3Q 2025
Corporate Presentation

Investor Relations Department | Investor_Relations_Bci@Bci.cl
November 2025

Bci at a glance

Leading financial institution in Chile by Assets and Loans

Profitable and financially sound

as of September 2025

US$ 87.0 bn
(+0.7% YoY)
Total Assets

US$ 60.3 bn
(+6.3% YoY)
Total Loans

US$797.3 mn
Net Income YTD
(ROAE 13.3%)

US$9.7 bn
Market Cap[1]

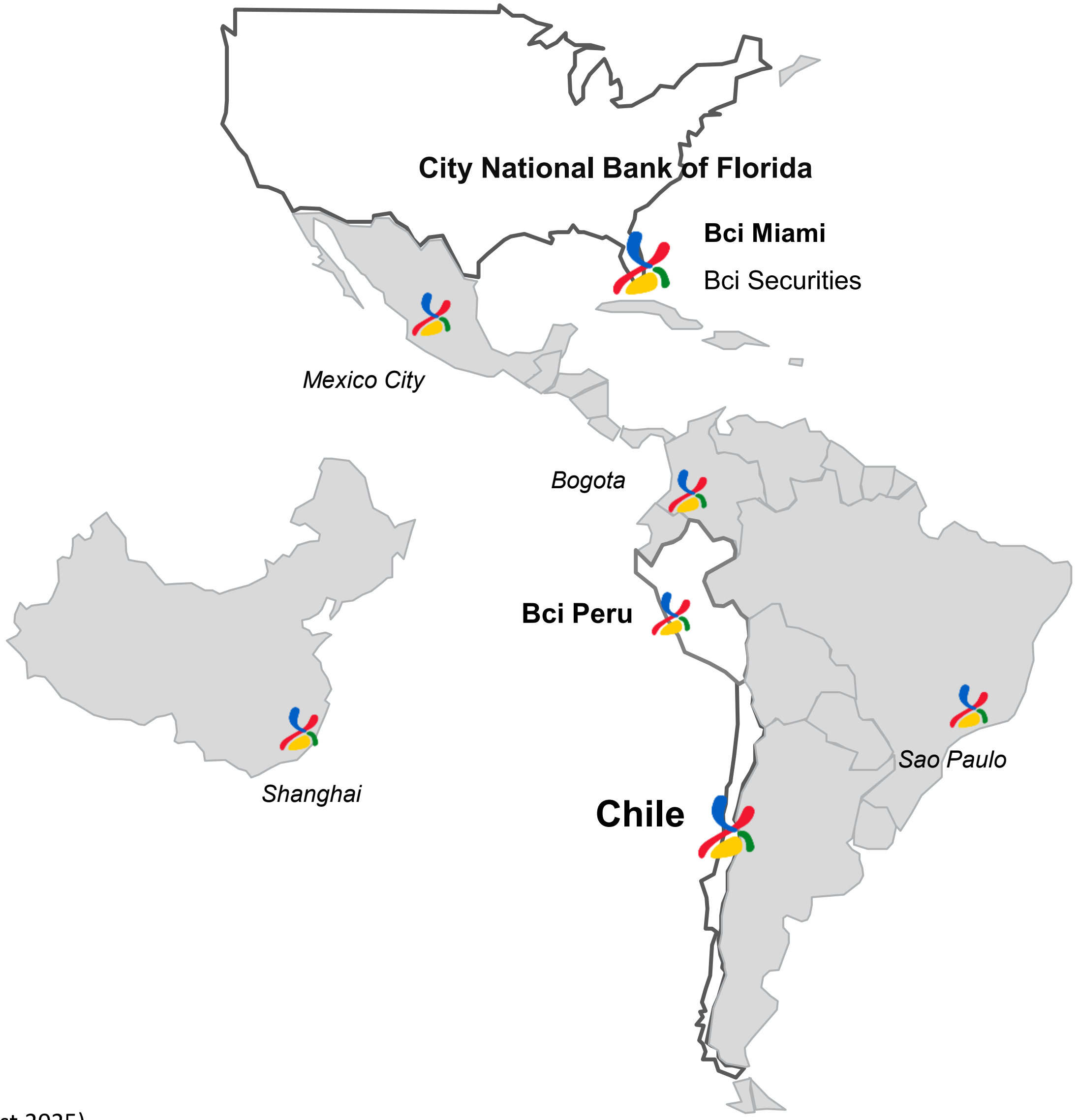
~6MM
Total Customers

Credit rating profile:

A2	A-	A-
Moody's	S&P Global	FitchRatings

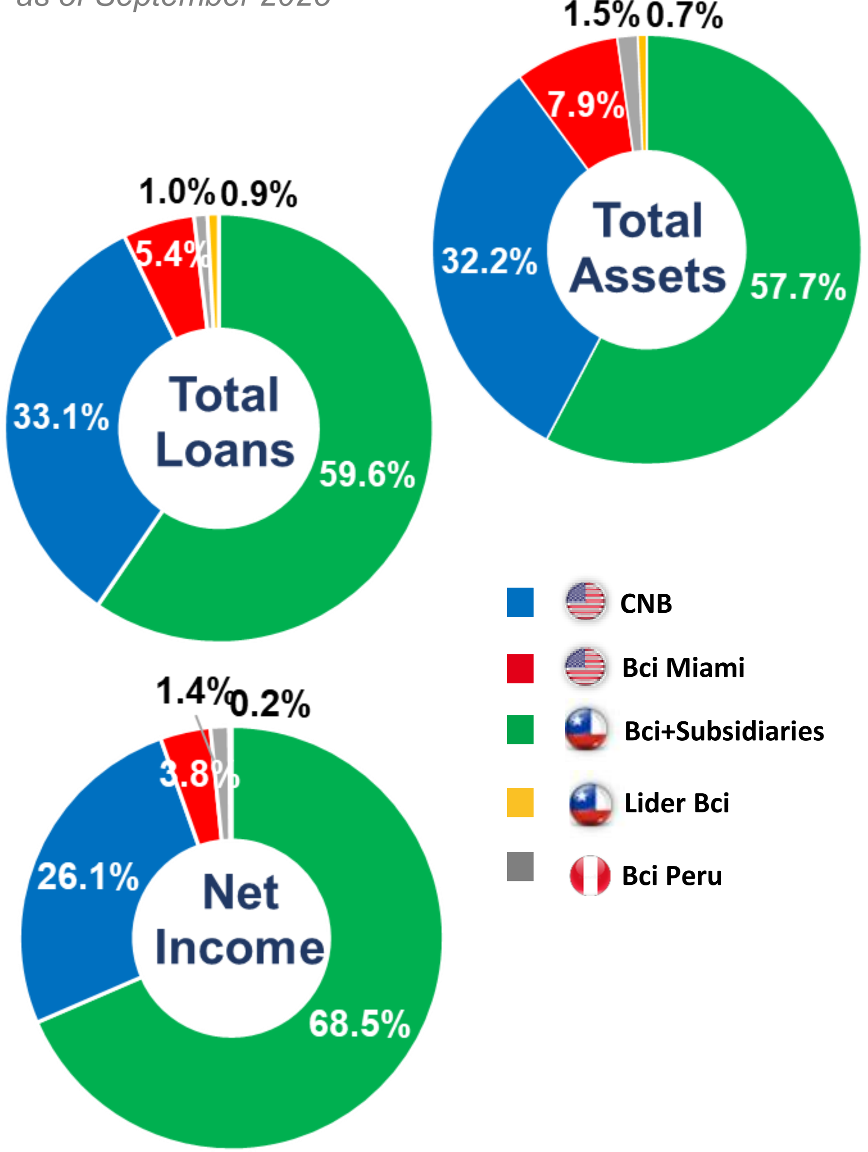
Diversified business model

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



Subsidiary diversification

as of September 2025



Note: Figures are converted to US$ using an FX of 962.39 (October 1st 2025)
[1] Bloomberg as of September 2025, consolidated figures (include City National Bank of Florida and Bci Peru)

Executive Summary

Consolidated Operations

We achieved a record Net Income for the first nine months of the year, amounting to USD 797.3 million, driven by the successful advancement towards our strategic initiatives.

Key Metric
(9M YoY Comparison)

- **Net Income**: US$ 797 million for the 9M 2025 (+21.6% YoY).
  - **CNB** contributed US$ 189 million to consolidated Net Income.
- **Strong NIM:** Consolidated NIM stood at 3.53% (+16 bps YoY). CNB NIM, the highest in almost 3 years.
- **Net Fee Income:** +17.9% YoY growth, fueled by fees derived from fund management, credit card services and usage.
- **Lower Provision Expenses:** -11.5% YoY, as result of proactive risk management.

Balance Sheet Composition

- **Loan Portfolio**: +11.8% YoY, driven by exceptional performance in our commercial segment (+13.0%) both local and though our international operations.
- **Capital Ratios:** CET1 ratio of 11.20% above regulatory requirements.
- **Liquidity:** Liquidity levels remain strong, with an LCR of 180.3% and an NSFR of 105.7%.
- **Deposit Base:** Total demand deposits increased +12.3% YoY. CNB contributes over 40% of the consolidated deposit base and grew its own deposits at 5.2% YTD, nearly double the U.S. industry average.

Key Initiatives

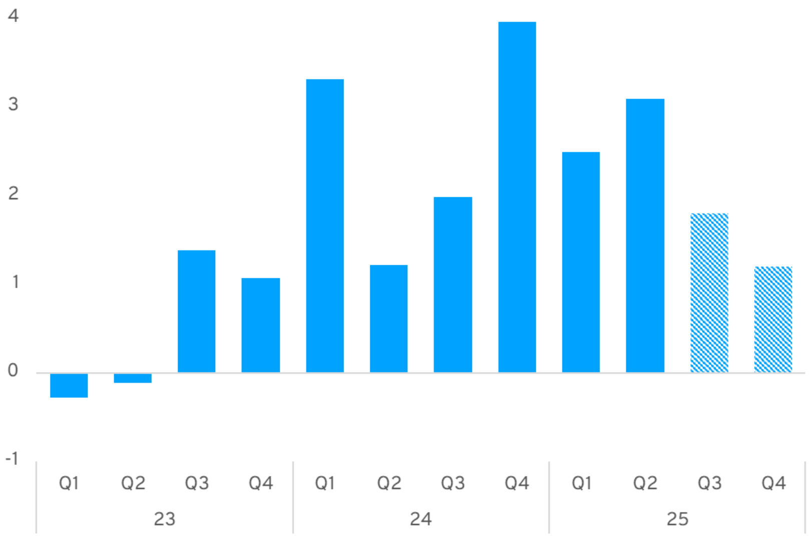
- **Strategic Alliance:** with Copec -the biggest gas station in Chile- was established to offer our cardholders exclusive benefits while promoting the use of Bci credit cards within their ecosystem.
- **NPS:** Customer satisfaction continues to improve, climbing to 72.7 points.
- **Innovation Leadership:** first place in the Banking category at the Most Innovative Companies Chile 2025 from ESE Business School.
- **Sustainability:** Recognized as one of the world's most sustainable banks, Bci is in the top 9% of its peers and a member of the Dow Jones Sustainability Best-in-Class Index.

Note: Figures are converted to US$ using an FX of 962.39 (October 1st 2025), and % variations consider 2Q25 against 3Q24.

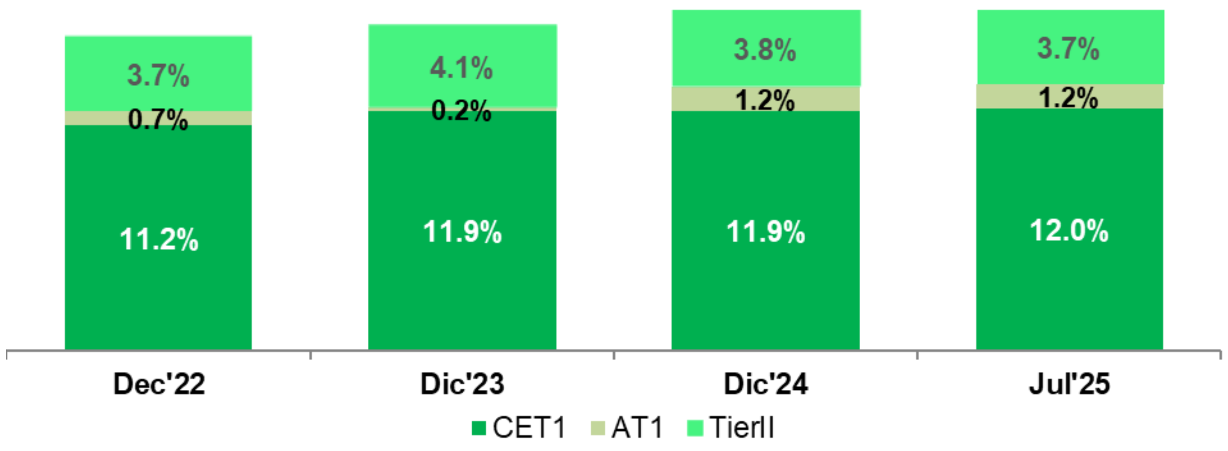
Chilean financial system

Bci is part of a robust and highly regulated financial system

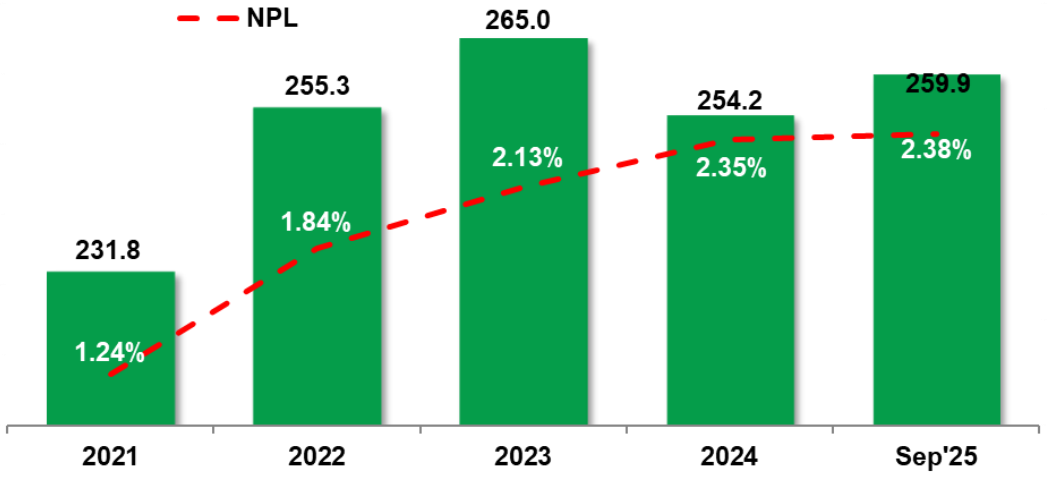
Chile: Quarterly % GDP growth and forecast (YoY)[1]



Banking system capitalization ratio (Basel III)[2]



Total loans in the banking system (US$Bn)[3]



Chilean banking regulation – upgrading to Basel III

- **CET1** decreased by 46 bps YoY, reaching 11.20% as of Sep-25, mainly due to higher regulatory deductions and the increase in Risk-Weighted Assets (RWA) in line with business expansion. Despite this, Bci maintains a solid buffer above regulatory minimums.
- Effective equity grew 7.02% YoY, driven by:
  - Stronger earnings generation (+21.5% YoY), reinforcing the Bank's capacity to generate capital organically.
  - Improved valuation of available-for-sale financial instruments (–30.24% YoY reduction in losses), supported by the normalization of interest rates in the United States.

