Bci

City National Bank

Member FDIC

Meet the Leaders

CNB Investor Day

October 27th, 2026

Eugenio von Chrismar

Bci CEO

Transformación Tecnológica Operativa: El motor de la **escalabilidad**

Activos totales

$93,4 Bn USD

3 x desde 2016

Patrimonio Efectivo: +12,2% CAGR

a septiembre 2026

Arquitectura

Infraestructura Cloud y Microservicios

Migración temprana a la nube nos otorga una estructura altamente disponible y escalable

360 | Connect

Plataforma de integraciones para optimizar el uso de recursos de forma ágil y eficiente.

Protección

Ciberseguridad de Nivel Mundial

Modelo que resguarda la continuidad operativa mitigando millones de amenazas diarias

Eficiencia:

Desacople de Costos Operativos

Gen AI

Productividad individual/ Productividad transversal/ Casos de uso específicos

Adopción Gemini

8k Colaboradores MAU

91%

Ecosistema Partner

ejecutivos habilitados

+1.5K

Una década de trayectoria: Consolidando el crecimiento en los mercados donde competimos, nos **expandimos** hacia nuevos horizontes y alcanzamos una posición de **liderazgo** regional.

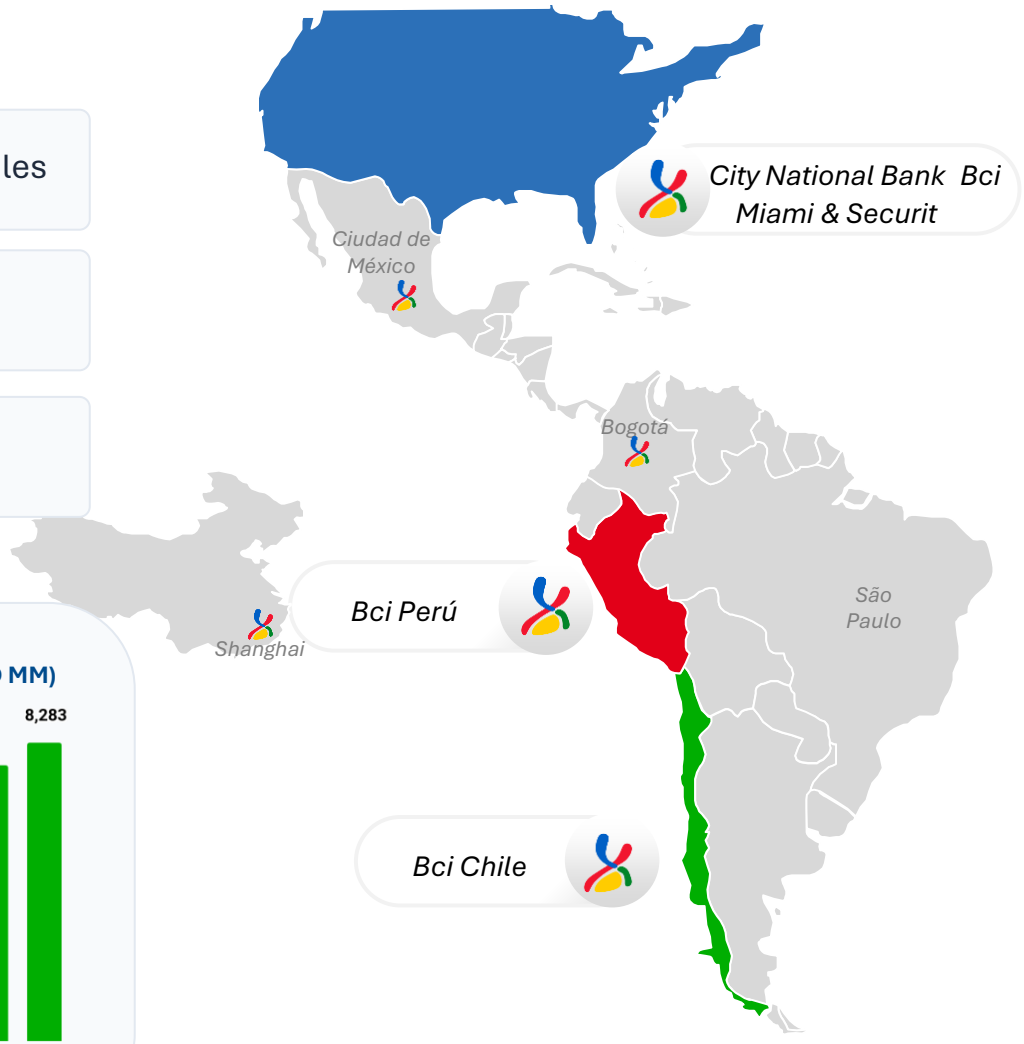
a septiembre 2026

Participación de Mercado

21.17% Colocaciones Totales
(15.4% excl. CNB)

20.04% Activos
(14.7% excl. CNB)

22.39% Depósitos
(14.3% excl. CNB)



Evolución del Patrimonio ($USD MM)

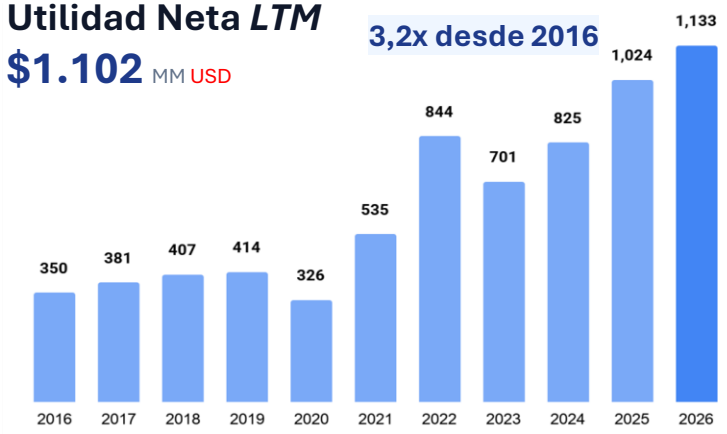
Balance Bci 2026

CET1
11,01% vs. 10% en 2016
+101 bps 2016
Límite Regulatorio: **9,00%**

Activos internacionales
41,8% vs. 20% en 2025
x 2,1 desde 2016

Market Cap
$14,5 Bn USD
x 2,3 desde 2016

Utilidad Neta *LTM*
$1.102 MM USD
3,2x desde 2016



Evolución Corporativa

1

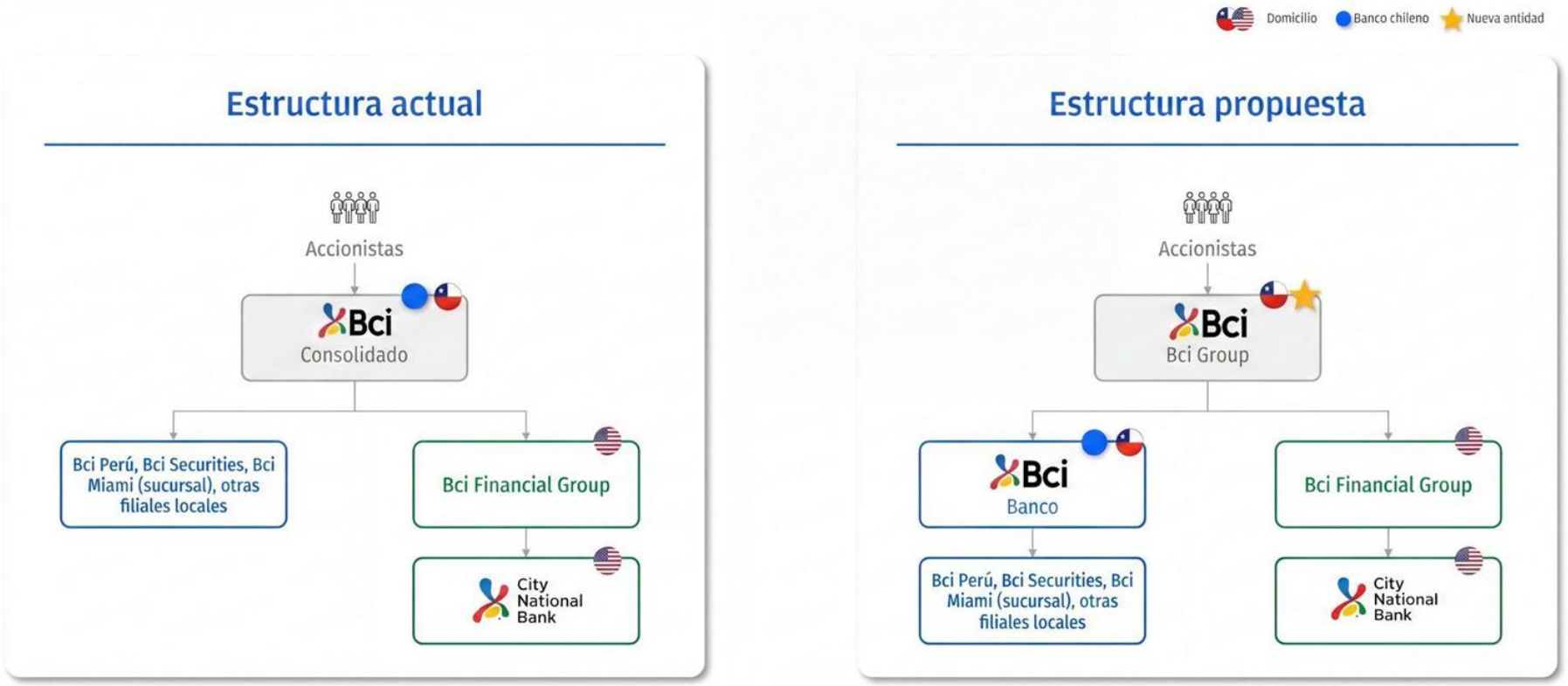
Apoyar el crecimiento en Chile y EE.UU. optimizando la **asignación de capital** dentro del Grupo Bci

2

Maximizar el valor para los accionistas de Bci, mediante una **estructura corporativa más simplificada con mejor visibilidad de resultados por banco**

3

Agregar flexibilidad de capital mediante la diversificación de fuentes de capital y mecanismos de distribución a los accionistas



Notas: Esta es una representación ilustrativa y no exhaustiva que no enumera cada división y filial de Bci

Focos Estratégicos

Eficiencia

Lograr **niveles de eficiencia competitivos** a través de la simplificación de los modelos operativos y el uso de la tecnología (IA Gen)

Rentabilización de **MACHBANK**

Pagos & Beneficios

Lograr una participación y relevancia en el negocio de **pagos (emisor y adquirencia)** coherente con nuestra escala

Segmentos afluentes

Cruce y captura del valor a través de un **modelo atencional segmentado** y una **propuesta de valor** diferenciadora de la mano con el negocio de **wealth management**

Wholesale Banking

Defender nuestro **liderazgo en los negocios especializados** y ser **“el banco tesorero”** en este segmento

Negocio internacional

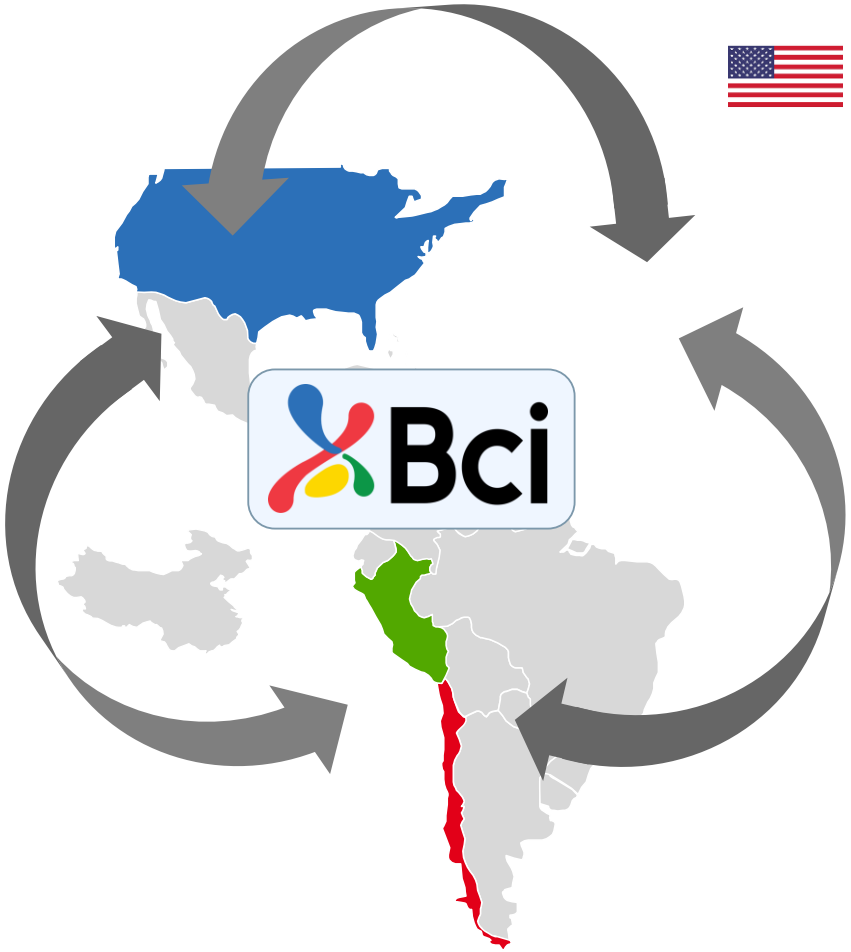
Acelerar el crecimiento **negocio internacional** con un modelo atencional y propuesta de valor integrada

Rentabilizar y diversificar **City National Bank**

Evolución Estratégica y Crecimiento Sostenible

One Bank

Buscamos la **principalidad** de nuestros clientes mediante servicios a la medida de sus necesidades.



Florida

Desbloqueo de valor estratégico

- PIB= US$1.8 trillones
- 15° economia mas grande del mundo

CNB

City National Bank

Sólido Crecimiento

- Expansión x4 activos en 10 años.
- Institución bancaria basada en Florida mas grande del estado

2015	2016	2018	2020	2022	2026
CNB-Adquisición **Oficina Shanghai-**Apertura	**Bci Securities** Lanzamiento	**TotalBank** Adquisición (FL)	**Executive Nat. Bank** Adquisición (FL)	**Banco Perú** Apertura oficial	**Bci Group** Evolución Corporativa

Jorge Gonzalez
CNB CEO & Vice Chairman of the Board

City National Bank

Jose Marina
CNB EVP, Chief Financial Officer

Nicolas Young
CNB EVP, Chief Credit Risk Officer

CNB Overview

Who is City National Bank of Florida (CNB)?

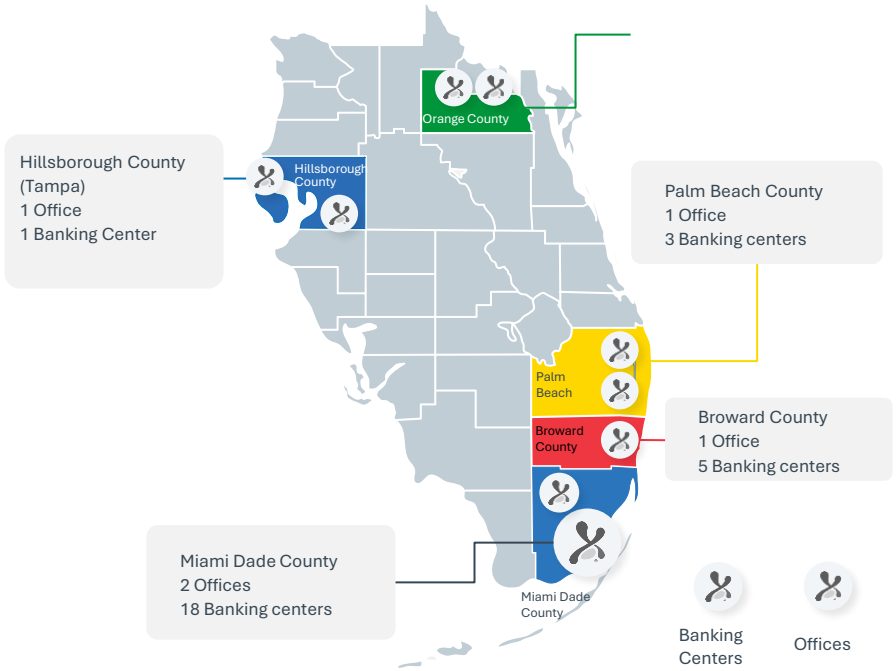
One of Florida's largest banks with a successful 80-year history of serving our communities

Profitable and Financially Sound

Key Figures (As of 06/30/2026)

US$29bn Total assets[1]	US$20.4bn Total Loans
US$21bn Client deposits	42.96% Efficiency Ratio
9bps Net charge-offs LTM	14.58% CET1 ratio
2.98% NIM	12.3% Normalized ROE

