Interim Consolidated Financial Statements

As of June 30, 2024 and December 31, 2023 and for the periods ended June 30, 2024 and 2023

CONTENT

Independent Auditor's Review Report

The Shareholders and Directors
Banco de Crédito e Inversiones:

Results from the review of the interim consolidated financial statements

We have reviewed the accompanying interim consolidated financial statements of Banco de Crédito e Inversiones and its Subsidiaries (the "Bank"), which comprise: the interim consolidated statement of financial position as of June 30, 2024, and the interim consolidated statements of income, other comprehensive income for the three-month and six-month periods ended June 30, 2024 and 2023; the statements of changes in equity and cash flows for the six-month periods then ended, and the related notes to the interim consolidated financial statements (as a whole referred to as the interim consolidated financial statements).

Based on our review, we are not aware of any material modifications that should be made to the accompanying interim consolidated financial statements referred to above, in order for them to be in accordance with the Accounting Standards and Instructions issued by the Financial Market Commission (CMF).

Basis for the results from the interim review

We conducted our review in accordance with Auditing Standards Generally Accepted in Chile applicable to reviews of interim consolidated financial statements. A review of interim consolidated financial statements consists principally of applying analytical procedures and making inquiries of persons responsible for financial and accounting matters. A review of interim consolidated financial statements is substantially less in scope than an audit conducted in accordance with Auditing Standards Generally Accepted in Chile, the objective of which is the expression of an opinion on the interim consolidated financial statements as a whole. Accordingly, we do not express any such opinion. In accordance with the ethical requirements relevant to our review, we are required to be independent of Banco de Crédito e Inversiones and its Subsidiaries (the "Bank") and to meet our other ethical responsibilities in accordance with the relevant ethical requirements related to our reviews. We believe that the results from the review procedures performed provide a reasonable basis for our conclusion.

Management's responsibility for the interim consolidated financial statements

Management is responsible for the preparation and fair presentation of these interim consolidated financial statements in accordance with the Accounting Standards and Instructions issued by the Chilean Financial Market Commission. This responsibility includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of interim consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Santiago
Av. Presidente Riesco 5685,
piso 15, Las Condes

Report on the Consolidated statement of financial position as of December 31, 2023

On February 27, 2024, we issued an unmodified opinion on the consolidated financial statements as of December 31, 2023 and 2022 of Banco de Crédito e Inversiones and its Subsidiaries, which include the consolidated statement of financial position as of December 31, 2023, which is presented in the accompanying interim consolidated financial statements and related notes.

Ernesto Guzmán V. KPMG Ltda.

Santiago, July 30, 2024

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BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
INTERIM CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
As of June 30, 2024 and December 31, 2023
(In millions of Chilean pesos - MCh$)

	Note	June 30, 2024	December 31, 2023
		MCh$	MCh$
ASSETS			
Cash and bank deposits	7	**4,422,084**	**3,619,715**
Transactions in the course of collection	7	**783,803**	**475,440**
Financial assets held for trading at fair value through profit or loss		**7,471,761**	**7,088,697**
Financial derivative contracts	8	6,335,499	6,000,937
Debt financial instruments	8	1,074,467	974,506
Other	8	61,795	113,254
Financial assets not held for trading mandatorily measured at fair value through profit or loss	9	**56,959**	**58,963**
Financial assets at fair value through profit or loss	10	**-**	**-**
Financial assets at fair value through other comprehensive income		**7,524,881**	**8,991,137**
Debt financial instruments	11	7,524,881	8,991,137
Other	11	-	-
Financial derivative contracts for accounting hedge	12	**2,051,653**	**1,999,433**
Financial assets at amortized cost		**55,673,093**	**53,769,837**
Rights for reverse repurchase agreements and securities lending	13	255,570	207,114
Debt securities	13	3,765,147	4,322,383
Loans and advances to banks	13	875,123	680,190
Loans and receivables from customers - Commercial	13	33,512,007	31,940,712
Loans and receivables from customers - Mortgage	13	14,392,266	13,740,355
Loans and receivables from customers - Consumer	13	2,872,980	2,879,083
Investments in companies	14	**183,671**	**163,136**
Intangible assets	15	**460,563**	**446,546**
Property and equipment	16	**265,511**	**253,614**
Right-of-use assets	17	**127,032**	**143,886**
Current tax assets	18	**6,023**	**159,318**
Deferred tax assets	18	**544,471**	**492,461**
Other assets	19	**2,071,453**	**1,592,985**
Non-current assets and disposal groups held for sale	20	**44,648**	**45,985**
TOTAL ASSETS		**81,687,606**	**79,301,153**

The accompanying notes Nos, 1 to 49 are an integral part of these Interim Consolidated Financial Statements

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
INTERIM CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
As of June 30, 2024 and December 31, 2023
(In millions of Chilean pesos - MCh$)

	Note	June 30, 2024 MCh$	December 31, 2023 MCh$
LIABILITIES			
Transactions in the course of payment	7	**740,566**	**429,959**
Financial liabilities held for trading at fair value through profit or loss	21	**6,149,237**	**5,625,481**
Financial derivative contracts	21	6,149,237	5,625,481
Other	21	-	-
Financial liabilities designated at fair value through profit or loss	10	-	-
Financial derivative contracts for accounting hedge	12	**2,464,645**	**2,535,841**
Financial liabilities at amortized cost		**60,686,504**	**59,937,499**
Deposits and other on-demand liabilities	22	25,510,620	23,810,298
Deposits and other term deposits	22	19,798,054	18,442,271
Liabilities for repurchase agreements and securities lending	22	658,505	706,623
Bank borrowings	22	4,274,749	7,125,985
Debt financial instruments issued	22	8,399,930	8,112,510
Other financial liabilities	22	2,044,646	1,739,812
Lease liabilities	17	**112,500**	**129,349**
Regulatory capital financial instruments issued	23	**2,025,124**	**1,551,291**
Provisions for contingencies	24	**185,685**	**199,775**
Provisions for dividends, payment of interests and revaluation of regulatory capital financial instruments issued	25	**142,508**	**204,740**
Special provisions for credit loss	26	**454,652**	**452,398**
Current taxes	18	**25,137**	**33,659**
Deferred taxes	18	**-**	**2,106**
Other liabilities	27	**2,134,580**	**2,131,679**
Liabilities included in disposal groups held for sale	20	**-**	**-**
TOTAL LIABILITIES		**75,121,138**	**73,233,777**
EQUITY			
Share capital	28	**5,383,715**	**5,383,715**
Reserves	28	**327,370**	**-**
Accumulated other comprehensive income	28	**436,877**	**204,352**
Items that will not be reclassified to profit or loss	28	667	395
Items that may be reclassified to profit or loss	28	436,210	203,957
Retained earnings from prior years	28	**136,494**	-
Profit for the period/year	28	**420,810**	**682,468**
Less: Provisions for dividends, payment of interests and revaluation of regulatory capital financial instruments issued	28	(140,618)	(204,740)
Owners of the bank	28	**6,564,648**	**6,065,795**
Non-controlling interests	28	**1,820**	**1,581**
TOTAL EQUITY		**6,566,468**	**6,067,376**
TOTAL LIABILITIES AND EQUITY		**81,687,606**	**79,301,153**

The accompanying notes Nos, 1 to 49 are an integral part of these Interim Consolidated Financial Statements

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
INTERIM CONSOLIDATED STATEMENTS OF INCOME
For the six-month and three month periods ended June 30, 2024 and 2023
(In millions of Chilean pesos - MCh$)

	Note	For the six months ended June 30		For the three months ended June 30	
		2024	2023	2024	2023
		MCh$	MCh$	MCh$	MCh$
Interest income		2,063,819	1,979,948	987,119	1,027,312
Interest expenses		(1,175,411)	(1,208,134)	(565,140)	(633,862)
Net interest income	30	**888,408**	**771,814**	**421,979**	**393,450**
Inflation-indexation income		395,242	477,731	205,811	248,047
Inflation-indexation expenses		(164,350)	(257,423)	(91,787)	(126,190)
Net inflation-indexation income	31	**230,892**	**220,308**	**114,024**	**121,857**
Fee income		271,542	249,939	137,400	126,397
Fee expense		(79,266)	(83,729)	(34,610)	(41,646)
Net fee income	32	**192,276**	**166,210**	**102,790**	**84,751**
Finance income for:					
Financial assets and liabilities held for trading		151,641	(564)	34,817	28,896
Non-trading financial assets mandatorily measured at fair value through profit or loss		(6,598)	(6,341)	(811)	-
Financial assets and liabilities designated at fair value through profit or loss		-	-	-	-
Loss (income) arising from derecognition of financial assets and liabilities measured at amortized cost and financial assets measured at fair value through other comprehensive income		1,858	137	(3,837)	117
Foreign currency changes. Inflation-indexation, and hedge accounting		(93,922)	71,588	12,047	(6,376)
Reclassification of financial assets due to change in business model		-	-	-	-
Other finance income		-	-	-	-
Net finance income (expense)	33	**52,979**	**64,820**	**42,216**	**22,637**
Income from investments in companies	34	7,941	7,022	4,785	4,226
Income from non-current assets and disposal groups held for sale not admissible as discontinued operations	35	7,576	5,661	2,639	3,332
Other operating income	36	20,966	15,604	6,747	6,970
TOTAL OPERATING INCOME		**1,401,038**	**1,251,439**	**695,180**	**637,223**
Expenses for employee benefit obligations	37	(344,633)	(317,844)	(172,104)	(160,222)
Administrative expenses	38	(245,522)	(219,658)	(125,775)	(115,561)
Depreciation and amortization	39	(57,172)	(55,449)	(28,767)	(27,595)
Impairment of non-financial assets	40	-	(7)	-	(7)
Other operating expenses	36	(31,139)	(4,520)	(26,216)	(5,249)
TOTAL OPERATING EXPENSES		**(678,466)**	**(597,478)**	**(352,862)**	**(308,634)**
OPERATING INCOME BEFORE CREDIT LOSSES		**722,572**	**653,961**	**342,318**	**328,589**
Credit loss expense for:					
Provisions for credit loss of loans and advances to banks and loans and receivables from customers		(265,514)	(280,505)	(102,556)	(139,674)
Special provisions for credit loss		1,801	7,190	(14,600)	6,329
Recovery of written-off credits		53,965	37,360	30,021	17,936
Impairment due to credit loss of other financial assets at amortized cost and financial assets at fair value through other comprehensive income		7,338	(5,717)	3,657	2,570
Credit loss expense	41	**(202,410)**	**(241,672)**	**(83,478)**	**(112,839)**
OPERATING PROFIT		**520,162**	**412,289**	**258,840**	**215,750**
Profit from continuing operations before tax		**520,162**	**412,289**	**258,840**	**215,750**
Income tax	18	(99,294)	(39,444)	(45,434)	(13,851)
Profit from continuing operations after tax		**420,868**	**372,845**	**213,406**	**201,899**
Profit from discontinued operations before tax		**-**	**-**	**-**	**-**
Discontinued operations tax	42	-	-	-	-
Profit from discontinued operations after tax		**-**	**-**	**-**	**-**
CONSOLIDATED PROFIT FOR THE PERIOD		**420,868**	**372,845**	**213,406**	**201,899**
Attributable to:					
Owners of the Bank		420,810	372,775	213,378	201,865
Non-controlling interests		58	70	28	34
Earnings per share:					
Basic earnings		1,925	2,208	976	1,196
Diluted earnings		1,925	2,208	976	1,196

The accompanying notes Nos, 1 to 49 are an integral part of these Interim Consolidated Financial Statements,

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
INTERIM CONSOLIDATED STATEMENTS OF OTHER COMPREHENSIVE INCOME
For the six-month and three month periods ended June 30, 2024 and 2023
(In millions of Chilean pesos - MCh$)

	Note	For the six months ended June 30		For the three months ended June 30	
		2024	2023	2024	2023
		MCh$	MCh$	MCh$	MCh$
CONSOLIDATED PROFIT FOR THE PERIOD		**420,868**	**372,845**	**213,406**	**201,899**
Other comprehensive income from the period:					
ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS					
Remeasurements of defined benefit liability (asset) and actuarial results for other employee benefit plans	28	-	-	-	-
Changes in fair value of equity instruments at fair value through other comprehensive income	28	272	324	(8)	220
Movements in fair value of financial liabilities at fair value through profit or loss attributable to changes in the credit risk of the financial liability		-	-	-	-
Other		-	-	-	-
OTHER COMPREHENSIVE INCOME THAT WILL NOT BE RECLASSIFIED TO INCOME BEFORE TAX		**272**	**324**	**(8)**	**220**
Income tax on other comprehensive income that will not be reclassified to profit or loss		**-**	**-**	**-**	**-**
TOTAL OTHER COMPREHENSIVE INCOME THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS AFTER TAX	**28**	**272**	**324**	**(8)**	**220**
ITEMS THAT MAY BE RECLASSIFIED TO PROFIT OR LOSS					
Changes in fair value of financial assets at fair value through other comprehensive income	28	(29,990)	60,249	(30,945)	(19,895)
Translation differences for foreign operations	28	171,846	(99,283)	(109,147)	19,575
Hedge of net investments in foreign operations		-	-	-	-
Cash flow hedges	28	95,970	37,093	36,203	115,561
Undesignated items of accounting hedge instruments		-	-	-	-
Other		-	-	-	-
OTHER COMPREHENSIVE INCOME THAT MAY BE RECLASSIFIED TO PROFIT OR LOSS BEFORE TAX	**28**	**237,826**	**(1,941)**	**(103,889)**	**115,241**
Income tax on other comprehensive income that may be reclassified to profit or loss	**28**	**(5,573)**	**(19,131)**	**(10,339)**	**(19,393)**
TOTAL OTHER COMPREHENSIVE INCOME THAT MAY BE RECLASSIFIED TO PROFIT OR LOSS AFTER TAX	**28**	**232,253**	**(21,072)**	**(114,228)**	**95,848**
TOTAL OTHER COMPREHENSIVE INCOME FOR THE PERIOD		**232,525**	**(20,748)**	**(114,236)**	**96,068**
COMPREHENSIVE INCOME FOR THE CONSOLIDATED PERIOD		**653,393**	**352,097**	**99,170**	**297,967**
Attributable to:					
Owners of the Bank		653,335	352,027	99,142	297,933
Non-controlling interests		58	70	28	34

The accompanying notes Nos, 1 to 49 are an integral part of these Interim Consolidated Financial Statements

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
INTERIM CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
For the periods ended June 30, 2024 and 2023 and December 31, 2023
(In millions of Chilean pesos - MCh$)

	Equity attributable to owners													Non-controlling interests	Total equity
			Accumulated other comprehensive income						Total	Retained earnings					
	Share capital	Reserves	Re-measurement of net defined benefit liabilities (assets)	Net changes in fair value of equity instruments at fair value through other comprehensive income	Changes in fair value of financial assets at fair value through other comprehensive income	Translation differences for foreign operations	Cash flow hedges	Income tax		Retained earnings from prior years	Profit for the year	Provision for minimum dividends	Total		
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Closing balances as of December 31, 2022	4,225,332	(26,640)	(132)	(50)	(641,186)	385,370	140,908	117,301	**2,211**	-	820,822	(246,247)	**4,775,478**	1,323	**4,776,801**
Effects of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Closing balances as of December 31, 2022	**4,225,332**	**(26,640)**	**(132)**	**(50)**	**(641,186)**	**385,370**	**140,908**	**117,301**	**2,211**	**-**	**820,822**	**(246,247)**	**4,775,478**	**1,323**	**4,776,801**
Transfer to retained earnings	-	-	-	-	-	-	-	-	-	820,822	(820,822)	-	-	-	-
Other equity movements	-	-	-	-	-	-	-	-	-	-	-	-	-	(43)	**(43)**
Common shares issued with release of capitalization payment	540,926	26,640	-	-	-	-	-	-	-	(567,566)	-	-	-	-	-
Payment of ordinary share dividends	-	-	-	-	-	-	-	-	-	(253,256)	-	246,247	**(7,009)**	-	**(7,009)**
Provision for payment of ordinary share dividends	-	-	-	-	-	-	-	-	-	-	-	(111,833)	**(111,833)**	-	**(111,833)**
Subtotal of transactions with the owners in the period	**4,766,258**	**-**	**(132)**	**(50)**	**(641,186)**	**385,370**	**140,908**	**117,301**	**2,211**	**-**	**-**	**(111,833)**	**4,656,636**	**1,280**	**4,657,916**
Profit for the period	-	-	-	-	-	-	-	-	-	-	372,775	-	**372,775**	70	**372,845**
Other comprehensive income	-	-	-	324	60,249	(99,283)	37,093	(19,131)	**(20,748)**	-	-	-	**(20,748)**	-	**(20,748)**
Subtotal comprehensive income	-	-	-	324	60,249	(99,283)	37,093	(19,131)	**(20,748)**	-	372,775	-	**352,027**	70	**352,097**
Closing balance as of June 30, 2023	4,766,258	-	(132)	274	(580,937)	286,087	178,001	98,170	**(18,537)**	-	372,775	(111,833)	**5,008,663**	1,350	**5,010,013**
Effects of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Closing balance as of June 30, 2023	**4,766,258**	**-**	**(132)**	**274**	**(580,937)**	**286,087**	**178,001**	**98,170**	**(18,537)**	**-**	**372,775**	**(111,833)**	**5,008,663**	**1,350**	**5,010,013**
Other equity movements	-	-	-	-	-	-	-	-	-	-	-	-	-	197	**197**
Common shares subscribed and fully paid	617,457	-	-	-	-	-	-	-	-	-	-	-	**617,457**	-	**617,457**
Provision for payment of ordinary share dividends	-	-	-	-	-	-	-	-	-	-	-	(92,907)	**(92,907)**	-	**(92,907)**
Subtotal of transactions with the owners in the period	**5,383,715**	**-**	**(132)**	**274**	**(580,937)**	**286,087**	**178,001**	**98,170**	**(18,537)**	**-**	**372,775**	**(204,740)**	**5,533,213**	**1,547**	**5,534,760**
Profit for the period	-	-	-	-	-	-	-	-	-	-	309,693	-	**309,693**	34	**309,727**
Other comprehensive income	-	-	91	162	69,868	172,752	(4,007)	(15,977)	**222,889**	-	-	-	**222,889**	-	**222,889**
Subtotal comprehensive income	-	-	91	162	69,868	172,752	(4,007)	(15,977)	**222,889**	-	309,693	-	**532,582**	34	**532,616**
Closing balance as of December 31, 2023	**5,383,715**	**-**	**(41)**	**436**	**(511,069)**	**458,839**	**173,994**	**82,193**	**204,352**	**-**	**682,468**	**(204,740)**	**6,065,795**	**1,581**	**6,067,376**
Transfer to retained earnings	-	-	-	-	-	-	-	-	-	682,468	(682,468)	-	-	-	-
Reserves from prior year's income	-	327,370	-	-	-	-	-	-	-	(327,370)	-	-	-	-	-
Other equity movements	-	-	-	-	-	-	-	-	-	-	-	-	-	181	**181**
Provision for payment of interest on bonds with no fixed maturity date	-	-	-	-	-	-	-	-	-	-	-	(14,375)	**(14,375)**	-	**(14,375)**
Payment of ordinary share dividends	-	-	-	-	-	-	-	-	-	(218,604)	-	204,740	**(13,864)**	-	**(13,864)**
Provision for payment of ordinary share dividends	-	-	-	-	-	-	-	-	-	-	-	(126,243)	**(126,243)**	-	**(126,243)**
Subtotal of transactions with the owners in the period	**5,383,715**	**327,370**	**(41)**	**436**	**(511,069)**	**458,839**	**173,994**	**82,193**	**204,352**	**136,494**	**-**	**(140,618)**	**5,911,313**	**1,762**	**5,913,075**
Profit for the period	-	-	-	-	-	-	-	-	-	-	420,810	-	**420,810**	58	**420,868**
Other comprehensive income	-	-	-	272	(29,990)	171,846	95,970	(5,573)	232,525	-	-	-	232,525	-	232,525
Subtotal comprehensive income	-	-	-	272	(29,990)	171,846	95,970	(5,573)	232,525	-	420,810	-	653,335	58	653,393
Closing balance as of June 30, 2024	**5,383,715**	**327,370**	**(41)**	**708**	**(541,059)**	**630,685**	**269,964**	**76,620**	**436,877**	**136,494**	**420,810**	**(140,618)**	**6,564,648**	**1,820**	**6,566,468**

The accompanying notes Nos, 1 to 49 are an integral part of these Interim Consolidated Financial Statements

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
INTERIM CONSOLIDATED STATEMENTS OF CASH FLOWS
For the periods ended June 30, 2024 and 2023
(In millions of Chilean pesos - MCh$)

	Note	June 30,	
		2024	2023
		MCh$	MCh$
A) CASH FLOWS FROM OPERATING ACTIVITIES			
CONSOLIDATED PROFIT BEFORE TAX FOR THE PERIOD		**520,162**	**412,289**
Debit (credit) to profit or loss that do not represent movements in cash flows			
Depreciation and amortization	39	57,172	55,449
Impairment of non-financial assets	40	-	7
Provisions for credit loss		263,713	273,315
Adjustment to market value of financial instruments		(24,974)	(21,212)
Net loss on investment in companies	34	(7,941)	(7,022)
Net loss on sale of assets received in payment	35	(1,167)	(700)
Net loss on sale of property and equipment	35	(234)	(279)
Net gain on sale of property and equipment	35	-	-
Write-off of assets received in payment	35	2,257	1,004
Net interest income	30	(888,408)	(771,814)
Net inflation-indexation income	31	(230,892)	(220,308)
Net fee income	32	(192,276)	(166,210)
Other debit (credit) that do not represent movements in cash flows		741,597	172,102
Changes due to increases/decreases in operating assets and liabilities:			
(Increase) decrease in loans and advances to banks		(196,187)	167,257
(Increase) decrease in loans and receivables from customers		(2,351,940)	(503,018)
(Increase) decrease in financial investments		1,317,191	(368,668)
Increase (decrease) in other on-demand liabilities		1,699,807	(1,636,295)
Increase (decrease) in repurchase agreements and securities lending		(47,401)	174,069
Increase (decrease) in deposits and other term deposits		1,249,165	1,895,676
Increase (decrease) in bank borrowings		(151,026)	(137,350)
Increase (decrease) in other financial liabilities		289,781	(614,912)
Loans from the Central Bank of Chile (long-term)		-	23,740
Repayment of loans from the Central Bank of Chile (long term)		(2,776,055)	-
Long-term foreign loans		77,543	121,151
Repayment of long-term foreign loans		-	-
Income tax		(51,793)	(73,217)
Interest and inflation-indexation received		2,459,061	2,457,679
Interest and inflation-indexation paid		(1,339,761)	(1,465,557)
Fees received	32	271,542	249,939
Fees paid	32	(79,266)	(83,729)
Total net cash (used in) from operating activities		**609,670**	**(66,614)**
B) CASH FLOWS FROM INVESTING ACTIVITIES			
Acquisition of investments in companies	14	(10,433)	-
Sale of investments in companies	14	-	-
Dividends received from investments in companies	14	1,087	2,765
Acquisition of property and equipment	16	(24,439)	(8,741)
Sale of property and equipment		238	182
Acquisition of intangible assets	15	(68,308)	(38,825)
Sale of intangible assets		-	-
Sale of goods received in payment or awarded		9,677	5,106
Net increase (decrease) in other assets and liabilities		(432,164)	(299,938)
Total net cash (used in) investing activities		**(524,342)**	**(339,451)**

The accompanying notes Nos, 1 to 49 are an integral part of these Interim Consolidated Financial Statements

BANCO DE CRÉDITO E INVERSIONES AND SUBSIDIARIES
INTERIM CONSOLIDATED STATEMENTS OF CASH FLOWS
For the periods ended June 30, 2024 and 2023
(In millions of Chilean pesos - MCh$)

	Note	June 30, 2024 MCh$	June 30, 2023 MCh$
C) CASH FLOWS FROM FINANCING ACTIVITIES			
Attributable to interest of the owners:			
Issue of letters of credit		-	-
Redemption and payment of interest / principal of letters of credit		(279)	(763)
Issuance of current bonds		474,117	264,040
Redemption and payment of interest / principal of current bonds		(491,542)	(752,058)
Issue of mortgage bonds		-	-
Redemption and payment of interest / principal of mortgage bonds		-	-
Payment of interest / principal of lease liabilities		(1,030)	(1,424)
Issue of subordinated bonds		-	-
Payment of interest and principal of subordinated bonds		(39,888)	(39,205)
Issue of bonds with no fixed maturity date		491,140	-
Redemption and payment of interest on bonds with no fixed maturity date		-	-
Issue of preferred shares		-	-
Redemption of preference shares and payment of preference share dividends		-	-
Increase in share capital for the issuance of ordinary shares		-	-
Payment of ordinary shares dividends	28	(218,604)	(253,256)
Attributable to non-controlling interests:			
Dividend payment and/or withdrawals of share capital related to subsidiaries corresponding to non-controlling interest		-	-
Total net cash from (used in) financing activities		**213,914**	**(782,666)**
NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS FOR THE PERIOD ENDED		**222,202**	**(789,823)**
EFFECT OF EXCHANGE RATE FLUCTUATIONS		**77,040**	**(398,908)**
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD		**4,837,252**	**7,309,538**
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	**7**	**5,136,494**	**6,120,807**

The accompanying notes Nos, 1 to 49 are an integral part of these Interim Consolidated Financial Statements

NOTE 1 – REPORTING ENTITY

a) The Bank

Banco de Crédito e Inversiones (hereinafter "BCI" or "the Bank") is a company incorporated in Chile, regulated by the Financial Market Commission, hereinafter the "CMF". In accordance with the amendments to the General Banking Law under Law No. 21,130, which defines this commission as regulatory entity from June 1, 2019 (Official Gazette Publication No. 42,343 of Thursday, May 2, 2019). Its registered office is at Avenida El Golf 125, in the municipality of Las Condes. The Interim Consolidated Financial Statements as of June 30, 2024 and December 31, 2023 and the periods ended June 30, 2024 and 2023, include the Bank and its subsidiaries detailed Note 2 as well as the Miami Branch. The Bank is involved in all the businesses and operations that the General Banking Law allows it, such as personal, corporate, and real estate banking, large and medium-sized companies banking, private banking, and asset management services.

NOTE 2 – BASIS OF ACCOUNTING

a) Basis of preparation of the financial statements

These Interim Consolidated Financial Statements have been prepared in accordance with the Compendium of Accounting Standards for Banks (CNCB) and instructions issued by the Financial Market Commission (hereinafter "CMF"), a regulatory body that in accordance with Law No. 21,000 that " Creates the Financial Market Commission", provides in number 6 of article 5 that the Financial Market Commission may "set the standards for the preparation and presentation of the annual reports, balance sheets, statements of financial position and other financial statements of the regulated entities and determine the principles to which they must keep their accounting and in everything that is not treated by it if it does not contradict their instructions, they must adhere to the generally accepted accounting policies, which correspond to the technical standards issued by Colegio de Contadores de Chile AG, matching the International Financial Reporting Standards (IFRS) agreed upon by the International Accounting Standards Board (IASB). In case of discrepancies between the International Financial Reporting Standards (IFRS) and the accounting policies issued by the CMF in its Compendium of Accounting Standards for Banks and Instructions, the latter will prevail.

The notes to the Interim Consolidated Financial Statements contain additional information to that presented in the Interim Consolidated Statements of Financial Position, the Interim Consolidated Statements of Income, the Interim Consolidated Statements of Other Comprehensive Income, the Interim Consolidated Statements of Changes in Equity and the Interim Consolidated Statements of Cash Flows.

b) Controlled entities (subsidiaries)

The Interim Consolidated Financial Statements as of June 30, 2024 and December 31, 2023 and the periods ended June 30, 2024 and 2023, include the financial statements of the Bank and the controlled companies (subsidiaries), Control is obtained when the Bank is exposed, or has the right to variable returns from its involvement with the investee and has the ability to influence those returns through its power over the investee.

Specifically, the Bank controls an investee only if it meets the following elements:

I. Power over the investee (that is, it has rights that give it the current ability to direct the relevant activities of the investee)
II. exposure, or right., to variable returns from its involvement with the investee; and
III. ability to use its power over the investee to influence the amount of the investor's returns.

When the Bank has less than most of the voting rights over an investee; but such voting rights are sufficient to have the practical ability to direct the relevant activities unilaterally, then it will be concluded that the Bank has control. The Bank considers all relevant factors and circumstances in assessing whether the voting rights are sufficient to obtain control, these include:

- The size of the Bank's voting rights relative to the size and dispersion of holdings of the other vote holders.
- The potential voting rights held by the investor, other vote holders or other parties.
- Rights arising from other contractual arrangements.
- Any additional facts and circumstances that indicate the investor has or does not have. The current ability to direct the relevant activities at the time those decisions need to be made, including voting patterns at previous shareholders' meetings.

The Bank reassesses whether it has control over an investee when the facts or circumstances indicate that there are changes in one or more of the control elements listed above.

Loss of control generates de-recognition of assets and liabilities of the former subsidiary in the Interim Consolidated Statements of Financial Position and the recognition of the loss or gain associated with the loss of control.

The Interim Consolidated Financial Statements consider the separate (stand-alone) financial statements of the Bank and of the companies included in the consolidation and include the necessary adjustments and reclassifications to standardize the accounting policies and valuation criteria applied by the Bank, together with the elimination of all balances and transactions between the consolidated companies.

Additionally, the participation of third parties in the equity of the consolidated Bank is presented as "non-controlling interest" in the Interim Consolidated Statements of Financial Position. Their share of profits for the period is presented as "Profit attributable to non-controlling interest" in the Interim Consolidated Statements of Income for the period ended.

The following table shows the composition of the entities over which the Bank can exercise control, therefore, they are part of the scope of consolidation:

Entities controlled by the Bank	Interest %			
	Direct		Indirect	
	2024	2023	2024	2023
	%	%	%	%
BCI Asset Management Administradora General de Fondos S.A.	99.90	99.90	0.10	0.10
BCI Asesoría Financiera S.A.	99.00	99.00	1.00	1.00
BCI Corredor de Bolsa S.A.	99.95	99.95	0.05	0.05
BCI Corredores de Seguros S.A.	99.00	99.00	1.00	1.00
BCI Factoring S.A.	99.97	99.97	0.03	0.03
BCI Securitizadora S.A.	99.90	99.90	-	-
Banco de Crédito e Inversiones Miami Branch	100.00	100.00	-	-
Servicio de Normalización y Cobranza, Normaliza S.A.	99.90	99.90	0.10	0.10
BCI Securities INC.	99.90	99.90	0.10	0.10
BCI Corredores de Bolsa de Productos S.A.	99.00	99.00	1.00	1.00
BCI Financial Group. Inc. and Subsidiaries	100.00	100.00	-	-
Servicios Financieros y Administración de Créditos Comerciales S.A.	99.98	99.98	0.02	0.02
Administradora de Tarjetas Servicios Financieros Limitada	99.99	99.99	0.01	0.01
SSFF Corredores de Seguros y Gestión Financiera Limitada	99.00	99.00	1.00	1.00
Servicios y Cobranzas SEYCO Limitada	99.00	99.00	1.00	1.00
BCI Perú S.A.	99.99	99.99	-	-

The lines of business of the entities controlled by the Bank are as follows:

BCI Asset Management Administradora de Fondos S.A., was incorporated by public deed dated January 7, 1988. Its line of business is the management all types of mutual funds, investment funds and individual portfolios regulated by Law 20,712, including the development of plans voluntary pension savings and collective voluntary pension savings, other supplementary activities authorized by the CMF through Circular No. 1,566 of 2001, and the administration of third-party investment funds and portfolios, authorized by Circular No. 1,897 of 2008.

BCI Asesoría Financiera S.A. was incorporated as a closely held shareholders' corporation via public deed dated October 23, 1992. Its line of business is the provision of advisory on the study, analysis, evaluation, and search for alternative sources of financing, the restructuring of liabilities, the negotiations to acquire, capitalize, sell, or merge companies, the issuance and placement of bonds and debentures, and the placement of funds in the capital market.

BCI Corredor de Bolsa S.A. was incorporated by public deed dated July 24, 1987. Its line of business is the intermediation and brokerage of securities, and in general all those activities permitted by law in its capacity as stockbroker.

BCI Corredores de Seguros S.A. was incorporated by public deed dated January 15, 1997. Its line of business is the remunerated brokerage of general and life insurance contracts with any insurance company located in the country, and the provision of advice and services related to contracting insurance policies.

BCI Factoring S.A. was incorporated by public deed dated December 13, 1994. Its lines of business is the provision of all types of factoring services, being able to purchase and discount documents, bills of exchange and. In general, develop and exploit the factoring business. Under its different forms and types. Invest, reinvest and acquire quotas, shares or rights, in all types of movable, tangible or intangible property, real estate and in companies, whether civil, commercial, communities or absorptions and in all class of titles or transferable securities, manage and exploit said goods in any capacity and receive their benefits.

BCI Securitizadora S.A. was incorporated as a shareholders' corporation. As stated in a public deed dated March 1, 2001. Its line of business is the acquisition of credits referred to in Article No. 135 of Law No. 18,045 or the regulations that substitute, replace, or complement it, and the issuance of debt securities, short or long term, originating for each issue, the formation of equity separate from the common equity of the company, which is under the supervision of the Financial Market Commission.

Banco de Crédito e Inversiones Miami Branch is a branch of Banco de Crédito e Inversiones. Incorporated in the state of Florida in the United States of America. The company was initially authorized to operate as an international banking agency by the Department of Banking and Finance of the State of Florida on May 10, 1999. The Branch is not a separate legal entity, it conducts banking activities that provide a full range of banking services to national and foreign individuals and legal entities, mainly from Latin America.

Servicio de Normalización y Cobranza, Normaliza S.A. is a closely held shareholder's corporation. Incorporated via public deed dated June 8, 1990, and its line of business is the provision of out-of-court collection services. On its own or on behalf of third parties of any document representing liabilities, as well as the background check of natural persons or legal entities and the delivery of commercial reports and any other business that the partners agree to perform.

BCI Securities INC. a subsidiary incorporated in the state of Florida in the United States on July 6, 2011. The company's line of business is the purchase and sale of shares, mutual funds, corporate debt, United States government bonds, sovereign debt and call and put options for its clients residing primarily in South America. The Company may establish network agreements with banks, savings banks or savings and credit cooperatives. This investment was authorized by the Financial Market Commission on January 10, 2013, and by the Central Bank of Chile on February 21, 2013. It began operations on March 1, 2016.

BCI Corredores de Bolsa de Productos S.A. was incorporated by public deed on April 16, 2015. The company's purpose is the intermediation of products, understanding as such, what is stated in articles 4th and 5th of Law No. 19 .920. In his capacity as a stockbroker of products, including the purchase or sale of products on the stock market on its own with the intention of transferring rights over them, the brokering of off-exchange products, and the supplementary activities authorized by the Financial Market Commission, for which it may perform all acts and enter into all contracts and transactions typical of brokers of products. In accordance with the current regulations or those that will be put into force in the future.

BCI Financial Group. Inc. and Subsidiaries, parent company of City National Bank (CNB), acquired in 2015, CNB is a financial institution incorporated in 1946 based on the city of Miami, which offers a wide range of financial products, including real estate, commercial and retail banking to more than 61,000 customers, with 32 branches distributed in four Florida counties. Also, during 2017, the Financial Market Commission approved the lease transaction operations through a new subsidiary of CNB on March 10, 2017, through letter No. 02751 issued by this regulatory body. The new subsidiary of CNB is a corporation that started operations on June 28, 2017, under the business name City National Capital Finance Inc. (CNCF). On August 1, 2018, the subsidiary City National Capital Finance. Inc. (CNCF) changed its business name to BCI CAPITAL. Inc.

Servicios Financieros y Administración de Créditos Comerciales S.A. acquired in December 2018**,** was incorporated as a limited liability company via public deed dated November 4, 1997, and has been subject to various modifications. Its current line of business is /i/ the issuance of credit cards and the performance of activities complementary to said specific line of business authorized by the Financial Market Commission, or the body that succeeds it in its attributions and competences, by means of a general standard to credit card issuers, and /ii/ the granting of general loans as a subsidiary of a bank.

Administradora de Tarjeta Servicios Financieros Limitada, acquired in December 2018, was incorporated as a shareholders' corporation via public deed dated August 6, 1998, and has been subject to various modifications. Its current line of business is the provision of services and the development of all type of activities related to the operation of debit, credit and payment cards with provision of funds, issued in accordance with the Compendium of Financial Regulations of the Central Bank of Chile and other applicable regulations. Including but not limited to: /i/ the provision of services linked to the physical issuance of credentials or any other material and immaterial support of all types of payment cards; /ii/ the provision, maintenance and administration of computer channels and systems for the issuance and operation and /iii/ all other types of related, supplementary, required or convenient activities for the issuance or operation of payment cards. To the extent that said services and activities do not involve settlement and/or payment of benefits owed to affiliated entities for the use of said instruments.

Servicios y Cobranzas SEYCO Limitada, acquired in December 2018, was incorporated as a limited liability company via public deed dated December 31, 2010, and has been subject to various modifications.

Its current line of business is: /a/ the provision of prejudicial and judicial collection services regarding all types of payment obligations, whatever their cause or origin; /b/ the provision of collection and payment services in general, including, but not limited to, the collection and payment on behalf of third parties of the payment of all types of accounts and obligations; /c/ the provision of custody services for all types of documents and administrative procedures in general; / d / the provision of marketing services, programming or execution of campaigns, preparation of databases, in all its forms and by all existing means or that in the future will be created for that purpose, all insofar as it is conducive, necessary or recommended for the proper provision of credit collection services; /e/ the provision of services for the collection, storage, custody, administration, processing, studies and analysis of data, background and/or information of any type that is related, comes from, has been provided or is necessary for the development of the services of credit collection, whatever the element or support material of the same, and /f/ acquire or acquire interest in other companies, subject to the requirements and limitations established in the current regulations.

All the activities outlined in the line of business may be performed by the company, by itself or through third parties, by contracting or subcontracting them. For the fulfillment of its purpose. The company may execute all the necessary contracts for the indicated purposes or for the development of its business.

SSFF Corredores de Seguros y Gestión Financiera Limitada, acquired in December 2018, was incorporated as a limited liability company via public deed dated November 17, 2004, and has been subject to various modifications. Its current line of business is /a/ the remunerated intermediation of general and life insurance policies with any national insurance company based in the country and the advisory services inherent to this type of contract with respect to all types of natural persons and legal entities, Notwithstanding the foregoing, the company may perform activities such as home assistance, route and travel assistance, legal and medical assistance, extended warranty regarding goods and services sold or provided by third parties and of a similar nature; /b/ provide pension advisory service, in accordance with the provisions of Decree Law No.3,500, subject to the provisions of article 70 bis of the General Banking Law, or the one that succeeds or replaces it. For the fulfillment of its purpose, the company may execute all the necessary contracts for the indicated purposes, the development of its business or trade or the investment of the funds available to the company.

Banco BCI Perú S.A. was incorporated via public deed dated September 14, 2021, In the Republic of Peru and registered with the Registry of Legal Entities of Lima and Callao on September 28, 2021. Likewise, on August 20, 2021, the Superintendence of Banking, Insurance and Pension Fund Administrators through SBS Resolution No. 02454-2021 authorized the incorporation of the banking company called Banco BCI Perú. The line of business of Banco BCI Perú will be operating as a bank in accordance with the provisions of the General Laws of the Financial System (LGSF) and other applicable regulations.

The Bank may carry out all operations and provide all services through the corresponding modalities and forms that are applicable, as established in the legal provisions that regulate banking companies in Peru.

And without this reference being limiting, it may carry out the operations and provide the services indicated in articles 221 and 283 of the LGSF, as well as in the amending or substituting provisions of said rule. Likewise, it may perform all those operations and services authorized or that may be developed according to its uses, practices and customs that are applicable to banking companies in Peru, including operations of derivative financial products for hedging and/or negotiation purposes, with the prior authorization of the Superintendence of Banking, Insurance and Pension Fund Administrators (SBS).

Additionally, the Bank may enter into other acts and supplementary and related contracts related to the operations it enters into or in which it participates, as well as all acts and contracts that are required for its proper functioning and operation.

i. Entities consolidated by the Bank through other considerations:

Despite not holding the majority of the voting rights and/or not having any interest, the following companies have been consolidated on the basis that the Bank, directly or through some of its subsidiaries, has some type of influence over them:

Entities consolidated by the Bank through other considerations:	Interest %			
	Direct		Indirect	
	2024	2023	2024	2023
	%	%	%	%
BCI Activos Inmobiliarios Fondo de Inversión Privado (1)	40.00	40.00	-	-
Fondo de Inversión Privado BCI LMV II (2)	100.00	100.00	-	-
Incentivos y Promociones Limitada (3)	EE	EE	EE	EE

(1) Fund in which the subsidiary BCI Asset Management Administradora General de Fondos SA has influence and/or control.
(2) Fund that has been organized and constituted by the subsidiary BCI Asset Management Administradora General de Fondos SA, which manages it in itsentirety.
(3) Structured Entity (EE) in charge of promoting credit and debit card products. The Bank has no interest in said company and does not exercise control; however. Its revenue depends on the Bank.

c) Associates and joint arrangements

Associates are those entities in which the Bank has significant influence, but no control. Significant influence is the power to participate in financial and operating policy decisions, but not control or joint control over those policies.

A joint arrangement is an arrangement in which there is joint control, which exists only when the strategic decisions of the activities, both financial and operating, require the unanimous consent of the parties sharing control. Investments in joint arrangements may be classified as a business or as a joint operation.

A joint operation is a joint arrangement whereby the parties that have joint control of the arrangement (i.e., joint ventures) have rights to the assets, and obligations for the liabilities, related to the arrangement.

A joint venture is a joint arrangement whereby the parties that have joint control of the arrangement (i.e., participants in a joint venture) have rights to the net assets of the arrangement.

Investments in associates and joint ventures are accounted for using the equity method and are initially recognized at cost, and their carrying amount is increased or decreased to recognize the corresponding share of profit or loss for the period ended and in comprehensive income. The dividends received are recognized by reducing the investment.

If the acquisition cost is less than the fair value of the net assets of the acquired associate. The difference is recognized directly in profit or loss and is presented under Other Gains (Losses). Investments in associates and joint ventures are presented in the Interim Statements of Financial Position under the item “Investment in companies”. Only if the investor has incurred legal or constructive obligations or has made payments on behalf of the associate or the joint venture, should recognize a liability, otherwise, leaving the investment at zero until the moment it generates profits that reverse the negative equity generated previously as a result of the losses generated. Otherwise, a liability is not recognized, but the investment is also left at zero,

The following entities are considered “Associates”:

Company	Interest %	
	2024	2023
	%	%
Redbanc S.A.	12.71	12.71
Combanc S.A.	13.30	13.30
Transbank S.A.	8.72	8.72
Servicio de Infraestructura de Mercado OTC S.A.	13.61	13.61
Administrador Financiero del Transantiago S.A.	20.00	20.00
Centro de Compensación Automatizado S.A.	33.33	33.33
Sociedad Interbancaria de Depósitos de Valores S.A.	7.03	7.03
Pagos y Servicios S.A.	49.90	49.90

The following entities are considered “Joint Ventures”:

Company	Interest %	
	2024	2023
	%	%
Servipag Ltda.	50.00	50.00
Artikos Chile S.A.	50.00	50.00

For companies in which they have less than 20% interest, the Bank appoints a director on the board of such companies, which is why Management has concluded that it has significant influence over them.

d) Equity instruments for minority investments in companies

This caption includes those entities in which the Bank has no control or significant influence, includes minority permanent investments in companies in the country and abroad that are recorded and presented subsequent to the initial recognition at fair value, with the variations recognized in Other Comprehensive Income in accordance with IFRS 9.

As of June 30, 2024 and December 31, 2023. The Bank presents shares in BLADEX.

Additionally, the Bank presents other equity instruments for minority investments at their acquisition cost less any impairment in accordance with IFRS 9, considering that the cost is a reasonable approximation of the fair value.

As of June 30, 2024 and December 31, 2023, the Bank presents the following investments in other companies: SWIFT, FHLB and FRB shares.

e) Basis of consolidation

These Interim Consolidated Financial Statements comprise the Financial Statements of the Bank and subsidiaries as of June 30, 2024 and December 31, 2023.

The Financial Statements of the subsidiaries (including the entities controlled by the Bank through other considerations) have been standardized in accordance with the standards established in the Compendium of Accounting Standards for Banks and Instructions issued by the CMF.

The uniformity of accounting policies also includes investments recognized under the equity method.

Intra-group balances and unrealized gains or losses arising from intra-group transactions between entities included in the consolidation are eliminated during the preparation of these Interim Consolidated Financial Statements. Unrealized gains arising from transactions with equity-accounted investees are eliminated against the investment to the extent of the Bank's interest in these companies.

The translation of the financial statements of the companies with a functional currency other than the Chilean peso is performed as follows:

a. Assets and liabilities, using the exchange rate effective at the reporting date.
b. Items in the statements of income and comprehensive income, using the average monthly exchange rate (unless this average is not a reasonable approximation of the cumulative effect of the exchange rates existing on the dates of the transactions, in which case the exchange rate at the date of each transaction is used).
c. The equity is maintained at the historical exchange rate at the date of its acquisition or approval, and the retained earnings according to letter b above.
d. The exchange differences arising from the translation of the financial statements are recorded in the caption “Profit (loss) on accumulated adjustment for translation difference” in the Consolidated Statements of Other Comprehensive Income for the period ended.
e. Non-controlling interest

The non-controlling interest represents the portion of gains or losses and net assets, of which, directly or indirectly, the Bank does not own. The non-controlling interest is presented separately in the Interim Consolidated Statements of Income for the period ended, Consolidated Statements of Other Comprehensive Income for the period ended and the Consolidated Statements of Financial Position.

f. Functional currency

The Bank has determined the Chilean peso (Ch$) as its functional and presentation currency, as well as all the Group entities, except for the subsidiaries BCI Financial Group. Inc., and Subsidiaries and BCI Securities INC., which have determined the US dollar as their functional currency as well as BCI Peru, which uses the Peruvian sol as its functional currency.

All information presented in Chilean pesos has been rounded to the nearest million.

g. Foreign currency transactions

Balances and transactions in currencies other than the Chilean peso are considered "foreign currency." Transactions performed by each entity in a currency other than its functional currency are recorded at the exchange rates at the dates of the transactions. During the period, differences between the exchange rate accounted for and that effective at the following collection or payment date are recognized as exchange differences in the Consolidated Statements of Income for the period ended.

Exchange differences arising on translation of foreign currency balances into the functional currency are recorded in the account "Net foreign exchange result" in the Consolidated Statements of Income for the period ended.

As of June 30, 2024 and December 31, 2023, the Bank's foreign currency assets and liabilities are presented at their equivalent value in Chilean pesos, calculated at the exchange rate of Ch$942.55 as of June 30, 2024 and Ch$801.28 as of June 30, 2023 and Ch$874.50 as of December 31, 2023.

h. Business segments

The Bank's business segments are determined based on the different business units, considering the following:

(i) That it engages in business activities from which it may earn revenue and incur expenses (including transactions with other components of the same entity).
(ii) whose operating income (loss) is reviewed on a regular basis by the unit's highest authority in making operating decisions. To decide on the resources that should be assigned to the segment and evaluate its performance; and
(iii) in relation to which differentiated financial information is available.

These business units deliver products and services subject to different risks and returns and, therefore, the Bank's key decision-making bodies evaluate their performance separately.

i. Classification and measurement of financial instruments

Financial instruments are classified and measured in accordance with International Financial Reporting Standard 9 (IFRS 9) – Financial Instruments, which established a guide for financial information on financial assets and financial liabilities that will present relevant and useful information to users of the financial statements for its evaluation of the amounts, timing, and uncertainty of an entity's future cash flows.

j. Classification of financial assets

Financial assets are classified into a measurement category based on both the Bank's business model for managing the financial asset and the contractual cash flow characteristics of the financial asset.

In accordance with IFRS 9, the business models are:

a) Holding assets to collect contractual cash flows: Financial assets held in the business model whose objective is to hold assets to collect contractual cash flows are managed to produce cash flows by collecting contractual payments over the life of the instrument. The business model may be to hold assets to collect cash flows, even if the entity sells financial assets whether there has been an increase in the assets' credit risk; and for sales made to manage credit concentration risk.

b) Holding assets to collect contractual cash flows and sell financial assets: Financial assets under this business model achieve the objective by collecting contractual cash flows and selling financial assets, which implies a higher frequency and value of sales than the previous business model.

c) Other business models: the financial assets held in this business are intended to generate cash flows through the sale of the assets. The Bank makes decisions based on the fair values of the assets and manages the assets to realize those fair values.

The evaluation of the contractual cash flows determines if the cash flows of the financial asset meet the SPPI criterion (solely payments of principal and interests), i.e., if the contractual terms of the financial asset generate. On specific dates, cash flows of cash that are solely payments of principal and interest. Principal is the fair value of financial assets at initial recognition, and interest is consideration for the time value of money. The credit risk associated with the outstanding principal, and may also include liquidity risk, administrative expenses, and profit margin.

For the classification process, the Bank performs the SPPI test, which assesses the contractual term to identify if it meets the SPPI criteria, i.e., The contract is a basic lending arrangement, the Bank applies judgment and considers relevant factors such as the currency in which the financial asset is denominated and the period for which the interest rate is set.

The business model refers to how the Bank manages its financial assets to generate cash flows. The Bank determined its business model in the initial application of IFRS 9 at the level that best reflects how it manages the groups of financial assets to achieve its business objective.

The Banks' business model is not assessed instrument by instrument, but at a higher level of aggregate portfolio and is based on observable factors such as: the performance of financial assets. The risk that affects performance and the expected frequency, value, and time of sales.

i. Classification of financial liabilities

The Bank classifies all financial liabilities as subsequently measured at amortized cost, except for derivatives that are liabilities, which are measured at fair value through profit or loss.

ii. Reclassification

The reclassification of financial assets is required when, and only when. The objective of the Bank's business model to manage these financial assets changes, financial liabilities cannot be reclassified.

iii. Initial Measurement

At initial recognition, financial assets and financial liabilities are measured at the transaction price, i.e., the fair value of the consideration given or received (IFRS 13). In the case of financial instruments that are not at fair value through profit or loss, transaction costs are directly attributable to the acquisition or issue of the financial asset or financial liability.

iv. Subsequent measurement of financial assets

After initial recognition, the Bank shall measure a financial asset at:

a) Financial assets at amortized cost (CA)

Financial assets that are held in a business model to collect contractual cash flows and contain contractual terms that give rise to cash flows that are SPPI on specific dates, are measured at amortized cost.

The effective interest method is used in calculating the amortized cost of a financial asset or financial liability and in allocating and recognizing interest income or interest expense in profit or loss during the relevant period. The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts through the expected useful life of the financial asset or financial liability to the gross carrying amount of a financial asset or the amortized cost of a financial liability.

The caption financial assets at amortized cost presents the following:

- Rights for repurchase agreements and securities lending
- Debt financial instruments
- Loans and advances to banks
- Loans and receivables from customers

b) Financial assets at fair value through other comprehensive income (FVOCI)

- Debt financial instruments

Financial assets that are debt instruments held in a business model that is achieved through collection of contractual cash flows and sale, and that contain contractual terms that give rise to cash flows that are SPPI on specific dates, are measured at FVOCI, Subsequently, they are re-measured at fair value and changes in them (except those related to impairment. Interest income and foreign currency gains and losses) are recognized in other comprehensive income, until the assets are sold. At the time of disposal. The accumulated gains, and losses in OCI are recognized in the statements of income.

- Equity financial instruments

For certain equity instruments. The Bank may make an irrevocable election to present in other comprehensive income subsequent changes in the fair value of the instrument, except for dividend income that is recognized in profit or loss. Gains or losses on the derecognition of these equity instruments are not transferred to profit or loss.

c) Financial asset held for trading at fair value through profit or loss (FVPL)

Includes financial assets whose business model aims at generating benefits through purchases and sales or generate short-term profit or loss, Financial assets that do not contain contractual terms that give rise to cash flows that are SPPI on specific dates, or if the financial assets, is not held in a business model that is (i) a business to collect the contractual cash flows or (ii) a business model that is achieved by collecting the contractual cash flows and selling them.

Gains and losses are recognized in the statement of income under financial income for financial assets held for trading at fair value.

- Derivative financial instruments

Derivative financial instruments are also classified under financial assets at fair value through profit or loss, which include foreign currency forwards and Unidades de Fomento, interest rate futures, currency and interest rate swaps, currency options and interest rate and other derivative financial instruments, are initially recognized in the Consolidated Statements of Financial Position at their fair value (including transaction costs), except for those classified as level 3 of the hierarchy (when applicable), and subsequently measured at its fair value. The fair value is obtained from market quotations, cash flow discount models and option valuation models, as appropriate. Derivative contracts are reported as an asset when their fair value is positive and as a liability when it is negative, in the line “Financial derivative contracts” under the caption financial assets held for trading at fair value through profit or loss.

The purpose of the credit valuation adjustment (CVA) is to determine the expected losses due to counterparty risk in OTC derivative contracts. The CVA of a derivative is defined as the difference between the value of the derivative free of counterparty risk (equivalent to the original derivative but without risk of default by any of the parties) and the value of the risky derivative (which corresponds to the original derivative, which has an inherent risk) that considers the possibility of default by the counterparty. In this way, the CVA of a client can be obtained from the expected exposure (EE) due to counterparty risk (how much is expected to lose) and the expected loss rate (EP) associated with the default of the counterparty.

The valuation adjustment due to the existence of the bid-offer spread in the financial instrument markets that is applied to all financial instruments that are recognized at their market value both under normal market conditions and under financial stress conditions, is based on the best practices. The recommendations of the Basel Committee and the requirements of the CMF and the Central Bank of Chile.

In order to carry out the bid-offer adjustment to the valuation of financial instruments belonging to Banco de Crédito e Inversiones own portfolios, the following methodology was established:

i. Define condition of market makers or customer of the Bank

On an annual basis, the condition of the Bank will be redefined to be considered market makers (the Bank must be among the 4 main market operators) or clients in each of the financial products that it operates.

This will be done with information from the two main brokers in the national market: Tradition and ICAP.

ii. Condition of market makers

For products (markets) where the Bank is a liquidity provider, they will be valued at mid-price and no bid-offer adjustment will be made to their valuation.

iii. Condition of customer

For products (markets) where the Bank is considered that the Bank is a requestor of instruments of a different nature, they will be valued at mid-price and the bid-offer adjustment will be made to their valuation or they will be valued at bid if there are liquid peaks.

The Bank also makes an adjustment associated with the FVA (Funding Valuation Adjustment) financing risk was added, which captures the financing differential of unsecured derivatives above the risk-free rate and other technical considerations.

iv. Subsequent measurement of financial liabilities

After initial recognition, the Bank will measure a financial liability at amortized cost.

v. Derecognition of financial assets and liabilities

Financial assets are derecognized when, and only when:

- The contractual rights to the cash flows of the financial asset expire, or
- The Bank transfers substantially all the risks and rewards of ownership of the financial asset, and therefore the Bank derecognizes the financial asset and separately recognizes the rights and obligations created or retained in the transfer.

In some cases, the Bank enters into transactions for which it retains the contractual rights to receive the cash flows of the financial asset, but assumes the contractual obligation to pay the cash flows in an agreement that meets all the required conditions, that is, the Bank only transfers amounts collected from original assets, the sale or pledge of original assets is prohibited, and the Bank is required to remit the cash flows collected without significant delay.

When a financial asset is sold and the Bank agrees to buy it (or an asset that is substantially the same) at a fixed price at a future date, the Bank continues to recognize the financial assets in full in the interim statements of financial position, because it retains substantially all risks and rewards of ownership, the cash consideration received is recognized as a financial asset, and a financial liability is recognized for the obligation to pay the repurchase price.

Financial liabilities are derecognized when, and only when, they are discharged, canceled, or expire.

vi. Impairment of a financial asset according to IFRS 9

The Bank applies the value impairment requirements for the recognition and measurement of a loss allowance to financial assets according to the model of "expected credit losses" (ECL) to assets financial assets measured at amortized cost and fair value through other comprehensive income (FROCI), excluding loans ("Loans and advances to banks" and "Loans and receivables from customers commercial, residential and consumer "), of the caption "Financial assets at amortized cost", or on “Contingent Loans”, since the criteria for these issues are dealt with in accordance with Chapters B-1 on provisions for credit loss B-3 on contingent loans of the Compendium of Accounting Standards for Banks, respectively.

The new model uses a dual measurement approach, whereby the loss margin is measured as:

- 12-month expected credit losses.
- Lifetime expected credit losses.

The measurement basis depends on whether there has been a significant increase in credit risk since initial recognition, in accordance with changes in credit quality since initial recognition. IFRS 9 describes a “three-stage” impairment model according to the following table:

Change in credit quality since initial recognition		
Stage 1	**Stage 2**	**Stage 3**
Initial recognition	Significant increase in credit risk since initial recognition	Credit-impaired assets
12-month ECL	Lifetime ECL	Lifetime ECL

At the end of each reporting period, the Bank assessed whether the credit risk of financial instruments has increased significantly since initial recognition or whether an asset is considered credit-impaired and, consequently, is classified as a financial instrument at the respective stage:

- Stage 1: Financial assets that have not significantly increased their credit risk with respect to their assessment at origination, 12-month ECL are recognized.

- Stage 2: When a Financial asset has shown a significant increase in credit risk since origination, the Bank records an allowance for lifetime ECL, Loans in this stage also include facilities, where the credit risk has improved, and the loan has been returned to stage 2.

- Stage 3: Financial instruments that are considered to be in default are included in this stage, Similar to stage 2, the allowance for credit losses is made on the basis of the expected credit losses over the life of the instrument.

The Bank considers reasonable and supportable information that is available without undue cost or effort and that may affect the credit risk in a financial instrument, including forward-looking information to determine a significant increase in credit risk since initial recognition. Forward-looking information includes past events, current conditions, and forecast of future economic conditions (macroeconomic data).

Credit risk assessment and forward-looking information (including macroeconomic factors), includes quantitative and qualitative information based on the Bank's historical experience, some examples are:

i. Financial or economic conditions that are expected to cause a significant change in the borrower's ability to meet its debt obligations.
ii. An actual or expected internal credit rating downgrade for the borrower or a behavioral rating downgrade.
iii. An actual or expected significant change in the operating results of the borrower.
iv. IV, Significant increases in credit risk on other financial instruments of the same borrower.
v. Significant changes in the value of the collateral supporting the obligation or in the quality of third-party guarantees or credit enhancements.
vi. Reductions in financial support from a parent entity or other affiliate.
vii. Expected changes in loan documentation, including expected breach of contract that may lead to covenant waivers or amendments, interest rate step-ups, requiring additional collateral or guarantees, or other changes in the contractual framework of the instrument.

I. Measurement of expected credit losses

ECLs are a probability-weighted estimate of credit losses, i.e., the present value of all cash shortfalls.

A cash shortfall is the difference between the cash flows that are due to an entity in accordance with the contract and the cash flows that the entity expects to receive. The three main components for measuring the ECL are:

PD: The probability of default is an estimate of the likelihood of default over a particular time horizon, A default can only occur at a certain time during the evaluated period if the operation has not previously been derecognized and is still in the portfolio.

LGD: The loss given default that arises in the event that a default occurs at a given time. It is based on the difference between the contractual cash flows due and those that the lender would expect to receive, even from the realization of any collateral.

EAD: Exposure at default is an estimate of exposure at a future default date, considering expected changes in exposure after the reporting date, including repayments of principal and interest, whether contractually scheduled or otherwise. The expected withdrawal of the committed facilities and accrued interest for late payments.

To measure 12-month and lifetime ECL, cash shortfalls are identified as follows:

- 12-month expected credit losses: the portion of lifetime expected credit losses that represents expected credit losses that result from default events on a financial instrument that are possible within 12 months after the reporting date.

- Lifetime expected credit losses: the expected credit losses that result from all possible default events during the expected useful life of a financial instrument.

A financial asset is assessed at each reporting date to determine whether there is objective evidence of impairment. Such asset is impaired if there is objective evidence that one or more events have had a future negative effect on the asset.

An impairment loss in respect of financial assets measured at amortized cost is calculated as the difference between the carrying amount of the asset and the present value of the estimated cash flows, discounted at the effective interest rate.

An impairment loss in respect of a financial asset at fair value through other comprehensive income is calculated by reference to its fair value.

All impairment losses are recognized in the Interim Consolidated Statements of Income. Any accumulated loss in relation to a financial asset at fair value through other comprehensive income previously recognized in equity, is transferred to the Interim Consolidated Statements of Income.

An impairment loss is reversed only if it can be related objectively to an event occurring after it was recognized. The reversal of an impairment loss cannot exceed the carrying amount that could have been obtained had no impairment loss been recognized for that asset in prior periods. The reversal is recognized in profit or loss for the period, except for financial assets at fair value through other comprehensive income, in which case the accumulated impairment loss recognized in other comprehensive income will be reclassified from equity to profit or loss as a reclassification adjustment, even if the financial asset has not been derecognized.

k. Operations with reverse repurchase, repurchase and securities lending agreements

Reverse repurchase agreement operations are performed as a form of investment. Under these agreements, financial instruments are purchased, which are included as assets in the caption “Repurchase agreements and securities lending”, which are measured according to the agreed interest rate.

Repurchase agreements are also performed as a form of financing. In this regard, investments that are sold subject to a repurchase obligation and that serve as collateral for the operation, are part of their respective captions "financial assets at fair value through profit or loss" or "financial assets at fair value through other comprehensive income-”

l. Financial derivative contracts for accounting hedges

The Bank has chosen to continue using the guidelines of IAS 39 for hedge accounting. If the derivative instrument is classified for hedge accounting purposes, it can be: (1) a fair value hedge of existing assets or liabilities or firm commitments, or (2) a cash flow hedge related to existing assets or liabilities or expected transactions, A hedging relationship for hedge accounting purposes shall meet all the following conditions: (a) at the inception of the hedge, there is formal designation and documentation of the hedging relationship; (b) the hedge is expected to be highly effective; (c) the effectiveness of the hedge can be reasonably measured and (d) the hedge is highly effective relative to the hedged risk on a continuous basis throughout the hedging relationship.

When a derivative hedge the exposure to changes in the fair value of an existing asset or liability, the latter is recognized at its fair value in relation to the specific hedged risk. The gain or loss from re-measuring the fair value, both hedged item and of the hedging derivative, are recognized in profit or loss for the period.

If the hedged item in a fair value hedge is a firm commitment, changes in the fair value of the commitment with respect to the hedged risk are recognized as an asset or liability with effect on profit or loss for the period. The gain or loss from re-measuring the hedging instrument at fair value are recognized in profit or loss the period. When an asset or liability is acquired as a result of the commitment, the initial recognition of the acquired asset or liability is adjusted to incorporate the cumulative change in the fair value measurement of the firm commitment that was recognized in the Interim Consolidated Statements of Financial Position.

When a derivative hedge the exposure to changes in the cash flows of existing assets or liabilities or expected transactions, the effective portion of the changes in fair value with respect to the hedged risk is recognized in equity. Any ineffective portion is recognized directly in profit or loss for the period.

The amounts recognized directly in equity are accounted for in profit or loss in the same periods in which hedged assets or liabilities affect profit or loss.

When a fair value hedge of interest rates is made for a portfolio and the hedged item is a currency amount rather than individual assets or liabilities. The gains or losses from the fair value measurement of both the hedged portfolio and of the hedging derivative, are recognized with effect to profit or loss for the period, but the measurement at fair value of the hedged portfolio is presented in the Interim Consolidated Statements of Financial Position under the captions "Other assets" or "Other liabilities", depending on the hedged portfolio position at a point in time.

m. Loans and receivables from customers (loans and advances)

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market and that the Bank does not intend to sell immediately or in the short term.

Loans and receivables are initially measured at fair value plus direct transaction costs and subsequently measured at amortized cost using the effective interest rate method. These include commercial and foreign trade loans, consumer, and mortgage loans, among others.

i. Lease agreements:

Receivables from lease agreements, included in the caption "Loans and receivables from customers", correspond to the periodic rental payments of agreements that meet the requirements to be classified as finance leases and are presented at their present value.

ii. Factoring operations:

The Bank, through its subsidiary BCI Factoring SA, performs operations with its customers, whereby it receives invoices and other commercial papers representing the credit with or without recourse to the transferor, paying the transferor a percentage of the total amount's receivable from the debtor for the transferred documents.

n. Provisions for credit loss of loans and contingent loans

The allowances required to cover the risk of credit losses have been established following the standards and instructions issued by the CMF.

