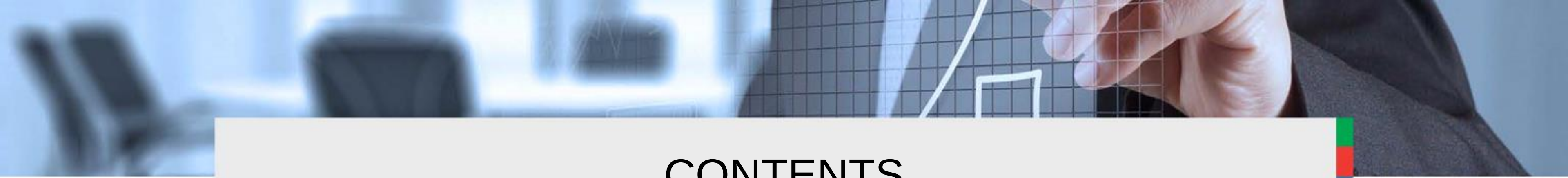
Corporate Presentation 3Q15

THIRD QUARTER NOVEMBER 2015

Investor Relations Department | Email: Investor_Relations_Bci@Bci.cl

Bci
somosdiferentes



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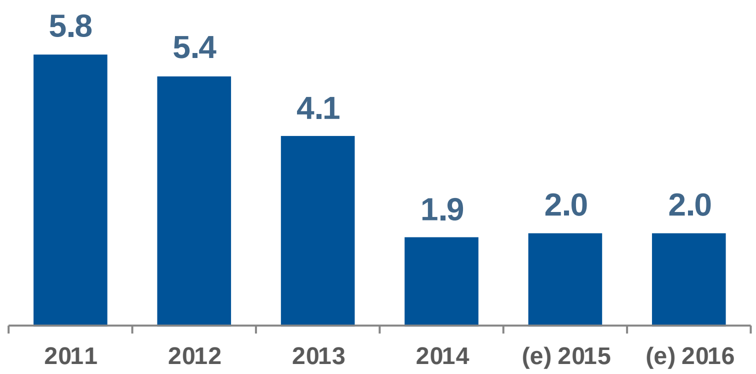
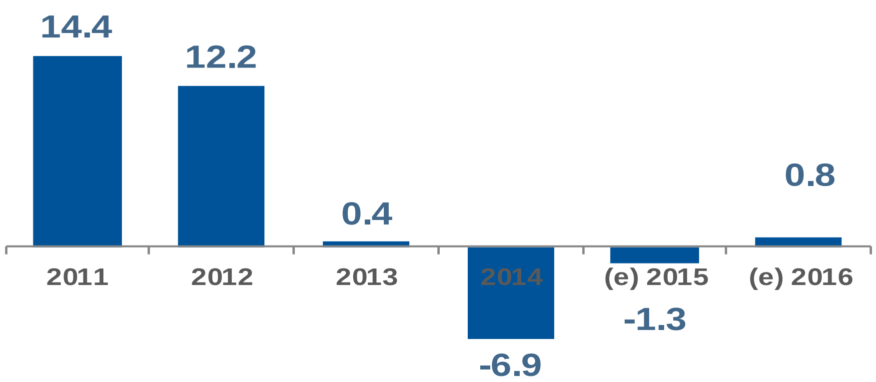
- Chilean Financial System.
- Banco de Crédito e Inversiones.

Main macroeconomic indicators

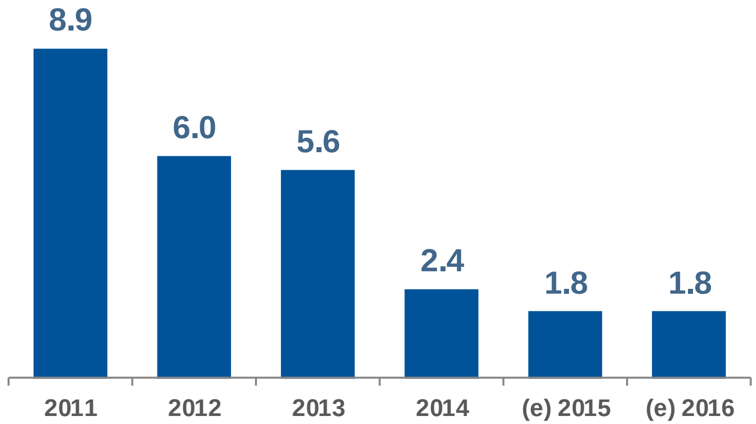
GDP (% YoY growth)



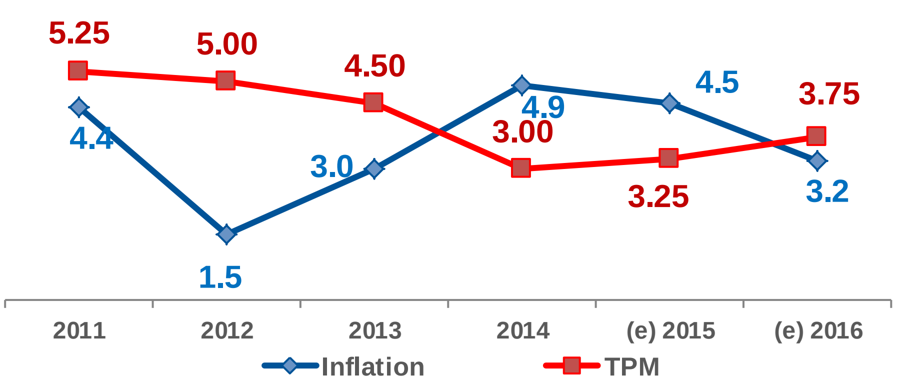
Investment (% YoY growth)



Private consumption (% YoY growth)



Inflation and Central Bank monetary policy rate (TPM) (%)



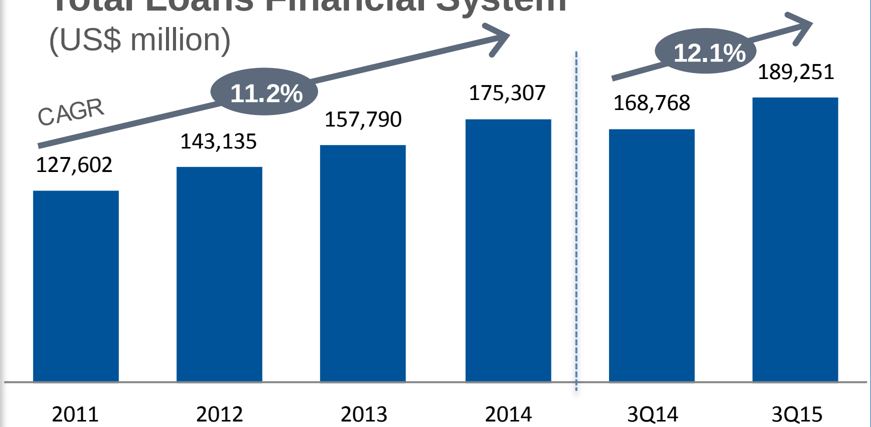
Source: Central Bank of Chile and Bci (September 2015)

