Corporate Presentation 2Q 2023

Bci seamosdiferentes

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August 2023

Bci at a glance

Leading financial institution in Chile by Assets and Loans

Profitable and financially sound

as of June 2023

US$95.98 bn
(-0.75% YoY)
Total assets

US$59.08 bn
(+2.0% YoY)
Total loans

US$435.1 mm
Net Income YTD
(ROAE 15.69%)

US$5.15 bn
Market Cap[1]

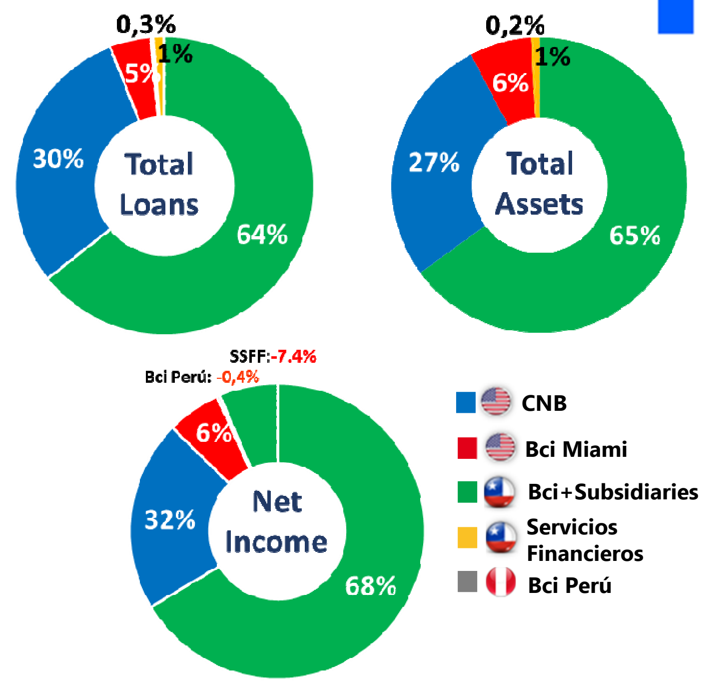
Credit rating profile:

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

Diversified business model

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

Bci/Subsidiary Diversification



New Lines of Business

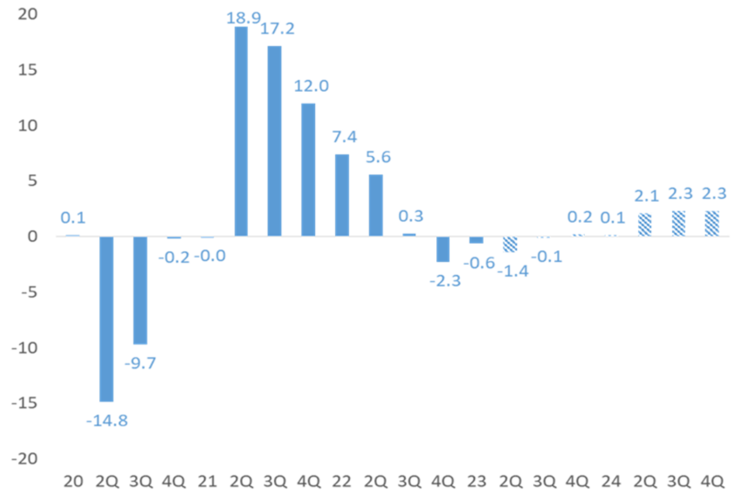
City National Bank Bci FINANCIAL GROUP | MACH | lider Bci servicios financieros | Bci PAGOS | Bci Perú | 360|Connect

Note: Figures are converted to US$ using an FX of US$/CLP of 801.66 (July 3rd 2023);
1 Bloomberg as of March, 2023. Consolidated figures (include City National Bank of Florida and Bci Perú)

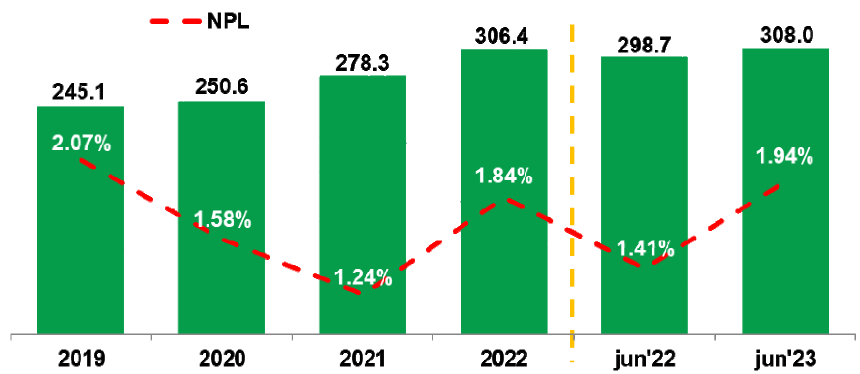
Chilean financial system

Bci is part of a robust financial system

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



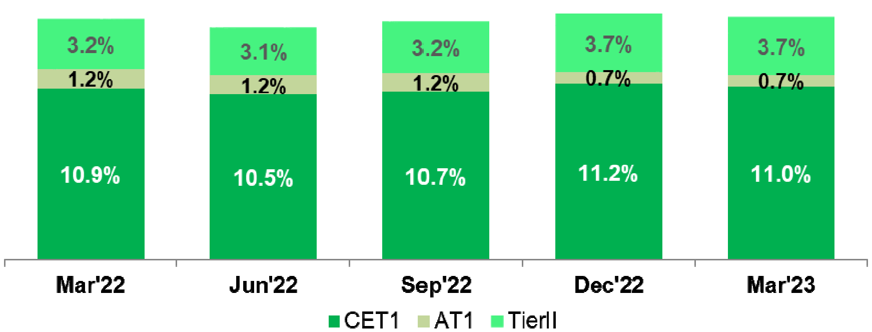
Total loans in the banking system² (US$bn)



Source: CMF
Note: Figures are converted to US$ using an FX of USD/CLP of 801.66 (July 3rd 2023)
[1] Figures exclude CNB (City National Bank) and Itau Corpbanca operations in Colombia

Banking system capitalization ratio (Basel III)

Last information



Chilean banking regulation – upgrading to Basel III

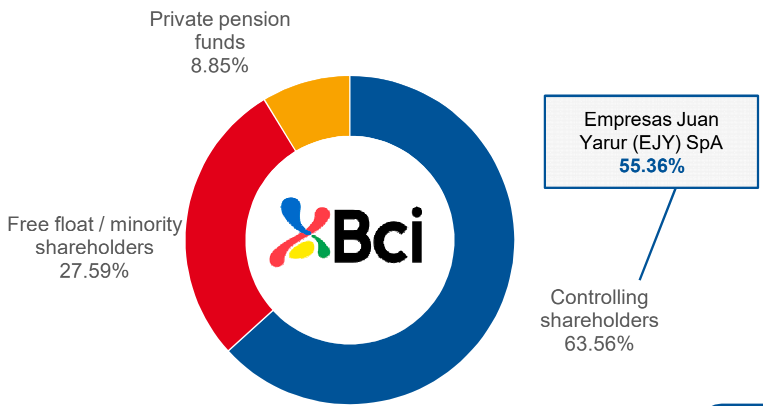
- September 2022: Decrease in the CET1 ratio was mainly due to a negative effect on capital accounts, related to higher US rates. Together with strong and profitable growth observed during the first part of the year.
- March 2022: CMF reports on rating of systemically important banks Bci - 1.5%
- Pillar 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 - : Financial Market Commission (CMF)
(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

Best corporate governance — *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

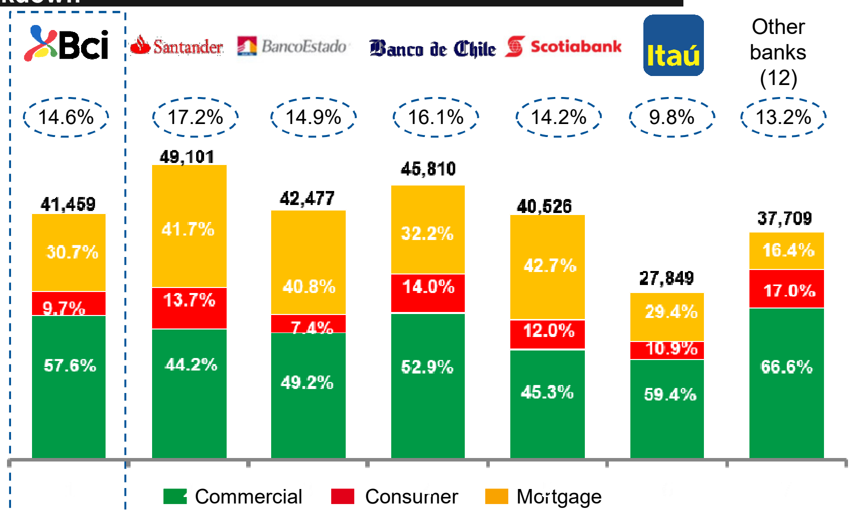
- Promote disruptive innovation and boost collaboration
- Strive to create sustainable value for all our stakeholders

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

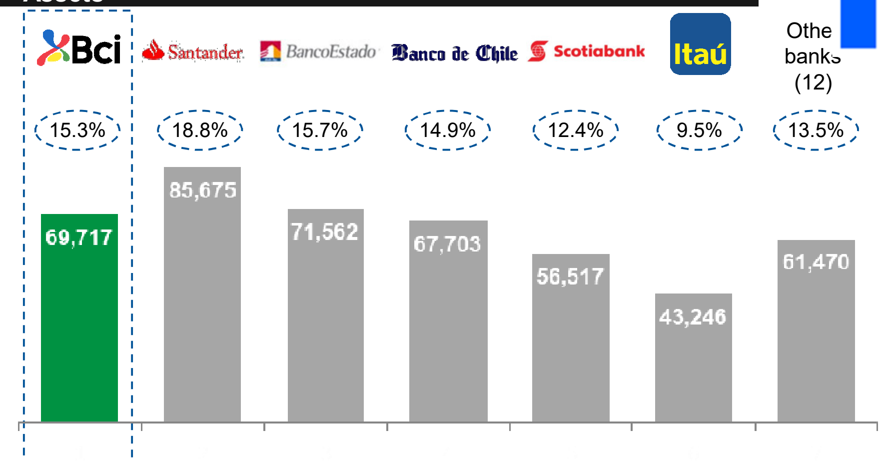
Bci maintains a relevant position in the market

