



# CONFERENCE CALL

## 4Q 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.

## January 2026



# Contents.



**Strategic Update**



Macroeconomic Overview



Key Financial Results



Closing Remarks & Guidance



# 2025 was a year marked by significant advancements

Scale

**US\$ 90** Billion in total assets  
Largest bank in Chile by total loans and assets\*

Experience

**74** points in the  
**Net Promoter Score**  
+6.6 YoY

Earnings

**US\$1,098** million  
+24% YoY  
**net income**

Market Cap increase to  
**US\$ 14.17** billion  
+109% YoY

Valuation

Note: Figures are converted to US\$ using an FX of 907.13 (January 2nd 2026)

\*CMF as of November 2025, considers consolidated system's figures (including operations abroad).



These results are a direct reflection of the significant progress made in our strategic priorities

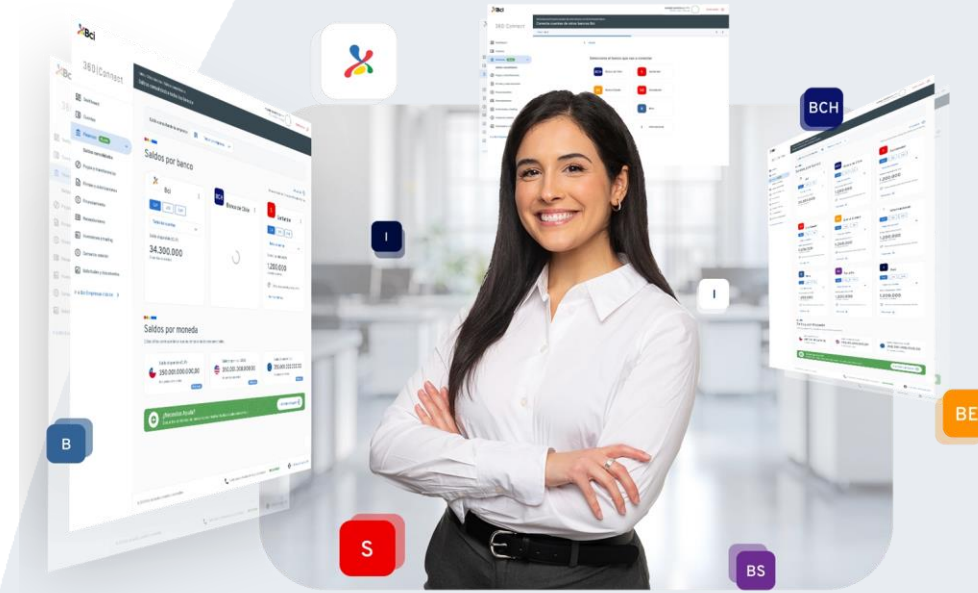


# Wholesale Banking

## Strengthening our leadership position

*To be the primary bank for our corporate clients' daily operations*

- **Robust Value Proposition:** Driving a 16%+ market share in total loans through a client-centric approach, positioning Bci as the local market leader in total lending.
- **Corporate Finance:** Sound performance driven by new business capture and powerful synergies between Wholesale Banking and Finance.
- **360 Connect Platform:** Recognized at the Global Finance Best Digital Bank Awards 2025 **Latam**, attesting to our digital innovation. The platform has surpassed 20,000+ companies while maintaining a sound Customer Experience indicator



# Retail Ecosystem

Deepening the Retail and MACHBANK ecosystem, with a strategic focus on consumer lending, fee-based income, and payments leadership.



- **Advanced Risk Models:** Utilizing sophisticated data for origination and risk management.
- **Lider Bci** - Relaunched with a revamped customer value proposition, capitalizing on our strategic partnership to drive growth, optimize risk costs, and improve efficiencies—strengthening a positive business trend.
- **Enhanced Branch Experience:** 12 branches already upgraded, 20 more by year-end.
- **Loyalty and Benefits:** Renewed rewards program with focus on affluent segment through unique and by invitation-only experiences.
- **MACH evolves into MACHBANK:** Deposit Growth: The “24x7” savings account recorded an impressive 511% YoY growth, demonstrating strong market traction. Strong customer satisfaction: NPS of 79% at the end of 2025



# Finance & Wealth Management

**AuM increased +13% YoY**

- Assets under management increased to US\$25.82 Bn (+13% YoY)
- Segment-Specific Wealth Management Value Proposition
- Enhanced Digital Ecosystem and Channel Optimization
- Bci Asset Management earnings reached US\$48 million, driven by growth in AuM and better prices in short and structured funds.

## Recognitions:

- Bci Corredor de Bolsa (Stockbroker) was recognized at the recent Rankia Chile 2025 awards as the Best National Brokerage Firm.
- Bci Private Banking was named the best private bank in Chile in 2025 by the international magazine Global Banking & Finance.
- Best Wealth Management Bank Chile 2025 by Global Banking & Finance.



# Leveraging Data and Technology

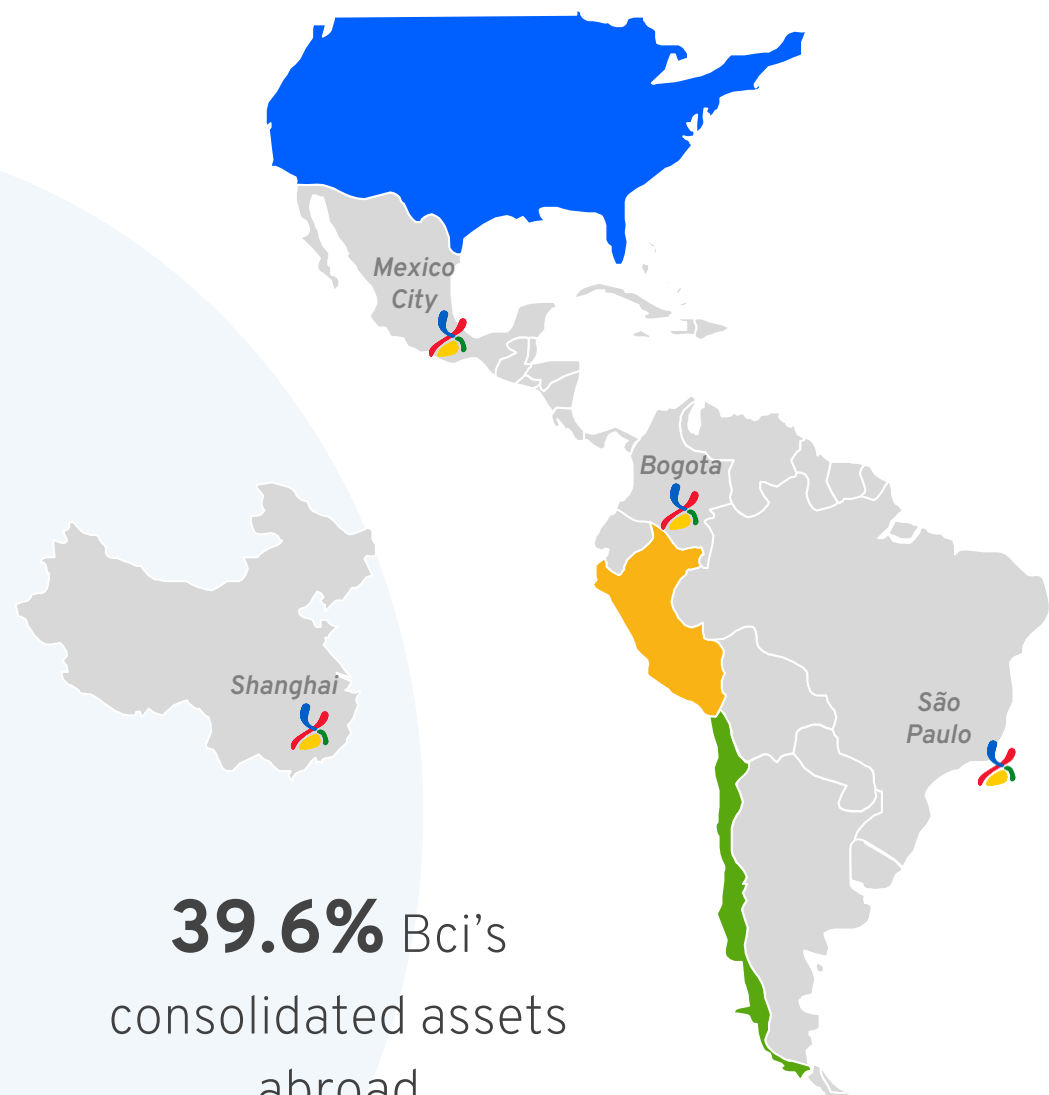
## Modular Architecture at the Tech Core: Building a flexible, scalable foundation.

- Modular Architecture at the Tech Core: Building a flexible, scalable foundation.
- Enhanced Operational Stability: Reduced incidents by 2.2x.
- Cloud-Based Data Warehouse: Migrated data infrastructure to the cloud for better accessibility.
- AI-Powered Cybersecurity: Strengthening defenses through artificial intelligence.
- Generative AI Implementation: Deploying GenAI across the organization.
- **Deployment of the Gemini tool, achieving an adoption rate of over 80% in its first month.**





We have an internationally diversified platform to capitalize on the region's opportunities



-  **City National Bank**  
Bci FINANCIAL GROUP
-  **Bci** Miami
-  **Bci** Perú
-  **Bci**

Total Loans	Total Assets
31.8%	31.2%
5.0%	6.7%
1.2%	1.7%
62.0%	60.4%



# Strong value-based Culture

## People at the center of every decision

### Main advancements in 2025:

- Record-high indices of **93% Engagement** and **95% Sense of Belonging**.
- **New Employee Benefits:** Launched 15 initiatives to enhance well-being and work-life balance, including a minimum wage increase, an industry-first 20-day paternity leave, amongst others.
- **#1 in Building Happiness 2025** and **Top Employer** for the third consecutive year; **38%** of leadership roles held by **women**.

Employee experience:



Sustainability:



Innovation:



Corporate:



# Contents.



Strategic Update



**Macroeconomic Overview**



Key Financial Results

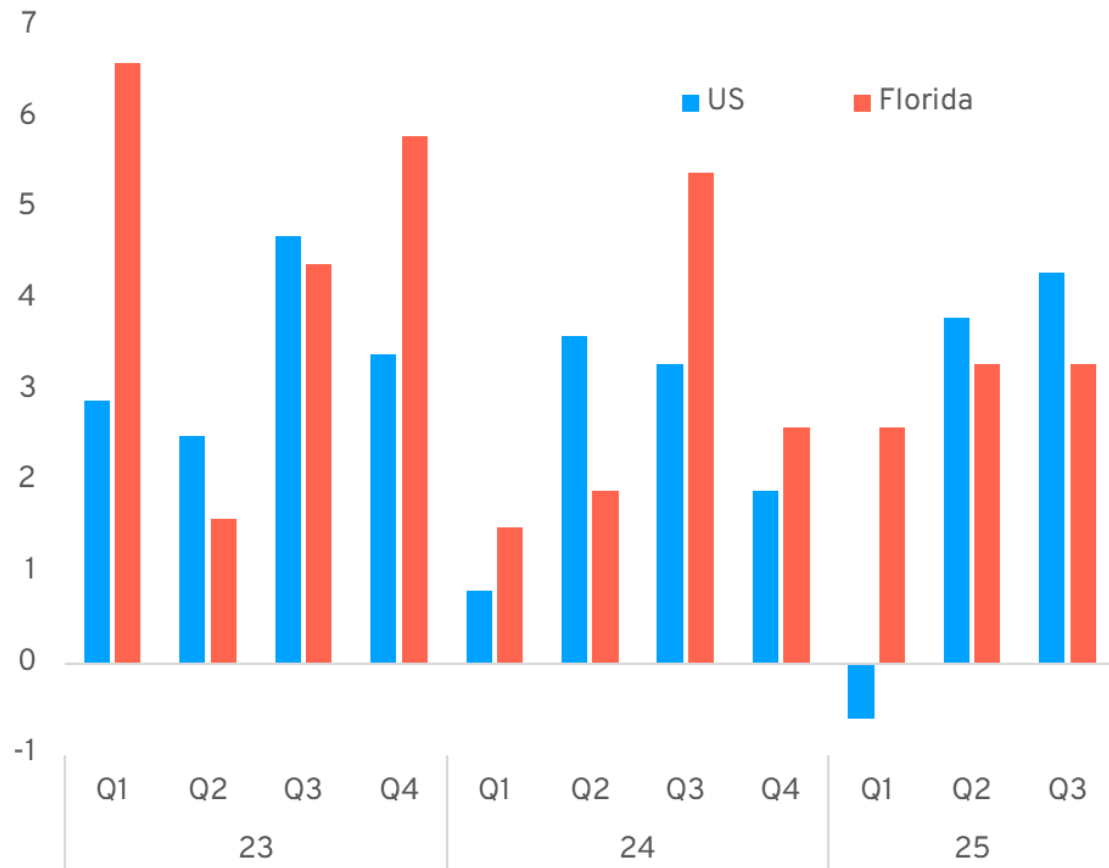


Closing Remarks & Guidance



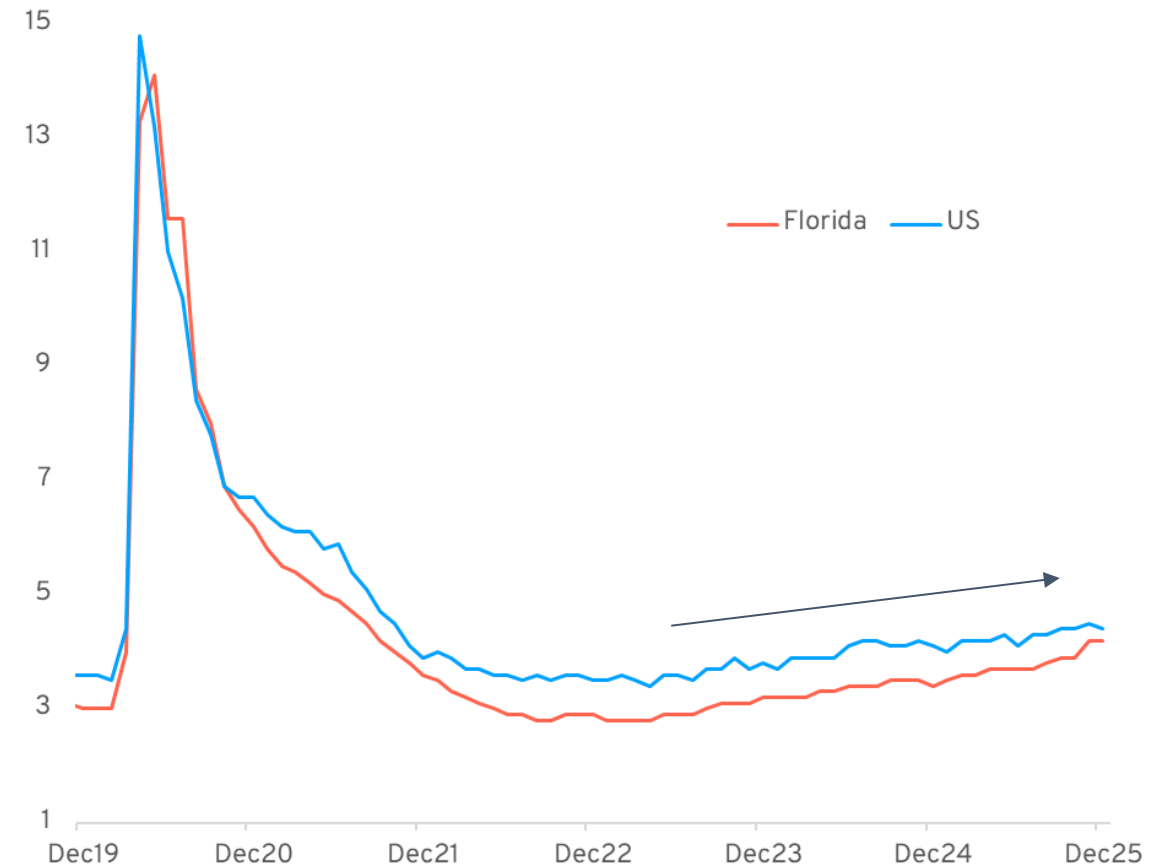
US GDP grew 4,3% in Q3 due a still resilient domestic demand, boosted by AI. Florida's economic performance is slightly under-pacing the national average.