Florida Presence in Major Cities



Hillsborough County (Tampa)
1 Office
1 Banking Center

Palm Beach County
1 Office
3 Banking centers

Broward County
1 Office
5 Banking centers

Miami Dade County
2 Offices
18 Banking centers

Strength and Stability

80 years
of operating history

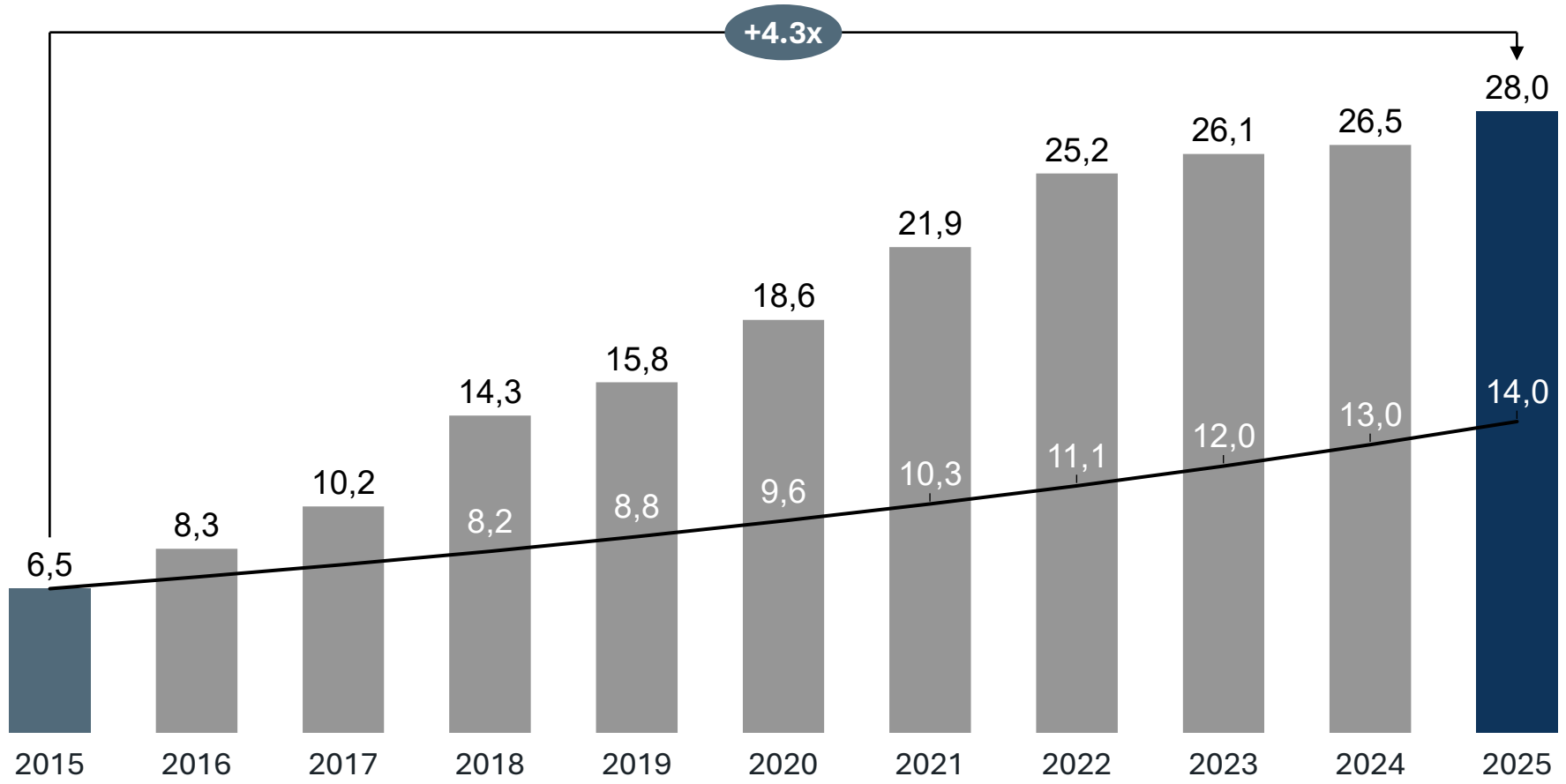
Top 70
of 2,127 U.S. Commercial Banks[1]

Over 1,100
employees

4th
largest Florida-based bank

Note: June actuals shown for client deposits, Normalized ROE (adjusted for goodwill amort)

Over the past decade, CNB has grown assets 4x, from $6.5B in 2015 to $28B in 2025



Almost 2x the market

$28B vs. $14B

CNB assets at competitor growth rate

Net Income	***$47M***	***Increased ~6 times***	***$261M***
ROE (ex. Goodwill)	***4.8%***	***Increased ~2 times***	***11.0%***

YTD June 2026 ROE at 12.3%

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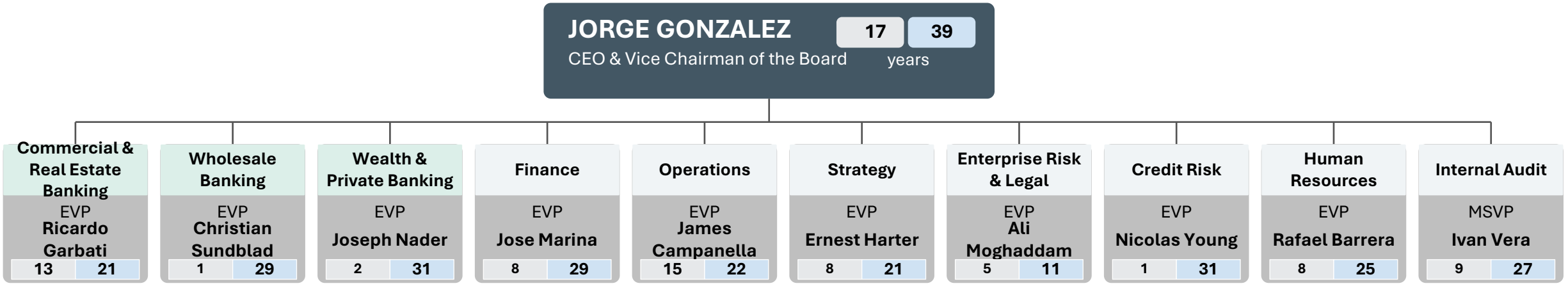
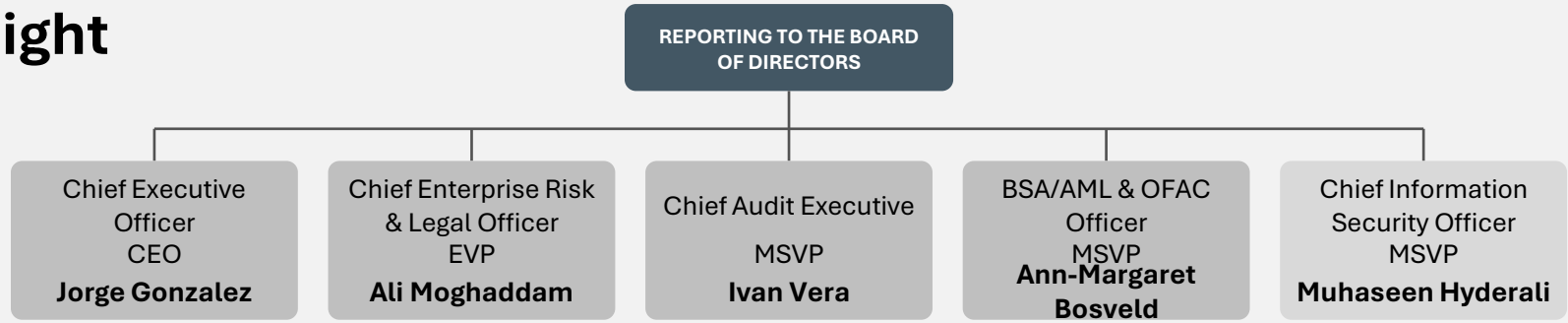
Experienced management team with deep institutional and banking expertise



Board oversight



Years at CNB Banking experience

Source: City National Bank of Florida

Member FDIC

Our Banking Divisions

Wholesale

- Commercial Real Estate Banking
- Corporate Banking
- Commercial Banking
- Association Banking

Private[1]

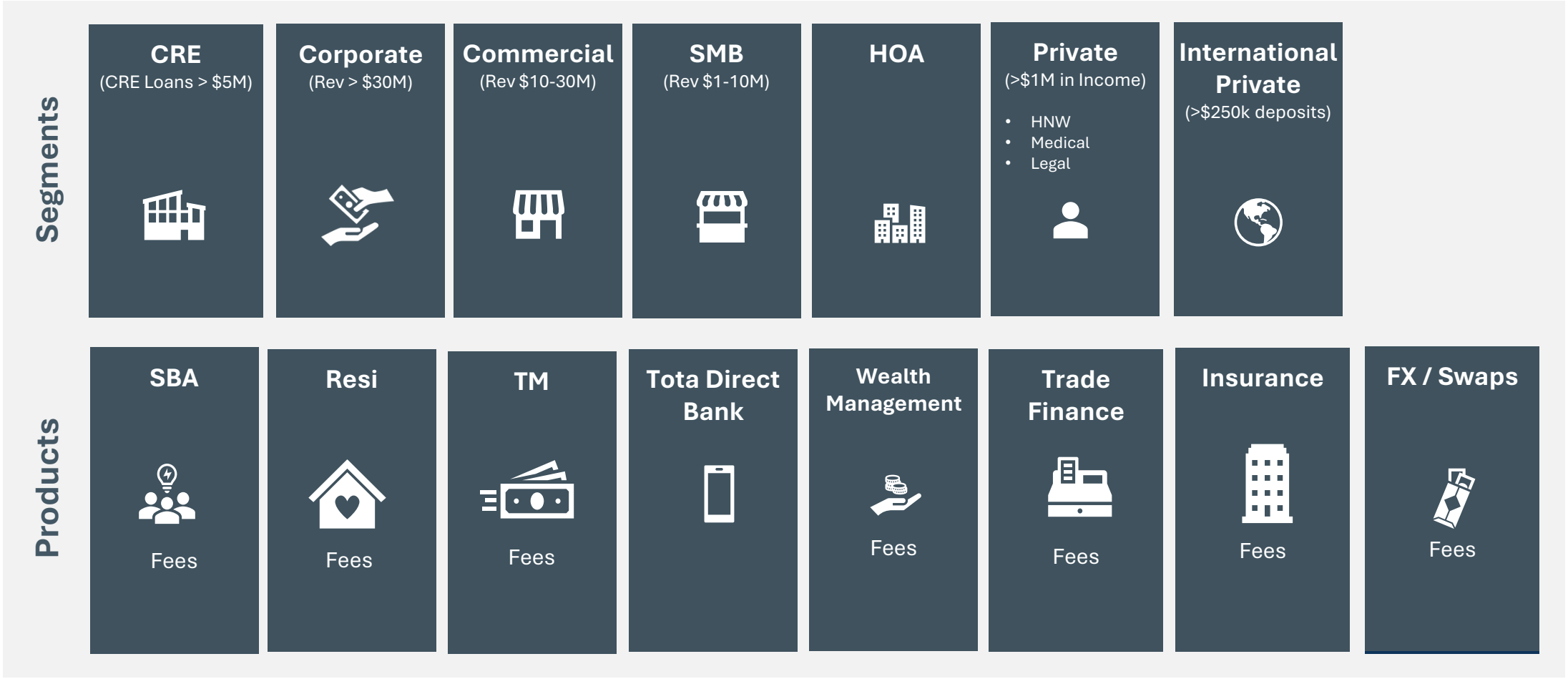
- High Net Worth Individuals & Families
- Professional Service Firms

Business & Personal

- Small & Medium Business
- Personal Banking
- International Personal Banking

We are a private commercial bank focused on commercial clients and high-net worth individuals

Enhanced Value Proposition
Our segment and product offering continue to expand



We are uniquely positioned: Personalized Client Service with Large Bank Capabilities

Competitive landscape in Florida

Small banks
(<$15B in assets)

- Bank of Central Florida
- Ocean Bank
- IntercreditBank
- Banesco
- The Bank of Tampa
- U.S. Century Bank
- Amerant
- Grove Bank & Trust
- NB

Mid-size banks
($15-$50B in assets)

- BankUnited
- Seacoast Banking Corporation of Florida
- EverBank

Regional banks
(>$50B in assets)

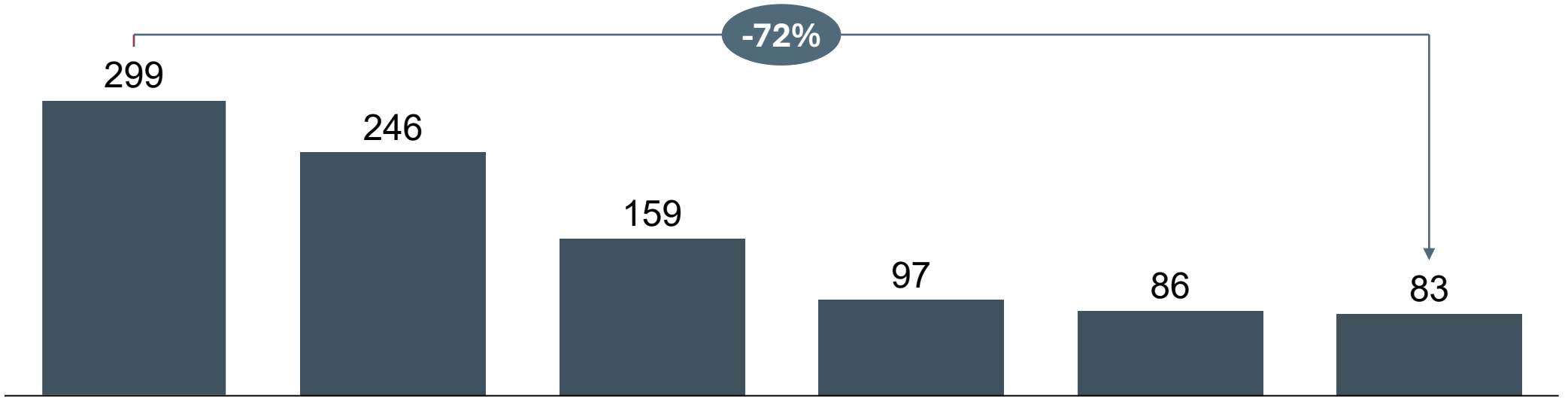
- Truist
- TD
- Regions
- PNC
- Pinnacle Financial Partners
- Synovus
- South State
- Valley
- Hancock Whitney

Mega banks
(>$1T in assets)

- J.P.Morgan
- Bank of America
- Wells Fargo
- citibank

Competitive pressure has driven consolidation in the industry, especially in Florida

Number of banks headquartered in Florida



CNB's ranking based on assets	2005	2010	2015	2020	2025	Q2-26
	#12	*#6*	*#6*	*#4*	*#4*	*#4*

Only surpassed by South State, EverBank and BankUnited

We are the largest pure-play Florida based bank in the State with 80 years of history

Source: SNL

We launched our 5-year strategic plan in 2025

Project WIN

The most important project in CNB's history

WHERE? **To be Florida's premier relationship bank, valued by our clients, and renowned for our people-centric culture.**

Clear Definition of Success with Five Key Objectives:

1. **Moderate Growth & Enhanced Profitability**
2. **Market Share Opportunity** (Geographies, Clients, Products, Employees)
3. **Scalability / Digital & Client Experience**
4. **Culture Preservation / Leadership Effectiveness (F2F)**
5. **Regulatory Excellence**

WHY? **Competitive, resilient, scalable & increased market share → More valuable!**

HOW? **Detailed execution plan – 10 Workstreams**

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HOW? Detailed Execution Plan – 10 Workstreams

Front Office Excellence

5 Sales Effectiveness

Double our sales productivity (Quality & Quantity)

6 Treasury Management (TM)

Optimize pricing, cross-selling and up-selling

7 Small and Midsize Business ($1-10M in rev)

Win via new org structure and products, plus digital marketing

8 International Banking

Enhance value prop, add RMs, and grow deposits

9 Wealth Management Platform

Grow AUMs & Fee income with next-gen WM Platform

Strengthen the Foundation (Support Functions)

1 Recruiting -Investing in our People-

Bring 300+ employees to the organization

2 End-to-End Credit Process Optimization

Decrease loan turn times by 50% to delight clients & RMs

3 Scalable IT & Operations

Streamline processes to save time for clients & colleagues

4 Enterprise Risk Management

Strengthen risk functions to support growth (Three Lines of Defense)

10 Project WIN Culture & Communication: *Multi-channel communication, adoption and sustainable change*

We believe the following will not change for our core market segments

1. **Trust –** their money and information are safe

2. **Strong Relationships –** people who understand their business & anticipate their needs

3. **Service –** Face-to-face, reliable support that delivers the right solutions quickly and makes banking simple

4. **Access to Local Decision Makers –** Bankers leading our client relationships are supported by data and technology.

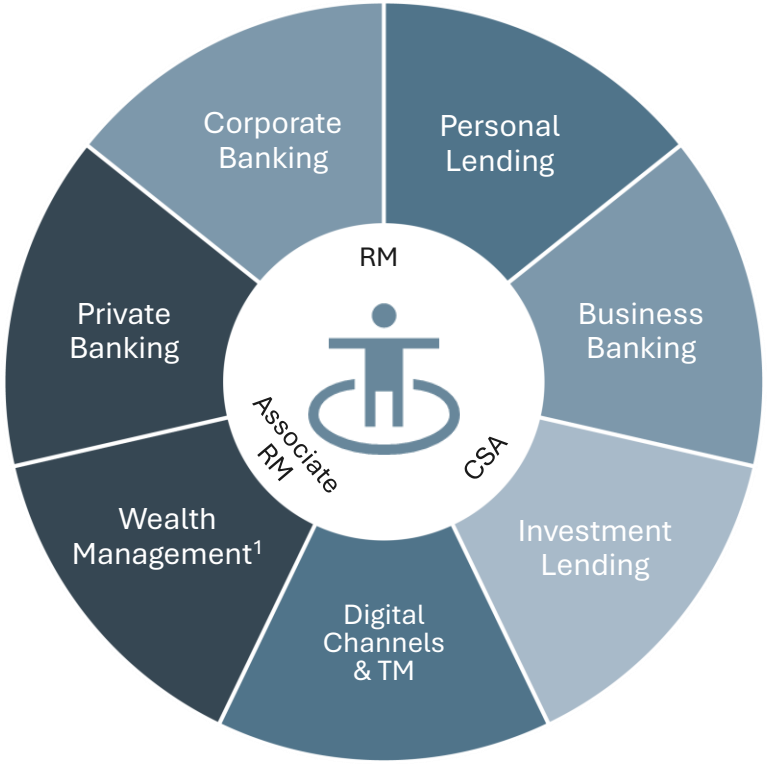
5. **Expert Advice –** knowledgeable bankers who help them make better decisions

We lead with bankers who are well supported by data and technology

Why CNB is positioned to win

- **High-profile reputation in Florida** and strong relationships with the local community.
- **Presence in a highly attractive market**, supported by Florida's economic and population growth.
- **Best-in-class talent**, recognized workplace culture and deep local-market expertise.
- **Technology and digital capabilities** that strengthen service delivery and the client experience.
- **Ability to execute a clear strategy**, supported by efficient infrastructure and disciplined operations.
- **Proven integrator** with a demonstrated ability to scale the franchise and expand capabilities.

