BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES
FINANCIAL INFORMATION
As of September 30, 2023

Shown below, are the cummulative and consolidated results of the Bank and subsidiaries as of and for the Period ended September, 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	**3,804,705**
Items in course of collection	**641,205**
Financial assets to be traded at fair value through profit or loss	**7,754,969**
Financial derivative contracts	6,673,204
Debt financial instruments	993,204
Others	88,561
Financial assets not held for trading compulsorily valued at fair value through profit or loss	**48,679**
Financial assets designated at fair value through profit or loss	**-**
Financial assets at fair value with changes in other comprehensive income	**10,226,620**
Debt financial instruments	10,226,620
Others	-
Financial derivative contracts for accounting coverage	**2,077,582**
Financial assets at amortized cost	**52,821,177**
Rights for repurchase agreements and securities loans	216,166
Debt financial instruments	3,748,946
Loans and receivables to banks	739,142
Loans and receivables to customers - Commercial	31,731,967
Loans and receivables to customers - Mortgage	13,532,472
Loans and receivables to customers - Consumer	2,852,484
Investments in other companies	**179,294**
Intangible assets	**427,463**
Property, plant and equipment, net	**250,513**
Right -of- use asset	**142,864**
Current income tax	**151,354**
Deferred income taxes	**471,820**
Other assets	**1,891,500**
Non-current assets and groups available for sale	**43,404**
TOTAL ASSETS	**80,933,149**

LIABILITIES	
Items in course of collection	**580,011**
Financial liabilities to be traded at fair value through profit or loss	**6,222,461**
Financial derivative contracts	6,222,461
Others	-
Financial liabilities designated at fair value through profit or loss	**-**
Financial derivative contracts for accounting coverage	**2,575,932**
Financial liabilities at amortized cost:	**62,257,908**
Deposits and other on-demand liabilities	23,771,943
Deposits and other term loans	20,797,237
Obligations for repurchase agreements and securities loans	667,367
Bank borrowings	6,966,703
Debt issued	8,012,426
Other financial liabilities	2,042,232
Lease liabilities	**127,957**
Issued regulatory capital financial instruments	**1,536,927**
Provisions for contingencies	**152,436**
Provisions for dividends, payment of interest and revaluation of issued regulatory capital financial instruments	**150,576**
Special provisions for credit risk	**503,715**
Current income tax	**10,014**
Deferred income taxes	**2,368**
Other liabilities	**1,517,586**
Liabilities included in groups available for sale	**-**
TOTAL LIABILITIES	**75,637,891**

SHAREHOLDERS' EQUITY	
Capital	**4,768,410**
Reserves	**-**
Accumulated other comprehensive income	**174,051**
Items that will not be reclassified in results	127
Elements that can be reclassified in results	173,924
Net income from prior periods	**-**
Profit for the period	**501,921**
Less: Provisions for dividends, interest payments and revaluation of issued regulatory capital financial instruments	**(150,576)**
Equity holders of the Bank:	**5,293,806**
Non-controlling interest	**1,452**
TOTAL SHAREHOLDERS' EQUITY	**5,295,258**
TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY	**80,933,149**

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES
FINANCIAL INFORMATION
As of September 30, 2023

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

	MM$
Interest income	3,055,601
Interest expenses	(1,900,441)
Net Interest income	**1,155,160**
Indexation for inflation income	617,052
Indexation for inflation expenses	(305,258)
Net indexation for inflation income	**311,794**
Fee and commission income	379,854
Fee and commission expense	(125,556)
Net fee and commission income	**254,298**
Financial result for:	
Financial assets and liabilities to trade	114,275
Financial assets not held for trading compulsorily valued at fair value through profit or loss	(27,215)
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	(7,481)
Foreign currency changes, readjustments and hedge accounting	(31,748)
Reclassifications of financial assets due to change in business model	-
Other financial result	-
Net financial result	**47,831**
Share of profit (loss) of investments accounted for using the equity method	10,838
Result of non-current assets and disposal groups for sale not admissible as discontinued operations	7,799
Other operating income	40,152
TOTAL OPERATING INCOME	**1,827,872**
Expenses for employee benefit obligations	(482,430)
Administrative expenses	(337,607)
Depreciation and amortization	(83,820)
Impairment of non-financial assets	(7)
Other operating expenses	13,803
TOTAL OPERATING EXPENSES	**(890,061)**
OPERATING INCOME BEFORE CREDIT LOSSES	**937,811**
Credit loss expense for:	
Provisions for credit risk owed by banks and loans and accounts receivable from customers	(358,711)
Special provisions for credit risk	(12,082)
Recovery of written-off credits	57,208
Impairment due to credit risk of other financial assets at amortized cost and financial assets at fair value with changes in other comprehensive income	(12,559)
Credit loss expense	**(326,144)**
TOTAL NET OPERATING INCOME	**611,667**
Income from continuing operations before taxes	**611,667**
Income tax expense	(109,645)
Income from continuing operations after taxes	**502,022**
Income from discontinued operations before taxes	**-**
Discontinued operations taxes	**-**
Income from discontinued operations after taxes	**-**
CONSOLIDATED PROFIT FOR THE PERIOD	**502,022**
Attributable to:	
Equity holders of the Bank	501,921
Non-controlling interest	101

As of September 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$14,686 million (before taxes).

Alfredo Mendoza Osorio
Accounting Officer

Eugenio Von Chrismar
CEO