(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.
(3) Source: Figures exclude CNB (City National Bank) and Itau Corpbanca operations in Colombia, and are converted to US$ using an FX of 962.39 (October 1st 2025).

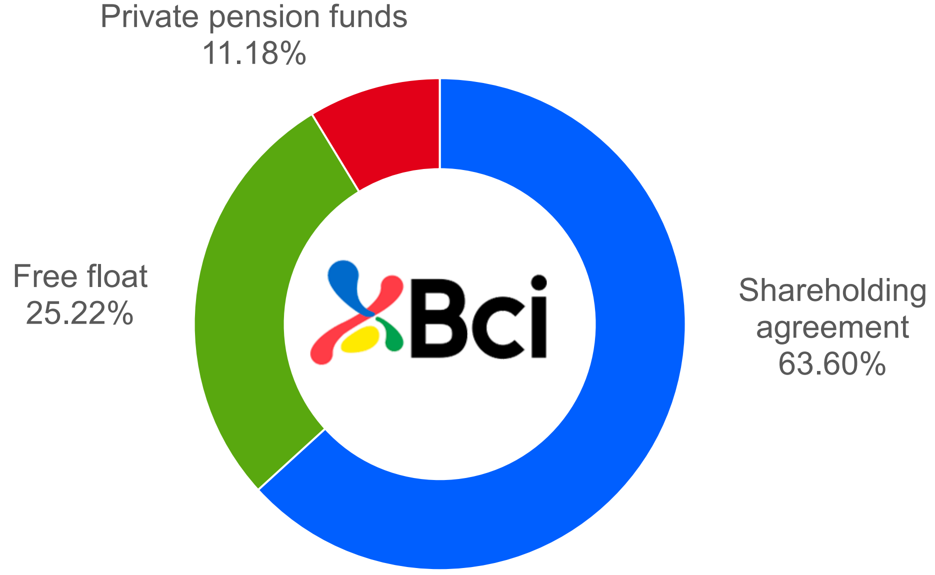
Bci Consolidated

An 87-year trajectory, supported by strong corporate governance and the same purpose to: “dare to make a difference”

Three strategic pillars:

Leverage digital customer experience to achieve competitive advantage	Drive sustainable growth, while maintaining prudent risk	People-centered culture focused on our clients and supported by Bci values
• Best-in-class customer experience through digital transformation.	• Drive selective growth in line with defined risk-appetite. • Optimize capital structure. • Further deploy our international business.	• Promote disruptive innovation and boost collaboration. • Strive to create sustainable value for all our stakeholders.

Long-term support from its founding and controlling shareholders



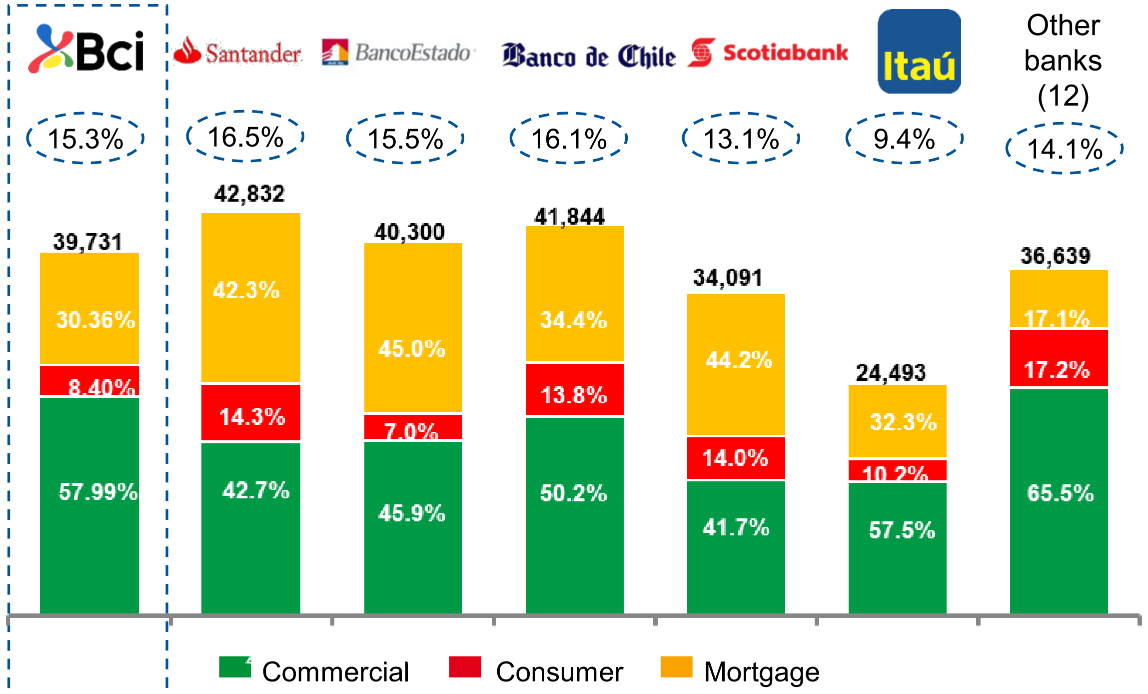
Board of Directors areas of expertise vary across academics, economics, politics, banking, technology and more

Ignacio Yarur A. President	**Juan Edgardo Goldenberg P.** Vice President	**Diego Yarur A.** Director
José Pablo Arellano M. Director	**Klaus Schmidt-Hebbel D.** Independent Director	**Claudia Manuela Sánchez M.** Director
Hernán Orellana H. Director	**Mauricio Larraín G.** Independent Director	**Jorge Becerra U.** Director

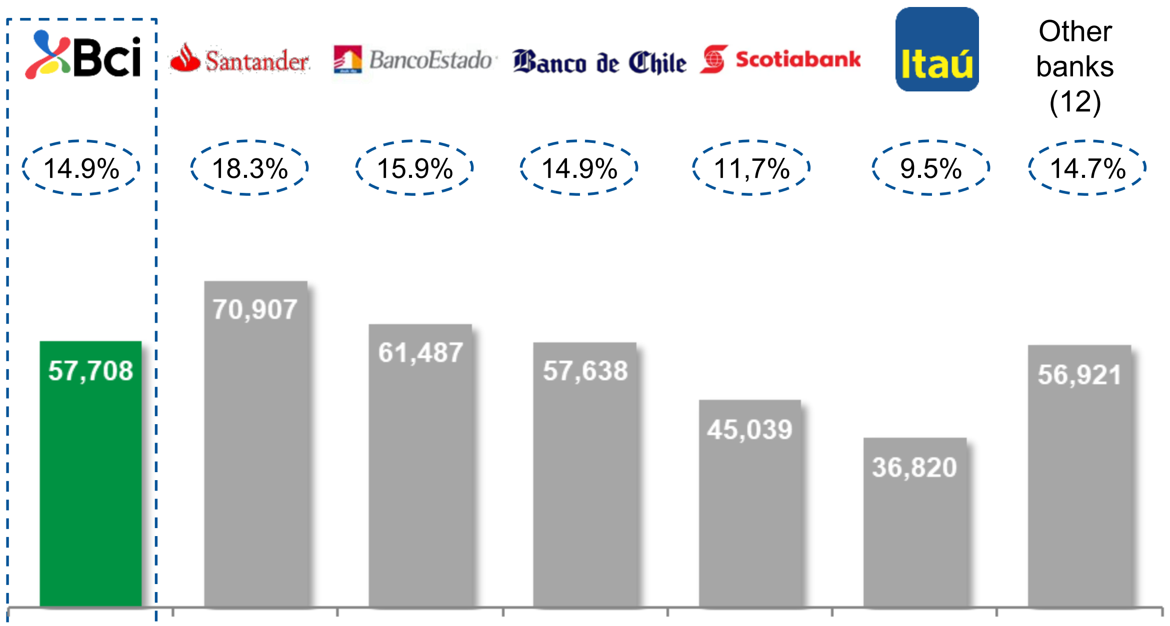
Bci maintains a relevant position in the market

Chilean banking system benchmark *In US$mm, as of September 2025*

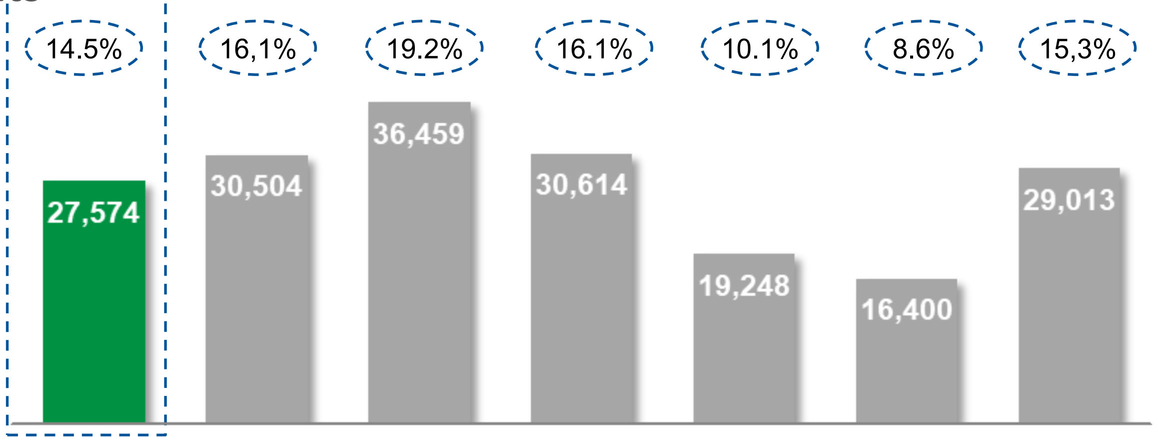
Loan breakdown[1]



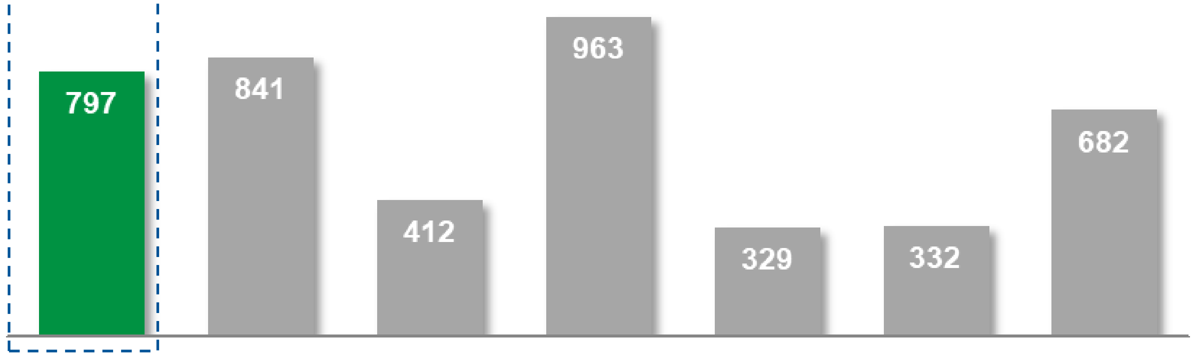
Assets[1]



Deposits[1]



Net income Consolidated (YTD)[2]

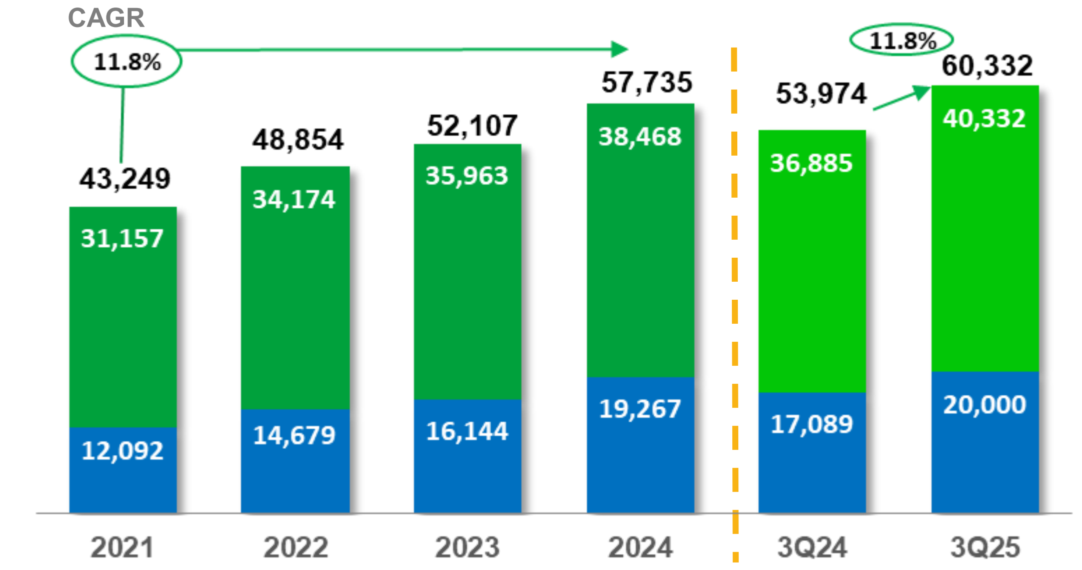


1. Bci figures **exclude** CNB (City National Bank), Bci Perú and Itau Corpbanca figures exclude Colombia operations
2. Bci figures **include** CNB (City National Bank), Bci Perú and Itau Corpbanca figures include Colombia operations
Note: Figures are converted to US$ using an FX of 962.39 (October 1st 2025)
Source: Company filings and Financial Market Commission of Chile (CMF)

