



Banco de Chile and Subsidiaries

**Consolidated Statements of
Financial Position and Income**
for the period ended March 31, 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 March 31, 2021

ASSETS	MCh\$
Cash and due from banks	2,203,602
Transactions in the course of collection	512,295
Financial assets held-for-trading	2,229,153
Investment under resale agreements	62,423
Derivative instruments	1,950,321
Loans and advance to banks	4,554,592
Loans to customers, net	31,047,999
Financial assets available-for-sale	1,064,518
Financial assets held-to-maturity	—
Investments in other companies	43,980
Intangible assets	62,531
Property and equipment	222,586
Right-of-use assets	117,940
Current tax assets	37,132
Deferred tax assets	353,667
Other assets	522,626
TOTAL ASSETS	<u>44,985,365</u>

BANCO DE CHILE AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
for the period ended March 31, 2021

LIABILITIES	MCh\$
Current accounts and other demand deposits	15,682,372
Transactions in the course of payment	838,056
Obligations under repurchase agreements	104,176
Saving accounts and time deposits	8,274,926
Derivative instruments	2,119,562
Borrowings from financial institutions	3,674,566
Debt issued	8,966,980
Other financial obligations	257,319
Lease liabilities	114,059
Current tax liabilities	189
Deferred tax liabilities	—
Provisions	594,979
Other liabilities	538,057
TOTAL LIABILITIES	<u>41,165,241</u>
EQUITY	
Attributable to equity holders of the parent:	
Capital	2,418,833
Reserves	703,373
Other comprehensive income	(49,756)
Retained earnings:	
Retained earnings from previous periods	655,478
Income for the period	162,492
Less:	
Provision for minimum dividends	(70,297)
Subtotal	<u>3,820,123</u>
Non-controlling interest	<u>1</u>
TOTAL EQUITY	<u>3,820,124</u>
TOTAL LIABILITIES AND EQUITY	<u>44,985,365</u>

BANCO DE CHILE AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF INCOME FOR THE PERIOD
for the period ended March 31, 2021

	MCh\$
Interest revenue	487,481
Interest expense	(152,904)
Net interest income	<u>334,577</u>
Income from fees and commissions	136,771
Expenses from fees and commissions	(28,501)
Net fees and commissions income	<u>108,270</u>
Net financial operating income	5,210
Foreign exchange transactions, net	26,412
Other operating income	7,956
Total operating revenues	<u>482,425</u>
Provisions for loan losses	(54,067)
OPERATING REVENUES, NET OF PROVISIONS FOR LOAN LOSSES	<u>428,358</u>
Personnel expenses	(113,696)
Administrative expenses	(83,373)
Depreciation and amortization	(18,619)
Impairments	(1)
Other operating expenses	(8,785)
TOTAL OPERATING EXPENSES	<u>(224,474)</u>
NET OPERATING INCOME	203,884
Income attributable to associates	(657)
Income before income tax	<u>203,227</u>
Income taxes	(40,735)
NET INCOME FOR THE PERIOD	<u>162,492</u>
Attributable to:	
Equity holders of the parent	162,492
Non-controlling interest	—

As of March 31, 2021, Banco de Chile has constituted additional provisions charged to the results of the period for an amount of Ch\$40,000 million before taxes.

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Accounting Manager

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Chief Executive Officer