Corporate Presentation

2018

Investor Relations Department | Email: Investor_Relations_Bci@Bci.cl

February 2019

Contents.

Main macroeconomic indicators

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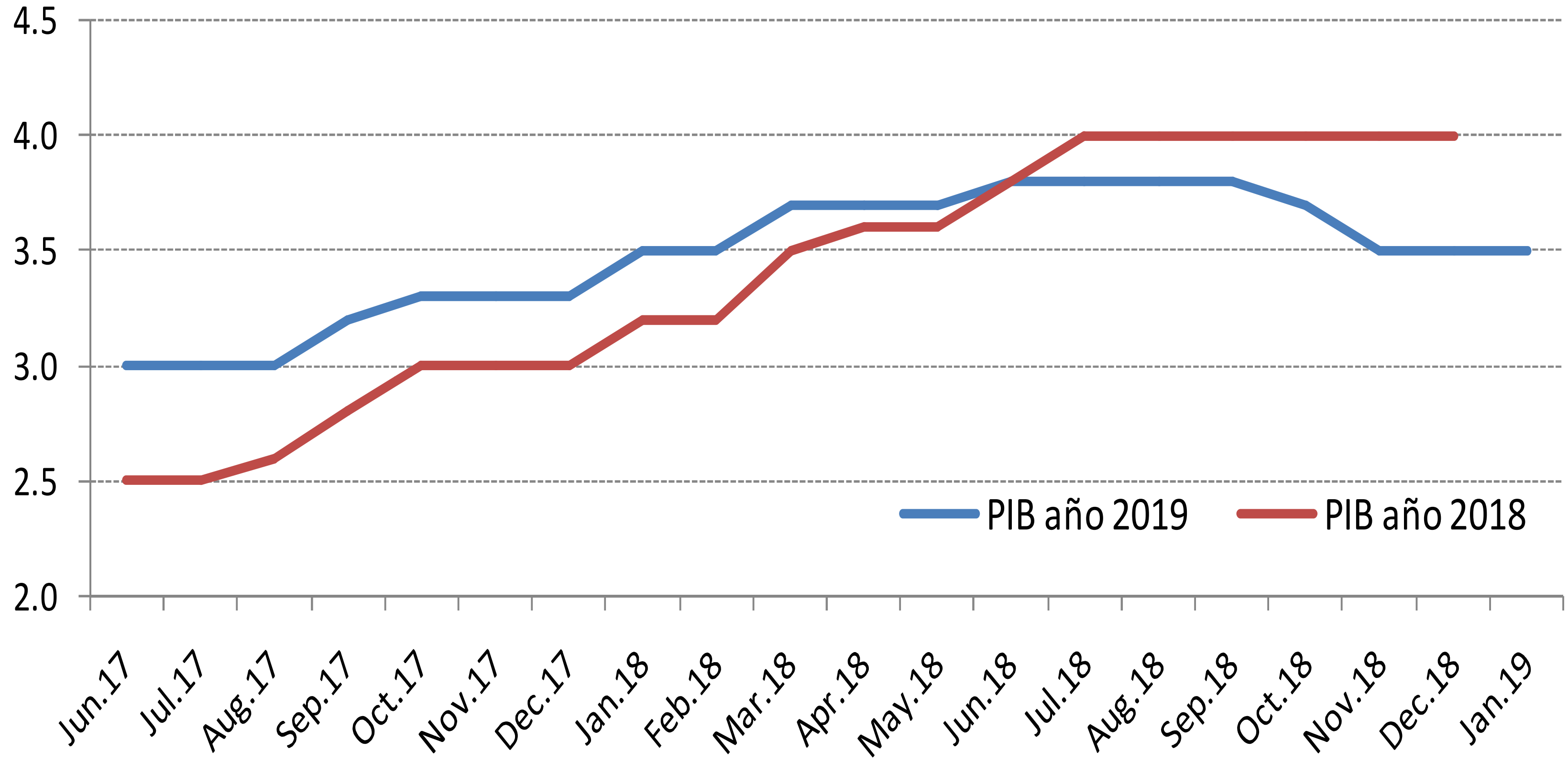
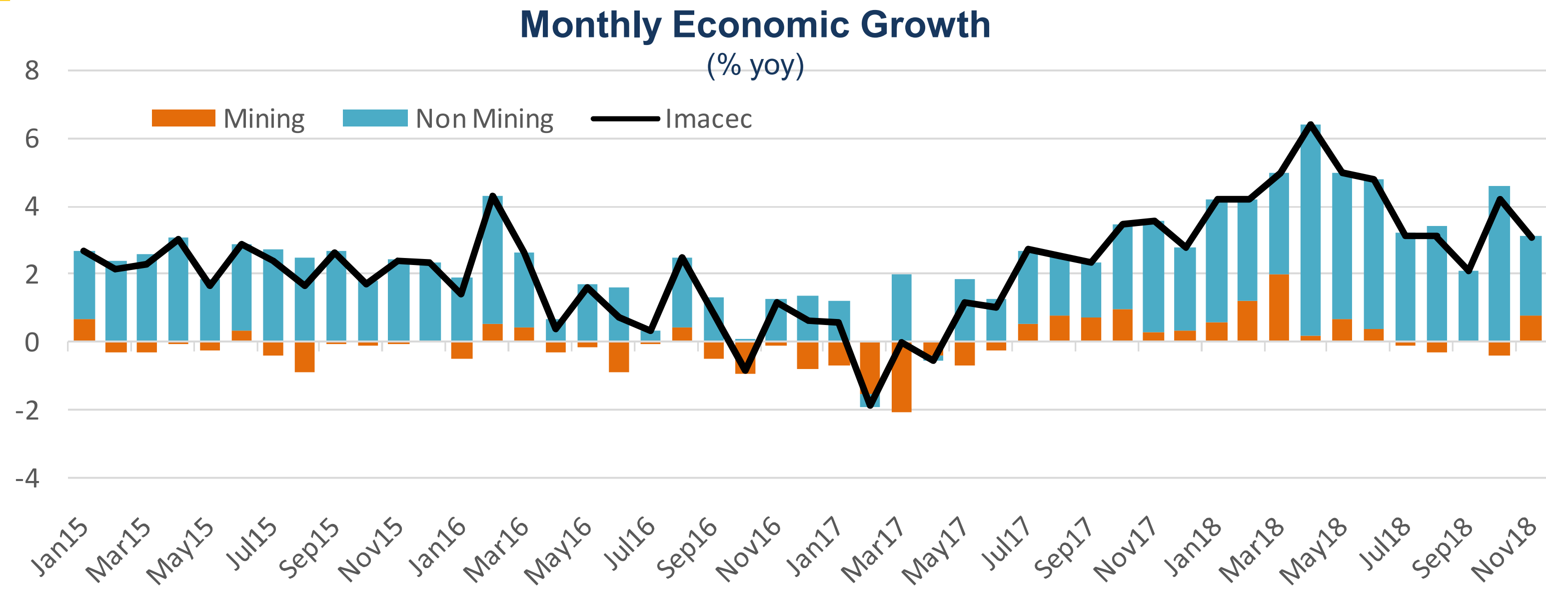
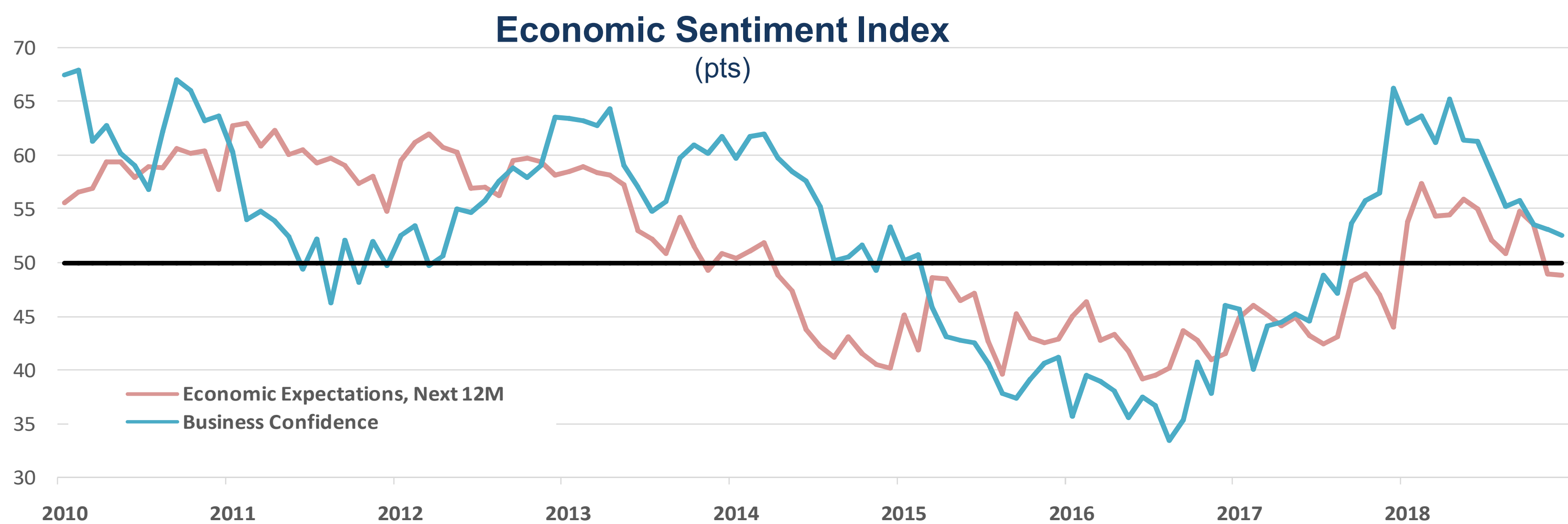
GDP Growth Projections (2018-2019)



Source: Chilean Central Bank, BCI Research.

Macroeconomic Indicators





Source: Chilean Central Bank, BCI Research.