CHILEAN MACROECONOMIC INDICATORS

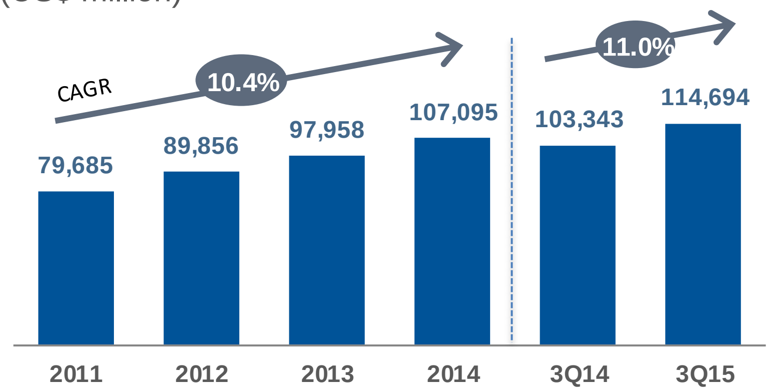
Financial System

Strong growth over the years

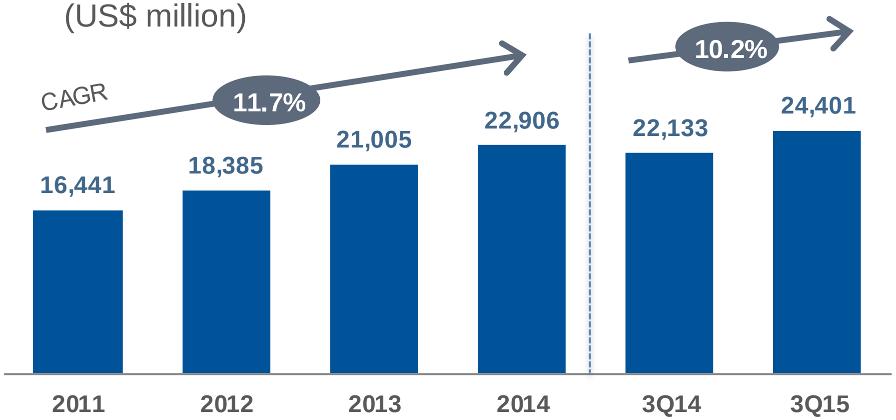
Total Loans Financial System*
(US$ million)



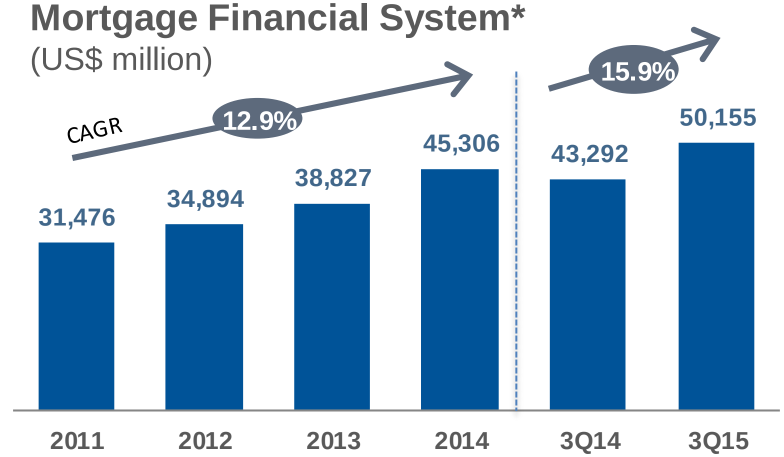
Corporate & Interbank lending Financial System*
(US$ million)



Consumer lending Financial System*
(US$ million)



Mortgage Financial System*
(US$ million)

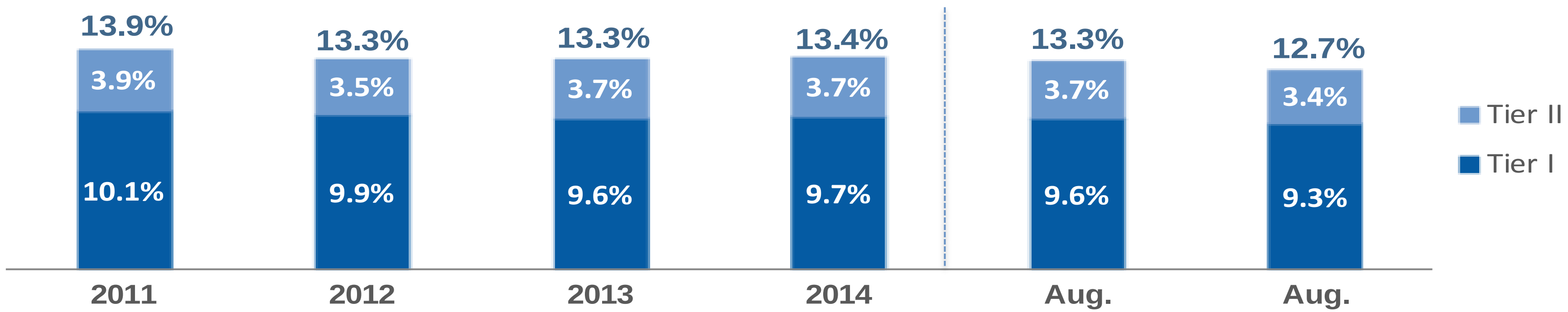


Source: Superintendencia de Bancos e Instituciones Financieras de Chile (SBIF) * Excluding Corpbanca investments in Colombia
Figures are converted to US$ using an FX of USD/CLP of 698,72 (October 1st 2015)

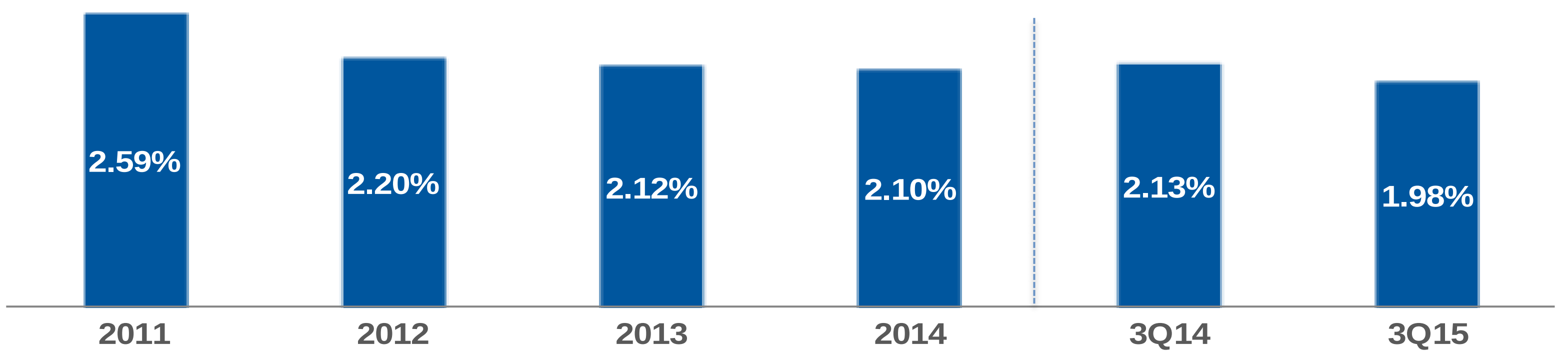
Financial System

Healthy and well capitalized Financial System

Regulatory capital / Risk weighted assets



NPL Ratio Financial System



Source: Superintendencia de Bancos e Instituciones Financieras de Chile (SBIF)
Regulatory capital = Basic capital + minority interest - capital to be deducted + subordinated bonds + additional allowances for loan losses
Tier 1 = Basic capital + minority interest - capital to be deducted
Tier 2 = subordinated bonds + additional allowances for loan losses