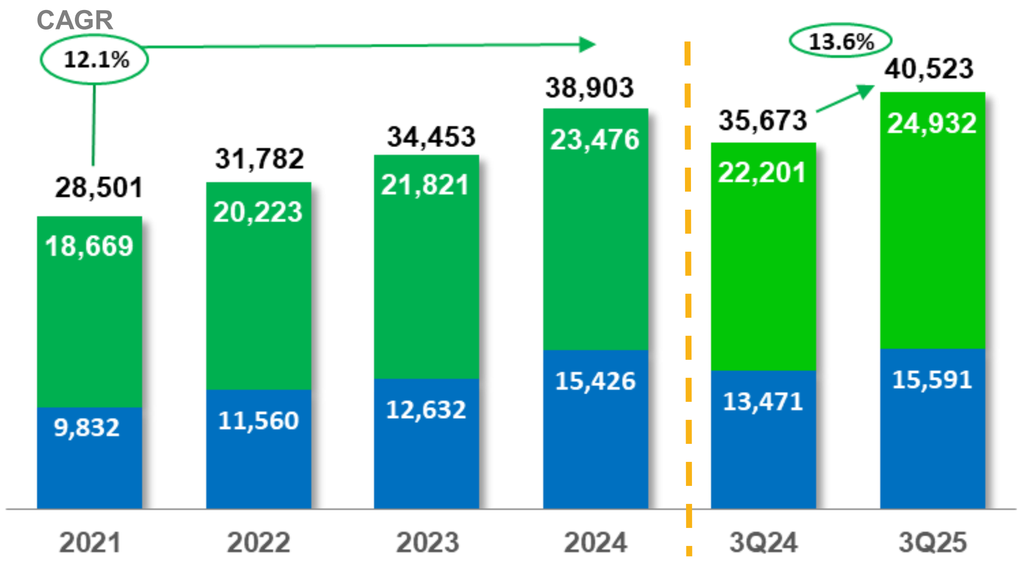
% **Market share in Chilean banking system**

Loan growth evolution

Total loans (US$mm)

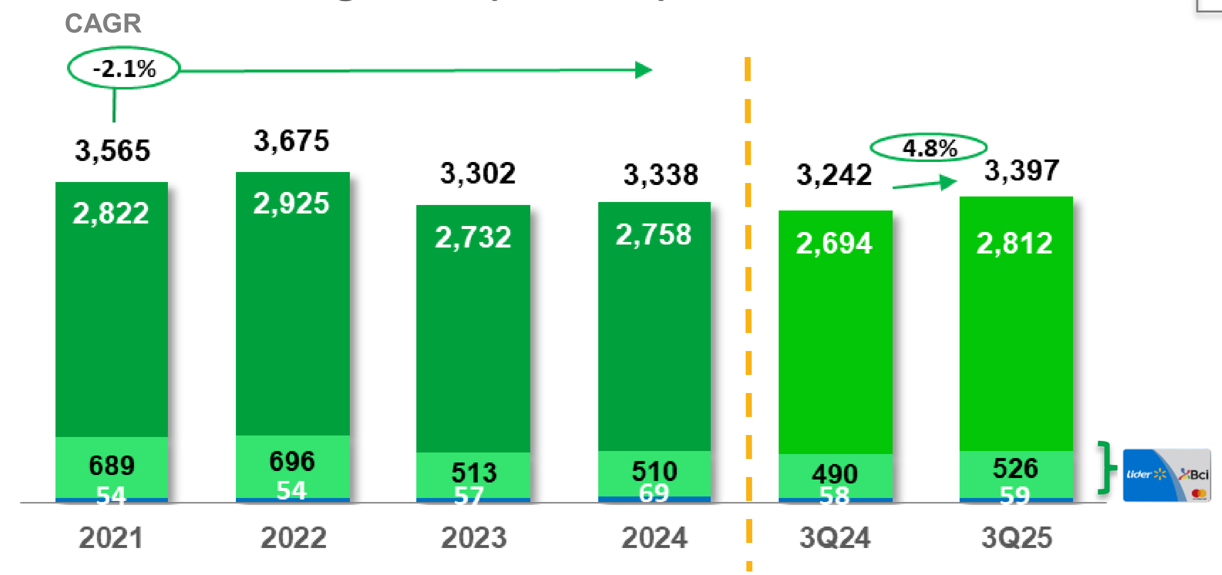


Commercial & Interbank loans (US$mm)

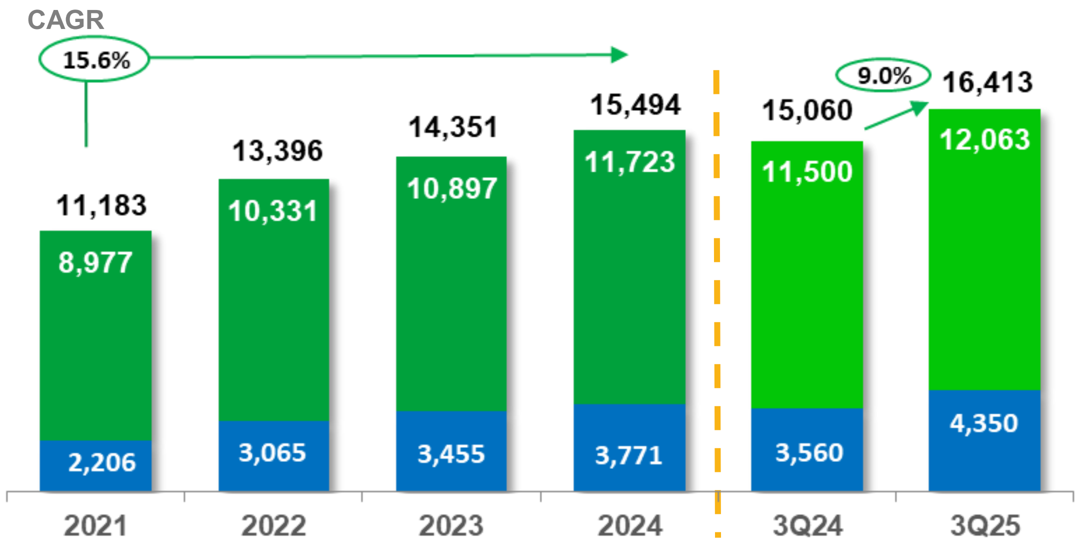


Bci
City National Bank

Consumer lending loans (US$mm)



Mortgage loans (US$mm)

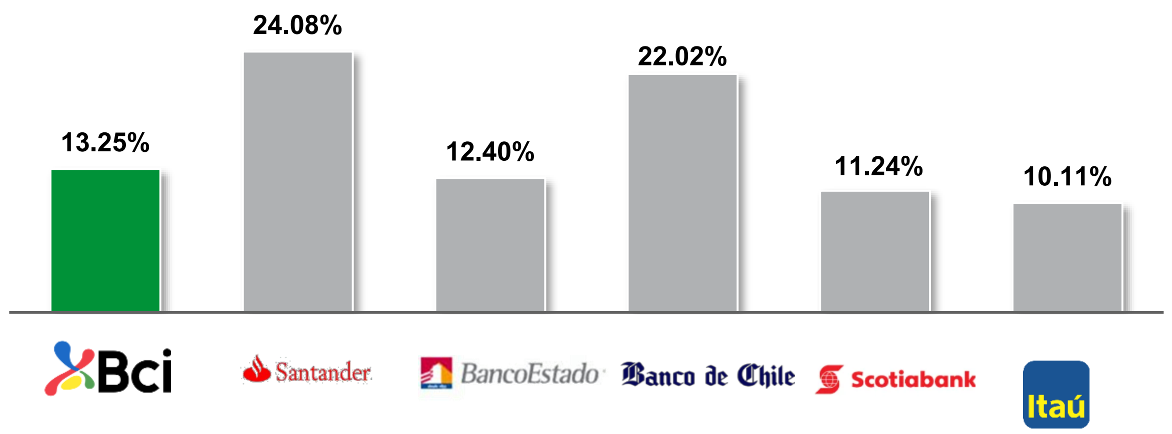


Source: Financial Market Commission (CMF).
Note: Figures are converted to US$ using an FX of 962.39 (October 1st 2025); Including the subsidiary's operations abroad.

Consistent organic growth in Chile…

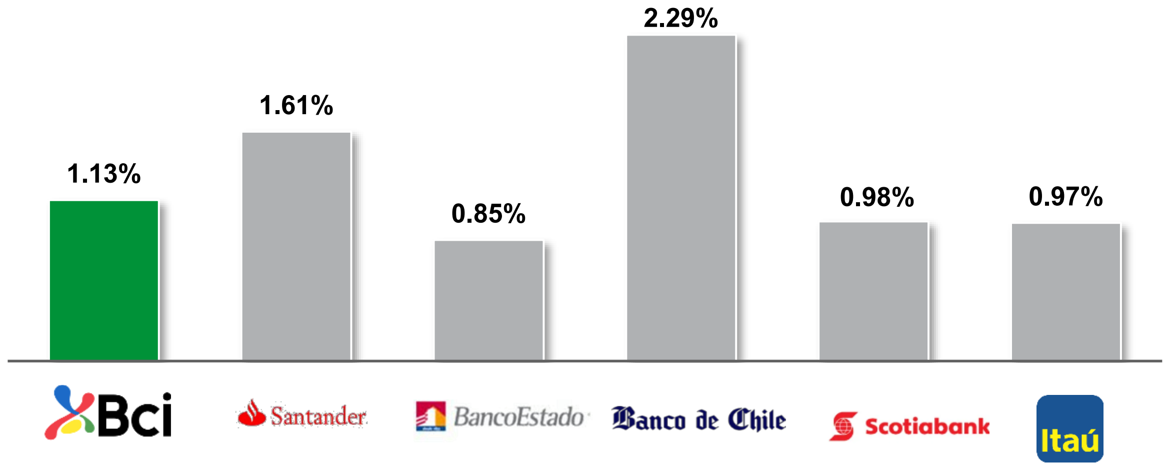
Return on average Equity (ROAE) [1]

as of September 2025

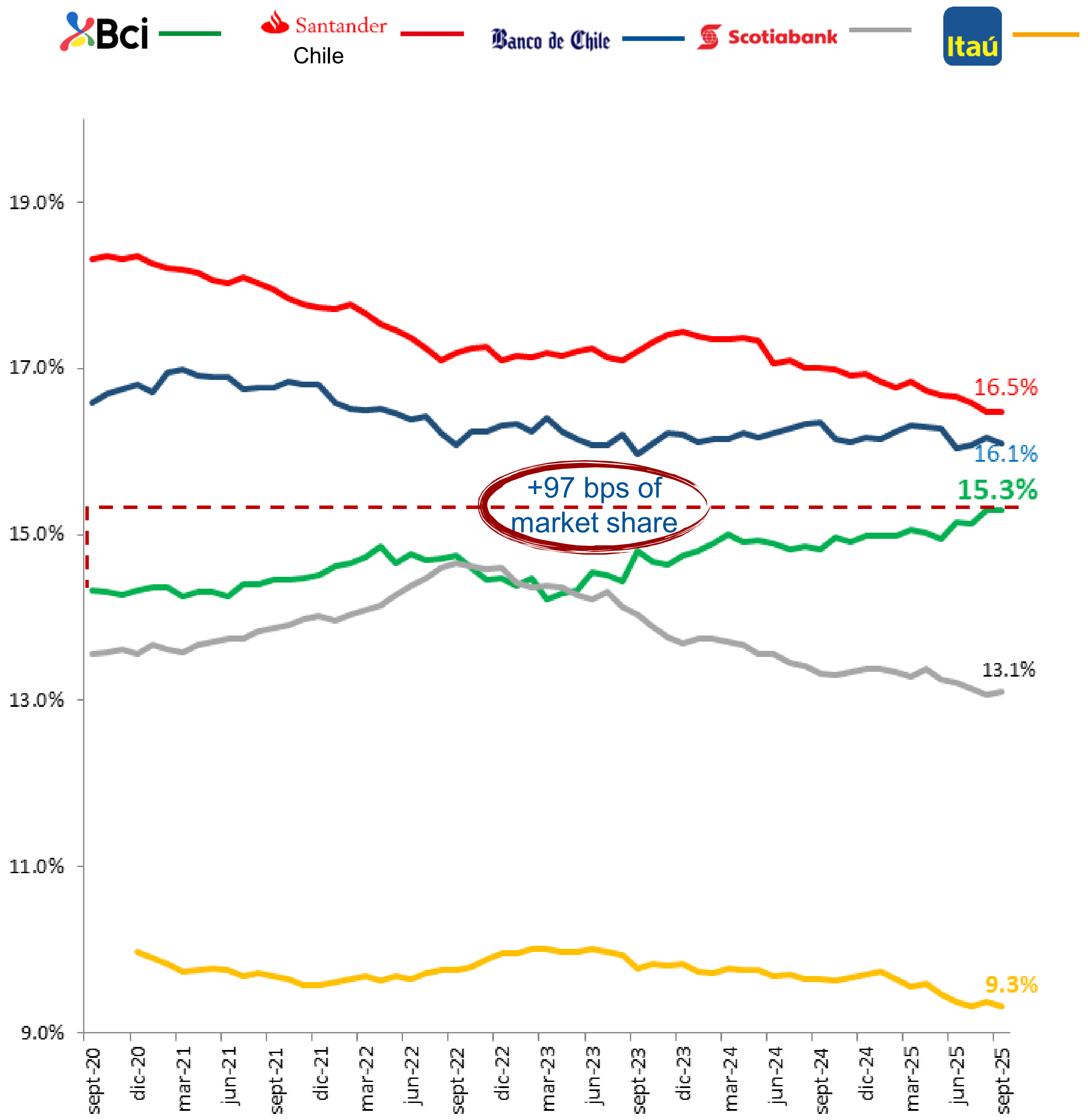


Return on average assets (ROAA)[1]

as of September 2025



Local loans market share (%) [2]



