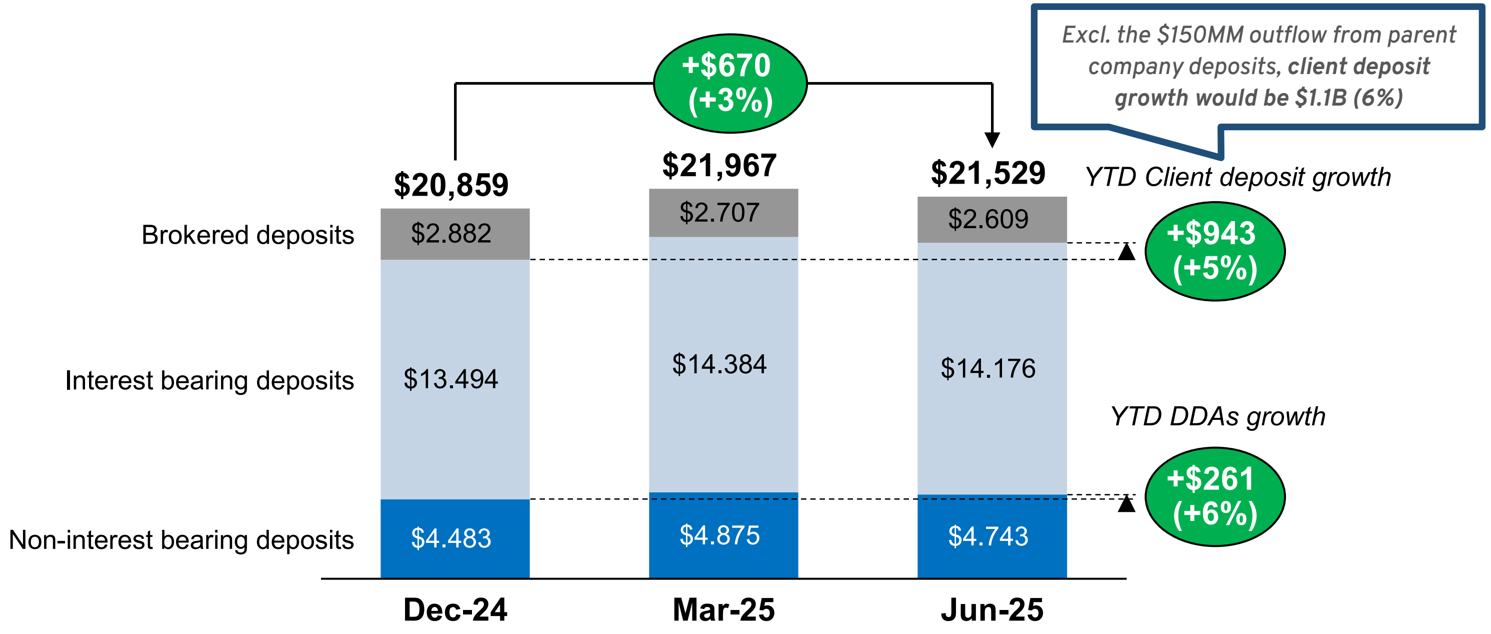
CRE

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

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

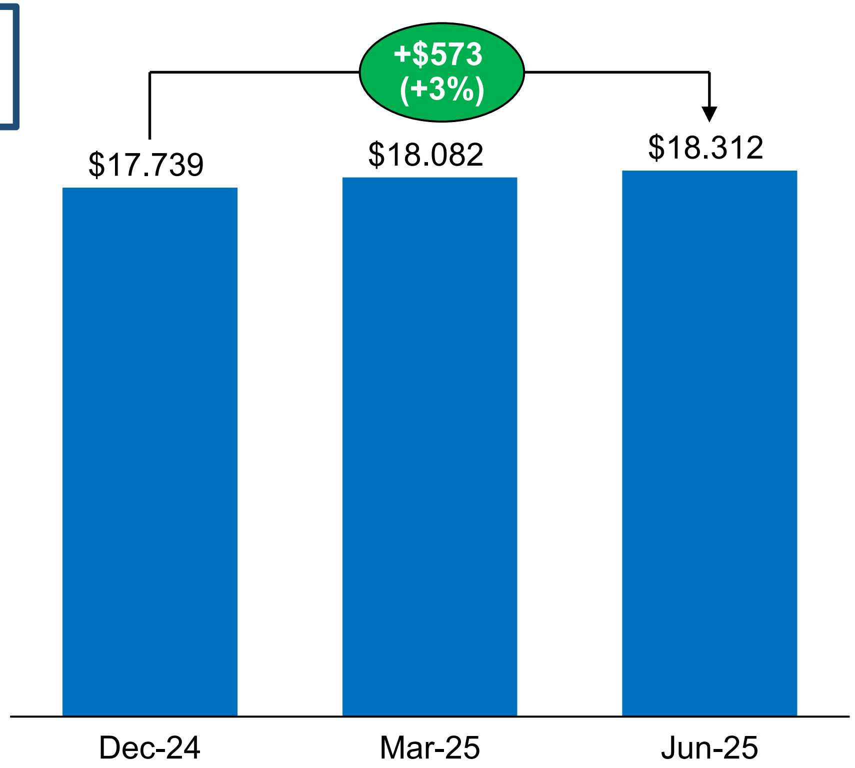
Total Deposits ($MM)



	Dec-24	Mar-25	Jun-25
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)

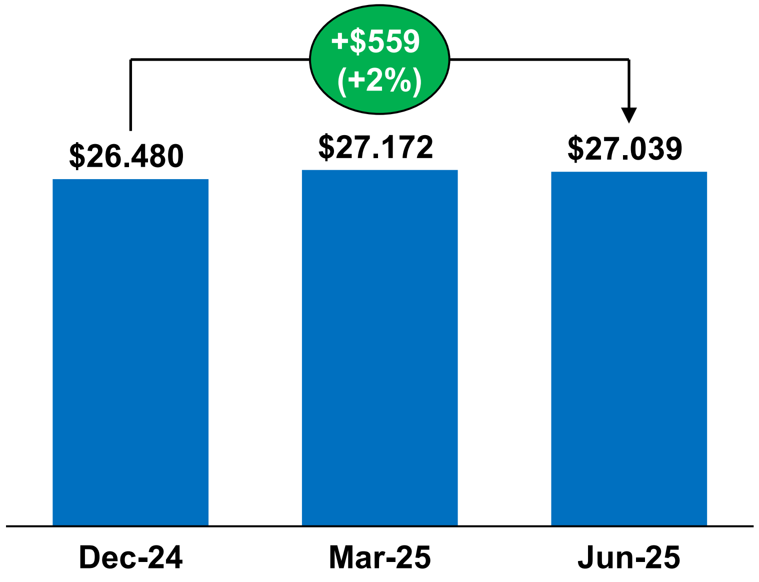


