

Investor Presentation Scotiabank Chile

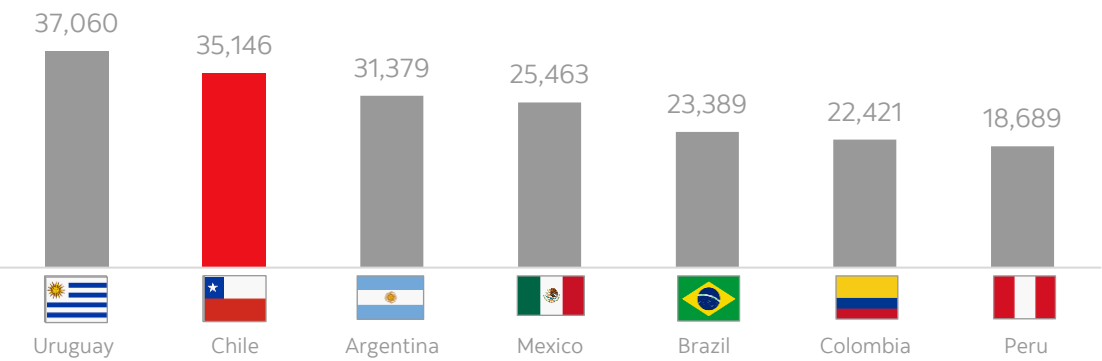
September 2025

Disclaimer

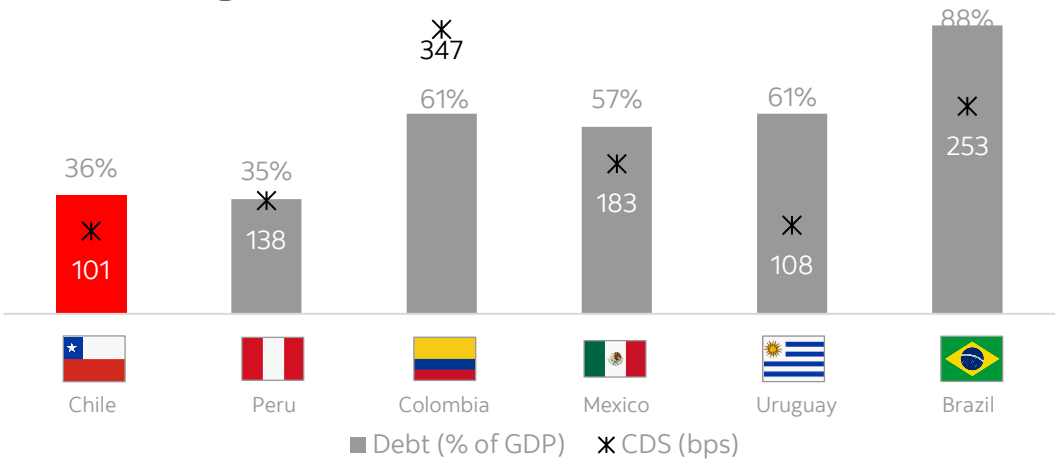
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Chile: strong macroeconomic fundamentals

High GDP per capita vs peers¹



Sovereign 10 Yr CDS and Debt / GDP²



Key factors to invest in Chile

1

Globally Integrated

- Trade agreements with over 60 countries
- First member of the OECD in South America

2

Dynamic and competitive economy

- The IMD World Competitiveness Ranking 2024: 1st in Latin America

3

Financial strength with low country risk

- Highest credit rating in Latin America with lowest country risk as a result of economic stability

Moody's

A2

S&P Global Ratings

A

FitchRatings

A-

4

Respect for capital

- Economic Freedom rank 1st in Latin America and 18th worldwide

5

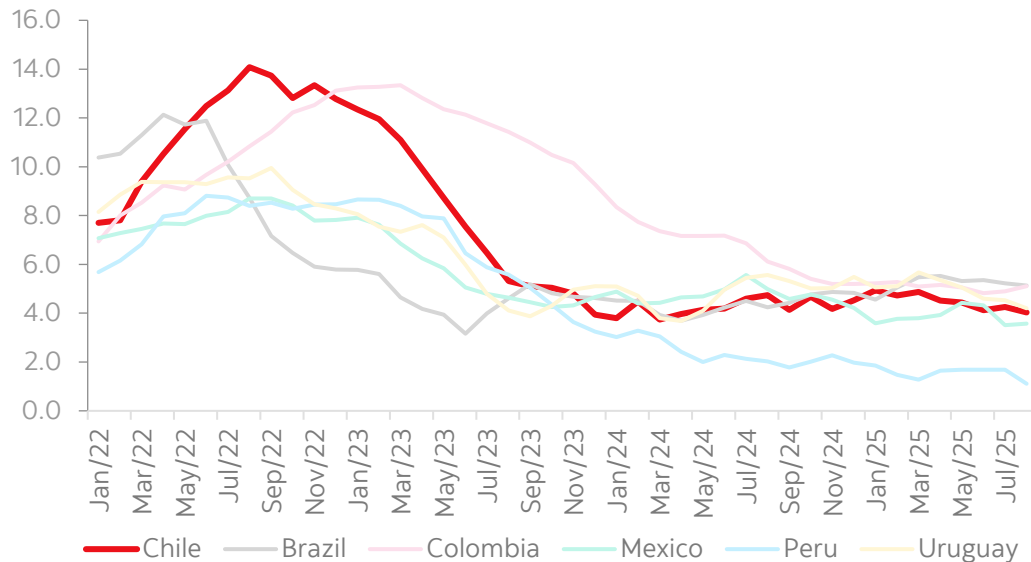
Developed financial markets

- Well developed financial markets with significant depth vis a vis other emerging countries

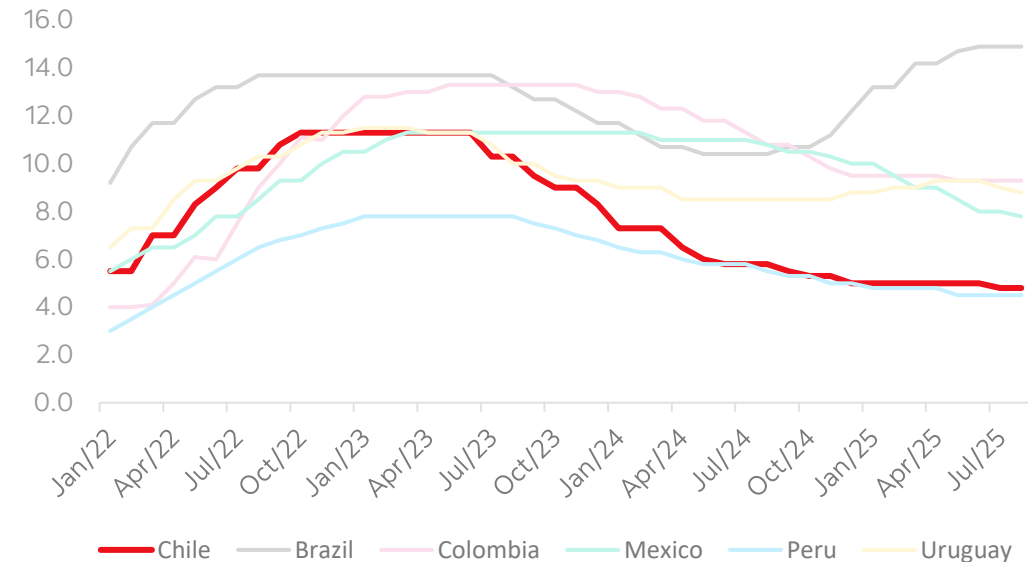
1. Source: World Economic Outlook April 2025 PPP. Expected figures in US\$ for 2025
2. Source: Bloomberg (CDS as of June 30th 2025); IMF Financial Stability Report 2025 Debt / GDP
3. 2025 Country Rankings: World & Global Economy Rankings on Economic Freedom, www.heritage.org

Chilean Central Bank / Excellent track record managing inflation

LATAM CPIs YoY (%)¹



LATAM Policy Rates (%)²



- Latam inflation declining:
 - Strict monetary policies succeeded in curbing the rise in inflation

- Chilean central bank has begun rate cuts, following the decline in inflation. (-650 bps since July 2023)

1. Source: Bloomberg (Inflation Monitor as of August 31th 2025).
2. Source: Bloomberg (Policy Rate Monitor as of August 31th 2025).

