Bci Conference Call

3Q2022

Presentation

November 2022

Contents

Key Calls for the US & the Chilean Economy

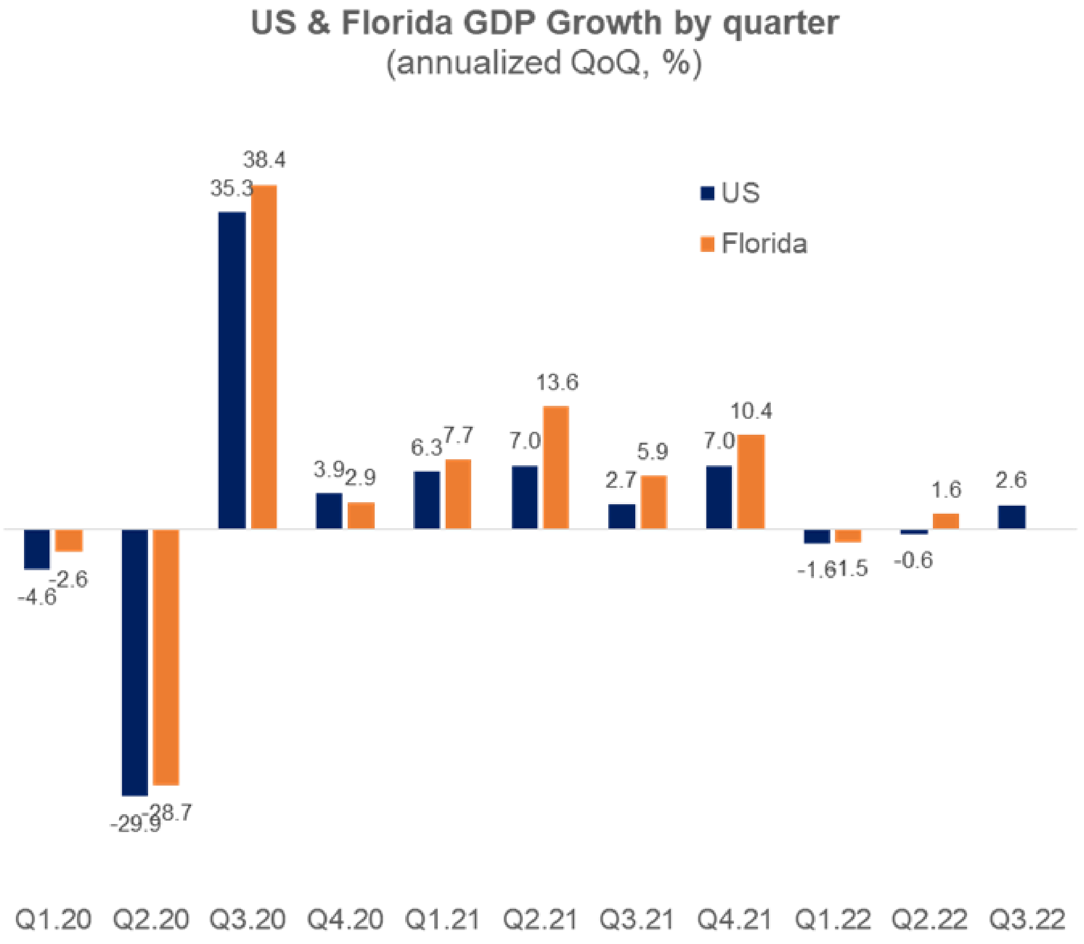
- World inflation still lingers and main Central Banks have risen the monetary policy rate in an unprecedent scale in recent decades. The economic impact of such monetary decisions are still unpredictable, but the probability of a hard economic deceleration have risen in developed countries.

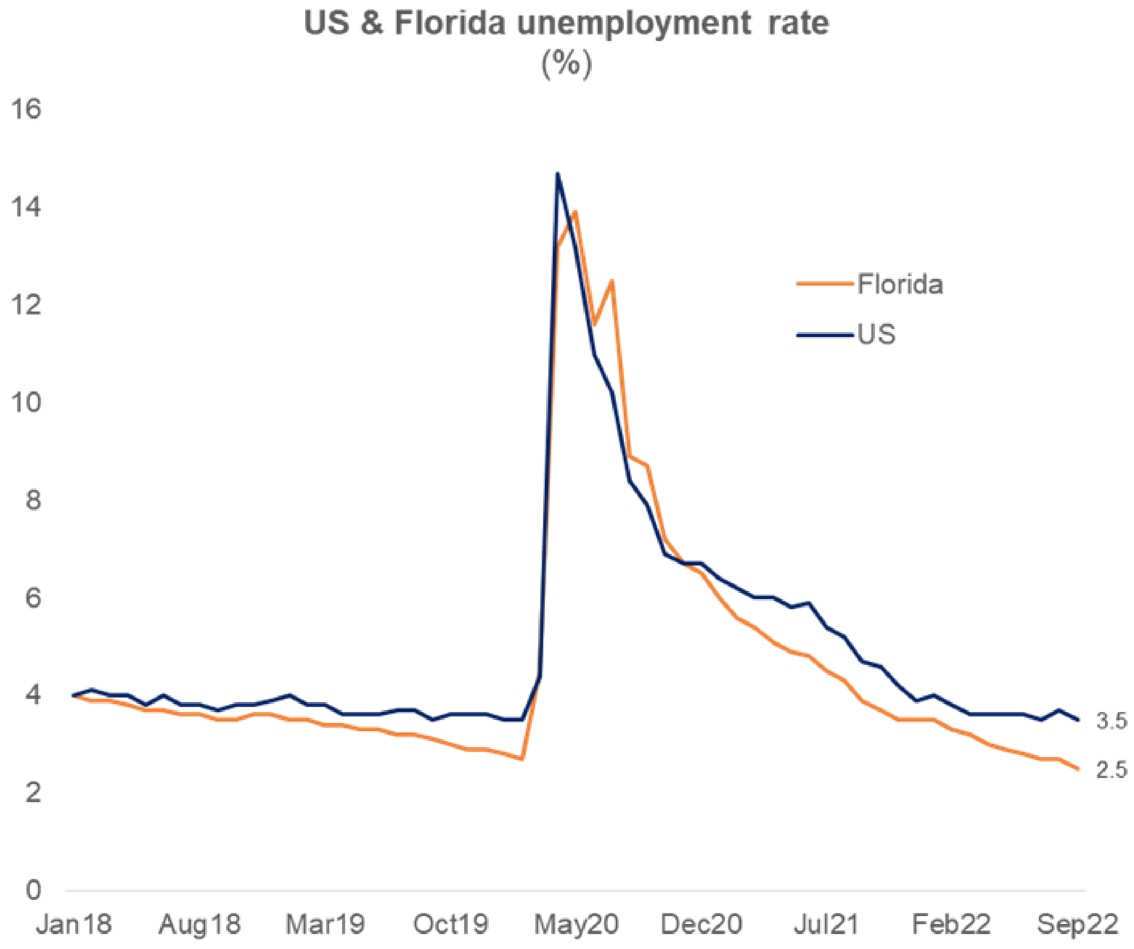
- In US, the Federal Reserve have conducted a contractionary monetary policy with several hikes in the fed fund rate. Inflation is lowering, but there are persistency in some components, such as services and shelter. Labor market remains tight and GDP will grow around 1% in 2023. In Florida, unemployment rate is rapidly lowering and GDP growth is one of the largest among US states.

- In Chile, the economy is facing high inflation, larger interest rate and consumption deceleration. The GDP would increase by 0.2% yoy in 3Q22, but a recession is expected in coming quarters. We are forecasting a -1.2% GDP growth in 2023, mainly explained by lower internal demand.

- Inflation will ease gradually but it would take time to achieve the inflation target. The Central Bank of Chile have risen the MPR up to 11.25% and a normalization process would start by 2Q23, conditioned to inflation expectations. Nominal interest rates have risen significantly, but have started to fall in the margin. A sudden CLP depreciation took place in the third quarter, explained by a strong dollar worldwide.

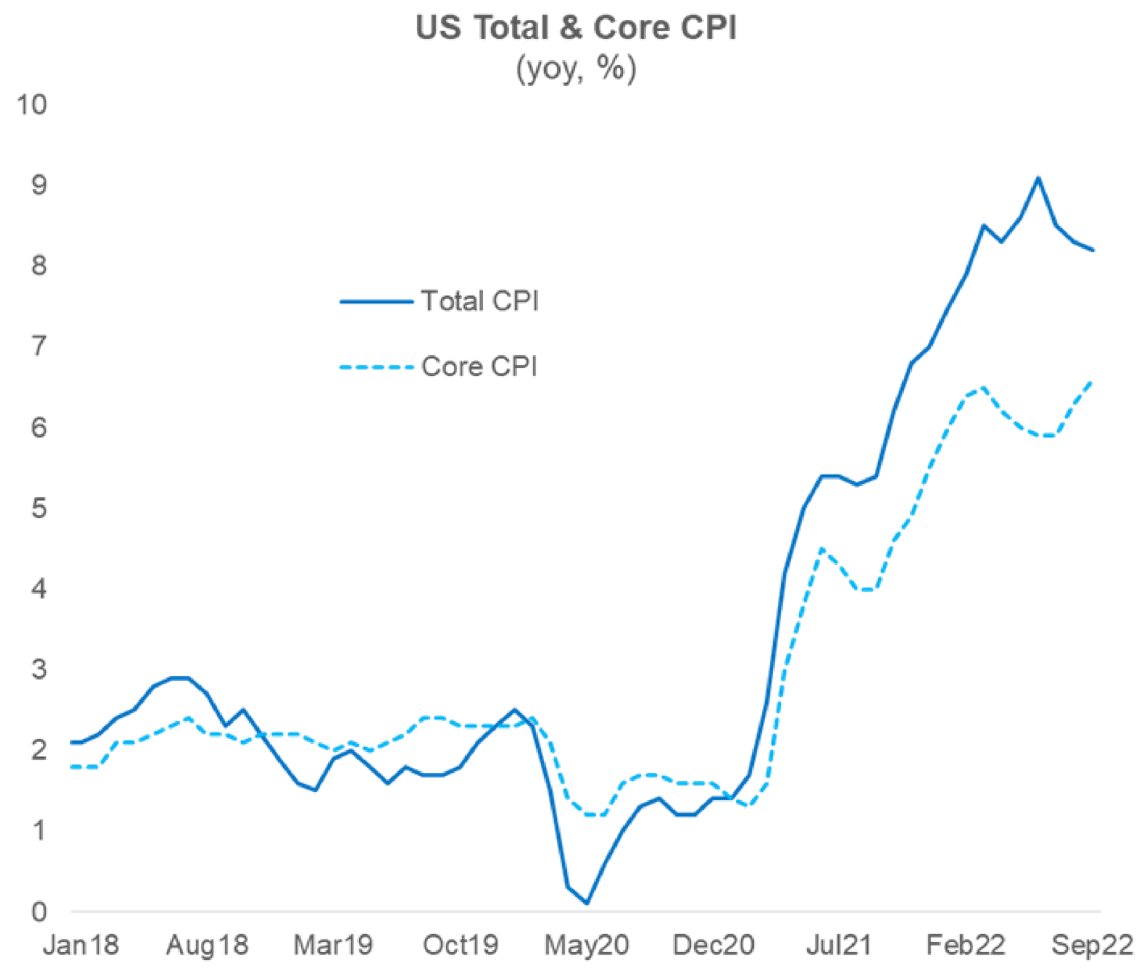
US GDP grew 2.6% in 3Q22 and unemployment rate keep falling. Florida figures remains fairly positive.