Loans are recorded net of such allowances or showing the deduction. In the case of the provisions for contingent loans, they are presented as liabilities in the "Allowances" caption.

The Bank and its subsidiaries use models or methods, based on the individual and group analysis of the debtors, which were approved by the Board of Directors to establish the loan allowances indicated in the Compendium of Accounting Standards of the Financial Market Commission.

i. Allowances for individual assessment:

The individual assessment of debtors is necessary when dealing with clients that, due to their size, complexity, or exposure level, required to be known and analyzed in detail.

Naturally, the analysis of debtors should focus on their capacity and willingness to meet their credit obligations, through sufficient and reliable information, and must also analyze their credits in terms of guarantees, terms, interest rates, currency, adjustability, etc.

For establishing the allowance, debtors and their operations related to loans and receivables and contingent loans must be classified in the corresponding categories, with the prior assignment to one of the following three portfolio categories: normal, substandard, and non-performing.

- Regular and substandard performance portfolios:

The regular performance portfolio includes those debtors whose payment ability allows them to meet their obligations and commitments, and according to the assessment of their economic-financial situation, it is not expected that this condition will change. The classifications assigned to this portfolio are categories A1 to A6.

The substandard portfolio will include debtors with financial difficulties or a significant deterioration of their ability to pay and on which reasonable doubt exists as to the repayment of principal and interest in the contractual terms agreed, showing low margins to meet their short-term financial obligations.

This portfolio also includes debtors, which recently have shown delinquency (payments overdue) in excess of thirty days. The classifications assigned to this portfolio are categories B1 to B4 of the rating scale.

As a result of the individual analysis of these debtors, they must be classified in the following categories; subsequently assigning them the probability of default and loss given default percentages that result in the subsequent loss percentage:

Type of portfolio	Debtor rating	Probability of default (PD) (%)	Loss given default (LGD) (%)	Expected loss (%)
Regular portfolio	A1	0.04	90.00	0.036000
	A2	0.10	82.50	0.082500
	A3	0.25	87.50	0.218750
	A4	2.00	87.50	1.750000
	A5	4.75	90.00	4.275000
	A6	10.00	90.00	9.000000
Substandard portfolio	B1	15.00	92.50	13.875000
	B2	22.00	92.50	20.350000
	B3	33.00	97.50	32.175000
	B4	45.00	97.50	43.875000

Provision on regular and substandard performance portfolios:

To determine the amount of the allowances that must be established for the regular and substandard performance portfolios. The exposure subject to provisions should first be estimated, to which the respective loss percentages (expressed in decimals) will comprise the probability of default (PD) and loss given default (LGD) established for the category within which the debtor and/or its qualified co-debtor is included, as applicable.

The exposure subject to provisions corresponds to loans plus contingent loans, less amounts that would be recovered by means of executing guarantees, Likewise, placement is understood as the carrying amount of the loans and receivables from the corresponding debtor, while for contingent loans. The value resulting from the application of the provisions stated in No. 3 of Chapter B-3 of the Compendium of Accounting Standards.

- Non-performing portfolio:

It includes debtors and their loans whose recovery is deemed to be remote, because their ability to pay is deteriorated or non-existent. Those debtors with clear indications of a possible bankruptcy are part of this portfolio, as well as those in which a forced restructuring of debts is necessary to avoid default and. In addition, any debtor whose repayment of principal and interest of a credit is overdue for a period equal or exceeding 90 days.

This portfolio comprises debtors from categories C1 to C6 of the classification scale established below and all loans, including 100% of the amount of contingent loans, held by those same debtors.

For purposes of establishing allowances on the non-performing portfolio, the use of allowance percentages that must be applied to the amount of the exposure is established, which corresponds to the sum of loans and contingent loans held by the same debtor. To apply this percentage, an expected loss rate must first be estimated, deducting from the amount of the exposure the amounts recoverable through the execution of the guarantees and, if there is specific background information that justifies it, also deducting the present value of the recoveries that can be obtained by exerting collection actions, net of the expenses associated with them. This loss rate must fall into one of the six categories defined according to the range of losses effectively expected by the Bank for all operations of the same debtor.

These categories, their range of loss as estimated by the Bank and the allowance percentages that should ultimately be applied on the amounts of the exposures, are indicated in the following table:

Type of portfolio	Risk Scale	Expected Loss Range	Allowance (%)
Non-performing portfolio	C1	Until 3 %	2
	C2	More than 3% up to 20%	10
	C3	More than 20% up to 30%	25
	C4	More than 30% up to 50%	40
	C5	More than 50% up to 80%	65
	C6	More than 80%	90

ii. Allowances for group assessment:

The group assessment is aimed at group commercial loan portfolios classified in the model of group, consumer, and home mortgage allowances.
For the determination of allowances of the group portfolio, groups of loans with homogeneous characteristics in terms of the type of debtor and agreed conditions are analyzed. In this way, allowances are established based on the expected losses derived from a certain probability of default (PD) and a percentage of severity of the loss, or loss given default (LGD), both parameters based on historical analysis and technically based estimates.

The amount of allowances to establish will be obtained by multiplying the total amount exposed in the respective group by the percentages of estimated default and loss given default.

a. Group commercial loans:

The Bank applies the standard model of allowances for commercial loans of the group portfolio, whether corresponds to commercial lease transactions, student loans or other types of commercial loans.

Commercial lease transactions

For these transactions, the allowance factor must be applied to the current value of the commercial lease transactions (including the purchase option) and will depend on the delinquency of each operation. The type of leased asset and the relationship, at the closing of each month, between the current value of each operation and the value of the leased asset (PVB), as indicated in the following tables:

Probability of Default (PD) applicable according to delinquency and type of asset (%)		
Past due days of the operation at the end of the month	Type of Good	
	Residential	Non-residential
0	0.79	1.61
01-29	7.94	12.02
30-59	28.76	40.88
60-89	58.76	69.38
Non-performing portfolio	**100.00**	**100.00**

Loss Given Default (LGD) applicable according to PVB tranche and type of asset (%)		
PVB = Current value of the operation / Value of the leased asset		
PVB Section	Residential	Non-residential
PVB <= 40%	0.05	18.20
40% < PVB <= 50%	0.05	57.00
50% < PVB <= 80%	5.10	68.40
80% < PVB <= 90%	23.20	75.10
PVB > 90%	36.20	78.90

The determination of the PVB ratio will be made considering the appraisal value, expressed in UF for residential and in pesos for non-residential, recognized at the time they corresponding loan is granted, taking into account possible situations that at that time may be causing transitory increases in the prices of the good.

Student loans

For these transactions, the allowance factor must be applied on the student loan and the exposure of the contingent loan, when applicable. The determination of said factor depends on the type of student loan and the demand for payment of principal or interest, at the end of each month. When payment is due, the factor will also depend on its delinquency.

For loan classification purposes, a distinction is made between those granted to finance higher education in accordance with Law No. 20,027 (CAE) and. On the other hand, CORFO-guaranteed loans, or other student loans.

Probability of Default (PD) applicable according to payment enforceability, delinquency, and type of loan (%)			
Presents enforceability of the payment of principal or interest at the end of the month	Days past due at the end of the month	Type of Student Loan	
		CAE	CORFO or other
Yes	0	5.20	2.90
	01-29	37.20	15.00
	30-59	59.00	43.40
	60-89	72.80	71.90
	Portfolio in Default	100.00	100.00
No	n/a	41.60	16.50

Loss given the Default (LGD) applicable according to payment enforceability and type of loan		
Presents enforceability of the payment of principal or interest at the end of the month	Type of Student Loan	
	CAE	CORFO or other
Yes	70.90	
No	50.30	45.80

Generic commercial loans and factoring

For factoring transactions and other commercial loans, the allowance factor, applicable to the amount of the loan and to the exposure of the contingent loan, will depend on the delinquency of each operation and the relationship that exists, at the end of each month, between the obligations that the debtor has with the bank and the value of the real guarantees that protect them (PTVG). As indicated in the following tables:

Probability of Default (PD) applicable according to delinquency and PTVG (%) tranche			
Days past due at the end of the month	With guarantee		Without guarantee
	PTVG<=100%	PGTV>100%	
0	1.86	2.68	4.91
01-29	11.60	13.45	22.93
30-59	25.33	26.92	45.30
60-89	41.31	41.31	61.63
Non-performing portfolio	100.00	100.00	100.00

Loss Given Default (PDI) applicable according to PTVG (%) tranche			
(With/without) guarantees	PTVG	Generic commercial transactions or factoring without recourse of the transferor	Factoring with recourse of the transferor
With guarantee	PTVG <= 60%	5.00	3.20
	60% < PTVG <= 75%	20.30	12.80
	75% < PTVG <= 90%	32.20	20.30
	90% < PTVG	43.00	27.10
Without guarantees		56.90	35.90

The guarantees used for purposes of calculating the PTVG ratio of this method may be specific or general. Including those that are simultaneously specific and general.

A guarantee may only be considered if, according to the respective hedge clauses, it was established in the first place in favor of the bank and only guarantees the debtor's credits with respect to which it is debited (not shared with other debtors). The invoices assigned in the factoring transactions, or the guarantees associated with the residential loans of the mortgage portfolio, regardless of their coverage clauses, will not be considered in the calculation.

To calculate the PTVG ratio. The following should be considered:

I. Transactions with specific guarantees: when the debtor granted specific guarantees. For generic commercial loans and factoring, the PTVG ratio is calculated independently for each guaranteed transaction, as the division between the amount of the loan and the contingent loan exposure and the value of the actual guarantee that covers.

II. Transactions with general guarantees: when the debtor granted general or general and specific guarantees, the Bank calculates the corresponding PTVG, jointly for all generic commercial loans and factoring and not included in i) above, as the result of the sum of the amounts of the loans and exposures of contingent loans and the general, or general and specific guarantees that, according to the scope of the remaining hedge clauses, protect the credits considered in the numerator of the aforementioned ratio.

The amounts of the guarantees used in the PTVG ratio described above must be determined according to:

- The last valuation of the guarantee, whether appraisal or fair value, depending on the type of real guarantee in question.

To determine the fair value. The criteria indicated in Chapter 7-12 of the Updated Compendium of Standards must be considered.

- Eventual situations that could be generating transitory increases in the values of the guarantees
- Limitations to the amount of hedge established in their respective clauses
- Provisions for deductible amount related to FOGAPE Covid-19 guarantees

To determine the specific provisions of the loans guaranteed by the FOGAPE Covid-19 guarantee, the expected losses shall be determined by estimating the risk of each operation, without considering the substitution of the credit quality of the guarantor, according to the corresponding individual or group analysis method, in accordance with the provisions of Chapter B-1 of the Compendium of Accounting Standards.

The loan amounts associated with such operations that had been written off must be added to the aforementioned expected losses, in accordance with the provisions established in Chapter B-2 of the Compendium.

Therefore, the total amount of expected losses resulting from the aggregate calculation of each group of operations, including the amounts written off for that group as indicated in the preceding paragraph, shall be compared to the corresponding total amount of deductible amount, and perform the following:

- Expected losses less than the deductible amount

When the expected losses of the operations of a group to which the same deductible amount percentage applies, determined according to the procedure indicated above, are less than or equal to the aggregate amount of the deductible amount, the provisions will be determined without considering the FOGAPE Covid-19 coverage, 19, i.e., without substituting the credit quality of the direct debtor for that of the guarantor.

- Expected losses greater than the deductible amount

When the expected losses of the operations of a group to which the same deductible amount percentage applies, determined according to the procedure indicated above, are greater than the aggregate amount of the deductible amount, the provisions will be determined using the substitution method provided in 4,1 letter a) of Chapter B-1 of the Compendium of Accounting Standards.

For these purposes, the proportion to be replaced will be the one that corresponds to the limits indicated in article 13 of the Regulations for the Administration of the Guarantee Fund for Small and Medium-sized Entrepreneurs, applicable to the COVID-19 Guarantee Lines.

Additionally, the ratio associated with the deductible amount resulting from multiplying the guaranteed amount of the corresponding group by the percentage of the applicable deductible amount shall be determined.

b. Consumer loans:

Group portfolio credit risk allowance model

According to chapter B-1 of the Compendium of Accounting Standards issued by the CMF. The credit risk allowance models are based on a look at expected losses, following "through the cycle" approach and not "at a point in time" approach.

These expected loss (EL) models are used to estimate future portfolio losses and are based on three fundamental components: Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD). The final objective is to establish a sufficient level of allowances to cover future expected losses:

$$EL = Exposure * PD * LGD$$

The allowance models are organized according to segments, which are defined according to the types of debtors and the types of loans: Consumer, Commercial and mortgage. Reasonableness criteria prevail in this macro-segmentation, depending on how customers and products are managed from a commercial and risk point of view.

From these macro-segments, higher segmentation levels are generated to the extent that they improve the estimates of the parameters, and scores are given on these levels of segmentation to identify homogeneous groups of debtors, which allow better distribution of the risk in the customer portfolio.

Currently, the Bank makes an allowance using the maximum value between the result obtained by the standard matrix, the Compendium of Accounting Standards, chapter B-1, and the internal models.

As of June 30, 2024, the subsidiary Servicios Financieros y Administración de Créditos Comerciales S.A., performed a recalibration of its model of allowances for loan losses in the consumer loan portfolio to achieve higher coverage in the adequacy of allowances, in accordance with the requirements issued by the CMF. This change in the model estimate was approved by the Board of Directors in March 2024. The impact on profit or loss implied a higher expense in allowances for loan losses risk in the consumer loan portfolio of MCh$14,601.

c. Home mortgages:

The home mortgage loan portfolio includes loans that have the following characteristics: their destination is the financing of the acquisition, expansion, repair, or construction of a house. The debtor is the natural person who buys or owns the house, and the value of the mortgage guarantee covers all the loan.

The Bank uses the "Standard Method of Allowances for Mortgage Loans for Housing", which establishes the applicable allowance factors, represented by the expected loss on the amount of mortgage loans for housing, applied based on the delinquency of each loan and the ratio at the end of each month, between the amount of outstanding principal of each loan and the value of the mortgage guarantee (PVG) that covers it. As indicated in the following table:

Allowance factor applicable according to delinquency and PVG						
PVG Tranche	Concept	Days past due at the end of the month				Non-performing portfolio
		Current	01-29	30-59	60-89	
PVG≤ 40%	PD (%)	1.0916	21.3407	46.0536	75.1614	100.0000
	LGD (%)	0.0225	0.0441	0.0482	0.0482	0.0537
	EL (%)	0.0002	0.0094	0.0222	0.0362	0.0537
40%<PVG≤ 80%	PD (%)	1.9158	27.4332	52.0824	78.9511	100.0000
	LGD (%)	2.1955	2.8233	2.9192	2.9192	3.0413
	EL (%)	0.0421	0.7745	1.5204	2.3047	3.0413
80%<PVG≤ 90%	PD (%)	2.5150	27.9300	52.5800	79.6952	100.0000
	LGD (%)	21.5527	21.6600	21.9200	22.1331	22.2310
	EL (%)	0.5421	6.0496	11.5255	17.6390	22.2310
PVG>90%	PD (%)	2.7400	28.4300	53.0800	80.3677	100.0000
	LGD (%)	27.2000	29.0300	29.5900	30.1558	30.2436
	EL (%)	0.7453	8.2532	15.7064	24.2355	30.2436

Where:
PD = Probability of default
LGD = Loss given default
EL = Expected loss
LtV = Outstanding principal/Value of the mortgage guarantee

In the event that the same debtor maintains more than one home mortgage loan with the Bank and one of them is 90 days or more past due, all these loans will be assigned to the non-performing portfolio, calculating the allowances for each of them according to their respective percentages of PVG.

i. Loan write-off:

As a general rule, write-offs should be made when the contractual rights to the cash flows expire. In the case of loans, even if the foregoing does not occur, the corresponding asset balances will be written off in accordance with the provisions of title II of Chapter B-2 of the Compendium of Accounting Standards issued by the CMF.

The write-offs in question refer to the derecognition in the Interim Consolidated Statements of Financial Position of the asset corresponding to the respective transaction. Including, therefore, that part that may not be due if it were a credit payable in installments or payments, or a lease transaction (No partial write-offs exist).

Write-offs are always accounted for with a debit to the provisions for credit loss established. In accordance with the provisions of Chapter B-1 of the Compendium of Accounting Standards, regardless of the reason for which the write-off is made. Subsequent payments obtained from written-off operations will be recognized in the Interim Consolidated Statements of Income for the period as recoveries of written-off loans.

The write-offs of loans and receivables are performed on overdue, past due and current installments, and the period must be considered from the beginning of their delinquency, that is, performed when the delinquency period of an installment or portion of loan transaction reaches the write-off term. As provided below:

Type of loan	Term
Consumer loans – secured and unsecured	6 months
Other transactions - unsecured	24 months
Commercial loans - secured	36 months
Residential mortgage loans	48 months
Consumer lease agreement	6 months
Other non-real estate lease transactions	12 months
Real estate lease agreement (commercial or residential)	36 months

The term corresponds to the time elapsed from the date on which the payment of all or part of the past due liability became due.

ii. Recovery of written-off loans:

Recoveries of written-off loans are recognized in profit or loss as recoveries of written-off loans.

o. Fee income and expense

Fee income and expense are recognized in revenue according to the 5-step approach established by IFRS 15:

Step 1: Identify the contract with the customer;
Step 2: Identify the performance obligations in the contract;
Step 3: Determine the transaction price;
Step 4: Allocate the transaction price to the performance obligations of contracts;
Step 5: Recognize revenue when (or as) the entity satisfies a performance obligation.

p. Impairment

For the assets in the caption "Loans and receivables from customers". The impaired portfolio is defined according to Chapter B-2 of the Compendium of Accounting Standards issued by the CMF as "loans from debtors for which there is evidence that they will comply with any of their obligations in the agreed payment conditions, regardless of the possibility of recovering the amount owed by resorting to guarantees, through the period of judicial collection actions or agreeing on different conditions”.

The policies on impairment measurement. Assessed on a monthly basis, consider the following criteria:

i. Addition to impaired portfolio:

Transactions included by credit risk rating classified as substandard in categories B3 and B4, and the non-perform portfolio are recorded in individually classified transactions.

The rest of the transactions are classified in groups and are added when they are:

- Credit transactions that are past due for a period greater than or equal to 90 days.
- Renegotiated transactions.
- 100% of the transactions associated with the customer are carried over to the impaired portfolio.

Operations linked to residential mortgage loans or loans to finance higher education are not included in Law N. 20027, which may be excluded as long as they do not present the conditions of non-compliance established in Circular No. 3454 of December 10, 2008.

The behavior in the financial system is not considered to determine the addition to the impaired portfolio.

<u>Removal conditions</u>

- <u>Individual case</u>: for having improved their risk rating over the B3 category of the individual classification.
- <u>Group case:</u>

a) Non-renegotiated transactions: credit transactions included in impaired portfolio may return to the normal portfolio, only if the transaction in question meets the following conditions:

  - Register at least six consecutive payments of principal and interest, paying them at maturity or within the next 30 days.
  - That it is up to date with all its obligations and has no other credit transaction in an impaired portfolio.
  - In any case, it must not record any delinquency in the rest of the financial system for the last 90 days (last three periods reported to the CMF at the date of consultation).

b) Renegotiated operations: may be removed from the impaired portfolio, only if the operation in question meets the following conditions:

- Register at least six consecutive payments of principal and interest, paying them at maturity or within the next 30 days.
- That it is up to date with all its obligations and has no other credit transaction in an impaired portfolio.
- That it does not have another renegotiated transaction during the last nine months.
- In any case. It must not record any delinquency in the rest of the financial system in the last 90 days (last three periods reported in the CMF at the date of consultation).

c) Renegotiated group portfolio from write-off: written-off commercial transactions that have been renegotiated, may be removed from the impaired portfolio, and added to the normal portfolio, only if the transaction in question meets the following conditions:

- Payment of 30% of the originally renegotiated transaction (total balance of the renegotiated transaction) or that first six payments have been made, agreed in the renegotiated commercial transaction.
- Be up to date with the principal and interest payments.
- Have no other transaction in the impaired portfolio.
- Register no delinquency in the rest of the financial system in the last 90 days.

ii. Non-financial assets:

The carrying amount of the Bank's non-financial assets, other than investment properties and deferred tax assets, is reviewed at each reporting date to determine whether there is any indication of impairment. If any such indications exist, then the asset’s recoverable amount is estimated. In the case of goodwill and intangible assets that have indefinite useful lives or not yet available for use, the recoverable amounts are estimated at each presentation date.

In accordance with IAS 36 "Impairment of Assets", the entity shall assess at the end of each reporting period whether there is any indication of impairment of its intangible assets with indefinite useful lives, as well as of the goodwill acquired in a business combination. On the other hand, the Financial Market Commission (CMF) requires that "the valuations of goodwill and other non-amortizable intangible assets must be supported by two reports issued by professionals independent of the bank and its external auditors. Both reports support the initial value of intangible assets and valuations as of December 31 of each year.

An impairment loss in relation to goodwill is not reversed. In relation to other assets, impairment losses recognized in prior periods are assessed at each reporting period whether there is any indication that the loss may have decreased or disappeared. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortization, had no impairment loss been recognized.

On a quarterly basis, the Bank follows up on intangible assets and goodwill generated from the business combination of its subsidiaries BCI Servicios Financieros and City National Bank in Chile and the United States, respectively. As of June 30, 2024, the Bank shows no indications of impairment. As of December 31, 2023, a loss of MCh$2,530 was recorded in the Financial Services CGU, which arises from two concepts, the first equivalent to MCh$1,499 associated with the relationship with customers and the second associated with Goodwill of MCh$1,031 (see further detail in Note No. 15, letter b).

q. Interest and inflation-indexation income and expense

Interest and inflation-indexation income and expenses are recognized in the Interim Consolidated Statements of Income based on the accrual principle using the effective interest method.

The effective interest rate is the discount rate that exactly matches the estimated cash flows receivable or payable over the expected life of the financial instrument (or, where appropriate, in a shorter period) with the net carrying amount of the financial asset or liability. To calculate the effective interest rate, the Bank determines the cash flows taking into account all the contractual conditions of the financial instrument, the calculation of said rate includes all commissions and other concepts paid or received that are part of it.

Transaction costs include incremental costs that are directly attributable to the acquisition or issue of a financial asset or financial liability.

However, in the case of past due loans and current loans with a high risk of irrecoverability, the prudent criterion of suspending the accrual of interest and inflation-indexation has been followed; and are recognized when received.

- Amount to be suspended:

The amount of income to be suspended on an accrual basis corresponds to that calculated between the date of suspension and the cut-off date of the Interim Consolidated Statements of Financial Position, which corresponds to the last day of the month.

- Suspension date:

The Bank will stop recognizing income on an accrual basis for the assets at amortized cost "Loans and advances to banks" and "Loans and receivables from customers" in the Interim Statement of Income, when the loan or one of its installments is 90 days past due.

The suspension of the recognition of income on an accrual basis implies that, from the date on which it must be suspended and until such loans are no longer in the impaired portfolio, the corresponding assets will not be increased with interest, inflation-indexation or fees in the Interim Consolidated Statements of Financial Situation and no income will be recognized for these concepts in the Interim Consolidated Statements of Income, unless they are actually received. In this regard, income actually received from interest, inflation-indexation or fees shall be recognized as indicated in Chapter C-3 of the CNCB.

For the determination of the gross assets on which the provisions for credit loss are calculated according to chapter B1, suspended interest, adjustments and commissions will not be included.

r. Intangible assets

i) Software

The software acquired by the Bank is recognized at cost, less accumulated amortization, and accumulated impairment losses.

Disbursements or expenses for internally developed software are recognized as assets when the Bank can demonstrate its intent and ability to complete its development and use it internally to generate future economic benefits, and the cost of completing its development can be measured reliably. The capitalization of internally developed software expenses includes all direct costs attributable to the development of the software and is amortized over its useful life. Internally developed software is recognized at capitalized cost less accumulated amortization and accumulated impairment losses.

The subsequent expenses of the recognized asset are capitalized only when the future economic benefits of the specific assets in the related areas increase. All other expenses are recognized in the Interim Consolidated Statements of Income.

Amortization is recognized on a straight-line basis in profit or loss considering the estimated useful life of the software from the date it is available for use, which is generally six years.

ii) Intangible assets acquired in business combinations

As a consequence of the purchase process of BCI Financial Group, Inc. and Subsidiaries that was completed in October 2015, the merger between City National Bank of Florida and Total Bank completed on June 15, 2018, and the acquisition of the credit card business from Walmart (Financial Services) that was completed on June 4, December 2018, amortizable intangible assets with an indefinite useful life were recognized, which originated during the Purchase Price Allocation (PPA) process. The Bank permanently assesses its intangible assets for impairment. In this regard and, in accordance with the CMF regulations of the Compendium of Accounting Standards, Chapter A-2 number 7, two independent consultants of the Bank and different from the external auditors reviewed the basis of is valuation during the 2019 financial year.

According to IFRS 3 "Business Combinations", for the acquisition of Total Bank the values were definitively determined on December 31, 2018, which were adjusted within the term established by the standard.

According to IFRS 3 "Business Combinations", for the acquisition of BCI Servicios Financieros the values were definitively determined on December 4, 2019, which were adjusted within the term established by the standard.

Amortizable intangible assets recognized their portion of amortization on a straight-line basis according to the estimated useful life.

iii) Goodwill

The goodwill arising from a business combination will be allocated from the date of acquisition to each of the cash-generating unit (CGU) or group of CGUs of the acquirer, which are expected to benefit from the synergies of the business combination, regardless of whether other assets or liabilities of the acquiree are assigned to those units or groups of units.

Goodwill is tested annually for impairment, and when circumstances indicate that it is carrying amount may be impaired.

Impairment losses in respect of goodwill is not reversed in future periods.

Intangible assets. Including goodwill, were subjected to impairment tests as indicated in IAS 36.

As of June 30, 2024, the assessed the impairment of its assets, reaching the conclusion that no impairment should be recorded on intangible assets and goodwill on such investments. As of December 31, 2023, the Bank's Management estimated the recoverable amount of its Financial Services CGU that records balances in intangible assets, resulting in the recognition of an impairment loss associated with goodwill and customer relationship assigned to this CGU. For further information, refer to note 15, letter c).

s. Business combinations

Business acquisitions are accounted by applying the acquisition method, the consideration transferred in a business combination is measured at fair value, which is calculated as the sum of the acquisition date fair values of the assets transferred by the Company, the liabilities incurred by the acquirer to former owners of the acquiree, and the equity interests issued by the Company in exchange for control of the acquiree. Acquisition-related costs are recognized in profit or loss when incurred.

In a business acquisition, an independent specialist is used to determine the fair value of the net assets acquired and the identification of intangible assets is considered. For the valuation of these intangible assets identified in a business combination, cash flow projections are used based on the performance estimates of the acquiree.

At the acquisition date. The identifiable assets acquired, and liabilities assumed are recognized at fair value, except for the following:

- Deferred tax assets or liabilities, and assets or liabilities related to employee benefit agreements are recognized and measured in accordance with IAS 12 Income Taxes and IAS 19, respectively.
- liabilities or equity instruments related to share-based payment agreements of the acquiree, or share-based payment agreements of the company entered to replace the share-based payment agreements of the acquiree are measured in accordance with IFRS 2 at the date of acquisition; and
- the assets (or group of assets for disposal) that are classified as held for sale.

Goodwill is measured as the excess of the sum of the consideration transferred, the amount of any non-controlling interest in the acquiree and the fair value of the equity interest previously held by the acquirer (if any) in the acquiree over the net amounts at the acquisition date of the identifiable assets acquired and liabilities assumed. If, after a reassessment, the acquisition-date net amounts of the identifiable assets acquired and liabilities assumed exceed the sum of the consideration transferred. The amount of any non-controlling interest in the acquiree, and the fair value of the interest previously owned by the acquirer in the acquiree (if any), such excess is immediately recognized in profit or loss as a gain from a bargain purchase.

Non-controlling interests that are present ownership interests and entitle their holders a share to a proportionate share of the entity's net assets in the event of liquidation may be measured initially, either at fair value or the proportionate share of non-controlling interests, of the recognized amounts of the acquiree's identifiable net asset.

The choice of measurement basis is made on a transaction-by-transaction basis.

Remeasurement period adjustments are adjustments that arise from additional information obtained during the "measurement period" (which may not exceed one year from the acquisition date) about facts and circumstances that existed at the acquisition date.

t. Property and equipment

Items of property and equipment, excluding real estate, are measured at cost less accumulated depreciation and impairment losses.

The cost includes expenses that have been directly attributable to the acquisition of the asset and any other cost directly attributable to the process of bringing the asset to a working condition.

When part of an item of property and equipment has a different useful life. It is accounted for as a separate item (remodeling of real estate).

Depreciation is recognized in the Interim Consolidated Statements of Income based on the straight-line depreciation method over the useful lives of each part of an item of property and equipment. Leased assets are depreciated over the shorter of the lease period and their useful lives, unless it is certain that the Bank will obtain the property at the end of the lease period.

The estimated useful lives As of June 30, 2024 and December 31, 2023, are as follows:

	June 30, 2024	December 31, 2023
Buildings	50 years	50 years
Machinery and equipment	3 - 10 years	3 - 10 years
Facilities	7 - 10 years	7 - 10 years
Furniture and fixtures	7 years	7 years
Computing equipment	3 - 6years	3 - 6 years
Real estate improvements	10 years	10 years
Other property, plant, and equipment	3 - 6 years	3 - 6 years

u. Assets received in lieu of payment

They are classified under the caption "non-current assets and disposal groups held for sale", they are recorded at the lower of their foreclosure cost or the net realizable value, less regulatory write-offs required by the CMF and are presented net of allowances. Write-offs are required if the asset is not sold within 18 months of receipt.

v. Personnel benefits

i. Vacation:

The annual vacation cost is recognized on an accrual basis.

ii. Short term benefits:

The Bank contemplates an annual incentive plan for its employees for meeting objectives, consisting of a certain number or portion of monthly remuneration and is provisioned based on the estimated amount to be distributed.

iii. Severance indemnity payments:

The Bank and its subsidiaries have not agreed with their staff to make severance indemnity payments to all events, except for the subsidiaries BCI Servicios Financieros y Administración de Créditos Comerciales SA and BCI Administradora de Tarjeta Servicios Financieros Limitada, which have defined benefit plans in a collective agreement with part of their employees, these plans correspond to contracts with severance indemnity payments to all events, whose obligation is recorded at its actuarial value.

These companies recognize a provision (see note 37) to reflect the obligation to pay severance indemnity to employees who are entitled to receive this benefit in any event. This provision has been calculated using an actuarial methodology that considers estimates of staff turnover, discount rate, salary increase rate and mortality. The liability for employee benefits is presented at present value using the projected unit credit method. In accordance with the provisions of "IAS 19 Employee Benefits". Actuarial gains or losses related to experience adjustments and changes in variables are recognized as other comprehensive income and form part of the balance of Other Equity Reserves.

The cost of services for the current period is the increase in the present value of the defined benefit obligation, which occurs as a result of the services provided by employees in the current period.

The financial cost is the increase produced during a period in the present value of the obligations for defined benefits, as a result of the fact that such benefits are a period closer to their expiration.

A present obligation exists when, and only when. The Entity has no realistic alternative but to make the corresponding payments.

The assumptions used are the following:

Detail	Source
Mortality	Mortality tables "RV-2014" and "CB-2014" established by the Financial Market Commission (CMF) were used
Employee turnover	The historical turnover for executives in the collective agreement, voluntary resignation or company needs is 3.33%
Discount rate	The discount rate used to discount benefit payment flows for severance indemnity corresponded to a real annual rate of 3.2%. This rate corresponds to the 20-year BCU as of June 30, 2024. (Source: Central Bank)
Salary increases rate	The increase in salaries used for the projections, both for increase of the base salary and for total remuneration and corresponds to a real annual rate of 3.0%
Retirement	The retirement ages used to make the payment projections correspond to the minimum legal ages for retirement in Chile (DL,3500), ages that are generally used in the market, except when the reality of the company indicates otherwise. These ages correspond to 65 years for men and 60 years for women.

As of June 30, 2024, there are no experience adjustments or changes in variants. As of December 31, 2023, because of changes in variables, a release against other reserves was made of MCh$91.

w. Leases

On the commencement date of a lease, the Bank recognizes a right-of-use asset and a lease liability in accordance with the provisions of IFRS 16.

i) Right-of-use assets

The Bank leases a number of office and branch premises, which are necessary to perform its activities. Contract terms are individually negotiated and comprise a wide range of terms and conditions.

Leases are recognized, measured, and disclosed in accordance with IFRS 16 "Leases". This requires that a right-of-use asset and its corresponding liability be determined at the date the asset is available for use. Each lease payment is distributed between the liability and interest. The financial interest is charged to the financial margin during the period of the lease. As well as the right-of-use asset, which is depreciated on a straight-line basis over the term of the contract.

The lease term includes the non-cancellable period established in the lease agreements, and generally have an automatic renewal clause, which are not included in the calculation of the financial liability. Additionally, each of the parties can terminate the agreement early, prior notice. For both concepts, only the current contractual period has been considered to calculate the impact of this new regulation. For lease agreements with an indefinite useful life. The Bank has determined to assign a useful life equal to the longest non-cancellable period of its lease contracts.

The present value of the lease payments is determined using the discount rate that represents the Bank's incremental rate at the commencement of the contracts, based on the duration of each of them from the initial date of application.

At the initial measurement, the Bank measures the right-of-use asset at cost. The rent of the lease contracts is agreed in UF (inflation-adjusted unit) and paid in Chilean pesos. In accordance with the provisions of Circular No. 3649 issued by the CMF, the monthly variation in UF that affects the contracts established in such monetary unit must be treated as a remeasurement, and therefore, the adjustments must be recognized as a modification to the obligation and at the same time the amount of the asset must be adjusted for the right of use assets.

Contracts whose non-cancellable period is equal to or less than 12 months are treated as short-term leases, and therefore the associated payments are recorded as a linear expense, any modification in the terms or rental fee is treated as a remeasurement of the lease.

The Bank has not entered into lease agreements with residual value guarantee clauses or variable lease payments.

The Bank applies IAS 36 “Impairment of assets” to determine whether the right-of-use asset is impaired and to account for any identified impairment losses.

As of June 30, 2024 and December 31, 2023 the Bank has not identified impairment in the value of assets for the right of use assets.

ii) Lease liability

The Bank measures the lease liability at the present value of the lease payments that are not paid at that date. The lease payments are discounted using the interest rate implicit in the lease if that rate could be readily determined. If that rate cannot be readily determined, the Bank shall use the incremental borrowing rate. Lease payments included in the measurement of the lease liability comprise payments for the right to use the underlying asset during the lease term that are not paid at the measurement date, which include (a) fixed payments, less any lease incentives receivable; (b) variable lease payments that depend on an index or rate. Initially measured using the index or rate at the commencement date; (c) amounts expected to be payable by the lessee under residual value guarantees; (d) the exercise price of a purchase option if the lessee is reasonably certain to exercise that option; and (e) payments for penalties for terminating the lease, if the lease term reflects the lessee exercising an option to terminate the lease.

After the commencement date, the Bank measures the lease liability to recognize (a) interest on the lease liability; (b) lease payments made; and (c) remeasurements or modifications to the lease, and to reflect revised in-substance fixed lease payments.

The Bank remeasures the lease liability by discounting the revised lease payments, if, among others, (a) there is a change in the amounts expected to be payable under a residual value guarantee.

A lessee shall determine the lease payments to reflect the change in amounts expected to be payable under the residual value guarantee; (b) a change in future lease payments results from a change in an index or rate used to determine those payments.

The Bank remeasures the lease liability to reflect those revised lease payments only when there is a change in the cash flows. The Bank shall determine the revised lease payments for the remainder of the lease term based on the revised contractual payments.

As of January 1, 2019. The date of implementation of the standard. The Bank measured the lease liability at the present value of discounted lease payments using the lessee’s incremental borrowing rate.

x. Statements of cash flows

For the preparation of the Interim Consolidated Statements of Cash Flows, the indirect method has been used, in which, whereby taking profit or loss before tax for the period non-cash transactions are included, as well as income and expense associated with investing or financing cash flows.

For the preparation of the Interim Consolidated Cash Flow Statements, the following terms are used:

- <u>Cash flows:</u> inflows and outflows of cash and cash equivalents, understood as short-term, highly liquid investments with insignificant risk of changes in value, such as: deposits in the Central Bank of Chile, deposits in domestic banks and foreign deposits.

- <u>Operating activities:</u> are the principal revenue-producing activities of banks and other activities that are not investing or financing activities.

- <u>Investing activities:</u> are the acquisition and disposal of long-term assets and other investments not included in cash and cash equivalents.

- <u>Financing activities:</u> are activities that result in changes in the size and composition of equity and liabilities that are not operating and investing activities.

y. Provisions and contingent liabilities

Provisions are liabilities of uncertain timing and amount; these provisions are recognized in the Interim Consolidated Statements of Financial Position when the following requirements are met collectively:

- A liability is a present obligation arising from past events, at the date of the Interim Consolidated Financial Statements, it is likely that the Bank or its subsidiaries will have to use an outflow of economic benefits to settle the obligation and the amount of these outflows can be measured reliably.

A contingent asset or liability is any obligation arising from past events and whose existence will be confirmed only by the occurrence of one or more uncertain future events occur not wholly within the control of the Bank.

The provisions (which are measured considering the best information available on the outcome of the event that gave rise to them and are remeasured at each period-end) are used to meet the specific obligations for which they were originally recognized, proceeding to their reversal, totally or partially, when said obligations cease to exist or decrease.

Provisions are classified according to the obligations hedged, and are as follows:

- Provisions for employee benefit obligations
- Provision for lawsuits and litigation
- Provisions for obligations of customer loyalty programs
- Provisions for operational risk
- Other provisions for other contingencies

Provisions for country risk for operations with foreign debtors

The Bank makes provisions for country risk in accordance with chapter B-6 of the CNCB to hedge the risk that has been assumed by maintaining or committing resources in a foreign country. Said provisions must be made based on the country ratings made by the Bank in accordance with the provisions of RAN 7-13 on country risk and country ratings.

Provisions for credit loss for contingent loans

Contingent loans correspond to transactions or commitments in which the Bank assumes a credit risk by committing itself to third parties in the event of a future event, to make a payment or disbursement that must be recovered from its customers.

To calculate the provisions as indicated in Chapter B-1 of the CNCB, the amount of the exposure to be considered shall be equivalent to the percentage of the amounts of the contingent loans and which is established in Chapter B-3 of the CNCB. As indicated below:

Type of contingent exposure:	FCC
Freely available, immediate payment revolving credit facility	10%
Contingent loans linked to the CAE	15%
Letters of credit for goods movement operations	20%
Other freely available revolving credit facilities	40%
Debt purchase commitments in local currency abroad	50%
Transactions related to contingent events	50%
Co-debtor and guarantees	100%
Other credit commitments	100%
Other contingent loans	100%

Provisions for operational risk

The Bank constitutes provisions for operational risk in accordance with IAS 37 "Provisions, Contingent Liabilities and Contingent Assets", in which losses due to operational risk events are recognized, including external costs and eventual pending losses with a direct relationship to the operational risk event as established by Chapter 21-8 of the RAN.

i. Additional allowances:

The CMF has defined those additional allowances are those not derived from the application of the portfolio assessment models of each bank or to compensate for their deficiencies and must be to protect against the risk of unpredictable economic fluctuations.

The additional allowances are established to protect against the risk of macroeconomic fluctuations to anticipate situations of reversal of expansionary economic cycles that. In the future, could result in a worsening of the conditions of the economic environment and. In this way, function as an anti-cyclical mechanism of accumulation of additional allowances when the scenario is favorable and the use or allocation to specific allowances when conditions deteriorate.

The Bank has formal criteria and procedures for their use and establishment for the determination of additional allowances, which are approved by the Board of Directors.

In addition, for our subsidiary City National Bank, additional allowances are determined as required by the CMF in order to standardize the subsidiary's portfolio to the Chilean accounting standard. This implies recording the difference in the balance of credit risk allowances arising between the provisioning model under USGAAP and the standard model Chapter B1 of the CMF, recognizing the higher amount between both methodologies.

As of June 30, 2024 the Bank has a stock of additional allowances of MCh$368,699 (MCh$375,900 as of December 31, 2023), which were made to anticipate the potential impairment of the loan portfolios arising from the crisis generated by the Covid-19 pandemic.

As of December 31, 2023, the Bank recognized the effects of the plan to release additional allowances, approved by the Executive Committee of the Board of Directors, in the amount of MCh$50,000 in the commercial portfolio, which is explained by our counter-cyclical model and which, together with the experts' analysis, indicate that the latent risk that justified making additional provisions in this portfolio has not materialized and is not expected to materialize.

These allowances are in accordance with the provisions of Number 10 of Chapter B-1 of the Compendium of Accounting Standards issued by the Financial Market Commission, which will be presented in liabilities in the caption "Special provisions for credit loss" (see note 26).

ii. Minimum allowances required for the normal individual portfolio:

The CMF has defined that the Bank must maintain a minimum allowance percentage of 0.50% on loans and contingent loans of the normal individual portfolio in accordance with the provisions of number 2.1.3 of Chapter B-1 of the Compendium of accounting Standards, which are presented in liabilities.

z. Use of estimates and judgments

In preparing these Interim Consolidated Financial Statements, the Bank's Management has made judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities. Income, and expenses. Actual results may differ from these estimates, which Management periodically evaluates and monitors.

Estimates and underlying assumptions are reviewed by the Bank's Senior Management on an ongoing basis to quantify certain assets, liabilities, income, expenses, and uncertainties. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future period affected.

Information about most significant areas of estimation of uncertainties and critical judgments made in applying accounting policies that have the most significant effects on the amounts recognized in the Interim Consolidates Financial Statements is included in the following notes:

- Provisions for credit loss (notes 13 and 26)
- Impairment losses on certain assets (note 40)
- Valuation of financial instruments (notes 8,9, 10 and 11)
- Useful life of intangible assets and property and equipment (notes 15 and 16)
- Use of tax losses (note 18)
- Contingencies and commitments (note 29)
- Employee benefits (note 37)

aa. Income tax and deferred taxes

The determination of corporate income tax expense is made in accordance with IAS 12 and the Income Tax Law, whose legal rate is 27% for the general regime of art.14 letter A of the law, which both BCI and its subsidiaries in Chile follow.

The Bank recognizes, when appropriate, deferred tax assets and liabilities for the future estimates of the tax effects attributable to differences between the carrying amounts of assets and liabilities and their tax base.

Deferred tax assets/liabilities are measured, in accordance with current Chilean tax legislation, at the tax rates that are expected to be applied in the year in which the asset and/or liability are realized or settle. Future effects from changes in tax legislation or income tax rate are recognized in deferred tax starting from the date in which the law approving such changes is enacted or substantially enacted.

As of June 30, 2024 and December 31, 2023, the Bank has recognized net deferred tax assets and liabilities as Management has assessed that it expects to obtain taxable profit in the future that allow using existing temporary differences at each period-end.

Deferred tax assets and liabilities are offset in the Interim Statements of Financial Position, if there is a legally enforceable right to set off current tax assets against current tax liabilities, and only if these deferred taxes are related to income taxes corresponding to the same tax authority.

In February 2010, in Washington D.C., Chile and the United States of America entered into a tax treaty to avoid international double taxation, which was confirmed by the Chilean Congress in September 2015.

On December 19, 2023, the U.S. Treasury Department announced the entry into force of the treaty, indicating that the applicable procedures have been fulfilled. In Chile, the agreement was published in the official gazette on January 27, 2024, and is effective beginning in 2024.

bb. Dividends on ordinary shares

Dividends on ordinary shares are recognized in equity in the period in which they were approved by the Bank's Shareholders' Meeting.

The Bank recognizes in liabilities the share of profits for the period that will be distributed in compliance with the Law on Corporations, which establishes that at least 30% of the net income for the period will be distributed as a dividend, or in accordance with its dividend policy.

cc. Earnings per share

Basic earnings per share are determined by dividing net income attributable to the Bank for the period by the subscribed and fully-paid shares outstanding during the period.

Diluted earnings per share is determined similarly to basic earnings per share, but subscribed and fully-paid shares outstanding are adjusted for the potential dilutive effect of share options and convertible debt.

dd. Separate Equity performed by the subsidiary BCI Securitizadora SA

Securitization companies can acquire assets on behalf of the separate equities that support the issuance of securitized bonds. These assets must have similar characteristics and each issue will form a separate equity.

These assets can be from future cash flows (a "business plan" or future cash flows to be obtained from a specific asset or group of assets or company are securitized) or from an existing asset (a portfolio of receivables, mortgage loans, etc.).

The above distinction is relevant on how the Bank's debt should be accounted for; in the first case of future cash flows. It must be accounted for in Separate Equity and to the originator, and in the case of existing assets only in Separate Equity.

NOTE 3 – NEW ACCOUNTING PRONOUNCEMENTS ISSUED AND ADOPTED, OR ISSUED BUT NOT YET ADOPTED

Standards approved and/or amended by the International Accounting Standards Board (IASB)

a. The following new standards and interpretations and/or amendments have been adopted in these financial statements:

Amendments to IFRS	Mandatory implementation date
Classification of Liabilities as Current or Non-Current (Amendments to IAS 1)	Annual periods beginning on or after January 1, 2024. Early adoption is allowed
Liabilities for Leases in a Sale with Subsequent Lease (Amendments to IFRS 16)	Annual periods beginning on or after January 1, 2024. Early adoption is allowed
Non-Current Liabilities with Covenants (Amendments to IAS 1)	Annual periods beginning on or after January 1, 2024.
Supplier Financing Agreements (Amendments to IAS 7 and IFRS 7)	Annual periods beginning on or after January 1, 2024 (Early adoption is allowed) and the amendments to IFRS 7 when applying the amendments to IAS 7.

Classification of Liabilities as Current or Non-Current (Amendment to IAS 1)

In order to promote uniformity of application and clarify the requirements for determining whether a liability is current or non-current. The International Accounting Standards Board has amended IAS 1, presentation of financial statements. As a result of this modification, banks must review their loan agreements to determine if their classification will change.

The amendments include the following:

- The right to defer cancellation must be substantiated: Current IAS 1 states that entities classify a liability as current when they do not have an unconditional right to defer cancellation of the liability for at least twelve months after the date of the reporting period. As part of its amendments. The IASB has removed the requirement that the right be unconditional and instead states that the right to defer cancellation must be substantiated and exist at the end of the reporting period.

- The classification of revolving credit lines may change: institutions classify a liability as non-current if they are entitled to defer its cancellation for at least twelve months from the end of the reporting period. Now, the IASB has clarified that the right to deferment exists only if the company meets the conditions specified in the loan agreement at the end of the reporting period, even if the lender does not verify compliance until a later date.

- Liabilities with equity cancellation characteristics: the amendments indicate that the cancellation of a liability includes the transfer of the entity's own equity instruments to the other party. The amendment clarifies how entities classify a liability that includes a conversion option of the other party, which could be recognized as equity or as a liability separately from the liability component in IAS 32 financial instruments: Presentation.

The amendment is effective, retroactively. For annual periods beginning on or after January 1, 2024. Early application is allowed. However, companies should consider including disclosures in accordance with IAS 8 Accounting Policies, Changes in Accounting Estimates and Errors in their subsequent annual financial statements.

The Bank's Management believes the application of this amendment had no impact on its interim consolidated financial statements.

Leasing Liabilities on a Sale with Subsequent Lease (Amendments to IFRS 16)

In September 2022, the International Accounting Standards Board issued amendments to IFRS 16 Leases – Lease Liabilities in a Subsequent Lease Sale, which establishes the requirements for how an entity should account for a subsequent leaseback sale after the transaction date.

While IFRS 16 includes requirements on how to account for a sale with subsequent leaseback on the date the transaction takes place, the Standard does not specify what the subsequent measurement of this transaction would look like. The amendments issued by the Board are in addition to the requirements set out in IFRS 16 for sales with subsequent leaseback, and which support the consistent application of the Standard.

The Bank's Management believes the application of this amendment had no impact on its interim consolidated financial statements.

Non-current liabilities with covenants (Amendments to IAS 1)

The International Accounting Standards Board (the Board) issued in October 2022 the amendment to IAS 1 presentation of financial statements. In which it states that only covenants that an enterprise must comply with at or before the reporting date affect the classification of a liability as current or non-current.

The covenants that the enterprise must comply with after the filing date (i.e., future covenants) do not affect the classification of a liability on that date. However, where non-current liabilities are subject to covenants, companies will now be required to disclose information to help users understand the risk that those liabilities may become repayable within 12 months of the filing date.

The Bank's Management believes the application of this amendment had no impact on its interim consolidated financial statements.

Supplier Financing Agreements (Amendments to IAS 7 and IFRS 7)

The International Accounting Standards Board issued in May 2023 amendments to IAS 7 Statement of Cash Flows and IFRS 7 Financial Instruments: Disclosures, which establish additional disclosure requirements to be incorporated in the notes. In relation to the Supplier Financing Agreements, which will complement the requirements currently established by IFRS and will provide information that will allow the Users (investors) assess the effects of these arrangements on the institution's liabilities and cash flows. As well as the institution's exposure to liquidity risk.

It incorporates a requirement to disclose the type and effect of non-monetary changes in the carrying amounts of financial liabilities that are part of a supplier financing agreement.

The incorporated amendments apply to vendor financing agreements that have all of the following characteristics:

- The financing provider pays the amounts that a company (the buyer) owes to its suppliers.

- The company agrees to pay under the terms and conditions of the agreements on the same date or a later date than its suppliers are paid.

- The company has extended payment terms or suppliers benefit from advance payment terms, compared to the due date of the payment of the corresponding invoice.

No changes are incorporated with respect to the classification and presentation of liabilities and related cash flows and do not apply to financing agreements related to accounts receivable or inventories.

The Bank's Management believes the application of this amendment had no impact on its interim consolidated financial statements.

b. The following new standards and interpretations have been issued but their implementation date is not yet in force:

Accounting pronouncements issued not yet in force

The following accounting statements issued are applicable to annual periods beginning after January 1, 2024, and have not been applied in the preparation of these Interim Consolidated Financial Statements. The Bank intends to adopt the accounting pronouncements that correspond to them on their respective dates of application and not in advance.

Amendments to IFRS	Mandatory implementation date
Lack of Exchangeability (Amendment to IAS 21)	Annual periods beginning on or after January 1, 2025. Early adoption is permitted.
Classification and Measurement of Financial Instruments (Amendments to IFRS 9 and IFRS 7 - Post-Implementation Review)	Annual periods beginning on or after January 1, 2027. Early adoption is permitted.
IFRS 18 Presentation and Disclosure in Financial Statements	Annual periods beginning on or after January 1, 2027. Early adoption is permitted.
IFRS 19 Subsidiaries without Public Reporting Obligations Reporting: Disclosures	Annual periods beginning on or after January 1, 2027. Early adoption is permitted.

Lack of Exchangeability (Amendment to IAS 21)

On August 15, 2023, the International Accounting Standards Board (IASB) issued the amendment to IAS21 — The Effects of Changes in Foreign Exchange Rates, "Lack of Exchangeability" to respond to commentary from stakeholders and concerns on the diversity in practice when accounting for the lack of exchangeability between currencies. These amendments establish criteria that will allow companies to assess whether a currency is exchangeable into another currency and when it is not, so that they can determine the exchange rate to be used and the disclosures to be provided, in the event that the currency is not exchangeable.

The amendments state that a currency is exchangeable into another currency at a measurement date when an entity can exchange that currency into another currency within a timeframe that includes a normal administrative delay and through a market or exchange mechanism in which the exchange transaction would create enforceable rights and obligations. If an entity can only obtain an insignificant amount of the other currency at the measurement date for the specified purpose, the currency is not exchangeable into the other currency.

The assessment of whether a currency is exchangeable into another currency depends on an entity's ability to obtain the other currency and not on its intention or decision to do so.

When a currency is not exchangeable into another currency at a measurement date, an entity is required to estimate the spot exchange rate at that date. An entity's purpose when estimating the spot exchange rate is to reflect the rate at which an orderly exchange transaction would take place at the measurement date between market participants under economic conditions prevailing. The amendments do not specify how an entity estimates the spot exchange rate to meet that objective. An entity may use an observable exchange rate without adjustment or other estimation technique. Examples of an observable exchange rate include:

- A spot exchange rate for a purpose other than that for which an entity assesses exchangeability.
- The first exchange rate at which an entity can obtain the other currency for the specified purpose after currency exchangeability is restored (first subsequent exchange rate).

An entity using another estimation technique may use any observable exchange rate (including rates of exchange transactions in foreign exchange markets or mechanisms that do not create enforceable rights and obligations) and adjust that exchange rate, as required, to meet the objective established previously.

An entity is required to apply the amendments for annual reporting periods beginning on or after January 1, 2025. Early adoption is permitted. If an entity applies the amendments for an earlier period, it is required to disclose that fact.

The Bank's management has not determined the potential impact of the application of this amendment on its Interim Consolidated Financial Statements.

Classification and measurement of financial instruments (Amendments to IFRS 9 and IFRS 7 - Post-implementation review)

The International Accounting Standards Board (IASB) has published, dated May 30, 2024, this amendment to address issues identified during the post-implementation review of the classification and measurement requirements of IFRS 9 Financial Instruments, and on the disclosure requirements required by IFRS 7 Financial Instruments: Disclosures.

The IASB issued amendments to IFRS 9 that address the following issues:

- Derecognition of a financial liability settled by electronic transfer.
- Classification of financial assets: contractual terms that are consistent with a basic loan agreement.
- Classification of financial assets: financial assets with non-recourse characteristics.
- Classification of financial assets: contractually linked instruments.

The IASB also published the following amendments to IFRS 7:

- Disclosures: investments in equity instruments designated at fair value through other comprehensive income.
- Disclosures: contractual terms that could change the timing or amount of contractual cash flows in the event of the occurrence (or non-occurrence) of a contingent event.

The need for these amendments was identified as a result of the IASB's post-implementation review of the classification and measurement requirements of IFRS 9.

The amendments are effective for annual periods beginning on or after January 1, 2027. Earlier application is permitted. An entity is required to apply the amendments retrospectively in accordance with IAS 8 Accounting Policies, Changes in Accounting Estimates and Errors in its next annual financial statements unless otherwise specified. An entity is not required to restate prior periods.

The Bank's management has not determined the potential impact of the application of this amendment on its Consolidated Interim Financial Statements.

IFRS 18 Presentation and Disclosure in Financial Statements

The International Accounting Standards Board, on April 9, 2024, issued IFRS 18 "Presentation and Disclosure in Financial Statements" which replaces IAS 1 "Presentation of Financial Statements".

The main changes of the new standard compared to the previous requirements of IAS 1 include:

- The introduction of defined categories and subtotals in the income statement that aim to obtain additional relevant information and provide a structure for the income statement that is more comparable between entities. In particular:
Income and expense items are required to be classified into the following categories in the income statement:
- Operations
- Investments
- Financing
- Income taxes
- Discontinued operations

The classification differs in some cases for entities that, as their main business activity, provide financing to customers or invest in assets.

- Entities must present the following new subtotals:
- Operating income
- Income before financing and income tax

These subtotals structure the income statement in categories, without the need to present category headings.

- The above categories should be presented unless doing so would reduce the effectiveness of the income statement in providing a useful structured summary of the entity's income and expenses.

- The introduction of requirements to improve aggregation and disaggregation that aim to obtain additional relevant information and ensure that material information is not hidden. In particular:

- IFRS 18 provides guidance on whether the information should be in the main financial statements (whose function is to provide a useful structured summary) or in the notes.

- Entities should identify assets, liabilities, equity, and income and expenses arising from individual transactions or other events, and classify them into groups based on shared characteristics, resulting in line items in the principal financial statements that share at least one characteristic. These groups are then separated based on other different characteristics, resulting in separate disclosure of material items in the notes. It may be necessary to aggregate immaterial items with different characteristics to avoid obscuring relevant information. Entities should use a descriptive label or, if that is not possible, provide information in the notes on the composition of such aggregated items.

- Stricter guidelines are introduced on whether the analysis of operating expenses is performed by nature or by function. The presentation should be made in such a way as to provide the most useful structured summary of operating expenses considering various factors. The presentation of one or more operating expense items classified by function requires disclosure of the amounts of five specific types of expenses, such as raw materials, employee benefits, depreciation and amortization.

- The introduction of disclosures on Management Defined Performance Measures (MPM) in the notes to the financial statements that aim at transparency and discipline in the use of such measures and disclosures in one place. In particular:

- MPMs are defined as subtotals of revenues and expenses that are used in public communications with financial statement users and are outside the financial statements, supplement the totals or subtotals included in IFRS, and communicate management's view of an aspect of an entity's financial performance.

- The accompanying disclosures are required to be provided in a single note that includes:

- A description of why the MPM provides management's view of performance A description of how the MPM has been calculated.
- A description of how the measure provides useful information about an entity's financial performance
- A reconciliation of the MPM to the most directly comparable subtotal or total specified by IFRSs
- A statement that the MPM provides management's view of an aspect of the entity's financial performance
- The effect of taxes and non-controlling interests separately for each of the differences between the MPM and the most directly comparable subtotal or total specified by IFRSs
- In cases of a change in how MPM is calculated, an explanation of the reasons and the effect of the change

Specific improvements to IAS 7 aim to improve comparability between entities. The changes include:

- Use the operating income subtotal as the sole starting point for the indirect method of reporting cash flows from operating activities; and
- Eliminate the option to present interest and dividends as operating cash flows.

IFRS 18 is effective for annual periods beginning on or after January 1, 2027. Earlier application is permitted. An entity is required to apply the amendments retrospectively in accordance with IAS 8 Accounting Policies, Changes in Accounting Estimates and Errors, with specific transition provisions.

The Bank's management has not determined the potential impact of the application of this amendment on its Consolidated Interim Financial Statements.

IFRS 19 Non-Publicly Accountable Subsidiaries: Disclosures

The International Accounting Standards Board, on May 9, 2024, issued IFRS 19 "Undisclosed Subsidiaries: Disclosures".

IFRS 19 specifies the minimum disclosure requirements that an entity may apply in lieu of the extensive disclosure requirements of the other IFRS accounting standards.

An entity may apply this standard only when it is a subsidiary that is not required to be publicly accountable and its ultimate or intermediate parent prepares consolidated financial statements available for public use that comply with IFRS Accounting Standards (eligible entity).

A subsidiary is required to be publicly accountable if its debt or equity instruments are traded in a public market or it is in the process of issuing such instruments for trading in a public market (a domestic or foreign stock exchange or an over-the-counter market, including local and regional markets), or has assets in a fiduciary capacity for a broad group of third parties as one of its principal businesses (e.g., banks, credit unions, insurance companies, securities brokers/distributors, mutual funds, and investment banks often meet this second criterion).

Eligible entities may, but are not required to, apply IFRS 19 in their consolidated, separate or individual financial statements.

An entity should consider whether to provide additional disclosures when compliance with the specific requirements of the standard is insufficient to enable users of financial statements to understand the effect of transactions and other events and conditions on the entity's financial position and financial performance.

IFRS 19 is effective for annual periods beginning on or after January 1, 2027. Earlier application is permitted. If an entity elects to apply the standard early, it shall disclose that fact. If an entity applies it in the current reporting period but not in the immediately preceding period, it shall provide comparative information (i.e., prior period information) for all amounts reported in the current period's financial statements, unless otherwise permitted or required by this standard or another IFRS Accounting Standard.

An entity that elects to apply this standard for a reporting period before the reporting period in which it first applies IFRS 18 shall apply the disclosure requirements set out in Appendix B of IFRS 19.

If an entity applies the standard for an annual reporting period beginning before January 1, 2025 and has not applied the amendments to IAS 21 "Lack of Interchangeability", it is not required to make the disclosures in IFRS 19 that relate to those amendments.

The Bank's management has not determined the potential impact of the application of this amendment on its Consolidated Interim Financial Statements.

c. Standards and instructions issued by the CMF

General Standard No. 501: On January 8, 2024, the CMF established the minimum disclosures of the customary operation policies and regulates the public disclosure of transactions performed with related parties.

This standard will become effective beginning on September 1, 2024.

The Bank's Management believes the application of this standard had no effect on the Bank's Interim Consolidated Financial Statements.

General Standard No. 503: On January 12, 2024, the CMF established requirements for accrediting the suitability to perform the duties of stockbrokers, securities brokers, commodities brokers, general fund managers, fund unit trading agents, portfolio managers registered with the Register of Portfolio Managers held by the CMF and the entities providing investment advisory services, hereinafter “the entities”, must accredit this circumstance through the mechanism established for this purpose by the stock exchanges pursuant to the provisions of Law No. 18. 045, which shall make compatible a high and homogeneous standard of requirements, an efficient cost for the market, and the continuous and normal operation of the accreditation process.

This standard became effective on January 13, 2024.

The Bank's Management believes the application of this standard had no effect on the Bank's Interim Consolidated Financial Statements.

Circular No. 2,343: On February 9, 2024, the CMF adjusted Chapter 21-11 of RAN that establishes the factors and methodology for the identification of systemically important banks. As a result of a review of the regulations and the process for identifying systemically important banks, the CMF requires more in depth detail for the sub-factors in Table 106, in addition to an adjustment to Table 11 and the R11 file on systemic importance, in order to improve the quality of the information.

The Bank's Management believes the application of this standard had no effect on the Bank's Interim Consolidated Financial Statements.

Circular No. 2,344: On February 9, 2024, the CMF adjusted instructions in Chapter 21-20 of the RAN 21-20 the purpose of which is to promote market discipline and financial transparency. By virtue of the questions raised by the industry, corrections and clarifications were performed to such Chapter in order to achieve consistency in the validation between the forms.

The Bank's Management believes the application of this standard had no effect on the Interim Consolidated Financial Statements.

Circular No. 2,346: On March 6, 2024, the CMF issued this new standard on the model of allowances for consumer loans. The new methodology is based on the identification of three risk factors for the probability of default parameter (delinquency in the bank at the close of the month of evaluation, delinquency in the system in any of the previous 3 months and having a mortgage loan in the system), whereas the loss given default considers the application based on two factors (having a mortgage loan in the system and the type of loan). This new methodology will be effective beginning in January 2025.

Management is assessing the potential impact of the application of this new methodology on its Interim Consolidated Financial Statements.

Circular No. 2,347: Dated April 24, 2024, the CMF specifies the files that must be sent by banks with respect to their subsidiaries, branches abroad and support companies. These files must be sent for the first time with reference to the first quarter of the year 2025 or March 2025, as appropriate.

The Bank's Management considers that the application of this standard will not have any effect on the Interim Consolidated Financial Statements.

NCG No. 507: On May 8, 2024, the CMF issued instructions on corporate governance and comprehensive risk management of the Fund Managers. It repeals Circular 1,869 of 2008.

The Bank's Management considers that the application of this standard will not have any effect on the Interim Consolidated Financial Statements.

NCG N°508: On May 8, 2024, the CMF issues instructions on corporate governance and comprehensive risk management for Stock Exchanges and Commodity Exchanges. It also repeals General Rule 480.

The Bank's Management considers that the application of this standard will not have any effect on the Interim Consolidated Financial Statements.

NCG N°510: On May 8, 2024, the CMF issues instructions on operational risk management for General Fund Administrators, Stock Exchanges, Commodities Exchanges, Financial Instruments Clearing and Settlement System Administrators and Securities Deposit and Custody Entities. It repeals Circulars No. 1,939 and 2,020, and General Rule No. 256, and amends General Rule No. 480.

The Bank's Management considers that the application of this standard will not have any effect on the Interim Consolidated Financial Statements.

NOTE 4 – ACCOUNTING CHANGES

During the period ended June 30, 2024, there have been no changes in accounting policy compared to the prior year that significantly affect these Interim Consolidated Financial Statements.

NOTE 5 – SIGNIFICANT EVENTS

a) Agreement for the distribution of profits for the year 2023

On March 19, 2024, a Board of Directors meeting was held, where it was agreed to determine the distribution of the net profits obtained by the Bank in 2023, which was approved at the Ordinary Shareholders' Meeting held on April 9, 2024.