Chile: macroeconomic projections

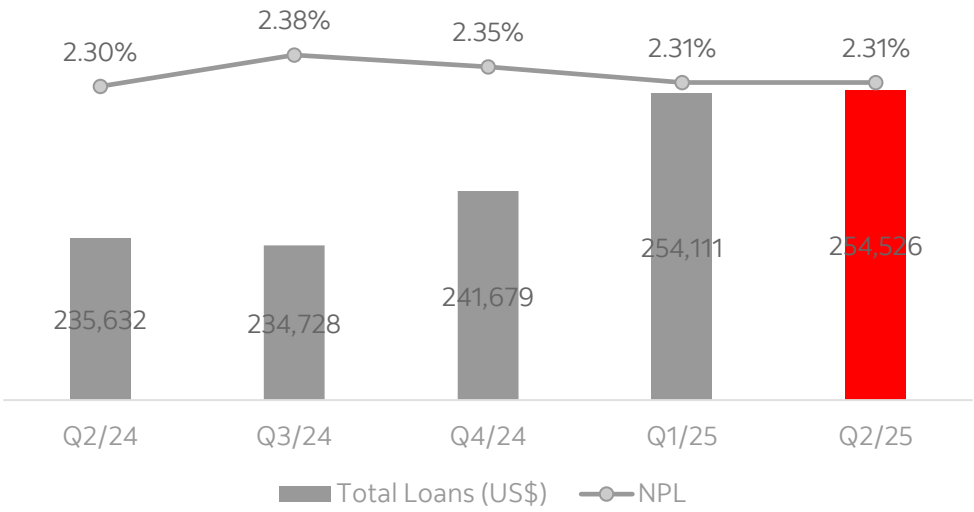
Forecast ¹	2022	2023	2024	2025f	2026f
GDP (% yoy)	2.2	0.5	2.6	2.5	2.5
Inflation (% yoy, eop)	12.8	3.9	4.5	4.0	3.0
Exchange rate (vs. USD, eop)	860	881	996	890	870
Monetary policy rate (% eop)	11.25	8.25	5.00	4.5	4.25
Copper price (US\$/lb, eop)	3.8	3.9	4.0	4.5	4.3
Total consumption (% yoy)	2.5	-3.5	1.4	2.5	2.3
Investment (% yoy)	4.6	-0.1	-1.4	6.0	3.5
Fiscal balance (% GDP)	1.1	-2.4	-2.8	-1.9	-1.0
Current account (% GDP)	-8.9	-3.2	-1.5	-2.0	-2.0

Chilean banking industry at a glance

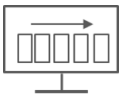
Highlights¹

Banks in Chile	Branches / ATMs	Accounts / Cards	Financial highlights
17 banks 8 Local 8 Foreign 1 State-owned	1,451 branches 7,743 ATMs	14.3 mm Current accounts 13.6 mm Credit cards	Avg. 2021/2025 ROAE: 17.0% Cost to income: 44.1%

Total loans in the banking system²



Chilean banking industry



Highly stable and resilient

- NPL ratio has remained relatively low through different economic cycles
- Average NPL ratio of 1.91% for 2021-2025



Sustained profitability

- Average ROAE of 15.4% in the past 20 years



High banking penetration

- Highest banking penetration in Latin America with substantial room to grow compared to developed countries



Open to international investors

- Largest Chilean banks have been regular fixed income issuers in international markets for over 20 years



Strong governance and regulatory oversight

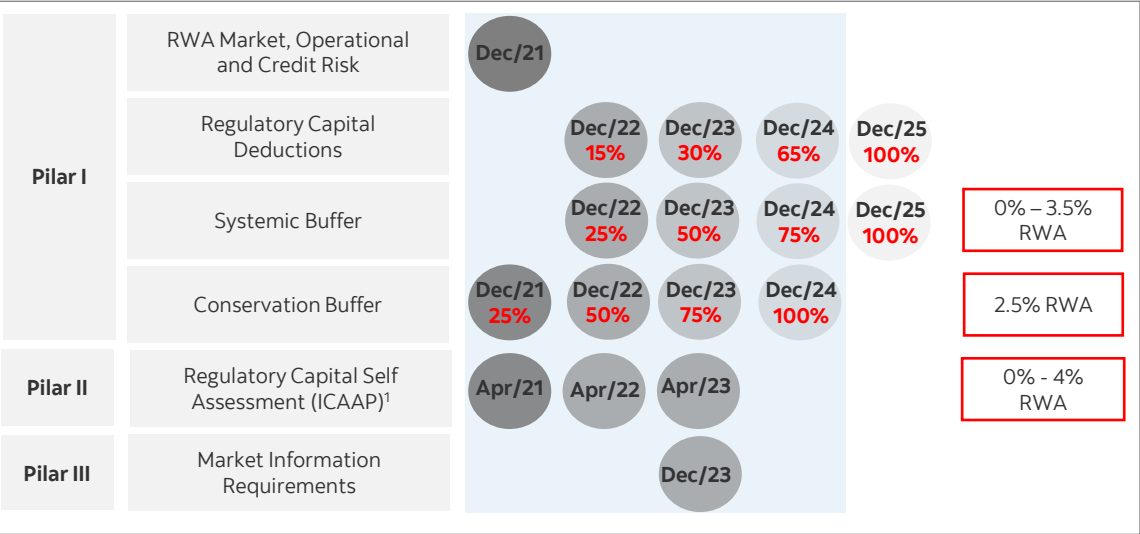
- Integrated supervision (Merger CMF – SBIF) of publicly traded companies and Banks
- Transitioning to Basel III
- ILAAP implementation started in April 2023

1. Source: CMF
2. Source: CMF. Excludes loans of Chilean banks held abroad. Figures in US\$ million. USD/CLP exchange rate obs CLP 953.74 june 30th, 2025.

