



**Banco de Chile and Subsidiaries**

**Consolidated Statements of  
Financial Position and Income**  
for the period ended October 31, 2022

## **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 October 31, 2022**

	<b>MCh\$</b>
<b>ASSETS</b>	
Cash and due from banks	3,061,537
Transactions in the course of collection	521,155
Financial assets held for trading at fair value through profit and loss	7,056,411
Financial assets at fair value through other comprehensive income	3,848,606
Derivative financial instruments for hedging purposes	84,967
Financial assets at amortized cost (*)	38,428,410
Investments in other companies	60,779
Intangible assets	92,602
Property and equipment	210,157
Right-of-use assets	99,127
Current tax assets	103,833
Deferred tax assets	529,156
Other assets	934,048
Non-current assets and disposal groups held for sale	13,642
<b>TOTAL ASSETS</b>	<b><u>55,044,430</u></b>
<b>LIABILITIES</b>	
Transactions in the course of payment	495,807
Financial liabilities held for trading at fair value through profit and loss	3,601,494
Derivative Financial Instruments for hedging purposes	80,893
Financial liabilities at amortized cost	42,430,487
Lease liabilities	93,786
Financial instruments of regulatory capital issued	1,008,135
Provisions for contingencies	155,693
Provision for dividends, interests and reappraisal of financial instruments of regulatory capital issued	428,015
Special provisions for credit risk	768,212
Currents tax liabilities	1,116
Deferred tax liabilities	-
Other liabilities	1,251,436
<b>TOTAL LIABILITIES</b>	<b><u>50,315,074</u></b>
<b>EQUITY</b>	
Capital	2,420,538
Reserves	709,742
Accumulated other comprehensive income	(72,717)
Retained earnings from previous periods	908,572
Income for the period	1,191,233
Less: Provision for dividends, interests and reappraisal of financial instruments of regulatory capital issued	(428,015)
<b>Equity holders of the parent</b>	<b><u>4,729,353</u></b>
<b>Non-controlling interest</b>	<b><u>3</u></b>
<b>TOTAL EQUITY</b>	<b><u>4,729,356</u></b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b><u>55,044,430</u></b>

(\*) Includes loans and accounts receivable from customers (net of provisions) for Ch\$35,851,493 million.

**BANCO DE CHILE AND SUBSIDIARIES**  
**CONSOLIDATED STATEMENT OF INCOME FOR THE PERIOD**  
**for the period between January 1 and October 31, 2022**

	MCh\$
Net interest income	1.051.560
Net income from UF indexation	851,288
Net income from commissions	441,124
Net financial income	212,156
Other income	31,710
<b>TOTAL OPERATING INCOME</b>	<b>2,587,838</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>(811,480)</b>
<b>OPERATING INCOME BEFORE CREDIT LOSSES</b>	<b>1,776,358</b>
Credit loss expenses	(350,660)
<b>NET OPERATING INCOME</b>	<b>1,425,698</b>
Income taxes	(234,463)
<b>CONSOLIDATED INCOME FOR THE PERIOD</b>	<b>1,191,235</b>
Attributable to:	
Equity holders of the parent	1,191,233
Non-controlling interest	2

As of October 31, 2022 Banco de Chile has constituted additional provisions charged to the results of the period for an amount of Ch\$150,000 million before taxes.

**Héctor Hernández G.**  
**Gerente de Contabilidad**

**Eduardo Ebensperger O.**  
**Gerente General**