

Quarterly Liquidity Situation

As of 30 September 2022

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.

Quarterly Liquidity Situation

Contractual Local Consolidation as of 30 September 2022.

**Figures in CLP*

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
Inflows	154.613.610.193	155.100.407.572	182.045.573.867	230.423.604.797	-
Outflows	157.206.052.457	165.031.474.689	201.580.596.914	284.963.173.197	-
Net Position	2.592.442.264	9.931.067.117	19.535.023.047	54.539.568.400	-

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
Inflows	103.282.386.097	103.282.386.097	113.969.125.111	148.051.072.254	-
Outflows	77.809.865.400	83.233.662.632	91.551.338.205	115.382.561.432	-
Net Position	- 25.472.520.697	- 20.048.723.465	- 22.417.786.906	- 32.668.510.822	-

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
Inflows	51.331.224.096	51.818.021.475	68.076.448.756	82.372.532.543	-
Outflows	79.396.187.057	81.797.812.057	110.029.258.709	169.580.611.765	-
Net Position	28.064.962.961	29.979.790.582	41.952.809.953	87.208.079.222	88.261.171.248

CORE CAPITAL	130.213.981.201
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Liquidity Situation (in CLP Mio)	
	Consolidated
Level 1 HQLA	116.608
Level 2 HQLA	
Other Liquid Assets	
Net outflows	65.556
Available Stable Funding	175.103
Required Stable Funding	165.052
LCR	177,88%
NSFR	106,09%

Funding Sources	
	Consolidated
Demand Deposits	20%
Time Deposits	54%
Repo Transactions	
Bonds	
Others	26%