US & Florida. GDP Growth by Quarter  
(annualized QoQ, %)

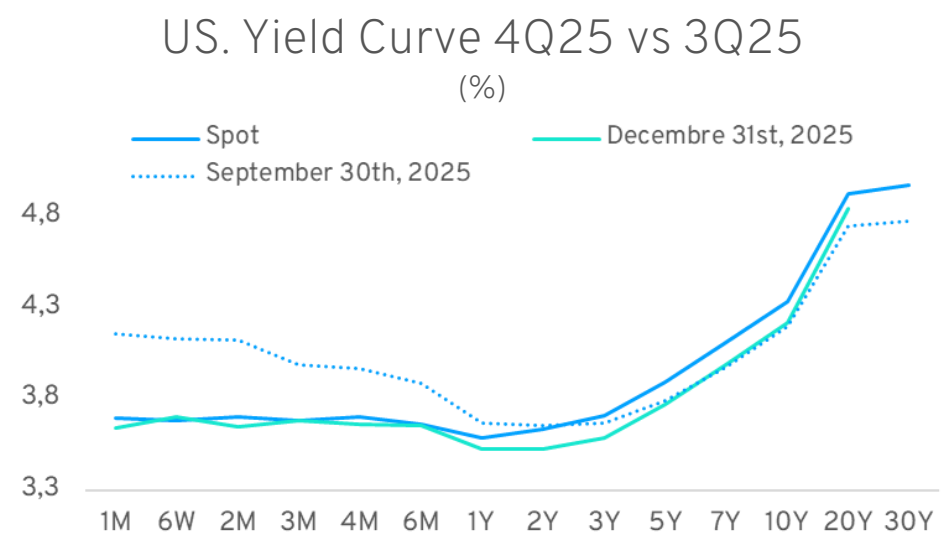
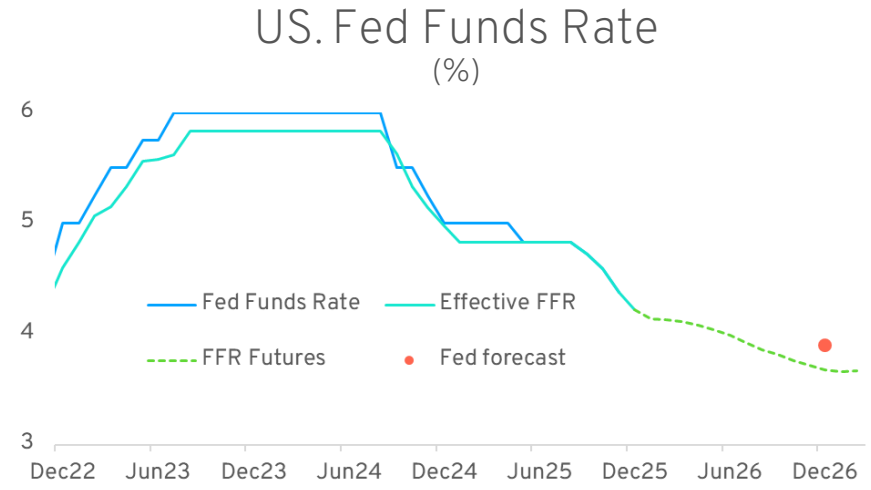
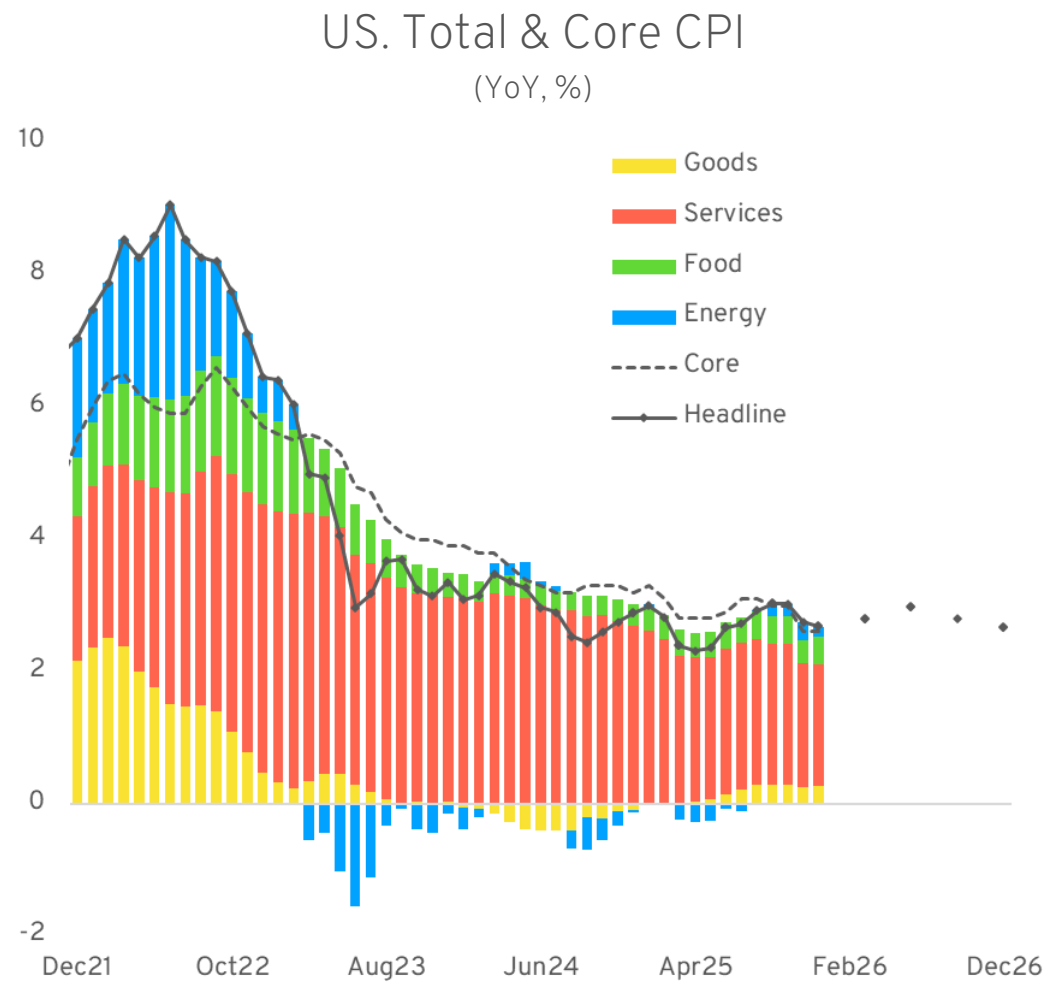


Source: BEA, BLS, Bci Research

US & Florida. Unemployment Rate  
(%)



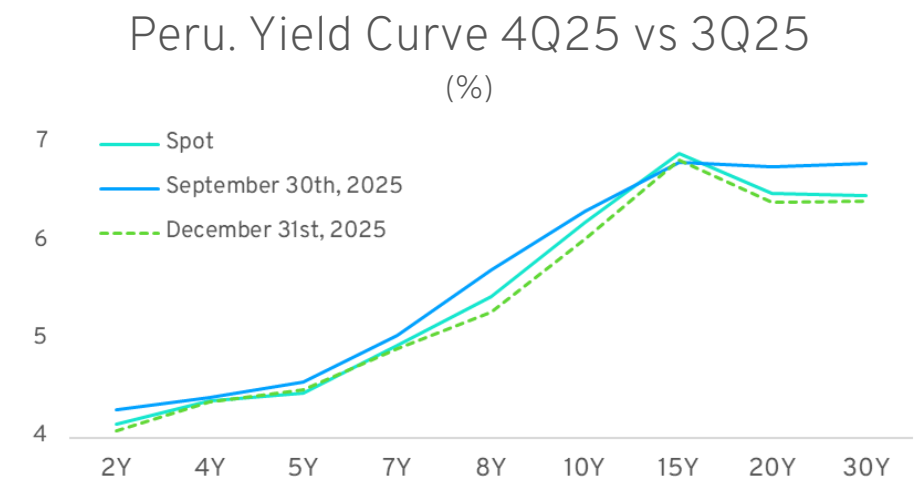
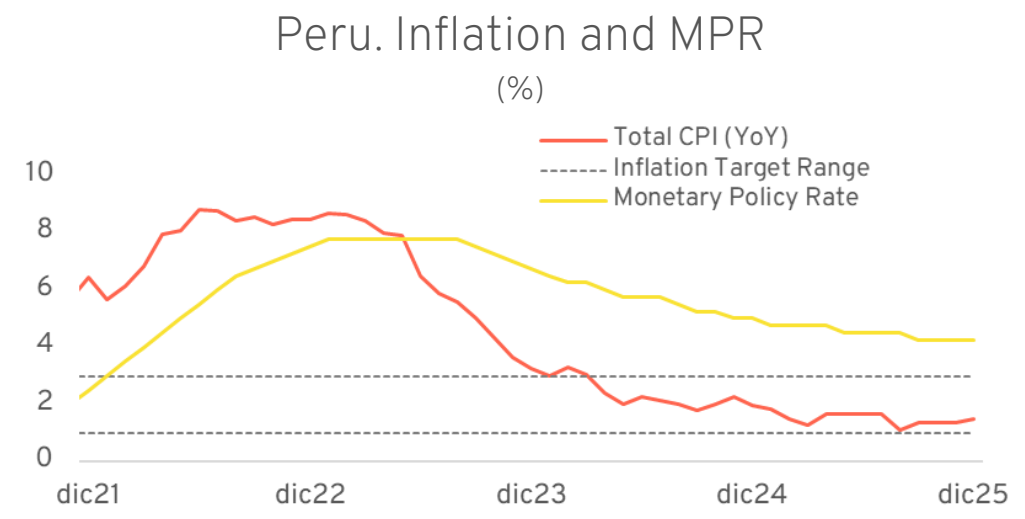
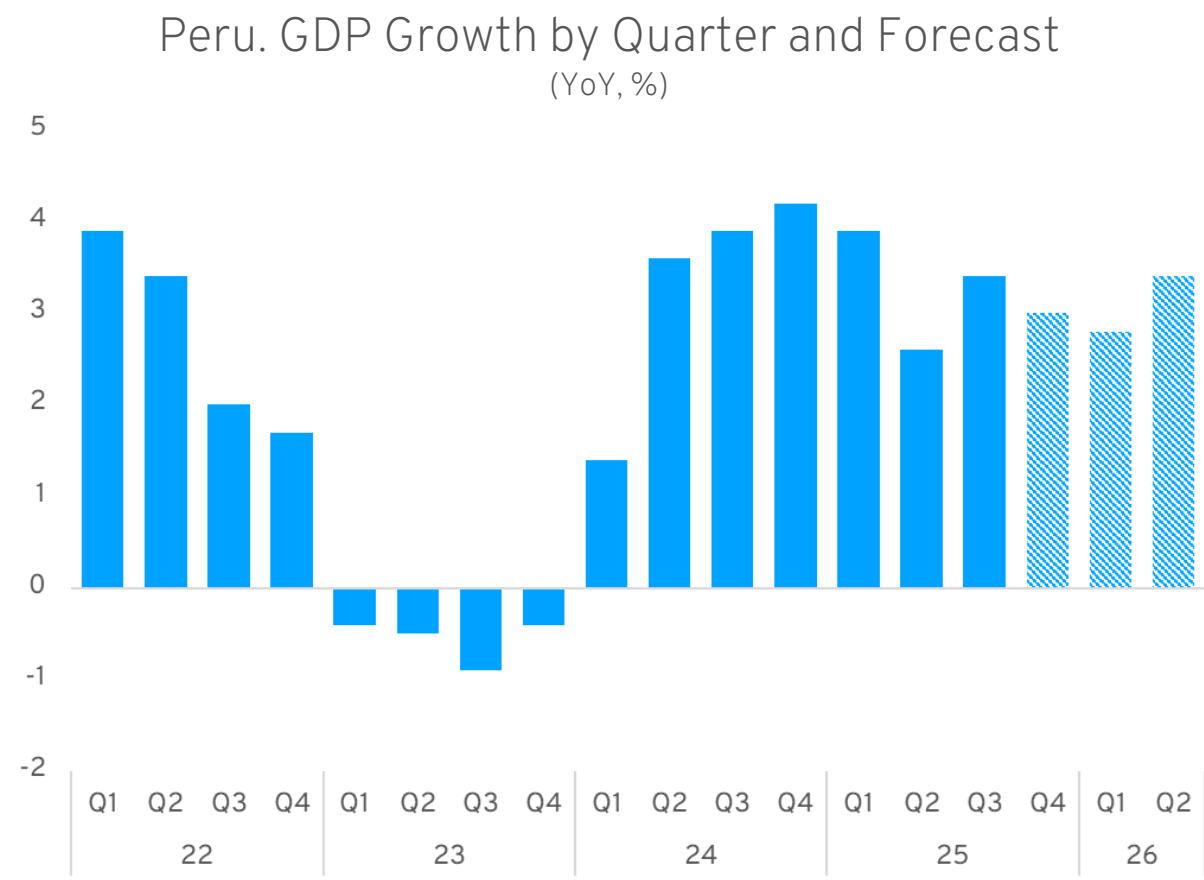
Tariffs, to date, have had a mild impact on inflation. The Fed is expected to continue with rate cuts, in line with a weaker labor market.