Chilean banking system benchmark *In US$mm, as of June 2023*

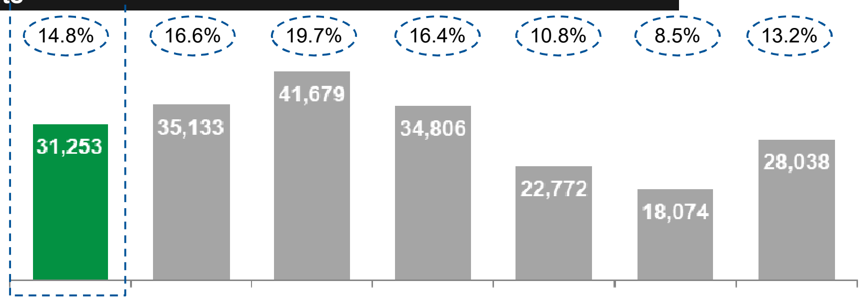
Loan breakdown[1]



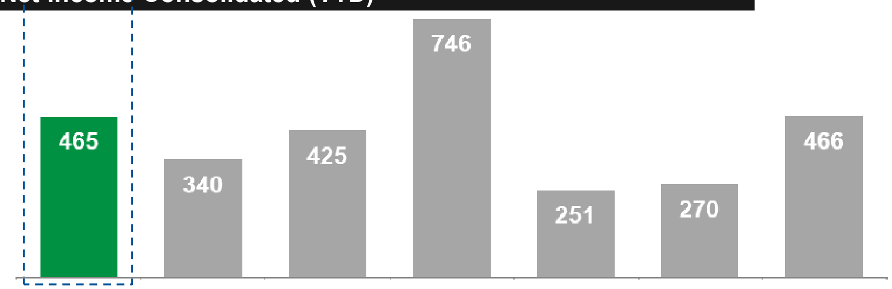
Assets[1]



Deposits[1]



Net income Consolidated (YTD)[2]

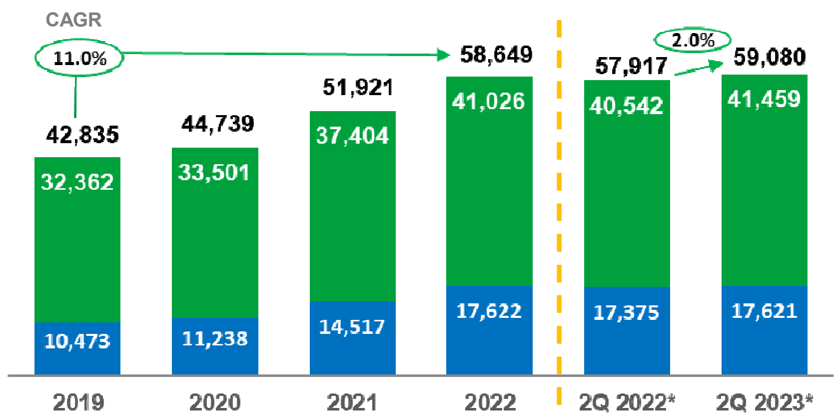


% Market share in Chilean banking system

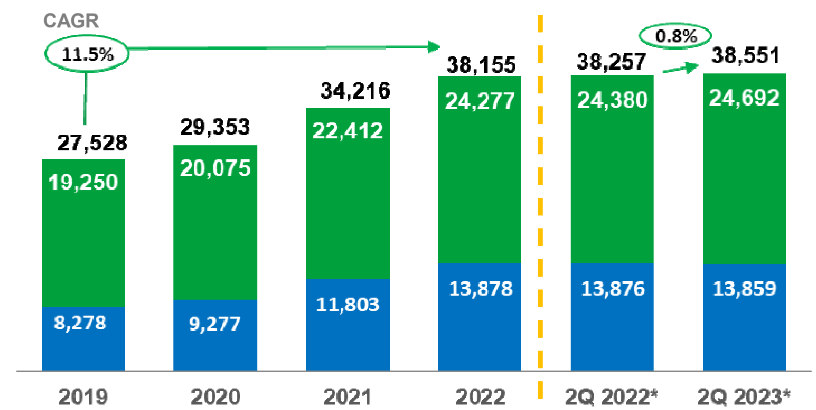
Source: Company filings and Financial Market Commission of Chile (CMF)
Note: Figures are converted to US$ using an FX of USD/CLP of 801.66 (July 3rd 2023)
(1) Bci figures exclude CNB (City National Bank) and Itau Corpbanca figures exclude Colombia operations
(2) Bci figures include CNB (City National Bank) and Itau Corpbanca figures include Colombia operations

Loan growth evolution

Total loans (US$mm)

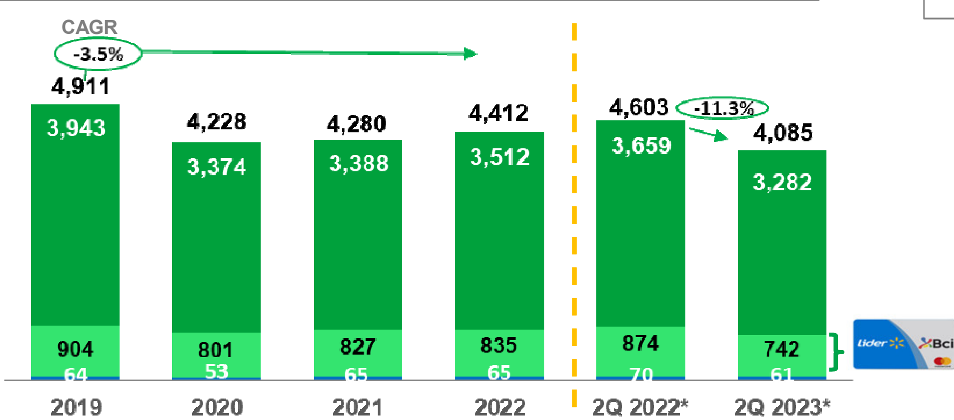


Commercial & Interbank loans (US$mm)

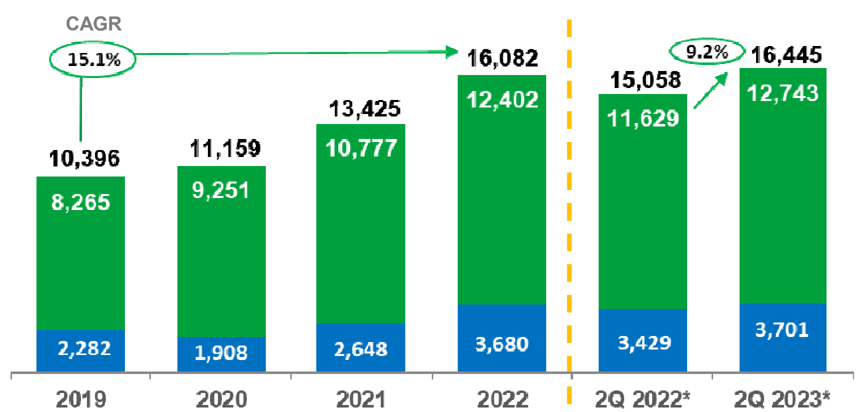


Bci
CNB

Consumer lending loans (US$mm)



Mortgage loans (US$mm)

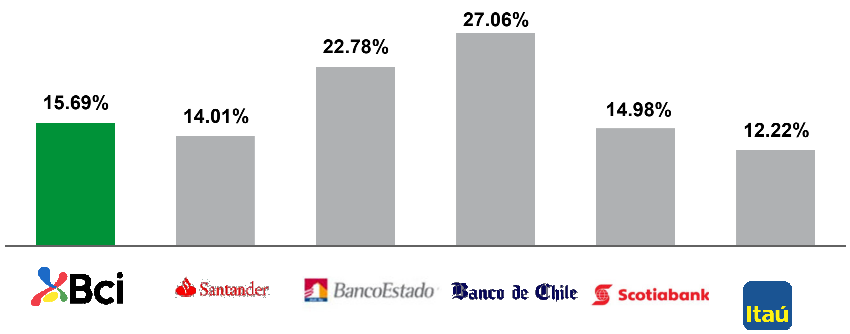


Source: Financial Market Commission (CMF).
Note: Figures are converted to US$ using an FX of USD/CLP of 801.66 (July 3rd 2023); Include CorpBanca investments in Colombia and Bci subsidiary in USA (CNB)

Successful organic growth in Chile…

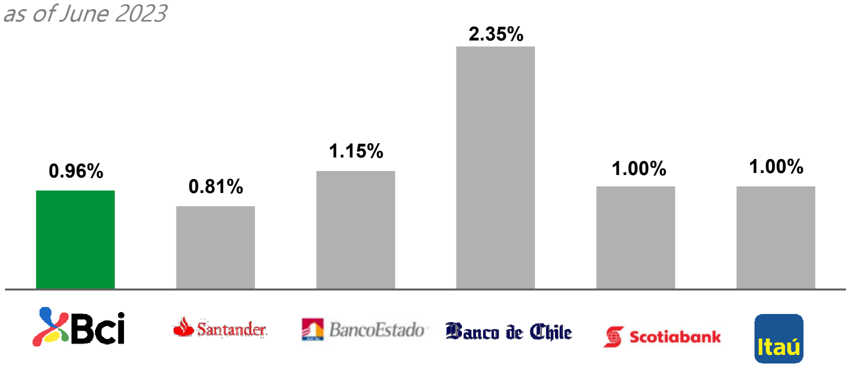
Return on average Equity (ROAE)[1]

