BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES
FINANCIAL INFORMATION

AS OF DECEMBER 31, 2021

Shown below, are the cummulative and consolidated results of the Bank and subsidiaries as of and for the Year ended December, 2021. 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	MCh$
Cash and deposits in banks	3,960,497
Items in course of collection	350,073
Securities held for trading	873,869
Agreements to repurchase and securities lending	186,753
Derivative financial agreements and hedge accounting	6,781,524
Loans and receivables to banks, net	639,533
Loans and receivables to customers, net	40,230,382
Financial investments available for sale	11,204,593
Financial investments held to maturity	2,297,355
Investments in other companies	32,762
Intangible assets	440,958
Property, plant and equipment, net	252,736
Right -of- use asset	189,025
Current income tax	19,977
Deferred income taxes	251,196
Other assets	1,447,401
TOTAL ASSETS	**69,158,634**
LIABILITIES	
Deposits and other on-demand liabilities	27,653,442
Items in course of collection	258,686
Liabilities under agreements to repurchase	141,178
Deposits and other term loans	10,865,148
Derivative financial agreements and hedge accounting	6,587,047
Bank borrowings	6,970,962
Debt issued	8,761,131
Other financial liabilities	1,027,978
Lease liabilities	173,726
Current income tax	141,535
Deferred income taxes	926
Provisions	710,889
Other liabilities	1,364,510
TOTAL LIABILITIES	**64,657,158**
SHAREHOLDERS' EQUITY	
Attributable to equity holders of the Bank:	
Capital	3,862,386
Reserves	24
Accumulated other comprehensive income	273,392
Retained earnings:	
Net income from prior periods	0
Profit or loss for the year	520,391
Less: Accrual for minimum dividends	(156,117)
TOTAL EQUITY OF EQUITY HOLDERS OF THE BANK	**4,500,076**
Non-controlling interest	1,400
TOTAL SHAREHOLDERS' EQUITY	**4,501,476**
TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY	**69,158,634**

CONSOLIDATED STATEMENTS OF INCOME
(In millions of Chilean pesos -MCh$)

	MCh$
Interest income	2,359,133
Interest expense	(761,611)
Net interest income	**1,597,522**
Fee and commission income	474,401
Fee and commission expense	(127,876)
Net fee and commission income	**346,525**
Net gain from financial operations	139,777
Foreign exchange results, net	22,547
Other operating income	54,932
Operating income	**2,161,303**
Provisions for loan losses	(400,545)
OPERATING INCOME, NET OF ALLOWANCE FOR CREDIT RISK	**1,760,758**
Staff costs	(540,053)
Administrative expenses	(333,625)
Depreciation and amortization	(106,931)
Impairment of property, plant and equipment and intangible assets	(23)
Other operating expenses	(60,388)
TOTAL OPERATING EXPENSES	**(1,041,020)**
TOTAL NET OPERATING INCOME	**719,738**
Share of profit (loss) of investments accounted for using the equity method	2,290
Profit before tax	**722,028**
Income tax expense	(201,483)
Net income from continuing operations	**520,545**
Net income from discontinued operations	0
CONSOLIDATED PROFIT FOR THE YEAR	**520,545**
Attributable to:	
Equity holders of the Bank	520,391
Non-controlling interest	154
Total	**520,545**

As of December 31, 2021, Banco de Crédito e Inversiones has constituted additional provisions with a charge to results in the line provision for loan losses of Ch$183,293 million (before taxes).

Alfredo Mendoza Osorio
Accounting Officer

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CEO