Source: BEA, BLS, Federal Reserve, Bci Research



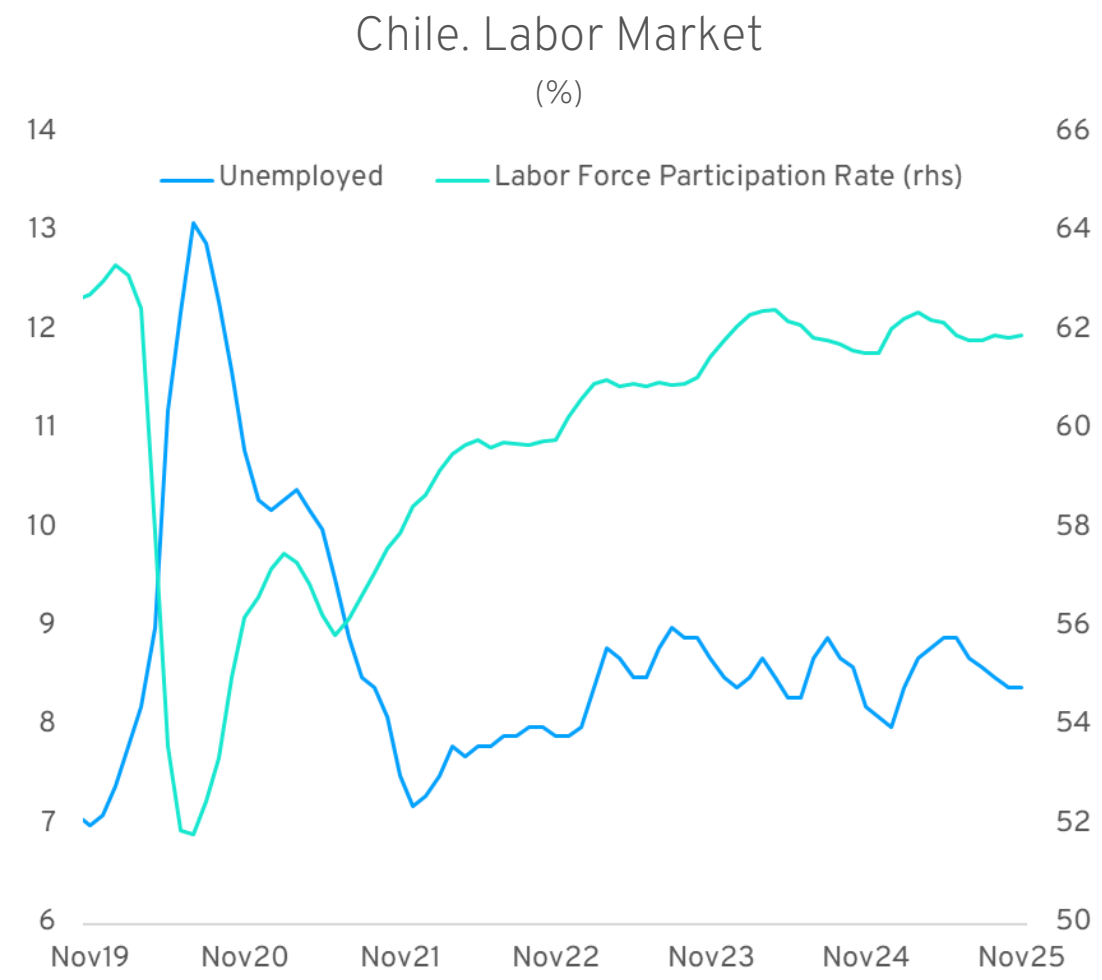
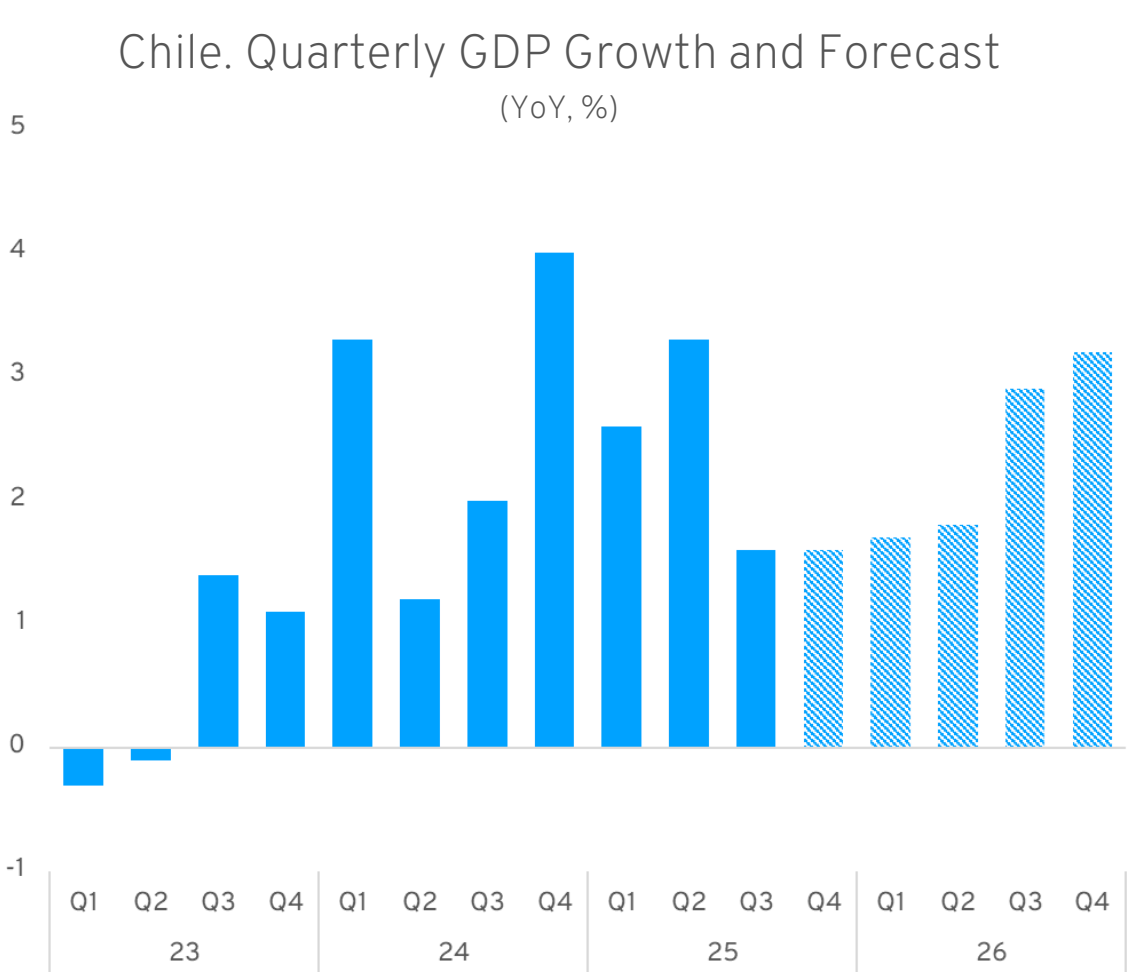
Peru's economic activity is fluctuating around its potential level and monetary policy rate stands at 4,25%.



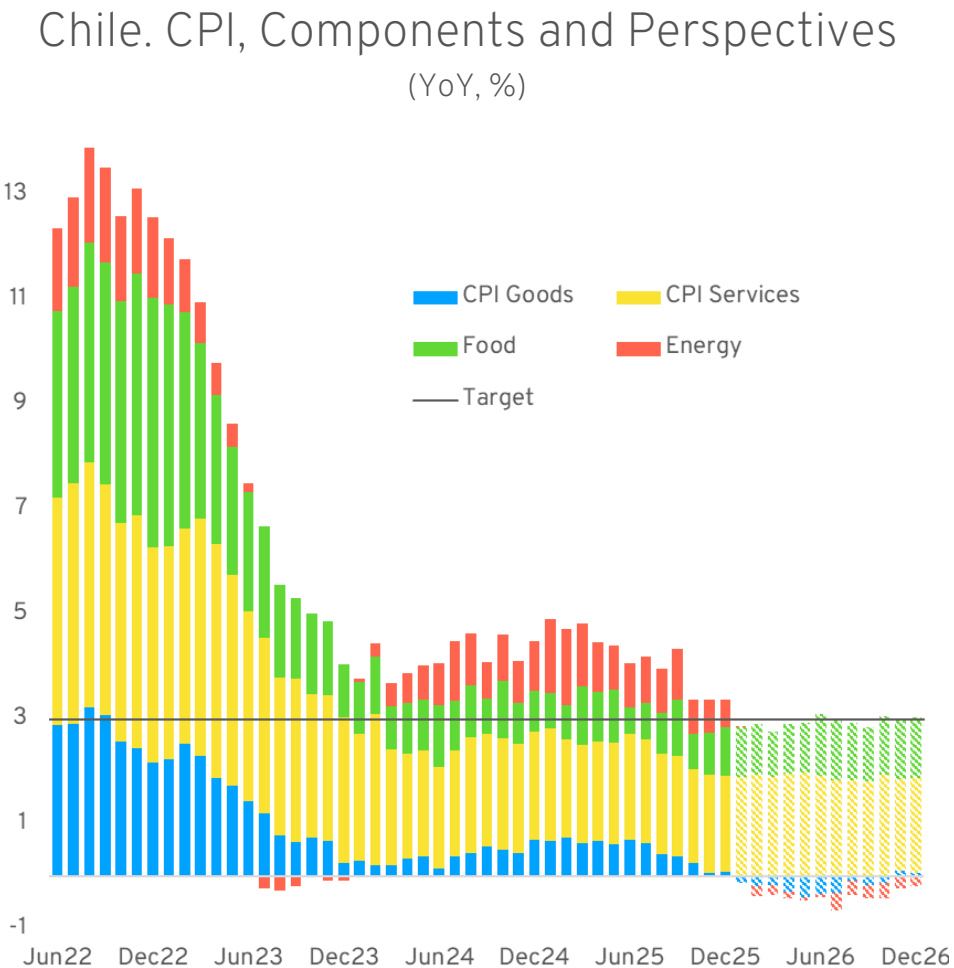
Source: BCRP, Bloomberg, Bci Research



In Chile, economic activity has shown higher dynamism than expected. Nevertheless, the labor market is still weak.



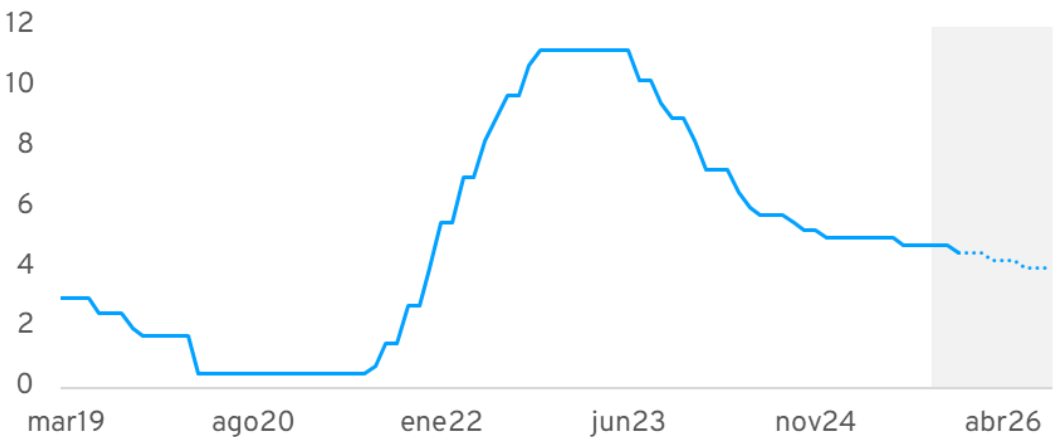
# CPI in line with the Central Bank's target.



Source: Central Bank of Chile, INE, Bci Research

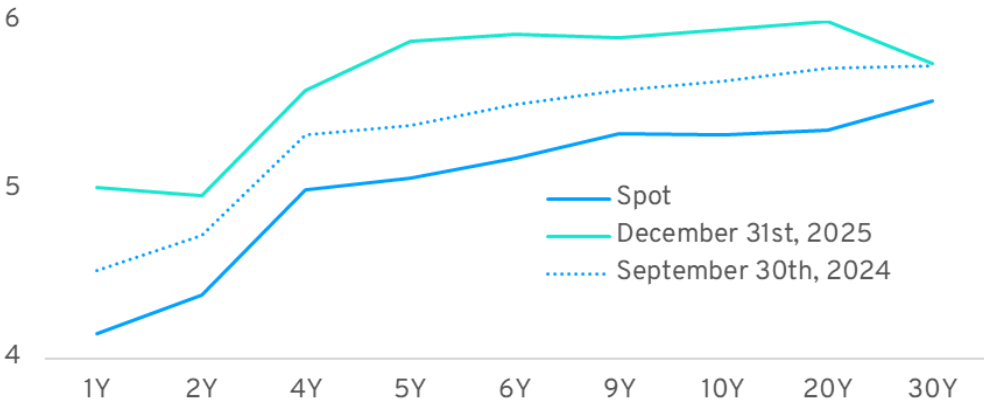
### Chile. Monetary Policy Rate & Projections

(%)



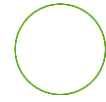
### Chile. Yield Curve 3Q25 vs 2Q25

(%)

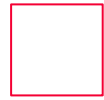




# Contents.



Strategic Update



Macroeconomic Overview



**Key Financial Results**

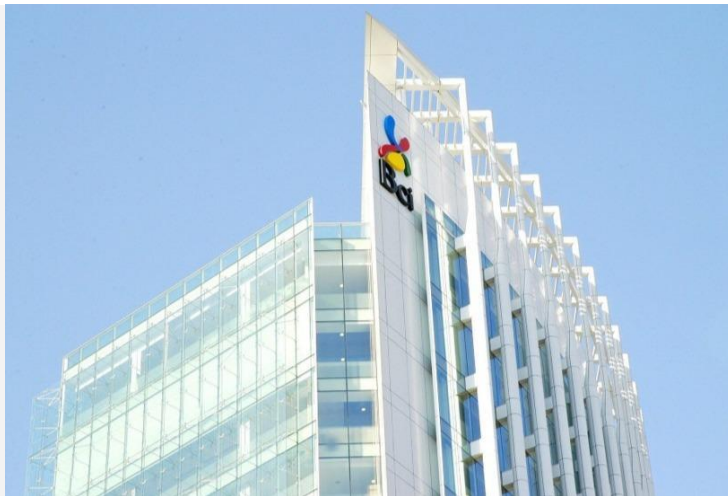


Closing Remarks & Guidance



# Local Operation.

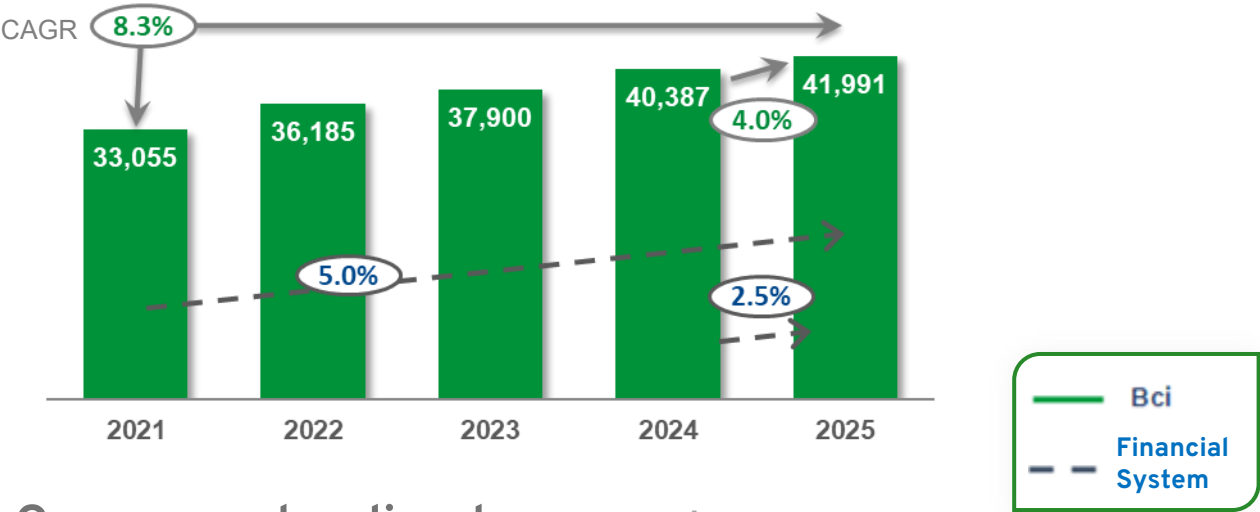
Key financial results



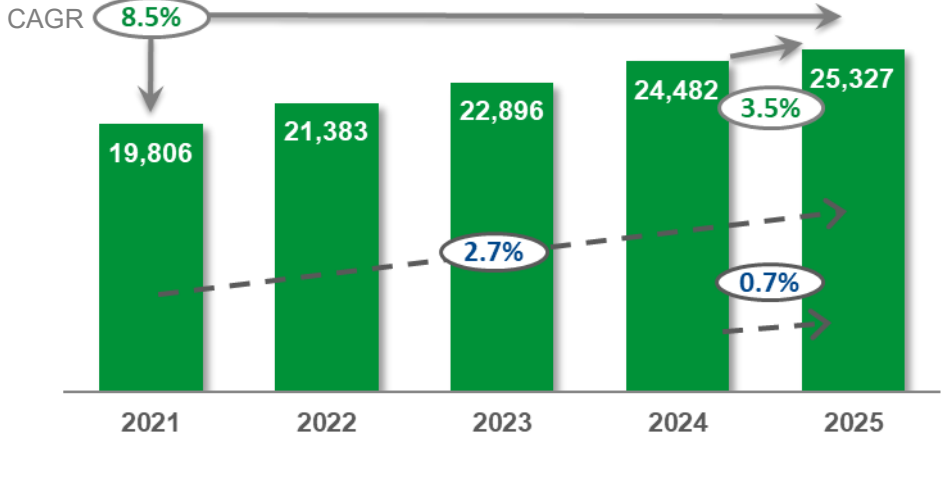
# Loan growth driven by mortgage & commercial loans

