GROUNDS FOR THE MATTERS TO BE SUBMITTED TO VOTING IN ORDINARY AND EXTRAORDINARY SHAREHOLDERS' MEETINGS TO BE HELD ON APRIL 3, 2019

I. ORDINARY SHAREHOLDERS' MEETING

DISTRIBUTION OF DIVIDENDS

The company will ask the Ordinary Shareholders' Meeting to distribute net earnings in 2018 amounting to Ch$395,793,906,849 as follows:

a) Distribute a dividend of Ch$1,000 per share of the 135,892,980 total shares issued and subscribed in the Shareholders' Registry, amounting to Ch$135,892,980,000; and,
b) Allocate to the reserve fund from net earnings the remaining net earnings in the year amounting to Ch$259,900,926,849.

Grounds for the above proposal

a) The proposal of distributing a dividend of Ch$1,000 per share is about 34.33% of the net earnings in 2018, and this is higher than the legal minimum.
b) Capitalization of the net earnings surplus that is not distributed as dividends will increase the bank's paid-in capital base and thereby sustain its growth and the development of new business.

ELECTION OF DIRECTORS

The company will ask shareholders to elect the company directors for the next three years.

In the meeting it will identify who are applying as independent directors and those not.

It should be noted that to be able to be elected as independent directors pursuant to article 50 bis of the Law on Corporations candidates shall be proposed by shareholders holding 1% or more of the company's shares at least ten days before the date scheduled for the shareholders' meeting summoned to elect directors.

Likewise, no less than two days before the respective meeting candidates for directors applying as independent directors shall send the Bci CEO the affidavit required by article 50 bis of the Law on Corporations.

BOARD REMUNERATION

The company will propose to the Ordinary Shareholders' Meeting a director remuneration and expenditure system for the period from April 2019 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 for each member of the Board, except the Chairman, who shall receive a fixed remuneration of 850 monthly tax units, according to his daily work functions and complying with the special mandate vested in him by the Board.
- A fixed remuneration of 5 monthly tax units 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 Human Resources and Culture 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 profit in 2017, 2018 and 2019. 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 monthly tax units, 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 the law must be decided by the Ordinary Shareholders' Meeting, the Board shall propose an amount equivalent to 3,000 monthly tax units.

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 earnings 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.

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 ask the Ordinary Shareholders' Meeting to maintain the services of Deloitte as the independent auditors of the Bank and its subsidiaries for 2019.

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$259,900,926,849, as follows:

a) The sum of Ch$259,900,910,890 by issuing 5,723,429 non-par-value bonus shares; and,
b) The sum of Ch$15,959 without issuing any bonus shares.

Grounds for the above proposal

The Bank's proposed capital increase will enable Bci to sufficiently comply with 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 consolidated risk-weighted assets will be around 8.41% and 13.70%, respectively (February 2019 base used), 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 March 27, 2018, shareholders agreed to issue 1,290,178 bonus shares, and this year the proposal is to issue 5,723,429 additional shares.

To distribute Ch$259,900,910,890, by issuing 5,723,429 bonus shares, we calculated their reference value as Ch$45,410 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 26, 2019. Accordingly, 5,723,429 non-par-value bonus shares will be issued, which will be distributed to 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 Law on Corporations and the respective regulation.

2. 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.