BANCO DE CRÉDITO INVERSIONES

September 2015 – Highlights

Profitable and financially sound

	US$ *	Market Share**
Total Assets	**$35,950 M**	
Client Loans	**$24,280 M**	**13.04%**
Net Income (LTM)	**$482 M**	**15.78%**
Market Capitalization	**$4,480 M**	

	Tier I	BIS ratio
Capital ratios	**9.79%**	**13.50%**

	Moody's	S&P	Fitch
International Credit Rating	**A1**	**A**	**A-**

ROAE* **	**18.3%**
ROAA* **	**1.41%**

* Figures are converted to US$ using an FX of USD/CLP of 698,72 (October 1st 2015)
** Excluding Corpbanca investments in Colombia
*** Last 12 months income ended September 2015. This takes the monthly average equity and assets of the last 13 months.

Our recognition is the result of our work in our strategic pillars

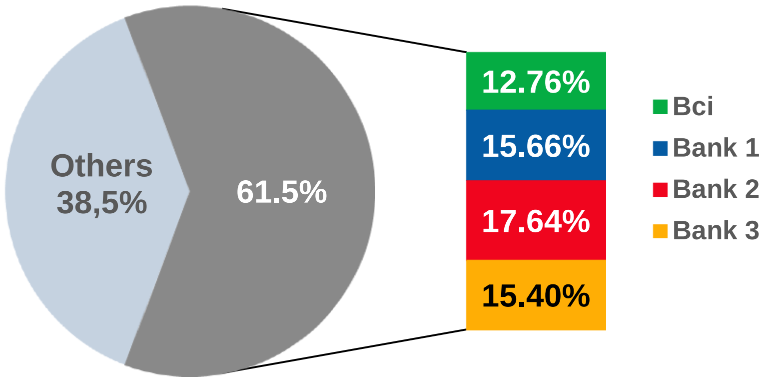
Bci

Banking Awards	The BCG 50 Local Dynamos	World Finance Banking Awards	Índice de Transparencia Corporativa
Customer Experience	Premio Lealtad del Consumidor NPS	ProCalidad	IZO
Innovation and digital banking	Best Place to Innovate	Most Innovative Companies Chile	Ganador Chile 2015 eCommerce Award eInstituto
Corporate Governance and Sustainability	RankingSE Sustentabilidad Empresarial PROhumana Platino 2015	Great Place to Work®	merco Monitor Empresarial de Reputación Corporativa

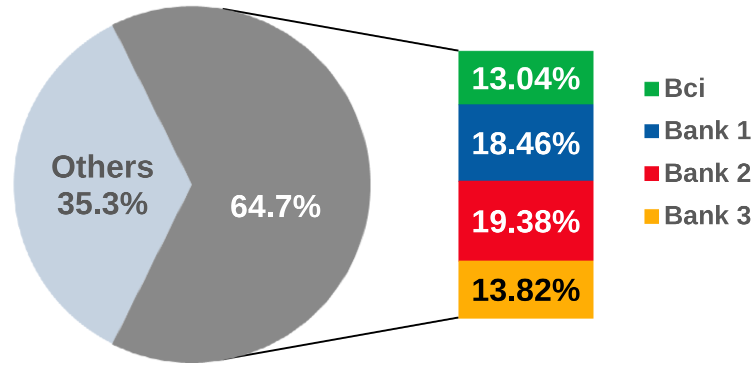
Market Shares

3rd Largest privately owned bank in Chile

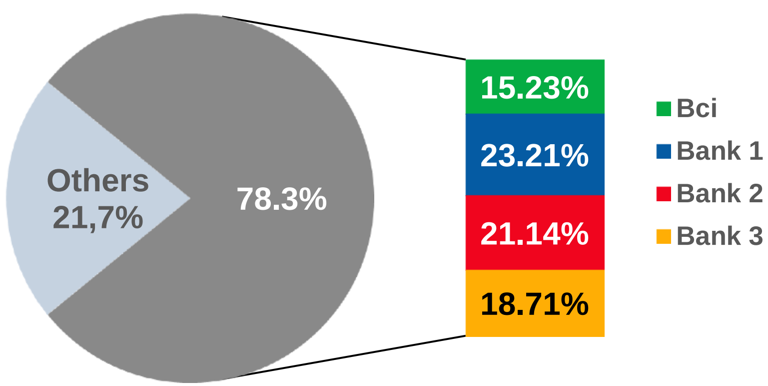
Total Assets Market Share



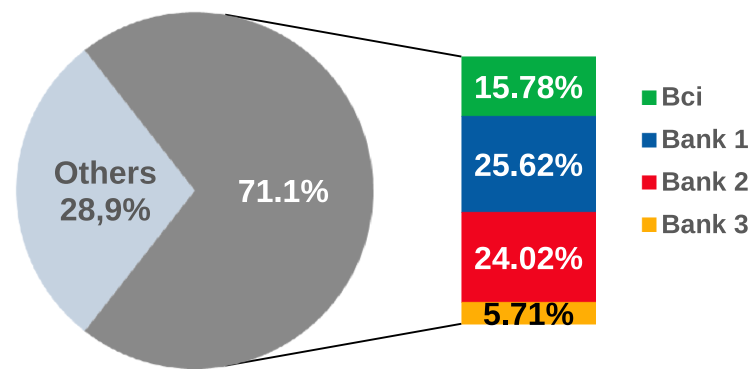
Total Clients Loans Market Share*



NIBD Market Share*



Net Income Market Share (LTM)*

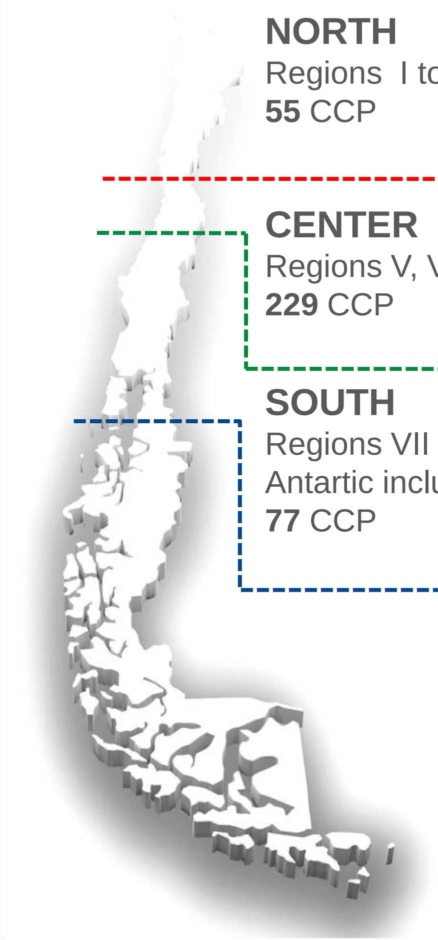


Source: SBIF - Figures are converted to US$ using an FX of USD/CLP of 698,72 (October 1st 2015)
*Excluding Corpbanca's acquisition in Colombia