as of June 2023

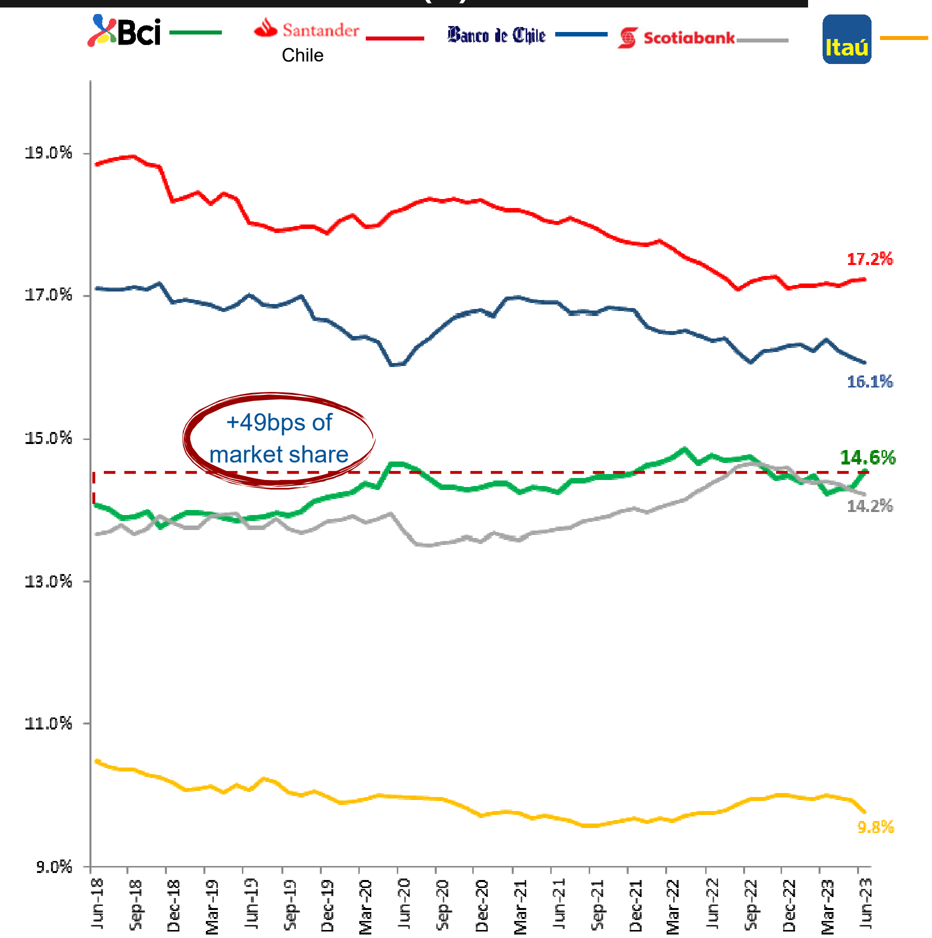


Return on average assets (ROAA)[1]

as of June 2023



Local loans market share[2] (%)



Source: CMF as of June 2023

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

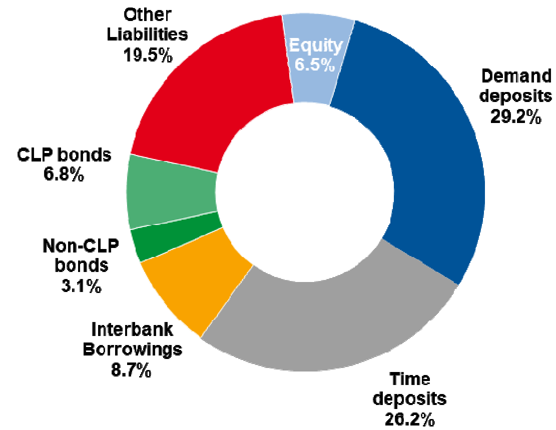
...with diversified and low funding cost

In terms of maturity, currency and geography

Funding Sources

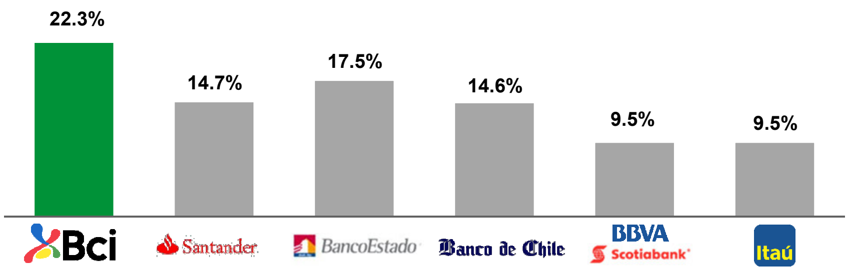
- Long term funding composed primarily of UF local bonds in the Chilean market, complemented by other international issuances, through our EMTN program in US dollars, Euros, Swiss Francs, Japanese Yens and Australian dollars
  - The long-term debt matches our long-term residential mortgage portfolio
- 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]



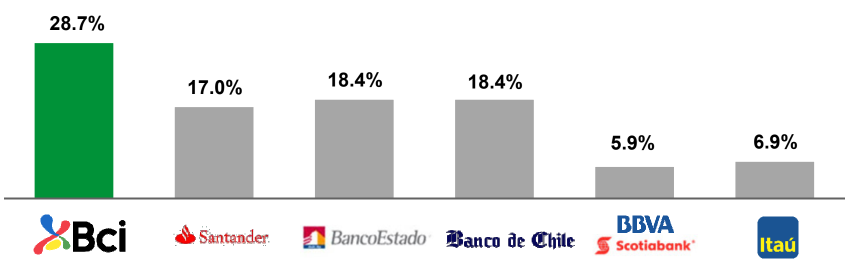
Time Deposit market share

as of June 2023



Checking accounts & demand deposits market share

as of June 2023



Source: Company filings and CMF as of June 2023

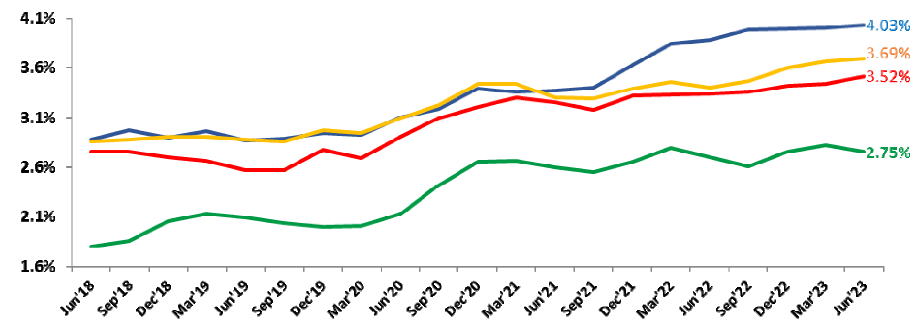
Note: Figures are converted to US$ using an FX of 801.66 (July 3rd 2023); Bci figures include CNB and Itau CorpBanca figures include Colombia operations; [1] Considers all of the Company's assets in Chile.

Risk Evolution

Highlights

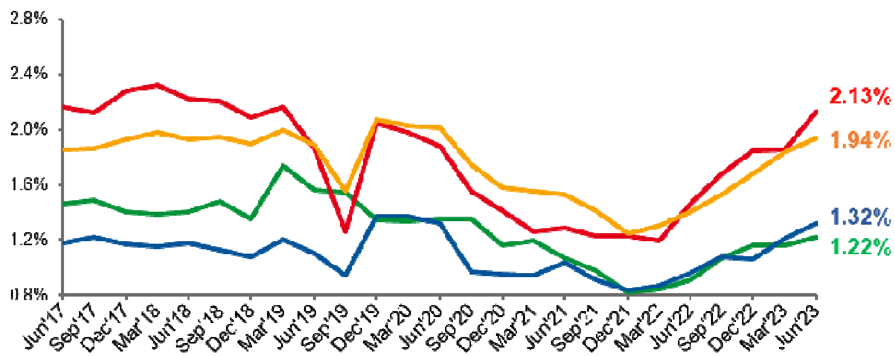
- Bci's asset quality is supported by proactive risk management and monitoring.
- We have a stock of over US$ 511 Million in additional provisions.
- Our loan portfolio is well diversified by business lines, economic sectors, and customers.
- In terms of loan portfolio concentration, the 20 largest loans account for less than 10% of the bank's total loans

Loan loss provisions / Average Gross Loans

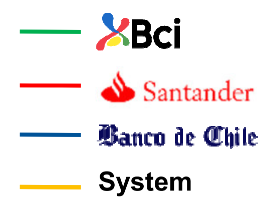


Note: includes operations of CNB and Itau Corpbanca Colombia

NPLs (Delinquency +90 days / Total Loans)



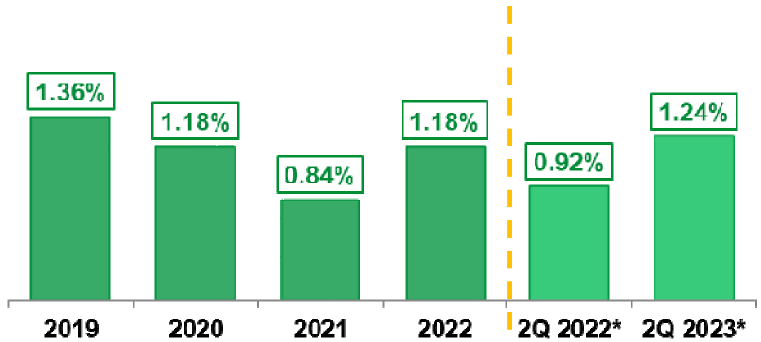
Note: NPLs includes operations of CNB and Itau Corpbanca Colombia