Chilean financial system

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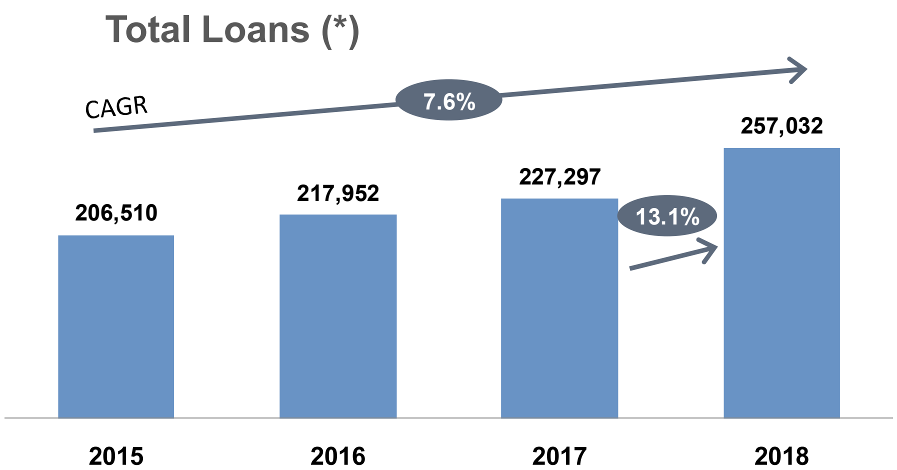
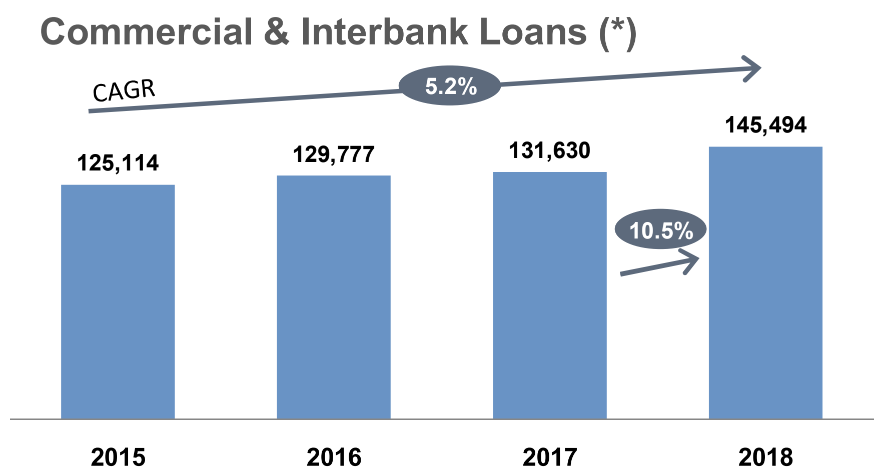
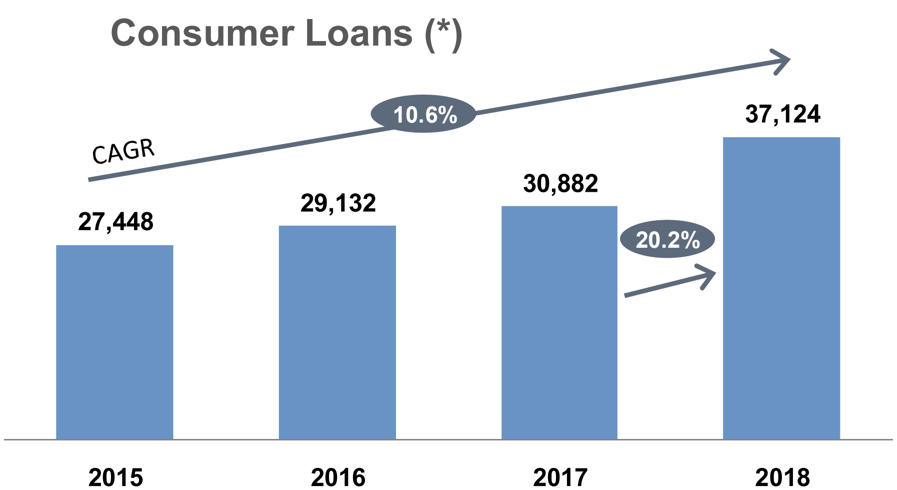
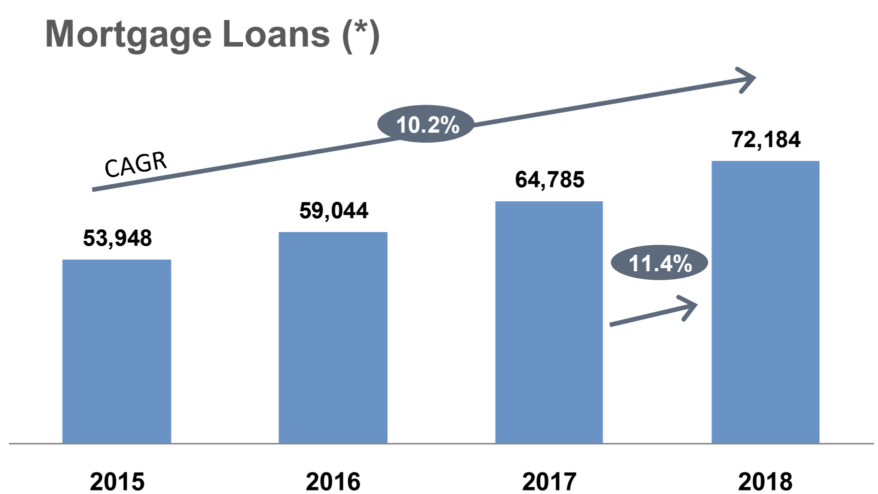
Financial System

Strong growth over the years (US$ Million)









Source: Superintendencia de Bancos e Instituciones Financieras de Chile (SBIF)
(*) Includes chilean market information only
Figures are converted to US$ using an FX of USD/CLP of 694.77 (January 2nd 2019)

Banco de Crédito e Inversiones

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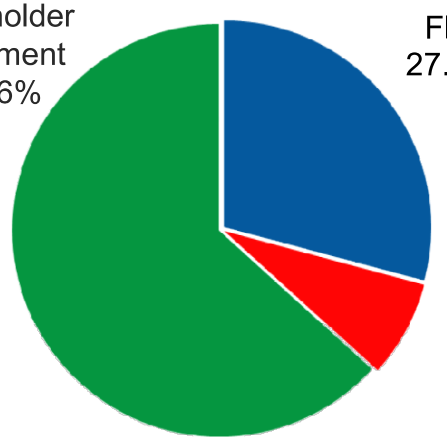
Shareholders and corporate governance

Shareholder structure as of Dec 2018



Related to the Yarur family since its foundation in 1937

Controlling Shareholder 55.14%

Empresas Juan Yarur SpA

Board of Directors		**Since**
	Luis Enrique Yarur Rey (President)	1991
	José Pablo Arellano Marín	2011
	Mario Gómez Dubravcic	2011
	Lionel Olavarría Leyton (Vice President)	2015
	Claudia Manuela Sanchez	2016
	Klaus Schmidt Hebbel	2016
	Hernan Orellana Hurtado	2017
	Juan Edgardo Goldenberg	2018

Corporate Governance Committees:
- Board Executive Committee
- Directors Committee
- Finance and Corporate Risk Committee
- Corporate Governance and Corporate Social Responsibility
- Compensation Committee

CEO	Eugenio Von Chrismar Carvajal	2015

Management Commitees:
- Higher Management
- Strategic Planning
- Assets & Liabilities (ALCO)
- Operational Risk
- Technology
- Credit
- Money Laundering
- Information System Security
- Human Resources Management

Bci Highlights - Profitable and financially sound

	Dec'18 in US$ Million (*)	Market Share Dec'18	Local M.S. Dec'18
Total Assets	$ 59,517		
Total Loans	$ 43,804	17.04%	13.95%
Net Income	$ 570	16.53%	
Market Capitalization	$ 8,818		
	Tier I	BIS ratio	
Capital Ratios	10.14%	12.76%	
	Moody's	S&P	Fitch
International Credit Rating	A2	A	A
ROAE**	13.53%		
ROAA**	1.05%		

City National Bank represents 24% of the consolidated loans

(*) Figures are converted to US$ using an FX of USD/CLP of 694.77 (January 2nd 2019)
(**) The accumulated result for a period of 12 mobile months on equity and average total assets closing balances for 13 months.

Corporate Strategy

Strategic Priorities

1. **Leverage digital customer experience to achieve competitive advantage**
2. **Drive sustainable growth, while maintaining prudent risk**
3. **Enhance leadership and collaboration throughout the organization**

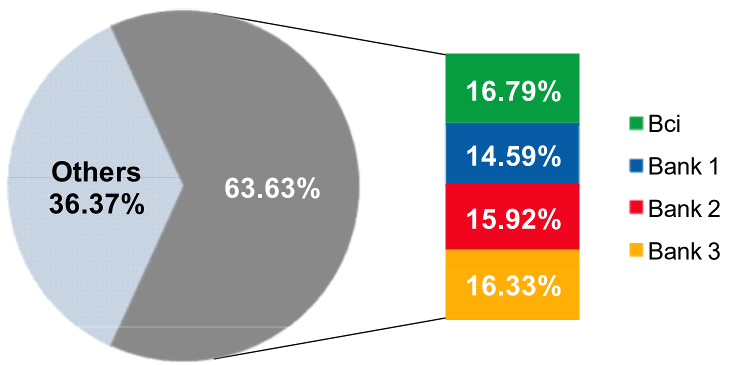
Strategy Execution

1	**Best-in-Class Customer Experience through Digital Transformation**	▪ Leverage digital customer experience and superior analytics to achieve deeper relationships and higher revenues per client, with focus on Retail and SMEs ▪ Strategy-driven IT transformation to reduce cost-to serve, encourage flexibility and enable digital innovation initiatives
	Enhance Wholesale Banking & CIB Value Propositions	▪ Consolidate our full service model concentrating focus on deepening client relationships leveraging product innovation and local advantages ▪ Expand client coverage and product offering in Transaction Banking–commitment to become a dominant player in Cash Management
2	**Drive selective growth in line with defined risk-appetite**	▪ Continue to outperform our competitors in selected segments and products, with focus on improving sales productivity and optimizing return/risk per client ▪ Further develop a strong risk management culture based on robust and prudent polices
	Optimize balance structure and capital base	▪ Continue to strengthen our capital position to support growth and drive returns to shareholders ▪ Manage towards risk-based pricing on earning assets and continue to optimizing our balance structure
	Further deploy our International Growth Strategy	▪ Increase the value of City National Bank of Florida and continue monitoring attractive and reasonable growth opportunities
3	**Promote disruptive Innovation and boost collaboration**	▪ Foster talent and a culture of game-changing innovation embracing new ecosystems and encouraging experimentation ▪ Drive and embed cultural change around our core values encouraging both disciplined execution and collaboration as distinctive capabilities
	Strive to create sustainable value for all our stakeholders	▪ Consolidate our sustainability strategy focusing on balancing our goals and interests with those of our employees, clients, shareholders and society

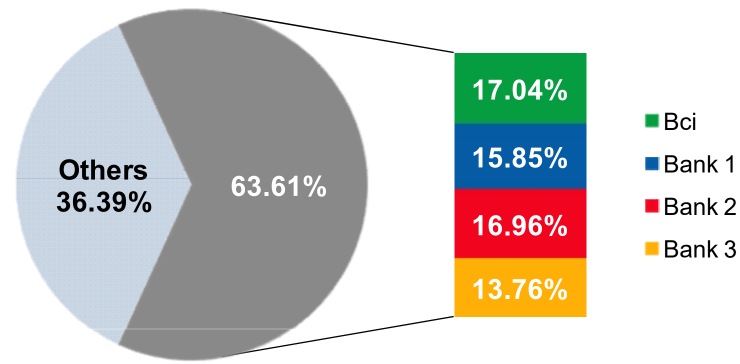
Market shares

3rd largest privately owned bank in Chile

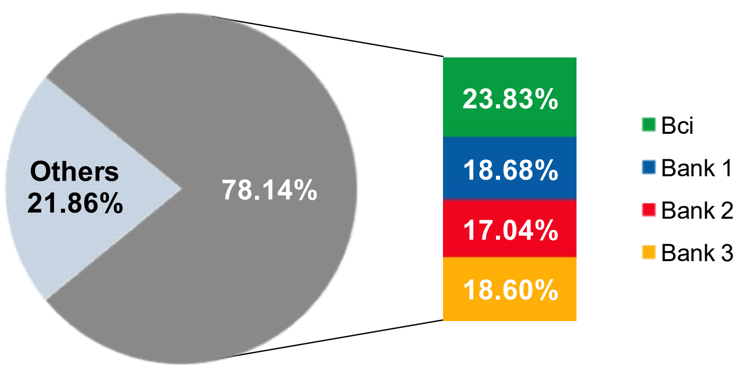
Total Assets



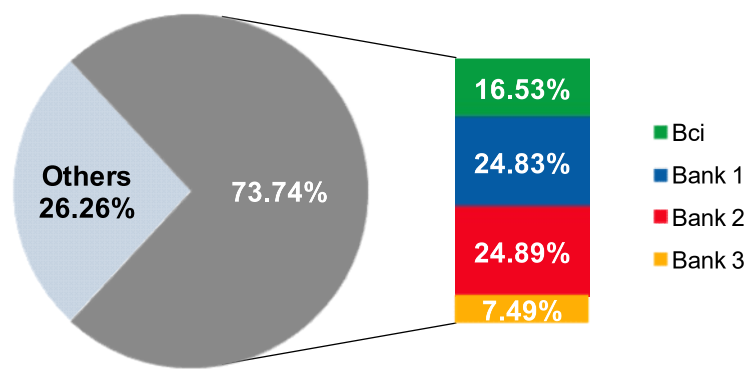
Total Loans



Non Interest Bearing Deposits (NIBD)