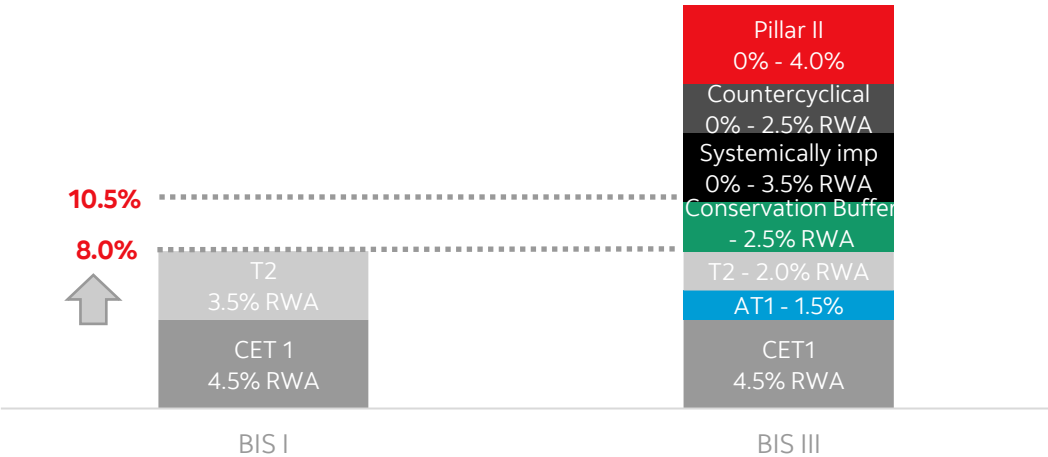
Transitioning to Basel III

New General Banking Law key dates

- January 2019**
Amendment of the General Banking Law was enacted
- June 2019**
Integration of banking regulator (SBIF) and securities regulator (CMF)
- December 2020**
Basel III regulation was approved
- December 2021**
Basel III regulation in place – Gradual Phase in over 4 years



Capital req: From Basel I to Basel III



- Phase in of Basel III started in December 2021
- Implementation will be phased over a 4-year period
- Basel III RWA methodology fully implemented in Dec/21

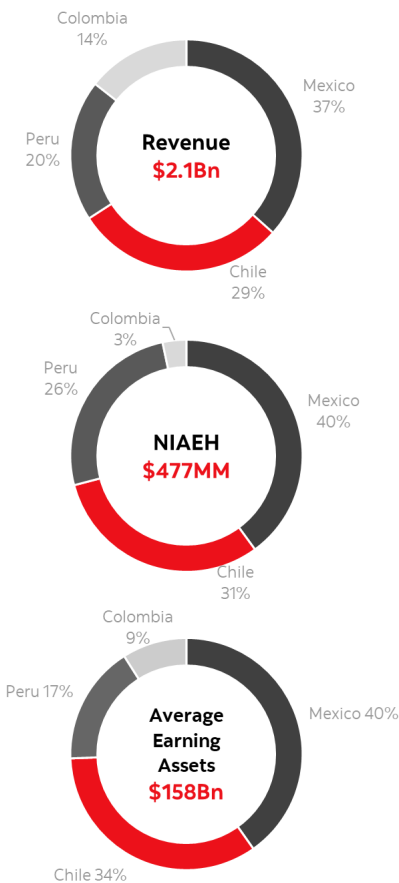
1. Deadline to carry-out self assessment ("IAPE"). Used as input to determine Pillar II requirement for each bank.

Scotiabank

Leading bank in the Americas



Geographic Distribution¹



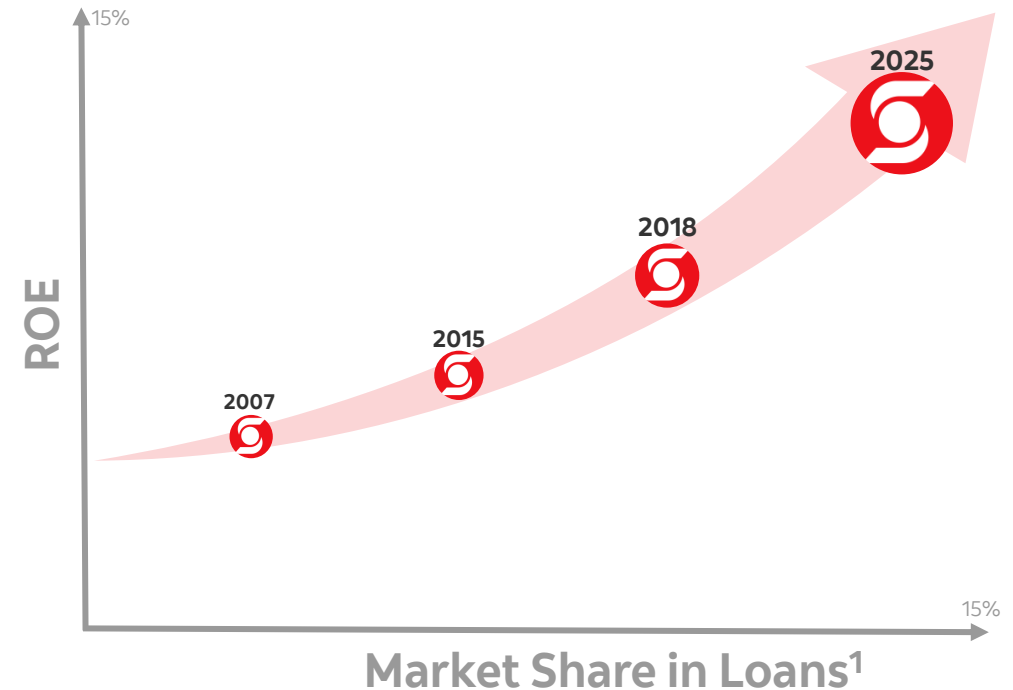
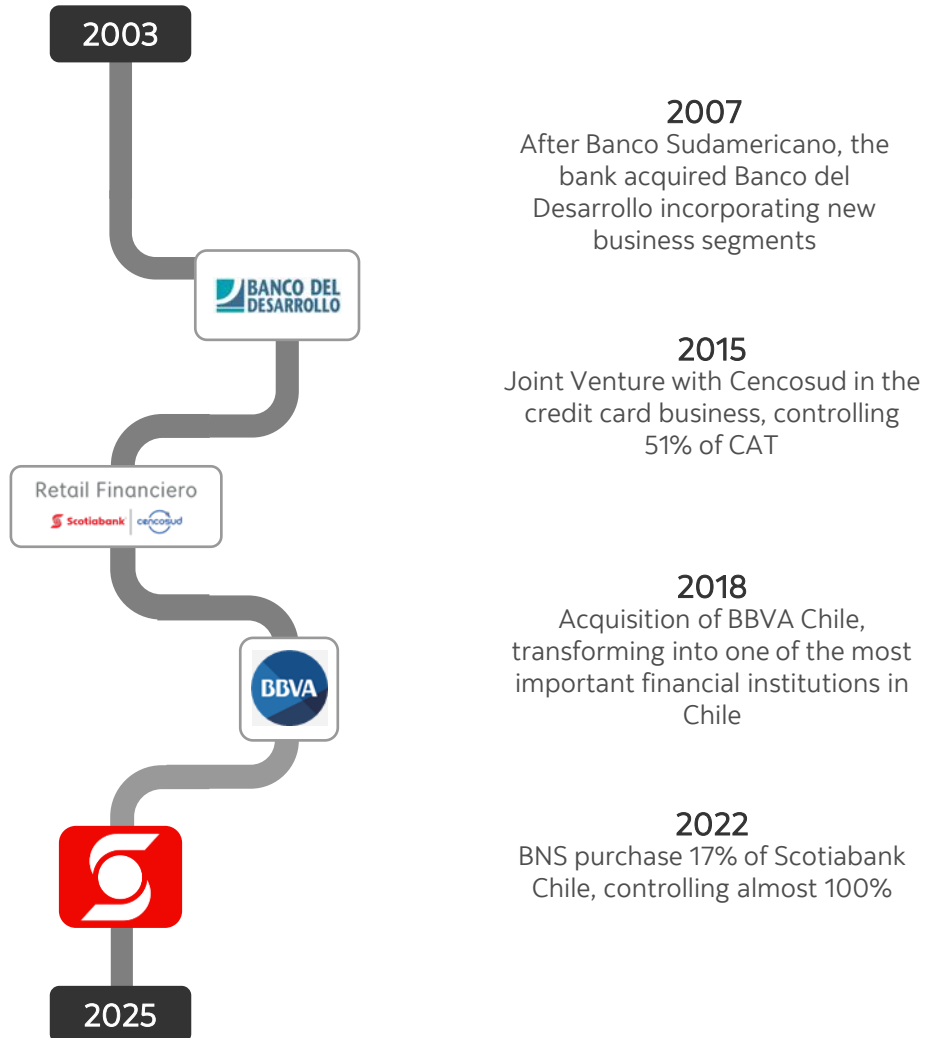
\$MM	Q3/25	Y/Y	Q/Q	Constant dollar basis ²	
				Y/Y	Q/Q
Reported					
Net Income ¹	670	6%	(1%)	8%	1%
Revenue	3,003	1%	1%	3%	3%
Expenses	1,511	(2%)	(1%)	(1%)	0%
Pre-Tax, Pre-Provision Profit ²	1,492	5%	4%	6%	6%
PCLs	562	(5%)	2%	(3%)	3%
Productivity Ratio ³	50.3%	(180 bps)	(110 bps)		
Net Interest Margin ²	4.54%	13 bps	4 bps		
PCL Ratio ³	1.39%	0 bps	2 bps		
PCL Ratio Impaired Loans ³	1.29%	(17 bps)	(2 bps)		
Adjusted ²					
Net Income	675	6%	(1%)	7%	1%
Expenses	1,504	(2%)	(1%)	0%	0%
Pre-Tax, Pre-Provision Profit	1,499	5%	4%	6%	6%
Productivity Ratio	50.1%	(180 bps)	(110 bps)		

