

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES

FINANCIAL INFORMATION

As of April 30, 2023



Shown below, are the cumulative and consolidated results of the Bank and subsidiaries as of and for the Period ended April, 2023. 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	5,013,046
Items in course of collection	697,035
Financial assets to be traded at fair value through profit or loss	7,216,618
Financial derivative contracts	6,447,764
Debt financial instruments	661,843
Others	107,011
Financial assets not held for trading compulsorily valued at fair value through profit or loss	61,663
Financial assets designated at fair value through profit or loss	-
Financial assets at fair value with changes in other comprehensive income	10,786,288
Debt financial instruments	10,786,288
Others	-
Financial derivative contracts for accounting coverage	1,772,621
Financial assets at amortized cost	49,626,027
Rights for repurchase agreements and securities loans	192,511
Debt financial instruments	3,573,487
Loans and receivables to banks	608,365
Loans and receivables to customers - Commercial	29,288,925
Loans and receivables to customers - Mortgage	12,948,838
Loans and receivables to customers - Consumer	3,013,901
Investments in other companies	147,435
Intangible assets	398,382
Property, plant and equipment, net	246,357
Right-of-use asset	150,336
Current income tax	214,070
Deferred income taxes	469,742
Other assets	1,667,119
Non-current assets and groups available for sale	38,018
TOTAL ASSETS	78,504,757
LIABILITIES	
Items in course of collection	893,248
Financial liabilities to be traded at fair value through profit or loss	6,006,291
Financial derivative contracts	6,006,291
Others	-
Financial liabilities designated at fair value through profit or loss	-
Financial derivative contracts for accounting coverage	2,683,820
Financial liabilities at amortized cost:	60,293,002
Deposits and other on-demand liabilities	23,804,189
Deposits and other term loans	19,549,876
Obligations for repurchase agreements and securities loans	775,257
Bank borrowings	6,596,375
Debt issued	7,957,242
Other financial liabilities	1,610,063
Lease liabilities	136,146
Issued regulatory capital financial instruments	1,536,241
Provisions for contingencies	141,353
Provisions for dividends, payment of interest and revaluation of issued regulatory capital financial instruments	68,873
Special provisions for credit risk	482,722
Current income tax	612
Deferred income taxes	2,160
Other liabilities	1,386,680
Liabilities included in groups available for sale	-
TOTAL LIABILITIES	73,631,148
SHAREHOLDERS' EQUITY	
Capital	4,225,332
Reserves	540,925
Accumulated other comprehensive income	(54,684)
Items that will not be reclassified in results	(45)
Elements that can be reclassified in results	(54,639)
Net income from prior periods	-
Profit for the period	229,575
Less: Provisions for dividends, interest payments and revaluation of issued regulatory capital financial instruments	(68,873)
Equity holders of the Bank:	4,872,275
Non-controlling interest	1,334
TOTAL SHAREHOLDERS' EQUITY	4,873,609
TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY	78,504,757

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES FINANCIAL INFORMATION

As of April 30, 2023



CONSOLIDATED STATEMENTS OF INCOME

(In millions of Chilean pesos -MCh\$)

	MMS
Interest income	1,276,592
Interest expenses	(779,359)
Net interest income	497,233
Indexation for inflation income	342,933
Indexation for inflation expenses	(189,493)
Net indexation for inflation income	153,440
Fee and commission income	164,306
Fee and commission expense	(56,067)
Net fee and commission income	108,239
<i>Financial result for:</i>	
Financial assets and liabilities to trade	(17,417)
Financial assets not held for trading compulsorily valued at fair value through profit or loss	(6,341)
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	66
Foreign currency changes, readjustments and hedge accounting	69,233
Reclassifications of financial assets due to change in business model	-
Other financial result	-
Net financial result	45,541
Share of profit (loss) of investments accounted for using the equity method	4,172
Result of non-current assets and disposal groups for sale not admissible as discontinued operations	3,506
Other operating income	8,033
TOTAL OPERATING INCOME	820,164
Expenses for employee benefit obligations	(211,303)
Administrative expenses	(139,351)
Depreciation and amortization	(37,059)
Impairment of non-financial assets	(5)
Other operating expenses	(2,617)
TOTAL OPERATING EXPENSES	(390,335)
OPERATING INCOME BEFORE CREDIT LOSSES	429,829
<i>Credit loss expense for:</i>	
Provisions for credit risk owed by banks and loans and accounts receivable from customers	(196,436)
Special provisions for credit risk	6,115
Recovery of written-off credits	25,066
Impairment due to credit risk of other financial assets at amortized cost and financial assets at fair value with changes in other comprehensive income	(14,135)
Credit loss expense	(179,390)
TOTAL NET OPERATING INCOME	250,439
Income from continuing operations before taxes	250,439
Income tax expense	(20,822)
Income from continuing operations after taxes	229,617
Income from discontinued operations before taxes	-
Discontinued operations taxes	-
Income from discontinued operations after taxes	-
CONSOLIDATED PROFIT FOR THE PERIOD	229,617
<i>Attributable to:</i>	
Equity holders of the Bank	229,575
Non-controlling interest	42

As of April 30, 2023, Banco de Crédito e Inversiones has constituted additional provisions with a charge to results in the line provision for loan losses of Ch\$5,615 million (before taxes).

Alfredo Mendoza Osorio
Accounting Officer

Eugenio Von Chrismar
CEO