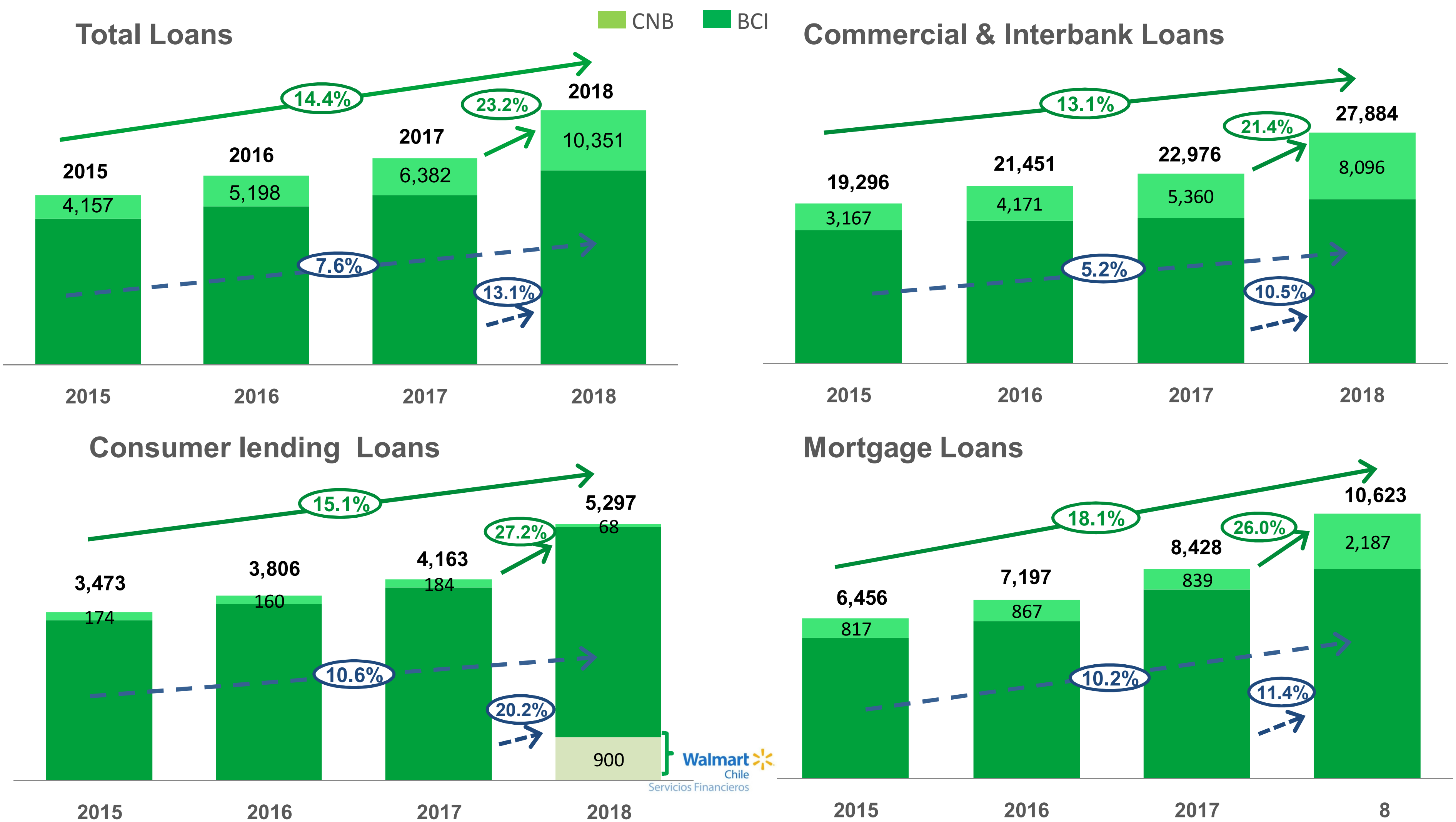
Net Income



Source: SBIF , Dec 2018

Loan portfolio

Bci has outperformed the financial system in Total Loans during 2015-2018 (US$ Million)

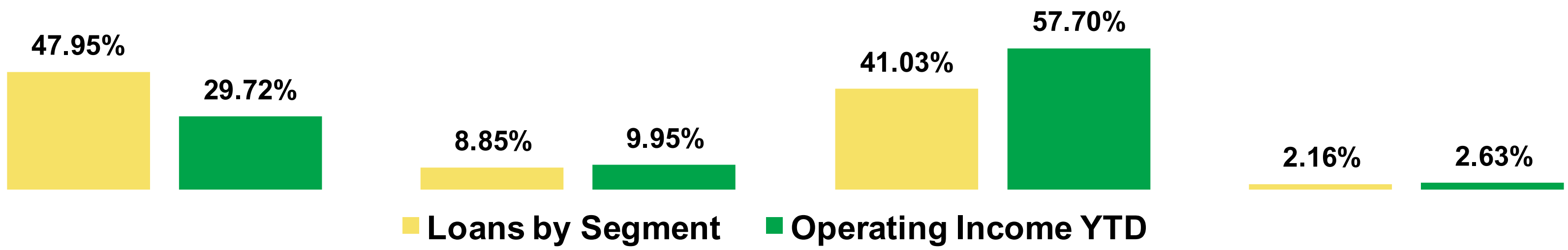


Source: Superintendencia de Bancos e Instituciones Financieras de Chile (SBIF).
Figures are converted to US$ using an FX of USD/CLP of 694.77 (January 2nd 2019)

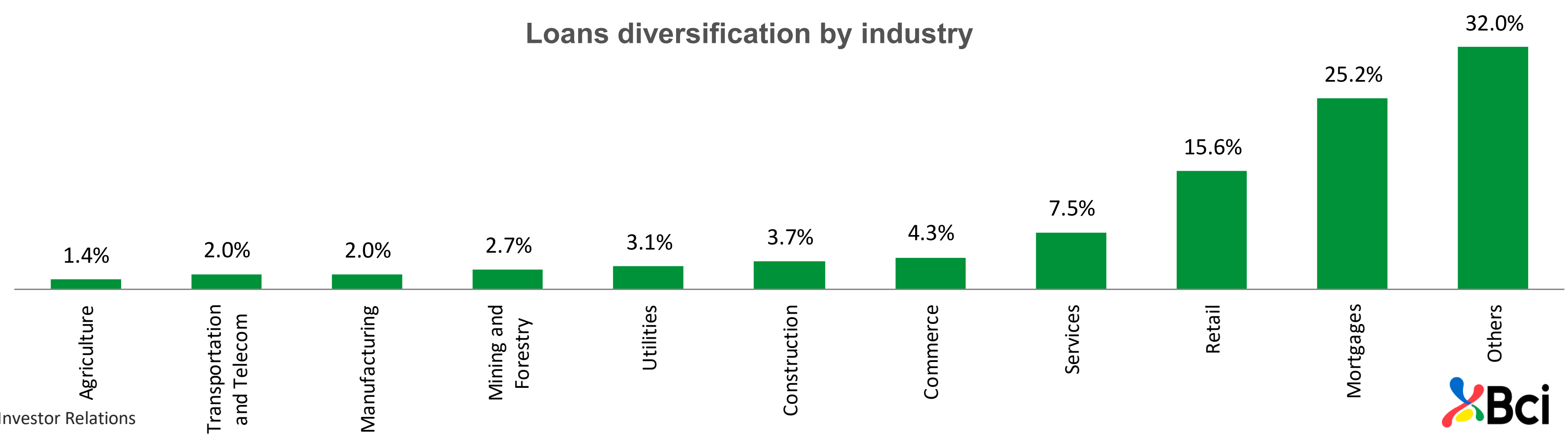
Loan portfolio Bci

Well diversified and balanced loan portfolio

Retail Banking	SMEs	Wholesale	CIB Finance Division
Individuals	Revenues < UF 80,000 (up to US$3.1 M*)	Revenues > UF 80,000 (up to US$ 58.6 million*)	