National and international presence

Tactical international coverage combined with one of the largest national distribution channels

361 National Commercial Contact Points (CCP)

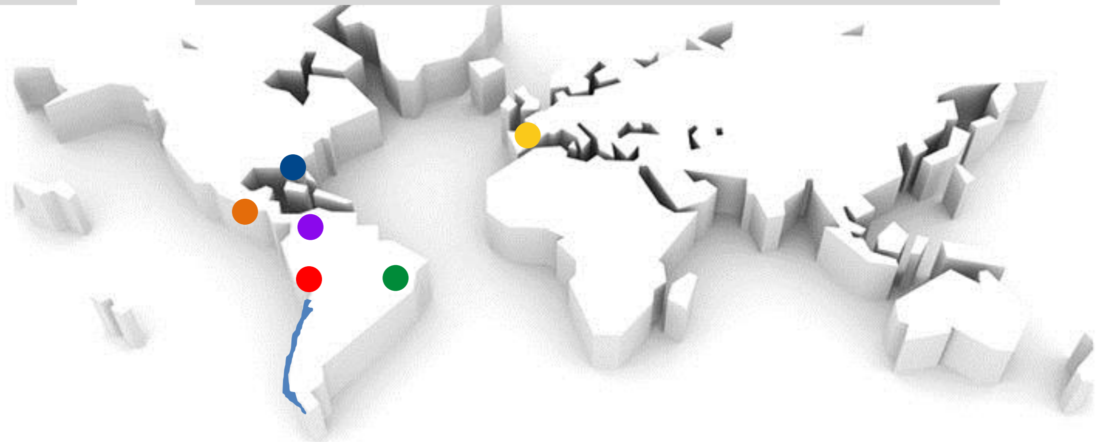


NORTH
Regions I to IV and XV
55 CCP

CENTER
Regions V, VI and RM
229 CCP

SOUTH
Regions VII to XII and XIV
Antartic included
77 CCP

Presence in 5 countries

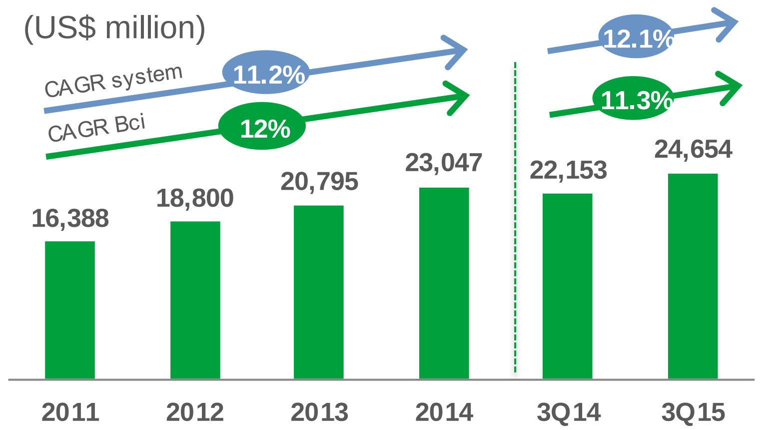


- Miami Branch + City National Bank
- Representation office in Mexico City
- Representation office in Lima, Peru
- Representation office in Sao Paulo, Brazil
- Representation office in Bogotá, Colombia

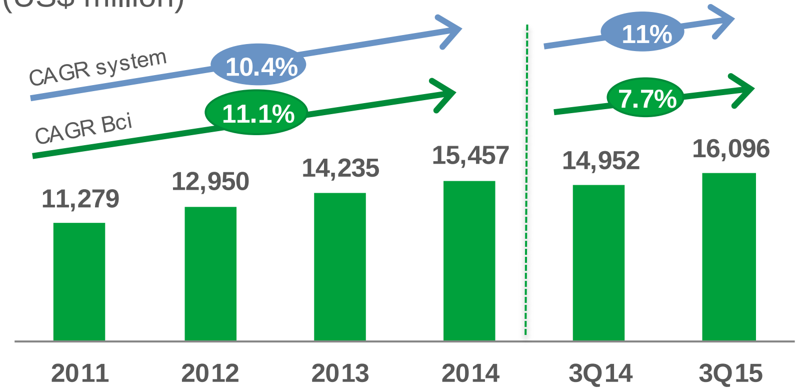
Loan Portfolio Bci

Bci outperforming the Financial System long term trend 2011-2014

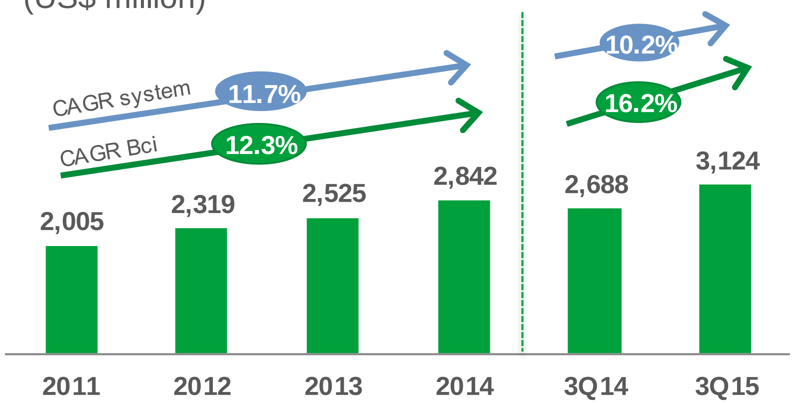
Total Loans Bci
(US$ million)



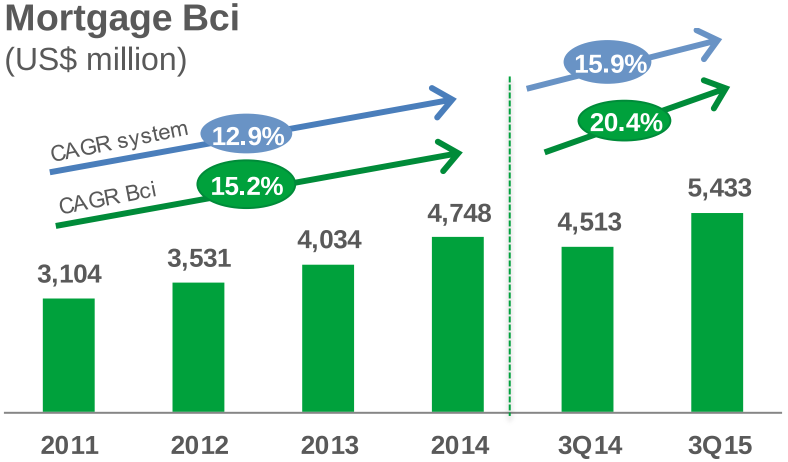
Corporate & Interbank lending Bci
(US$ million)



