BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES
FINANCIAL INFORMATION
AS OF NOVEMBER 30, 2021

Shown below, are the cummulative and consolidated results of the Bank and subsidiaries as of and for the Period ended November, 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	4,382,250
Items in course of collection	528,716
Securities held for trading	880,186
Agreements to repurchase and securities lending	161,456
Derivative financial agreements and hedge accounting	6,267,375
Loans and receivables to banks, net	582,200
Loans and receivables to customers, net	39,232,501
Financial investments available for sale	11,871,870
Financial investments held to maturity	1,110,447
Investments in other companies	31,373
Intangible assets	422,286
Property, plant and equipment, net	249,554
Right -of- use asset	189,014
Current income tax	44,395
Deferred income taxes	279,570
Other assets	1,310,727
TOTAL ASSETS	**67,543,920**
LIABILITIES	
Deposits and other on-demand liabilities	26,283,773
Items in course of collection	488,511
Liabilities under agreements to repurchase	276,899
Deposits and other term loans	11,144,463
Derivative financial agreements and hedge accounting	6,124,102
Bank borrowings	6,654,773
Debt issued	8,720,934
Other financial liabilities	1,001,675
Lease liabilities	173,829
Current income tax	170,363
Deferred income taxes	643
Provisions	739,647
Other liabilities	1,383,882
TOTAL LIABILITIES	**63,163,494**
SHAREHOLDERS' EQUITY	
Attributable to equity holders of the Bank:	
Capital	3,862,386
Reserves	24
Accumulated other comprehensive income	185,000
Retained earnings:	
Net income from prior periods	0
Profit or loss for the period	473,628
Less: Accrual for minimum dividends	(142,088)
TOTAL EQUITY OF EQUITY HOLDERS OF THE BANK	**4,378,950**
Non-controlling interest	1,476
TOTAL SHAREHOLDERS' EQUITY	**4,380,426**
TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY	**67,543,920**

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

	MCh$
Interest income	2,106,903
Interest expense	(666,981)
Net interest income	**1,439,922**
Fee and commission income	427,586
Fee and commission expense	(114,783)
Net fee and commission income	**312,803**
Net gain from financial operations	118,248
Foreign exchange results, net	28,075
Other operating income	48,298
Operating income	**1,947,346**
Provisions for loan losses	(364,638)
OPERATING INCOME, NET OF ALLOWANCE FOR CREDIT RISK	**1,582,708**
Staff costs	(487,937)
Administrative expenses	(294,051)
Depreciation and amortization	(97,398)
Impairment of property, plant and equipment and intangible assets	(23)
Other operating expenses	(59,749)
TOTAL OPERATING EXPENSES	**(939,158)**
TOTAL NET OPERATING INCOME	**643,550**
Share of profit (loss) of investments accounted for using the equity method	932
Profit before tax	**644,482**
Income tax expense	(170,704)
Net income from continuing operations	**473,778**
Net income from discontinued operations	0
CONSOLIDATED PROFIT FOR THE PERIOD	**473,778**
Attributable to:	
Equity holders of the Bank	473,628
Non-controlling interest	150
Total	**473,778**

As of November 30, 2021, Banco de Crédito e Inversiones has constituted additional provisions with a charge to results in the line provision for loan losses of Ch$172,060 million (before taxes).

Alfredo Mendoza Osorio
Accounting Officer

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