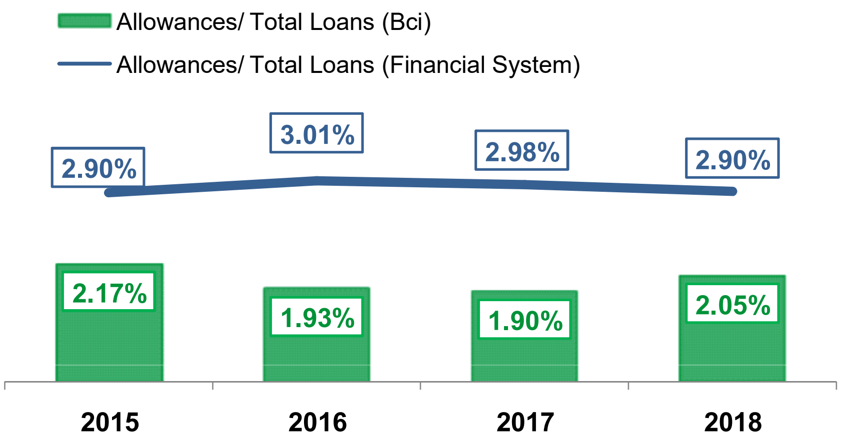
Loans diversification by industry



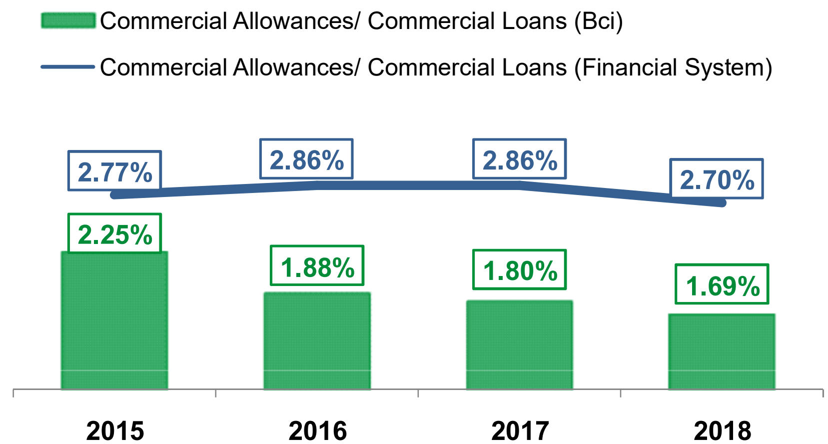
Risk indicators

Conservative risk management policies

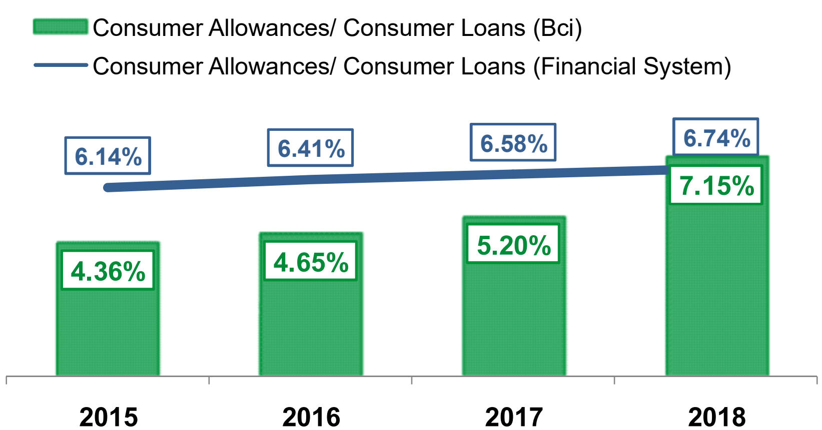
Risk Index Total Loans



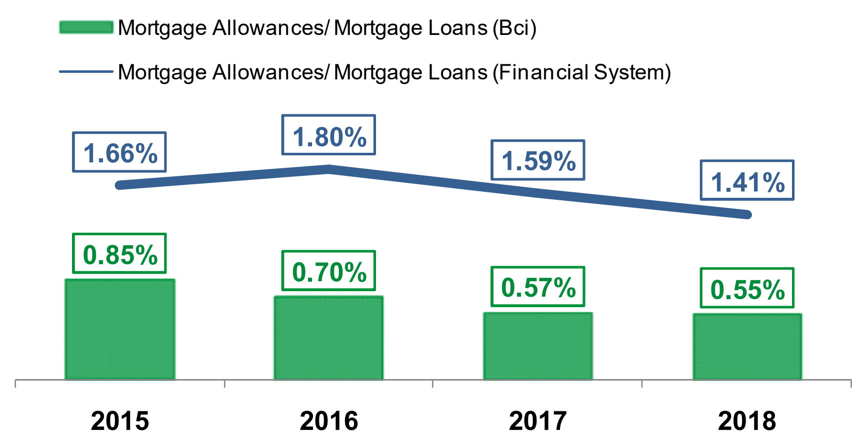
Risk Index Commercial Loans



Risk Index Consumer Loans



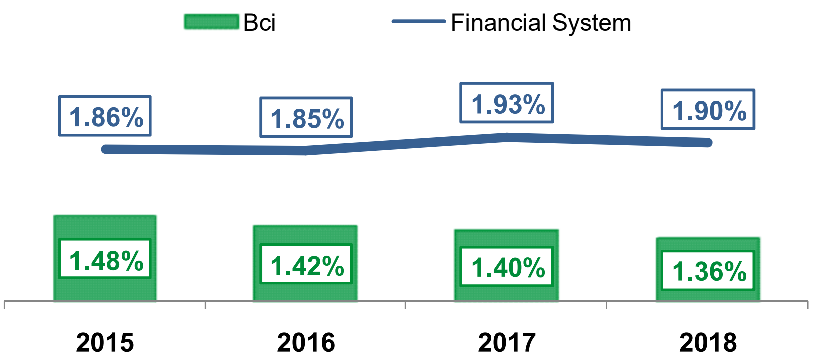
Risk Index Mortgage Loans



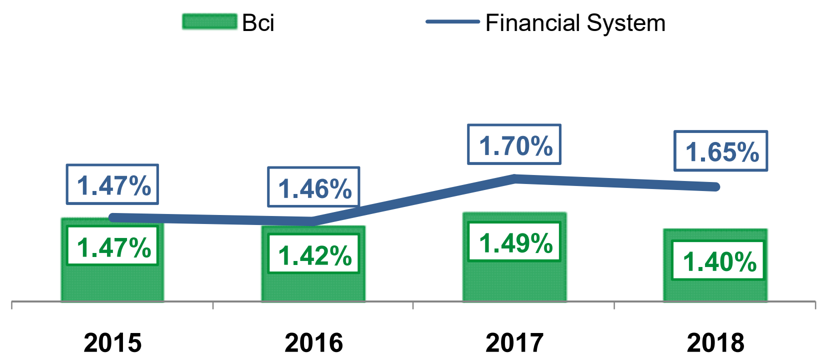
* Includes additional allowances. Total loans include interbank loans

Conservative risk management policies

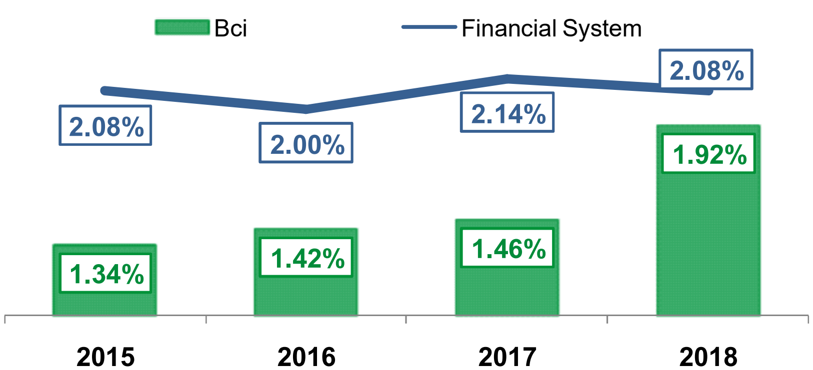
NPL Ratio (NPLs/Total Loans)



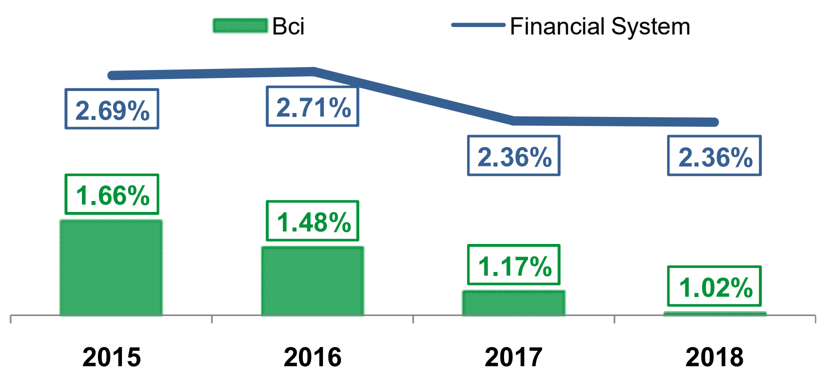
NPL Ratio (Commercial Loans)



NPL Ratio (Consumer Loans)

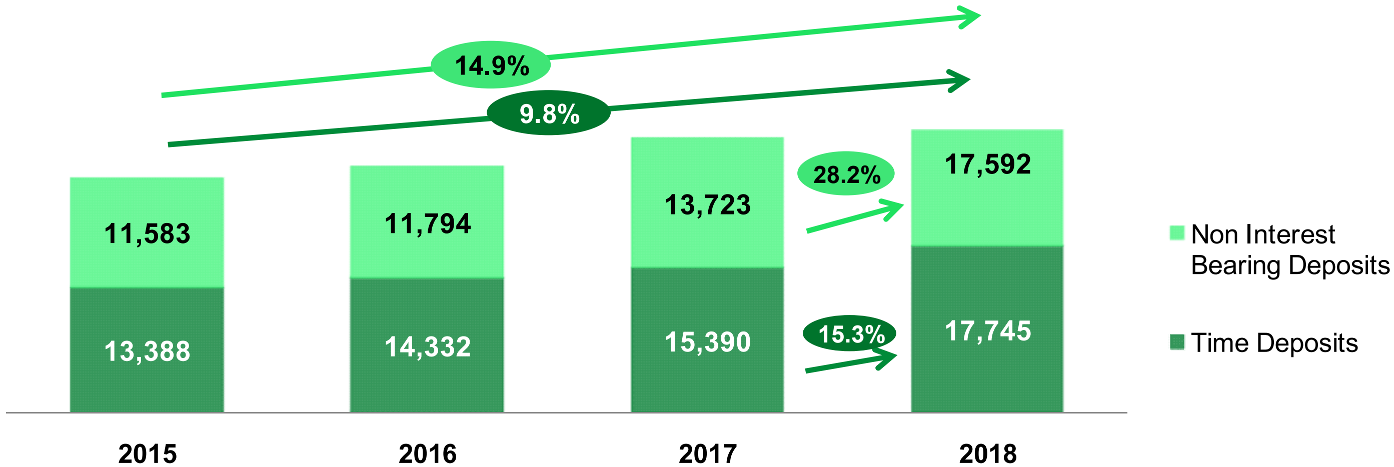


NPL Ratio (Mortgage Loans)

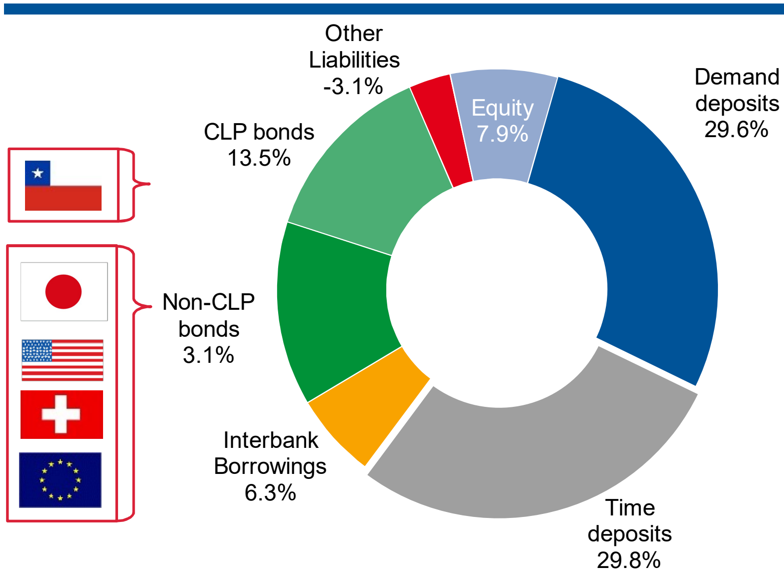


Strong time deposit growth with retail customer base

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



Breakdown by type



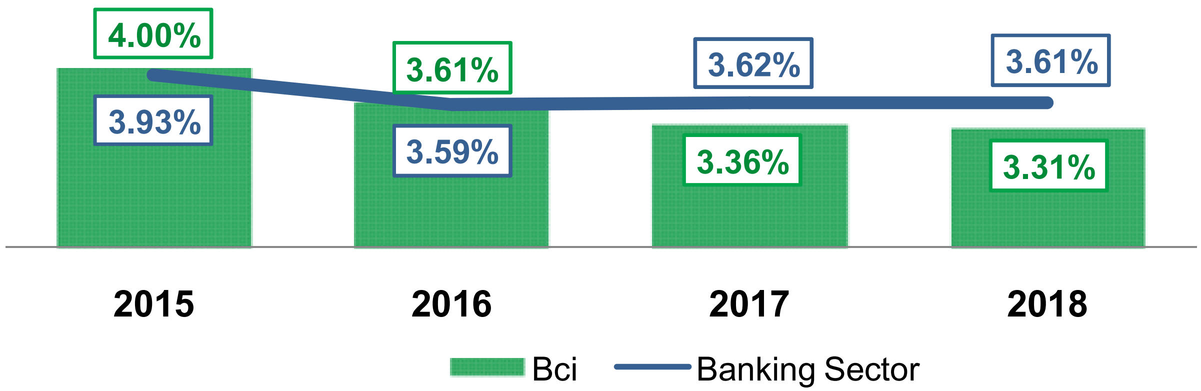
Funding

- Our market funding includes various long-term issuances for up to ten years and are primarily in Chile.
- Bci's fund raising efforts also include issuances off of our MTN program in US dollars, euros, swiss francs and yens.
- Commercial paper program managed out of its Miami branch, which provides us with alternate US dollar funding.
- The long-term debt is mainly to match its long-term residential mortgage portfolio which is covered primarily by senior debt.

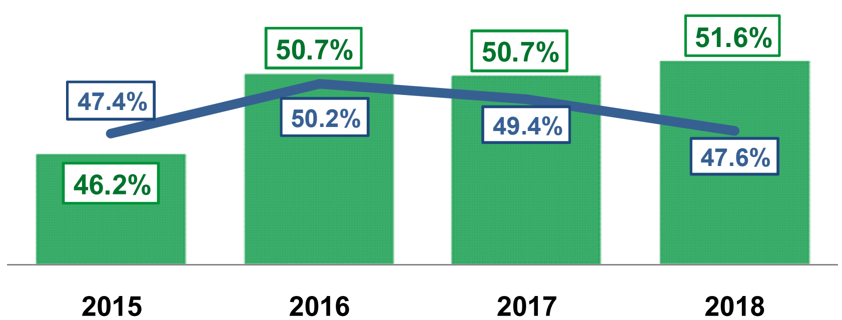
Figures in Local and International Funding are converted to US$ using an FX of USD/CLP of 694.77 (January 2nd 2019)

Profitability

NIM (*) (Net Interest Margin/ Average Interest Earning Assets)

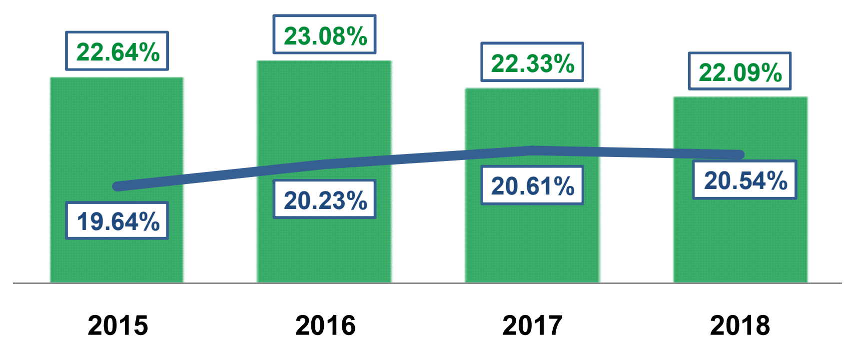


Efficiency ratio (**)