Our Products



We have all of the products & services needed to compete delivered through our differentiated face-to-face delivery model

CNB's Approach To Banking

Our goal is that RMs spend 50% of their time outside of the bank with their clients

01

PEOPLE

Deep understanding of client's business
Expert advice
Local decision making

+

02

TECHNOLOGY

Data & insights
Connectivity
Speed & simplicity
AI to increase time spend face to face

=

03

RELATIONSHIP BANKING

Trusted advice
Responsive execution
Long-term client value

Our bankers combine deep local market expertise with data and technology to anticipate client needs, accelerate decisions and build deeper, long-term relationships

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Our holistic F2F approach

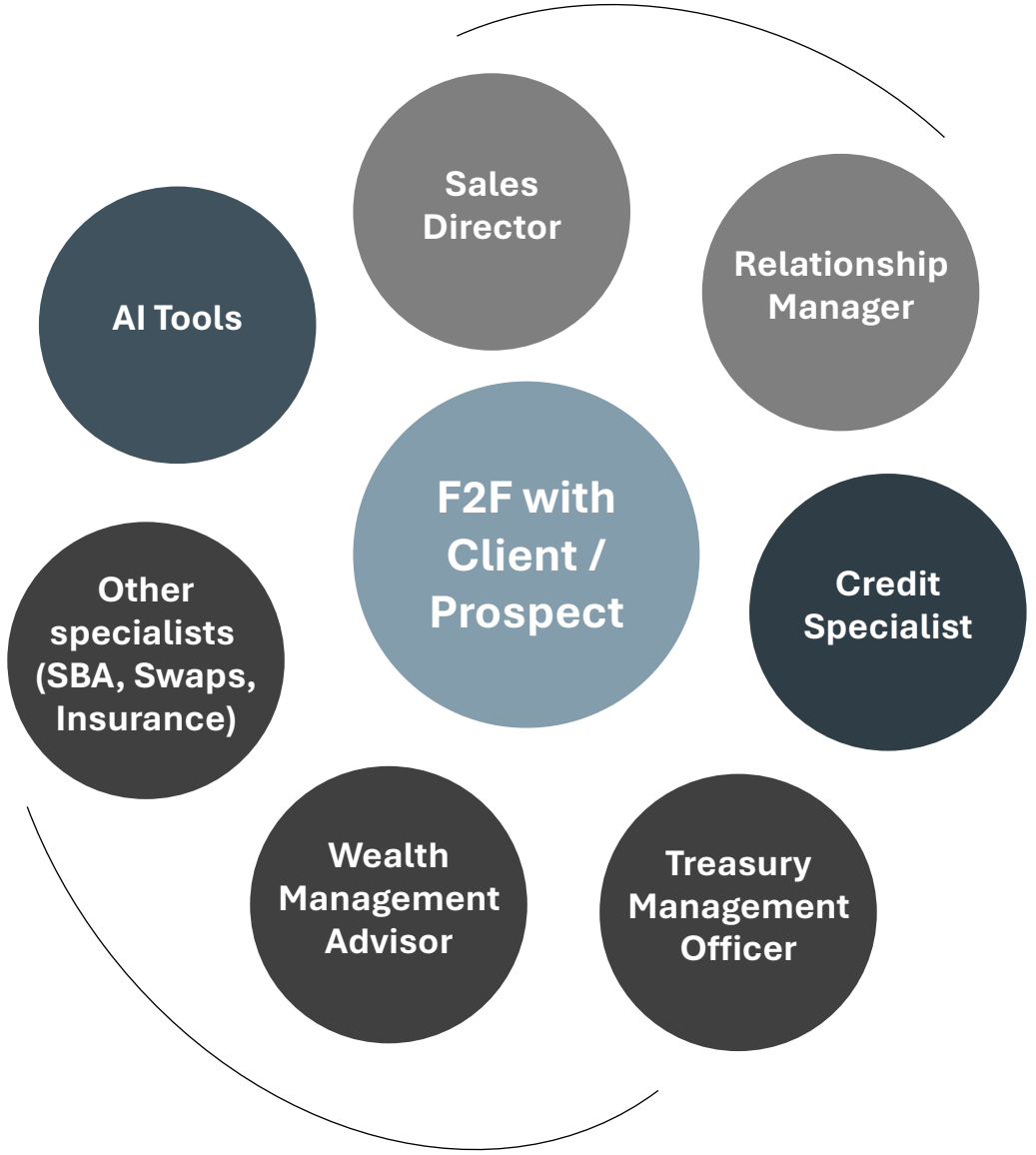
ALL decision makers at the table

This is how we differentiate

RMs are supported by a comprehensive team of specialists, enabling them to focus on clients

*Enhanced **Leadership Effectiveness** - Coaching, feedback, lead by example*

Face-to-Face Scheduler, pre and post call AI Agents



*Better understanding of **risk profile** (Origination and Portfolio Management)*

Relationship Expansion / Cross-selling,

(SMEs on the field)

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RELATIONSHIP-DRIVEN BANKING Delivered Face-to-Face

25 meetings per RM targeted monthly

5,000+ client meetings planned for October

Each face-to-face meeting is focused on five priorities

FIVE PRIORITIES

1	**Risk Management**	Obtain deep understanding of client's business and trends
2	**Retention / Client Experience**	Strengthen loyalty through proactive and responsive engagement
3	**Data Collection / Client Objectives**	Capture the insights required to understand client priorities
4	**Relationship Expansion (1CNB)**	Connect clients with the broader capabilities of the Bank
5	**Referral**	Use trusted relationships to create new opportunities

This is how we beat the big banks

	City National Bank	BIG BANKS
CULTURE		
Culture as the foundation of our strategy	✓	✗
Leaders who lead by example and develop people	✓	✗
SALES EFFECTIVENESS		
Consistent execution of the **Basics**	✓	✗
Non-negotiable Standards	✓	✗
Value Proposition		
Access to Decision Makers	✓	✗
Face-to-Face relationship banking	✓	✗

We launched our 5-year strategic plan in 2025

Win Objective	Description
1 **Moderate Growth & Enhanced Profitability**	Grow deposits and loans at high-single digit through 2029. Enhance NIM (higher spreads driven by better risk based pricing and lower cost of funds) and generate more fees (TM, Corporate Specialty Finance, WM, SBA, Insurance, etc.)
2 **Market Share Opportunity**	Accelerate geographic expansion in FL geographies beyond Miami-Dade (Broward, Palm Beach, Orlando and Tampa) Drive more C&I lending and amplify deposit base by capturing new clients
3 **Scalability / Digital & Client Experience**	Improve operating model to enhance client/employee experience and increase efficiency
4 **Culture Preservation / Leadership Effectiveness (F2F)**	Preserve our winning culture, which has been a key strategic asset / competitive advantage
5 **Regulatory Excellence**	Maintain our exceptional asset quality and continue to strengthen our '3 Lines of Defense' framework

Source: City National Bank of Florida

1 Moderate Growth & Enhanced Profitability

Project WIN Is Delivering: Stronger Profitability Driven by Disciplined Growth

	Key Financial Metrics	YTD June 2026	2024	Var.
PROFITABILITY	ROE (ex. Goodwill)	**12.26%**	6.57%	↑ +569bps
	Efficiency Ratio	**42.96%**	54.57%	↓ -12pps
	Net Interest Margin (NIM)	**2.98%**	2.09%	↑ +89bps
GROWTH	Loan Annual Growth	**8%***	4%	↑ +4pps
	Client Deposit Annual Growth	**16%***	(1%)	↑ +17pps

ROE nearly doubled and efficiency improved by more than ~12pps, while growth was funded by client deposits

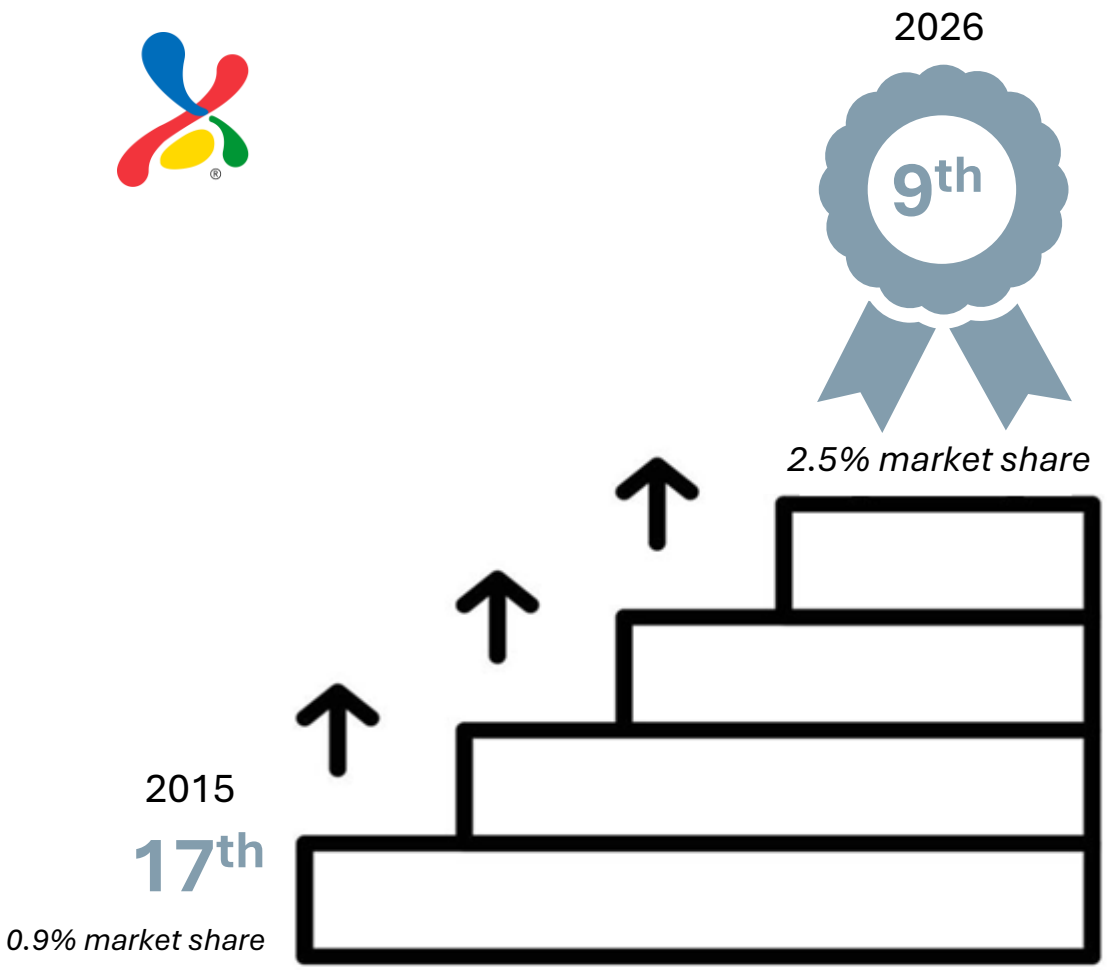
* YTD June 2026 loan and client deposit growth on an annualized basis.
Source: City National Bank of Florida

2 **Market Share Opportunity**

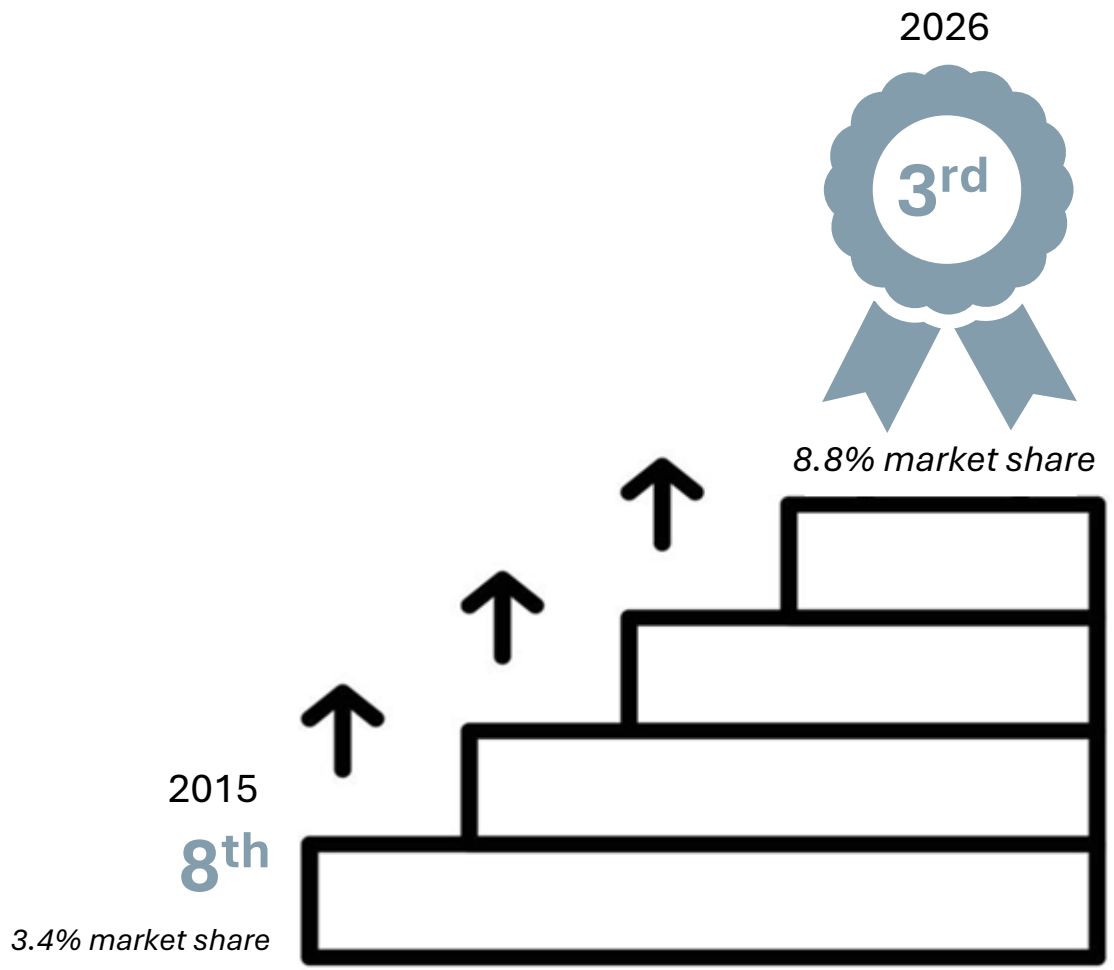
CNB has increased its deposit market share by approximately 3x over the past decade

CNB deposit market share and ranking evolution – 2015 vs 2026

Florida



Miami-Dade

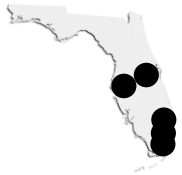


Source: FDIC Summary of deposits

2 **Market Share Opportunity**

CNB is the 9th largest depository bank in Florida & 3rd in Miami-Dade, surpassing megabanks such as Wells Fargo and Citibank

FDIC summary of deposit report (as of Jun 30th, 2026)

	Florida	Miami-Dade	Broward	Palm Beach	Orlando	Tampa
						
1st	BANK OF AMERICA **$170B** (19%)	BANK OF AMERICA **$28B** (13%)	BANK OF AMERICA **$16B** (22%)	BANK OF AMERICA **$10B** (16%)	TRUIST **$9B** (20%)	TRUIST **$7B** (16%)
2nd	WELLS FARGO **$91B** (10%)	J.P.Morgan **$23B** (11%)	J.P.Morgan **$10B** (14%)	J.P.Morgan **$10B** (15%)	BANK OF AMERICA **$8B** (18%)	BANK OF AMERICA **$7B** (15%)
3rd	J.P.Morgan **$79B** (9%)	3rd **$19B** (8.8%)	TRUIST **$10B** (14%)	WELLS FARGO **$9B** (14%)	J.P.Morgan **$6B** (14%)	WELLS FARGO **$6B** (14%)
	9th **$22B** (2.5%)	WELLS FARGO **$18B** (8.7%)	14th **$1.2B** (1.7%)	9th **$1.6B** (2.4%)	15th **$0.5B** (1.3%)	24th **$0.2B** (0.4%)
Total	**$877B** (39% Top 3)	**$211B** (33% Top 3)	**$71B** (50% Top 3)	**$67B** (45% Top 3)	**$43B** (52% Top 3)	**$45B** (44% Top 3)

