

Banco de Chile - Balance Sheets

 as of December 31, 2001 and 2000
 (Expressed in millions of Chilean pesos)

ASSETS	2001 MCH\$	2000 MCH\$
CASH AND DUE FROM BANKS	<u>469,796.2</u>	<u>442,749.0</u>
LOANS:		
Commercial loans	1,510,526.1	1,495,844.8
Foreign trade loans	291,193.5	309,701.9
Consumer loans	208,233.0	195,248.8
Mortgage loans	807,942.7	772,402.6
Leasing contracts	167,156.6	173,459.7
Contingent loans	267,434.7	250,156.2
Other outstanding loans	302,509.4	333,903.3
Past due loans	<u>46,615.1</u>	<u>42,468.6</u>
Total loans	3,601,611.1	3,573,185.9
Allowance for loan losses	<u>(94,395.4)</u>	<u>(76,100.9)</u>
Total loans, net	<u>3,507,215.7</u>	<u>3,497,085.0</u>
OTHER LOANS:		
Interbank loans	12,356.9	986.7
Investments purchased under agreements to resell	<u>9,206.7</u>	<u>2,738.7</u>
Total other loans	<u>21,563.6</u>	<u>3,725.4</u>
INVESTMENTS:		
Government securities	900,910.1	649,151.1
Other financial investments	206,717.7	258,750.1
Investment collateral under agreements to repurchase	46,543.5	52,920.0
Assets held for leasing	2,832.8	7,797.0
Assets received in lieu of payment	8,462.8	3,454.1
Other non financial investments	<u>2.0</u>	<u>2.3</u>
Total investments	<u>1,165,468.9</u>	<u>972,074.6</u>
OTHER ASSETS	<u>113,802.9</u>	<u>117,241.3</u>
FIXED ASSETS:		
Bank premises and equipment	82,992.2	82,462.1
Investments in other companies	<u>26,742.1</u>	<u>22,682.5</u>
Total fixed assets	<u>109,734.3</u>	<u>105,144.6</u>
TOTAL ASSETS	<u>5,387,581.6</u>	<u>5,138,019.9</u>

The accompanying notes 1 to 17 are an integral part of these financial statements

LIABILITIES AND SHAREHOLDERS' EQUITY	2001 MCH\$	2000 MCH\$
DEPOSITS AND OTHER LIABILITIES:		
Current accounts	615,456.8	584,882.5
Time deposits	2,463,870.1	2,363,487.4
Other demand and time deposits	227,045.7	231,156.5
Securities sold under agreements to repurchase	46,856.6	53,209.2
Mortgage finance bonds	861,287.3	811,484.5
Contingent liabilities	<u>267,189.7</u>	<u>249,898.2</u>
Total deposits and other liabilities	<u>4,481,706.2</u>	<u>4,294,118.3</u>
BONDS ISSUED:		
Bonds	-	392.3
Subordinated bonds	<u>178,535.0</u>	<u>105,873.7</u>
Total bonds issued	<u>178,535.0</u>	<u>106,266.0</u>
BORROWINGS FROM FINANCIAL INSTITUTIONS AND CENTRAL BANK:		
Central Bank credit lines for renegotiation of loans	2,396.2	2,873.9
Other Central Bank borrowings	32,727.2	-
Borrowings from domestic financial institutions	-	11,233.0
Foreign borrowings	146,072.9	167,780.4
Other liabilities	<u>45,035.7</u>	<u>50,584.2</u>
Total borrowings from financial institutions and Central Bank	<u>226,232.0</u>	<u>232,471.5</u>
OTHER LIABILITIES	<u>69,310.0</u>	<u>75,089.9</u>
Total liabilities	<u>4,955,783.2</u>	<u>4,707,945.7</u>
VOLUNTARY ALLOWANCE FOR LOAN LOSSES	<u>33,529.9</u>	<u>35,741.0</u>
SHAREHOLDERS' EQUITY:		
Capital and reserves	310,474.1	310,389.8
Other equity accounts	826.4	(554.7)
Net income for the year	<u>86,968.0</u>	<u>84,498.1</u>
Total shareholders' equity	<u>398,268.5</u>	<u>394,333.2</u>
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	<u>5,387,581.6</u>	<u>5,138,019.9</u>

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