Local  
Operations

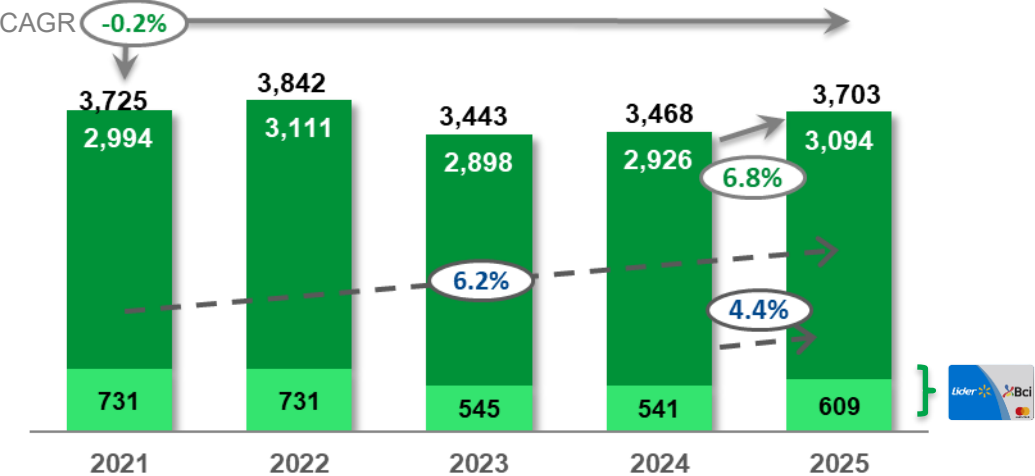
## > Total loans (US\$mm)



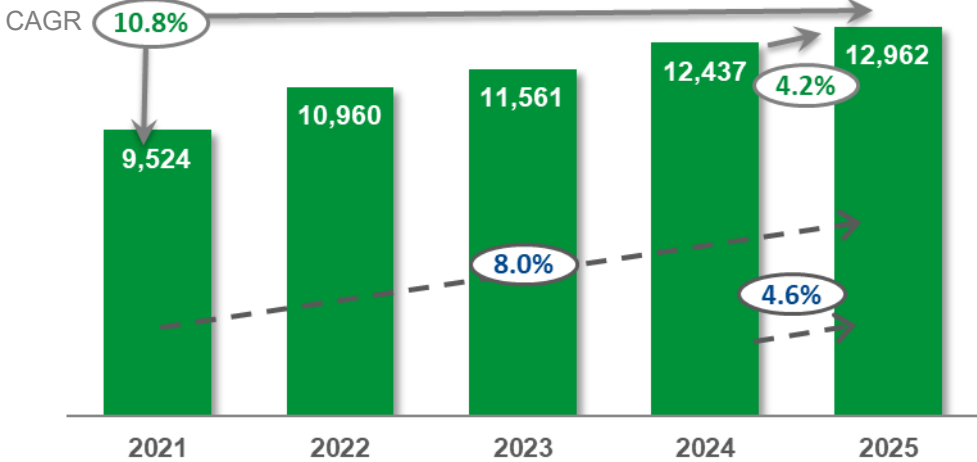
## > Commercial & Interbank loans (US\$mm)



## > Consumer lending loans (US\$mm)



## > Mortgage loans (US\$mm)



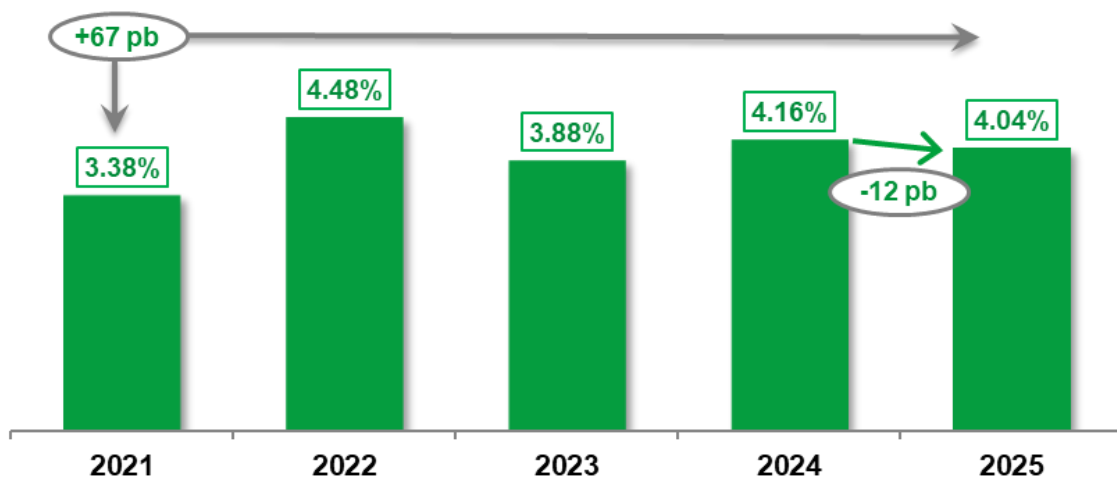
Source: Financial Market Commission (CMF) as of December 2025  
Note: Figures are converted to US\$ using an FX of 907.13 (January 2nd 2026); Exclude CorpBanca investments in Colombia and Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú



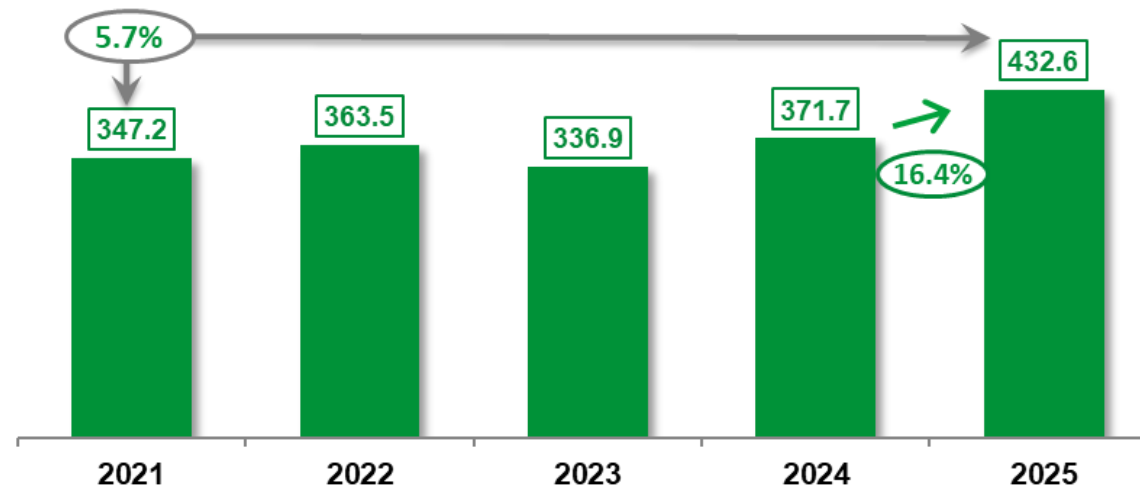
# Evolution of NIM and Fees

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.

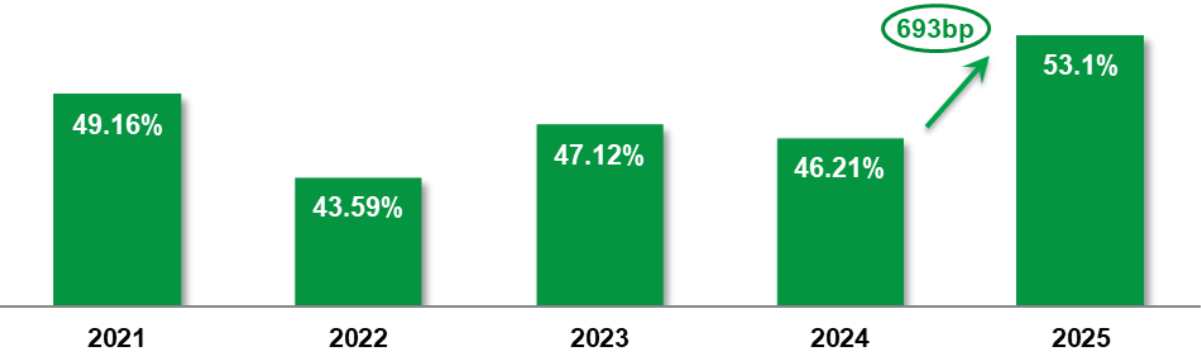
Note: Figures are converted to US\$ using an FX of 907.13 (January 2nd 2026). Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú



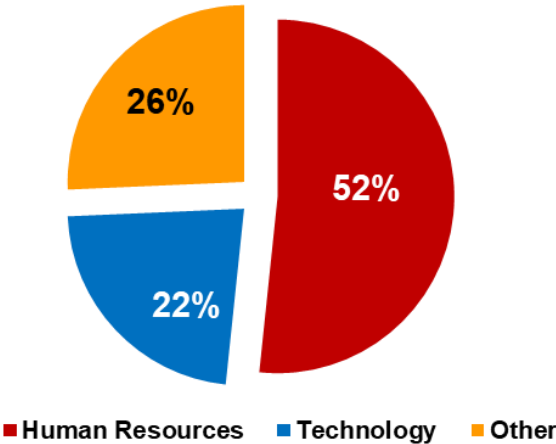
# Operating Expenses

Local  
Operations

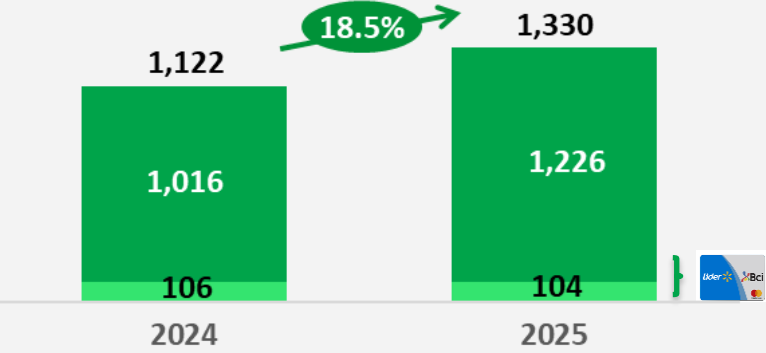
## Local Efficiency Ratio as of December 2025



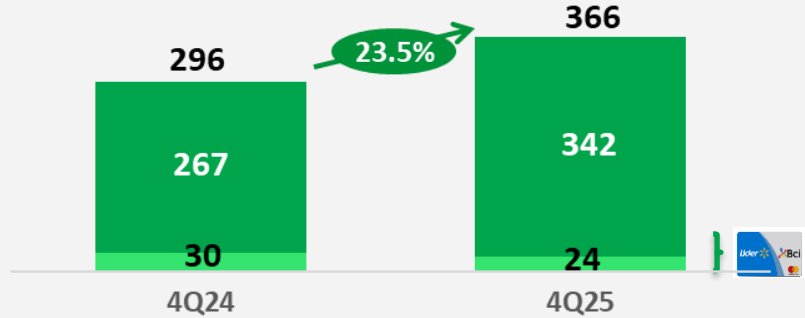
## Expenses Breakdown as of December 2025



## Operating Expenses YoY as of December 2025



## Operating Expenses YoY fourth quarter 2025

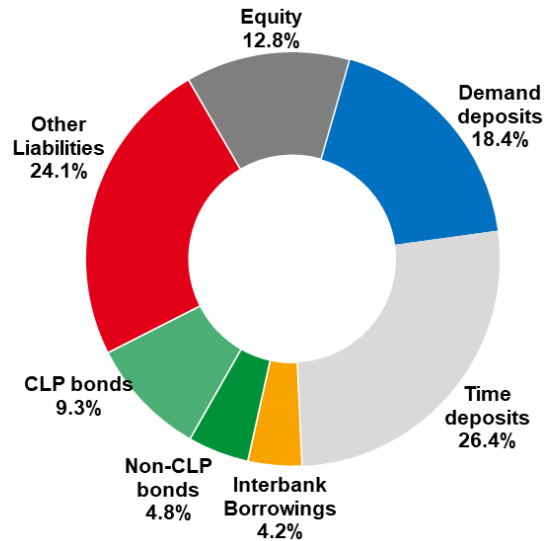


Efficiency ratio as calculated by the CMF (operating expenses excluding other operating expenses/gross operating result). Since 1Q18, additional allowances are not included in the calculation.  
Note: Figures are converted to US\$ using an FX of 907.13 (January 2nd 2026). Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú



# Sound Liquidity and Capital Ratios

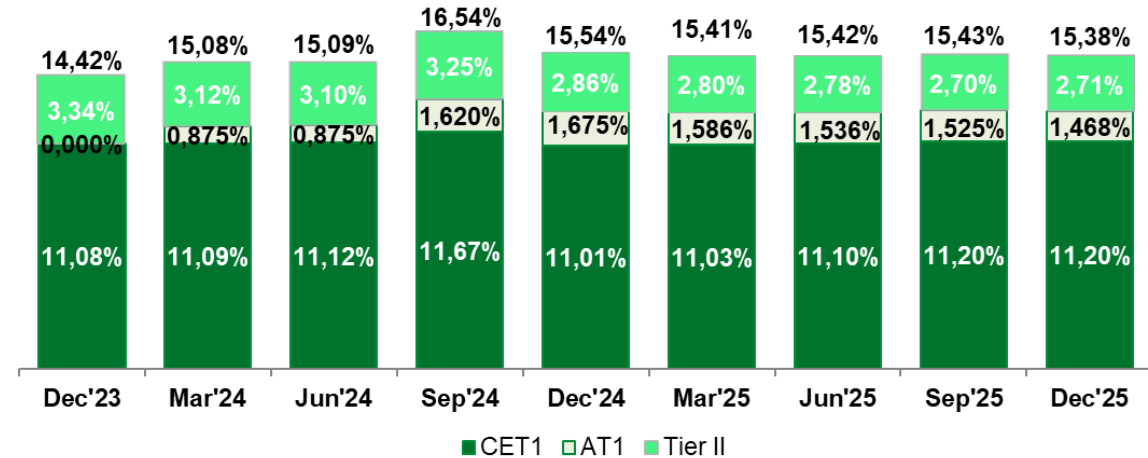
## Liabilities Breakdown (Local)



USD\$ millions	4Q25	QoQ	YoY
Demand deposits	11,760	3.7%	-3.8%
Time deposits	16,927	-4.0%	-8.0%
<b>Total Deposits</b>	<b>28,687</b>	<b>-1.0%</b>	<b>-6.3%</b>
Loans/Deposits	146.4%		

**Local Liquidity Coverage Ratio Dec'25 = 226.1%**

## BIS Ratio Basel III (Consolidated)



## Capital Ratios (Consolidated)

CET1 increased by 19 bps year-on-year, reaching 11.20% as of December 2025, reflecting active capital management that offset higher regulatory deductions and maintained a **solid buffer above regulatory minimums**, in line with business expansion.