Source: FDIC Summary of deposits

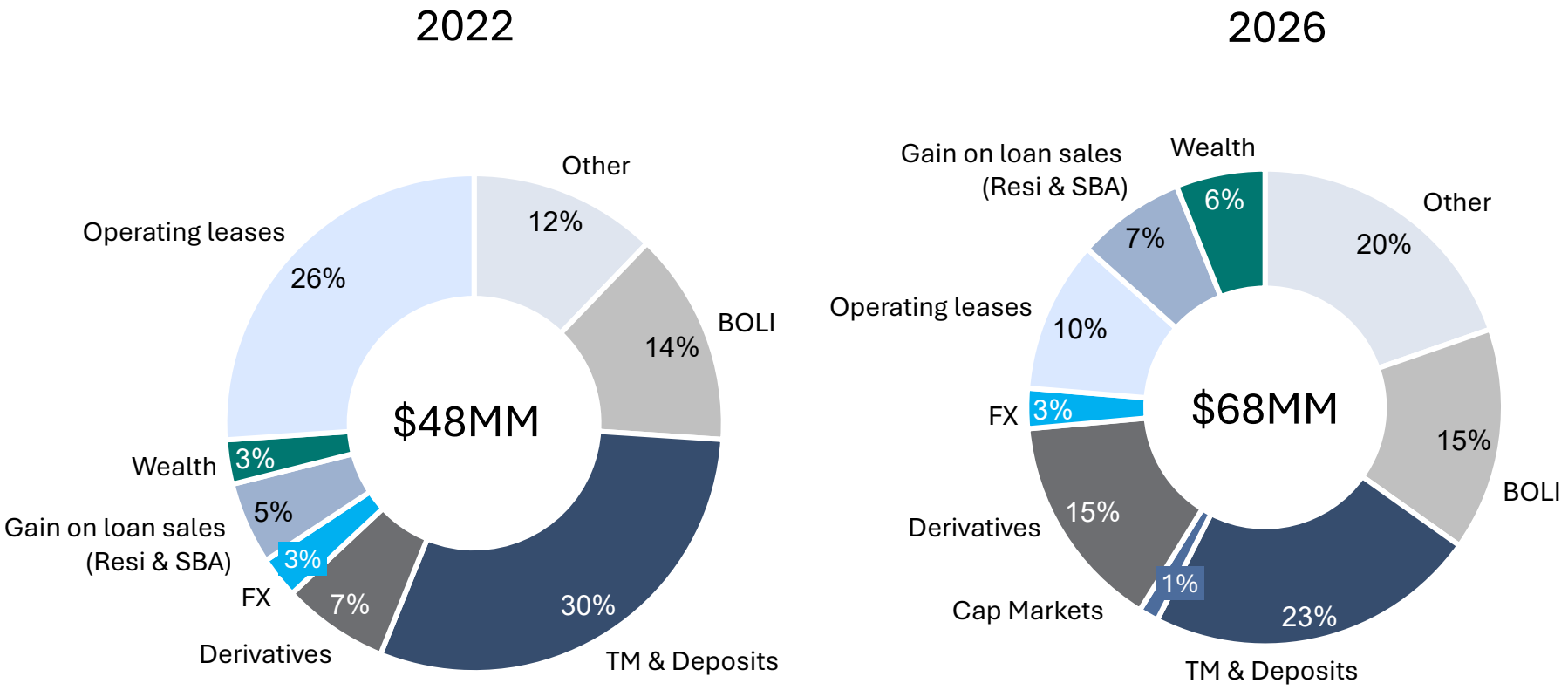
2 Market Share Opportunity

Our fee income is meaningfully higher and more diversified

New fee initiatives to increase profitability and diversify fee mix

- *Treasury distribution desk (swaps, options, FX, etc.)*
- *Capital market capabilities*
- *Wealth Management enhanced offering*
- *Residential secondary market*
- *Sale of SBA loans*
- *Insurance commissions, etc.*

Non-interest income mix – YTD Jun 2022 vs 2026



Fees as a % of avg. assets	0.43%	0.48%	+5bps

3 Scalability & Digital Client Experience

Our efficiency and expense base ranks at the top compared to banks with $10-100B in assets

Metric (% / $MM)	CNB	UBPR peer average	Percentile
Non-interest expense to average assets (%)	1.43	2.18	*14*
Efficiency Ratio (%)	42.96	55.50	*13*
Total assets to FTE ($MM)	$24.84	$18.06	*82*

Source: SNL Financial. Federal Financial Institutions Examination Council
Note: CNB figures as of June 30, 2026; Uniform Bank Performance Reports (UBPRs) peer average and percentiles as of March 31, 2026

3 Scalability & Digital Client Experience

AI is already helping our people become more productive

Active Agents

- **Deal intake Agent** – Evaluates deals before underwriting guiding to structure and assess credit risk
- **Spreading agents** – Automatically captures financial data to input in system for risk rating model (nCino)
- **Term Sheet**– Automatically create term sheets for RMs with just a prescreen memo
- **Pre-call Agent 2.0 for client meetings** - Draft call preps, proposals, follow-ups saving time for our RMs
- **Post-call Agent 2.0 for client meetings** - Transform RM open text narrative into elevate data entry
- **AI Coach for Bankers** - AI Coach converts existing Qlik reporting into weekly coaching for bankers
- **Brevity** – AI coach tool used for RM capability building (Training)
- **HR SMART and HR Connect (Lily)** - HR virtual assistant, Lily is here to answer all your questions
- **Upcoming** - Covenant Testing agent, Capital Solution Agent, Sales Agent, Qlik/Copilot

4 Culture Preservation & Leadership

Our Culture Continues to Win

Recognition across workplace culture, employee experience and banking excellence

WORKPLACE & EMPLOYEE EXPERIENCE RECOGNITION

Employee NPS 2026

Banking Avg is 18-30

SOUTH FLORIDA BUSINESS RECOGNITION

14th consecutive year!

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Our Culture Continues to Win

Great Place To Work.® Certified NOV 2025–NOV 2026

- Great Place to Work and Fortune have once again named CNB as one of the best places to work in the country
- Out of **750+ Financial Services organizations, we ranked #27!**
- This year was the first time we competed against Large Financial Services institutions (1,000+ employees)
- Our competitors were world-renowned companies like **Amex, MetLife, Capital One, Mastercard and Bank of America**

FORTUNE BEST WORKPLACES IN FINANCIAL SERVICES & INSURANCE™ 2026

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5 Regulatory Excellence

We continue to strengthen our risk governance framework

Three Lines of Defense (3LOD)

A Unified Approach to Managing Risk

First Line (Business & Operations)

Owns and Manages Risk

Second Line (Enterprise Risk Management)

Guides and supports the First Line through review and challenge

Third Line (Internal Audit)

Provides Independent Assurance

Current areas of focus

- ✓ Enhanced KYC onboarding process & fraud mitigation strategies in first line to reduce risks
- ✓ Identifying and testing controls that are in place to protect the bank from Operational Risk Events
- ✓ Continue to work towards integration of the Three Lines of Defense
- ✓ 3rd Line of Defense conducting more risk based and targeted examinations
- ✓ Focus on implementing AI and technologies to further improve process effectiveness

This type of risk framework is found in larger institutions

Market Overview

FL is #4 in state GDP, and is #15 worldwide

Florida's GDP $1.8T

#4
Largest among US states

#15
Largest economy in the world

Business startups
(# of new business applications)

#1
among US states
634K business applications

Visitor spending

$135B
143MM visitors

Tax competitive index(1)

#5
among US states

Notes: (1) The State Tax Competitiveness Index evaluates how well states structure their tax systems and provides a road map for improvement
Source: Bureau of Economic Analysis (BEA), The Florida scorecard & The Tax Foundation

Florida was the leading destination for high-net-worth individuals, attracting 3.5x more wealthy migrants than Texas

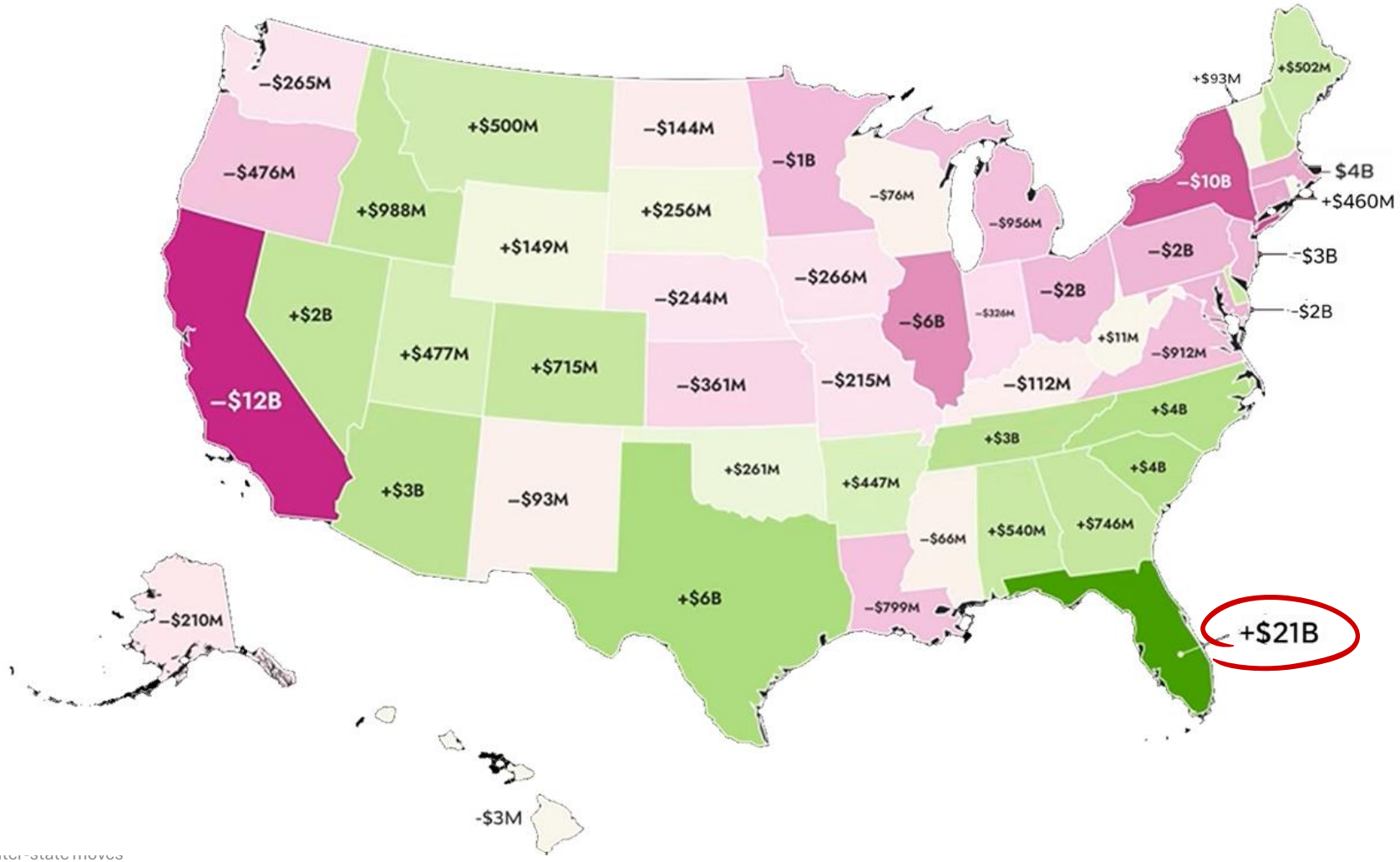
Hight Net Worth migration since Covid pandemic (2020 - 2024)

↑ Biggest Gains

#1. Florida	+$21B
#2. Texas	+$5.5B
#3. South Carolina	+$4.1B
#4. North Carolina	+$3.9B
#5. Tennessee	+$2.8B

↓ Biggest Losses

#1. California	–$11.9B
#2. New York	–$9.9B
#3. Illinois	–$6.0B
#4. Massachusetts	–$4.02B
#5. New Jersey	–$2.6B



Note: Annual change in adjusted gross income due to inter-state moves
Source: IRS

Florida and the Southeast continue to outperform: Our home-field advantage

FLORIDA — BY THE NUMBERS
2026 outlook

2.0–2.5%
Real GDP growth — above U.S.

4.7–4.8%
Low Unemployment

1.4–1.5%
Population growth (top in U.S.)

$1.9T
Florida GDP

What's fueling growth in our footprint

- Migration & wealth inflows remain the structural growth story — even as the pace normalizes from post-COVID highs
- Tech & finance relocations continuing — ServiceNow regional HQ in WPB (850 jobs); FinTech and AI clusters expanding
- Infrastructure investment, logistics, and data centers cited as key Southeast tailwinds
- Tourism & hospitality resilient — Florida visitor counts back above 140MM
- Trade & logistics tailwind — PortMiami and Port Everglades container volumes at record highs; nearshoring boosting LatAm trade finance demand

Source: Florida Chamber Foundation 2026 Outlook; Florida TaxWatch (Jun 2026); BMO Business Outlook (Mar 2026); FAU South Florida Economic Outlook.

Florida's CRE market continues to attract new companies and new investment

Office, industrial, retail gains boost Fort Lauderdale, Florida's commercial sales in 2025

Total real estate investment volume in Fort Lauderdale increased 21% year over year

Palm Beach, Florida, office tenants sign larger leases as demand concentrates in higher quality space

Average lease sizes rose well above pre-pandemic norms in 2025, led by larger commitments in four- and five-star buildings

Average office lease size in Palm Beach climbed in 2025, driven by high-quality buildings

Miami commercial property sales rise in 2025 as retail regains momentum

Total investment volume climbed nearly 11% year over year; Retail surge offsets softer office and industrial activity

Miami's commercial real estate sales volume reached $8 billion in 2025

Developers close out 2025 with Miami's largest-ever land deal

Oak Row Equities, Mariposa Real Estate partner with billonaire Vlad Doronin on $520 million transaction

Source: CoStar

High-growth Florida markets with significant room to deepen CNB penetration

PALM BEACH	BROWARD	ORLANDO	TAMPA
Affluent South Florida economy	*Diversified South Florida commercial hub*	*Among the fastest-growing large U.S. regions*	*Large and diversified West Florida economy*
1.56M 2025 population	**2.01M** 2025 population	**2.96M** 2025 population	**3.40M** 2025 population
$140.5B 2024 nominal GDP	**$173.7B** 2024 nominal GDP	**$233B** 2024 nominal GDP	**$261.6B** 2024 nominal GDP
+2.0% 2024 real GDP growth	**+2.5%** 2024 real GDP growth	**+3.5%** 2024 real GDP growth	**+3.3%** 2024 real GDP growth
4.6% Aug-26 unemployment	**4.4%** Aug-26 unemployment	**4.6%** Sep-26 unemployment	**4.7%** Aug-26 unemployment

~$809B COMBINED GDP

Palm Beach, Broward, Orlando and Tampa together represent an economy comparable in scale to Taiwan and larger than Belgium.

Source: U.S. BEA; U.S. Census Bureau / Florida EDR; U.S. BLS; FDIC Summary of Deposits; UCF Institute for Economic Forecasting, Fall 2025 Florida & Metro Forecast

Key Financials

Actual results as of June are overall better QoQ and YoY, reflecting disciplined execution and strategic focus

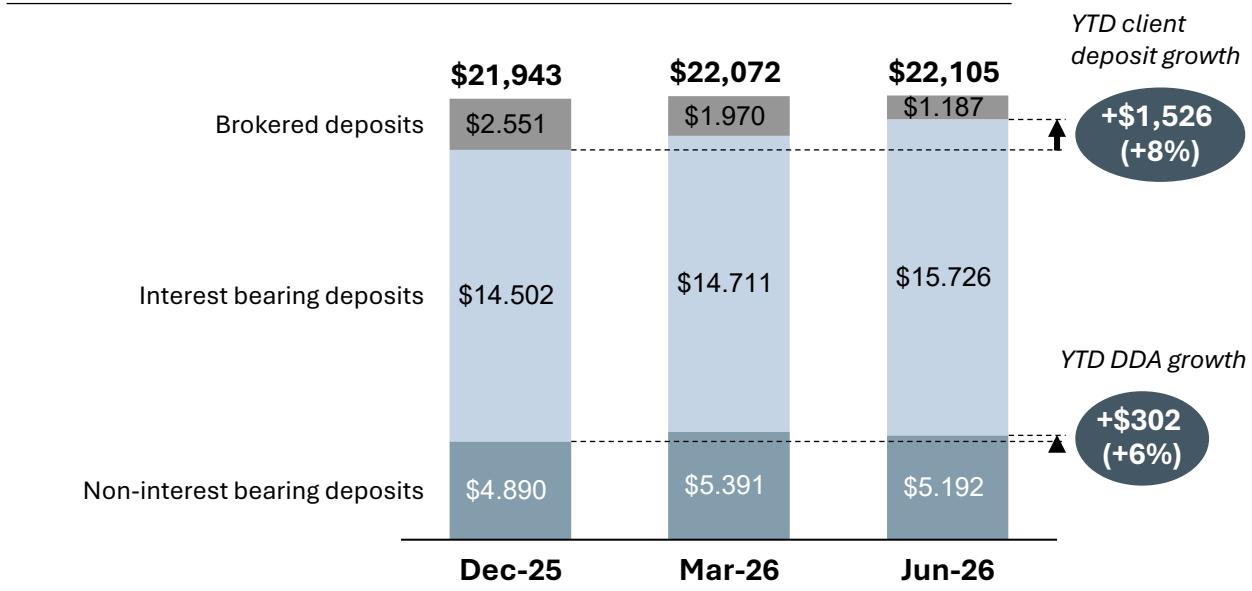
Metric ($MM)	Q2-2026 Actual	Q1-2026 Actual	QoQ Var		YTD Jun 2026 Actual	YTD Jun 2025 Actual	YoY Var	
Loan balances	$20,381	$20,158	*$223*	*1.1%*	$20,381	$18,928	*$1,454*	*7.7%*
DDAs	$5,192	$5,391	*($198)*	*-3.7%*	$5,192	$4,743	*$449*	*9.5%*
Client Deposits	$20,918	$20,102	*$816*	*4.1%*	$20,918	$18,920	*$1,998*	*10.6%*
Net interest income	$205	$197	*$7*	*3.7%*	$402	$328	*$73*	*22.3%*
NIM	3.00%	2.97%	*0.03%*		2.98%	2.57%	*0.41%*	
Net income after tax	$93	$84	*$9*	*11.1%*	$178	$121	*$56*	*46.4%*
ROE (ex goodwill amort)	12.66%	11.84%	*0.82%*		12.26%	9.79%	*2.47%*	

