



# Presentation to Investors

August 2021



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Financial data included in this Presentation has been prepared in accordance with Chilean accounting principles or Chilean Bank GAAP, issued by the Chilean Commission for the Financial Market (“CMF”). As a consequence, the standards used to prepare the Bank’s consolidated financial statements differ from the standards used to prepare the Bank’s financial statements included in the Bank’s Annual Report on Form 20-F filed with the SEC on April 23, 2021, the latter of which were prepared under International Financial Reporting Standards (“IFRS”), as issued by the International Accounting Standards Board (“IASB”). This presentation also includes non-Chilean Bank GAAP metrics such as Recurring Net Income and Recurring Return on Tangible Equity (“RoTE”). These metrics may not be comparable to similarly titled metrics used by other financial institutions. We believe the additional information is useful and meaningful to investors. The presentation of non-Chilean Bank GAAP financial measures is not intended to be a substitute for, and should not be considered in isolation from, the financial measures reported in accordance with Chilean Bank GAAP.

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The Bank is an issuer in Chile of securities registered and regulated by the CMF. Shares of our common stock are traded on the Bolsa de Comercio de Santiago—Bolsa de Valores, or the Santiago Stock Exchange and the Bolsa Electrónica de Chile—Bolsa de Valores, or Electronic Stock Exchange, which we jointly refer to as the “Chilean Stock Exchanges,” under the symbol “ItaúCORP.” The Bank’s American Depositary Shares are traded on the New York Stock Exchange under the symbol “ITCB.” Accordingly, we are currently required to file quarterly and annual reports in Spanish and issue hechos esenciales o relevantes (notices of essential or material events) to the CMF and provide copies of such reports and notices to the Chilean Stock Exchanges and the SEC. All such reports are available at [www.cmf.cl](http://www.cmf.cl), [www.sec.gov](http://www.sec.gov) and [ir.itaui.cl](http://ir.itaui.cl).

# Agenda



Itaú Corpbanca at a Glance

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Itaú Corpbanca Key Highlights

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Key Financial Highlights



# SECTION 1



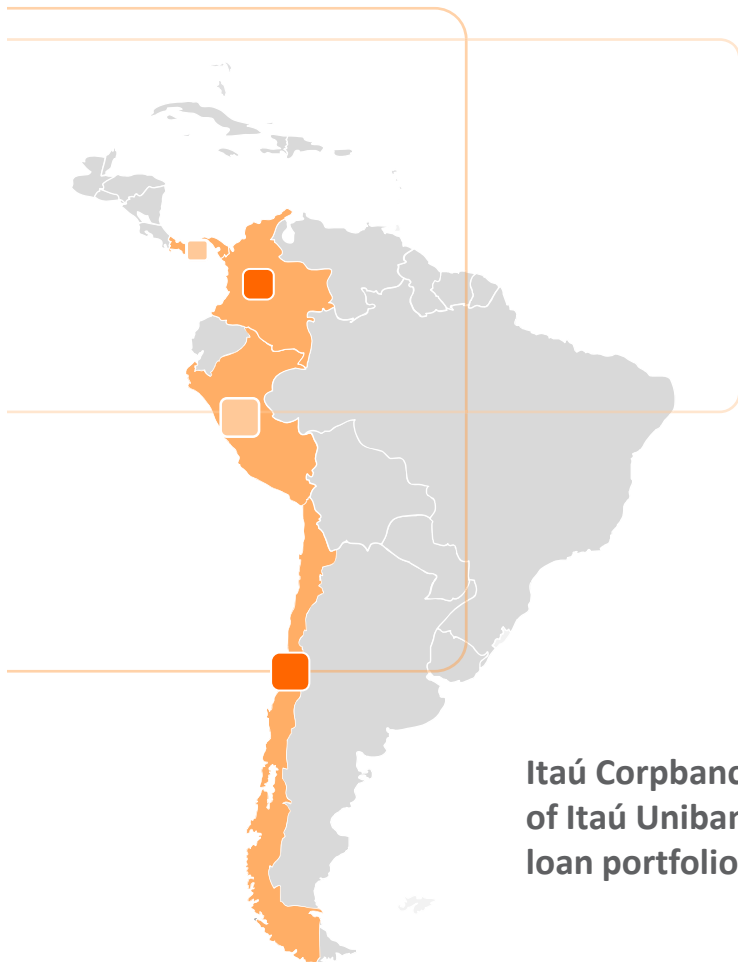
## Itaú Corpbanca at a Glance



**Itaú**




# Itaú Corpbanca at a Glance

Universal bank | Key part of Itaú Unibanco's internationalization strategy



**Itaú Corpbanca represents 22% of Itaú Unibanco's consolidated loan portfolio<sup>8</sup>**

## Regional Footprint & Main Indicators<sup>1,2</sup>

			
<b>Assets</b>	US\$ 39.2 bn	US\$ 7.8 bn	<b>US\$ 47.0 bn</b>
<b>Loans</b>	US\$ 25.4 bn	US\$ 5.8 bn	<b>US\$ 31.3 bn</b>
<b>Deposits</b>	US\$ 18.4 bn	US\$ 4.6 bn	<b>US\$ 22.9 bn</b>
<b>Market Share</b>	9.8%	3.6%	
<b>Headcount<sup>4</sup></b>	5,187	3,013	<b>8,200</b>
<b>Branches<sup>5</sup></b>	189	108	<b>297</b>
<b>Recurring Net Income 2Q'21<sup>6</sup></b>	US\$ 93 mm	US\$3mm	<b>US\$ 97mm</b>
<b>Recurring RoTE 2Q'21<sup>7</sup></b>	19.8%	2.5%	<b>16.0%</b>

Source: Itaú Corpbanca, CMF and Superintendencia Financiera de Colombia ("SFC")

1. Information as of June 30, 2021

2. Figures were converted at an exchange rate CLP/USD 732.19

3. Calculated as the share of gross loans out of the total Chilean banking system loans as reported by the CMF

4. Headcount for Chile includes employees of the New York branch and for Colombia includes headcount of Itaú (Panama)

5. Branches for Chile include one branch in New York and for Colombia include one office in Panama

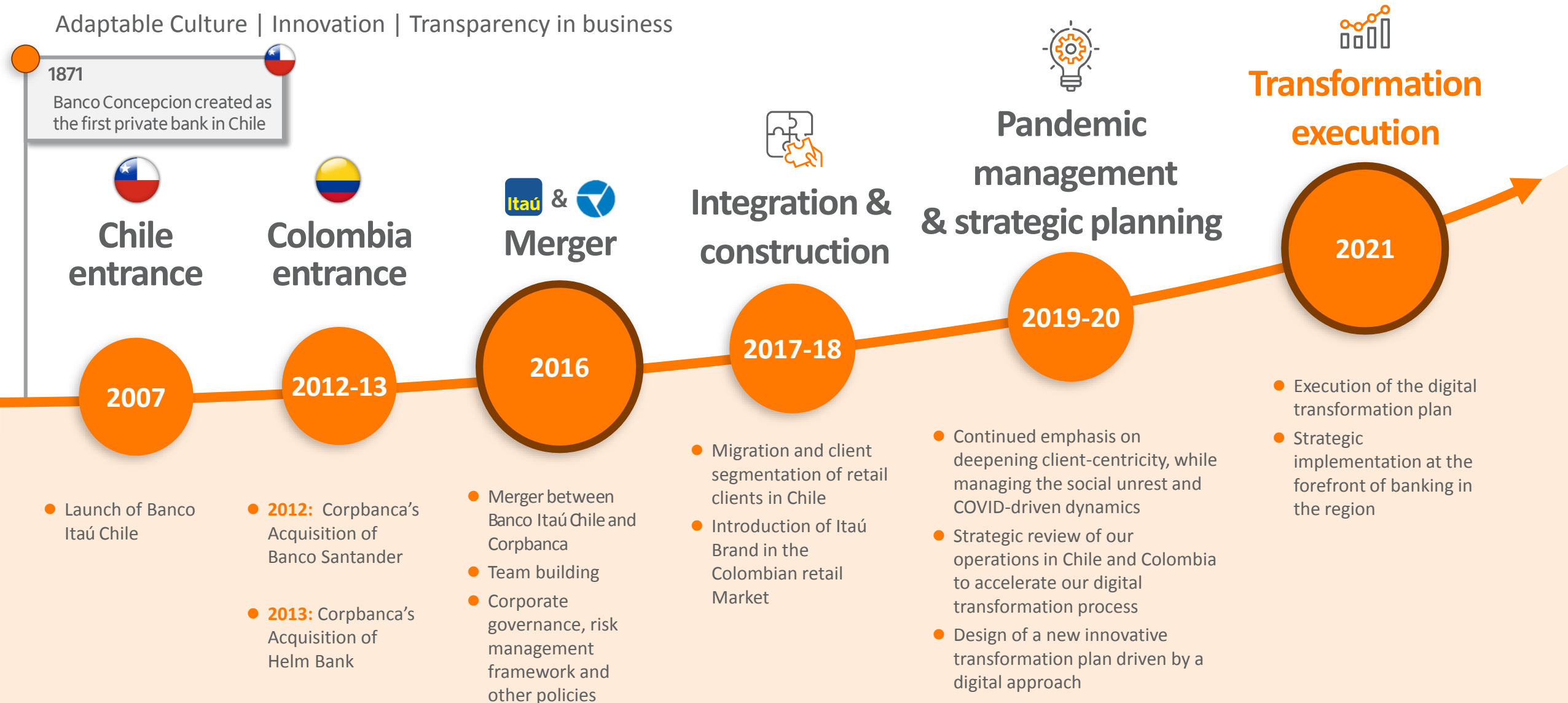
6. Quarter Recurring Net Income eliminates non-recurring events, including: Transaction costs, Goodwill impairment, Provisions, Other contingencies

7. Annualized figure. Tangible Equity: Shareholders equity net of goodwill, intangibles from business combination and related deferred tax liabilities

8. Considering the consolidated loan portfolios of Itaú Unibanco and Itaú Corpbanca reported in their respective 2Q21 MD&As as of June 30, 2021