The approved subjects are the following: Distribute the balance of net profits amounting to Ch$682,467,865,539 (MCh$682,468), as follows:

- Distribute a dividend of Ch$1,000 per share among the total of 218,604,259 shares issued and registered in the Shareholders' Registry, which implies allocating for this purpose the sum of Ch$218,604,259,000 (MCh$218,604), i.e., 32.03% of the distributable net income for the year 2023; and
- Allocate the remaining balance of net income for the year, i.e., Ch$463,863,606,539 (MCh$ 463,864) recorded in the account "Prior year income pending allocation" to the accounts "Retained earnings from prior years" and "Earnings reserves" of Ch$136,493,573,108 (MCh$136,494) and Ch$327,370,033,431 (MCh$327,370), respectively.

b) Issue and placement of bonds

During period 2024, no subordinated bond issues or placements have been, made.

During period 2024, no Current Bonds issues in Chilean pesos were performed.

During period 2024, the following placements of Current Bonds in Chilean pesos were performed:

Series	Placement date	Nominal	Internal Return Rate (TIR) (%)	Due date
BBCIW50723	03-13-2024	4,000,000,000	6.28	07-01-2032
BBCIT20223	04-08-2024	2,500,000,000	6.30	08-01-2027
BBCIV10723	04-08-2024	5,000,000,000	6.35	01-01-2028
BBCIV10723	04-09-2024	10,000,000,000	6.30	01-01-2028
BBCIV10723	04-09-2024	20,000,000,000	6.30	01-01-2028
BBCIV20723	05-16-2024	5,000,000,000	6.23	07-01-2028
BBCIW40723	05-16-2024	15,000,000,000	6.52	01-01-2032
BBCIW40723	05-16-2024	8,000,000,000	6.52	01-01-2032
BBCIW40723	05-20-2024	12,000,000,000	6.50	01-01-2032
BBCIV20723	05-27-2024	30,000,000,000	6.28	07-01-2028
BBCIV30723	05-28-2024	5,000,000,000	6.26	01-01-2029
BBCIV30723	05-28-2024	1,000,000,000	6.26	01-01-2029
BBCIW50723	06-11-2024	22,000,000,000	6.56	07-01-2032
BBCIW30723	06-13-2024	30,000,000,000	6.45	07-01-2031
BBCIW30723	06-13-2024	5,000,000,000	6.45	07-01-2031

During period 2024, the following Current Bonds issues in UF were performed.

Series	Placement date	Nominal	Internal Return Rate (TIR) (%)	Due date
BBCIX10524	05-01-2024	350,000	3.54	11-01-2029
BBCIX10524	05-01-2024	300,000	3.54	11-01-2029
BBCIX10524	05-01-2024	300,000	3.51	11-01-2029
BBCIX10524	05-01-2024	130,000	3.51	11-01-2029

During period 2024, the following placements of Current Bonds in UF were performed:

Series	Placement date	UF	Internal Return Rate (TIR) (%)	Due date
BBCIS30223	02-14-2024	970,000	3.13	02-01-2030
BBCIS40223	02-15-2024	100,000	3.09	02-01-2031
BBCIS50223	02-21-2024	30,000	3.26	02-01-2032
BBCIS50223	02-21-2024	35,000	3.26	02-01-2032
BBCIS50223	02-21-2024	85,000	3.26	02-01-2032
BBCIS50223	02-21-2024	20,000	3.26	02-01-2032
BBCIS50223	02-21-2024	500,000	3.26	02-01-2032
BBCIS40223	02-21-2024	665,000	3.23	02-01-2031
BBCIS40223	02-21-2024	500,000	3.23	02-01-2031
BBCIS50223	02-21-2024	300,000	3.26	02-01-2032
BBCIS20223	04-02-2024	100,000	3.33	02-01-2029
BBCIS20223	04-02-2024	35,000	3.33	02-01-2029
BBCIS20223	04-02-2024	395,000	3.33	02-01-2029
BBCIS20223	04-02-2024	150,000	3.33	02-01-2029
BBCIS10223	04-08-2024	730,000	3.37	02-01-2028
BBCIS10223	04-09-2024	50,000	3.37	02-01-2028
BBCIS10223	04-09-2024	70,000	3.33	02-01-2028
BBCIS10223	04-10-2024	240,000	3.42	02-01-2028
BBCIS10223	04-29-2024	50,000	3.50	02-01-2028
BBCIS10223	04-29-2024	50,000	3.50	02-01-2028
BBCIS10223	04-29-2024	100,000	3.50	02-01-2028
BBCIS10223	04-29-2024	26,000	3.50	02-01-2028
BBCIS10223	04-30-2024	110,000	3.45	02-01-2028
BBCIS10223	04-30-2024	15,000	3.45	02-01-2028
BBCIS10223	04-30-2024	80,000	3.45	02-01-2028
BBCIS10223	05-10-2024	100,000	3.25	02-01-2028
BBCIS10223	05-13-2024	50,000	3.34	02-01-2028
BBCIS20223	06-25-2024	460,000	3.40	02-01-2029
BBCIS10223	06-25-2024	100,000	3.24	02-01-2028
BBCIS10223	06-26-2024	35,000	3.25	02-01-2028
BBCIX10524	06-27-2024	350,000	3.54	11-01-2029
BBCIX10524	06-27-2024	300,000	3.54	11-01-2029
BBCIX10524	06-28-2024	300,000	3.51	11-01-2029
BBCIX10524	06-28-2024	130,000	3.51	11-01-2029

During period 2024, there have been no issues or placements of Current Bonds in Japanese Yen.

During period 2024, there have been no issues or placements of Current Bonds in Australian Dollars.

During period 2024, there have been no issues or placements of Current Bonds in Euros.

During period 2024, the following issues and placements of Current Bonds in U.S. dollars was performed:

Series	Placement date	US	Internal Return Rate (TIR) (%)	Due date
XS2764433640	02-15-2024	10,000,000,00	6.86%	02-15-2029
XS2764264433	02-16-2024	10,000,000,00	6.84%	02-16-2029
XS2765503144	02-16-2024	10,000,000,00	6.61%	02-16-2028

During period 2024, no Current Bond issues in Swiss francs was performed.

During period 2024, the following issue and placement of Bond with no fixed maturity in U.S. dollars:

Series	Date of issue	CHF	Internal Return Rate (TIR) (%)
US05890MAC73	02-08-2024	500,000,000	1.94

c) Capital increase at Servicios Financieros y Administración de Créditos Comerciales S.A.

On January 4, 2024, a capital increase was authorized for Servicios Financieros y Administración de Créditos Comerciales S.A. of MCh$35,000.

d) Bonds with no fixed maturity date

On February 1, 2024, the Bank successfully completed the pricing agreement of bonds without fixed maturity date, to be issued in the international market, for US$500,000,000, at an annual rate of 8.75%. On February 8, 2024, the Bank successfully completed the placement of the bond in its entirety.

e) Definitive appointment of Ignacio Yarur Arrasate as a Director

At the Ordinary Shareholders' Meeting held on March 19, 2024, Ignacio Yarur Arrasate was appointed and finally confirmed as a Director of the Bank.

f) Capital increase BCI Securities

On March 26, 2024, the shareholders of BCI Securities agreed to a capital increase of MCh$5,152.

g) BCI Peru certificate of deposit issuance

On April 11, 2024, BCI Peru made its first issue of the certificate of deposit program (Series A) for a nominal amount of MCh$38,615. This issue was public and made in the Peruvian market.

NOTE 6 – BUSINESS SEGMENTS

Pursuant to IFRS 8, the Bank has aggregated operating segments with similar economic characteristics based on the aggregation criteria indicated in the standard. Thus, a business segment comprises customers to whom a differentiated product offering is addressed, but who are homogeneous in terms that their performance is measured in a similar way and are therefore part of the same business segment. In general terms, such aggregation has no significant impact on understanding the nature and effects of the business activities in which the Bank engages and the economic environment in which it operates.

The segment report is presented by the Bank based on the defined business structure, which is aimed at optimizing customer service with products and services, according to their relevant commercial characteristics.

To reliably reflect the nature of the Bank's business in the segments in which it engages, the presentation of the note includes the following:

The result of the Balance Sheet management is assigned to the commercial segments according to the composition of assets and liabilities of each business.

Corporate expenses are assigned to commercial segments, based on assignment criteria for each of the units established as Corporate (Comptrollership, Accounting, General Management, among others).

A minimum provision adjustment is assigned to the segments according to the classification of the customers that originated them.

Voluntary (additional) provisions expense is allocated to the Commercial Segments: Consumer and Housing 100% to Individuals and Commercial based on the weight of the Commercial provisions stock of SMEs and Wholesale in the related period.

As of the first semester of 2024, the digital ecosystem and MACH businesses are moved from "Others" to the people segment, in order to deepen our business model and enhance investment opportunities, having a single customer vision and ensuring a comprehensive view of the value proposition for individuals and SMEs, as well as changing the name of Financial Services to BCI Leader. The data at the end of June 2023 were reformulated to align with the presentation of the segments.

The commercial structure is presented below, with the segments defined by the Bank:

Retail: serves natural persons. Its business units are: Personal and Premium.

SME: this segment includes companies with sales of up to UF 80,000 per year.

Wholesale: considers all companies with sales of more than UF 80,000 per year.

Finance: includes the intermediation of financial positions and the management of the Bank's own investment portfolio. It also considers high-net-worth clients and investors that require high-value financial services (Private Banking).

BCI Financial Group: corresponds to business and operations performed in the United States through City National Bank of Florida (CNB), which operates as an independent unit, under the supervision of Management Control.

Lider BCI: corresponds to businesses associated with the issuance and operation of BCI Líder Mastercard and Presto credit cards, the origination of low and high-amount cash advances and personal insurance brokerage, among others, which operates as an independent unit, under the supervision of Management Control.

Other: this concept includes expenses and/or income, which due to their nature are not directly identified with the business segments and therefore are not assigned.

Allocation of results of subsidiaries by customer:

Consistent with its customer-focused strategy, management of the segments considers in each one the income and expenses generated in the subsidiaries as a result of the attention/provision of services to the Bank's customers in each segment. As well as the distribution desk results.

Allocation of balance sheet management result:

To consider in each segment all, the benefits and costs associated with serving its customers, the result for managing currency and term mismatches is distributed to the segments. In proportion to the assets and liabilities of each segment.

Allocation of expenses to commercial segments:

Own expenses: correspond to the expenses of the commercial units that are divided into direct business expenses (personnel expenses, customer service, extra expenses, materials, and supplies, among others) and intercommercial expenses, which are assigned to the business by survey or ABC (transactions).

Assigned expenses: expenses of support units (Operations, Risk, Management, etc.) that are assigned based on surveys (according to the services they provide to the business) or ABC (transactions).

Technological expenses: correspond to technological expenses, whether depreciation, recurring expenses (software, licenses, maintenance, etc.) and expenses for new projects, which are grouped into the different technological applications of the Bank, which have a defined allocation driver for the banks based on their use (ABC model).

These criteria have been applied for the periods ended June 30, 2024 and 2023.

The management of the commercial areas indicated above is measured with the concepts presented in this note, which is based on the accounting principles applied in the Interim Consolidated Statements of Income for the period.

a) Profit (loss) in 2024:

	For the six month period ended June 30, 2024							
	Retail	SMEs	Wholesale	Finance	BCI Financial Group	Líder BCI	Other	Total Consolidated
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Net interest and Inflation-indexation income	322,953	112,741	343,808	55,599	221,344	47,072	15,783	**1,119,300**
Net fee income	76,706	21,183	56,022	6,404	22,935	11,237	(2,211)	**192,276**
Other operating income	3,341	5,741	32,624	29,859	16,168	7,124	(13,336)	**81,521**
Total operating income	**403,000**	**139,665**	**432,454**	**91,862**	**260,447**	**65,433**	**236**	**1,393,097**
Provisions for credit loss expense	(89,330)	(19,299)	(25,929)	(1,850)	(19,112)	(44,876)	(2,014)	**(202,410)**
Net operating income	**313,670**	**120,366**	**406,525**	**90,012**	**241,335**	**20,557**	**(1,778)**	**1,190,687**
Total operating expenses	(235,934)	(75,354)	(88,181)	(45,100)	(150,233)	(45,002)	(38,662)	**(678,466)**
OPERATING INCOME (LOSS)	**77,736**	**45,012**	**318,344**	**44,912**	**91,102**	**(24,445)**	**(40,440)**	**512,221**
Income from investments in companies								7,941
Profit before tax								**520,162**
Income tax								(99,294)
CONSOLIDATED PROFIT FOR THE PERIOD ENDED								**420,868**

	As of June 30, 2024						
	Retail	SMEs	Wholesale	Finance	BCI Financial Group	Líder BCI	Total Consolidated
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
ASSETS	**14,595,416**	**2,605,701**	**13,272,318**	**25,877,472**	**24,810,092**	**526,607**	**81,687,606**
Loans and receivables from customers (1)	14,641,556	2,600,191	13,285,497	4,693,727	16,859,144	480,985	**52,561,100**
LIABILITIES	**8,094,672**	**2,504,860**	**12,264,060**	**29,371,685**	**22,448,744**	**437,117**	**75,121,138**
On-demand and term deposits (2)	7,007,745	2,294,028	11,405,351	4,792,989	19,805,341	3,220	**45,308,674**
EQUITY							**6,566,468**

(1) Corresponds to loans receivable from customers plus loans and advances to banks, without deducting their corresponding allowances.

(2) Corresponds to deposits and other on-demand liabilities and deposits and other term deposits.

b) Profit (loss) in 2023:

	For the six month period ended June 30, 2023							
	Retail	SMEs	Wholesale	Finance	BCI Financial Group	Líder BCI	Other	Total Consolidated
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Net interest and Inflation-indexation income	269,752	97,171	274,237	66,195	212,915	21,128	50,724	**992,122**
Net fee income	72,300	16,345	45,313	3,731	15,911	(604)	13,214	**166,210**
Other operating income	2,509	5,323	32,259	35,931	15,982	(12,693)	6,774	**86,085**
Total operating income (loss)	**344,561**	**118,839**	**351,809**	**105,857**	**244,808**	**7,831**	**70,712**	**1,244,417**
Provisions for credit loss expense	(125,334)	(19,213)	(29,900)	(3,996)	(10,886)	19,239	(71,582)	**(241,672)**
Net operating income	**219,227**	**99,626**	**321,909**	**101,861**	**233,922**	**27,070**	**(870)**	**1,002,745**
Total operating expenses	(221,192)	(67,393)	(95,758)	(35,987)	(121,597)	(16,688)	(38,863)	**(597,478)**
OPERATING INCOME (LOSS)	**(1,965)**	**32,233**	**226,151**	**65,874**	**112,325**	**10,382**	**(39,733)**	**405,267**
Income from investments in companies								7,022
Profit before tax								**412,289**
Income tax								(39,444)
CONSOLIDATED PROFIT FOR THE PERIOD ENDED								**372,845**

	As of June 30, 2023						
	Retail	SMEs	Wholesale	Finance	BCI Financial Group	Líder BCI	Total Consolidated
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
ASSETS	**14,056,366**	**2,682,104**	**11,817,461**	**26,760,697**	**21,077,400**	**549,791**	**76,943,819**
Loans and receivables from customers (1)	13,639,572	2,575,357	11,341,310	5,071,029	14,125,905	546,631	**47,299,804**
LIABILITIES	**8,189,498**	**2,410,132**	**10,648,278**	**30,897,998**	**19,326,678**	**461,222**	**71,933,806**
On-demand and term deposits (2)	7,292,499	2,224,313	10,075,474	5,459,463	17,658,131	2,651	**42,712,531**
EQUITY							**5,010,013**

(1) Corresponds to loans receivable from customers plus loans and advances to banks, without deducting their corresponding allowances.

(2) Corresponds to deposits and other on-demand liabilities and deposits and other term deposits.

c) In addition, the Bank presents, as required by IFRS 8, information on revenues from its products and/or services, on the countries in which it obtains revenues and holds assets, on the most significant customers, regardless of whether this information is used by Management in making decisions on operations. Information on revenues and assets by country is presented below:

	As of June 30, 2024				As of June 30, 2023			
	Chile	United States	Peru	Total	Chile	United States	Peru	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Total operating income	1,104,423	277,469	11,205	**1,393,097**	955,813	285,049	3,555	**1,244,417**
Assets	51,810,282	29,368,704	508,620	**81,687,606**	51,414,416	25,340,136	189,267	**76,943,819**

NOTE 7 – CASH AND CASH EQUIVALENTS

a) The detail of the balances included under cash and cash equivalents as of June 30, 2024 and 2023 and December 31, 2023, and reconciliation with the Consolidated Statements of Cash Flows at the end of each period, is as follows:

	June 30, 2024 MCh$	December 31, 2023 MCh$	June 30, 2023 MCh$
Cash and bank deposits			
Cash	429,513	431,003	428,503
Deposits in the Central Bank of Chile (i)	1,750,502	1,051,667	1,008,523
Deposits in foreign central banks	1,799,082	1,908,719	1,725,256
Deposits in local banks	4,386	11,888	8,974
Deposits in foreign banks	438,601	336,479	448,459
Subtotal - Cash and bank deposits	**4,422,084**	**3,739,756**	**3,619,715**
Transactions in the course of collection or payment (ii)	43,237	43,983	45,481
Other cash equivalents (iii)	671,173	2,337,068	1,172,056
Total cash and cash equivalent	**5,136,494**	**6,120,807**	**4,837,252**

(i) The level of funds in cash and in the Central Bank of Chile responds to regulations on reserve requirements that the bank must maintain as a monthly average.

(ii) Transactions in the course of collection or payment correspond to transactions in which the settlement that will increase or decrease the funds in the Central Bank of Chile or in foreign banks is pending, normally within 12 or 24 working hours, which are detailed as follows.

(iii) Refers to instruments that meet the criteria to be considered as "cash equivalent" as defined by IAS 7, that is, for classification as "cash equivalent", investments in debt financial instruments must be short-term and highly liquid with an original maturity 90 days or less from the date of acquisition, that are readily convertible to known amounts of cash from the date of initial investment, and that are subject to an insignificant risk of changes in value.

b) The detail of the balances of operations with settlement in progress as of June 30, 2024 and December 31, 2023 is as follows:

	June 30, 2024 MCh$	December 31, 2023 MCh$	June 30, 2023 MCh$
Assets			
Notes payable to other banks (exchange)	43,561	64,618	47,685
Transfer of current funds receivable	740,242	755,704	427,755
Subtotal – assets	**783,803**	**820,322**	**475,440**
Liabilities			
Transfer of funds in process to be delivered	740,566	776,339	429,959
Subtotal - liabilities	**740,566**	**776,339**	**429,959**

NOTE 8 – FINANCIAL ASSETS HELD FOR TRADING AT FAIR VALUE THROUGH PROFIT OR LOSS

a) As of June 30, 2024 and December 31, 2023, the detail of financial assets held for trading at fair value through profit or loss is as follows:

	June 30, 2024 MCh$	December 31, 2023 MCh$
Financial derivative contracts	6,335,499	6,000,937
Debt financial instruments	1,074,467	974,506
Other financial instruments	61,795	113,254
Total	**7,471,761**	**7,088,697**

b) As of June 30, 2024 and December 31, 2023, the detail of financial derivatives is as follows:

	As of June 30, 2024								
	Notional Amount								Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Assets
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Financial derivative contracts									
Forwards	3,788	17,626,700	15,040,205	22,553,703	7,405,259	1,855,579	2,623,165	**67,108,399**	**723,894**
Swaps	2,546,061	19,760,238	40,205,916	65,461,796	76,382,371	36,303,382	44,709,532	**285,369,296**	**5,608,090**
Call options	-	32,461	33,404	106,125	12,373	-	-	**184,363**	**3,010**
Put options	-	32,744	12,683	90,010	12,893	-	-	**148,330**	**403**
Futures	-	-	56,076	-	-	-	-	**56,076**	**102**
Other	-	-	-	-	-	-	-	-	-
Total	**2,549,849**	**37,452,143**	**55,348,284**	**88,211,634**	**83,812,896**	**38,158,961**	**47,332,697**	**352,866,464**	**6,335,499**

	As of December 31, 2023								
	Notional Amount								Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Assets
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Financial derivative contracts									
Forwards	-	18,180,525	18,290,069	22,116,555	6,318,869	1,673,473	2,947,724	**69,527,215**	**976,610**
Swaps	59,006	6,421,031	29,762,566	53,913,981	55,887,409	31,574,435	35,839,131	**213,457,559**	**5,022,596**
Call options	-	9,958	15,359	65,421	5,483	-	-	**96,221**	**1,709**
Put options	-	8,034	15,814	37,416	5,107	-	-	**66,371**	**22**
Futures	-	-	-	7,368	-	-	-	**7,368**	-
Other	-	-	-	-	-	-	-	-	-
Total	**59,006**	**24,619,548**	**48,083,808**	**76,140,741**	**62,216,868**	**33,247,908**	**38,786,855**	**283,154,734**	**6,000,937**

c) As of June 30, 2024 and December 31, 2023, the composition of debt instruments is as follows:

	As of June 30, 2024								
	Notional Amount								Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Assets
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Debt financial instruments									
Of the Government and Central Bank of Chile	-	10,000	338	999	43,068	63,584	490,988	**608,977**	**567,731**
Other debt financial instruments issued locally	-	25,768	8,411	63,138	181,117	167,515	35,577	**481,526**	**461,235**
Debt financial instruments issued abroad	5,882	-	967	3,209	959	-	34,367	**45,384**	**45,501**
Total	**5,882**	**35,768**	**9,716**	**67,346**	**225,144**	**231,099**	**560,932**	**1,135,887**	**1,074,467**

	As of December 31, 2023								
	Notional Amount								Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Assets
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Debt financial instruments									
Of the Government and Central Bank of Chile	5,224	43,006	98	728	254,966	146	156,615	**460,783**	**452,459**
Other debt financial instruments issued locally	-	28,140	10,633	262,236	174,285	20,420	15,192	**510,906**	**489,240**
Debt financial instruments issued abroad	-	8	-	586	-	-	32,213	**32,807**	**32,807**
Total	**5,224**	**71,154**	**10,731**	**263,550**	**429,251**	**20,566**	**204,020**	**1,004,496**	**974,506**

d) As of June 30, 2024 and December 31, 2023, the composition of other financial instruments is as follows:

	As of June 30, 2024								
	Notional Amount								Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Assets
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Debt financial instruments									
Investments in mutual funds	11,532	22,003	-	1,399	-	-	7,331	**42,265**	**42,265**
Equity instruments	18,136	-	-	-	-	-	1,394	**19,530**	**19,530**
Loans originated and acquired by the entity	-	-	-	-	-	-	-	**-**	**-**
Other	-	-	-	-	-	-	-	**-**	**-**
Total	**29,668**	**22,003**	**-**	**1,399**	**-**	**-**	**8,725**	**61,795**	**61,795**

	As of December 31, 2023								
	Notional Amount								Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Assets
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Debt financial instruments									
Investments in mutual funds	12,403	78,517	-	1,243	-	-	209	**92,372**	**92,371**
Equity instruments	17,669	-	-	-	-	-	3,214	**20,883**	**20,883**
Loans originated and acquired by the entity	-	-	-	-	-	-	-	**-**	**-**
Other	-	-	-	-	-	-	-	**-**	**-**
Total	**30,072**	**78,517**	**-**	**1,243**	**-**	**-**	**3,423**	**113,255**	**113,254**

NOTE 9 – FINANCIAL ASSETS NOT HELD FOR TRADING MANDATORILY MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS

As of June 30, 2024 and December 31, 2023, the composition of non-trading financial assets mandatorily measured at fair value through profit or loss is as follows:

	June 30, 2024	December 31, 2023
	MCh$	MCh$
Financial debt instruments		
Government and Central Bank of Chile	-	-
Other debt financial instruments issued in Chile	-	-
Debt financial instruments issued abroad	-	-
Subtotal debt financial instruments	**-**	**-**
Loans originated and acquired by the entity	56,959	58,963
Other	-	-
Subtotal other financial instruments	**56,959**	**58,963**
Total	**56,959**	**58,963**

NOTE 10 – FINANCIAL ASSETS AND LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS

As of June 30, 2024 and December 31, 2023, the Bank has no financial assets and liabilities at fair value through profit or loss.

NOTE 11 – FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

a) As of June 30, 2024 and December 31, 2023, the detail of financial assets at fair value through other comprehensive income is as follows:

	June 30, 2024 MCh$	December 31, 2023 MCh$
Debt financial instruments		
Of the Government and Central Bank of Chile	2,817,899	3,836,396
Other debt financial instruments issued locally	286,659	913,670
Debt financial instruments issued abroad	4,420,323	4,241,071
Subtotal debt financial instruments	**7,524,881**	**8,991,137**
Loans originated and acquired by the entity	-	-
Other	-	-
Subtotal other financial instruments	**-**	**-**
Total	**7,524,881**	**8,991,137**

b) As of June 30, 2024 and December 31, 2023 the movement in financial assets at fair value through other comprehensive income is as follows:

	Changes in fair value				Expected credit loss			
	Stage 1 MCh$	Stage 2 MCh$	Stage 3 MCh$	Total stages MCh$	Stage 1 MCh$	Stage 2 MCh$	Stage 3 MCh$	Total stages MCh$
Opening balance as of January 1, 2024	**8,899,699**	**91,438**	**-**	**8,991,137**	**29,622**	**9,020**	**-**	**38,642**
Purchases made in the period	1,183,559	83,509	-	**1,267,068**	2,385	8,414	-	**10,799**
Transfers to stage 1	-	-	-	-	-	-	-	-
Transfers to stage 2	-	-	-	-	-	-	-	-
Transfers to stage 3	-	-	-	-	-	-	-	-
Assets derecognized or matured	(2,940,932)	(106,313)	-	**(3,047,245)**	(7,411)	(8,819)	-	**(16,230)**
Changes due to modifications not derecognized	-	-	-	-	-	-	-	-
Exchange rate adjustments	307,319	6,602	-	**313,921**	1,715	651	-	**2,366**
Final balance as of June 30, 2024	**7,449,645**	**75,236**	**-**	**7,524,881**	**26,311**	**9,266**	**-**	**35,577**

	Changes in fair value				Expected credit loss			
	Stage 1 MCh$	Stage 2 MCh$	Stage 3 MCh$	Total stages MCh$	Stage 1 MCh$	Stage 2 MCh$	Stage 3 MCh$	Total stages MCh$
Opening balance as of January 1, 2023	**10,473,214**	**4,147**	**-**	**10,477,361**	**30,464**	**822**	**-**	**31,286**
Purchases made in the period	3,079,882	87,027	-	**3,166,909**	10,192	8,106	-	**18,298**
Transfers to stage 1	-	-	-	-	-	-	-	-
Transfers to stage 2	-	-	-	-	-	-	-	-
Transfers to stage 3	-	-	-	-	-	-	-	-
Assets derecognized or matured	(4,777,377)	144	-	**(4,777,233)**	(11,678)	68	-	**(11,610)**
Changes due to modifications not derecognized	-	-	-	-	-	-	-	-
Exchange rate adjustments	123,980	120	-	**124,100**	644	24	-	**668**
Final balance as of December 31, 2023	**8,899,699**	**91,438**	**-**	**8,991,137**	**29,622**	**9,020**	**-**	**38,641**

c) As of June 30, 2024 and December 31, 2023, the detail of the present value, fair value, unrealized gains and losses, corresponding financial instruments is as follows:

	June 30, 2024			
	Present value MCh$	Market value MCh$	Unrealized gain MCh$	Unrealized loss MCh$
Debt financial instruments:				
Of the Government and Central Bank of Chile	2,972,478	2,817,899	8,297	162,875
Other debt financial instruments issued locally	289,763	286,659	107	3,212
Debt financial instruments issued abroad	5,124,775	4,420,323	3,102	707,554
Subtotal	**8,387,016**	**7,524,881**	**11,506**	**873,641**
Other financial instruments:				
Loans originated and acquired by the entity	-	-	-	-
Other	-	-	-	-
Subtotal	**-**	**-**	**-**	**-**
Total	**8,387,016**	**7,524,881**	**11,506**	**873,641**

	December 31, 2023			
	Present value MCh$	Market value MCh$	Unrealized gain MCh$	Unrealized loss MCh$
Debt financial instruments:				
Of the Government and Central Bank of Chile	3,930,868	3,836,396	38,833	133,305
Other debt financial instruments issued locally	922,562	913,670	4,899	13,791
Debt financial instruments issued abroad	4,854,439	4,241,071	2,207	615,575
Subtotal	**9,707,869**	**8,991,137**	**45,939**	**762,671**
Other financial instruments:				
Loans originated and acquired by the entity	-	-	-	-
Other	-	-	-	-
Subtotal	**-**	**-**	**-**	**-**
Total	**9,707,869**	**8,991,137**	**45,939**	**762,671**

NOTE 12 – FINANCIAL DERIVATIVES CONTRACT FOR ACCOUNTING HEDGE

a) As of June 30, 2024 and December 31, 2023, the detail of the portfolio of financial derivative contracts for accounting hedge is as follows:

	June 30, 2024								
	Notional amounts								Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Assets
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Fair value hedging derivatives:									
Forwards	-	-	-	-	-	-	-	-	-
Swaps	466,000	-	247,681	726,376	1,477,003	1,057,274	2,339,375	**6,313,709**	**507,361**
Call options	-	-	-	-	-	-	-	-	-
Put options	-	-	-	-	-	-	-	-	-
Futures	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Subtotal	**466,000**	**-**	**247,681**	**726,376**	**1,477,003**	**1,057,274**	**2,339,375**	**6,313,709**	**507,361**
Cash flow hedging derivatives:									
Forwards	-	169,073	161,559	631,207	-	-	-	**961,839**	**5,460**
Swaps	-	-	205,833	1,216,812	2,185,560	1,593,528	3,607,470	**8,809,203**	**1,538,832**
Call options	-	-	-	-	-	-	-	-	-
Put options	-	-	-	-	-	-	-	-	-
Futures	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Subtotal	**-**	**169,073**	**367,392**	**1,848,019**	**2,185,560**	**1,593,528**	**3,607,470**	**9,771,042**	**1,544,292**
Hedging derivatives abroad									
Other	-	-	-	-	-	-	-	-	-
Subtotal	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total	**466,000**	**169,073**	**615,073**	**2,574,395**	**3,662,563**	**2,650,802**	**5,946,845**	**16,084,751**	**2,051,653**

	June 30, 2024								
	Notional amounts								Fair Value
	On- demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Liabilities
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Fair value hedging derivatives:									
Forwards	-	-	-	-	-	-	-	-	-
Swaps	466,000	-	244,982	644,575	1,304,229	1,040,388	2,318,973	**6,019,147**	**224,142**
Call options	-	-	-	-	-	-	-	-	-
Put options	-	-	-	-	-	-	-	-	-
Futures	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Subtotal	**466,000**	**-**	**244,982**	**644,575**	**1,304,229**	**1,040,388**	**2,318,973**	**6,019,147**	**224,142**
Cash flow hedging derivatives:									
Forwards	-	168,571	162,178	644,705	-	-	-	**975,454**	**10,579**
Swaps	-	-	252,174	1,811,322	2,484,162	1,705,848	3,840,722	**10,094,228**	**2,229,924**
Call options	-	-	-	-	-	-	-	-	-
Put options	-	-	-	-	-	-	-	-	-
Futures	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Subtotal	**-**	**168,571**	**414,352**	**2,456,027**	**2,484,162**	**1,705,848**	**3,840,722**	**11,069,682**	**2,240,503**
Hedging derivative abroad									
Other	-	-	-	-	-	-	-	-	-
Subtotal	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total	**466,000**	**168,571**	**659,334**	**3,100,602**	**3,788,391**	**2,746,236**	**6,159,695**	**17,088,829**	**2,464,645**

	December 31, 2023								
	Notional amounts								Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Assets
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Fair value hedging derivatives:									
Forwards	-	-	-	-	-	-	-	**-**	**-**
Swaps	-	-	23,500	2,120,707	1,509,265	631,636	1,134,921	**5,420,029**	**438,020**
Call options	-	-	-	-	-	-	-	**-**	**-**
Put options	-	-	-	-	-	-	-	**-**	**-**
Futures	-	-	-	-	-	-	-	**-**	**-**
Other	-	-	-	-	-	-	-	**-**	**-**
Subtotal	**-**	**-**	**23,500**	**2,120,707**	**1,509,265**	**631,636**	**1,134,921**	**5,420,029**	**438,020**
Cash flow hedging derivatives:									
Forwards	-	294,315	220,736	147,157	55,184	-	-	**717,392**	**4,016**
Swaps	-	81,111	169,588	916,422	2,560,750	1,722,413	3,567,936	**9,018,220**	**1,557,397**
Call options	-	-	-	-	-	-	-	**-**	**-**
Put options	-	-	-	-	-	-	-	**-**	**-**
Futures	-	-	-	-	-	-	-	**-**	**-**
Other	-	-	-	-	-	-	-	**-**	**-**
Subtotal	**-**	**375,426**	**390,324**	**1,063,579**	**2,615,934**	**1,722,413**	**3,567,936**	**9,735,612**	**1,561,413**
Hedging derivative abroad									
Other	-	-	-	-	-	-	-	-	-
Subtotal	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total	**-**	**375,426**	**413,824**	**3,184,286**	**4,125,199**	**2,354,049**	**4,702,857**	**15,155,641**	**1,999,433**

	December 31, 2023								
	Notional amounts								Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Liabilities
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Fair value hedging derivatives:									
Forwards	-	-	-	-	-	-	-	**-**	**-**
Swaps	-	-	23,500	2,074,151	1,314,855	617,457	1,094,066	**5,124,029**	**227,454**
Call options	-	-	-	-	-	-	-	**-**	**-**
Put options	-	-	-	-	-	-	-	**-**	**-**
Futures	-	-	-	-	-	-	-	**-**	**-**
Other	-	-	-	-	-	-	-	**-**	**-**
Subtotal	**-**	**-**	**23,500**	**2,074,151**	**1,314,855**	**617,457**	**1,094,066**	**5,124,029**	**227,454**
Cash flow hedging derivatives:									
Forwards	-	293,440	220,422	148,468	56,613	-	-	**718,943**	**5,864**
Swaps	-	121,405	230,451	1,020,886	3,292,295	1,756,713	3,910,191	**10,331,941**	**2,302,523**
Call options	-	-	-	-	-	-	-	**-**	**-**
Put options	-	-	-	-	-	-	-	**-**	**-**
Futures	-	-	-	-	-	-	-	**-**	**-**
Other	-	-	-	-	-	-	-	**-**	**-**
Subtotal	**-**	**414,845**	**450,873**	**1,169,354**	**3,348,908**	**1,756,713**	**3,910,191**	**11,050,884**	**2,308,387**
Hedging derivative abroad									
Other	-	-	-	-	-	-	-	-	-
Subtotal	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total	**-**	**414,845**	**474,373**	**3,243,505**	**4,663,763**	**2,374,170**	**5,004,257**	**16,174,913**	**2,535,841**

b) Types of derivatives

The Bank uses accounting hedges to manage the fair value and cash flow risk to which it is exposed.

i) Fair value hedges:

Fair value hedges for both foreign currency and local currency positions cover the fair value of the position against changes in the base rate, without considering the implicit credit spread. These operations reduce the risk of changes associated with fluctuations in their fair value as a result of changes in interest rate structures, among others.

Considering the different items in the balance sheet as derivatives that comply with the function of hedging such risks, either by Cash Flow or Fair Value Hedges, the objective of these tables is to show the management of risk hedges in P&L, as their presented values exclude adjustments and interest accrual.

A detailed summary of the hedging items and instruments used in fair value hedges as of June 30, 2024 and December 31, 2023 in notional amounts is presented below:

	June 30, 2024									
	Notional amounts								Fair Value	Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Assets	Liabilities
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Hedged item:										
Sensitivity	-	-	-	-	413,290	17,621	792,233	**1,223,144**	**6,240**	**7,888**
Items set / loans	-	-	-	471,210	471,210	-	-	**942,420**	**-**	**5,199**
Of the Government and Central Bank of Chile	-	-	200,000	-	-	311,930	594,485	**1,106,415**	**6,453**	**53,637**
Other instruments issued locally	-	-	471,210	-	499,219	33,164	9,611	**1,013,204**	**142**	**2,418**
Instruments issued abroad	-	-	-	-	66,653	8,483	237,045	**312,181**	**764**	**35,785**
Consumer	-	-	-	-	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-	-	-	-	-
Commercial	-	-	-	-	-	29,401	-	**29,401**	**666**	-
Items set / liabilities	466,000	-	14,138	-	28,277	-	-	**508,415**	**34**	**227**
Term deposit	-	-	33,543	86,400	-	-	-	**119,943**	-	**914**
Current bonds	-	-	-	639,976	971,265	219,232	749,311	**2,579,784**	**109,294**	**7,344**
Subordinated bonds	-	-	-	-	-	-	-	-	-	-
Bonds with no fixed maturity date	-	-	-	-	-	471,275	-	**471,275**	**9,885**	-
Mortgage bonds	-	-	-	-	-	-	-	-	-	-
Foreign investment	-	-	-	-	-	-	-	-	-	-
Subtotal	**466,000**	**-**	**718,891**	**1,197,586**	**2,449,914**	**1,091,106**	**2,382,685**	**8,306,182**	**133,478**	**113,412**
Hedging instrument:										
Forwards	-	-	-	-	-	-	-	-	-	-
CCS	-	-	36,681	601,976	936,641	154,338	1,215,663	**2,945,299**	**4,457**	**67,670**
IRS	466,000	-	682,210	595,610	1,513,273	936,768	1,167,022	**5,360,883**	**117,655**	**76,458**
Options	-	-	-	-	-	-	-	-	-	-
Bonds	-	-	-	-	-	-	-	-	-	-
Subtotal	**466,000**	**-**	**718,891**	**1,197,586**	**2,449,914**	**1,091,106**	**2,382,685**	**8,306,182**	**122,112**	**144,128**

	December 31, 2023									
	Notional amounts								Fair Value	Fair Value
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total	Assets	Liabilities
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Hedged item:										
Sensitivity	-	-	-	-	294,315	127,622	472,589	**894,526**	**11,150**	**9,137**
Items set / loans	-	-	444,775	-	889,550	-	-	**1,334,325**	**7,269**	**5,708**
Of the Government and Central Bank of Chile	-	-	23,500	471,000	-	168,000	322,885	**985,385**	**11,544**	**37,533**
Other instruments issued locally	-	-	-	444,775	471,212	31,303	-	**947,290**	**5,277**	**3,402**
Instruments issued abroad	-	-	-	-	9,666	52,471	219,837	**281,974**	**1,434**	**28,510**
Consumer	-	-	-	-	-	-	-	-	-	-
Mortgage	-	-	-	-	-	-	-	-	-	-
Commercial	-	-	-	-	-	29,401	-	**29,401**	**1,049**	-
Items set / liabilities	-	-	-	1,125,218	52,470	-	-	**1,177,688**	**20,298**	**168**
Term deposit	-	-	-	119,474	-	-	-	**119,474**	**45**	**1,853**
Current bonds	-	-	-	405,016	1,154,870	264,053	591,805	**2,415,744**	**104,083**	**9,914**
Subordinated bonds	-	-	-	-	-	-	-	-	-	-
Mortgage bonds	-	-	-	-	-	-	-	-	-	-
Foreign investment	-	-	-	-	-	-	-	-	-	-
Subtotal	**-**	**-**	**468,275**	**2,565,483**	**2,872,083**	**672,850**	**1,607,116**	**8,185,807**	**162,149**	**96,225**
Hedging instrument:										
Forwards	-	-	-	-	-	-	-	-	-	-
CCS	-	-	-	440,207	1,106,006	198,949	757,357	**2,502,519**	**2,232**	**76,792**
IRS	-	-	468,275	2,125,276	1,766,077	473,901	849,759	**5,683,288**	**101,730**	**93,557**
Options	-	-	-	-	-	-	-	-	-	-
Bonds	-	-	-	-	-	-	-	-	-	-
Subtotal	**-**	**-**	**468,275**	**2,565,483**	**2,872,083**	**672,850**	**1,607,116**	**8,185,807**	**103,962**	**170,349**

c) As of June 30, 2024 and December 31, 2023, the estimation of the periods in which the cash flows by type of risk are expected to occur are as follows:

i) Cash flow projections for interest rate risk:

Cash flow projections for interest rate risk	As of June 30, 2024							
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Hedged item								
Cash inflow	-	16,589	19,356	104,461	206,944	168,385	2,069,222	**2,584,957**
Cash outflow	-	(23,011)	(28,198)	(126,745)	(231,637)	(195,457)	(2,120,520)	**(2,725,568)**
Net cash flows	**-**	**(6,422)**	**(8,842)**	**(22,284)**	**(24,693)**	**(27,072)**	**(51,298)**	**(140,611)**
Hedging instruments								
Cash inflow	-	23,011	28,198	126,745	231,637	195,457	2,120,520	**2,725,568**
Cash outflow	-	(16,589)	(19,356)	(104,461)	(206,944)	(168,385)	(2,069,222)	**(2,584,957)**
Net cash flows	**-**	**6,422**	**8,842**	**22,284**	**24,693**	**27,072**	**51,298**	**140,611**

Cash flow projections for interest rate risk	As of December 31, 2023							
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Hedged item								
Cash inflow	-	10,894	22,922	109,671	355,920	149,433	1,180,963	**1,829,803**
Cash outflow	-	(13,772)	(23,567)	(128,826)	(350,109)	(156,568)	(1,192,734)	**(1,865,576)**
Net cash flows	**-**	**(2,878)**	**(645)**	**(19,155)**	**5,811**	**(7,135)**	**(11,771)**	**(35,773)**
Hedging instruments								
Cash inflow	-	13,772	23,567	128,826	350,109	156,568	1,192,734	**1,865,576**
Cash outflow	-	(10,894)	(22,922)	(109,671)	(355,920)	(149,433)	(1,180,963)	**(1,829,803)**
Net cash flows	**-**	**2,878**	**645**	**19,155**	**(5,811)**	**7,135**	**11,771**	**35,773**

ii) Cash flow projection for inflation risk:

Cash flow projection for inflation risk	As of June 30, 2024							
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Hedged item								
Cash inflow	38,797	173,717	210,021	1,892,738	2,023,282	1,087,126	1,811,959	**7,237,640**
Cash outflow	(40,012)	(185,052)	(212,592)	(1,760,277)	(1,995,996)	(1,060,910)	(1,718,098)	**(6,972,937)**
Net cash flows	**(1,215)**	**(11,335)**	**(2,571)**	**132,461**	**27,286**	**26,216**	**93,861**	**264,703**
Hedging instruments								
Cash inflow	40,012	185,052	212,592	1,760,277	1,995,996	1,060,910	1,718,098	**6,972,937**
Cash outflow	(38,797)	(173,717)	(210,021)	(1,892,738)	(2,023,282)	(1,087,126)	(1,811,959)	**(7,237,640)**
Net cash flows	**1,215**	**11,335**	**2,571**	**(132,461)**	**(27,286)**	**(26,216)**	**(93,861)**	**(264,703)**

Cash flow projection for inflation risk	As of December 31, 2023							
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Hedged item								
Cash inflow	-	381,740	303,109	660,003	2,601,567	941,123	2,043,188	**6,930,730**
Cash outflow	-	(363,411)	(315,067)	(678,928)	(2,443,850)	(999,462)	(1,865,065)	**(6,665,783)**
Net cash flows	**-**	**18,329**	**(11,958)**	**(18,925)**	**157,717**	**(58,339)**	**178,123**	**264,947**
Hedging instruments								
Cash inflow	-	363,411	315,067	678,928	2,443,850	999,462	1,865,065	**6,665,783**
Cash outflow	-	(381,740)	(303,109)	(660,003)	(2,601,567)	(941,123)	(2,043,188)	**(6,930,730)**
Net cash flows	**-**	**(18,329)**	**11,958**	**18,925**	**(157,717)**	**58,339**	**(178,123)**	**(264,947)**

iii) Cash flow projections for exchange rate risk:

Cash flow projections for exchange rate risk	As of June 30, 2024							
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Hedged item								
Cash inflow	-	2,193	33,112	211,191	530,293	648,904	239,560	**1,665,253**
Cash outflow	-	(1,932)	(32,389)	(196,144)	(483,014)	(710,993)	(250,008)	**(1,674,480)**
Net cash flows	**-**	**261**	**723**	**15,047**	**47,279**	**(62,089)**	**(10,448)**	**(9,227)**
Hedging instruments								
Cash inflow	-	1,932	32,389	196,144	483,014	710,993	250,008	**1,674,480**
Cash outflow	-	(2,193)	(33,112)	(211,191)	(530,293)	(648,904)	(239,560)	**(1,665,253)**
Net cash flows	**-**	**(261)**	**(723)**	**(15,047)**	**(47,279)**	**62,089**	**10,448**	**9,227**

Cash flow projections for exchange rate risk	As of December 31, 2023							
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Hedged item								
Cash inflow	-	2,088	57,341	285,640	307,759	816,502	316,305	**1,785,635**
Cash outflow	-	(848)	(50,024)	(271,560)	(273,739)	(846,939)	(334,448)	**(1,777,558)**
Net cash flows	**-**	**1,240**	**7,317**	**14,080**	**34,020**	**(30,437)**	**(18,143)**	**8,077**
Hedging instruments								
Cash inflow	-	848	50,024	271,560	273,739	846,939	334,448	**1,777,558**
Cash outflow	-	(2,088)	(57,341)	(285,640)	(307,759)	(816,502)	(316,305)	**(1,785,635)**
Net cash flows	**-**	**(1,240)**	**(7,317)**	**(14,080)**	**(34,020)**	**30,437**	**18,143**	**(8,077)**

d) As of June 30, 2024 and December 31, 2023, the valuation generated by those hedging instruments used in cash flow hedges whose effect was recognized in the Interim Consolidated Statements of Changes in Equity, specifically in the caption "Accumulated other comprehensive income", in cash flow hedges, is as follows:

	June 30, 2024 MCh$	December 31, 2023 MCh$
Hedged item		
Sensitivity	-	-
Items set / loans	147,390	175,430
Of the Government and Central Bank of Chile	49,102	50,324
Other instruments issued locally	-	-
Instruments issued abroad	-	-
Consumer	-	-
Mortgage	-	-
Commercial	(3)	(21)
Items set / liabilities	461	699
Term deposit	37,913	(20,889)
Current bonds	(34,555)	(35,488)
Subordinated bonds	-	-
Mortgage bonds	-	-
Foreign investment	-	-
Dismantling	3,164	3,938
Deferred tax	(54,937)	(46,978)
Total	**148,535**	**127,015**

e) As of June 30, 2024 and December 31, 2023, profit or loss generated by those cash flow derivatives whose effect was transferred from other comprehensive income to profit or loss for the period is as follows:

	June 30, 2024 MCh$	December 31, 2023 MCh$
Hedged item		
Sensitivity	-	-
Items set / loans	(820,862)	(929,428)
Of the Government and Central Bank of Chile	(139,861)	(82,667)
Other instruments issued locally	-	-
Instruments issued abroad	-	-
Consumer	-	-
Mortgage	-	-
Commercial	(1)	(110)
Items set / liabilities	12,542	8,097
Term deposit	7,171	-
Current bonds	83,146	9,603
Subordinated bonds	-	-
Mortgage bonds	-	-
Foreign investment	-	-
Total	**(857,865)**	**(994,505)**

NOTE 13 – FINANCIAL ASSETS AT AMORTIZED COST

a) As of June 30, 2024 and December 31, 2023, the detail of financial assets at amortized cost is as follows:

	June 30, 2024 MCh$	December 31, 2023 MCh$
Rights for reverse repurchase agreements and securities lending	255,570	207,114
Debt financial instruments	3,765,147	4,322,383
Loans and advances to banks	875,123	680,190
Loans and receivables from customers - Commercial	33,512,007	31,940,712
Loans and receivables from customers - Mortgage	14,392,266	13,740,355
Loans and receivables from customers - Consumer	2,872,980	2,879,083
Total	**55,673,093**	**53,769,837**

b) As of June 30, 2024 and December 31, 2023, the rights under repurchase agreements and securities loans are as follows:

	Maturity of the commitment as of June 30, 2024							
	On-demand	Up to 1 month	More than 1 up to 3 months	More than 3 months up to 1 year	More than 1 up to 3 years	More than 3 up to 5 years	More than 5 years	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Transactions with local banks								
Reverse repurchases agreements with other banks	-	-	-	-	-	-	-	-
Reverse repurchases agreements with the Central Bank of Chile	-	-	-	-	-	-	-	-
Securities lending rights	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-
Transactions with foreign banks								
Reverse repurchases agreements with other banks	-	-	-	-	-	-	-	-
Reverse repurchases agreements with the Central Bank of Chile	-	-	-	-	-	-	-	-
Securities lending rights	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-
Transactions with other local entities								
Reverse repurchases agreements with local entities	-	241,990	11,991	1,589	-	-	-	**255,570**
Securities lending rights	-	-	-	-	-	-	-	-
Subtotal	-	**241,990**	**11,991**	**1,589**	-	-	-	**255,570**
Transactions with other foreign entities								
Transactions with other foreign entities	-	-	-	-	-	-	-	-
Securities lending rights	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-
Accumulated impairment on rights of reverse repurchases agreements	-	-	-	-	-	-	-	-
Total	-	**241,990**	**11,991**	**1,589**	-	-	-	**255,570**

	Maturity of the commitment to December 31, 2023							
	On-demand	Up to a month	More than one month and three months	More than three months up to one year	Between 1 year and 3 years	More than 3 years up to 5 years	More than five years	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Operations with banks in the country								
Repurchase agreements with other banks	-	-	-	-	-	-	-	-
Repurchase agreements with the Central Bank of Chile	-	-	-	-	-	-	-	-
Securities lending rights	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-
Transactions with foreign banks								
Repurchase agreements with other banks	-	-	-	-	-	-	-	-
Repurchase agreements with foreign Central Banks	-	-	-	-	-	-	-	-
Securities lending rights	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-
Operations with other entities in the country								
Repurchase contract with other entities in the country	-	177,157	27,510	2,447	-	-	-	**207,114**
Securities lending rights	-	-	-	-	-	-	-	-
Subtotal	-	**177,157**	**27,510**	**2,447**	-	-	-	**207,114**
Transactions with other entities abroad								
Transactions with other entities abroad	-	-	-	-	-	-	-	-
Securities lending rights	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-
Accumulated impairment in rights for repurchase agreements	-	-	-	-	-	-	-	-
Total	-	**177,157**	**27,510**	**2,447**	-	-	-	**207,114**

c) As of June 30, 2024 and December 31, 2023, the detail of debt financial instruments is as follows:

	June 30, 2024	December 31, 2023
	MCh$	MCh$
Debt financial instruments:		
Of the Government and Central Bank of Chile	1,127,370	1,777,173
Other debt financial instruments issued locally	50,517	56,159
Debt financial instruments issued abroad	2,598,531	2,501,824
Accumulated impairment of financial debt instruments	(11,271)	(12,773)
Total	**3,765,147**	**4,322,383**

d) As of June 30, 2024 and December 31, 2023, the movement in debt financial instruments at amortized cost is as follows:

	Changes in fair value				Expected credit loss			
	Stage 1	Stage 2	Stage 3	Total Stage	Stage 1	Stage 2	Stage 3	Total Stage
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Opening balance as of January 1, 2024	**4,322,383**	**-**	**-**	**4,322,383**	**12,773**	**-**	**-**	**12,773**
Purchases made during the period	2,843	-	-	2,843	148	-	-	**148**
Transfers to stage 1	-	-	-	-	-	-	-	**-**
Transfers to stage 2	-	-	-	-	-	-	-	**-**
Transfers to stage 3	-	-	-	-	-	-	-	**-**
Assets derecognized or expired	(719,400)	-	-	(719,400)	(2,573)	-	-	**(2,573)**
Changes due to modifications not derecognized	-	-	-	-	-	-	-	**-**
Exchange rate adjustments	159,321	-	-	159,321	923	-	-	**923**
Final balance as of June 30, 2024	**3,765,147**	**-**	**-**	**3,765,147**	**11,271**	**-**	**-**	**11,271**

	Changes in fair value				Expected credit loss			
	Stage 1	Stage 2	Stage 3	Total Stage	Stage 1	Stage 2	Stage 3	Total Stage
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Opening balance as of January 1, 2023	**3,581,998**	**-**	**-**	**3,581,998**	**11,675**	**-**	**-**	**11,675**
Purchases made during the year	808,373	-	-	808,373	1,787	-	-	**1,787**
Transfers to stage 1	-	-	-	-	-	-	-	**-**
Transfers to stage 2	-	-	-	-	-	-	-	**-**
Transfers to stage 3	-	-	-	-	-	-	-	**-**
Assets derecognized or expired	(62,438)	-	-	(62,438)	(1,078)	-	-	**(1,078)**
Changes due to modifications not derecognized	-	-	-	-	-	-	-	**-**
Exchange rate adjustments	(5,550)	-	-	(5,550)	389	-	-	**389**
Final balance as of December 31, 2023	**4,322,383**	**-**	**-**	**4,322,383**	**12,773**	**-**	**-**	**12,773**

e) As of June 30, 2024 and December 31, 2023, the detail of loans and advances to banks is as follows:

June 30, 2024	Financial assets before provisions				Provisions recorded				Net Financial Asset
	Regular Portfolio	Substandard Portfolio	Non-performing portfolio	Total	Regular Portfolio	Substandard Portfolio	Non-performing portfolio	Total	
	Individual assessment	Individual assessment	Individual assessment		Individual assessment	Individual assessment	Individual assessment		
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Local banks	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Interbank liquidity loans	-	-	-	-	-	-	-	-	-
Interbank commercial loans	-	-	-	-	-	-	-	-	-
Overdrafts in checking accounts	-	-	-	-	-	-	-	-	-
Foreign trade loans - Chilean exports	-	-	-	-	-	-	-	-	-
Foreign trade loans - Chilean imports	-	-	-	-	-	-	-	-	-
Foreign trade loans between third-party countries	-	-	-	-	-	-	-	-	-
Non-transferable deposits in local banks	-	-	-	-	-	-	-	-	-
Other credit balances with local banks	-	-	-	-	-	-	-	-	-
Foreign banks	**875,942**	**-**	**-**	**875,942**	**(819)**	**-**	**-**	**(819)**	**875,123**
Interbank liquidity loans	287,705	-	-	287,705	(256)	-	-	(256)	**287,449**
Interbank commercial loans	-	-	-	-	-	-	-	-	-
Overdrafts in checking accounts	-	-	-	-	-	-	-	-	-
Foreign trade loans - Chilean exports	237,400	-	-	237,400	(214)	-	-	(214)	**237,186**
Foreign trade loans - Chilean imports	-	-	-	-	-	-	-	-	-
Foreign trade loans between third-party countries	350,837	-	-	350,837	(349)	-	-	(349)	**350,488**
Deposits in current accounts in foreign banks for derivative transactions	-	-	-	-	-	-	-	-	-
Other non-transferable deposits in foreign banks	-	-	-	-	-	-	-	-	-
Other credit balances with foreign banks	-	-	-	-	-	-	-	-	-
Subtotal local and foreign banks	**875,942**	**-**	**-**	**875,942**	**(819)**	**-**	**-**	**(819)**	**875,123**
Central Bank of Chile	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Deposits in current account of the Central Bank of Chile for derivative transactions with a central counterparty	-	-	-	-	-	-	-	-	-
Other deposits in the Central Bank of Chile, not available	-	-	-	-	-	-	-	-	-
Other credit balances with the Central Bank of Chile	-	-	-	-	-	-	-	-	-
Foreign Central Banks	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Deposits in current accounts of foreign Central Banks for derivative transactions	-	-	-	-	-	-	-	-	-
Other deposits in foreign Central Banks, not available	-	-	-	-	-	-	-	-	-
Other credit balances with foreign Central Banks	-	-	-	-	-	-	-	-	-
Subtotal Central Bank of Chile and Foreign Central Banks	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
TOTAL	**875,942**	**-**	**-**	**875,942**	**(819)**	**-**	**-**	**(819)**	**875,123**

	Financial assets before provisions				Provisions recorded				
	Regular Portfolio	Substandard Portfolio	Non-performing portfolio		Regular Portfolio	Substandard Portfolio	Non-performing portfolio		
	Individual assessment	Individual assessment	Individual assessment	Total	Individual assessment	Individual assessment	Individual assessment	Total	Net Financial Asset
December 31, 2023	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Local banks	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Interbank liquidity loans	-	-	-	-	-	-	-	-	-
Interbank commercial loans	-	-	-	-	-	-	-	-	-
Overdrafts in checking accounts	-	-	-	-	-	-	-	-	-
Foreign trade loans - Chilean exports	-	-	-	-	-	-	-	-	-
Foreign trade loans - Chilean imports	-	-	-	-	-	-	-	-	-
Foreign trade loans between third-party countries	-	-	-	-	-	-	-	-	-
Non-transferable deposits in local banks	-	-	-	-	-	-	-	-	-
Other credit balances with local banks	-	-	-	-	-	-	-	-	-
Foreign banks	**681,026**	**-**	**-**	**681,026**	**(836)**	**-**	**-**	**(836)**	**680,190**
Interbank liquidity loans	199,591	-	-	199,591	(204)	-	-	(204)	199,387
Interbank commercial loans	-	-	-	-	-	-	-	-	-
Overdrafts in checking accounts	-	-	-	-	-	-	-	-	-
Foreign trade loans - Chilean exports	134,761	-	-	134,761	(192)	-	-	(192)	134,569
Foreign trade loans - Chilean imports	-	-	-	-	-	-	-	-	-
Foreign trade loans between third-party countries	346,674	-	-	346,674	(440)	-	-	(440)	346,234
Deposits in current accounts in foreign banks for derivative transactions	-	-	-	-	-	-	-	-	-
Other non-transferable deposits in foreign banks	-	-	-	-	-	-	-	-	-
Other credit balances with foreign banks	-	-	-	-	-	-	-	-	-
Subtotal local and foreign banks	**681,026**	**-**	**-**	**681,026**	**(836)**	**-**	**-**	**(836)**	**680,190**
Central Bank of Chile	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Deposits in current account of the Central Bank of Chile for derivative transactions with a central counterparty	-	-	-	-	-	-	-	-	-
Other deposits in the Central Bank of Chile, not available	-	-	-	-	-	-	-	-	-
Other credit balances with the Central Bank of Chile	-	-	-	-	-	-	-	-	-
Foreign Central Banks	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Deposits in current accounts of foreign Central Banks for derivative transactions	-	-	-	-	-	-	-	-	-
Other deposits in foreign Central Banks, not available	-	-	-	-	-	-	-	-	-
Other credit balances with foreign Central Banks	-	-	-	-	-	-	-	-	-
Subtotal Central Bank of Chile and Foreign Central Banks	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
TOTAL	**681,026**	**-**	**-**	**681,026**	**(836)**	**-**	**-**	**(836)**	**680,190**

f) As of June 30, 2024 and December 31, 2023, the balances of loans and receivables from customers are as follows:

	Financial assets before provisions						Provisions recorded								
	Regular Portfolio		Substandard Portfolio	Non-performing portfolio			Regular Portfolio		Substandard Portfolio	Non-performing portfolio			FOGAPE Covid-19 guarantee deductible (i)		Net financial assets
	Assessment		Assessment	Assessment			Assessment		Assessment	Assessment					
	Individual / Group		Individual	Individual / Group		Total	Individual / Group		Individual	Individual / Group		Subtotal		Total	
June 30, 2024	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Commercial loans															
Commercial loans	22,387,040	3,203,933	1,598,332	739,526	377,747	28,306,578	(118,291)	(31,649)	(44,613)	(130,076)	(98,014)	(422,643)	(25,279)	(447,922)	27,858,656
Foreign trade credits Chilean exports	1,564,006	19,298	32,505	7,606	-	1,623,415	(7,311)	(320)	(3,151)	(1,125)	-	(11,907)	-	(11,907)	1,611,508
Foreign trade credits Chilean imports	317,821	27,910	6,214	7,280	-	359,225	(4,044)	(670)	(504)	(1,820)	-	(7,038)	-	(7,038)	352,187
Foreign trade credits between third countries	348,997	-	16,829	-	-	365,826	(2,999)	-	(26)	-	-	(3,025)	-	(3,025)	362,801
Debtors in current accounts	38,537	68,271	5,985	1,897	10,897	125,587	(332)	(1,843)	(777)	(841)	(5,965)	(9,758)	-	(9,758)	115,829
Credit card debtors	8,228	54,265	1,127	169	7,256	71,045	(125)	(1,659)	(138)	(89)	(4,029)	(6,040)	-	(6,040)	65,005
Factoring operations	1,139,662	79,623	6,205	-	412	1,225,902	(7,841)	(1,254)	(421)	-	(29)	(9,545)	-	(9,545)	1,216,357
Commercial financial leasing operations	1,268,479	326,162	195,121	39,432	15,798	1,844,992	(7,889)	(2,522)	(4,954)	(4,424)	(3,741)	(23,530)	-	(23,530)	1,821,462
Student loans	-	92,176	-	-	15,401	107,577	-	(1,278)	-	-	(2,968)	(4,246)	-	(4,246)	103,331
Other loans and receivable	-	132	5,672	9,267	869	15,940	(1,093)	(46)	(1,825)	(7,661)	(444)	(11,069)	-	(11,069)	4,871
Subtotal	**27,072,770**	**3,871,770**	**1,867,990**	**805,177**	**428,380**	**34,046,087**	**(149,925)**	**(41,241)**	**(56,409)**	**(146,036)**	**(115,190)**	**(508,801)**	**(25,279)**	**(534,080)**	**33,512,007**
Mortgage loans															
Loans with letters of credit	-	312	-	-	46	358	-	(1)	-	-	(4)	(5)	-	(5)	353
Loans with endorsable mortgage mutual funds	-	3,547,915	-	-	26,547	3,574,462	-	(19,226)	-	-	(223)	(19,449)	-	(19,449)	3,555,013
Loans with mutual funds financed with mortgage bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other credits with mortgage loans	-	10,382,743	-	-	467,496	10,850,239	-	(17,483)	-	-	(44,312)	(61,795)	-	(61,795)	10,788,444
Finance lease operations for Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other loans and receivable	-	46,431	-	-	2,328	48,759	-	(109)	-	-	(194)	(303)	-	(303)	48,456
Subtotal	**-**	**13,977,401**	**-**	**-**	**496,417**	**14,473,818**	**-**	**(36,819)**	**-**	**-**	**(44,733)**	**(81,552)**	**-**	**(81,552)**	**14,392,266**
Consumer Loans															
Consumer loans in installments	-	1,593,098	-	-	164,432	1,757,530	-	(68,170)	-	-	(91,902)	(160,072)	-	(160,072)	1,597,458
Debtors in current accounts	-	87,399	-	-	20,200	107,599	-	(6,298)	-	-	(14,682)	(20,980)	-	(20,980)	86,619
Credit card debtors	-	1,190,843	-	-	70,343	1,261,186	-	(62,606)	-	-	(47,876)	(110,482)	-	(110,482)	1,150,704
Consumer finance lease operations	-	375	-	-	4	379	-	(3)	-	-	(3)	(6)	-	(6)	373
Other loans and receivable	-	38,042	-	-	517	38,559	-	(368)	-	-	(365)	(733)	-	(733)	37,826
Subtotal	**-**	**2,909,757**	**-**	**-**	**255,496**	**3,165,253**	**-**	**(137,445)**	**-**	**-**	**(154,828)**	**(292,273)**	**-**	**(292,273)**	**2,872,980**
TOTAL	**27,072,770**	**20,758,928**	**1,867,990**	**805,177**	**1,180,293**	**51,685,158**	**(149,925)**	**(215,505)**	**(56,409)**	**(146,036)**	**(314,751)**	**(882,626)**	**(25,279)**	**(907,905)**	**50,777,253**