The decline in DDAs QoQ was due to a temporary $255MM inflow in Q1

Source: City National Bank of Florida

CNB's strong client deposit growth in 2026 is outpacing the banking industry (includes brokered) by nearly 1.9x

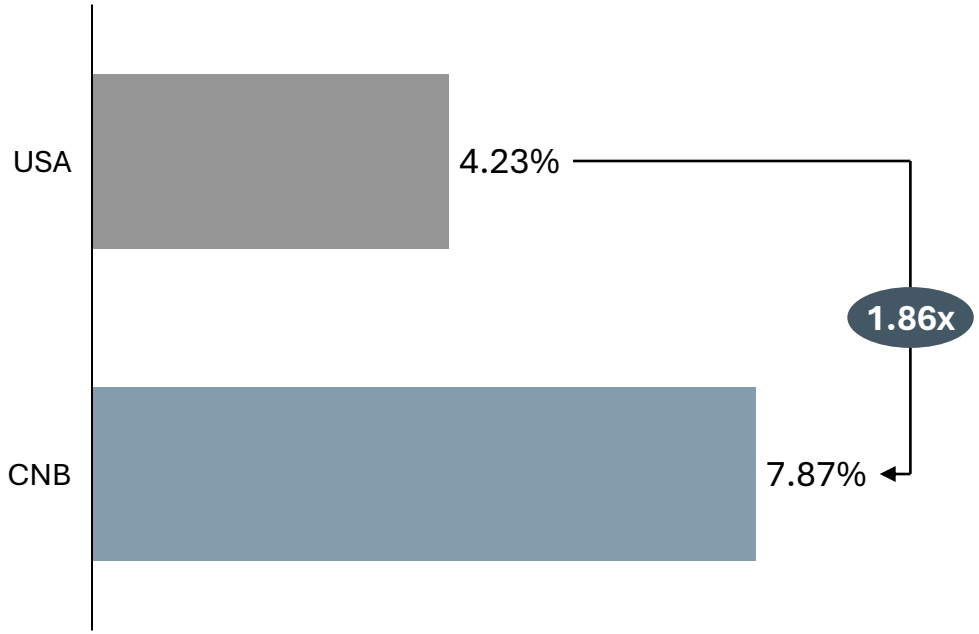
Total Deposits ($MM)



	Dec-25	Mar-26	Jun-26
Cost of Client Deposits (QTD Avg)	2.28%	2.13%	2.19%
Non-Int Bearing / Total Deposits	22.28%	24.42%	23.49%
Client Deposits ($MM)	$19,392	$20,102	$20,918
Wholesale Funding ratio	19.21%	18.32%	16.01%

Non-interest bearing deposits represent 23.5% of total deposits

Banking Industry - Total Deposits ($B)



CNB deposits have grown ~1.9x greater than market YTD

Source: City National Bank of Florida

We have $10.7B of available liquidity sources, representing ~37% of our assets

Total liquidity sources
$B

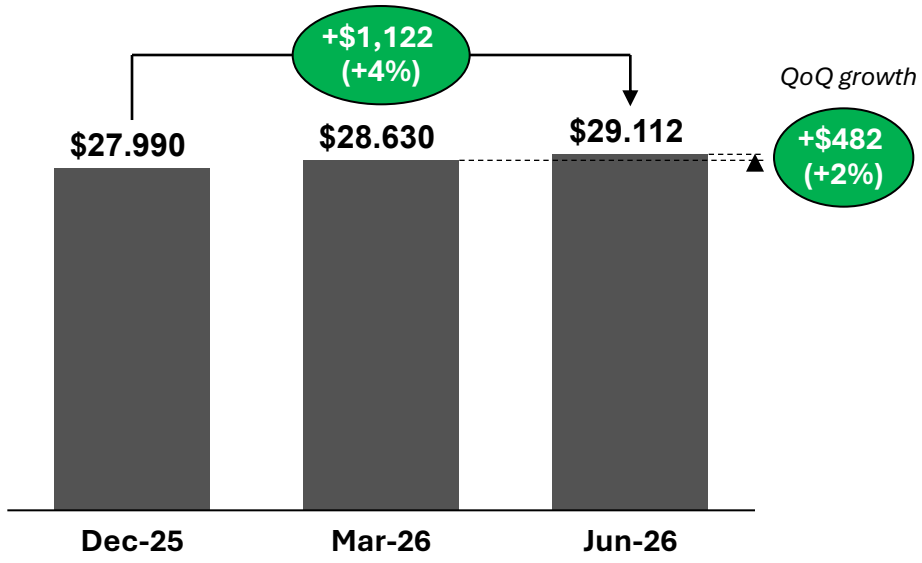
June 30th, 2026	
Total customer deposits	**$20.9**
FHLB Max Borrowing capacity	*4.5*
Current utilization	*4.0*
FHLB available capacity	**$0.5**
Other sources of liquidity	
Fed balance	*0.6*
Other cash	*0.2*
Unpledged Securities	*6.0*
Syndications	*0.0*
FRB discount	*3.4*
Total liquidity	**$10.7**
Total liquidity as % of total assets	*36.7%*
Loan-to-deposits	*92.2%*
Wholesale funding as % of assets	*16.0%*

We have ample liquidity

Source: City National Bank of Florida

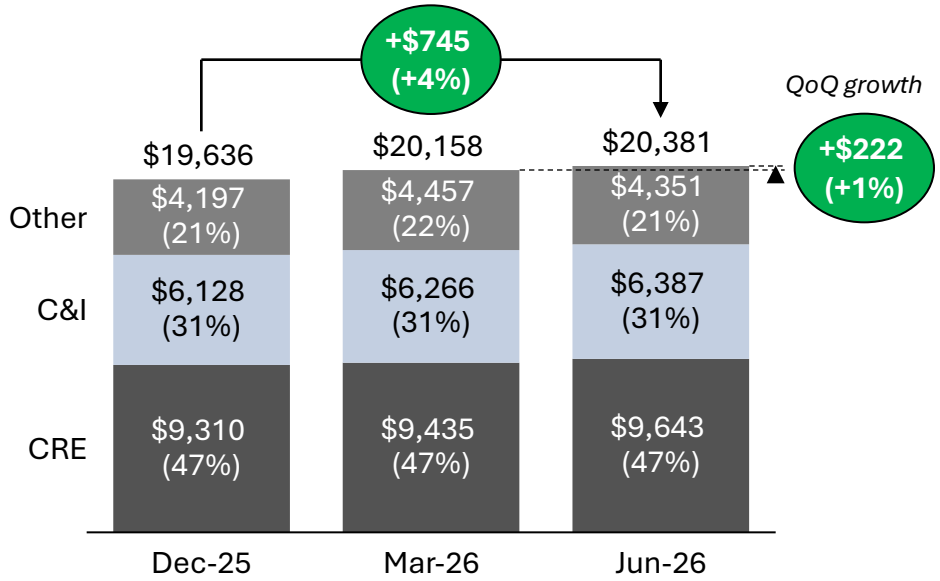
As of June, YTD loan growth totaled $745MM (+4%)

Total Assets ($MM)



	Dec-25	Mar-26	Jun-26
Total Risk Based Capital Ratio (%)	15.48%	15.48%	15.67%
Tier 1 Leverage Ratio (%)	10.94%	11.22%	11.38%
Investment Portfolio ($MM)	$6,474	$6,473	$6,739
OCI after tax ($MM)	($285)	($286)	($284)

Total Loans & Leases ($MM)

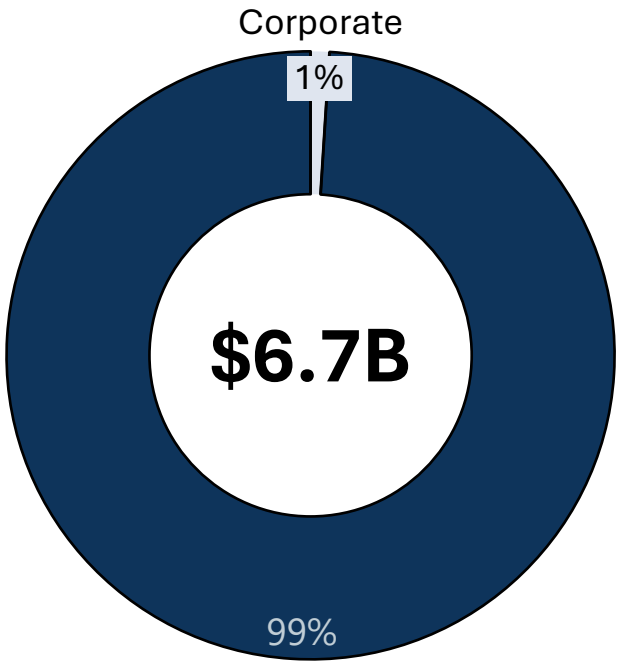


	Dec-25	Mar-26	Jun-26
Loans to Deposits (%)	89.49%	91.33%	92.20%

Total assets now exceed $29B and our capital ratios are strong

99% of our investment portfolio consists of highly liquid, low-risk-weighted securities

Investment portfolio breakdown



US gov. and agency securities

ALLOCATION COMPARISON	CNB	PEERS
Treasury/Agency Debt	2%	7%
MBS	20%	33%
CMO	44%	23%
Agency CMBS	31%	16%
SBA	2%	3%
Backed by US Government	**99%**	**82%**
Private Label MBS/CMO	0%	3%
Municipal Bonds	0%	11%
Corporate Bonds	1%	4%
CD & Other	0%	0%
Credit Risk Exposure	**1%**	**18%**

Portfolio KPIs

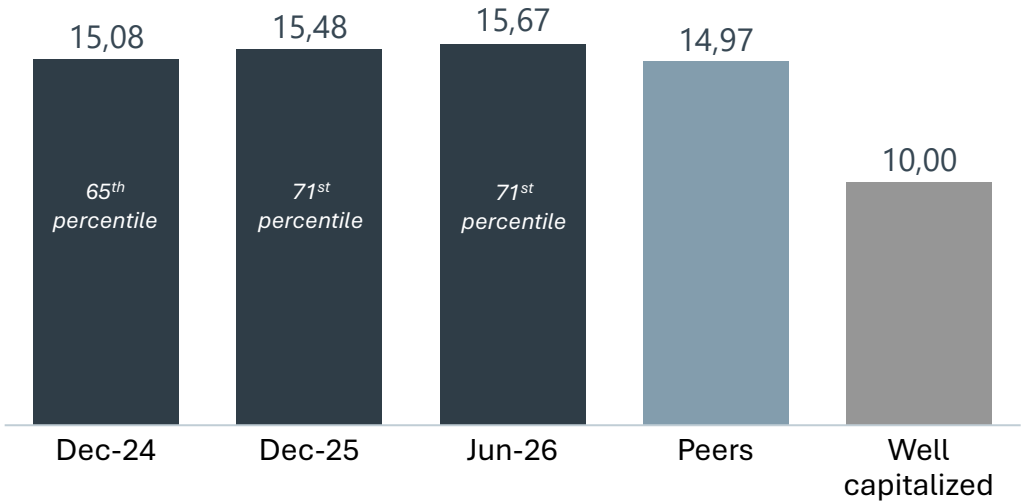
Yield	3.24%
Duration	4.18 years
Annual cash flow	~$637MM

The portfolio provides ample cash flow & has a low duration of 4.18 years

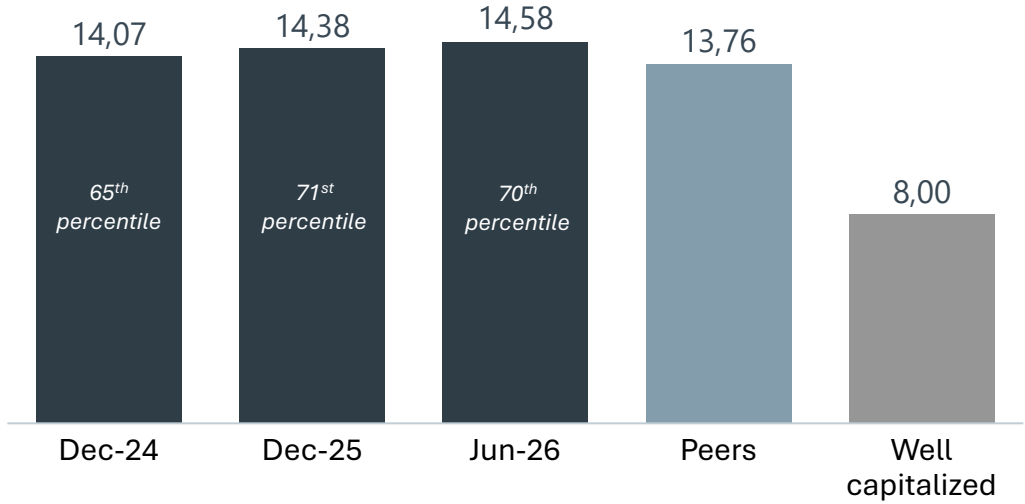
Notes: (1) as of June 30th 2026
Source: City National Bank of Florida

Our capital level exceeds peers and is well above regulatory guidelines

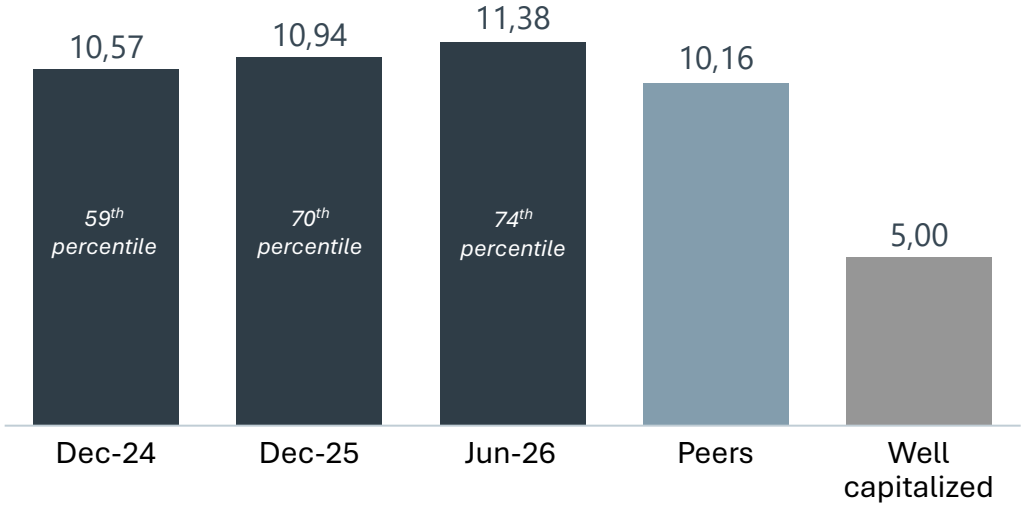
Total Risk Based Capital (%)



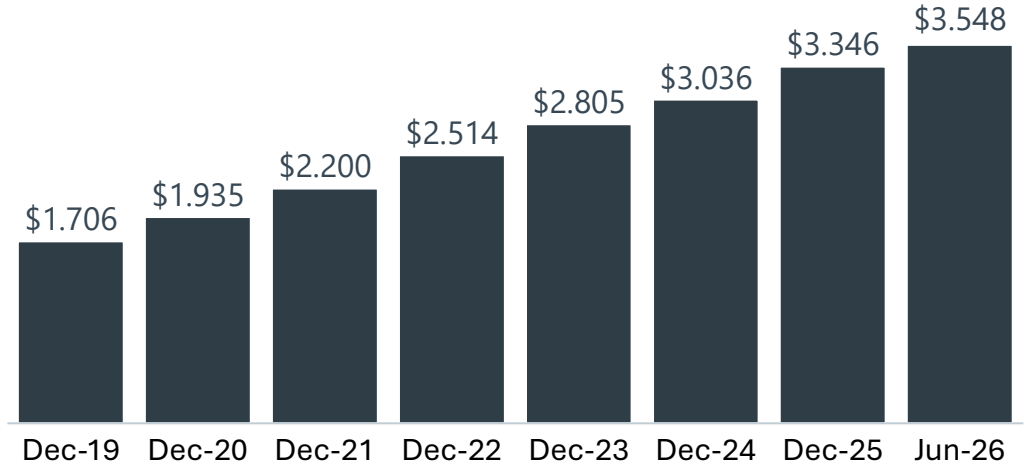
Tier 1 Risk Based Capital (%)



Tier 1 Leverage ratio (%)