Deposits in commercial banks across the industry grew $573MM though June, but this includes brokered deposits

Source: City National Bank of Florida

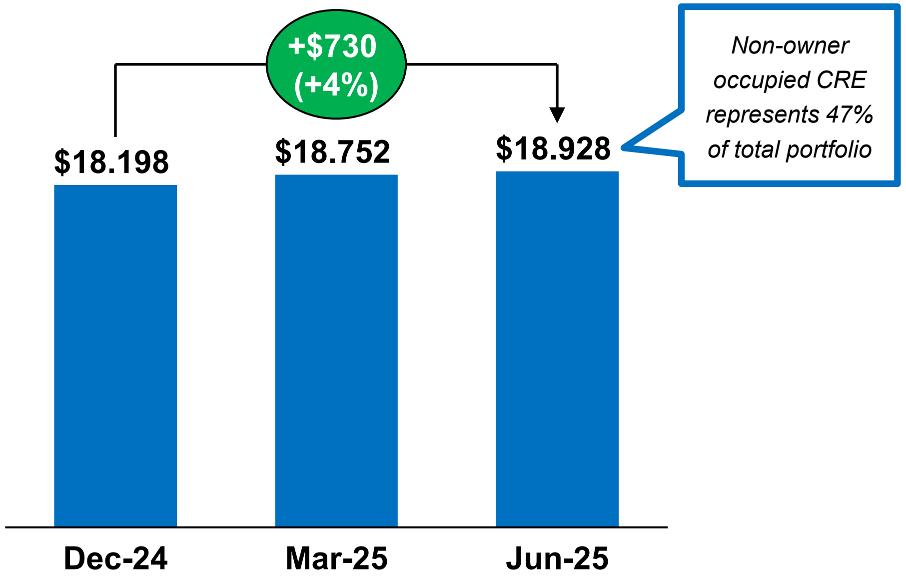
Total loans have grown $730MM (4%) YTD while maintaining strong asset quality (nonaccrual ratio <1% in June)

