

Quarterly Liquidity Situation

As of 30th June 2021

Control and Publication of the Liquidity Situation:

According to the provisions in Chapter III B.2.1 of the Financial Standards of the Central Bank of Chile and chapter 12-20 on the management and measurement of the liquidity position in CMF's Compendium of Standards, the Bank's quarterly liquidity situation follows the criteria below:

Liquidity Position and its Measurement

The liquidity position is measured and controlled through the difference between the outflows and inflows for a given time band. The positive difference between outflows and inflows is called time band mismatch, which is subject to the limits allowed by the Central Bank.

The liquidity position is determined on a contractual basis, according to the provision of the Liquidity Risk Policy approved by the Bank's Executive Committee.

Time Bands

Time band mismatches are calculated for the following time bands:

First time band: up to 7 days.

Second time band: from 8 to 30 days.

Third time band: from 31 to 90 days.

Liquidity Risk Policy

The objective of the Liquidity Policy is establishing a framework for liquidity management and the existence of enough liquid assets both, in normal and abnormal scenarios.

The Bank adopts a cash flow approach for measuring the liquidity risk and has a sound framework for forecasting future cash flows from assets, liabilities and off-balance sheet positions in different time bands. Additionally, the Bank carries out stress tests on a quarterly basis in order to ascertain the impact of extreme scenarios on its liquidity position.

The Bank monitors its liquidity position on a daily basis and, in addition to regulatory limit; it has a structure of internal limits and early warning indicators associated to the concentration of funding sources, the availability of high quality liquid assets and the existence of enough stable funding.

The Liquidity Policy is reviewed and updated at least once a year and its contents are approved by the Executive Committee of the Bank.

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CONTRACTUAL LOCAL CONSOLIDATION

in CLP as of June 30th, 2021

Consolidated Currencies	Net Position				Available Limit	
	up to 7 days	up to 15 days	up to 30 days	up to 90 days	up to 30 days	up to 90 days
Inflows	83.786.456.644	95.519.568.705	127.686.080.104	179.612.078.400	-	-
Outflows	158.804.327.743	159.755.589.005	198.984.214.534	227.084.754.906	-	-
Net Position	75.017.871.099	64.236.020.300	71.298.134.430	47.472.676.506	- 50.454.201.982	- 196.031.996.318

Local Currency	Net Position				Available Limit	
	up to 7 days	up to 15 days	up to 30 days	up to 90 days	up to 30 days	up to 90 days
Inflows	54.573.661.769	58.801.083.589	58.801.083.589	87.038.731.659	-	-
Outflows	84.168.252.239	84.426.163.273	84.426.163.273	85.112.698.024	-	-
Net Position	29.594.590.470	25.625.079.684	25.625.079.684	1.926.033.635	-	-

Foreing Currency	Net Position				Available Limit	
	up to 7 days	up to 15 days	up to 30 days	up to 90 days	up to 30 days	up to 90 days
Inflows	29.212.794.875	36.718.485.116	68.884.996.515	92.573.346.741	-	-
Outflows	74.636.075.504	75.329.425.732	114.558.051.261	141.972.056.882	-	-
Net Position	45.423.280.629	38.610.940.616	45.673.054.746	49.398.710.141	- 76.079.281.666	-

CORE CAPITAL	121.752.336.412
2X CORE CAPITAL	243.504.672.824

Liquid Assets and LCR	(in CLP Mio)
	Individual
Level 1 HQLA	68.363
Level 2 HQLA	
Other Liquid Assets	
LCR	233%

Funding Sources	(in %)
	Individual
Demand Deposits	43%
Time Deposits	29%
Repo Transactions	
Bonds	
Others	28%