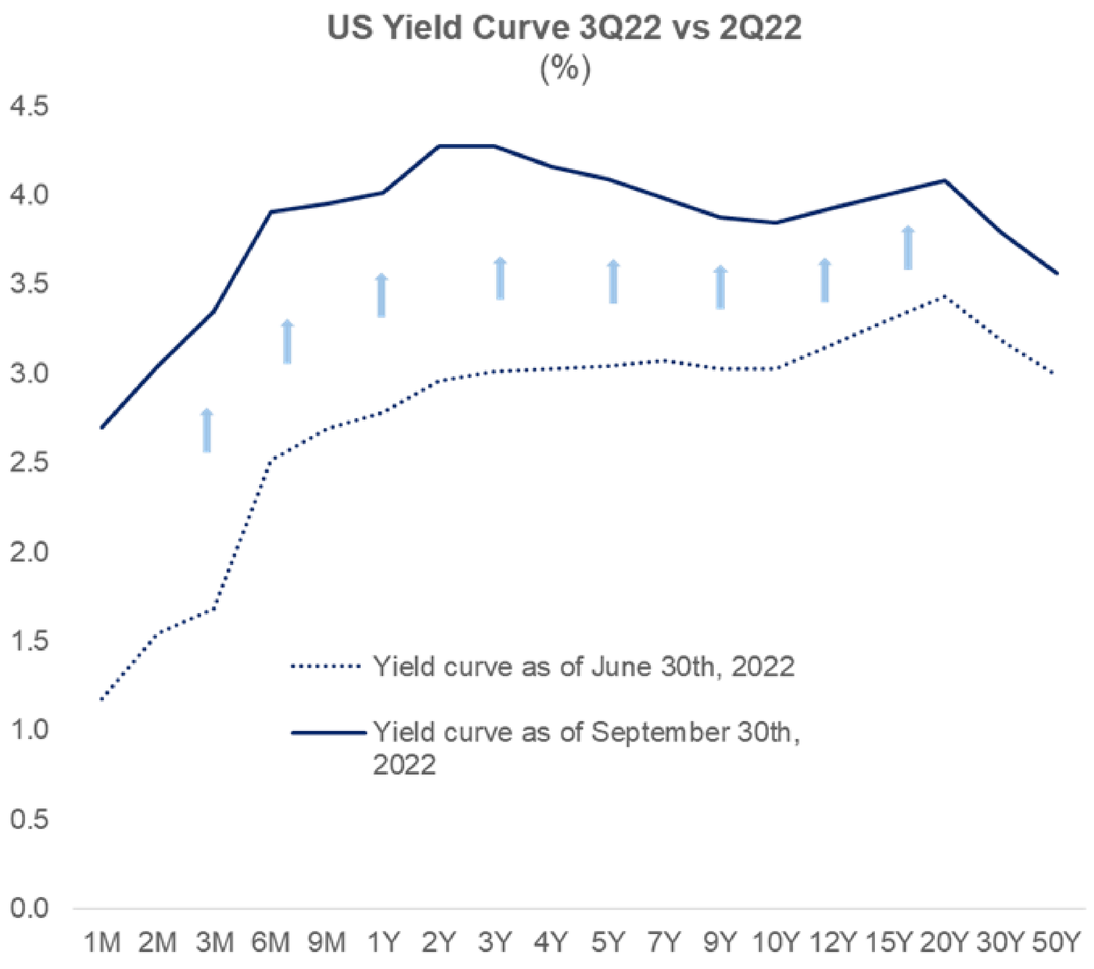




Source: BEA, BLS, Bci Research

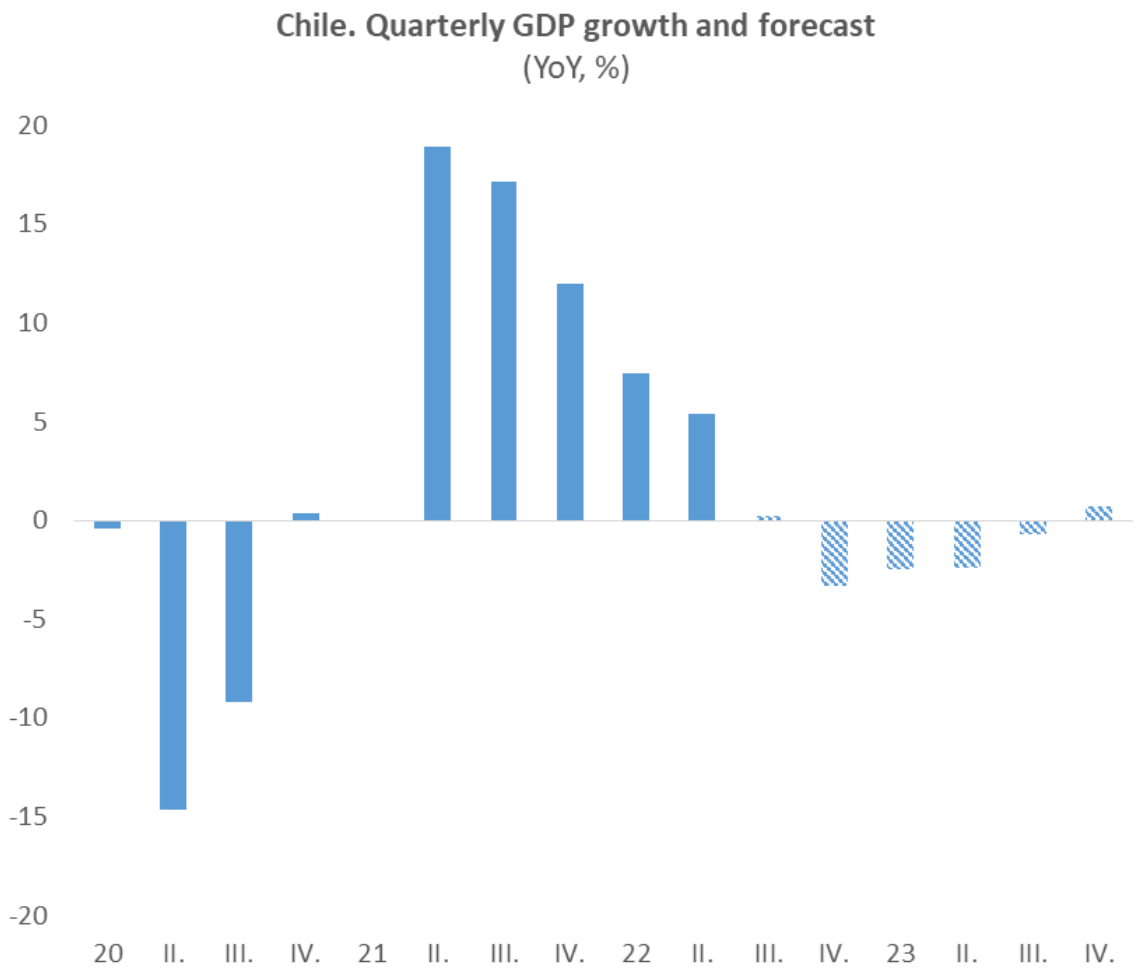
US total CPI is falling but core CPI keep rising. Interest rates were raising in 3Q22, along with FED aggressively hiking the FFR

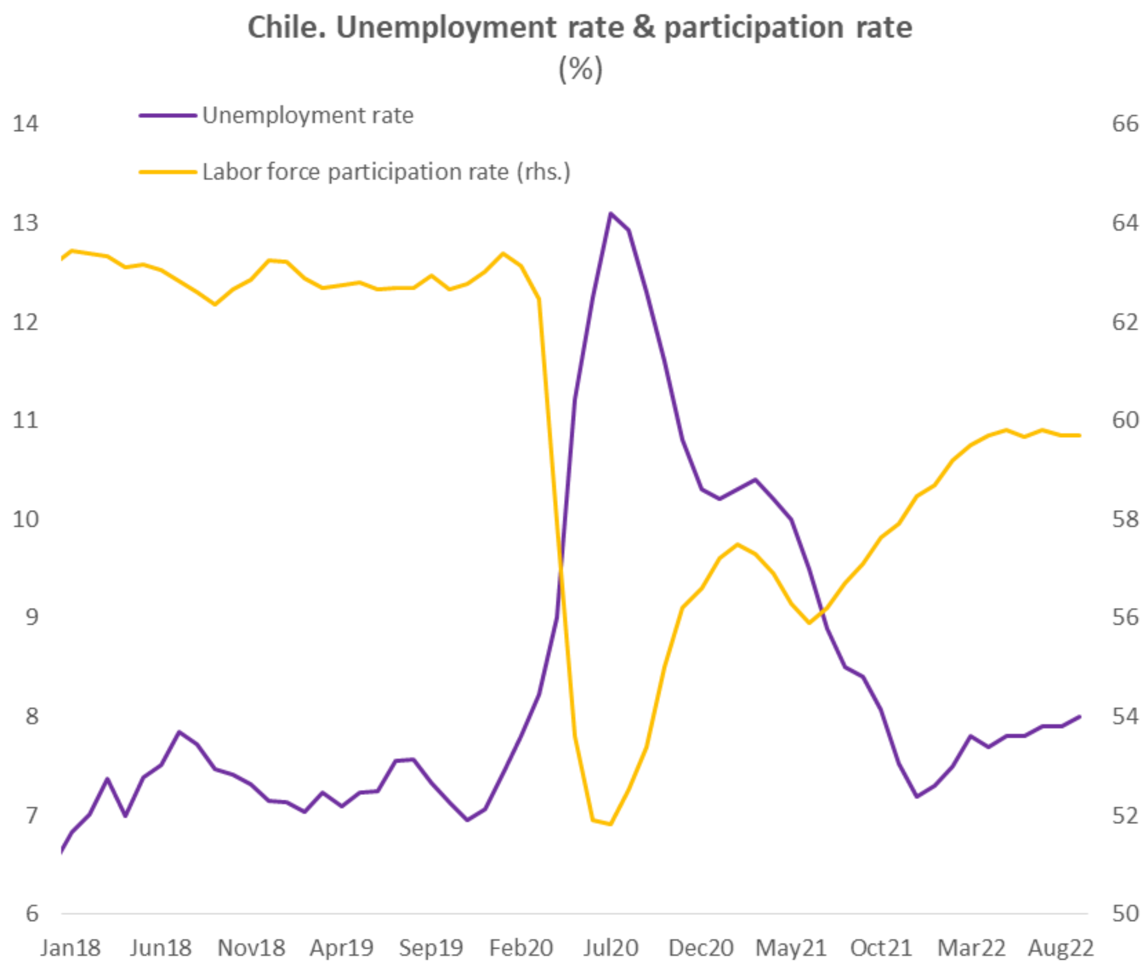




Source: BLS, Fed, Bci Research

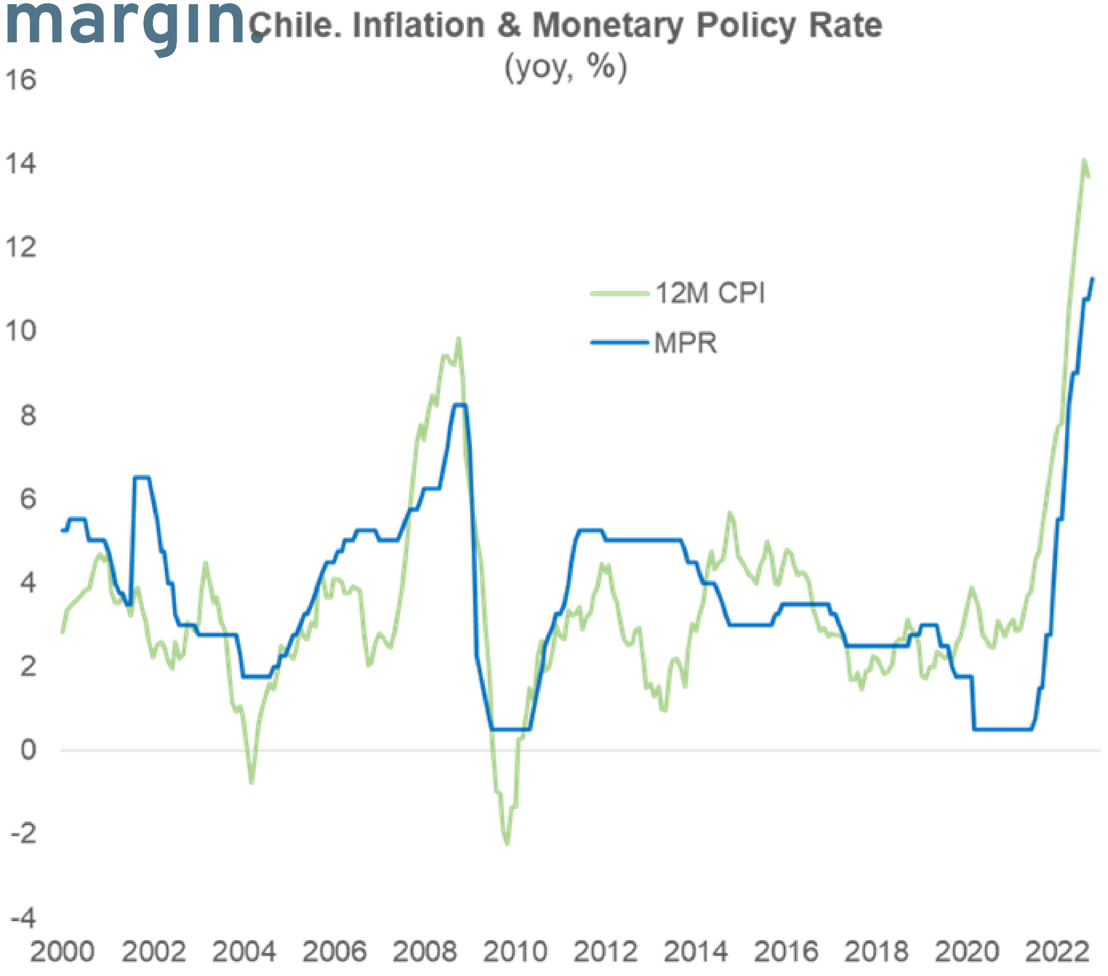
In Chile, the economy will enter in recession in coming quarters and labor figures stalled in 3Q