Consumer lending Bci
(US$ million)



Mortgage Bci
(US$ million)



Source: Superintendencia de Bancos e Instituciones Financieras de Chile (SBIF)
Figures are converted to US$ using an FX of USD/CLP of 698,72 (October 1st 2015)

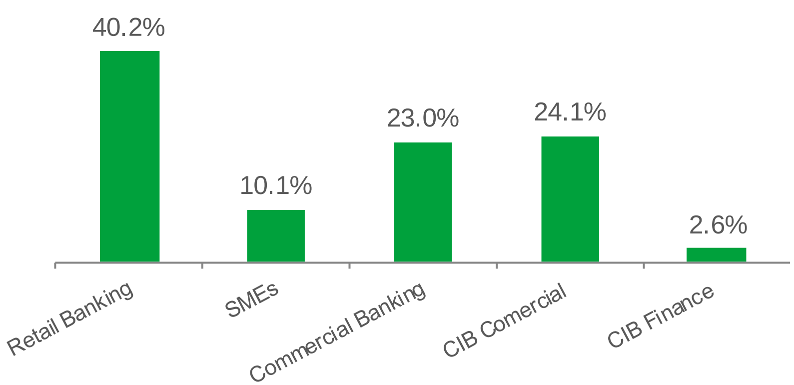
Loan Portfolio Bci

Well-diversified and balanced loan portfolio

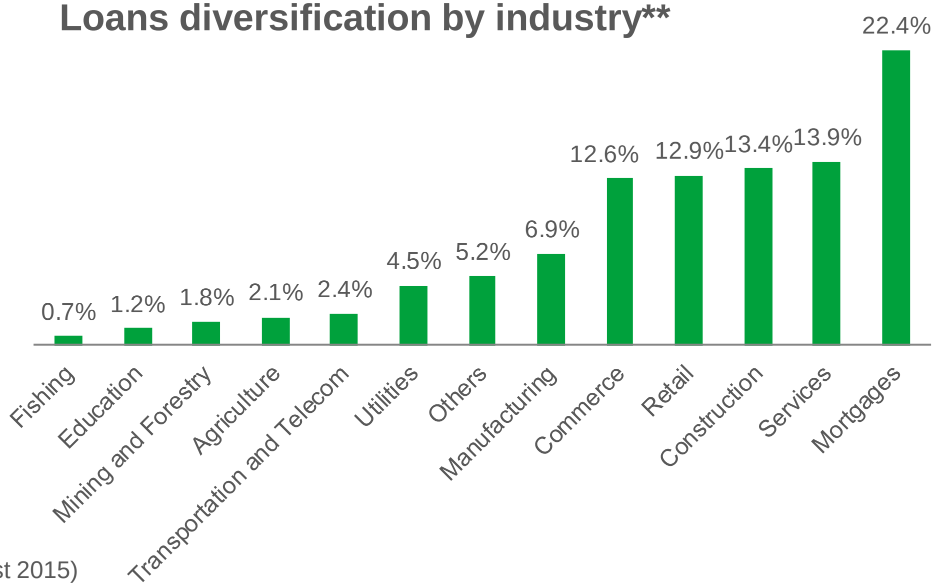
Bci

Retail Banking	SMEs	Commercial Banking	CIB Comercial Division	CIB Finance Division
Individuals	Revenues < UF 80.000 (up to US$ 3,1 million*)	Revenues > UF 80.000 (up to US$ 58,6 million*)	Corporate and Private Banking	

Loans by segment**



Loans diversification by industry**



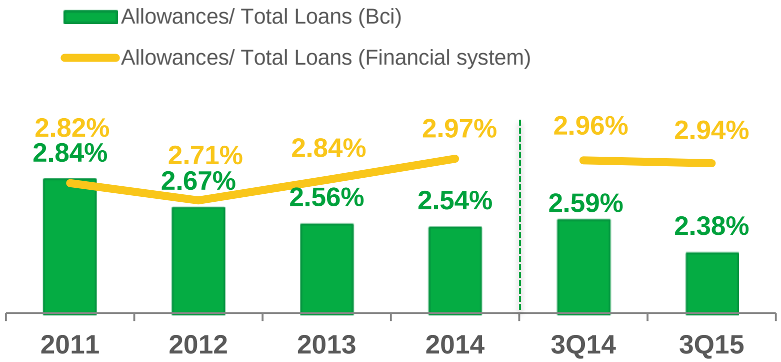
* Figures are converted to US$ using an FX of USD/CLP of 698,72 (October 1st 2015)

** Figures as of September 2015

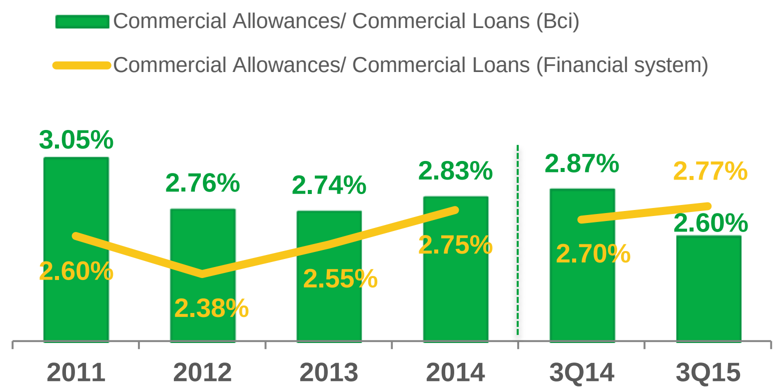
Risk Indicators

Conservative risk management policies

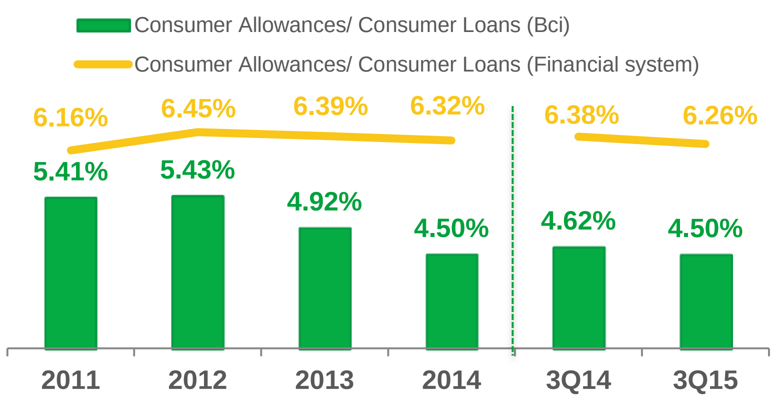
Risk Index Total Loans* (%)