Fee income ratio

(Net Fees/ Net Fees + Net Interest Margin)



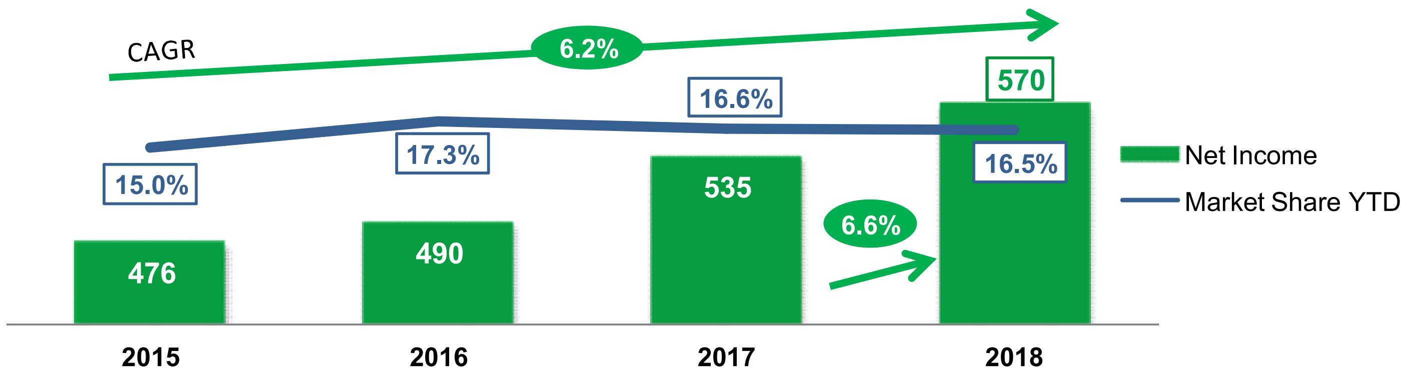
(*) Average of the last 12 months for interest earning assets. Interest earning assets include: total loans, trading portfolio financial assets, investments under agreements to resell, Financial investments available for sale, and held –to- maturity securities.

(**) Efficiency ratio as calculated by SBIF (operating expenses excl other operating expenses/gross operating result).The methodology included addtional allowances in this ratio until 4Q17. Figures shown were calculated according to the new methodology.

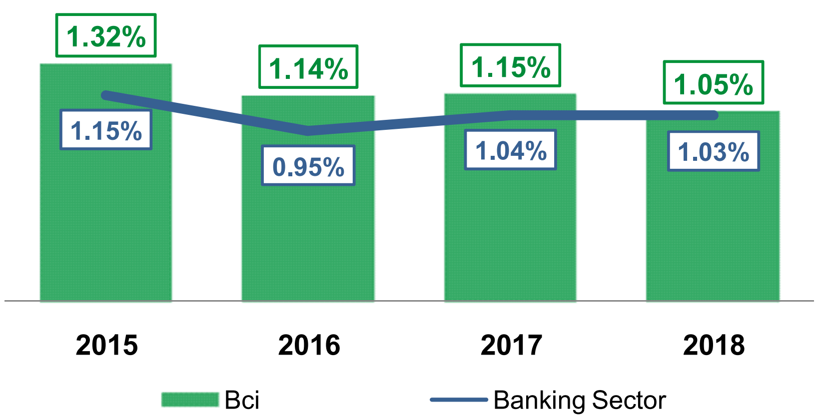
Profitability

Profitable growth

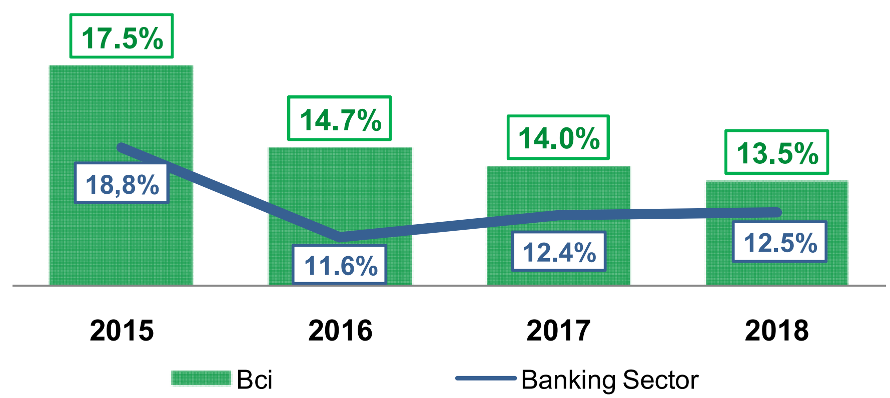
Net Income and Market Share
(US$ Million)



ROAA (*)



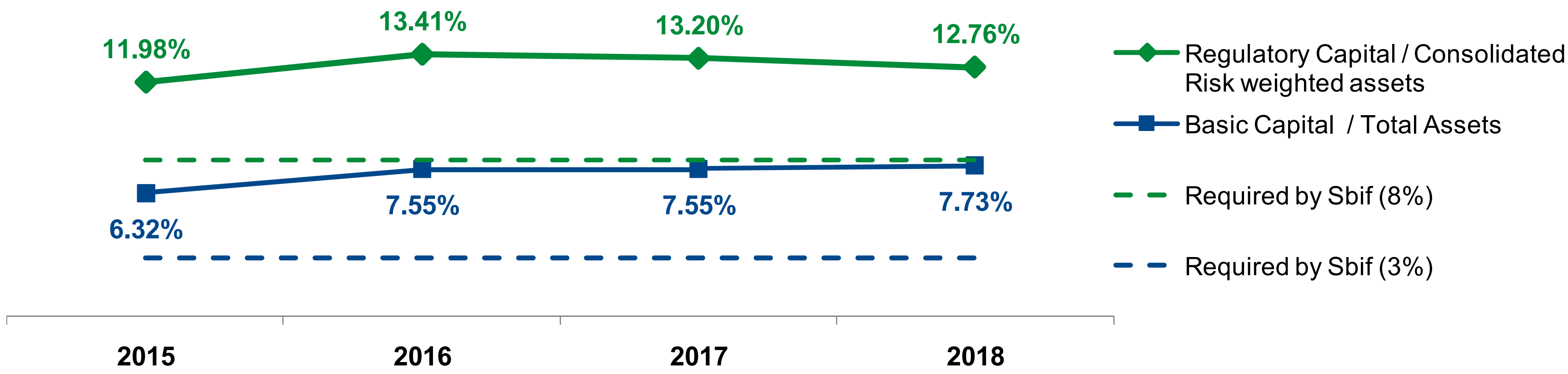
ROAE (*)



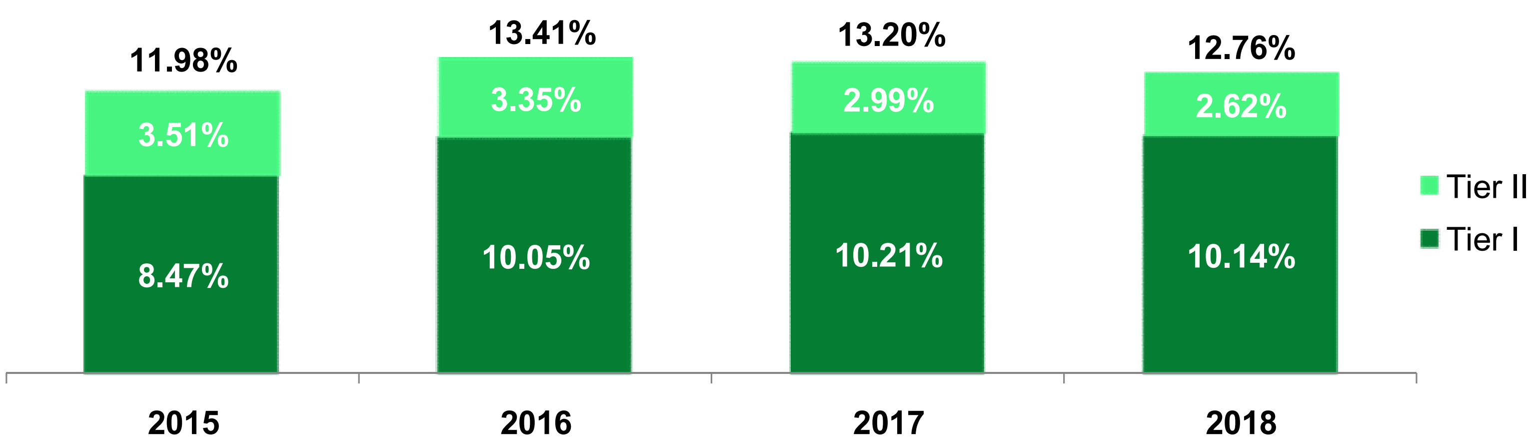
(*) SBIF: the accumulated result for a period of 12 mobile months on equity and average total assets closing balances for 13 months.
Figures are converted to US$ using an FX of USD/CLP of 694.77 (January 2nd 2019)

Capitalization

Bci capitalization well above regulatory requirements



Bis Ratio



Source: Superintendencia de Bancos e Instituciones Financieras de Chile (SBIF).

City National Bank of Florida

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City National Bank 2018 – Q-4 Highlights

Drivers for Organic Growth:

- **Focus on Regulatory Excellence**
- **Asset portfolio continues to maintain its quality**
- **Sustained balance sheet growth and profitability**
- **Business Lines and Geographic Diversification**
- **Focus on Human capital**
- TOTALBANK **Acquisition Highlights:**
  - ✓ Integration has been smooth and according to plans
  - ✓ Clients successfully retained; TotalBank loan & deposit activity has been business-as-usual
  - ✓ TotalBank's systems were successfully integrated into CNB's systems in July
  - ✓ Employee base was right-sized at end of July
  - ✓ 12 banking centers were closed in October

Source: City National Bank

Financial Highlights

Balance Sheet 2018

- Total Assets increased by $374 MM in the quarter & increased by $4.2 BN YoY to $14.33 BN, $2 BN of which is due to the TotalBank acquisition
- Total Net Loans & Leases increased by $78 MM in the quarter & $3 BN YoY to $10.1 BN, despite $113MM of loan sales during the quarter
- Deposits increased by $631 MM in the quarter & increased by $3.5 BN YoY to $11.3 BN, $1.7 BN of which is due to the TotalBank acquisition
- Investment portfolio increased by $706 MM during Q4 as part of balance sheet optimization

Income Statement 4Q - 2018

- Net income of 2018 is $96MM increases to $146MM on a normalized basis after adjusting for non-recurring expenses
- Net income for the quarter was $17.5MM after incurring $24MM of nonrecurring expenses
- Non-interest income increased by 11% quarter-over-quarter attributed to service charges on deposit accounts

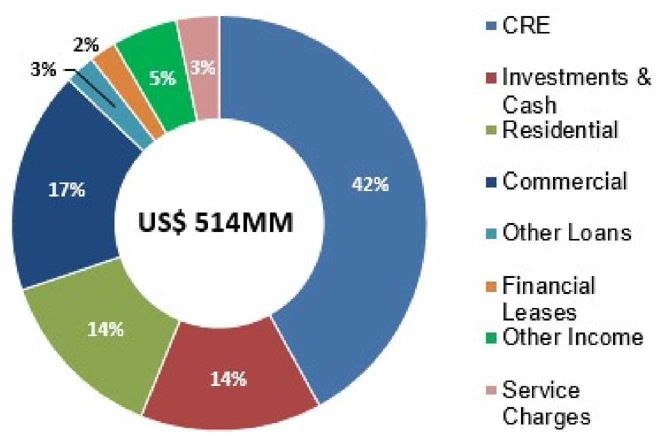
Key Metrics

- Tier 1 Capital of $1,452 BN; Total RBC Ratio 13.60%; Tier 1 Leverage Ratio 10.44%
- NPLs / Total Loans of 0.33%; ALLL & Loan Mark / NPLs of 163.64%
- Efficiency Ratio: 58.68% Normalized Efficiency Ratio 44.90%
- ROAA: 0.76% Normalized ROAA: 1.16%
- ROAE: 6.82% Normalized ROAE: 10.39%