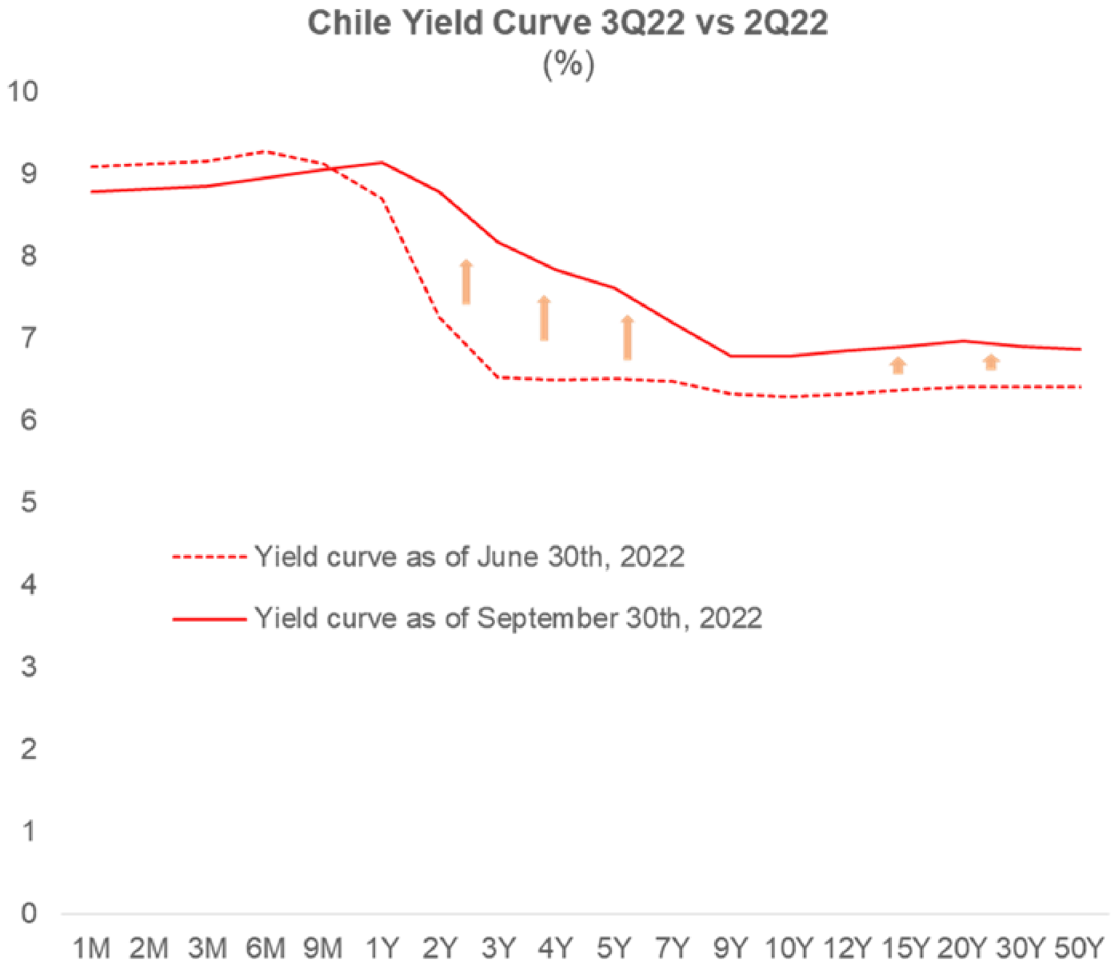




Source: Central Bank of Chile, INE, Bci Research

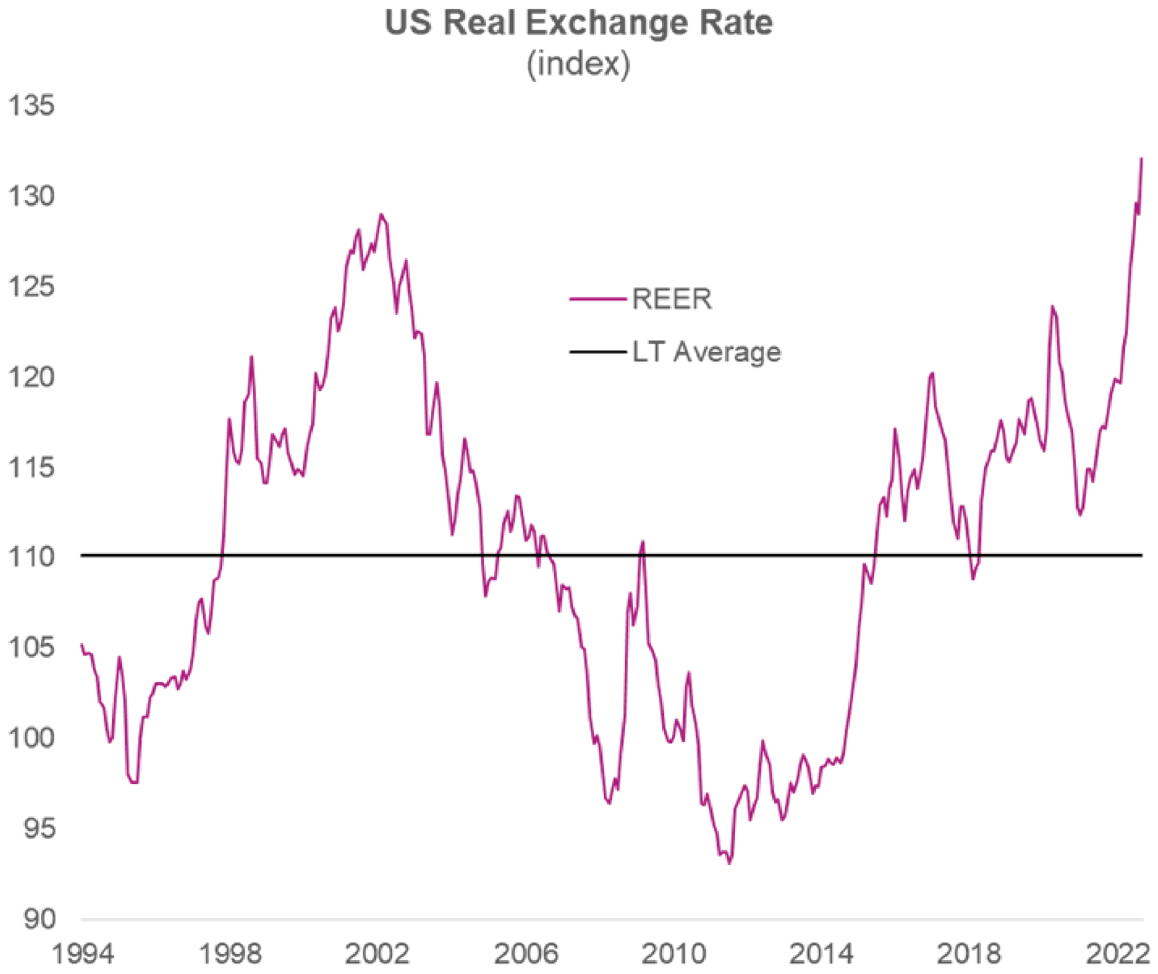
Inflation might have peaked in 3Q22 and will gradually fall in coming quarters. Nominal rates were rising in 3Q, but are falling in the margin.

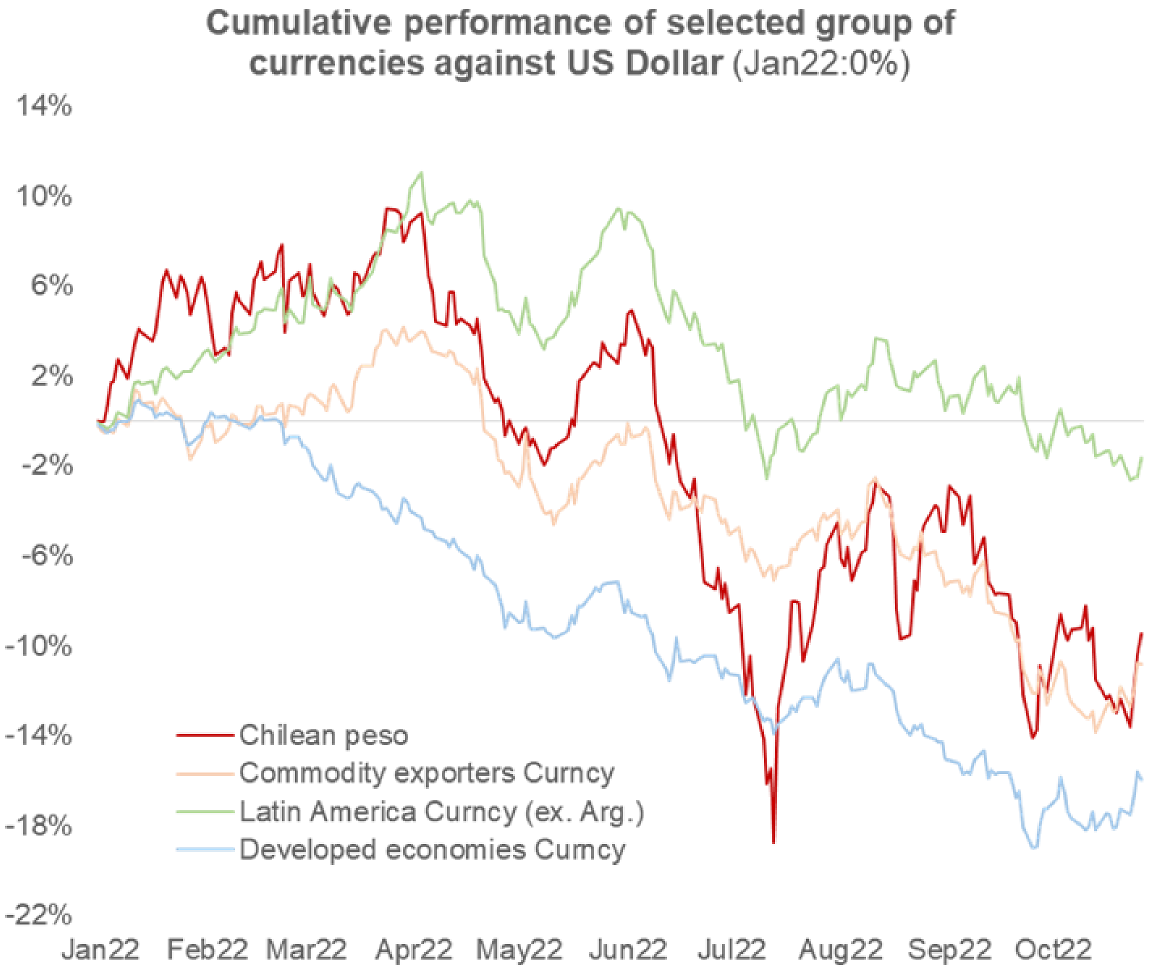




Source: Central Bank of Chile, Bci Research

“Strong dollar” is having major impact on developed and emerging currencies. Chile is no exception





Source: Bloomberg, Bci Research

Contents.

Executive Summary

Key Initiatives

- Integrated ESG factors at the top of our strategy, strengthening teams and investing in processes and technology to measure the impacts of our initiatives environmental, social, and corporate governance
  - First Chilean bank to join IDB's green bond platform
- 1st place in the Large Banks sector in the National Customer Satisfaction Index Procalidad 2022. Best Digital Bank in Chile for the Retail and Corporate 2022 categories of Global Finance
- Digital Ecosystem : Mach Pay and *Cuenta Futuro*

Balance Sheet Composition

- Diversification of our operations by adding new business lines and expanding geographically
  - City National Bank of Florida continues with tremendous momentum, reaching USD 24.5 Billion in Assets**, a solid bottom line this year of USD 179.8 Million**
  - Consolidated Loans grew 25,53% (Fx Effect + Inflation) .
  - Local deposits increased 15.4% YoY, time deposits grew 52.1%
- Strong asset quality ratios, with a Coverage ratio of 244%* in 3Q22

Financial Results

- Sound results **both**, in local operations and in City National Bank of Florida
  - Consolidated operating revenues increased **22.51% (YoY)**
  - Consolidated net income of US$ 197,3 million in the third quarter
- The Bank ended 3Q22 with a consolidated **efficiency ratio** of 44.9%, we continue to invest in digital capabilities and in our International Strategy

*Includes Additional Provisiones / **Chilean GAAP

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Leading financial institution in Chile by Assets and Loans

Profitable and financially sound

as of September 2022

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

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

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

US$4.30 bn
Market Cap[1]

Credit rating profile:

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

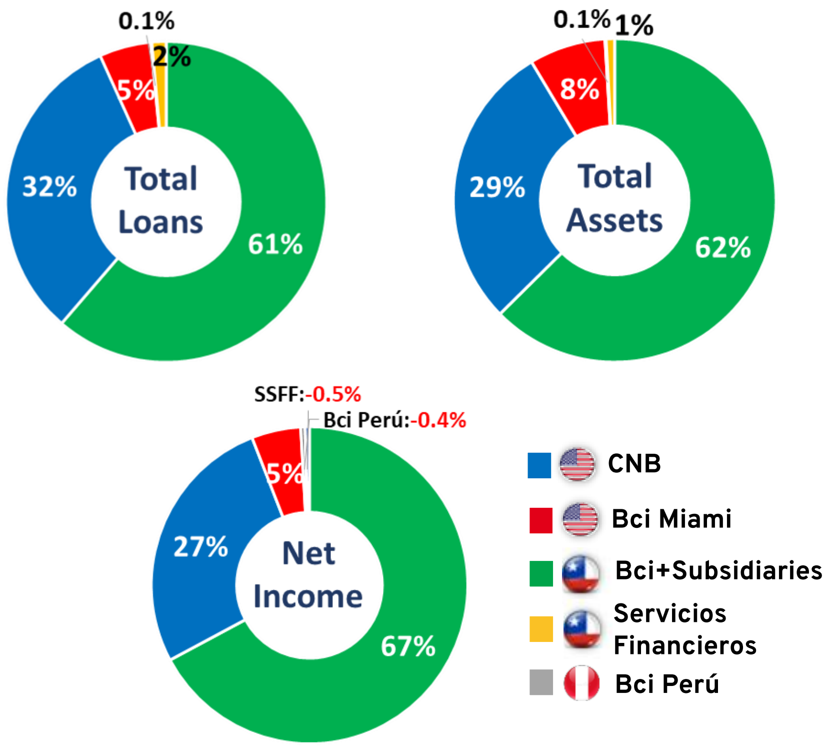
ESG Rating:

MSCI: A

Diversified business model

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

Bci/Subsidiary Diversification

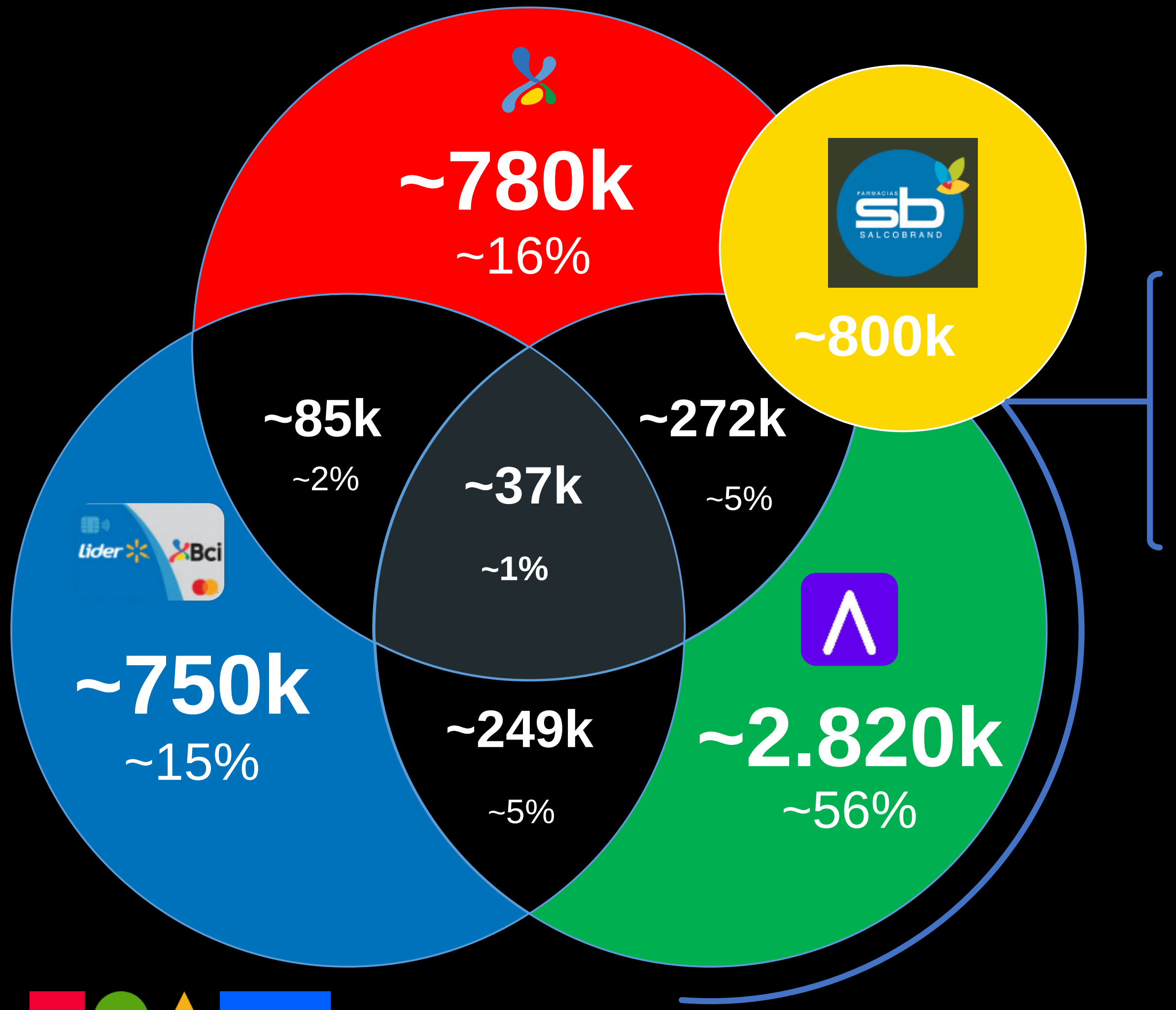


New Lines of Business

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

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

And now we have embarked on building Chile's biggest ecosystem with 5M+ customers...