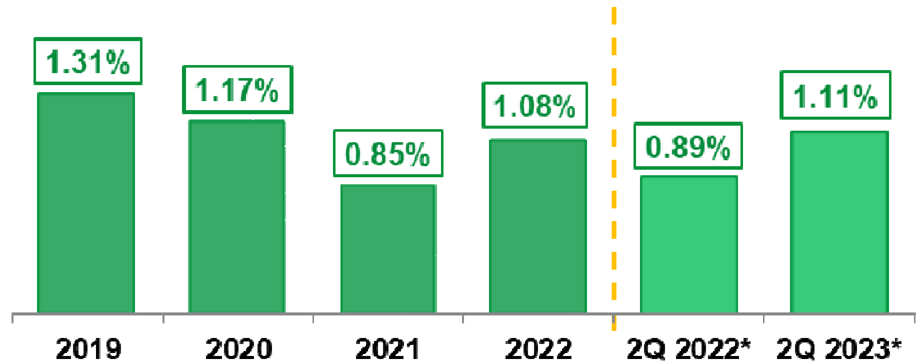
Source: CMF. Figures as of June 2023

Evolution of NPL's

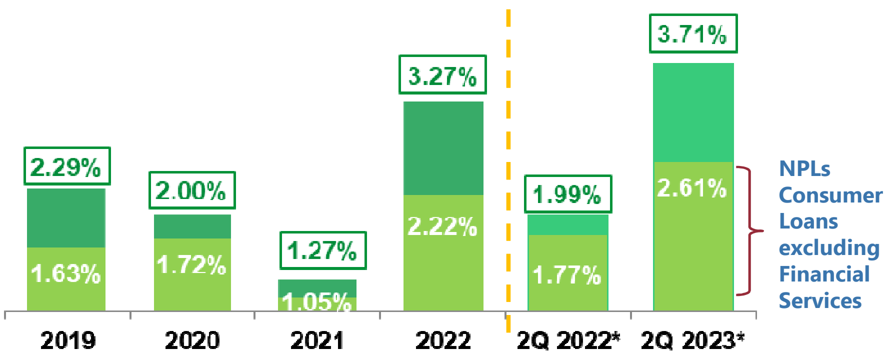
NPL Ratio (NPLs/Total Loans)*



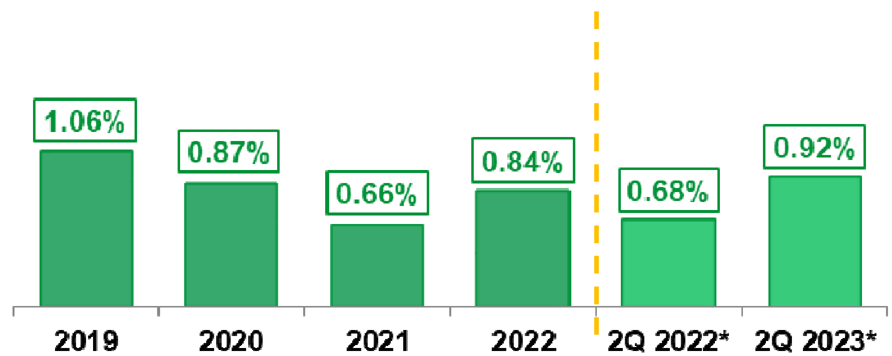
NPL Ratio (Commercial Loans)



NPL Ratio (Consumer Loans)



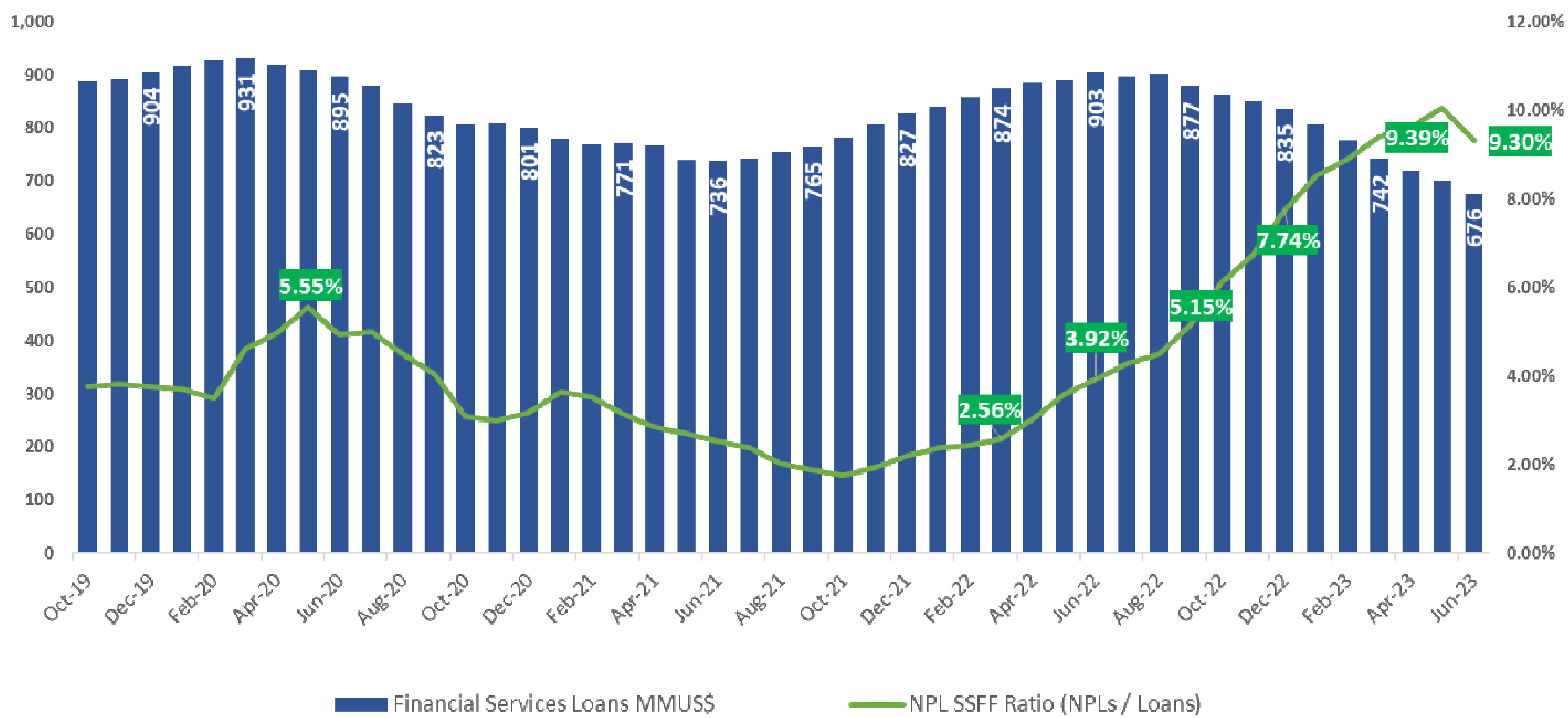
NPL Ratio (Mortgage Loans)



Note: Includes Bci subsidiary in USA (CNB) *Does not include Interbank loans

Financial Services: NPL's

servicios financieros

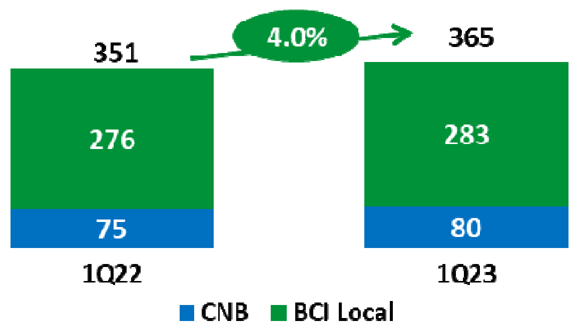


Figures are converted to US$ using an FX of 801.66 (July 3rd 2023)

Operating Expenses

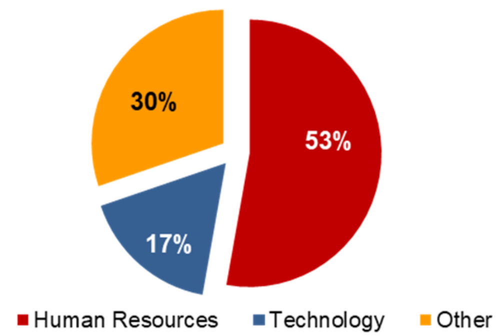
Operating Expense (YTD)

US$ million

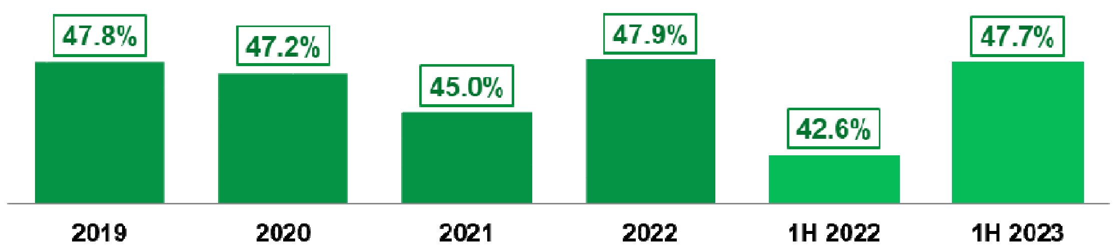


Expense Breakdown

as of June 2023

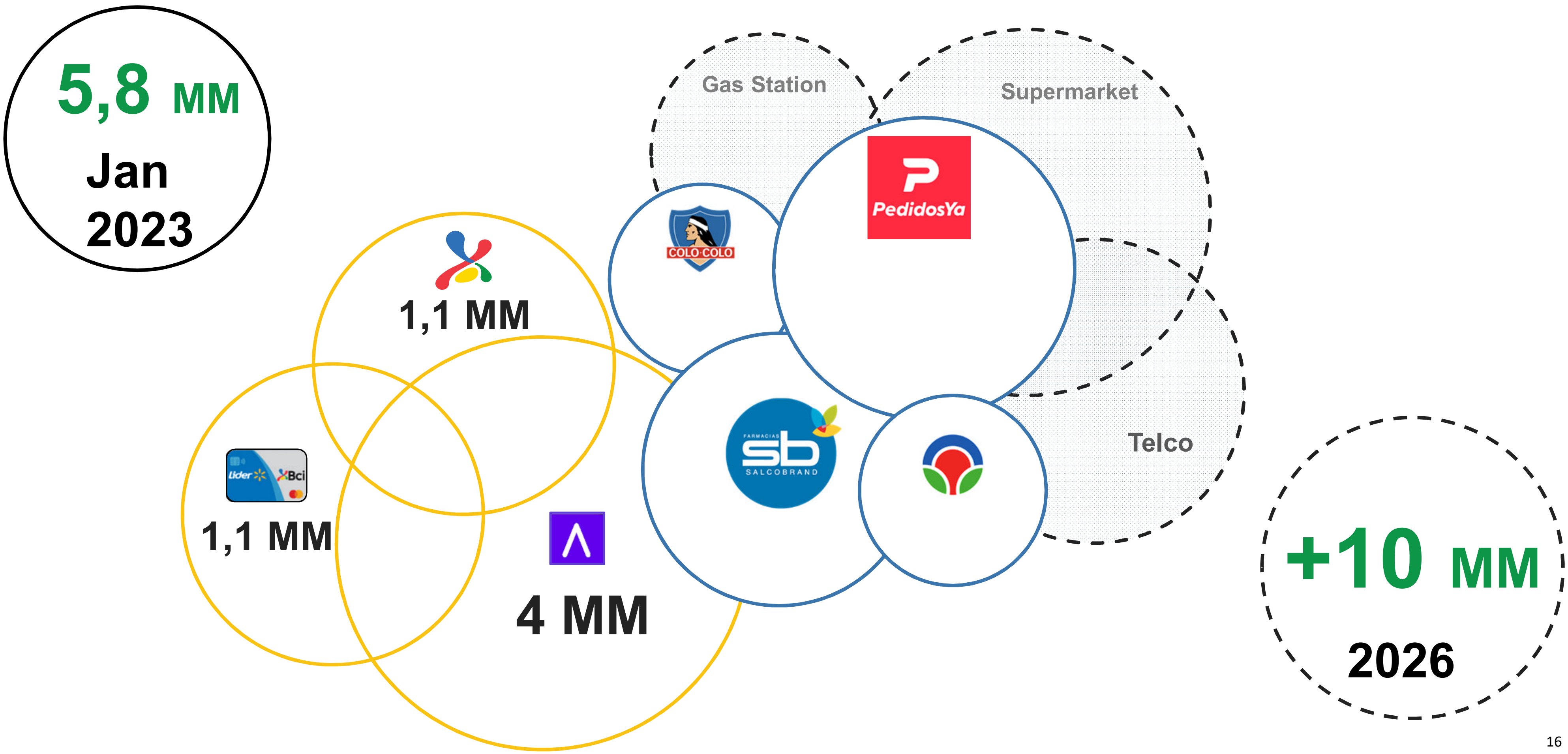


Efficiency Ratio*



* Efficiency ratio as calculated by the CMF (operating expenses excluding other operating expenses/gross operating result). Since 1Q18.
Note: Figures are converted to USD using an FX of 801.66 (July 3rd 2023) Include City National Bank of Florida.