Total Assets ($MM)



	Dec-24	Mar-25	Jun-25
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)



	Dec-24	Mar-25	Jun-25
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

Source: City National Bank of Florida

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%

Source: City National Bank of Florida (as of June 30th, 2025)

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%**

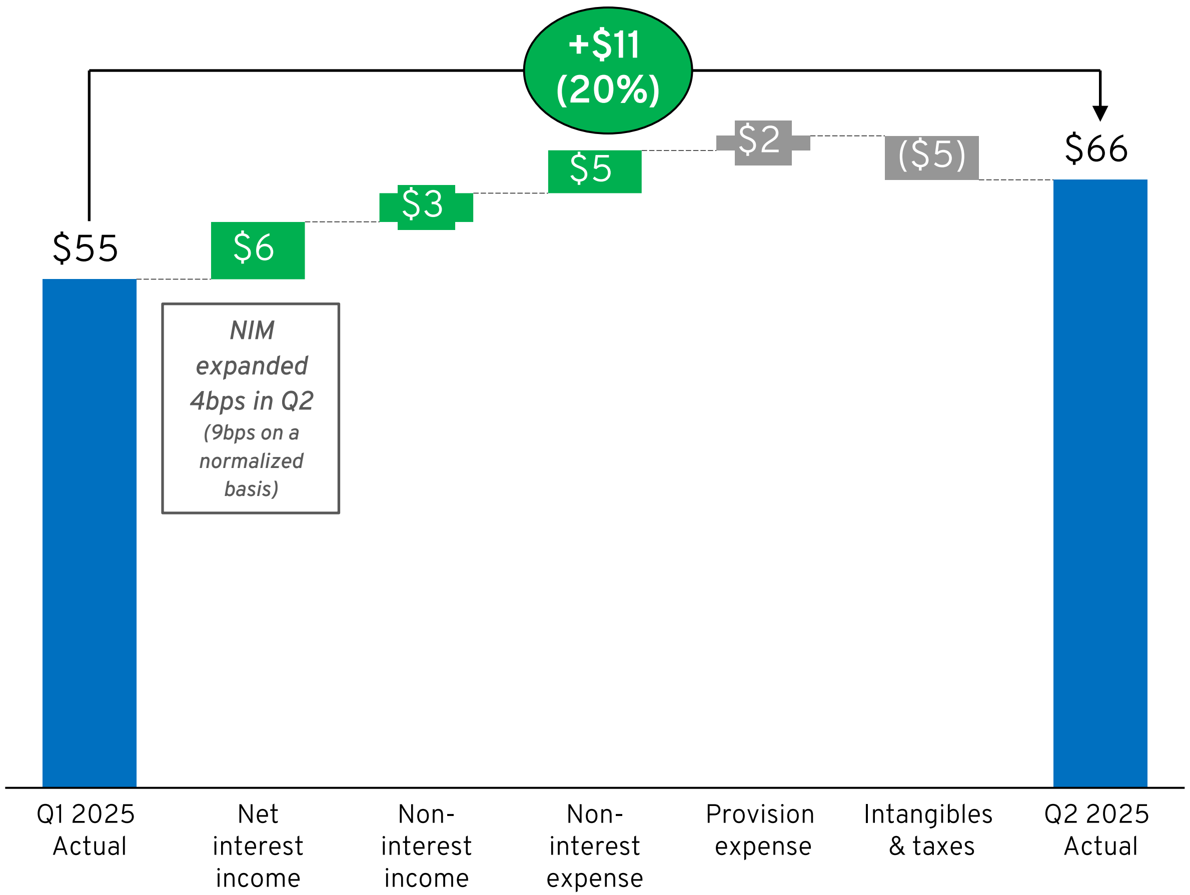
RATIOS (%)	Q2 2024	Q1 2025	Q2 2025	% Var QoQ	YTD 2024	YTD 2025	% Var YoY
Net Interest Margin (NIM)	1.96%	2.55%	2.59%	4 bps	1.93%	2.57%	64 bps
ROAA	0.49%	0.83%	0.97%	14 bps	0.51%	0.90%	39 bps
ROAE	5.34%	8.69%	9.93%	124 bps	5.64%	9.33%	369 bps
Core Efficiency Ratio	55.14%	50.93%	46.32%	-461 bps	57.17%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