+5 MM
Total customers

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

Main account

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

Money administration
- Expense control
- USD account
- Transaction history

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

Daily Use Cases

Top-ups
- Phone
- Internet
- Entertainment

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

Financial products

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

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

- '23 Insurance
- Remittances

Payments
- P2M: Virtual card | Physical card | Tokenization | QR
- P2P: Number | QR/Link | Bill splitting

Available in MACH (2022) '23 Available in 2023

MACH is a key part in the construction of this Ecosystem

Strong transactional growth…

~13%
Growth
Users YoY[1]

~18%
Growth
NIBDs[2]

~22%
Growth
Active Cards Issued
YoY[3]

Savings Account: *Cuenta Futuro*

NIBDs

+58% QoQ (amount)

+2X QoQ (average balance)

Accounts for 16% of NIBDs

Total users

+60% QoQ (accounts)

….fledgling business with great potential

MACH Business

+130K merchants

70.000 average purchases by month

74.7%
NPS

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

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

Positive Results driven by Operating Revenues

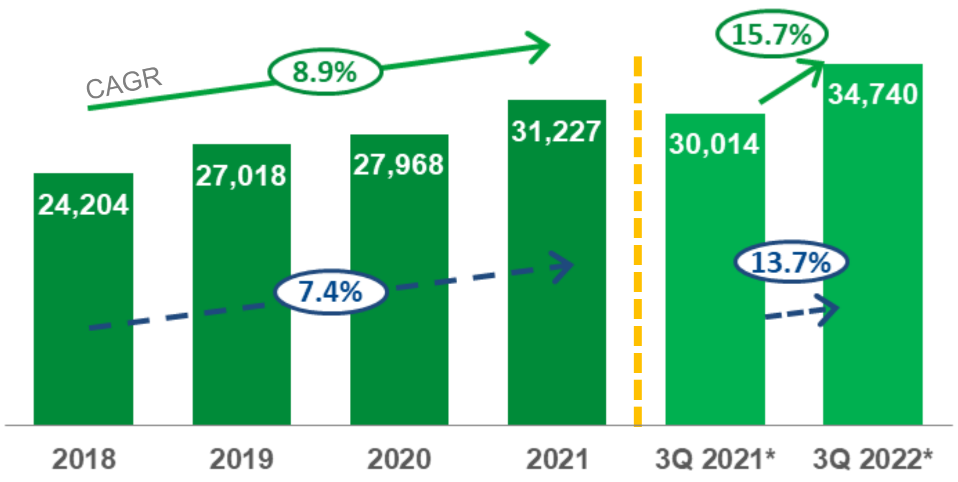
Consolidated Operations

US$ million*	3Q2021	3Q2022	3Q22 / 3Q21
Net Interest Income	438.2	601.8	37.34%
Net Service Fee Income	102.0	97.1	-4.85%
Other Operating Income	26.4	-4.7	--
Operating Revenues	**566.6**	**694.1**	**22.51%**
Provision Expenses	**-92.7**	**-92.1**	**-0.61%**
Operating Expenses	**-259.3**	**-341.8**	**31.83%**
Income Before Tax	**214.6**	**260.1**	**21.23%**
Income Tax	-96.4	-62.8	34.81%
Net Income	**118.2**	**197.3**	**66.92%**
Total Loans	40,723	51,118	25.53%
Total Assets	67,081	85,108	26.87%
Total Deposits	36,856	45,234	22.73%
Equity	**4,534**	**5,064**	**11.69%**

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

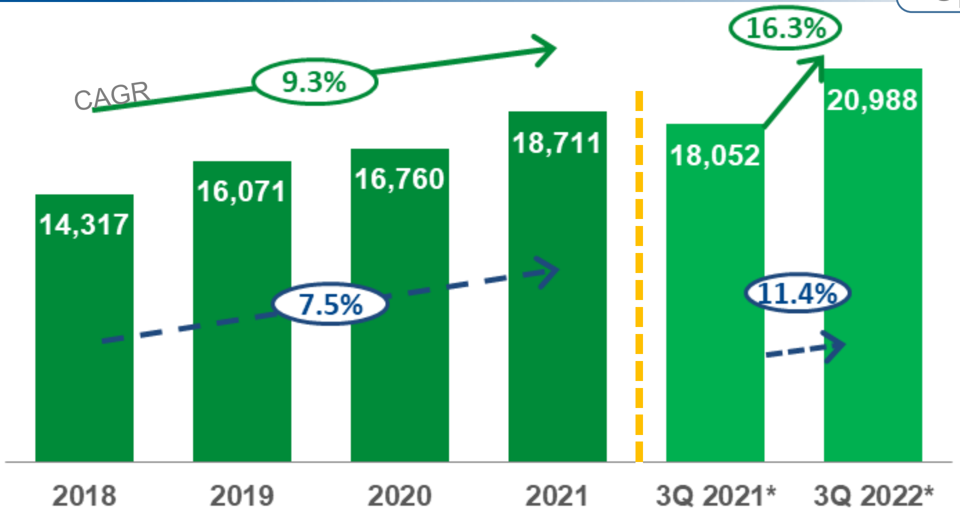
Loan growth driven by mortgage & commercial loans

Total loans (US$mm)



Local Operations

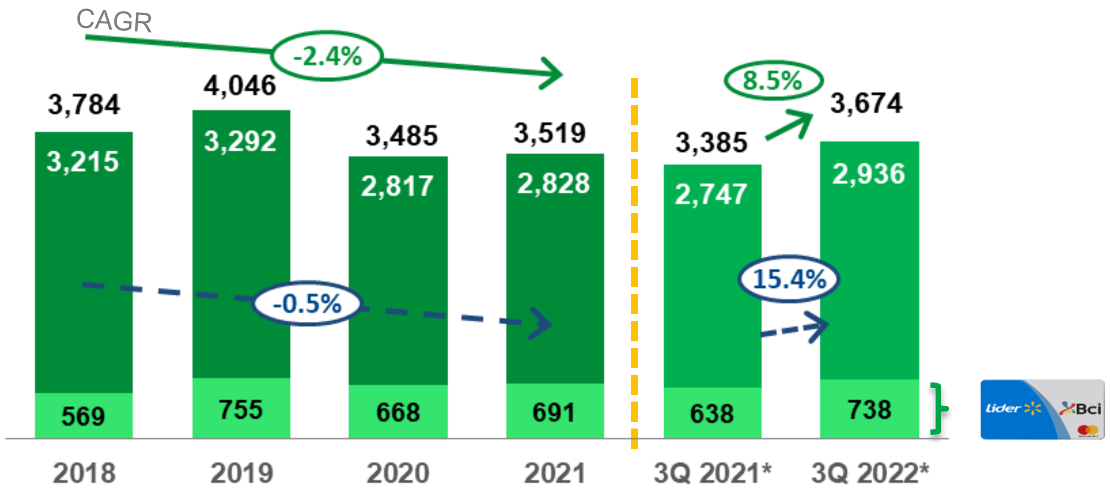
Commercial & Interbank loans (US$mm)



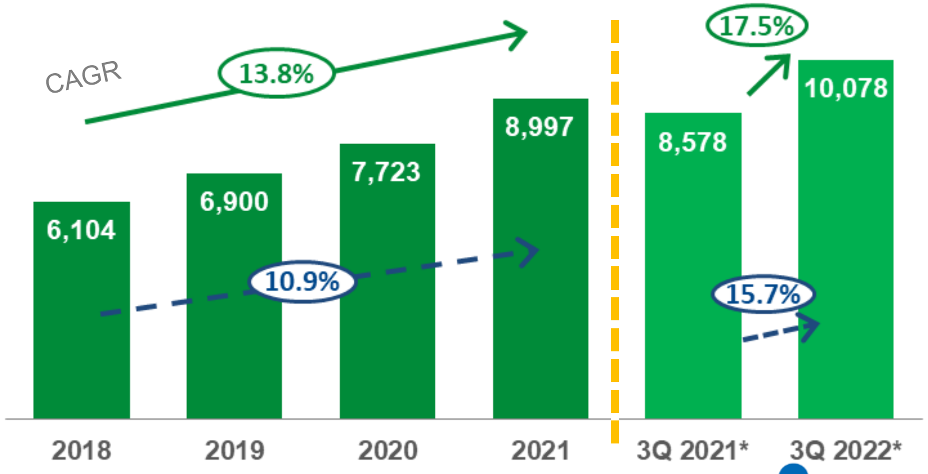
Bci

Financial System

Consumer lending loans (US$mm)



Mortgage loans (US$mm)



Source: Financial Market Commission (CMF) as of September 2022

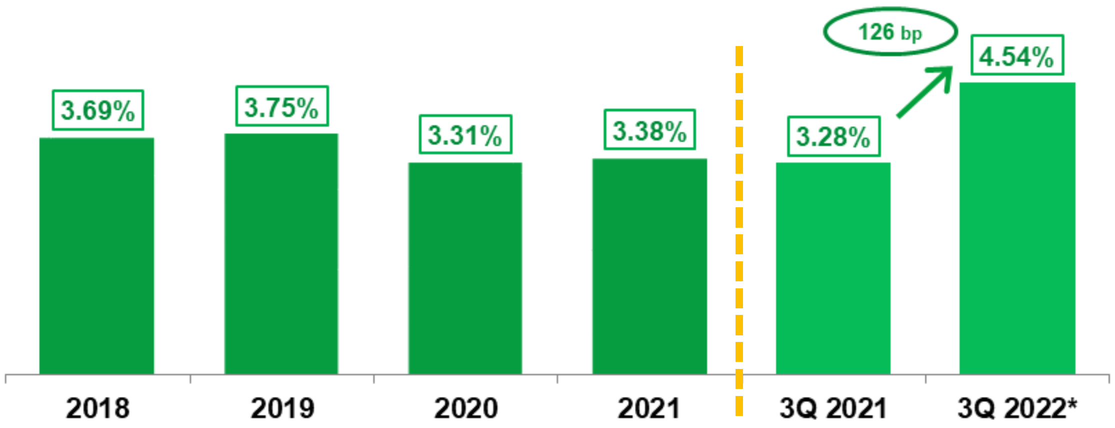
Note: Figures are converted to US$ using an FX of USD/CLP of 960.24 (October 3rd 2022); Exclude CorpBanca investments in Colombia and Bci subsidiary in USA (CNB) and Bci Perú

Evolution of NIM and Fees

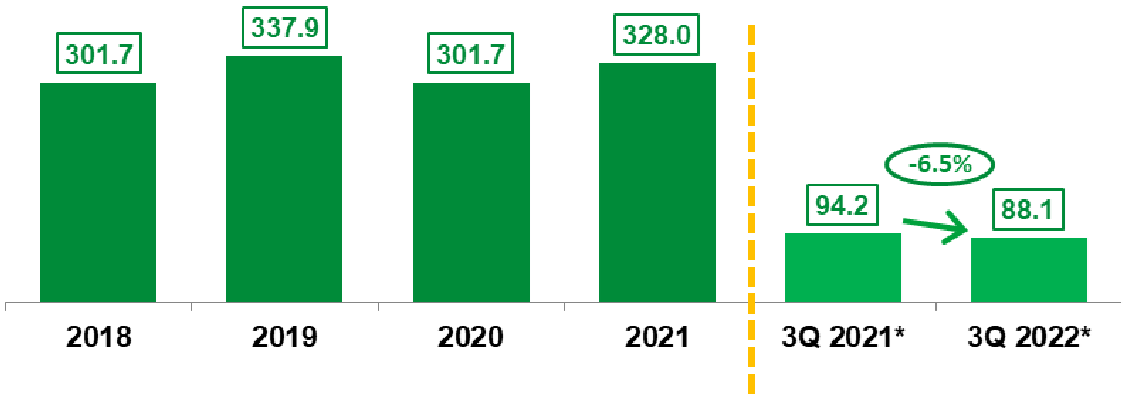
Local Operations

Annual *Quarterly*

NIM* (%)



Net Fees (US$mm)



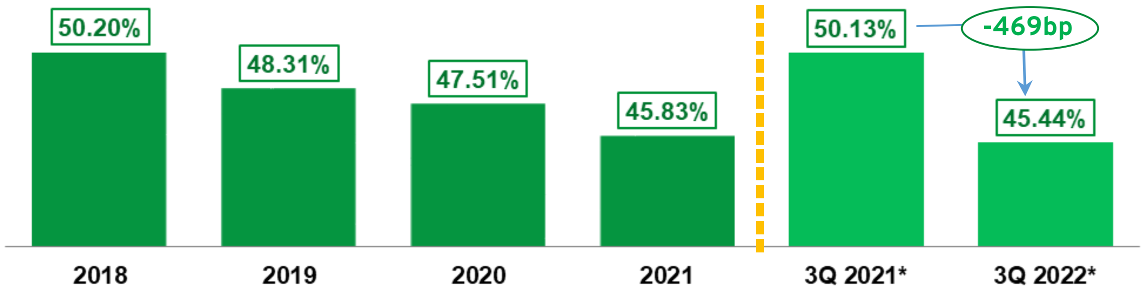
* Average of the last 7 months for interest-earning assets. Interest-earning assets include total loans, trading portfolio financial assets, investments under agreements to resell,
financial investments available for sale, and held-to-maturity securities.
Note: Figures are converted to US$ using an FX of 960.24 (October 3rd 2022). Excludes City National Bank of Florida.