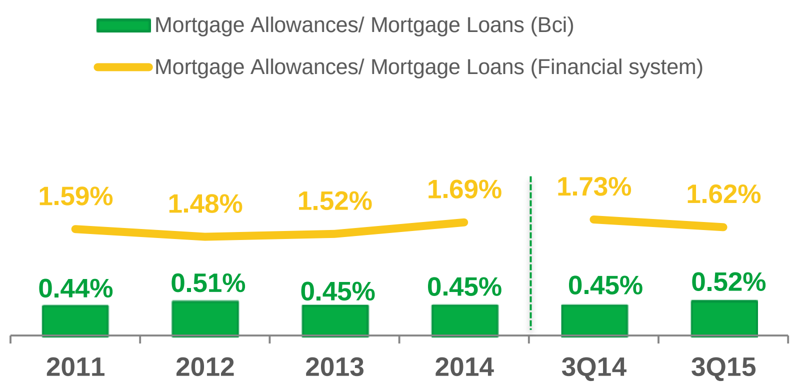
Risk Index **Commercial** Loans* (%)



Risk Index **Consumer** Loans (%)



Risk Index **Mortgage** Loans (%)



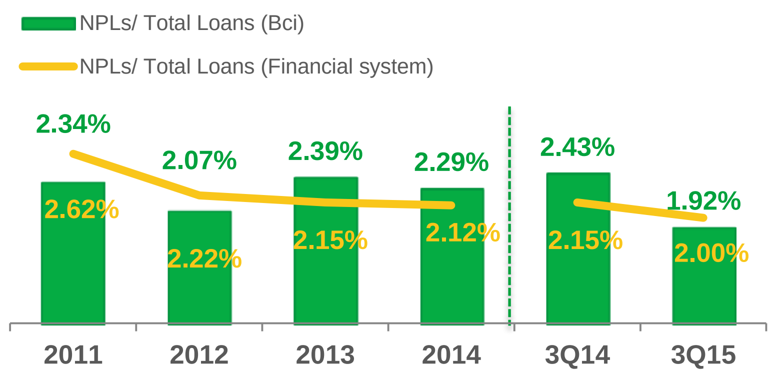
Includes additional allowances. Total loans include interbank loans

* Excludes Interbank Loans

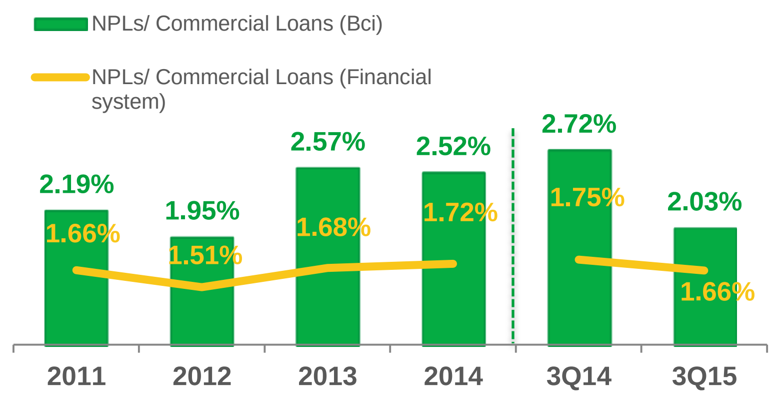
Risk Indicators

Conservative risk management policies

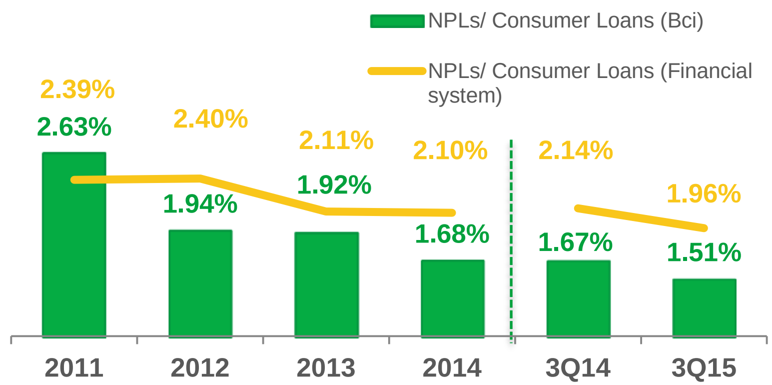
NPL Ratio (NPLs/Total Client Loans) %*



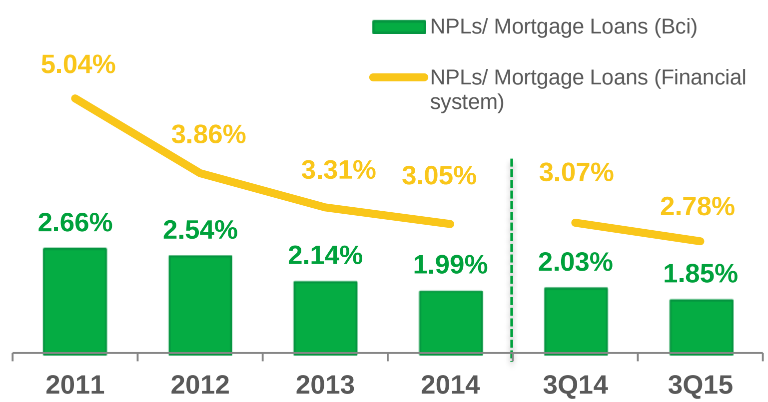
NPL Ratio (**Commercial** Loans) %*



NPL Ratio (**Consumer** Loans) %



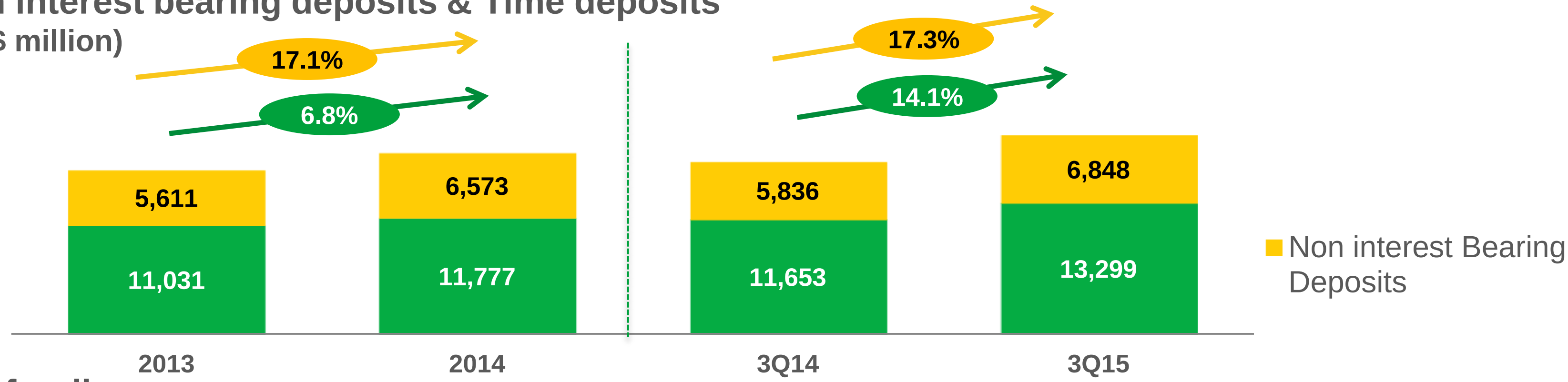
NPL Ratio (**Mortgage** Loans) %



NPLs and Loans from Individual balance sheet
* Excluding Interbank lending

Strong Time Deposit Growth with retail customer base

Non interest bearing deposits & Time deposits
(US$ million)