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

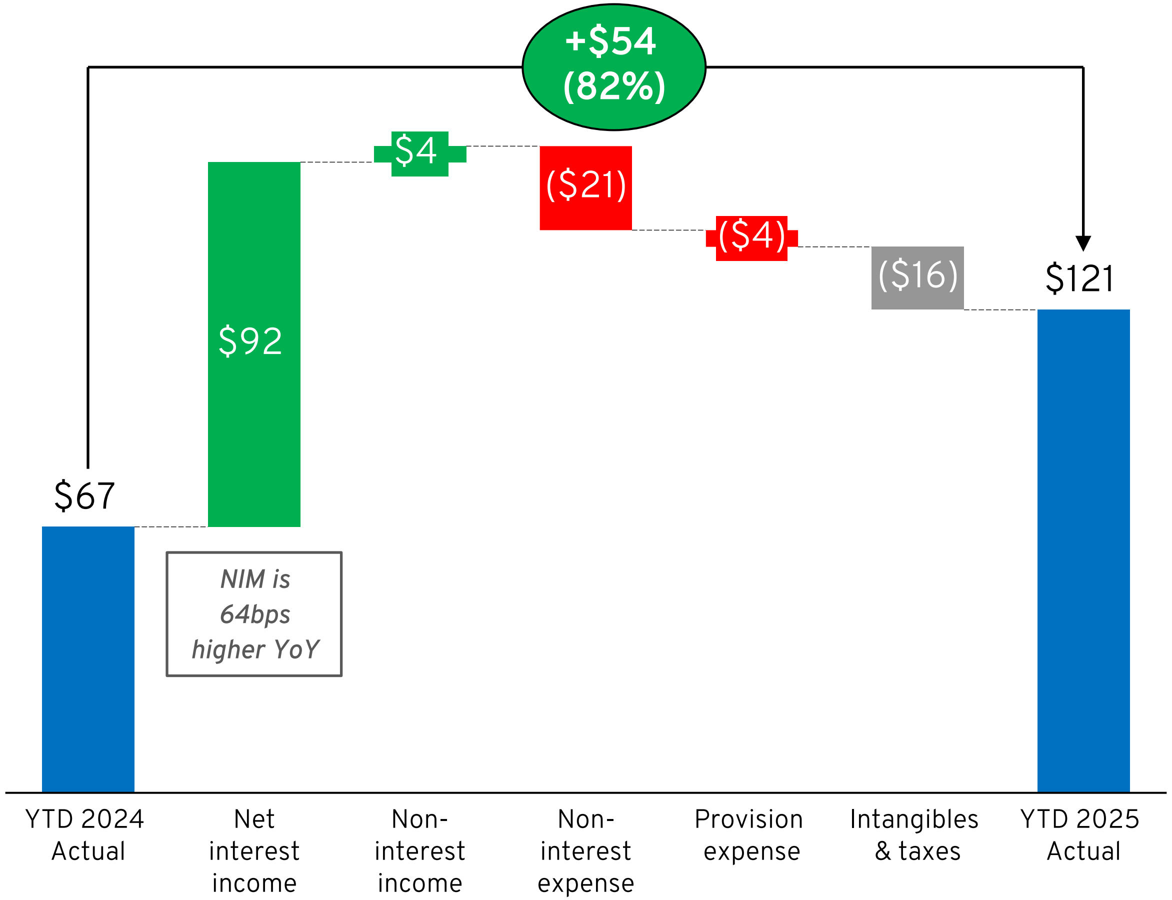
Source: City National Bank of Florida

Net income after taxes grew 20% ($11MM) QoQ and 82% ($54MM) YoY primarily driven by higher net interest income

QoQ net income comparison:
Q1-25 vs. Q2-25 ($MM)



