Corporate Presentation 3Q 2022

Investor Relations Department | Email: Investor_Relations_Bci@Bci.cl

November 2022

Bci at a glance

Leading financial institution in Chile by Assets and Loans

Profitable and financially sound

as of September 2022

US$85.1 bn
(+26.9% YoY)
Total assets

US$51.1 bn
(+25.5% YoY)
Total loans

US$656.5 mm
Net Income YTD
(ROAE 16.9%)

US$4.30 bn
Market Cap[1]

Credit rating profile:

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

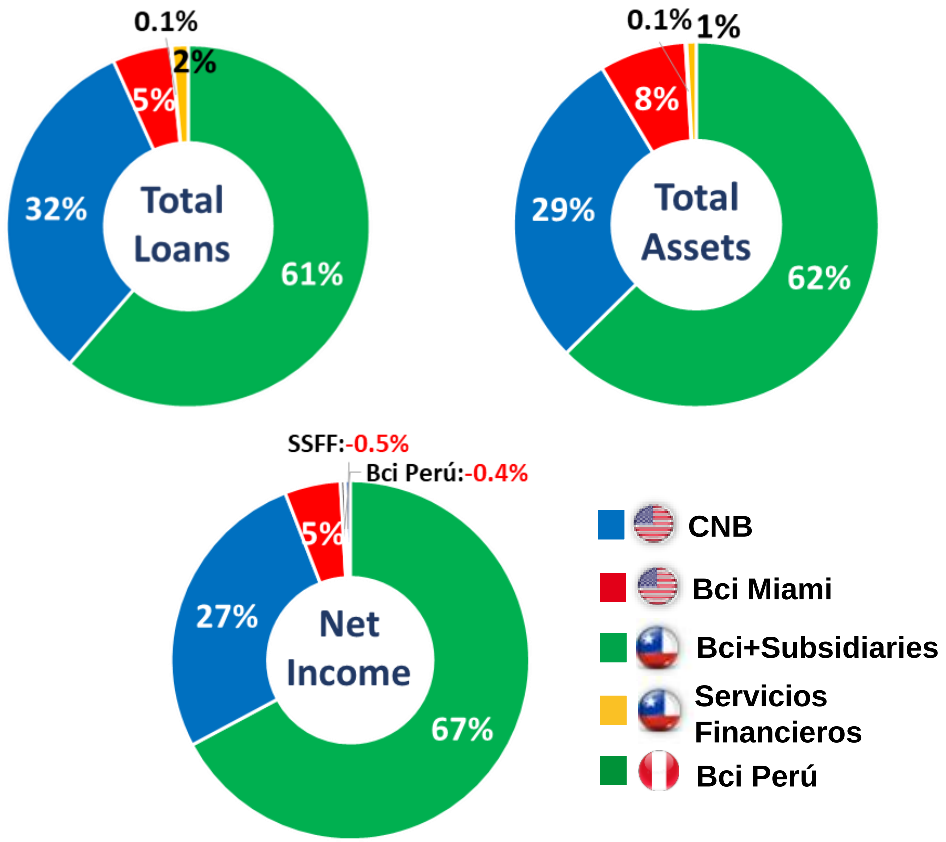
ESG Rating:

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 | Líder Bci servicios financieros | Bci PAGOS by EVO | Bci Perú | 360 | Connect

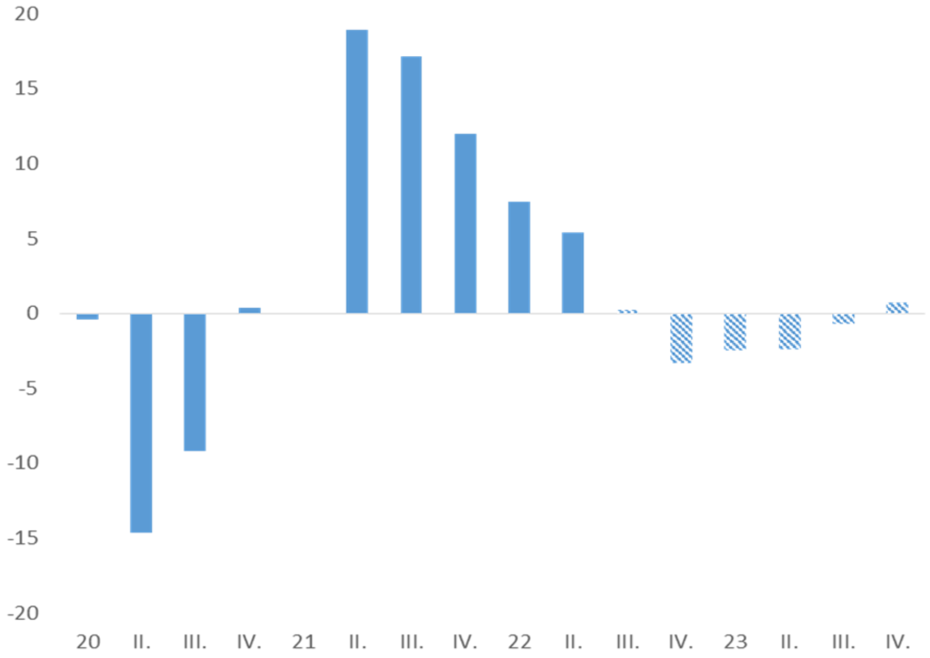
Note: Figures are converted to US$ using an FX of US$/CLP of 960.24 (October 3rd 2022); 1 Bloomberg as of September, 2022. Consolidated figures (Include City National Bank of Florida and Bci Peru)

Bci seamosdiferentes

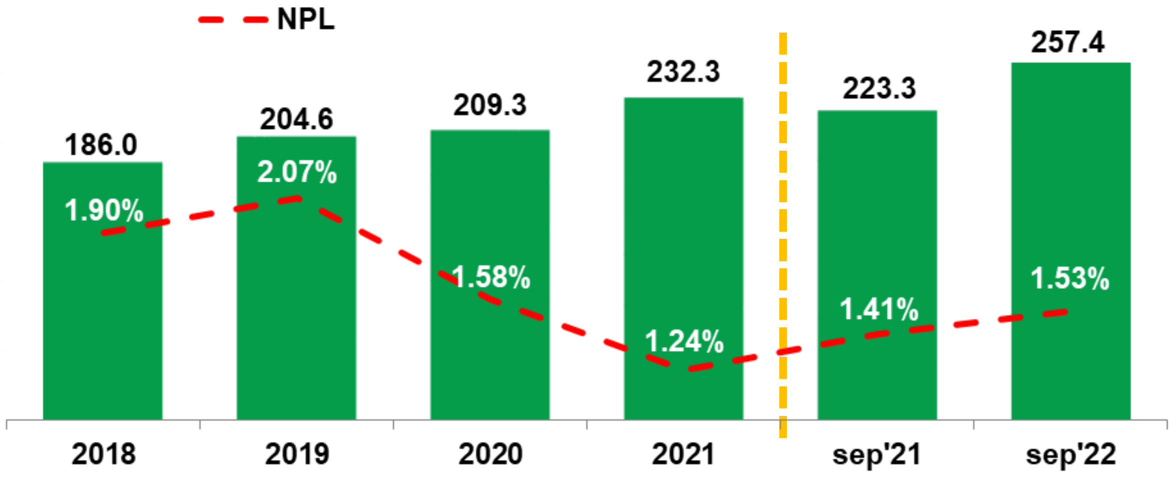
Chilean financial system

Bci is part of a robust financial system

CHILE. Quarterly GDP growth and forecast (%, YoY)

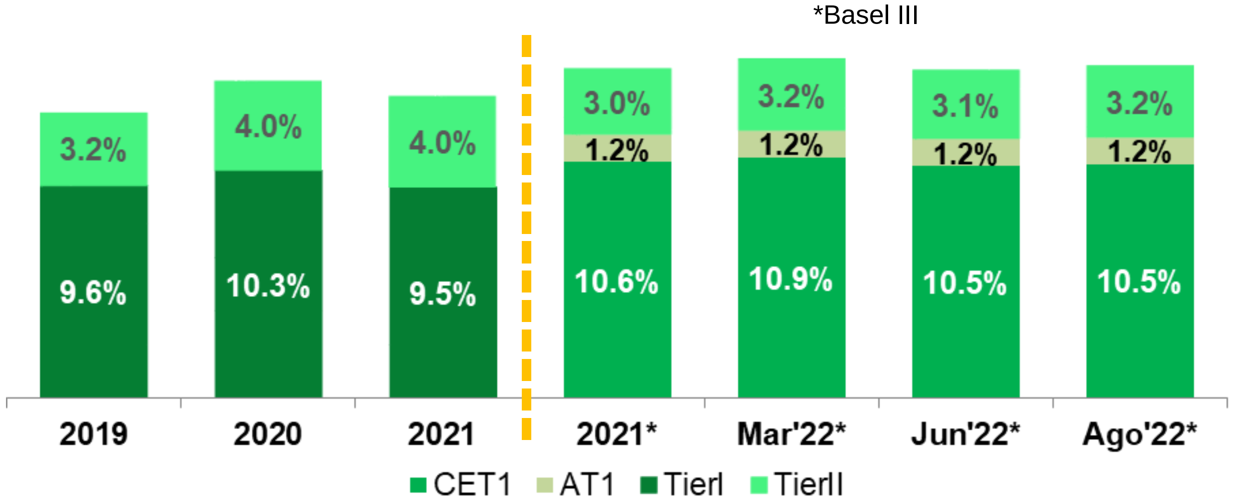


Total loans in the banking system² (US$bn)



Source: CMF
Note: Figures are converted to US$ using an FX of USD/CLP of 960.24 (October 3rd, 2022)
[1] Figures exclude CNB (City National Bank) and Itau Corpbanca operations in Colombia

Banking system capitalization ratio

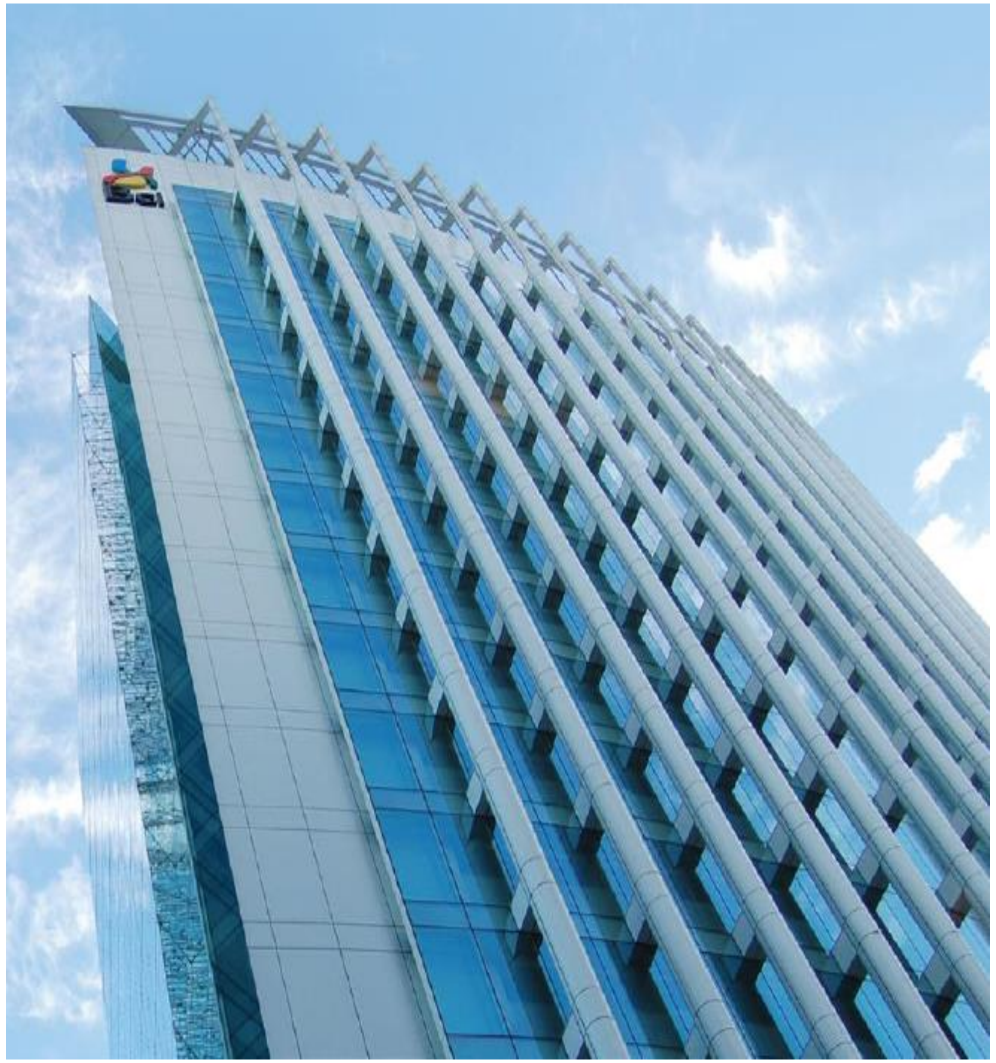


Chilean banking regulation – upgrading to Basel III

- September 2022: Decrease in the CET1 ratio was mainly due to a negative effect on capital accounts, related to higher US rates. 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.

