

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES

FINANCIAL INFORMATION

As of March 31, 2024



Shown below, are the cumulative and consolidated results of the Bank and subsidiaries as of and for the Period ended March, 2024. These results have already been delivered to the Financial Market Commission.

This data is provisional until it is officially published by the referred organization.

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

(In millions of Chilean pesos -MCh\$)

ASSETS	
Cash and deposits in banks	4,386,690
Items in course of collection	613,917
Financial assets to be traded at fair value through profit or loss	8,464,562
Financial derivative contracts	7,328,143
Debt financial instruments	1,065,764
Others	70,655
Financial assets not held for trading compulsorily valued at fair value through profit or loss	60,212
Financial assets designated at fair value through profit or loss	-
Financial assets at fair value with changes in other comprehensive income	8,832,713
Debt financial instruments	8,832,713
Others	-
Financial derivative contracts for accounting coverage	2,172,154
Financial assets at amortized cost	58,078,730
Rights for repurchase agreements and securities loans	219,716
Debt financial instruments	5,478,883
Loans and receivables to banks	919,784
Loans and receivables to customers - Commercial	34,307,720
Loans and receivables to customers - Mortgage	14,277,801
Loans and receivables to customers - Consumer	2,874,826
Investments in other companies	184,094
Intangible assets	463,102
Property, plant and equipment, net	265,209
Right-of-use asset	133,969
Current income tax	168,887
Deferred income taxes	538,257
Other assets	1,957,661
Non-current assets and groups available for sale	43,629
TOTAL ASSETS	86,363,786
LIABILITIES	
Items in course of collection	569,499
Financial liabilities to be traded at fair value through profit or loss	6,992,853
Financial derivative contracts	6,992,853
Others	-
Financial liabilities designated at fair value through profit or loss	-
Financial derivative contracts for accounting coverage	2,555,274
Financial liabilities at amortized cost:	64,369,814
Deposits and other on-demand liabilities	26,945,987
Deposits and other term loans	19,190,646
Obligations for repurchase agreements and securities loans	706,726
Bank borrowings	7,069,167
Debt issued	8,522,237
Other financial liabilities	1,935,051
Lease liabilities	118,581
Issued regulatory capital financial instruments	2,044,735
Provisions for contingencies	136,171
Provisions for dividends, payment of interest and revaluation of issued regulatory capital financial instruments	273,297
Special provisions for credit risk	441,627
Current income tax	12,758
Deferred income taxes	1,636
Other liabilities	2,295,438
Liabilities included in groups available for sale	-
TOTAL LIABILITIES	79,811,683
SHAREHOLDERS' EQUITY	
Capital	5,383,715
Reserves	-
Accumulated other comprehensive income	551,113
Items that will not be reclassified in results	675
Elements that can be reclassified in results	550,438
Net income from prior periods	682,468
Profit for the period	207,432
Less: Provisions for dividends, interest payments and revaluation of issued regulatory capital financial instruments	(274,499)
Equity holders of the Bank:	6,550,229
Non-controlling interest	1,874
TOTAL SHAREHOLDERS' EQUITY	6,552,103
TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY	86,363,786

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES FINANCIAL INFORMATION

As of March 31, 2024



CONSOLIDATED STATEMENTS OF INCOME

(In millions of Chilean pesos -MCh\$)

	MMS
Interest income	1,076,700
Interest expenses	(610,271)
Net interest income	466,429
Indexation for inflation income	189,431
Indexation for inflation expenses	(72,563)
Net indexation for inflation income	116,868
Fee and commission income	134,142
Fee and commission expense	(44,656)
Net fee and commission income	89,486
<i>Financial result for:</i>	
Financial assets and liabilities to trade	116,824
Financial assets not held for trading compulsorily valued at fair value through profit or loss	(5,787)
Financial assets and liabilities designated at fair value through profit or loss	-
Result for derecognizing financial assets and liabilities at amortized cost and financial assets at fair value with changes in other comprehensive income	5,695
Foreign currency changes, readjustments and hedge accounting	(105,969)
Reclassifications of financial assets due to change in business model	-
Other financial result	-
Net financial result	10,763
Share of profit (loss) of investments accounted for using the equity method	3,156
Result of non-current assets and disposal groups for sale not admissible as discontinued operations	4,937
Other operating income	14,219
TOTAL OPERATING INCOME	705,858
Expenses for employee benefit obligations	(172,529)
Administrative expenses	(119,747)
Depreciation and amortization	(28,405)
Impairment of non-financial assets	-
Other operating expenses	(4,923)
TOTAL OPERATING EXPENSES	(325,604)
OPERATING INCOME BEFORE CREDIT LOSSES	380,254
<i>Credit loss expense for:</i>	
Provisions for credit risk owed by banks and loans and accounts receivable from customers	(162,958)
Special provisions for credit risk	16,401
Recovery of written-off credits	23,944
Impairment due to credit risk of other financial assets at amortized cost and financial assets at fair value with changes in other comprehensive income	3,681
Credit loss expense	(118,932)
TOTAL NET OPERATING INCOME	261,322
Income from continuing operations before taxes	261,322
Income tax expense	(53,860)
Income from continuing operations after taxes	207,462
Income from discontinued operations before taxes	-
Discontinued operations taxes	-
Income from discontinued operations after taxes	-
CONSOLIDATED PROFIT FOR THE PERIOD	207,462
Attributable to:	
Equity holders of the Bank	207,432
Non-controlling interest	30

As of March 31, 2024, Banco de Crédito e Inversiones has released additional provisions with a charge to results in the line provision for loan losses of Ch\$12,313 million (before taxes).

Alfredo Mendoza Osorio
Accounting Officer

Eugenio Von Chrismar
CEO