Source: CMF as of September 2025

[1] Figures Including the subsidiary's operations abroad;

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

…with diversified funding cost

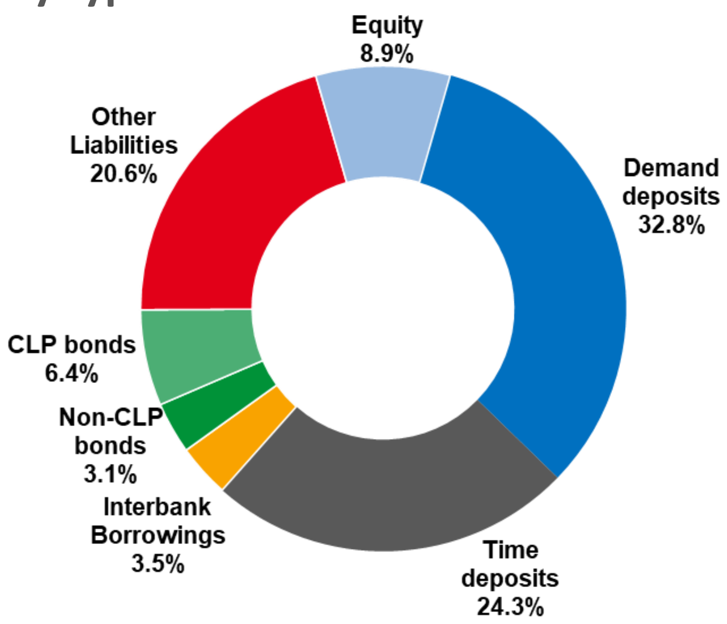
In terms of maturity, currency and geography

Funding Sources

- Our long-term funding is built on a strong foundation of local inflation-indexed (UF) bonds in the Chilean market. This is strategically complemented by international issuances through our EMTN program, providing access to diverse capital markets in key currencies like the US Dollar, Euro, Swiss Franc, and others.

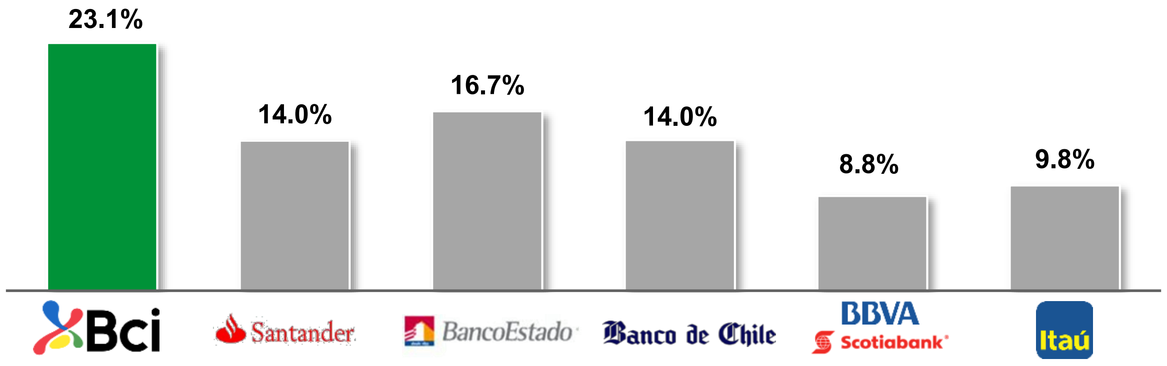
- This diversified approach ensures the Bank optimizes all financing opportunities while actively managing interest rate risk.
  - The long-term debt matches our long-term residential mortgage portfolio.
  - Short-term funding coming from commercial paper program managed out of its Miami branch which provides an additional source of US dollar funding.

Breakdown by type [1]



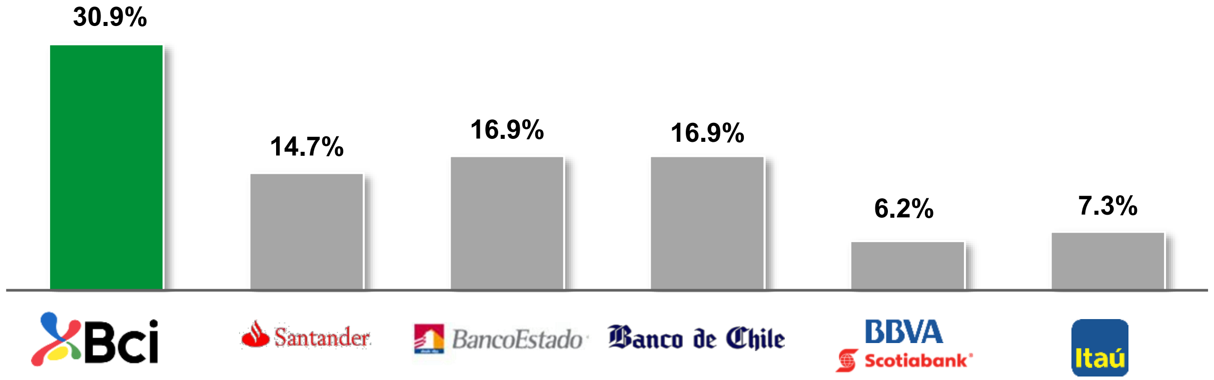
Time Deposit market share

as of September 2025



Checking accounts & demand deposits market share

as of September 2025



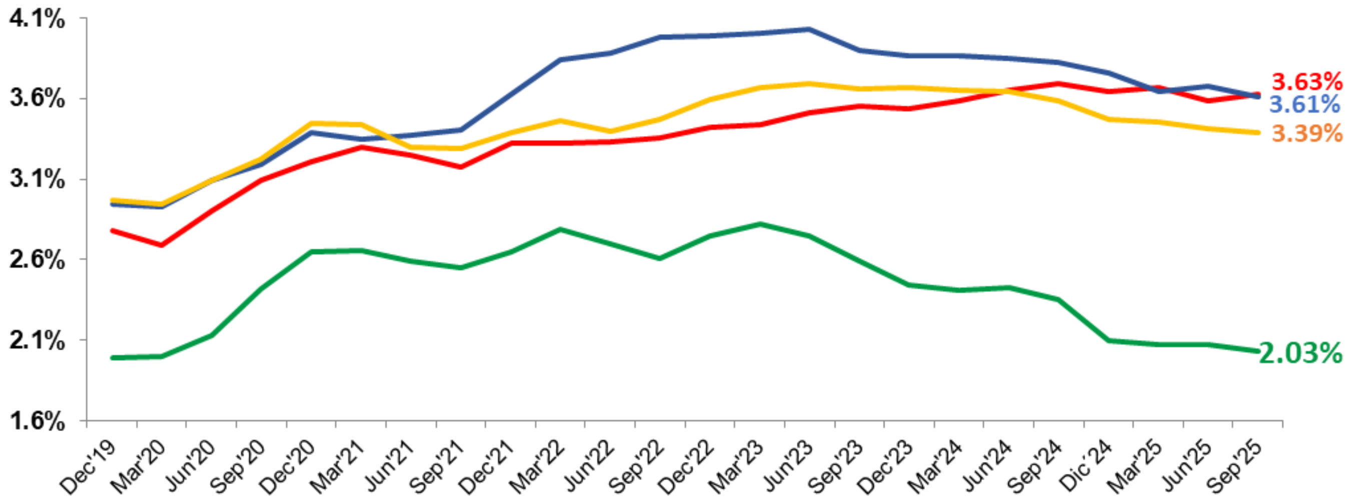
Source: Company filings and CMF as of September 2025
Note: Figures are converted to US$ using an FX of 962.39 (October 1st 2025);
Bci figures Including the subsidiary's operations abroad; [1] Considers all of the Company's assets in Chile.

Asset quality evolution

Highlights

- Bci's asset quality is supported by proactive risk management and monitoring.
- We hold a stock of over US$ 245 Million in additional provisions.
- Our loan portfolio is well diversified by business lines, economic sectors, customers and geography.
- In terms of loan portfolio concentration, the 20 largest loans account for less than 10% of the bank's total loans.

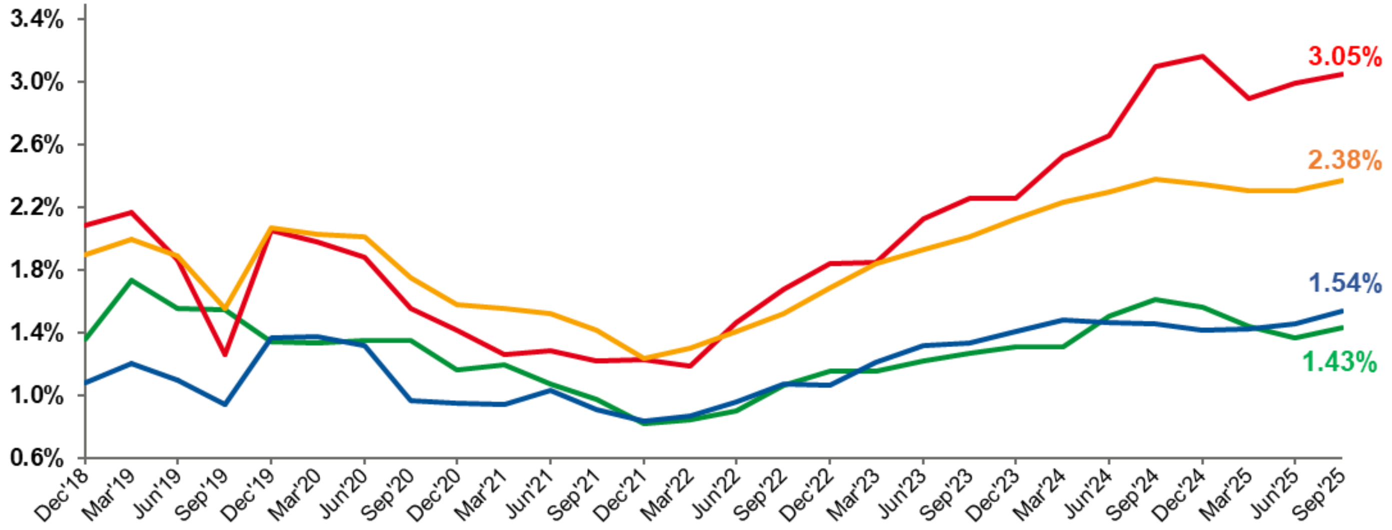
Loan loss provisions / Average Gross Loans



Note: Including the subsidiary's operations abroad

Bci — Santander — Banco de Chile — System

NPLs (Delinquency +90 days / Loans at amortized cost)

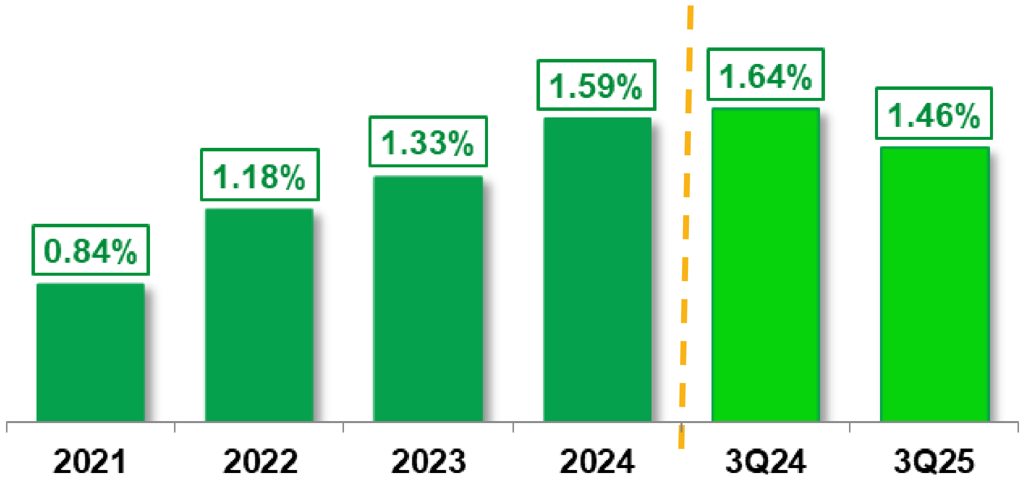


Note: NPLs Including the subsidiary's operations abroad
Portfolio with delinquency of 90 days or more on loans at amortized cost