Effective equity increased by 2.31% year-on-year, driven by:

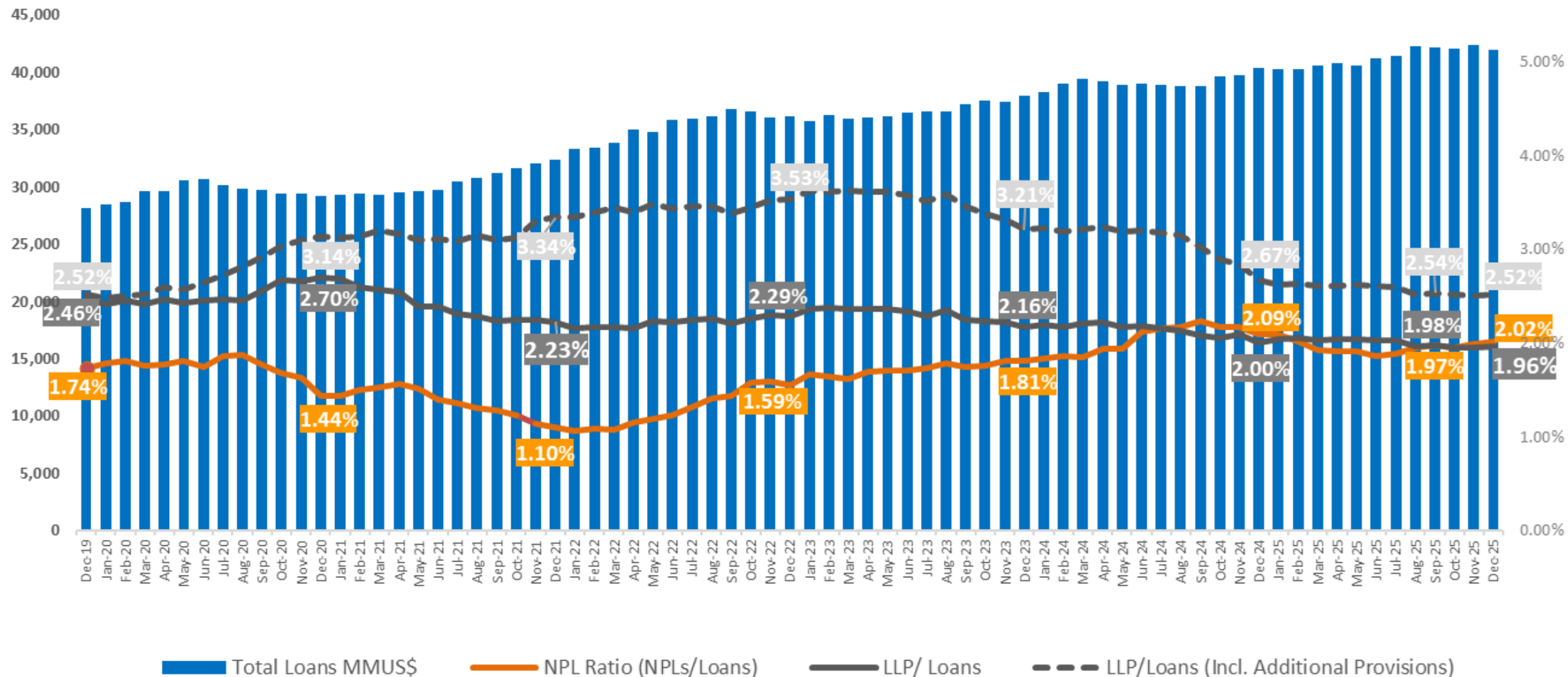
- strong earnings generation (+24.25% YoY) and an improvement in the valuation of available-for-sale financial instruments (60.82% YoY reduction in losses), which partially offset the negative impact of the full application of regulatory deductions (-36.18%), in a context of normalization of U.S. interest rates.



# 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 907.13 (January 2nd 2026)

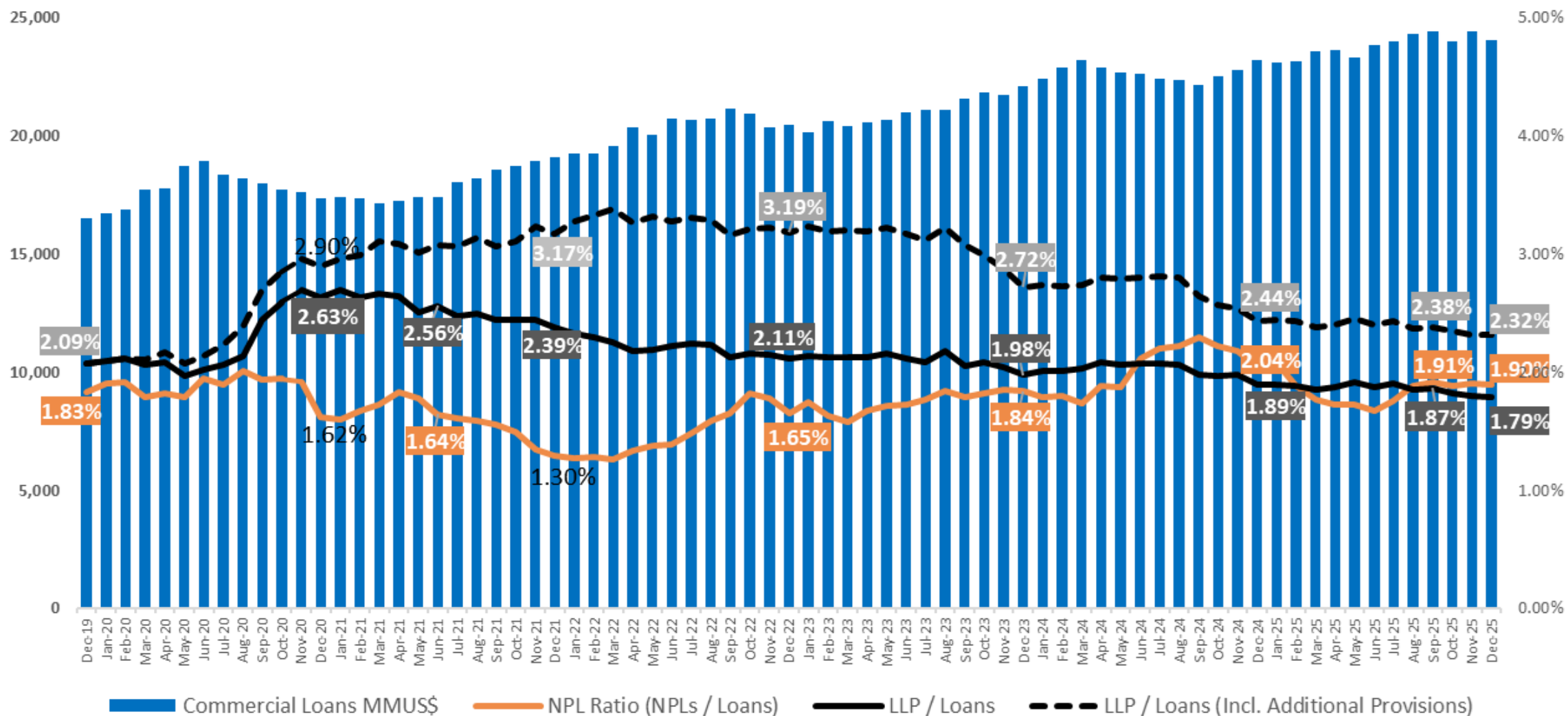
\*\*LLP = Loan loss provisions



# 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 907.13 (January 2nd 2026)

\* LLP = Loan loss provisions

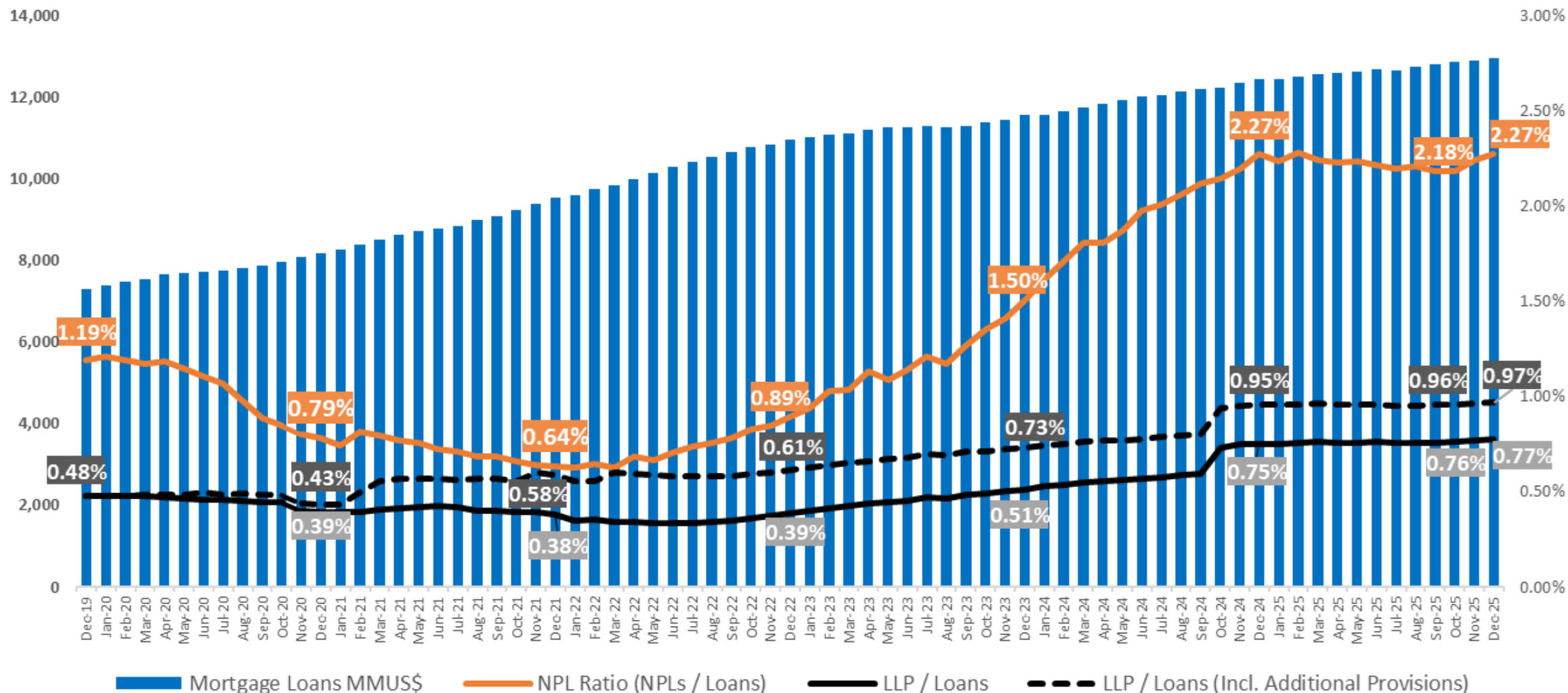




# Trend of Risk Indicators

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 907.13 (January 2nd 2026)

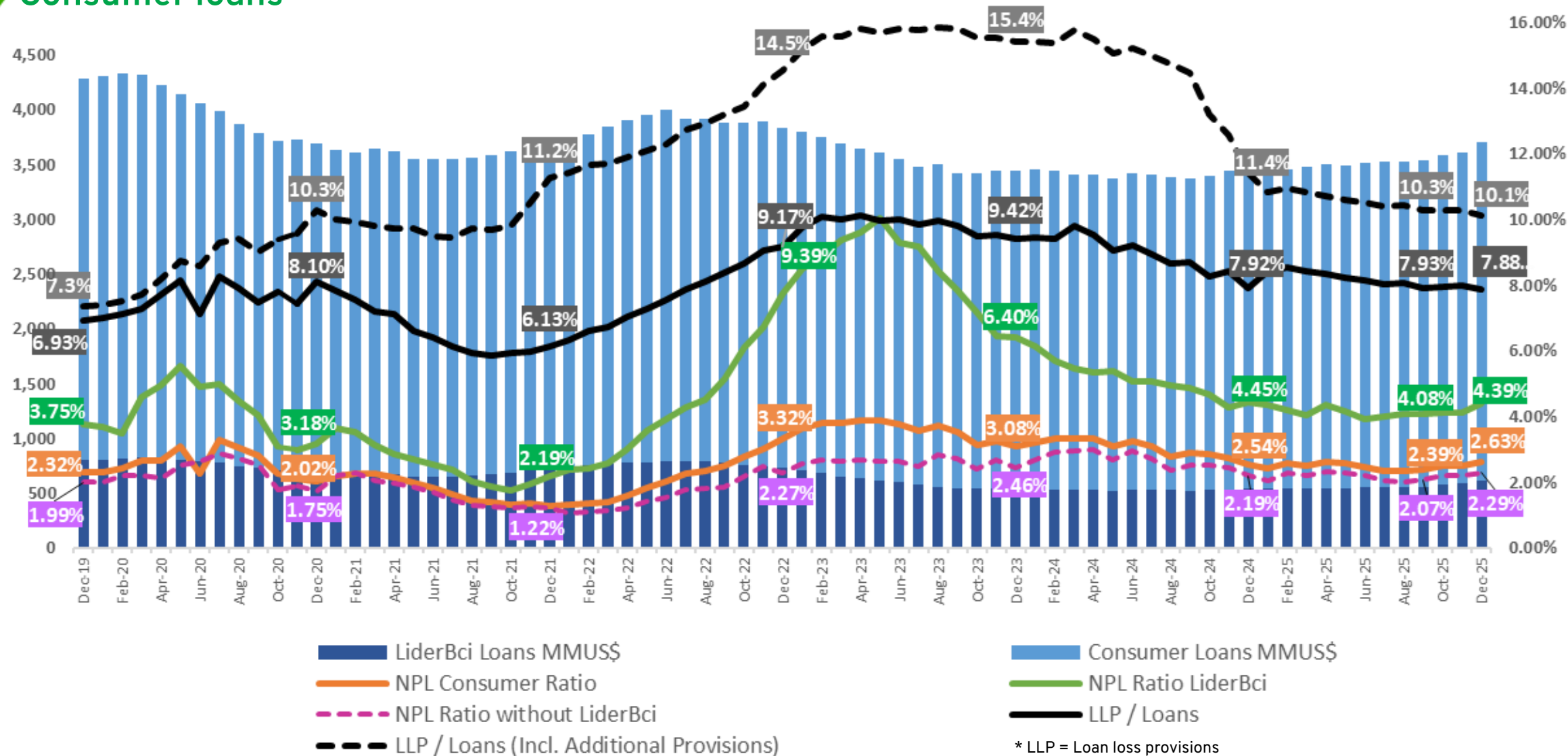
\* LLP = Loan loss provisions



# Trend of Risk Indicators

Local Operations

## ➤ Consumer loans



Nota: Excludes Bci subsidiary in USA (CNB and Bci Securities) and Bci Perú  
 Figures are converted to US\$ using an FX of 907.13 (January 2nd 2026)





