

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES

FINANCIAL INFORMATION

As of November 30, 2023



Shown below, are the cumulative and consolidated results of the Bank and subsidiaries as of and for the Period ended November, 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	4,504,315
Items in course of collection	803,218
Financial assets to be traded at fair value through profit or loss	7,160,175
Financial derivative contracts	6,011,721
Debt financial instruments	1,047,340
Others	101,114
Financial assets not held for trading compulsorily valued at fair value through profit or loss	54,470
Financial assets designated at fair value through profit or loss	-
Financial assets at fair value with changes in other comprehensive income	9,269,371
Debt financial instruments	9,269,371
Others	-
Financial derivative contracts for accounting coverage	1,959,691
Financial assets at amortized cost	52,773,541
Rights for repurchase agreements and securities loans	219,998
Debt financial instruments	3,872,927
Loans and receivables to banks	712,407
Loans and receivables to customers - Commercial	31,486,606
Loans and receivables to customers - Mortgage	13,603,100
Loans and receivables to customers - Consumer	2,878,503
Investments in other companies	170,962
Intangible assets	433,637
Property, plant and equipment, net	252,937
Right -of- use asset	137,375
Current income tax	137,615
Deferred income taxes	490,662
Other assets	1,784,730
Non-current assets and groups available for sale	44,872
TOTAL ASSETS	79,977,571
LIABILITIES	
Items in course of collection	751,994
Financial liabilities to be traded at fair value through profit or loss	5,687,013
Financial derivative contracts	5,687,013
Others	-
Financial liabilities designated at fair value through profit or loss	-
Financial derivative contracts for accounting coverage	2,525,317
Financial liabilities at amortized cost:	61,047,194
Deposits and other on-demand liabilities	24,285,744
Deposits and other term loans	19,347,773
Obligations for repurchase agreements and securities loans	370,384
Bank borrowings	7,250,324
Debt issued	7,968,982
Other financial liabilities	1,823,987
Lease liabilities	122,571
Issued regulatory capital financial instruments	1,554,174
Provisions for contingencies	177,265
Provisions for dividends, payment of interest and revaluation of issued regulatory capital financial instruments	185,501
Special provisions for credit risk	456,786
Current income tax	10,364
Deferred income taxes	1,788
Other liabilities	1,516,308
Liabilities included in groups available for sale	-
TOTAL LIABILITIES	74,036,275
SHAREHOLDERS' EQUITY	
Capital	5,383,715
Reserves	-
Accumulated other comprehensive income	123,233
Items that will not be reclassified in results	282
Elements that can be reclassified in results	122,951
Net income from prior periods	-
Profit for the period	618,338
Less: Provisions for dividends, interest payments and revaluation of issued regulatory capital financial instruments	(185,501)
Equity holders of the Bank:	5,939,785
Non-controlling interest	1,511
TOTAL SHAREHOLDERS' EQUITY	5,941,296
TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY	79,977,571

BANCO DE CREDITO E INVERSIONES AND SUBSIDIARIES

FINANCIAL INFORMATION

As of November 30, 2023



CONSOLIDATED STATEMENTS OF INCOME

(In millions of Chilean pesos -MCh\$)

	MMS
Interest income	3,751,427
Interest expenses	(2,330,446)
Net interest income	1,420,981
Indexation for inflation income	783,457
Indexation for inflation expenses	(382,205)
Net indexation for inflation income	401,252
Fee and commission income	458,467
Fee and commission expense	(153,977)
Net fee and commission income	304,490
<i>Financial result for:</i>	
Financial assets and liabilities to trade	226,157
Financial assets not held for trading compulsorily valued at fair value through profit or loss	(17,841)
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	(7,174)
Foreign currency changes, readjustments and hedge accounting	(119,290)
Reclassifications of financial assets due to change in business model	-
Other financial result	-
Net financial result	81,852
Share of profit (loss) of investments accounted for using the equity method	13,728
Result of non-current assets and disposal groups for sale not admissible as discontinued operations	9,451
Other operating income	50,107
TOTAL OPERATING INCOME	2,281,861
Expenses for employee benefit obligations	(591,819)
Administrative expenses	(444,404)
Depreciation and amortization	(103,500)
Impairment of non-financial assets	(17)
Other operating expenses	(7,354)
TOTAL OPERATING EXPENSES	(1,147,094)
OPERATING INCOME BEFORE CREDIT LOSSES	1,134,767
<i>Credit loss expense for:</i>	
Provisions for credit risk owed by banks and loans and accounts receivable from customers	(464,921)
Special provisions for credit risk	34,447
Recovery of written-off credits	71,178
Impairment due to credit risk of other financial assets at amortized cost and financial assets at fair value with changes in other comprehensive income	(11,132)
Credit loss expense	(370,428)
TOTAL NET OPERATING INCOME	764,339
Income from continuing operations before taxes	764,339
Income tax expense	(145,905)
Income from continuing operations after taxes	618,434
Income from discontinued operations before taxes	-
Discontinued operations taxes	-
Income from discontinued operations after taxes	-
CONSOLIDATED PROFIT FOR THE PERIOD	618,434
<i>Attributable to:</i>	
Equity holders of the Bank	618,338
Non-controlling interest	96

As of November 30, 2023, Banco de Crédito e Inversiones has released additional provisions with a charge to results in the line provision for loan losses of Ch\$30,120 million (before taxes).

Alfredo Mendoza Osorio
Accounting Officer

Eugenio Von Chrismar
CEO