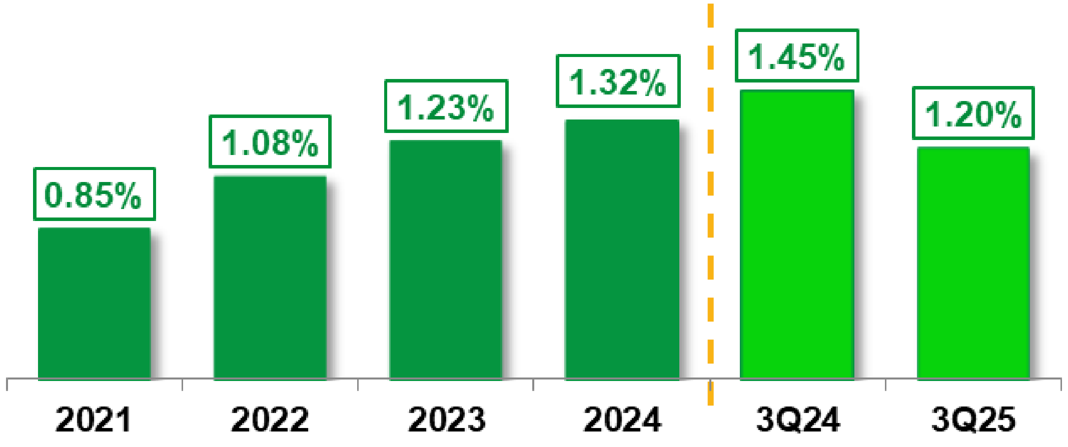
Source: CMF. Figures as of September 2025
Figures are converted to US$ using an FX of 962.39 (October 1st 2025)

Evolution of NPL's

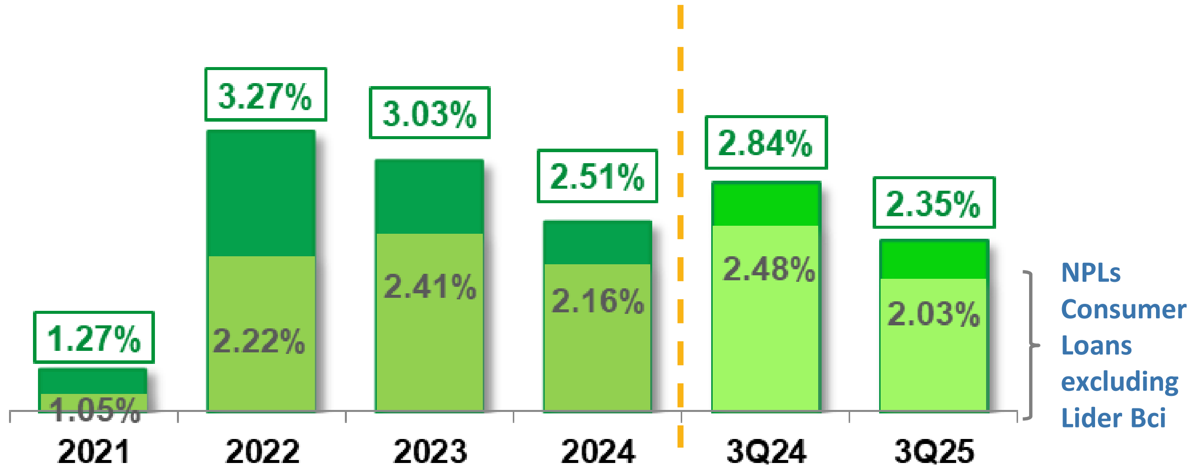
NPL Ratio (NPLs/Total Loans)*



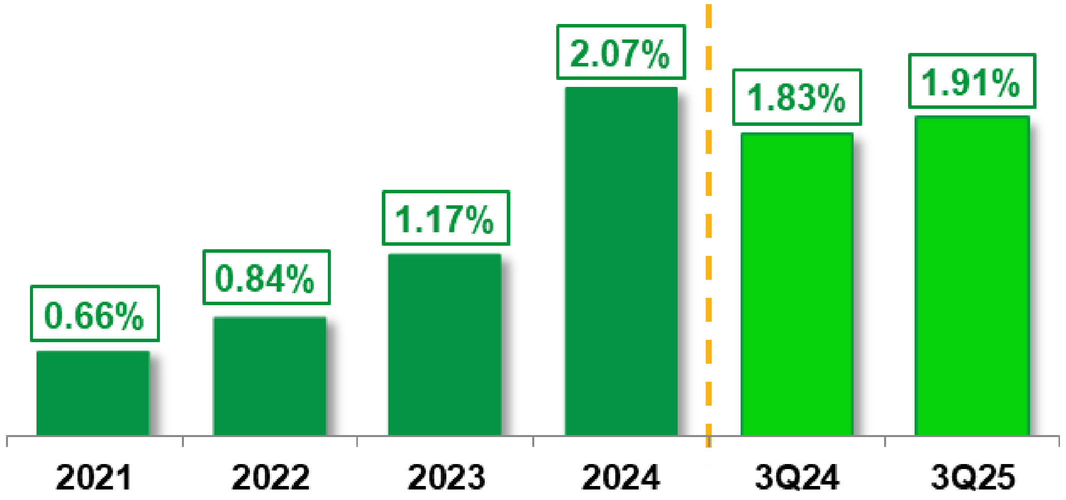
NPL Ratio (Commercial Loans)



NPL Ratio (Consumer Loans)

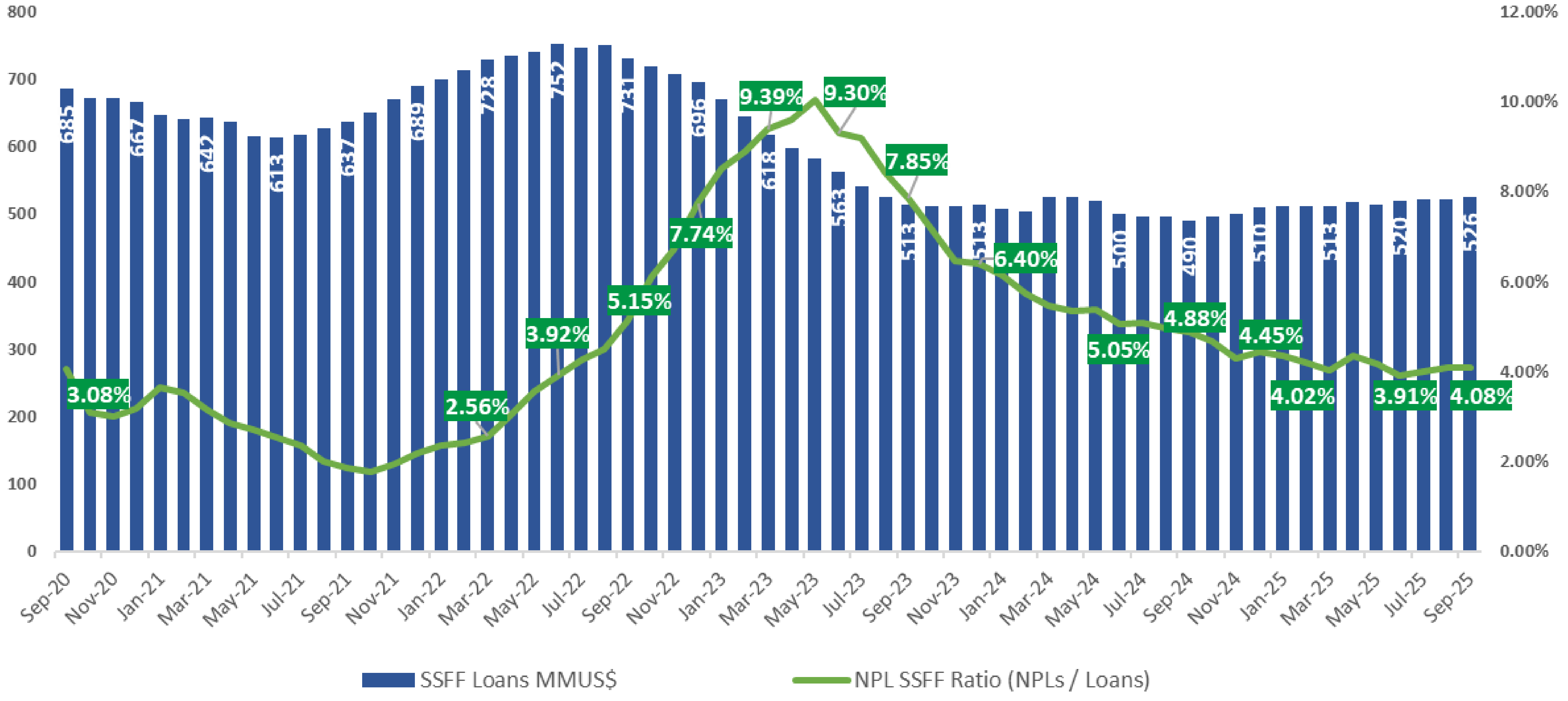


NPL Ratio (Mortgage Loans)



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

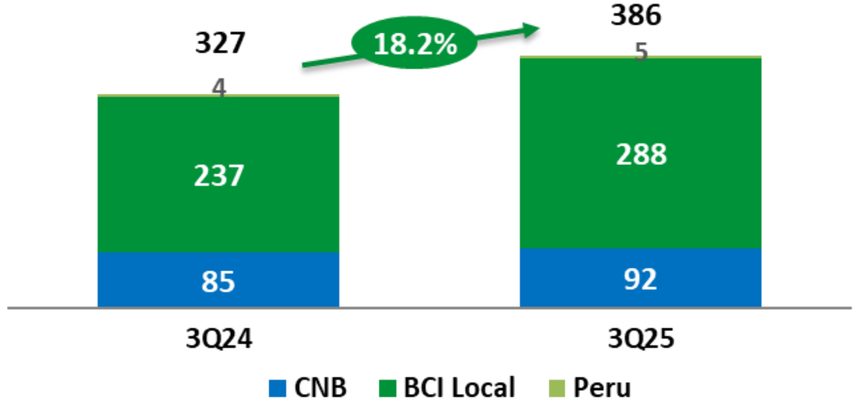
Financial Services: NPL's



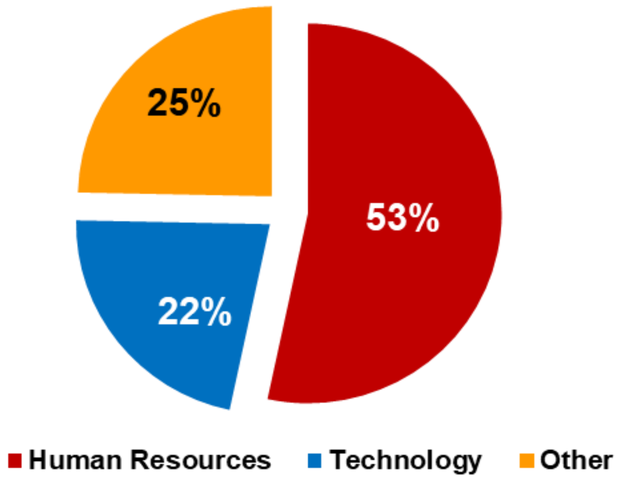
Figures are converted to US$ using an FX of 962.39 (October 1st 2025)

Operating Expenses

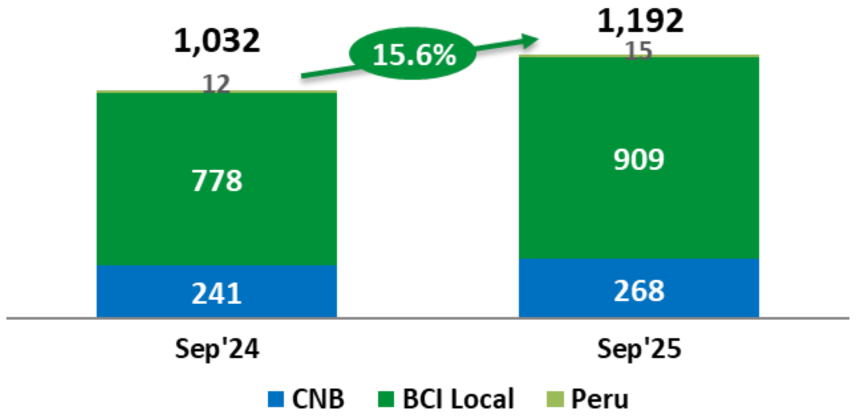
Operating Expense (3Q)
US$ million



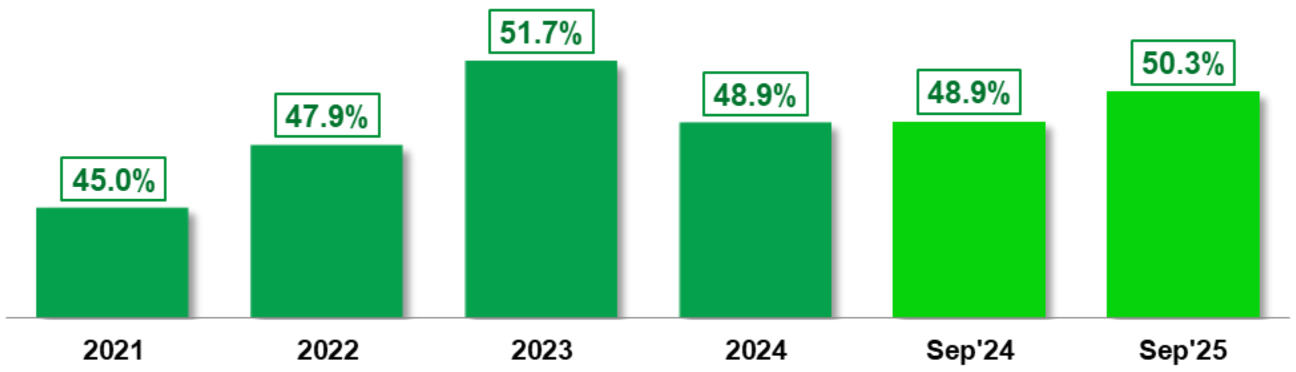
Expense Breakdown
as of September 2025



Operating Expense (YTD)
US$ million



Efficiency Ratio*



* Efficiency ratio as calculated by the CMF (operating expenses excluding other operating expenses/gross operating result).
Note: Figures are converted to USD using an FX of 962.39 (October 1st 2025) Includes City National Bank of Florida and Bci Peru.