Operating Expenses have been controlled

Local Operations

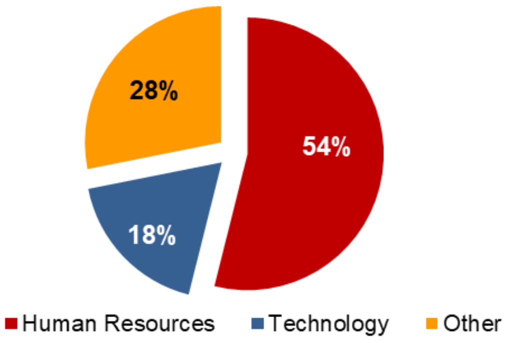
Efficiency Ratio*

as of September 2022



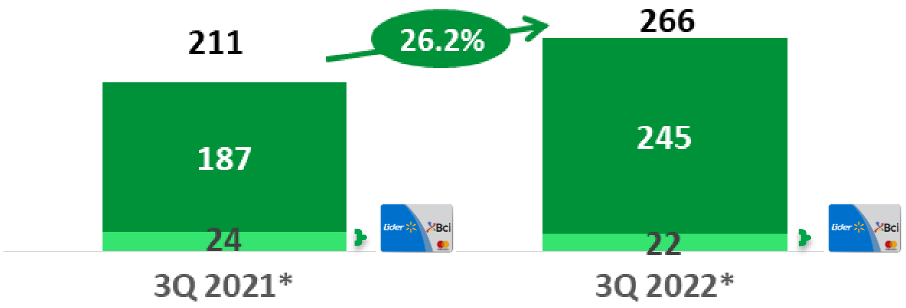
Expense Breakdown

as of September 2022



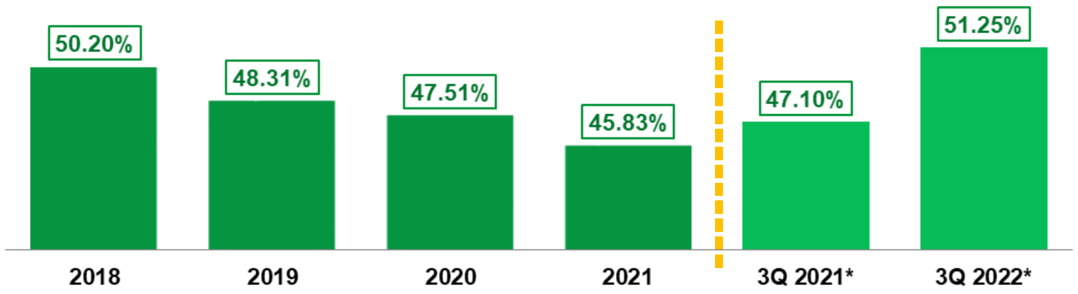
Operating Expenses

US$ million



Efficiency Ratio*

Quarterly



* Efficiency ratio as calculated by the CMF (operating expenses excluding other operating expenses/gross operating result). Since 1Q18, additional allowances are not included in the calculation.
Note: Figures are converted to US$ using an FX of 960.24 (October 3rd 2022). Excludes City National Bank of Florida.

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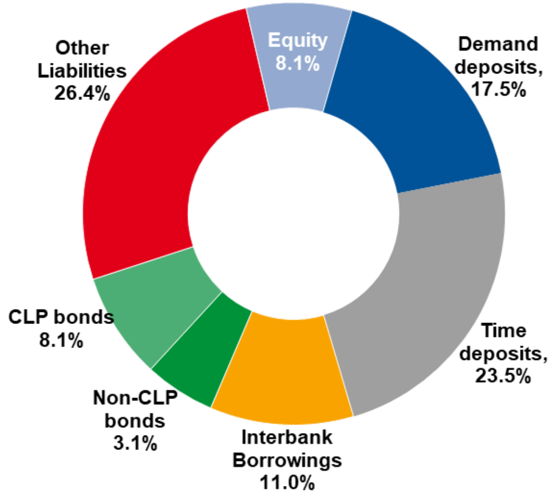
Sound Liquidity and Capital Ratios

Local Liabilities Breakdown

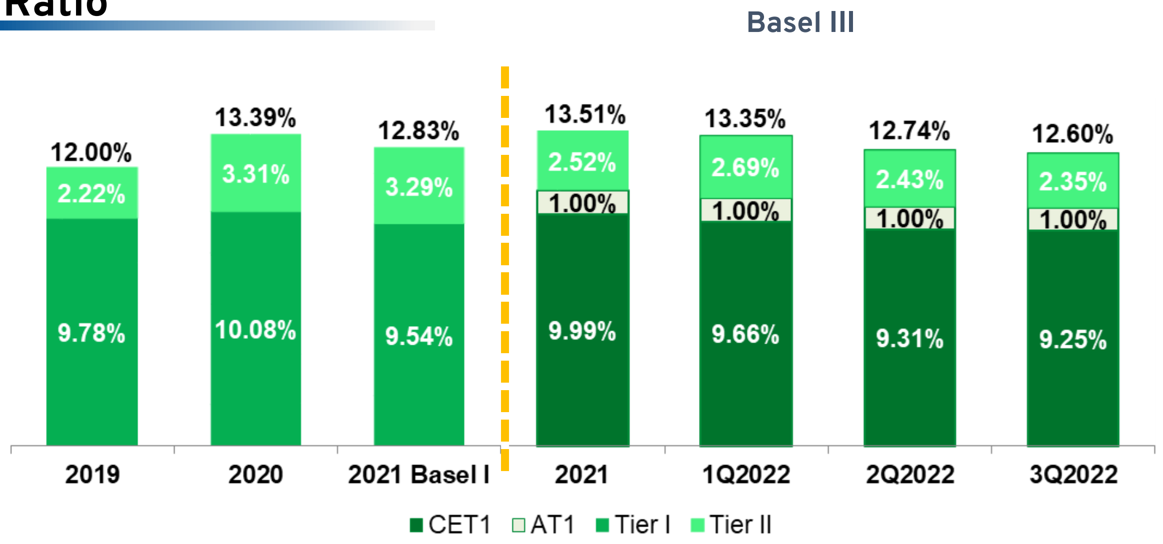


USD$ millions	3Q2022	QoQ	YoY
Demand deposits	10,967	-8.7%	-12.1%
Time deposits	14,764	9.9%	50.4%
Total Deposits	25,731	1.1%	15.4%
Loans/Deposits	135.0%		

Local Liquidity Coverage Ratio Jun'22 (218.6%)

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

BIS Ratio



Capital Ratios

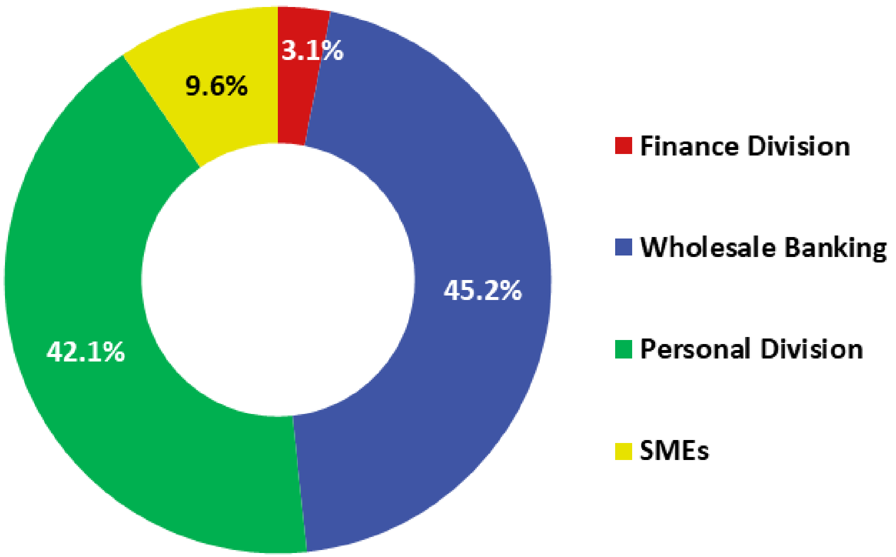
- September 2022: Decrease in the CET1 ratio was mainly due to a negative effect on capital accounts, related to higher US rates.. Together with strong and profitable growth observed during the first part of the year.
- March 2022: CMF reports on rating of systemically important banks Bci- 1.5%
- Pillar II requirement set at 0% according to the evaluation process of of CMF´s assessment and regulatory phase of CET1 and RWA.
- In line with the transitory provisions of the regulations related to the implementation of Basel III, Bci still has a significant difference regarding the regulatory minimum.

Diversified Loan Distribution

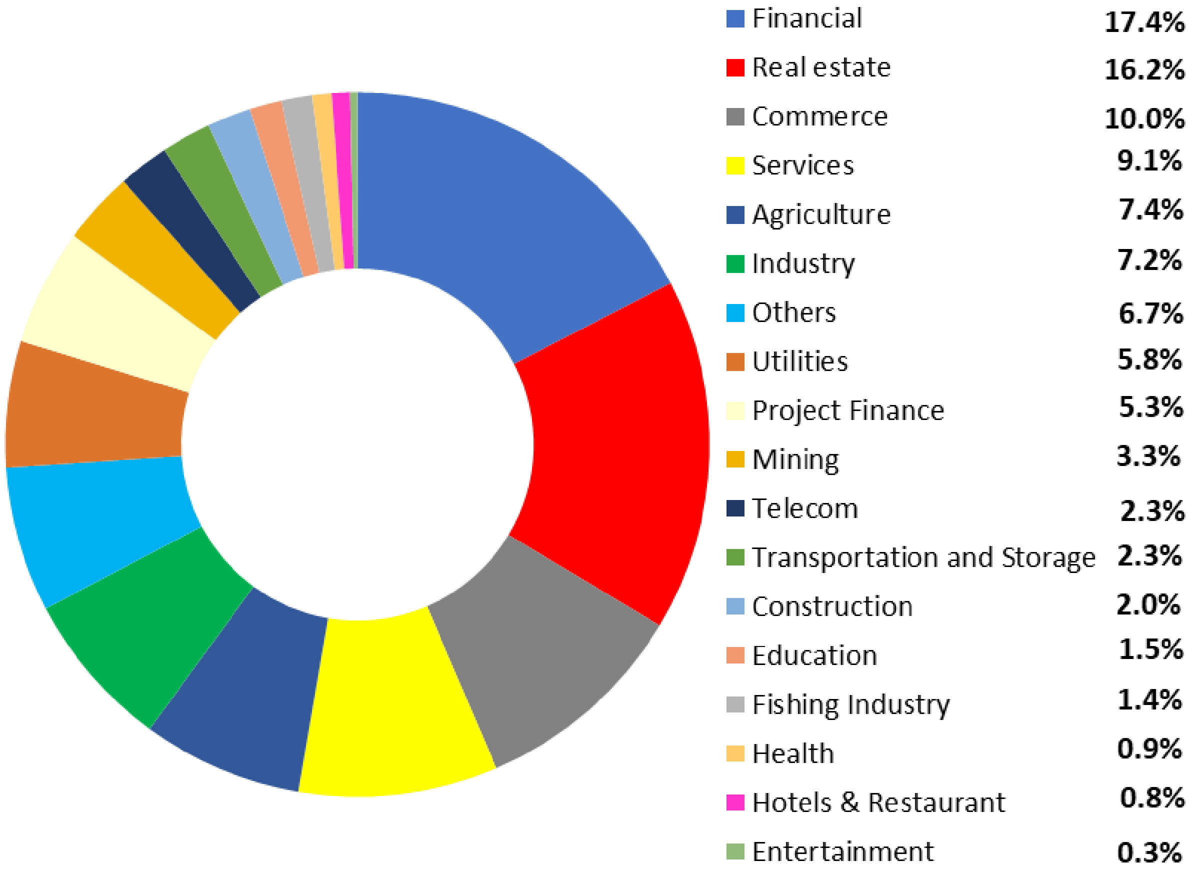
Local Operations

Local Loan Book Distribution*

*as of September 2022 (**Excludes all subsidiaries***)*



Local Commercial Loan Book Distribution*

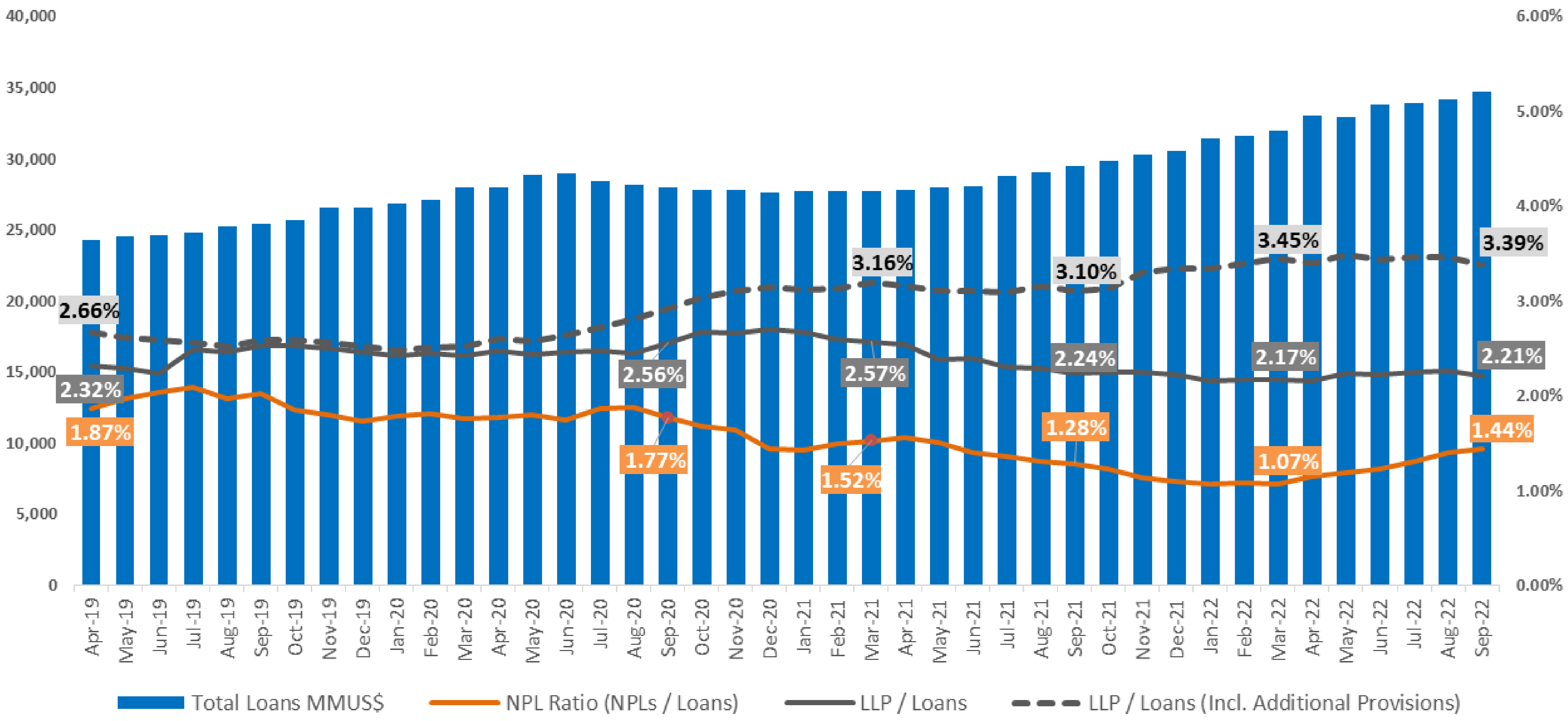


Source: Financial Market Commission (CMF).
Note: Figures are converted to US$ using an FX of 960.24 (October 3rd 2022) - *Excludes **all** subsidiaries

