

# BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES

## FINANCIAL INFORMATION

As of September 30, 2024



Shown below, are the cumulative and consolidated results of the Bank and subsidiaries as of and for the Period ended September, 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	3,273,135
Items in course of collection	835,580
Financial assets to be traded at fair value through profit or loss	7,916,919
Financial derivative contracts	6,384,153
Debt financial instruments	1,408,453
Others	124,313
Financial assets not held for trading compulsorily valued at fair value through profit or loss	54,715
Financial assets designated at fair value through profit or loss	-
Financial assets at fair value with changes in other comprehensive income	7,864,521
Debt financial instruments	7,864,521
Others	-
Financial derivative contracts for accounting coverage	548,090
Financial assets at amortized cost	54,902,173
Rights for repurchase agreements and securities loans	277,294
Debt financial instruments	3,591,964
Loans and receivables to banks	899,019
Loans and receivables to customers - Commercial	32,880,008
Loans and receivables to customers - Mortgage	14,406,964
Loans and receivables to customers - Consumer	2,846,924
Investments in other companies	180,654
Intangible assets	460,766
Property, plant and equipment, net	267,078
Right-of-use asset	118,164
Current income tax	64,108
Deferred income taxes	481,037
Other assets	1,799,178
Non-current assets and groups available for sale	46,071
<b>TOTAL ASSETS</b>	<b>78,812,189</b>
LIABILITIES	
Items in course of collection	779,140
Financial liabilities to be traded at fair value through profit or loss	6,227,497
Financial derivative contracts	6,227,497
Others	-
Financial liabilities designated at fair value through profit or loss	-
Financial derivative contracts for accounting coverage	1,215,587
Financial liabilities at amortized cost:	58,380,084
Deposits and other on-demand liabilities	24,473,854
Deposits and other term loans	20,111,218
Obligations for repurchase agreements and securities loans	525,919
Bank borrowings	2,547,436
Debt issued	8,670,169
Other financial liabilities	2,051,488
Lease liabilities	104,503
Issued regulatory capital financial instruments	2,480,925
Provisions for contingencies	170,032
Provisions for dividends, payment of interest and revaluation of issued regulatory capital financial instruments	196,721
Special provisions for credit risk	445,669
Current income tax	8,242
Deferred income taxes	-
Other liabilities	2,184,571
Liabilities included in groups available for sale	-
<b>TOTAL LIABILITIES</b>	<b>72,193,071</b>
SHAREHOLDERS' EQUITY	
Capital	5,383,715
Reserves	327,370
Accumulated other comprehensive income	353,244
Items that will not be reclassified in results	789
Elements that can be reclassified in results	352,455
Net income from prior periods	117,667
Profit for the period	631,219
Less: Provisions for dividends, interest payments and revaluation of issued regulatory capital financial instruments	(195,943)
Equity holders of the Bank:	6,617,272
Non-controlling interest	1,846
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>6,619,118</b>
<b>TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY</b>	<b>78,812,189</b>

# BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES

## FINANCIAL INFORMATION

As of September 30, 2024



### CONSOLIDATED STATEMENTS OF INCOME

(In millions of Chilean pesos -MCh\$)

	MMS
Interest income	3,059,007
Interest expenses	(1,739,323)
<b>Net interest income</b>	<b>1,319,684</b>
Indexation for inflation income	539,733
Indexation for inflation expenses	(230,722)
<b>Net indexation for inflation income</b>	<b>309,011</b>
Fee and commission income	415,217
Fee and commission expense	(119,549)
<b>Net fee and commission income</b>	<b>295,668</b>
<i>Financial result for:</i>	
Financial assets and liabilities to trade	191,282
Financial assets not held for trading compulsorily valued at fair value through profit or loss	(6,030)
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	(53,585)
Foreign currency changes, readjustments and hedge accounting	(81,301)
Reclassifications of financial assets due to change in business model	-
Other financial result	-
<b>Net financial result</b>	<b>50,366</b>
Share of profit (loss) of investments accounted for using the equity method	12,257
Result of non-current assets and disposal groups for sale not admissible as discontinued operations	11,771
Other operating income	29,371
<b>TOTAL OPERATING INCOME</b>	<b>2,028,128</b>
Expenses for employee benefit obligations	(521,678)
Administrative expenses	(385,584)
Depreciation and amortization	(83,850)
Impairment of non-financial assets	-
Other operating expenses	(1,634)
<b>TOTAL OPERATING EXPENSES</b>	<b>(992,746)</b>
<b>OPERATING INCOME BEFORE CREDIT LOSSES</b>	<b>1,035,382</b>
<i>Credit loss expense for:</i>	
Provisions for credit risk owed by banks and loans and accounts receivable from customers	(356,291)
Special provisions for credit risk	7,672
Recovery of written-off credits	81,445
Impairment due to credit risk of other financial assets at amortized cost and financial assets at fair value with changes in other comprehensive income	3,336
<b>Credit loss expense</b>	<b>(263,838)</b>
<b>TOTAL NET OPERATING INCOME</b>	<b>771,544</b>
<b>Income from continuing operations before taxes</b>	<b>771,544</b>
Income tax expense	(140,288)
<b>Income from continuing operations after taxes</b>	<b>631,256</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>631,256</b>
<i>Attributable to:</i>	
Equity holders of the Bank	631,219
Non-controlling interest	37

As of September 30, 2024, Banco de Crédito e Inversiones has released additional provisions with a charge to results in the line provision for loan losses of Ch\$9,413 million (before taxes).

Alfredo Mendoza Osorio  
Accounting Officer

Eugenio Von Chrismar  
CEO