Balance sheet

US$ million (*)	2021	2022	2023	2024	CAGR 2021-2024	3Q 2024*	3Q 2025*	%Δ
Cash	4,628	4,423	3,761	3,665	-7.48%	3,401	3,273	-3.77%
Securities	21,580	20,726	18,786	17,869	-6.10%	16,968	16,190	-4.58%
Loans	49,073	48,854	52,107	57,735	5.57%	53,974	60,332	11.78%
Other Financial Instruments	158	326	335	264	18.66%	254	329	29.47%
Intangible Assets	515	427	464	521	0.38%	479	533	11.35%
Other Assets	4,840	6,343	6,948	6,625	11.03%	6,816	6,344	-6.93%
Total Assets	**80,793**	**81,099**	**82,400**	**86,678**	**2.37%**	**81,892**	**87,001**	**6.24%**
Demand Deposits	32,311	25,065	24,741	28,292	-4.33%	25,430	28,551	12.27%
Time Deposits	12,695	18,959	19,163	22,194	20.47%	20,897	21,823	4.43%
Interbank Borrowings	8,145	6,921	7,404	2,466	-32.85%	2,647	3,078	16.30%
Bonds Payable	8,679	8,424	8,430	8,224	-1.78%	9,009	8,555	-5.04%
Other Liabilities	14,342	16,766	16,358	18,230	8.32%	17,031	17,216	1.08%
Equity	**4,621**	**4,963**	**6,304**	**7,271**	**16.31%**	6,878	7,779	13.10%
Total Liabilities & Equity	**80,793**	**81,099**	**82,400**	**86,678**	**2.37%**	**81,892**	**87,001**	**6.24%**

Figures are converted to US$ using an FX of 962.39 (October 1st 2025),
Includes operations of CNB and Bci Peru.

Financial results

US$ million (*)	2021*	2022*	2023*	2024	CAGR 2021-2024	3Q 2024*	3Q 2025*	%∆
Net Interest Income	1,660	2,400	2,100	2,335	12.05%	529.3	590.3	11.53%
Net Fee Income	360	381	354	414	4.80%	107.4	116.9	8.78%
Other Operating Income	226	23	164	94	-25.25%	14.9	54.2	264.7%
Operating Income	**2,020**	**2,805**	**2,619**	**2,844**	**12.08%**	**651.6**	**761.4**	**16.85%**
Credit Loss Expenses	-416	-514	-415	-334	-7.08%	-63.8	-63.1	-1.08%
Operating Income, net of loan losses, interest and fees	**1,830**	**2,314**	**2,368**	**2,604**	**12.49%**	**587.8**	**698.3**	**18.80%**
Total operating expenses	**-1,019**	**-1,343**	**-1,354**	**-1,390**	**10.90%**	**-326.6**	**-386.1**	**18.23%**
Total Net Operating Income	**750**	**948**	**850**	**1,120**	**14.30%**	**261.2**	**312.2**	**19.51%**
Income Tax Expense	-209	-94	-141	-287	11.10%	-42.6	-68.5	60.74%
Consolidated Net Income	**541**	**853**	**709**	**833**	**15.48%**	**218.6**	**243.7**	**11.48%**

Figures are converted to US$ using an FX of 962.39 (October 1st 2025),
Includes operations of CNB and Bci Peru.

City National Bank

In 2025, we have continued to expand our NIM, maintain a strong liquidity position, improve our capital ratios and our CRE portfolio remains well managed

Client Deposits

Client deposits **have increased $1.3B through September (7%)** including **DDAs growing $456MM or 10%**. The banking industry as a whole grew $634B (3.6%) YTD, but this includes brokered deposits. In other words, CNB's deposit growth is outpacing the industry by more than 2x.

Liquidity

We maintained **~$10B of available & committed liquidity sources,** representing 35% of total assets and ~110% of our uninsured & uncollateralized deposits

NIM

Both our net interest income and margin increased for the seventh consecutive quarter: In Q3-2025, **our NIM expanded 7bps**. Both our net interest income and margin are **the highest in almost 3 years.**

Profitability

Earnings maintained their upward trend, improving **344% YoY and 3% QoQ**. ROA excluding goodwill amortization **for Q3 was 1.03%**.

Capital

Our **CET 1 ratio significantly exceeds the well capitalized threshold** even if we apply our unrealized AFS and HTM losses to capital **~$1.2B of excess capital as of September.**

CRE

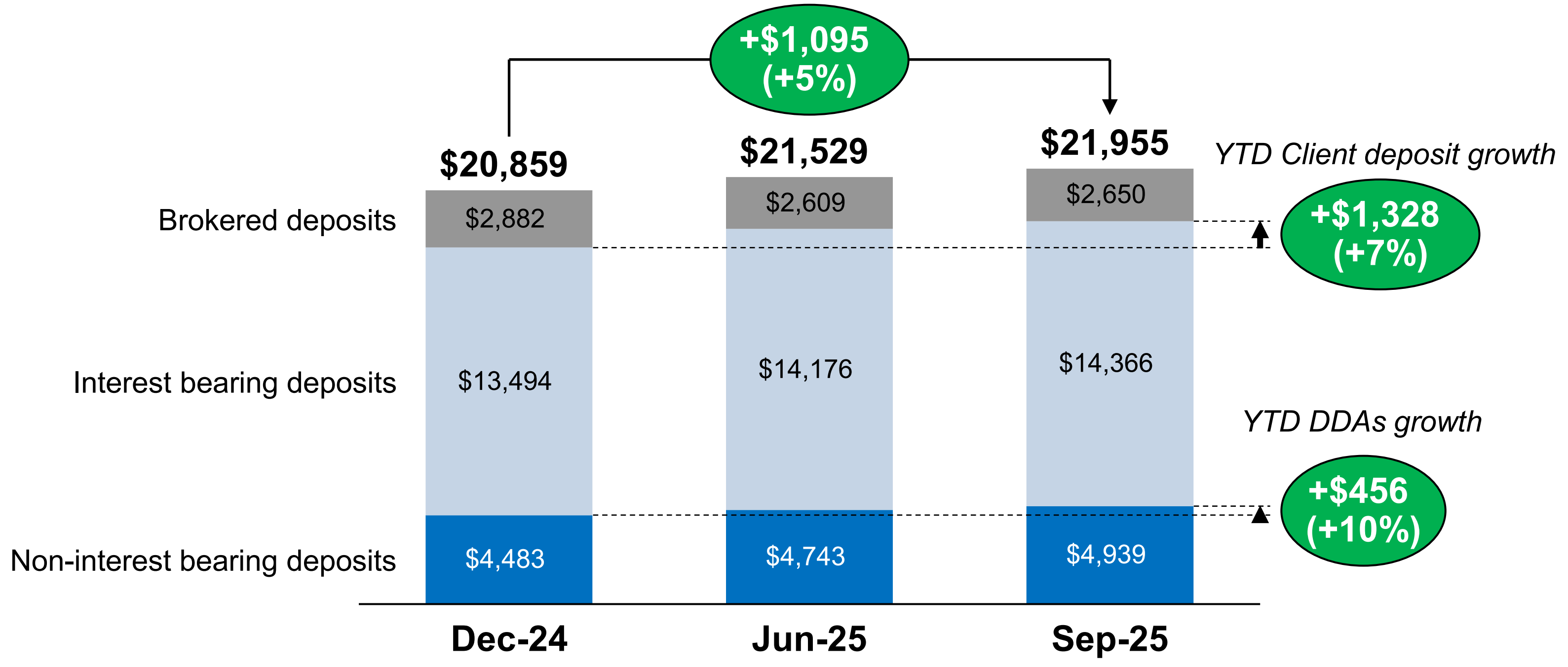
Our commercial real estate portfolio is well diversified by type and geography, **maintains a low LTV of 47%** and the Florida market is performing better than the U.S. as a whole.

ROE excluding goodwill amortization continues to improve reaching 10.30% in Q3, increasing 693bps YoY

Source: City National Bank of Florida

While total deposits in the banking industry have increased this year (includes brokered), our client deposits have grown significantly more, outpacing the industry by more than 2x

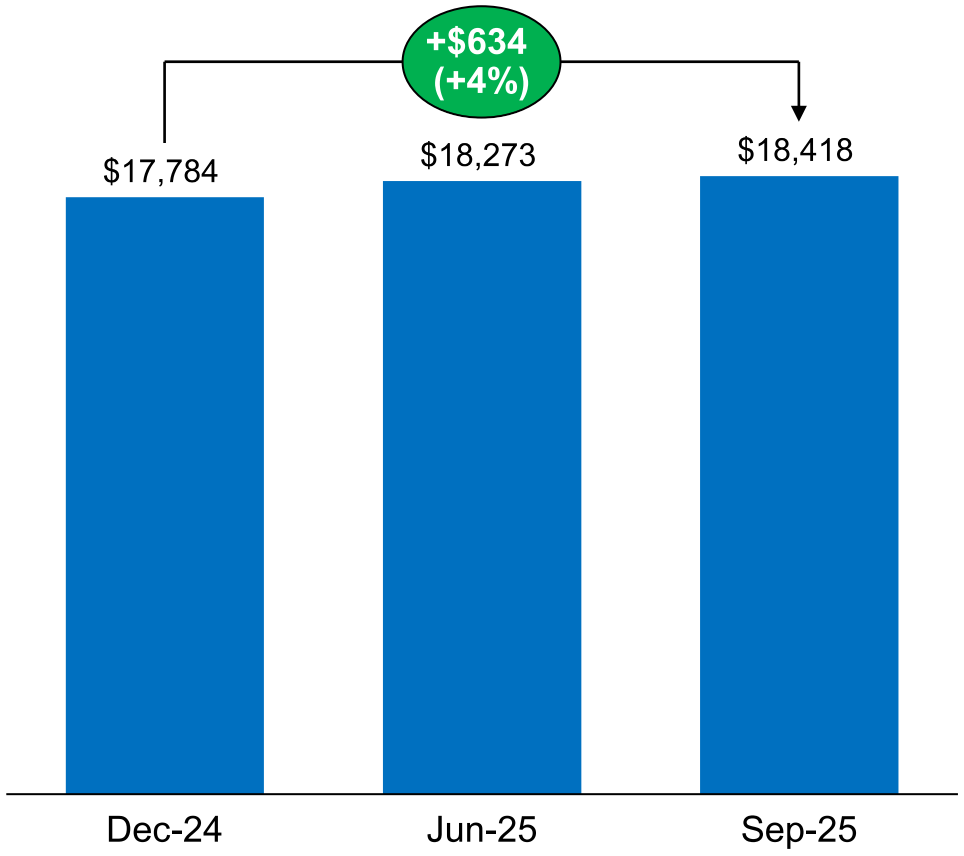
Total Deposits ($MM)



	Dec-24	Jun-25	Sep-25
Cost of Client Deposits (QTD Avg)	2.72%	2.53%	2.52%
Non-Int Bearing / Total Deposits	21.49%	22.03%	22.50%
Client Deposits ($MM)	$17,977	$18,920	$19,305
Wholesale Funding ratio	21.18%	18.80%	18.99%

Non-interest bearing deposits represent 22.5% of total deposits

Banking Industry - Total Deposits ($B)

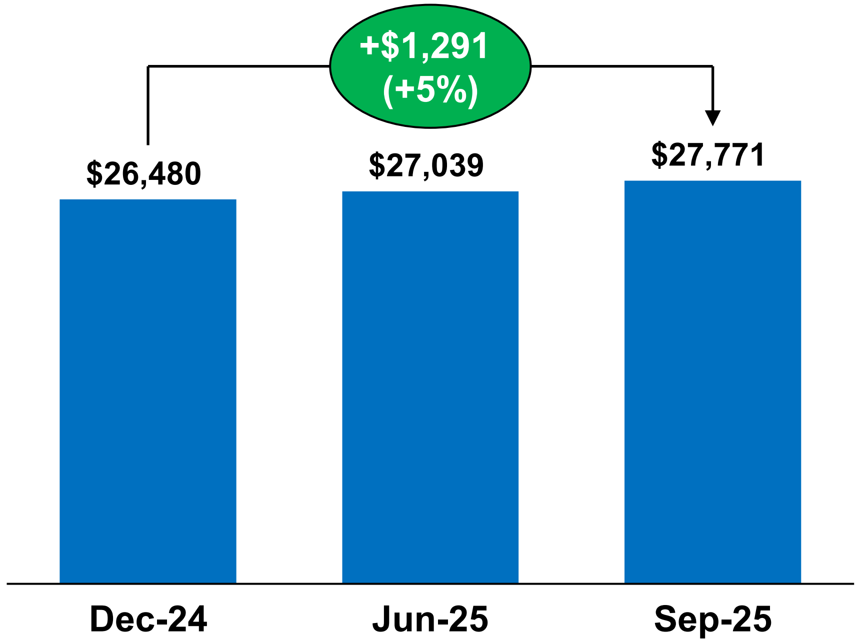


Deposits in commercial banks across the industry grew $634B (+3.6%) YTD, but this includes brokered deposits

Source: City National Bank of Florida

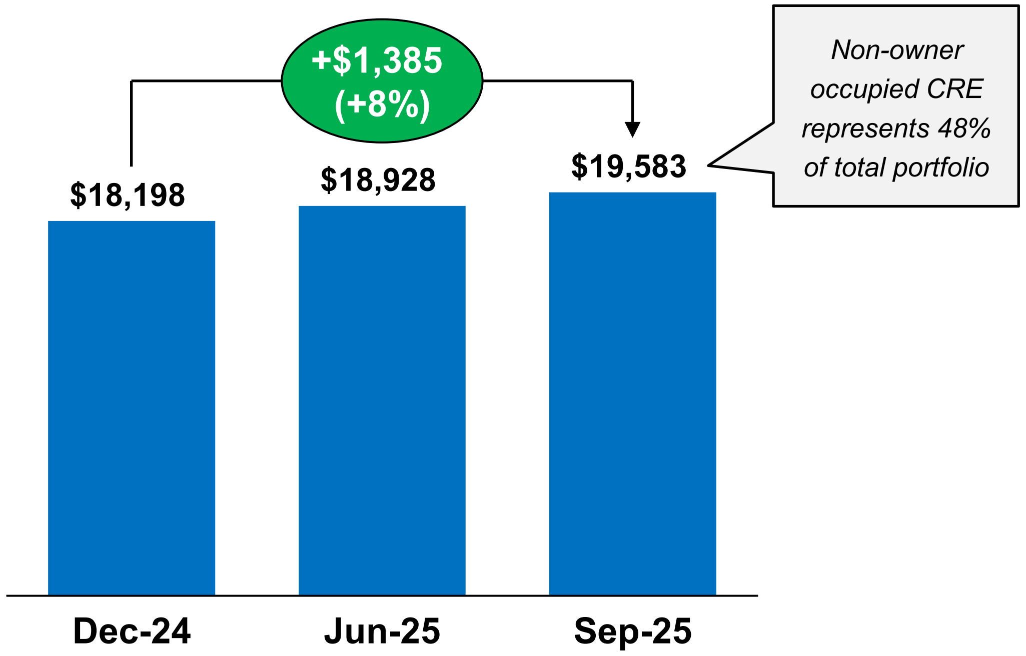
Total loans have grown ~$1.4B (7.6%) YTD while maintaining strong asset quality & expanding capital ratios