	Financial assets before provisions						Provisions recorded								
	Regular Portfolio		Substandard Portfolio	Non-performing portfolio			Regular Portfolio		Substandard Portfolio	Non-performing portfolio			FOGAPE Covid-19 guarantee deductible (i)		Net financial assets
	Assessment		Assessment	Assessment			Assessment		Assessment	Assessment					
	Individual / Group		Individual	Individual / Group		Total	Individual / Group		Individual	Individual / Group		Subtotal		Total	
December 31, 2023	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Commercial loans															
Commercial loans	21,219,213	3,369,142	1,516,751	668,652	359,636	27,133,394	(102,428)	(31,008)	(23,225)	(110,016)	(96,969)	(363,646)	(26,133)	(389,779)	26,743,615
Foreign trade credits Chilean exports	1,249,591	10,970	15,410	1,313	-	1,277,284	(4,594)	(233)	(1,226)	(525)	-	(6,578)	-	(6,578)	1,270,706
Foreign trade credits Chilean imports	354,379	28,212	11,836	6,692	-	401,119	(3,917)	(665)	(1,195)	(1,673)	-	(7,450)	-	(7,450)	393,669
Foreign trade credits between third countries	231,965	-	6,487	5,424	-	243,876	(606)	-	(2)	(4,881)	-	(5,489)	-	(5,489)	238,387
Debtors in current accounts	64,386	69,293	5,189	1,635	9,561	150,064	(339)	(1,887)	(581)	(865)	(5,202)	(8,874)	-	(8,874)	141,190
Credit card debtors	5,736	53,788	903	321	7,522	68,270	(94)	(1,645)	(107)	(229)	(4,196)	(6,271)	-	(6,271)	61,999
Factoring operations	1,253,883	71,277	42,702	117	356	1,368,335	(10,158)	(1,119)	(4,255)	(57)	(127)	(15,716)	-	(15,716)	1,352,619
Commercial finance lease operations	1,162,667	289,576	150,618	32,326	13,687	1,648,874	(9,245)	(2,628)	(3,025)	(4,267)	(3,778)	(22,943)	-	(22,943)	1,625,931
Student loans	-	100,286	-	-	15,224	115,510	-	(1,258)	-	-	(2,709)	(3,967)	-	(3,967)	111,543
Other loans and receivable	-	70	-	9,542	1,038	10,650	(1,109)	(2)	-	(7,982)	(504)	(9,597)	-	(9,597)	1,053
Subtotal	**25,541,820**	**3,992,614**	**1,749,896**	**726,022**	**407,024**	**32,417,376**	**(132,490)**	**(40,445)**	**(33,616)**	**(130,495)**	**(113,485)**	**(450,531)**	**(26,133)**	**(476,664)**	**31,940,712**
Mortgage loans															
Loans with letters of credit	-	514	-	-	55	569	-	(1)	-	-	(5)	(6)	-	(6)	563
Loans with endorsable mortgage mutual funds	-	3,319,410	-	-	6,570	3,325,980	-	(17,440)	-	-	(64)	(17,504)	-	(17,504)	3,308,476
Loans with mutual funds financed with mortgage bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other credits with mortgage loans	-	10,038,917	-	-	381,885	10,420,802	-	(17,526)	-	-	(35,901)	(53,427)	-	(53,427)	10,367,375
Financial lease operations for Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other loans and accounts receivable	-	61,409	-	-	2,926	64,335	-	(148)	-	-	(246)	(394)	-	(394)	63,941
Subtotal	**-**	**13,420,250**	**-**	**-**	**391,436**	**13,811,686**	**-**	**(35,115)**	**-**	**-**	**(36,216)**	**(71,331)**	**-**	**(71,331)**	**13,740,355**
Consumer Loans															
Consumer loans in installments	-	1,579,211	-	-	174,027	1,753,238	-	(74,456)	-	-	(96,327)	(170,783)	-	(170,783)	1,582,455
Debtors in current accounts	-	91,476	-	-	19,090	110,566	-	(6,927)	-	-	(14,235)	(21,162)	-	(21,162)	89,404
Credit card debtors	-	1,192,207	-	-	78,984	1,271,191	-	(56,439)	-	-	(49,673)	(106,112)	-	(106,112)	1,165,079
Consumer finance lease operations	-	428	-	-	4	432	-	(4)	-	-	(2)	(6)	-	(6)	426
Other loans and receivable	-	41,996	-	-	371	42,367	-	(385)	-	-	(263)	(648)	-	(648)	41,719
Subtotal	**-**	**2,905,318**	**-**	**-**	**272,476**	**3,177,794**	**-**	**(138,211)**	**-**	**-**	**(160,500)**	**(298,711)**	**-**	**(298,711)**	**2,879,083**
TOTAL	**25,541,820**	**20,318,182**	**1,749,896**	**726,022**	**1,070,936**	**49,406,856**	**(132,490)**	**(213,771)**	**(33,616)**	**(130,495)**	**(310,201)**	**(820,573)**	**(26,133)**	**(846,706)**	**48,560,150**

g) As of June 30, 2024 and December 31, 2023, the balance of contingent loans related to commercial and consumer loans are as follows:

EXPOSURE TO CREDIT LOSS FOR CONTINGENT LOANS June 30, 2024	Exposure for contingent loans before provisions						Provisions recorded						Net exposure for credit risk of contingent loans
	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Total	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Total	
	Assessment		Assessment	Assessment			Assessment		Assessment	Assessment			
	Individual / Group		Individual	Individual / Group			Individual / Group		Individual	Individual / Group			
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Co-debtors and guarantees	320,039	2,180	294	-	-	322,513	(2,091)	(50)	(265)	-	-	(2,406)	320,107
Letters of credit for merchandise circulation operations	90,837	6,045	1,088	1,532	276	99,778	(889)	(43)	(73)	(383)	-	(1,388)	98,390
Debt purchase commitments in local currency abroad	-	-	-	-	-	-	-	-	-	-	-	-	-
Transactions related to contingent events	1,391,206	83,104	50,007	4,660	2,021	1,530,998	(8,975)	(1,681)	(10,180)	(3,229)	(1,078)	(25,143)	1,505,855
Lines of credit of free disposal of immediate cancellation	-	368,139	-	-	8,686	376,825	-	(4,061)	-	-	(3,064)	(7,125)	369,700
Free lines of credit	1,612,210	539,160	43,658	315	4,306	2,199,649	(17,871)	(7,276)	(2,125)	(153)	(1,475)	(28,900)	2,170,749
Other credit commitments	1,019,386	37,989	708	-	6	1,058,089	(5,965)	(382)	(74)	-	(5)	(6,426)	1,051,663
Other contingent loans	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**4,433,678**	**1,036,617**	**95,755**	**6,507**	**15,295**	**5,587,852**	**(35,791)**	**(13,493)**	**(12,717)**	**(3,765)**	**(5,622)**	**(71,388)**	**5,516,464**

EXPOSURE TO CREDIT RISK FOR CONTINGENT LOANS December 31, 2023	Exposure for contingent loans before provisions						Provisions recorded						Net exposure for credit risk of contingent loans
	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Total	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Total	
	Assessment		Assessment	Assessment			Assessment		Assessment	Assessment			
	Individual / Group		Individual	Individual / Group			Individual / Group		Individual	Individual / Group			
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Guarantees and bonds	297,995	3,093	1,328	-	-	302,416	(1,428)	(75)	(184)	-	-	(1,687)	300,729
Letters of credit for goods movement operations	66,969	5,830	1,049	2,492	270	76,610	(367)	(40)	(53)	(623)	-	(1,083)	75,527
Debt purchase commitments abroad in local currency	-	-	-	-	-	-	-	-	-	-	-	-	-
Transactions related to contingent events	1,388,540	72,458	44,014	4,917	2,089	1,512,018	(8,800)	(1,517)	(8,389)	(3,009)	(1,142)	(22,857)	1,489,161
Lines of credit of freely available and immediate payment	-	362,998	-	-	8,914	371,912	-	(3,925)	-	-	(3,048)	(6,973)	364,939
Freely available lines of credit	1,383,180	524,809	50,991	921	4,547	1,964,448	(12,326)	(7,250)	(2,309)	(180)	(1,577)	(23,642)	1,940,806
Other credit commitments	917,082	50,156	2,346	-	7	969,591	(7,010)	(441)	(88)	-	(5)	(7,544)	962,047
Other contingent loans	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**4,053,766**	**1,019,344**	**99,728**	**8,330**	**15,827**	**5,196,995**	**(29,931)**	**(13,248)**	**(11,023)**	**(3,812)**	**(5,772)**	**(63,786)**	**5,133,209**

h) As of June 30, 2024 and December 31, 2023, the summary of movements in provisions recorded by banks is as follows:

June 30, 2024	Movement in provisions constituted by portfolio in the period			
	Individual assessments			Total
	Regular Portfolio	Substandard Portfolio	Non-performing portfolio	
	MCh$	MCh$	MCh$	MCh$
Loans and advances to banks				
Opening balance as of January 1, 2024	**836**	**-**	**-**	**836**
Recording / (use) of provisions for:				
Change in measurement without portfolio reclassification during the period:	(2)	-	-	**(2)**
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	-	-	-	**-**
Individual regular to Substandard	-	-	-	**-**
Individual regular to individual non-performing	-	-	-	**-**
Substandard to Individual normal	-	-	-	**-**
Substandard to regular individual	-	-	-	**-**
Individual non-performing to Substandard	-	-	-	**-**
Individual non-performing to Individual regular	-	-	-	**-**
New loans originated	629	-	-	**629**
New loans acquired	-	-	-	**-**
New loans for conversion of contingent to loans	-	-	-	**-**
Sale or transfer of loans	-	-	-	**-**
Loan repayment	(621)	-	-	**(621)**
Application of provisions for write-offs	-	-	-	**-**
Recovery of written-off credits	-	-	-	**-**
Translation difference	(23)	-	-	**(23)**
Balance as of June 30, 2024	**819**	**-**	**-**	**819**

December 31, 2023	Movement in provisions constituted by portfolio in the period			
	Individual assessment			Total
	Regular Portfolio	Substandard Portfolio	Non-performing portfolio	
	MCh$	MCh$	MCh$	MCh$
Loans and advances to banks				
Opening balance as of January 1, 2023	**964**	**-**	**-**	**964**
Recording / (use) of provisions for:				
Change in measurement without portfolio reclassification during the period:	5	-	-	**5**
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	-	-	-	**-**
Individual regular to Substandard	-	-	-	**-**
Individual regular to individual non-performing	-	-	-	**-**
Substandard to Individual normal	-	-	-	**-**
Substandard to regular individual	-	-	-	**-**
Individual non-performing to Substandard	-	-	-	**-**
Individual non-performing to Individual regular	-	-	-	**-**
New loans originated	779	-	-	**779**
New loans acquired	-	-	-	**-**
New loans for conversion of contingent to loans	-	-	-	**-**
Sale or transfer of loans	-	-	-	**-**
Loan repayment	(965)	-	-	**(965)**
Application of provisions for write-offs	-	-	-	**-**
Recovery of written-off credits	-	-	-	**-**
Translation difference	53	-	-	**53**
Balance as of December 31, 2023	**836**	**-**	**-**	**836**

i) As of June 30, 2024 and December 31, 2023, the summary of the movement of provisions recorded by commercial loans is as follows:

June 30, 2024	Movement in provisions recorded by portfolio in the period							
	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Subtotal	Deductible guarantees FOGAPE Covid-19 (i)	Total
	Assessment			Assessment				
	Individual / group			Individual / group				
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Commercial loans								
Opening balance as of January 1, 2024	**132,490**	**40,445**	**33,616**	**130,495**	**113,485**	**450,531**	**26,133**	**476,664**
Recording / (use) of provisions for:								
Change in measurement without portfolio reclassification during the period:	(5,641)	3,969	(3,160)	1,034	(7,057)	(10,855)	(1,025)	**(11,880)**
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	(3,496)	(4,494)	7,911	25,674	24,179	49,774	(75)	**49,699**
Regular individual to Substandard	(4,615)	-	12,123	-	-	7,508	-	**7,508**
Regular individual to Individual non-performing	(358)	-	-	19,301	-	18,943	(30)	**18,913**
Substandard to individual non-performing	-	-	(1,275)	6,946	-	5,671	(36)	**5,635**
Substandard to regular individual	1,356	-	(2,933)	-	-	(1,577)	-	**(1,577)**
Individual non-performing to Substandard	-	-	56	(397)	-	(341)	-	**(341)**
Individual non-performing to Individual regular	30	-	-	(197)	-	(167)	-	**(167)**
Group regular to Group non-performing	-	(4,349)	-	-	27,191	22,842	(8)	**22,834**
Group non-performing to Group regular	-	124	-	-	(2,432)	(2,308)	-	**(2,308)**
Individual (regular, substandard, non-performing) to Group (regular, non-performing)	(395)	296	(147)	-	15	(231)	(1)	**(232)**
Group (regular, non-performing) to Individual (regular, substandard, non-performing)	486	(565)	87	21	(595)	(566)	-	**(566)**
New loans originated	50,332	4,946	20,884	4,244	3,820	84,226	-	**84,226**
New loans for conversion of contingent to loans	540	1,208	406	123	1,604	3,881	-	**3,881**
New loans acquired	-	-	-	-	-	-	-	**-**
Sale or transfer of loans	-	-	-	-	-	-	-	**-**
Loan repayment	(27,475)	(5,347)	(5,086)	(13,127)	(5,290)	(56,325)	(1,919)	**(58,244)**
Application of provisions for write-offs	-	(23)	-	(6,288)	(15,709)	(22,020)	(82)	**(22,102)**
Recovery of written-off credits	-	13	-	-	-	13	-	**13**
Changes in models and methodologies	-	-	-	-	-	-	-	**-**
Translation differences	3,175	524	1,838	3,881	158	9,576	-	**9,576**
Other changes in provisions (if applicable)	-	-	-	-	-	-	2,247	**2,247**
Balance as of June 30, 2024	**149,925**	**41,241**	**56,409**	**146,036**	**115,190**	**508,801**	**25,279**	**534,080**

December 31, 2023	Movement in provisions recorded by portfolio in the period							
	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Subtotal	Deductible guarantees FOGAPE Covid-19 (i)	Total
	Assessment			Assessment				
	Individual / group			Individual / group				
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Commercial loans								
Opening balance as of January 1, 2023	**133,627**	**42,270**	**32,728**	**123,789**	**101,170**	**433,584**	**36,659**	**470,243**
Recording / (use) of provisions for:								
Change in measurement without portfolio reclassification during the period:	1,857	(1,179)	1,271	(15,288)	(7,245)	(20,584)	(8,052)	**(28,636)**
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	(6,296)	(2,778)	1,191	27,983	42,488	62,588	(2,830)	**59,758**
Regular individual to Substandard	(5,746)	-	9,199	-	-	3,453	(305)	**3,148**
Regular individual to Individual non-performing	(821)	-	-	15,943	-	15,122	(287)	**14,835**
Substandard to individual non-performing	-	-	(5,619)	12,582	-	6,963	(26)	**6,937**
Substandard to regular individual	1,262	-	(3,139)	-	-	(1,877)	(321)	**(2,198)**
Individual non-performing to Substandard	-	-	348	(300)	-	48	-	**48**
Individual non-performing to Individual regular	19	-	-	(244)	-	(225)	-	**(225)**
Group regular to Group non-performing	-	(5,071)	-	-	44,920	39,849	(1,342)	**38,507**
Group non-performing to Group regular	-	233	-	-	(3,806)	(3,573)	(78)	**(3,651)**
Individual (regular, substandard, non-performing) to Group (regular, non-performing)	(1,549)	2,405	(398)	(29)	1,374	1,803	(398)	**1,405**
Group (regular, non-performing) to Individual (regular, substandard, non-performing)	539	(345)	800	31	-	1,025	(73)	**952**
New loans originated	43,243	6,438	1,196	11,496	7,705	70,078	-	**70,078**
New loans for conversion of contingent to loans	506	1,620	109	333	1,781	4,349	-	**4,349**
New loans acquired	-	-	-	-	-	-	-	-
Sale or transfer of loans	-	-	-	-	-	-	-	-
Loan repayment	(41,049)	(5,886)	(2,887)	(9,194)	(9,313)	(68,329)	(850)	**(69,179)**
Application of provisions for write-offs	-	(509)	(29)	(10,108)	(23,134)	(33,780)	(2,751)	**(36,531)**
Recovery of written-off credits	-	-	-	-	-	-	-	-
Changes in models and methodologies	-	-	-	-	-	-	-	-
Translation differences	602	469	37	1,484	33	2,625	-	**2,625**
Other changes in provisions (if applicable)	-	-	-	-	-	-	3,957	**3,957**
Balance as of December 31, 2023	**132,490**	**40,445**	**33,616**	**130,495**	**113,485**	**450,531**	**26,133**	**476,664**

j) As of June 30, 2024 and December 31, 2023, the detail of movements in provisions recorded for mortgage loans is as follows:

June 30, 2024	Movement in provisions recorded by portfolio in the period		
	Group assessment		Total
	Regular Portfolio	Non-performing portfolio	
	MCh$	MCh$	MCh$
Mortgage loans			
Opening balance as of January 1, 2024	**35,115**	**36,216**	**71,331**
Change in measurement without portfolio reclassification during the period:	4,064	(337)	**3,727**
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	(2,737)	10,564	**7,827**
Group regular to Group non-performing	(2,934)	11,862	**8,928**
Group non-performing to Group regular	197	(1,298)	**(1,101)**
New loans originated	1,788	2	**1,790**
New credits for conversion of contingent to loans	-	-	-
New loans acquired	-	-	-
Sale or transfer of loans	-	-	-
Loan repayment	(2,742)	(1,625)	**(4,367)**
Application of provisions for write-offs	(5)	(89)	**(94)**
Recovery of written-off credits	-	-	-
Changes in models and methodologies	-	-	-
Translation differences	1,336	2	**1,338**
Other changes in provisions (if applicable)	-	-	-
Balance as of June 30, 2024	**36,819**	**44,733**	**81,552**

December 31, 2023	Movement in provisions recorded by portfolio in the period		
	Group assessment		Total
	Regular Portfolio	Non-performing portfolio	
	MCh$	MCh$	MCh$
Mortgage loans			
Opening balance as of January 1, 2023	**58,809**	**24,309**	**83,118**
Change in measurement without portfolio reclassification during the period:	368	(457)	**(89)**
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	(2,474)	14,989	**12,515**
Group regular to Group non-performing	(2,828)	17,107	**14,279**
Group non-performing to Group regular	354	(2,118)	**(1,764)**
New loans originated	5,535	20	**5,555**
New credits for conversion of contingent to loans	-	-	-
New loans acquired	-	-	-
Sale or transfer of loans	-	-	-
Loan repayment	(28,239)	(2,318)	**(30,557)**
Application of provisions for write-offs	(19)	(343)	**(362)**
Recovery of written-off credits	-	-	-
Changes in models and methodologies	-	-	-
Translation differences	1,135	16	**1,151**
Other changes in provisions (if applicable)	-	-	-
Balance as of December 31, 2023	**35,115**	**36,216**	**71,331**

k) As of June 30, 2024 and December 31, 2023, the balances for this concept are as follows:

June 30, 2024	Movement in provisions recorded by portfolio in the period		
	Group Evaluation		Total
	Regular Portfolio	Non-performing portfolio	
	MCh$	MCh$	MCh$
Consumer Loans			
Opening balance as of January 1, 2024	**138,211**	**160,500**	**298,711**
Change in measurement without portfolio reclassification during the period:	22,944	(10,505)	**12,439**
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	(18,778)	63,753	**44,975**
Group regular to Group non-performing	(19,514)	67,181	**47,667**
Group non-performing to Group regular	736	(3,428)	**(2,692)**
New loans originated	4,352	19,958	**24,310**
New credits for conversion of contingent to loans	18,191	6,886	**25,077**
New loans acquired	-	-	**-**
Sale or transfer of loans	-	-	**-**
Repayment of loans	(14,373)	(6,058)	**(20,431)**
Application of provisions for write-offs	(24,631)	(83,236)	**(107,867)**
Recovery of written-off credits	119	8	**127**
Changes in models and methodologies	11,079	3,522	**14,601**
Translation differences	331	-	**331**
Other changes in provisions (if applicable)	-	-	**-**
Balance as of June 30, 2024	**137,445**	**154,828**	**292,273**

December 31, 2023	Movement in provisions recorded by portfolio in the period		
	Group assessment		Total
	Regular Portfolio	Non-performing portfolio	
	MCh$	MCh$	MCh$
Consumer Loans			
Opening balance as of January 1, 2023	**158,957**	**164,848**	**323,805**
Change in measurement without portfolio reclassification during the period:	41,758	(7,989)	**33,769**
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	(18,652)	91,815	**73,163**
Group regular to Group non-performing	(19,422)	96,260	**76,838**
Group non-performing to Group regular	770	(4,445)	**(3,675)**
New loans originated	8,724	21,989	**30,713**
New credits for conversion of contingent to loans	22,454	9,403	**31,857**
New loans acquired	-	-	**-**
Sale or transfer of loans	-	-	**-**
Repayment of loans	(25,323)	(25,565)	**(50,888)**
Application of provisions for write-offs	(49,902)	(94,043)	**(143,945)**
Recovery of written-off credits	146	42	**188**
Changes in models and methodologies	-	-	**-**
Translation differences	49	-	**49**
Other changes in provisions (if applicable)	-	-	**-**
Balance as of December 31, 2023	**138,211**	**160,500**	**298,711**

l) As of June 30, 2024 and December 31, 2023, the detail of the movement of provisions recorded by contingent loans is as follows:

June 30, 2024	Movement in provisions recorded by portfolio in the period					
	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Total
	Individual / group			Individual / group		
	Assessment			Assessment		
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Contingent loans						
Opening balance as of January 1, 2024	**29,931**	**13,248**	**11,023**	**3,812**	**5,772**	**63,786**
Change in measurement without portfolio reclassification during the period:	(2)	333	(226)	133	(37)	**201**
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	(276)	(199)	1,793	554	834	**2,706**
Regular individual to Substandard	(643)	-	2,625	-	-	**1,982**
Regular individual to Individual non-performing	(41)	-	-	16	-	**(25)**
Substandard to individual non-performing	-	-	(182)	551	-	**369**
Substandard to regular individual	358	-	(641)	-	-	**(283)**
Individual non-performing to Substandard	-	-	5	(13)	-	**(8)**
Individual non-performing to Individual regular	-	-	-	-	-	**-**
Group regular to Group non-performing	-	(150)	-	-	1,704	**1,554**
Group non-performing to Group regular	-	12	-	-	(870)	**(858)**
Individual (regular, substandard, non-performing) to Group (regular, non-performing)	(52)	42	(18)	-	-	**(28)**
Group (regular, non-performing) to Individual (regular, substandard, non-performing)	102	(103)	4	-	-	**3**
New loans originated	14,304	2,178	5,888	475	227	**23,072**
Contingent loans for conversion to loans	8	-	203	-	-	**211**
Loan repayment	(9,146)	(1,979)	(6,016)	(1,230)	(1,109)	**(19,480)**
Application of provisions for write-offs	-	(91)	-	-	(65)	**(156)**
Changes in models and methodologies	-	-	-	-	-	**-**
Translation differences	972	3	52	21	-	**1,048**
Other changes in provisions (if applicable)	-	-	-	-	-	**-**
Balance as of June 30, 2024	**35,791**	**13,493**	**12,717**	**3,765**	**5,622**	**71,388**

December 31, 2023	Movement in provisions recorded by portfolio in the period					
	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Total
	Individual / group			Individual / group		
	assessment			assessment		
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Contingent loans						
Opening balance as of January 1, 2023	**23,712**	**14,162**	**8,881**	**6,526**	**6,971**	**60,252**
Change in measurement without portfolio reclassification during the period:	1,038	(458)	154	379	(587)	**526**
Change in measurement due to portfolio reclassification from the beginning to the end of the period [portfolio from (-) to (+)]:	(438)	(289)	3,227	643	1,240	**4,383**
Regular individual to Substandard	(609)	-	3,454	-	-	**2,845**
Regular individual to Individual non-performing	(86)	-	41	2,019	-	**1,974**
Substandard to individual non-performing	-	-	(25)	234	-	**209**
Substandard to regular individual	116	-	(253)	-	-	**(137)**
Individual non-performing to Substandard	-	-	31	(50)	-	**(19)**
Individual non-performing to Individual regular	60	-	-	(1,560)	-	**(1,500)**
Group regular to Group non-performing	-	(329)	-	-	2,711	**2,382**
Group non-performing to Group regular	-	16	-	-	(1,492)	**(1,476)**
Individual (regular, substandard, non-performing) to Group (regular, non-performing)	(130)	95	(36)	-	21	**(50)**
Group (regular, non-performing) to Individual (regular, substandard, non-performing)	211	(71)	15	-	-	**155**
New loans originated	15,275	3,001	5,518	514	285	**24,593**
Contingent loans for conversion to loans	199	-	-	-	-	**199**
Loan repayment	(10,082)	(2,814)	(6,790)	(4,761)	(1,620)	**(26,067)**
Application of provisions for write-offs	-	(364)	-	-	(517)	**(881)**
Changes in models and methodologies	-	-	-	-	-	**-**
Translation differences	227	10	33	511	-	**781**
Other changes in provisions (if applicable)	-	-	-	-	-	**-**
Balance as of December 31, 2023	**29,931**	**13,248**	**11,023**	**3,812**	**5,772**	**63,786**

m) As of June 30, 2024 and December 31, 2023, the concentration of credits by economic activity is as follows:

As of June 30, 2024	Loans and exposure to contingent loans			Constitutive provisions		
	Local /foreign Loans		Total	Local /foreign Loans		Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Loans and advances to banks	-	**875,942**	**875,942**	-	**(819)**	**(819)**
Commercial loans						
Agriculture and livestock	471,990	41,253	**513,243**	(17,877)	(729)	**(18,606)**
Fruit growing	333,837	33,084	**366,921**	(12,717)	(136)	**(12,853)**
Forestry and logging	91,717	9,372	**101,089**	(1,628)	(999)	**(2,627)**
Fishing	58,543	109,052	**167,595**	(2,064)	(740)	**(2,804)**
Exploitation of mines and quarries	342,389	591,604	**933,993**	(4,715)	(1,582)	**(6,297)**
Crude oil and natural gas production	41,973	25,857	**67,830**	(87)	(1,816)	**(1,903)**
Product Manufacturing Industry	1,591,872	867,394	**2,459,266**	(40,802)	(5,104)	**(45,906)**
Food, beverage, and tobacco industry	371,245	164,434	**535,679**	(8,137)	(1,519)	**(9,656)**
Textile and leather industry	23,779	4,776	**28,555**	(1,116)	(83)	**(1,199)**
Wood and furniture industry	38,015	17,908	**55,923**	(2,339)	(474)	**(2,813)**
Printing and publishing paper industry	56,747	50,664	**107,411**	(2,604)	(184)	**(2,788)**
Chemicals and petroleum derivatives	270,084	323,146	**593,230**	(7,815)	(659)	**(8,474)**
Metallic, non-metallic, machinery, or other	444,340	213,034	**657,374**	(13,444)	(1,001)	**(14,445)**
Other Manufacturing Industries	387,662	93,432	**481,094**	(5,347)	(1,184)	**(6,531)**
Electricity, gas, and water	1,152,239	128,037	**1,280,276**	(5,039)	(2,623)	**(7,662)**
Home building	105,853	66,103	**171,956**	(776)	(9)	**(785)**
Other works and constructions	1,405,753	251,702	**1,657,455**	(27,993)	(3,310)	**(31,303)**
Wholesale trade	1,502,032	326,444	**1,828,476**	(48,849)	(7,004)	**(55,853)**
Retail restaurants and hotels	848,305	1,144,194	**1,992,499**	(35,415)	(10,569)	**(45,984)**
Transport and storage	1,386,395	434,730	**1,821,125**	(20,192)	(4,860)	**(25,052)**
Telecommunications	393,411	46,903	**440,314**	(24,340)	(13)	**(24,353)**
Financial and insurance establishments	2,629,087	349,189	**2,978,276**	(29,813)	(8,844)	**(38,657)**
Real estate and services provided to companies	3,076,491	6,006,872	**9,083,363**	(55,300)	(27,186)	**(82,486)**
Community, social and personal services	2,830,657	5,351,753	**8,182,410**	(67,846)	(63,103)	**(130,949)**
Total Commercial loans	**18,262,544**	**15,783,543**	**34,046,087**	**(395,453)**	**(138,627)**	**(534,080)**
Mortgage loans	**10,900,387**	**3,573,431**	**14,473,818**	**(62,117)**	**(19,435)**	**(81,552)**
Consumer Loans	**3,108,427**	**56,826**	**3,165,253**	**(286,614)**	**(5,659)**	**(292,273)**
Contingent loan exposure	**2,679,430**	**2,908,422**	**5,587,852**	**(48,937)**	**(22,451)**	**(71,388)**

As of December 31, 2023	Loans and exposure to contingent loans			Constitutive provisions		
	Local /foreign Loans		Total	Local /foreign Loans		Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Loans and advances to banks	-	**681,026**	**681,026**	-	**(836)**	**(836)**
Commercial loans						
Agriculture and livestock	485,718	84,254	**569,972**	(13,951)	(6,431)	**(20,382)**
Fruit growing	319,891	29,421	**349,312**	(13,027)	(261)	**(13,288)**
Forestry and logging	120,471	10,925	**131,396**	(2,038)	(155)	**(2,193)**
Fishing	72,978	99,720	**172,698**	(2,205)	(905)	**(3,110)**
Exploitation of mines and quarries	292,609	410,011	**702,620**	(2,210)	(830)	**(3,040)**
Crude oil and natural gas production	36,223	34,617	**70,840**	(112)	(858)	**(970)**
Product Manufacturing Industry	**1,480,833**	**744,838**	**2,225,671**	**(40,168)**	**(4,670)**	**(44,838)**
Food, beverage, and tobacco industry	349,054	126,948	**476,002**	(7,348)	(957)	**(8,305)**
Textile and leather industry	30,190	5,439	**35,629**	(1,453)	(95)	**(1,548)**
Wood and furniture industry	41,812	13,150	**54,962**	(2,287)	(190)	**(2,477)**
Printing and publishing paper industry	62,473	2,277	**64,750**	(2,909)	(98)	**(3,007)**
Chemicals and petroleum derivatives	288,868	295,291	**584,159**	(7,936)	(652)	**(8,588)**
Metallic, non-metallic, machinery, or other	429,263	202,541	**631,804**	(13,892)	(1,462)	**(15,354)**
Other Manufacturing Industries	279,173	99,192	**378,365**	(4,343)	(1,216)	**(5,559)**
Electricity, gas, and water	981,981	14,016	**995,997**	(6,823)	(271)	**(7,094)**
Home building	135,204	43,920	**179,124**	(1,107)	(7)	**(1,114)**
Other works and constructions	1,341,279	250,175	**1,591,454**	(35,247)	(2,177)	**(37,424)**
Wholesale trade	1,556,737	384,003	**1,940,740**	(44,424)	(5,345)	**(49,769)**
Retail restaurants and hotels	845,796	1,252,157	**2,097,953**	(36,682)	(8,863)	**(45,545)**
Transport and storage	1,354,474	439,292	**1,793,766**	(20,082)	(5,273)	**(25,355)**
Telecommunications	400,210	78,186	**478,396**	(7,754)	(487)	**(8,241)**
Financial and insurance establishments	2,873,645	355,836	**3,229,481**	(30,298)	(7,009)	**(37,307)**
Real estate and services provided to companies	2,972,779	5,426,656	**8,399,435**	(50,013)	(14,633)	**(64,646)**
Community, social and personal services	2,902,202	4,586,319	**7,488,521**	(69,899)	(42,449)	**(112,348)**
Total Commercial loans	**18,173,030**	**14,244,346**	**32,417,376**	**(376,040)**	**(100,624)**	**(476,664)**
Mortgage loans	**10,486,943**	**3,324,743**	**13,811,686**	**(53,840)**	**(17,491)**	**(71,331)**
Consumer Loans	**3,123,048**	**54,746**	**3,177,794**	**(294,088)**	**(4,623)**	**(298,711)**
Contingent loan exposure	**2,667,974**	**2,529,021**	**5,196,995**	**(48,719)**	**(15,067)**	**(63,786)**

n) As of June 30, 2024 and December 31, 2023, the mortgage loans and its provisions recorded by tranches of outstanding principal owed of the loan on the value of the mortgage guarantee (PVG) and the days past due, are as follows:

June 30, 2024 Tranche Loan / Guarantee Value (%)	Mortgage loans (MCh$)						Provisions recorded for mortgage Loans (MCh$)					
	Days past due at the end of the period						Days past due at the end of the period					
	0	1 to 29	30 to 59	60 to 89	>= 90	Total	0	1 to 29	30 to 59	60 to 89	>= 90	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
PVG <= 40%	1,373,865	31,291	11,983	26,264	17,341	**1,460,744**	(7,858)	(1,232)	(680)	(546)	(1,766)	**(12,082)**
40% < PVG <= 80%	10,266,885	253,415	111,328	58,503	188,818	**10,878,949**	(24,344)	(7,783)	(5,528)	(3,637)	(17,499)	**(58,791)**
80% < PVG <= 90%	1,637,183	31,532	14,320	9,863	29,451	**1,722,349**	(2,460)	(830)	(482)	(556)	(2,964)	**(7,292)**
PVG > 90%	390,507	9,381	2,892	6,079	2,917	**411,776**	(2,784)	(210)	(122)	(59)	(212)	**(3,387)**
Total LTV	**13,668,440**	**325,619**	**140,523**	**100,709**	**238,527**	**14,473,818**	**(37,446)**	**(10,055)**	**(6,812)**	**(4,798)**	**(22,441)**	**(81,552)**

December 31, 2023, Loan Tranche / Guarantee Value (%)	Mortgage loans (MCh$)						Provisions recorded for mortgage Loans (MCh$)					
	Days past due at the end of the period						Days past due at the end of the period					
	0	1 to 29	30 to 59	60 to 89	>= 90	Total	0	1 to 29	30 to 59	60 to 89	>= 90	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
PVG <= 40%	1,306,097	23,261	16,232	6,294	15,155	**1,367,039**	(7,082)	(902)	(715)	(455)	(1,515)	**(10,669)**
40% < PVG <= 80%	9,895,785	251,003	107,738	54,094	126,156	**10,434,776**	(23,782)	(7,588)	(4,880)	(3,241)	(12,630)	**(52,121)**
80% < PVG <= 90%	1,682,590	32,285	16,288	10,119	19,099	**1,760,381**	(2,673)	(909)	(655)	(438)	(1,895)	**(6,570)**
PVG > 90%	240,843	3,787	2,361	757	1,742	**249,490**	(1,650)	(86)	(52)	(19)	(164)	**(1,971)**
Total LTV	**13,125,315**	**310,336**	**142,619**	**71,264**	**162,152**	**13,811,686**	**(35,187)**	**(9,485)**	**(6,302)**	**(4,153)**	**(16,204)**	**(71,331)**

o) As of June 30, 2024 and December 31, 2023, loans and advances to bank and commercial loans and their provisions recorded by classification category, are as follows:

June 30, 2024	Loans and advances to banks and commercial loans																								
	Assessment																							Total	Deductible provision guarantees FOGAPE Covid-19(i)
	Individual																				Group				
	Regular Portfolio							Substandard Portfolio					Non-performing portfolio							Total	Normal Portfolio	Portfolio in Default	Total		
		A2	A3	A4	TO 5	A6	Subtotal	B1	B2	B3	B4	Subtotal	C1	C2	C3	C4	C5	C6	Subtotal						
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Loans and advances to banks																									
Interbank liquidity loans	-	209,927	35,834	-	41,945	-	**287,706**	-	-	-	-	-	-	-	-	-	-	-	-	**287,706**	-	-	-	**287,706**	-
Commercial interbank loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overdrafts on checking accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign trade credits Chilean exports	58,798	145,226	33,376	-	-	-	**237,400**	-	-	-	-	-	-	-	-	-	-	-	-	**237,400**	-	-	-	**237,400**	-
Foreign trade credits Chilean imports	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign trade credits between third countries	-	306,771	44,065	-	-	-	**350,836**	-	-	-	-	-	-	-	-	-	-	-	-	**350,836**	-	-	-	**350,836**	-
Non-transferable deposits in banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other credit balances with banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Subtotal	**58,798**	**661,924**	**113,275**	**-**	**41,945**	**-**	**875,942**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**875,942**	**-**	**-**	**-**	**875,942**	**-**
Provisions recorded	(21)	(569)	(225)	-	(4)	-	**(819)**	-	-	-	-	-	-	-	-	-	-	-	-	**(819)**	-	-	-	**(819)**	-
% Provisions recorded	0.04%	0.09%	0.22%	0.00%	0.01%	0.00%	**0.10%**	0.00%	0.00%	0.00%	0.00%	**0.00%**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	**0.10%**	0.00%	0.00%	**0.00%**	**0.10%**	
Commercial loans																									
Commercial loans	64,834	1,125,185	3,502,478	3,738,843	4,763,632	9,192,068	**22,387,040**	1,304,663	118,290	121,767	53,612	**1,598,332**	338,048	261,915	15,189	18,052	39,479	66,843	739,526	**24,724,898**	3,203,933	377,747	**3,581,680**	**28,306,578**	(25,279)
Foreign trade credits Chilean exports	-	688,605	561,406	212,000	58,906	43,089	**1,564,006**	26,102	3,242	1,727	1,434	**32,505**	4,850	-	986	1,474	296	-	7,606	**1,604,117**	19,298	-	**19,298**	**1,623,415**	-
Foreign trade credits Chilean imports	64	27,457	76,971	146,983	43,956	22,390	**317,821**	5,569	-	-	645	**6,214**	-	-	7,280	-	-	-	7,280	**331,315**	27,910	-	**27,910**	**359,225**	-
Foreign trade credits between third countries	-	26,233	183,872	50,539	77,951	10,402	**348,997**	5,349	-	-	11,480	**16,829**	-	-	-	-	-	-	-	**365,826**	-	-	-	**365,826**	-
Debtors in current accounts	-	12,728	8,071	8,038	6,857	2,843	**38,537**	3,507	2,368	65	45	**5,985**	833	24	66	55	175	744	1,897	**46,419**	68,271	10,897	**79,168**	**125,587**	-
Credit card debtors	4	406	3,319	2,753	965	781	**8,228**	867	228	25	7	**1,127**	39	6	11	7	53	53	169	**9,524**	54,265	7,256	**61,521**	**71,045**	-
Factoring operations	73,650	299,058	415,308	252,941	70,608	28,097	**1,139,662**	6,205	-	-	-	**6,205**	-	-	-	-	-	-	-	**1,145,867**	79,623	412	**80,035**	**1,225,902**	-
Commercial finance lease operations	-	70,407	289,519	392,672	201,083	314,798	**1,268,479**	163,141	25,797	3,562	2,621	**195,121**	26,698	2,095	7,261	2,304	90	984	39,432	**1,503,032**	326,162	15,798	**341,960**	**1,844,992**	-
Student loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	92,176	15,401	**107,577**	**107,577**	-
Other loans and receivable	-	-	-	-	-	-	-	-	-	5,672	-	**5,672**	204	-	-	-	1,936	7,127	9,267	**14,939**	132	869	**1,001**	**15,940**	-
Subtotal	**138,552**	**2,250,079**	**5,040,944**	**4,804,769**	**5,223,958**	**9,614,468**	**27,072,770**	**1,515,403**	**149,925**	**132,818**	**69,844**	**1,867,990**	**370,672**	**264,040**	**30,793**	**21,892**	**42,029**	**75,751**	**805,177**	**29,745,937**	**3,871,770**	**428,380**	**4,300,150**	**34,046,087**	**(25,279)**
Provisions recorded	(50)	(2,794)	(7,573)	(31,194)	(28,806)	(79,508)	**(149,925)**	(25,997)	(5,386)	(21,151)	(3,875)	**(56,409)**	(7,428)	(26,426)	(7,723)	(8,806)	(27,497)	(68,156)	(146,036)	**(352,370)**	(41,241)	(115,190)	**(156,431)**	**(508,801)**	-
% Provisions recorded	0.04%	0.12%	0.15%	0.65%	0.55%	0.83%	**0.55%**	1.72%	3.59%	15.92%	5.55%	**3.02%**	2.00%	10.01%	25.08%	40.24%	65.42%	89.97%	18.14%	**1.16%**	1.07%	26.89%	**3.54%**	**1.49%**	-

As of December 31, 2023	Loans and advances to banks and commercial loans																								
	Assessment																							Total	Deductible provision guarantees FOGAPE Covid-19(i)
	Individual																				Group				
	Regular Portfolio							Substandard Portfolio					Non-performing portfolio							Total	Normal Portfolio	Portfolio in Default	Total		
		A2	A3	A4	TO 5	A6	Subtotal	B1	B2	B3	B4	Subtotal	C1	C2	C3	C4	C5	C6	Subtotal						
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Loans and advances to banks																									
Interbank liquidity loans	-	93,813	50,187	-	55,590	-	**199,590**	-	-	-	-	-	-	-	-	-	-	-	-	**199,590**	-	-	-	**199,590**	-
Commercial interbank loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overdrafts on checking accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign trade credits Chilean exports	-	75,556	59,205	-	-	-	**134,761**	-	-	-	-	-	-	-	-	-	-	-	-	**134,761**	-	-	-	**134,761**	-
Foreign trade credits Chilean imports	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign trade credits between third countries	-	233,645	113,030	-	-	-	**346,675**	-	-	-	-	-	-	-	-	-	-	-	-	**346,675**	-	-	-	**346,675**	-
Non-transferable deposits in banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other credit balances with banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Subtotal	**-**	**403,014**	**222,422**	**-**	**55,590**	**-**	**681,026**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**681,026**	**-**	**-**	**-**	**681,026**	**-**
Provisions recorded	-	(344)	(486)	-	(6)	-	**(836)**	-	-	-	-	-	-	-	-	-	-	-	-	**(836)**	-	-	-	**(836)**	-
% Provisions recorded	0.00%	0.09%	0.22%	0.00%	0.01%	0.00%	**0.12%**	0.00%	0.00%	0.00%	0.00%	**0.00%**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	**0.00%**	**0.12%**	0.00%	0.00%	**0.00%**	**0.12%**	
Commercial loans																									
Commercial loans	80,361	1,237,806	3,326,608	3,896,495	4,668,850	8,009,093	**21,219,213**	1,250,220	161,414	39,664	65,453	**1,516,751**	288,414	252,782	22,704	28,838	27,502	48,412	**668,652**	**23,404,616**	3,369,142	359,636	**3,728,778**	**27,133,394**	(26,133)
Foreign trade credits Chilean exports	-	597,032	406,200	169,836	43,606	32,917	**1,249,591**	5,099	10,311	-	-	**15,410**	-	-	-	1,313	-	-	**1,313**	**1,266,314**	10,970	-	**10,970**	**1,277,284**	-
Foreign trade credits Chilean imports	-	25,286	97,134	128,813	58,273	44,873	**354,379**	9,844	417	-	1,575	**11,836**	-	-	6,692	-	-	-	**6,692**	**372,907**	28,212	-	**28,212**	**401,119**	-
Foreign trade credits between third countries	-	15,290	170,799	3,706	31,627	10,543	**231,965**	433	6,054	-	-	**6,487**	-	-	-	-	-	5,424	**5,424**	**243,876**	-	-	-	**243,876**	-
Debtors in current accounts	-	11,707	35,642	6,249	9,183	1,605	**64,386**	3,562	1,462	87	78	**5,189**	420	159	71	71	114	800	**1,635**	**71,210**	69,293	9,561	**78,854**	**150,064**	-
Credit card debtors	-	914	1,309	2,171	817	525	**5,736**	771	116	11	5	**903**	11	34	11	6	52	207	**321**	**6,960**	53,788	7,522	**61,310**	**68,270**	-
Factoring operations	138,680	243,880	443,473	270,435	133,316	24,099	**1,253,883**	41,213	1,489	-	-	**42,702**	-	-	-	76	41	-	**117**	**1,296,702**	71,277	356	**71,633**	**1,368,335**	-
Commercial finance lease operations	-	79,284	229,066	294,182	212,759	347,376	**1,162,667**	118,134	25,078	3,092	4,314	**150,618**	20,188	2,594	5,696	2,327	477	1,044	**32,326**	**1,345,611**	289,576	13,687	**303,263**	**1,648,874**	-
Student loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100,286	15,224	**115,510**	**115,510**	-
Other loans and receivable	-	-	-	-	-	-	-	-	-	-	-	-	79	-	87	-	1,874	7,502	**9,542**	**9,542**	70	1,038	**1,108**	**10,650**	-
Subtotal	**219,041**	**2,211,199**	**4,710,231**	**4,771,887**	**5,158,431**	**8,471,031**	**25,541,820**	**1,429,276**	**206,341**	**42,854**	**71,425**	**1,749,896**	**309,112**	**255,569**	**35,261**	**32,631**	**30,060**	**63,389**	**726,022**	**28,017,738**	**3,992,614**	**407,024**	**4,399,638**	**32,417,376**	**(26,133)**
Provisions recorded	(79)	(2,694)	(9,387)	(28,556)	(31,435)	(60,339)	**(132,490)**	(19,285)	(6,830)	(957)	(6,544)	**(33,616)**	(6,678)	(25,611)	(8,842)	(13,244)	(19,770)	(56,350)	**(130,495)**	**(296,601)**	(40,445)	(113,485)	**(153,930)**	**(450,531)**	-
Provisions recorded	0.04%	0.14%	0.15%	0.96%	0.79%	1.08%	**0.72%**	2.18%	2.23%	8.51%	4.01%	**2.75%**	2.01%	10.13%	25.02%	40.23%	65.16%	89.72%	**25.82%**	**1.35%**	1.64%	29.96%	**3.70%**	**1.76%**	-

p) As of June 30, 2024 and December 31, 2023, the balances for loans and their provisions recorded by tranches of days past due, are as follows:

As of June 30, 2024	Financial assets before provisions						Provisions constituted								Net financial assets
	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Total	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Subtotal	Deductible guarantees FOGAPE Covid-19(i)	Total	
	Assessment Individual/group		Assessment Individual	Assessment Individual/group			Assessment Individual/group		Assessment Individual	Assessment Individual/group					
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Loans and advances to banks															
0 days	875,942	-	-	-	-	**875,942**	(819)	-	-	-	-	**(819)**	-	**(819)**	**875,123**
1 to 29 days	-	-	-	-	-	**-**	-	-	-	-	-	**-**	-	**-**	**-**
30 to 59 days	-	-	-	-	-	**-**	-	-	-	-	-	**-**	-	**-**	**-**
60 to 89 days	-	-	-	-	-	**-**	-	-	-	-	-	**-**	-	**-**	**-**
>= 90 days	-	-	-	-	-	**-**	-	-	-	-	-	**-**	-	**-**	**-**
Subtotal	**875,942**	**-**	**-**	**-**	**-**	**875,942**	**(819)**	**-**	**-**	**-**	**-**	**(819)**	**-**	**(819)**	**875,123**
Commercial loans															
0 days	26,043,438	3,724,669	1,562,396	379,906	121,295	**31,831,704**	(143,109)	(34,068)	(30,016)	(40,938)	(29,963)	**(278,094)**	(24,600)	**(302,694)**	**31,529,010**
1 to 29 days	1,019,240	106,299	200,616	102,173	35,198	**1,463,526**	(6,674)	(3,474)	(3,885)	(14,864)	(8,178)	**(37,075)**	(243)	**(37,318)**	**1,426,208**
30 to 59 days	7,570	27,781	39,154	35,884	33,765	**144,154**	(141)	(2,194)	(1,931)	(6,011)	(6,491)	**(16,768)**	(133)	**(16,901)**	**127,253**
60 to 89 days	2,488	13,021	65,824	46,644	25,824	**153,801**	-	(1,505)	(20,577)	(11,385)	(6,146)	**(39,613)**	(95)	**(39,708)**	**114,093**
>= 90 days	34	-	-	240,570	212,298	**452,902**	(1)	-	-	(72,838)	(64,412)	**(137,251)**	(208)	**(137,459)**	**315,443**
Subtotal	**27,072,770**	**3,871,770**	**1,867,990**	**805,177**	**428,380**	**34,046,087**	**(149,925)**	**(41,241)**	**(56,409)**	**(146,036)**	**(115,190)**	**(508,801)**	**(25,279)**	**(534,080)**	**33,512,007**
Mortgage loans															
0 days	-	13,567,056	-	-	101,384	**13,668,440**	-	(28,677)	-	-	(8,769)	**(37,446)**	-	**(37,446)**	**13,630,994**
1 to 29 days	-	269,398	-	-	56,221	**325,619**	-	(5,278)	-	-	(4,777)	**(10,055)**	-	**(10,055)**	**315,564**
30 to 59 days	-	85,342	-	-	55,181	**140,523**	-	(1,976)	-	-	(4,836)	**(6,812)**	-	**(6,812)**	**133,711**
60 to 89 days	-	55,605	-	-	45,104	**100,709**	-	(888)	-	-	(3,910)	**(4,798)**	-	**(4,798)**	**95,911**
>= 90 days	-	-	-	-	238,527	**238,527**	-	-	-	-	(22,441)	**(22,441)**	-	**(22,441)**	**216,086**
Subtotal	**-**	**13,977,401**	**-**	**-**	**496,417**	**14,473,818**	**-**	**(36,819)**	**-**	**-**	**(44,733)**	**(81,552)**	**-**	**(81,552)**	**14,392,266**
Consumer loans															
0 days	-	2,783,138	-	-	89,939	**2,873,077**	-	(87,130)	-	-	(43,081)	**(130,211)**	-	**(130,211)**	**2,742,866**
1 to 29 days	-	74,843	-	-	23,025	**97,868**	-	(23,100)	-	-	(11,234)	**(34,334)**	-	**(34,334)**	**63,534**
30 to 59 days	-	34,333	-	-	18,323	**52,656**	-	(16,926)	-	-	(9,957)	**(26,883)**	-	**(26,883)**	**25,773**
60 to 89 days	-	17,443	-	-	22,613	**40,056**	-	(10,289)	-	-	(14,963)	**(25,252)**	-	**(25,252)**	**14,804**
>= 90 days	-	-	-	-	101,596	**101,596**	-	-	-	-	(75,593)	**(75,593)**	-	**(75,593)**	**26,003**
Subtotal	**-**	**2,909,757**	**-**	**-**	**255,496**	**3,165,253**	**-**	**(137,445)**	**-**	**-**	**(154,828)**	**(292,273)**	**-**	**(292,273)**	**2,872,980**
TOTAL	**27,948,712**	**20,758,928**	**1,867,990**	**805,177**	**1,180,293**	**52,561,100**	**(150,744)**	**(215,505)**	**(56,409)**	**(146,036)**	**(314,751)**	**(883,445)**	**(25,279)**	**(908,724)**	**51,652,376**

As of December 31, 2023	Financial assets before provisions						Provisions constituted								Net financial assets
	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Total	Regular Portfolio		Substandard Portfolio	Non-performing portfolio		Subtotal	Deductible guarantees FOGAPE Covid-19(i)	Total	
	Assessment Individual/group		Assessment Individual	Assessment Individual/group			Assessment Individual/group		Assessment Individual	Assessment Individual/group					
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Loans and advances to banks															
0 days	681,026	-	-	-	-	**681,026**	(836)	-	-	-	-	**(836)**	-	**(836)**	**680,190**
1 to 29 days	-	-	-	-	-	**-**	-	-	-	-	-	**-**	-	**-**	**-**
30 to 59 days	-	-	-	-	-	**-**	-	-	-	-	-	**-**	-	**-**	**-**
60 to 89 days	-	-	-	-	-	**-**	-	-	-	-	-	**-**	-	**-**	**-**
>= 90 days	-	-	-	-	-	**-**	-	-	-	-	-	**-**	-	**-**	**-**
Subtotal	**681,026**	**-**	**-**	**-**	**-**	**681,026**	**(836)**	**-**	**-**	**-**	**-**	**(836)**	**-**	**(836)**	**680,190**
Commercial loans															
0 days	24,415,352	3,807,935	1,521,912	484,404	119,536	**30,349,139**	(121,561)	(31,661)	(26,765)	(45,599)	(28,318)	**(253,904)**	(24,121)	**(278,025)**	**30,071,114**
1 to 29 days	1,087,433	120,046	179,517	48,737	36,261	**1,471,994**	(10,758)	(3,564)	(3,799)	(3,949)	(7,777)	**(29,847)**	(210)	**(30,057)**	**1,441,937**
30 to 59 days	19,816	50,682	41,056	25,936	32,324	**169,814**	(62)	(2,829)	(2,902)	(2,833)	(7,705)	**(16,331)**	(212)	**(16,543)**	**153,271**
60 to 89 days	19,194	13,951	7,411	18,682	22,554	**81,792**	(107)	(2,391)	(150)	(2,452)	(5,733)	**(10,833)**	(60)	**(10,893)**	**70,899**
>= 90 days	25	-	-	148,263	196,349	**344,637**	(2)	-	-	(75,662)	(63,952)	**(139,616)**	(1,530)	**(141,146)**	**203,491**
Subtotal	**25,541,820**	**3,992,614**	**1,749,896**	**726,022**	**407,024**	**32,417,376**	**(132,490)**	**(40,445)**	**(33,616)**	**(130,495)**	**(113,485)**	**(450,531)**	**(26,133)**	**(476,664)**	**31,940,712**
Mortgage loans															
0 days	-	13,033,864	-	-	91,451	**13,125,315**	-	(27,140)	-	-	(8,047)	**(35,187)**	-	**(35,187)**	**13,090,128**
1 to 29 days	-	257,429	-	-	52,907	**310,336**	-	(4,897)	-	-	(4,588)	**(9,485)**	-	**(9,485)**	**300,851**
30 to 59 days	-	95,789	-	-	46,830	**142,619**	-	(2,277)	-	-	(4,025)	**(6,302)**	-	**(6,302)**	**136,317**
60 to 89 days	-	33,168	-	-	38,096	**71,264**	-	(801)	-	-	(3,352)	**(4,153)**	-	**(4,153)**	**67,111**
>= 90 days	-	-	-	-	162,152	**162,152**	-	-	-	-	(16,204)	**(16,204)**	-	**(16,204)**	**145,948**
Subtotal	**-**	**13,420,250**	**-**	**-**	**391,436**	**13,811,686**	**-**	**(35,115)**	**-**	**-**	**(36,216)**	**(71,331)**	**-**	**(71,331)**	**13,740,355**
Consumer loans															
0 days	-	2,767,942	-	-	105,638	**2,873,580**	-	(84,935)	-	-	(53,266)	**(138,201)**	-	**(138,201)**	**2,735,379**
1 to 29 days	-	80,762	-	-	26,270	**107,032**	-	(23,641)	-	-	(13,746)	**(37,387)**	-	**(37,387)**	**69,645**
30 to 59 days	-	37,790	-	-	21,552	**59,342**	-	(19,061)	-	-	(12,264)	**(31,325)**	-	**(31,325)**	**28,017**
60 to 89 days	-	18,824	-	-	22,829	**41,653**	-	(10,574)	-	-	(15,229)	**(25,803)**	-	**(25,803)**	**15,850**
>= 90 days	-	-	-	-	96,187	**96,187**	-	-	-	-	(65,995)	**(65,995)**	-	**(65,995)**	**30,192**
Subtotal	**-**	**2,905,318**	**-**	**-**	**272,476**	**3,177,794**	**-**	**(138,211)**	**-**	**-**	**(160,500)**	**(298,711)**	**-**	**(298,711)**	**2,879,083**
TOTAL	**26,222,846**	**20,318,182**	**1,749,896**	**726,022**	**1,070,936**	**50,087,882**	**(133,326)**	**(213,771)**	**(33,616)**	**(130,495)**	**(310,201)**	**(821,409)**	**(26,133)**	**(847,542)**	**49,240,340**

q) The guarantees provided to the Bank to guarantee the payment of the rights reflected in its loan's portfolio correspond to mortgages, pledges, including warrants and trade and commercial financial instruments.

The Bank finances the acquisition of goods to its customers, both movable and real estate, through finance lease agreements between 1 and 10 years depending on each contract, which are presented in the caption lease operations. As of June 30, 2024 and December 31, 2023, MCh$1,248,955 and MCh$1,126,289, respectively, correspond to finance leases on personal property, and MCh$596,417 and MCh$523,018, respectively to finance leases on real estate.

The detail of the reconciliation between the gross investment and the present value of the minimum collections as of June 30, 2024 and December 31, 2023, is as follows:

Net balance receivable	June 30, 2024	December 31, 2023
	MCh$	MCh$
Gross finance lease	2,090,967	1,880,391
Unaccrued finance income	(245,595)	(231,084)
Net finance lease	**1,845,372**	**1,649,307**

As of June 30, 2024 and December 31, 2023, the cash flows receivable by the Bank from finance lease agreements due to expiration are as follows:

Net balance receivable	June 30, 2024	December 31, 2023
	MCh$	MCh$
On-demand	-	-
Up to a month	194,227	173,594
More than 1 month to 3 months	238,851	213,471
More than 3e months to 1 year	458,264	409,576
More than 1 year to 3 years	390,859	349,344
More than 3 years to 5 years	228,839	204,524
More than 5 years	334,332	298,798
Total	**1,845,372**	**1,649,307**

There is no evidence of impairment for finance lease agreements entered into by the Bank.

As of June 30, 2024 the Bank has acquired financial assets corresponding to real estate for a value of MCh$6,821 and MCh$12,899 as of December 31, 2023, through the execution of guarantees or dations in payment of collateral.

NOTE 14 – INVESTMENTS IN COMPANIES

a) As of June 30, 2024 and December 31, 2023, the main investments in companies and joint ventures are detailed below:

	June 30., 2024			December 31, 2023		
	Equity	Ownership interest	Investment value	Equity	Ownership interest	Investment value
	MCh$	%	MCh$	MCh$	%	MCh$
Investments in associates						
Redbanc S.A.	12,439	12,71	1,724	12,468	12.71	1,585
Combanc S.A.	7,840	13,30	1,044	7,823	13.30	1,041
Transbank S.A.	131,228	8,72	12,279	133,894	8.72	11,674
Servicio de Infraestructura de Mercado OTC S.A.	14,362	13,61	2,000	14,310	13.61	1,948
AFT S.A.	20,697	20,00	3,747	20,341	20.00	4,068
Centro de Compensación Automatizado S.A.	14,831	33,33	5,563	14,082	33.33	4,694
Sociedad Interbancaria de Depósitos de Valores S.A.	8,643	7,03	636	8,413	7.03	591
Pagos y Servicios S.A.	3,273	49,90	1,583	3,487	49.90	1,740
Minority investments						
Shares in SWIFT	-	-	296	-	-	56
Shares in BLADEX	-	-	1,633	-	-	1,264
Shares FRB and FHLB	-	-	139,854	-	-	125,046
Other shares	-	-	3,198	-	-	3
Investments in joint ventures						
Servipag Ltda.	16,581	50,00	8,760	15,664	50.00	7,832
Artikos Chile S.A.	3,471	50,00	1,354	3,188	50.00	1,594
Total	**233,365**		**183,671**	**233,670**		**163,136**

b) Changes in investments in companies as of June 30, 2024 and December 31, 2023, are as follows:

	June 30, 2024	December 31, 2023
	MCh$	MCh$
Balance as of January 1,	**163,136**	**175,736**
Equity in profit or loss	7,941	16,018
Sale of investments in companies (*)	-	(23,613)
Acquisition of investments in companies (*)	10,433	-
Dividend received	(1,087)	(3,945)
Adjustment of provision for minimum dividend and results	402	5
Provision for minimum dividend	(176)	(1,088)
Capital increase adjustment	34	-
MTM shares	2,988	23
Total	**183,671**	**163,136**

(*) Correspond mainly to shares recorded at cost recognized by the subsidiary BCI Financial Group, INC. and Subsidiaries in its Consolidated Statements of Financial Position for shares to be acquired by City National Bank of Florida (CNB) from the Federal Reserve Bank (FRB) and the Federal Home Loan Bank (FHLB), in order to participate in the funding provided by these U.S. government agencies to the banks established in the State of Florida.

NOTE 15 – INTANGIBLE ASSETS

a) As of June 30, 2024 and December 31, 2023 intangible assets are as follows:

June 30, 2024	Average years of useful life	Average years of remaining useful life	Gross Balance	Accumulated amortization	Net Balance
			MCh$	MCh$	MCh$
Goodwill from business combination	-	-	170,603	-	**170,603**
Other intangible assets arising from business combinations:					
Customer relationships	10	7	33,391	(20,926)	**12,465**
Core deposits	8	2	113,462	(111,459)	**2,003**
Right to use trademarks	10	7	22,084	(2,858)	**19,226**
Right to use channels	10	7	2,538	(1,769)	**769**
Contract for collection of services	-	-	8,508	(4,750)	**3,758**
Mortgage loans servicing rights	-	-	1,560	(384)	**1,176**
Other intangible assets	11	7	9,696	(4,970)	**4,726**
Other independently generated intangible assets					
Software or computer programs purchased independently	6	4	491,383	(289,057)	**202,326**
Software or computer programs generated internally	6	5	111,595	(68,084)	**43,511**
Mortgage loans servicing rights	-	-	-	-	-
Other intangible assets	-	-	-	-	-
Total			**964,820**	**(504,257)**	**460,563**

December 31, 2023	Average years of useful life	Average years of remaining useful life	Gross Balance	Accumulated amortization	Net Balance
			MCh$	MCh$	MCh$
Goodwill from business combination	-	-	158,641	-	**158,641**
Other intangible assets arising from business combinations:					
Customer relationships	10	7	33,391	(19,818)	**13,573**
Core deposits	8	2	109,216	(104,104)	**5,112**
Right to use trademarks	10	7	20,859	(2,602)	**18,257**
Right to use channels	10	7	2,538	(1,682)	**856**
Contract for collection of services	-	-	8,508	(4,325)	**4,183**
Mortgage loans servicing rights	-	-	1,292	(262)	**1,030**
Other intangible assets	11	7	9,227	(4,398)	**4,829**
Other independently generated intangible assets					
Software or computer programs purchased independently	6	4	443,122	(264,372)	**178,750**
Software or computer programs generated internally	6	5	124,963	(63,648)	**61,315**
Mortgage loans servicing rights	-	-	-	-	**-**
Other intangible assets	-	-	-	-	**-**
Total			**911,757**	**(465,211)**	**446,546**

b) Changes in intangible assets as of June 30, 2024 and December 31, 2023, are as follows:

	Goodwill from business combination	Other intangible assets arising from business combinations							Other independently generated intangible assets				
		Customer relationships	Stable deposits	Right to use trademarks	Right to use channels	Contract for collection of services	Mortgage loans servicing rights	Other intangible assets	Software or computer programs purchased independently	Software or computer programs generated internally	Mortgage loans servicing rights	Other intangible assets	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Balance as of January 1, 2024	**158,641**	**33,391**	**109,216**	**20,859**	**2,538**	**8,508**	**1,292**	**9,227**	**443,122**	**124,963**	**-**	**-**	**911,757**
Acquisitions	-	-	-	-	-	-	167	-	46,911	21,230	-	-	**68,308**
Derecognition / disposal	-	-	-	-	-	-	-	-	(533)	(2,803)	-	-	**(3,336)**
Transfers	-	-	-	-	-	-	-	-	(1,112)	(31,847)	-	-	**(32,959)**
Exchange rate variation	10,868	-	4,246	1,225	-	-	101	469	2,995	52	-	-	**19,956**
Goodwill remeasurement	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	1,094	-	-	-	-	-	-	-	-	-	-	-	**1,094**
Impairment	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross balance as of June 30, 2024	**170,603**	**33,391**	**113,462**	**22,084**	**2,538**	**8,508**	**1,560**	**9,696**	**491,383**	**111,595**	**-**	**-**	**964,820**
Amortization for the period	-	(1,108)	-	(256)	(87)	(425)	-	(3,605)	(23,293)	(4,411)	-	(43)	**(33,228)**
Amortization accumulated at the beginning of the period	-	(19,818)	(104,104)	(2,602)	(1,682)	(4,325)	(262)	(4,398)	(264,372)	(63,648)	-	-	**(465,211)**
Derecognition / disposal	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	(7,355)	-	-	-	(122)	3,033	(1,392)	(25)	-	43	**(5,818)**
Impairment	-	-	-	-	-	-	-	-	-	-	-	-	-
Total amortization and accumulated impairment	**-**	**(20,926)**	**(111,459)**	**(2,858)**	**(1,769)**	**(4,750)**	**(384)**	**(4,970)**	**(289,057)**	**(68,084)**	**-**	**-**	**(504,257)**
Net balance as of June 30, 2024	**170,603**	**12,465**	**2,003**	**19,226**	**769**	**3,758**	**1,176**	**4,726**	**202,326**	**43,511**	**-**	**-**	**460,563**

	Goodwill from business combination	Other intangible assets arising from business combinations							Other independently generated intangible assets				
		Customer relationships	Stable deposits	Right to use trademarks	Right to use channels	Contract for collection of services	Mortgage loans servicing rights	Other intangible assets	Software or computer programs purchased independently	Software or computer programs generated internally	Mortgage loans servicing rights	Other intangible assets	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Balance as of January 1, 2023	**155,234**	**34,890**	**106,063**	**20,405**	**2,538**	**8,508**	**552**	**9,053**	**382,283**	**85,763**	**-**	**22**	**805,311**
Acquisitions	-	-	-	-	-	-	724	-	7,140	103,509	-	-	**111,373**
Derecognition / disposal	-	-	-	-	-	-	-	-	-	(102)	-	(22)	**(124)**
Transfers	-	-	-	-	-	-	-	-	52,256	(64,207)	-	-	**(11,951)**
Exchange rate variation	4,438	-	3,153	454	-	-	6	174	1,443	-	-	-	**9,678**
Goodwill remeasurement	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Impairment	(1,031)	(1,499)	-	-	-	-	-	-	-	-	-	-	**(2,530)**
Gross balance as of December 31, 2023	**158,641**	**33,391**	**109,216**	**20,859**	**2,538**	**8,508**	**1,292**	**9,227**	**443,122**	**124,963**	**-**	**-**	**911,757**
Amortization for the period	-	(2,715)	(13,828)	(512)	(174)	(851)	(126)	(753)	(38,291)	(9,904)	-	-	**(67,154)**
Amortization accumulated at the beginning of the period	-	(17,103)	(86,366)	(2,090)	(1,508)	(3,474)	(136)	(3,645)	(53,939)	(226,041)	-	-	**(394,302)**
Derecognition / disposal	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfers	-	-	-	-	-	-	-	-	(172,142)	172,297	-	-	**155**
Other	-	-	(3,910)	-	-	-	-	-	-	-	-	-	**(3,910)**
Impairment	-	-	-	-	-	-	-	-	-	-	-	-	-
Total amortization and accumulated impairment	-	(19,818)	(104,104)	(2,602)	(1,682)	(4,325)	(262)	(4,398)	(264,372)	(63,648)	-	-	**(465,211)**
Net balance as of December 31, 2023	**158,641**	**13,573**	**5,112**	**18,257**	**856**	**4,183**	**1,030**	**4,829**	**178,750**	**61,315**	**-**	**-**	**446,546**

c) Impairment

At the end of each reporting period, the Bank assesses whether there is any indication of impairment in the value of any amortizable and non- amortizable assets. If such indication exists, or when an impairment testing is required, the Bank estimates the recoverable amount of the asset.

