



Banco de Chile and Subsidiaries

**Consolidated Statements of
Financial Position and Income**
for the period ended February 28, 2021

BANCO DE CHILE AND SUBSIDIARIES

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MCh\$ = Millions of Chilean pesos

BANCO DE CHILE AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
for the period ended February 28, 2021

ASSETS	MCh\$
Cash and due from banks	1,990,320
Transactions in the course of collection	671,853
Financial assets held-for-trading	2,676,768
Investment under resale agreements	60,684
Derivative instruments	2,210,712
Loans and advance to banks	4,164,633
Loans to customers, net	30,936,001
Financial assets available-for-sale	1,013,184
Financial assets held-to-maturity	-
Investments in other companies	44,201
Intangible assets	61,047
Property and equipment	222,253
Right-of-use assets	118,906
Current tax assets	34,644
Deferred tax assets	357,663
Other assets	518,433
TOTAL ASSETS	<u>45,081,302</u>

BANCO DE CHILE AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
for the period ended February 28, 2021

LIABILITIES	MCh\$
Current accounts and other demand deposits	15,754,843
Transactions in the course of payment	611,373
Obligations under repurchase agreements	124,908
Saving accounts and time deposits	8,392,178
Derivative instruments	2,374,543
Borrowings from financial institutions	3,590,509
Debt issued	8,845,806
Other financial obligations	178,868
Lease liabilities	114,997
Current tax liabilities	10
Deferred tax liabilities	-
Provisions	765,439
Other liabilities	539,059
TOTAL LIABILITIES	<u>41,292,533</u>
EQUITY	
Attributable to equity holders of the parent:	
Capital	2,418,833
Reserves	703,303
Other comprehensive income	(55,781)
Retained earnings:	
Retained earnings from previous periods	875,749
Income for the period	110,676
Less:	
Provision for minimum dividends	(264,012)
Subtotal	<u>3,788,768</u>
Non-controlling interest	<u>1</u>
TOTAL EQUITY	<u>3,788,769</u>
TOTAL LIABILITIES AND EQUITY	<u><u>45,081,302</u></u>

BANCO DE CHILE AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF INCOME FOR THE PERIOD
for the period ended February 28, 2021

	<u>MCh\$</u>
Interest revenue	320,826
Interest expense	<u>(101,653)</u>
Net interest income	<u>219,173</u>
Income from fees and commissions	88,943
Expenses from fees and commissions	<u>(17,750)</u>
Net fees and commissions income	<u>71,193</u>
Net financial operating income	11,785
Foreign exchange transactions, net	7,266
Other operating income	<u>4,810</u>
Total operating revenues	<u>314,227</u>
Provisions for loan losses	(28,376)
OPERATING REVENUES, NET OF PROVISIONS FOR LOAN LOSSES	<u>285,851</u>
Personnel expenses	(75,145)
Administrative expenses	(56,951)
Depreciation and amortization	(12,481)
Impairments	-
Other operating expenses	<u>(5,642)</u>
TOTAL OPERATING EXPENSES	<u>(150,219)</u>
NET OPERATING INCOME	135,632
Income attributable to associates	<u>(449)</u>
Income before income tax	135,183
Income taxes	<u>(24,507)</u>
NET INCOME FOR THE PERIOD	<u><u>110,676</u></u>
Attributable to:	
Equity holders of the parent	110,676
Non-controlling interest	-

As of February 28, 2021, Banco de Chile has constituted additional provisions charged to the results of the period for an amount of Ch\$20,000 million before taxes.

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Chief Executive Officer