



Banco de Chile and Subsidiaries

**Consolidated Statements of
Financial Position and Income**
for the period ended November 30, 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 November 30, 2022

	MCh\$
ASSETS	
Cash and due from banks	2,688,696
Transactions in the course of collection	784,207
Financial assets held for trading at fair value through profit and loss	5,922,142
Financial assets at fair value through other comprehensive income	4,026,017
Derivative financial instruments for hedging purposes	57,176
Financial assets at amortized cost (*)	38,531,481
Investments in other companies	59,375
Intangible assets	98,074
Property and equipment	208,759
Right-of-use assets	97,150
Current tax assets	129,624
Deferred tax assets	531,047
Other assets	776,616
Non-current assets and disposal groups held for sale	12,383
TOTAL ASSETS	<u>53,922,747</u>
LIABILITIES	
Transactions in the course of payment	717,953
Financial liabilities held for trading at fair value through profit and loss	3,165,843
Derivative Financial Instruments for hedging purposes	127,869
Financial liabilities at amortized cost	41,535,996
Lease liabilities	91,662
Financial instruments of regulatory capital issued	999,526
Provisions for contingencies	166,172
Provision for dividends, interests and reappraisal of financial instruments of regulatory capital issued	473,792
Special provisions for credit risk	768,171
Currents tax liabilities	1,064
Deferred tax liabilities	-
Other liabilities	1,037,212
TOTAL LIABILITIES	<u>49,085,260</u>
EQUITY	
Capital	2,420,538
Reserves	709,742
Accumulated other comprehensive income	(15,306)
Retained earnings from previous periods	908,572
Income for the period	1,287,730
Less: Provision for dividends, interests and reappraisal of financial instruments of regulatory capital issued	(473,792)
Equity holders of the parent	<u>4,837,484</u>
Non-controlling interest	<u>3</u>
TOTAL EQUITY	<u>4,837,487</u>
TOTAL LIABILITIES AND EQUITY	<u>53,922,747</u>

(*) Includes loans and accounts receivable from customers (net of provisions) for Ch\$35,720,807 million.

BANCO DE CHILE AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF INCOME FOR THE PERIOD
for the period between January 1 and November 30, 2022

	MCh\$
Net interest income	1,160,528
Net income from UF indexation	898,089
Net income from commissions	485,804
Net financial income	262,435
Other income	36,455
TOTAL OPERATING INCOME	2,843,311
TOTAL OPERATING EXPENSES	(905,322)
OPERATING INCOME BEFORE CREDIT LOSSES	1,937,989
Credit loss expenses	(394,543)
NET OPERATING INCOME	1,543,446
Income taxes	(255,714)
CONSOLIDATED INCOME FOR THE PERIOD	1,287,732
Attributable to:	
Equity holders of the parent	1,287,730
Non-controlling interest	2

As of November 30, 2022 Banco de Chile has constituted additional provisions charged to the results of the period for an amount of Ch\$160,000 million before taxes.

Héctor Hernández G.
Gerente de Contabilidad

Eduardo Ebensperger O.
Gerente General