As of June 30, 2024, the Bank conducted an assessment of whether there is any impairment of its assets, reaching the conclusion that there is no impairment that should be recorded on intangible assets and goodwill on such investments. As of December 31, 2023, two movements related to impairment of intangibles were recorded, the first impairment is recorded in relation to customers for MCh$1,499 and the second impairment in relation to the Financial Services CGU, the Bank's Management estimated the recoverable amount of its CGU, resulting in the recognition of an impairment loss associated with the Goodwill for MCh$1,031.

NOTE 16 – PROPERTY AND EQUIPMENT

a) As of June 30, 2024 and December 31, 2023, property and equipment are detailed as follows:

Concept	June 30, 2024				
	Average years of useful life	Average years of remaining useful life	Closing gross balance	Accumulated depreciation	Closing net balance
			MCh$	MCh$	MCh$
Buildings and land	37	29	253,634	(54,388)	**199,246**
Other property and equipment	6	5	231,743	(165,478)	**66,265**
Total			**485,377**	**(219,866)**	**265,511**

Concept	December 31, 2023				
	Average years of useful life	Average years of remaining useful life	Closing gross balance	Accumulated depreciation	Closing net balance
			MCh$	MCh$	MCh$
Buildings and land	37	29	249,075	(52,251)	196,824
Other property and equipment	6	5	216,761	(159,971)	56,790
Total			**465,836**	**(212,222)**	**253,614**

b) Changes in property and equipment as of June 30, 2024 and December 31, 2023, are as follows:

	Buildings and land	Other property and equipment	Total
	MCh$	MCh$	MCh$
Balance as of January 1, 2024	249,075	216,761	**465,836**
Acquisitions	54	24,385	**24,439**
Derecognition/disposal	(587)	(11,383)	**(11,970)**
Transfers	1,106	-	**1,106**
Other	3,986	1,980	**5,966**
Impairment	-	-	-
Gross balance as of June 30, 2024	**253,634**	**231,743**	**485,377**
Depreciation for the period	(2,668)	(8,783)	**(11,451)**
Derecognition/disposal	-	3,915	**3,915**
Transfers	-	-	-
Accumulated depreciation at the beginning of the period	(52,251)	(159,971)	**(212,222)**
Other	531	(639)	**(108)**
Impairment	-	-	-
Total accumulated depreciation	**(54,388)**	**(165,478)**	**(219,866)**
Net balance as of June 30, 2024	**199,246**	**66,265**	**265,511**

	Buildings and land	Other property and equipment	Total
	MCh$	MCh$	MCh$
Balance as of January 1, 2023	245,329	203,319	448,648
Acquisitions	43	20,806	20,849
Derecognition/disposal	(1,443)	(9,652)	(11,095)
Transfers	3,669	1,580	5,249
Other	1,477	725	2,202
Impairment	-	(17)	(17)
Gross balance as of December 31, 2023	**249,075**	**216,761**	**465,836**
Depreciation for the year	(3,317)	(18,212)	(21,529)
Derecognition/disposal	262	7,719	7,981
Transfers	-	-	-
Accumulated depreciation at the beginning of the period	(49,066)	(150,477)	(199,543)
Other	(130)	999	869
Impairment	-	-	-
Total accumulated depreciation	**(52,251)**	**(159,971)**	**(212,222)**
Net balance as of December 31, 2023	**196,824**	**56,790**	**253,614**

The Bank has no restrictions on property and equipment as of June 30, 2024 and December 31, 2023. Additionally, property and equipment have not been pledged as collateral for the fulfillment of obligations. On the other hand, there are no amounts owed on property and equipment by the Bank as of the same dates.

NOTE 17 – RIGHT-OF-USE ASSETS AND LEASE LIABILITIES

a) As of June 30, 2024 and December 31, 2023, this caption is detailed as follows:

Concept	June 30, 2024				
	Average years of useful life	Average years of remaining useful life	Closing gross balance	Accumulated depreciation	Closing net balance
	MCh$	MCh$	MCh$	MCh$	MCh$
Buildings and land	9	6	197,588	(90,165)	**107,423**
Leasehold improvements	10	7	66,877	(47,268)	**19,609**
Other property and equipment	-	-	-	-	-
Other intangible assets	-	-	-	-	-
Total			**264,465**	**(137,433)**	**127,032**

Concept	December 31, 2023				
	Average years of useful life	Average years of remaining useful life	Closing gross balance	Accumulated depreciation	Closing net balance
	MCh$	MCh$	MCh$	MCh$	MCh$
Buildings and land	9	6	206,975	(83,027)	**123,948**
Leasehold improvements	10	7	64,799	(44,861)	**19,938**
Other property and equipment	-	-	-	-	-
Other intangible assets	-	-	-	-	-
Total			**271,774**	**(127,888)**	**143,886**

b) Changes in right-of-use assets as of June 30, 2024 and December 31, 2023, are as follows:

	Buildings and land	Leasehold improvements	Other property and equipment	Other intangible assets	Total
	MCh$	MCh$	MCh$	MCh$	MCh$
Balance January 1, 2024	206,975	64,799	-	-	**271,774**
Acquisitions	19,210	413	-	-	**19,623**
Derecognition/disposal	(36,156)	(245)	-	-	**(36,401)**
Transfers	1,882	261	-	-	**2,143**
Other	5,677	1,649	-	-	**7,326**
Impairment	-	-	-	-	-
Gross balance as of June 30, 2024	**197,588**	**66,877**	**-**	**-**	**264,465**
Depreciation for the period	(11,255)	(1,868)	-	-	**(13,123)**
Derecognition/disposal	6,956	227	-	-	**7,183**
Transfers	-	-	-	-	-
Accumulated depreciation	(83,027)	(44,861)	-	-	**(127,888)**
Other	(2,839)	(766)	-	-	**(3,605)**
Impairment	-	-	-	-	-
Total accumulated depreciation	**(90,165)**	**(47,268)**	**-**	**-**	**(137,433)**
Net balance as of June 30, 2024	**107,423**	**19,609**	**-**	**-**	**127,032**

	Buildings and land	Leasehold improvements	Other property and equipment	Other intangible assets	Total
	MCh$	MCh$	MCh$	MCh$	MCh$
Balance January 1, 2023	**199,378**	**68,772**	**-**	**-**	**268,150**
Acquisitions	59,200	385	-	-	59,585
Derecognition/disposal	(55,568)	(6,143)	-	-	(61,711)
Transfers	2,016	1,175	-	-	3,191
Other	1,949	610	-	-	2,559
Impairment	-	-	-	-	-
Gross balance as of December 31, 2023	**206,975**	**64,799**	**-**	**-**	**271,774**
Depreciation for the period	(20,599)	(3,734)	-	-	(24,333)
Derecognition/disposal	12,148	5,454	-	-	17,602
Transfers	-	-	-	-	-
Accumulated depreciation	(68,907)	(46,357)	-	-	(115,264)
Other	(5,669)	(224)	-	-	(5,893)
Impairment	-	-	-	-	-
Total accumulated depreciation	**(83,027)**	**(44,861)**	**-**	**-**	**(127,888)**
Net balance as of December 31, 2023	**123,948**	**19,938**	**-**	**-**	**143,886**

c) As of June 30, 2024 and December 31, 2023, lease liabilities are as follows:

	June 30, 2024	December 31, 2023
	MCh$	MCh$
Lease liabilities	112,500	129,349
Total	**112,500**	**129,349**

d) Lease liabilities as of June 30, 2024 and December 31, 2023 :

	June 30, 2024	December 31, 2023
	MCh$	MCh$
Depreciation	13,123	24,333
Interests	1,030	2,639
Short-term leases	-	-
Total	**14,153**	**26,972**

e) As of June 30, 2024 and December 31, 2023, the expenses related to right-of-use assets and lease liabilities are as follows:

	June 30, 2024 MCh$	December 31, 2023 MCh$
Contract maturity		
On demand	-	-
Up to one month	1,947	2,047
From 1 to 3 months	4,840	5,171
From 3 months to 1 years	23,868	18,398
Between 1 and 3 years	59,910	63,017
From 3 to 5 years	17,788	36,142
More than 5 years	4,147	4,574
Total	**112,500**	**129,349**

f) As of June 30, 2024 and December 31, 2023, the bank does not maintain future minimum lease payments to be received for non-cancellable operating leases.

NOTE 18 – CURRENT TAXES AND DEFERRED TAXES

a. Current tax

As of June 30, 2024 and December 31, 2023, the Bank has recorded provisions for Corporate Income Tax and Tax under Article No. 21 of the Income Law, based on current legal tax provisions, recording a current tax liability of MCh$19,114 as of June 30, 2024 and an asset of MCh$125,659 as of December 31, 2023. Such provisions are presented net of recoverable taxes. As detailed below:

	June 30, 2024 MCh$	December 31, 2023 MCh$
Current tax assets	6,023	159,318
Current tax (liabilities)	(25,137)	(33,659)
Total assets (liabilities)	**(19,114)**	**125,659**

Legal fees by jurisdiction	June 30, 2024	December 31, 2023
Chile	27.00%	27.00%
United States	21.00%	21.00%
Peru	29.50%	29.50%

	June 30, 2024			
	Chile MCh$	United States MCh$	Peru MCh$	Total MCh$
Income tax (27% tax rate)	(78,966)	(64,519)	1,030	**(142,455)**
Previous year provision	-	-	-	**-**
Provision for 40% of single tax	(603)	-	-	**(603)**
Provision 10% single tax Law 21420				
Less:				
Monthly provisional payments	46,398	49,804	-	**96,202**
Tax credit for training expenses	2	-	-	**2**
Credit for acquisition of property and equipment	-	-	-	**-**
Credit for donations	854	-	-	**854**
Taxes to be recovered from previous years	24,183	-	293	**24,476**
Withholding 4% Interest N°7 Art 74.	18	-	-	**18**
Other taxes and withholdings recoverable	2,392	-	-	**2,392**
Total	**(5,722)**	**(14,715)**	**1,323**	**(19,114)**

	December 31, 2023			
	Chile MCh$	United States MCh$	Peru MCh$	Total MCh$
Income tax (27% tax rate)	(150,032)	(50,205)	115	**(200,122)**
Previous year provision	-	-	-	**-**
Provision for 40% of single tax	(286)	-	-	**(286)**
Provision 10% single tax Law 21420	-	-	-	**-**
Less:				
Monthly provisional payments	129,524	23,895	-	**153,419**
Tax credit for training expenses	190	-	-	**190**
Credit for acquisition of property and equipment	2,903	-	-	**2,903**
Credit for donations	3,664	-	-	**3,664**
Income tax recoverable	164,581	-	211	**164,792**
Other taxes and withholdings recoverable	1,099	-	-	**1,099**
Total	**151,643**	**(26,310)**	**326**	**125,659**

The following is the detail of the net current tax, both by economic entity and by geographical unit. In accordance with the provisions of IAS 12:

	June 30, 2024			
	Chile MCh$	United States MCh$	Peru MCh$	Total MCh$
Current tax asset	4,700	-	1,323	**6,023**
Current tax liability	(10,422)	(14,715)	-	**(25,137)**
Net total	**(5,722)**	**(14,715)**	**1,323**	**(19,114)**

	December 31, 2023			
	Chile MCh$	United States MCh$	Peru MCh$	Total MCh$
Current tax asset	158,992	-	326	**159,318**
Current tax liability	(7,349)	(26,310)	-	**(33,659)**
Net total	**151,643**	**(26,310)**	**326**	**125,659**

b. Income tax

The effect of tax expenditure for the periods ended as of June 30, 2024 and December 31, 2023, is comprised of the following:

	As of June 30,	
	2024	2023
	MCh$	MCh$
Income tax expense:		
Current year tax	(106,423)	(107,861)
Surplus/deficit in previous year provision	-	-
Deferred tax credit (debit):		
Origination and reversal of temporary differences	7,533	68,426
Subtotal	**(98,890)**	**(39,435)**
Tax for non-deductible expenses under Article 21	(559)	(114)
Others	155	105
Net income tax debit (credit) to profit or loss	**(99,294)**	**(39,444)**

c. Effective Tax Rate Reconciliation

The following is the reconciliation between the income tax rate and the effective rate applied in determining the tax expense as of June 30, 2024 and 2023:

	As of June 30,			
	2024		2023	
	Tax rate	Amount	Tax rate	Amount
	%	MCh$	%	MCh$
Profit before tax		520,162		412,289
Tax at the prevailing tax rate	27.00%	140,444	27.00%	111,318
Tax effect of non-deductible expenses when calculating taxable income:				
Currency correction CNB (1)	(0.60%)	(3,108)	(4.06%)	(16,735)
U.S. and Peru rate differences (2)	(0.35%)	(1,853)	(0.82%)	(3,384)
Equity price-level adjustment	(6.74%)	(35,058)	(11.48%)	(47,312)
Tax credit MIAMI Branch	0.00%	-	(0.64%)	(2,653)
Bonds under Article No. 104 Income Tax Law (3)	0.82%	4,273	(0.34%)	(1,403)
Single tax art. 107° LIR	(0.24%)	(1,253)	(0.79%)	(3,268)
Readjustment art 72° LIR	0.00%	-	0.00%	15
Other permanent differences	(0.80%)	(4,151)	0.70%	2,868
Effective rate and income tax expense	**19.09%**	**99,294**	**9.57%**	**39,444**

(1) The investment that BCI maintains in the USA (CNB) for tax purposes in Chile is adjusted for the variation of the exchange rate (US dollar), which is affected by First Category Income Tax. The impact of this adjustment as of June 30, 2024 is an income tax benefit of MCh$3,108, whereas as of June 30, 2023, income tax benefit amounted to MCh$16,735.
(2) The legal tax rate in Chile is 27%, while in the US the tax rate is 25.345% (federal tax of 21% and state tax of 5.5%), Therefore, with respect to part of BCI's consolidated profit (CNB, Miami Branch and BCI Securities) there is a tax saving associated with the difference in tax rates in force at different jurisdictions.
(3) Relates to adjustments to market values and higher and lower values obtained on the sale of Chilean government bonds issued in the local market and recorded in the Bank's trading portfolio, since these papers are supported by Article 104 of the Income Tax Law (LIR), which exempts them from taxes on the gains or losses from the sale of such instruments.

d. Effect of deferred taxes in equity

The deferred tax that has been recognized as a debit to equity as of June 30, 2024 and December 31, 2023, is comprised of the following:

	Accumulated Amounts		Effect on Profit and Loos	
	June 30,	December 31,	June 30,	
	2024	2023	2024	2023
	MCh$	MCh$	MCh$	MCh$
Changes in fair value of financial assets at fair value through other comprehensive income	131,557	129,171	2,386	(9,116)
Cash flow accounting hedges	(54,937)	(46,978)	(7,959)	(10,015)
Deferred tax credit (debit on equity)	**76,620**	**82,193**	**(5,573)**	**(19,131)**

e. Deferred tax effect

As of June 30, 2024 and December 31, 2023, the Bank has recorded the effects of deferred taxes in accordance with IAS 12 in its Interim Consolidated Financial Statements.

	June 30,	December 31,
	2024	2023
	MCh$	MCh$
Deferred tax assets:		
With effect in income	467,851	410,268
With effect in equity	76,620	82,193
Total deferred tax assets	**544,471**	**492,461**
Deferred tax liabilities:		
With effect in profit or loss	-	(2,106)
With effect in Shareholders' equity	-	-
Total deferred tax liabilities	**-**	**(2,106)**
Total net deferred tax assets:	**544,471**	**490,355**

The following are the effects of net deferred taxes by jurisdiction as of June 30, 2024 and December 31, 2023:

	June 30, 2024			
	Chile	United States	Peru	Total
	MCh$	MCh$	MCh$	MCh$
Detail of deferred tax assets (liabilities)				
Allowance for credit losses	236,509	97,382	111	**334,002**
Provision for employee vacations and bonuses	62,241	-	244	**62,485**
Leases (net)	54,937	(191,963)	-	**(137,026)**
Property and equipment	(22,632)	(766)	18	**(23,380)**
Transitory assets	19,625	34,681	-	**54,306**
Derivative contracts	4,845	(36,415)	-	**(31,570)**
Subordinated bonds	(2,514)	-	-	**(2,514)**
Tax loss	46,423	81,205	1,571	**129,199**
Other	14,076	67,704	569	**82,349**
Total net assets (liabilities)	**413,510**	**51,828**	**2,513**	**467,851**
Deferred tax credit (debit) on equity	(50,768)	127,388	-	**76,620**
Net effect of deferred tax asset	**362,742**	**179,216**	**2,513**	**544,471**

	December 31, 2023			
	Chile	United States	Peru	Total
	MCh$	MCh$	MCh$	MCh$
Detail of deferred tax assets (liabilities)				
Allowance for credit losses	242,764	56,516	-	**299,280**
Provision for employee vacations and bonuses	65,228	-	334	**65,562**
Leases (net)	18,259	(115,199)	-	**(96,940)**
Property and equipment	(13,972)	(441)	-	**(14,413)**
Transitory assets	(18,546)	21,107	-	**2,561**
Derivative contracts	39,906	(22,163)	-	**17,743**
Subordinated bonds	12,453	-	-	**12,453**
Tax loss	42,208	53,856	1,639	**97,703**
Other	16,526	7,476	211	**24,213**
Total net assets (liabilities)	**404,826**	**1,152**	**2,184**	**408,162**
Deferred tax credit (debit) on equity	(39,865)	122,058	-	**82,193**
Net effect of deferred tax asset	**364,961**	**123,210**	**2,184**	**490,355**

NOTE 19 – OTHER ASSETS

As of June 30, 2024 and December 31, 2023, other assets are as follows:

	As of June 30, 2024	As of December 31, 2023
	MCh$	MCh$
Assets to be leased in financial leases as lessor	165,671	271,771
Cash guarantees delivered for derivative financial transactions	696,675	482,804
Debtors for brokerage of financial instruments	-	-
Accounts receivable for use of payment cards with provision of funds	-	-
Accounts receivable from third parties	144,505	99,858
Investment property	-	-
VAT fiscal credit receivable	20,315	18,677
Prepaid expenses	121,963	71,341
Valuation adjustments for macro hedges	5,864	11,150
Assets to support obligations for post-employment defined benefit plans	552,358	462,355
Assets from revenue from ordinary activities from contracts with customers (*)	-	-
Investments in gold	10,139	8,348
Other cash collateral provided	135,169	34,912
Pending operations	115,616	55,812
Other assets	103,178	75,957
Total	**2,071,453**	**1,592,985**

(*) Corresponds to life insurance policies of the subsidiary City National Bank of BCI Financial Group, for certain executives and employees where CNB is the owner and beneficiary. Such policies are referred to as BOLI (Bank Owned Life Insurance).

NOTE 20 – NON-CURRENT ASSETS AND DISPOSAL GROUP HELD FOR SALE AND LIABILITIES INCLUDED IN DISPOSAL GROUP HELD FOR SALE

a) As of June 30, 2024 and December 31, 2023, non-current assets and disposal group held for sale are as follows:

	As of June 30, 2024	As of December 31, 2023
	MCh$	MCh$
Assets received in payment or foreclosed at judicial auction (*):		
Goods received in payment	253	1,458
Assets foreclosed at judicial auction	8,384	8,139
Provisions for goods received in payment or foreclosed at judicial auction	(76)	(256)
Subtotal	**8,561**	**9,341**
Investment in companies	-	-
Intangible assets	-	-
Property and equipment	1,130	698
Assets for recovery of assets under finance leases	34,957	35,946
Other assets	-	-
Subtotal	**36,087**	**36,644**
Total	**44,648**	**45,985**

(*) The Bank receives assets when customers have payments of overdue debts or when it acquires them in a judicial auction for payment of debts previously contracted in its favor. These pools of assets do not exceed 20% of the Bank's effective equity at any time, 0.10% as of June 30, 2024 and 0.12% as of December 31, 2023.

b) As of June 30, 2024 and December 31, 2023, changes in provisions for assets received in payment are as follows:

	Provisions
	MCh$
Balance as of January 1, 2023	(256)
Provisions accrued	1,013
Provisions used	(833)
Balance as of June 30, 2024	**(76)**

	Provisions
	MCh$
Balance as of January 1, 2023	(310)
Provisions accrued	2,831
Provisions used	(2,777)
Balance as of December 31, 2023	**(256)**

c) As of June 30, 2024 and December 31, 2023, the Bank does not record liabilities included in a disposal group held for sale.

NOTE 21 – FINANCIAL LIABILITIES HELD FOR TRADING AT FAIR VALUE THROUGH PROFIT OR LOSS

a) As of June 30, 2024 and December 31, 2023, financial liabilities held for trading at fair value through profit or loss are as follows:

	June 30, 2024	December 31, 2023
	MCh$	MCh$
Financial derivative contracts	6,149,237	5,625,481
Other financial instruments	-	-
Total	**6,149,237**	**5,625,481**

b) As of June 30, 2024 and December 31, 2023, financial derivative contracts are as follows:

	On demand	Up to 1 month	From 1 to 3 months	From 3 months to	From 1 to 3	From 3 to 5	Over 5 years	Total	Fair value as of June 30, 2024
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Financial derivative contracts									
Forwards	3,779	17,837,826	15,219,135	22,673,250	7,217,557	1,748,839	2,334,483	**67,034,869**	**877,931**
Swaps	2,544,242	19,801,180	39,816,613	64,864,636	75,315,614	36,201,781	44,499,034	**283,043,100**	**5,266,723**
Call Options	-	32,595	34,842	116,249	13,185	-	-	**196,871**	**804**
Put Options	-	32,487	12,192	85,747	12,705	-	-	**143,131**	**3,501**
Futures	-	-	63,331	-	-	-	-	**63,331**	**278**
Other	-	-	-	-	-	-	-	-	-
Total	**2,548,021**	**37,704,088**	**55,146,113**	**87,739,882**	**82,559,061**	**37,950,620**	**46,833,517**	**350,481,302**	**6,149,237**

	On demand	Up to 1 month	From 1 to 3 months months	From 3 months up to 1 year	From 1 to 3 years	From 3 to 5 years	Over 5 years	Total	Fair value as of December 31, 2023
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Financial derivative contracts									
Forwards	-	18,048,934	18,212,923	21,891,729	6,053,038	1,579,538	2,561,293	**68,347,455**	**1,004,414**
Swaps	59,004	6,420,768	29,470,627	53,462,106	55,508,896	31,336,427	35,450,163	**211,707,991**	**4,618,917**
Call Options	-	10,191	15,876	56,296	7,117	-	-	**89,480**	**397**
Put Options	-	7,480	14,864	36,682	4,205	-	-	**63,231**	**1,376**
Futures	-	-	-	7,368	-	-	-	**7,368**	**377**
Other	-	-	-	-	-	-	-	-	-
Total	**59,004**	**24,487,373**	**47,714,290**	**75,454,181**	**61,573,256**	**32,915,965**	**38,011,456**	**280,215,525**	**5,625,481**

c) As of June 30, 2024 and December 31, 2023, the Bank does not hold other financial liabilities for trading at fair value through profit or loss.

NOTE 22 – FINANCIAL LIABILITIES AT AMORTIZED COST

a) As of June 30, 2024 and December 31, 2023, financial liabilities at amortized cost are as follows:

	June 30, 2024	December 31, 2023
	MCh$	MCh$
Deposits and other obligations on demand		
Current accounts	22,456,633	21,076,678
Demand deposit accounts	700,323	685,713
Other demand deposits	259,900	253,420
Obligations for fund provision accounts for payment cards	18,642	18,236
Other obligations on demand	2,075,122	1,776,251
Subtotal	**25,510,620**	**23,810,298**
Deposits and other time deposits		
Time deposits	19,558,933	18,375,288
Term savings accounts	237,256	63,772
Other term credit balances	1,865	3,211
Subtotal	**19,798,054**	**18,442,271**
Obligations for repurchase agreements and securities lending		
Transactions with domestic banks	75,051	107,171
Transactions with foreign banks	-	-
Transactions with other domestic entities	460,652	575,268
Transactions with other foreign entities	122,802	24,184
Subtotal	**658,505**	**706,623**
Bank borrowings		
Domestic banks	211,687	362,713
Foreign banks	2,264,105	2,188,144
Central Bank of Chile	1,798,957	4,575,128
Foreign Central Banks	-	-
Subtotal	**4,274,749**	**7,125,985**
Debt financial instruments issued		
Letters of credit	425	695
Current bonds	8,399,505	8,111,815
Subtotal	**8,399,930**	**8,112,510**
Other financial obligations		
Other financial obligations with the public sector	-	-
Other domestic financial obligations	112,023	85,824
Other foreign financial obligations	1,932,623	1,653,988
Subtotal	**2,044,646**	**1,739,812**
Total	**60,686,504**	**59,937,499**

b) As of June 30, 2024, current bonds are as follows:

CURRENT BONDS IN PESOS							
Series	Amount issued	Amount placed	Issuance date	Maturity Date	Average rate	Balance due	Balance due
	Ch$	Ch$				Ch$	MCh$
SERIE_O1	100,000,000,000	100,000,000,000	12-01-2020	12-01-2025	8.25%	93,528,773,460	93,529
SERIE_O2	100,000,000,000	100,000,000,000	12-01-2020	12-01-2026	7.11%	91,482,125,732	91,482
SERIE_O3	100,000,000,000	100,000,000,000	12-01-2020	12-01-2027	5.49%	92,967,384,313	92,967
SERIE_Q1	50,000,000,000	50,000,000,000	09-01-2022	03-01-2025	7.20%	51,555,320,679	51,555
SERIE_T1	35,000,000,000	8,500,000,000	02-01-2023	02-01-2027	7.05%	8,562,895,196	8,563
SERIE_T2	35,000,000,000	32,500,000,000	02-01-2023	08-01-2027	6.36%	35,675,463,482	35,675
SERIE_T3	35,000,000,000	35,000,000,000	02-01-2023	02-01-2028	6.52%	35,503,870,311	35,504
SERIE_T4	35,000,000,000	35,000,000,000	02-01-2023	02-01-2029	6.80%	34,912,022,171	34,912
SERIE_T5	35,000,000,000	35,000,000,000	02-01-2023	02-01-2031	6.58%	34,999,434,428	34,999
SERIE_T6	35,000,000,000	35,000,000,000	02-01-2023	02-01-2033	6.24%	35,600,045,224	35,600
SERIE_V1	35,000,000,000	35,000,000,000	07-01-2023	01-01-2028	6.35%	35,807,150,536	35,807
SERIE_V2	35,000,000,000	35,000,000,000	07-01-2023	07-01-2028	6.23%	35,821,211,415	35,821
SERIE_V3	35,000,000,000	6,000,000,000	07-01-2023	07-07-2029	6.26%	6,138,449,189	6,138
SERIE_V5	12,500,000,000	12,500,000,000	07-01-2023	01-01-2030	6.47%	12,661,331,543	12,661
SERIE_W3	35,000,000,000	35,000,000,000	07-01-2023	07-01-2031	6.45%	35,355,458,576	35,355
SERIE_W4	35,000,000,000	35,000,000,000	07-01-2023	01-01-2032	6.52%	35,186,963,386	35,187
SERIE_W5	9,000,000,000	9,000,000,000	07-01-2023	07-01-2032	6.23%	35,299,676,127	35,300
Fair value adjustment (fair value hedge)						9,259,420,749	9,259
Subtotal	**805,000,000,000**	**727,000,000,000**				**718,482,736,918**	**718,480**

CURRENT BONDS IN UNIDADES DE FOMENTO							
Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average Rate	Balance due	Balance due
	UF	UF				UF	MCh$
SERIE_AJ2	20,000,000	20,000,000	10-01-2014	10-01-2024	2.23%	20,085,700	754,640
SERIE_AL4	3,000,000	3,000,000	06-01-2016	06-01-2028	2.36%	3,022,931	113,560
SERIE_AL5	3,000,000	3,000,000	06-01-2016	06-01-2031	2.50%	3,008,660	113,024
SERIE_AN2	3,000,000	3,000,000	12-01-2016	12-01-2024	1.95%	3,005,411	112,902
SERIE_AN3	3,000,000	3,000,000	12-01-2016	12-01-2026	2.00%	3,005,367	112,900
SERIE_A2	3,000,000	3,000,000	04-01-2017	04-01-2027	2.18%	3,001,331	112,749
SERIE_C3	3,000,000	3,000,000	07-01-2017	07-01-2025	2.28%	3,021,932	113,523
SERIE_C4	3,000,000	3,000,000	07-01-2017	07-01-2026	2.42%	3,006,180	112,931
SERIE_D2	3,000,000	3,000,000	11-01-2017	11-01-2025	2.04%	3,008,415	113,015
SERIE_D3	3,000,000	3,000,000	11-01-2017	11-01-2028	2.34%	2,969,209	111,542
SERIE_D4	3,000,000	3,000,000	11-01-2017	11-01-2029	2.45%	2,944,408	110,610
SERIE_F3	3,000,000	3,000,000	04-01-2018	04-01-2025	2.00%	3,014,966	113,261
SERIE_F4	3,000,000	3,000,000	04-01-2018	04-01-2028	2.17%	2,997,546	112,607
SERIE_F5	3,000,000	3,000,000	04-01-2018	04-01-2029	2.36%	2,968,105	111,500
Serie_G1	3,000,000	3,000,000	06-01-2018	06-01-2025	1.47%	3,019,380	113,427
Serie_G2	3,000,000	3,000,000	06-01-2018	06-01-2026	1.09%	3,056,672	114,828
Serie_G3	3,000,000	3,000,000	06-01-2018	06-01-2029	2.10%	2,992,148	112,404
SERIE_I1	3,000,000	3,000,000	02-01-2019	02-01-2028	0.70%	3,162,716	118,812
SERIE_I2	3,000,000	3,000,000	02-01-2019	02-01-2029	0.72%	3,199,575	120,197
SERIE_I3	3,000,000	3,000,000	02-01-2019	02-01-2030	1.19%	3,156,108	118,564
SERIE_K2	3,000,000	1,450,000	05-01-2019	05-01-2025	1.90%	1,456,035	54,689
SERIE_K4	3,000,000	3,000,000	05-01-2019	05-01-2029	0.45%	3,232,073	121,418
SERIE_M3	3,000,000	3,000,000	10-01-2019	10-01-2028	-0.09%	3,214,408	120,755
SERIE_M4	3,000,000	3,000,000	10-01-2019	10-01-2029	-0.31%	3,299,002	123,933
SERIE_M5	3,000,000	3,000,000	10-01-2019	10-01-2030	0.27%	3,239,754	121,707

CURRENT BONDS IN UNIDADES DE FOMENTO

Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average Rate	Balance due	Balance due
	UF	UF				UF	MCh$
SERIE_N1	3,000,000	3,000,000	12-01-2020	06-01-2027	2.05%	2,957,819	111,114
SERIE_N2	3,000,000	3,000,000	12-01-2020	12-01-2027	2.76%	2,883,021	108,304
SERIE_N3	3,000,000	3,000,000	12-01-2020	12-01-2028	2.25%	2,910,674	109,343
SERIE_N4	3,000,000	3,000,000	12-01-2020	12-01-2030	2.84%	2,772,738	104,160
SERIE_P1	3,000,000	3,000,000	10-01-2021	10-01-2031	2.55%	3,113,940	116,980
SERIE_P2	3,000,000	3,000,000	10-01-2021	10-01-2032	3.04%	3,017,822	113,368
SERIE_P3	3,000,000	3,000,000	10-01-2021	10-01-2033	2.75%	3,088,316	116,017
SERIE_P4	3,000,000	3,000,000	10-01-2021	10-01-2035	2.59%	3,141,088	118,000
SERIE_P5	3,000,000	3,000,000	10-01-2021	10-01-2036	2.63%	3,142,569	118,055
SERIE_R1	1,000,000	1,000,000	09-01-2022	03-01-2028	2.85%	1,015,729	38,146
SERIE_R2	1,000,000	1,000,000	09-01-2022	09-01-2028	2.80%	1,018,320	38,243
SERIE_R3	1,000,000	1,000,000	09-01-2022	03-01-2029	2.80%	1,019,410	38,284
SERIE_S1	2,000,000	1,806,000	02-01-2023	02-01-2028	3.38%	1,806,561	67,859
SERIE_S2	2,000,000	1,140,000	02-01-2023	02-01-2029	3.36%	1,137,938	42,738
SERIE_S3	2,000,000	970,000	02-01-2023	02-01-2030	3.13%	976,564	36,675
SERIE_S4	2,000,000	735,000	02-01-2023	02-01-2031	2.92%	2,014,425	75,669
SERIE_S5	2,000,000	970,000	02-01-2023	02-01-2032	3.26%	966,638	36,302
SERIE_U3	3,000,000	1,850,000	02-01-2023	08-01-2034	3.31%	1,827,889	68,660
SERIE_U4	3,000,000	3,000,000	02-01-2023	02-01-2035	3.32%	2,958,263	111,131
SERIE_X1	3,000,000	1,080,000	05-01-2024	11-01-2029	3.53%	1,086,160	40,792
Fair value adjustment (fair value hedge)						(1,028,540)	(37,839)
Subtotal	**141,000,000**	**133,266,000**				**134,174,729**	**5,040,438**

CURRENT BONDS FOREIGN CURRENCY US DOLLAR

Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance due	Balance due
	US$	US$				US$	MCh$
US05890MAA18	500,000,000	500,000,000	10-12-2017	12-10-2027	3.65%	499,882,399	471,164
XS2012024696	50,000,000	50,000,000	06-14-2019	06-14-2029	3.32%	49,841,491	46,978
XS2024766276	50,000,000	50,000,000	07-10-2019	07-10-2029	3.21%	50,520,309	47,618
XS2047630970	10,000,000	10,000,000	08-28-2019	08-28-2024	3.29%	10,056,840	9,479
XS2085920416	20,000,000	20,000,000	02-12-2019	02-06-2025	3.82%	20,059,817	18,907
XS2318617185	54,000,000	54,000,000	03-17-2021	03-12-2029	2.37%	53,654,998	50,573
XS2337108497	10,000,000	10,000,000	04-27-2021	04-27-2026	4.54%	10,076,318	9,497
XS2357310379	10,000,000	10,000,000	06-23-2021	06-23-2031	2.60%	9,924,629	9,354
XS2377687442	10,000,000	10,000,000	08-18-2021	08-18-2031	2.53%	10,007,363	9,432
XS2387450393	30,000,000	30,000,000	09-16-2021	09-16-2026	5.35%	29,937,032	28,217
XS2388190592	10,000,000	10,000,000	09-21-2021	09-21-2026	5.18%	9,955,275	9,383
XS2384719667	133,000,000	133,000,000	09-24-2021	09-24-2026	1.89%	132,864,317	125,231
XS2389126280	10,000,000	10,000,000	09-27-2021	09-27-2031	2.42%	9,982,616	9,409
US05890MAB90	500,000,000	500,000,000	10-14-2021	10-14-2031	3.08%	491,883,402	463,633
XS2398895651	17,000,000	17,000,000	10-19-2021	10-19-2026	5.30%	17,132,187	16,148
XS2402142371	20,000,000	20,000,000	10-27-2021	10-27-2028	5.78%	20,111,213	18,956
XS2407022313	20,000,000	20,000,000	01-12-2021	01-12-2026	5.43%	19,997,719	18,849
XS2454830824	10,000,000	10,000,000	03-10-2022	03-10-2029	6.07%	9,957,977	9,386
XS2457006521	25,000,000	25,000,000	03-15-2022	03-15-2027	5.89%	24,924,699	23,493
XS2668166775	35,000,000	35,000,000	08-18-2023	08-18-2028	6.71%	34,969,285	32,960
XS2697475015	10,000,000	10,000,000	09-28-2023	09-28-2028	6.60%	9,988,088	9,414
XS2737616164	15,000,000	15,000,000	12-22-2023	12-23-2024	5.57%	14,998,731	14,137
XS2764433640	10,000,000	10,000,000	02-15-2024	02-15-2029	6.86%	10,072,726	9,494
XS2764264433	10,000,000	10,000,000	02-16-2024	02-16-2029	6.84%	10,070,535	9,492
XS2765503144	10,000,000	10,000,000	02-16-2024	02-16-2028	6.61%	10,067,596	9,489
Fair value adjustment (fair value hedge)						(59,656,570)	(56,229)
Subtotal	**1,579,000,000**	**1,579,000,000**				**1,511,280,992**	**1,424,464**

CURRENT BONDS FOREIGN CURRENCY EURO

Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance due	Balance due
	EU	EU				EU	MCh$
XS1493734971	20,000,000	20,000,000	09-23-2016	09-23-2024	0.89%	20,122,538	20,322
Fair value adjustment (fair value hedge)						-	-
Subtotal	**20,000,000**	**20,000,000**				**20,122,538**	**20,322**

CURRENT BONDS FOREIGN CURRENCY AUD

Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance due	Balance due
	AUD	AUD				AUD	MCh$
XS1717587007	80,000,000	80,000,000	11-15-2017	11-15-2027	4.15%	80,071,414	50,347
XS1859545367	40,000,000	40,000,000	07-25-2018	07-25-2033	4.67%	41,487,541	26,086
XS1879612973	60,000,000	60,000,000	09-14-2018	09-14-2033	4.65%	61,785,650	38,849
XS1897619968	40,000,000	40,000,000	10-24-2018	10-24-2033	4.70%	40,763,699	25,631
XS2087687435	30,000,000	30,000,000	02-12-2019	03-12-2029	4.67%	29,953,488	18,834
Fair value adjustment (fair value hedge)						(4,875,933)	(3,066)
Subtotal	**250,000,000**	**250,000,000**				**249,185,859**	**156,681**

CURRENT BONDS FOREIGN CURRENCY SWISS FRANC

Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance due	Balance due
	CHF	CHF				CHF	MCh$
CH0471298007	175,000,000	175,000,000	05-22-2019	11-22-2024	0.32%	175,347,272	183,923
CH0494734376	100,000,000	100,000,000	09-24-2019	09-24-2029	0.22%	99,668,288	104,543
CH0505011889	105,000,000	105,000,000	10-29-2019	10-29-2025	0.25%	104,896,414	110,027
CH0506071239	125,000,000	125,000,000	03-18-2020	09-18-2026	0.10%	124,579,903	130,673
CH1120085696	100,000,000	100,000,000	07-15-2021	12-15-2026	0.39%	99,564,960	104,435
CH1142512339	200,000,000	200,000,000	01-26-2022	04-26-2027	0.60%	198,874,040	208,601
CH1248666963	135,000,000	135,000,000	03-22-2023	03-22-2028	2.89%	134,641,958	141,227
Fair value adjustment (fair value hedge)						(2,131,055)	(2,235)
Subtotal	**940,000,000**	**940,000,000**				**935,441,780**	**981,194**

CURRENT BONDS FOREIGN CURRENCY YEN

Series	Amount issued	Amount placed	Issuance Date	Maturity Date	Average rate	Balance due	Balance due
	YEN	YEN				YEN	MCh$
XS1830985781	5,000,000,000	5,000,000,000	06-01-2018	12-01-2028	0.75%	4,973,442,763	29,138
XS2424489958	5,000,000,000	5,000,000,000	01-07-2022	01-07-2027	0.50%	4,974,276,384	29,143
Fair value adjustment (fair value hedge)						(60,551,116)	(355)
Subtotal	**10,000,000,000**	**10,000,000,000**				**9,887,168,031**	**57,926**
Total current bonds							**8,399,505**

c) As of December 31, 2023, current bonds are as follows:

CURRENT BONDS IN PESOS							
Series	Amount issued Ch$	Amount placed Ch$	Issuance date	Maturity Date	Average rate	Balance due Ch$	Balance due MCh$
SERIE_O1	100,000,000,000	100,000,000,000	12-01-2020	12-01-2025	8.25%	91,356,131,225	91,356
SERIE_O2	100,000,000,000	100,000,000,000	12-01-2020	12-01-2026	7.11%	89,859,185,371	89,859
SERIE_O3	100,000,000,000	100,000,000,000	12-01-2020	12-01-2027	5.49%	92,041,901,300	92,042
SERIE_Q1	50,000,000,000	50,000,000,000	09-01-2022	03-01-2025	7.20%	51,731,012,933	51,731
SERIE_T1	35,000,000,000	8,500,000,000	02-01-2023	02-01-2027	7.05%	8,538,581,498	8,539
SERIE_T2	35,000,000,000	32,500,000,000	02-01-2023	08-01-2027	6.36%	33,105,552,678	33,106
SERIE_T3	35,000,000,000	35,000,000,000	02-01-2023	02-01-2028	6.52%	35,464,004,196	35,464
SERIE_T4	35,000,000,000	35,000,000,000	02-01-2023	02-01-2029	6.80%	34,829,304,657	34,829
SERIE_T5	35,000,000,000	35,000,000,000	02-01-2023	02-01-2031	6.58%	34,951,550,818	34,952
SERIE_T6	35,000,000,000	35,000,000,000	02-01-2023	02-01-2033	6.24%	35,592,514,054	35,593
SERIE_V5	12,500,000,000	12,500,000,000	07-01-2023	01-01-2030	6.47%	12,646,998,552	12,647
SERIE_W5	9,000,000,000	9,000,000,000	07-01-2023	07-01-2032	6.23%	9,194,249,562	9,194
Fair value adjustment (fair value hedge)						11,327,582,066	11,328
Subtotal	**581,500,000,000**	**552,500,000,000**				**540,638,568,910**	**540,640**

CURRENT BONDS IN UNIDADES DE FOMENTO							
Series	Amount issued UF	Amount placed UF	Issuance Date	Maturity Date	Average Rate	Balance due UF	Balance due MCh$
SERIE_AI2	5,000,000	-	03-01-2014	03-01-2024	0.00%	-	-
SERIE_AJ2	20,000,000	20,000,000	10-01-2014	10-01-2024	2.23%	20,062,812	738,098
SERIE_AL3	3,000,000	3,000,000	06-01-2016	06-01-2024	2.40%	3,007,451	110,642
SERIE_AL4	3,000,000	3,000,000	06-01-2016	06-01-2028	2.36%	3,025,109	111,292
SERIE_AL5	3,000,000	3,000,000	06-01-2016	06-01-2031	2.50%	3,008,958	110,698
SERIE_AN2	3,000,000	3,000,000	12-01-2016	12-01-2024	1.95%	3,006,368	110,602
SERIE_AN3	3,000,000	3,000,000	12-01-2016	12-01-2026	2.00%	3,005,587	110,574
SERIE_A2	3,000,000	3,000,000	04-01-2017	04-01-2027	2.18%	2,999,067	110,334
SERIE_C3	3,000,000	3,000,000	07-01-2017	07-01-2025	2.28%	3,018,149	111,036
SERIE_C4	3,000,000	3,000,000	07-01-2017	07-01-2026	2.42%	3,000,547	110,388
SERIE_D2	3,000,000	3,000,000	11-01-2017	11-01-2025	2.04%	3,008,069	110,665
SERIE_D3	3,000,000	3,000,000	11-01-2017	11-01-2028	2.34%	2,964,929	109,078
SERIE_D4	3,000,000	3,000,000	11-01-2017	11-01-2029	2.45%	2,938,846	108,118
SERIE_F2	3,000,000	3,000,000	04-01-2018	04-01-2024	1.60%	3,017,901	111,027
SERIE_F3	3,000,000	3,000,000	04-01-2018	04-01-2025	2.00%	3,015,187	110,927
SERIE_F4	3,000,000	3,000,000	04-01-2018	04-01-2028	2.17%	2,995,469	110,201
SERIE_F5	3,000,000	3,000,000	04-01-2018	04-01-2029	2.36%	2,963,609	109,029
Serie_G1	3,000,000	3,000,000	06-01-2018	06-01-2025	1.47%	3,027,303	111,373
Serie_G2	3,000,000	3,000,000	06-01-2018	06-01-2026	1.09%	3,070,057	112,945
Serie_G3	3,000,000	3,000,000	06-01-2018	06-01-2029	2.10%	2,991,040	110,038
SERIE_I1	3,000,000	3,000,000	02-01-2019	02-01-2028	0.70%	3,181,716	117,053
SERIE_I2	3,000,000	3,000,000	02-01-2019	02-01-2029	0.72%	3,218,523	118,407
SERIE_I3	3,000,000	3,000,000	02-01-2019	02-01-2030	1.19%	3,167,520	116,531
SERIE_K2	3,000,000	1,450,000	05-01-2019	05-01-2025	1.90%	1,456,832	53,596
SERIE_K4	3,000,000	3,000,000	05-01-2019	05-01-2029	0.45%	3,254,800	119,742
SERIE_M3	3,000,000	3,000,000	10-01-2019	10-01-2028	-0.09%	3,238,352	119,137
SERIE_M4	3,000,000	3,000,000	10-01-2019	10-01-2029	-0.31%	3,326,632	122,385
SERIE_M5	3,000,000	3,000,000	10-01-2019	10-01-2030	0.27%	3,257,888	119,856
SERIE_N1	3,000,000	3,000,000	12-01-2020	06-01-2027	2.05%	2,950,341	108,541
SERIE_N2	3,000,000	3,000,000	12-01-2020	12-01-2027	2.76%	2,866,450	105,455
SERIE_N3	3,000,000	3,000,000	12-01-2020	12-01-2028	2.25%	2,900,850	106,720
SERIE_N4	3,000,000	3,000,000	12-01-2020	12-01-2030	2.84%	2,756,581	101,413
SERIE_P1	3,000,000	3,000,000	10-01-2021	10-01-2031	2.55%	3,119,801	114,775
SERIE_P2	3,000,000	3,000,000	10-01-2021	10-01-2032	3.04%	3,017,754	111,021
SERIE_P3	3,000,000	3,000,000	10-01-2021	10-01-2033	2.75%	3,091,596	113,738
SERIE_P4	3,000,000	3,000,000	10-01-2021	10-01-2035	2.59%	3,146,005	115,740
SERIE_P5	3,000,000	3,000,000	10-01-2021	10-01-2036	2.63%	3,146,860	115,771
SERIE_R1	1,000,000	1,000,000	09-01-2022	03-01-2028	2.85%	1,016,526	37,397
SERIE_R2	1,000,000	1,000,000	09-01-2022	09-01-2028	2.80%	1,019,325	37,500
SERIE_R3	1,000,000	1,000,000	09-01-2022	03-01-2029	2.80%	1,020,404	37,540
SERIE_S4	2,000,000	735,000	02-01-2023	02-01-2031	2.92%	748,816	27,548
SERIE_U3	3,000,000	1,850,000	02-01-2023	08-01-2034	3.31%	1,826,119	67,182
SERIE_U4	3,000,000	3,000,000	02-01-2023	02-01-2035	3.32%	2,955,347	108,725
Fair value adjustment (fair value hedge)						(1,028,540)	(37,839)
Subtotal	**141,000,000**	**132,035,000**				**132,782,956**	**4,884,999**

CURRENT BONDS FOREIGN CURRENCY US DOLLAR							
Series	Amount issued US$	Amount placed US$	Issuance Date	Maturity Date	Average rate	Balance due US$	Balance due MCh$
US05890MAA18	500,000,000	500,000,000	10-12-2017	12-10-2027	3.65%	499,278,365	436,619
XS1879614755	50,000,000	50,000,000	09-13-2018	03-13-2024	3.85%	50,559,500	44,214
XS1888335194	100,000,000	100,000,000	04-10-2018	04-04-2024	4.02%	100,925,950	88,260
XS1895749593	45,000,000	45,000,000	10-19-2018	04-19-2024	4.03%	45,339,121	39,649
XS1984711355	10,000,000	10,000,000	04-23-2019	04-23-2024	3.13%	10,118,950	8,849
XS2012024696	50,000,000	50,000,000	06-14-2019	06-14-2029	3.32%	49,810,145	43,559
XS2024766276	50,000,000	50,000,000	07-10-2019	07-10-2029	3.21%	50,488,456	44,152
XS2047630970	10,000,000	10,000,000	08-28-2019	08-28-2024	3.29%	10,048,850	8,788
XS2085920416	20,000,000	20,000,000	02-12-2019	02-06-2025	3.82%	20,036,184	17,522
XS2318617185	54,000,000	54,000,000	03-17-2021	03-12-2029	2.37%	53,600,611	46,874
XS2337108497	10,000,000	10,000,000	04-27-2021	04-27-2026	4.54%	10,066,971	8,804
XS2357310379	10,000,000	10,000,000	06-23-2021	06-23-2031	2.60%	9,915,331	8,671
XS2377687442	10,000,000	10,000,000	08-18-2021	08-18-2031	2.53%	9,998,229	8,743
XS2387450393	30,000,000	30,000,000	09-16-2021	09-16-2026	5.35%	29,898,779	26,146
XS2388190592	10,000,000	10,000,000	09-21-2021	09-21-2026	5.18%	9,940,721	8,693
XS2384719667	133,000,000	133,000,000	09-24-2021	09-24-2026	1.89%	132,646,790	116,000
XS2389126280	10,000,000	10,000,000	09-27-2021	09-27-2031	2.42%	9,973,130	8,722
US05890MAB90	500,000,000	500,000,000	10-14-2021	10-14-2031	3.08%	490,943,009	429,329
XS2398895651	17,000,000	17,000,000	10-19-2021	10-19-2026	5.30%	17,113,870	14,966
XS2402142371	20,000,000	20,000,000	10-27-2021	10-27-2028	5.78%	20,092,714	17,571
XS2407022313	20,000,000	20,000,000	01-12-2021	01-12-2026	5.43%	19,982,275	17,474
XS2454830824	10,000,000	10,000,000	03-10-2022	03-10-2029	6.07%	9,945,803	8,698
XS2457006521	25,000,000	25,000,000	03-15-2022	03-15-2027	5.89%	24,905,311	21,780
XS2668166775	35,000,000	35,000,000	08-18-2023	08-18-2028	6.71%	34,959,041	30,572
XS2697475015	10,000,000	10,000,000	09-28-2023	09-28-2028	6.60%	10,007,455	8,752
XS2737616164	15,000,000	15,000,000	12-22-2023	12-23-2024	5.57%	15,023,213	13,138
Fair value adjustment (fair value hedge)						(44,938,777)	(39,301)
Subtotal	**1,754,000,000**	**1,754,000,000**				**1,700,679,997**	**1,487,244**

CURRENT BONDS FOREIGN CURRENCY EURO							
Series	Amount issued EU	Amount placed EU	Issuance Date	Maturity Date	Average rate	Balance due EU	Balance due MCh$
XS1493734971	20,000,000	20,000,000	09-23-2016	09-23-2024	0.89%	20,020,592	19,352
Fair value adjustment (fair value hedge)						-	-
Subtotal	**20,000,000**	**20,000,000**				**20,020,592**	**19,352**

CURRENT BONDS FOREIGN CURRENCY AUD							
Series	Amount issued AUD	Amount placed AUD	Issuance Date	Maturity Date	Average rate	Balance due AUD	Balance due MCh$
XS1717587007	80,000,000	80,000,000	11-15-2017	11-15-2027	4.15%	80,019,874	47,683
XS1859545367	40,000,000	40,000,000	07-25-2018	07-25-2033	4.67%	40,536,458	24,155
XS1879612973	60,000,000	60,000,000	09-14-2018	09-14-2033	4.65%	60,363,164	35,969
XS1897619968	40,000,000	40,000,000	10-24-2018	10-24-2033	4.70%	39,796,505	23,714
XS2087687435	30,000,000	30,000,000	02-12-2019	03-12-2029	4.68%	29,930,750	17,835
Fair value adjustment (fair value hedge)						(3,397,951)	(2,025)
Subtotal	**250,000,000**	**250,000,000**				**247,248,800**	**147,331**

CURRENT BONDS FOREIGN CURRENCY SWISS FRANC							
Series	Amount issued CHF	Amount placed CHF	Issuance Date	Maturity Date	Average rate	Balance due CHF	Balance due MCh$
CH0471298007	175,000,000	175,000,000	05-22-2019	11-22-2024	0.32%	174,903,968	181,633
CH0494734376	100,000,000	100,000,000	09-24-2019	09-24-2029	0.22%	99,496,038	103,324
CH0505011889	105,000,000	105,000,000	10-29-2019	10-29-2025	0.25%	104,662,400	108,689
CH0506071239	125,000,000	125,000,000	03-18-2020	09-18-2026	0.10%	124,402,763	129,189
CH1120085696	100,000,000	100,000,000	07-15-2021	12-15-2026	0.39%	99,248,109	103,067
CH1142512339	200,000,000	200,000,000	01-26-2022	04-26-2027	0.60%	199,244,642	206,911
CH1248666963	135,000,000	135,000,000	03-22-2023	03-22-2028	2.89%	136,417,941	141,667
Fair value adjustment (fair value hedge)						(3,483,532)	(3,618)
Subtotal	**940,000,000**	**940,000,000**				**934,892,329**	**970,862**

CURRENT BONDS FOREIGN CURRENCY YEN							
Series	Amount issued YEN	Amount placed YEN	Issuance Date	Maturity Date	Average rate	Balance due YEN	Balance due MCh$
XS1830985781	5,000,000,000	5,000,000,000	06-01-2018	12-01-2028	0.75%	4,972,098,872	30,841
XS2424489958	5,000,000,000	5,000,000,000	01-07-2022	01-07-2027	0.50%	4,969,225,046	30,823
Fair value adjustment (fair value hedge)						(44,621,233)	(277)
Subtotal	**10,000,000,000**	**10,000,000,000**				**9,896,702,685**	**61,387**
Total current bonds							**8,111,815**

d) As of June 30, 2024 and December 31, 2023 the maturity of current bonds is as follows:

	June 30, 2024		
	Long-term MCh$	Short-term MCh$	Total MCh$
Short and long-term maturity			
Current bonds	6,952,178	1,447,327	8,399,505
Total	**6,952,178**	**1,447,327**	**8,399,505**

	December 31, 2023		
	Long-term MCh$	Short- term MCh$	Total MCh$
Short and long-term maturity			
current bonds	6,637,563	1,474,252	8,111,815
Total	**6,637,563**	**1,474,252**	**8,111,815**

e) As of June 30, 2024 and December 31, 2023 the securities under sale and repurchase agreements are as follows:

Entity type	Maturity as of June 30, 2024							
	On demand	Up to 1 month	From 1 to 3 months	From 3 months to 1 year	From 1 to 3 years	From 3 to 5 years	Over 5 years	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Transactions with domestic banks								
Repurchase agreements with other banks	-	75,051	-	-	-	-	-	**75,051**
Repurchase agreements with the Central Bank of Chile	-	-	-	-	-	-	-	-
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	**-**	**75,051**	**-**	**-**	**-**	**-**	**-**	**75,051**
Transactions with foreign banks								
Repurchase agreements with other banks	-	-	-	-	-	-	-	-
Repurchase agreements with foreign central banks	-	-	-	-	-	-	-	-
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Transactions with other domestic entities								
Repurchase agreement	-	449,909	10,724	19	-	-	-	**460,652**
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	**-**	**449,909**	**10,724**	**19**	**-**	**-**	**-**	**460,652**
Transactions with other foreign entities								
Repurchase agreement	-	80,513	42,289	-	-	-	-	122,802
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	**-**	**80,513**	**42,289**	**-**	**-**	**-**	**-**	**122,802**
Total	**-**	**605,473**	**53,013**	**19**	**-**	**-**	**-**	**658,505**

Entity type	Maturity of the commitment as of December 31, 2023							
	On demand	Up to 1 month	From 1 to 3 months	From 3 months to 1 year	From 1 to 3 years	From 3 to 5 years	Over 5 years	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Transactions with domestic banks								
Repurchase agreements with other banks	-	107,171	-	-	-	-	-	**107,171**
Repurchase agreements with the Central Bank of Chile	-	-	-	-	-	-	-	-
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	**-**	**107,171**	**-**	**-**	**-**	**-**	**-**	**107,171**
Transactions with foreign banks								
Repurchase agreements with other banks	-	-	-	-	-	-	-	-
Repurchase agreements with foreign central banks	-	-	-	-	-	-	-	-
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Transactions with other domestic entities								
Repurchase agreement	-	571,123	2,056	2,089	-	-	-	**575,268**
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	**-**	**571,123**	**2,056**	**2,089**	**-**	**-**	**-**	**575,268**
Transactions with other foreign entities								
Repurchase agreement	-	23,926	258	-	-	-	-	**24,184**
Securities lending obligations	-	-	-	-	-	-	-	-
Subtotal	**-**	**23,926**	**258**	**-**	**-**	**-**	**-**	**24,184**
Total	**-**	**702,220**	**2,314**	**2,089**	**-**	**-**	**-**	**706,623**

NOTE 23 – REGULATORY CAPITAL FINANCIAL INSTRUMENTS ISSUED

a) As of June 30, 2024 and December 31, 2023 the Bank and its subsidiaries do not record any default in the payment of their obligations with banks or any other associated breaches.

b) As of June 30, 2024 and December 31, 2023 the detail of the regulatory capital financial instruments issued is as follows:

	June 30, 2024	December 31, 2023
	MCh$	MCh$
Regulatory capital financial instruments issued		
Subordinated bonds	1,570,781	1,551,291
Bonds without fixed maturity	454,343	-
Preferred stock	-	-
Total	**2,025,124**	**1,551,291**

c) As of June 30, 2024 and December 31, 2023, movements in regulatory capital financial instruments issued are detailed as follows:

	Regulatory capital financial instruments issued		
	Subordinated bonds	Bonds without fixed maturity	Preferred stock
	MCh$	MCh$	MCh$
Balances as of January 1, 2024	**1,551,291**	**-**	-
New issues	-	484,085	-
Acquisition or redemption by the issuer	-	-	-
Modification of the issuance conditions	-	-	-
Payment of interest to the holder	(39,888)	-	-
Payment of principal to the holder	-	-	-
Accrued interest	43,493	-	-
Inflation-indexation accrued by the UF and/or the exchange rate	28,194	-	-
Foreign currency translation differences	-	(12,810)	-
Depreciation	-	-	-
Revaluation	-	-	-
Maturity	-	-	-
Conversion to common stock	-	-	-
Other	(12,309)	(16,932)	-
Balances as of June 30, 2024	**1,570,781**	**454,343**	**-**

	Regulatory capital financial instruments issued		
	Subordinated bonds	Bonds without fixed maturity	Preferred stock
	MCh$	MCh$	MCh$
Balances as of January 1, 2023	**1,499,299**	-	-
New issues	-	-	-
Acquisition or redemption by the issuer	-	-	-
Modification of the issuance conditions	-	-	-
Payment of interest to the holder	(71,499)	-	-
Payment of principal to the holder	-	-	-
Accrued interest	82,877	-	-
Inflation-indexation accrued by the UF and/or the exchange rate	63,148	-	-
Foreign currency translation differences	-	-	-
Depreciation	-	-	-
Revaluation	-	-	-
Maturity	-	-	-
Conversion to common stock	-	-	-
Other	(22,534)	-	-
Balances as of December 31, 2023	**1,551,291**	**-**	**-**

d) As of June 30, 2024 and December 31, 2023, subordinated bonds are as follows:

SUBORDINATED BONDS IN UNIDADES DE FOMENTO As of June 30, 2024							
Series	Amount issued UF	Amount placed UF	Issuance date	Maturity date	Average rate	Balance due UF	Balance due MCh$
SERIE_AD1	4,000,000	4,000,000	06-01-2010	06-01-2040	4.17%	3,659,628	137,499
SERIE_AD2	3,000,000	3,000,000	06-01-2010	06-01-2042	4.14%	2,719,401	102,173
SERIE_G	400,000	400,000	05-01-1999	05-01-2025	7.92%	33,365	1,254
SERIE_L	1,200,000	1,200,000	10-01-2001	10-01-2026	6.39%	232,741	8,744
SERIE_M	1,800,000	1,800,000	10-01-2001	10-01-2027	6.43%	463,074	17,399
SERIE_N	1,500,000	1,500,000	06-01-2004	06-01-2029	5.25%	502,542	18,881
SERIE_O	1,500,000	1,500,000	06-01-2004	06-01-2030	3.93%	528,614	19,861
SERIE_R	1,500,000	1,500,000	06-01-2005	06-01-2038	4.72%	894,312	33,601
SERIE_S	2,000,000	2,000,000	12-01-2005	12-01-2030	4.86%	775,757	29,147
SERIE_T	2,000,000	2,000,000	12-01-2005	12-01-2031	4.52%	864,331	32,475
SERIE_U	2,000,000	2,000,000	06-01-2007	06-01-2032	4.19%	1,685,682	63,334
SERIE_W	4,000,000	4,000,000	06-01-2008	06-01-2036	4.05%	2,491,056	93,594
SERIE_Y	4,000,000	4,000,000	12-01-2007	12-01-2030	4.25%	3,061,452	115,024
SERIE_AC	6,000,000	6,000,000	03-01-2010	03-01-2040	3.96%	5,632,257	211,614
SERIE_AH	15,000,000	9,000,000	09-01-2013	09-01-2043	3.63%	8,116,432	304,951
SERIE_B1S	3,000,000	3,000,000	12-01-2019	12-01-2039	1.32%	3,290,080	123,614
SERIE_B2S	3,000,000	3,000,000	12-01-2019	12-01-2044	1.30%	3,382,194	127,075
SERIE_B3S	3,000,000	3,000,000	12-01-2019	12-01-2049	1.28%	3,474,445	130,541
Total subordinated bonds	**58,900,000**	**52,900,000**				**41,807,363**	**1,570,781**

SUBORDINATED BONDS IN UNIDADES DE FOMENTO As of December 31, 2023								
Series	Amount issued UF	Amount placed UF	Issuance date	Maturity date	Issuance term (years)	Average rate	Balance due UF	Balance due MCh$
SERIE_AD1	4,000,000	4,000,000	01-01-2010	06-01-2040	30	4.17%	3,711,637	136,549
SERIE_AD2	3,000,000	3,000,000	01-01-2010	06-01-2042	32	4.14%	2,759,335	101,514
SERIE_F	1,200,000	1,200,000	01-01-1999	05-01-2024	25	7.73%	51,047	1,878
SERIE_G	400,000	400,000	01-01-1999	05-01-2025	26	7.92%	49,126	1,807
SERIE_L	1,200,000	1,200,000	01-01-2001	10-01-2026	25	6.39%	275,145	10,122
SERIE_M	1,800,000	1,800,000	01-01-2001	10-01-2027	26	6.43%	521,411	19,182
SERIE_N	1,500,000	1,500,000	01-01-2004	06-01-2029	25	5.25%	546,116	20,091
SERIE_O	1,500,000	1,500,000	01-01-2004	06-01-2030	26	3.93%	567,418	20,875
SERIE_R	1,500,000	1,500,000	01-01-2005	06-01-2038	33	4.72%	873,967	32,153
SERIE_S	2,000,000	2,000,000	12-01-2005	12-01-2030	25	4.86%	826,173	30,394
SERIE_T	2,000,000	2,000,000	12-01-2005	12-01-2031	26	4.52%	912,457	33,569
SERIE_U	2,000,000	2,000,000	06-01-2007	06-01-2032	25	4.19%	1,773,900	65,261
SERIE_W	4,000,000	4,000,000	06-01-2008	06-01-2036	28	4.05%	2,442,224	89,848
SERIE_Y	4,000,000	4,000,000	12-01-2007	12-01-2030	23	4.25%	2,998,572	110,316
SERIE_AC	6,000,000	6,000,000	03-01-2010	03-01-2040	30	3.96%	5,714,810	210,244
SERIE_AH	15,000,000	9,000,000	09-01-2013	09-01-2043	30	3.63%	7,972,388	293,299
SERIE_B1S	3,000,000	3,000,000	12-01-2019	12-01-2039	20	1.32%	3,298,472	121,349
SERIE_B2S	3,000,000	3,000,000	12-01-2019	12-01-2044	25	1.30%	3,390,317	124,728
SERIE_B3S	3,000,000	3,000,000	12-01-2019	12-01-2049	30	1.28%	3,482,318	128,112
Total subordinated bonds	**60,100,000**	**54,100,000**					**42,166,833**	**1,551,291**

e) The detail of bonds with no fixed maturity is as follows:

