



**Banco de Chile and Subsidiaries**

**Consolidated Statements of  
Financial Position and Income**  
for the period ended April 30, 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 April 30, 2021**

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<b>ASSETS</b>	<b>MCh\$</b>
Cash and due from banks	2,848,858
Transactions in the course of collection	517,636
Financial assets held-for-trading	2,993,174
Investment under resale agreements	87,404
Derivative instruments	1,791,196
Loans and advance to banks	3,317,953
Loans to customers, net	31,199,010
Financial assets available-for-sale	1,497,163
Financial assets held-to-maturity	—
Investments in other companies	41,878
Intangible assets	65,514
Property and equipment	222,401
Right-of-use assets	115,814
Current tax assets	21,230
Deferred tax assets	364,064
Other assets	542,401
<b>TOTAL ASSETS</b>	<b><u>45,625,696</u></b>

**BANCO DE CHILE AND SUBSIDIARIES**  
**CONSOLIDATED STATEMENT OF FINANCIAL POSITION**  
**for the period ended April 30, 2021**

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<b>LIABILITIES</b>	<b>MCh\$</b>
Current accounts and other demand deposits	16,542,595
Transactions in the course of payment	402,452
Obligations under repurchase agreements	119,556
Saving accounts and time deposits	8,075,837
Derivative instruments	1,935,929
Borrowings from financial institutions	4,279,494
Debt issued	8,905,390
Other financial obligations	190,421
Lease liabilities	111,887
Current tax liabilities	244
Deferred tax liabilities	—
Provisions	638,190
Other liabilities	543,231
<b>TOTAL LIABILITIES</b>	<b><u>41,745,226</u></b>
<b>EQUITY</b>	
<b>Attributable to equity holders of the parent:</b>	
Capital	2,418,833
Reserves	703,373
Other comprehensive income	(18,513)
Retained earnings:	
Retained earnings from previous periods	655,478
Income for the period	212,584
Less:	
Provision for minimum dividends	(91,286)
Subtotal	<b><u>3,880,469</u></b>
<b>Non-controlling interest</b>	<b><u>1</u></b>
<b>TOTAL EQUITY</b>	<b><u>3,880,470</u></b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b><u>45,625,696</u></b>

**BANCO DE CHILE AND SUBSIDIARIES**  
**CONSOLIDATED STATEMENT OF INCOME FOR THE PERIOD**  
**for the period ended April 30, 2021**

	MCh\$
Interest revenue	646,678
Interest expense	(200,857)
<b>Net interest income</b>	<u><b>445,821</b></u>
Income from fees and commissions	184,680
Expenses from fees and commissions	(36,097)
<b>Net fees and commissions income</b>	<u><b>148,583</b></u>
Net financial operating income	(7,342)
Foreign exchange transactions, net	46,273
Other operating income	11,707
<b>Total operating revenues</b>	<u><b>645,042</b></u>
Provisions for loan losses	(83,126)
<b>OPERATING REVENUES, NET OF PROVISIONS FOR LOAN LOSSES</b>	<u><b>561,916</b></u>
Personnel expenses	(149,310)
Administrative expenses	(109,369)
Depreciation and amortization	(24,893)
Impairments	(1)
Other operating expenses	(9,822)
<b>TOTAL OPERATING EXPENSES</b>	<u><b>(293,395)</b></u>
<b>NET OPERATING INCOME</b>	268,521
Income attributable to associates	(2,497)
<b>Income before income tax</b>	<u><b>266,024</b></u>
Income taxes	(53,440)
<b>NET INCOME FOR THE PERIOD</b>	<u><b>212,584</b></u>
Attributable to:	
Equity holders of the parent	212,584
Non-controlling interest	—

As of April 30, 2021, Banco de Chile has constituted additional provisions charged to the results of the period for an amount of Ch\$55,000 million before taxes.

**Héctor Hernández G.**  
**Accounting Manager**

**Eduardo Ebensperger O.**  
**Chief Executive Officer**