Trend of Risk Indicators

Local Operations

Total Loans



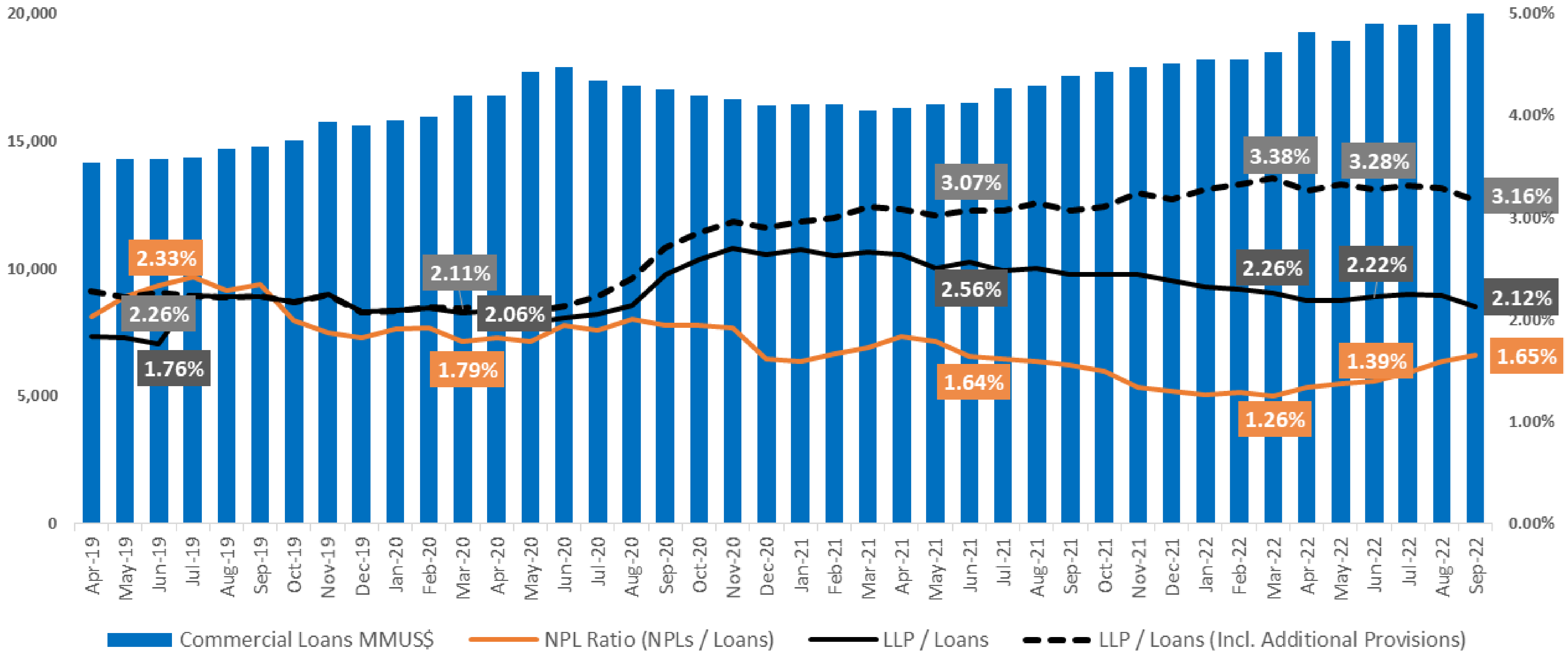
Nota: Excludes City National Bank of Florida and Bci Peru
Figures are converted to US$ using an FX of 960.24 (October 3rd 2022). In 2021, US$236.7 million in voluntary provisions were recorded.

* LLP = Loan loss provisions

Trend of Risk Indicators

Local Operations

Commercial Loans



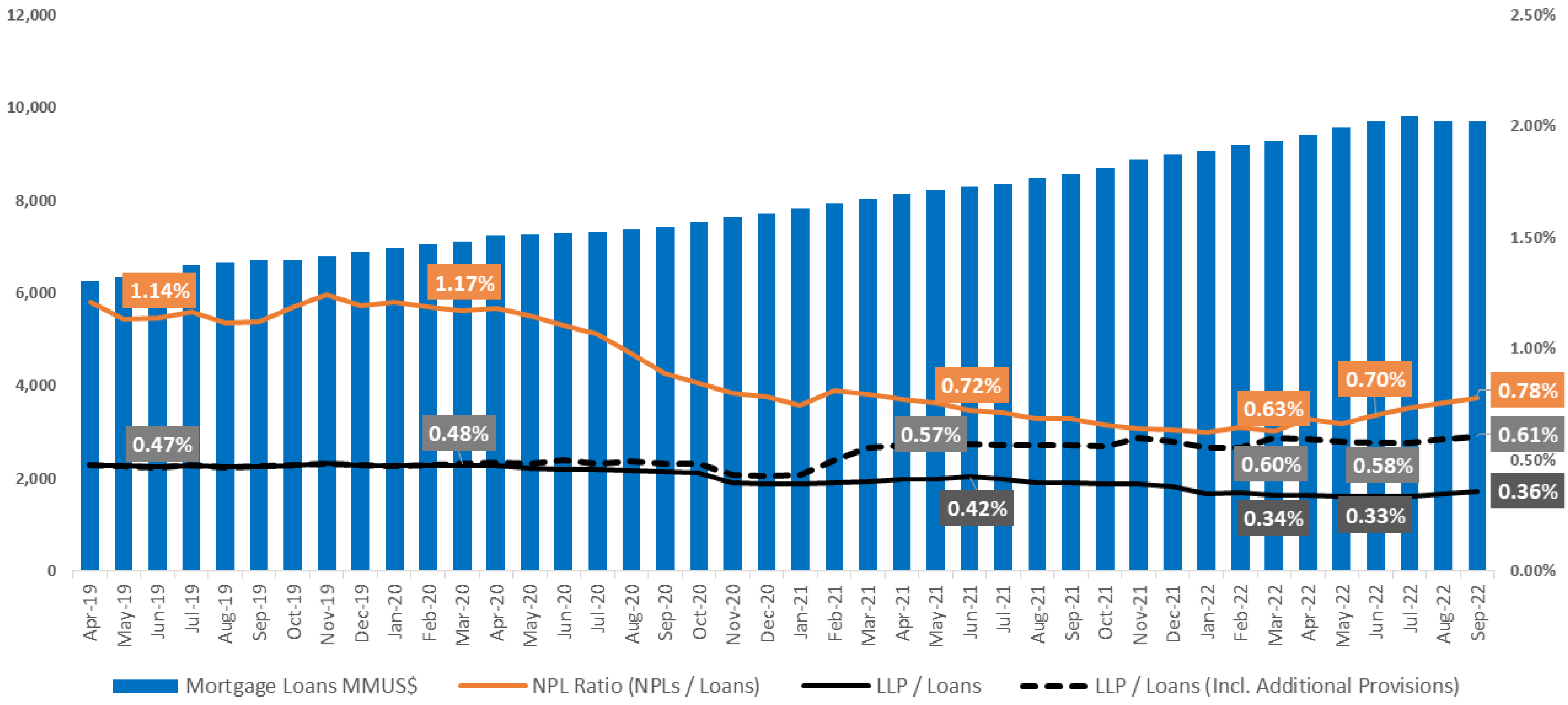
Nota: Excludes City National Bank of Florida.
Figures are converted to US$ using an FX of USD/CLP 960.24 (October 3rd 2022)

* LLP = Loan loss provisions

Trend of Risk Indicators

Local Operations

Mortgage Loans



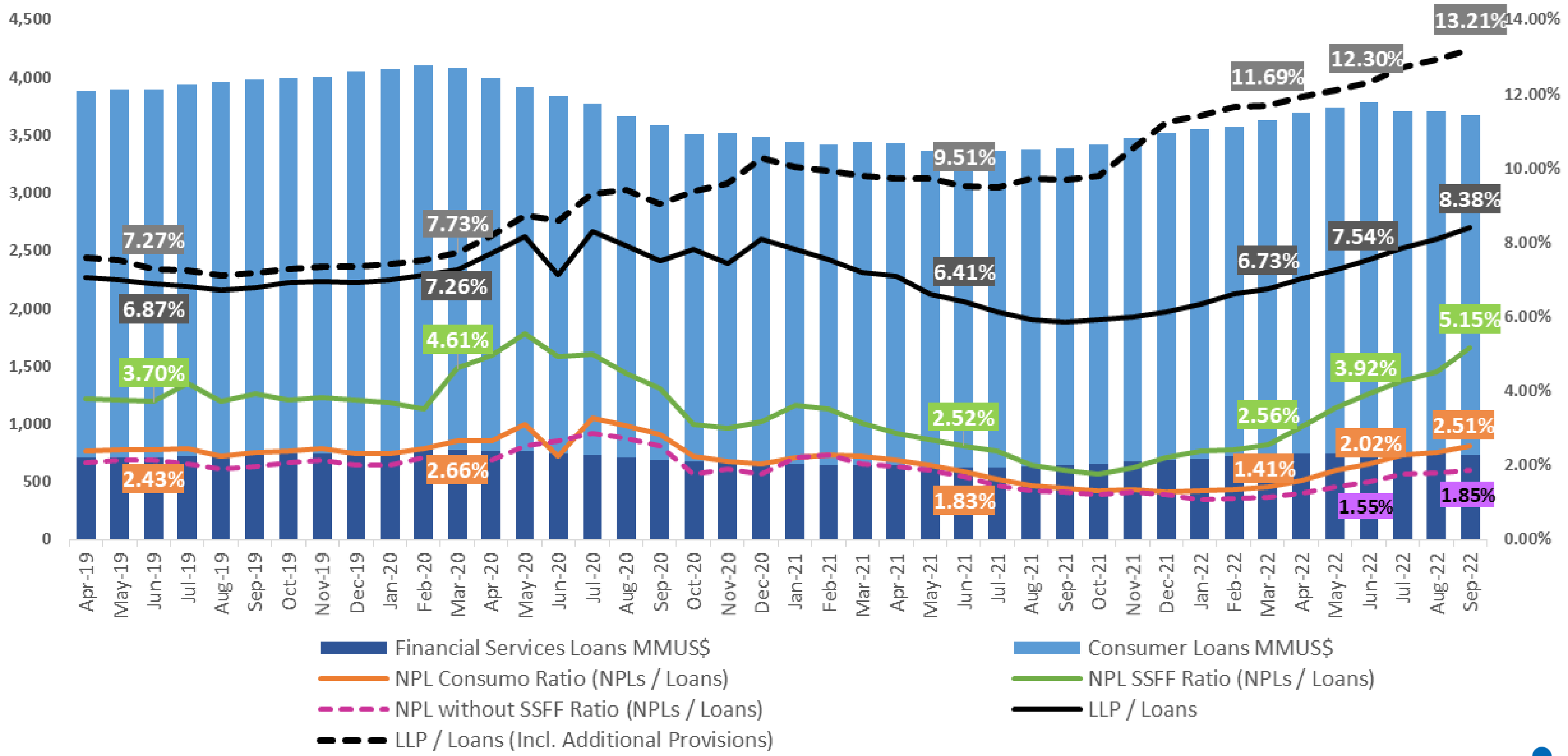
Nota: Excludes City National Bank of Florida.
Figures are converted to US$ using an FX of USD/CLP of 960.24 (October 3rd 2022)

* LLP = Loan loss provisions

Trend of Risk Indicators

Local Operations

Consumer Loans



Nota: Excludes City National Bank of Florida.
Figures are converted to US$ using an FX of USD/CLP 960.24 (October 3rd 2022)

* LLP = Loan loss provisions

City National Bank of Florida

Executive Summary

Balance Sheet Evolution

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

Financial Results

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

2023 Outlook

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

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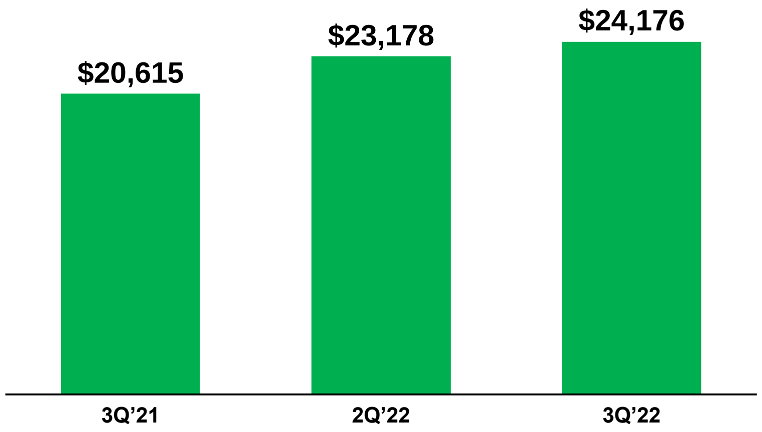
We increased our total assets by $1B QoQ while maintaining significant on-balance sheet liquidity

Total Assets ($MM)

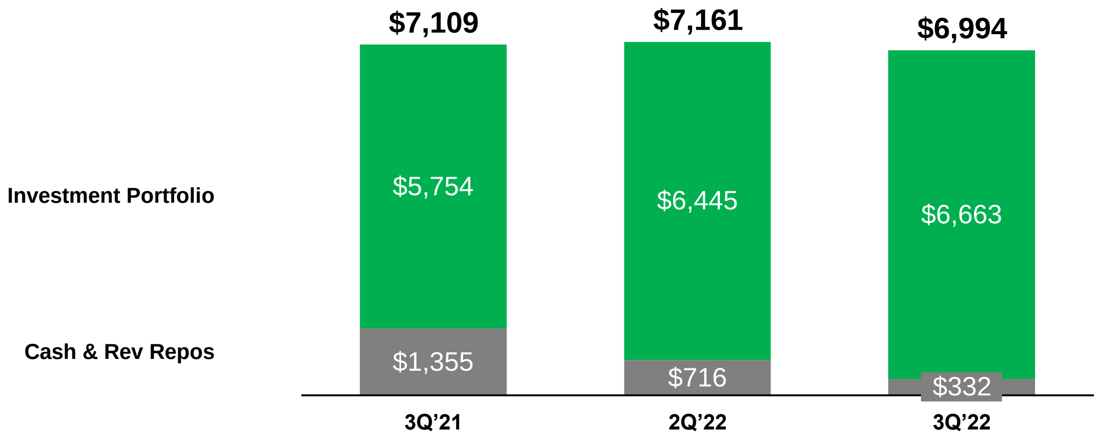
QoQ increase: +$1B +4.3%
YoY increase: +$3.6B +17.3%



	3Q'21	2Q'22	3Q'22
Loans to Deposits	72.13%	76.97%	81.46%
Total Risk Based Capital Ratio	16.07%	14.23%	13.75%
Tier 1 Leverage Ratio	9.64%	9.75%	9.60%