- Scotiabank Group is the only universal bank with full presence in all Pacific Alliance countries
- Competitive in scale in each market
- Scotiabank Group is a well-established bank with 30+ years of experience in the region
- Scotiabank Chile represents approximately 31% of Net Income generated in The Pacific Alliance

1. Source: Scotiabank Investor Presentation Q3 2025, p 40-64.

Scotiabank in Chile

Successful 30-year track record in Chile through key acquisitions and organic growth



- Scotiabank became one of the 6 systemically important banks in Chile.

1. Source: CMF, exclude assets abroad. Data from 2024.

Snapshot Scotiabank Chile

Chile's Best Bank (Euromoney, 2024)

Ranking by market share¹

	Q2/25	Rank
Total Loans	13.5%	5th
Business Loans	11.1%	5th
Mortgage Loans	16.5%	3th
Consumer Loans	15.0%	3th
Deposits	10.4%	5th
Time Deposits	11.6%	5th
Demand Deposits	8.4%	5th

Business and financials³

	2024	Q2/25	YoY
Net interest revenue	1.376	682	-0,2%
Operating revenue	1.748	913	3,5%
PCL	544	396	46,2%
Net income	480	208	-17,6%
Gross Loans	33.505	33.203	0,5%
Deposits	19.645	19.227	-1,7%
Equity	4.034	4.054	3,8%

Footprint

Customers²

~3.4
million

Employees

~6,800

Branches²

98

Credit Ratings ⁴

A+

FitchRatings

A

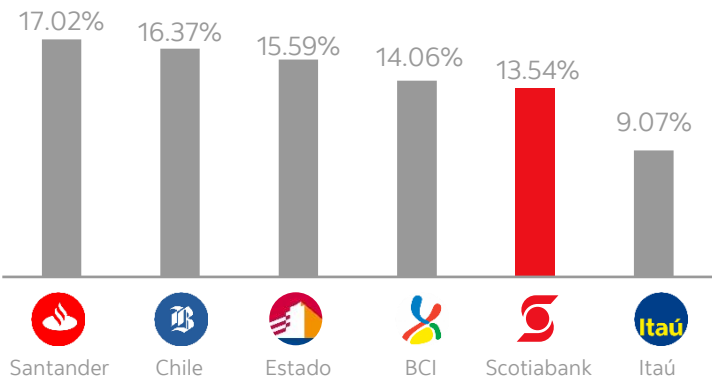
S&P Global



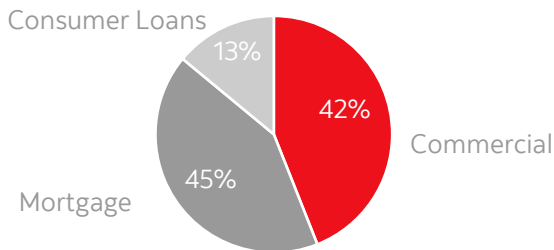
1. Source: CMF; Excludes loans and deposits of Chilean banks held abroad
2. Includes affiliates and consumer microfinance
3. Figures in US\$ million
4. Rating outlook from Standard & Poor's changed from negative to stable in October 2024