Total Assets ($MM)



	Dec-24	Jun-25	Sep-25
Loans to Deposits (%)	87.24%	87.92%	89.20%
Total Risk Based Capital Ratio (%)	15.08%	15.44%	15.36%
Tier 1 Leverage Ratio (%)	10.57%	10.69%	10.82%
Investment Portfolio ($MM)	$6,654	$6,571	$6,520
OCI after tax ($MM)	($409)	($359)	($305)

Total Loans & Leases ($MM)



	Dec-24	Jun-25	Sep-25
Non-Performing Assets Ratio (%)	0.46%	0.52%	0.80%
Net Charge-offs Ratio (%)	0.16%	0.06%	0.01%
ACL Coverage Ratio (%)	1.01%	1.10%	1.15%

Peers group (Banks from $10B-$100B) average 0.21% as of June-25

Our loan-to-deposit ratio remains low at 89.20% and capital ratios are strong

Source: City National Bank of Florida

CRE loans are well diversified across various property types with low LTVs (47%), excellent asset quality and ACL ratios

CRE by Property Type

Property Type	Commitment ($M)	% Total	Balance ($M)	% Total	% of RBC	WAvg LTV %	% Accr 30+ DPD	% Non-Accrual	% In Florida	% Full & Partial Recourse	On BS Reserve ($M)	ACL %
Retail	2,289	19%	2,166	23%	66%	55%	0.0%	1.1%	73%	58%	24.9	1.15%
Office	1,340	11%	1,265	13%	39%	55%	0.0%	0.2%	91%	61%	15.7	1.24%
Multifamily	1,571	13%	1,425	15%	44%	49%	0.0%	0.1%	79%	62%	18.0	1.26%
Hotels	717	6%	701	7%	22%	41%	0.0%	0.0%	95%	51%	10.4	1.48%
Industrial	741	6%	695	7%	21%	46%	0.0%	0.0%	91%	49%	7.6	1.09%
Other	1,370	12%	1,169	12%	36%	43%	3.2%	0.5%	88%	48%	7.3	0.63%
Total NOO CRE (excl. C&D)	**8,028**	**68%**	**7,421**	**77%**	**228%**	**50%**	**0.5%**	**0.5%**	**83%**	**56%**	**83.9**	**1.13%**
REITs + NDFI	1,034	9%	443	5%	14%	N/A	0.0%	0.1%	15%	57%	4.4	0.98%
Construction & Land Development	2,704	23%	1,726	18%	53%	45%	0.4%	0.7%	91%	78%	16.2	0.94%
Total CRE (incl. REITs)	**11,765**	**100%**	**9,590**	**100%**	**294%**	**47%**	**0.5%**	**0.5%**	**81%**	**61%**	**104.5**	**1.09%**

All CRE categories have strong LTVs of 55% or below with 61% full or partial recourse

19% of CRE loans are outside of FL, representing only ~9% of total loans & leases
Our CRE portfolio outside of Florida is well diversified with largest exposure in growth States, mainly in the southeast with a weighted avg LTV of ~56%

Source: City National Bank of Florida (as of September 30th, 2025)

Net income after taxes grew ~3% QoQ and 344% YoY

INCOME STATEMENT ($ millions)	Q3 2024	Q4 2024	Q2 2025	Q3 2025	$ Var QoQ	% Var QoQ	YTD 2024	YTD 2025	$ Var YoY	% Var YoY
(+) Net Interest Income	$132.4	$149.3	$167.4	$176.1	$8.7	5.2%	$369.4	$504.5	$135.1	36.6%
(+) Non-Interest Income	$28.4	$25.6	$31.3	$33.0	$1.7	5.5%	$83.9	$92.6	$8.7	10.4%
(=) Operating Income	**$160.8**	**$174.8**	**$198.7**	**$209.1**	**$10.4**	**5.2%**	**$453.3**	**$597.1**	**$143.8**	**31.7%**
(-) Personnel Expenses	$44.4	$37.3	$51.5	$53.1	$1.6	3.2%	$132.4	$158.0	$25.6	19.3%
(-) Occupancy & Equipment Expenses	$7.5	$6.9	$7.4	$7.2	-$0.2	-3.0%	$22.9	$21.4	-$1.4	-6.2%
(-) Other Non-Interest Expenses	$41.4	$38.0	$32.9	$38.7	$5.8	17.7%	$105.2	$107.9	$2.6	2.5%
(-) Non-Interest Expenses	$93.3	$82.2	$91.8	$99.0	$7.2	7.9%	$260.5	$287.3	$26.8	10.3%
(=) Core Earnings	**$67.5**	**$92.7**	**$106.9**	**$110.1**	**$3.2**	**3.0%**	**$192.8**	**$309.8**	**$117.0**	**60.7%**
(-) Provision Expense	$29.1	$26.5	$13.4	$15.0	$1.6	11.6%	$53.4	$43.5	-$9.9	-18.6%
(-) Amortization Expense	$4.7	$4.7	$4.7	$4.7	$0.0	0.0%	$17.6	$14.0	-$3.6	-20.6%
(+) Gain on Sale of Securities, CVA Adj & Marketable securities	-$64.3	-$0.4	-$0.5	$0.2	$0.7	-151.4%	-$64.3	-$0.2	$64.2	-99.7%
(=) Net Income before Taxes	**-$30.5**	**$61.1**	**$88.3**	**$90.7**	**$2.4**	**2.7%**	**$57.5**	**$252.2**	**$194.7**	**338.7%**
(-) Tax Expense	-$6.3	$15.2	$22.3	$22.6	$0.4	1.7%	$14.9	$62.9	$48.0	322.3%
(=) Net Income after Taxes	**-$24.2**	**$45.9**	**$66.0**	**$68.0**	**$2.0**	**3.0%**	**$42.6**	**$189.3**	**$146.7**	**344.5%**

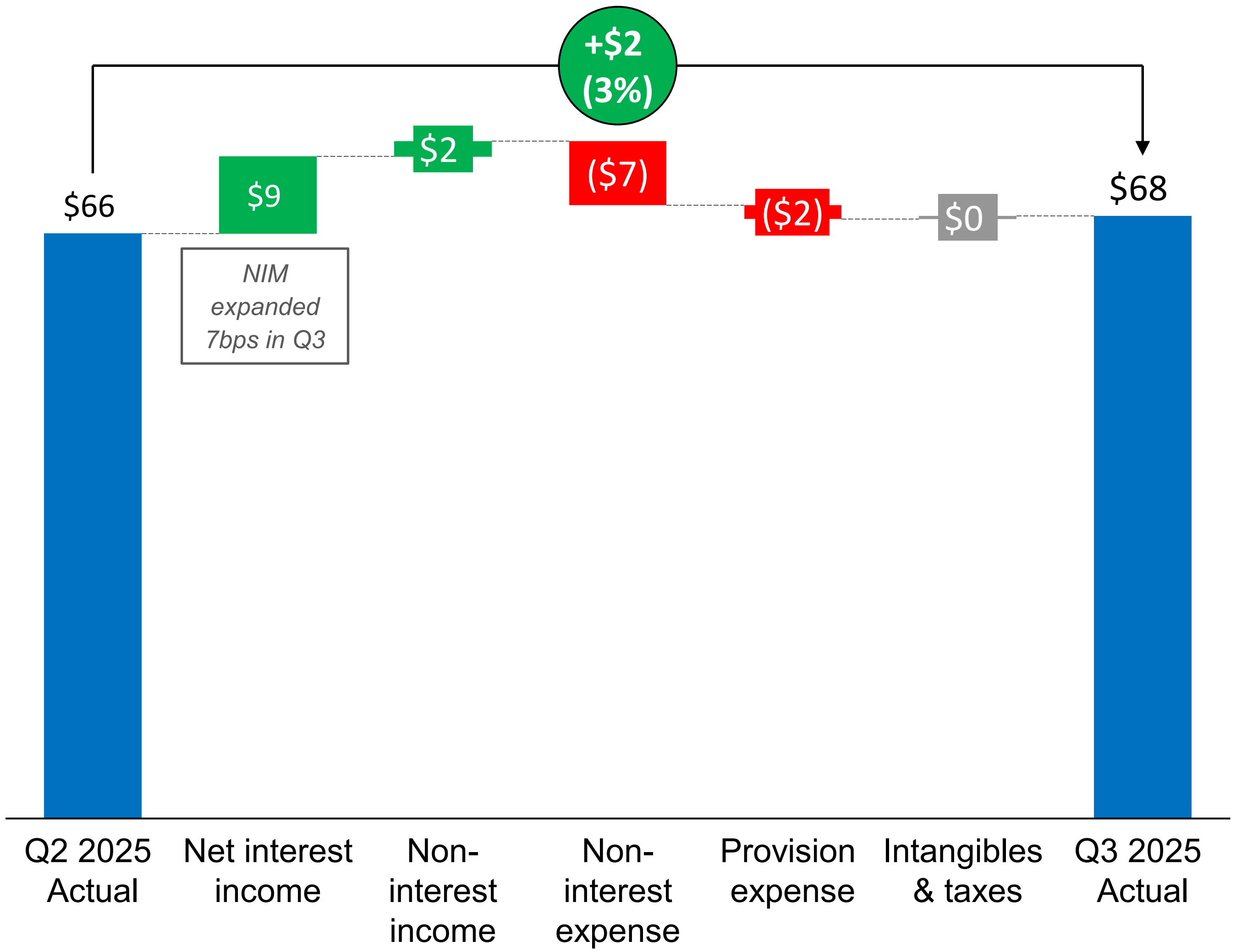
RATIOS (%)	Q3 2024	Q4 2024	Q2 2025	Q3 2025	% Var QoQ	YTD 2024	YTD 2025	% Var YoY
Net Interest Margin (NIM)	2.11%	2.37%	2.59%	2.66%	7 bps	1.99%	2.60%	61 bps
ROAA	-0.37%	0.69%	0.97%	0.98%	0 bps	0.22%	0.93%	71 bps
ROAA (excluding goodwill amort)	-0.31%	0.74%	1.02%	1.03%	0 bps	0.28%	0.98%	70 bps
ROAE	-3.89%	7.08%	9.93%	9.80%	-14 bps	2.36%	9.49%	713 bps
ROAE (excluding goodwill amort)	-3.32%	7.60%	10.46%	10.30%	-16 bps	3.09%	10.01%	693 bps
Core Efficiency Ratio	57.91%	47.11%	46.32%	47.30%	99 bps	57.43%	48.13%	-930 bps

ROA and ROE, excluding goodwill amortization, were 1.03% and 10.30% in Q3'25, respectively

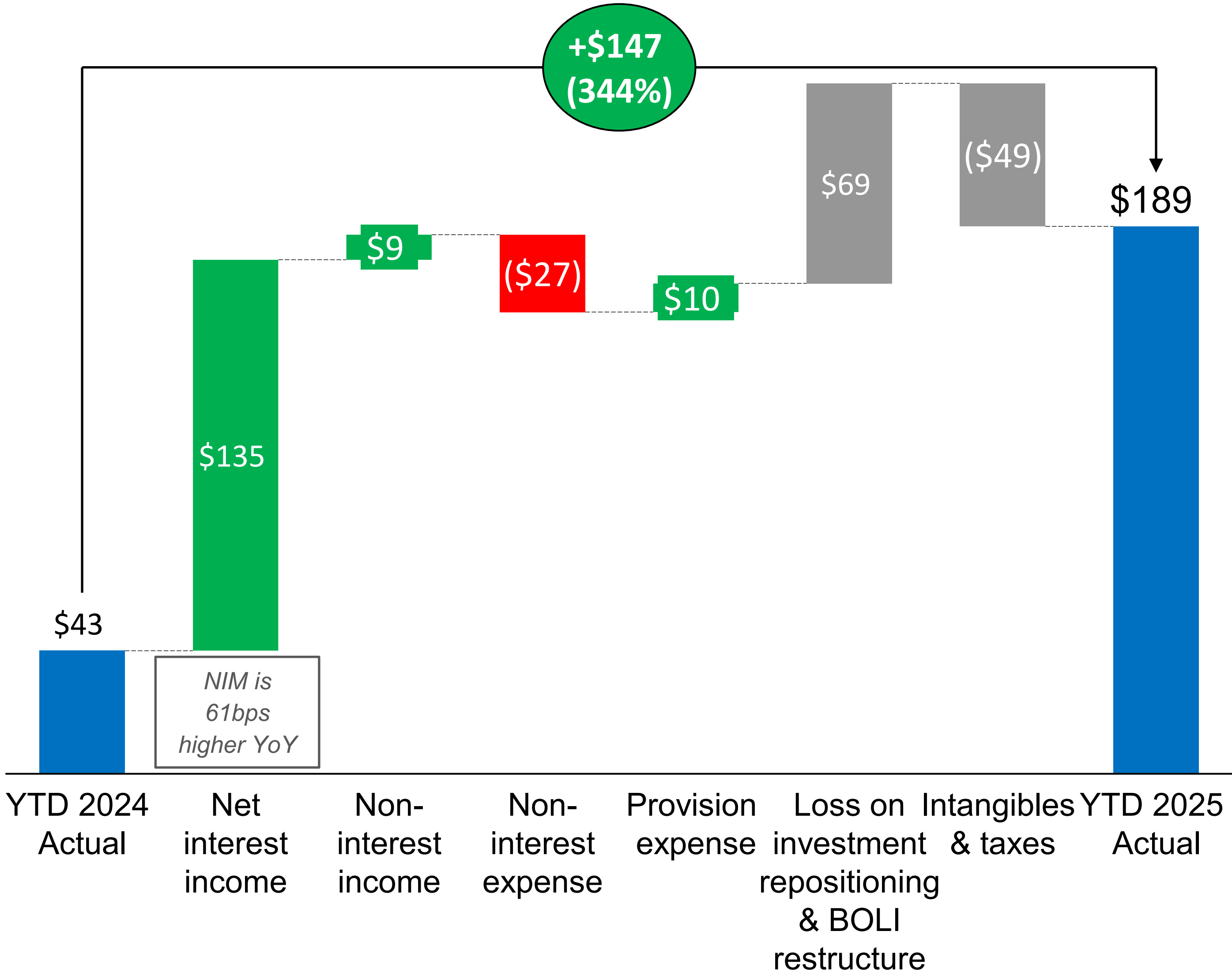
Source: City National Bank of Florida

Net income after taxes grew 3% ($2MM) QoQ and 344% ($147MM) YoY primarily driven by higher net interest income