## Key financial results



In 2025, we achieved strong results, reflecting disciplined execution and strategic focus

Metric (\$MM)	FY 2025 Actual	FY 2024 Actual	Var	
Loan balances	\$19,636	\$18,198	\$1,438	7.9%
DDAs	\$4,890	\$4,483	\$407	9.1%
Client Deposits	\$19,392	\$17,977	\$1,415	7.9%
Net interest income	\$699	\$519	\$181	34.8%
NIM	2.67%	2.09%	0.59%	
Net income after tax	\$261	\$88	\$172	194.9%
Normalized ROE	11.02%	6.57%	4.45%	



Just one year into our 5-year Project WIN strategy, we are already generating strong, profitable, and diversified growth

Key Objectives

- 1 Moderate Growth / Diversification
- 2 Enhanced Profitability
- 3 Scalability / Digital Experience
- 4 Culture Preservation / Engagement
- 5 Regulatory Excellence

2025 Accomplishments

- ✓ Grew client deposits by 8% doubling the 4.7% from the industry. This includes deposits in expansion markets (Broward, Palm Beach, Tampa and Orlando) growing 11%. Client deposit growth fully funded loan growth (8%). C&I loans grew 11%
- ✓ Normalized net income in 2025 almost doubled, increasing 86% (\$139MM) YoY, with an ROE of 11.02%. NIM improved 59bps YoY
- ✓ Increased automation across the bank (i.e. new credit process optimization, new WM platform, deployed AI, data and analytics, etc.). Efficiency ratio improved from ~55% in 2024 to ~48% in 2025
- ✓ Engaged all employees in the execution and continued success of Project Win, with a strong and distinct leadership culture. Recognized ‘Best Workplace’ by Fortune
- ✓ Strengthened our three lines of defense to maintain a robust internal control framework as we grow

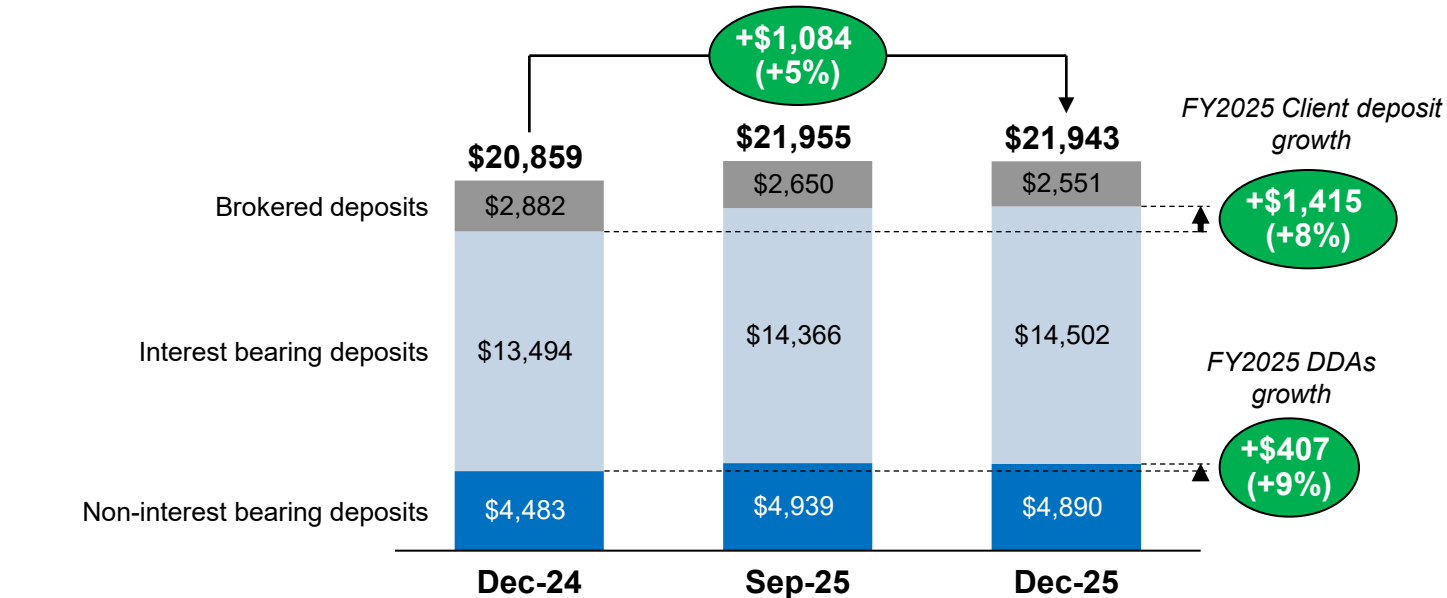


Value Creation



# Our client deposit grew more than the industry in 2025, outpacing it by nearly ~2x

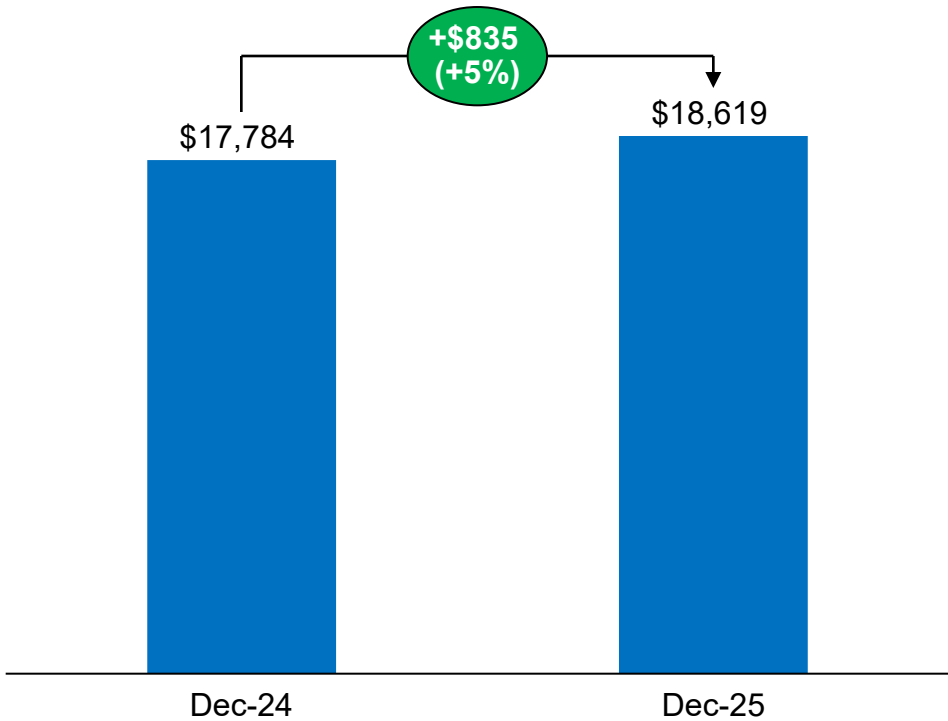
## ➤ Total Deposits (\$MM)



Cost of Client Deposits (QTD Avg)	2.72%	2.52%	2.28%
Non-Int Bearing / Total Deposits	21.49%	22.50%	22.28%
Client Deposits (\$MM)	\$17,977	\$19,305	\$19,392
Wholesale Funding ratio	21.18%	18.99%	19.21%

**Non-interest bearing deposits represent 22.28% of total deposits**

## ➤ Banking Industry - Total Deposits (\$B)

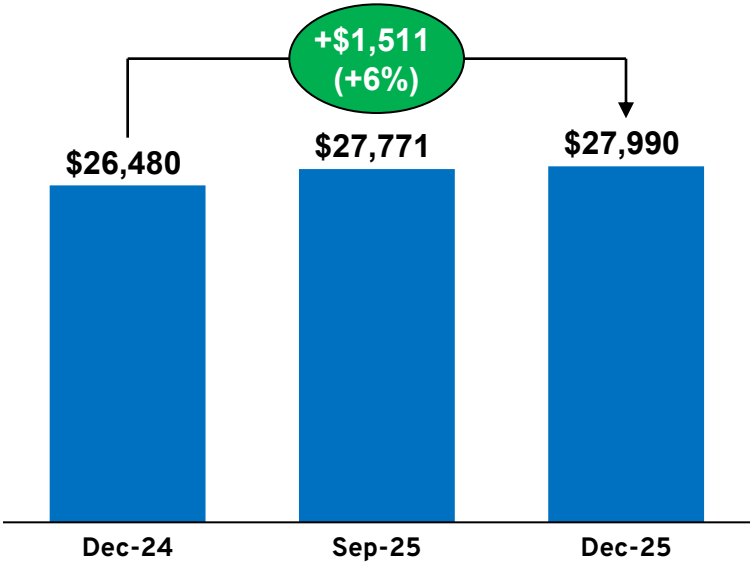


**Deposits in commercial banks across the industry grew \$835B (+4.7%) in 2025, but this includes brokered deposits**



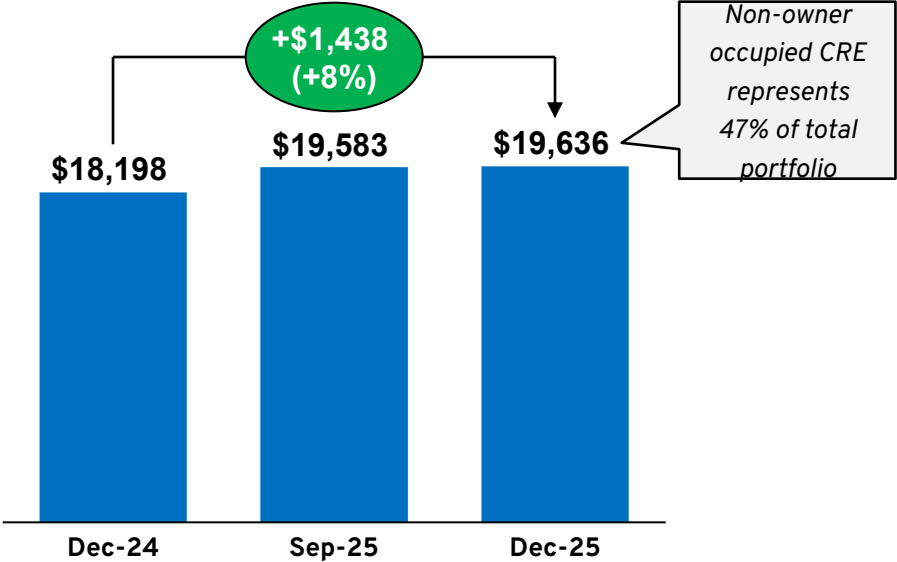
# Total loans grew ~\$1.4B (8%) in 2025, while maintaining strong asset quality and expanding capital ratios

## Total Assets (\$MM)



Loans to Deposits (%)	87.24%	89.20%	89.49%
Total Risk Based Capital Ratio (%)	15.08%	15.36%	15.50%
Tier 1 Leverage Ratio (%)	10.57%	10.82%	10.92%
Investment Portfolio (\$MM)	\$6,654	\$6,520	\$6,474
OCI after tax (\$MM)	(\$409)	(\$305)	(\$285)

## Total Loans & Leases (\$MM)



Non-Performing Assets Ratio (%)	0.46%	0.80%	0.71%
Non-Performing Loans Ratio (%)	0.58%	1.05%	0.94%
Net Charge-offs Ratio (%)	0.16%	0.02%	0.06%
ACL Coverage Ratio (%)	1.01%	1.15%	1.11%

Much lower than peers, which averaged 0.21% (banks with assets between \$10-\$100B)

Our loan-to-deposit ratio remains low at 89.49% and capital ratios are strong





# Net income after taxes grew 5% QoQ and ~195% YoY

INCOME STATEMENT (\$ millions)	Q4 2024	Q3 2025	Q4 2025	\$ Var QoQ	% Var QoQ	YTD 2024	YTD 2025	\$ Var YoY	% Var YoY
(+) Net Interest Income	\$149.3	\$176.1	\$194.8	\$18.8	10.6%	\$518.7	\$699.4	\$180.7	34.8%
(+) Non-Interest Income	\$25.6	\$33.0	\$29.2	-\$3.8	-11.6%	\$109.4	\$121.7	\$12.3	11.3%
<b>(=) Operating Income</b>	<b>\$174.8</b>	<b>\$209.1</b>	<b>\$224.0</b>	<b>\$14.9</b>	<b>7.1%</b>	<b>\$628.1</b>	<b>\$821.1</b>	<b>\$193.0</b>	<b>30.7%</b>
(-) Personnel Expenses	\$37.3	\$53.1	\$54.2	\$1.1	2.0%	\$169.7	\$212.2	\$42.5	25.0%
(-) Occupancy & Equipment Expenses	\$6.9	\$7.2	\$9.1	\$1.9	26.5%	\$29.7	\$30.6	\$0.8	2.8%
(-) Other Non-Interest Expenses	\$38.0	\$38.7	\$44.1	\$5.5	14.2%	\$143.2	\$152.0	\$8.8	6.1%
(-) Non-Interest Expenses	\$82.2	\$99.0	\$107.5	\$8.4	8.5%	\$342.6	\$394.7	\$52.1	15.2%
<b>(=) Core Earnings</b>	<b>\$92.7</b>	<b>\$110.1</b>	<b>\$116.5</b>	<b>\$6.5</b>	<b>5.9%</b>	<b>\$285.5</b>	<b>\$426.4</b>	<b>\$140.9</b>	<b>49.4%</b>
(-) Provision Expense	\$26.5	\$15.0	\$4.0	-\$11.0	-73.3%	\$79.9	\$47.5	-\$32.4	-40.6%
(-) Amortization Expense	\$4.7	\$4.7	\$4.6	\$0.0	-0.9%	\$22.2	\$18.6	-\$3.7	-16.5%
(+) Gain on Sale of Securities, CVA Adj & Marketable securities	-\$0.4	\$0.2	-\$7.5	-\$7.7	-3171.0%	-\$64.7	-\$7.7	\$57.1	-88.1%
<b>(=) Net Income before Taxes</b>	<b>\$61.1</b>	<b>\$90.7</b>	<b>\$100.4</b>	<b>\$9.8</b>	<b>10.8%</b>	<b>\$118.6</b>	<b>\$352.6</b>	<b>\$234.1</b>	<b>197.5%</b>
(-) Tax Expense	\$15.2	\$22.6	\$28.9	\$6.2	27.5%	\$30.1	\$91.8	\$61.7	204.9%
<b>(=) Net Income after Taxes</b>	<b>\$45.9</b>	<b>\$68.0</b>	<b>\$71.6</b>	<b>\$3.5</b>	<b>5.2%</b>	<b>\$88.5</b>	<b>\$260.9</b>	<b>\$172.4</b>	<b>194.9%</b>