5th Largest bank in the country

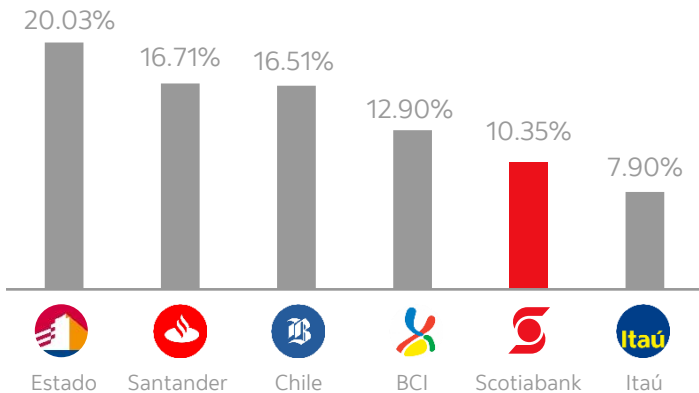
Loans¹



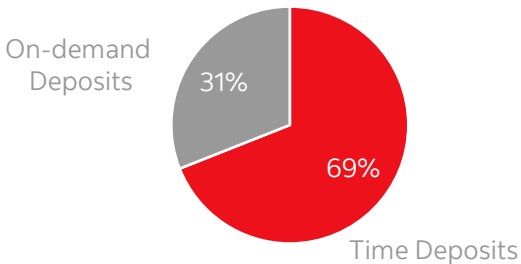
Loan's composition



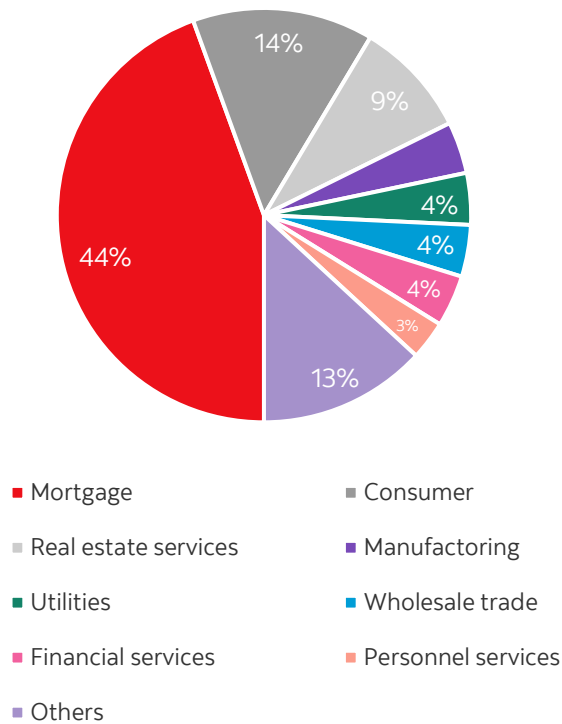
Deposits¹



Deposit's composition



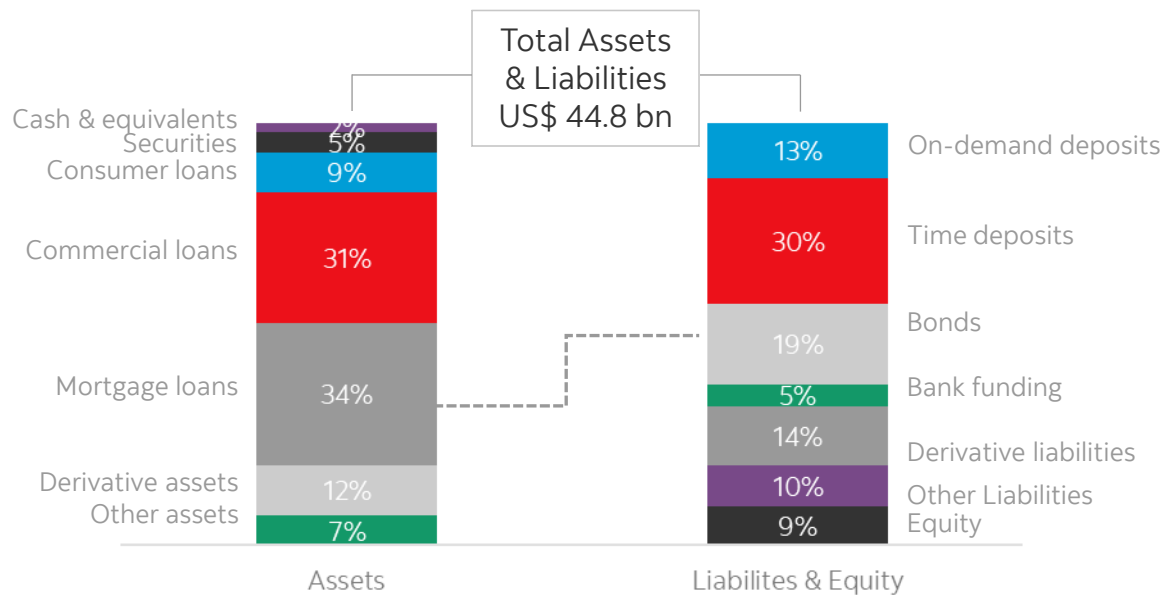
Loans by sector²



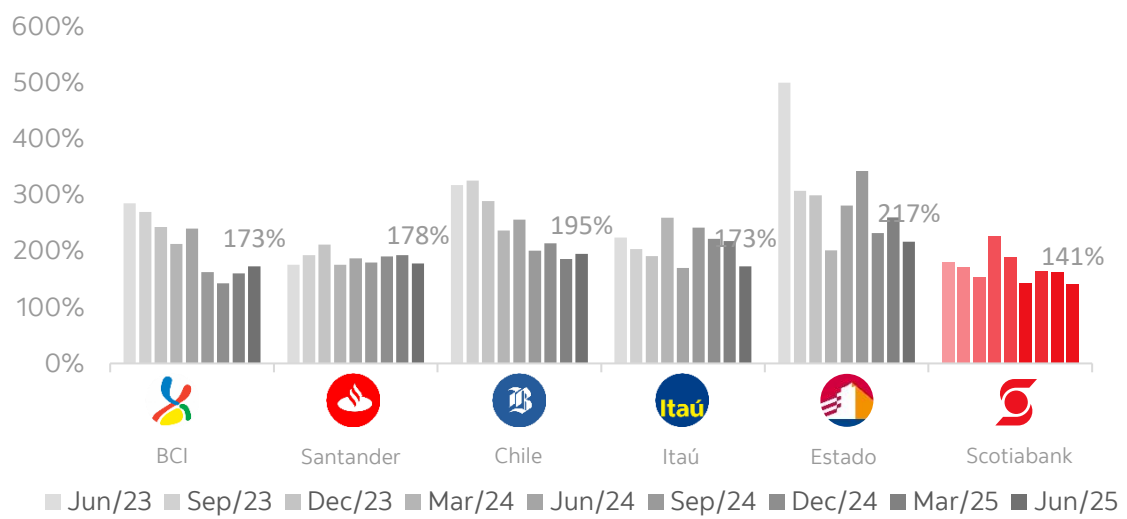
1. Source: CMF. Market share as of June 2025. Local view, excludes offshore loans
2. Source: Scotiabank Chile. Figures as of March 2025. Segment "others" have more than 10 sectors.

Solid balance sheet and liquidity position

Balance sheet structure¹



Liquidity Coverage Ratio²

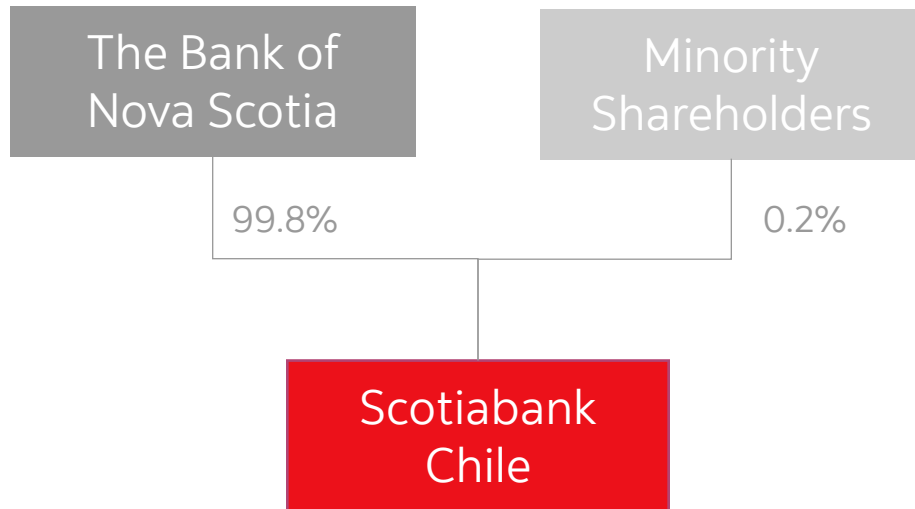


- Mortgage portfolio is financed with long term debt and stable on-demand deposits
- Liquidity Coverage Ratio well above regulatory minimum

1. Source: Scotiabank Chile. Figures as of June 2025
2. Source: quarterly liquidity reports produced by each bank

Strong corporate governance

Simplified ownership structure¹



- Scotiabank Chile is controlled by The Bank of Nova Scotia with a 99.8% ownership
- In Feb/22 The Bank of Nova Scotia reach an agreement to purchase 16.76% of Scotiabank Chile for approximately CAD 1,300 MM reaching a 99.8%. The deal was approved by the regulators on Apr/22



7 board members (4 independent directors²)