QoQ net income comparison: Q2-25 vs. Q3-25 ($MM)



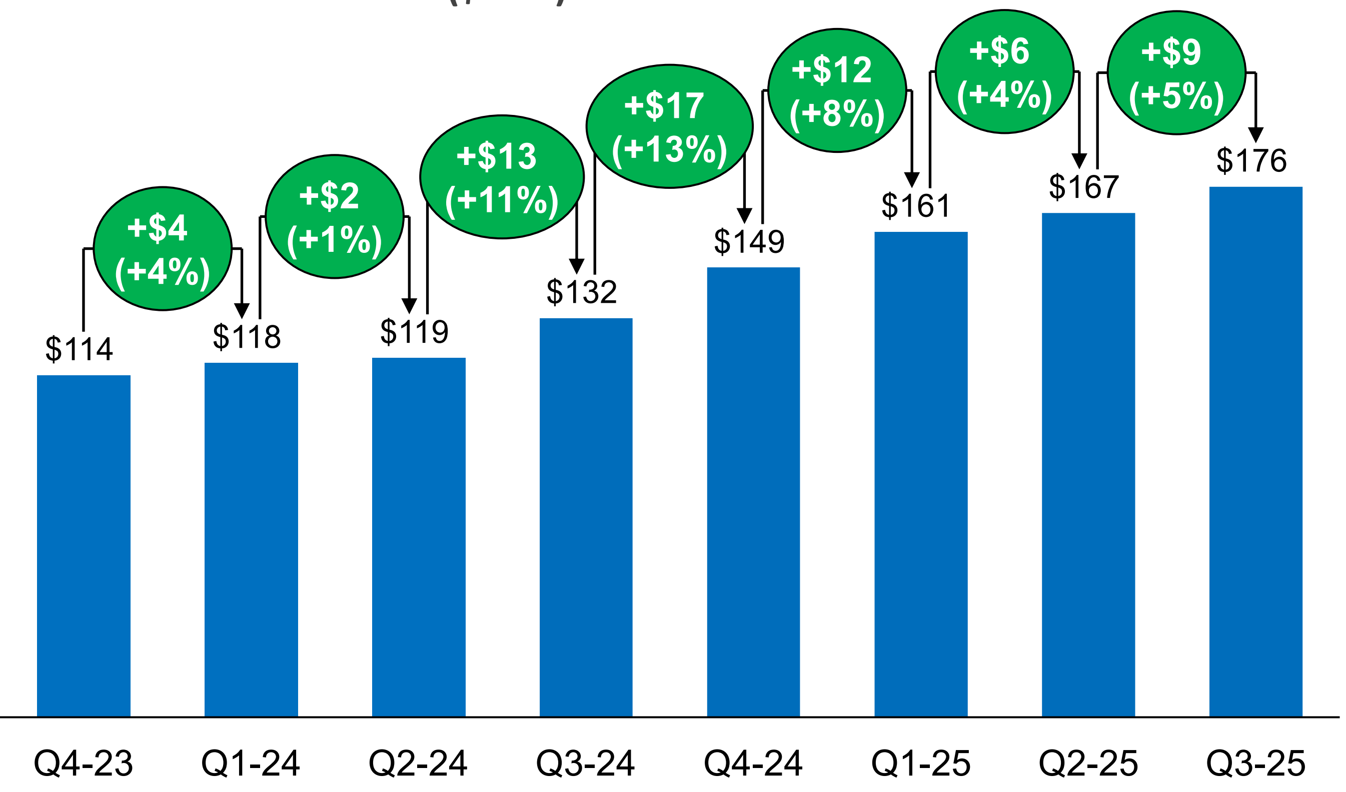
YoY net income comparison: YTD September 2024 vs. 2025 ($MM)



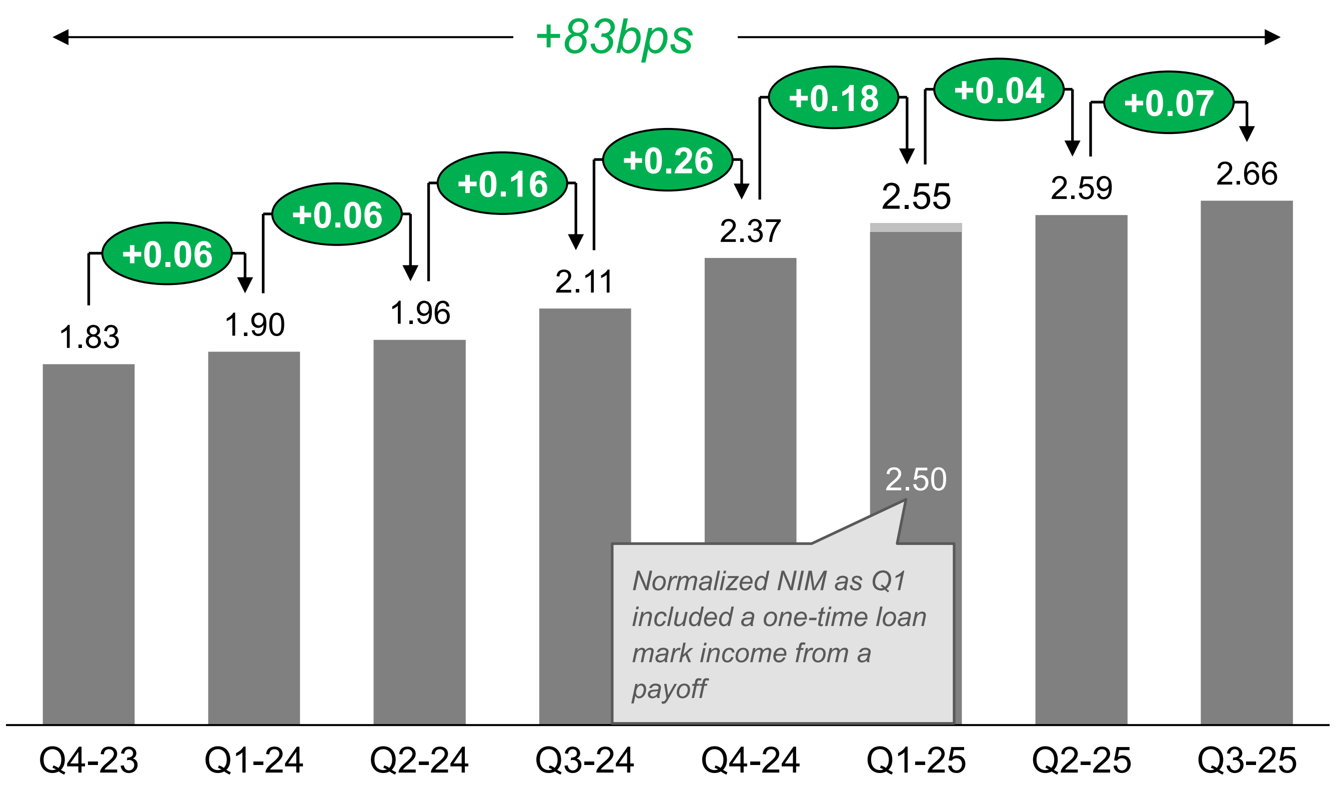
Source: City National Bank of Florida

Both our net interest income and margin increased for the seventh consecutive quarter: In Q3-2025, our NIM expanded 7bps

Net interest income ($MM)



Net Interest Margin (%)



	Q4-23	Q1-24	Q2-24	Q3-24	Q4-24	Q1-25	Q2-25	Q3-25
Cost of funds	3.19%	3.23%	3.20%	3.12%	2.83%	2.72%	2.64%	2.62%
Effective Fed Funds	5.33%	5.33%	5.33%	5.26%	4.65%	4.33%	4.33%	4.30%
Yield on earning assets	5.03%	5.12%	5.16%	5.24%	5.21%	5.27%	5.23%	5.28%

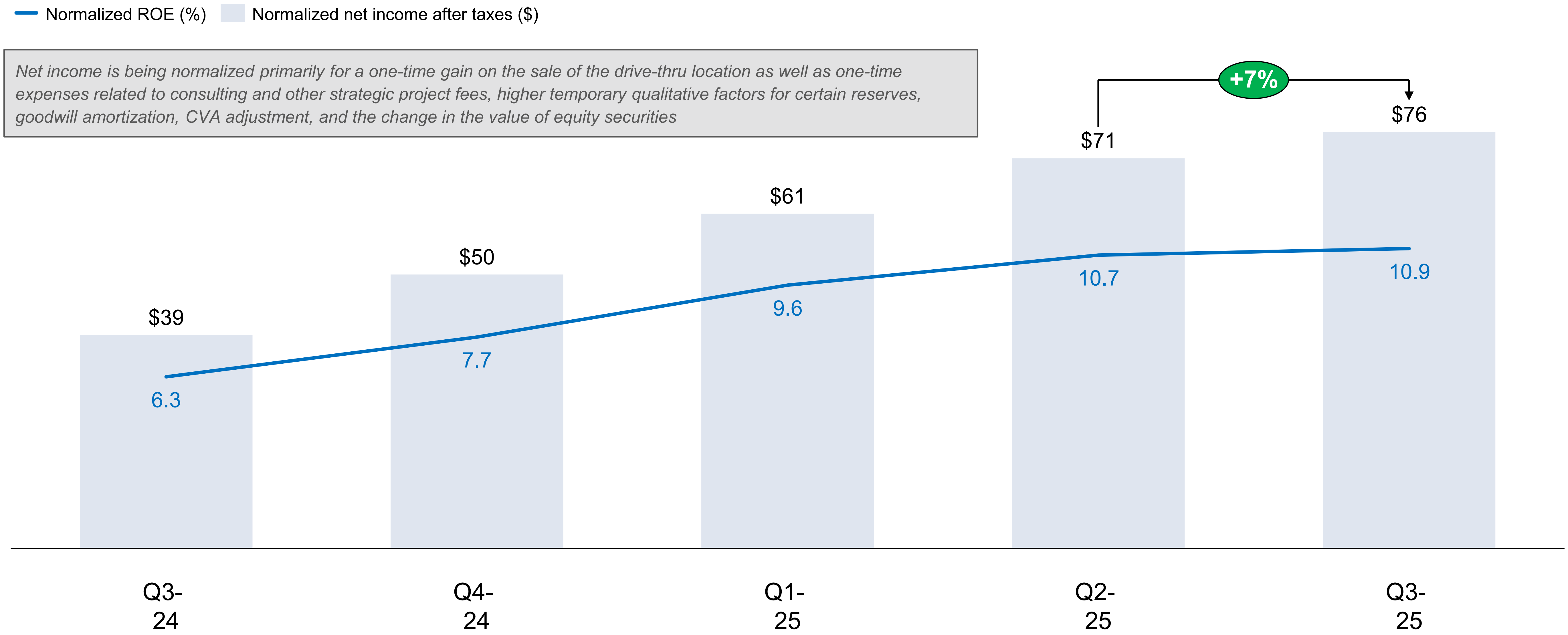
NIM expanded 7bps in Q3-2025, due to higher yield on earning assets (5bps) and lower cost of funds (2bps); in Sep-25 our NIM reached 2.72%, maintaining its upward trend

Source: City National Bank of Florida

Earnings continue in an upward trajectory

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

Net income is being normalized primarily for a one-time gain on the sale of the drive-thru location as well as one-time expenses related to consulting and other strategic project fees, higher temporary qualitative factors for certain reserves, goodwill amortization, CVA adjustment, and the change in the value of equity securities



Source: City National Bank of Florida

Although we have just started our 5-year Project WIN journey, we are already delivering profitable and diversified growth

Key Objectives	YTD Sep 2025 Accomplishments
1 **Moderate Growth / Diversification**	✓ Increased client deposits growing by 10% (annualized) doubling the 5% from the industry. Loans growing at the same pace as deposits (~10% annually)
2 **Enhanced Profitability**	✓ Enhanced earnings, with ROE (excluding goodwill) of ~10% YTD, NIM improving 61bps YoY and efficiency ratio at 48.13%
3 **Scalability / Digital Experience**	✓ Increased automation across the bank (i.e. new credit process optimization, new WM platform, data and analytics, automation of manual processes, etc.)
4 **Culture Preservation / Engagement**	✓ Engaged all employees in the execution and continued success of Project Win, with a strong and distinct leadership culture
5 **Regulatory Excellence**	✓ Strengthened our three lines of defense to maintain a robust internal control framework as we grow

Value Creation

Source: City National Bank of Florida