

# BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES

## FINANCIAL INFORMATION

As of March 31, 2025



Shown below, are the cumulative and consolidated results of the Bank and subsidiaries as of and for the Period ended March, 2025. 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	3,887,760
Items in course of collection	1,152,637
Financial assets to be traded at fair value through profit or loss	7,412,645
Financial derivative contracts	6,011,532
Debt financial instruments	1,286,573
Others	114,540
Financial assets not held for trading compulsorily valued at fair value through profit or loss	59,250
Financial assets designated at fair value through profit or loss	-
Financial assets at fair value with changes in other comprehensive income	7,630,649
Debt financial instruments	7,630,649
Others	-
Financial derivative contracts for accounting coverage	562,119
Financial assets at amortized cost	57,346,700
Rights for repurchase agreements and securities loans	311,888
Debt financial instruments	2,514,031
Loans and receivables to banks	841,005
Loans and receivables to customers - Commercial	35,631,538
Loans and receivables to customers - Mortgage	15,107,062
Loans and receivables to customers - Consumer	2,941,176
Investments in other companies	212,568
Intangible assets	492,113
Property, plant and equipment, net	282,049
Right-of-use asset	110,001
Current income tax	7,782
Deferred income taxes	566,513
Other assets	1,790,005
Non-current assets and groups available for sale	40,423
<b>TOTAL ASSETS</b>	<b>81,553,214</b>
LIABILITIES	
Items in course of collection	1,135,031
Financial liabilities to be traded at fair value through profit or loss	5,915,711
Financial derivative contracts	5,915,711
Others	-
Financial liabilities designated at fair value through profit or loss	-
Financial derivative contracts for accounting coverage	974,063
Financial liabilities at amortized cost:	61,352,868
Deposits and other on-demand liabilities	27,087,566
Deposits and other term loans	20,198,702
Obligations for repurchase agreements and securities loans	799,319
Bank borrowings	2,199,945
Debt issued	8,236,393
Other financial liabilities	2,830,943
Lease liabilities	95,780
Issued regulatory capital financial instruments	2,567,981
Provisions for contingencies	132,991
Provisions for dividends, payment of interest and revaluation of issued regulatory capital financial instruments	330,546
Special provisions for credit risk	328,129
Current income tax	72,215
Deferred income taxes	-
Other liabilities	1,577,313
Liabilities included in groups available for sale	-
<b>TOTAL LIABILITIES</b>	<b>74,482,628</b>
SHAREHOLDERS' EQUITY	
Capital	5,383,715
Reserves	327,370
Accumulated other comprehensive income	529,020
Items that will not be reclassified in results	1,073
Elements that can be reclassified in results	527,947
Net income from prior periods	883,994
Profit for the period	273,398
Less: Provisions for dividends, interest payments and revaluation of issued regulatory capital financial instruments	(328,932)
Equity holders of the Bank:	7,068,565
Non-controlling interest	2,021
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>7,070,586</b>
<b>TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY</b>	<b>81,553,214</b>

# BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES

## FINANCIAL INFORMATION

As of March 31, 2025



### CONSOLIDATED STATEMENTS OF INCOME

(In millions of Chilean pesos -MCh\$)

	MMS
Interest income	984,272
Interest expenses	(479,300)
<b>Net interest income</b>	<b>504,972</b>
Indexation for inflation income	189,552
Indexation for inflation expenses	(79,917)
<b>Net indexation for inflation income</b>	<b>109,635</b>
Fee and commission income	158,723
Fee and commission expense	(44,975)
<b>Net fee and commission income</b>	<b>113,748</b>
<i>Financial result for:</i>	
Financial assets and liabilities to trade	44,414
Financial assets not held for trading compulsorily valued at fair value through profit or loss	797
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	(8,668)
Foreign currency changes, readjustments and hedge accounting	9,084
Reclassifications of financial assets due to change in business model	-
Other financial result	-
<b>Net financial result</b>	<b>45,627</b>
Share of profit (loss) of investments accounted for using the equity method	4,248
Result of non-current assets and disposal groups for sale not admissible as discontinued operations	3,611
Other operating income	8,003
<b>TOTAL OPERATING INCOME</b>	<b>789,844</b>
Expenses for employee benefit obligations	(192,571)
Administrative expenses	(134,625)
Depreciation and amortization	(26,851)
Impairment of non-financial assets	(26)
Other operating expenses	(51,463)
<b>TOTAL OPERATING EXPENSES</b>	<b>(405,536)</b>
<b>OPERATING INCOME BEFORE CREDIT LOSSES</b>	<b>384,308</b>
<i>Credit loss expense for:</i>	
Provisions for credit risk owed by banks and loans and accounts receivable from customers	(147,125)
Special provisions for credit risk	24,144
Recovery of written-off credits	29,440
Impairment due to credit risk of other financial assets at amortized cost and financial assets at fair value with changes in other comprehensive income	178
<b>Credit loss expense</b>	<b>(93,363)</b>
<b>TOTAL NET OPERATING INCOME</b>	<b>290,945</b>
<b>Income from continuing operations before taxes</b>	<b>290,945</b>
Income tax expense	(17,507)
<b>Income from continuing operations after taxes</b>	<b>273,438</b>
<b>Income from discontinued operations before taxes</b>	<b>-</b>
<b>Discontinued operations taxes</b>	<b>-</b>
<b>Income from discontinued operations after taxes</b>	<b>-</b>
<b>CONSOLIDATED PROFIT FOR THE PERIOD</b>	<b>273,438</b>
<i>Attributable to:</i>	
Equity holders of the Bank	273,398
Non-controlling interest	40

As of March 31, 2025, Banco de Crédito e Inversiones has released additional provisions with a charge to results in the line provision for loan losses of Ch\$35,050 million (before taxes).

Alfredo Mendoza Osorio  
Accounting Officer

Eugenio Von Chrismar  
CEO