Local funding

	Amount placed US$ million	Type of instrument	Currency	Term
2013	206	Subordinated Bonds	UF	30 years
	536	Current Bonds	UF	5 -10 years
2014	112	Current Bonds	UF	5-10 years
	310	Current Bonds	CLP	5 years
2015	72	Current Bonds	CLP	5 years
	763	Current Bonds	UF	5-10 years

International funding

	Amount placed US$ million	Type of instrument	Country/ Region	Term
	500	144 A Bond	USA	10 years
2013	150	Syndicated Loan	Global	2 years
	497	Commercial Paper	USA	< 1 year
	226	Bond	Switzerland	3 years
	135	Bond	Switzerland	2 years
2014	125	Syndicated Loan	Japan	3 years
	167	Bond	Switzerland	5 years
	140	Bond	Japan	3-5 years
2015	160	Bond	Switzerland	5 years

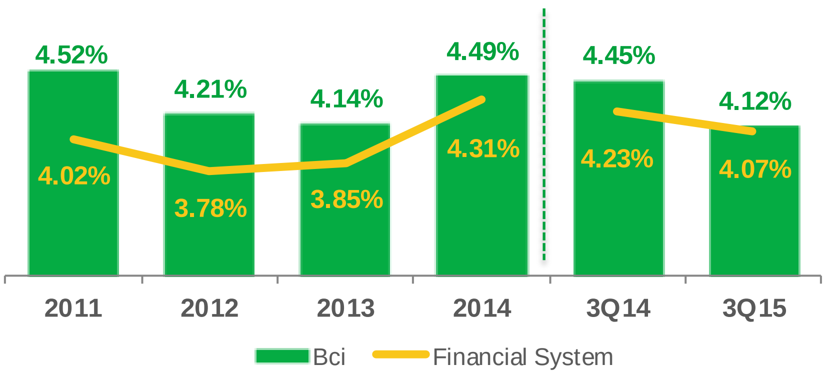
Figures are converted to US$ using an FX of USD/CLP of 698,72 (October 1st 2015) and a UF of $25.346,89 (September 30th 2015)

Profitability

Bci outperforming the Financial System long term trend 2011-2014

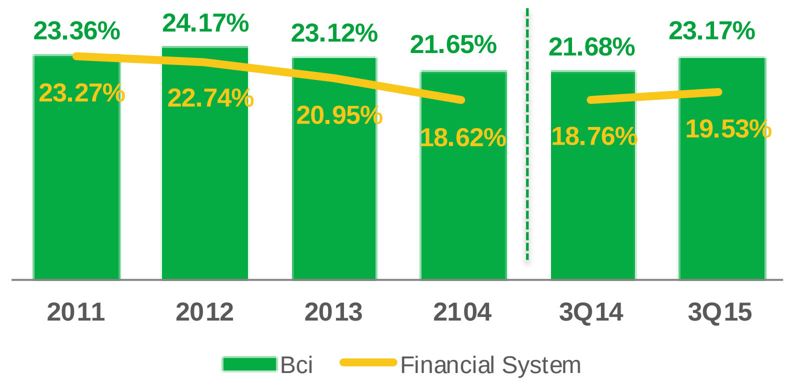
NIM * (%)

(Net interest margin/ average interest earning assets)

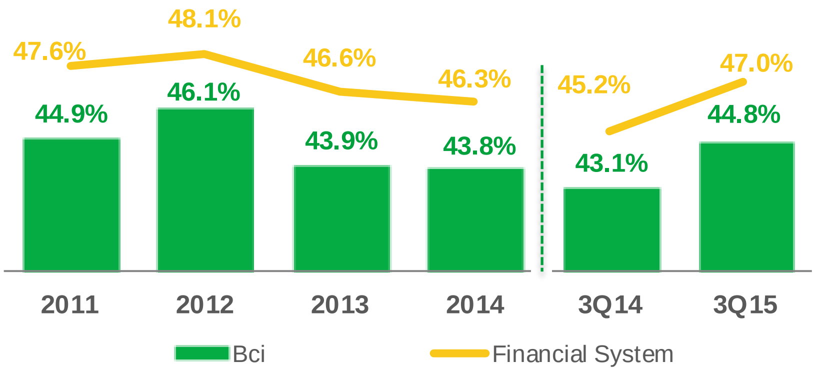


Fee income ratio (%)

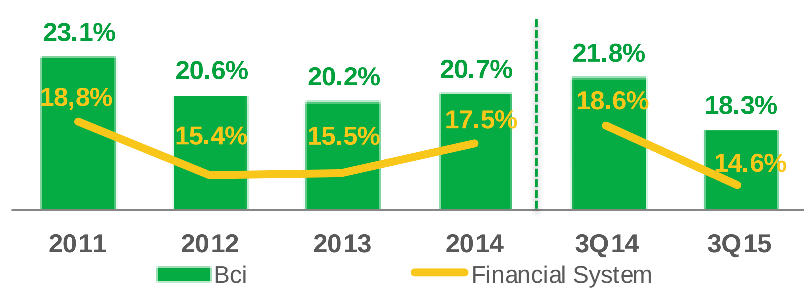
(Net fees/ net fees + net interest margin)



Efficiency ratio** (%)



ROAE*** (%)



* This is the average of the last 13 months for interest earning assets. Interest earning assets include: Total loans, Trading portfolio financial assets, Investments under agreements to resell, Financial investments available for sale, and held –to- maturity securities.

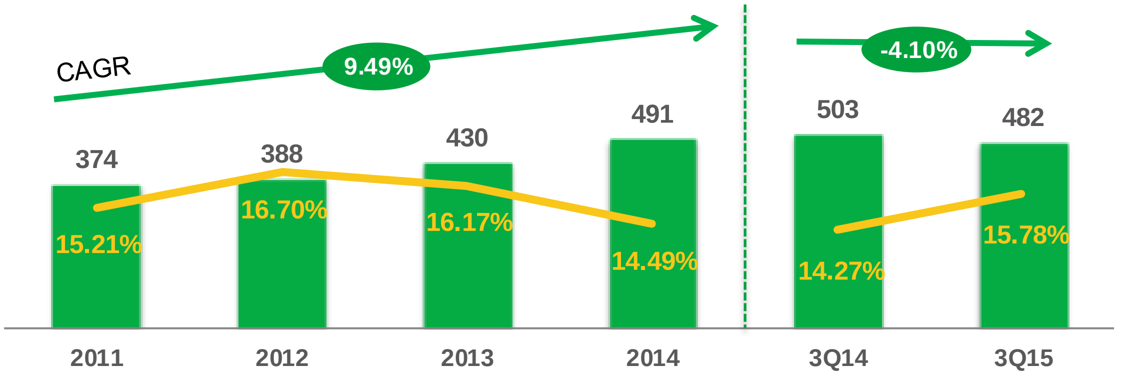
** Efficiency ratio as calculated by SBIF (operating expenses excl other operating expenses/gross operating result including additional allowances) using YTD figures.

