



Banco de Chile and Subsidiaries

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

ASSETS	MCh\$
Cash and due from banks	3,099,335
Transactions in the course of collection	410,644
Financial assets held-for-trading	3,141,762
Investment under resale agreements	76,496
Derivative instruments	2,844,672
Loans and advance to banks	2,017,505
Loans to customers, net	32,404,479
Financial assets available-for-sale	3,440,313
Financial assets held-to-maturity	302,532
Investments in other companies	48,088
Intangible assets	68,401
Property and equipment	223,688
Right-of-use assets	103,224
Current tax assets	671
Deferred tax assets	387,291
Other assets	649,322
TOTAL ASSETS	49,218,423

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

LIABILITIES	MCh\$
Current accounts and other demand deposits	17,607,258
Transactions in the course of payment	337,560
Obligations under repurchase agreements	111,438
Saving accounts and time deposits	8,972,204
Derivative instruments	2,644,144
Borrowings from financial institutions	4,814,758
Debt issued	8,758,172
Other financial obligations	259,116
Lease liabilities	99,013
Current tax liabilities	82,930
Deferred tax liabilities	—
Provisions	882,161
Other liabilities	608,030
TOTAL LIABILITIES	<u>45,176,784</u>
EQUITY	
Attributable to equity holders of the parent:	
Capital	2,418,833
Reserves	703,571
Other comprehensive income	(19,214)
Retained earnings:	
Retained earnings from previous periods	655,478
Income for the period	509,104
Less:	
Provision for minimum dividends	(226,135)
Subtotal	<u>4,041,637</u>
Non-controlling interest	<u>2</u>
TOTAL EQUITY	<u>4,041,639</u>
TOTAL LIABILITIES AND EQUITY	<u><u>49,218,423</u></u>

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

	MCh\$
Interest revenue	1,515,435
Interest expense	(470,917)
Net interest income	<u>1,044,518</u>
Income from fees and commissions	427,087
Expenses from fees and commissions	(85,882)
Net fees and commissions income	<u>341,205</u>
Net financial operating income	129,802
Foreign exchange transactions, net	(15,239)
Other operating income	25,720
Total operating revenues	<u>1,526,006</u>
Provisions for loan losses	(223,781)
OPERATING REVENUES, NET OF PROVISIONS FOR LOAN LOSSES	<u>1,302,225</u>
Personnel expenses	(335,929)
Administrative expenses	(241,193)
Depreciation and amortization	(57,003)
Impairments	(3)
Other operating expenses	(26,178)
TOTAL OPERATING EXPENSES	<u>(660,306)</u>
NET OPERATING INCOME	641,919
Income attributable to associates	(2,848)
Income before income tax	<u>639,071</u>
Income taxes	(129,966)
NET INCOME FOR THE PERIOD	<u>509,105</u>
Attributable to:	
Equity holders of the parent	509,104
Non-controlling interest	1

As of September 30, 2021, Banco de Chile has constituted additional provisions charged to the results of the period for an amount of Ch\$140,000 million before taxes.

Héctor Hernández G.
Accounting Manager

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Chief Executive Officer