GROUNDS FOR THE MATTERS TO BE SUBMITTED TO VOTING IN THE ORDINARY AND EXTRAORDINARY SHAREHOLDERS' MEETINGS TO BE HELD ON MARCH 27, 2018

I. ORDINARY SHAREHOLDERS' MEETING

DISTRIBUTION OF DIVIDENDS:

The company will propose to the Ordinary Shareholders' Meeting that the net income of the 2017 business year, amounting to Ch$371,403,139,300, be distributed as follows:

a) Distribute a dividend of Ch$1,050 per share, of a total of 124,944,872 shares issued and registered in the Shareholders' Registry, amounting to Ch$131,192,115,600; and,
b) Allocate the rest of the net income in the year, amounting to Ch$240,211,023,700, to the reserve fund from net income.

Grounds for the above proposal

a) The proposal of distributing a dividend of Ch$1,050 per share, which is equivalent to 35.32% of the net income in 2017, is higher than the minimum legal dividend.
b) The capitalization of the surplus net income not distributed as a dividend will increase the Bank's paid capital base, which will sustain growth and the development of new business.

BOARD REMUNERATION

The company will propose to the Ordinary Shareholders' Meeting a director remuneration and expenditure system for the period from April 2018 through to the next Ordinary Shareholders' Meeting, which is similar to that proposed the previous year, entailing:

a) Fixed Remuneration:
- A fixed monthly remuneration of 150 monthly tax units (UTM) for each member of the Board, except the Chairman, who shall receive a fixed remuneration of 850 UTM, according to his daily work functions and complying with the special mandate vested in him by the Board.
- A fixed remuneration of 5 UTM for each attendance of a Board meeting, Board Executive Committee meeting, Sustainability and CSR Committee meeting, Finance and Corporate Risk Committee meeting, Innovation and Technology Committee meeting, and Compensation Committee meeting.

b) Variable Remuneration:
Directors shall also receive a variable remuneration of 0.3% of the Bank's net profit, considering the average net profits in 2016, 2017 and 2018. Such profit sharing will be divided by 10 with two tenths going to the Chairman of the Board as Chairman of the Bank and complying with the mandate vested in him by the Board, and one tenth to the other directors.

c) Directors shall also receive fees for special, permanent or transitory services.

They will also be entitled to travel tickets, travel and representation expenses for their trips outside their place of residence at the Bank's expense.

DIRECTORS' COMMITTEE MEMBER REMUNERATION

Directors who are members of the Directors' Committee shall each receive a fixed monthly remuneration of 50 UTM, in addition to their remuneration as directors, along with a third each director receives as variable remuneration, established in letter b) of the Directors' Remuneration paragraph.

They shall also be entitled to travel tickets, travel and representation expenses for their trips outside their place of residence at the Bank's expense.

EXPENSE BUDGET FOR THE OPERATION OF THE DIRECTORS' COMMITTEE AND ITS ADVISORS

Regarding the expense budget for the operation of the Directors' Committee and its advisors, which in accordance with law must be decided by the Ordinary Shareholders' Meeting, the Board shall propose an amount equivalent to 3,000 UTM.

Grounds for the above proposals

Bci's directors actively participate and are involved in the Bank's management, providing their experience and vision to run it, and along with their professional and personal qualities, jointly justify the remuneration system proposed.

It should be noted that although the total amount of the Bank's net income has grown steadily in the last few years, shareholders in the Ordinary Shareholders' Meetings in 2009 and 2014 agreed to reduce the profit sharing percentage for directors regarding the variable part of their remunerations.

This proposal does not consider changes to the current remuneration system for directors or for those who join the Directors' Committee.

DEFINITIVE APPOINTMENT OF MR. JUAN EDGARDO GOLDENBERG PEÑAFIEL AS A DIRECTOR OF THE BANK

The Bank will ask shareholders to ratify the appointment of Mr. Juan Edgardo Goldenberg Peñafiel as a director of Banco de Crédito e Inversiones.

Grounds for the above proposal

As informed in a material fact dated January 30, 2018, a Board meeting on that same date accepted the resignation of Mr. Juan Ignacio Lagos Contardo and agreed to appoint his replacement as Mr. Juan Edgardo Goldenberg Peñafiel effective as of January 31, 2018.

Pursuant to what is set forth in article 8 of the corporate by-laws, the vacancies that arise on the Board shall be filled by the remaining directors elected by shareholders. The replacement shall remain in office until the next Ordinary Shareholders' Meeting, in which the definitive appointment shall be made. The director so appointed shall remain in office throughout the outstanding time of the previous director to complete the period for which he was elected.

APPOINTMENT OF PRIVATE CREDIT RATING AGENCIES

The company will ask shareholders to maintain the services of the private credit rating agencies of Feller Rate and Fitch Ratings for the Bank's domestic rating and appoint the private credit rating agencies of Standard & Poor´s, Moody´s Investors Service and Fitch Ratings for the Bank's international credit rating.