RATIOS (%)	Q4 2024	Q3 2025	Q4 2025	% Var QoQ	YTD 2024	YTD 2025	% Var YoY
Net Interest Margin (NIM)	2.37%	2.66%	2.88%	22 bps	2.09%	2.67%	59 bps
ROAA	0.69%	0.98%	1.01%	3 bps	0.34%	0.95%	61 bps
ROAA (excluding goodwill amort)	0.74%	1.03%	1.06%	3 bps	0.40%	1.00%	60 bps
ROAE	7.08%	9.80%	9.85%	5 bps	3.60%	9.58%	598 bps
ROAE (excluding goodwill amort)	7.60%	10.30%	10.32%	2 bps	4.28%	10.10%	581 bps
Core Efficiency Ratio	47.11%	47.30%	47.89%	59 bps	54.57%	48.06%	-650 bps

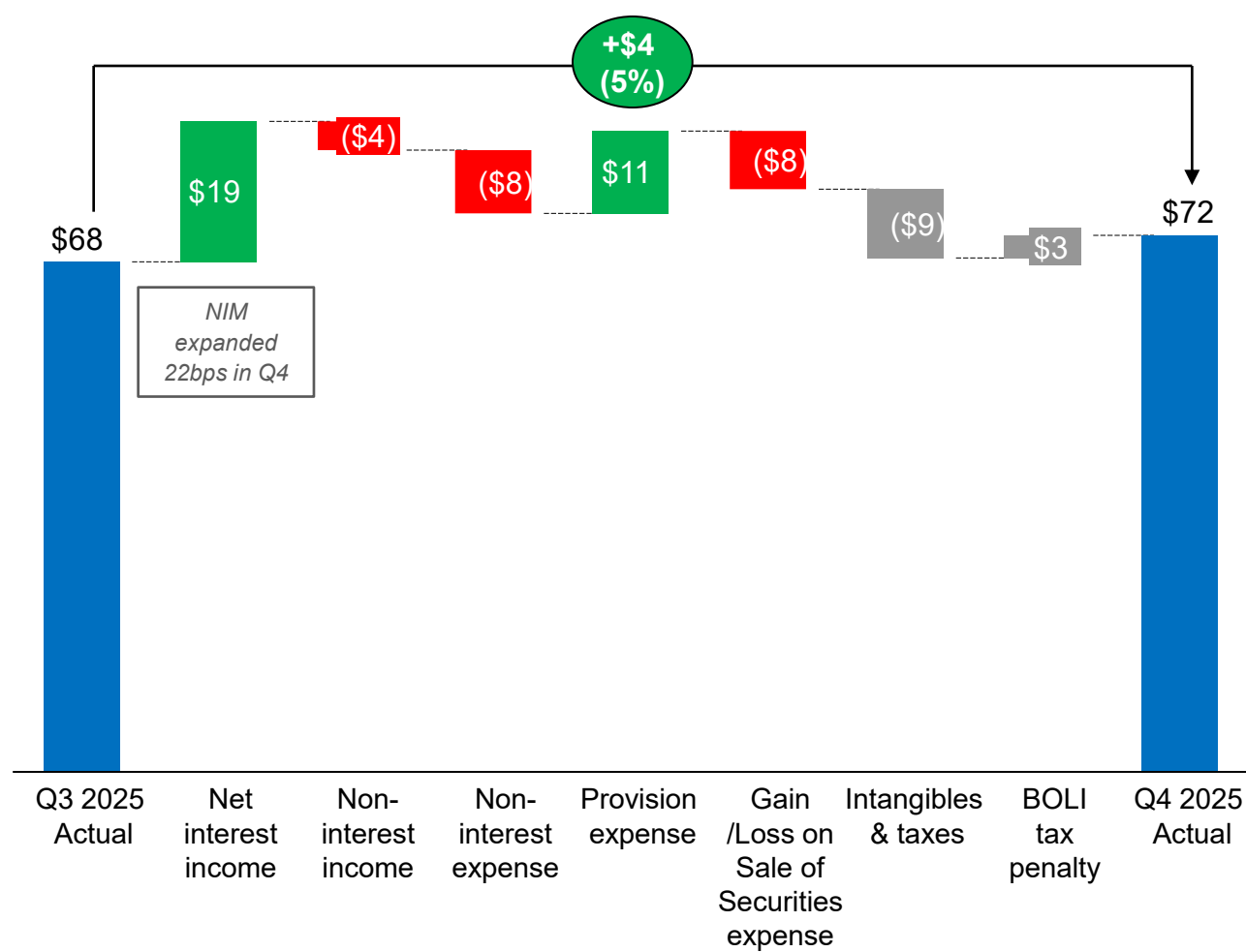
**ROA and ROE, excluding goodwill amortization, were 1.06% and 10.32% in Q4'25, respectively**



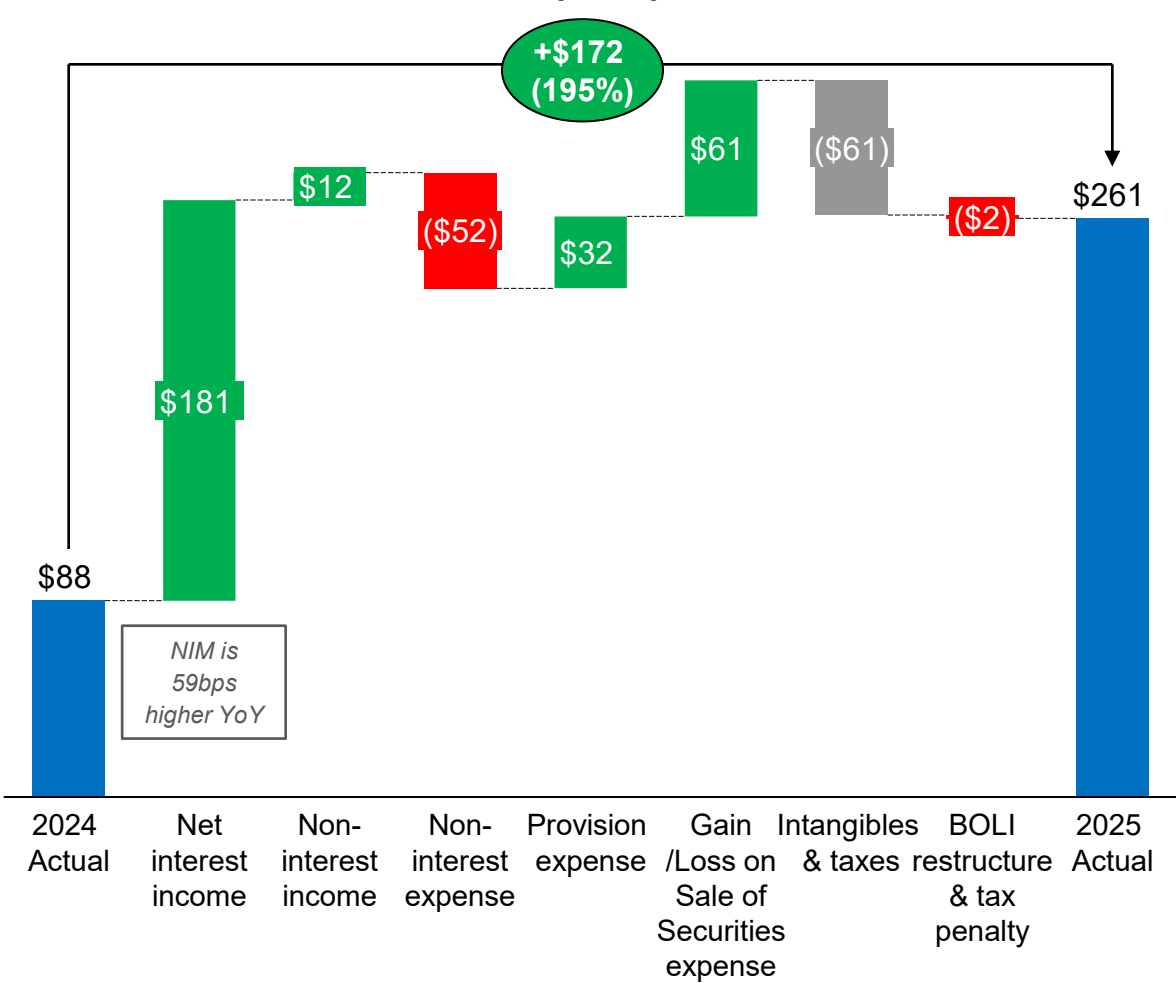


Net income after taxes grew 5% (\$4MM) QoQ and 195% (\$172MM) YoY primarily driven by higher net interest income

QoQ net income comparison: Q3-25 vs. Q4-25 (\$MM)

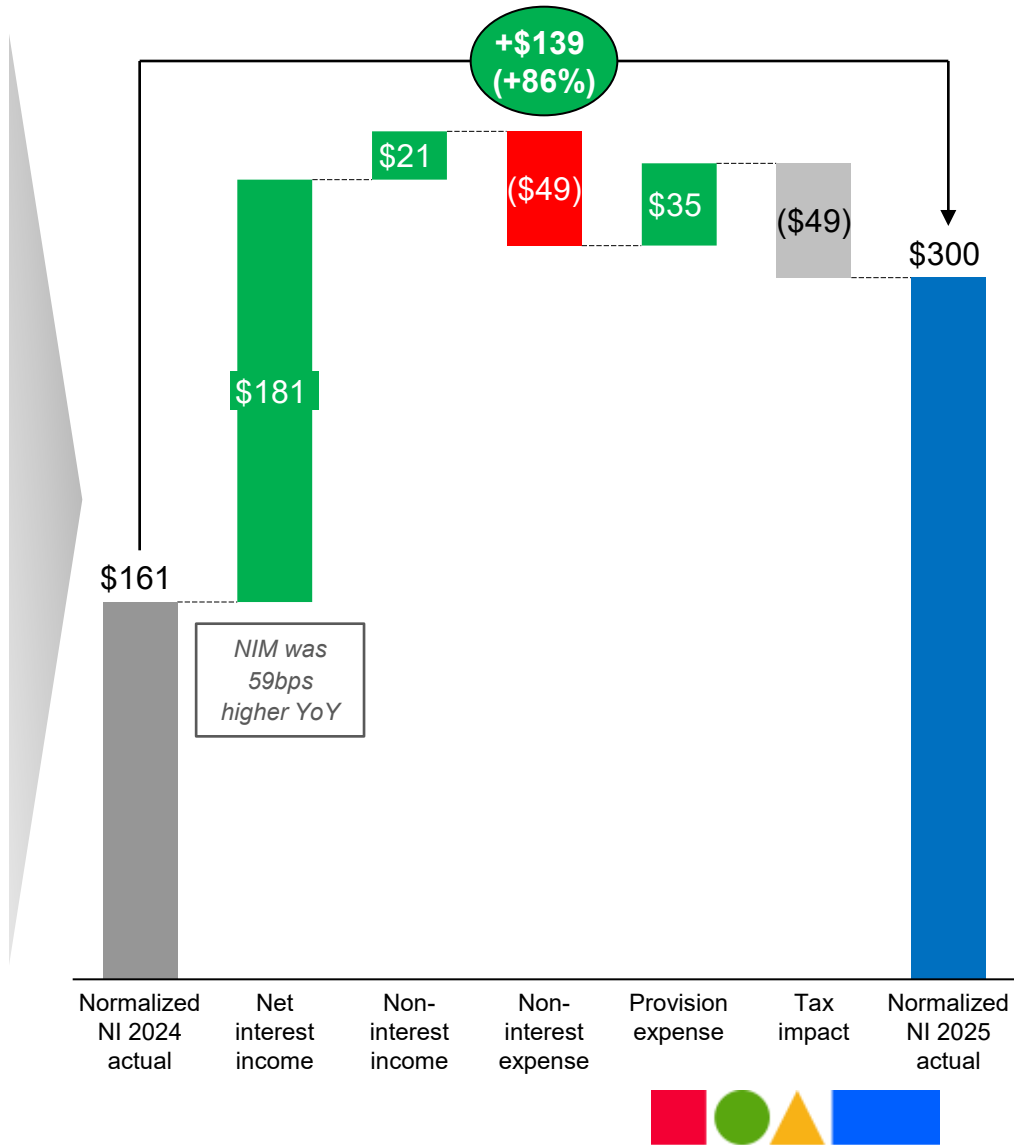
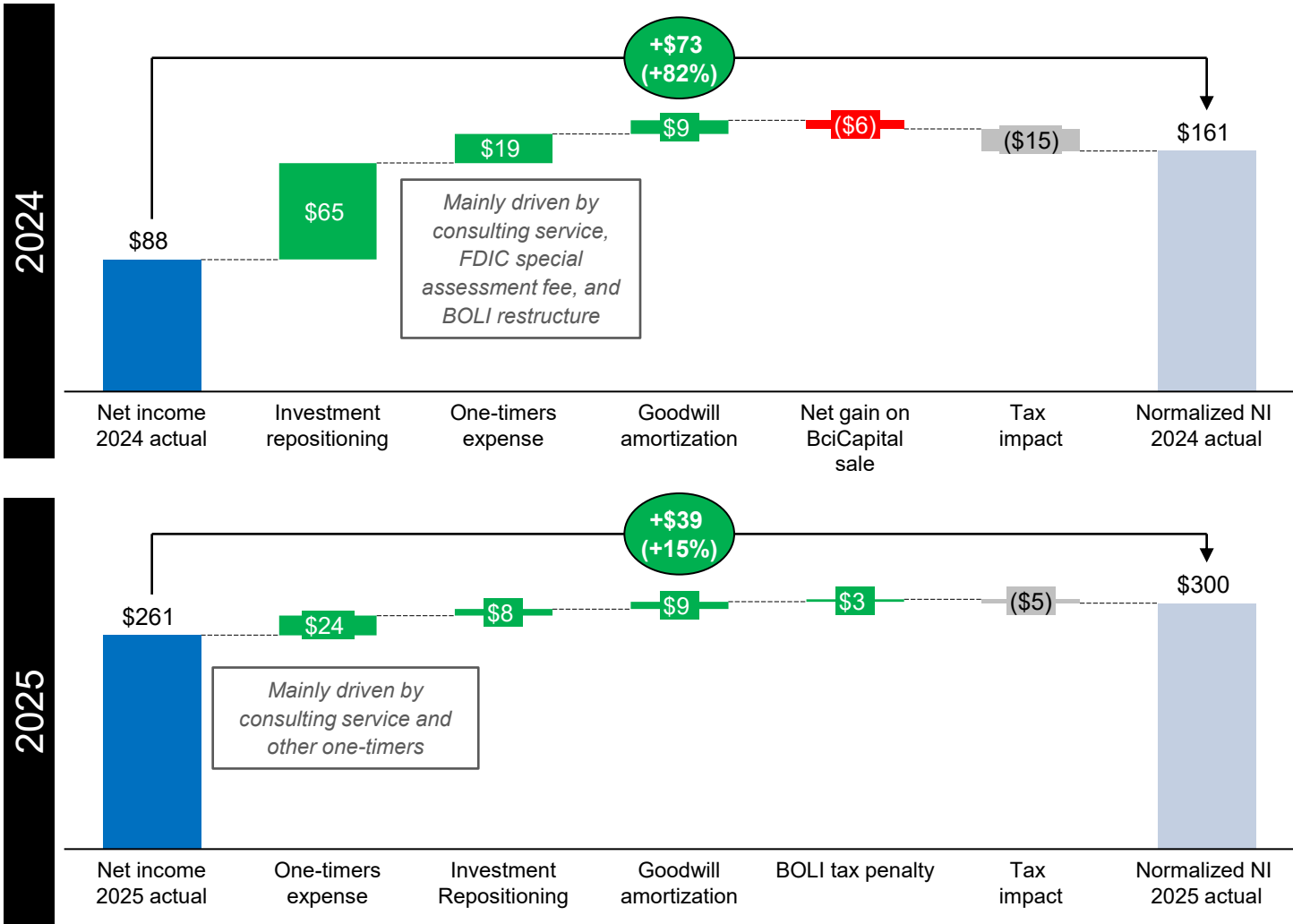