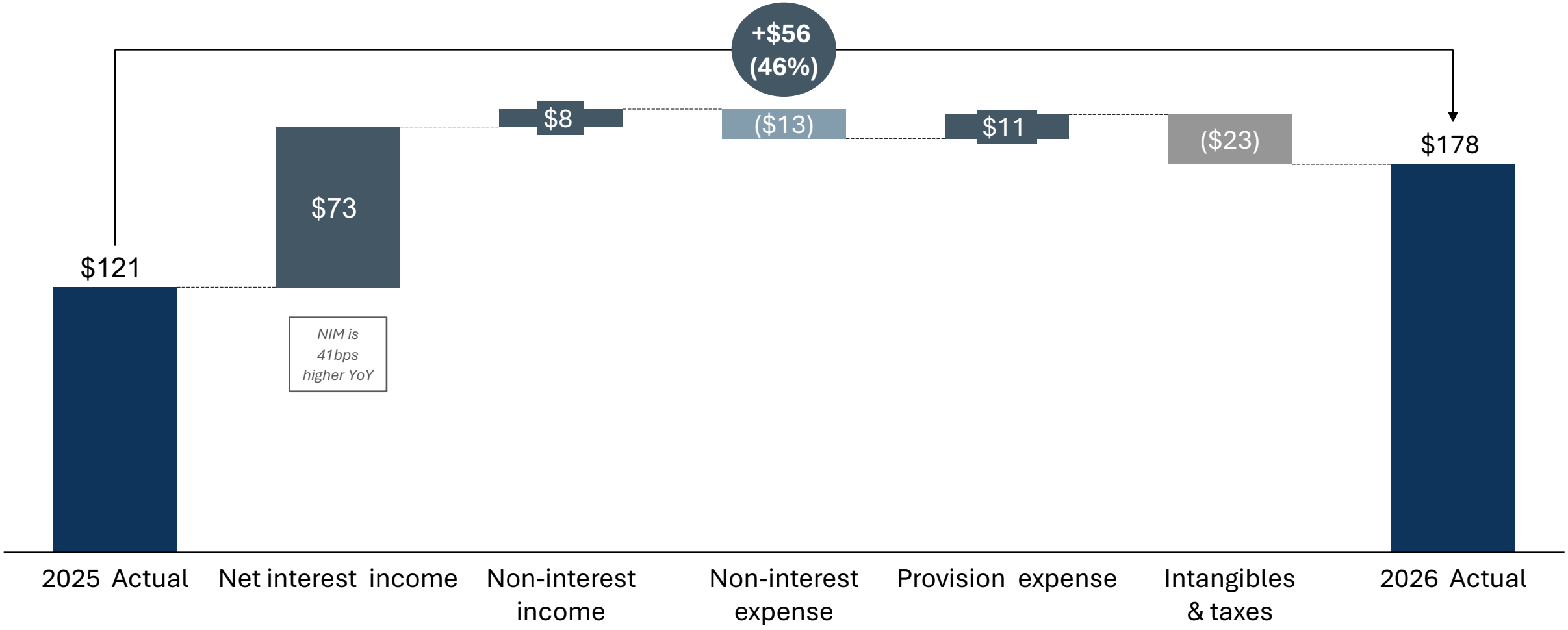
Total Risk-Based Capital ($MM)



Source: City National Bank of Florida and UBPR

Net income after taxes grew 46% ($56MM) YoY & NIM expanded 41bps YoY

YoY net income comparison: YTD Jun 2025 vs. YTD Jun 2026 ($MM)
$MM, YTD



Source: City National Bank of Florida

Normalizing for goodwill amortization through June, ROE of 12.3%

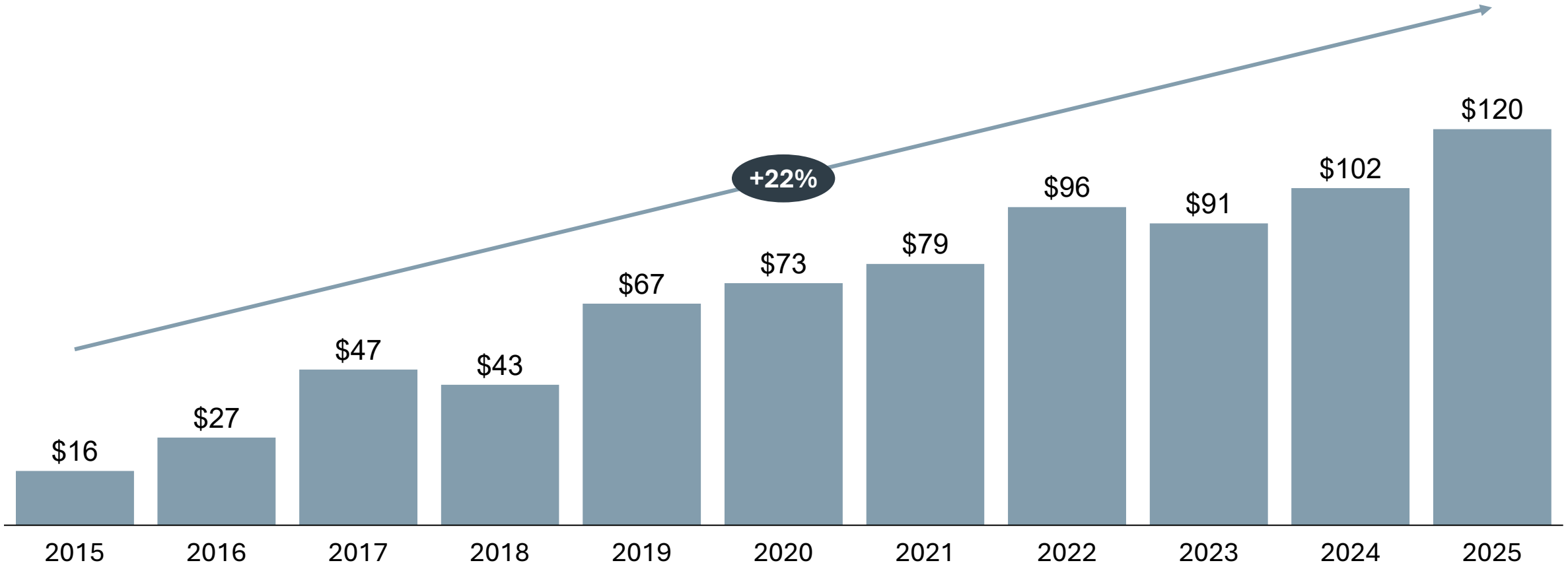
(000s)	YTD 2026 Actual	Less: Non-Recurring Items	Normalized Net Income
Net interest income	401,771		401,771
Non-interest income	67,792	-	67,792
Operating income	**469,563**	-	**469,563**
Personnel Expenses	127,415	-	127,415
Occupancy Expenses	8,999	-	8,999
Equipment Expenses	2,819	-	2,819
Other Non-Interest Exp.	62,493	-	62,493
Total Non-interest Expenses	**201,725**	-	**201,725**
Core Earnings	**267,838**	-	**267,838**
Security Gains/ (Losses)	-	-	-
Amortization Expense	9,050	(7,850)	1,200
CVA Adjustment / Equity Securities	2,714	-	2,714
Provision Expense	17,465	-	17,465
Net Income Before Taxes	**238,608**	**7,850**	**246,459**
Tax Expense	61,058	1,923	62,981
Net Income	**177,551**	**5,927**	**183,477**
ROA	1.26%		1.30%
ROE	11.86%		12.26%
Efficiency Ratio	43.21%		43.21%
Non-Interest Expense to AVG Assets	1.43%		1.43%

Source: City National Bank of Florida

- Normalized net income (adjusted for goodwill amort) improves income by ~$6MM; ROA improves by 6bps
- Net income is being normalized for goodwill amortization expense

Fee income has grown and will continue to drive revenue diversification and profitability

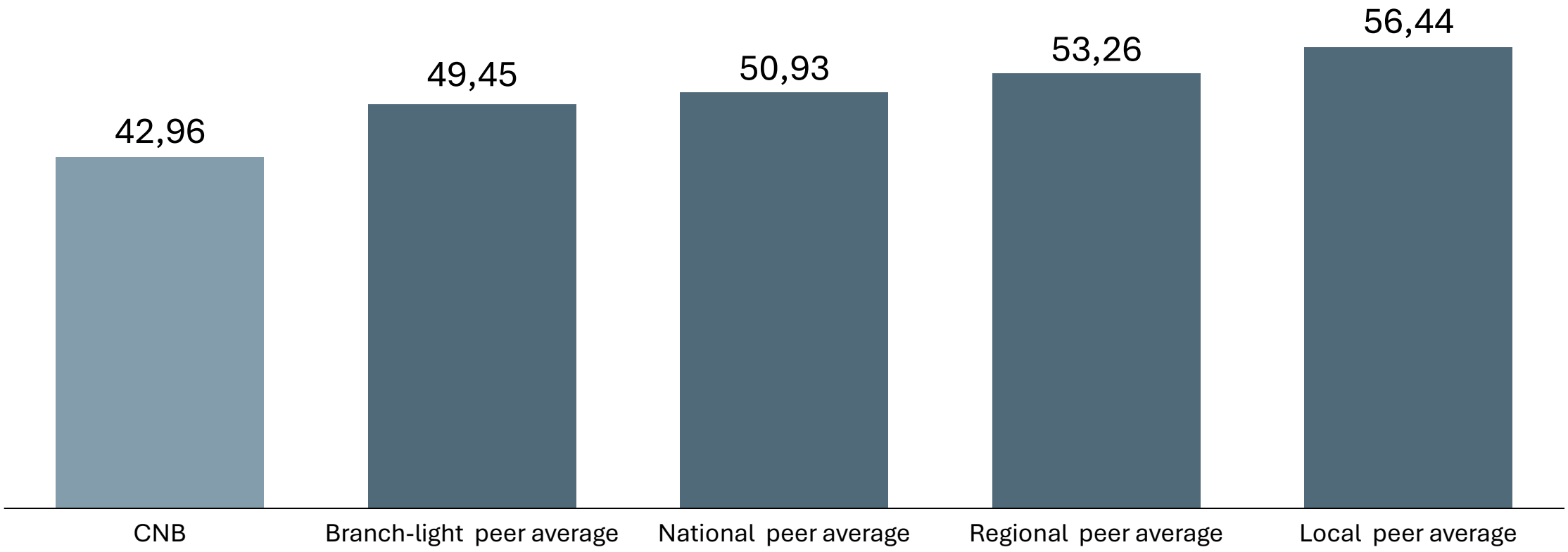
Fee income growth, $M



Source: City National Bank of Florida

Our disciplined expense approach results in the best efficiency ratio among all peer groups…

Efficiency ratio (%, YTD 2026)

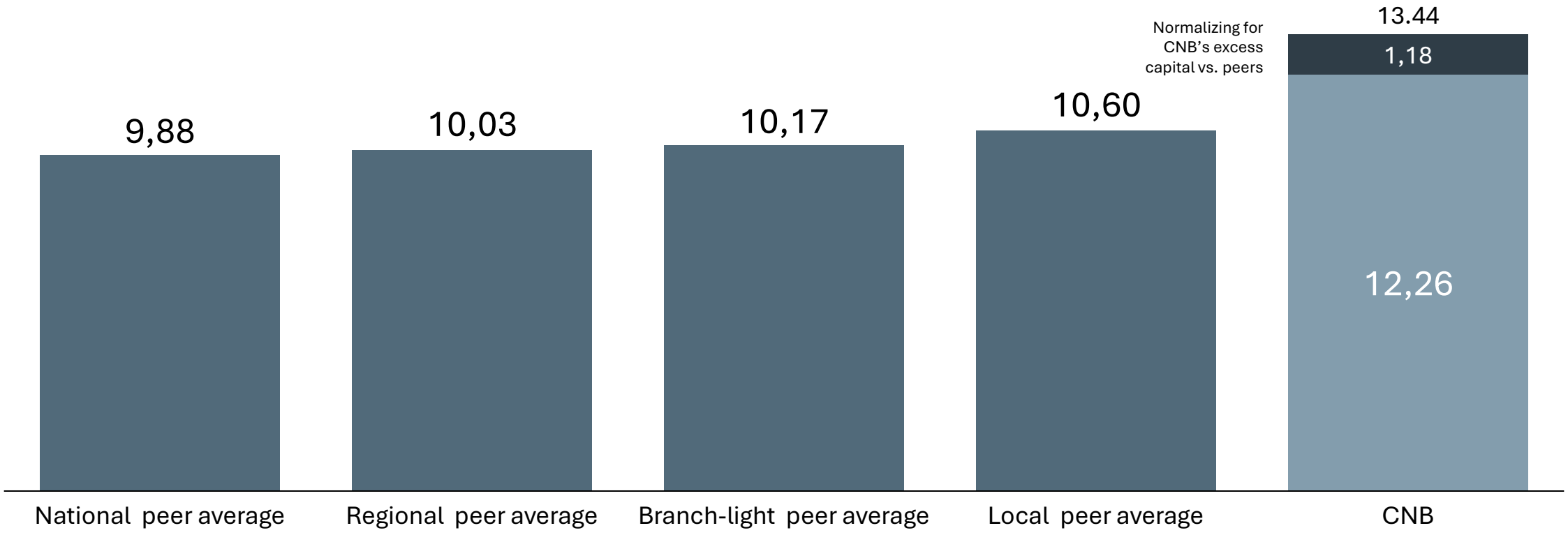


# of banks	1	9	12	11	5

Source: SNL Financial as of June 30th, 2026
Note: Efficiency ratio for CNB excludes amortization expense and CVA Adjs / Equity Securities

…and elevates ROE above all peer groups

Return on Equity (ROE) (%, YTD 2026)



# of banks	12	11	9	5	1

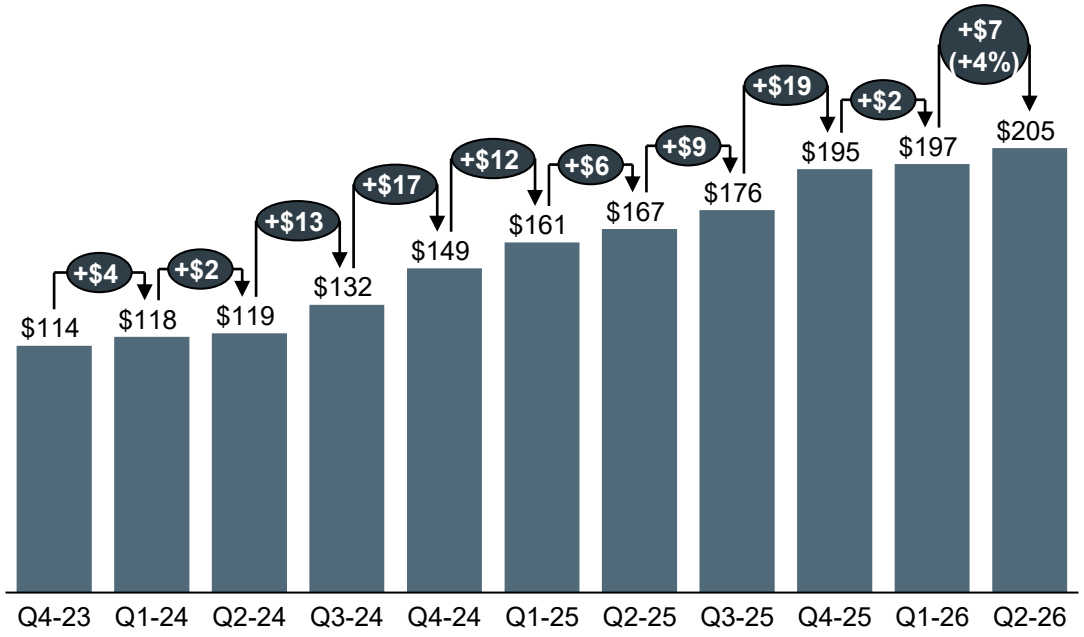
Note: ROE for CNB excludes goodwill amortization
Source: SNL Financial as of June 30th, 2026

NIM Update

Both our net interest income and margin increased for the tenth consecutive quarter: In Q2-2026, NIM expanded 3bps

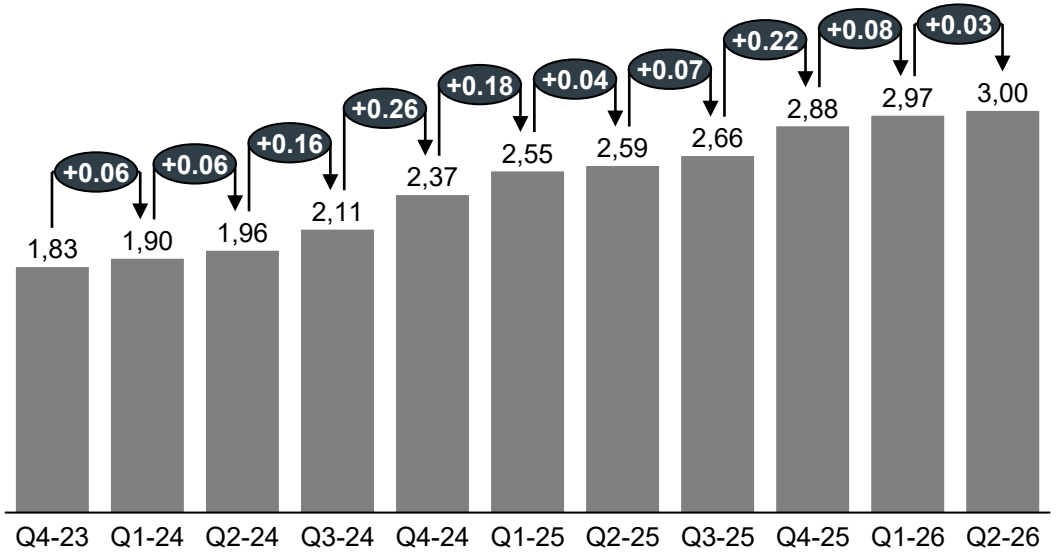
Net interest income

($MM)



Net interest margin

(%)