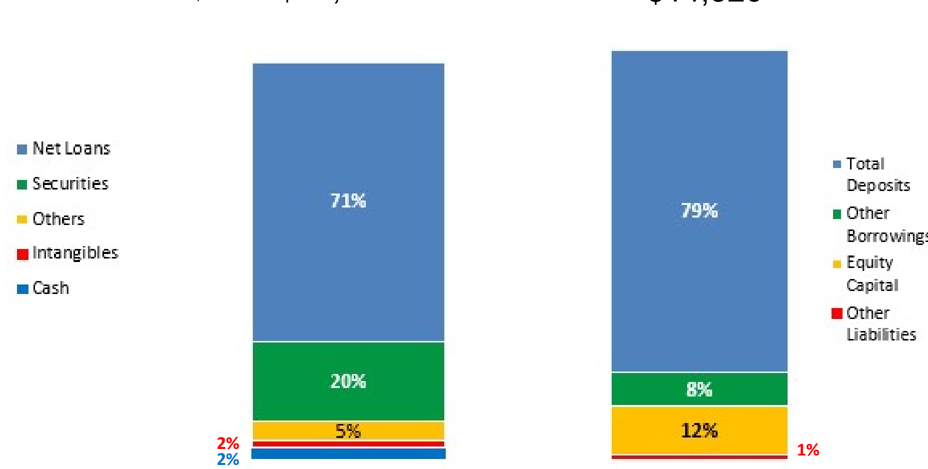
Source: City National Bank

CNB at a Glance

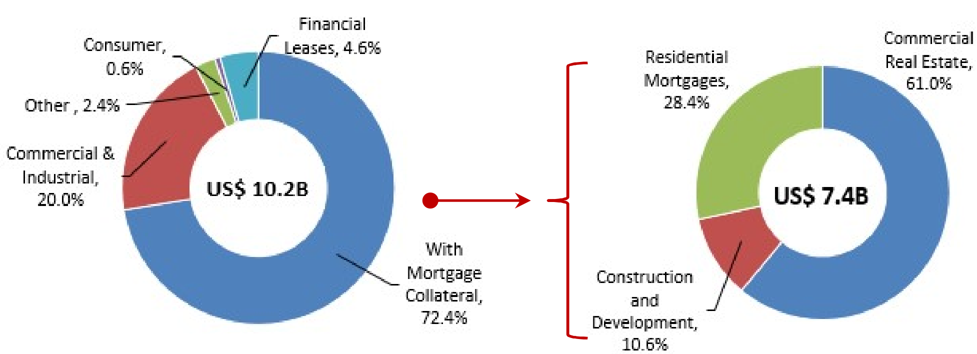
Revenue Breakdown *as of December 31, 2018 (YTD)*



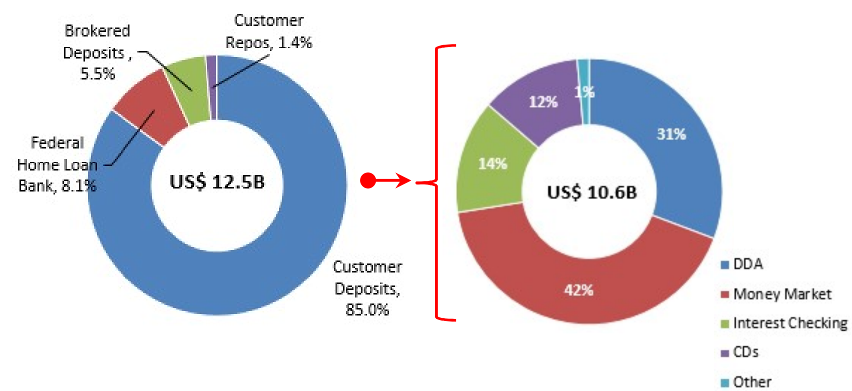
Balance Sheet *as of December 31, 2018*



Gross Credit Portfolio Composition *as of December 31, 2018*



Funding Structure and Deposits *as of December 31, 2018*



Source: City National Bank
Note: Credit Portfolio excludes operating leases

City National Bank Bci FINANCIAL GROUP Bci

Balance Sheet Consolidated

BALANCE SHEET ($ millions)	Dec-17	Sep-18	Dec-18	Var QoQ	Of Which CNB	Of Which TB	Var QoQ	Var YoY	Of Which CNB	Of Which TB	Var YoY
Commercial & Industrial	$1,699	$2,055	$2,041	($14)	$17	($31)	-0.7%	$341	$188	$154	20.1%
Commercial Mortgages	$2,939	$4,511	$4,518	$7	$34	($26)	0.2%	$1,579	$543	$1,036	53.7%
Residential Mortgages	$1,199	$2,061	$2,101	$39	$66	($27)	1.9%	$902	$308	$595	75.3%
RE Construction and Land	$659	$746	$784	$38	$31	$7	5.1%	$126	$59	$67	19.1%
Other Loans	$282	$341	$312	($29)	($22)	($7)	-8.6%	$30	$0	$30	10.6%
Total Gross Loans	**$6,778**	**$9,714**	**$9,756**	**$41**	**$126**	**($85)**	**0.4%**	**$2,978**	**$1,098**	**$1,880**	**43.9%**
Total Gross Lease	**$460**	**$552**	**$628**	**$77**	**$77**	**$0**	**13.9%**	**$168**	**$168**	**$0**	**36.5%**
Total Investments	**$2,199**	**$2,710**	**$2,905**	**$194**	**$194**	**$0**	**7.2%**	**$706**	**$706**	**$0**	**32.1%**
Total Interest Bearings & Cash	**$289**	**$287**	**$387**	**$100**	**$144**	**($44)**	**34.8%**	**$98**	**$85**	**$13**	**33.8%**
Total Earning Assets[1]	**$9,642**	**$13,155**	**$13,563**	**$408**	**$527**	**($119)**	**3.1%**	**$3,921**	**$2,038**	**$1,883**	**40.7%**
Total Assets	**$10,170**	**$13,952**	**$14,326**	**$374**	**$501**	**($126)**	**2.7%**	**$4,156**	**$2,181**	**$1,975**	**40.9%**
Non-Interest Bearing Deposits	$2,516	$3,288	$3,260	($28)	$67	($95)	-0.8%	$744	$69	$676	29.6%
Int. Bearing Customer Deposits	$4,447	$6,524	$7,342	$818	$894	($76)	12.5%	$2,895	$1,929	$966	65.1%
Brokered Deposits	$859	$844	$685	($160)	($135)	($25)	-18.9%	($174)	($194)	$20	-20.3%
Total Deposits	**$7,822**	**$10,657**	**$11,288**	**$631**	**$826**	**($196)**	**5.9%**	**$3,466**	**$1,804**	**$1,662**	**44.3%**
FHLB & Repos	**$1,220**	**$1,444**	**$1,193**	**($252)**	**($237)**	**($15)**	-17.4%	**($27)**	**($27)**	**$0**	**-2.2%**

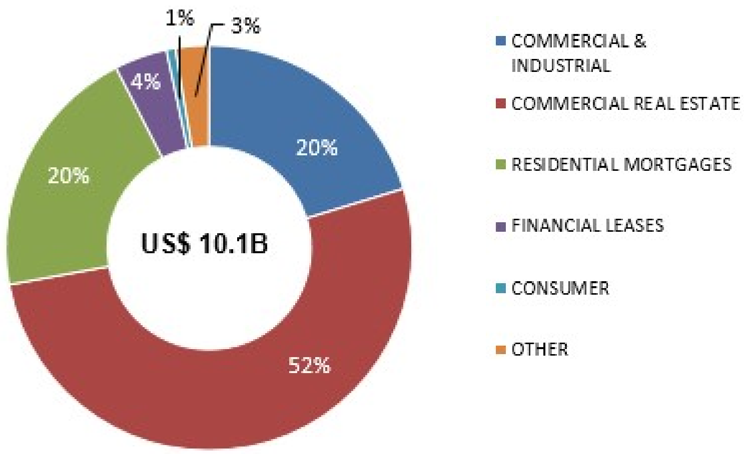
[1]Earning Assets include Cash & Lease Assets -Net

- On a standalone basis, CNB increased its loan portfolio by $1.1B year-over-year driven by strong loan production to date
- The Bank sold ≈$113MM of syndicated commercial & industrial loans in Q4
- Slight reduction in non-interest bearing deposits in Q4 driven by escrow disbursements
- Increase in interest bearing deposits is due to sales effectiveness efforts and business-as-usual activity of the Bank's deposit base, leading to the reduction in brokered deposits for the quarter
- Brokered deposits and FHLB advances both declined despite the $4.2B increase in total assets year-over-year

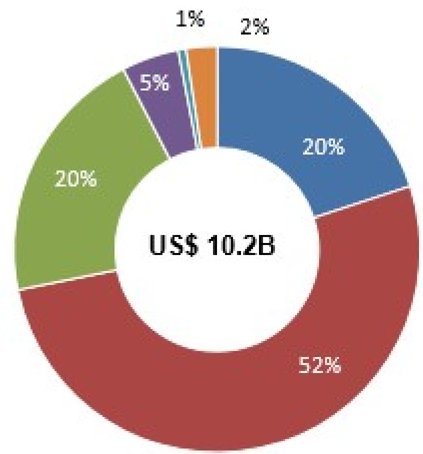
Source: City National Bank

QoQ Loan & Deposit Evolution

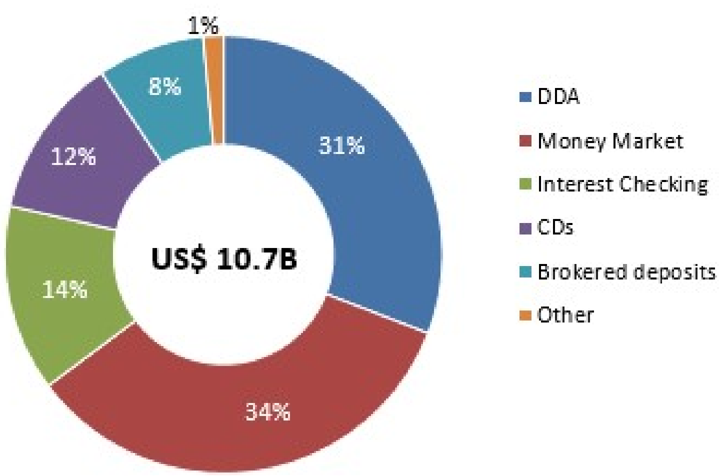
Loan Composition *as of September 30, 2018 (YTD)*



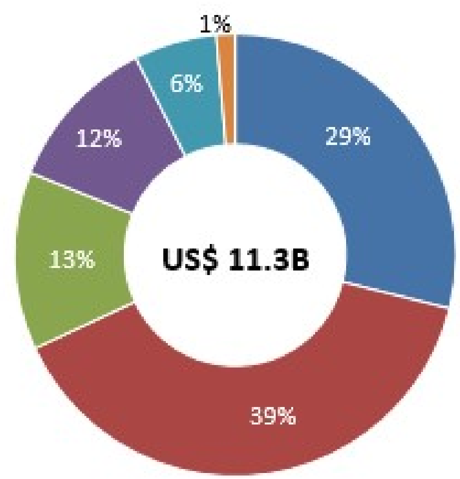
Loan Composition *as of December 31, 2018 (YTD)*