BONDS WITH NO FIXED MATURITY As of June 30, 2024						
Series	Amount issued USD	Amount placed USD	Issuance date	Average rate	Balance due USD	Balance due MCh$
US05890MAC73	500,000,000	500,000,000	02-08-2024	1.94%	482,036,282	454,343
Total bonds with no fixed maturity	**500,000,000**	**500,000,000**			**482,036,282**	**454,343**

NOTE 24 – PROVISIONS FOR CONTINGENCIES

a) As of June 30, 2024 and December 31, 2023 the provisions for contingencies are comprised of the following:

	June 30, 2024 MCh$	December 31, 2023 MCh$
Provisions for employee benefit obligations	123,129	147,545
Provisions recorded by a foreign bank branch for remittances of profits to its parent	-	-
Provisions for restructuring plans	-	-
Provisions for lawsuits and litigation	4,854	4,732
Provisions for obligations related to customer loyalty and merit-based programs	8,775	8,839
Provisions for operational risk	346	496
Other provisions for other contingencies	48,581	38,163
Total	**185,685**	**199,775**

b) As of June 30, 2024 and December 31, 2023 the provisions for employee benefit obligations are as follows:

	June 30, 2024 MCh$	December 31, 2023 MCh$
Provision for short-term employee benefits	86,009	112,381
Provision for post-employment employee benefits	-	-
Provision for long-term employee benefits	-	-
Provision for employee termination benefits	234	514
Provision for share-based or equity payments to employees	-	-
Provision for defined contribution post-employment plans	-	-
Provision for post-employment defined benefit plans	-	-
Provision for other personnel liabilities	36,886	34,650
Total	**123,129**	**147,545**

c) As of June 30, 2024 and December 31, 2023 movements in the provision for performance bonuses are as follows:

	June 30, 2024 MCh$	December 31, 2023 MCh$
Balance as of January 1,	**92,552**	**85,420**
Provisions recorded	39,651	78,715
Provisions accrued	(63,601)	(70,414)
Provisions used	(2,494)	(2,090)
Other changes	2,468	921
Total	**68,576**	**92,552**

d) As of June 30, 2024 and December 31, 2023 movements in the provision for accrued vacations are as follows:

	June 30, 2024 MCh$	December 31, 2023 MCh$
Balance as of January 1,	**19,821**	**19,063**
Provisions recorded	9,001	16,232
Provisions accrued	(12,057)	(17,285)
Provisions used	-	-
Other changes	467	1,811
Total	**17,232**	**19,821**

a) The changes in provisions for contingencies as of June 30, 2024 and December 31, 2023 are as follows:

	PROVISIONS FOR							
	Employee benefits obligations	Provisions of a foreign bank branch for profit remittances to its parent company minimum dividends	Restructuring plans	Lawsuits and litigation	Customer fidelization and merit programs obligations	Provisions for operational risk	Other provisions for other contingencies	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Balance as of January 1	**147,545**	**-**	**-**	**4,732**	**8,839**	**496**	**38,163**	**199,775**
Provisions recorded	12,440	-	-	122	-	-	12,089	**24,651**
Application of provisions	(41,049)	-	-	-	(64)	(150)	(1,671)	**(42,934)**
Release of provisions	-	-	-	-	-	-	-	-
Variation Exchange rate	4,193	-	-	-	-	-	-	**4,193**
Balance as of June 30, 2024	**123,129**	**-**	**-**	**4,854**	**8,775**	**346**	**48,581**	**185,685**

	PROVISIONES SOBRE							
	Obligaciones de beneficios a empleados	Provisiones de una sucursal bancaria extranjera para remesas de utilidades a su casa matriz dividendos mínimos	Planes de reestructuración	Juicios y litigios	Obligaciones de programas de fidelización y mérito para clientes	Provisiones por riesgo operacional	Otras provisiones por otras contingencias	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Balance as of January 1	**152,610**	**-**	**-**	**401**	**7,827**	**576**	**66,303**	**227,717**
Provisions recorded	33,676	-	-	4,331	1,012	83	651	**39,753**
Application of provisions	(40,819)	-	-	-	-	(163)	(28,791)	**(69,773)**
Release of provisions	-	-	-	-	-	-	-	-
Variation Exchange rate	2,078	-	-	-	-	-	-	**2,078**
Balance as of December 31, 2023	**147,545**	**-**	**-**	**4,732**	**8,839**	**496**	**38,163**	**199,775**

NOTE 25 – PROVISIONS FOR DIVIDENDS. INTEREST PAYMENTS AND REVALUATION OF REGULATORY CAPITAL FINANCIAL INSTRUMENTS

a) As of June 30, 2024 and December 31, 2023, the detail of the provisions for dividends, interest payments and revaluation of regulatory capital financial instruments is as follows:

	June 30, 2024	December 31, 2023
	MCh$	MCh$
Provisions for dividends. Interest payment and revaluation of regulatory capital financial instruments issued		
Provisions for dividends	126,243	204,740
Provision for interest payment on bonds without fixed maturity	16,265	-
Provision for revaluation of bonds without fixed maturity	-	-
Total	**142,508**	**204,740**

b) As of June 30, 2024 and December 31, 2023, movements in provisions for dividends. Interest payments and revaluation of regulatory capital financial instruments are detailed as follows:

	Provisions				
	Provisions for dividends		Provision for interest payment on bonds without maturity date	Provision for revaluation of bonds without maturity date	Total
	Common stock	Preferred stock			
	MCh$	MCh$	MCh$	MCh$	MCh$
Balances as of January 1, 2024	**204,740**	-	-	-	**204,740**
Provisions recorded	126,243	-	16,265	-	142,508
Provisions accrued	(204,740)	-	-	-	(204,740)
Provisions used	-	-	-	-	-
Balance as of June 30, 2024	**126,243**	**-**	**16,265**	**-**	**142,508**

	Provisions				
	Provisions for dividends		Provision for interest payment on bonds without maturity date	Provision for revaluation of bonds without maturity date	Total
	Common stock	Preferred stock			
	MCh$	MCh$	MCh$	MCh$	MCh$
Balances as of January 1, 2023	**246,247**	-	-	-	**246,247**
Provisions recorded	204,740	-	-	-	204,740
Provisions accrued	(246,247)	-	-	-	(246,247)
Release of provisions	-	-	-	-	-
Balance as of December 31, 2023	**204,740**	**-**	**-**	**-**	**204,740**

NOTE 26 – SPECIAL PROVISIONS FOR CREDIT LOSS

a) As of June 30, 2024 and December 31, 2023, special provisions for credit loss are as follows:

	June 30, 2024 MCh$	December 31, 2023 MCh$
Provisions for credit loss for contingent loans	71,389	63,786
Provisions for country risk for operations with debtors domiciled abroad	6,999	4,950
Special provisions for foreign loans	-	-
Additional provisions for loans (*)	368,699	375,900
Provisions for adjustments to the minimum required provision for normal portfolio assessed on a stand-alone basis	7,565	7,762
Provisions accrued for credit loss as a result of complementary prudential requirements	-	-
Total	**454,652**	**452,398**

(*) These provisions are determined as described in Note 2 y).

b) As of June 30, 2024 and December 31, 2023, the composition of special provisions for credit risk for contingent credits are as follows:

	June 30, 2024 MCh$	December 31, 2023 MCh$
Provisions for credit loss for contingent loans		
Guarantors and surety bonds	2,406	1,687
Confirmed foreign letters of credit	1,388	1,083
Documentary letters of credit issued	-	-
Transactions related to contingent events	25,143	22,857
Subtotal	**28,937**	**25,627**
Undrawn lines of credit in:		
Current account - business portfolio	23,434	18,106
Credit card - business portfolio	3,870	3,879
Current account - consumer portfolio	1,595	1,650
Credit card - consumer portfolio	2	7
Subtotal	**28,901**	**23,642**
Other credit commitments		
Credits for higher education Law No. 20,027 (CAE)	4	3
Other irrevocable credit commitments	6,422	7,541
Subtotal	**6,426**	**7,544**
Undrawn credit lines with immediate termination in:		
Current account – business portfolio	-	-
Credit card – business portfolio	-	-
Current account – consumer portfolio	150	124
Credit card – consumer portfolio	6,975	6,849
Subtotal	**7,125**	**6,973**
Commitments to acquire debt in local currency abroad	-	-
Other contingent loans	-	-
Provisions for country risk for operations with debtors domiciled abroad	6,999	4,950
Special provisions for loans abroad	-	-
Additional provisions for loans	368,699	375,900
Provisions for adjustments to the minimum required provision for normal portfolio assessed on a stand-alone basis	7,565	7,762
Provisions accrued for credit loss as a result of complementary prudential requirements	-	-
Subtotal	**383,263**	**388,612**
Total	**454,652**	**452,398**

c) As of June 30, 2024 and December 31, 2023, movements in special provisions for credit loss are as follows:

	Credit risk for contingent loans MCh$	Country risk for transactions with debtors domiciled abroad MCh$	Special provisions for loans abroad MCh$	Additional provisions for loans MCh$	Adjustments to provisions for adjustments to the minimum required provision for normal portfolio assessed on a stand-alone basis MCh$	Provisions accrued for credit loss as a result of complementary prudential requirements MCh$	Total MCh$
Balance as of January 1, 2024	**63,787**	**4,950**	**-**	**375,900**	**7,761**	**-**	**452,398**
Provisions recorded	9,661	1,722	-	-	487	-	**11,870**
Provisions accrued	-	-	-	-	-	-	**-**
Provisions used	(4,020)	-	-	(8,517)	(683)	-	**(13,220)**
Exchange rate variation	1,961	327	-	1,316	-	-	**3,604**
Balance as of June 30, 2024	**71,389**	**6,999**	**-**	**368,699**	**7,565**	**-**	**454,652**

	Credit risk for contingent loans MCh$	Country risk for transactions with debtors domiciled abroad MCh$	Special provisions for loans abroad MCh$	Additional provisions for loans MCh$	Adjustments to provisions for adjustments to the minimum required provision for normal portfolio assessed on a stand-alone basis MCh$	Provisions accrued for credit loss as a result of complementary prudential requirements MCh$	Total MCh$
Balance as of January 1, 2023	**60,252**	**4,716**	**-**	**415,022**	**11,065**	**-**	**491,055**
Provisions recorded	10,437	1,522	-	10,700	1,006	-	**23,665**
Provisions accrued	-	-	-	-	-	-	**-**
Provisions used	(7,684)	(1,412)	-	(50,000)	(4,310)	-	**(63,406)**
Exchange rate variation	782	124	-	178	-	-	**1,084**
Balance as of December 31, 2023	**63,787**	**4,950**	**-**	**375,900**	**7,761**	**-**	**452,398**

NOTE 27 – OTHER LIABILITIES

a) As of June 30, 2024 and December 31, 2023, other liabilities are as follows:

	June 30, 2024 MCh$	December 31, 2023 MCh$
Cash guarantees received for derivative financial operations	596,185	647,548
Creditors for brokerage of financial instruments	-	-
Accounts payable to third parties	1,447,244	1,367,201
Accounts receivable from subsidiaries for services rendered (applicable only at individual bank level)	-	-
Agreed dividends payable	-	-
Valuation adjustments for macro hedges	7,486	9,111
Liability for revenue from contract with customers	34,341	48,922
VAT fiscal debit payable	19,485	19,185
Other cash collateral received	-	-
Pending transactions	16,510	28,686
Other liabilities	13,329	11,026
Total	**2,134,580**	**2,131,679**

NOTE 28 – EQUITY

a) Capital and shares

As of June 30, 2024 and December 31, 2023, the Bank's paid-in capital amounts to MCh$5,383,715, which consists of 218,604,259 shares for both periods.

The change in capital as of June 30, 2024 and December 31, 2023 is as follows:

	June 30, 2024 MCh$	December 31, 2023 MCh$
Common shares subscribed and paid	4,842,789	4,842,789
Common shares issued with release of payment for capitalization	540,925	540,925
Total	**5,383,715**	**5,383,715**

The changes in common shares as of June 30, 2024 and December 31, 2023, are as follows:

	June 30, 2024 Number	December 31, 2023 Number
Shares issued as of January 1	218,604,259	168,837,345
Issuance of bonus shares	-	21,700,678
Shares subscribed and paid for capital increase	-	28,066,236
Total issued	**218,604,259**	**218,604,259**

As of June 30, 2024 and December 31, 2023, the distribution of shareholders is as follows:

As of June 30, 2024	Shares	
	Number of shares	Ownership %
Empresas Juan Yarur S.P.A. (Parent)	121,017,770	55.36%
Banco de Chile por cuenta de terceros no residentes	11,756,015	5.38%
Banco Santander por cuenta de Inversionistas Extranjeros	7,420,157	3.39%
Banchile Corredores de Bolsa S.A.	5,674,764	2.60%
AFP Habitat S.A	5,400,037	2.47%
BCI Corredores de Bolsa S.A. por cuenta de terceros	4,883,280	2.23%
AFP Cuprum S.A.	4,357,906	1.99%
AFP Capital S.A.	4,356,185	1.99%
AFP Provida S.A	4,010,350	1.83%
Inversiones Cerro Sombrero Financiero S.P.A.	3,719,525	1.70%
Imsa Financiera S.P.A.	3,262,820	1.49%
Inversiones Nueva Altamira S.P.A	3,059,664	1.40%
Larraín Vial S.A. Corredora de Bolsa	2,718,461	1.24%
Inversiones VYR S.P.A.	2,491,841	1.14%
AFP Modelo S.A	2,052,920	0.94%
Inversiones Tarascona Corporation Agencia en Chile	1,977,063	0.90%
Jorge Juan Yarur Bascuñán	1,832,768	0.84%
AFP Planvital S.A.	1,391,211	0.64%
BTG Pactual Chile S.A. Corredores de Bolsa	1,247,540	0.57%
Credicorp Capital S.A. Corredores de Bolsa	1,209,585	0.55%
Empresas JY S.A.	1,202,436	0.55%
Inversiones Colibrí Financiera S.A.	1,020,858	0.47%
Bolsa de comercio de Santiago Bolsa de Valores	1,013,049	0.46%
BICE Inversiones Corredores de Bolsa S.A.	831,175	0.38%
Santander Corredores de Bolsa	794,258	0.36%
Other shareholders	19,902,621	9.13%
Subscribed and paid-in shares	**218,604,259**	**100.00%**

As of December 31, 2023	Shares	
	Number of shares	Ownership %
Empresas Juan Yarur S.P.A. (Parent)	121,017,770	55.36%
Banco de Chile por cuenta de terceros no residentes	12,600,822	5.76%
Banco Santander por cuenta de Inversionistas Extranjeros	5,886,104	2.69%
Banchile Corredores de Bolsa S.A.	5,625,248	2.57%
AFP Habitat S.A	5,416,072	2.48%
BCI Corredores de Bolsa S.A. por cuenta de terceros	4,862,484	2.22%
AFP Cuprum S.A.	4,487,156	2.05%
AFP Capital S.A.	4,443,183	2.03%
AFP Provida S.A	4,051,822	1.85%
Inversiones Cerro Sombrero Financiero S.P.A.	3,719,525	1.70%
Imsa Financiera S.P.A.	3,262,820	1.49%
Inversiones Nueva Altamira S.P.A	3,059,664	1.40%
Larraín Vial S.A. Corredora de Bolsa	2,539,450	1.16%
Inversiones VYR S.P.A.	2,491,841	1.14%
Inversiones Tarascona Corporation Agencia en Chile	1,977,063	0.90%
AFP Modelo S.A	1,843,136	0.84%
Jorge Juan Yarur Bascuñán	1,832,768	0.84%
Credicorp Capital S.A. Corredores de Bolsa	1,601,361	0.73%
AFP Planvital S.A.	1,380,631	0.63%
Bolsa de Comercio de Santiago Bolsa de Valores	1,377,699	0.63%
BTG Pactual Chile S.A. Corredores de Bolsa	1,280,778	0.59%
Empresas JY S.A.	1,202,436	0.55%
Inversiones Colibrí Financiera S.A.	1,020,858	0.47%
BICE Inversiones Corredores de Bolsa S.A.	1,009,716	0.46%
Bolsa Electrónica de Chile Bolsa de Valores	793,499	0.36%
Other shareholders	19,820,353	9.10%
Subscribed and paid-in shares	**218,604,259**	**100.00%**

b) Reserves

On March 19, 2024, the Board of Directors proposed to the shareholders' meeting to allocate the remaining balance of the year's profits, that is, the sum of MCh$463,864 recorded in the account called profit from the previous year to be assigned, to the accumulated earnings account of previous years, for MCh$136,494, and to the account of reserves from profits MCh$327,370.

The movement in these reserves reclassified from prior year's income to be allocated as of June 30, 2024 was as follows:

	Unappropriated prior year's income	Dividend payments	Retained earnings from prior years	Reserves from earnings
As of December 31, 2023	-	-	-	-
As of January 1, 2024	682,468	-	-	-
Ordinary Shareholders' Meeting April 2024	(682,468)	218,604	136,494	327,370
As of June 30, 2024	**-**	**218,604**	**136,494**	**327,370**

c) Other comprehensive income

Items that can be classified in profit or loss

- Foreign currency translation differences of foreign entities:

They arise from exchange differences arising from the translation of a net investment in foreign entities whose functional currency is different from the parent company's functional currency.

- Cash flow hedge:

They arise from the valuation at fair value at the end of each period of the derivative contracts that have been defined as cash flow hedges.

- Changes in the fair value of financial assets at fair value through other comprehensive income

The fair value reserve includes the accumulated net changes in the market value of financial assets at fair value through other comprehensive income. When (all or part of) the investment is sold or disposed of these reserves are recognized in the Interim Consolidated Statements of Income for the period as part of the gain or loss related to investments (Note 1 letter (t)) states the accounting treatment in case of impairment.

Items that will not subsequently be reclassified to profit or loss

- Remeasurement of the net defined benefit liability (asset) and actuarial gains and losses for other employee benefit plans

These mainly arise from actuarial gains and losses from increases or decreases in the present value of the defined benefit obligation due to changes in actuarial assumptions and experience adjustments.

- Net changes in the fair value of equity instruments designated at fair value through other comprehensive income:

They relate to equity instruments (shares) for minority investments in companies recorded in accordance with IFRS 9, under which changes in the fair value of such instruments shall irrevocably be recorded in other comprehensive income after initial recognition.

As of June 30, 2024 and December 31, 2023, changes in Other Comprehensive Income are as follows:

	Accumulated Other Comprehensive Income																	
	Items that will not be reclassified to profit or loss								Items that will not be reclassified to profit or loss									
	Re-measurement of the net defined benefit liability (asset) and actuarial results for other employee benefit plans	Net changes in the fair value of equity instruments at fair value through other comprehensive income	Changes in the fair value of financial liabilities at fair value through profit or loss attributable to changes in the credit risk of the financial liability	Share in other comprehensive income of entities accounted for under the equity method	Non-current assets and disposal groups held for sale	Other	Income tax	Subtotal	Changes in fair value of financial assets at fair value through other comprehensive income	Translation differences for foreign entities	Accounting hedges of net investments in foreign entities	Cash flow hedge	Items not designated as hedging instruments	Share in other comprehensive income of entities accounted for under the equity method	Non-current assets and disposal groups held for sale	Other	Income tax	Subtotal
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Closing balance as of December 31, 2023	**(41)**	**436**	**-**	**-**	**-**	**-**	**-**	**395**	**(511,069)**	**458,839**	**-**	**173,994**	**-**	**-**	**-**	**-**	**82,193**	**203,957**
Effect of the correction or errors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Effects of changes in accounting compendium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance as of January 1, 2024	**(41)**	**436**	**-**	**-**	**-**	**-**	**-**	**395**	**(511,069)**	**458,839**	**-**	**173,994**	**-**	**-**	**-**	**-**	**82,193**	**203,957**
Profit for the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other comprehensive income for the period	-	272	-	-	-	-	-	272	(29,990)	171,846	-	95,970	-	-	-	-	(5,573)	232,253
Closing balance as of June 30, 2024	**(41)**	**708**	**-**	**-**	**-**	**-**	**-**	**667**	**(541,059)**	**630,685**	**-**	**269,964**	**-**	**-**	**-**	**-**	**76,620**	**436,210**

	Accumulated Other Comprehensive Income																	
	Items that will not be reclassified to profit or loss								Items that will not be reclassified to profit or loss									
	Re-measurement of the net defined benefit liability (asset) and actuarial results for other employee benefit plans	Net changes in the fair value of equity instruments at fair value through other comprehensive income	Changes in the fair value of financial liabilities at fair value through profit or loss attributable to changes in the credit risk of the financial liability	Share in other comprehensive income of entities accounted for under the equity method	Non-current assets and disposal groups held for sale	Other	Income tax	Subtotal	Changes in fair value of financial assets at fair value through other comprehensive income	Translation differences for foreign entities	Accounting hedges of net investments in foreign entities	Cash flow hedge	Items not designated as hedging instruments	Share in other comprehensive income of entities accounted for under the equity method	Non-current assets and disposal groups held for sale	Other	Income tax	Subtotal
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Closing balance as of December 31, 2022	**(132)**	**(50)**	**-**	**-**	**-**	**-**	**-**	**(182)**	**(641,186)**	**385,370**	**-**	**140,908**	**-**	**-**	**-**	**-**	**117,301**	**2,393**
Effect of the correction or errors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Effects of changes in accounting compendium	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Opening balance as of January 1, 2023	**(132)**	**(50)**	**-**	**-**	**-**	**-**	**-**	**(182)**	**(641,186)**	**385,370**	**-**	**140,908**	**-**	**-**	**-**	**-**	**117,301**	**2,393**
Profit for the period	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other comprehensive income for the period	91	486	-	-	-	-	-	577	130,117	73,469	-	33,086	-	-	-	-	(35,108)	201,564
Closing balance as of December 31, 2023	**(41)**	**436**	**-**	**-**	**-**	**-**	**-**	**395**	**(511,069)**	**458,839**	**-**	**173,994**	**-**	**-**	**-**	**-**	**82,193**	**203,957**

d) Dividends

a. During the periods ended June 30, 2024 and December 31, 2023, the following dividends were declared by the Bank:

	June 30, 2024	December 31, 2023
Ch$ per common share	**Ch$1,925**	**Ch$1,500**

b. Dividends agreed and paid as of June 30, 2024 and December 31, 2023 are detailed as follows:

i. On March 19, 2024, the Board of Directors agreed to propose to the shareholders the distribution of net income obtained by the Bank in 2023, approving the distribution of net income amounting to Ch$682,467,865,539 (MCh$682,468), as follows:

To distribute a dividend of Ch$1,000 per share among the total of 218,604,259 shares issued and registered with the Shareholders' Registry, which implies allocating for this purpose the amount of Ch$218,604,259,000 (MCh$218,604), i.e., 32.03% of the distributable net income for the year 2023.

ii. On March 14, 2023, the Board of Directors agreed to propose to the shareholders the distribution of the net income obtained by the Bank in 2022, approving the distribution of net income amounting to Ch$820,821,690,521 (MCh$820,822), as follows:

To distribute a dividend of Ch$1,500 per share among the total of 168,837,345 shares issued and registered in the Shareholders' Registry, which implies allocating for this purpose the amount of Ch$253,256,017,500 (MCh$253,256), i.e., 30.85% of the distributable net income for the year 2022.

e) Provisions for dividends, interest payments and repricing of issued regulatory capital financial instruments

i) Provision for minimum dividends as of June 30, 2024 and December 31, 2023:

The provision for dividends as of June 30, 2024 amounted to MCh$126,243 (MCh$204,740 as of December 31, 2023).

ii) Provision for interest payments on bonds with no fixed maturity:

The Bank records the accrual of interest on bonds with no fixed maturity date in the provisions for dividends, payments of interest and repricing of regulatory capital financial instruments issued. As of June 30, 2024 and December 31, 2023, these amount to MCh$14,375 and MCh$0, respectively.

f) As of June 30, 2024 and December 31, 2023, there are no dilutive securities, such that basic and diluted earnings per share are the same:

	June 30, 2024	December 31, 2023
Earnings attributable to equity holders of the parent	420,810	682,468
Profit available to shareholders in MCh$	**420,810**	**682,468**
Weighted average number of shares	218,604,259	187,544,721
Basic earnings per share ($/share)	**1,925**	**3,639**

NOTE 29 – CONTINGENCIES AND COMMITMENTS

a. Lawsuits and legal proceedings

Banco BCI

The Bank and its subsidiaries record several lawsuits related to their activities which, considering their background and grounds for the defensive arguments presented. In the opinion of Management and the internal legal advisors, will not generate liabilities or obligations in addition to those previously recorded by the Bank and its subsidiaries, therefore it has not been considered necessary to record a provision in addition to the one recorded for these contingencies. As of June 30, 2024, the Bank and its subsidiaries had provisions for civil, labor, and other claims amounting to MCh$4,854 (MCh$4,732 as of December 31, 2023).

b. Guarantees granted for operations:

- Direct commitments

As of June 30, 2024 and December 31, 2023, the Bank does not maintain guarantees for this concept.

- Guarantees for operations

As of June 30, 2024 and December 31, 2023, the Bank has the following guarantees:

BCI Corredor de Bolsa S.A.

As of June 30, 2024 this Company has collateralized the commitments for simultaneous operations in the Santiago Stock Exchange, whose valuation amounts to MCh$75,711 (MCh$46,534 as of December 31, 2023).

As of June 30, 2024, the Company has provided guarantees for the correct fulfillment of the settlement of CCLV system operations in the Santiago Stock Exchange for MCh$9,171 (MCh$22,139 as of December 31, 2023).

As of June 30, 2024, the Company has provided guarantees for the correct fulfillment in the settlement of CCLV system operations with derivatives in the Santiago Stock Exchange MCh$678 (MCh$178 as of December 31, 2023.

As of June 30, 2024, the Company maintains guarantees abroad for international market operations for MCh$47 (MCh$44 as of December 31, 2023).

The Company has a guarantee amounting to UF20,000 to comply with the provisions of Article 30 of Law 18,045, which aims to ensure the correct and full compliance with all its obligations as a securities broker and whose beneficiaries are the present or future creditors that it has or may have as a result of its brokerage operations. This guarantee corresponds to a policy contracted on August 19, 2023 (Nº330-23-000335632) valid until August 19, 2024, with Compañía de Seguros de Mapfre Garantía y Crédito, being the Santiago Stock Exchange (Bolsa de Comercio de Santiago, Bolsa de Valores) the representative of the possible beneficiary creditors,

The Company maintains a guarantee amounting to UF10,000 to comply with the provisions of Article No. 12 and following and 99 and following of Law No. 20,712, which guarantees the faithful compliance with the obligations of BCI Corredor de Bolsa for the management of third-party funds and portfolio. This guarantee is effective from November 7, 2023 to November 7, 2024.

<u>Employee fidelity insurance or employee loyalty insurance</u>

BCI Corredor de Bolsa S.A. has an insurance policy taken out with Southbridge Compañía de Seguros Generales S.A., which covers Banco Crédito e Inversiones and its subsidiaries from May 31, 2023 to November 30, 2025. For an amount of UF500,000.

BCI Corredores de Seguros S.A.

As of December 31, 2023, the Company has contracted the following insurance policies to comply with the provisions of letter d) of Article No. 58 of Decree with Force of Law No. 251 of 1931 to guarantee the correct and full compliance with all the obligations arising from its activity:

Guarantee Policy for Insurance Brokers No. 6472155 for an insured amount of UF500 contracted with Compañía de Seguros Generales Consorcio Nacional de Seguros S.A., valid from April 15, 2024 to April 14, 2025, establishing the ri ght of the insurance company to reimburse the broker for all amounts disbursed by the former to pay third-parties affected by the broker's deficient brokerage.

Professional Civil Liability Policy for Insurance Brokers No. 6472161 for an insured amount of UF60,000, contracted with Compañía de Seguros Generales Consorcio Nacional de Seguros S.A., valid from April 15, 2024 to April 14, 2025, to protect the broker against possible claims by third parties, with the insurance company having the power to request the broker to reimburse the amount paid to the claiming third-party.

BCI Factoring S.A.

As of June 30, 2024 the Company has approved coverage lines for operators of the Factor Chain International in the amount of MCh$196 (ThCh$177 as of December 31, 2023), of which MCh$0 have been used in 2024 (MCh$0 in 2023).

BCI Corredores de Bolsa de Productos S.A.

As of June 30, 2024, the Company has Surety Bond No.675251 taken with Banco de Crédito e Inversiones, for UF2,000 in favor of Bolsa de Productos SA., to guarantee compliance with the Company's obligations as a product broker in favor of its principals in compliance with article 11 of Law 19,220.

The Company has Bond No.675252 taken with Banco de Crédito e Inversiones, for UF6,000, in favor of Bolsa de Productos SA., to guarantee compliance with the Company's obligations as a product broker in favor of its principals in compliance with article 11 of Law 19,220.

The Company has Bond No. 693799 taken with Banco de Crédito e Inversiones, for UF 2,000 in favor of Bolsa de Productos SA., to guarantee compliance with all its obligations as a contract broker to its customers in accordance with Article 8 of the Manual of operations with credits or loans, which is held by the financial institution and is valid up to September 15, 2025.

BCI Asset Management Administradora General de Fondos S.A.

Guarantees established in articles 12, 13 and 14 of the Single Fund Law No.20,712.

As of June 30, 2024, there are guarantee policies for all funds and portfolio management, amounting to MCh$79,343.

Fund	Type of Guarantee	Amount	Amount Issued
		MCh$	UF
Fund	Surety bonds in UF	79,087	2,104,960.08
Portfolio Management	Surety bonds in UF	1,250	33,280.00
Other guarantees	Surety bonds in UF	59	500.00
Total		**80,396**	**2,138,740.08**

This is in conformity with the provisions of article 226 of Law No.18,045 of the Securities Market and NCG No.125 of 2001, which state that General Fund Administrators must permanently maintain a guarantee for each managed fund, which must always be equivalent to UF10,000 or 1% of the average equity of the corresponding calendar year prior to the date of its determination.

Similarly, in order to comply with the requirements of Title IV of Circular 1790, mutual funds defined as collateralized structured funds must have at all times a guarantee granted by a third-party other than the management company.

To ensure compliance with these regulations, BCI Asset Management Administradora General de Fondos S.A. maintains Surety Bonds with the Bank.

c) As of June 30, 2024 and December 31, 2023, the composition of the contingent receivables are as follows:

	June 30, 2024	December 31, 2023
	MCh$	MCh$
Guarantees and finance	**322,513**	**302,416**
Guarantees and finance in Chilean currency	-	-
Guarantees and finance in foreign currency	322,513	302,416
Letters of credit for merchandise circulation transactions	**491,659**	**372,001**
Commitments to purchase debt in local currency abroad	**-**	**-**
Transactions related to contingent events	**3,055,317**	**3,017,031**
Transactions related to contingent events in Chilean currency	1,931,961	1,865,551
Transactions related to contingent events in foreign currencies	1,123,356	1,151,480
Undrawn lines of credit with immediate cancellation	**3,690,075**	**3,638,891**
Available balance of line of credit and overdraft line of credit agreed in current account - commercial portfolio	-	-
Available balance of credit line in credit card - commercial portfolio	-	-
Available balance of line of credit and overdraft line of credit agreed in current account - consumer portfolio	9,398	8,024
Available balance of line of credit on credit card - consumer portfolio	3,680,677	3,630,867
Available balance of line of credit and overdraft line of credit agreed on current account - portfolio due from banks	-	-
Unrestricted lines of credit	**5,492,191**	**4,902,918**
Available balance of line of credit and overdraft line of credit agreed in current account - commercial portfolio	4,778,728	4,187,063
Available balance of credit line in credit card - commercial portfolio	307,036	301,518
Available balance of line of credit and overdraft line of credit agreed in current account - consumer portfolio	406,427	414,337
Available balance of line of credit on credit card - consumer portfolio	-	-
Available balance of line of credit and overdraft line of credit agreed on current account - portfolio due from banks	-	-
Other credit commitments	**1,058,985**	**970,533**
Loans for higher education studies Law No. 20,027 (CAE)	1,055	1,106
Other irrevocable credit commitments	1,057,930	969,427
Other contingent loans	**-**	**-**
Total	**14,110,740**	**13,203,790**

NOTE 30 – INTEREST INCOME AND EXPENSES

a) The composition of interest income and expenses for the six-month and three-month periods ended June 30, 2024 and 2023, is as follows:

	For the six months ended June 30,		For the three months ended June 30,	
	2024	2023	2024	2023
	MCh$	MCh$	MCh$	MCh$
Interest income	2,063,819	1,979,948	987,119	1,027,312
Interest expenses	(1,175,411)	(1,208,134)	(565,140)	(633,862)
Total net interest income	**888,408**	**771,814**	**421,979**	**393,450**

b) The detail of net interest income for the six-month and three-month periods ended June 30, 2024 and 2023, is as follows:

	For the six months ended June 30,		For the three months ended June 30,	
	2024	2023	2024	2023
	MCh$	MCh$	MCh$	MCh$
Interest income				
Financial assets at amortized cost:				
Rights for repurchase agreements and securities lending	5,145	5,538	2,384	2,669
Debt financial instruments	75,697	41,653	27,116	26,180
Debts held by banks	22,573	15,011	11,335	3,214
Commercial loans	1,161,866	1,052,461	569,519	540,166
Mortgage housing loans	245,402	160,899	123,196	82,649
Consumer loans	259,423	283,650	127,340	141,278
Other financial instruments	54,142	58,357	29,502	33,377
Subtotal	**1,824,248**	**1,617,569**	890,392	**829,533**
Financial assets at fair value through other comprehensive income:				
Debt financial instruments	189,122	314,302	84,177	158,996
Other financial instruments	-	-	-	-
Subtotal	**189,122**	**314,302**	84,177	**158,996**
Gain (loss) from interest rate risk hedges				
Profit from financial derivative contracts for accounting hedge	421,219	86,746	306,288	29,937
Loss from financial derivative contracts for accounting hedge	(338,429)	(62,213)	(286,399)	(14,568)
Results from adjustment of hedged financial assets	(32,341)	23,544	(7,339)	23,414
Subtotal	**50,449**	**48,077**	**12,550**	**38,783**
Total interest income	**2,063,819**	**1,979,948**	**987,119**	**1,027,312**
Interest expenses				
Financial liabilities at amortized cost:				
Deposits and other obligations on demand	(250,787)	(136,754)	(125,232)	(77,517)
Deposits and other time deposits	(578,131)	(731,754)	(275,025)	(381,587)
Obligations for repurchase agreements and securities lending	(25,424)	(25,172)	(12,553)	(18,101)
Bank borrowings	(109,322)	(96,116)	(50,799)	(47,689)
Debt financial instruments issued	(109,577)	(96,710)	(55,095)	(48,763)
Other financial obligations	(59,575)	(35,479)	(30,704)	(19,020)
Subtotal	(1,132,816)	**(1,121,985)**	(549,408)	**(592,677)**
Lease liabilities	**(1,030)**	**(1,424)**	**(584)**	**(715)**
Regulatory capital financial instruments issued	**(26,340)**	**(25,718)**	**(13,208)**	**(12,973)**
Gain (loss) from interest rate risk hedges				
Gain from financial derivative contracts for accounting hedge	667,902	947,486	641,521	459,254
Loss from financial derivative contracts for accounting hedge	(686,333)	(969,073)	(640,170)	(454,295)
Gain (loss) from adjustment of hedged financial liabilities	3,206	(37,420)	(3,291)	(32,456)
Subtotal	**(15,225)**	**(59,007)**	**(1,940)**	**(27,497)**
Total interest expense	**(1,175,411)**	**(1,208,134)**	**(565,140)**	**(633,862)**
Net interest income	**888,408**	**771,814**	**421,979**	**393,450**

c) The stock of interest income suspended for the six-month and three-month periods ended June 30, 2024 and 2023, is as follows:

	For the six months ended June 30,		For the three months ended June 30,	
	2024	2023	2024	2023
	MCh$	MCh$	MCh$	MCh$
Suspended interest income				
Debts held by banks	-	-	-	-
Commercial loans	4,529	4,669	1,141	387
Mortgage housing loans	5,488	6,002	2,147	684
Consumer loans	64	352	(39)	9
Total	**10,081**	**11,023**	**3,243**	**1,080**

d) The stock of interest income received for the six-month and three-month periods ended June 30, 2024 and 2023, is as follows:

	For the six months ended June 30,		For the three months ended June 30,	
	2024	2023	2024	2023
	MCh$	MCh$	MCh$	MCh$
Interest received from impaired portfolio				
Debts held by banks	-	-	-	-
Commercial loans	3,409	2,657	1,882	194
Mortgage housing loans	8,513	3,133	4,523	93
Consumer loans	1,239	2,310	584	(33)
Total	**13,161**	**8,100**	**6,989**	**254**

NOTE 31 – INFLATION-INDEXATION INCOME AND EXPENSES

a) The composition of inflation-indexation income and expenses for the six-month and three-month periods ended June 30, 2024 and 2023, is as follows:

	For the six months ended June 30,		For the three months ended June 30,	
	2024	2023	2024	2023
	MCh$	MCh$	MCh$	MCh$
Inflation-indexation income from	395,242	477,731	205,811	248,047
Inflation-indexation expenses	(164,350)	(257,423)	(91,787)	(126,190)
Total net inflation-indexation income	**230,892**	**220,308**	**114,024**	**121,857**

b) The detail of net inflation-indexation incomefor the six-month and three-month periods ended June 30, 2024 and 2023, is as follows:

	For the six months ended June 30,		For the three months ended June 30,	
	2024	2023	2024	2023
	MCh$	MCh$	MCh$	MCh$
Inflation-indexation income				
Financial assets at amortized cost:				
Rights for repurchase agreements and securities lending	3	57	3	57
Debt financial instruments	-	-	-	-
Debts held by banks	-	-	-	-
Commercial loans	140,970	133,434	70,726	79,627
Mortgage housing loans	220,434	273,956	134,624	143,342
Consumer loans	161	435	97	211
Other financial instruments	5,511	4,498	2,113	4,364
Subtotal	**367,079**	**412,380**	**207,563**	**227,601**
Financial assets at fair value through other comprehensive income:				
Debt financial instruments	37,300	54,827	21,792	29,393
Other financial instruments	-	-	-	-
Subtotal	**37,300**	**54,827**	**21,792**	**29,393**
Gain (loss) from interest rate risk hedges				
Gain from financial derivative contracts for accounting hedge	161,017	203,184	2,036	52,129
Loss from financial derivative contracts for accounting coverage	(170,154)	(192,660)	(25,580)	(39,405)
Results from adjustment of hedged financial assets	-	-	-	(21,671)
Subtotal	**(9,137)**	**10,524**	**(23,544)**	**(8,947)**
Total Inflation-indexation income	**395,242**	**477,731**	**205,811**	**248,047**
Inflation-indexation expenses				
Financial liabilities at amortized cost:				
Deposits and other obligations on demand	(1,926)	(2,092)	(1,168)	(1,114)
Deposits and other time deposits	(14,719)	(27,029)	(8,622)	(14,615)
Obligations for repurchase agreements and securities lending	(481)	279	467	(255)
Bank borrowings	(391)	-	932	-
Debt financial instruments issued	(106,482)	(138,962)	(64,680)	(72,228)
Other financial obligations	(7,068)	(6,097)	(3,950)	(3,127)
Subtotal	**(131,067)**	**(173,901)**	**(77,021)**	**(91,339)**
Gain (loss) from interest rate risk hedges				
Gain from financial derivative contracts for accounting hedge	59,404	435,456	28,048	364,964
Loss from financial derivative contracts for accounting hedge	(50,628)	(456,469)	(25,547)	(357,710)
Gain (loss) from adjustment of hedged financial liabilities	(9,022)	(20,637)	2,902	(20,121)
Subtotal	**(246)**	**(41,650)**	**5,403**	**(12,867)**
Regulatory capital financial instruments issued:				
Subordinated bonds	(33,037)	(41,872)	(20,169)	(21,984)
Bonds without fixed maturity	-	-	-	-
Subtotal	**(33,037)**	**(41,872)**	**(20,169)**	**(21,984)**
Total inflation-indexation expenses	**(164,350)**	**(257,423)**	**(91,787)**	**(126,190)**
Net inflation-indexation income	**230,892**	**220,308**	**114,024**	**121,857**

c) The detail of income from suspended inflation-indexation for the six-month and three-month periods ended June 30, 2024 and 2023, is as follows:

	For the six months ended June 30,		For the three months ended June 30,	
	2024	2023	2024	2023
	MCh$	MCh$	MCh$	MCh$
Income from suspended inflation-indexation				
Debts held by banks	-	-	-	-
Commercial loans	994	3,306	402	552
Mortgage housing loans	19,580	41,995	7,871	1,948
Consumer loans	15	19	(3)	(21)
Total	**20,589**	**45,320**	**8,270**	**2,479**

d) The detail of income from inflation-indexation received for the six-month and three-month periods ended June 30, 2024 and 2023, is as follows:

	For the six months ended June 30,		For the three months ended June 30,	
	2024	2023	2024	2023
	MCh$	MCh$	MCh$	MCh$
Income from inflation-indexation received				
Debts held by banks	-	-	-	-
Commercial loans	1,214	1,757	634	(395)
Mortgage housing loans	11,894	3,864	6,416	14
Consumer loans	114	257	57	(9)
Total	**13,222**	**5,878**	**7,107**	**(390)**

NOTE 32 – FEE INCOME AND EXPENSES

The composition of fee income and expenses for the six-month and three-month periods ended June 30, 2024 and 2023, is as follows:

	For the six months ended June 30,		For the three months ended June 30,	
	2024	2023	2024	2023
	MCh$	MCh$	MCh$	MCh$
Fee income				
Loan prepayment fees	2,766	2,800	1,353	1,457
Fes for loans with letters of credit	-	-	-	-
Fees for lines of credit and checking account overdrafts	3,612	2,440	1,727	1,233
Fees for guarantees and letters of credit	18,945	16,965	9,306	8,990
Fees for card services	53,395	56,099	26,414	26,760
Account management fees	34,916	31,345	17,918	15,708
Fees for collections and payments	53,918	37,253	26,724	18,385
Fees for securities brokerage and management (Stockbrokers and/or Securities Agency)	3,527	2,825	1,879	1,482
Fees for administration of mutual funds. Investment funds or other	34,200	28,262	17,646	14,487
Fees for brokerage and insurance advisory services	31,124	26,386	16,360	14,038
Fees for factoring services	2,982	2,566	1,215	1,293
Fees for finance lease transaction services	-	-	-	-
Fees for securitizations	126	59	63	27
Fees for financial advisory services	11,995	6,758	7,469	3,349
Other fees earned	20,036	36,181	9,326	19,188
Total fee income	**271,542**	**249,939**	**137,400**	**126,397**
Fee expenses				
Fee for card operation	(25,089)	(28,558)	(12,174)	(13,963)
License fees for the use of card brands	(2,051)	-	(330)	-
Other fees for services linked to the credit card system and payment cards with provision of funds as a means of payment	-	-	-	-
Expenses for obligations of loyalty programs and merits for card customers	(15,675)	(17,442)	(7,671)	(8,057)
Fees for securities trading	(19,959)	(24,896)	(6,057)	(12,597)
Other commissions for services received	(16,492)	(12,833)	(8,378)	(7,029)
Total commission expenses	**(79,266)**	**(83,729)**	**(34,610)**	**(41,646)**
Net fee income	**192,276**	**166,210**	**102,790**	**84,751**

NOTE 33 – NET FINANCE INCOME (EXPENSE)

The composition of the net finance income (expense) for the six-month and three-month periods ended June 30, 2024 and 2023, is as follows:

	For the six months ended June 30,		For the three months ended June 30,	
	2024	2023	2024	2023
	MCh$	MCh$	MCh$	MCh$
Financial assets held for trading at fair value through profit or loss:				
Financial derivative contracts	121,882	(45,326)	24,893	16,157
Debt financial instruments	61,607	47,940	19,042	23,965
Other financial instruments	(31,864)	(10,247)	(12,393)	(5,654)
Equity instruments	143	7,286	3,326	(5,535)
Loans granted and received by the entity	(127)	(217)	(51)	(37)
Other	-	-	-	-
Subtotal	**151,641**	**(564)**	**34,817**	**28,896**
Financial liabilities held for trading at fair value through profit or loss				
Financial derivative contracts	-	-	-	-
Other financial instruments	-	-	-	-
Subtotal	-	-	-	-
Financial assets not held for trading mandatorily measured at fair value through profit or loss				
Debt financial instruments	29	-	28	-
Other	(6,627)	(6,341)	(839)	-
Subtotal	**(6,598)**	**(6,341)**	**(811)**	-
Financial assets at fair value through profit or loss				
Debt financial instruments	-	-	-	-
Other financial instruments	-	-	-	-
Loans granted and received by the entity (debts held by banks, commercial loans, mortgage housing loans and consumer loans)	-	-	-	-
Other	-	-	-	-
Subtotal	-	-	-	-
Financial liabilities designated at fair value through profit or loss				
Deposits, other obligations and deposits on demand and other loans	-	-	-	-
Debt instruments issued	-	-	-	-
Other	-	-	-	-
Subtotal	-	-	-	-
Financial result on derecognition of financial assets and liabilities at amortized cost and financial assets at fair value through other amortized cost and financial assets at fair value through other comprehensive income comprehensive income				
Financial assets at amortized cost	1,291	137	185	117
Financial assets at fair value through other comprehensive income	567	-	(4,022)	-
Financial liabilities at amortized costs	-	-	-	-
Regulatory capital financial instruments issued	-	-	-	-
Subtotal	**1,858**	**137**	**(3,837)**	**117**
Financial income (expense) for changes, adjustments, and foreign currency hedge				
Gain (loss) from foreign currency translation	(130,608)	220,503	103,907	2,146
Gain (loss) from exchange rate adjustments	-	-	-	-
Financial assets held for trading at fair value through profit or loss	-	-	-	-
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	-	-	-
Financial assets at fair value through profit or loss	-	-	-	-
Financial assets at fair value through other comprehensive income	-	(7,218)	-	(3,405)
Financial assets at amortized cost:				
Debts held by banks	-	-	-	-
Commercial loans	-	-	-	-
Mortgage housing loans	-	-	-	-
Consumer loans	-	-	-	-
Other assets	20,932	(8,074)	(3,901)	1,861
Financial liabilities at amortized cost	-	-	-	-
Financial liabilities held for trading at fair value through profit or loss	-	-	-	-
Financial liabilities designated at fair value through profit or loss	-	-	-	-
Regulatory capital financial instruments issued	-	-	-	-
Net income (expense) from derivatives in foreign currency risk hedges	15,754	(133,623)	(87,959)	(6,978)
Subtotal	**(93,922)**	**71,588**	**12,047**	**(6,376)**
Financial income (loss) from reclassification of financial assets due to change in business model				
From financial assets at amortized cost to financial assets held for trading at fair value through profit or loss	-	-	-	-
From financial assets at fair value through other comprehensive income to financial assets held for trading at fair value through profit or loss	-	-	-	-
Subtotal	-	-	-	-
Reclassifications of financial assets due to changes in business models				
From financial assets at amortized cost to financial assets held for trading at fair value through profit or loss	-	-	-	-
From financial assets at fair value through other comprehensive income to financial assets held for trading at fair value through profit or loss	-	-	-	-
Subtotal	-	-	-	-
Other financial income (expense) from changes in financial assets and liabilities				
Financial assets at fair value through other comprehensive income	-	-	-	-
Financial liabilities at amortized cost	-	-	-	-
Lease liabilities	-	-	-	-
Issued regulatory capital financial instruments	-	-	-	-
Subtotal	-	-	-	-
Other financial income (expense) from ineffective accounting hedges				
Income (expense) from ineffective cash flow hedges	-	-	-	-
Income (expense) from ineffective hedges of net foreign investment	-	-	-	-
Subtotal	-	-	-	-
Other financial income (expense) from other hedges				
Hedges of other types of financial assets	-		-	-
Subtotal	-	-	-	-
Total net finance income (expense)	**52,979**	**64,820**	**42,216**	**22,637**

NOTE 34 – INCOME FROM INVESTMENTS IN COMPANIES

The income from investment in companies for the six-month and three-month periods ended June 30, 2024 and 2023, are as follows:

	For the six months ended June 30,						For the three months ended June 30,					
	2024			2023			2024			2023		
	Profit/ Loss	Ownership	Accrued income	Profit/ Loss	Ownership	Accrued income	Profit/ Loss	Ownership	Accrued income	Profit/ Loss	Ownership	Accrued income
	MCh$	%	MCh$	MCh$	%	MCh$	MCh$	%	MCh$	MCh$	%	MCh$
Investments in associates												
Redbanc S.A.	1,154	12,71	147	587	12,71	75	671	12,71	86	144	12,71	19
Combanc S.A.	50	13,30	7	358	13,30	48	8	13,30	1	224	11,74	30
Transbank S.A.	2,872	8,72	250	9,575	8,72	835	6,919	8,72	603	6,521	8,72	569
Servicio de Infraestructura de Mercado OTC S.A.	640	13,61	87	352	13,61	48	466	13,61	63	32	13,61	4
AFT S.A.	1,321	20,00	264	1,446	20,00	289	812	20,00	162	796	20,00	159
Centro de Compensación Automatizado S.A.	2,253	33,33	751	2,259	33,33	753	1,464	33,33	488	1,309	33,33	437
Sociedad Interbancaria de Depósitos de Valores S.A.	782	7,03	55	701	7,03	49	519	7,03	37	472	7,03	33
Pago y Servicios S.A.	(117)	49,90	(58)	(991)	49,90	(494)	(154)	49,90	(76)	(718)	49,90	(358)
Minority investments												
Shares of SWIFT	-	-	-	-	-	-	-	-	-	-	-	-
Shares of BLADEX	-	-	425	-	-	604	-	-	290	-	-	549
CNB shares (FHLB and FRB)	-	-	4,615	-	-	3,585	-	-	2,333	-	-	1,997
Other actions	-	-	136	-	-	1	-	-	136	-	-	1
Investments in joint ventures												
Servipag Ltd.	1,855	50,00	928	1,804	50,00	902	938	50,00	470	1,184	50,00	592
Artikos Chile S.A.	668	50,00	334	653	50,00	327	385	50,00	192	386	50,00	194
Total	**11,478**		**7,941**	**16,744**		**7,022**	**12,028**		**4,785**	**10,350**		**4,226**

NOTE 35 – INCOME FROM NON-CURRENT ASSETS AND DISPOSAL GROUPS HELD FOR SALE NOT ADMISSIBLE AS DISCONTINUED OPERATIONS

The composition of the income from non-current assets and disposal groups held for sale not admissible as discontinued operations for the six-month and three-month periods ended June 30, 2024 and 2023 are as follows:

	For the six months ended June 30,		For the three months ended June 30,	
	2024	2023	2024	2023
	MCh$	MCh$	MCh$	MCh$
Net income for assets received in payment or foreclosed at judicial auction:				
Other income from sale of assets received in payment or foreclosed at judicial auction	1,167	700	682	97
Other income from assets received in payment or foreclosed judicial auction	961	1,339	444	659
Provisions for adjustments to the net realizable value of assets received in payment or foreclosed at judicial auction	-	520	-	313
Write-offs of assets received in payment or foreclosed at judicial auction	(2,257)	(1,004)	(997)	(439)
Expenses for maintenance of assets received in payment or foreclosed at judicial auction	(822)	(559)	(341)	(321)
Subtotal	**(951)**	**996**	**(212)**	**309**
Non-current assets held for sale:				
Investments in companies	-	-	-	-
Intangible assets	-	-	-	-
Property and equipment	234	279	32	164
Assets for recovery of assets under finance lease agreements	8,293	4,386	2,819	2,859
Other assets	-	-	-	-
Subtotal	**8,527**	**4,665**	**2,851**	**3,023**
Disposal group held for sale	-	-	-	-
Total	**7,576**	**5,661**	**2,639**	**3,332**

NOTE 36 – OTHER OPERATING INCOME AND EXPENSES

The composition of other operating income and expenses for the six-month and three-month periods ended June 30, 2024 and 2023, are as follows:

	For the six months ended June 30,		For the three months ended June 30,	
	2024	2023	2024	2023
	MCh$	MCh$	MCh$	MCh$
Other operating income				
Payments from insurance companies for claims other than operational risk related events	-	-	-	-
Net income from investment property	-	-	-	-
Income from card brands issued (VISA, MC, etc.)	2,679	3,103	1,386	1,543
Income from correspondent banks	-	-	-	-
Income other than interest and fees from lease agreements	-	-	-	-
Income from expense recovery	2,179	1,879	1,016	1,183
CNB leasing platform revenue	7,199	-	323	-
CNB BOLI revenue	6,896	5,268	3,331	2,689
Consulting revenue	1,048	957	406	457
Other income	965	4,397	285	1,098
Total	**20,966**	**15,604**	**6,747**	**6,970**
Other operating expenses				
Insurance premium expense to cover operational risk events	(104)	(105)	(64)	(41)
Gross loss expense from operational risk events	(9,784)	(5,834)	(5,300)	(3,169)
Recovery of expenses for operational risk events	2,472	2,221	1,280	1,309
Expense for provision for unearned insurance brokerage fees	-	-	-	-
Expense for provision for unearned insurance premium collection fees	-	-	-	-
Provisions for restructuring plans	-	-	-	-
Provisions for lawsuits and litigation	(123)	(4,814)	(101)	(2,207)
Other provisions for other contingencies	(12,462)	13,630	(18,880)	3,476
Expenses for finance lease credit transactions	-	-	-	-
Expenses for factoring credit transactions	-	-	-	-
Expenses for administration, maintenance, and support of ATMs	-	-	-	-
Expenses for adoption of new technologies in cards	-	-	-	-
Expenses for issuance of regulatory capital financial instruments	(570)	-	(380)	-
Other operating expenses	(10,568)	(9,618)	(2,771)	(4,617)
Total	**(31,139)**	**(4,520)**	**(26,216)**	**(5,249)**

NOTE 37 – EXPENSES FOR EMPLOYEE BENEFITS OBLIGATIONS

The composition of expenses for employee benefit obligations for the six-month and three-month periods ended June 30, 2024 and 2023, are as follows:

	For the six months ended June 30,		For the three months ended June 30,	
	2024	2023	2024	2023
	MCh$	MCh$	MCh$	MCh$
Short-term employee benefits				
Remuneration	(189,952)	(173,854)	(97,379)	(89,991)
Incentives (performance bonuses)	(64,377)	(55,663)	(31,462)	(26,561)
Legal bonus	(32,006)	(29,936)	(16,098)	(15,197)
Other	(40,781)	(42,173)	(17,067)	(19,531)
Subtotal	**(327,116)**	**(301,626)**	**(162,006)**	**(151,280)**
Post-employment benefits				
Post-employment employee benefits	-	-	-	-
Subtotal	-	-	-	-
Long-term employee benefits				
Remuneration	-	-	-	-
Incentives (performance bonuses)	-	-	-	-
Other	-	-	-	-
Subtotal	-	-	-	-
Termination benefits				
Severance indemnity	(8,512)	(8,727)	(5,345)	(5,365)
Other	-	-	-	-
Subtotal	**(8,512)**	**(8,727)**	**(5,345)**	**(5,365)**
Share-based or equity-based payment transactions				
Equity-settled share-based payment transactions	-	-	-	-
Cash-settled share-based payment transactions	-	-	-	-
Subtotal	-	-	-	-
Expenses for defined contribution post-employment plans	-	-	-	-
Expenses for defined benefit post-employment plans	-	-	-	-
Expenses for other personnel obligations with	-	-	-	-
Other personnel expenses	(9,005)	(7,491)	(4,753)	(3,577)
Subtotal	**(9,005)**	**(7,491)**	**(4,753)**	**(3,577)**
Total	**(344,633)**	**(317,844)**	**(172,104)**	**(160,222)**

NOTE 38 – ADMINISTRATIVE EXPENSES

The composition of administrative expenses for the six-month and three-month periods ended June 30, 2024 and 2023, are as follows:

	For the six months ended June 30,		For the three months ended June 30,	
	2024	2023	2024	2023
	MCh$	MCh$	MCh$	MCh$
Administrative expenses	**(148,842)**	**(127,281)**	**(75,953)**	**(67,288)**
Expenses for short-term leases	-	-	-	-
Expenses for leases of low-value assets	-	(43)	-	(41)
Other expenses for lease liabilities	(4,375)	(3,595)	(2,001)	(1,802)
Maintenance and repair of property and equipment	(8,657)	(7,187)	(4,534)	(3,670)
Insurance premiums except for those intended to cover operational risk events	(19,228)	(10,120)	(7,072)	(5,961)
Office supplies	(1,442)	(1,430)	(665)	(741)
IT and communications expenses	(64,525)	(55,966)	(34,048)	(28,443)
Lighting, heating, and other services	(4,822)	(4,370)	(2,625)	(2,170)
Surveillance services and transportation of securities	(6,093)	(6,301)	(2,735)	(2,629)
Staff representation and travel expenses	(4,099)	(3,220)	(2,430)	(1,595)
Legal and notary expenses	(7,531)	(1,052)	(3,737)	(535)
Fees for review and audit of the financial statements by the external auditor	(3,766)	(2,827)	(2,074)	(1,460)
Fees for advisory and consulting services by the external auditor	-	-	-	-
Fees for advisory and consulting services by other auditing companies	-	-	-	-
Title classification fees	-	-	-	-
Fees for other technical reports	(7,833)	(16,177)	(6,297)	(10,328)
Fines by the CMF	-	-	-	-
Fines by other agencies	(45)	(51)	(30)	(39)
Other general administrative expenses	(16,426)	(14,942)	(7,705)	(7,874)
Outsourced services	**(42,313)**	**(39,415)**	**(23,167)**	**(21,271)**
Board Expenses	**(4,306)**	**(3,751)**	**(2,123)**	**(1,823)**
Board Remuneration	(3,785)	(3,478)	(1,833)	(1,689)
Other expenses of the Board of Directors	(521)	(273)	(290)	(134)
Advertising	**(23,972)**	**(25,839)**	**(12,563)**	**(13,368)**
Taxes, property taxes and other legal charges	**(26,089)**	**(23,372)**	**(11,967)**	**(11,811)**
Property taxes	(2,426)	(2,259)	(1,260)	(1,244)
Municipal patents	(1,408)	(1,403)	(691)	(706)
Other taxes other than income tax	(11,504)	(9,365)	(4,638)	(4,680)
Control contributions to the regulator	(10,737)	(10,322)	(5,377)	(5,158)
Other legal fees	(14)	(23)	(1)	(23)
Total	**(245,522)**	**(219,658)**	**(125,773)**	**(115,561)**

NOTE 39 – DEPRECIATION AND AMORTIZATION

The amounts corresponding to charges to results for depreciation and amortization for the six-month and three-month periods ended June 30, 2024 and 2023, are as follows:

	For the six months ended June 30,		For the three months ended June 30,	
	2024	2023	2024	2023
	MCh$	MCh$	MCh$	MCh$
Amortization of intangible assets	(33,228)	(32,749)	(16,927)	(16,330)
Depreciation of property and equipment	(11,451)	(11,548)	(5,647)	(5,831)
Depreciation and amortization of right-of-use assets under lease agreements	(12,493)	(11,152)	(6,193)	(5,434)
Total	**(57,172)**	**(55,449)**	**(28,767)**	**(27,595)**

NOTE 40 – IMPAIRMENT OF NON-FINANCIAL ASSETS

The impairment of non-financial assets for the six-month and three-month periods ended June 30, 2024 and 2023, is as follows:

	For the six months ended June 30,		For the three months ended June 30,	
	2024	2023	2024	2023
	MCh$	MCh$	MCh$	MCh$
Impairment of investments in companies	-	-	-	-
Impairment of intangible assets (*)	-	-	-	-
Impairment of property and equipment	-	(7)	-	(7)
Impairment of right-of-use assets under lease agreements	-	-	-	-
Impairment of other assets for investment property	-	-	-	-
Impairment of assets from revenue	-	-	-	-
Gain from an acquisition through a business combination in a bargain condition	-	-	-	-
Total	**-**	**(7)**	**-**	**(7)**

NOTE 41 – EXPENSES FOR CREDIT LOSSES

a) The summary of the expense for credit losses for the six-month and three-month periods ended June 30, 2024 and 2023, is as follows:

	For the six months ended June 30,		For the three months ended June 30,	
	2024	2023	2024	2023
	MCh$	MCh$	MCh$	MCh$
Expense for provisions for credit loss of loans	(265,514)	(280,505)	(102,556)	(139,674)
Expense for special provisions for credit loss	1,801	7,190	(14,600)	6,329
Recovery of written-off loans	53,965	37,360	30,021	17,936
Impairment due to credit risk of other financial assets not measured at fair value through profit or loss	7,338	(5,717)	3,657	2,570
Total	**(202,410)**	**(241,672)**	**(83,478)**	**(112,839)**

b) The summary of credit risk allowance expense and credit loss expense for the six-month and three-month periods ended June 30, 2024 and 2023, is as follows:

For the six months ended June 30, 2024	Expense for provisions recorded for loans during the year							
	Normal Portfolio Assessment		Substandard Portfolio Assessment	Non-performing portfolio Assessment		Subtotal	Deductible guarantees FOGAPE Covid-19(i)	Total
	Individual/group		Individual	Individual/group				
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Loans and advances to banks								
Provisions recorded	-	-	-	-	-	-	-	-
Provisions used	(83)	-	-	-	-	**(83)**	-	**(83)**
Subtotal	**(83)**	**-**	**-**	**-**	**-**	**(83)**	**-**	**(83)**
Commercial loans								
Provisions recorded	28,746	-	16,617	13,931	43,527	**102,821**	-	**102,821**
Provisions used	-	(1,946)	-	-	-	**(1,946)**	(855)	**(2,801)**
Subtotal	**28,746**	**(1,946)**	**16,617**	**13,931**	**43,527**	**100,875**	**(855)**	**100,020**
Mortgage loans								
Provisions recorded	-	-	-	-	11,386	**11,386**	-	**11,386**
Provisions used	-	(178)	-	-	-	**(178)**	-	**(178)**
Subtotal	**-**	**(178)**	**-**	**-**	**11,386**	**11,208**	**-**	**11,208**
Consumer loans								
Provisions recorded	-	-	-	-	156,194	**156,194**	-	**156,194**
Provisions used	-	(1,825)	-	-	-	**(1,825)**	-	**(1,825)**
Subtotal	**-**	**(1,825)**	**-**	**-**	**156,194**	**154,369**	**-**	**154,369**
Expense of provisions recorded for loan credit risk: (A)	**28,663**	**(3,949)**	**16,617**	**13,931**	**211,107**	**266,369**	**(855)**	**265,514**
Recovery of written-off loans: (B) (ii)								
Loans and advances to banks								-
Commercial loans								21,109
Mortgage loans								2,369
Consumer Loans								30,487
Subtotal								**53,965**
Expense for loan losses: (AB) (ii)								**211,549**

For the three months ended June 30, 2024	Expense for provisions recorded for loans during the year							
	Normal Portfolio		Substandard Portfolio	Non-performing portfolio		Subtotal	Deductible guarantees FOGAPE Covid-19(i)	Total
	Assessment		Assessment	Assessment				
	Individual/group		Individual	Individual/group				
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Loans and advances to banks								
Provisions recorded	-	-	-	-	-	-	-	-
Provisions used	(67)	-	-	-	-	**(67)**	-	**(67)**
Subtotal	**(67)**	**-**	**-**	**-**	**-**	**(67)**	**-**	**(67)**
Commercial loans								
Provisions recorded	4,705	-	5,483	-	22,439	**32,627**	-	**32,627**
Provisions used	-	(1,074)	-	(1,326)	-	**(2,400)**	(119)	**(2,519)**
Subtotal	**4,705**	**(1,074)**	**5,483**	**(1,326)**	**22,439**	**30,227**	**(119)**	**30,108**
Mortgage loans								
Provisions recorded	-	-	-	-	5,738	**5,367**	-	**5,367**
Provisions used	-	(549)	-	-	-	**(178)**	-	**(178)**
Subtotal	**-**	**(549)**	**-**	**-**	**5,738**	**5,189**	**-**	**5,189**
Consumer loans								
Provisions recorded	-	-	-	-	74,334	**74,334**	-	**74,334**
Provisions used	-	(7,008)	-	-	-	**(7,008)**	-	**(7,008)**
Subtotal	**-**	**(7,008)**	**-**	**-**	**74,334**	**67,326**	**-**	**67,326**
Expense of provisions recorded for loan credit risk: (A)	**4,638**	**(8,631)**	**5,483**	**(1,326)**	**102,511**	**102,675**	**(119)**	**102,556**
Recovery of written-off loans: (B) (ii)								
Loans and advances to banks								**-**
Commercial loans								**13,351**
Mortgage loans								**1,073**
Consumer Loans								**15,597**
Subtotal								**30,021**
Expense for loan losses: (AB) (ii)								**72,535**

For the six months ended June 30, 2023	Expense for provisions recorded for loans during the year							
	Normal Portfolio		Substandard Portfolio	Non-performing portfolio		Subtotal	Deductible guarantees FOGAPE Covid-19(i)	Total
	Assessment		Assessment	Assessment				
	Individual/group		Individual	Individual/group				
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Loans and advances to banks								
Provisions recorded	9	-	-	-	-	**9**	-	**9**
Provisions used	-	-	-	-	-	-	-	-
Subtotal	**9**	**-**	**-**	**-**	**-**	**9**	**-**	**9**
Commercial loans								
Provisions recorded	10,432	-	14,212	9,566	40,107	**74,317**	-	**74,317**
Provisions used	-	(2,735)	-	-	-	**(2,735)**	(9,536)	**(12,271)**
Subtotal	**10,432**	**(2,735)**	**14,212**	**9,566**	**40,107**	**71,582**	**(9,536)**	**62,046**
Mortgage loans								
Provisions recorded	-	2,771	-	-	11,254	**14,025**	-	**14,025**
Provisions used	-	-	-	-	-	-	-	-
Subtotal	**-**	**2,771**	**-**	**-**	**11,254**	**14,025**	**-**	**14,025**
Consumer loans								
Provisions recorded	-	-	-	-	221,111	**221,111**	-	**221,111**
Provisions used	-	(16,686)	-	-	-	**(16,686)**	-	**(16,686)**
Subtotal	**-**	**(16,686)**	**-**	**-**	**221,111**	**204,425**	**-**	**204,425**
Expense of provisions recorded for loan credit risk: (A)	**10,441**	**(16,650)**	**14,212**	**9,566**	**272,472**	**290,041**	**(9,536)**	**280,505**
Recovery of written-off loans: (B) (ii)								
Loans and advances to banks								-
Commercial loans								12,350
Mortgage loans								2,332
Consumer Loans								22,678
Subtotal								**37,360**
Expense for loan losses: (AB) (ii)								**243,145**

For the three months ended June 30, 2023	Expense for provisions recorded for loans during the year							
	Normal Portfolio		Substandard Portfolio	Non-performing portfolio		Subtotal	Deductible guarantees FOGAPE Covid-19(i)	Total
	Assessment		Assessment	Assessment				
	Individual/group		Individual	Individual/group				
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Loans and advances to banks								
Provisions recorded	231	-	-	-	-	**231**	-	**231**
Provisions used	-	-	-	-	-	**-**	-	**-**
Subtotal	**231**	**-**	**-**	**-**	**-**	**231**	**-**	**231**
Commercial loans								
Provisions recorded	5,999	-	11,111	3,221	20,707	**41,038**	-	**41,038**
Provisions used	-	(1,832)	-	-	-	**(1,832)**	(1,383)	**(3,215)**
Subtotal	**5,999**	**(1,832)**	**11,111**	**3,221**	**20,707**	**39,206**	**(1,383)**	**37,823**
Mortgage loans								
Provisions recorded	-	1,171	-	-	5,053	**6,224**	-	**6,224**
Provisions used	-	-	-	-	-	**-**	-	**-**
Subtotal	**-**	**1,171**	**-**	**-**	**5,053**	**6,224**	**-**	**6,224**
Consumer loans								
Provisions recorded	-	-	-	-	108,315	**108,315**	-	**108,315**
Provisions used	-	(12,919)	-	-	-	**(12,919)**	-	**(12,919)**
Subtotal	**-**	**(12,919)**	**-**	**-**	**108,315**	**95,396**	**-**	**95,396**
Expense of provisions recorded for loan credit risk: (A)	**6,230**	**(13,580)**	**11,111**	**3,221**	**134,075**	**141,057**	**(1,383)**	**139,674**
Recovery of written-off loans: (B) (ii)								
Loans and advances to banks								-
Commercial loans								6,291
Mortgage loans								1,202
Consumer Loans								10,443
Subtotal								**17,936**
Expense for loan losses: (AB) (ii)								**121,738**

c) The summary of the expense for special provisions for credit risk for the six-month and three-month periods ended June 30, 2024 and 2023, is as follows:

	For the six months ended June 30,		For the three months ended June 30,	
	2024	2023	2024	2023
	MCh$	MCh$	MCh$	MCh$
Expense of provisions for credit loss for contingent loans	**(5,699)**	**859**	**(2,821)**	**(237)**
Loans and advances to banks	-	-	-	-
Commercial loans	(5,851)	99	(2,808)	(231)
Consumer Loans	152	760	(13)	(6)
Expense of provisions for country risk for operations with debtors domiciled abroad	**(1,755)**	**(1,345)**	**(959)**	**(832)**
Expense of special provisions for loans abroad	**-**	**-**	-	-
Expense of additional provisions for loans	**9,057**	**4,753**	**(3,256)**	**6,741**
Additional provisions for commercial loans	9,057	4,753	(3,256)	6,741
Additional provisions for mortgage loans	-	-	-	-
Additional provisions for consumer loans	-	-	-	-
Expense of provisions for adjustments to the minimum provision required for normal portfolio with individual evaluation	**198**	**2,923**	**(7,564)**	**657**
Expense of provisions constituted for credit risk as a result of complementary prudential requirements	**-**	**-**	-	-
Total	**1,801**	**7,190**	**(14,600)**	**6,329**

NOTE 42 – PROFIT OR LOSS FROM DISCONTINUED OPERATIONS

The Bank has no results from discontinued operations for the six-month and three-month periods ended June 30, 2024 and 2023.