...developing the biggest platform in Chile, reaching out to an audience of +10MM Clients by 2026



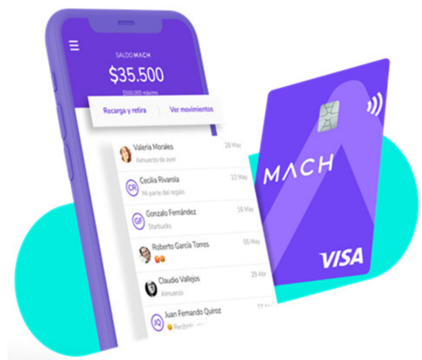
3,8 million customers already have a free MACH account and 30% are active users who make monthly value transactions

3,8 million Registered clients opting for a free account

+1 million active clients making value transactions

73 NPS delivering a distinctive digital customer experience

* Information updated until July



MACH

+80k Checking Account

+310k clients have already paid with P2M in 2023

~28k client have an active line in Mach's "Buy Now Pay Later" available

+130k clients with saving accounts

~700k clients have already enrolled in BciPlus+

Individuals

~700k Enrolled clients in the loyalty program BciPlus+

~83k Clients have used BciPlus+ since its launch. (to Jun'23)

55% growth in active clients Q2

BciPlus+

MACH Bci

Merchants

+200 merchants being part of the program

~75% active merchants in June.

* Information updated until July

Main objectives of the proposed capital increase

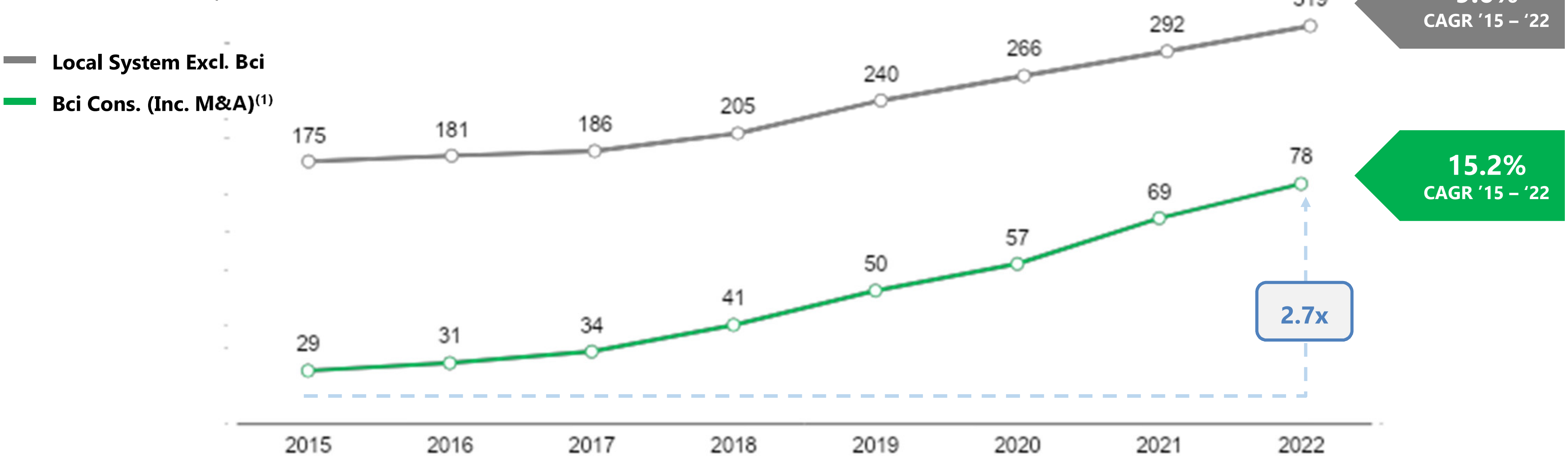
"Support our local and international growth strategy, that has positioned Bci among the top 10 largest banks in Latin America in terms of assets, and strengthen the Company's financial position to comply with the latest required regulatory capital ratios"

Strengthen our balance sheet to support the execution of our growth plans

Funds will allow us to surpass our internal targeted capital ratios

Since 2015, Bci has almost triplicated its consolidated assets

Total Assets in Ch$ Billion



	2015	2016	2017	2018	2019	2020	2021	2022
% of Local System's Consolidated Assets	14%	15%	15%	17%	17%	18%	19%	20%
Net Income (Ch$ Million)	330,823	340,165	371,425	395,847	402,739	317,533	520,545	821,024
Internationalization Strategy	City National Bank *Acquisition*	Bci Securities *Opening*		TOTALBANK *Acquisition*		*Acquisition*	Bci Peru *Opening*	

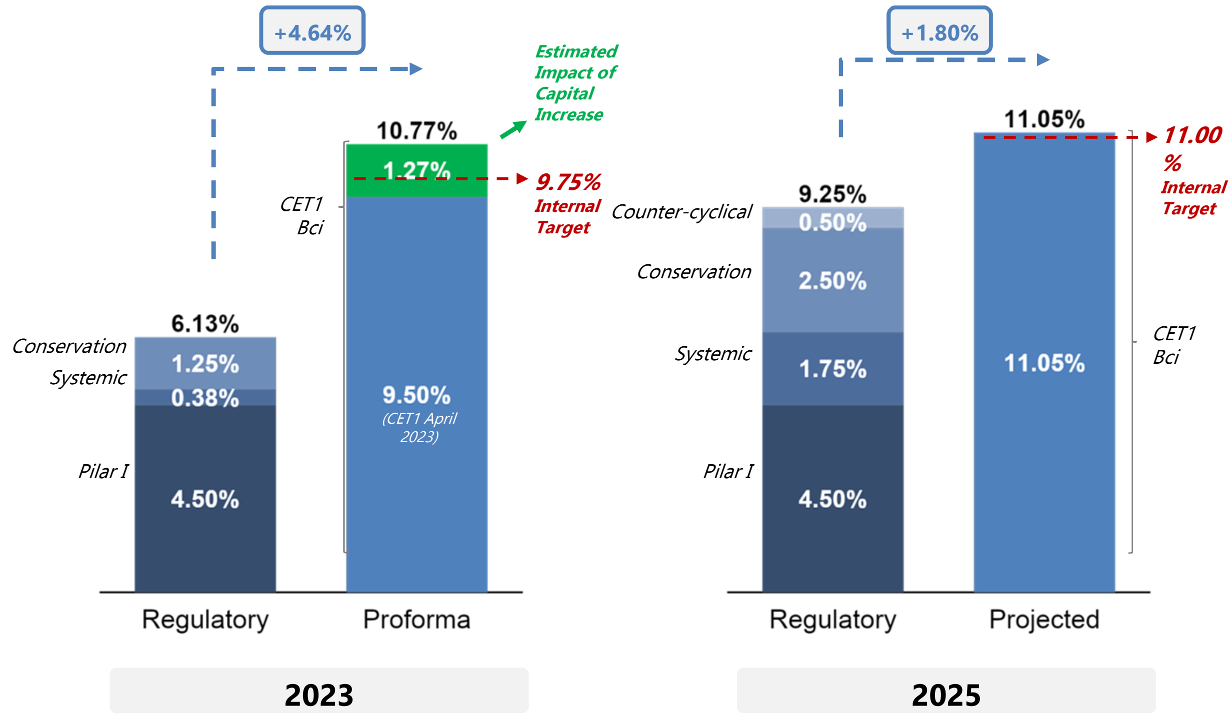
13.9% CAGR '15 – '22

Source: Company information and Comisión para el Mercado Financiero.
(1) Bci data includes assets of City National Bank.

The intended capital increase is fundamental to position Bci above the capital ratios imposed by Basel III

Basel III implementation - Projected scenarios for Bci:

- Bci's capital management policies contemplate implementing additional capital buffers, beyond the minimum required regulatory levels
- Basel III is currently under implementation, and capital requirements shall be phased-in gradually in order to comply with the necessary capital ratios by 2025



Source: Company information and Comisión para el Mercado Financiero.