*** Last 12 months income ended September 2015. This takes the monthly average equity and assets of the last 13 months.

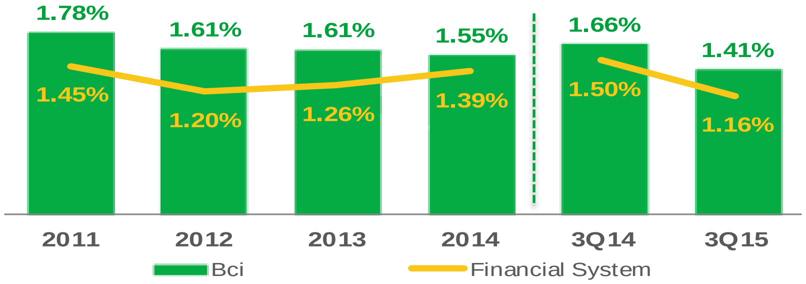
Net income

Sustained and profitable growth

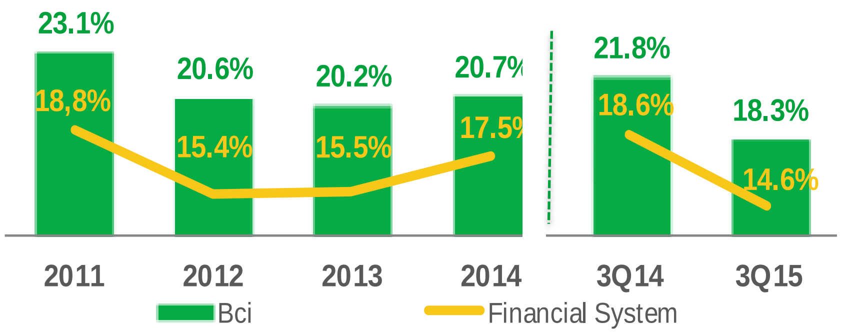
LTM Net Income and Market Share*
(US$ Million)



ROAA (%)**



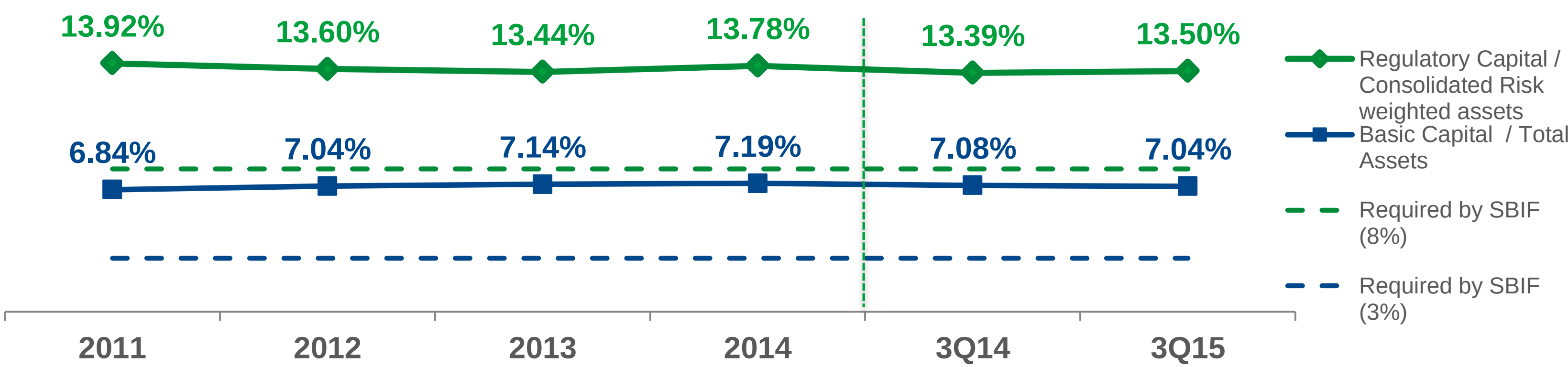
ROAE (%)**



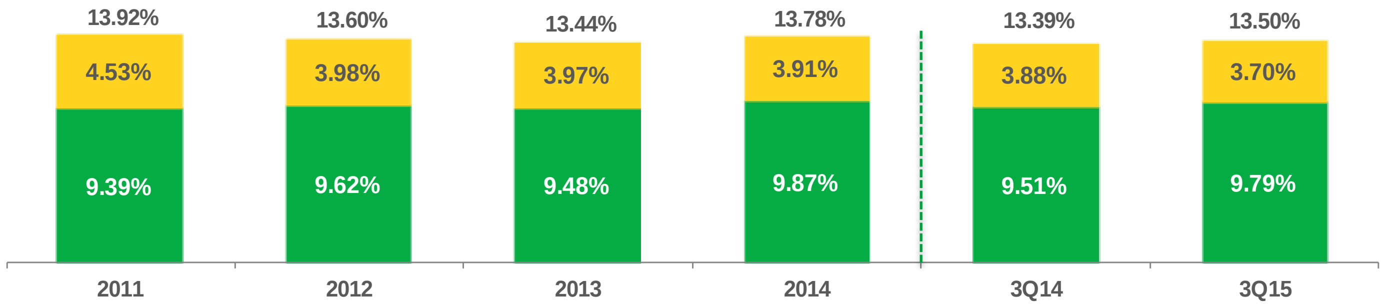
* LTM values. Excluding Corpbanca's acquisition in Colombia
** Last 12 months income ended September 2015. This takes the monthly average equity and assets of the last 13 months.

Capitalization

Bci capitalization well above regulatory requirements



Bis Ratio



Source: Superintendencia de Bancos e Instituciones Financieras de Chile (SBIF)
Regulatory capital = Basic capital + minority interest - capital to be deducted + subordinated bonds + additional allowances for loan losses
Tier 1 = Basic capital + minority interest - capital to be deducted
Tier 2 = subordinated bonds + additional allowances for loan losses

Bci continues to generate value for its shareholders through profitable and healthy growth

Loans	• Loan growth from 11.3% YoY.
NIM	• NIM 4.12%. Better than the financial system 4.07%
Credit Risk	• NPL of 1.92%. Better than the financial system 2.0%
Efficiency	• Better efficiency levels than the financial system: 44.84 % compared to 47.03% for the industry
ROAE	• ROAE of 18,3%, well above the financial system: 14.3%
Credit Rating	• One of the best credit ratings in the region: A (according to Standard & Poor’s).

“

Thank you

“This presentation contains forward-looking statements in various places throughout therein, related to, without limitation, our future business development. Forward-looking information is often, but not always, identified by the use of words such as “anticipate”, “believe”, “expect”, “plan”, “intend”, “forecast”, “project”, “may”, “will”, “should”, “could”, “estimate”, “predict” or similar words suggesting future outcomes or language suggesting an outlook. While these forward looking statements represent our judgment and future expectations concerning the development of our business, a number of risks, uncertainties and other important factors could cause actual developments and results to differ materially from our plans, objectives, expectations, anticipations, estimates and intentions expressed in such forward-looking statements. The risk factors and other key factors that we have indicated in our past and future filings and reports, including those with local or foreign authorities, could adversely affect our business and financial performance.

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