

Banco de Chile



BANCO DE CHILE AND SUBSIDIARIES

**CONSOLIDATED
FINANCIAL STATEMENTS POSITION
AND INCOME STATEMENTS**

As of July 31, 2017.

BANCO DE CHILE AND SUBSIDIARIES

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MCh\$ = Millions of Chilean pesos

BANCO DE CHILE AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As of July 31, 2017

ASSETS	MCh\$
Cash and due from banks	1,264,764
Transactions in the course of collection	629,664
Financial assets held-for-trading	1,874,048
Cash collateral on securities borrowed and reverse repurchase agreements	55,800
Derivative instruments	1,040,517
Loans and advance to banks	298,968
Loans to customers, net	24,921,259
Financial assets available-for-sale	980,650
Financial assets held-to-maturity	-
Investments in other companies	35,354
Intangible assets	32,236
Property and equipment	215,883
Current tax assets	24,834
Deferred tax assets	295,811
Other assets	422,137
TOTAL ASSETS	32,091,925

BANCO DE CHILE AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As of July 31, 2017

LIABILITIES	MCh\$
Current accounts and other demand deposits	8,273,936
Transactions in the course of payment	409,909
Cash collateral on securities lent and repurchase agreements	199,596
Saving accounts and time deposits	10,335,639
Derivative instruments	1,163,797
Borrowings from financial institutions	1,173,629
Debt issued	6,545,367
Other financial obligations	123,347
Current tax liabilities	1,798
Deferred tax liabilities	31,836
Provisions	549,853
Other liabilities	303,589
TOTAL LIABILITIES	<u>29,112,296</u>
EQUITY	
Attributable to equity holders of the parent:	
Capital	2,271,401
Reserves	563,069
Other comprehensive income	(19,221)
Retained earnings:	
Retained earnings from previous periods	16,060
Income for the period	331,890
Less:	
Provision for minimum dividends	(183,571)
Subtotal	<u>2,979,628</u>
Non-controlling interest	<u>1</u>
TOTAL EQUITY	<u>2,979,629</u>
TOTAL LIABILITIES AND EQUITY	<u><u>32,091,925</u></u>

BANCO DE CHILE AND SUBSIDIARIES
CONSOLIDATED STATEMENT OF INCOME FOR THE PERIOD
As of July 31, 2017

	MCh\$
Interest revenue	1,111,231
Interest expense	<u>(399,407)</u>
Net interest income	<u>711,824</u>
Income from fees and commissions	271,386
Expenses from fees and commissions	<u>(67,900)</u>
Net fees and commissions income	<u>203,486</u>
Net financial operating income	19,583
Foreign exchange transactions, net	38,313
Other operating income	<u>19,199</u>
Total operating revenues	<u>992,405</u>
Provisions for loan losses	(142,316)
OPERATING REVENUES, NET OF PROVISIONS FOR LOAN LOSSES	<u>850,089</u>
Personnel expenses	(236,793)
Administrative expenses	(184,973)
Depreciation and amortization	(20,135)
Impairments	(1)
Other operating expenses	<u>(13,593)</u>
TOTAL OPERATING EXPENSES	<u>(455,495)</u>
NET OPERATING INCOME	394,594
Income attributable to associates	<u>3,065</u>
Income before income tax	397,659
Income taxes	<u>(65,769)</u>
NET INCOME FOR THE PERIOD	<u><u>331,890</u></u>
Attributable to:	
Equity holders of the parent	331,890
Non-controlling interest	-

Héctor Hernández G.
Accounting Manager

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Chief Executive Officer