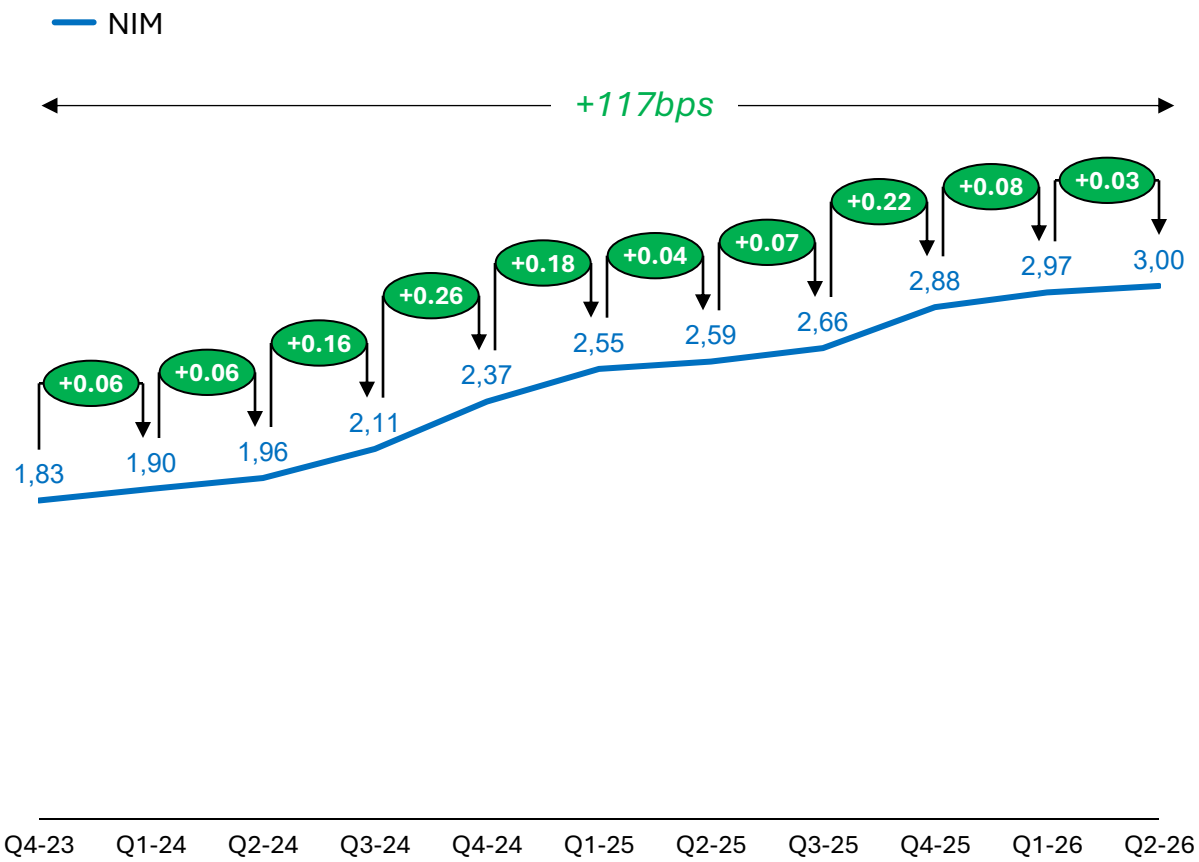
NIM expanded 3bps in Q2-2026, due to increased yield on earning assets (4bps higher), while cost of funds remained stable (1bp increase)

Source: City National Bank of Florida

NIM expanded for the tenth consecutive quarter, rising 3bps in Q2-2026, driven by a 4bps increase in yield on earning assets, while cost of funds remained stable

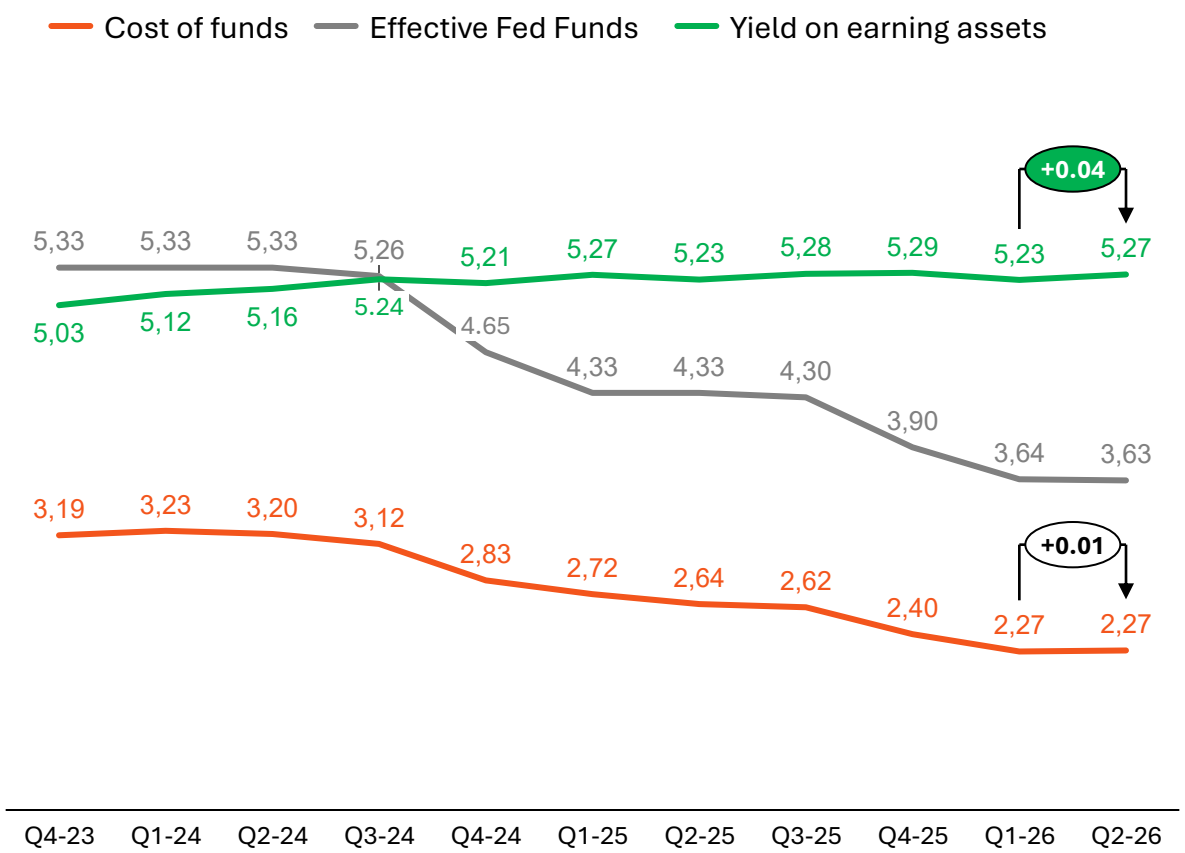
Quarterly average NIM

(%)



Quarterly CoF, yield on earning asset versus Effective FF

(%)



	Q4-23	Q1-24	Q2-24	Q3-24	Q4-24	Q1-25	Q2-25	Q3-25	Q4-25	Q1-26	Q2-26
DDAs ($B)	4.8	4.6	4.5	4.5	4.5	4.9	4.7	4.9	4.9	5.4	5.2

Source: City National Bank of Florida

Why has our NIM expanded?

- New commercial loan originations **have maintained spreads of ~3% or higher over the past four years**
- Spread on **renewed loans have been strong (high 2%s) and better than prior spreads**
- Payoff/amortization of lower rate loans
- Strong client deposit growth:
  - Doubling the banking industry's growth
  - Doubling our loan growth
- Resulting in lower wholesale funding
- Reduced rates on deposits accounts proactively pre and post announced Fed rate cuts. **We will remain disciplined under the hiking rate scenario** to selectively increase deposit rates only when needed
- Actively manage our balance sheet, executing hedging strategies to position us across diverse interest rate scenarios:

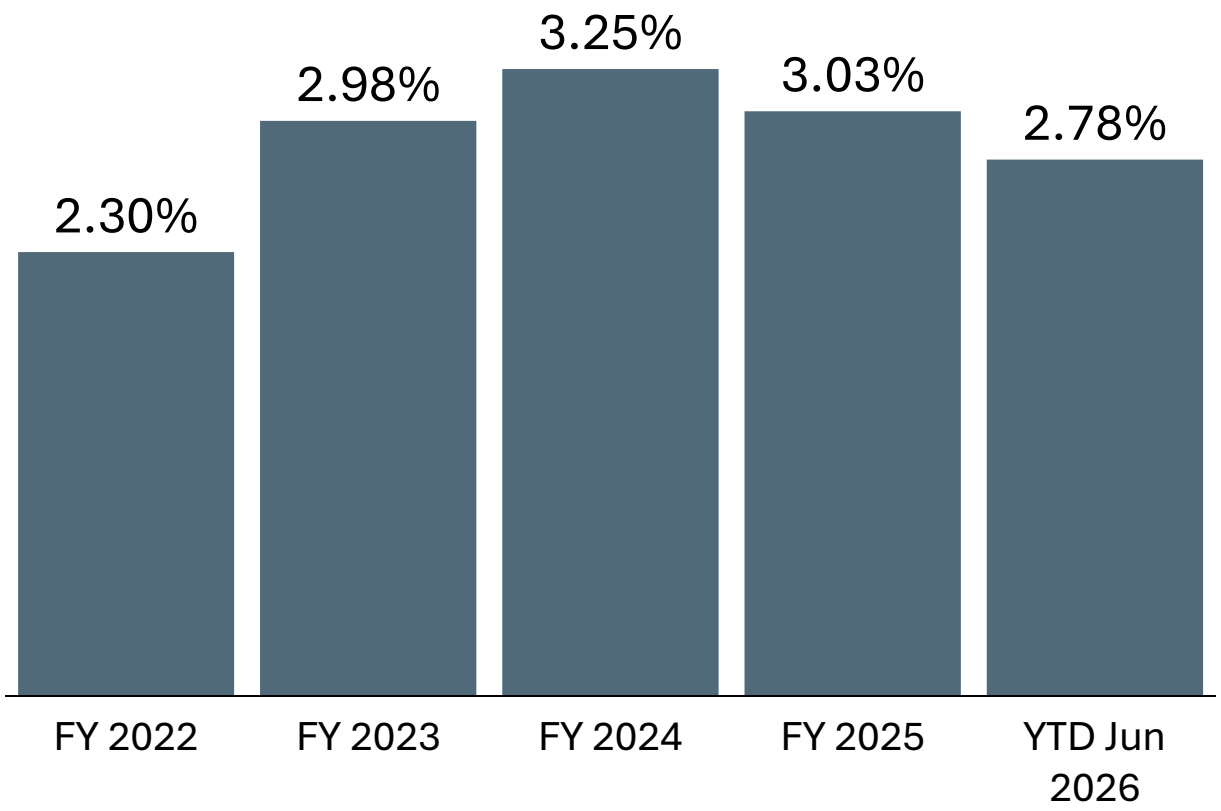
  Hedges now represent ~15% of earning assets vs ~4% in 2022
- Optimized our investment portfolio, which has grown modestly in 2026, declining from 28% of total assets in 2022 to 23% in 2026

Source: City National Bank of Florida

New commercial loan originations have maintained spreads of ~3% or higher over the past four years. Spreads on renewed loans are 20bps higher than previously

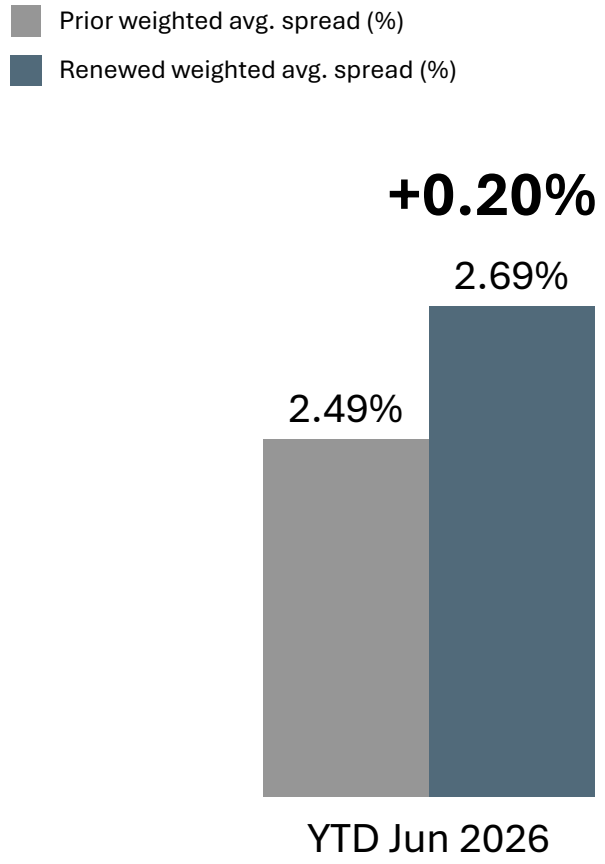
New commercial loan fundings

(weighted average spread, %)



Renewed commercial loan fundings

(weighted average spread, %)



Source: City National Bank of Florida

We have shortened the duration of the loan and investment portfolios naturally and through swaps

Loan repricing (Jun 2026 vs 2025, $MM)

June	2026		2025		Variance
Time Frame	Balance	%	Balance	%	Balance
< 3 Months	10,466	*51%*	8,103	*43%*	*2,363*
3 - 12 Months	1,028	*5%*	1,197	*6%*	*(169)*
1 - 3 Years	2,531	*12%*	2,695	*14%*	*(164)*
3 - 5 Years	2,077	*10%*	2,429	*13%*	*(352)*
5 - 15 Years	3,154	*15%*	3,174	*17%*	*(20)*
> 15 Years	1,277	*6%*	1,281	*7%*	*(3)*
Total	**20,533**	***100%***	**18,878**	***100%***	***1,655***

Loans repricing 3-12 months totaled $1B with a WAR of 5.23%

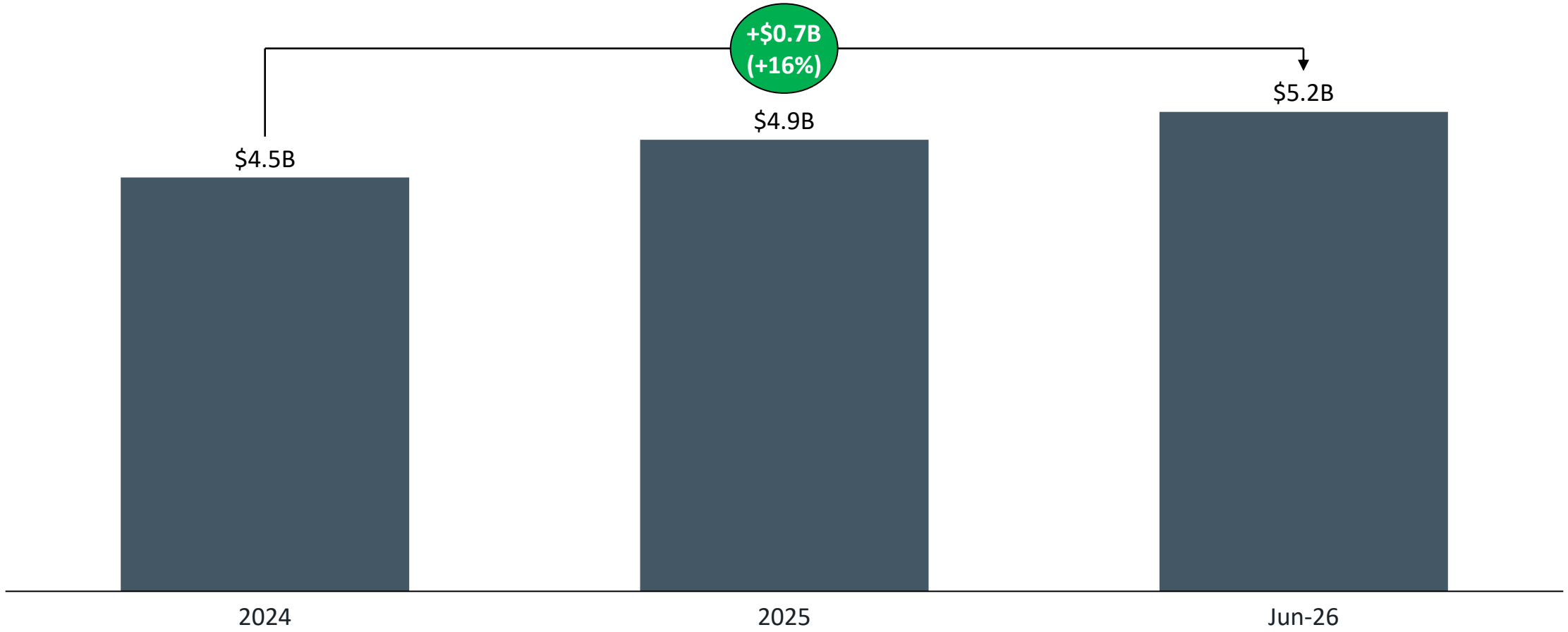
	% of total		2026 vs. 2025		% of Total
Repricing	Jun-26	Jun-25	Balance	Var	Jun-24
Reprice within a year	56%	51%	2,195	*5.2%*	43%
Reprice within year with hedge	66%	54%	2,395	*11.3%*	47%

	Jun-26	Jun-25	Jun-24
Investment portfolio duration	4.18	4.44	4.56

Source: City National Bank of Florida

DDAs have increased since implemented Project Win in 2024

2026 YTD growth trend – DDAs

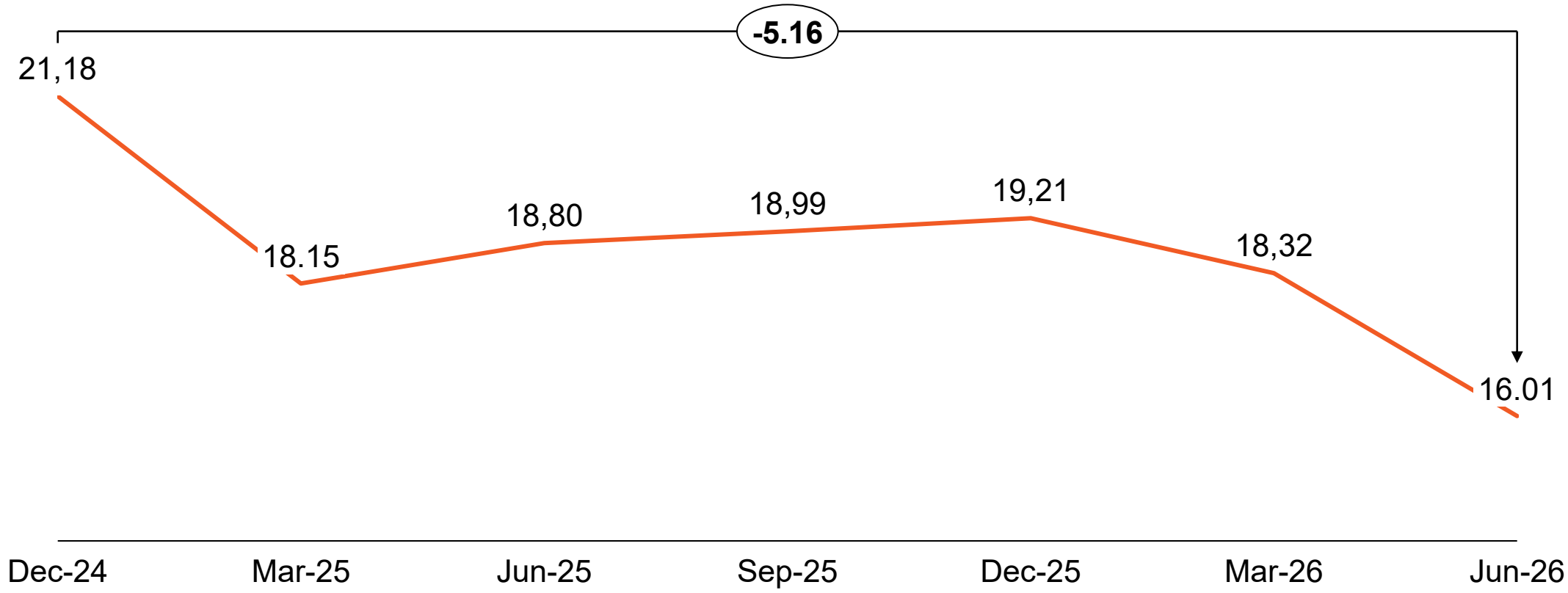


Source: City National Bank of Florida

CNB's strong client deposit growth reduced our reliance on wholesale funding

Wholesale funding as a % of total assets

%



Neutral balance sheet position: each 25bps Fed Funds cut adds ~2bps to NIM, while a 25bps hike reduces it by only ~1bp

