



Banco de Chile and Subsidiaries

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

BANCO DE CHILE AND SUBSIDIARIES

CONTENTS

- I. Consolidated Statement of Financial Position
- II. Consolidated Statement of Income for the Period

MCh\$ = Millions of Chilean pesos

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

ASSETS	MCh\$
Cash and due from banks	2,737,329
Transactions in the course of collection	473,446
Financial assets held-for-trading	3,301,399
Investment under resale agreements	101,292
Derivative instruments	2,109,562
Loans and advance to banks	2,816,387
Loans to customers, net	32,021,937
Financial assets available-for-sale	3,011,652
Financial assets held-to-maturity	258,785
Investments in other companies	42,537
Intangible assets	68,274
Property and equipment	219,495
Right-of-use assets	108,463
Current tax assets	653
Deferred tax assets	389,344
Other assets	626,363
TOTAL ASSETS	48,286,918

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

LIABILITIES	MCh\$
Current accounts and other demand deposits	17,788,342
Transactions in the course of payment	390,321
Obligations under repurchase agreements	172,645
Saving accounts and time deposits	8,346,134
Derivative instruments	2,059,361
Borrowings from financial institutions	4,935,158
Debt issued	8,686,398
Other financial obligations	229,016
Lease liabilities	104,475
Current tax liabilities	42,323
Deferred tax liabilities	—
Provisions	821,829
Other liabilities	699,816
TOTAL LIABILITIES	<u>44,275,818</u>
EQUITY	
Attributable to equity holders of the parent:	
Capital	2,418,833
Reserves	703,476
Other comprehensive income	(15,004)
Retained earnings:	
Retained earnings from previous periods	655,478
Income for the period	439,468
Less:	
Provision for minimum dividends	(191,153)
Subtotal	<u>4,011,098</u>
Non-controlling interest	<u>2</u>
TOTAL EQUITY	<u>4,011,100</u>
TOTAL LIABILITIES AND EQUITY	<u>48,286,918</u>

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

	MCh\$
Interest revenue	1,320,839
Interest expense	(406,291)
Net interest income	914,548
Income from fees and commissions	375,542
Expenses from fees and commissions	(75,193)
Net fees and commissions income	300,349
Net financial operating income	84,367
Foreign exchange transactions, net	10,105
Other operating income	22,359
Total operating revenues	1,331,728
Provisions for loan losses	(192,044)
OPERATING REVENUES, NET OF PROVISIONS FOR LOAN LOSSES	1,139,684
Personnel expenses	(301,425)
Administrative expenses	(213,594)
Depreciation and amortization	(50,574)
Impairments	(3)
Other operating expenses	(22,678)
TOTAL OPERATING EXPENSES	(588,274)
NET OPERATING INCOME	551,410
Income attributable to associates	(3,225)
Income before income tax	548,185
Income taxes	(108,716)
NET INCOME FOR THE PERIOD	439,469
Attributable to:	
Equity holders of the parent	439,469
Non-controlling interest	—

As of August 31, 2021, Banco de Chile has constituted additional provisions charged to the results of the period for an amount of Ch\$125,000 million before taxes.

Héctor Hernández G.
Accounting Manager

Eduardo Ebensperger O.
Chief Executive Officer