Grounds for the above proposal
The mentioned credit rating agencies meet all the requirements of independence, experience and track record needed to perform the Bank's domestic and international credit rating functions, and have the due certification of regulators in Chile and in the leading global financial markets.

Moreover, the firms proposed for the Bank's domestic risk rating also rate the leading banks in Chile.

APPOINTMENT OF THE INDEPENDENT AUDITORS
The company will propose to the Ordinary Shareholders' Meeting to maintain the services of Deloitte as the independent auditors of the Bank and its subsidiaries for 2018.

Grounds for the above proposal
The auditors proposed meet the conditions of independence, experience and track record needed to perform the function required of them. The mentioned company has the corresponding certification of regulators in Chile and in the leading global financial markets, along with experience and a track record of several years.

II. EXTRAORDINARY SHAREHOLDERS' MEETING. CAPITAL INCREASE SUBSCRIBED AND PAID BY CAPITALIZING RESERVES. CAPITAL INCREASE BY ISSUING CASH SHARES

1. Increase the capital stock by capitalizing reserves.

The Board has decided to propose to the Extraordinary Shareholders' Meeting to increase the Bank's subscribed and paid capital, capitalizing Ch$240,211,023,700, as follows:

a) The sum of Ch$54,509,736,661 by issuing 1,290,178 bonus shares without nominal value; and
b) The sum of Ch$185,701,287,039 without issuing any bonus shares.

Grounds for the above proposal

The Bank's proposed capital increase will enable Bci to sufficiently meet the capital requirement regulation and stay ahead of greater capital requirements, which is a trend now evident in the banking industry.

The ratio of basic capital to total consolidated assets and regulatory capital to risk-weighted assets will be around 7.49% and 13.40%, respectively, and both are above the minimum regulatory requirements of 3% and 8%, respectively.

Regarding the portion of reserves to be capitalized by issuing bonus shares, these will increase the number of shares issued by the company, which implies improving its liquidity.

In an Extraordinary Shareholders' Meeting held on June 29, 2017, shareholders agreed on issuing 1,380,653 bonus shares, and this year the proposal is to issue 1,290,178 additional shares.

To distribute Ch$54,509,736,661, by issuing 1,290,178 bonus shares, we calculated their reference value as Ch$42,249.78 per share, according to the average weighted price of a share of Banco de Crédito e Inversiones on the Santiago Stock Market 120 days before the date of the Board meeting on February 27, 2018. Accordingly, 1,290,178 bonus shares without nominal value will be issued, which will be distributed among shareholders who have shares registered in their name at midnight on the fifth business day before the date of the share distribution, as laid down in the second subparagraph of article 80 of the Law on Corporations.

2. Increase the capital stock by Ch$340,000,000,000, by issuing nominative non-par-value cash shares of the same series at the price and in the other conditions determined by the Shareholders' Meeting.

Grounds for the above proposal

The Bank will ask the Shareholders' Meeting to make a capital increase of Ch$340,000,000,000, with the aim of meeting the requirements of banking management and the challenges of the financial market in which the Bank operates. In particular, the capital increase will keep our solvency and capital ratios unchanged in the light of the possible acquisition of Totalbank and Walmart Servicios Financieros.

3. Delegate to the Bank's Board the powers needed to request the registry of the shares representing the capital increase in the Securities Registry of the Superintendency of Banks and Financial Institutions; establish the cash share placement price, place them and reach any other necessary agreements to implement prior agreements.

Grounds for the above proposal

The Bank will ask shareholders to empower the Bank's Board to undertake all the necessary proceedings to register the cash shares representing the capital increase in the Securities Registry of the Superintendency of Banks and Financial Institutions, and grant the Board wide powers to reach those agreements needed to legalize the approved by-law amendment; establish the procedure for shareholders to exercise the pre-emptive right to subscribe the new shares; define the conditions in which the cash shares will be issued and placed on one or more occasions.

4. Amend the corporate by-laws to align them to the agreements reached regarding the previous point.

III. VOTING SYSTEMS IN MEETINGS

Pursuant to what is set forth in Article 64 of Law N°18.046 on Corporations and in General Regulation N°273 of January 13, 2010, of the Superintendency of Securities and Insurance, the company will propose to those shareholders who attend the meetings, unless they unanimously agree that each point be voted on by acclamation, that the "voting slip" system be used, to which Section I.A. of the mentioned regulation refers.

For those cases in which there is voting by acclamation, it should be considered that this does not in any way imply that all shareholders have expressed their conformity to or approval of the matter under vote, and one or more shareholders may - by means of acclamation - vote against the proposal put to a vote and even abstain from voting, be this for all or part of the shares held or represented in the Shareholders' Meetings.

For those points which must be voted on by voting slip, the voting slips to be given to attendees when registering their attendance of each of the Shareholders' Meetings will be used. The slips will indicate the matters to be put to a vote, and the name of the shareholder or representative, and each slip shall indicate the number of votes they represent.