YoY net income comparison: FY2024 vs. FY2025 (\$MM)



# Normalized net income almost doubled YoY, increasing 86% (\$139MM)

Normalized net income after taxes (\$MM, as of FY 2025 & 2024)

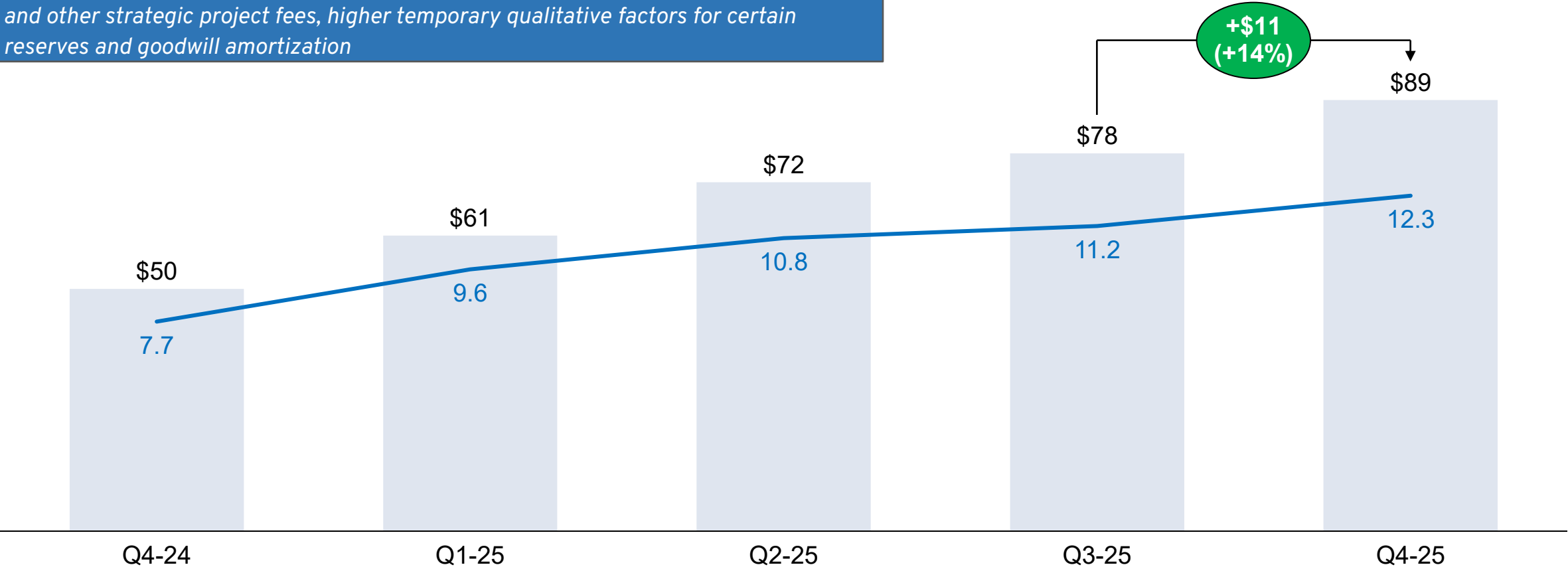


# Earnings continue in an upward trajectory

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

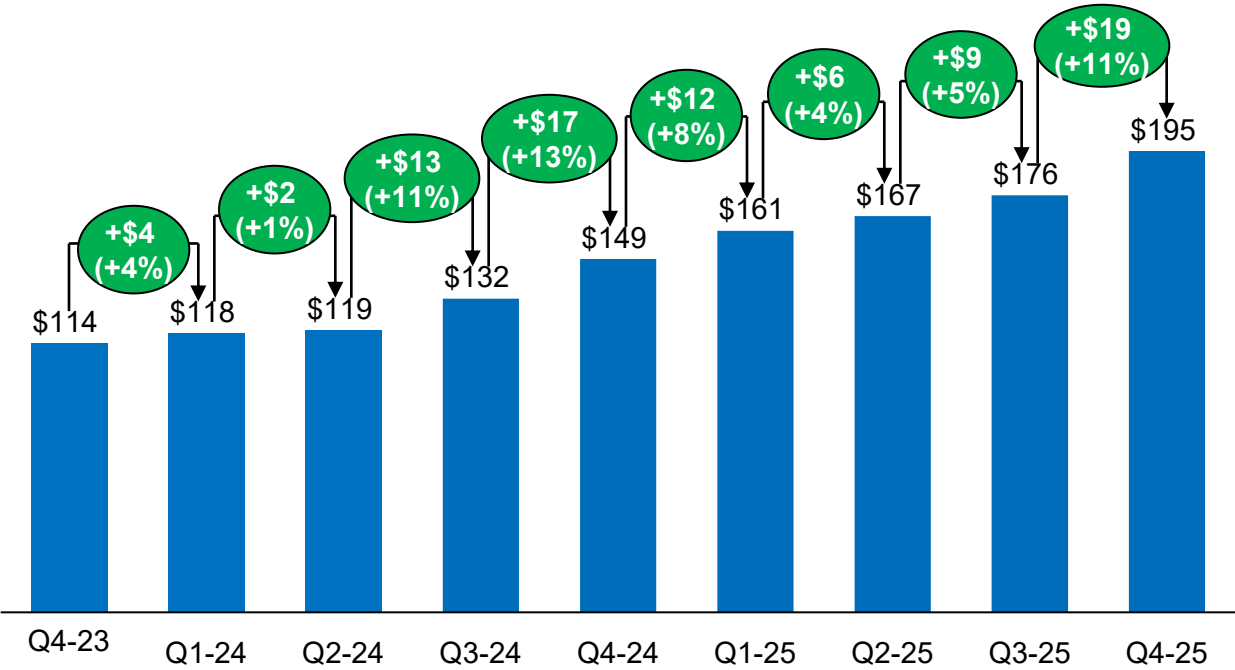
— Normalized ROE (%)    ■ Normalized net income after taxes (\$)

Net income is being normalized primarily for one-time expenses related to consulting and other strategic project fees, higher temporary qualitative factors for certain reserves and goodwill amortization

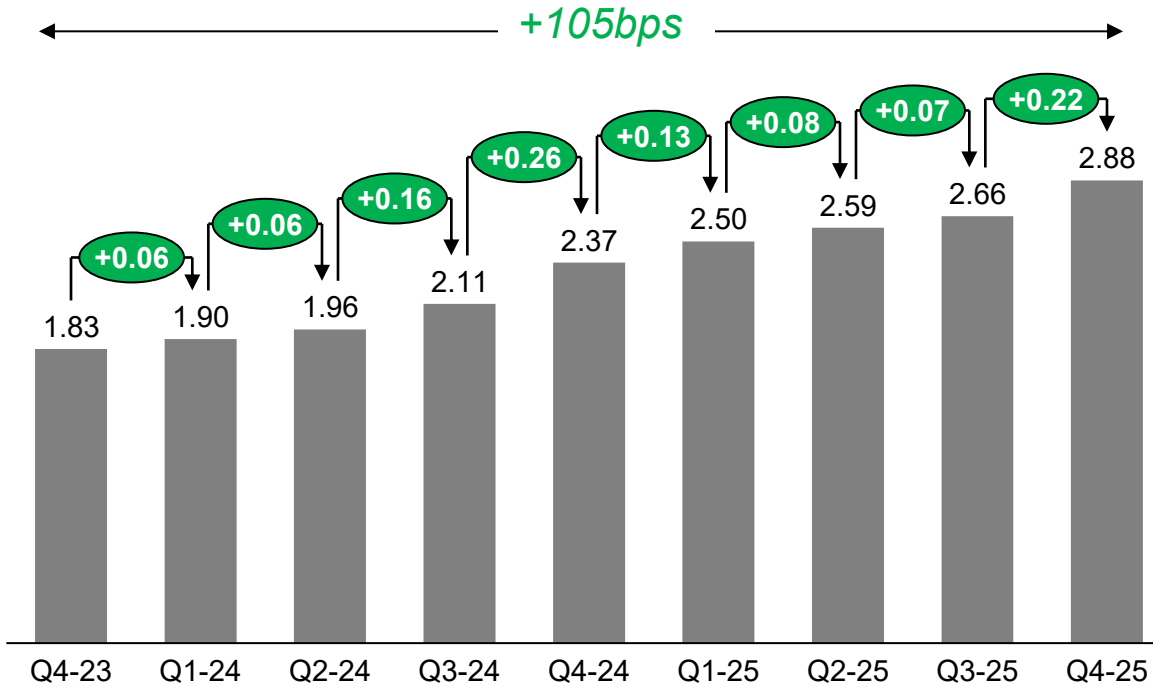


Both our net interest income and margin increased for the eight consecutive quarter: In Q4-2025, our NIM expanded 22bps33

Net interest income (\$MM)



Net Interest Margin (%)



Cost of funds	3.19%	3.23%	3.20%	3.12%	2.83%	2.72%	2.64%	2.62%	2.40%
Effective Fed Funds	5.33%	5.33%	5.33%	5.26%	4.65%	4.33%	4.33%	4.29%	3.90%
Yield on earning assets	5.03%	5.12%	5.16%	5.24%	5.21%	5.27%	5.23%	5.28%	5.29%

NIM expanded 22bps in Q4-2025, due to lower cost of funds (22bps), while yield on earning assets remained stable (1bp higher).  
In December alone our NIM reached 2.95%, maintaining its upward trend



# Looking ahead, we will continue executing our strategic plan in 2026 aimed to deliver sustained/diversified growth

## Key Objectives

- 1 **Moderate Growth / Diversification**
- 2 **Enhanced Profitability**
- 3 **Scalability / Digital Experience**
- 4 **Culture Preservation / Engagement**
- 5 **Regulatory Excellence**

## 2026 target

- ✓ Loan growth in high single digit, self funded by client deposit growth. Focus on higher loan mix diversification via more C&I lending. Maintain strong deposit growth momentum in our expansion markets (Broward, Palm Beach, Tampa and Orlando)
- ✓ Continue to enhance NIM with sound loan spreads and DDA growth. New fee initiatives to augment and diversify fee mix including insurance, expanded capital markets capabilities, treasury distribution desk, etc.
- ✓ AI strategy initiative to deliver enterprise-wide impact (i.e. credit delivery optimization, processes automation, new WM platform, client concierge center, data and analytics, etc.)
- ✓ Preserve our winning culture, further enhance our already strong leadership capabilities and continue to increase employee engagement
- ✓ Continue to mature our comprehensive three lines of defense approach



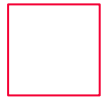
## Value Creation



# Contents.



Strategic Update



Macroeconomic Overview



Key Financial Results



**Closing Remarks & Guidance**



We have achieved remarkable milestones during the last decade, and now is the time to determine the corporate structure needed for our next wave of growth

**Further support growth in Chile and the US by optimizing capital allocation** within the Bci Group

**Maximize value** to Bci shareholders, through a **more streamlined corporate structure with better visibility on results by each bank**

**Add capital flexibility** in the form of **diversification of sources of capital** and distribution mechanisms to **shareholders**

**All of Bci's shareholders** will be offered to migrate to Bci Group, and consequently, all shareholders will benefit from the upside resulting from this Corporate Structure Evolution



# 2026 Guidance

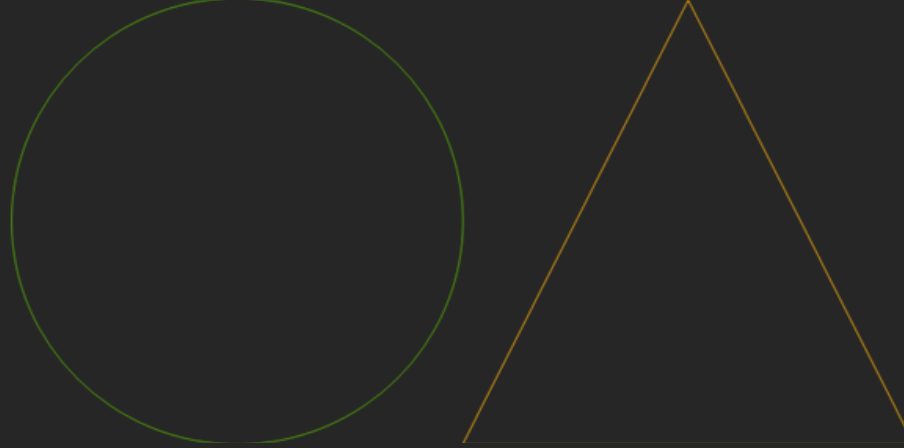
<b>Chile</b> (includes international and local Subsidiaries)  <i>GDP 2.2%</i> <i>Inflation 3.0%</i> <i>MPR 4.0%</i>	<b>Loan growth:</b> +6-7%  <b>NIM:</b> Flat - Potential downside if a lower inflation than expected, though supported by loan growth and lower funding costs  <b>Fee Income:</b> Lower double digit  <b>Core Operating Expenses:</b> +0%  <b>Cost of Risk:</b> Flat. Room for 100 bps increase anchored to growth in consumer loan portfolio
<b>CNB</b>  <i>GDP 2.0%</i> <i>Inflation 2.8%</i> <i>FFR 3.25%</i>	<b>Loan Growth:</b> +8-9%  <b>NIM:</b> 3.00% convergence - Cost of funds benefiting from rate cuts  <b>Net Income:</b> +24-26% increase
<b>Consolidated</b>	<b>Net Income:</b> +10-12%  <b>ROAE</b> achieving our 14.0% target

Notes: Percentages consider full year-over-year (YoY) variations. CNB figures consider US GAAP. Macro indicators are based on Bci Estudios.





# 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.

The information contained herein is subject to, and must be read in conjunction with, all other publicly available information, including relevant document published by Banco de Crédito e Inversiones (“Bci”) or any of its related companies.

The forward-looking statements represent our views as of the date of this presentation and should not be relied upon as representing our views as of any date subsequent to the date of this presentation. We undertake no obligation to update any of these statements.

Recipients of this presentation are not to construe the contents therein as legal, tax or investment advice and such recipients should consult their own advisors in this regard. Likewise, this presentation does not constitute or form any part of any offer, invitation or inducement to sell or issue, or any solicitation of any offer to purchase or subscribe for, any shares or other securities issued or related to Bci. Furthermore, any liability for losses arising from the use of material contained in this presentation, which is confidential and submitted to prior selected recipients only, is accepted by Bci or its executives, directors or related companies. This presentation may not be reproduced (in whole or in part) to any other person, without our prior written consent”.

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.