Deposit Composition *as of September 30, 2018 (YTD)*



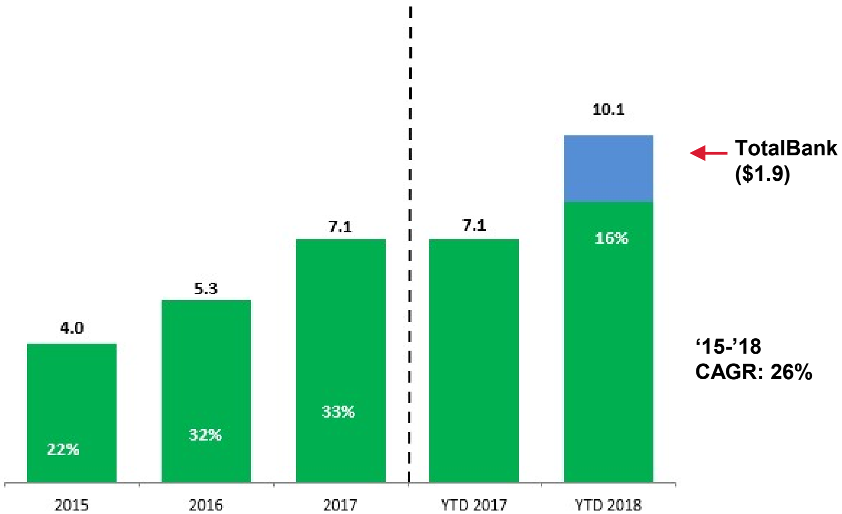
Deposit Composition *as of December 31, 2018 (YTD)*



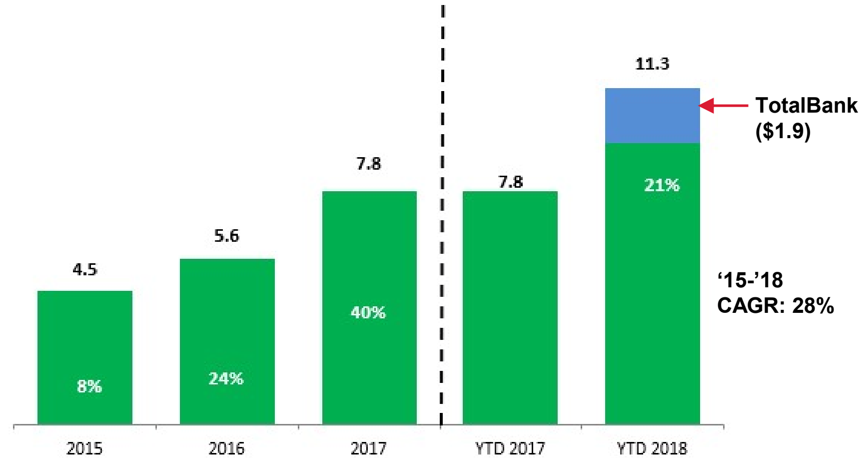
Source: City National Bank
Note: Commercial Real Estate includes Owner-Occupied
Note: Loan Composition excludes operating leases

Financial Highlights: Sustained and Stable Growth

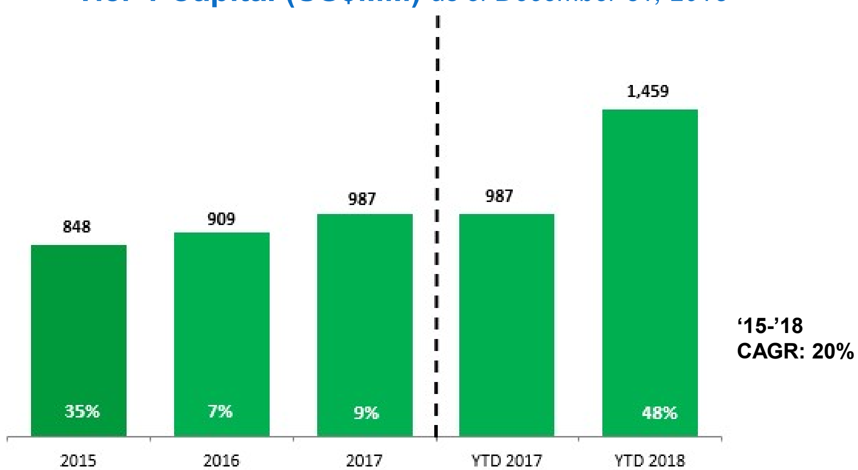
Net Loans (US$BN) *as of December 31 2018*



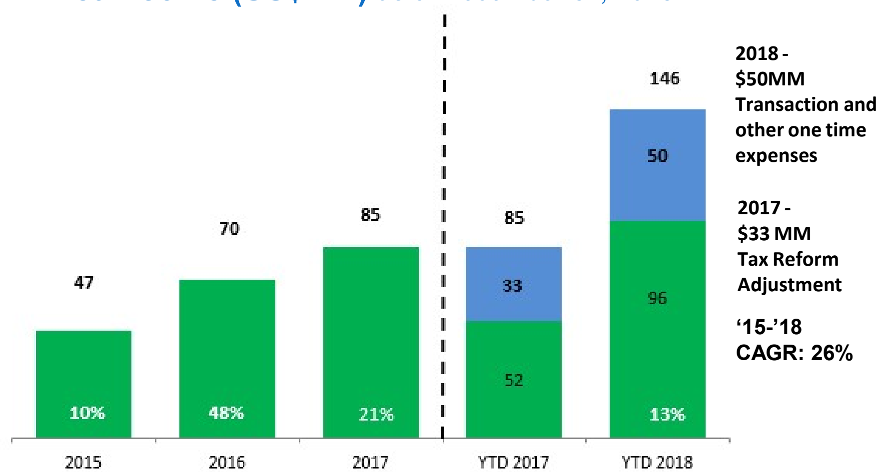
Deposits (US$BN) *as of December 31, 2018*



Tier 1 Capital (US$MM) *as of December 31, 2018*



***Net Income (US$MM)** *as of December 31, 2018*



Source: City National Bank
Note: Net income normalized in 2017 by removing income tax adjustment and the gain on sale of building.

Consolidated Income Statement

INCOME STATEMENT ($ millions)	4th Qtr 2017	1st Qtr 2018	2nd Qtr 2018	3rd Qtr 2018	4th Qtr 2018	Var QoQ	YTD 2017	YTD 2018	Var YoY
(+) Net Interest Income	$68.9	$72.6	$80.1	$101.5	$100.9	-0.7%	$253.0	$355.1	40.4%
(+) Non-Interest Income	$11.0	$9.1	$11.0	$11.0	$12.2	11.2%	$47.7	$43.4	-9.2%
(=) Operating Income	**$79.9**	**$81.7**	**$91.1**	**$112.5**	**$113.1**	**0.5%**	**$300.7**	**$398.5**	**32.5%**
(-) Personnel Expenses	$23.6	$27.9	$30.1	$48.4	$45.6	-5.8%	$90.9	$152.0	67.2%
(-) Occupancy Expenses	$3.2	$3.2	$3.7	$6.1	$7.7	25.1%	$9.5	$20.7	117.2%
(-) Other Non-Interest Expenses	$14.5	$11.7	$17.0	$13.7	$18.8	37.4%	$39.9	$61.1	53.1%
(=) Core Earnings	**$38.5**	**$38.9**	**$40.3**	**$44.3**	**$41.0**	**-7.4%**	**$160.3**	**$164.7**	**2.7%**
(-) Provision Expense	$2.6	$3.6	$3.5	$2.6	$9.4	263.0%	$12.7	$19.1	50.1%
(-) Amortization Expense	$2.1	$2.1	$2.1	$8.0	$8.0	0.2%	$8.3	$20.2	142.6%
(+) CVA Adjustments	-$0.1	$0.4	-$0.2	$0.1	-$1.1	-1529.5%	-$0.6	-$0.8	41.2%
(=) Net Income before Taxes	**$33.7**	**$33.7**	**$34.5**	**$33.8**	**$22.4**	**-33.6%**	**$138.7**	**$124.5**	**-10.2%**
(-) Tax Expense	$47.5	$7.9	$8.0	$7.8	$5.0	-36.3%	$86.4	$28.7	-66.8%
(=) Net Income after Taxes	**-$13.7**	**$25.8**	**$26.5**	**$26.0**	**$17.5**	**-32.8%**	**$52.3**	**$95.8**	**83.1%**
Normalized Net Income	**$25.2**	**$26.1**	**$33.0**	**$45.3**	**$41.5**	**-8.3%**	**$85.0**	**$145.9**	**71.6%**

- Non interest income increased by 11% quarter-over-quarter due to impact of TotalBank acquisition
- $32MM of the $67MM of 2018 non-recurring expenses were incurred in the 4th quarter
- Closure of twelve banking centers in 4th quarter will further reduce non-interest expense run rate in 2019 & beyond
- Normalized YTD net income increases to $146MM after adjusting for non-recurring expenses

City National Bank has incurred $67MM of non-recurring expenses to date

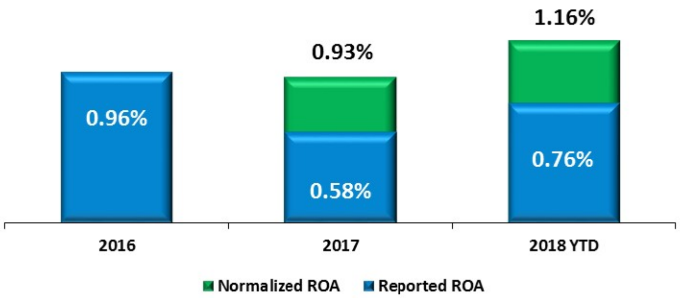
Source: City National Bank

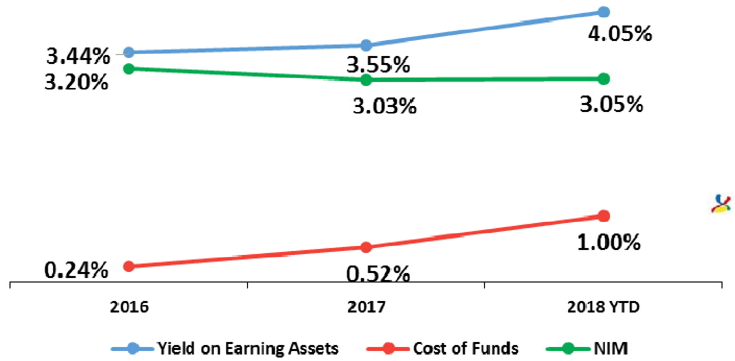
Normalized net income improves ROA by 40 bps

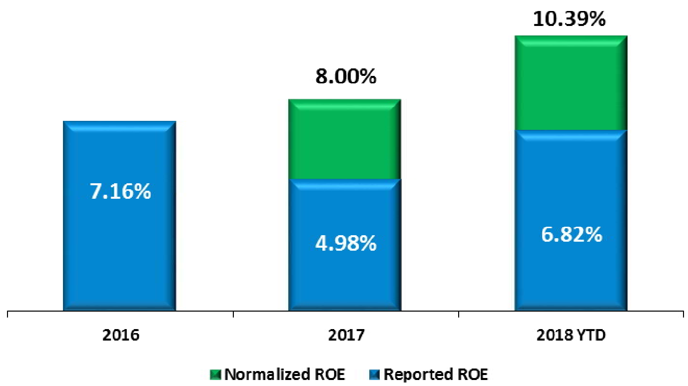
(000s)	YTD Dec 2018	Less: Nonrecurring Expenses	Normalized Net Income
Net interest income	355,137		355,137
Non-interest income	43,354		43,354
Operating income	**398,491**	**-**	**398,491**
Personnel Expenses	152,004	40,776	111,228
Occupancy Expenses	15,778	2,246	13,532
Equipment Expenses	4,692	575	4,117
Other Non-Interest Exp.	61,382	11,345	50,037
Total Non-interest Expenses	**233,857**	**54,942**	**178,915**
Core Earnings	**164,634**	**(54,942)**	**219,576**
Amortization Expense	20,200	11,812	8,389
CVA Adjustment	808		808
Provision Expense	19,133		19,133
Net Income Before Taxes	**124,493**	**(66,754)**	**191,247**
Tax Expense	28,658	(16,688)	45,347
Net Income	**95,835**	**(50,065)**	**145,900**
ROA	0.76%		1.16%
ROE	6.82%		10.39%
Efficiency Ratio	58.68%		44.90%
Non-Interest Expense to AVG Assets	1.86%		1.25%