Cash & Investments ($MM)

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



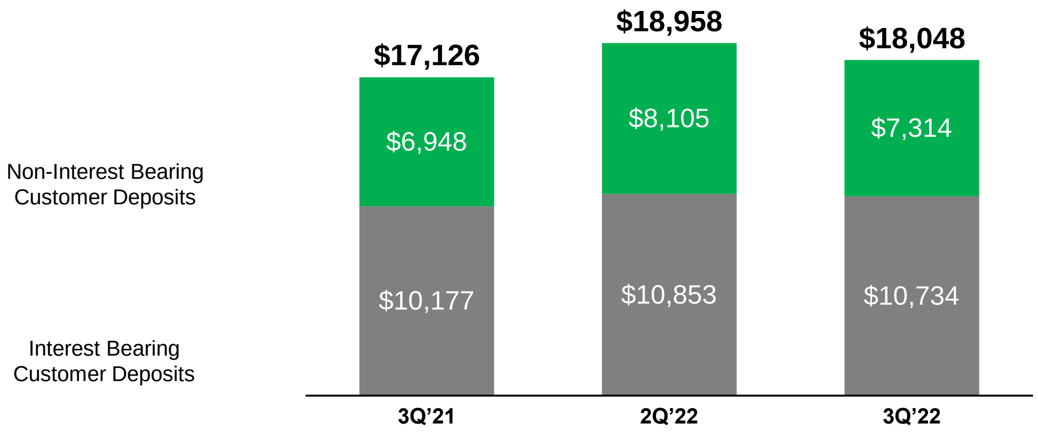
	3Q'21	2Q'22	3Q'22
Investments to Total Assets	27.91%	27.81%	27.56%
Yield on Total Investments	1.41%	1.73%	2.01%
Cash & Rev Repos to Total Assets	6.57%	3.09%	1.37%

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

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

Client Deposits ($MM)

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



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

Deposit Market Share – Miami Dade County

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

State: **MIAMI-DADE COUNTY**

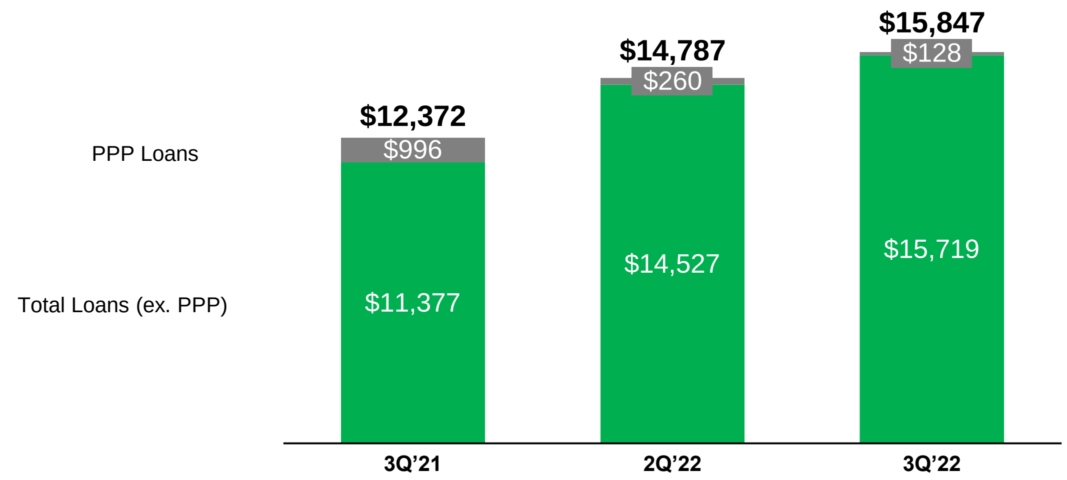
		June 30, 2022 Inside of Market		
Ranking	**Institution Name**	**No. of Offices**	**Deposits ($000)**	**Market Share**
1	Bank of America, National Association	69	30,874,083	15.74%
2	Jpmorgan Chase Bank, National Association	79	22,080,677	11.26%
3	Wells Fargo Bank, National Association	67	21,752,077	11.09%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

Non-interest bearing deposits represent 38% of total deposits

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

Total Loans & Leases ($MM)

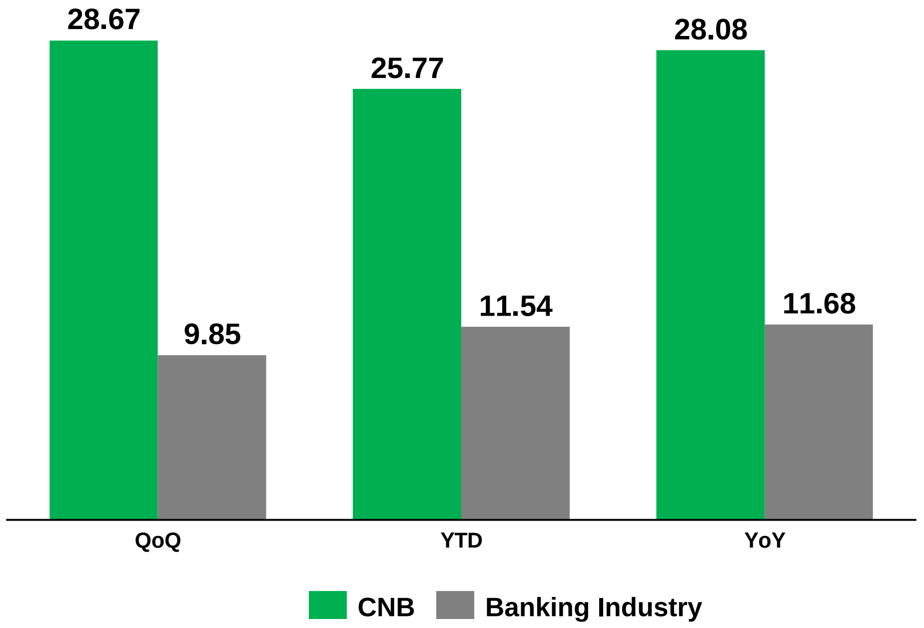
QoQ increase (non-PPP growth): +$1.2B +8.2%
YoY increase (non-PPP growth): +$4.3B +38.2%



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

Loans and Leases Growth Rates (annualized)

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



2022 new loan commitments have significantly outpaced 2021's

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

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

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

CRE Concentration Ratio	**290.5%**

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

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

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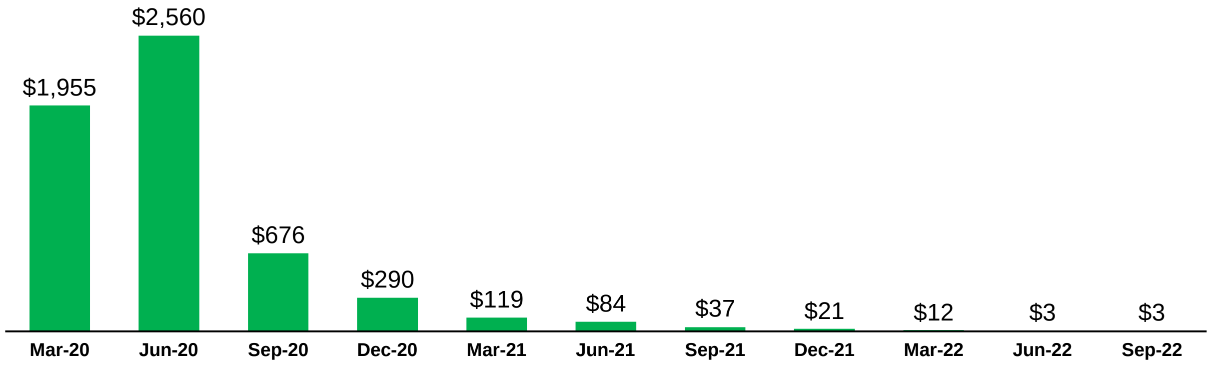
Asset quality is strong with non-performing loans and past dues at the lowest levels in three years

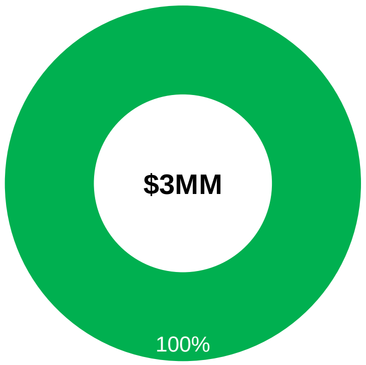
Loan Deferments ($MM)

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

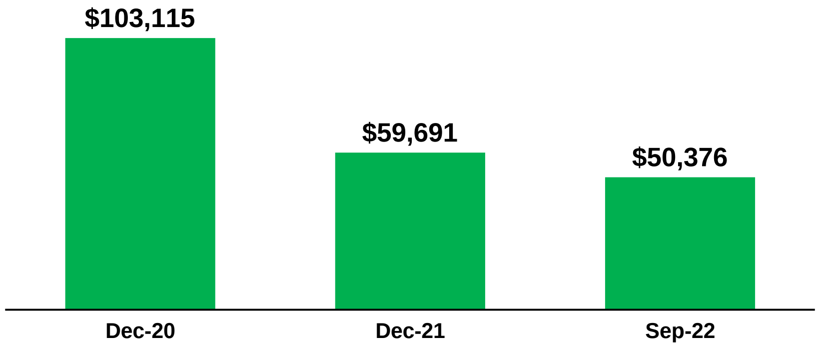


Deferrals Breakdown ($MM)

W Avg LTV% RE Secured: 61%

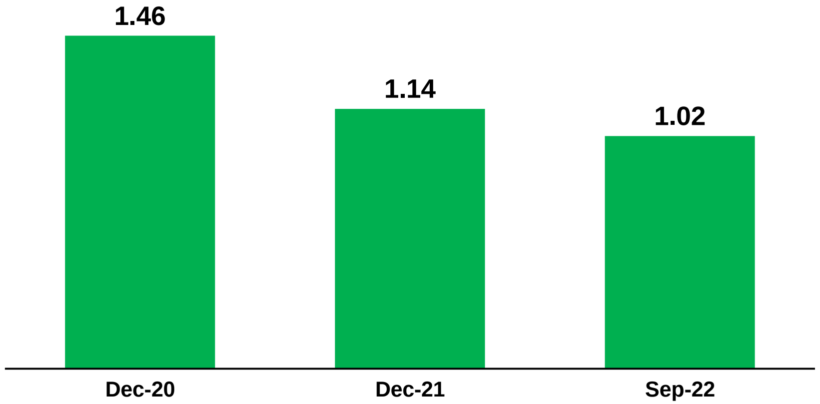


Non-Performing Loans ($000's)



	Dec-20	Dec-21	Sep-22
NPL Ratio (%)	0.96%	0.51%	0.32%
Past Due Ratio (%)	0.75%	0.28%	0.18%

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



	Dec-20	Dec-21	Sep-22
Provisions YTD (000's)	$101,600	($7,000)	$13,650
ALLL/NPLs (%)	133.04%	217.02%	299.43%

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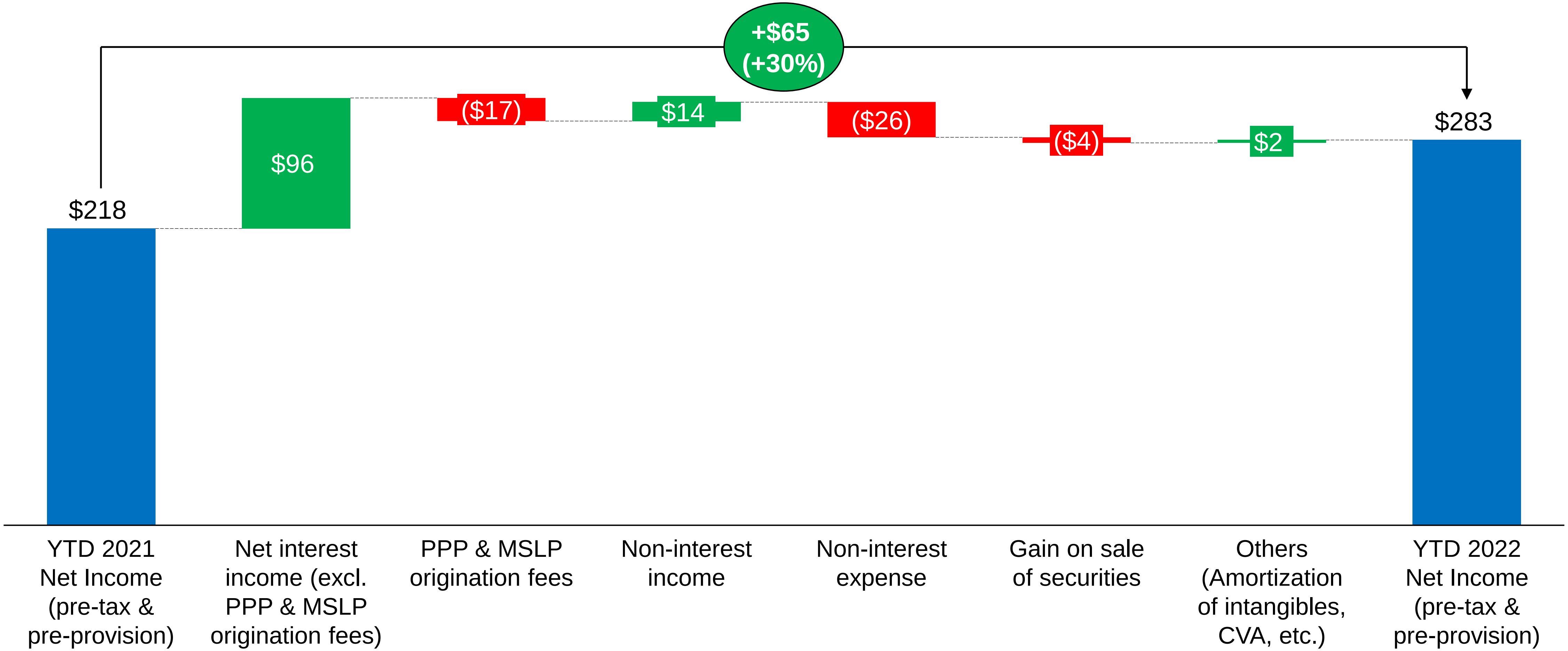
Net income is 17% higher than prior year principally driven by net interest income growth