First Chilean private bank with gender parity in the board



Active board involvement



Best practices following BNS standards

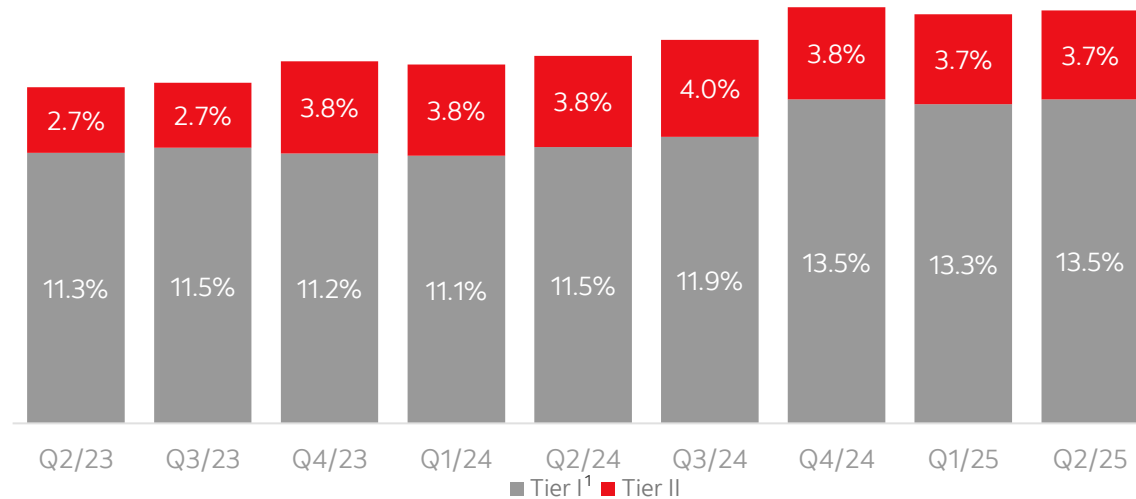


Audit and risk committee participation, with audit department reporting directly to the Board

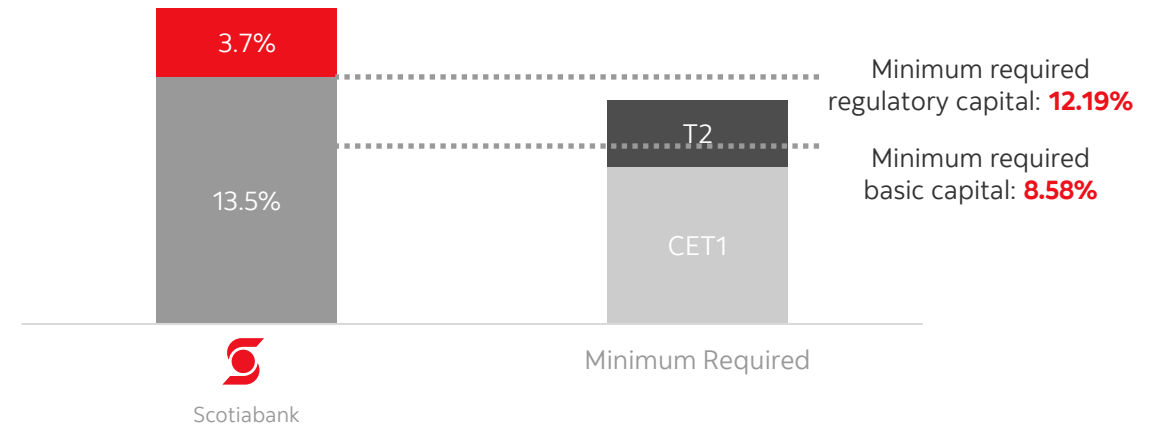
1. Source Scotiabank Chile. Figure as of December 2024
2. Fernanda Vicente Mendoza, Emilio Deik Morrison, Isabel Margarita Bravo, Francisco Matte
3. Through Nova Scotia Inversiones Ltda

Healthy Capital Ratios

Capital Ratios Evolution



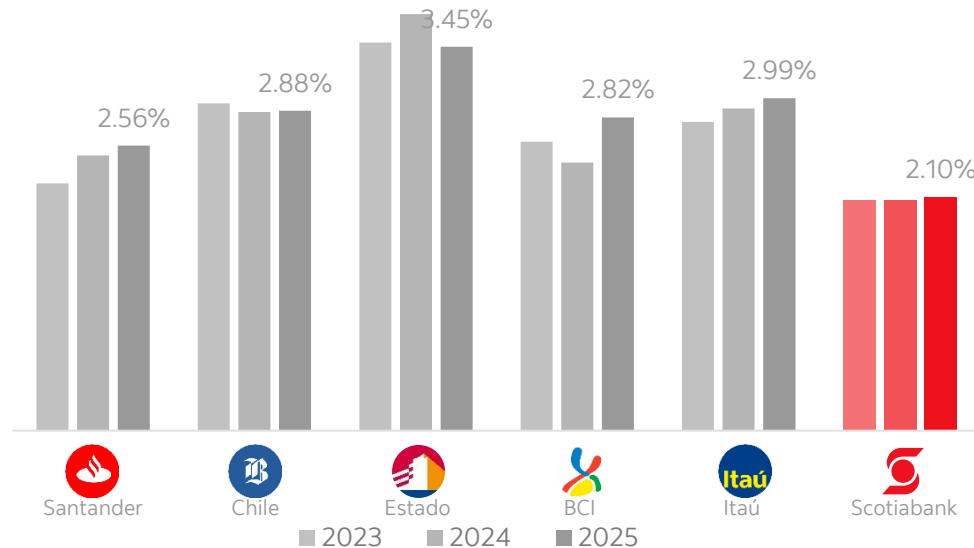
Surplus over regulatory limits¹



- Capital ratios are significantly above regulatory minimum
- Strong internal generation supports sustained improvement in ratios

Efficiency at the center of our strategy

Operational cost over Gross Loans¹



- Optimized branch network
- Digital development
- Streamlined processes
- Best in class in expense management

1. Source Scotiabank Chile and CMF. Figures as of June 2025, annualized operational cost.

Highly innovative digital platform and customer offering

Digital bank emphasis



“Chile’s Best Digital Bank “
Euromoney (2024)

+90%

of 2025 transactions
carried out through
digital channels

Development of digital platforms



Digital USD Account

First fully-digital in the market
for enterprises



Rank #2

of total number of USD accounts in
Chile with over 370,000 accounts

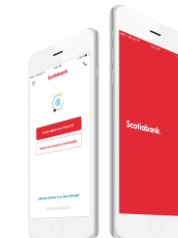
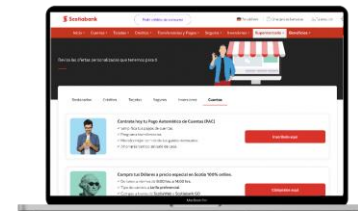


Digital Supermarket

Full-digital ecosystem



*Customers decide which product they
want, when they want and how they
want it*



Scotia | **Apple Pay**

ESG: Doing business in a more sustainable way



Environmental: enabling the green transition

- Mobilizing **CAD 350 billion¹** to address climate change by 2030 through reducing our carbon footprint, decarbonize operations and seek innovative solutions to reduce impact
- Helping our customers go green leading green bond issuances in the local market (**15 issuances since 2018 for a total of USD 6.1 Bn**)
- **First green bond issuance (JPY 5 billion)** by a subsidiary of Bank of Nova Scotia. The funds will be used to finance green assets, focusing on energy efficiency.



Social: promoting social progress from our own operations

- **ScotiaINSPIRA**, social investment program, focused on strengthen economic resilience in the communities where the bank operates, benefiting more than **40,000** people in Chile
- **Employment Equity**. We seek a more equitable future and thus we monitor gender pay gap within our organization (**1.0%**)
- **Women Initiative Program**. is a comprehensive program that supports women-led businesses through three pillars: Access to Capital, Mentorship and Education



Governance: Strong corporate governance builds stakeholder trust

- The **Scotiabank Code of Conduct** is an extension of our shared values and our commitment to the belief that doing the right thing matters
- **Supplier policies** in place to ensure that ethical and environmental standards are aligned
- Independent and **only private Chilean bank with gender parity board**
- Top Employer's certification 2024



1. Target at Scotiabank Group level

Scotiabank Chile Strategy 2024-2028

Three main pillars



Earn primary client relationships

- Segment-driven client-centric approach
- Optimize profitability of non-primary clients through deselection and efficiency



Make it easy to do business with us

- Improve performance across the footprint through productivity and efficiency
- Regionalize business model as we transition from country to segment strategy



Win as one team

- Enhance our culture and management process
- Align incentives to drive accountability and execution

Strategic focus

- Accelerate growth of customer deposits
- Improve funding mix
- End to end digital experience
- Consolidations of wealth management and commercial banking
- Sustainable finance differentiation
- Keep the Bank safe

YTD Financial Performance

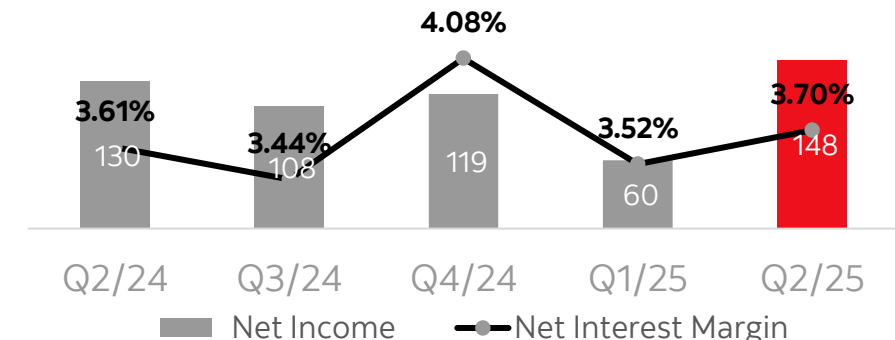
USDmm	Q2-24 ¹	Q2-25 ¹	Y/Y
Net interest revenue	683	682	-0.2%
Net fee and commission revenue	107	123	15.5%
Other non-interest revenue	92	108	17.2%
Total operating revenue	882	913	3.5%
Provisions for Credit Loss	-271	-396	46.2%
Net Income	253	208	-17.6%
Gross Portfolio	33,040	33,203	0.5%
Current Accounts	5,302	5,913	11.5%
Time Deposits	14,253	13,314	-6.6%
NPL Ratio ²	2.30%	2.76%	46bps
NIM (%)	3.52%	3.63%	11bps
Efficiency Ratio (%)	39.61%	38.76%	-85bps
ROAA (%)	1.05%	0.90%	-15bps
ROAE (%)	13.21%	10.46%	-275bps
BIS Ratio	15.28%	17.17%	189bps

1. Includes indexation income and expenses
2. 90d past due loans / gross loan portfolio

YEAR-OVER-YEAR FINANCIAL HIGHLIGHTS

- Net income down -18%
 - Lower Q1 due to no FCIC facility in 2025 and change in provisions model for consumer loans
- Loans up 0.5% YoY.
 - Commercial loans down -3%
 - Mortgage loans up by 3%
 - Consumer loans up by 3%
- Demand deposits up 11.5% YoY
 - Drop in more expensive time deposits (-6.6%)
- Capital Ratios up by 1.9%
 - Strong capital management, well over the minimum requirement of 12.19%
 - Successful AT1 issuance (USD 700 MM)

ADJUSTED NET INCOME AND NIM (%)



Why invest in Scotiabank Chile?



Solid Controlling Group

- Controlled by The Bank of Nova Scotia
- The Bank of Nova Scotia is Canada's most international bank with full presence in all Pacific Alliance countries



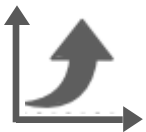
Sustained Track Record of Growth

- Scotiabank Chile has demonstrated a sustained track record of organic and inorganic growth throughout the years



Efficiency and growth through digital banking

- Awarded the "Best bank" and "Best Digital Bank" by Euromoney (2024)



Banking Market with High Growth Potential

- Chile has the highest credit rating in Latin America with lowest country risk as a result of economic stability
- Highest banking penetration in Latin America with substantial room to grow versus developed countries



Solid Balance Sheet and Prudent Risk Management

- Scotiabank Chile maintains a high level of liquidity and a well diversified loan portfolio
- Strong risk management culture with strong capabilities in AML and cybersecurity

Appendix – Financial Information

Balance Sheet

Statement of financial position US\$ Million	2021	2022	2023	2024	2024 Q2	2025 Q2	Y/Y
Cash and deposits in banks	1,530	1,330	1,269	909	1,326	1,056	-20.3%
Transactions pending settlement	465	593	408	634	878	553	-37.0%
Financial assets held for trading at fair value through profit or loss							
<i>Derivative instruments</i>	6,641	7,144	5,971	6,452	6,245	5,393	-13.6%
<i>Financial debt securities</i>	498	440	203	649	304	362	19.1%
<i>Other</i>	122	100	59	24	71	15	-79.5%
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	-	-	-	-	-	-
Financial assets designated at fair value through profit or loss	-	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income							
<i>Financial debt securities</i>	2,045	2,475	2,295	1,981	1,532	1,721	12.4%
<i>Other</i>	-	-	-	-	-	-	-
Derivative instruments for accounting hedge	342	414	333	346	317	260	-17.8%
Financial assets at amortized cost					-		
<i>Rights under resale agreements and securities lending agreements</i>	127	228	237	275	319	200	-37.2%
<i>Financial debt securities</i>	-	-	1,455	27	913	22	-97.6%
<i>Loans and advances to banks</i>	3	70	26	2	20	53	166.5%
<i>Loans and accounts receivable from customers - Commercial loans</i>	14,505	16,169	14,405	14,474	14,331	13,882	-3.1%
<i>Loans and accounts receivable from customers - Mortgage loans</i>	12,153	14,201	14,518	14,796	14,600	15,069	3.2%
<i>Loans and accounts receivable from customers - Consumer loans</i>	3,238	3,782	4,000	4,235	4,109	4,253	3.5%
Investments in companies	21	27	36	41	37	44	17.4%
Intangible assets	233	252	268	268	271	255	-6.2%
Property and equipment	101	95	88	78	84	75	-11.2%
Right-of-use assets under lease contracts	190	183	167	152	156	146	-6.2%
Current taxes	5	56	3	4	1	5	359.5%
Deferred tax assets	421	347	378	423	390	474	21.5%
Other assets	959	793	743	889	902	979	8.5%
Non-current assets and disposal groups held for sale	16	16	21	22	22	27	26.4%
Total assets	43,616	48,714	46,882	46,681	46,827	44,843	-4.2%

Balance Sheet

Statement of financial position US\$ Million	2021	2022	2023	2024	2024 Q2	2025 Q2	Y/Y
Transactions pending settlement	415	535	350	477	868	486	-44.0%
Financial liabilities held for trading at fair value through profit or loss							
<i>Derivative instruments</i>	6,342	6,514	4,830	5,467	5,413	4,658	-14.0%
<i>Other</i>	-	-	-	-	-	-	-
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-
Derivative instruments for accounting hedge	872	1,611	1,526	1,629	1,513	1,642	8.5%
Financial liabilities at amortized cost							
<i>Deposits and other on-demand liabilities</i>	7,571	5,323	5,086	5,878	5,302	5,913	11.5%
<i>Term and other on-demand deposits</i>	9,922	14,650	13,821	13,767	14,253	13,314	-6.6%
<i>Liabilities under repurchase agreements and securities lending</i>	398	216	172	526	324	313	-3.5%
<i>Bank borrowings</i>	5,933	5,601	5,629	2,574	3,618	2,353	-35.0%
<i>Debt financial instruments issued</i>	6,981	8,081	8,584	8,503	8,730	8,543	-2.1%
<i>Other financial liabilities</i>	116	126	164	209	156	170	9.1%
Lease liabilities	172	168	157	145	147	140	-4.4%
Regulatory capital financial instruments issued	793	1,036	1,259	2,049	1,271	2,016	58.7%
Provisions for contingencies	60	52	58	46	64	58	-9.7%
Provisions for dividends, interest payments and repricing of issued regulatory capital financial instruments	133	153	128	140	73	73	-0.1%
Special allowances for credit losses	228	201	203	202	197	156	-20.9%
Current taxes	90	2	66	3	16	30	92.8%
Deferred tax assets	1	1	1	1	1	1	-8.3%
Other liabilities	652	1,101	1,101	1,030	974	924	-5.2%
Liabilities included in disposal groups held for sale	-	-	-	-	-	-	-
Total liabilities	40,679	45,372	43,134	42,647	42,921	40,789	-5.0%

Balance Sheet

Statement of financial position US\$ Million	2021	2022	2023	2024	2024 Q2	2025 Q2	Y/Y
Capital	1,435	1,435	1,435	1,435	1,435	1,435	-
Reserves	392	400	400	400	400	400	-
Accumulated other comprehensive income							
<i>Items that will not be reclassified to profit or loss</i>	3	3	5	5	4	7	54.9%
<i>Items that can be reclassified to profit or loss</i>	-219	-149	-43	-80	-47	-83	78.8%
Retained earnings (losses) from previous years	882	1,149	1,507	1,806	1,806	2,013	11.4%
Profit (loss) for the period	445	511	428	454	244	231	-5.2%
Less: Provisions for dividends, interest payments and repricing of issued regulatory capital financial instruments	-133	-153	-128	-139	-73	-73	-0.6%
Attributable to the owners of the Bank	2,803	3,195	3,603	3,881	3,769	3,929	4.2%
Non-controlling interests	134	147	146	153	136	125	-8.4%
Total equity	2,937	3,342	3,748	4,034	3,906	4,054	3.8%
Total liabilities and equity	43,616	48,714	46,882	46,681	46,827	44,843	-4.2%

Income Statement

Statement of Income US\$ Million	2021	2022	2023	2024	2024 6M	2025 6M	Y/Y
Interest income	1146.1	1842.5	2609.1	2328.9	1208.4	1065.0	-11.9%
interest expense	-327.2	-1165.2	-1716.9	-1377.9	-724.8	-569.1	-21.5%
Net interest income	818.9	677.3	892.2	951.0	483.6	495.9	2.5%
Indexation lcome	683.2	1402.3	825.6	874.3	448.1	378.4	-15.5%
Indexation Expense	-484.4	-887.3	-437.5	-449.6	-248.6	-192.4	-22.6%
Net indexation income	198.8	515.0	388.1	424.7	199.5	186.0	-6.7%
Fee and commission income	270.8	303.6	309.6	336.0	162.9	177.8	9.1%
Fee and commission expense	-87.0	-92.9	-102.3	-108.9	-56.2	-54.6	-2.9%
Net fee and commission income	183.8	210.7	207.3	227.1	106.7	123.3	15.5%
Financial assets and liabilities held for trading	79.5	120.8	195.0	326.2	177.4	-34.5	-119.4%
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	-	-	-	-	-	-
Financial assets and liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-
Gain or loss on derecognition of financial assets and liabilities at amortized cost and financial assets at fair value through other comprehensive income	32.6	6.2	8.7	1.7	-0.6	-2.5	340.5%
Foreign currency translation differences, indexation and accounting hedge of foreign currencies	52.3	-63.7	-94.2	-230.7	-118.5	120.3	-201.5%
Reclassifications of financial assets due to change in business model	-	-	-	-	-	-	-
Other financial result	7.4	3.4	-3.1	-2.0	-1.0	-1.0	7.2%
Net financial result	171.8	66.6	106.4	95.1	57.4	82.2	43.3%
Equity in net income of investees	-7.2	6.8	6.7	4.8	2.6	2.3	-8.5%
Gain or loss from non-current assets and disposal groups not qualifying as discontinued operations	1.7	4.5	0.9	-1.4	-1.7	-0.1	-96.9%
Other operating income	34.7	25.8	53.3	46.2	34.2	23.8	-30.4%
Total operating income	1402.5	1506.7	1654.8	1747.6	882.2	913.4	3.5%
Personnel expenses	-298.5	-287.8	-322.3	-327.0	-158.6	-158.8	0.2%
Administrative expenses	-218.0	-241.7	-252.8	-273.4	-134.8	-135.5	0.5%
Depreciation and amortization	-59.2	-63.5	-70.2	-76.2	-37.7	-40.2	6.6%
Impairment of non-financial assets	-0.3	-0.6	-0.3	-0.4	-0.4	0.0	-100.0%
Other operating expenses	-37.2	-36.4	-51.8	-34.2	-17.9	-19.6	9.0%
Total operating expenses	-613.1	-630.0	-697.4	-711.2	-349.4	-354.1	1.3%
Operating income before credit losses	789.4	876.7	957.4	1036.4	532.7	559.4	5.0%
Provisions for credit losses on loans and advances to banks and loans and accounts receivable from customers	-185.7	-401.3	-517.9	-543.6	-270.7	-395.7	46.2%
Special allowances for credit losses	-107.4	13.8	-1.5	2.4	6.5	44.8	593.4%
Recovery of written-off loans	75.3	73.4	79.9	83.3	43.9	41.4	-5.6%
Impairment for credit risk on other financial assets at amortized cost and financial assets at fair value through other comprehensive income	-0.2	-0.1	-2.8	0.2	0.2	0.5	217.6%
Credit loss expenses	-218.1	-314.2	-442.4	-457.8	-220.2	-308.9	40.3%
Operating income	571.3	562.5	515.0	578.6	312.5	250.5	-19.9%
Profit or loss from continuing operations before taxes	571.3	562.5	515.0	578.6	312.5	250.5	-19.9%
Income tax expense	-99.5	-22.5	-78.2	-99.1	-59.8	-42.2	-29.4%
Profit or loss from discontinued operations after taxes	471.8	540.0	436.8	479.5	252.8	208.3	-17.6%
Profit or loss from discontinued operations before taxes	-	-	-	-	-	-	-
Taxes from discontinued operations	-	-	-	-	-	-	-
Consolidate profit for the period	471.8	540.0	436.8	479.5	252.8	208.3	-17.6%

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