Annualized net interest income and margin impact of 25bps Fed Funds ($MM)

25bps reduction

$MM	Balances	Rate reduction	P&L impact	NIM impact
Client deposit rate reduction	$13,770	-0.19%	+$26.5	+0.09%
Wholesale funding cost reduction	$4,609	-0.25%	+$11.5	+0.04%
Variable rate loan impact	$10,287	-0.25%	($25.7)	-0.09%
Balance sheet hedges impact	$3,715	-0.25%	($7.3)	-0.03%
Total NIM impact			**$5.0**	**0.02%**

25bps increase

$MM	Balances	Rate increase	P&L impact	NIM impact
Client deposit rate increase	$13,770	0.18%	($24.0)	-0.09%
Wholesale funding cost increase	$4,609	0.25%	($11.5)	-0.04%
Variable rate loan impact	$10,287	0.25%	+$25.7	+0.09%
Balance sheet hedges impact	$3,715	0.25%	+$7.3	+0.03%
Total NIM impact			**($2.5)**	**-0.01%**

We expect NIM to continue expanding through this rate-hike cycle, as deposit repricing is projected to remain below the levels modeled above

Credit Framework & Asset Quality

We have a comprehensive and holistic credit risk framework, which has historically resulted in strong asset quality and minimal losses

Credit discipline part of CNB's DNA

Outstanding results:

One of the top banks in Florida with fewer losses in last 10 years in FL

Ranked in the top third percentile nationwide

Approach:

Our Credit team: 116 FTEs
(11% of total employees)

17 Directors and Executives serving as decision makers, each with 30+ years of experience

Focus on Asset quality

While taking care of our clients and working collaborate with Relationship Managers

Local Decision making

Risk Officers Directors in **market** with deep local expertise, working closely with Relationship Managers and clients

Operating model:

Origination Risk Officers

Specialized teams based on deals' nature, size and complexity for specialized risk assessment and time to market

+

Professional Portfolio Managers

Dedicated portfolio managers for a deep understanding of our asset quality and proactive Asset Recovery that gets involved in early stages

Recent initiatives:

- Expanded Risk Directors team to better support Lines of Business from prescreen
- New concentration framework to improve governance and risk management
- New Credit Analytics function for improved Asset Quality monitoring and executive reporting
- Enhanced Covenant testing processes (reporting, incentive scorecards, escalation)
- Enhanced financial reporting discipline (client notification, collection process)

Source: City National Bank of Florida

CNB's portfolio management deepens portfolio knowledge and client connections to support informed risk management

PM Function	Description	CNB vs market standard
1. Manage and monitor asset quality	• Own portfolio risk end-to-end by completing annual reviews, covenant testing, risk assessments, watchlist actions, and portfolio reporting accurately and timely. Identify emerging risks early and use technology and process improvements to increase productivity.	• **Market-standard PM foundation** that protects asset quality, minimizes credit risk, and safeguards the bank's capital. • **PM function reports up through Credit Risk at CNB.**
2. Support RMs	• Operate as a proactive, trusted RM partner by aligning on strategy early and managing renewals, modifications, servicing requests, borrower communications, and other portfolio activities with urgency and efficiency.	• **Distinctive CNB responsibility:** Broader execution ownership creates stronger RM-PM connectivity and gives PMs greater visibility into client needs, relationship dynamics, and credit strategy.
3. Relationship expansion	• Engage directly with clients, help credit and servicing activities reach the finish line, participate in FTF meetings, and use portfolio insights to support retention and identify expansion opportunities.	• **Distinctive CNB responsibility:** Direct client engagement builds deeper knowledge of client operations, financial performance, strategic priorities, and emerging risks and opportunities.

CNB model unique:

- RM partnership and direct client engagement
- Deeper understanding of client operations
- Financials
- Relationship dynamics,
- Emerging needs
- Enabling more **informed credit decisions**
- Stronger relationship outcomes
- Embedded RM succession coverage

Source: City National Bank of Florida

Our loan portfolio is diversified with real estate secured loans at a low weighted average LTV of 53%

Loan Breakdown as of 6/30/2026		$ Amount ($k)	% of Portfolio	Weighted Avg LTVs
C&I	$	4,534,338	22%	N/A
CRE	$	9,642,644	47%	51%
Own OCC CRE	$	1,733,188	8%	49%
Residential	$	4,503,808	22%	59%
Consumer	$	92,029	0%	N/A
Leases	$	119,572	1%	N/A
Total Gross Loans & Leases	**$**	**20,625,579**	**100%**	**53%**

CRE Breakdown as of 6/30/2026		$ Amount ($k)	% of CRE Portfolio	% of Total Loans & Leases	Weighted Avg LTVs
Shopping Center/ Retail	$	2,053,750	21%	10%	61%
Const. & Land	$	1,642,685	17%	8%	44%
Multifamily	$	1,512,901	16%	7%	53%
Other CRE	$	1,354,052	14%	7%	43%
Office	$	1,214,588	13%	6%	55%
Warehouse	$	712,577	7%	3%	49%
Hotels	$	685,516	7%	3%	43%
REITs/ NDFIs	$	466,575	5%	2%	N/A
Total	**$**	**9,642,644**	**100%**	**47%**	**51%**

CRE Concentration Ratio	273.5%

CRE breakdown is well diversified with only one segment exceeding 20% and a low weighted avg LTV of 51%

Source: City National Bank of Florida

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

CRE by property type
$MM, as of June 30th, 2026

Property Type	Commitment ($M)	% Total	Balance ($M)	% Total	% of RBC	WAvg LTV %	% Accr 30+ DPD	% Non-Accrual	% In Florida	% Full & Partial Recourse
Retail	2,113	18%	2,054	21%	58%	61%	0.0%	0.4%	77%	52%
Multifamily	1,564	13%	1,513	16%	43%	53%	0.3%	0.2%	73%	61%
Office	1,286	11%	1,215	13%	34%	55%	0.0%	0.1%	87%	53%
Hotels	727	6%	686	7%	19%	43%	0.0%	0.0%	88%	54%
Industrial	747	6%	713	7%	20%	49%	0.0%	0.0%	77%	53%
Other	1,486	12%	1,354	14%	38%	43%	0.0%	0.4%	79%	50%
Total NOO CRE (excl. C&D)	**7,923**	**66%**	**7,533**	**78%**	**214%**	**52%**	**0.1%**	**0.3%**	**79%**	**54%**
REITs + NDFI	1,552	13%	467	5%	13%	N/A	0.0%	0.0%	24%	32%
Construction & Land Development	2,456	21%	1,643	17%	47%	44%	0.0%	0.8%	84%	67%
Total CRE (incl. REITs)	**11,932**	**100%**	**9,643**	**100%**	**274%**	**51%**	**0.1%**	**0.3%**	**77%**	**54%**

All CRE categories have strong LTVs of 61% or below with 54% full or partial recourse

23% of CRE loans are outside of FL, representing only ~11% of Total Loans & Leases

Source: City National Bank of Florida

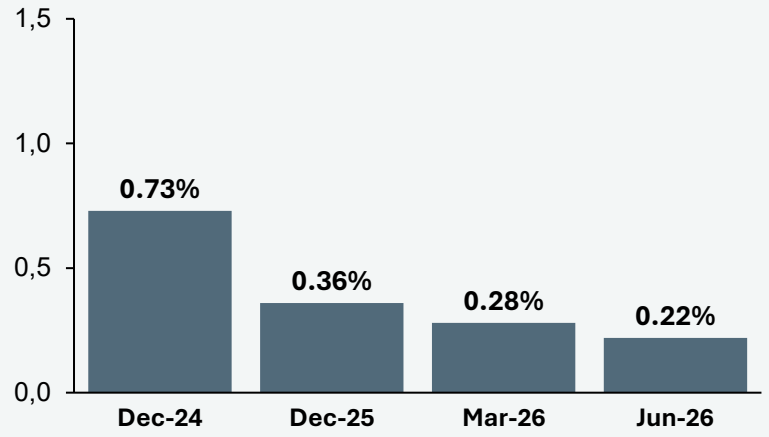
Our CRE portfolio continues to perform well, remains diversified across various property types with low LTVs and excellent asset quality

Sound weighted avg. LTV	**51%**
% of CRE portfolio in FL	**77%**
Full or partial recourse	**54%**
Past dues 30+DPD (% of total)	**0.1%**
Minimal non-accruals (% of total)	**0.3%**
Negligible net charge-offs (average 2016-2026)	**0.01%**

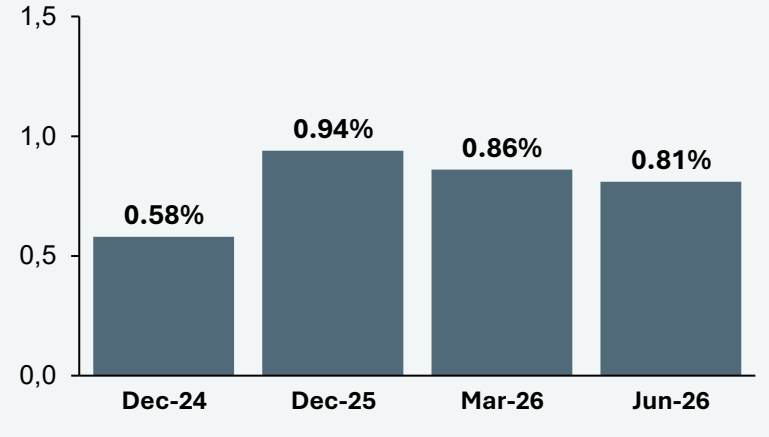
Source: City National Bank of Florida

Our disciplined and comprehensive credit process has resulted in strong asset quality

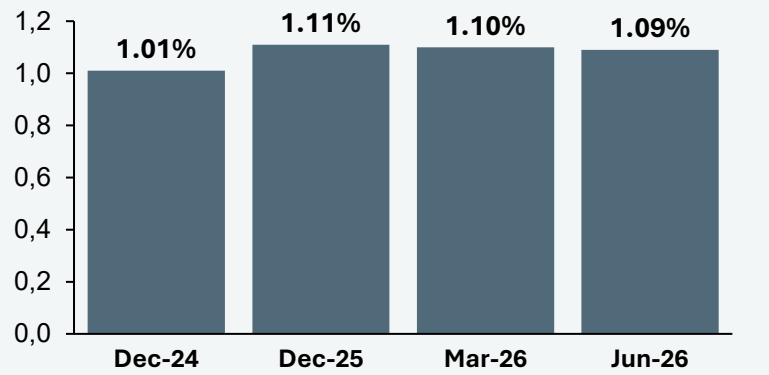
Past Due Loans / Total Loans



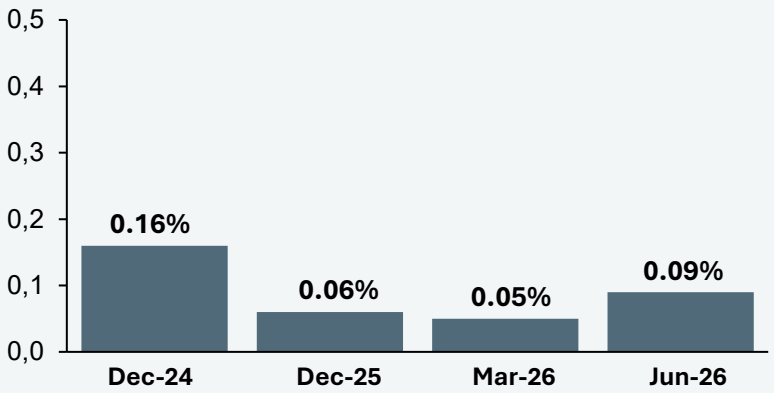
Non-Accrual Loans / Total Loans



ALLL / Total Loans



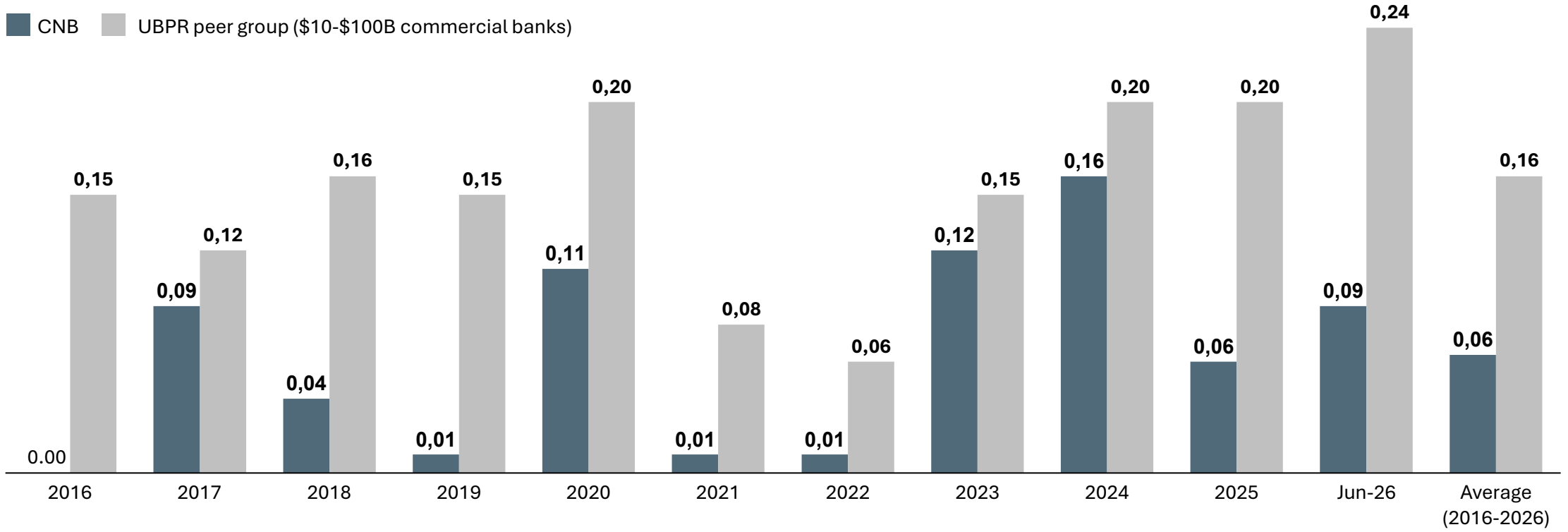
LTM Net Charge-offs / Average loans



Source: City National Bank of Florida

CNB's asset quality has consistently been better than peers:
Lower net charge-offs since 2016 led to $118M in savings over a decade

Total net charge-offs as % of average loans



Percentile	18th	55th	21st	12th	38th	17th	28th	50th	46th	17th	35th	31st
CNB NCOs ($k)	(29)	5,604	3,379	1,226	12,818	695	1,331	21,291	28,037	11,249	8,934	94,535
Peer level NCOs ($k)	6,913	7,240	14,914	15,828	24,239	10,062	9,015	25,964	35,546	38,529	24,063	212,315
Variance (savings) ($k)	**(6,942)**	**(1,636)**	**(11,535)**	**(14,602)**	**(11,421)**	**(9,367)**	**(7,684)**	**(4,673)**	**(7,509)**	**(27,280)**	**(15,129)**	**(117,780)**

Source: UBPR

Member FDIC

Closing remarks

Closing remarks

A differentiated Florida franchise positioned for sustainable, profitable growth

- **Premier Florida Relationship Bank**
  80 years of relationship banking, a Top 70 U.S. commercial-bank position and US$29B in assets operating in attractive Florida market

- **Profitable, client-funded growth**

  Proven model delivering profitable growth, with 46% YoY net income growth, leading to 12.3% ROE.

- **Disciplined risk management**

  Diversified credit portfolio, 51% CRE weighted-average LTV and minimal net charge-offs.

- **NIM**
  Neutral interest-rate risk position with NIM expanding for 10 consecutive quarters to ~3% due to solid deposit growth at ~1.9x the market and disciplined loan pricing.

- **Clear strategy through Project WIN**

  Greater diversification across geographies, clients, products and revenue sources, supported by scalable capabilities.

- **Culture as a competitive advantage**

  Best-in-class talent and Great Place to Work recognition reinforce CNB's face-to-face relationship model.

Right Time. Right Place. Right Platform.