



Banco de Chile and Subsidiaries

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

ASSETS	MCh\$
Cash and due from banks	2,407,350
Transactions in the course of collection	616,932
Financial assets held-for-trading	3,537,495
Investment under resale agreements	92,797
Derivative instruments	1,738,135
Loans and advance to banks	3,446,995
Loans to customers, net	31,577,277
Financial assets available-for-sale	2,364,328
Financial assets held-to-maturity	127,770
Investments in other companies	43,588
Intangible assets	66,798
Property and equipment	221,296
Right-of-use assets	112,167
Current tax assets	1,515
Deferred tax assets	381,804
Other assets	579,999
TOTAL ASSETS	47,316,246

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

LIABILITIES	MCh\$
Current accounts and other demand deposits	17,408,414
Transactions in the course of payment	710,418
Obligations under repurchase agreements	150,185
Saving accounts and time deposits	7,869,674
Derivative instruments	1,782,856
Borrowings from financial institutions	4,968,562
Debt issued	8,771,310
Other financial obligations	218,703
Lease liabilities	108,185
Current tax liabilities	24,218
Deferred tax liabilities	—
Provisions	730,243
Other liabilities	639,961
TOTAL LIABILITIES	<u>43,382,729</u>
EQUITY	
Attributable to equity holders of the parent:	
Capital	2,418,833
Reserves	703,476
Other comprehensive income	(26,348)
Retained earnings:	
Retained earnings from previous periods	655,478
Income for the period	324,869
Less:	
Provision for minimum dividends	(142,792)
Subtotal	<u>3,933,516</u>
Non-controlling interest	<u>1</u>
TOTAL EQUITY	<u>3,933,517</u>
TOTAL LIABILITIES AND EQUITY	<u><u>47,316,246</u></u>

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

	MCh\$
Interest revenue	976,044
Interest expense	(301,770)
Net interest income	<u>674,274</u>
Income from fees and commissions	277,194
Expenses from fees and commissions	(54,013)
Net fees and commissions income	<u>223,181</u>
Net financial operating income	27,180
Foreign exchange transactions, net	39,080
Other operating income	17,328
Total operating revenues	<u>981,043</u>
Provisions for loan losses	(130,871)
OPERATING REVENUES, NET OF PROVISIONS FOR LOAN LOSSES	<u>850,172</u>
Personnel expenses	(224,594)
Administrative expenses	(162,663)
Depreciation and amortization	(37,768)
Impairments	(3)
Other operating expenses	(16,812)
TOTAL OPERATING EXPENSES	<u>(441,840)</u>
NET OPERATING INCOME	408,332
Income attributable to associates	(2,186)
Income before income tax	<u>406,146</u>
Income taxes	(81,277)
NET INCOME FOR THE PERIOD	<u>324,869</u>
Attributable to:	
Equity holders of the parent	324,869
Non-controlling interest	—

As of June 30, 2021, Banco de Chile has constituted additional provisions charged to the results of the period for an amount of Ch\$90,000 million before taxes.

Héctor Hernández G.
Accounting Manager

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Chief Executive Officer