



Banco de Chile and Subsidiaries

**Consolidated Statements of
Financial Position and Income**
for the year ended December 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 year ended December 31, 2022

	MCh\$
ASSETS	
Cash and due from banks	2,764,884
Transactions in the course of collection	772,196
Financial assets held for trading at fair value through profit and loss	6,651,099
Financial assets at fair value through other comprehensive income	3,967,392
Derivative financial instruments for hedging purposes	27,077
Financial assets at amortized cost (*)	39,046,943
Investments in other companies	62,211
Intangible assets	106,620
Property and equipment	210,124
Right-of-use assets	94,921
Current tax assets	187,401
Deferred tax assets	539,509
Other assets	814,117
Non-current assets and disposal groups held for sale	10,868
TOTAL ASSETS	<u>55,255,362</u>
LIABILITIES	
Transactions in the course of payment	681,792
Financial liabilities held for trading at fair value through profit and loss	3,107,753
Derivative Financial Instruments for hedging purposes	223,016
Financial liabilities at amortized cost	42,766,290
Lease liabilities	89,369
Financial instruments of regulatory capital issued	1,010,905
Provisions for contingencies	176,026
Provision for dividends, interests and reappraisal of financial instruments of regulatory capital issued	520,158
Special provisions for credit risk	765,766
Currents tax liabilities	932
Deferred tax liabilities	-
Other liabilities	1,055,028
TOTAL LIABILITIES	<u>50,397,035</u>
EQUITY	
Capital	2,420,538
Reserves	709,742
Accumulated other comprehensive income	(69,802)
Retained earnings from previous years	908,572
Income for the year	1,409,433
Less: Provision for dividends, interests and reappraisal of financial instruments of regulatory capital issued	(520,158)
Equity holders of the parent	<u>4,858,325</u>
Non-controlling interest	<u>2</u>
TOTAL EQUITY	<u>4,858,327</u>
TOTAL LIABILITIES AND EQUITY	<u>55,255,362</u>

(*) Includes loans and accounts receivable from customers (net of provisions) for Ch\$35,916,413 million.

BANCO DE CHILE AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF INCOME FOR THE YEAR
for the year between January 1 and December 31, 2022

	MCh\$
Net interest income	1,279,666
Net income from UF indexation	955,880
Net income from commissions	531,619
Net financial income	303,385
Other income	45,243
TOTAL OPERATING INCOME	3,115,793
TOTAL OPERATING EXPENSES	(995,483)
OPERATING INCOME BEFORE CREDIT LOSSES	2,120,310
Credit loss expenses	(435,118)
NET OPERATING INCOME	1,685,192
Income taxes	(275,757)
CONSOLIDATED INCOME FOR THE PERIOD	1,409,435
Attributable to:	
Equity holders of the parent	1,409,433
Non-controlling interest	2

As of December 31, 2022 Banco de Chile has constituted additional provisions charged to the results of the year for an amount of Ch\$160,000 million before taxes.

Héctor Hernández G.
Gerente de Contabilidad

Eduardo Ebensperger O.
Gerente General