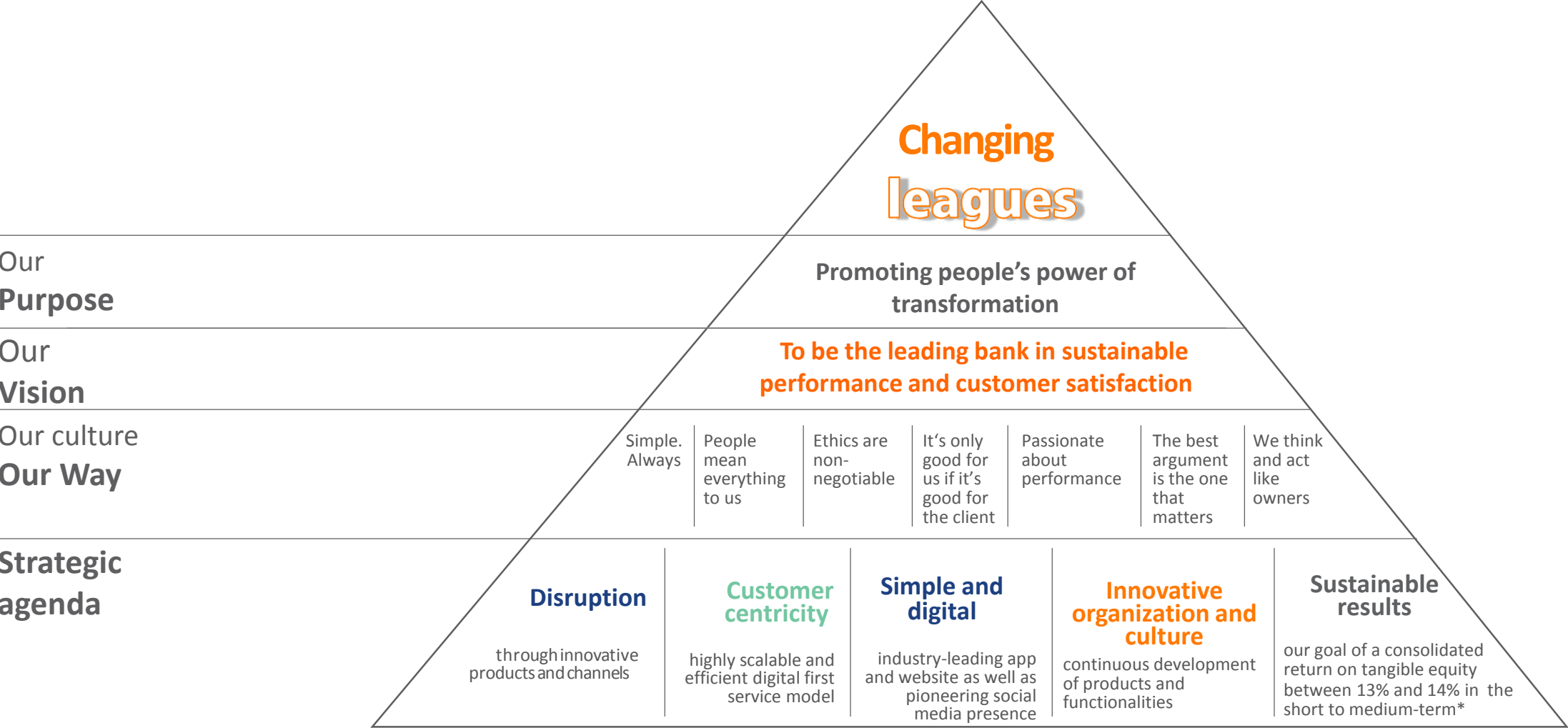
# Itaú Corpbanca's Evolution

Adaptable Culture | Innovation | Transparency in business



# Itaú Corpbanca's Objectives

Aiming to change leagues and compare with the world's best companies in client satisfaction



# SECTION 2



## Itaú Corpbanca Key Highlights



**Itaú**

# Itaú Corpbanca Key Highlights

1



Key banking player in some of the most developed economies and sound financial systems in Latin America

3



Strategic customer-centric model recently launched with strong focus on digital transformation

5



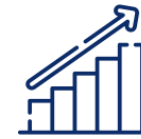
Sponsorship and support from the #1 bank in Latin America: Itaú Unibanco<sup>1</sup>

2



Attractive portfolio in Chile with a strong wholesale segment and increasing retail share

4



Successful turnaround in Chile and clear actionable plan in Colombia

6



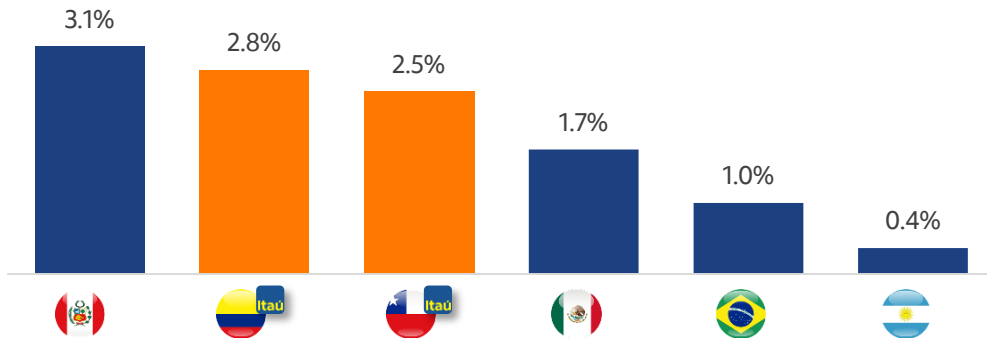
Experienced management team recently reinforced in line with long term growth strategy

1. Based on market capitalization as of August 17<sup>th</sup> 2021

# 1 Key Banking Player in Two of Latin America's Best Performing Economies

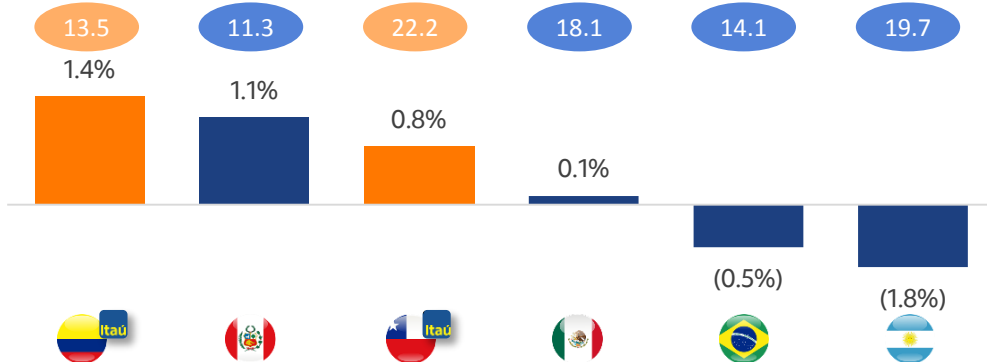
## Region's Fastest Growing Economies

Real GDP Growth (2010-2020 Average, %)



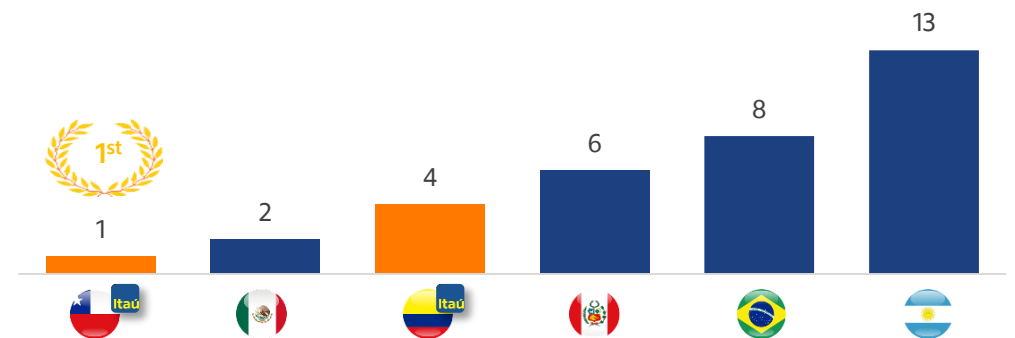
## Growing GDP per Capita

■ Real PPP GDP per Capita Growth ('10-'20 CAGR, %) ● Real PPP GDP per Capita 2020 (US\$ '000s)



## Best Business Environment of Latin America

World Economic Forum Competitiveness Ranking 2019<sup>1</sup> – Latin America (1=best; 22=worst)



## Solid Credit Ratings

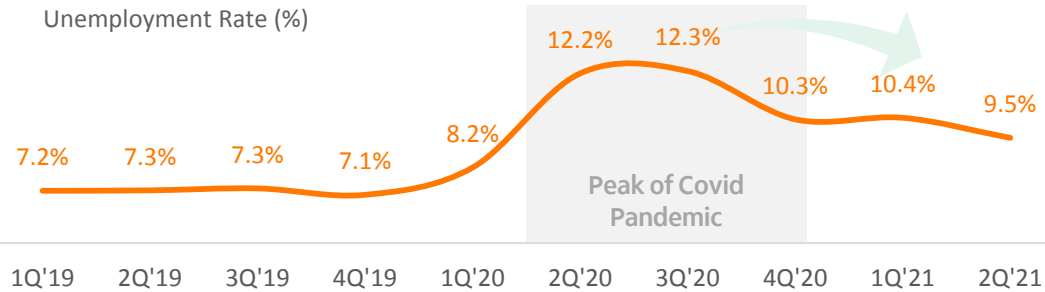
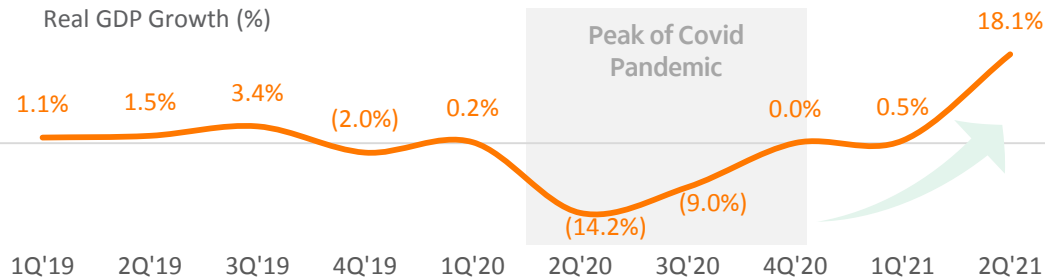
	Moody's	S&P Global Ratings	Fitch Ratings
Chile	A1 (Negative)	A (Stable)	A- (Stable)
Peru	A3 (Negative)	BBB+ (Stable)	BBB+ (Negative)
Mexico	Baa1 (Negative)	BB+ (Stable)	BBB- (Stable)
Colombia	Baa2 (Negative)	BB+ (Stable)	BBB- (Negative)
Brazil	Ba2 (Stable)	BB- (Stable)	BB- (Negative)

Source: IMF, Moody's, S&P, Fitch, World Economic Forum

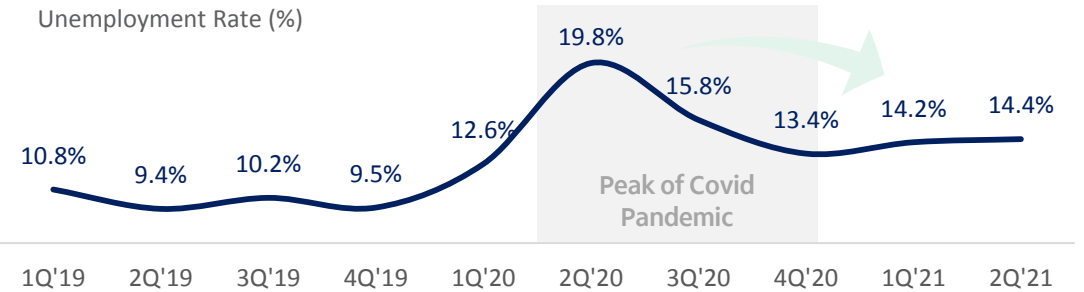
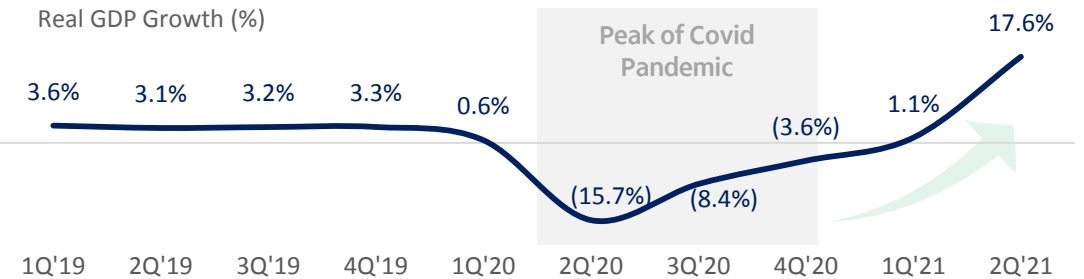
1. Index has been temporarily suspended by the WEF due to difficulties in its execution due to Covid restrictions

# 1 Strong Signs of Ongoing Recovery in Chile and Colombia

- ✓ **#1** in per capita vaccinations in Latin America and **#4** worldwide<sup>1</sup>
- ✓ Rapid economic recovery (**18.1%** GDP growth in 2Q '21)
- ✓ Chile's Central Bank increased the policy rate by **25 bps** in July to **0.75%**, signaling confidence in ongoing economic recovery



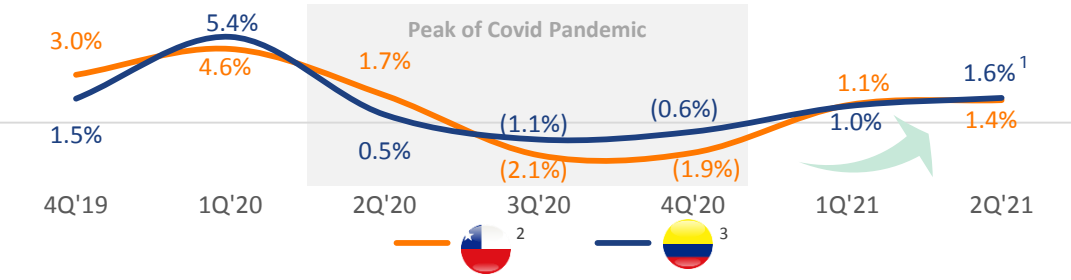
- ✓ Ramping-up vaccination, currently at a rate of **500 k vaccines per day**
- ✓ Rapid economic recovery (**17.6%** GDP growth in 2Q'21)
- ✓ Colombia's Central Bank maintained the policy rate at **1.75%** in July 2021 as an expansionary measure



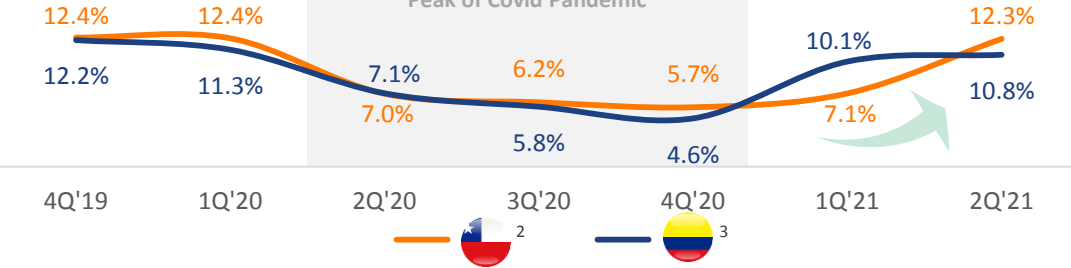
# 1 Improving Trends in the Chilean and Colombian Banking Systems and High Growth Potential

## Banking Activity and Profitability Has Started to Recover from Covid

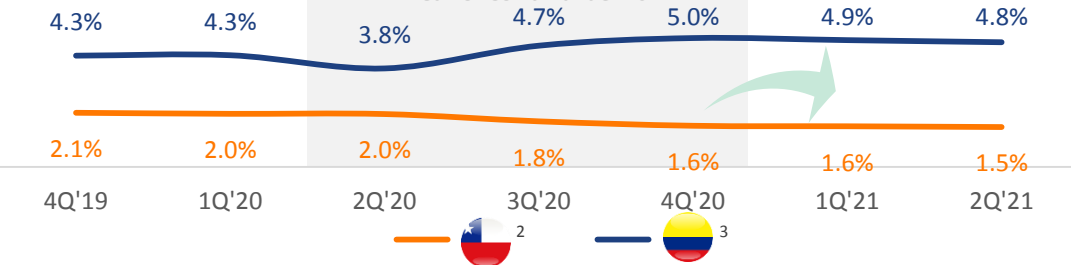
Nominal Loans Growth (%)



RoAE (%)

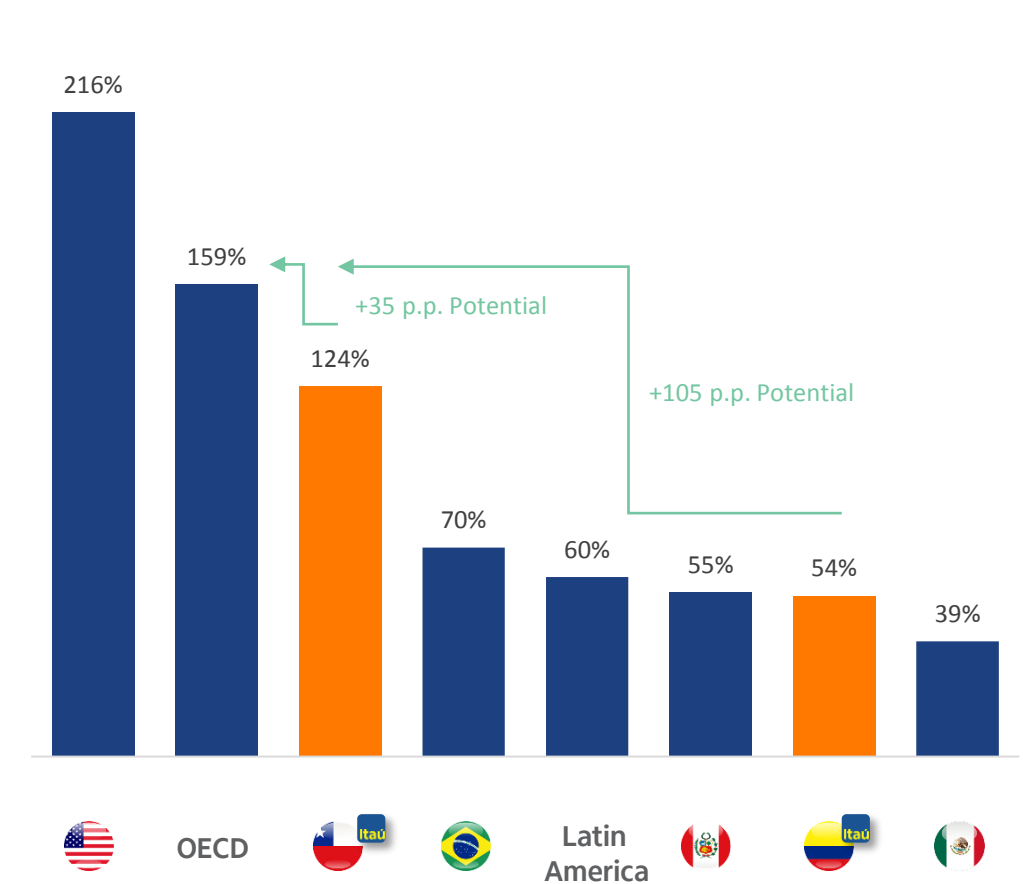


NPL Ratio (%)



## Substantial Room for Banking Sector Penetration

Domestic Credit to Private Sector (2020, % of GDP)



Source: CMF, SFC, World Bank, OECD

1. As of May 2021, as per latest public available information

2. Includes banks regulated by the CMF

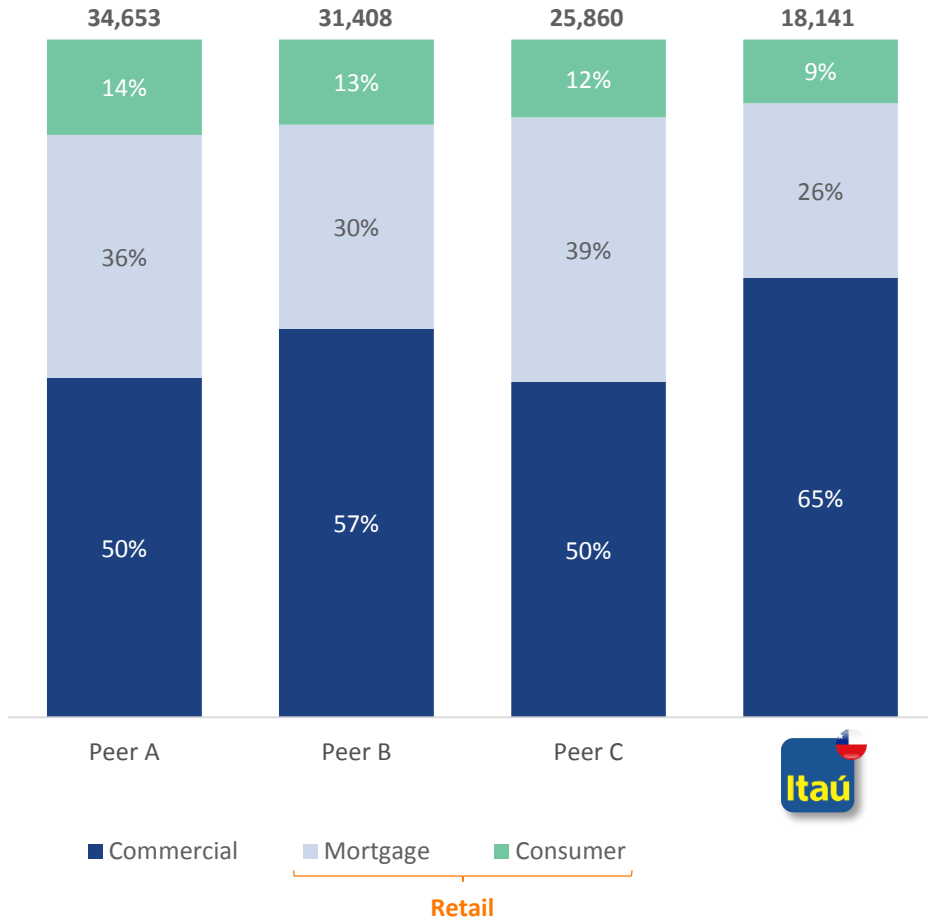
3. Includes banks regulated by the SFC

## 2 Attractive Portfolio in Chile with a Strong Wholesale Segment and Ample Room for Growth

### Opportunity to Grow in the Retail Sector

2Q'21 12 month Average Gross Loans Breakdown by Segment (CLP bn)<sup>2</sup>

Itaú Interest Rates<sup>1</sup>

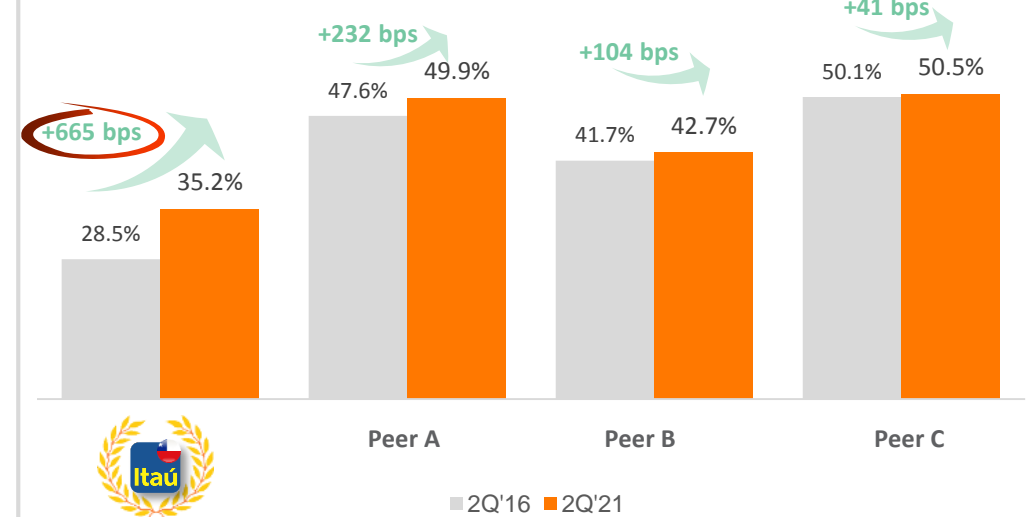


### Promising Expansion of the Retail Segment

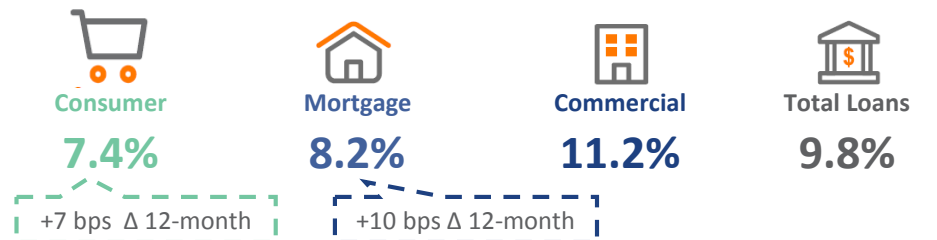


2<sup>nd</sup> Bank with best growth performance in consumer and mortgage credits

Retail Share in Average Gross Loans (%)<sup>2,3</sup>



ITCB's Market Shares by Segment (2Q'21)<sup>4</sup>



Source: Itaú Corpbanca, CMF

- Interest rates by segment; Interest rates calculated using 12-month average gross loans and LTM interest margin
- Peers include Santander-Chile, Banco de Chile and Scotiabank Chile

3. Considers 12-month average gross loans for 2Q'21 and 2Q'16

- Calculated as the share of gross loans of Itaú Corpbanca considering Banco de Estado, Scotiabank Chile, Banco Falabella, Banco de Chile, Santander-Chile, BCI and Itaú Corpbanca. Excludes foreign operations

### 3 Strategic Customer-Centric Model Recently Launched with a Strong Digital Focus

#### Customer Preferences Have Changed...

1.5x

Increase in transactions through digital channels in the last 12 months



#### App



▲ **97%**  
Digital transfers<sup>1</sup>

▲ **81%**  
New credit volumes<sup>2</sup>

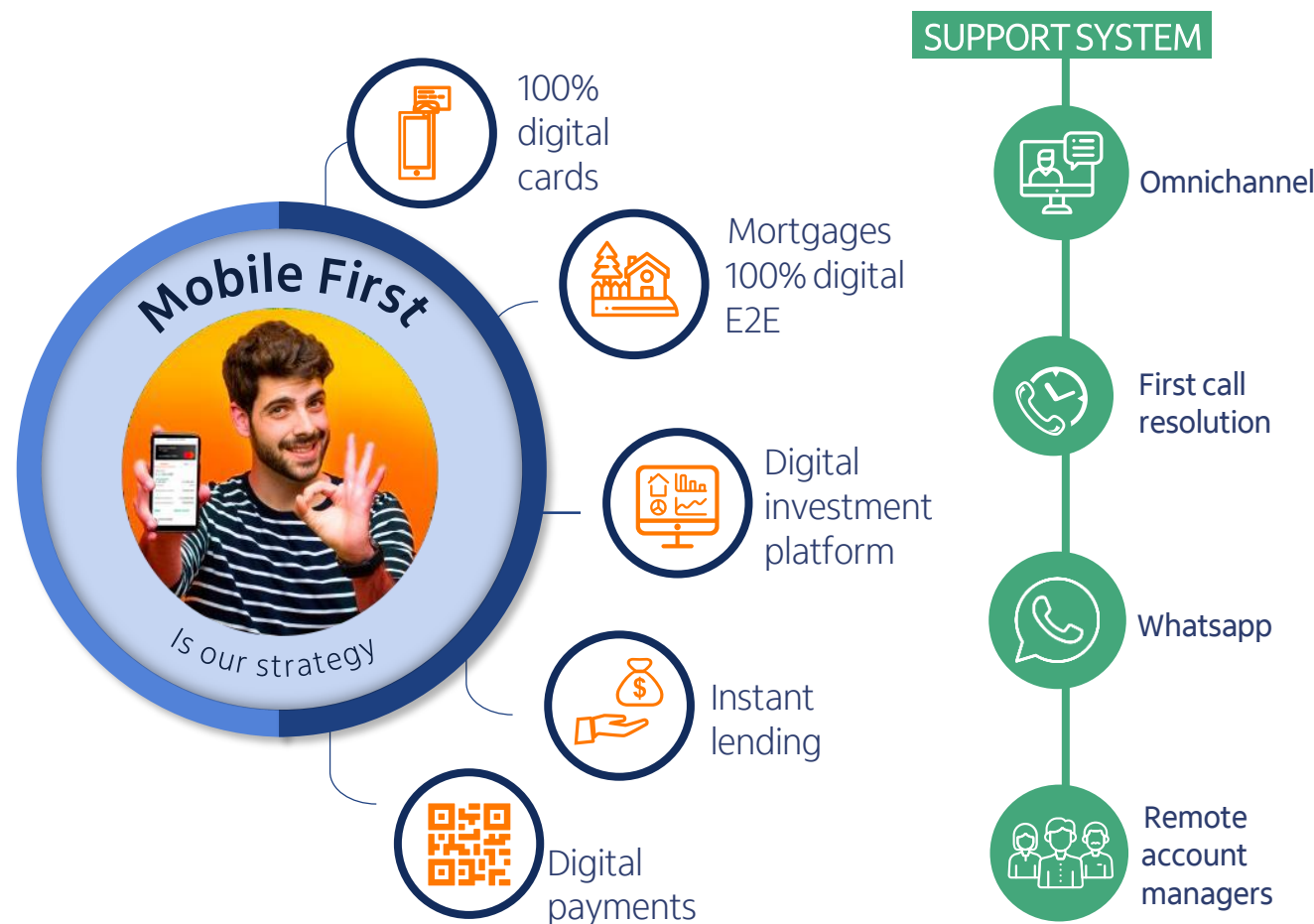
#### Web



▲ **42%**  
Digital transfers for companies<sup>3</sup>

▲ **81%**  
New credit for individuals<sup>4</sup>

#### ...And Itaú Corpbanca is Offering Everything they need on the palms of their hands



### 3 Transformation is Undergoing Based on the 5 Key Pillars that Define the Way Forward...

#### Disruption

- Behave like an **entrepreneurial bank**, seeking spaces for growth and value with focus
- **Disrupt the market** in strategically prioritized segments/products

#### Customer Centricity

- **Obsession for customer experience**
- Deep understanding of **customer needs** through analytics
- Simple and easy-to-use products

#### Simple and Digital

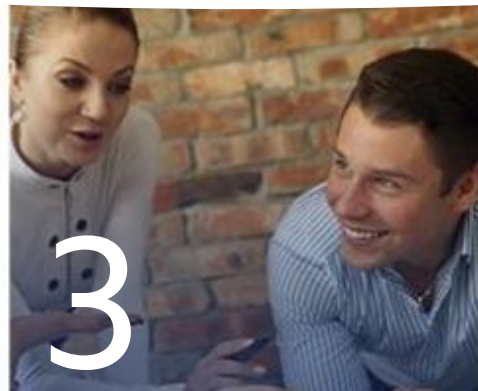
- **Mobile-first** for persons and self service for companies
- A **simple first bank** with agile processes
- **Omnichannel experience**
- New IT, simplified architecture
- **Technology as a competitive advantage**

#### Innovative Organization and Culture

- **Agile work model at scale**, with full integration of all areas of the bank:
- **Talent's preferred bank in Chile**
- **Externally oriented bank**, learning daily from market trends
















#### Sustainable Results

- **Efficient bank** that generates value for its shareholders, in a sustainable way



## Transformation Program to achieve sustainable profitability

### 3 ... As is Evident Across the Different Initiatives in Place Around Key Pillars

Disruption	Customer Centricity	Simple and Digital	Innovative Organization and Culture	Sustainable Results
  	<p><b>FAST GROWING NPS AWARDS</b></p>  <p><b>IMPROVING PAYMENT EXPERIENCE</b></p> 	 <p><b>1</b> Banking app</p>  <p><b>Best Banking Website for SMEs</b></p> <p><b>+200 APIs developed</b></p> <ul style="list-style-type: none"> <li>Digital, customer-centric technology</li> <li>Operational risk reduction</li> <li>Time-to-market reduction</li> </ul>	 <p><b>DIVERSITY</b></p> <p><b>GENDER EQUALITY VOY COMO SOY</b></p>   <p><b>By 2022 2,000+ staff working in an agile model</b></p>	<p><b>ESG Focus</b></p>  <ul style="list-style-type: none"> <li>Accelerating efficiency gains</li> <li>Agile @Scale</li> <li>NPS leadership among banks</li> <li>Bank with fastest sustainable growth</li> </ul>
 <p>1</p>	 <p>2</p>	 <p>3</p>	 <p>4</p>	 <p>5</p>

**The transformation is happening**



## 4 Successful Turnaround Process in Chile

### Key Highlights



2<sup>nd</sup> consecutive quarter with positive results



One of the fastest growing banks in Chile fueled by digital transformation



Disruption through innovative products and channels



ESG as a strategic pillar (16.3% of wholesale credits to socially responsible investments)<sup>1</sup>



Capital increase to achieve industry-standard capitalization ratios

### Improvement in Customer Satisfaction...

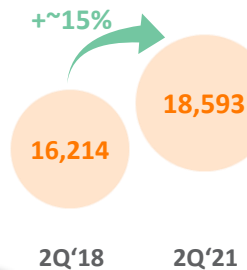
**+24 pp** Overall Bank NPS  
(2H'21 vs 2H'20)

**+27 pp** Retail Bank NPS  
(2H'21 vs 2H'20)

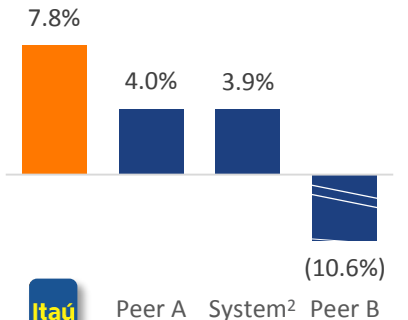
**+19 pp** Wholesale Bank NPS  
(2H'21 vs 2H'20)

### ...Leading to Fast Growth...

Loans Evolution (CLP bn)

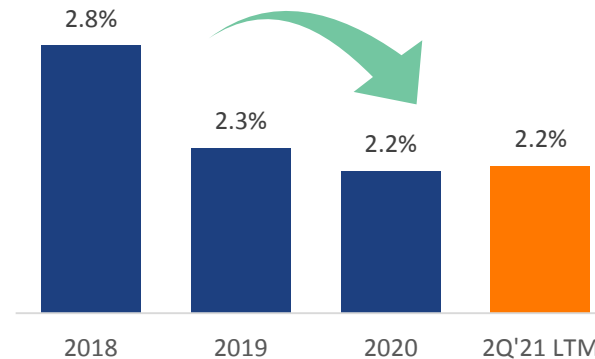


Net Income Growth (2Q'21 vs 2Q'18)



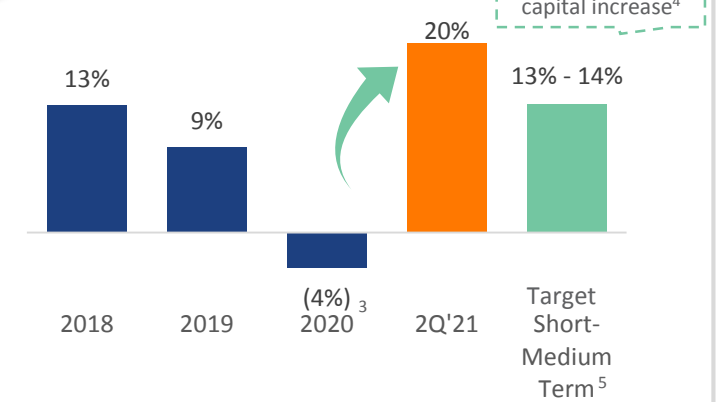
### ...Coupled with Cost Control...

Opex to Avg. Loans Ratio (%)



### ... and Sustained RoTE Improvement

Recurring RoTE (%)



Source: Itaú Corpbanca, CMF

1. As of December 2020

2. Includes Banco de Chile, BancoEstado, Santander-Chile, Banco Security and Itaú Corpbanca. For comparability purposes, excludes BCI 5. due to its US operations and Scotiabank Chile due to its merger with BBVA

3.

Mainly impacted by higher cost of credit related to corporate and SME clients of sectors impacted by Covid

4.

Assuming shareholders subscribe for all of the shares approved for the capital increase

5. Subject to various risks and uncertainties, including those set for in Itaú Corpbanca's Form 20-F for the year ended December 31, 2020 under the caption "Risk Factors"





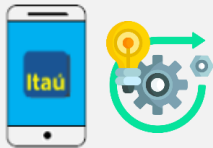
## 4 Clear Actionable Plan in Colombia

*Ongoing turnaround program in Colombia, leveraging on its solid and profitable wholesale portfolio and the work already done in funding structure*



### Refocus of Commercial Strategy

- Customized and agile offering will help refocus to attract affluent and emerging affluent customers for the retail bank
- Improved client segmentation and stronger commercial focus on wholesale



### Digital Transformation & Optimization of Operations and Services

- Digital transformation to drive efficiency, improve quality of service, and reduce costs
- Improved client experience through digital channels to expand relevance in the rapidly evolving market



### Key Structural Changes

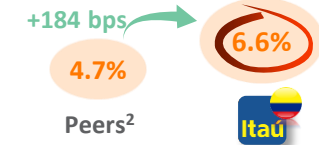
- Adjustment of middle and back office to optimized demand levels, among others
- More frequent and value-add focused integration with Chile

### Key Highlights

*Strong Wholesale Platform Comprising +66% of Gross Loans<sup>1</sup>*

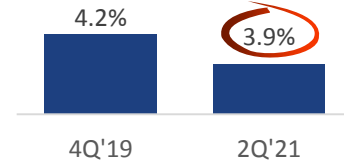
Commercial Yield  
Consistently  
Outperforming the  
Market

2Q'21 Commercial Yield Annualized<sup>3</sup>



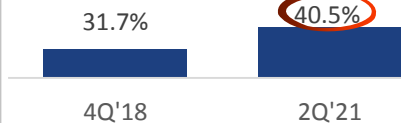
Improving Credit  
Quality

2Q'21 NPL Ratio

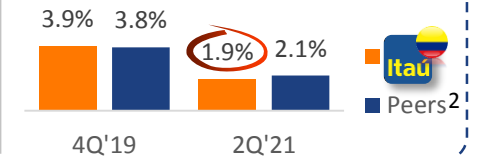


Decreasing  
Funding Cost Driven  
by Increasing Share  
of Deposits

Share Deposits in Funding Structure (%)



Cost of Deposits (%)<sup>4</sup>



Source: Itaú Corpbanca, Peers financial statements

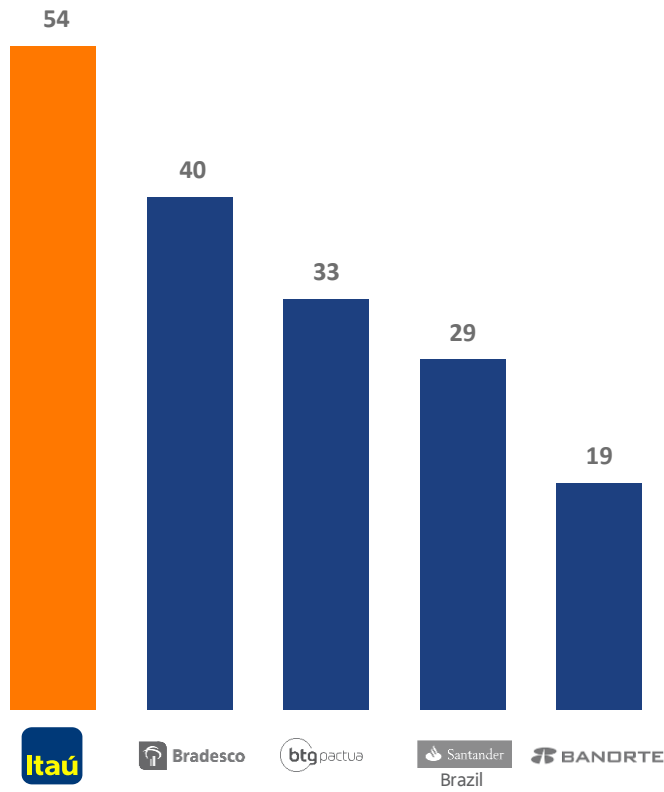
1. As of 2Q'21
2. Peers include: Davivienda, BBVA Colombia and Scotiabank Colpatria
3. Calculated as Annualized Quarterly interest income on Commercial Loans over Average Commercial Loans
4. Calculated as Annualized Quarterly Interest expenses on Deposits over Average Deposits

## 5 Sponsored by the #1 Bank in Latin America: Itaú Unibanco<sup>1</sup>

*Itaú Corpbanca leverages on Itaú Unibanco's vast experience and its global platform with a unique focus in Latin America*

### Itaú Unibanco: Largest Bank in Latin America

Market Capitalization (US\$ mm)<sup>1</sup>



### Itaú Unibanco has Built a Global Platform Spanning Across 18 Countries

- **Largest bank in Latin America** and one of the largest globally by market capitalization<sup>1</sup>
- **Unique platform** in Latin America, with strategic alliances and offices across the globe to complement its services
- **Know-how over its full offering of products and services** in the credit, services and insurance segments
- **Adaptable culture that nurtures innovation** and transparency
- **Retail banking serving over 50 million clients**
- **Experienced in wholesale banking** serving +24,000 corporate and institutional groups
- **Top-tier investment banking** services in Latin America with multiple client recognitions



**Iti Itaú** 100% Digital Bank Account - Free and Differentiated Account

- 15 mm clients target for 2021 (7.8 mm as of 2Q'21)
- 90% of new clients in 2Q'21 without an Itaú account
- 115% growth in credit cards sales in 2Q'21



**Vast Commercial Platform**



**4.3 k**  
branches and PABs





**97 k**  
employees

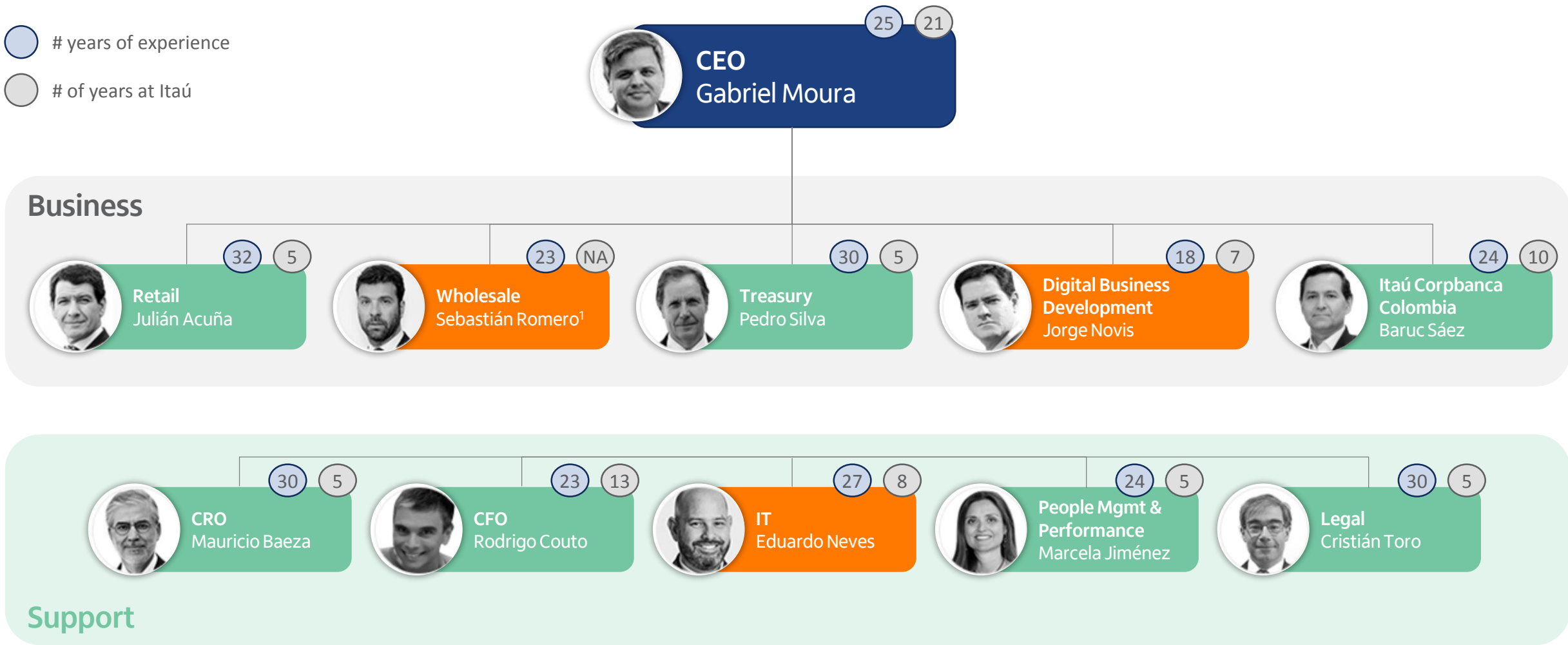


**45 k**  
ATMs

# 6 Experienced Management Team Recently Reinforced in line with Long Term Growth Strategy...

 # years of experience

 # of years at Itaú



Source: Itaú Corpbanca

1. Mr. Romero will join Itaú Corpbanca in September 2021

## 6 ... As Demonstrated by New Executives and Organization Design, Effectively Equipping Itaú Corpbanca for Success

### New members of Itaú Corpbanca's Executive Team



**Eduardo Neves**

Corporate Director IT

Since April 2021

Engineering in Technology and MBA from the Federal University of Rio de Janeiro (UFRJ)



VP of Innovation & Cloud Apps for Latin America

Worked in IBM from Brazil since 2013, where he led large-scale projects

25+ years of experience in tech, working mainly in financial and telecommunications sectors



**Sebastian Romero**

Head of Wholesale Banking

Will join September 2021

B.A. in Business and Administration from Universidad Gabriela Mistral



Former Global Director of Multinational Corporate Clients in Santander

Previously, served as Global Director of Export & Agency Finance at Santander in Madrid

### Organization to Support Transformation Program



**Jorge Novis**

Chief Transformation Officer (CTO)

Corporate Director of Digital Business Development

#### Transformation Office (TO)



CTO



Core team

Central Tower

Finance Cell

IT Cell

People and Change Mgmt Cell

#### Working Fronts

##### Implementation teams



##### Fronts structure



Sponsor



Front leader



Initiative owner



Technology leader

Cross-cutting teams supporting the working fronts

# SECTION 3



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## Key Financial Highlights



**Itaú**



# Consolidated Figures Show a Strong Recovery Post Covid-19

## 2Q21 vs. 1Q21 Change<sup>3</sup>

Financial margin  
with clients

CLP 201.9 bn  
**+3.2%**

Commissions  
and fees

CLP 41.5 bn  
**+4.9%**

Non-interest  
expenses

CLP 149.6 bn  
**(5.1%)**

Cost of credit

CLP 26.0 bn  
**(32.9%)**

## Recurring Net Income

Consolidated  
**CLP 70.8 bn**

Chile  
**CLP 68.3 bn**

## Recurring Return on Tangible Equity (RoTE)

	2Q21	1H21
Consolidated	<b>16.0 %</b>	<b>18.7 %</b>
Chile	<b>19.8 %</b>	<b>22.6 %</b>

## Credit portfolio

CLP 18.6 trn  
**+0.7%**



CLP 4.3 trn  
**+1.4%<sup>1</sup>**



## Capital Ratios

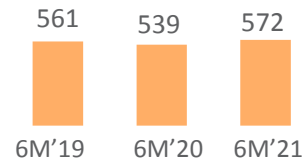
Jun-21

CET1 **6.7%**  
BIS<sup>2</sup> **13.03%**

## Consistent Financial Performance Across Relevant Metrics (CLP billion, unless noted)<sup>3</sup>

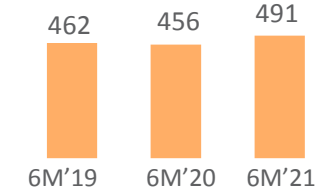
### Operating Revenues

**▲ 6.2%**  
**▲ 2.0%**



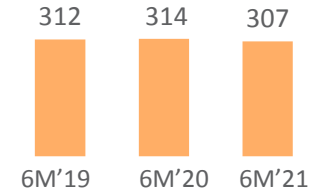
### Managerial Financial Margin

**▲ 7.8%**  
**▲ 6.3%**



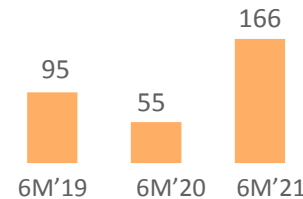
### Non-interest expenses

**▲ (2.1%)**  
**▲ (1.4%)**



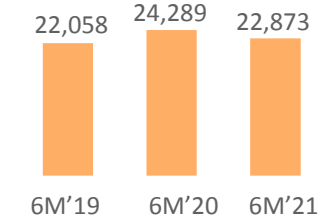
### Recurring Net Income

**▲ 202.9%**  
**▲ 75.4%**



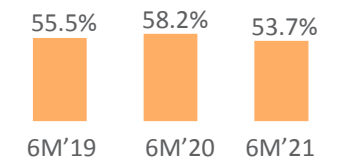
### Gross Total Credit Portfolio

**▲ 3.7%**



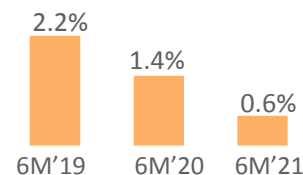
### Efficiency Ratio (%)

**▲ (4.5%)**  
**▲ (1.8%)**



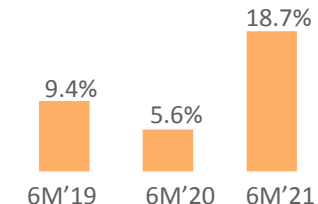
### Cost of Credit (%)

**▲ (0.8%)**  
**▲ (1.6%)**



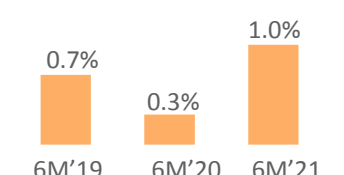
### RoTE (%)

**▲ 13.1%**  
**▲ 9.3%**



### RoTA (%)<sup>4</sup>

**▲ 0.7%**  
**▲ 0.3%**



Source: CMF number of checking accounts from Individuals as of April 2021 (latest available information)

1. In constant currency

2. BIS: Regulatory capital / Risk Weighted Assets (RWA)

3. Based on Managerial Financial Statements. See Management Discussion & Analysis Report for the quarter ended June 30, 2021 included in our current report on form 6-K furnished to the SEC on August 4, 2021 for reconciliation of managerial results

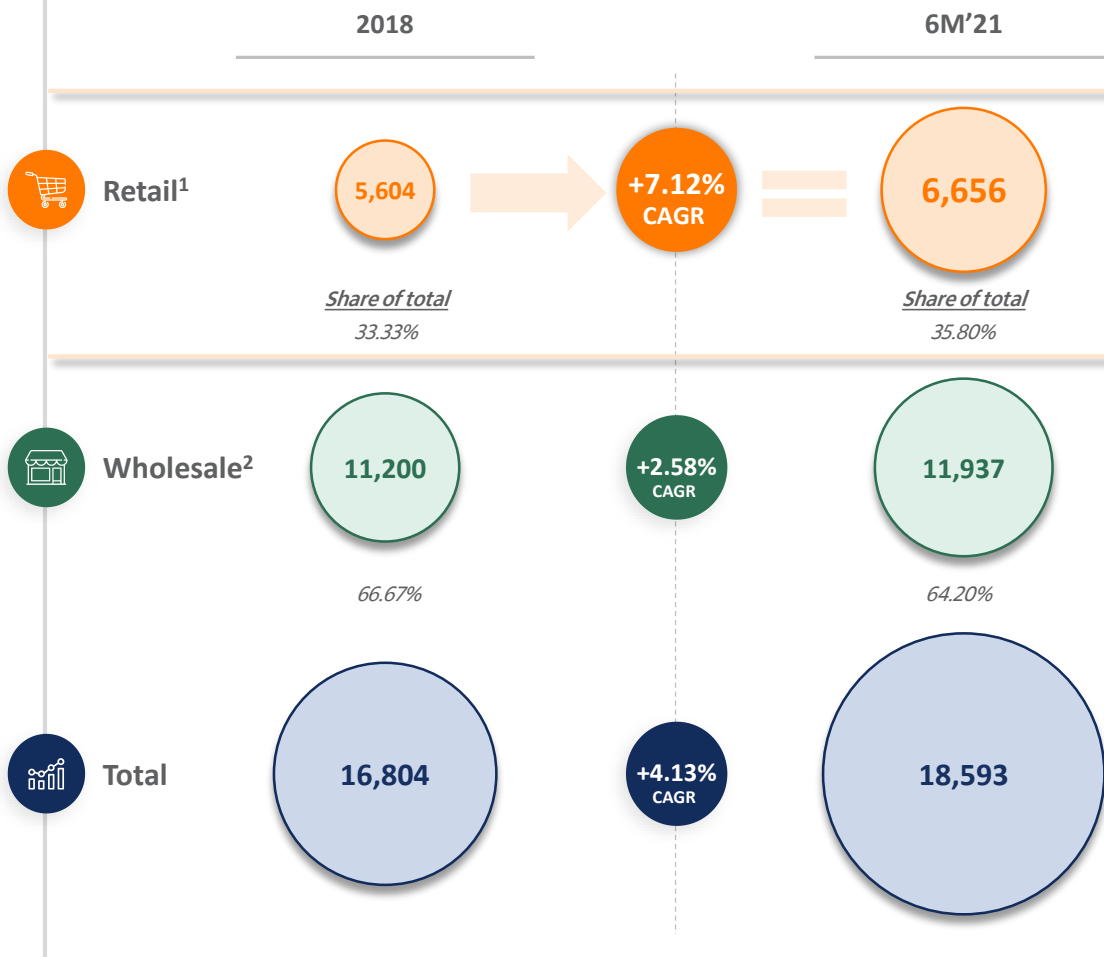
4. Tangible assets: Total assets excluding goodwill and intangibles from business combination



# Chile: Solid Wholesale Portfolio and Increasing Focus on Retail Coupled with Improving Checking Account Balance in Funding Structure...

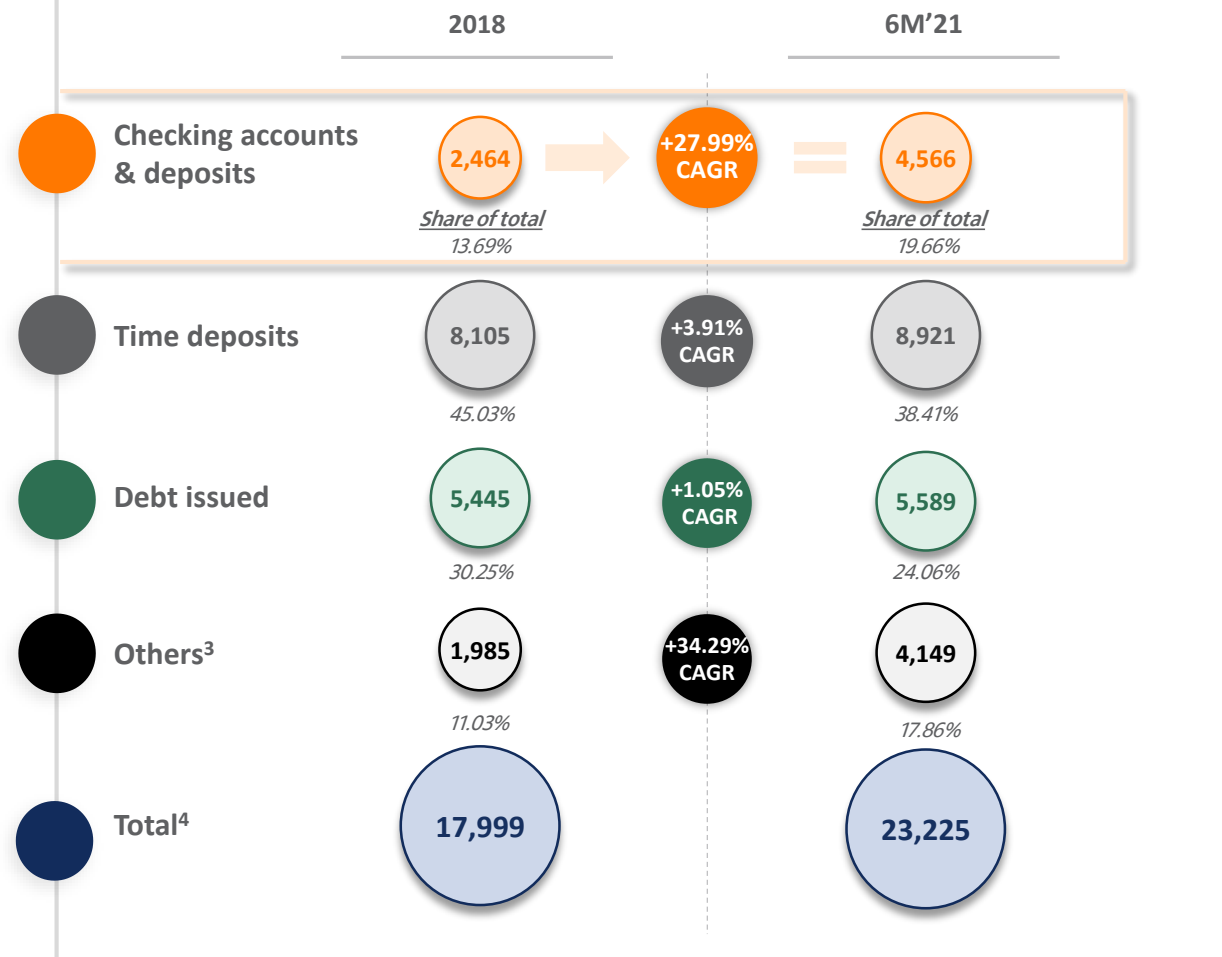
## Increasing Gross Loans through Retail Lending Expansion...

CLP billion, unless otherwise noted



## ... Coupled with an Accelerated growth in funding from Checking Accounts

CLP billion, unless otherwise noted



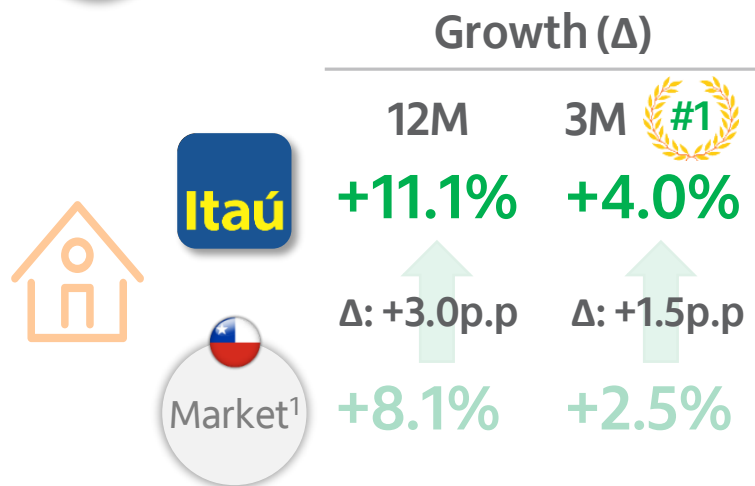
Source: Itaú Corpbanca

1. Includes Consumer loans and Residential mortgage loans
2. Includes Commercial loans, Foreign traded loans and Leasing and Factoring
3. Others: Repurchases contracts, Interbank borrowings including central bank lines, and Other financial liabilities
4. Excluding Cash items in process of being cleared, Financial derivatives contracts, Provisions and Other liabilities

## ... Proven by Market-Leading Growth Performance



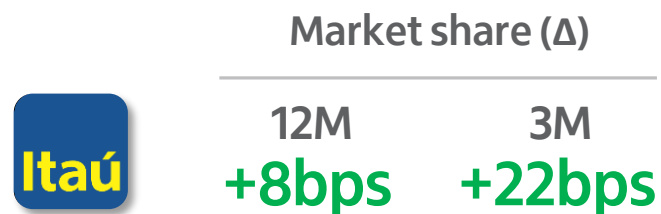
**1<sup>st</sup> & 2<sup>nd</sup>** Bank with best growth performance in mortgage credits



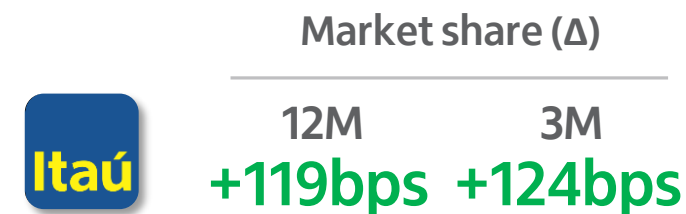
### Gaining market share across retail and wholesale portfolios



**2<sup>nd</sup>** Bank with best growth performance in consumer credits



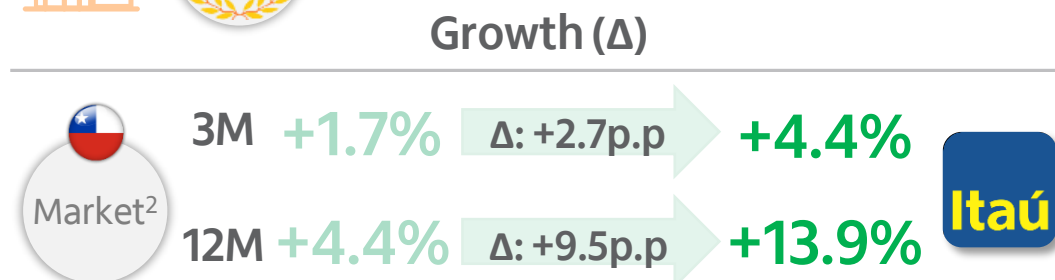
**2<sup>nd</sup>** Bank with best growth performance in COMEX credits



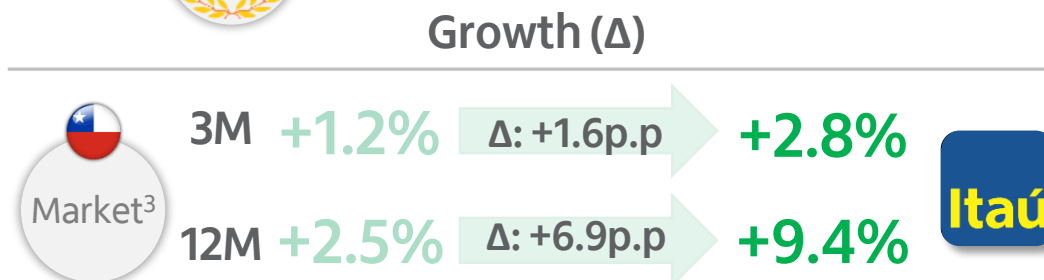
### Market-leading growth in new accounts for companies and individuals



**2<sup>nd</sup>** Fastest growing bank in new accounts for companies



**3<sup>rd</sup>** Fastest growing bank in new accounts for individuals



Source: Itaú Corpbanca and publicly available market data through CMF

Note: All data as of June 2021.

1. Represents average variation of BCI, Banco de Chile, Banco Falabella, Scotiabank Chile, Santander-Chile, and Banco Estado

2. Represents average variation of BCI, Banco de Chile, Banco Falabella, Scotiabank Chile, Santander-Chile, Banco Estado, Banco Security, and BICE

3. Represents average variation of BCI, Banco de Chile, BICE, Banco Estado, Scotiabank Chile, and Banco Security

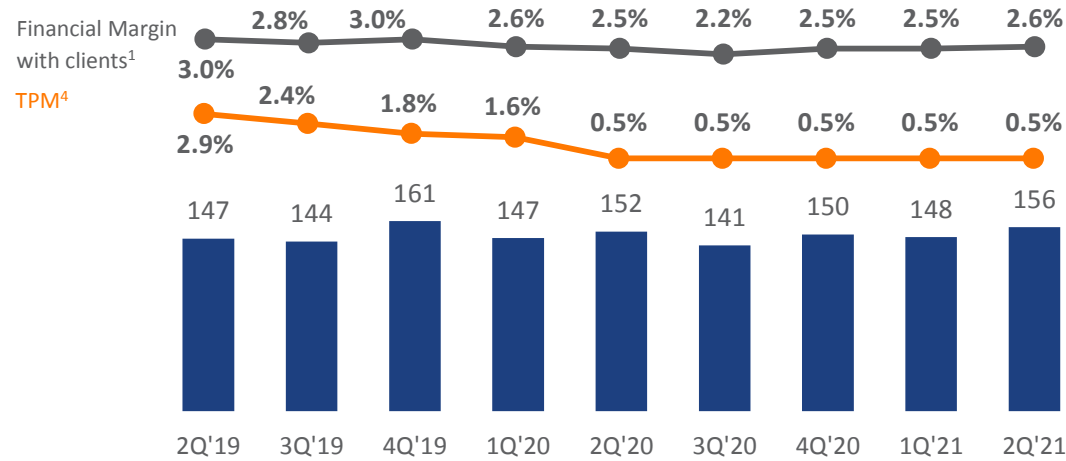


# Chile KPIs Evolution



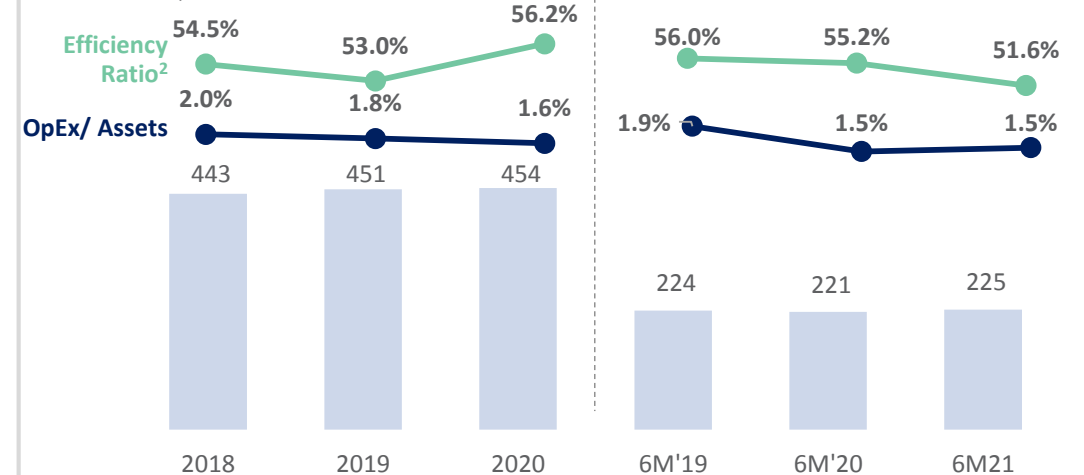
## Stable Financial Margin with Clients

CLP billion, unless otherwise noted

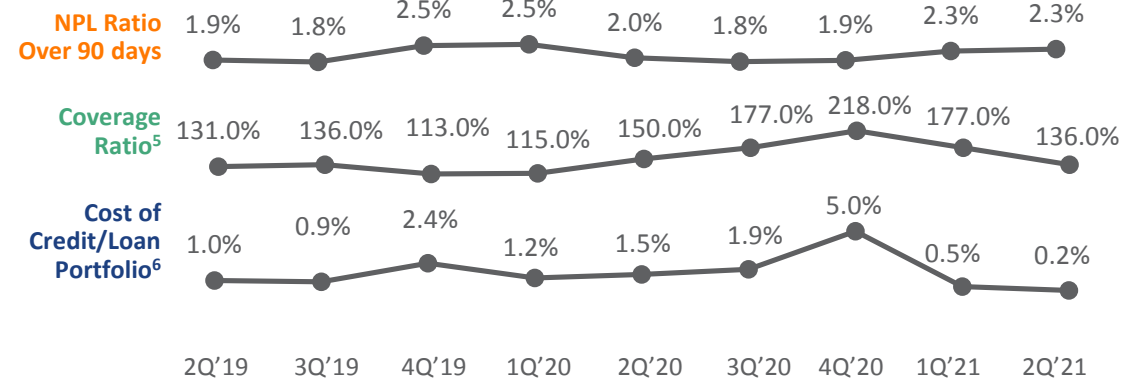


## Improving Efficiency Ratios

CLP billion, unless otherwise noted

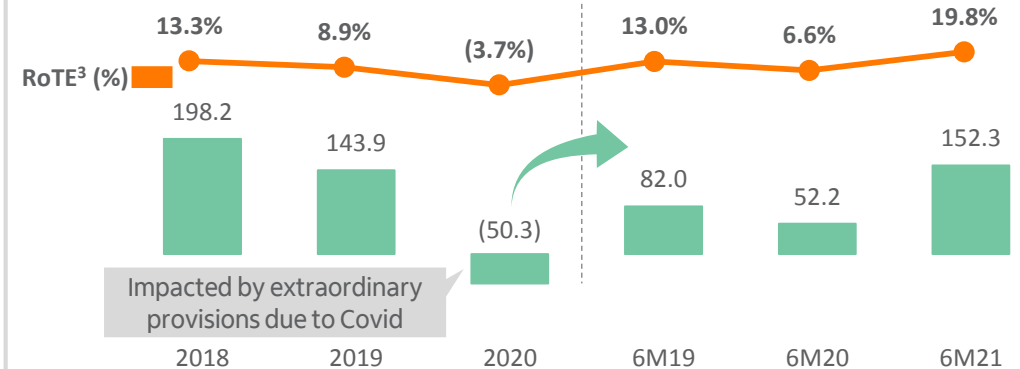


## Stable credit Quality Metrics (%)



## Increasing Recurring Net Income and RoTE (%)

CLP billion, unless otherwise noted



Source: Itaú Corpbanca, CMF, Chile Central Bank

1. Annualized average financial margin
2. Efficiency ratio calculated as Non-Interest expenses / Operating Revenues
3. RoTE for each mid-year calculated annualizing last quarter results over average equity of evaluated period
4. Tasa Política Monetaria

5. Coverage Ratio calculated as Loan Losses / NPL 90 days overdue

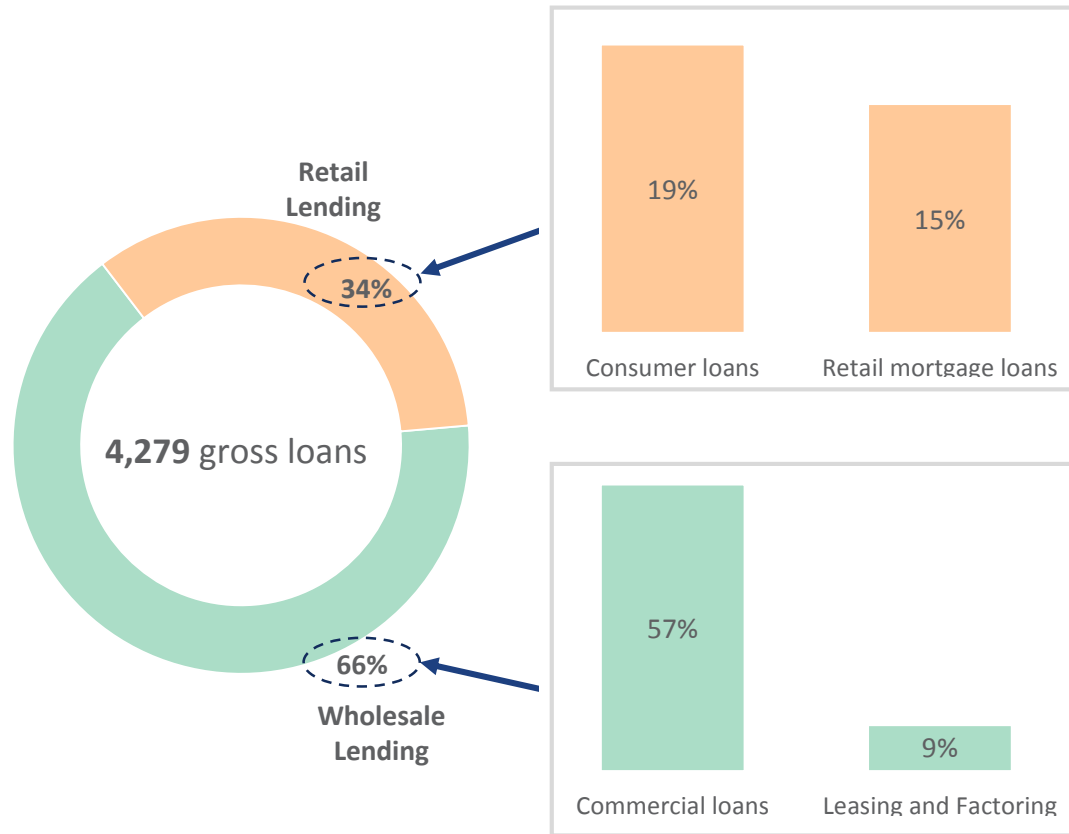
6. Calculated as Annualized Provision for Loan Losses and Recovery of Loans Written Off as Losses over Average Loan Portfolio

# Colombia: Focus on Wholesale Portfolio, Encompassed with an Efficient Funding Structure Driven by Checking Accounts



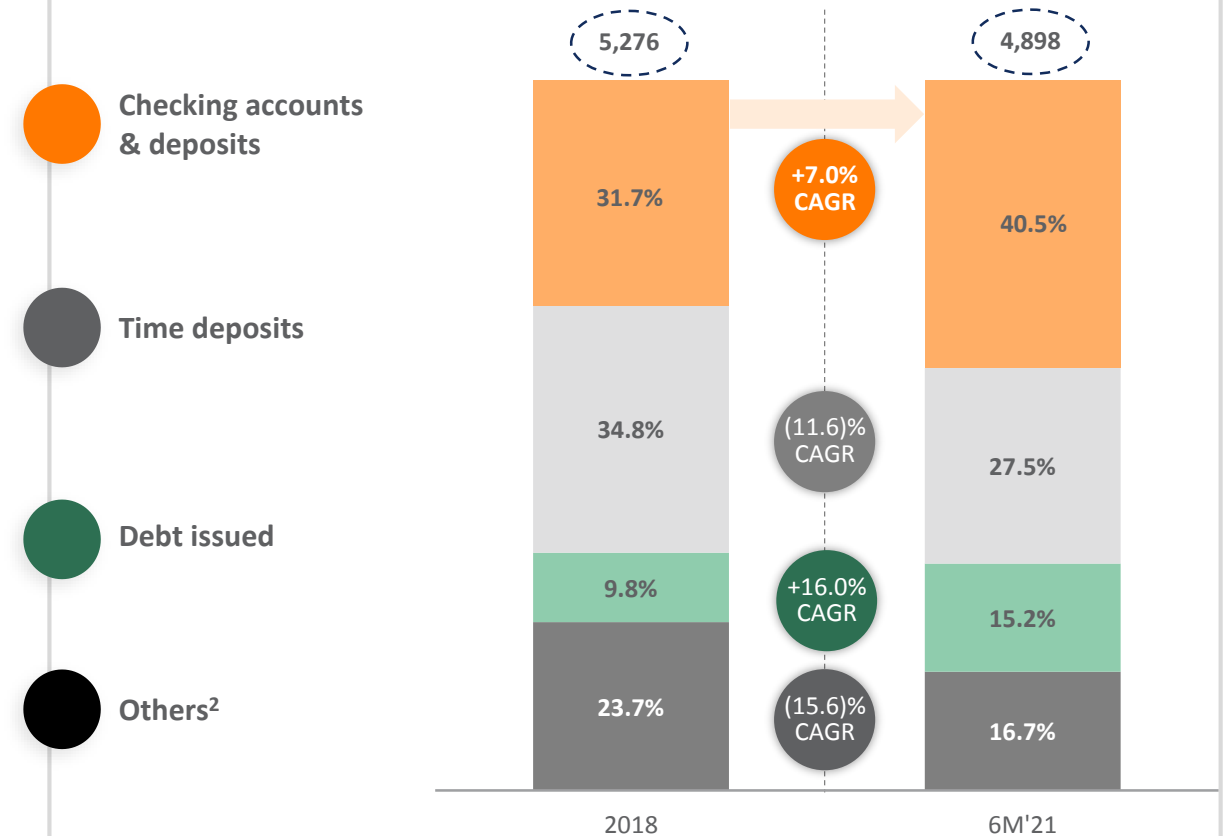
## Loan Portfolio Sustained on a Robust Wholesale Strategy...

CLP billion, unless otherwise noted  
Figures as of 2Q21



## ... And a Funding Structure Driven by Checking Accounts

CLP billion, unless otherwise noted<sup>1</sup>



Source: Itaú Corpbanca

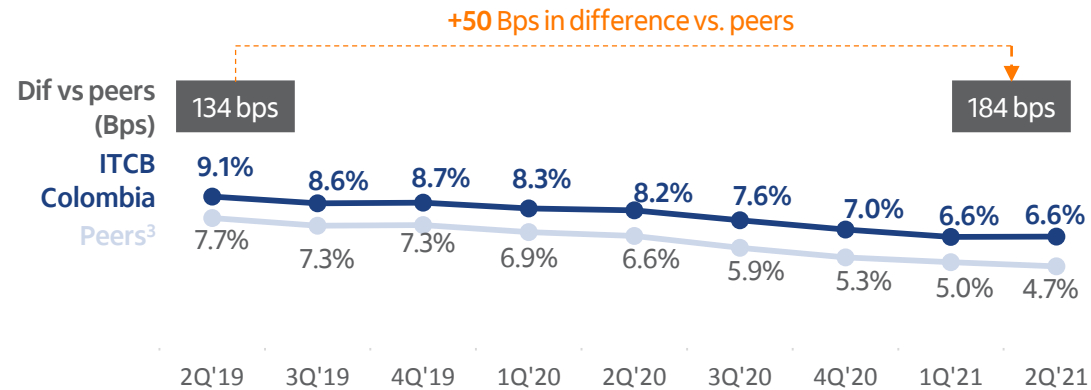
1. Figures are expressed in constant currency, thus all figures from each of the periods analyzed were converted into Chilean peso at a single foreign exchange rate of CH\$0.1949 per COP as of June 30, 2021.

2. Others: Repurchases contracts, Interbank borrowings including central bank lines, and Other financial liabilities

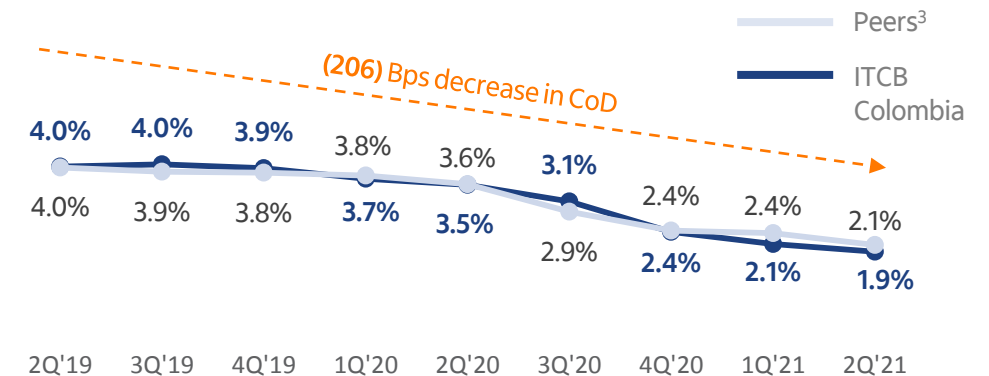
# Colombia KPIs Evolution



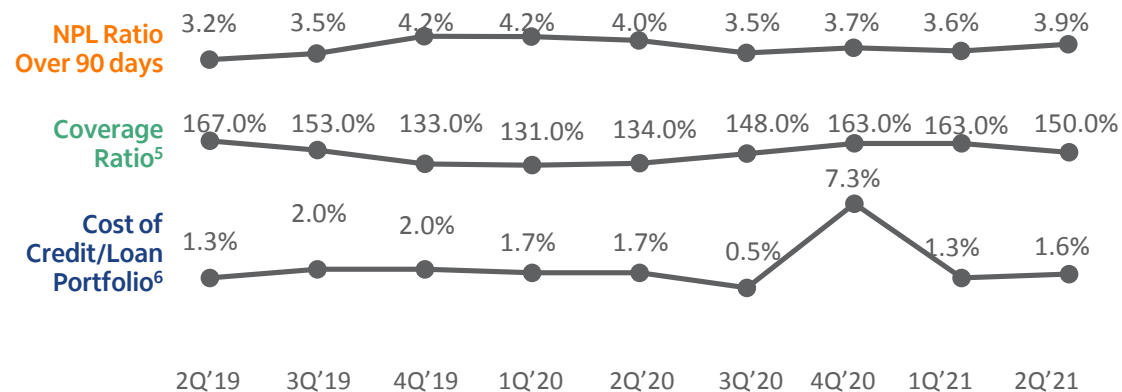
## Commercial Yield Has Consistently Outperformed the System<sup>1...</sup>



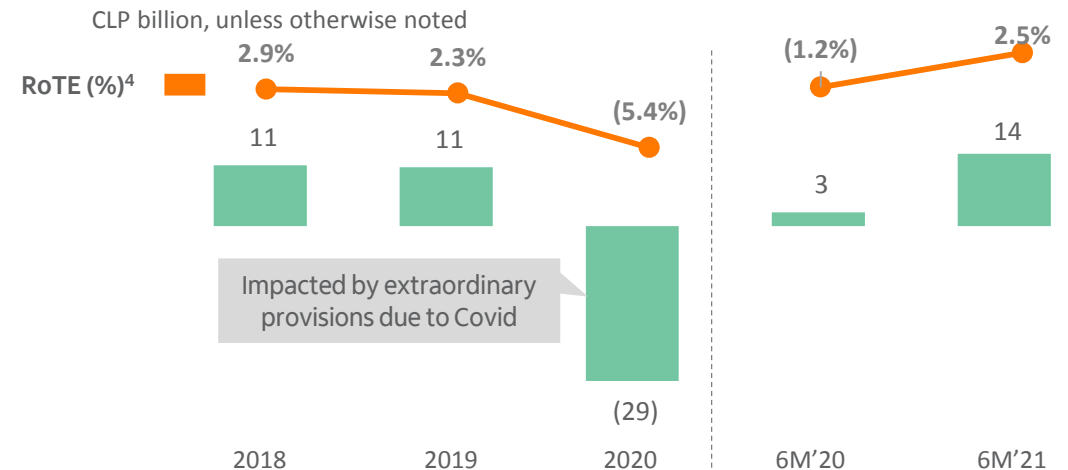
## ... While Cost of Deposit Has Decreased Steadily<sup>2</sup>



## Stable Credit Quality Metrics (%)



## Recovering trend post Covid in net income and RoTE



Source: Itaú Corpbanca and public filings of peers

1. Calculated as Annualized Quarterly interest income on Commercial Loans over Average Commercial Loans
2. Calculated as Annualized Quarterly Interest expenses on Deposits over Average Deposits
3. Selected peers include: Davivienda, BBVA Colombia, Colpatría. Peers commercial yield considers Selected peers average: Davivienda and BBVA Colombia

4. RoTE for each mid-year calculated annualizing last quarter results over average equity of evaluated period
5. Coverage Ratio calculated as Loan Losses / NPL 90 days overdue
6. Calculated as Annualized Provision for Loan Losses and Recovery of Loans Written Off as Losses over Average Loan Portfolio

# Wrapping Up

1



Key banking player in some of the most developed economies and sound financial systems in Latin America

3



Strategic customer-centric model recently launched with strong focus on digital transformation

5



Sponsorship and support from the #1 bank in Latin America: Itaú Unibanco<sup>1</sup>

2



Attractive portfolio in Chile with a strong wholesale segment and increasing retail share

4



Successful turnaround in Chile and clear actionable plan in Colombia

6



Experienced management team recently reinforced in line with long term growth strategy

1. Based on market capitalization as of August 17<sup>th</sup> 2021