Balance sheet

US$ million (*)	2019	2020	2021*	2022*	CAGR 2019-2022	2Q 2022*	2Q 2023*	%∆
Cash	3,934	5,735	4,628	5,309	10.51%	5,229	4,665	-10.79%
Securities	7,772	11,434	21,580	24,882	47.38%	25,591	23,544	-8.00%
Loans	42,000	43,753	49,073	58,649	11.77%	57,917	59,080	2.01%
Other Financial Instruments	146	82	158	391	38.81%	264	372	40.85%
Fixed Assets	312	313	515	513	17.99%	561	501	-10.74%
Other Assets	8,625	9,980	4,840	7,615	-4.07%	7,141	7,819	9.49%
Total Assets	**62,790**	**71,297**	**80,793**	**97,359**	**15.74%**	**96,703**	**95,981**	**-0.75%**
Demand Deposits	17,689	24,607	32,311	30,090	19.37%	35,347	28,050	-20.64%
Time Deposits	16,681	13,521	12,695	22,760	10.91%	17,036	25,230	48.10%
Interbank Borrowings	4,344	7,822	8,145	8,309	24.13%	8,416	8,320	-1.13%
Bonds Payable	8,753	9,270	8,679	10,113	4.93%	9,909	9,516	-3.96%
Other Liabilities	10,593	11,218	14,342	20,657	24.94%	20,566	19,434	-5.50%
Equity	**4,731**	**4,858**	**4,621**	**5,430**	**4.70%**	5,430	5,430	0.00%
Total Liabilities	**62,790**	**71,297**	**80,793**	**97,359**	**15.74%**	**96,703**	**95,981**	**-0.75%**

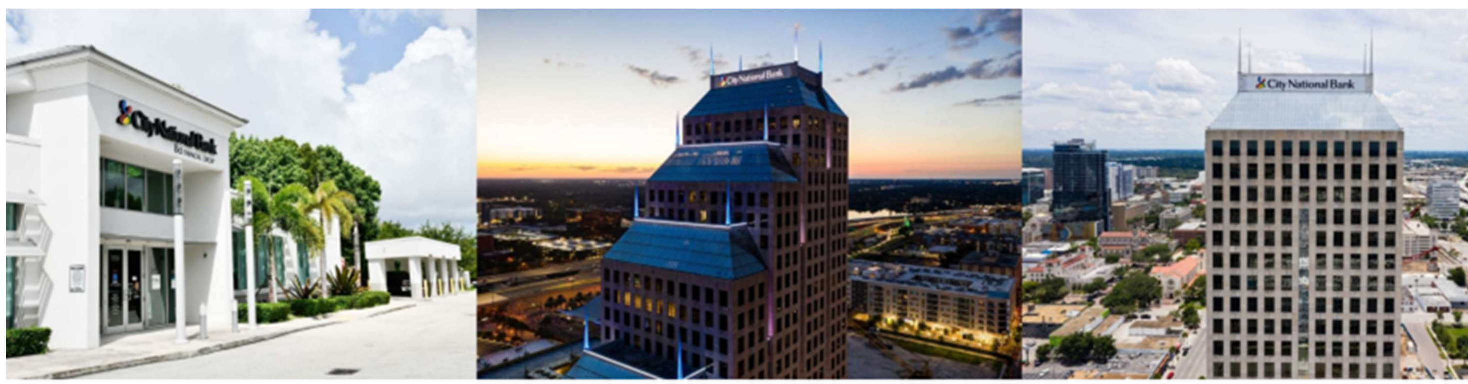
Figures are converted to US$ using an FX of US$/CLP of 801.66 (July 3rd 2023) Includes operations of CNB

Financial results

US$ million (*)	2019	2020	2021*	2022*	CAGR 2018-2022	2Q 2022*	2Q 2023*	%Δ
Net Interest Income	1,648	1,819	1,993	2,881	20.46%	825.1	642.8	-22.10%
Net Service Fee Income	439	419	432	458	1.42%	112.5	105.7	-6.03%
Other Operating Income	273	297	271	28	-53.16%	-70.7	46.4	-165.5%
Operating Income	**2,087**	**2,238**	**2,425**	**3,367**	17.28%	**866.9**	**794.9**	**-8.31%**
Provision for loan losses	-518	-816	-500	-617	6.00%	-149.4	-140.8	-5.80%
Operating Income, net of loan losses, interest and fees	**1,842**	**1,719**	**2,196**	**2,778**	**14.68%**	**646.8**	**700.5**	**8.30%**
Total operating expenses	**-1,140**	**-1,185**	**-1,223**	**-1,612**	**12.25%**	**-353.9**	**-385.0**	**8.77%**
Total Net Operating Income	**663**	**427**	**901**	**1,138**	**19.74%**	**363.6**	**269.1**	**-25.97%**
Income Tax	-160	-31	-251	-113	-10.89%	-49.8	-17.3	-65.33%
Consolidated Net Income for the Year	**502**	**396**	**649**	**1,024**	**26.80%**	**313.7**	**251.9**	**-19.72%**

Figures are converted to US$ using an FX of 801.66 (July 3rd 2023)   includes operations of CNB

City National Bank of Florida

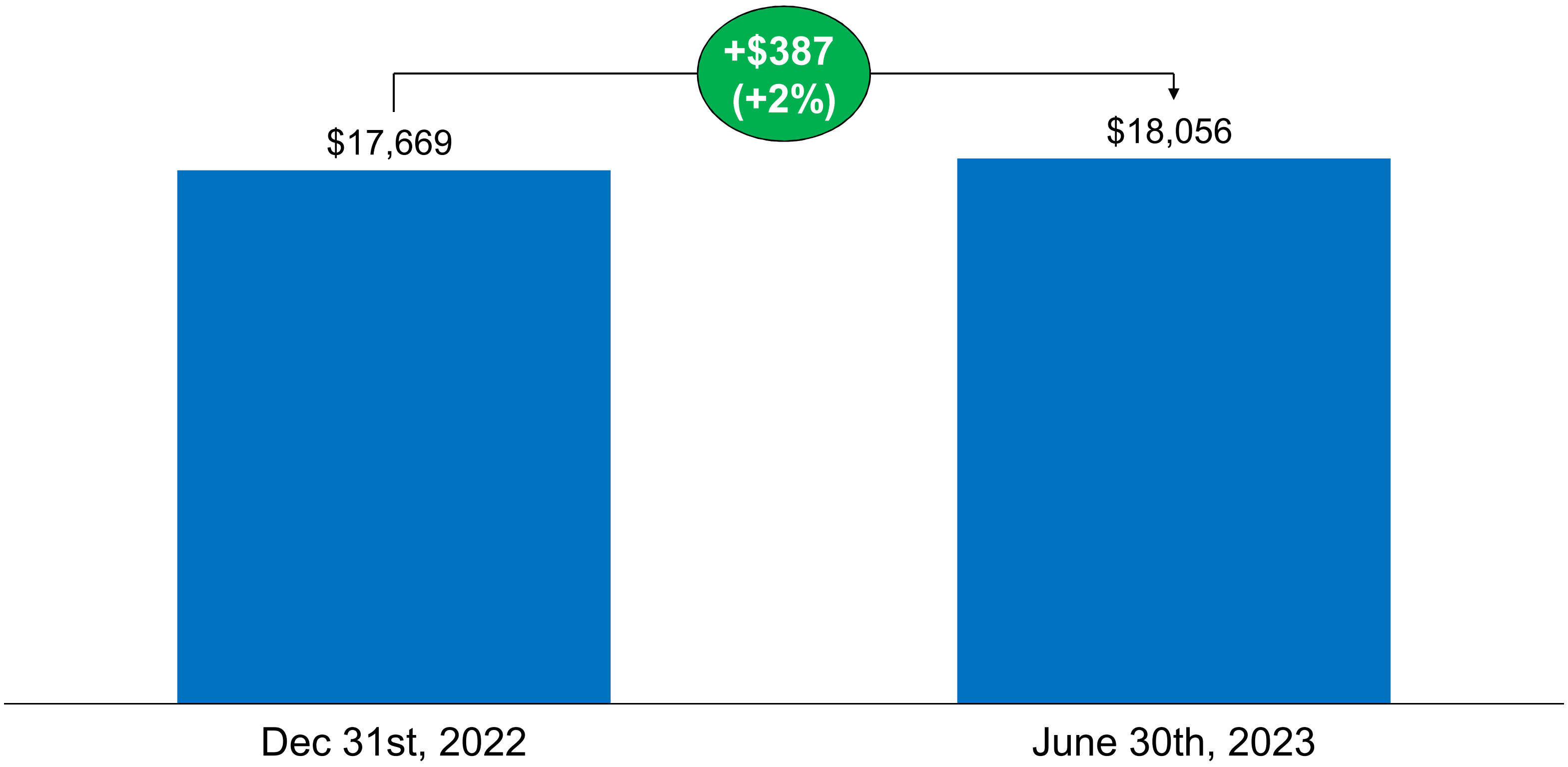


We strengthened our liquidity position during the first half of 2023, increased our capital ratios & our CRE portfolio is well managed

Client Deposits	Liquidity	Insured Deposits	Capital	Investments	CRE
We generated client deposit growth of $387MM *in the first half of the year (4% annualized growth rate) while the banking industry as a whole experienced deposit attrition of 4% annualized*	*We maintained* ***~$11B of available & committed liquidity sources****, representing 42% of total assets and 143% of our uninsured and uncollateralized deposits*	*We* ***reduced our uninsured and uncollateralized deposits*** *from 51% as of 2022 year-end to 35% YTD*	*Our* ***CET 1 ratio significantly exceeds the well capitalized threshold*** *even if we apply our unrealized AFS and HTM losses to capital -* ***$527MM of excess capital***	***98% of our investment portfolio consists of U.S. agency securities****, the portfolio provides significant cash flow (≈$800MM annually) & the portfolio duration is a reasonable 4.7 years*	*Our commercial real estate portfolio is* ***well diversified by type and geography****, maintains a* ***low LTV of 52%*** *and the Florida market is performing better than the U.S. as a whole*

Despite turmoil and deposits shrinking in the banking system, our client deposits have grown $387MM (+2%) YTD

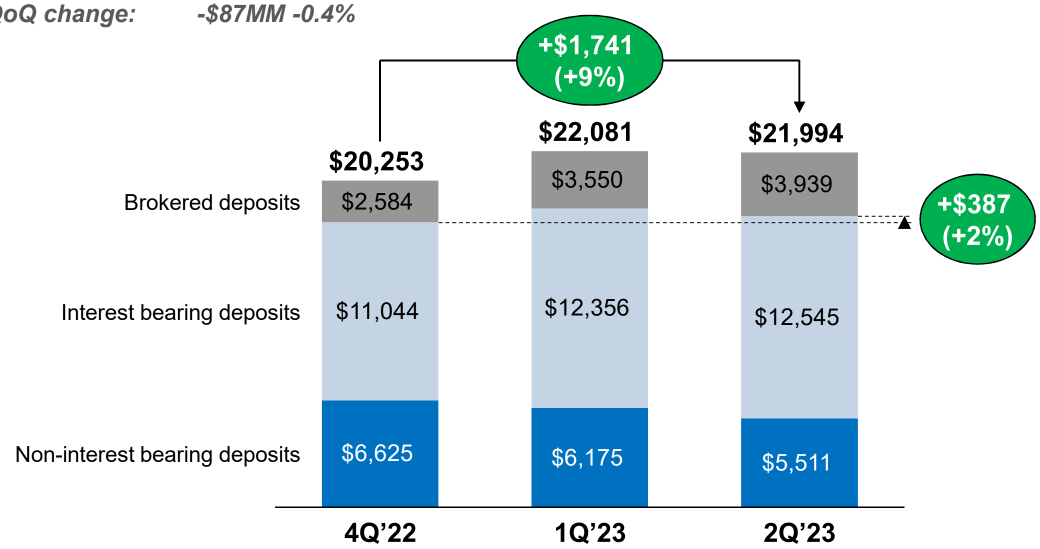
Client Deposits ($MM) – Excludes Brokered Deposits