NOTE 43 – RELATED PARTIES DISCLOSURES

a) As of June 30, 2024 and December 31, 2023 the assets and liabilities for transactions with related parties are as follows:

As of June 30, 2024	Related Party Type				
	Parent entity (i)	Other legal entity (ii)	Key personnel of the Consolidated Bank (iii)	Other related parties (iv)	Total
	MCh$	MCh$	MCh$	MCh$	MCh$
ASSETS					
Financial assets to be traded at fair value through profit or loss:	**-**	**-**	**-**	**3**	**3**
Financial derivative contracts	-	-	-	3	3
Debt financial instruments	-	-	-	-	-
Financial assets not held for trading compulsorily valued at fair value through profit or loss	**-**	**-**	**-**	**-**	**-**
Financial assets designated at fair value through profit or loss	**-**	**-**	**-**	**15**	**15**
Financial assets at fair value through other comprehensive income:	**-**	**-**	**-**	**-**	**-**
Financial derivative contracts for accounting coverage	**3**	**4,134**	**4,787**	**295,348**	**304,272**
Financial assets at amortized cost:	-	-	-	630	**630**
Rights for repurchase agreements and securities lending	-	-	-	-	-
Debt financial instruments	3	4,143	905	213,515	**218,566**
Loans and accounts receivable from customers - Commercial	-	-	3,493	72,316	**75,809**
Loans and accounts receivable from customers - Mortgage	-	-	393	9,926	**10,319**
Loans and accounts receivable from customers - Consumer	-	(9)	(4)	(1,039)	**(1,052)**
Provisions made for credit risk	**-**	**2,457**	**47**	**6,679**	**9,183**
Other assets	**26**	**83,146**	**1,509**	**66,952**	**151,633**
Contingent loans					
LIABILITIES					
Financial liabilities to be traded at fair value through profit or loss	**-**	**-**	**-**	**-**	**-**
Financial derivative contracts	-	-	-	-	-
Financial liabilities designated at fair value through profit or loss	**-**	**-**	**-**	**-**	**-**
Financial derivative contracts for accounting coverage	-	-	-	-	-
Financial liabilities at amortized cost:	**46**	**46,100**	**7,767**	**220,284**	**274,197**
Deposits and other on-demand deposits	46	9,262	347	51,519	**61,174**
Deposits and other term deposits	-	36,838	7,306	135,146	**179,290**
Obligations for repurchase agreements and securities lending	-	-	-	630	**630**
Bank borrowings	-	-	-	-	-
Debt financial instruments issued	-	-	114	32,989	**33,103**
Other financial obligations	-	-	-	-	-
Lease liabilities	**-**	**-**	**-**	**-**	**-**
Other liabilities	**-**	**479**	**12**	**7,734**	**8,225**

As of December 31, 2023	Related Party Type				
	Parent entity (i)	Other legal entity (ii)	Key personnel of the Consolidated Bank (iii)	Other related parties (iv)	Total
	MCh$	MCh$	MCh$	MCh$	MCh$
ASSETS					
Financial assets held for trading at fair value through profit or loss:	**-**	**-**	**88**	**312**	**400**
Financial derivative contracts	-	-	88	312	400
Debt financial instruments	-	-	-	-	-
Financial assets not held for trading mandatorily measured at fair value through profit or loss	**-**	**-**	**-**	**-**	**-**
Financial assets designated at fair value through profit or loss	**-**	**-**	**-**	**39**	**39**
Financial assets at fair value through other comprehensive income:	**-**	**-**	**-**	**-**	**-**
Financial derivative contracts for accounting hedge	**-**	**-**	**-**	**-**	**-**
Financial assets at amortized cost:	**1**	**9,415**	**4,631**	**297,950**	**311,997**
Rights for reverse repurchase agreements and securities lending	-	-	-	318	318
Debt financial instruments	-	-	-	-	-
Loans and receivables from customers - Commercial	1	9,436	817	219,293	229,547
Loans and receivables from customers - Mortgage	-	-	3,516	71,391	74,907
Loans and receivables from customers - Consumer	-	-	302	9,092	9,394
Provisions for credit loss	-	(21)	(4)	(2,144)	(2,169)
Other assets	**37**	**6,546**	**88**	**19,175**	**25,846**
Contingent loans	**26**	**83,141**	**1,392**	**65,244**	**149,803**
LIABILITIES					
Financial liabilities held for trading at fair value through profit or loss	**-**	**-**	**-**	**310**	**310**
Financial derivative contracts	-	-	-	310	310
Financial liabilities designated at fair value through profit or loss	**-**	**-**	**-**	**-**	**-**
Financial derivative contracts for accounting hedge	**-**	**-**	**-**	**-**	**-**
Financial liabilities at amortized cost:	**8**	**40,709**	**7,571**	**298,131**	**346,419**
Deposits and other on-demand deposits	8	32,611	1,098	86,994	120,711
Deposits and other term deposits	-	8,098	6,473	180,019	194,590
Obligations for repurchase agreements and securities lending	-	-	-	318	318
Bank borrowings	-	-	-	-	-
Debt financial instruments issued	-	-	-	30,800	30,800
Other financial obligations	-	-	-	-	-
Lease liabilities	**-**	**-**	**-**	**-**	**-**
Other liabilities	**-**	**1,536**	**7**	**16,989**	**18,532**

b) As of June 30, 2024 and 2023, the income and expenses from related party transactions, is as follows:

As of June 30, 2024	Related Party Type				
	Parent entity (i)	Other legal entity (ii)	Key personnel of the Consolidated Bank (iii)	Other related parties (iv)	Total
	MCh$	MCh$	MCh$	MCh$	MCh$
Interest income	-	2,934	64	34,571	**37,569**
Inflation-indexation income	-	-	90	2,397	**2,487**
Fee income	214	897	71	1,676	**2,858**
Net financial result	-	101,234	10	35,908	**137,152**
Other income	-	-	-	(1)	**(1)**
Total income	**214**	**105,065**	**235**	**74,551**	**180,065**
Interest expense	-	(769)	(235)	(4,404)	**(5,408)**
Inflation-indexation expense	-	(1)	(5)	(54)	**(60)**
Commission expense	-	(517)	-	(76)	**(593)**
Credit loss expense	-	921	1	8,350	**9,272**
Expenses for employee benefit obligations	-	-	-	-	**-**
Administrative expenses	-	909	5	7,330	**8,244**
Other expenses	(1)	(16)	(28)	(303)	**(348)**
Total expenses	**(1)**	**527**	**(262)**	**10,843**	**11,107**

As of June 30, 2023	Related Party Type				
	Parent entity (i)	Other legal entity (ii)	Key personnel of the Consolidated Bank (iii)	Other related parties (iv)	Total
	MCh$	MCh$	MCh$	MCh$	MCh$
Interest income	-	505	69	7,763	**8,337**
Inflation-indexation income	-	5	135	2,999	**3,139**
Fee income	153	4,105	64	24,770	**29,092**
Net financial result	-	(28,532)	-	(15,074)	**(43,606)**
Other income	-	-	-	17	**17**
Total income	**153**	**(23,917)**	**268**	**20,475**	**(3,021)**
Interest expense	-	(1,192)	(328)	(6,604)	**(8,124)**
Inflation-indexation expense	-	(130)	(31)	(125)	**(286)**
Commission expense	-	(10)	(1)	(104)	**(115)**
Credit loss expense	-	(56)	(2)	(236)	**(294)**
Expenses for employee benefit obligations	-	-	-	-	**-**
Administrative expenses	-	1,145	-	8,040	**9,185**
Other expenses	(1)	(51)	(9)	(190)	**(251)**
Total expenses	**(1)**	**(294)**	**(371)**	**781**	**115**

c) As of June 30, 2024 and 2023, related-party transactions in the period are as follows:

As of June 30, 2024										
Business name	Nature of the relationship with the bank	Description of the transaction			Transactions under equivalence conditions to those transactions with mutual independence between the parties	Amount	Effect on the Statement of Income		Effect on the Statement of Financial Position	
		Type of service	Term	Renewal Conditions			Income	Expense	Receivables	Payables
						MCh$	MCh$	MCh$	MCh$	MCh$
BCI Seguros de Vida S.A.	Other	Collection service and use of channels, suitcase	Annual	Annual Hiring	Yes	1.324	1.324	-	-	-
BCI Seguros de Vida S.A.	Other	brand use	Annual	Annual Hiring	Yes	845	845	-	-	-
BCI Seguros de Vida S.A.	Other	Suitcase	Annual	Annual Hiring	Yes	100	100	-	-	-
BCI Seguros de Vida S.A.	Other	Use of channels	Annual	Annual Hiring	Yes	282	282	-	-	-
BCI Seguros de Vida S.A.	Other	Financial Bond	Annual	Annual Hiring	Yes	8.518	-	174	-	-
BCI Seguros de Vida S.A.	Other	Bank charges	Annual	Annual Hiring	Yes	168	142	-	-	-
BCI Seguros de Vida S.A.	Other	Commissions for collection Servicios Financieros y Administración de Créditos Comerciales S.A.	Annual	Annual Hiring	Yes	2.368	1.905	-	-	-
BCI Seguros de Vida S.A.	Other	Brokerage commissions BCI CCSS	Annual	Annual Hiring	Yes	6.202	6.202	-	-	-
BCI Seguros Generales S.A.	Other	Brand use	Annual	Annual Hiring	Yes	845	845	-	-	845
BCI Seguros Generales S.A.	Other	Use of channels	Annual	Annual Hiring	Yes	282	282	-	-	282
BCI Seguros Generales S.A.	Other	Marketing	Annual	Annual Hiring	Yes	800	-	800	-	800
BCI Seguros Generales S.A.	Other	Commissions use of Channel	Annual	Annual Hiring	Yes	751	631	-	-	751
BCI Seguros Generales S.A.	Other	Financial Bond	Annual	Annual Hiring	Yes	33.383	-	851	-	33.383
BCI Seguros Generales S.A.	Other	Subordinated bond	Annual	Annual Hiring	Yes	216	-	12	-	216
BCI Seguros Generales S.A.	Other	Insurance	Annual	Annual Hiring	Yes	8.758	-	7.494	-	8.758
BCI Seguros Generales S.A.	Other	Brokerage commissions SSFF Corredores de Seguros y Gestión Financiera Ltda.	Annual	Annual Hiring	Yes	1.110	936	-	-	1.110
BCI Seguros Generales S.A.	Other	Brokerage commissions BCI CCSS	Annual	Annual Hiring	Yes	18.919	18.919	-	-	18.919
Artikos Chile S.A.	Joint venture	Procurement service	Undefined	Automatic renewal every 1 year	Yes	624	-	624	-	-
Boston Consulting Group	Other	Strategic consulting	Defined	Defined	Yes	144	-	144	-	-
Centro de Compensación Automatizado S.A.	Other	Electronic banking transactions	Undefined	Automatic renewal every 1 year	Yes	330	-	330	-	-
Combanc S.A.	associate	Compensation and high value payments	Undefined	Automatic renewal.	Yes	361	-	361	-	-
Comder Contraparte Central S.A.	associate	bank processing	Undefined	Automatic renewal.	Yes	795	-	795	-	-
Conexxion Spa	Other	Postal mail service	Undefined	Automatic renewal every 1 year	Yes	118	-	118	-	-
Demos una Oportunidad al Menor	Other	Corporation	Defined	52 months (4 years and 4 months)	Yes	300	-	300	-	-
Depósitos Central de Valores S.A.	Other	Custody of financial instruments	Undefined	Automatic renewal.	Yes	284	-	284	-	-

As of June 30, 2024										
Business name	Nature of the relationship with the bank	Description of the transaction			Transactions under equivalence conditions to those transactions with mutual independence between the parties	Amount	Effect on the Statement of Income		Effect on the Statement of Financial Position	
		Type of service	Term	Renewal Conditions			Income	Expense	Receivables	Payables
						MCh$	MCh$	MCh$	MCh$	MCh$
Digitech Solutions S.A.	Other	Digitalization of documents	Undefined	Automatic renewal.	Yes	82	-	82	-	-
Inmobiliaria Anya S.A.	Other	Real estate projects	8 years	Automatic renewal for equal periods.	Yes	84	-	84	-	-
Inmobiliaria JY S.P.A	Other	Real estate projects	Undefined	Automatic renewal.	Yes	144	-	144	-	-
Inmobiliaria SB SPA	Other	Office leasing	Undefined	Automatic renewal.	Yes	86	-	86	-	-
Jordan (Chile) S.A.	common controller	Printing of forms	Undefined	Automatic renewal every 1 year.	Yes	1.607	-	1.607	-	-
Redbanc S.A.	associate	ATM operation	Undefined	Automatic renewal every 3 years.	Yes	3.822	-	3.822	-	-
Salcobrand S.A.	common controller	ATM's space for rent	Undefined	Automatic renewal every 1 year.	Yes	122	-	122	-	-
Servipag Ltda.	Joint venture	Collection and payment of services	Undefined	Automatic renewal.	Yes	622	-	622	-	-
FUNDACION ENSEÑA CHILE	Other	FUNDACION ENSEÑA CHILE	Defined	2 years	Yes	179	-	179	-	-
Transbank S.A.	Other	Administration of credit cards and income from the use of credit cards	Undefined	Automatic renewal every 2 years.	Yes	891	271	620	-	-

As of June 30, 2023										
Business name	Nature of the relationship with the bank	Description of the transaction			Transactions under equivalence conditions to those transactions with mutual independence between the parties	Amount	Effect on the Statement of Income		Effect on the Statement of Financial Position	
		Type of service	Term	Renewal Conditions			Income	Expense	Receivables due from	Payables due to
						MCh$	MCh$	MCh$	MCh$	MCh$
BCI Seguros de Vida S.A.	Common parent	Collection service and use of channels, pouch, etc.	Annual	Annual Contracting	Yes	1.294	1.294	-	-	-
BCI Seguros de Vida S.A.	Common parent	Brand use	Annual	Annual Contracting	Yes	812	812	-	-	-
BCI Seguros de Vida S.A.	Common parent	Use of channels	Annual	Annual Contracting	Yes	271	271	-	-	-
BCI Seguros de Vida S.A.	Common parent	Financial Bond	Annual	Annual Contracting	Yes	8.295	-	119	-	-
BCI Seguros de Vida S.A.	Common parent	Forward transaction	Annual	Annual Contracting	Yes	118	100	-	-	-
BCI Seguros de Vida S.A.	Common parent	Fees for collection Financial Services and Commercial Credit Administration S.A.	Annual	Annual Contracting	Yes	1.618	1.205	-	-	-
BCI Seguros de Vida S.A.	Common parent	Brokerage commissions BCI CCSS	Annual	Annual Contracting	Yes	4.772	4.772	-	-	-
BCI Seguros Generales S.A.	Common parent	Brand usage	Annual	Annual Contracting	Yes	812	812	-	-	-
BCI Seguros Generales S.A.	Common parent	Channel usage	Annual	Annual Contracting	Yes	271	271	-	-	-
BCI Seguros Generales S.A.	Common parent	Commissions Channel Usage	Annual	Annual Contracting	Yes	187	157	-	-	-
BCI Seguros Generales S.A.	Common parent	Forward Transaction	Annual	Annual Contracting	Yes	16.992	-	701	-	-
BCI Seguros Generales S.A.	Common parent	Time Deposits	Annual	Annual Contracting	Yes	5.498	-	200	-	-
BCI Seguros Generales S.A.	Common parent	Financial Bond	Annual	Annual Contracting	Yes	371	-	7	-	-
BCI Seguros Generales S.A.	Common parent	Insurance contracted	Annual	Annual Contracting	Yes	6.846	-	5.862	-	-
BCI Seguros Generales S.A.	Common parent	Brokerage commissions SSFF Corredores de Seguros y Gestión Financiera Ltda.	Annual	Annual Contracting	Yes	864	730	-	-	-
BCI Seguros Generales S.A.	Common parent	Brokerage commissions BCI CCSS	Annual	Annual Contracting	Yes	16.872	16.872	-	-	-
Zenit Seguros Generales S.A.	Common parent	Investments at fair value, Fixed term deposits	Annual	Not applicable	No	1.814	-	79	-	-
Artikos Chile S.A.	Joint venture	Procurement service	Undefined	Automatic renewal every 1 year	Yes	673	-	673	-	-
Centro de Compensación Automatizado S.A.	Other	Electronic banking transactions	Undefined	Automatic renewal every 1 year	Yes	1.153	-	1.153	-	-
Combanc S.A.	Affiliate	High-value payments and clearing	Undefined	Automatic renewal	Yes	286	-	286	-	-
Comder Contraparte Central S.A.	Affiliate	Bank processing	Undefined	Automatic renewal	Yes	839	-	839	-	-
Conexxion SpA	Other	Postal mail service	Undefined	Automatic renewal every 1 year	Yes	126	-	126	-	-
Demos una Oportunidad al Menor	Other	Corporation	Defined	52 Meses (4 years and 4 months)	Yes	258	-	258	-	-
Depósitos Central de Valores S.A.	Other	Custody of financial instruments	Undefined	Automatic renewal	Yes	332	-	332	-	-
Digitech Solutions S.A.	Other	Digitalization of documents	Undefined	Automatic renewal.	Yes	75	-	75	-	-
Inmobiliaria Anya S.A.	Other	Real estate projects	8 years	Automatic renewal for equal periods.	Yes	77	-	77	-	-
Inmobiliaria JY S.P.A	Other	Real estate projects	Undefined	Automatic renewal.	Yes	139	-	139	-	-
Inmobiliaria SB SPA	Other	Office leasing	Undefined	Automatic renewal.	Yes	82	-	82	-	-
Jordan (Chile) S.A.	Common controller	Printing of forms	Undefined	Automatic renewal every 1 year	Yes	1.187	-	1.187	-	-
Redbanc S.A.	Affiliate	ATM operation	Undefined	Automatic renewal every 3 years	Yes	4.066	-	4.066	-	-
Salcobrand S.A.	common controller	ATM's space for rent	Undefined	Automatic renewal every 1 year.	Yes	127	-	127	-	-
Servipag Ltda.	Joint venture	Collection and payment of services	Undefined	Automatic renewal	Yes	2.169	-	2.169	-	-
Transbank S.A.	Other	Credit card administration and income from credit card use	Undefined	Automatic renewal every 2 years	Yes	1.277	303	974	-	-

d) As of June 30, 2024 and 2023, the compensation of the key personnel of the Bank and its subsidiaries is as follows:

	As of June 30,	
	2024	2023
	MCh$	MCh$
Directors:		
Payment of salaries and expenses of the Board of Directors - Bank and Bank Subsidiaries	4	3
Key personnel of the Management of the Bank and its Subsidiaries:		
Payment for short-term term employee benefits		
Payment for benefits to post-employment employees	22	18
Payment for benefits to long-term employees	-	-
Payment for benefits to employees for termination of employment contract	-	-
Payment to employees based on shares or equity instruments	-	-
Payment for obligations for defined contribution post-employment plans	-	-
Payment for obligations for post-employment defined benefit plans	-	-
Payment for other staff obligations	-	-
Subtotal - Payments for employee benefit obligations:	-	-
TOTAL	**22**	**18**

e) As of June 30, 2024 and 2023, the Bank presents Number of key management personnel members of the Bank and its Subsidiaries:

	As of June 30,	
	2024	2023
	Number of Executives	
Directors:		
Directors - Bank and Bank Subsidiaries	89	89
Key personnel of the Management of the Bank and its Subsidiaries:		
General Manager - Bank	1	1
General managers - Bank subsidiaries	16	16
Division/Area Managers - Bank	11	11
Division/Area Managers - Bank Subsidiaries	65	49
Subtotal	**93**	**77**
TOTAL	**182**	**166**

NOTE 44 – FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES

Assets and liabilities at fair value

The following table summarizes the carrying amounts and fair values of the main financial assets and liabilities not presented in the Interim Consolidated Financial Statements at their fair values as of June 30, 2024 and December 31, 2023:

	As of June 30, 2024		As of December 31, 2023	
	Carrying amount	Fair Values	Carrying amount	Fair Values
	MCh$	MCh$	MCh$	MCh$
ASSETS				
Cash and bank deposits	4,422,084	4,422,084	3,619,715	3,619,715
Transactions in course of collection	783,803	783,803	475,440	475,440
Financial assets held for trading at fair value through profit or loss	7,471,761	7,471,761	7,088,697	7,088,697
Financial assets not held for trading mandatorily measured at fair value through profit or loss	56,959	56,959	58,963	58,963
Financial assets designated at fair value through profit or loss	-	-	-	-
Financial assets at fair value through other comprehensive income	7,524,881	7,524,881	8,991,137	8,991,137
Financial derivative contracts for accounting hedge	2,051,653	2,051,653	1,999,433	1,999,433
Financial assets at amortized cost	55,673,093	60,504,864	53,769,837	58,083,376
Total assets	**77,984,234**	**82,816,005**	**76,003,222**	**80,316,761**
LIABILITIES				
Financial liabilities held for trading at fair value through profit or loss	740,566	740,566	429,959	429,959
Financial liabilities designated at fair value through profit or loss	6,149,237	6,149,237	5,625,481	5,625,481
Financial liabilities designated at fair value through profit or loss	-	-	-	-
Financial derivative contracts for accounting hedge	2,464,645	2,464,645	2,535,841	2,535,841
Financial liabilities at amortized cost	60,686,504	65,460,619	59,937,499	63,899,190
Total liabilities	**70,040,952**	**74,815,067**	**68,528,780**	**72,490,471**

The fair value estimates presented above do not attempt to estimate the value of the Bank's earnings, generated by its business, or future activities, and therefore, do not represent the value of the Bank as a going concern. Loans are shown net of provisions.

The methods used to estimate the fair value of financial instruments are detailed below.

Financial assets at amortized cost

This account includes Loans and receivables from customers and repurchase agreements.

Loans and receivables from customers are shown net of their provision for credit or impairment risk, the estimated fair value of loans represents the discounted amount of future cash flows expected to be received.

Cash flows are discounted at the base market interest rate; in this case, we use an interbank rate, considering the relevant term and currency.

The criteria used for the incorporation of credit risk of the assets considered for these purposes are:

1. From the expected loss estimation models. It is possible to infer about the credit quality of the portfolio (at least in qualitative terms). For the residual term of the operations that make up the asset accounts considered (commercial loans, mortgage loans for housing and consumer loans).
2. In quantitative terms. The provision percentage assigned to an operation is an approximation variable to the credit profile of said operation.
3. The amount resulting from applying the 'provisions/total loans' factor to the present value of the respective loans is an approximation of the adjustment for credit risk.

Liabilities at amortized cost

In this section we include on-demand and term deposits, bank borrowings and debt instruments issued.

The estimated fair value of on demand accounts and deposits, that is, without an established term. Including those accounts that do not accrue interest, is the amount to be paid when the client demands it. Therefore, the amortized cost of these deposits is a reasonable approximation of their fair value.

The fair value of term deposits has been estimated based on discounted future cash flows based on interest rate structures adjusted from transactions observed at the measurement date.

The fair value of liabilities with financial institutions has been determined using discounted cash flow models, based on the relevant interest rate curve for the remaining term of the instrument until maturity.

The fair value of these liabilities has been determined using discounted cash flow models, based on the relevant interest rate curve for the remaining term of the instrument until maturity.

Financial assets and liabilities held for trading through profit or loss

The fair value of financial assets and liabilities (fixed income instruments classified as financial assets at fair value through other comprehensive income. In addition to Derivative instruments) is estimated using the valuation techniques detailed in the following letters.

Financial instruments measured at fair value

Please refer to Note 2, letter j) for further details on the criteria used to determine fair value.

Hierarchy used to determine fair value

The regulations distinguish between different hierarchies of inputs used for valuation techniques, discriminating between "observable" or "unobservable" inputs. Observable inputs reflect market data obtained from independent sources, and unobservable inputs reflect the assumptions of the Bank and subsidiaries in relation to market behavior. From these two types of inputs, the following hierarchy has been created:

Level 1 – Quoted prices (unadjusted) in active markets for identical assets or liabilities to those being measured. This level includes debt instruments, whether they are fixed or variable income, equity instruments and derivative financial instruments traded on local or international stock markets.

Level 2 – Inputs other than quoted prices included within Level 1 that are observable inputs directly (i.e., as prices) or indirectly (i.e., derived from prices) for assets and liabilities. This category includes prices that require interpolation within a price structure, such as derivative instruments. The same occurs with bonds valued with some valuation technique such as interpolation or matrix pricing, based on inputs that are observable.

Level 3 – Inputs that are not based on observable market data (unobservable inputs). This level includes equity and debt instruments that have significant unobservable inputs.

This hierarchy requires that when there are observable market data, they are used. The Bank and subsidiaries consider observable relevant market data in their valuations whenever possible.

Non-recurring assets and liabilities are presented below according to the hierarchy to determine the fair value as of June 30, 2024 and December 31, 2023:

	As of June 30, 2024			
	Total	Level 1	Level 2	Level 3
	MCh$	MCh$	MCh$	MCh$
Assets				
Financial assets at amortized cost	60,504,864	-	60,504,864	-
Total	**60,504,864**	**-**	**60,504,864**	**-**
Liabilities				
Financial liability at amortized cost	65,460,619	-	65,460,619	-
Total	**65,460,619**	**-**	**65,460,619**	**-**

	As of December 31, 2023			
	Total	Level 1	Level 2	Level 3
	MCh$	MCh$	MCh$	MCh$
Assets				
Financial assets at amortized cost	58,083,376	-	58,083,376	-
Total	**58,083,376**	**-**	**58,083,376**	**-**
Liabilities				
Financial liability at amortized cost	63,899,190	-	63,899,190	-
Total	**63,899,190**	**-**	**63,899,190**	**-**

The Bank and Subsidiaries have not made transfers of financial assets or liabilities between levels 1, 2 and 3 as of June 30, 2024 and December 31, 2023.

	As of June 30, 2024			
	Level 1	Level 2	Level 3	Total
	MCh$	MCh$	MCh$	MCh$
FINANCIAL ASSETS				
Financial assets held for trading at fair value through profit or loss:	**1,136,262**	**6,335,499**	**-**	**7,471,761**
Financial derivative contracts	-	6,335,499	-	**6,335,499**
Debt instruments	1,074,467	-	-	**1,074,467**
Other Financial Instruments	61,795	-	-	**61,795**
Financial assets not held for trading mandatorily measured at fair value through profit or loss	**-**	**-**	**56,959**	**56,959**
Financial assets designated at fair value through profit or loss	**-**	**-**	**-**	**-**
Financial assets at fair value through other comprehensive income:	**7,423,074**	**-**	**101,807**	**7,524,881**
Debt financial instruments	7,423,074	-	101,807	**7,524,881**
Other Financial Instruments	-	-	-	**-**
Financial derivative contracts for accounting hedge	**-**	2,051,653	**-**	**2,051,653**
Total financial assets	**8,559,336**	**8,387,152**	**158,766**	**17,105,254**
FINANCIAL LIABILITIES				
Financial liabilities held for trading at fair value through profit or loss	**-**	**6,149,237**	**-**	**6,149,237**
Financial derivative contracts	-	6,149,237	-	**6,149,237**
Other	-	-	-	**-**
Financial liabilities designated at fair value through profit or loss	**-**	**-**	**-**	**-**
Financial derivative contracts for hedging	**-**	**2,464,645**	**-**	**2,464,645**
Total financial liabilities	**-**	**8,613,882**	**-**	**8,613,882**

	As of December 31, 2023			
	Level 1	Level 2	Level 3	Total
	MCh$	MCh$	MCh$	MCh$
FINANCIAL ASSETS				
Financial assets held for trading at fair value through profit or loss:	**1,087,760**	**6,000,876**	**61**	**7,088,697**
Financial derivative contracts	-	6,000,876	61	**6,000,937**
Debt instruments	974,506	-	-	**974,506**
Other Financial Instruments	113,254	-	-	**113,254**
Financial assets not held for trading mandatorily measured at fair value through profit or loss	**-**	**-**	**58,963**	**58,963**
Financial assets designated at fair value through profit or loss	**-**	**-**	**-**	**-**
Financial assets at fair value through other comprehensive income:	**8,896,697**	**-**	**94,440**	**8,991,137**
Debt financial instruments	8,896,697	-	94,440	**8,991,137**
Other Financial Instruments	-	-	-	**-**
Financial derivative contracts for accounting hedge	**-**	**1,999,433**	**-**	**1,999,433**
Total financial assets	**9,984,457**	**8,000,309**	**153,464**	**18,138,230**
FINANCIAL LIABILITIES				
Financial liabilities held for trading at fair value through profit or loss	**-**	**5,625,481**	**-**	**5,625,481**
Financial derivative contracts	-	5,625,481	-	**5,625,481**
Other	-	-	-	**-**
Financial liabilities designated at fair value through profit or loss	**-**	**-**	**-**	**-**
Financial derivative contracts for hedging	**-**	**2,535,841**	**-**	**2,535,841**
Total financial liabilities	**-**	**8,161,322**	**-**	**8,161,322**

a) Valuation of “La Polar” Bonds

As of June 30, 2024 and 2023, the Bank has applied valuation techniques to determine the fair value of the financial instruments “BLAPO-F” and “BLAPO- G”. Such valuation is based on the IRR of the last existing market transaction between the closing date of the Interim Consolidated Financial Statements and the exchange date of said financial instrument.

b) Level 3 Reconciliation

Value changes in level 3 financial assets as of June 30, 2024 and December 31, 2023 are explained by the following reconciliation table:

As of June 30, 2024						
Reconciliation level 3	Opening balance	Gain (loss) recognized in profit or loss	Gain (loss) recognized in Equity	Net of purchase, sales, and agreements	Transfers from level 1 and 2	Closing balance
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Assets						
Derivative Contracts						
Forwards	-	-	-	-	-	-
Swaps	61	(61)	-	-	-	-
Call Options	-	-	-	-	-	-
Put Options	-	-	-	-	-	-
Financial assets not held for trading mandatorily measured at fair value	58,963	(2,004)	-	-	-	**56,959**
Financial assets at fair value	94,440	7,367	-	-	-	**101,807**
Total	**153,464**	**5,302**	**-**	**-**	**-**	**158,766**
Liabilities	-	-	-	-	-	-
Derivative Contracts	-	-	-	-	-	-
Forwards	-	-	-	-	-	-
Swaps	-	-	-	-	-	-
Call Options	-	-	-	-	-	-
Put Options	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**

As of December31, 2023						
Reconciliation level 3	Opening balance	Gain (loss) recognized in profit or loss	Gain (loss) recognized in Equity	Net of purchase, sales, and agreements	Transfers from level 1 and 2	Closing balance
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
Assets						
Derivative Contracts						
Forwards	-	-	-	-	-	-
Swaps	303	(242)	-	-	-	**61**
Call Options	-	-	-	-	-	-
Put Options	-	-	-	-	-	-
Financial assets not held for trading mandatorily measured at fair value	71,282	(12,319)	-	-	-	**58,963**
Financial assets at fair value	83,443	-	10,997	-	-	**94,440**
Total	**155,028**	**(12,561)**	**10,997**	**-**	**-**	**153,464**
Liabilities	-	-	-	-	-	-
Derivative Contracts	-	-	-	-	-	-
Forwards	-	-	-	-	-	-
Swaps	-	-	-	-	-	-
Call Options	-	-	-	-	-	-
Put Options	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**

NOTE 45 – MATURITY OF FINANCIAL ASSETS AND LIABILITIES AS PER THEIR REMAINING TERMS

a) As of June 30, 2024 and December 31, 2023, the new contractual maturities according to remaining terms of financial assets and liabilities, are as follows:

As of June 30, 2024	On-demand	Up to a month	More than one month and three months	More than three months up to one year	Between 1 year and 3 years	More than 3 years up to 5 years	More than five years	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
ASSETS								
Cash and bank deposits	4,422,084	-	-	-	-	-	-	**4,422,084**
Transactions in course of collection	-	783,803	-	-	-	-	-	**783,803**
Financial assets held for trading at fair value through profit or loss	-	701,449	855,925	1,829,507	1,795,739	803,961	1,485,180	**7,471,761**
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	3,210	4,046	5,355	13,026	10,261	21,061	**56,959**
Financial assets designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income	-	424,046	534,577	707,510	1,720,824	1,355,513	2,782,411	**7,524,881**
Financial derivative contracts for hedge accounting	-	84,968	66,618	351,165	471,684	362,734	714,484	**2,051,653**
Financial assets at amortized cost	-	12,233,385	3,268,612	8,563,130	7,711,087	5,077,717	18,819,162	**55,673,093**
Total assets	**4,422,084**	**14,230,861**	**4,729,778**	**11,456,667**	**11,712,360**	**7,610,186**	**23,822,298**	**77,984,234**
LIABILITIES								
Transactions in course of payment	-	740,566	-	-	-	-	-	**740,566**
Financial liabilities held for trading at fair value through profit or loss	-	634,125	774,961	1,645,872	1,493,393	685,724	915,162	**6,149,237**
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Financial derivative contracts for accounting hedge	-	101,428	80,700	436,800	560,369	425,082	860,266	**2,464,645**
Financial liabilities at amortized cost	25,510,620	16,175,163	4,912,841	6,482,140	2,573,890	2,785,832	2,246,018	**60,686,504**
Lease liabilities	-	1,290	3,257	11,112	37,294	50,470	9,077	**112,500**
Issued regulatory capital financial instruments	-	-	-	30,314	60,447	51,740	1,882,623	**2,025,124**
Total Liabilities	**25,510,620**	**17,652,572**	**5,771,759**	**8,606,238**	**4,725,393**	**3,998,848**	**5,913,146**	**72,178,576**
Net mismatch between financial assets and liabilities	**(21,088,536)**	**(3,421,711)**	**(1,041,981)**	**2,850,429**	**6,986,967**	**3,611,338**	**17,909,152**	**5,805,658**

As of December 31, 2023	On-demand	Up to a month	More than one month and three months	More than three months up to one year	Between 1 year and 3 years	More than 3 years up to 5 years	More than five years	Total
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
ASSETS								
Cash and bank deposits	3,619,715	-	-	-	-	-	-	**3,619,715**
Transactions in course of collection	-	475,440	-	-	-	-	-	**475,440**
Financial assets held for trading at fair value through profit or loss	-	632,008	813,056	1,842,147	1,807,749	812,869	1,180,868	**7,088,697**
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	2,607	4,371	10,972	11,330	4,884	24,799	**58,963**
Financial assets designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income	-	397,503	666,592	1,673,018	1,727,606	744,777	3,781,641	**8,991,137**
Financial derivative contracts for hedge accounting	-	50,014	51,601	422,217	555,065	320,955	599,581	**1,999,433**
Financial assets at amortized cost	-	10,895,646	3,678,635	7,737,995	7,480,762	4,718,764	19,258,035	**53,769,837**
Total assets	**3,619,715**	**12,453,218**	**5,214,255**	**11,686,349**	**11,582,512**	**6,602,249**	**24,844,924**	**76,003,222**
LIABILITIES								
Transactions in course of payment	-	429,959	-	-	-	-	-	**429,959**
Financial liabilities held for trading at fair value through profit or loss	-	531,298	691,688	1,528,363	1,322,670	689,404	862,058	**5,625,481**
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Financial derivative contracts for accounting hedge	-	69,525	65,419	533,471	706,272	389,175	771,979	**2,535,841**
Financial liabilities at amortized cost	23,810,298	10,501,589	6,866,973	11,107,206	2,097,952	2,648,959	2,904,522	**59,937,499**
Lease liabilities	-	1,483	3,745	12,776	42,880	58,029	10,436	**129,349**
Issued regulatory capital financial instruments	-	-	-	30,368	59,298	51,388	1,410,237	**1,551,291**
Total Liabilities	**23,810,298**	**11,533,854**	**7,627,825**	**13,212,184**	**4,229,072**	**3,836,955**	**5,959,232**	**70,209,420**
Net mismatch between financial assets and liabilities	**(20,190,583)**	**919,364**	**(2,413,570)**	**(1,525,835)**	**7,353,440**	**2,765,294**	**18,885,692**	**5,793,802**

NOTE 46 – FINANCIAL AND NON-FINANCIAL ASSETS AND LIABILITIES BY CURRENCY

a) As of June 30, 2024 and December 31, 2023, financial and non-financial assets and liabilities by currency are detailed as follows:

As of June 30, 2024	Chilean pesos		Adjustable by Exchange rate	Us dollars	Colombian pesos	Pound sterling	Euro	Swiss francs	Yen	Chinese yuan	Other Foreign Currencies	Total
	CLP	UF	ER	USD	COP	GBP	EUR	CHF	JPY	CNY	OTHER	
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
ASSET												
Cash and bank deposits	1,787,233	-	-	2,493,861	-	1,626	66,753	1,502	6,010	1,698	63,401	**4,422,084**
Transactions in course of collection	434,132	-	-	278,593	-	243	35,947	813	18	170	33,887	**783,803**
Financial assets held for trading at fair value through profit or loss	6,714,498	610,520	-	133,943	11	-	-	-	-	-	12,789	**7,471,761**
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	-	-	56,959	-	-	-	-	-	-	-	**56,959**
Financial assets designated at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	**-**
Financial assets at fair value through other comprehensive income	1,325,742	1,556,583	-	4,484,430	-	-	99,074	-	-	-	59,052	**7,524,881**
Financial derivative contracts for hedge accounting	1,497,367	81,065	-	1,923	-	-	132	468,566	18	-	2,582	**2,051,653**
Financial assets at amortized cost:	11,508,279	17,228,014	208,681	26,275,161	-	-	58,684	-	12,858	10,733	370,683	**55,673,093**
Investments in companies	43,817	-	-	139,854	-	-	-	-	-	-	-	**183,671**
Intangible Assets	251,624	-	33,230	166,073	-	-	-	-	-	-	9,636	**460,563**
Property and equipment	207,882	-	-	56,138	-	-	-	-	-	-	1,491	**265,511**
Right-of-use assets	13,671	64,079	-	47,034	-	-	-	-	-	-	2,248	**127,032**
Current tax assets	4,700	-	-	-	-	-	-	-	-	-	1,323	**6,023**
Deferred tax assets	362,744	-	-	179,214	-	-	-	-	-	-	2,513	**544,471**
Other assets	545,284	1,076	46,916	1,460,615	-	-	498	-	-	-	17,064	**2,071,453**
Non-current assets and disposal groups held for sale	44,648	-	-	-	-	-	-	-	-	-	-	**44,648**
Total assets	**24,741,621**	**19,541,337**	**288,827**	**35,773,798**	**11**	**1,869**	**261,088**	**470,881**	**18,904**	**12,601**	**576,669**	**81,687,606**
LIABILITIES												
Transactions in course of payment	368,395	-	-	305,349	-	-	34,394	-	2,261	-	30,167	**740,566**
Financial liabilities held for trading at fair value	6,082,559	8	-	61,712	-	-	-	-	-	-	4,958	**6,149,237**
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	**-**
Financial derivative contracts for accounting hedge	667,749	1,304,355	-	492,541	-	-	-	-	-	-	-	**2,464,645**
Financial liabilities at amortized cost	20,301,907	5,792,331	13,123	32,980,711	-	672	95,889	987,027	58,694	12,573	443,577	**60,686,504**
Lease liabilities	-	73,258	-	36,893	-	-	-	-	-	-	2,349	**112,500**
Issued regulatory capital financial instruments	(3,592)	1,570,781	-	457,935	-	-	-	-	-	-	-	**2,025,124**
Provisions for contingencies	133,023	-	-	51,834	-	-	-	-	-	-	828	**185,685**
Provisions for dividends, payment of interest and revaluation of regulatory capital financial instruments issued	126,242	-	-	16,266	-	-	-	-	-	-	-	**142,508**
Special provisions for credit loss	406,636	-	-	47,653	-	-	309	20	6	-	28	**454,652**
Current tax	10,422	-	-	14,715	-	-	-	-	-	-	-	**25,137**
Deferred tax	-	-	-	-	-	-	-	-	-	-	-	**-**
Other liabilities	446,888	324,516	12,090	1,349,233	-	-	-	-	-	-	1,853	**2,134,580**
Liabilities included in disposal groups held for sale	-	-	-	-	-	-	-	-	-	-	-	**-**
Total liabilities	**28,540,229**	**9,065,249**	**25,213**	**35,814,842**	**-**	**672**	**130,592**	**987,047**	**60,961**	**12,573**	**483,760**	**75,121,138**
Mismatches by currency as of June 30, 2024	**(3,798,608)**	**10,476,088**	**263,614**	**(41,044)**	**11**	**1,197**	**130,496**	**(516,166)**	**(42,057)**	**28**	**92,909**	**6,566,468**

As of December 31, 2023	Chilean pesos		Adjustable by CT	US dollars	Colombian pesos	Pound sterling	Euro	Swiss francs	yen	Chinese yuan	Other Foreign Currencies	Total
	CLP	UF	CT	USD	COP	GBP	EUR	CHF	JPY	CNY	OTHER	
	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$	MCh$
ASSET												
Cash and bank deposits	1,067,688	-	-	2,324,295	-	3,638	75,743	1,752	34,716	7,326	104,557	**3,619,715**
Transactions in course of collection	268,971	-	-	167,086	-	74	38,698	148	75	-	388	**475,440**
Financial assets held for trading at fair value through profit or loss	6,553,290	432,637	-	102,051	14	-	-	-	-	-	705	**7,088,697**
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	-	-	58,963	-	-	-	-	-	-	-	**58,963**
Financial assets designated at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	**-**
Financial assets at fair value through other comprehensive income	2,547,336	1,983,849	-	4,309,623	-	-	93,720	-	-	-	56,609	**8,991,137**
Financial derivative contracts for hedge accounting	1,458,124	74,914	-	2,736	-	-	45	462,528	19	-	1,067	**1,999,433**
Financial assets at amortized cost:	12,659,715	16,493,364	150,119	24,112,962	-	-	61,206	-	9,648	-	282,823	**53,769,837**
Investments in companies	38,090	-	-	125,046	-	-	-	-	-	-	-	**163,136**
Intangible Assets	246,780	-	30,973	158,807	-	-	-	-	-	-	9,986	**446,546**
Property and equipment	198,434	-	-	53,620	-	-	-	-	-	-	1,560	**253,614**
Right-of-use assets	14,164	79,865	-	48,542	-	-	-	-	-	-	1,315	**143,886**
Current tax assets	158,993	-	-	-	-	-	-	-	-	-	325	**159,318**
Deferred tax assets	367,066	-	-	123,211	-	-	-	-	-	-	2,184	**492,461**
Other assets	497,599	52	42,239	1,044,835	-	-	(652)	-	-	-	8,912	**1,592,985**
Non-current assets and disposal groups held for sale	45,985	-	-	-	-	-	-	-	-	-	-	**45,985**
Total assets	**26,122,235**	**19,064,681**	**223,331**	**32,631,777**	**14**	**3,712**	**268,760**	**464,428**	**44,458**	**7,326**	**470,431**	**79,301,153**
LIABILITIES												
Transactions in course of payment	202,754	-	-	213,439	-	2,467	9,515	-	-	1,622	162	**429,959**
Financial liabilities held for trading at fair value	5,583,270	-	-	33,837	-	-	-	-	-	-	8,374	**5,625,481**
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-	-	-	-	-	**-**
Financial derivative contracts for accounting hedge	740,410	1,328,076	-	467,355	-	-	-	-	-	-	-	**2,535,841**
Financial liabilities at amortized cost	22,035,899	5,745,874	-	30,603,112	-	746	101,425	978,716	84,287	4,535	382,905	**59,937,499**
Lease liabilities	-	89,209	-	38,855	-	-	-	-	-	-	1,285	**129,349**
Issued regulatory capital financial instruments	-	1,551,291	-	-	-	-	-	-	-	-	-	**1,551,291**
Provisions for contingencies	145,423	-	-	53,302	-	-	-	-	-	-	1,050	**199,775**
Provisions for dividends, payment of interest and revaluation of regulatory capital financial instruments issued	204,740	-	-	-	-	-	-	-	-	-	-	**204,740**
Special provisions for credit loss	405,961	-	-	46,149	-	-	243	31	-	-	14	**452,398**
Current tax	7,349	-	-	26,310	-	-	-	-	-	-	-	**33,659**
Deferred tax	2,106	-	-	-	-	-	-	-	-	-	-	**2,106**
Other liabilities	511,307	297,706	10,343	1,310,704	-	-	-	-	-	-	1,619	**2,131,679**
Liabilities included in disposal groups held for sale	-	-	-	-	-	-	-	-	-	-	-	**-**
Total liabilities	**29,839,219**	**9,012,156**	**10,343**	**32,793,063**	**-**	**3,213**	**111,183**	**978,747**	**84,287**	**6,157**	**395,409**	**73,233,777**
Mismatches by currency as of December 31, 2023	**(3,716,984)**	**10,052,525**	**212,988**	**(161,286)**	**14**	**499**	**157,577**	**(514,319)**	**(39,829)**	**1,169**	**75,022**	**6,067,376**

NOTE 47 – RISK MANAGEMENT AND REPORTING

1. INTRODUCTION

Financial risk management is performed throughout the organization, under a framework containing policies that define the criteria and procedures guiding the actions of the Bank and its subsidiaries.

Business activities performed by the Bank involve identifying, assessing, accepting, and managing different types of risks or combinations of risks. The main risk categories to which the Bank is exposed are financial risk, market risk, structural risk, and liquidity risk.

To manage financial risks, the Bank's Board of Directors and Senior Management are responsible for:

- understanding the nature and magnitude of the financial risks assumed as well as the strategies implemented to manage them;
- directing the management of financial risks using prudential criteria, which avoid exposing the Bank to insolvency or financial instability;
- defining a framework of policies that comprehensively regulate the management of financial risks, considering the best practices in the market, current regulations and the Bank's culture;
- establishing a structure of limits structure that covers all relevant risks, is consistent with the Board of Directors' risk tolerance and current regulatory margins;
- establishing a clear segregation of duties between trading and control activities, so that risk measurement, supervision and information are performed by units that are independent from the risk-assuming areas;
- receiving relevant, complete and timely information; and
- verifying the application of policies and compliance with limits through a continuous internal audit process.

2. GOVERNANCE AND MANAGEMENT

The Board of Directors, through the Executive Committee, approves the policies and defines the level of financial risk tolerance. The Comptroller supervises compliance with risk policies, using independent evaluations. Likewise, the Bank controls exposure to financial risks through the Finance and Risk Committee.

The Chief Executive Officer. as the main individual responsible for the Bank's overall management, must conduct the business strictly adhering to the current legal framework and internal policies, limits and procedures established. He chairs the Assets and Liabilities Committee (ALCO), a body where he is informed about the risks assumed by the Bank and provides guidelines for such purposes.

The Assets and Liabilities Committee (ALCO) is the highest-ranking executive body assigned to manage financial risks. In its regular meetings, the ALCO Committee reviews the liquidity position, asset and liability management and investment strategies, with due regard to risks assumed.

The Finance Department is responsible for the direct management of financial risks. Such department must implement business, investment, and financing strategies for the Bank to achieve its objectives while minimizing the risks assumed.

The Market and Liquidity Risk Management measures and controls financial risks, this Department is responsible for proposing policies and limits to mitigate risks, as well as designing measurement tools according to the size and complexity of operations.

The limit structure and daily control ensure that risks are within the margins established by the ALCO Committee and approved by the Executive Committee. This is strengthened by an adequate segregation of duties and the control by opposition established in the Bank's organizational structure, which allows managing risks without any conflict of interest.

The Market and Liquidity Risk Management reports on a daily basis risk exposures and the use of limits. In addition, on a monthly basis it communicates the overall financial risk position to the ALCO Committee, so that Senior Management understands the risks assumed, and if required, establishes guidelines.

The supervision of the financial risks performed by the Bank on the subsidiaries is covered by the Subsidiary Control Policy, this is performed through the process of annual review of policies, quantification of risks, definition of stand-alone or consolidated limits, and coordination between the different vehicles when appropriate.

3. MARKET RISK

Market risk represents losses that could affect the value of investment portfolios because of adverse movements in market prices.

Principles for managing market risk include: the use of methodologies to quantify market risks in accordance with the volume and complexity of the activities performed; mechanisms for periodic review of the models used to quantify market risks. Including their independent validations; formal and periodic performance of stress exercises, appropriate for the scale and complexity of transactions and daily monitoring of limits and excesses.

In the field of market risks. The following are managed:

Price risk: it is the risk of losses that can cause a change in the value of a portfolio of financial instruments, in trading activities with customers (*market making)* and proprietary investments. This risk is found in all portfolios subject to market valuation.

Basis risk: losses that may originate from an imperfect correlation between two or more market variables used to hedge the risk of a financial position.

Convexity or mismatch risk: losses that may originate when assuming positions in a risk factor, generating mismatches in time periods. Those terms where there is greater market depth should be considered as one of the important variables.

Optionality risk: Buying or writing options carries its own risks. These are closely characterized by the non-linear relationship between the gain generated by the option. The value of the underlying factors and the volatility of such factors.

The Bank separate the management, control, and measurement of market risks between trading portfolios and financial assets at fair value through other comprehensive income portfolios. The former includes positions as a result of the flow of sales to corporate and institutional customers, positions as a result of the market making business, and hedge or trading positions. The latter holds positions that come mainly from the management of interest rates associated with personal and commercial banking loans. In addition to a portfolio of financial investments.

3.1 MARKET RISK IN THE TRADING BOOK

The main market risks generated in the trading book are the following:

Interest rate risk: arise as a result of exposure to movement in the different interest rate curves on which a current position is maintained. The typical products that generate this sensitivity correspond to interest rate derivative products (Swap or Cross Currency Swap), such as those products of the capital market business (Debt Securities, Term Deposits, Futures or other). However, in practice, all financial products are exposed to movements in interest rates due to the effect on the valuation associated with their discount factor.

Currency risk: this risk is generated by the movements from the several exchange rates with the currencies on which current positions are held. This risk is generated in currency spot positions, as well as in any derivative product whose underlying is an exchange rate.

Optionality risk: The purchase or writing of options carries its own risks. These are closely characterized by the non-linear relationship between the gain generated by the option, the value of the underlying factors and the volatility of said factors.

Equity security risk arises as a result of movements in share prices. Such risk is generated in cash positions of shares as well as in any derivative product whose underlying is a share or a variable income index. This type of instrument mainly arises from the subsidiary BCI Corredor de Bolsa, whereas Bank BCI, by regulation, does not have access to these markets.

3.1.1 Management and Limits

The functions established for Financial Risk include the daily control of market risk positions, which implies ensuring compliance with the limits and/or alerts approved by Senior Management. This follow-up is performed regularly to assess the evolution of risk metrics and their significant movements, as well as communicate risks and possible excesses through the channels established for such purposes.

Setting limits for trading market risk is a dynamic process that is associated with the level of risk appetite established by the Bank. Such process is part of the annual limit review and update plan.

Limits are established on different metrics and are intended to cover all activities subject to this risk from multiple views, applying a prudent criterion, where the main are as follows:

- VaR limits (Total and by risk factor)
- Sensitivity limits to the exchange rate
- Interest rate sensitivity limits (total and by terms)
- Sensitivity limits for positions in significant products
- Sensitivity limits for positions in significant spread
- Vega limits

These general limits are supplemented by other sub-limits for structure that is granular to allow the effective control of the different types of trading market risk factors to which the Bank is exposed in its trading activities.

These limits are approved by senior management (ALCO and/or Board of Directors).

3.1.2 Metrics

a) **VaR (Value at Risk):** this is a methodology that estimates losses that a portfolio would incur as a result of an adverse movement of interest rates and/or market prices over a time horizon and for a certain confidence level.

The VaR methodology used is historical simulation that recognizes the fat-tail property of financial returns. A 2-year rolling window of daily data is used. The 1st percentile of the P&L distribution is measured, or VaR at 99% confidence. The volatility updating technique is used, which recognizes the existence of volatility clusters.

Objectives and limitations of the VaR methodology: The objective of VaR is to measure the risk of a portfolio of assets by determining how much it can lose over a period and with a given level of confidence. Under normal market conditions. This method is applied to portfolios that have information on the relevant market variables. In addition, it does not depend on the calculation of correlations and volatilities, as these are calculated implicitly when using historical information, which means having the history of the associated variables to perform this calculation.

The 1-day VaR for each portfolio is shown below.

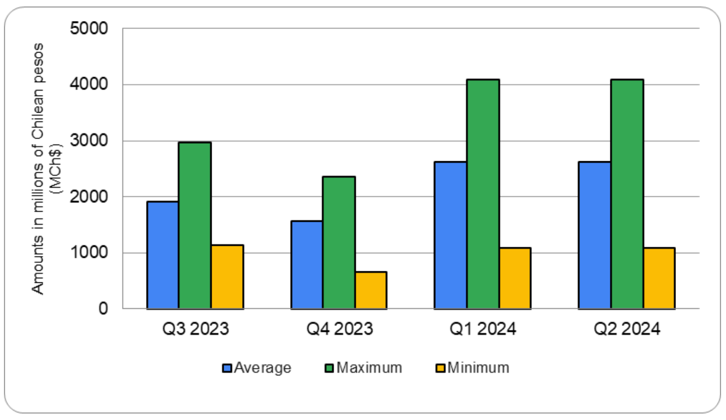
VaR tables by Portfolio: annual comparison as of June 30, 2024

Figures in millions of Chilean pesos, with a 1-day time horizon.

VAR	2024	2023	Variance
	MCh$	MCh$	MCh$
Trading	**3,536**	**1,213**	**2,323**
Maximum	4,087	3,981	106
Minimum	1,319	521	798
Average	2,557	1,558	999
Balance	**1,012**	**636**	**376**
Maximum	1,352	1,541	(189)
Minimum	939	149	790
Average	1,096	538	558
BCI Corredor de Bolsa	**815**	**863**	**(48)**
Maximum	1,112	1,950	(838)
Minimum	452	476	(24)
Average	658	922	(264)
BCI Asset Management	**26**	**45**	**(19)**
Maximum	29	106	(77)
Minimum	13	23	(10)
Average	18	51	(33)

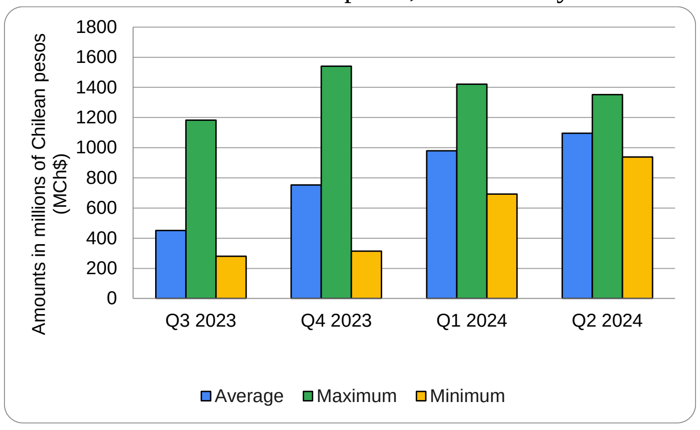
VaR Trading: quarterly graphic comparison as of June 30, 2024

Amounts in millions of Chilean pesos, with a 1-day time horizon.



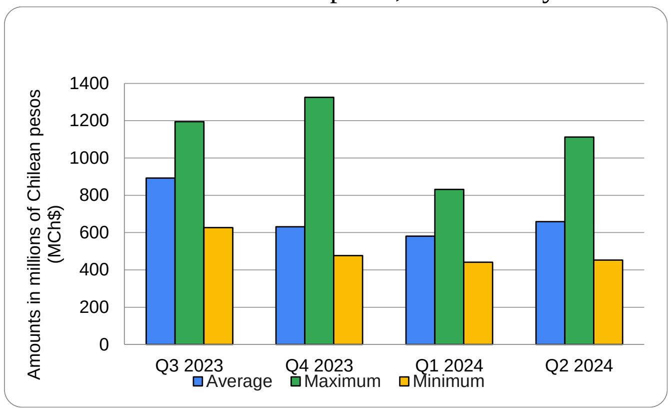
VaR Balance: quarterly graphic comparison as of June 30, 2024

Amounts in millions of Chilean pesos, with a 1-day time horizon.



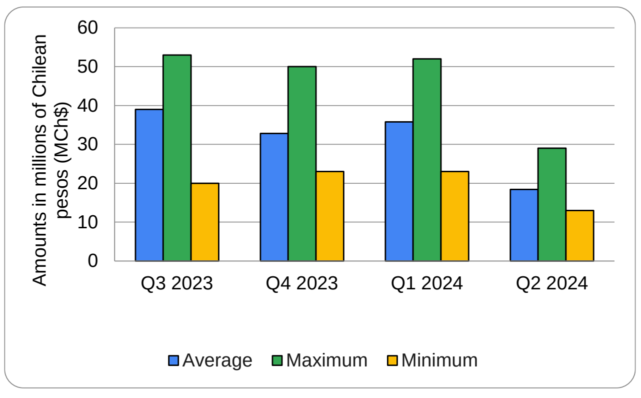
VaR Bci Corredora de Bolsa: quarterly graphic comparison as of June 30, 2024

Amounts in millions of Chilean pesos, with a 1-day time horizon.



VaR Bci Asset Management: quarterly graphic comparison as of June 30, 2024

Amounts in millions of Chilean pesos, with a 1-day time horizon.



For the current period. The VaR (Value at Risk) is broken down into the different risk factors that compose it for its management, this corresponds to:

VaR by Risk factor: As of June 30, 2024

Amounts in millions of Chilean pesos

Value at Risk	2024	2023	Variance
	MCh$	MCh$	MCh$
Total	**3,536**	**1,213**	**2,323**
Interest rate	2,012	690	1,322
Foreign currency	1,750	600	1,150
Optionality	34	18	16

Note: consider that the calculation of VAR having correlations. The sum of its factors is not the same related to the Total VAR,

a) **Stressed VaR (sVaR):** there are limitations of the VaR models, mainly in the face of extreme events that have not been noted in the historical information or because they do not capture the intra-day movements in the portfolio. Because of this, stress situations are modeled to assess potential impacts on the value of the most extreme event portfolios. The following analysis presents the Stress VaR study for the main current risks.