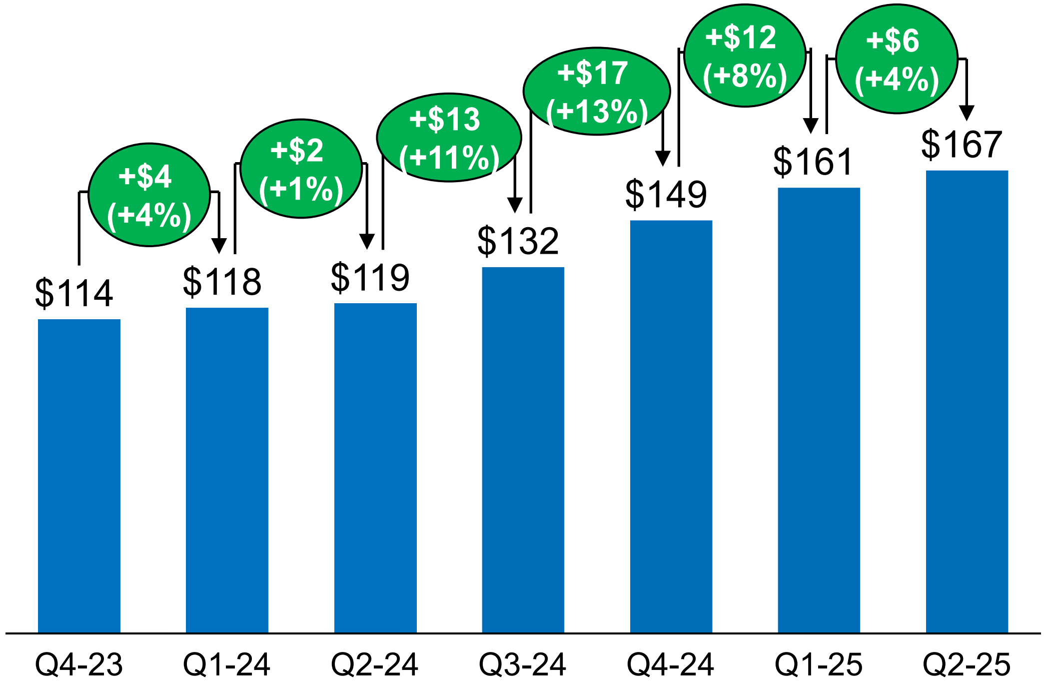
YoY net income comparison:
YTD June 2024 vs. 2025 ($MM)