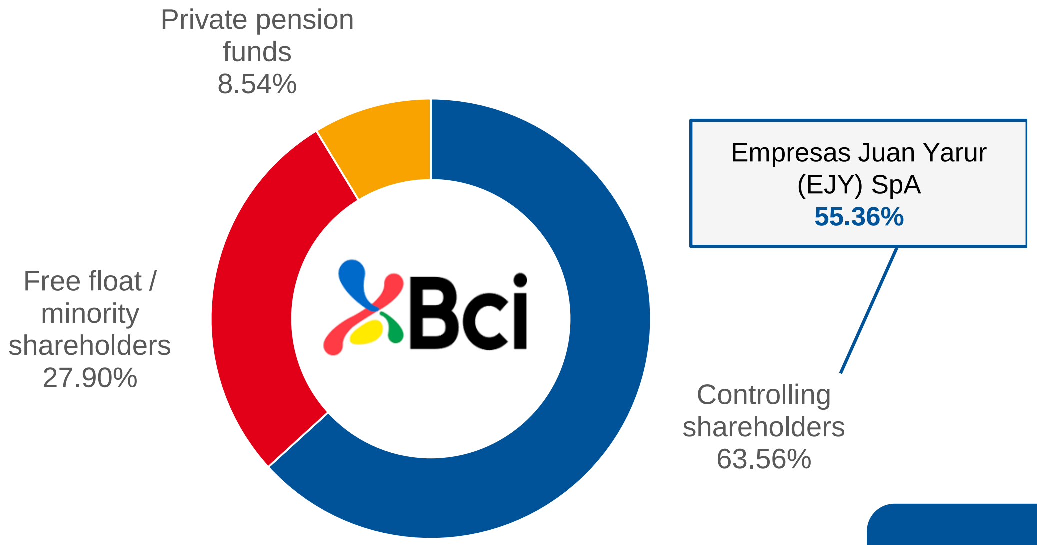
(1) Source: Bci Research
(2) Source: CMF. Tier I and Tier II calculated as core capital and supplementary capital as % of total risk weighted assets respectively

Bci
Consolidated



A successful strategy supported by its strong corporate governance

Long-term support from its controlling shareholders…



…and strong corporate governance

- Board of Directors is composed by **experts in various fields, academics, economists, bankers and individuals connected with the world of technology,** who share a **long-term vision**
  - The Board of Directors includes **2 independent directors**, who actively participate in the Bank's committees
- Recognized for its **Corporate Governance** structure

merco EMPRESAS Y LÍDERES — *Best corporate governance*

merco EMPRESAS Y LÍDERES — *Corporate reputation*

Strategic priorities

1 Leverage digital customer experience to achieve competitive advantage

- ❑ Best-in-class customer experience through digital transformation

2 Drive sustainable growth, while maintaining prudent risk

- ❑ Drive selective growth in line with defined risk-appetite
- ❑ Optimize capital structure
- ❑ Further deploy our international business

3 Enhance leadership and collaboration throughout the organization

- ❑ Promote disruptive innovation and boost collaboration
- ❑ Strive to create sustainable value for all our stakeholders

Throughout its 85 year history, Bci has maintained high growth, profitability and corporate governance standards

Bci seamosdiferentes

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

- Bci Wholesale & Investment Banking implemented the PCAF methodology to measure the portfolio financed emissions.

- Bci Corredor de Bolsa presented its 2023 Stock Market Recommendations report, the first in the country with ESG analysis for the 32 IPSA shares.

- Bci became the first Chilean financial institution to be part of the IDB's green bond platform.

- New RENEWED COLLABORATOR EXPERIENCE, focused on making a difference in the lives of our employees and their families and promoting together the good things in life with the best of work.

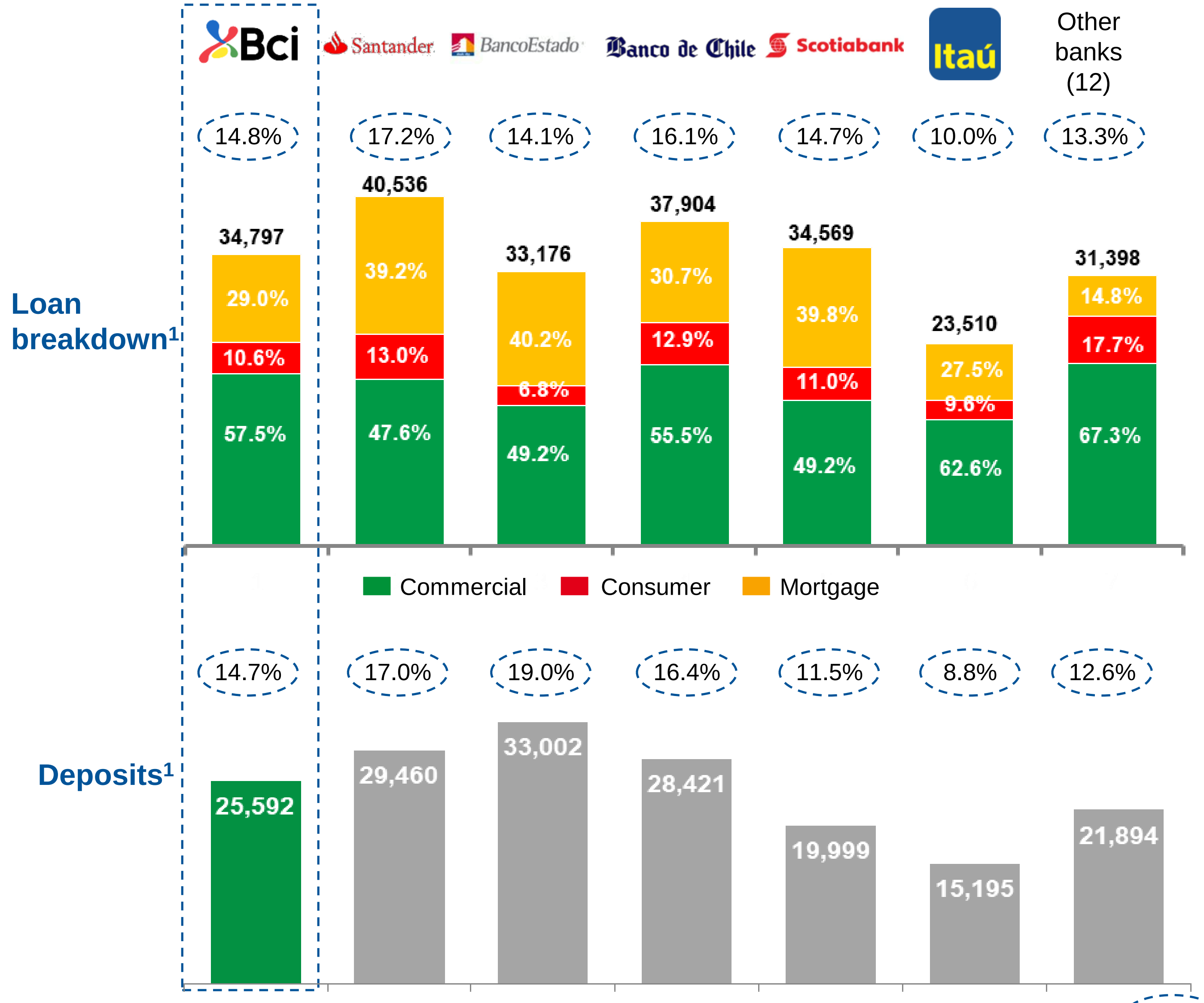
- Bci launched a new value proposition for ScaleUp-type startups. Within the framework of this new proposal, Bci Corredor de Bolsa joined the ScaleX Santiago Venture Exchange program, developed by the Santiago Stock Exchange together with Corfo and Startup Chile.

- MACHPAY: New transfer service that will allow the more than four million Bci and MACH users to make free money transfers with each other just using their cell phone numbers, without the need to provide their bank details.

Bci maintains a relevant position in the market

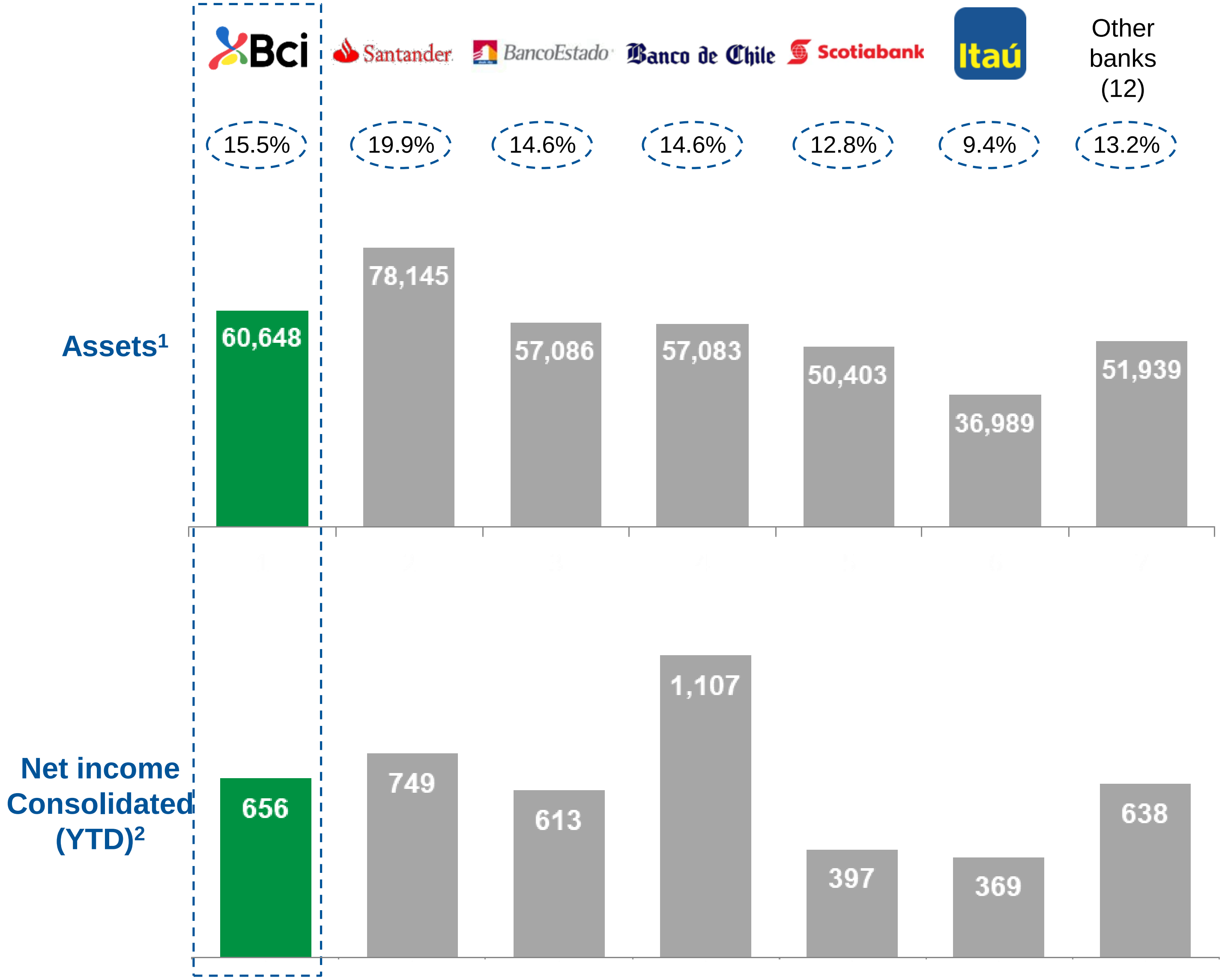
Chilean banking system benchmark

In US$mm, as of September 2022



Chilean banking system benchmark

In US$mm, as of September 2022

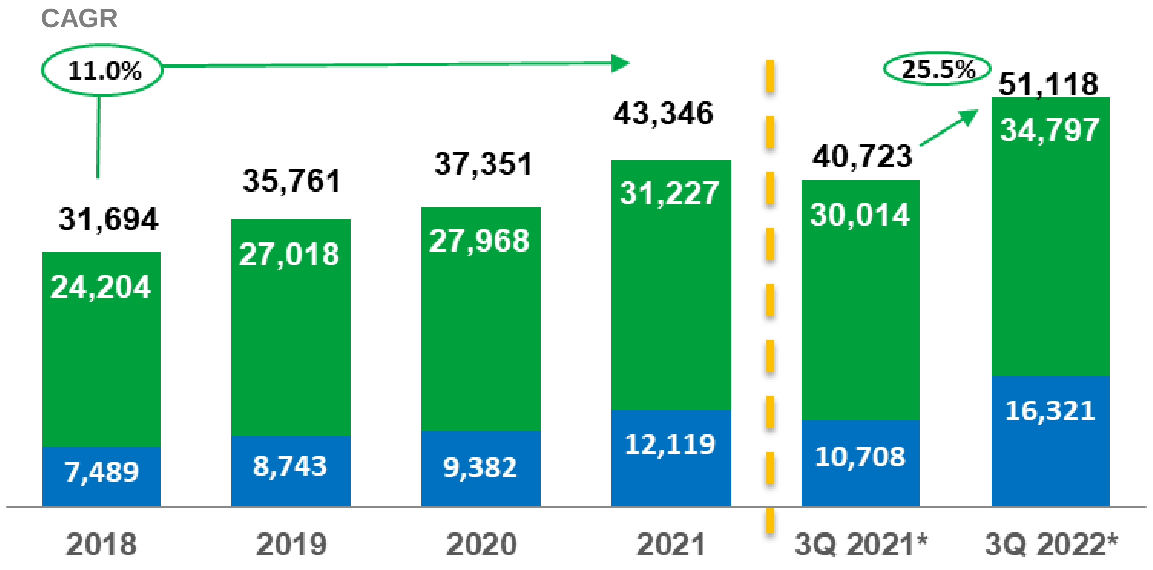


% Market share in Chilean banking system

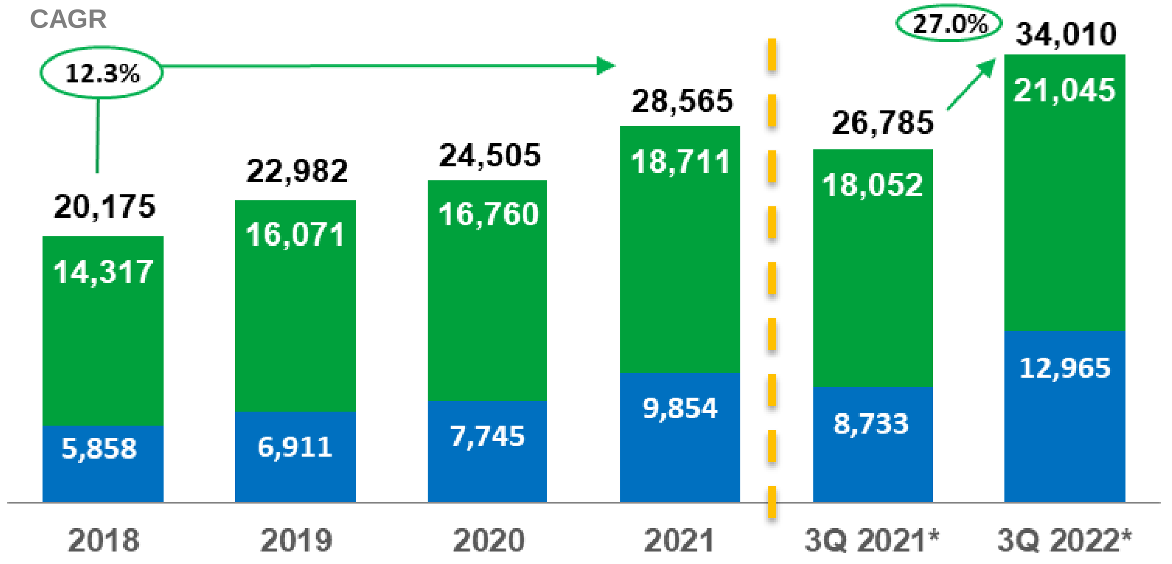
Source: Company filings and Financial Market Commission of Chile (CMF)
Note: Figures are converted to US$ using an FX of USD/CLP of 960.24 (October 3rd, 2022)
(1) Bci figures exclude CNB (City National Bank) and Itau Corpbanca figures exclude Colombia operations
(2) Bci figures include CNB (City National Bank) and Itau Corpbanca figures include Colombia operations

Loan growth evolution

Total loans (US$mm)

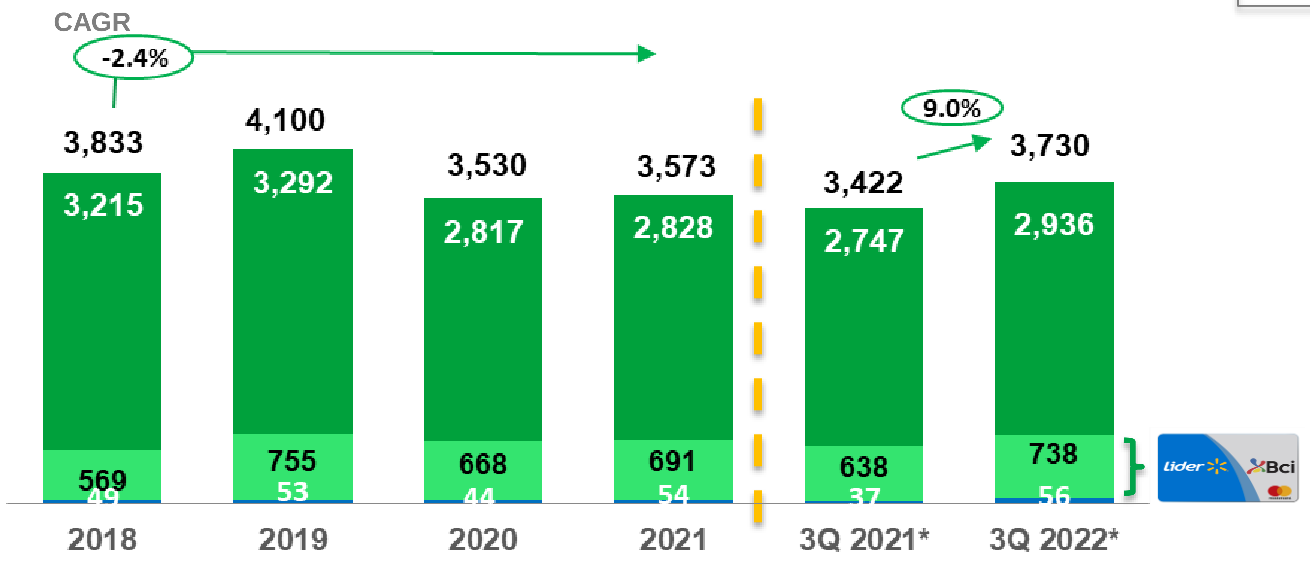


Commercial & Interbank loans (US$mm)

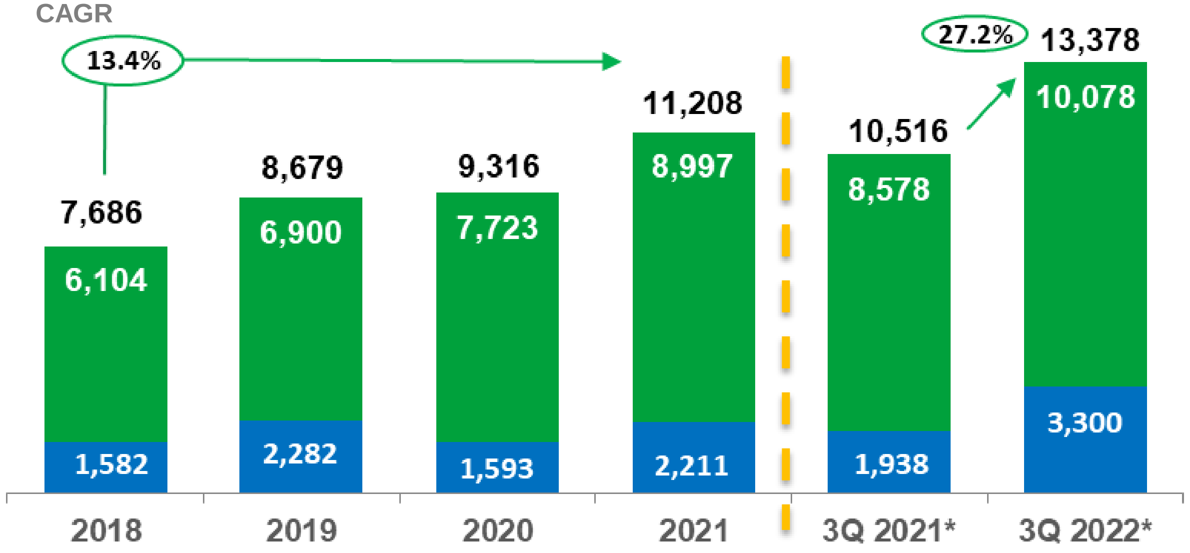


Bci
CNB

Consumer lending loans (US$mm)



Mortgage loans (US$mm)

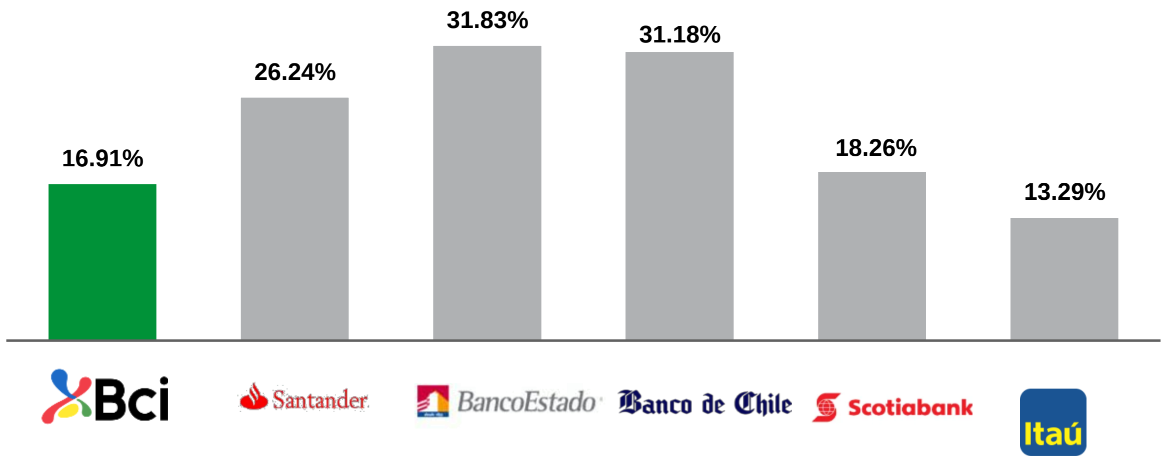


Source: Financial Market Commission (CMF).
Note: Figures are converted to US$ using an FX of USD/CLP of 960.24 (October 3rd, 2022) ; Include CorpBanca investments in Colombia and Bci subsidiary in USA (CNB)

Successful organic growth in Chile…

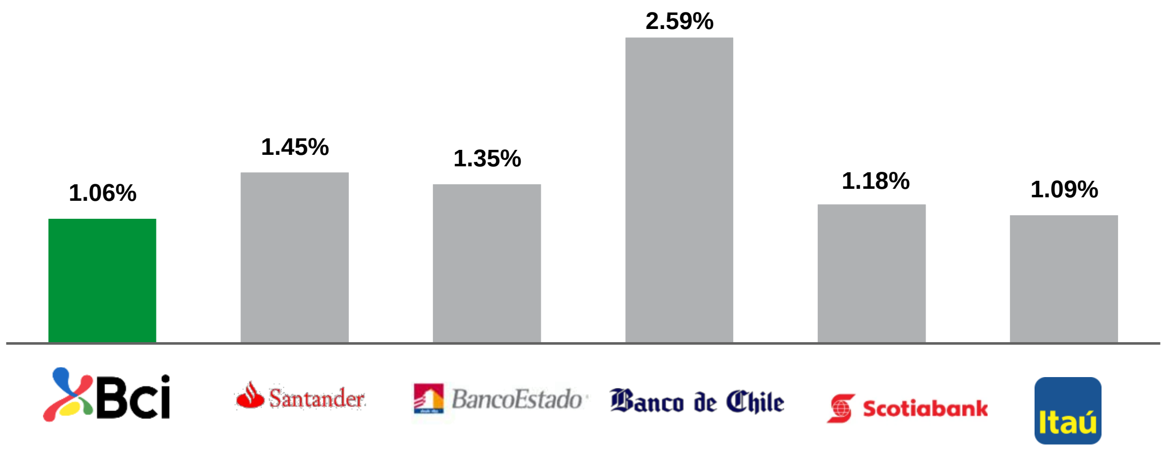
Return on average Equity (ROAE)[1]

as of September 2022

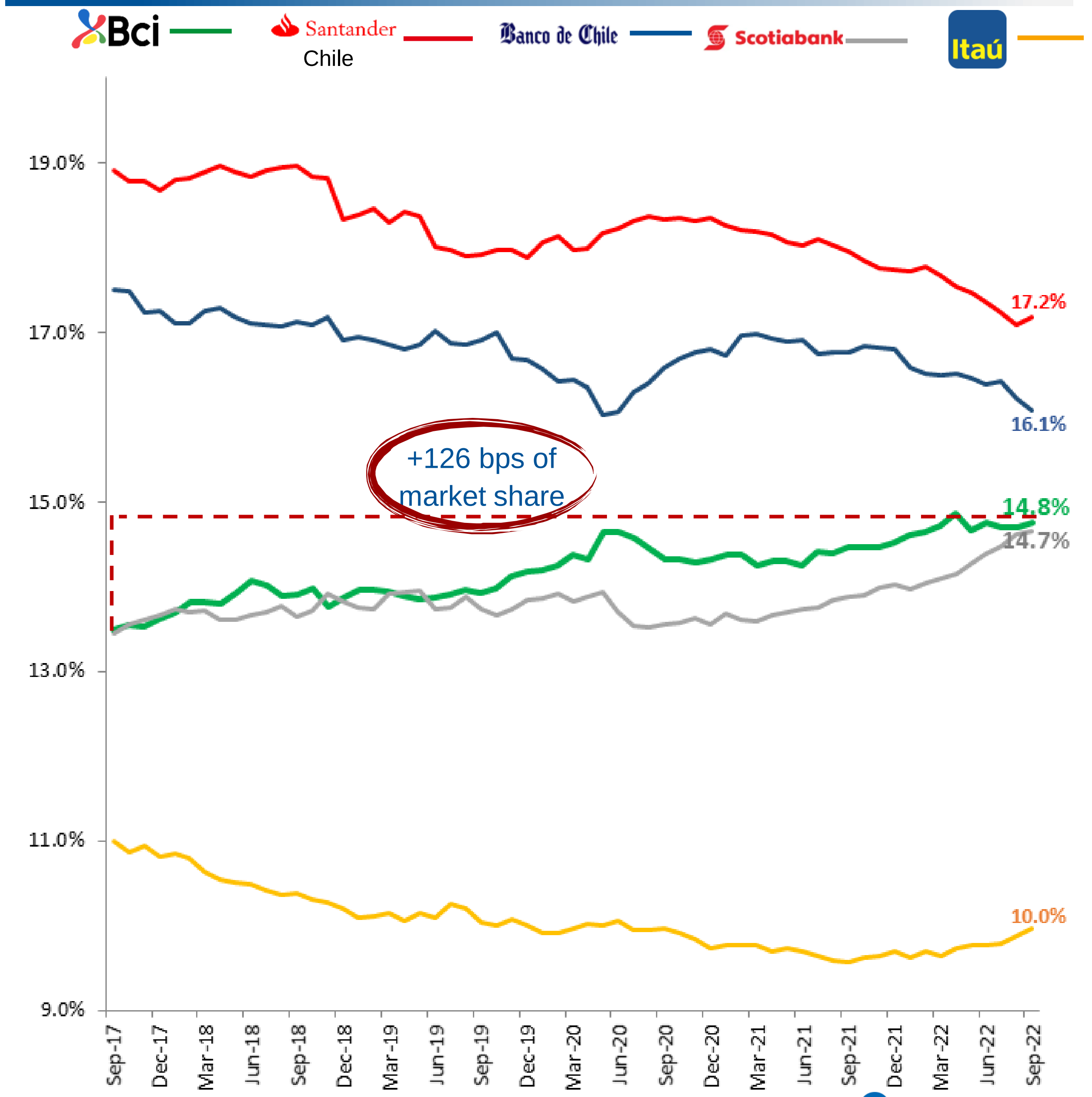


Return on average assets (ROAA)[1]

as of September 2022



Local loans market share[2] (%)



Source: CMF as of September 2022

[1] Figures include CNB and Itau Corpbanca Colombia; [2] Bci figures exclude CNB (City National Bank) and Itau Corpbanca figures exclude Colombia operations;

Bci seamosdiferentes

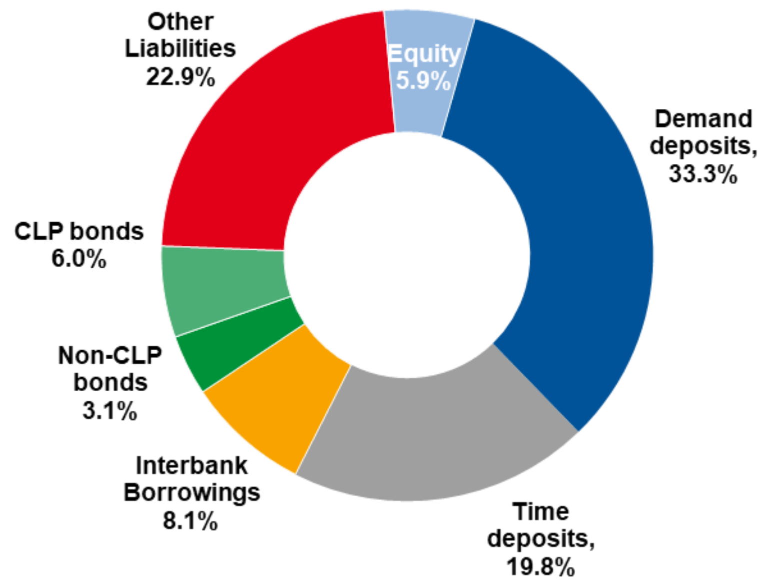
…with diversified and low funding cost

In terms of maturity, currency and geography

Funding Sources

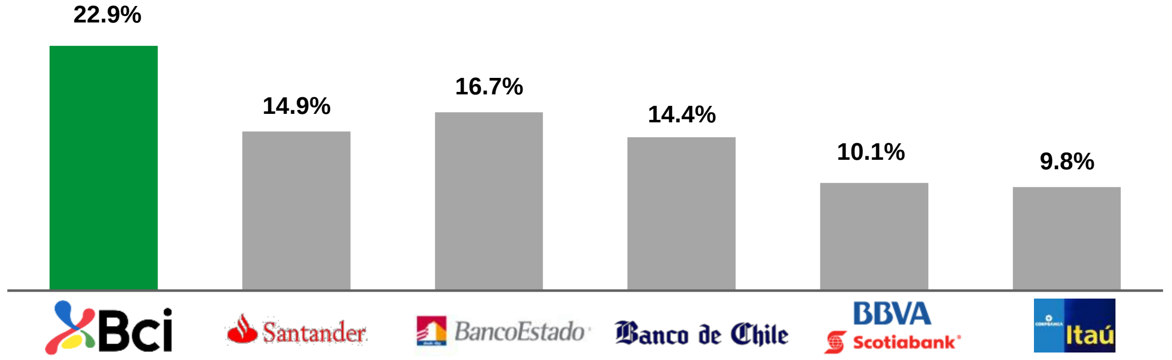
- Long term funding composed primarily of UF local bonds in the Chilean market, complemented by other international issuances, through our EMTN program in US dollars, Euros, Swiss Francs, Japanese Yens and Australian dollars
    - The long-term debt matches our long-term residential mortgage portfolio
- Short-term funding coming from commercial paper program managed out of its Miami branch which provides an additional source of US dollar funding

Breakdown by type[1]



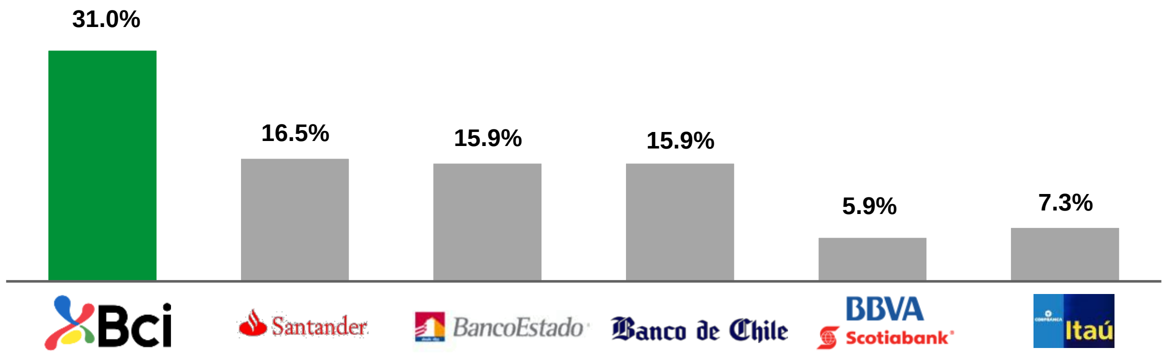
Time Deposit market share

as of September 2022



Current accounts & demand deposits market share

as of September 2022



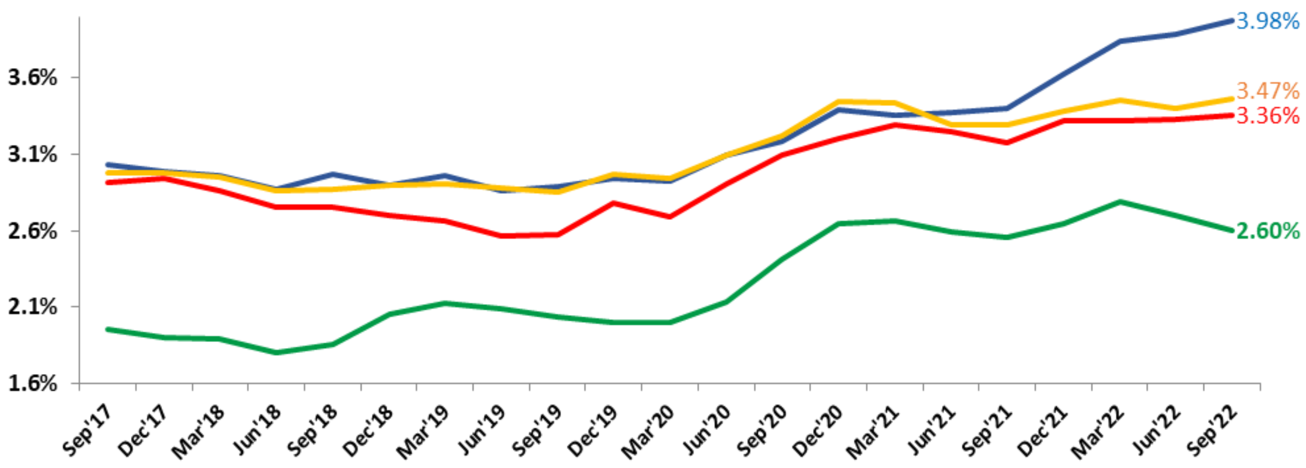
Source: Company filings and CMF as of September 2022
Note: Figures are converted to US$ using an FX of USD/CLP of 960.24 (October 3rd, 2022); Bci figures include CNB and Itau CorpBanca figures include Colombia operations; [1] Considers all of the Company's assets in Chile.

…while maintaining prudent risk

Highlights

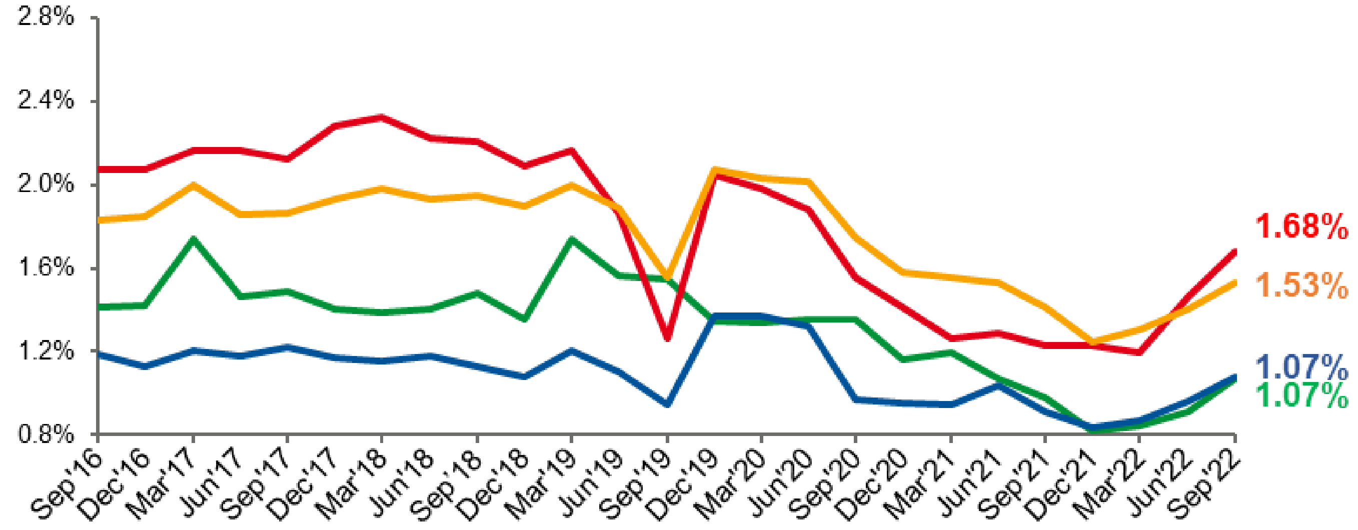
- Bci's asset quality is supported by proactive risk management and monitoring.
- We have a stock of over US$ 414 Million in additional provisions.
- Our loan portfolio is well diversified by business lines, economic sectors, and customers.
- In terms of loan portfolio concentration, the 20 largest loans account for less than 10% of the bank’s total loans

Loan loss provisions / Average Gross Loans



Note: includes operations of CNB and Itau Corpbanca Colombia

NPLs (Delinquency +90 days / Total Loans)



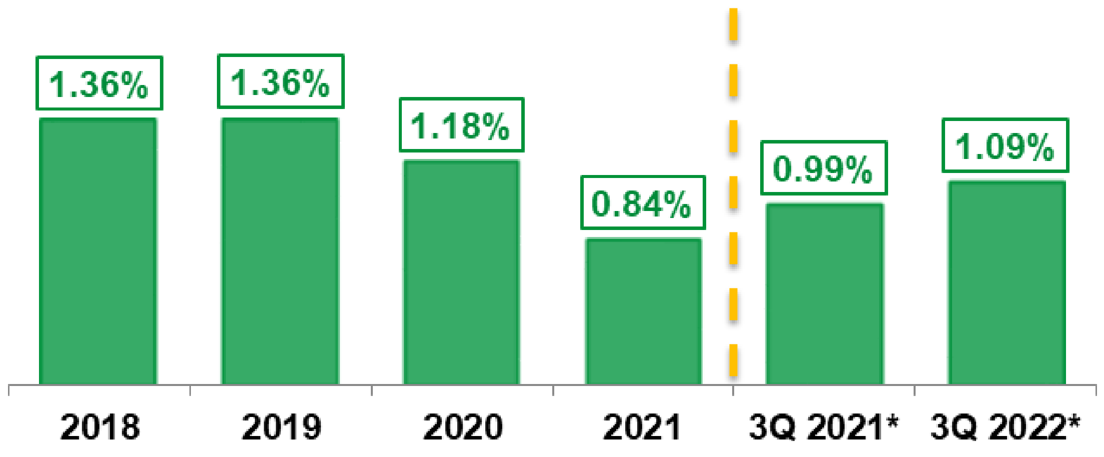
Bci
Santander
Banco de Chile
System

Note: NPLs includes operations of CNB and Itau Corpbanca Colombia

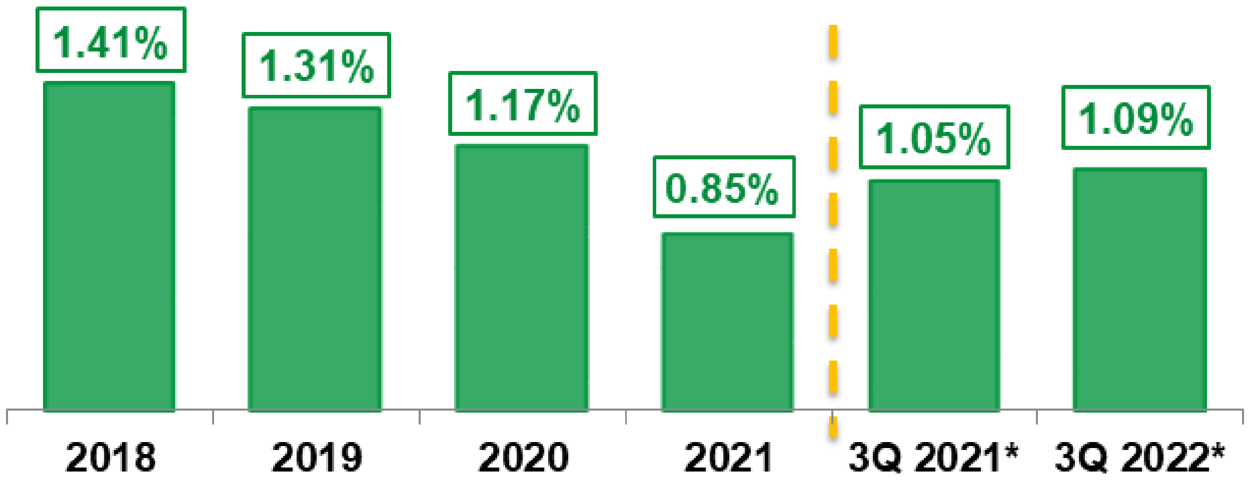
Source: CMF. Figures as of September 2022

Greater liquidity has mitigated a further increase in NPLs

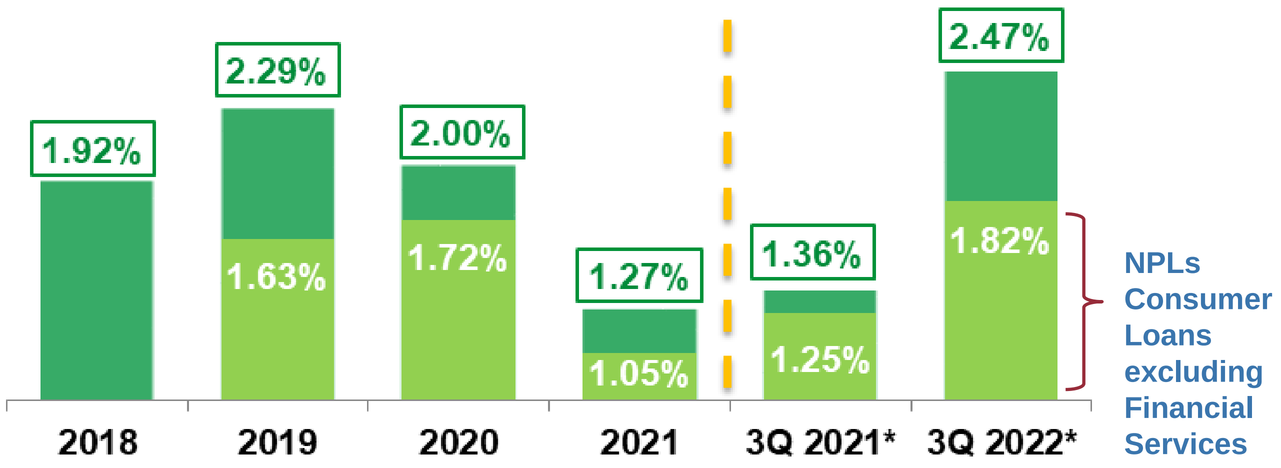
NPL Ratio (NPLs/Total Loans)*



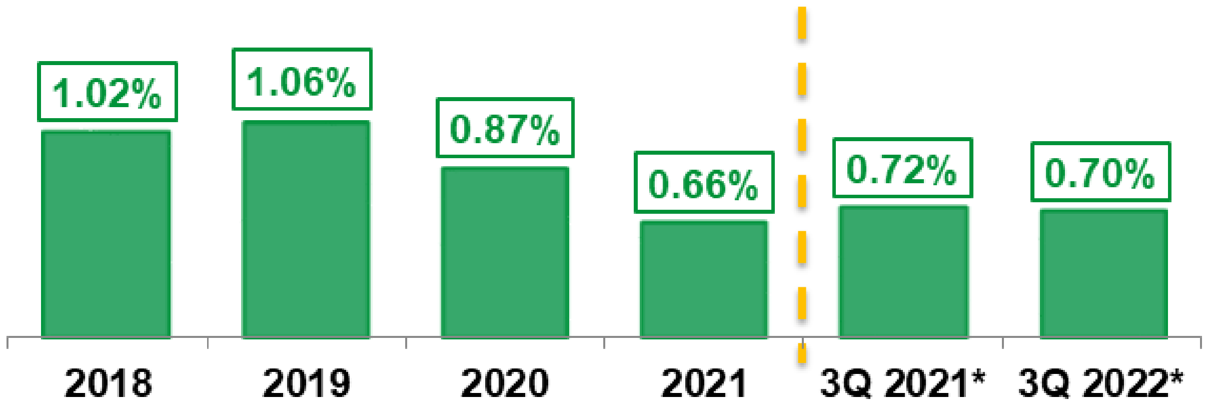
NPL Ratio (Commercial Loans)



NPL Ratio (Consumer Loans)

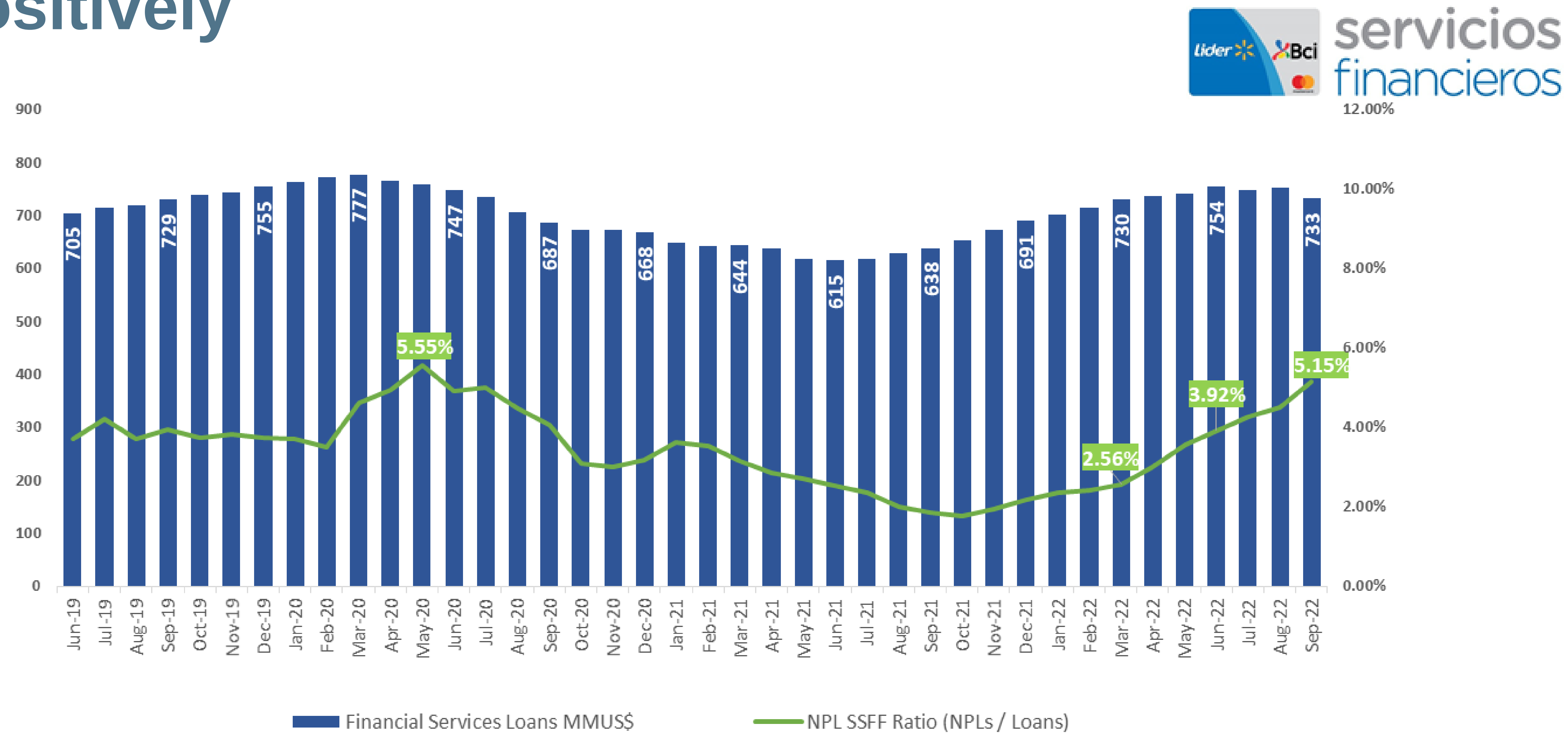


NPL Ratio (Mortgage Loans)



Note: Includes Bci subsidiary in USA (CNB)   *Not includes the Interbank loans

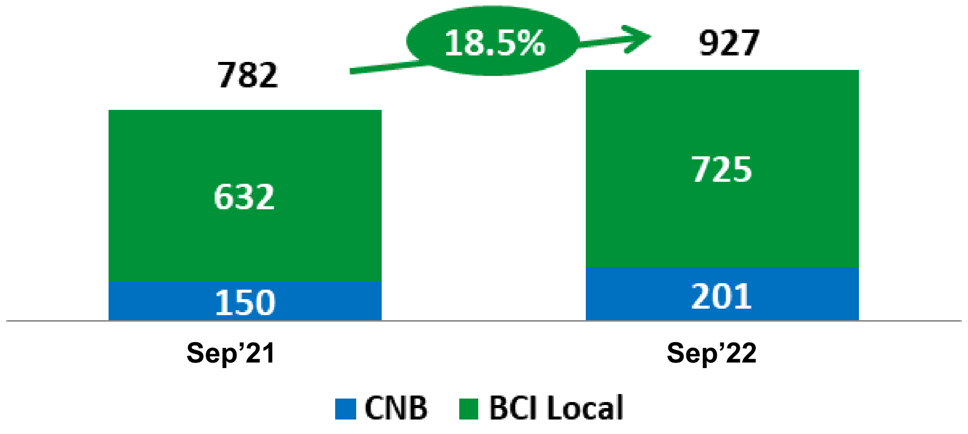
Financial Services: NPLs have continued to evolve positively



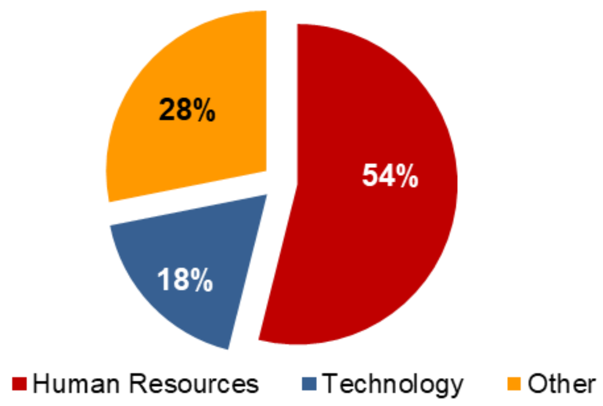
Figures are converted to US$ using an FX of 960.24 (October 3rd, 2022)

Operating Expenses have been controlled

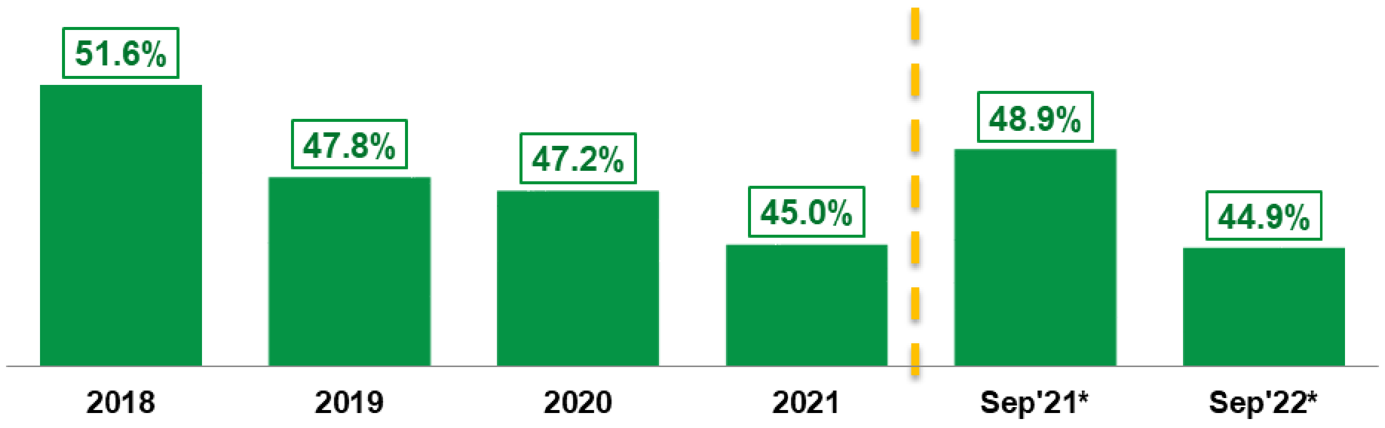
Operating Expenses (YTD)
US$ million



Expense Breakdown
as of September 2022



Efficiency Ratio*



* 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 USD using an FX of 960.24 (October 3rd, 2022). Include City National Bank of Florida.

In the short term we will have a fully deployed Digital Bank offer

Main account

Cash in
- Salary payment
- In-store deposit
- Credit/debit card payment
- Bank transfer

Money administration
- Expense control
- USD account
- Transaction history

Cash out
- In-store pick up
- ATM
- Bank transfer

Daily Use Cases

Top-ups
- Phone
- Internet
- Entertainment

- Bills
- Transportation
- Marketplace in-app
- Travel
- Others

Financial products

Credits
- BNPL
- '23 Credit Card
- Mortgage
- '23 Consumer

Savings & Investments
- Savings
- Stocks
- Certificate of deposits
- '23 Mutual funds

- '23 Insurance
- Remittances

Payments

P2M: Virtual card | Physical card | Tokenization | QR

P2P: Number | QR/Link | Bill splitting

Available in MACH (2022)   '23 Available in 2023

MACH

MACH is a key part in the construction of this Ecosystem

Strong transactional growth…

~13%
Growth Users YoY[1]

~18%
Growth NIBDs[2]

~22%
Growth Active Cards Issued YoY[3]

Savings Account: *Cuenta Futuro*

NIBDs

+58% QoQ (amount)

+2X QoQ (average balance)

Accounts for 16% of NIBDs

Total users

+60% QoQ (accounts)

….fledgling business with great potential

MACH Business

+130K merchants

70.000 average purchases by month

74.7%
NPS

4.1/4.6
Rating Stores (Google Play/Apple Store)

1. Total number of users (Sept 2022 vs. Sept 2021)
2. Total balance of Non-interest bearing deposits, including savings account (Sept 2022 vs. Sept 2021)
3. Virtual and Physical active cards issued (Sept 2022 vs. Sept 2021)

MACH

Balance sheet

US$ million (*)	2018	2019	2020	2021	CAGR 2018-2021	3Q 2021*	3Q 2022*	%Δ
Cash	2,144	3,284	4,788	4,124	24.37%	3,692	4,654	26.05%
Securities	5,489	6,489	9,546	14,971	39.72%	19,336	21,242	9.86%
Loans	31,113	35,064	36,528	42,562	11.01%	40,723	51,118	25.53%
Other Financial Instruments	62	122	68	55	-4.01%	87	183	108.77%
Fixed Assets	293	261	262	263	-3.50%	432	479	10.76%
Other Assets	3,961	7,201	8,332	10,046	36.38%	2,811	7,433	164.40%
Total Assets	**43,062**	**52,421**	**59,523**	**72,022**	**18.70%**	**67,081**	**85,108**	**26.87%**
Demand Deposits	12,729	14,768	20,543	28,798	31.28%	26,312	28,342	7.72%
Time Deposits	12,839	13,926	11,288	11,315	-4.13%	10,544	16,892	60.20%
Interbank Borrowings	2,872	3,626	6,530	7,260	36.22%	7,123	6,909	-3.01%
Bonds Payable	6,225	7,307	7,739	9,124	13.59%	7,181	8,502	18.40%
Other Liabilities	4,795	8,843	9,365	10,837	31.24%	11,803	19,929	68.85%
Equity	**3,602**	**3,950**	**4,056**	**4,688**	**9.18%**	4,119	4,533	10.07%
Total Liabilities	**43,062**	**52,421**	**59,523**	**72,022**	**18.70%**	**67,081**	**85,108**	**26.87%**

Figures are converted to US$ using an FX of US$/CLP of 960.24 (October 3rd, 2022) Includes operations of CNB

Bci seamosdiferentes

Financial results

US$ million (*)	2018	2019	2020	2021	CAGR 2017-2021	3Q 2021*	3Q 2022*	%Δ
Net Interest Income	1,125	1,376	1,519	1,664	13.93%	438.2	601.8	37.34%
Net Service Fee Income	319	366	349	361	4.21%	102.0	97.1	-4.85%
Other Operating Income	207	228	248	226	3.00%	26.4	-4.7	-118.0%
Operating Income	**1,444**	**1,743**	**1,868**	**2,025**	11.93%	**566.6**	**694.1**	**22.51%**
Provision for loan losses	-277	-433	-681	-417	14.57%	-92.7	-92.1	-0.61%
Operating Income, net of loan losses, interest and fees	**1,374**	**1,537**	**1,435**	**1,834**	10.11%	**500.3**	**597.2**	**19.38%**
Total operating expenses	**-858**	**-952**	**-990**	**-1,021**	5.96%	**-259.3**	**-341.8**	**31.83%**
Total Net Operating Income	**541**	**553**	**356**	**752**	11.59%	**214.6**	**260.1**	**21.23%**
Income Tax	-129	-134	-26	-210	17.63%	-96.4	-62.8	-34.81%
Consolidated Net Income for the Year	**412**	**419**	**331**	**542**	**9.56%**	**118.2**	**197.3**	**66.92%**

Figures are converted to US$ using an FX of US$/CLP of 960.24 (October 3rd, 2022)   includes operations of CNB

Bci seamosdiferentes

City National Bank of Florida

Executive Summary

Balance Sheet Evolution

- Core loans (excl. PPP) increased $1.2B (+8.2%) QoQ and $4.3B (+38.2%) YoY, exceeding the banking industry average; Already strong asset quality ratios continued to improve in the 3rd quarter
- Client deposits increased $922MM (+5.4%) YoY, but declined in the quarter due to evolving industry and economic dynamics
- We maintain the largest deposit market share in Miami-Dade County outside of the four money center banks

Financial Results

- YTD net income of $206MM is 17% ahead of prior year
- Core net interest income (excl. PPP & MSLP fees) increased $96MM or 27% YoY due to our significant loan growth
- Non-interest income has increased by 25% YoY, as we have put emphasis on cross-selling and relationship banking

2023 Outlook

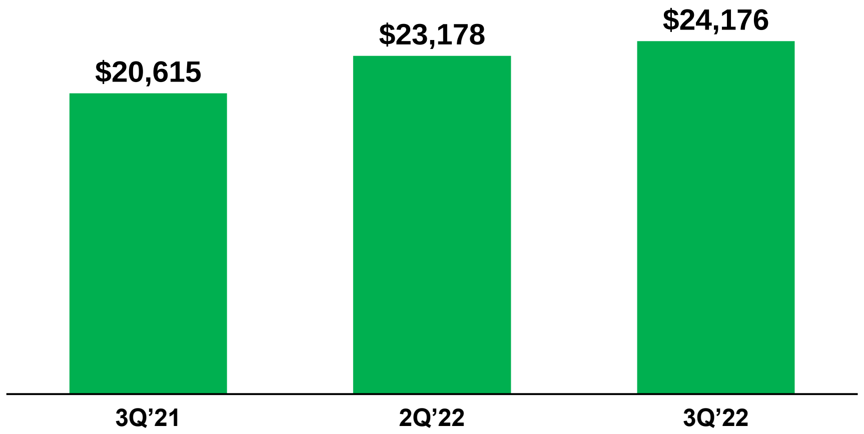
- City National Bank has had a strong performance in 2022
- Despite a potential slowdown in the US economy in 2023, stronger economic conditions in Florida combined with our best-in-class talent provide us with the opportunity to continue delivering strong results
- We continue to invest in technology & digital capabilities while also reinforcing our Florida presence north of Miami

Bci seamosdiferentes

We increased our total assets by $1B QoQ while maintaining significant on-balance sheet liquidity

Total Assets ($MM)

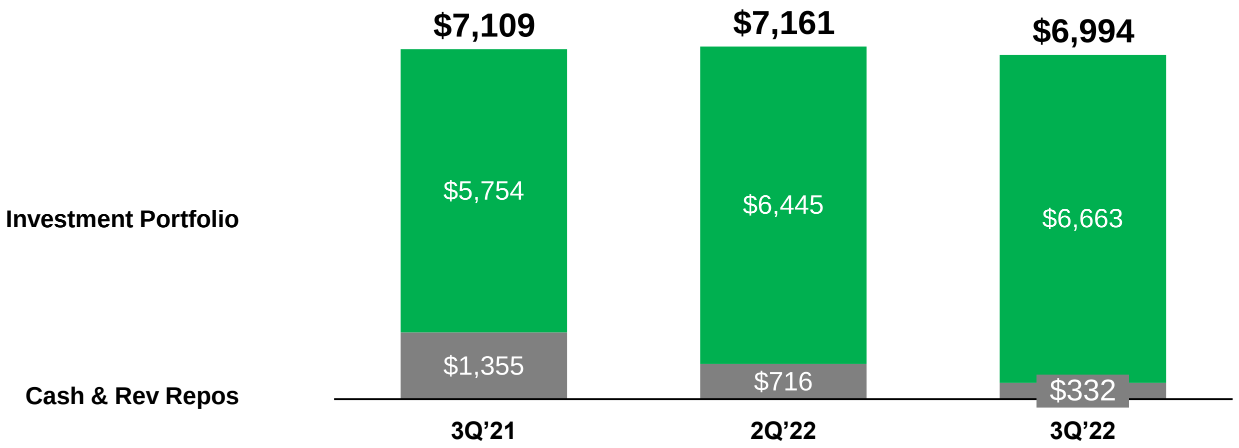
QoQ increase: +$1B +4.3%
YoY increase: +$3.6B +17.3%



Loans to Deposits	72.13%	76.97%	81.46%
Total Risk Based Capital Ratio	16.07%	14.23%	13.75%
Tier 1 Leverage Ratio	9.64%	9.75%	9.60%

Cash & Investments ($MM)

QoQ decrease: -$167MM -2.3%
YoY decrease: -$115MM -1.6%



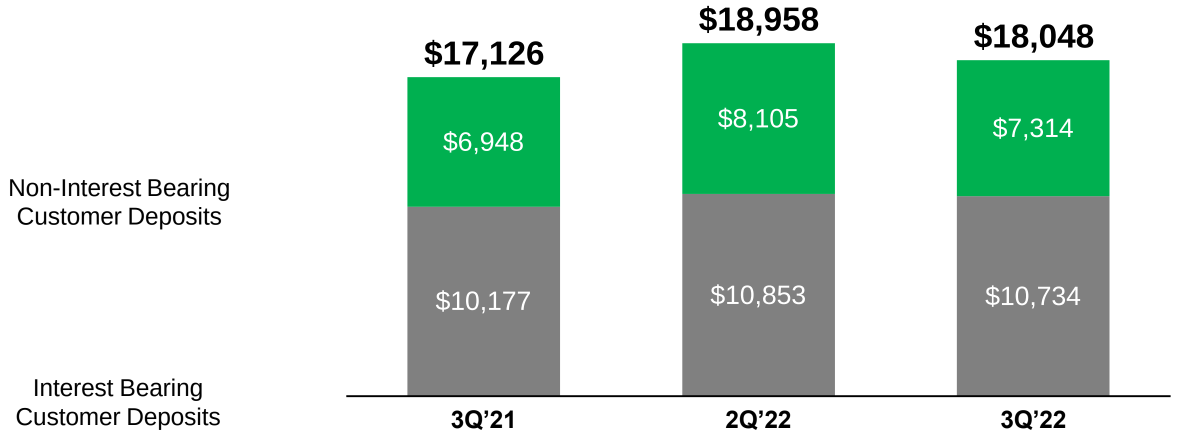
Investments to Total Assets	27.91%	27.81%	27.56%
Yield on Total Investments	1.41%	1.73%	2.01%
Cash & Rev Repos to Total Assets	6.57%	3.09%	1.37%

Our loan-to-deposit ratio remains low at 81.5% despite our strong loan growth

We have the largest market share in Miami-Dade County after the four largest money-center banks due to over $900MM of deposit growth YoY

Client Deposits ($MM)

QoQ decrease: -$911MM -4.8%
YoY increase: +$922MM +5.4%



	3Q'21	2Q'22	3Q'22
Spot Cost of Client Deposits	0.17%	0.29%	0.67%
Non-Int Bearing/ Total Deposits	40.51%	42.19%	37.60%
Brokered Deposits ($MM)	$27	$253	$1,405

Deposit Market Share – Miami Dade County

CNB maintains the largest deposit market share in Miami-Dade County (almost 8%) once the top four money center banks are excluded

State:		June 30, 2022		
	MIAMI-DADE COUNTY	Inside of Market		
Ranking	Institution Name	No. of Offices	Deposits ($000)	Market Share
1	Bank of America, National Association	69	30,874,083	15.74%
2	Jpmorgan Chase Bank, National Association	79	22,080,677	11.26%
3	Wells Fargo Bank, National Association	67	21,752,077	11.09%
4	Citibank, National Association	28	19,268,000	9.82%
5	**City National Bank of Florida**	**23**	**15,340,317**	**7.82%**
6	Bankunited, National Association	16	11,140,934	5.68%
7	Truist Bank	43	8,241,097	4.20%
8	HSBC Bank Usa, National Association	2	5,815,253	2.96%
9	First Horizon Bank	19	5,217,270	2.66%
10	Amerant Bank, National Association	11	5,194,701	2.65%
11	Ocean Bank	20	4,780,835	2.44%
12	TD Bank, National Association	31	4,636,402	2.36%
13	Regions Bank	38	4,381,859	2.23%
14	Safra National Bank of New York	1	3,286,614	1.68%
15	Popular Bank	10	3,012,266	1.54%

Non-interest bearing deposits represent 38% of total deposits

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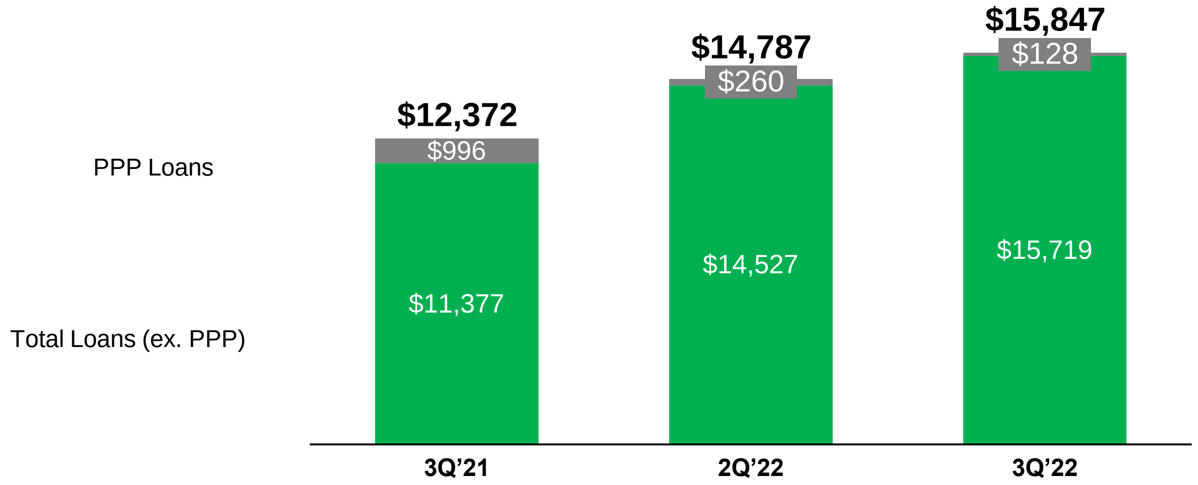
Our loans (excluding PPP) have increased $1.2B QoQ or 8.2% as a result of loan production, which significantly exceeds the industry

Total Loans & Leases ($MM)

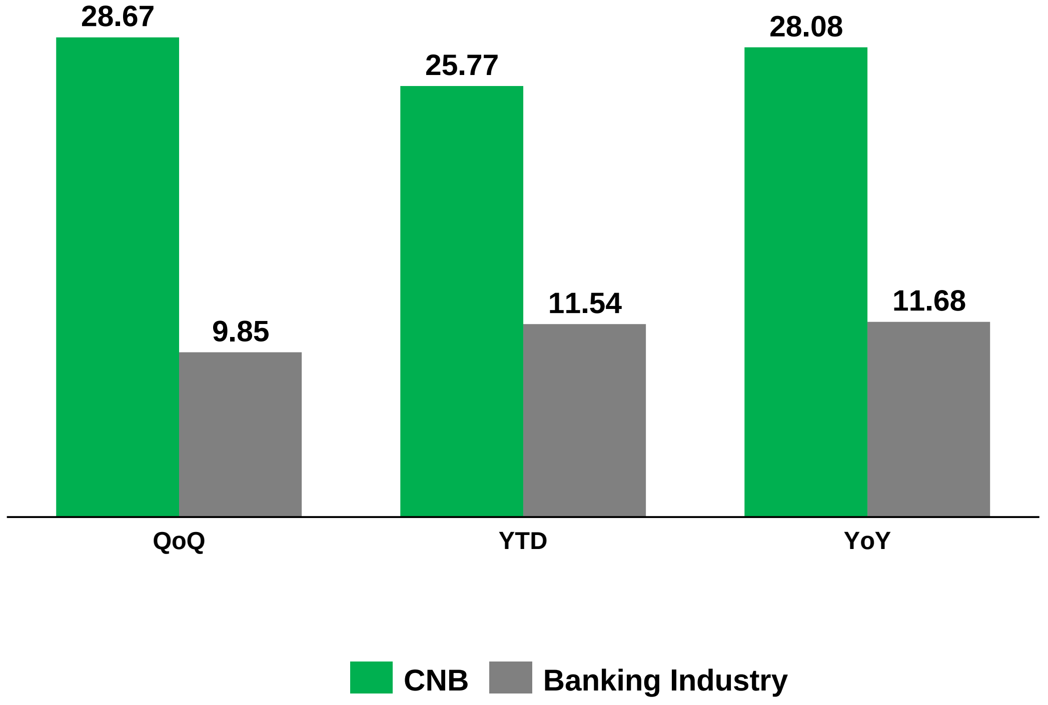
QoQ increase (non-PPP growth): +$1.2B +8.2%
YoY increase (non-PPP growth): +$4.3B +38.2%



	3Q'21	2Q'22	3Q'22
Loan production ($MM)	$1,201	$1,929	$1,936
Loans to Total Assets	60.02%	63.80%	65.55%

Loans and Leases Growth Rates (annualized)

Higher loan & lease growth than the industry QoQ (3x), YTD (~2.5x) and YOY (2.5x)



2022 new loan commitments have significantly outpaced 2021's

Our loan portfolio is diversified with real estate secured loans at a low weighted average LTV of 56%

Loan Breakdown as of 9/30/2022	$ Amount ($k)		% of Portfolio	Weighted Avg LTVs
C&I	$	3,590,054	22%	N/A
CRE	$	7,105,329	44%	54%
Own OCC CRE	$	1,473,920	9%	53%
Residential	$	3,240,550	20%	61%
Consumer	$	100,504	1%	N/A
PPP	$	127,700	1%	N/A
Leases	$	376,546	2%	N/A
Total Gross Loans & Leases	**$**	**16,014,602**	**100%**	**56%**

CRE Breakdown as of 9/30/2022	$ Amount ($k)		% of Portfolio	Weighted Avg LTVs
Hotels	$	761,667	11%	49%
Const. & Land	$	1,055,435	15%	47%
Multifamily	$	675,387	10%	56%
Office	$	972,052	14%	58%
Other CRE	$	1,424,020	20%	55%
Shopping Center/ Retail	$	1,626,462	23%	56%
Warehouse	$	590,305	8%	53%
Total	**$**	**7,105,329**	**100%**	**54%**

CRE Concentration Ratio	**290.5%**

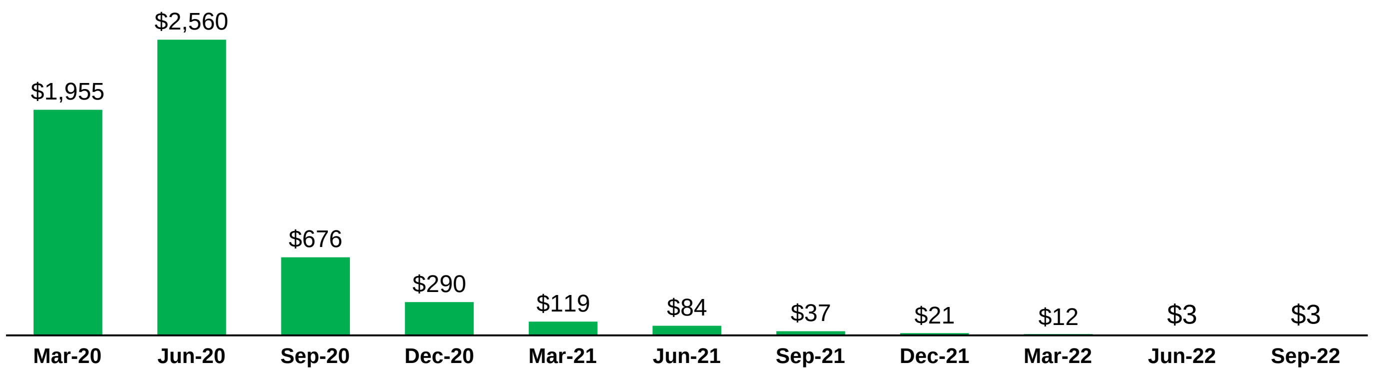
CRE breakdown is well diversified with only two segments slightly exceeding 20%

CRE concentration ratio of 290.5% is below the 300% regulatory threshold

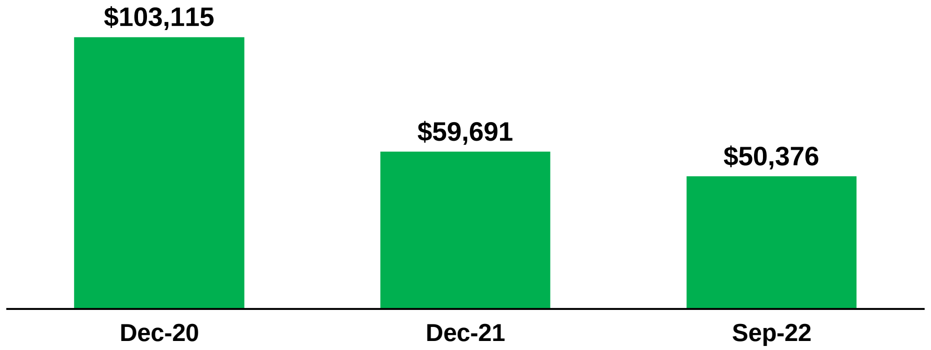
Asset quality is strong with non-performing loans and past dues at the lowest levels in three years

Loan Deferments ($MM)

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



Non-Performing Loans ($000's)

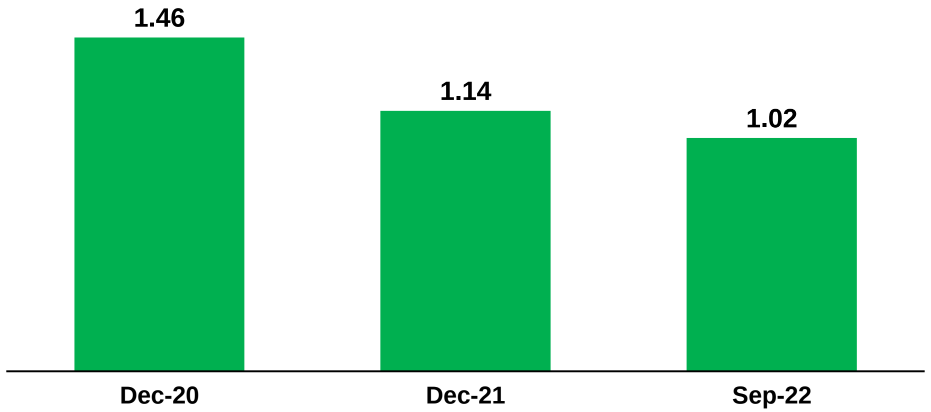


NPL Ratio (%)	0.96%	0.51%	0.32%
Past Due Ratio (%)	0.75%	0.28%	0.18%

Deferrals Breakdown ($MM)

W Avg LTV% RE Secured: 61%

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



Provisions YTD (000's)	$101,600	($7,000)	$13,650
ALLL/NPLs (%)	133.04%	217.02%	299.43%

Net income is 17% higher than prior year principally driven by net interest income growth

INCOME STATEMENT ($ millions)	3Q'21	2Q'22	3Q'22	$ Var QoQ	% Var QoQ	YTD 2021	YTD 2022	$ Var YoY	% Var YoY
(+) Net Interest Income	$132.0	$160.8	$164.2	$3.4	2.1%	$388.9	$468.2	$79.3	20.4%
(+) Non-Interest Income	$19.6	$25.4	$23.8	-$1.6	-6.2%	$57.0	$71.2	$14.2	25.0%
(=) Operating Income	**$151.7**	**$186.1**	**$188.0**	**$1.9**	**1.0%**	**$445.9**	**$539.5**	**$93.5**	**21.0%**
(-) Non-Interest Expenses	$65.0	$75.4	$82.9	$7.5	10.0%	$206.6	$232.4	$25.8	12.5%
(=) Core Earnings	**$86.6**	**$110.8**	**$105.1**	**-$5.7**	**-5.1%**	**$239.3**	**$307.1**	**$67.7**	**28.3%**
(-) Provision Expense	$0.0	$6.0	$7.7	$1.7	27.5%	$0.0	$13.7	$13.7	0.0%
(-) Amortization Expense	$8.8	$8.2	$8.2	$0.0	0.0%	$26.4	$24.7	-$1.7	-6.4%
(+) Gain on Sale of Securities, CVA Adj & Marketable securities	$0.2	$0.3	-$0.3	-$0.6	-190.7%	$5.3	$0.4	-$4.8	-91.6%
(=) Net Income before Taxes	**$78.0**	**$96.9**	**$89.0**	**-$7.9**	**-8.2%**	**$218.3**	**$269.2**	**$50.9**	**23.3%**
(-) Tax Expense	$15.6	$22.9	$21.1	-$1.8	-8.0%	$42.9	$63.3	$20.4	47.6%
(=) Net Income after Taxes	**$62.4**	**$74.0**	**$67.9**	**-$6.1**	**-8.2%**	**$175.4**	**$205.9**	**$30.5**	**17.4%**

RATIOS (%)	3Q'21	2Q'22	3Q'22	% Var QoQ	YTD 2021	YTD 2022	% Var YoY
Net Interest Margin (NIM)	2.69%	3.06%	2.94%	-12 bps	2.79%	2.94%	15 bps
ROAA	1.19%	1.32%	1.14%	-18 bps	1.17%	1.21%	4 bps
ROAE	11.50%	14.36%	12.92%	-144 bps	11.14%	13.02%	188 bps
Core Efficiency Ratio	42.87%	40.42%	44.08%	366 bps	46.19%	43.02%	-317 bps

YTD core earnings are 28% greater YoY

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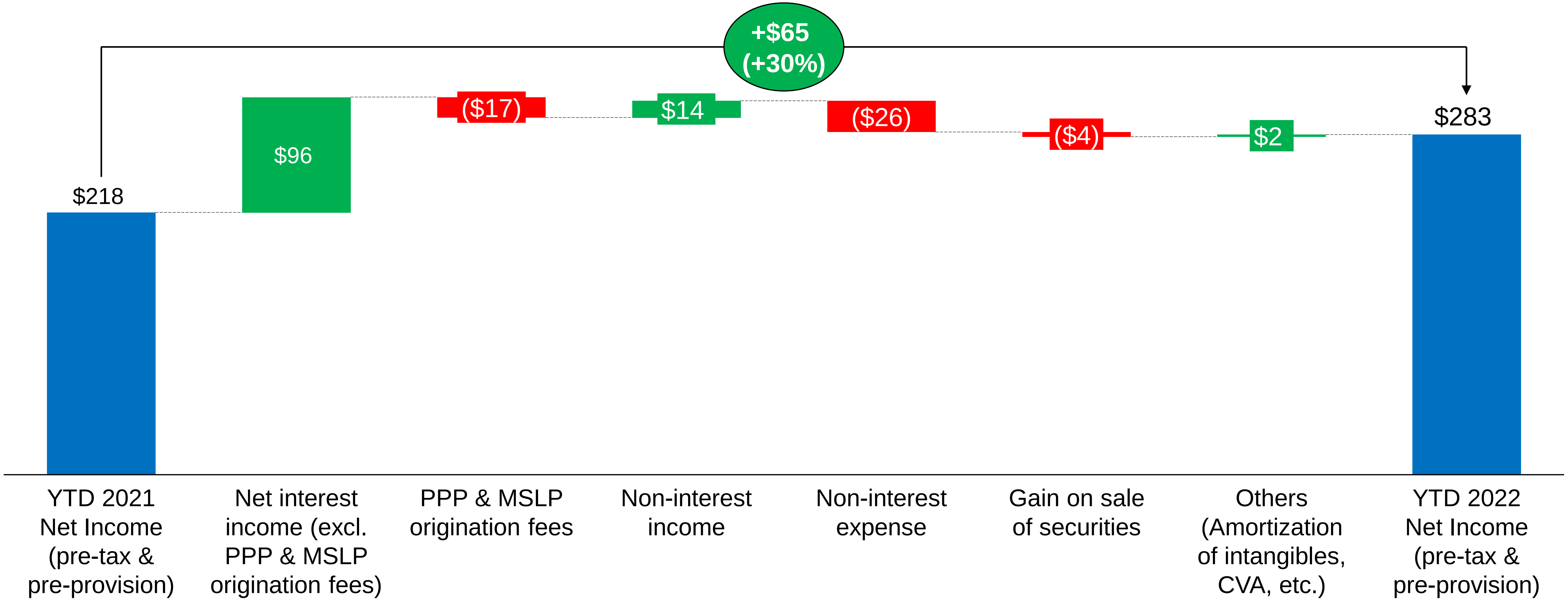
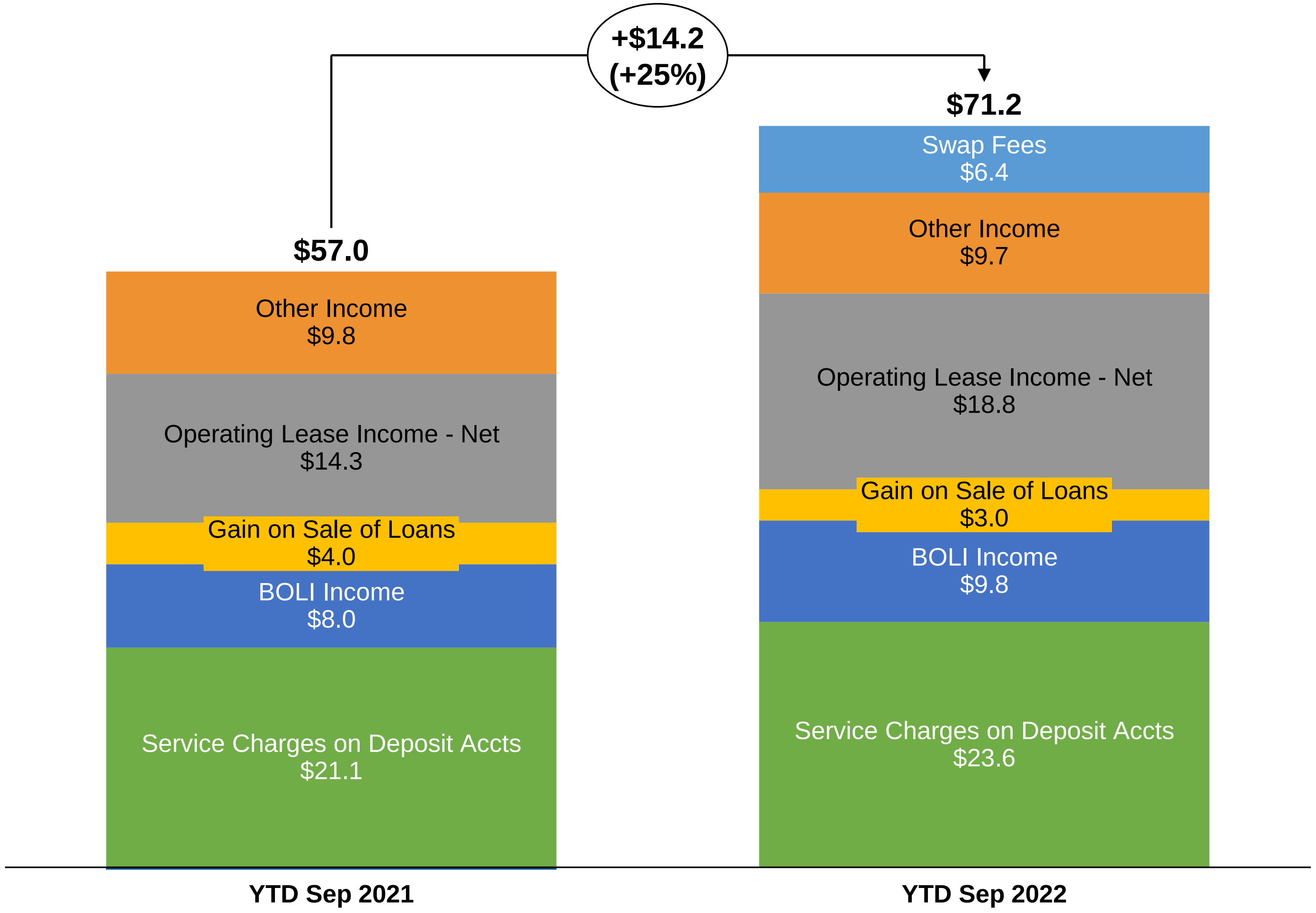
Our net income improvement was mainly driven by increasing core net interest income (excl. PPP & MSLP)



Non-interest income has increased by 25% YoY



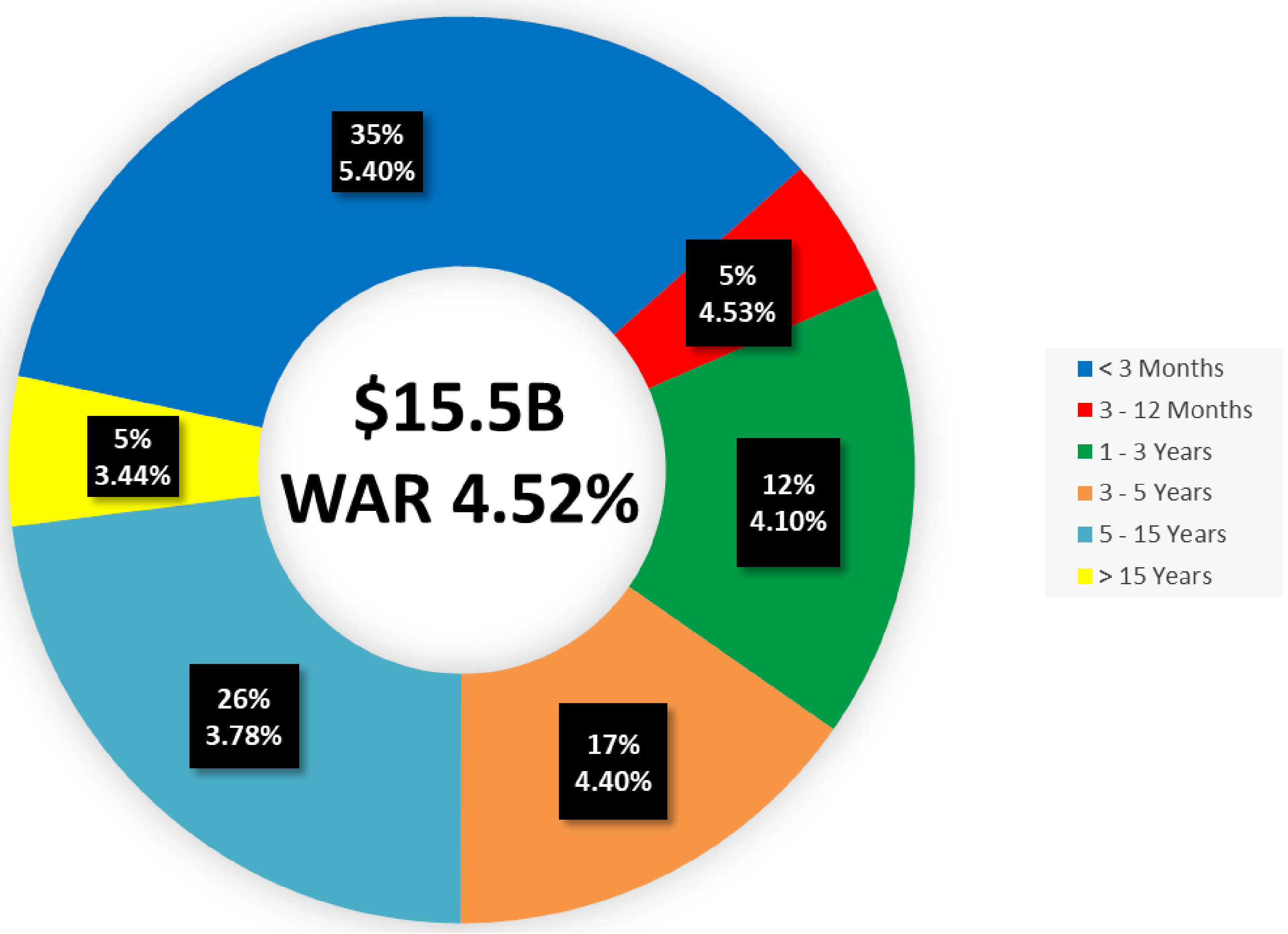
- Total service charges on deposit accounts increased $2.5MM YoY (11.9%), due to increased treasury management fees and wire transfer fees and commissions as deposits have significantly grown YoY
- Higher swap fees as our back-to-back swap program regains traction, as an excellent way to generate fee income and provide clients with competitive rates for longer term loans (>5 years)
- Higher BOLI income YTD due to the additional $115MM purchase in December 2021
- Operating lease income has increased $4.5MM YoY due to newly funded operating leases

We are well positioned for rising rates with 40% of our loan portfolio (excluding PPP) repricing within one year

>$5.5B or 35% 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)



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