CNB total deposits have increased $1.7B (+9%) YTD while overall industry deposits have decreased

Total Deposits ($MM)

QoQ change: *-$87MM -0.4%*

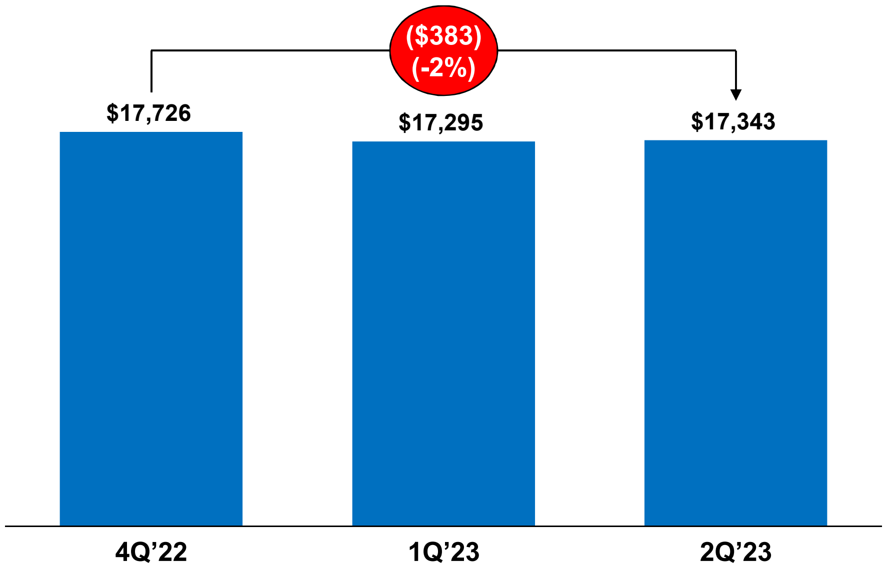


	4Q'22	1Q'23	2Q'23
Spot Cost of Client Deposits	1.33%	1.78%	2.28%
Non-Int Bearing / Total Deposits	32.71%	27.97%	25.05%
Client Deposits ($MM)	$17,669	$18,531	$18,056

Non-interest bearing deposits represent 25% of total deposits

Banking Industry - Total Deposits ($B)

QoQ change: *+$48B +0.3%*



Although industry deposits increased QoQ, overall deposits have shrunk YTD even when including brokered deposits

We leveraged ICS to increase our insured & collateralized deposits from 49% at 2022 year-end to 65% as of June 30th, thereby reducing our uninsured and uncollateralized deposits to 35%

Deposits breakdown ($MM)

ICS remaining capacity of ~$6B (total capacity of $10B)

	Dec 31st, 2022		Mar 31st, 2023		June 30th, 2023		Change YTD		Change QoQ	
in $MM	**$MM**	***% of total***	**$MM**	***% of total***	**$MM**	***% of total***	**$MM**	**%**	**$MM**	**%**
Insured	*6,600*	*33%*	*7,646*	*35%*	*8,100*	*37%*	*1,500*	*23%*	*454*	*6%*
ICS (Insured)	*1,293*	*6%*	*3,232*	*15%*	*4,033*	*18%*	*2,740*	*212%*	*800*	*25%*
Total insured	**7,892**	***39%***	**10,879**	***49%***	**12,132**	***55%***	**4,240**	***54%***	**1,254**	***12%***
Collateralized deposits	*2,029*	*10%*	*2,179*	*10%*	*2,067*	*9%*	*39*	*2%*	*(112)*	*-5%*
Total insured + collateralized deposits	**9,921**	***49%***	**13,058**	***59%***	**14,200**	***65%***	**4,279**	***43%***	**1,142**	***9%***
Uninsured & uncollateralized	*10,332*	*51%*	*9,023*	*41%*	*7,795*	*35%*	*(2,537)*	*-25%*	*(1,229)*	*-14%*
Total deposits	**20,253**	***100%***	**22,081**	***100%***	**21,994**	***100%***	**1,741**	***9%***	**(87)**	***0%***
Available committed liquidity sources	***9,987***		***11,306***		***11,162***		***1,175***	***12%***	***(144)***	***-1%***
Available liquidity / Uninsured & uncollateralized deposits	***96.7%***		***125.3%***		***143.2%***		***46.5%***		***17.9%***	
Total liquidity as % of total assets	***39.7%***		***43.1%***		***42.4%***		***2.8%***		***-0.7%***	

- We have $11.2B of available liquidity sources representing 42.4% of our assets & our available liquidity remained stable QoQ
- Our available liquidity supports the uninsured and uncollateralized deposits, representing 143.2% of those balances

Mark-to-market has improved $52MM (pre-tax) since December & the duration of our investment portfolio has shortened as well

		Dec 31st, 2022			Mar 31st, 2023			June 30th, 2023			
	$MM	Book value	Fair value	Unrealized G/L	Book value	Fair value	Unrealized G/L	Book value	Fair value	Unrealized G/L	
OCI	*Available-for-Sale*	*4,566*	*3,856*	*(710)*	*4,812*	*4,174*	*(638)*	*4,611*	*3,919*	*(692)*	
	Held-to-Maturity	*2,830*	*2,460*	*(370)*	*2,994*	*2,675*	*(319)*	*2,951*	*2,586*	*(365)*	
	Total securities	**7,396**	**6,316**	**(1,080)**	**7,806**	**6,849**	**(957)**	**7,562**	**6,505**	**(1,057)**	
OCI	*Swap hedges*			*60*			*53*			*89*	**YTD var.**
	Total Mark-to-market pre-tax			**(1,020)**			**(904)**			**(968)**	***+52***
	Total Mark-to-market post-tax			**(765)**			**(678)**			**(726)**	***+39***
	Total OCI pre-tax			**(650)**			**(585)**			**(603)**	***+46***
	Total OCI post-tax			**(493)**			**(447)**			**(448)**	***+45***
	Investment portfolio duration			**4.99**			**4.54**			**4.66**	***(0.33)***
	5 year Treasury (%)			**4.00**			**3.57**			**4.15**	***+0.15***

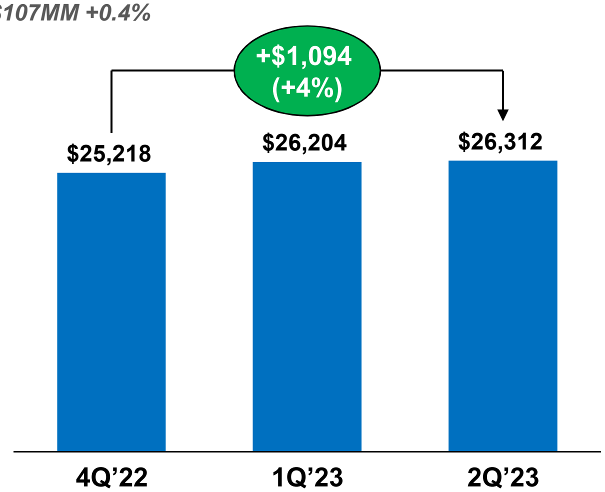
OCI has improved and duration has shortened YTD despite the 5 Year UST rate increasing YTD

98% of our investment portfolio consists of highly liquid US gov. & agency securities

Our core loans grew moderately by $428MM QoQ and $836MM YTD while maintaining strong asset quality

Total Assets ($MM)

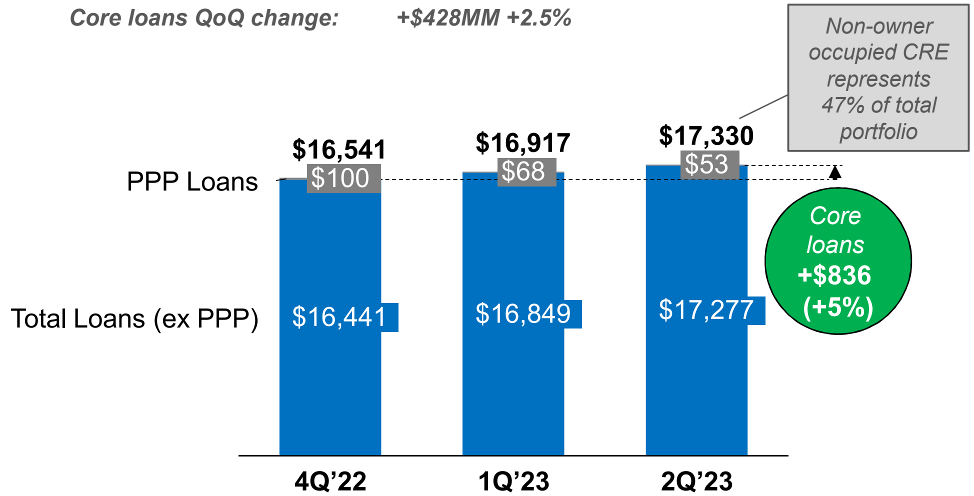
QoQ change: +$107MM +0.4%



	4Q'22	1Q'23	2Q'23
Loans to Deposits	81.67%	76.61%	78.79%
Total Risk Based Capital Ratio	13.68%	13.54%	13.88%
Tier 1 Leverage Ratio	9.32%	9.25%	9.31%

Total Loans & Leases ($MM)

Core loans QoQ change: +$428MM +2.5%



	4Q'22	1Q'23	2Q'23
NPL Ratio (%)	0.28%	0.29%	0.62%
Past Due Ratio (%)	0.09%	0.46%	0.08%
ALLL + Loan Mark Coverage Ratio (%)	1.00%	1.06%	0.97%

Our loan-to-deposit ratio remains low at 78.79% despite our loan growth

CRE loans are well diversified across various property types with low LTVs, strong DSC and excellent asset quality

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
Retail	2,316	23.9%	2,222	27.2%	83.9%	56%	1.66	0.0%	0.0%	73%
Office	1,367	14.1%	1,296	15.9%	49.0%	56%	1.71	0.0%	5.4%	89%
Multifamily	928	9.6%	896	11.0%	33.9%	56%	1.60	0.0%	0.0%	69%
Hotels	864	8.9%	850	10.4%	32.1%	38%	3.58	0.0%	0.0%	95%
Industrial	771	8.0%	689	8.5%	26.0%	57%	1.52	0.0%	0.0%	86%
Other	615	6.3%	586	7.2%	22.2%	47%	1.43	0.8%	0.1%	83%
Mixed Use	215	2.2%	205	2.5%	7.7%	49%	2.33	0.0%	0.0%	90%
Total NOO CRE	**7,075**	**73.1%**	**6,745**	**82.7%**	**254.8%**	**53%**	**1.88**	**0.1%**	**1.1%**	**81%**
Construction & Land Development	2,607	26.9%	1,412	17.3%	53.3%	50%	N/A	0.0%	0.0%	90%
Total CRE	**9,682**	**100.0%**	**8,156**	**100.0%**	**308.2%**	**52%**	**1.88**	**0.1%**	**0.9%**	**83%**

All CRE categories have strong LTVs of 57% or below supported by strong DSC of 1.88x for cash flowing properties.