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

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

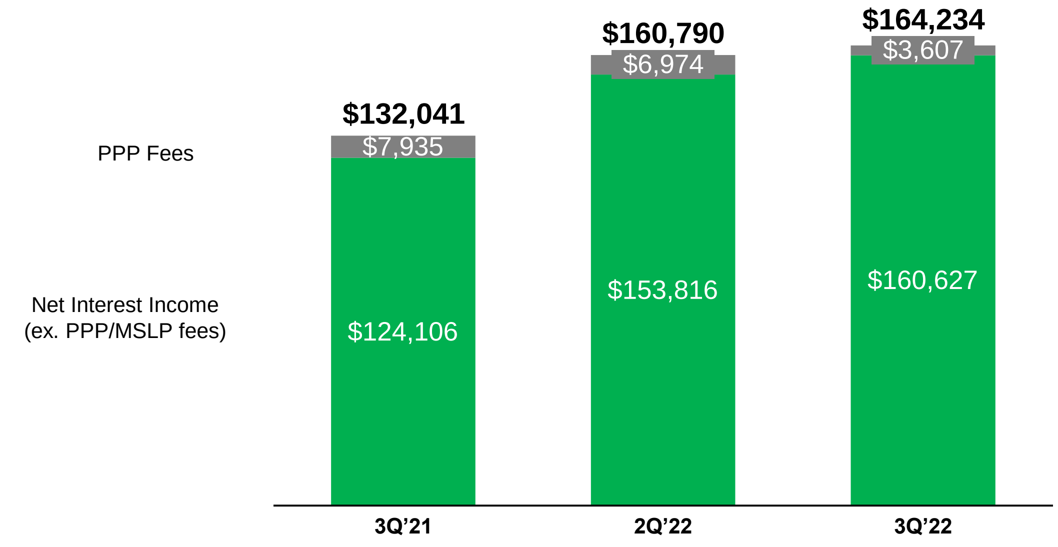
YTD core earnings are 28% greater YoY

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



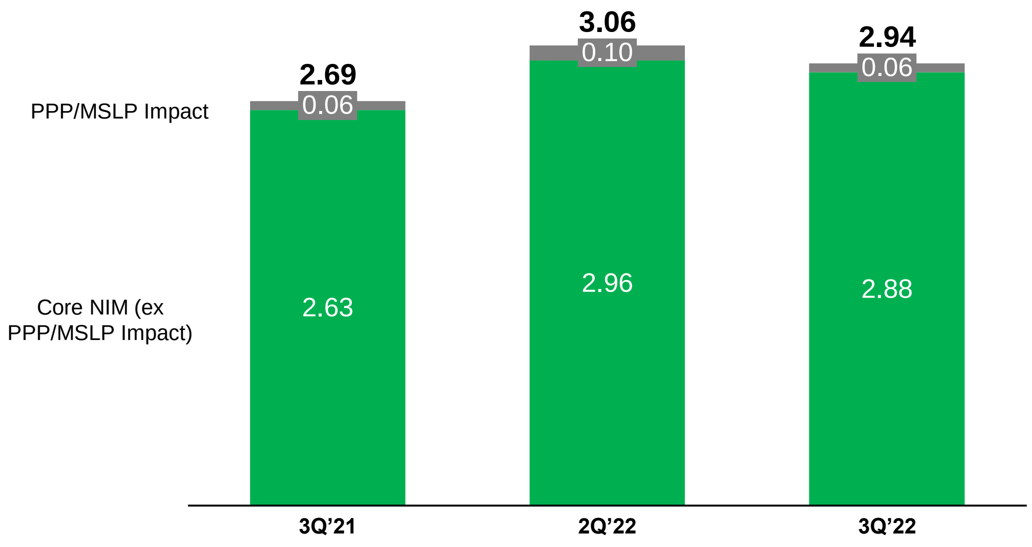
Net interest income, excluding PPP & MSLP, increased by $6.8MM or 4.4% QoQ

Net interest income ($k)



PPP Fee Accretion	$2,261	$703	$351
PPP Forgiveness Fees	$5,675	$6,270	$3,256
MSLP Fee Income	$0	$0	$0

Net interest margin (%)



Cost of Funds	0.22%	0.27%	0.69%

Increase in core net interest income from Q3 2021 of $36.5MM or 29%

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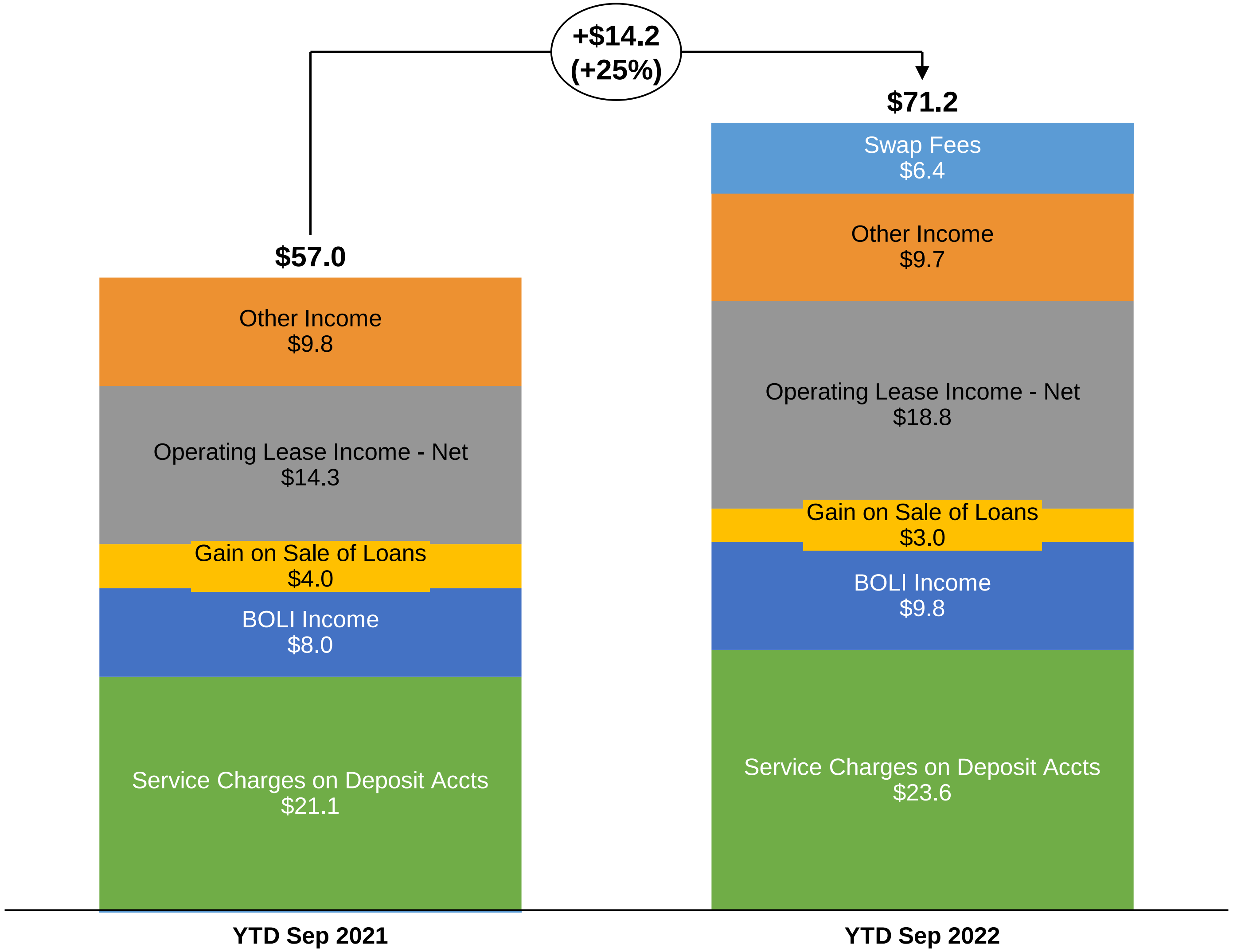
Although the Fed funds rate has significantly increased YTD, we have been disciplined with our deposit repricing, maintaining our cost of funds low

Average effective fed funds versus cost of client interest bearing deposits and cost of funds (%)

Monthly average	Dec-21	Sep-22	Var
Average effective fed funds	*0.08%*	*2.58%*	*2.50%*
Cost of client interest bearing deposits	*0.29%*	*1.09%*	*0.80%*
		Beta vs. Eff increase	32%
Total cost of funds	*0.21%*	*0.90%*	*0.69%*
		Beta vs. Eff increase	28%

Both our cost of client interest bearing deposits and overall cost of funds have increased only a third versus the increase in effective fed funds

Non-interest income has increased by 25% YoY



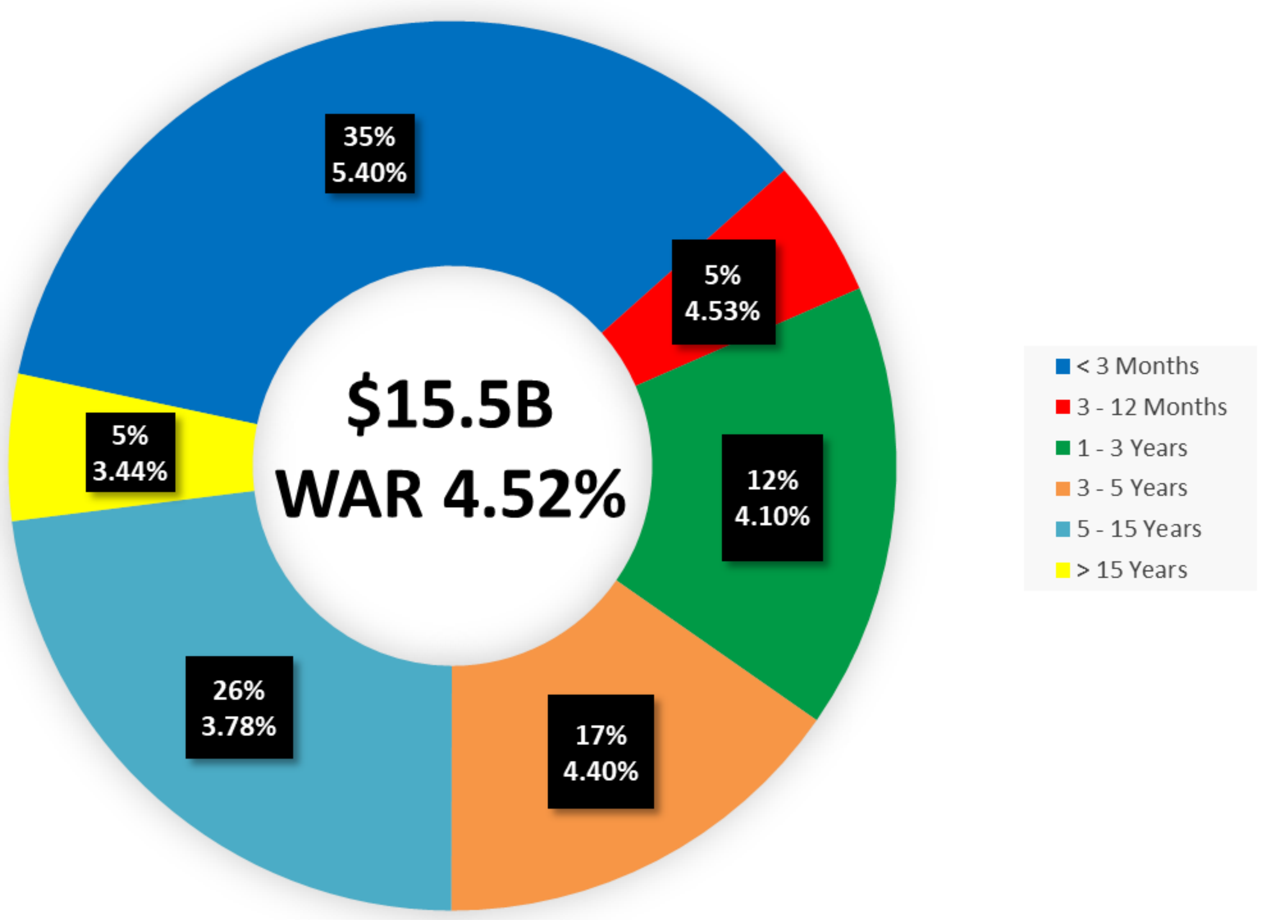
- Total service charges on deposit accounts increased $2.5MM YoY (11.9%), due to increased treasury management fees and wire transfer fees and commissions as deposits have significantly grown YoY
- Higher swap fees as our back-to-back swap program regains traction, as an excellent way to generate fee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

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

>$5.5B or 35% of loans reprice within next three months

Fixed rate loans offer income stability to help NIM

Floating rate loans mostly tied to 1M LIBOR (new origination indexed to SOFR)



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We are well positioned for continued success

1 Strong Economic Conditions in Florida

2 Best in Class Talent

3 Technology & Digital Capabilities

4 Geographical Expansion & Reinforcement

5 Strong Brand Developed Over Our 75 Year History

We are now the official banking partner of the NBA's Orlando Magic

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

- Bci Wholesale & Investment Banking implemented the PCAF methodology to measure the portfolio financed emissions.
- Bci Corredor de Bolsa presented its 2023 Stock Market Recommendations report, the first in the country with ESG analysis for the 32 IPSA shares.
- Bci became the first Chilean financial institution to be part of the IDB's green bond platform.
- New RENEWED COLLABORATOR EXPERIENCE, focused on making a difference in the lives of our employees and their families and promoting together the good things in life with the best of work.
- Bci launched a new value proposition for ScaleUp-type startups. Within the framework of this new proposal, Bci Corredor de Bolsa joined the ScaleX Santiago Venture Exchange program, developed by the Santiago Stock Exchange together with Corfo and Startup Chile.
- MACHPAY: New transfer service that will allow the more than four million Bci and MACH users to make free money transfers with each other just using their cell phone numbers, without the need to provide their bank details.

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PCAF Partnership for Carbon Accounting Financials

SCALEX SANTIAGO VENTURE EXCHANGE

MACHPAY

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- We have adopted IFRS 9 “Financial Instruments” (previously IAS 39). However, the Financial Market Commission (CMF, according to the Spanish acronym) excluded the application of the methodology to calculate the expected credit risk loss for loans, which will continue to be calculated using the expected loss models defined by the CMF, our local regulator. Besides this modification, there were other regulatory modifications that we disclosed in our annual financial statements concerning accounting criteria and the presentation of the financial statements. These modifications of our accounting policies and of the presentation of our financial statements require the 2021 figures to be stated off the books (pro forma) to comply with the comparability principle of the IFRS, due to the implementation as of January 2022 of the new accounting regulation requirements of the CMF in its Compendium of Accounting Regulations for Banks. Lastly, it should be indicated that besides issuing the consolidated financial statements of the Bank, we will also include a new financial report on management comments that will be published jointly on our website on August 12th, 2022. If you have any further queries about this new format, do not hesitate to contact the IR team.

Thank you.

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