Stress VaR: As of June 30, 2024

Amounts in millions of Chilean pesos, with a 1-day time horizon.

STRESS VAR	2024	2023	Variance
	MCh$	MCh$	MCh$
Total	**3,812**	**4,029**	**(217)**
Maximum	7,471	9,988	(2,517)
Minimum	2,398	2,202	196
Average	4,284	4,746	(462)

3.2 COUNTERPARTY MARKET RISK

Counterparty risk management encompasses the management of financial risks that seeks to recognize and subsequently manage the possible credit deterioration of each counterparty, arising from investments and/or businesses related to the capital market.

This risk is defined as the possibility that the issuer or the counterparty does not comply with its obligations or commitments within the agreed terms and amounts. This risk is determined by the debt at the time of default, by the probability of default by the counterparty, and by the loss given default. On a daily basis, the current market value plus the potential future exposure of the derivatives is calculated; estimating the value of the debt in an event of default that has not yet occurred. The potential future exposure represents the maximum market value that the instruments could reach during the remaining term of the contract. The result of this calculation determines the use of the credit facility associated with derivative instruments.

As part of counterparty risk management, Senior Management encourages direct involvement in both local and foreign clearing houses. As applicable, and the trading of derivative instruments must be conducted in accordance with the policies, limits and procedures established by the Bank, in compliance with internal and external regulations, and all new products must comply with the provisions of the New Products Policy prior to being traded.

3.2.1 Management and Limits

The Bank manages its counterparty risk through analysis of the future exposure of financial instruments, called PFE (Potential Future Exposure) and in turn through adjustments to the Fair value of derivative instruments, referred to as CVA (Credit Value Adjustment).

3.2.2 Metrics

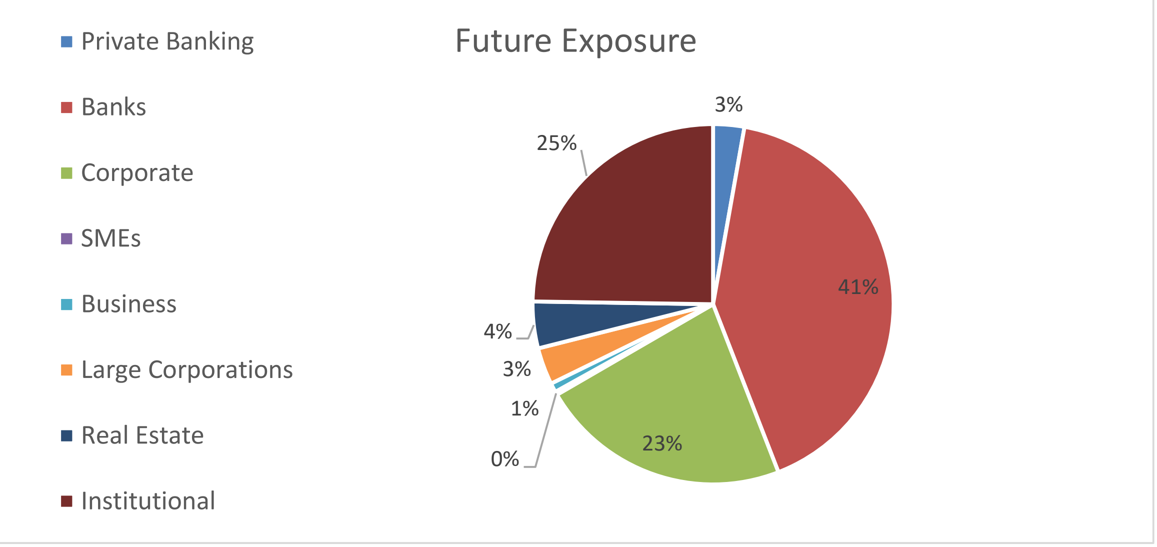
a) **Future Exposures:** The future exposure of an *over-the-counter (OTC) derivative* is directly related to the credit exposure generated by this type of product for BCI. The risk from such contracts exists when the valuation or *mark-to-market (MTM)* is positive in favor of BCI. These contracts are measured on a daily basis, and the risk or uncertainty arises regarding the potential value that the MTM may reach throughout the life of the operation.

   Montecarlo simulation techniques are used to calculate future exposures by counterparty, specific limits by counterparty ensure that defined risk levels are not exceeded, and adequate diversification is achieved. The following table provides the detail of the exposure for each segment for the periods ended June 30, 2024 and December 31, 2023.

Future Exposure by Banks: As of June 30, 2024

Amounts in millions of Chilean pesos,

Future Exposure		
Banking	June 30, 2024	December 31, 2023
	MCh$	MCh$
Banco BCI	**4,835,564**	**2,772,591**
Private Banking	134,731	148,512
Banks	1,997,983	501,509
Corporate	1,089,044	904,197
SMEs	14,316	1,116
Business	39,574	24,339
Large Corporations	160,314	114,474
Real Estate	202,685	148,239
Institutional	1,196,917	930,205
Total	**4,835,564**	**2,772,591**

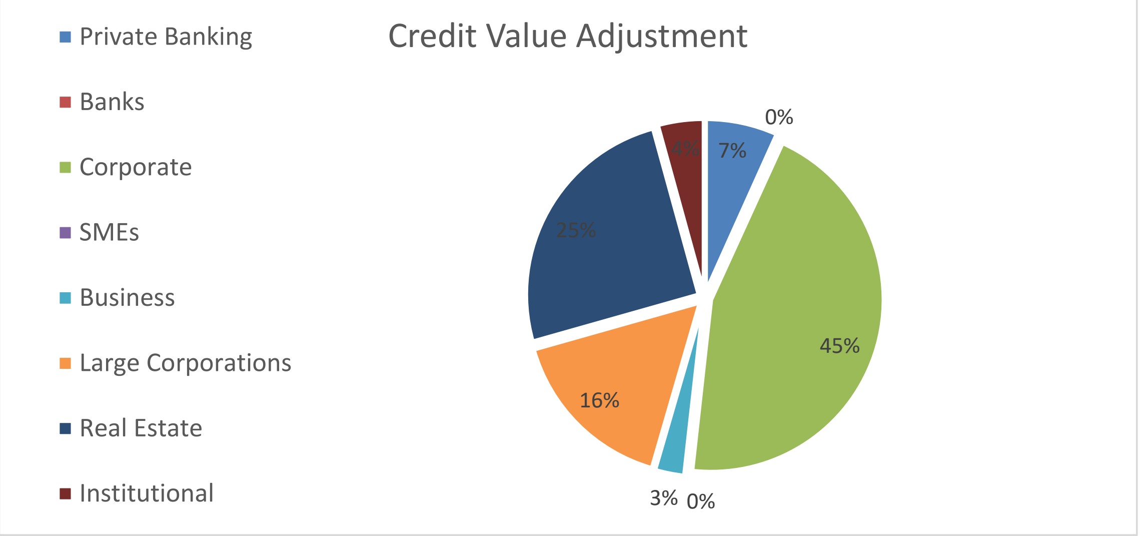


b) Derivative credit valuation adjustment (CVA): The objective is to determine the expected losses due to counterparty risk in OTC derivative contracts. The CVA of a derivative is defined as the difference between the market value free of credit risk (without risk of default by the counterparty) and the value of the derivative engaged that carries the possibility of default by the counterparty. Accordingly, the CVA of a customer can be obtained from the expected exposure (EE) by counterparty risk (the expected loss amount) and the expected loss rate (EL) associated with the default of the counterparty. The table below details the allowance for CVA by segment as of June 30, 2024 and December 31, 2023.

CVA (Credit Value Adjustment): as of June 30, 2024

Amounts in millions of Chilean pesos,

Credit Value Adjustment (CVA)			
Banking	June 30, 2024	December 31, 2023	Variation
	MCh$	MCh$	MCh$
Banco BCI	**9,861**	**8,149**	**1,712**
Private Banking	662	654	8
Banks	9	8	1
Corporate	4,431	2,360	2,071
SMEs	3	3	1
Business	267	297	(30)
Large Corporations	1,590	1,730	(140)
Real Estate	2,478	2,662	(184)
Institutional	421	435	(14)
City National Bank	**1,321**	**826**	**495**
BCI CdB	**0.57**	**0.33**	**0.24**
Total	**11,182.57**	**8,975.33**	**2,207.24**



3.3 MARKET RISK OUTSIDE OF THE TRADING BOOK

Financial assets at fair value through other comprehensive income relate to all financial instruments that have not been acquired for trading them at short-term, where the Bank intends to keep them on its balance sheet Instruments that are classified as financial assets at fair value through other comprehensive income may not be subsequently reclassified to the category financial assets held for trading at fair value through profit or loss.

Certain definitions that should be considered for the market of these assets are included below:

Debt Securities (IRF): this is the name given to securities representing medium and long-term obligations, issued in series. Intended to finance different production and housing activities. They bear interest and are generally quoted as a percentage of par value.

Portfolio of Non-Derivative Financial Instruments: relates to the set of investment debt securities classified as financial assets at fair value through other comprehensive income. Investments to Maturity and the portfolio of corporate bonds classified in Trading, which weight different economic sectors, issuers, terms, rates (fixed versus floating or mixed rates), currencies, prepayment options, etc.

Investment Grade Instruments: relate to instruments to which the investment grade classification has been associated by one of the international rating agencies: S&P, Moody's and Fitch. This is equivalent to a BBB- or higher rating for the International market and A- for domestic instruments.

Covenants: restrictions used by banks or institutional investors to ensure that issuers will operate prudently, allowing them to pay their debt on agreed terms, A *covenant* may require the issuer to present its financial statements to the bank or, an extreme covenant, would prohibit it from assuming new debt.

3.3.1 Management and Limits

Like the management of limits for the trading book, for the financial assets at fair value through other comprehensive income book, the duties established by Financial Risk are in general, the definition of measurement criteria and regular control of the portfolio, which implies ensuring compliance with the limits and/or warnings approved by Senior Management.

Setting market risk limits for financial assets at fair value through other comprehensive income is a dynamic process associated with the level of risk appetite established by the Bank. This process is part of the annual limit review and update plan.

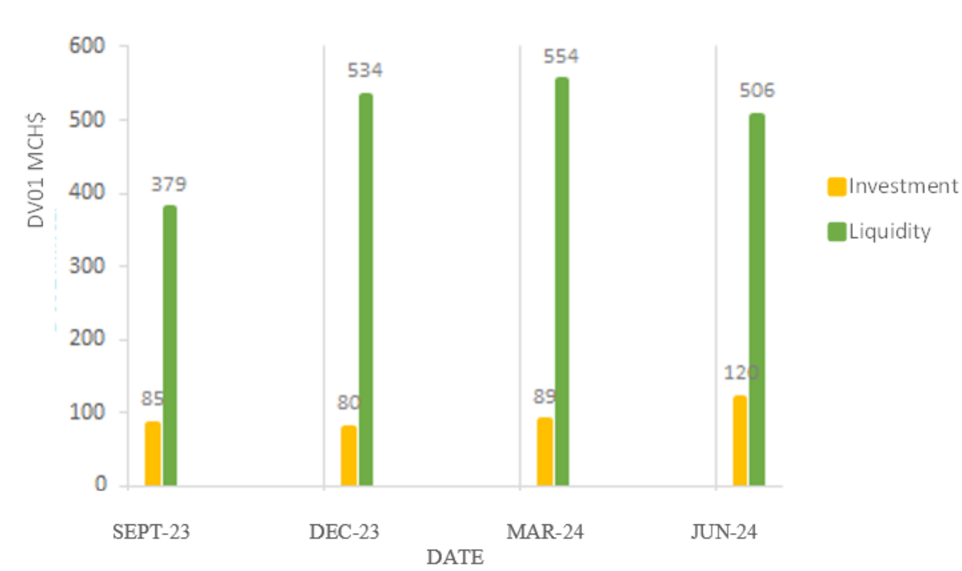
Limits applied are different for the different portfolios due to their different nature and objectives. We highlight the following market risk limits associated with available-for-sale instruments:

- ➔ Interest rate sensitivity limits. It is the maximum amount by which the market value of the investment portfolio can change due to a one basis point increase in discount rates.
- ➔ Diversification limits. Investment concentration limits by country, type of industry and business.
- ➔ Portfolio permanence limits. According to the business model the investments must remain a minimum amount of time in the portfolio as a whole.

3.3.1.1 Metrics Sensitivities and positions

The sensitivity analysis assesses the impact of one basis point on the interest rates at which each of the instruments in the financial assets at fair value through other comprehensive income investment portfolio are performed at fair value.

Evolution of DV01 Investment book and liquidity management,
Amounts in millions of Chilean pesos



The main positions in investments available for sale by type of issuer and currency are detailed below. The risk rating of such positions at the end of the most recent period is also reported.

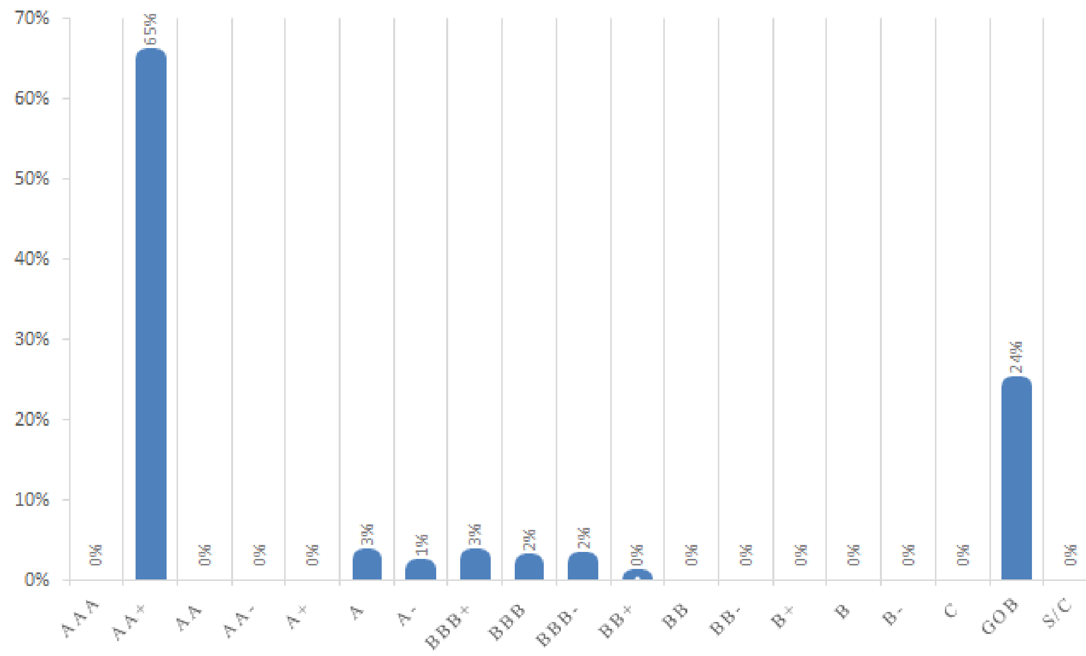
Financial assets at fair value through other comprehensive income
Fair value as of June 30, 2024 (MCh$)
Banco de Crédito e Inversiones and City National Bank

	CLP	UF	USD	EUR	OTHER
Sovereign bonds	1,967,623	582,922	807,288	-	-
Corporate bonds	-	11,248	291,837	15,201	-
Financial institutions bonds	-	254,985	3,490,687	-	-
Mortgage-funding notes	-	16,665	-	-	-
Time deposits	6,865	-	-	-	-
Investments funds	-	-	33,577	-	-
Shares	-	-	132,318	-	-
Total	**1,974,488**	**865,820**	**4,755,707**	**15,201**	**-**

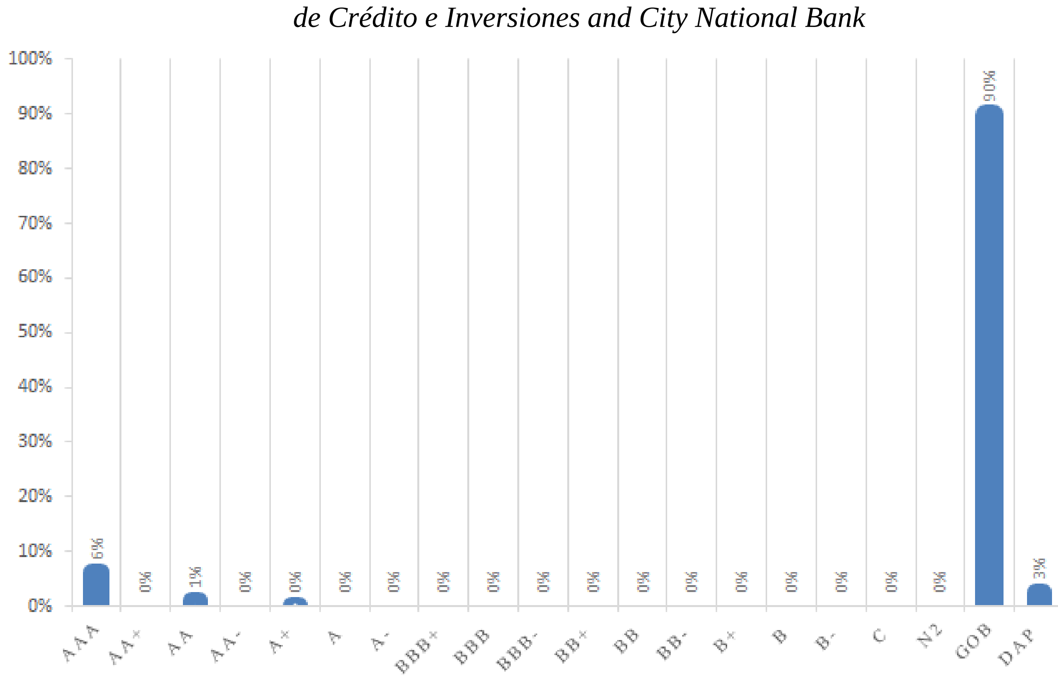
Financial assets at fair value through other comprehensive income
Fair value as of June 30, 2024 (MCh$)
Banco de Crédito e Inversiones and City National Bank

	CLP	UF	USD	EUR	OTHER
Sovereign bonds	3,445,861	751,304	796,623	-	-
Corporate bonds	-	11,004	230,992	9,524	-
Financial institutions bonds	2,026	568,634	3,350,488	-	-
Mortgage-funding notes	-	18,542	-	-	-
Time deposits	317,116	-	-	-	-
Investments funds	-	-	33,652	-	-
Shares	-	-	124,602	-	-
Total	**3,765,003**	**1,349,484**	**4,536,357**	**9,524**	**-**

Financial assets at fair value through other comprehensive income
International bond portfolio risk rating as of June 30, 2024 (%) Banco de Crédito e Inversiones and City National Bank



Financial assets at fair value through other comprehensive income
Risk rating of bond portfolio and LCH of national issue as of June 30, 2024(%) Banco de Crédito e Inversiones and City National Bank



4. STRUCTURAL INTEREST RATE RISK

The management of the structural risks of interest rates and inflation seeks to manage the risks arising from the Bank's operations and asset and liability positions, derivatives, and non-derivatives, excluding trading activities.

In this area. The following risks are managed:

➔ **Interest rate risk**: possibility of economic losses in the Bank's equity position (profit or loss or equity) as a result of adverse and unexpected changes in interest rates (parallel movements in the level of general rates and spreads).

➔ **Repricing risk**: arises from differences in the maturity or repricing structure between assets and liabilities, as well as off-balance sheet positions. Repricing risk occurs when there are gaps or mismatches in the maturity structure or " *repricing* " of the Bank's assets and liabilities, whether on or off the balance sheet (e.g., positions in derivative financial instruments, contingent loans, etc.). Exposure varies according to the magnitude of the mismatches and the direction of the change in rates.

➔ **Risk in the structure of interest rates**: arises from changes in the shape of the intertemporal structure of interest rates.

➔ **Base risk**: results from the existence of an imperfect correlation in the adjustment of interest rates received and paid on certain financial instruments, which should have similar adjustment characteristics in their prices.

➔ **Optionality risk**: arises from short positions in implicit options both in assets, liabilities as well as in off-balance sheet instruments or explicit options. This risk includes the option of a prepayment of loans, translating this payment option as a prepayment risk.

➔ **Inflation risk**: possibility of economic losses in the Bank's equity position (profit or loss or equity) as a result of adverse changes in the price path or price index.

4.1 Management and Limits

Currently, limits are set on the following metrics to ensure consistency with the Bank's strategic objectives and avoid risk situations in stress scenarios (illiquidity, loss of profitability, among other).

➔ **Short-term risk**: it is controlled with the *SaR methodology*, the result of which may not be higher than a percentage of the Bank's financial margin.

➔ **Long-term risk:** controlled by the *MVS methodology*, the result of which may not be higher than a percentage of the Bank's basic capital.

➔ **Limits** are established **for metrics X1** (short-term rate risk) and **X2** (long-term rate risk) of the C40 regulatory report.

4.2 Metrics

Unexpected changes in interest rates or inflation can have negative effects on both the Bank's profit for the period and economic value. Exposure to interest rate risks is noted in:

1. The short-term impact on the Bank's revenue (typically 1 year).
2. Long-term impact on the present value of future cash flows.
3. The impact on other sources of revenue.

This view allows using two supplementary methodologies to assess such exposure to interest rate risk:

Accumulated Net Interest Margin (Spread at Risk, *SaR*)

The analysis focuses on the impact associated with variations in interest rates and short-term inflation on annual revenue The analysis is performed considering the impact of changes in interest rates on the Bank's financial margin over a given time horizon.

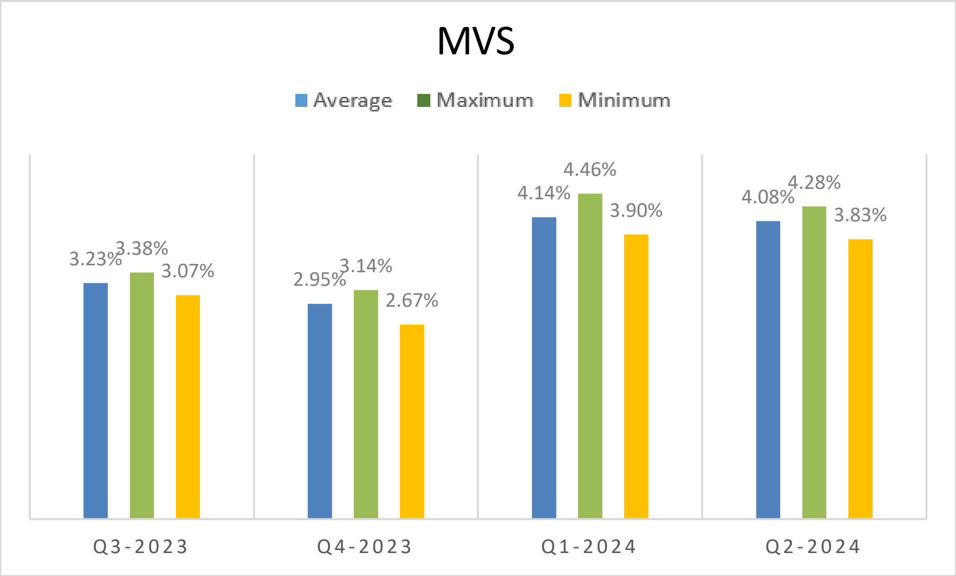
Economic Value (Market Value Sensitivity, *MVS*)

The economic value of a bank can be expressed as the present value of the expected net cash flows, defined as the expected cash flows of assets less the expected cash flows of liabilities, plus the expected net flows of positions recorded off-balance.

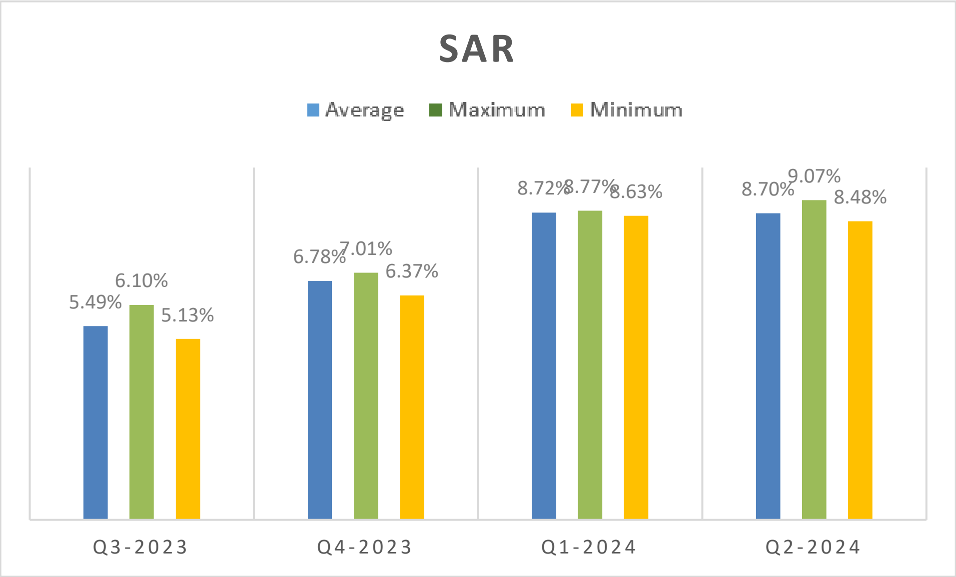
As the economic value considers the potential impact of changes in interest rates on the present value of future cash flows, it provides a better view of the potential long-term effects of changes in interest rate structures.

The average long-term SVM measurement for 2024 is 4.14% (3.19% 2024) of capital over a limit of 12%. The SaR meanwhile has an average in 2024 of 8.71% versus an average of 5.13% in 2024.

MVS
As of June 30, 2024

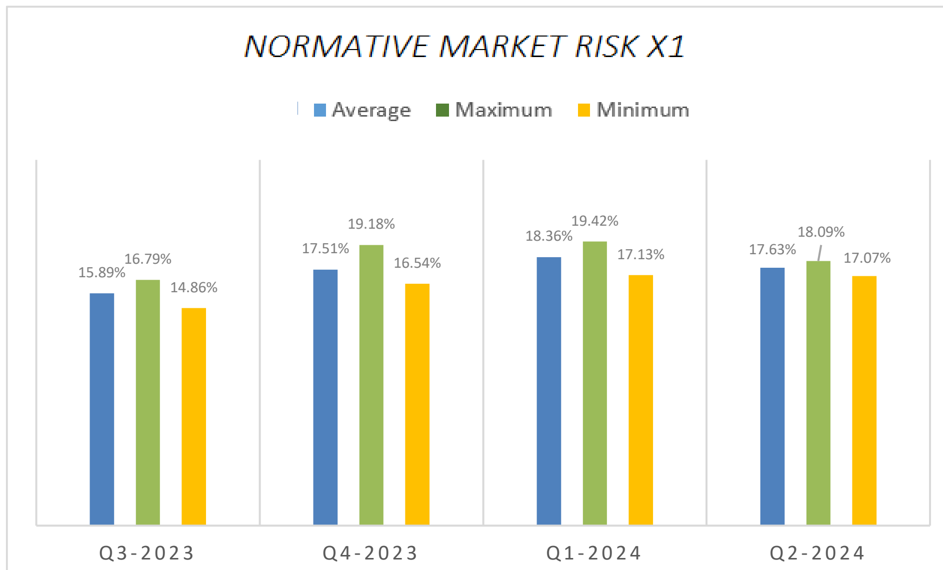


SaR
As of June 30, 2024

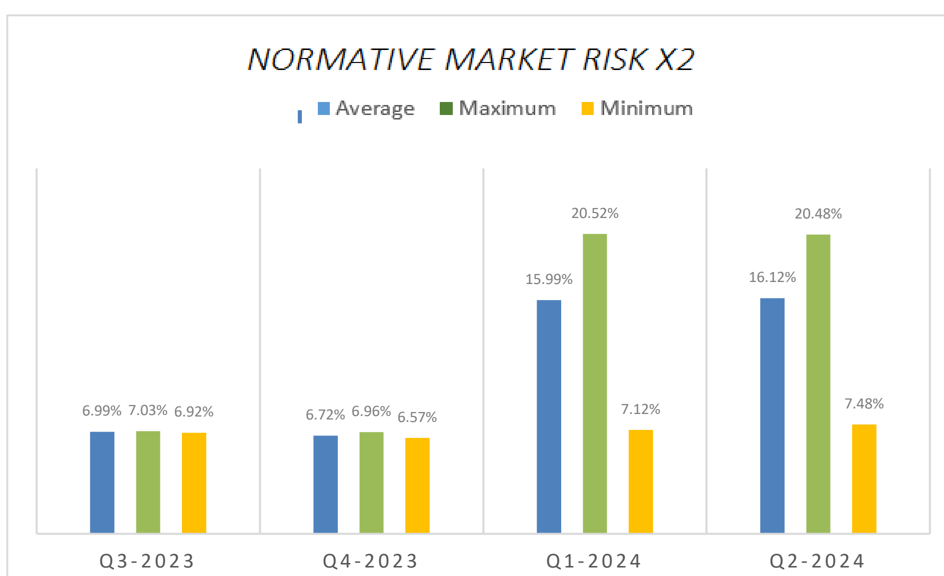


The evolution of regulatory indices X1 (exposure to short-term market risk) and X2 (exposure to long-term market risk) registered slack with respect to the limits so far in 2024, mainly explained by the management of the balance sheet with accounting hedges.

Regulatory Market Risk X1
Banco de Crédito e Inversiones and City National Bank
as of June 30, 2024



Regulatory Market Risk X2
Banco de Crédito e Inversiones and City National Bank
as of June 30, 2024



5. LIQUIDITY RISK

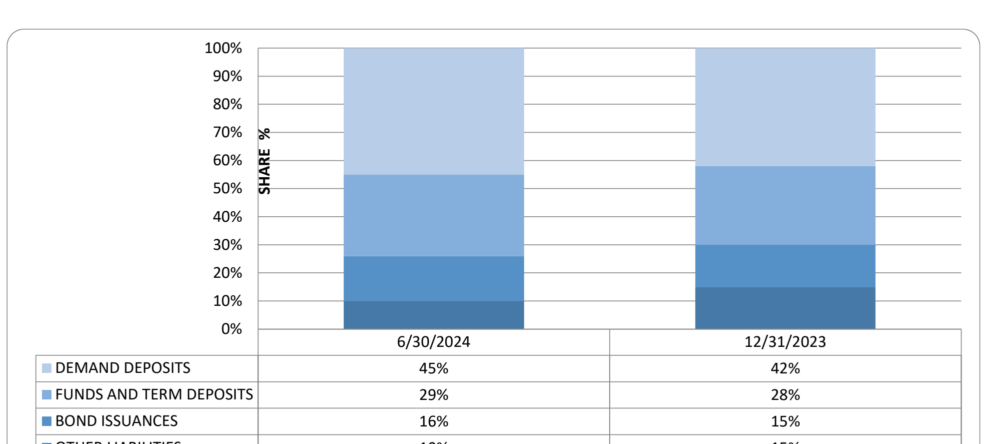
Liquidity management is a strategic activity, it must be aligned at all times at the corporate level in terms of its objectives, guidelines and resources assigned in the commercial line, risk control, financial operations, and technology, among other areas.

For these purposes, the liquidity risk will correspond to the impossibility of:

- ➔ Comply with contractual obligations.
- ➔ Avoid regulatory sanctions for non-compliance with regulatory ratios.
- ➔ Permanently and competitively finance commercial activity.
- ➔ Liquidate positions without significant losses.

The concentration of liabilities by main sources of funding is presented below:

Evolution of main sources of financing
As of June 30, 2024 and December 31, 2023
Banco de Crédito e Inversiones and City National Bank



5.1 Management and Limits

The Bank's liquidity management policy and models seek to guarantee, even in the face of unexpected events. The Bank's ability to adequately respond to its obligations.

Liquidity and funding management is performed by treasury in accordance with practices and limits aligned with local regulations, best international practices, and the Bank's risk appetite. For this reason, the Bank must maintain a limit structure that allows an adequate and robust risk management. Currently, limits are set on the following metrics:

Liquidity barrier: A ratio that is controlled on a daily basis and whose objective is to constitute a minimum highly liquid reserve fund, which allows it to face unexpected situations of illiquidity, bank runs or confidence crises. The limit is reviewed at least annually.

Concentration of deposits and time deposits: it is controlled on a daily basis, to prevent the Bank from being exposed to a sudden outflow from its source of funding.

Accumulated cash flow mismatches: it is controlled on a daily basis, to ensure that there is a sufficient income flow to meet short-term obligations.

Liquidity coverage ratios (LCR): controlled on a daily basis to provide a liquidity structure that is capable of withstanding a stress scenario in the short term. The LCR measures a bank's liquidity risk profile, ensuring that it has an adequate pool of high-quality assets (ALAC), which can be easily and immediately converted into cash, without significant loss of value, in the financial markets.

Net Stable Funding Ratio (NSFR): requires banks to maintain a stable funding profile in relation to their assets. The objective is to reduce the risk that the volatility of funding sources deteriorates the Bank's liquidity position. It is controlled on a daily basis, seeking to discourage excessive short-term wholesale funding. The metric seeks for the Bank to diversify its sources of financing.

Since the latter are the main ratios of liquidity, it should be noted that they have remained comfortable with respect to both regulatory and internal limits.

5.2 Metrics

➔ Liquidity barrier

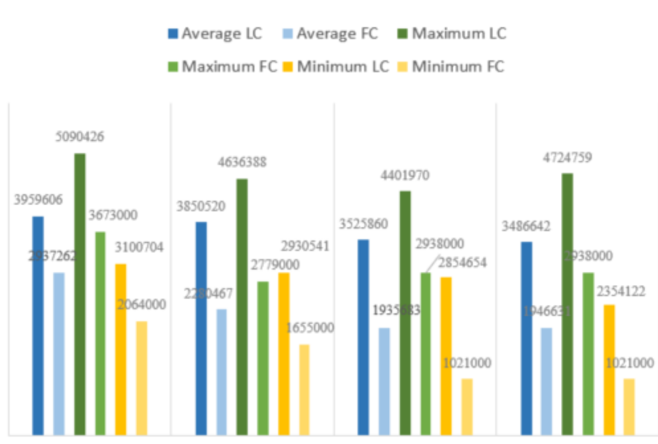
The liquidity buffer established at BCI beginning in 2023 consists of a minimum of high liquidity and credit quality assets, of a counter-cyclical nature related to liquidity, the purpose of which is to support the capacity to hedge short-term obligations.

To comply with the requirement of a minimum buffer of High-Quality Liquid Assets, limits are defined separately in domestic and foreign currency, Both amounts are reviewed and updated on a monthly basis by the Financial Risk team using stress tests. As of June 30, 2024 the liquidity buffer is detailed as follows:

As of June 30, 2024				
	Average	Maximum	Minimum	Close
Liquidity Buffer LC (*)	3,486,642	4,724,759	2,354,122	3,794,682
Liquidity Buffer FC (**)	1,946,631	2,938,000	1,021,000	2,938,000

(*) Amounts in millions of pesos
(**) Amounts in millions of dollars

Liquidity buffer evolution as of June 30, 2024
Amounts in millions of Chilean pesos



➔ Liquidity Coverage Ratio (*LCR*)

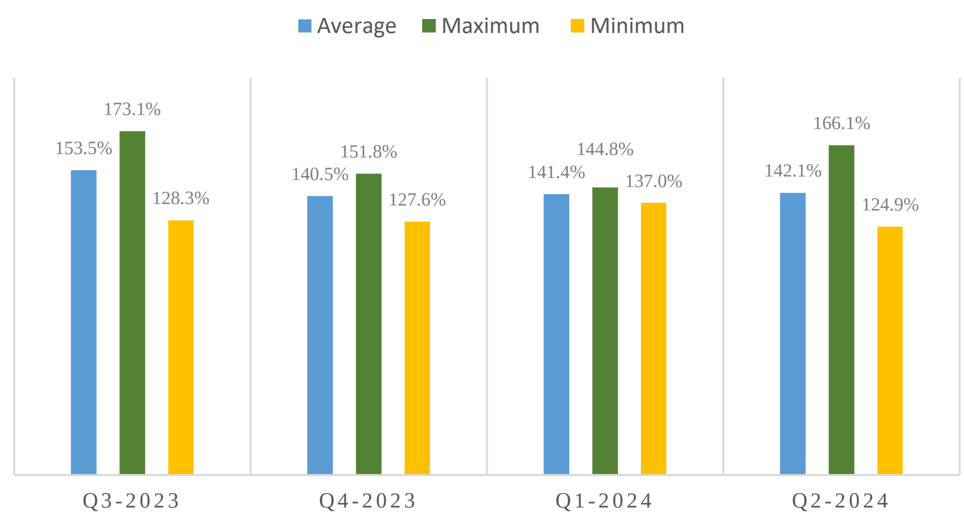
This ratio is within the Basel III standards and aims to ensure that banks have an adequate fund of High-Quality Assets (ALAC), which can be easily and immediately converted into cash, to meet their obligations in a 30-day liquidity stress scenario. This ratio has a regulatory limit and will increase to 100% as of June 2022. Its form of measurement is ALAC on net expenses, where the different items have different weights.

As of June 30, 2024 BCI had a Global consolidation LCR of 124.9%, well above the required limit, given the current regulation.

As of June 30, 2024				
	Average	Maximum	Minimum	Close
LCR	142.1%	166.1%	124.9%	124.9%

As the latter are the main indicators of liquidity, note that they have remained comfortable with respect to both regulatory and internal limits.

LCR evolution as of June 30, 2024



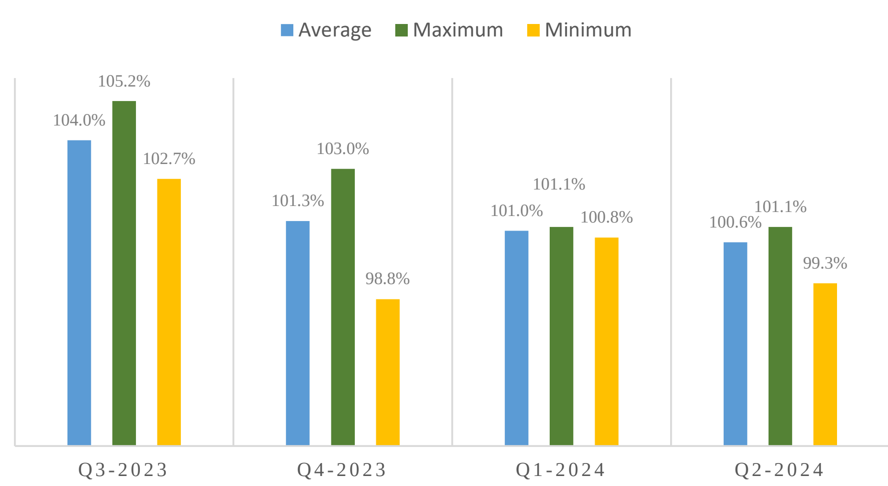
➔ Net Stable Funding Ratio (*NSFR*)

This ratio is designed to address long-term liquidity mismatches and covers the entire balance sheet by providing incentives for financial institutions to use stable sources of funding. It is measured given the Stable Financing Available (FED) over the Stable Financing Required (FER), the first being the proportion of own and external resources that are classified as reliable. The FER on the other hand, corresponds to the book value of the assets based on the characteristics of liquidity and residual maturities.

Currently, this ratio has an 80% of the regulatory limit, however, the Bank has decided to consider an incremental internal limit, which expects to reach a 100% NSFR requirement in 2025. As of June 30, 2024 BCI placed its Global consolidation NSFR at 99.3%.

	As of June 30, 2024			
	Average	Maximum	Minimum	Close
NSFR	100.6%	101.1%	99.3%	99.3%

NSFR evolution (global consolidated) as of June 30, 2024



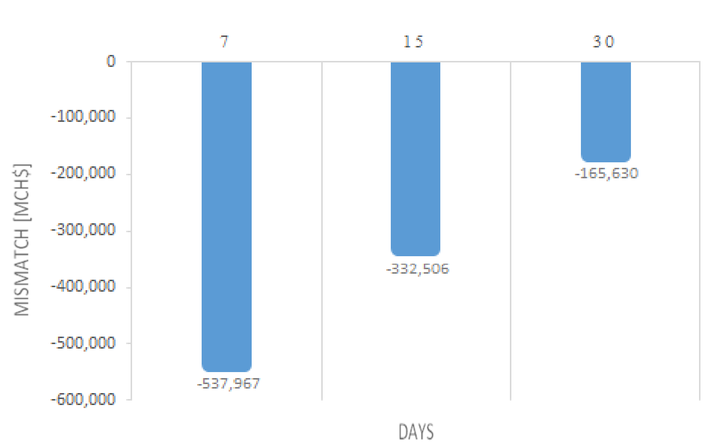
➔ Liquidity early warning ratios

BCI has a set of early warnings that allow capturing negative trends in the markets or in the balance structure. Both market variables and information from the Bank's balance sheet are monitored. The funding liquidity prizes in local banks, or the increase in the volatility of market prices, are some of the market variables that stand out. On the other hand, demand deposit flight rates or *deficits* in the renewal of time deposits are relevant balance sheet information among other elements of periodic monitoring.

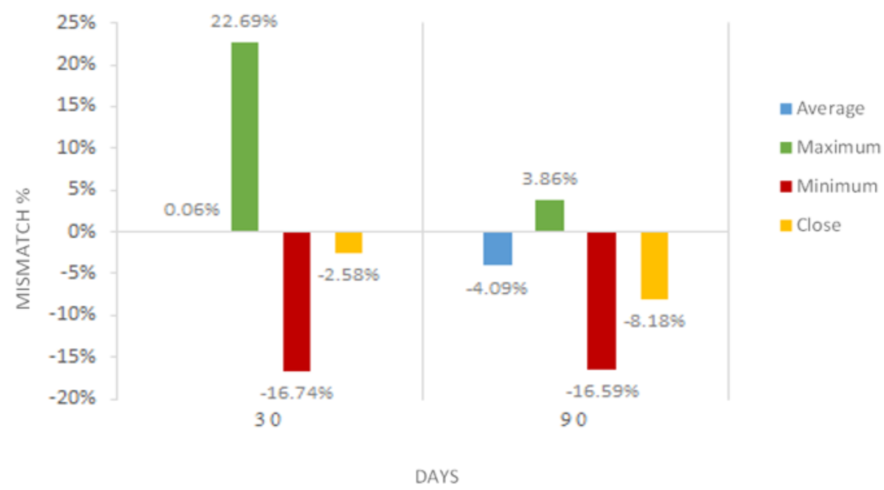
➔ Mismatch of deadlines

The mismatch is the metric that determines the difference between Expenditures and Income of the flows of the main items of the Bank. For its determination, adjusted flows were considered, that is, considering behavioral models for some items. In this sense, for example, the liabilities associated with financial and non-financial calls are considered, considering the unstable part and the stable part as the demand balance according to their behavior. Below is the mismatch of terms at 7, 15 and 30 days in the case of the local version considering adjusted flows.

Local consolidation term mismatch as of June 30, 2024

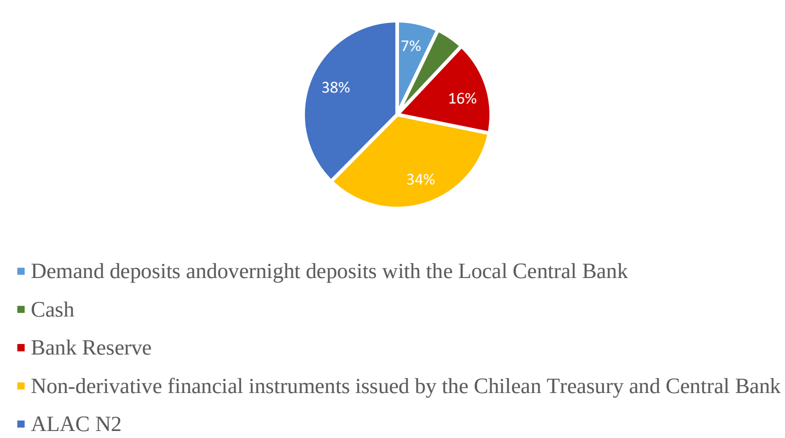


Additionally, the relevant metrics for mismatching at 30 and 90 days for the individual version are presented.



In addition to the aforementioned metrics, it is important to highlight the distribution of high-quality Liquid Assets held by the Bank for optimal liquidity management.

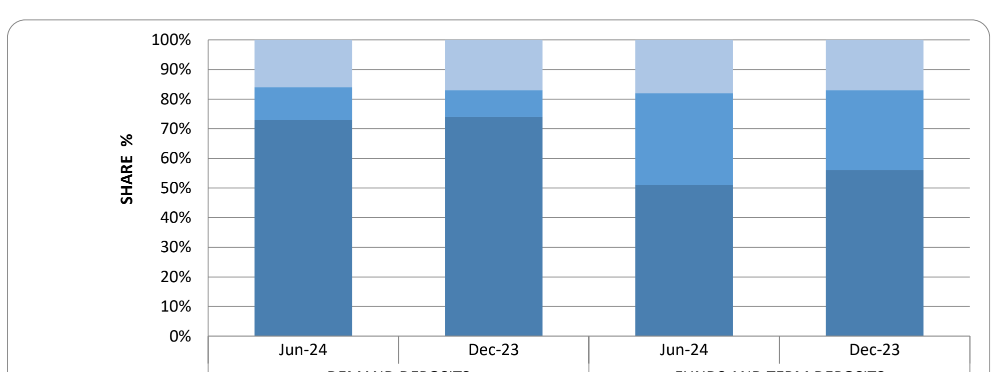
Detail of liquid assets as of 03/31/2024



➔ Concentration of Time Deposits and Funding

Below is the concentration by counterparty for on demand and time deposit items.

Detail of Counterparties by Main Liabilities as of 03/31/2024



	Jun-24	Dec-23	Jun-24	Dec-23
	DEMAND DEPOSITS		FUNDS AND TERM DEPOSITS	
OTHER WHOLESALE	16%	17%	18%	17%
FINANCIAL	11%	9%	31%	27%
RETAIL	73%	74%	51%	56%

➔ **Maturity of non-derivative and derivative liabilities**

To see the details of maturities, it is recommended to see note 45 - Contractual Maturity according to the remaining terms of financial assets and liabilities.

6. FINANCIAL RISK STRESS TESTING EXERCISES

Stress tests are risk measurement tools designed with the aim of gaining a deeper understanding of the profile and dynamics of the different market and liquidity risks associated with Trading and Banking books about:

- ➔ Measurement of the impact of extreme movements in the markets (prospective, hypothetical, historical and idiosyncratic)
- ➔ Isolated measurement of the impact of a particular/specific risk component
- ➔ Measurement of a dynamic interdependence between relevant risk factors

The stress tests are intended to identify financial vulnerabilities in the balance sheet structure and trading book against low probability but plausible situations or risk scenarios that can be seen in a short-term horizon. The analysis separates the impacts on those positions that affect the income statement from those that affect the equity accounts.

The scope and criteria for the development of stress tests are given by:

- ➔ Limitations of the methodological approaches used: these approaches intervene in the calculation of the shocks to be applied in the different scenarios and their limitations correspond to obtaining the shocked curves that are modeled from macroeconomic factors. Therefore, there is a tolerance margin of how this modeling of curves can be explained by macroeconomic factors.

  For liquidity stress scenarios, these are configured, on the one hand, by calibrating prices and system stress measures (monitor of market conditions), as well as short-term impacts (30 days and 90 days) on the structure balance.

  The market monitor is calibrated by estimating the price levels at which the stress scenario is estimated. In the case of historical scenarios, the basic argument is historical information and estimates of the impact of the crisis, while in the case of prospective scenarios, the analysis is based on the risks inherent to the banking industry, which are included with information to raise awareness of risk scenarios and vision is essential.

  On the other hand, the changes in the balance sheet structure are projected as stress scenarios, and in no case are the estimates based exclusively on historical measurements. Depending on the level of criticality of the estimated market conditions for each scenario, conservative estimates of leak rates and balance sheet movements are projected. In general, the higher the estimated criticality for each scenario. The higher the leakage rate associated with the sources of funding. In addition, depending on the characteristics of the depositor and the estimated stability of the deposits, the flight rates are modeled with different movements and sensitivities to stress scenarios.

- ➔ The bank's capacity to absorb potential losses is contained within the established risk appetite and the action plans that the bank has to modify its risk profile.

- ➔ Action plans: As a preventive financial measure, BCI constitutes the liquidity barrier, which represents the minimum level of liquid assets evaluated to ensure liquidity even in extreme illiquidity events, calibrated with the level of tension that the system evidences. In addition to the above, to take action in the face of any liquidity contingency, BCI has a Liquidity Contingency Plan, which meets with a liquidity contingency committee (CCL). The CCL must consider various sources of funds to face a liquidity crisis. The set of tentative actions, visualized before performing a risk scenario, may consider:

  a) Subordinate trading portfolio to declarations of liquidity needs. The amount may vary according to the considerations of the committee, and the entire portfolio may be used for liquidity purposes in case of contingency.
  b) Manage funding sources, Stimulate the raising of funds with adequate prices in the event of a contingency declaration.
  c) Conditions to make FPL and Repos with the Central Bank. The Liquidity Sub-Management will manage, at its discretion. The use of facilities with the Central Bank of Chile.
  d) Stimulate Sales with an agreement, Repo, and funding via TRS when feasible. Monitor assets to finance the contingency, Potential available monitoring of Barrier Papers, Monitoring of Liquid Assets issued abroad. In BCI, Miami Branch and City National Bank portfolios.
  e) Use of local and international interbank lines, Costs and ease of use of the available lines will be evaluated.
  f) Use window discount FED, Semi-annual monitoring of fund-raising capacity with FED window discount.
  g) Sale of loan portfolio subject to evaluation by the contingency committee.

6.1. Scenario Analysis

The scenarios associated with the banking book seek to capture, through hypothetical, prospective or historical scenarios, the dynamics between nominal short-term and long-term rates and inflation (Real TPM). These effects are represented by shocks in the rates in the different time horizons, reflecting the variations in inflation expectations if they correspond to each scenario.

For their part, the trading book scenarios aim to capture movements in relative prices as a result of changes in expectations or flows in derivative instruments associated with differentials in external and internal rates that allow us to identify risk exposures outside the normal behavior of the portfolio.

At least 3 scenarios are established, which aim to measure the bank's exposure to stress situations observed at a global and/or systemic level. These were conceived based on expert opinion, historical crisis situations and developed with econometric techniques.

The proposed scenarios are:

I. Historical
II. Adverse
III. Dynamic

I. Historical scenario

The mortgage default crisis in the US inevitably led to a counterparty crisis and severe liquidity shortages that had profound repercussions on the real economy and global financial markets.

Stock markets in the US fall more than 4%, Asian markets 5%, the most important markets in Europe fall an average of 3.3%, Brazil falls more than 7% and Argentina more than 5%, all this on the same day of the fall of Lehman Brothers.

Copper for its part falls 53%, WTI 50%, Japan 38%, Dow Jones 30%, and Chile 16%, All these 3 months after the fall.

In the 2 months following the fall of Lehman Brothers, the dollar rises 21% while the Euro strengthens against the dollar by more than 3% during the first week after the Lehman crash, although it ends up collapsing by more 12% during the first two months.

II. Adverse scenario

The pessimistic scenario is characterized by external and domestic impacts. Externally, there is a global recession (USA, Asia, Europe and Latam) accompanied by a lower demand for commodities. At the local level, there is a strong contraction (economic recession) in the construction, commerce, and mining sectors.

Commodity prices (copper price) plummet as a result of the global recession. World demand for Chilean exports decreases significantly, accelerating the external imbalance. Imports of capital goods fall sharply. The exchange rate depreciates significantly amid massive capital flight, generating inflationary pressures.

The labor market deteriorates, unemployment increases, salaried employment and wages fall sharply, the MPR (monetary policy rate) falls in the face of a smaller output gap and strong inflationary pressures. As a final consequence. The PIB contracts significantly throughout the stress scenario, converging to a lower growth rate in the long term.

III.* Dynamic *scenario

In this scenario, the most adverse historical shocks are faced with respect to the current rate structure, and monthly shock rate scenarios are defined. The period to be selected is the one that generates shocks at the 1% and 99% percentile.

The scenarios proposed for the liquidity stress tests are:

IV. Historical
V. Adverse
VI. Idiosyncratic

IV. Historical Scenario

The determination of these is based on the use of historical data of the banking system obtained from the web page of the Financial Market Commission of Chile (CMF). The time series of the most relevant income and expense items of the balance sheets of the banks in the financial market. As well as off-balance sheet items, are used, to select the historical scenario, the result of applying the leakage rates of each scenario (each date) on the 30 and 90-day flows of the relevant balance sheet items used in the Liquidity Stress Exercise is calculated. The scenario selected will be the one that generates the highest net outflows (outflows minus revenues).

V. Adverse Scenario

The pessimistic scenario is characterized by external and domestic impacts. At the external level, there is a world recession (USA. Asia, Europe, and Latin America) accompanied by a lower demand for commodities. Locally, there is a strong contraction (economic recession) in the construction, trade, and mining sectors.

Commodity prices (copper prices) plummet as a result of the world recession. World demand for Chilean exports decreases significantly, accelerating the external imbalance. Imports of capital goods fall sharply. The exchange rate depreciates significantly amid massive capital flight, generating inflationary pressures.

The labor market deteriorates sharply, unemployment increases, salaried employment and wages fall sharply. The monetary policy rate (TPM) falls in the face of a smaller output gap and strong inflationary pressures. As a final consequence, PIB contracts sharply throughout the stress scenario, converging to a lower growth rate in the long run.

VI. Idiosyncratic Scenario

To develop the basis for BCI's idiosyncratic scenario, we opt for the analysis of a historical liquidity crisis triggered by non-systematic factors. This is because it is considered that the definition and simulation of idiosyncratic effects by themselves and independent of empirical impacts would require a series of assumptions that at an aggregate level could generate a series of validity problems such as the deterioration of the specification of the models used or the obtaining of insignificant or even infeasible results.

To carry out this work, we first analyze the background of the case of the Bank under Study, the reasons and impact of the crisis, and then we define the methodology to simulate the impacts that such a scenario would have if experienced by BCI according to its own characteristics.

6.2 Results and impacts

➔ **Market risk**

The following tables show the results of the banking and trading books, distinguishing the effects on the income statement from the effects on the bank's capital.

Summary of Banking Book results as of June 30, 2024, figures in millions of CLP
(Impacts are measured for the next 12 months)

Banking Book	Inflation	Reprice	PnL
Historical	(10,500)	1,124	(9,377)
Adverse	(27,026)	27,574	548
Dynamic Perc, 1%	(5,546)	21,829	27,375
Dynamic Perc, 99%	(7,748)	(30,999)	(38,747)

Summary of trading book results as of June 30, 2024, figures in millions of CLP
(Impacts are measured based on the duration of each scenario)

Trading	Income
Historical	(15,004)
Adverse	26,164
Dynamic Perc, 1%	29,597
Dynamic Perc, 99%	(34,052)

Balance Sheet - Trading Book	P&L
Historical	4,347
Adverse	(9,298)
Dynamic Perc, 1%	(8,782)
Dynamic Perc, 99%	10,263

Summary results portfolios financial assets at fair value through other comprehensive income as of June 30, 2024, figures in millions of CLP
(Impacts are measured based on the duration of each scenario)

	Equity	Effect E/R (P&L)
Historical	(96,141)	77,495
Adverse	74,925	7,620
Dynamic Perc, 1%	140,930	-
Dynamic Perc, 99%	(142,411)	-

The effects on Equity correspond to movements in both discount rates and spread, corresponding to CEMBI. While the effects shown in results are directly related to the exchange rate risk in the investment portfolio.

Summary results Fair Value Hedges as of June 30, 2024, figures in millions of CLP
(Impacts are measured based on the duration of each scenario)

Fair Value Hedge	Adjustment (P&L)	Rate (P&L)	Total
Historical	-	7,433	7,433
Adverse	-	42,955	42,955
Dynamic Perc, 1%	-	70,868	70,868
Dynamic Perc, 99%	-	(60,771)	(60,771)

Fair Value hedges correspond to strategies to float the base risk of active bonds, whose interest rate is fixed, and its currency is foreign.

Summary of Bank portfolio results as of June 30, 2024 figures in millions of CLP
(Impacts are measured based on the duration of each scenario)

Scenario	Adjustment	Rate (P&L)	Total
Historical	(20,033)	(96,141)	(116,174)
Adverse	17,414	74,925	92,339
Dynamic Perc, 1%	48,190	140,930	189,120
Dynamic Perc, 99%	(62,536)	(142,411)	(204,947)

Effect on P&L	Bank book	Rate (P&L)	Total P&L
Historical	(9,377)	(10,657)	(20,033)
Adverse	548	16,866	17,414
Dynamic Perc, 1%	27,375	20,815	48,190
Dynamic Perc, 99%	(38,747)	(23,789)	(62,536)

Effect on Equity	Bank book	Total Equity
Historical	(96,141)	(96,141)
Adverse	74,925	74,925
Dynamic Perc, 1%	140,930	140,930
Dynamic Perc, 99%	(142,411)	(142,411)

Liquidity risk

The following tables show the results of the effects on the Bank's liquidity. In each of the scenarios:

Table # 5: Additional Needs of Funds for liquidity 30 and 90 days to June 30, 2024
(Figures in Billions of CLP)

	Demand for Liquidity 30 days	Demand for Liquidity 90 days	Available Liquid Assets	Liquidity Needs
Historical	1,309	230	3,517	-
Adverse	1,891	1,056	3,882	-
Idiosyncratic	1,603	1,308	3,494	-

Survival Period: From the data obtained for the Bank's liquidity stress test, it can be observed that the survival period under the Historical and Idiosyncratic Scenario is less than 30 days. On the other hand. In case of the Pessimistic Scenario. The survival period is between 30 and 90 days.

7. CREDIT RISK

a) Credit risk structure

Credit risk is defined as the probability that a given counterparty will not be able to repay the resources delivered by the creditor institution under the originally agreed conditions, resulting in the loss of part or all the amount loaned or agreed interest. This breach may be due to capacity, disposition, transferability, or convertibility.

Likewise, there are sub-risks that arise from contractual conditions with customers, but which were not necessarily generated by a monetary disbursement from BCI. In short, credit risk is the sum of payment risk, contingent risk, market and counterparty risk, *overnight position* risk and *settlement risk.*

The Bank assumes the entire credit risk while the obligation of the client or counterparty is in force. The risk is extinguished with the full payment of principal. Interest, and readjustments.

Credit risk governance

At Banco BCI, credit risk governance is determined by the interaction of the various areas, as well as by the instances in which the Board of Directors and Senior Management participate. The main roles and responsibilities in the field of credit risk governance are as follows:

Executive Committee of the Board of Directors: The Board of Directors, through this body, is responsible for approving general risk policies; reviewing and approving credit operations submitted to its resolution; approving credit and risk policy manuals; determine the resources that will be allocated periodically to provisions and penalties.

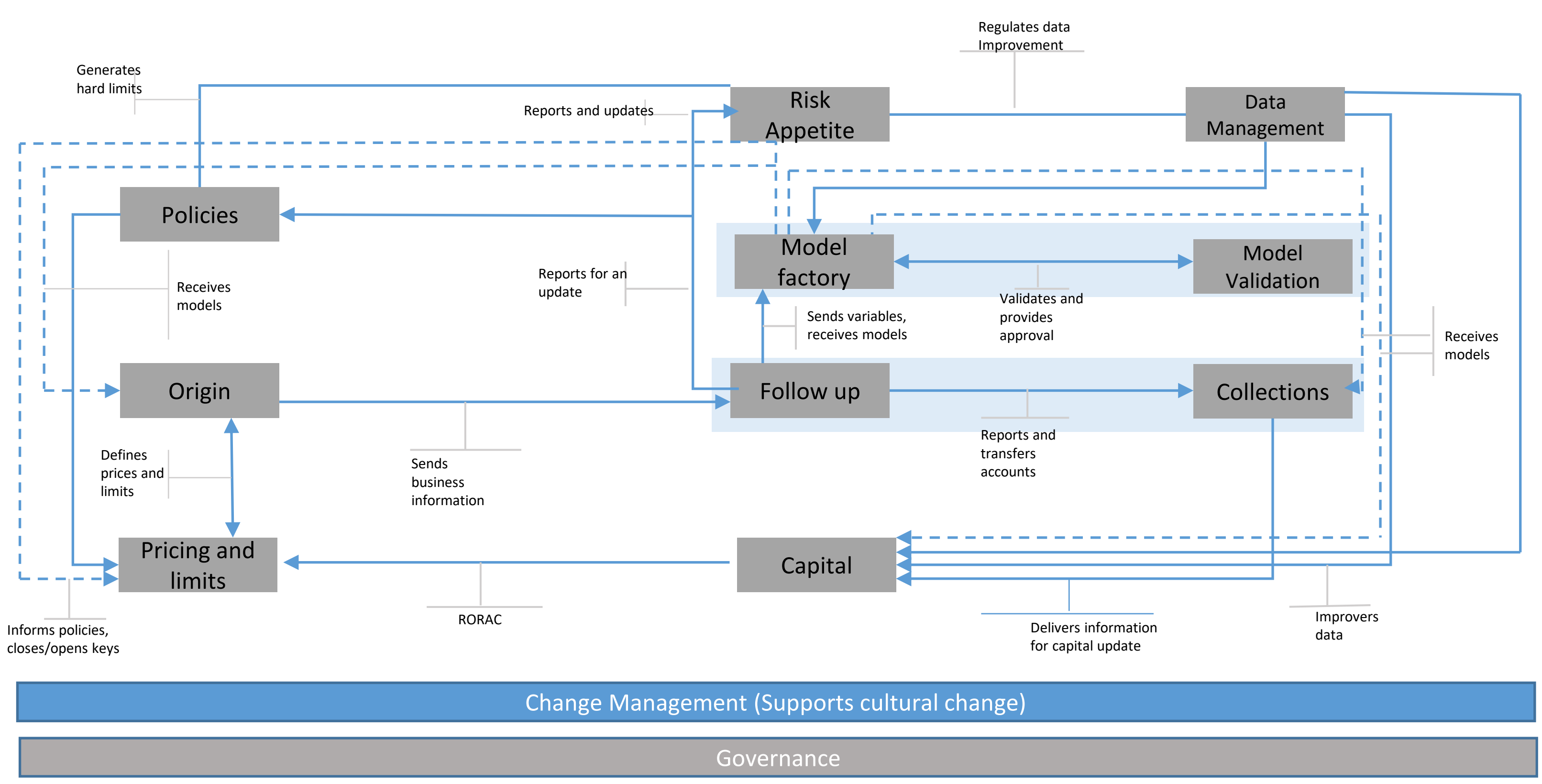
Finance and Corporate Risk Committee: Committee in which the directors participate and whose objective is to monitor and control the credit risk profile and periodically monitor the evolution of adherence to risk tolerance, analyze the proposed measures when they reach critical levels and requests that the pertinent measures be adopted to prevent the limits established for such ratios from being exceeded.

Credit Risk Management: Reports to the Corporate Risk Management and has the following objectives and responsibilities; execute the origination process under the tolerance framework and risk policies, collaborate with commercial teams in business configuration, monitoring of debtors, raising early warnings (visits, financial information, behavior, etc.) and execution of strategies defined.

Credit resolution instances: The Bank has structured its credit approval process based on personal and non-delegable credit powers granted by the Board of Directors, Based on these credit faculties. The operations are approved at the different levels of the Administration, always requiring the concurrence of two executives with faculties.

As the amount of the operation increases. It is approved by pairs of senior executives from both the commercial and risk areas and senior management committees, up to the highest instance that corresponds to the Executive Committee of the Board of Directors.

Below you can see a matrix scheme of the main functions of credit risk:



The credit risk environment is a continuous process in which various areas interact, whose functions are intertwined for the development of a governance and management chain.

<u>**Main equipment and its functions**</u>

Commercial teams / Risk Strategy: they evaluate and establish the initial credit configuration of the customers in accordance with the current policy framework, They are also responsible for collecting and validating information for credit evaluation and entry into the systems; resolve or recommend credit operations within the framework of its powers and the level of risk; verify course documentation and approval conditions; give permanent follow-up and ensure the adequate qualification of its portfolio.

Origination Risk: responsible for the execution and permanent optimization of the origination process, under the framework of tolerance, policies, and appetite for risk. This team must resolve or recommend credit operations within the framework of its powers and their risk level; ensure and execute an adequate integration to the monitoring and collection process; participate in the Strategic Risk, