



AI and Neobanks in Chile

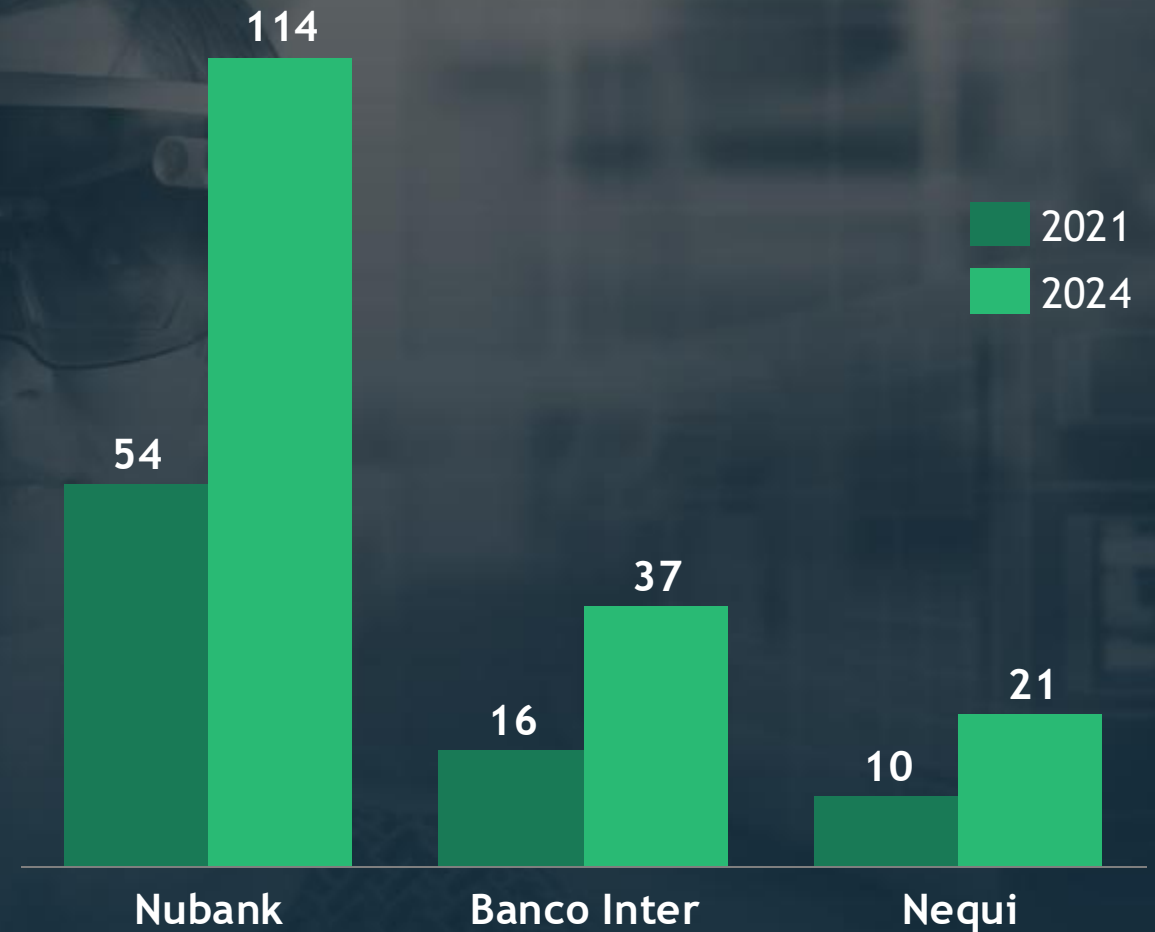
Discussion Panel

MAY 2025

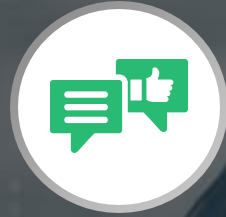
Neobanks (*Digital-First Banks*) in Latin America experienced **explosive growth in user adoption** between 2021 and 2024

Their customer bases expanded by tens of millions, driven by **financial inclusion efforts, mobile-first offerings, and pandemic-era digitization**

Selected Latam Neobanks:
Clients (Mn)



Four Key Strategic Themes Shaping the Industry in 2025



Simple, delightful digital experiences as engines for growth



AI as competitive advantage:
Efficiency, personalization, automation



Open finance ecosystems enabling collaboration and enhancing customer value



Security & fraud prevention as trust enablers



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