Operating income through the first semester of 2023 was 9.7% lower than 2022

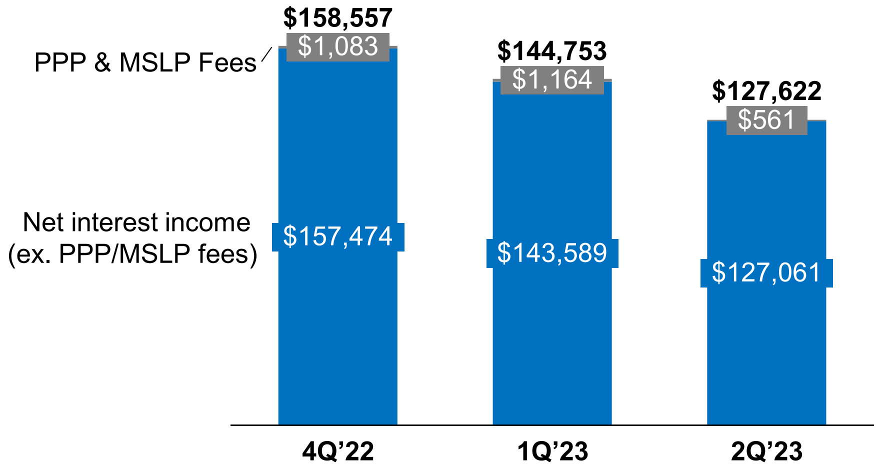
INCOME STATEMENT ($ millions)	2Q'22	1Q'23	2Q'23	$ Var QoQ	% Var QoQ	YTD 2022	YTD 2023	$ Var YoY	% Var YoY
(+) Net Interest Income	$160.8	$144.8	$127.6	-$17.1	-11.8%	$304.0	$272.4	-$31.6	-10.4%
(+) Non-Interest Income	$25.4	$21.8	$23.1	$1.3	6.1%	$47.5	$44.9	-$2.6	-5.4%
(=) Operating Income	**$186.1**	**$166.5**	**$150.7**	**-$15.8**	**-9.5%**	**$351.4**	**$317.3**	**-$34.2**	**-9.7%**
(-) Non-Interest Expenses	$75.4	$79.1	$76.2	-$2.9	-3.7%	$149.5	$155.2	$5.7	3.8%
(=) Core Earnings	**$110.8**	**$87.5**	**$74.6**	**-$12.9**	**-14.7%**	**$201.9**	**$162.0**	**-$39.9**	**-19.8%**
(-) Provision Expense	$6.0	$2.8	$2.0	-$0.8	-29.1%	$6.0	$4.7	-$1.3	-21.7%
(-) Amortization Expense	$8.2	$8.0	$8.0	$0.0	0.1%	$16.5	$16.0	-$0.4	-2.7%
(+) Gain on Sale of Securities, CVA Adj & Marketable securities	$0.3	-$0.5	$0.5	$0.9	-206.4%	$0.7	$0.0	-$0.7	-96.0%
(=) Net Income before Taxes	**$96.9**	**$76.2**	**$65.1**	**-$11.2**	**-14.6%**	**$180.2**	**$141.3**	**-$38.9**	**-21.6%**
(-) Tax Expense	$22.9	$17.5	$14.3	-$3.2	-18.3%	$42.2	$31.8	-$10.4	-24.6%
(=) Net Income after Taxes	**$74.0**	**$58.7**	**$50.8**	**-$7.9**	**-13.5%**	**$138.0**	**$109.5**	**-$28.5**	**-20.6%**

RATIOS (%)	2Q'22	1Q'23	2Q'23	Var QoQ	YTD 2022	YTD 2023	Var YoY
Net Interest Margin (NIM)	3.06%	2.43%	2.07%	-36 bps	2.94%	2.24%	-69 bps
ROAA	1.32%	0.93%	0.77%	-16 bps	1.25%	0.85%	-40 bps
ROAE	14.36%	11.32%	9.32%	-200 bps	13.06%	10.30%	-277 bps
Core Efficiency Ratio	40.42%	47.61%	50.55%	294 bps	42.46%	49.01%	655 bps

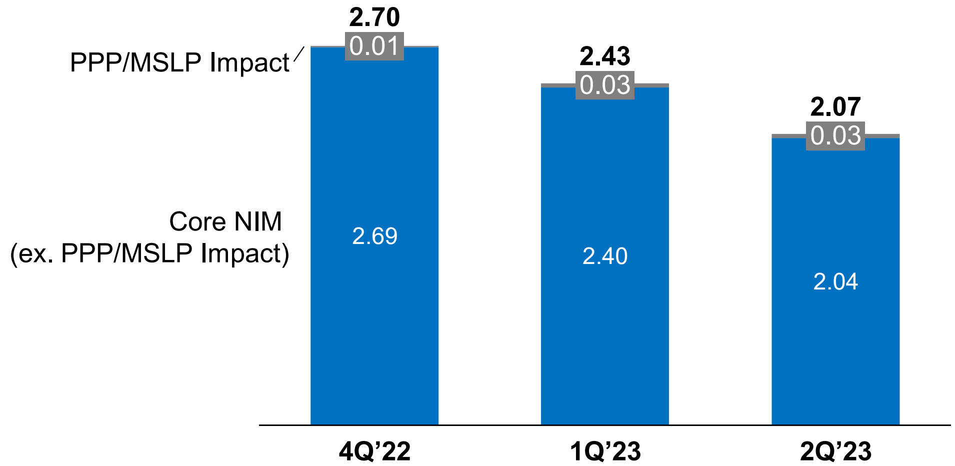
Overall YTD net income after taxes is 20.6% lower than prior year mainly due to NIM compression as rates have significantly risen (common theme across the industry)

Net interest income in Q2'23, excluding PPP & MSLP, decreased $16.5MM (-11.5%) vs prior quarter

Net interest income ($k)



Net interest margin (%)



	4Q'22	1Q'23	2Q'23
Cost of Funds	1.47%	2.06%	2.60%
DDA Balances ($MM)	$6,625	$6,175	$5,511

Cumulative Cost of Funds Beta: 52%

Cumulative Client Interest Bearing Deposit Beta: 64%

Core NIM has decreased QoQ due to continued non-interest bearing deposit rebalancing & increased pace of rate hikes, which drove cost of deposit higher

Liquidity and capital ratios are strong and have improved across the board since 2022-year end and prior quarter

Liquidity and Capital ratios

Ratio	Actual			Var
	Dec 31st, 2022	March 31st, 2023	June 30th, 2023	(June 30th vs Dec 31st)
TCE Ratio (excl. HTM)	7.57%	7.72%	7.90%	*0.33%*
TCE Ratio (incl. HTM)	6.57%	6.88%	6.96%	*0.39%*
Uninsured & Uncollateralized Deposits / Total Deposits	51%	41%	35%	*-15.6%*
Available liquidity / Uninsured & Uncollateralized Deposits	96.7%	125.3%	143.2%	*46.5%*
Available liquidity Sources ($B)	$10.0	$11.3	$11.2	*$1.2*
Unpledged Securities / Total Securities	81.8%	16.4%	10.0%	*-71.8%*
Loan-to-Deposit Ratio	81.7%	76.6%	78.8%	*-2.9%*
Loans & Securities / Deposits	115.7%	109.8%	110.8%	*-4.9%*
Brokered Deposits / Total Deposits	12.8%	16.1%	17.9%	*5.2%*
Annualized % Change Client Deposits	-3.9%	19.5%	4.4%	*8.2%*
Wholesale Funding Ratio	20.3%	19.7%	21.4%	*1.2%*
Other Comprehensive Income / Loss (after-tax) ($MM)	($493)	($447)	($448)	*$45*
Unrealized HTM Losses (after-tax) ($MM)	($278)	($239)	($274)	*$4*

Pledged a higher % of securities in '23 to have more immediate liquidity in abundance of caution (OCC has indicated they now see this as favorable)

Brokered deposits increased in '23, as we replaced FHLB funding via brokered deposits given favorable cost

Conclusions and outlook

Conclusions

- While deposits in the industry shrank and others migrated from regional/community banks to the largest US banks, **our client deposits grew $387MM as of June (4% annualized growth rate)**
- Our **already strong liquidity and capital position improved** across the board in the first half of 2023
- Our investment portfolio primarily **holds highly liquid investments with minimal risk exposure**
- Our **commercial real estate portfolio is well diversified**, with low LTV and a robust credit risk management process resulting in **asset quality ratios better than peers**
- Although we are experiencing NIM compression, **we are well positioned for declining interest rates**

Outlook

- **Regulatory headwinds** as a result of SVB failure could result in higher capital requirements, more severe stress test scenarios to more banks and increased focus on % of uninsured deposits an institution holds
- **Relationship banking** model will continue to be our focus as we work to increase our market share in Miami-Dade and in outer markets (Private banking and WM opportunities remain attractive)
- HOA, International Banking and potential acquisition/partnerships of alternative deposit channels are considered large opportunities for core deposit growth
- **We are well positioned to face challenges in the industry and are in the right market**

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