



**Banco de Chile and Subsidiaries**

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

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| <b>ASSETS</b>                            | <b>MCh\$</b>      |
|--|-------------------|
| Cash and due from banks                  | 3,480,934         |
| Transactions in the course of collection | 652,255           |
| Financial assets held-for-trading        | 3,133,662         |
| Investment under resale agreements       | 95,733            |
| Derivative instruments                   | 1,778,234         |
| Loans and advance to banks               | 3,834,118         |
| Loans to customers, net                  | 31,322,554        |
| Financial assets available-for-sale      | 1,809,009         |
| Financial assets held-to-maturity        | —                 |
| Investments in other companies           | 40,700            |
| Intangible assets                        | 66,020            |
| Property and equipment                   | 221,588           |
| Right-of-use assets                      | 114,113           |
| Current tax assets                       | 5,771             |
| Deferred tax assets                      | 357,999           |
| Other assets                             | 609,483           |
| <b>TOTAL ASSETS</b>                      | <b>47,522,173</b> |

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

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| <b>LIABILITIES</b>                                   | <b>MCh\$</b>                    |
|--|---------------------------------|
| Current accounts and other demand deposits           | 17,488,750                      |
| Transactions in the course of payment                | 625,386                         |
| Obligations under repurchase agreements              | 142,197                         |
| Saving accounts and time deposits                    | 8,031,647                       |
| Derivative instruments                               | 1,895,830                       |
| Borrowings from financial institutions               | 4,872,668                       |
| Debt issued  | 8,896,821                       |
| Other financial obligations                          | 226,994                         |
| Lease liabilities                                    | 110,107                         |
| Current tax liabilities                              | 259                             |
| Deferred tax liabilities                             | —                               |
| Provisions   | 686,388                         |
| Other liabilities                                    | 645,583                         |
| <b>TOTAL LIABILITIES</b>                             | <b><u>43,622,630</u></b>        |
| <br>   |                                 |
| <b>EQUITY</b>  |                                 |
| <br>   |                                 |
| <b>Attributable to equity holders of the parent:</b> |                                 |
| Capital  | 2,418,833                       |
| Reserves   | 703,373                         |
| Other comprehensive income                           | (33,463)                        |
| Retained earnings:                                   |                                 |
| Retained earnings from previous periods              | 655,478                         |
| Income for the period                                | 274,976                         |
| Less:  |                                 |
| Provision for minimum dividends                      | (119,655)                       |
| Subtotal   | <b><u>3,899,542</u></b>         |
| <b>Non-controlling interest</b>                      | <b><u>1</u></b>                 |
| <b>TOTAL EQUITY</b>                                  | <b><u>3,899,543</u></b>         |
| <b>TOTAL LIABILITIES AND EQUITY</b>                  | <b><u><u>47,522,173</u></u></b> |

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

|  | <b>MCh\$</b>     |
|--|------------------|
| Interest revenue   | 818,487          |
| Interest expense   | (254,898)        |
| <b>Net interest income</b>                                   | <b>563,589</b>   |
| Income from fees and commissions                             | 230,954          |
| Expenses from fees and commissions                           | (45,356)         |
| <b>Net fees and commissions income</b>                       | <b>185,598</b>   |
| Net financial operating income                               | 7,484            |
| Foreign exchange transactions, net                           | 47,671           |
| Other operating income                                       | 14,293           |
| <b>Total operating revenues</b>                              | <b>818,635</b>   |
| Provisions for loan losses                                   | (106,357)        |
| <b>OPERATING REVENUES, NET OF PROVISIONS FOR LOAN LOSSES</b> | <b>712,278</b>   |
| Personnel expenses   | (187,015)        |
| Administrative expenses                                      | (135,279)        |
| Depreciation and amortization                                | (31,371)         |
| Impairments  | (1)              |
| Other operating expenses                                     | (12,937)         |
| <b>TOTAL OPERATING EXPENSES</b>                              | <b>(366,603)</b> |
| <b>NET OPERATING INCOME</b>                                  | <b>345,675</b>   |
| Income attributable to associates                            | (2,586)          |
| <b>Income before income tax</b>                              | <b>343,089</b>   |
| Income taxes   | (68,113)         |
| <b>NET INCOME FOR THE PERIOD</b>                             | <b>274,976</b>   |
| Attributable to:   |                  |
| Equity holders of the parent                                 | 274,976          |
| Non-controlling interest                                     | —                |

As of May 31, 2021, Banco de Chile has constituted additional provisions charged to the results of the period for an amount of Ch\$75,000 million before taxes.

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

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