

**Banco de Chile and Subsidiaries - Consolidated Balance Sheets**

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

ASSETS	2001 MCh\$	2000 MCh\$
<b>CASH AND DUE FROM BANKS</b>	527,949.0	495,664.7
<b>LOANS:</b>		
Commercial loans	1,618,950.8	1,640,149.1
Foreign trade loans	377,125.4	379,400.5
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	287,993.1	258,973.7
Other outstanding loans	320,166.2	353,469.3
Past due loans	47,510.9	52,340.5
Total loans	3,835,078.7	3,825,444.2
Allowance for loan losses	(98,841.7)	(80,696.0)
Total loans, net	3,736,237.0	3,744,748.2
<b>OTHER LOANS:</b>		
Interbank loans	23,740.8	27,933.8
Investments purchased under agreements to resell	29,623.2	10,023.2
Total other loans	53,364.0	37,957.0
<b>INVESTMENTS:</b>		
Government securities	937,528.3	659,082.0
Other financial investments	542,238.9	584,600.4
Investment collateral under agreements to repurchase	140,323.4	132,499.2
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	2.0	2.3
Total investments	1,631,388.2	1,387,435.0
<b>OTHER ASSETS</b>	83,520.6	88,080.7
<b>FIXED ASSETS:</b>		
Bank premises and equipment	85,106.2	84,214.0
Investments in other companies	3,416.6	2,442.1
Total fixed assets	88,522.8	86,656.1
<b>TOTAL ASSETS</b>	<b>6,120,981.6</b>	<b>5,840,541.7</b>

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

LIABILITIES AND SHAREHOLDERS' EQUITY	2001 MCh\$	2000 MCh\$
<b>DEPOSITS AND OTHER LIABILITIES:</b>		
Current accounts	655,790.8	622,095.0
Time deposits	2,763,438.8	2,612,094.7
Other demand and time deposits	286,462.9	326,481.2
Securities sold under agreements to repurchase	158,372.9	138,313.2
Mortgage finance bonds	861,287.3	811,484.5
Contingent liabilities	287,748.2	258,715.7
Total deposits and other liabilities	5,013,100.9	4,769,184.3
<b>BONDS ISSUED:</b>		
Bonds	-	392.3
Subordinated bonds	178,535.0	105,873.7
Total bonds issued	178,535.0	106,266.0
<b>BORROWINGS FROM FINANCIAL INSTITUTIONS AND CENTRAL BANK:</b>		
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	24,959.2	16,967.6
Foreign borrowings	290,550.7	374,639.6
Other liabilities	45,035.7	50,584.2
Total borrowings from financial institutions and Central Bank	395,669.0	445,065.3
<b>OTHER LIABILITIES</b>	101,875.1	89,948.9
Total liabilities	5,689,180.0	5,410,464.5
<b>VOLUNTARY ALLOWANCE FOR LOAN LOSSES</b>	33,529.9	35,741.0
<b>MINORITY INTEREST</b>	3.2	3.0
<b>SHAREHOLDERS' EQUITY:</b>		
Capital and reserves	310,474.1	310,389.8
Other equity accounts	826.4	(554.7)
Net income for the year	86,968.0	84,498.1
Total shareholders' equity	398,268.5	394,332.2
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>6,120,981.6</b>	<b>5,840,541.7</b>

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