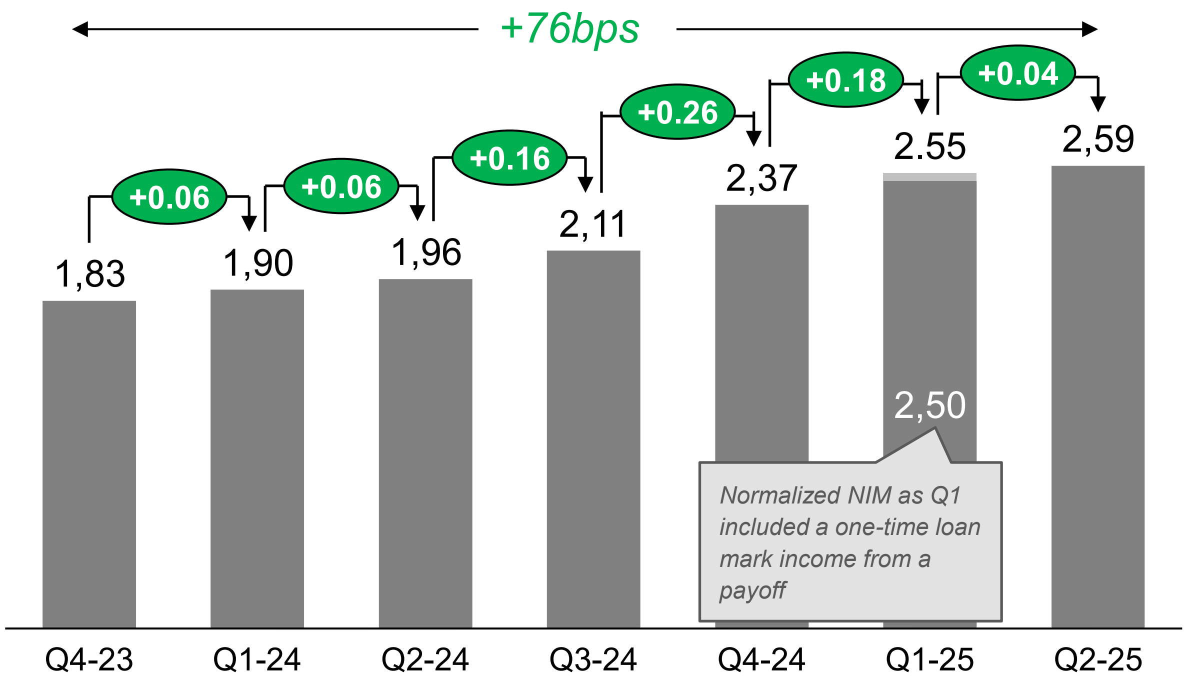
Source: City National Bank of Florida

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 (%)



	Q4-23	Q1-24	Q2-24	Q3-24	Q4-24	Q1-25	Q2-25
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)

Source: City National Bank of Florida

Earnings continue in an upward trajectory

Quarterly normalized net income after taxes and ROE ($MM, %)

Net income is being normalized primarily for one-time expenses related to the McKinsey consulting fees, other strategic project fees, goodwill amortization, the loss on investment repositioning and BOLI restructure in 2024, etc.

Source: City National Bank of Florida

Although we have just started our 5-year Project WIN journey, we are already delivering profitable and diversified growth

Key Objectives	YTD Jun 2025 Accomplishments
1 Moderate Growth / Diversification	Increased client deposits by 10% (annualized) vs. 6% for the industry. Loans growing at 8% annually, with higher loan diversification (C&I growing at 15%)
2 Enhanced Profitability	Enhanced earnings, with ROE of ~10%, NIM improving 64bps YoY and efficiency ratio at 48.6%
3 Scalability / Digital Experience	Increased automation across the bank (i.e. new credit process optimization, new WM platform, data and analytics, automation of manual processes, etc.)
4 Culture Preservation / Engagement	Engaged all employees in the execution and continued success of Project Win, with a strong and distinct leadership culture
5 Regulatory Excellence	Continued to strengthen our three lines of defense. Had strong results across all our regulatory exams

Value Creation

Source: City National Bank of Florida

2Q25 Closing Remarks

- **Sound Net Income:** We delivered **$571 million**, marking a **27% increase year-over-year,** fueled by our disciplined strategy and strong fundamentals.
- **Strengthened Financial Position:** We successfully **expanded our commercial loan portfolio**, and total deposits are **up 5.09%**. This reinforces our market share, supported by healthy risk, capital, and liquidity.
- **Diversifying Revenues trough International Strategy:** Our international operations, including Bci Peru, Bci Miami, and CNB (Florida), excelled. CNB, in particular, saw significant client deposit growth and NIM expanded for **sixth consecutive quarter**, with ***Project WIN*** firmly on track.
- **Commitment to Sustainability and Innovation:** We were recognized as **Chile's most sustainable company by Merco ESG**, affirming our dedication to responsible growth.
- **Robust Capital & Liquidity:** This is clearly reflected in a **strong increase in equity** and a **CET1 ratio of 11.10%**.

Reflects the continued success of Bci's transformation strategy, positioning the bank for long-term success in a dynamic financial landscape.

2025 Guidance (Mid-Year Update)

Local	**Macro overview:** GDP 2.1%, Inflation 3,8%, MPR 4.25%. **Loan growth**: Lower bound of initial 5-7%. **NIM**: Flat considering rates and inflation scenario. ⬆ **Fee Income:** Updated to 13-15% range. ⬆ **Core Operating Expenses**: ~6% **Cost of Risk:** Better than expected recoveries and provision expense, but maintaining flat trend anchored to macro conditions.
City National Bank Of Florida	⬆ **Loan Growth:** Changed from mid to high single digit. **NIM:** Closing at higher bound of previous 2.5-2.6%. ⬆ **Net Income:** ~US$250MM.
Consolidated	⬆ **Net Income:** Upward revision to 20-22% range. **ROE:** Reaching ~13.3%, transitioning to 14% target by 2026.

Note: Percentages consider full year-over-year (YoY) changes.

Thank you.

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.