



Banco de Chile and Subsidiaries

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

ASSETS	MCh\$
Cash and due from banks	2,937,366
Transactions in the course of collection	610,503
Financial assets held-for-trading	4,755,747
Investment under resale agreements	95,717
Derivative instruments	1,940,481
Loans and advance to banks	1,993,927
Loans to customers, net	31,664,780
Financial assets available-for-sale	2,983,242
Financial assets held-to-maturity	226,352
Investments in other companies	42,597
Intangible assets	67,536
Property and equipment	220,407
Right-of-use assets	107,822
Current tax assets	1,431
Deferred tax assets	374,738
Other assets	583,491
TOTAL ASSETS	48,606,137

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

LIABILITIES	MCh\$
Current accounts and other demand deposits	17,879,992
Transactions in the course of payment	1,154,832
Obligations under repurchase agreements	205,089
Saving accounts and time deposits	8,234,297
Derivative instruments	1,926,075
Borrowings from financial institutions	4,768,317
Debt issued	8,756,129
Other financial obligations	234,425
Lease liabilities	103,800
Current tax liabilities	23,004
Deferred tax liabilities	—
Provisions	763,977
Other liabilities	601,548
TOTAL LIABILITIES	<u>44,651,485</u>
EQUITY	
Attributable to equity holders of the parent:	
Capital	2,418,833
Reserves	703,476
Other comprehensive income	(25,899)
Retained earnings:	
Retained earnings from previous periods	655,478
Income for the period	370,916
Less:	
Provision for minimum dividends	(168,153)
Subtotal	<u>3,954,651</u>
Non-controlling interest	<u>1</u>
TOTAL EQUITY	<u>3,954,652</u>
TOTAL LIABILITIES AND EQUITY	<u><u>48,606,137</u></u>

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

	MCh\$
Interest revenue	1,114,147
Interest expense	(335,307)
Net interest income	<u>778,840</u>
Income from fees and commissions	322,892
Expenses from fees and commissions	(64,246)
Net fees and commissions income	<u>258,646</u>
Net financial operating income	61,530
Foreign exchange transactions, net	16,866
Other operating income	19,275
Total operating revenues	<u>1,135,157</u>
Provisions for loan losses	(150,937)
OPERATING REVENUES, NET OF PROVISIONS FOR LOAN LOSSES	<u>984,220</u>
Personnel expenses	(262,230)
Administrative expenses	(186,825)
Depreciation and amortization	(44,135)
Impairments	(3)
Other operating expenses	(20,208)
TOTAL OPERATING EXPENSES	<u>(513,401)</u>
NET OPERATING INCOME	470,819
Income attributable to associates	(3,166)
Income before income tax	<u>467,653</u>
Income taxes	(96,737)
NET INCOME FOR THE PERIOD	<u>370,916</u>
Attributable to:	
Equity holders of the parent	370,916
Non-controlling interest	—

As of July 31, 2021, Banco de Chile has constituted additional provisions charged to the results of the period for an amount of Ch\$95,000 million before taxes.

Héctor Hernández G.
Accounting Manager

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Chief Executive Officer