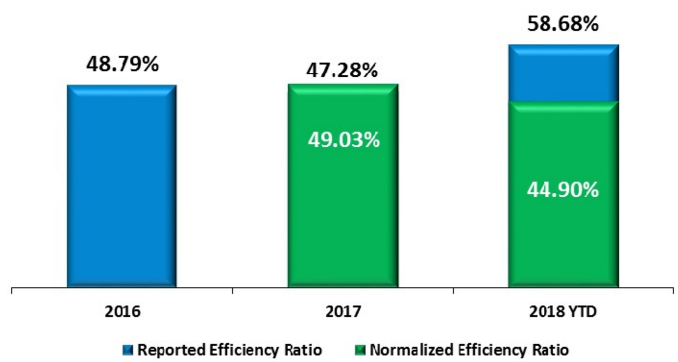
Source: City National Bank

Profitability ratios remain ahead of budget despite non-recurring expenses









- ROA & ROE display an increasing trend on a normalized basis
- NIM is relatively flat year-over-year despite flattening yield curve environment
- The normalized efficiency ratio of 45% remains a strength

Source: City National Bank
Note: 2017 Core ROA and ROE adjusted for effective tax reform and sale of building

Key Metrics

	2013	2014	2015	2016	2017	2018	Q4 2018
Loans & Leases/ Assets	57.00%	61.90%	62.40%	64.50%	69.44%	70.57%	70.57%
Loans / Deposits	74.70%	79.60%	90.10%	95.00%	90.28%	89.57%	89.57%
DDA / Deposits	43.50%	44.00%	43.30%	37.70%	32.16%	28.88%	28.88%
ROAA	0.79%	0.85%	0.80%	0.96%	0.58%	0.76%	0.49%
Normalized ROAA	0.79%	0.85%	0.80%	0.96%	0.93%	1.16%	1.04%
ROAE	3.90%	4.40%	4.80%	7.16%	4.98%	6.82%	4.13%
Normalized ROAE	3.90%	4.40%	4.80%	7.16%	8.00%	10.39%	8.76%
NIM	3.20%	3.40%	3.20%	3.20%	3.03%	3.05%	3.05%
Efficiency	59.90%	55.20%	54.00%	48.79%	47.28%	58.68%	63.71%
Normalized Efficiency	59.90%	55.20%	54.00%	48.79%	49.03%	44.90%	40.61%
NPLs	0.57%	0.37%	0.36%	0.40%	0.30%	0.33%	0.33%
ALLL + Loan Mark / NPLs	351%	383%	283%	196%	193%	164%	164%
Total RBC	17.90%	17.10%	18.40%	15.16%	12.48%	13.60%	13.60%
Tier 1 Leverage Ratio	12.08%	12.59%	13.70%	11.63%	10.10%	10.44%	10.44%

In US$mm	2013	2014	2015	2016	2017	2018	Q4 2018
Net Loans & Leases	2,750	3,311	4,041	5,324	7,062	10,110	10,110
Total Assets	4,822	5,353	6,478	8,252	10,170	14,326	14,326
Deposits	3,680	4,159	4,483	5,580	7,822	11,288	11,288
DDA (non interest)	1,600	1,831	1,942	2,103	2,515	3,260	3,260
Tangible Equity	695	761	845	922	982	1,452	1,452
Net Income	38	43	47	70	52	96	18
Normalized Net Income	38	43	47	66	85	146	42

Source: City National Bank

Florida Banking Sector

Assets – Florida based banks (as of Sept 2018)[1]

Rank	Institution Name	City, State	Total Assets ($mm)
1	TIAA, FSB	Jacksonville, FL	$34,427
2	BankUnited, Inc.	Miami Lakes, FL	$31,514
3	Raymond James Bank, National Association	Saint Petersburg, FL	$23,205
4	**City National Bank of Florida**	**Miami, FL**	**$13,952**
5	CenterState Bank Corporation	Winter Haven, FL	$12,274
6	Mercantil Bank Holding Corporation	Coral Gables, FL	$8,436
7	Amerant Bank, National Association	Coral Gables, FL	$8,424
8	Seacoast Banking Corporation of Florida	Stuart, FL	$5,931
9	Ocean Bankshares, Inc.	Miami, FL	$3,839
10	Capital City Bank Group, Inc.	Tallahassee, FL	$2,810
11	BAC Florida Bank	Coral Gables, FL	$2,174
12	Citizens First Bank	The Villages, FL	$2,110
13	Seaside National Bank & Trust	Orlando, FL	$1,883
14	First Federal Bank	Lake City, FL	$1,793
15	FineMark National Bank & Trust	Fort Myers, FL	$1,781
16	Bank of Tampa	Tampa, FL	$1,689
17	First Florida Integrity Bank	Naples, FL	$1,370
18	Banesco USA	Coral Gables, FL	$1,247
19	U.S. Century Bank	Doral, FL	$1,158
	Other Florida Institutions (91)		**$28,730**

Deposit Market Share – State of Florida[1]

Rank[2] All	Rank[2] FL	Institution Name	City, State	Total Active Branches	Total Deposits[2] (US$ M)	Market Share[2] (%)
1	-	Bank of America NA	Charlotte, NC	544	$110,444	20.00%
2	-	Wells Fargo Bank NA	Sioux Falls, SD	603	$78,717	14.26%
3	-	SunTrust Bank	Atlanta, GA	426	$50,616	9.17%
4	-	JPMorgan Chase Bank NA	Columbus, OH	409	$36,094	6.54%
5	1	TIAA FSB	Jacksonville, FL	12	$23,135	4.19%
6	-	Branch Banking and Trust Co.	Winston-Salem, NC	288	$18,302	3.31%
7	-	Citibank NA	Sioux Falls, SD	55	$18,009	3.26%
8	-	Regions Bank	Birmingham, AL	309	$17,891	3.24%
9	2	BankUnited NA	Miami Lakes, FL	87	$15,231	2.76%
10	-	TD Bank NA	Wilmington, DE	155	$13,787	2.50%
11	-	Synovus Bank	Columbus, GA	98	$12,764	2.31%
12	**3**	**City National Bank of Florida**	**Miami, FL**	**44**	**$10,912**	**1.98%**
13	-	Fifth Third Bank	Cincinnati, OH	154	$10,482	1.90%
14	-	PNC Bank NA	Wilmington, DE	181	$10,259	1.86%
15	-	IBERIABANK	Lafayette, LA	71	$9,119	1.65%
16	4	CenterState Bank NA	Winter Haven, FL	110	$8,363	1.51%
17	-	Centennial Bank	Conway, AR	78	$5,976	1.08%
18	5	Mercantil Bank NA	Coral Gables, FL	17	$5,762	1.04%
19	6	Seacoast National Bank	Stuart, FL	58	$5,369	0.97%
20	-	Northern Trust Co.	Chicago, IL	19	$5,301	0.96%
		Other Commercial Banks[1] (161)		*1,086*	*85,596*	*15.50%*
		Market Total		**4,804**	**$552,130**	**100.00%**

Source: S&P Global Market Intelligence, FDIC

(1) Includes all top-tier consolidated Florida headquartered Bank Holding Companies, Savings & Loan Holding Companies, Commercial Banks, Savings Banks and Savings & Loan Associations; excluding targets of announced mergers and Raymond James Financial, Inc.

(2) Commercial bank rank, deposits and market share based off of deposits as of June 30, 2018, reflective of transactions announced or completed as of September 17, 2018

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Balance sheet

US$ million (*)	2015	2016	2017	2018	CAGR 2015-2018
Cash	1,832	2,271	2,153	2,963	17.39%
Securities	5,335	5,460	6,808	7,586	12.45%
Loans	28,700	31,921	34,989	43,001	14.43%
Other Financial Instruments	379	438	320	86	-39.07%
Fixed Assets	407	402	389	405	-0.16%
Other Assets	4,760	4,034	4,110	5,474	4.77%
Total Assets	**41,413**	**44,526**	**48,769**	**59,516**	**12.85%**
Deposits on Demand	11,583	11,794	13,723	17,592	14.95%
Time Deposits	13,388	14,332	15,390	17,745	9.85%
Interbank Borrowings	2,577	2,373	2,525	3,970	15.50%
Bonds Payable	5,502	6,331	7,226	8,604	16.07%
Other Liabilities	5,484	6,070	5,979	6,627	6.51%
Equity	**2,879**	**3,625**	**3,927**	**4,978**	**20.02%**
Total Liabilities	**41,413**	**44,526**	**48,769**	**59,516**	**12.85%**

(*) Figures are converted to US$ using an FX of USD/CLP of 694.77 (January 2nd 2019)

Balance sheet

CLP$ million (*)	2015	2016	2017	2018	CAGR 2015-2018
Cash	1,272,552	1,577,565	1,495,732	2,058,757	17.39%
Securities	3,706,721	3,793,351	4,730,198	5,270,611	12.45%
Loans	19,939,945	22,177,574	24,309,484	29,876,007	14.43%
Other Financial Instruments	263,561	304,533	222,030	59,624	-39.07%
Fixed Assets	282,556	279,496	270,291	281,236	-0.16%
Other Assets	3,307,431	2,802,713	2,855,661	3,803,482	4.77%
Total Assets	**28,772,766**	**30,935,232**	**33,883,396**	**41,349,717**	**12.85%**
Deposits on Demand	8,047,288	8,194,263	9,534,124	12,222,539	14.95%
Time Deposits	9,301,896	9,957,688	10,692,346	12,328,776	9.85%
Interbank Borrowings	1,790,090	1,648,764	1,754,356	2,758,149	15.50%
Bonds Payable	3,822,650	4,398,430	5,020,307	5,977,948	16.07%
Other Liabilities	3,810,317	4,217,410	4,153,977	4,603,942	6.51%
Equity	**2,000,525**	2,518,677	2,728,286	3,458,363	20.02%
Total Liabilities	**28,772,766**	**30,935,232**	**33,883,396**	**41,349,717**	**12.85%**

Financial results

US$ million (*)	2015	2016	2017	2018	CAGR 2015-2018
Net Interest Income	1,152	1,303	1,346	1,555	10.33%
Net Service Fee Income	337	391	387	441	12.53%
Operating Income	**1,489**	**1,694**	**1,732**	**1,995**	**10.81%**
Other Operating Income	187	160	273	305	15.58%
Provision for loan losses	-345	-329	-376	-460	15.60%
Operating Income, net of loan losses, interest and fees	**1,331**	**1,524**	**1,630**	**1,841**	**10.52%**
Personal salaries and expenses	-438	-536	-574	-669	20.08%
Administrative Expenses	-273	-325	-355	-421	22.79%
Depreciation and Amortization	-63	-79	-87	-97	21.46%
Total operating expenses	**-774**	**-940**	**-1,016**	**-1,186**	**17.31%**
Total Net Operating Income	**577**	**612**	**776**	**748**	**14.10%**
Income Tax	-101	-122	-241	-178	53.62%
Consolidated Net Income for the Year	**476**	**490**	**535**	**570**	**4.07%**

(*) Figures are converted to US$ using an FX of USD/CLP of 694.77 (January 2nd 2019)

Financial results

CLP$ million (*)	2015	2016	2017	2018	CAGR 2015-2018
Net Interest Income	800,506	905,053	934,828	1,080,197	12.04%
Net Service Fee Income	234,270	271,629	268,706	306,203	13.00%
Operating Income	**1,034,776**	**1,176,682**	**1,203,534**	**1,386,400**	**12.25%**
Other Operating Income	129,774	111,205	189,954	212,235	14.28%
Provision for loan losses	-239,830	-228,906	-260,992	-319,867	17.87%
Operating Income, net of loan losses, interest and fees	**924,720**	**1,058,981**	**1,132,496**	**1,278,768**	**11.32%**
Personal salaries and expenses	-304,611	-372,631	-398,903	-464,558	18.86%
Administrative Expenses	-189,442	-225,489	-246,880	-292,170	21.29%
Depreciation and Amortization	-43,450	-55,108	-60,276	-67,427	18.17%
Total operating expenses	**-537,503**	**-653,228**	**-706,059**	**-824,155**	**17.11%**
Total Net Operating Income	**400,712**	**424,889**	**538,979**	**519,649**	**7.87%**
Income Tax	-69,889	-84,724	-167,554	-123,802	20.36%
Consolidated Net Income for the Year	**330,823**	**340,165**	**371,425**	**395,847**	**4.90%**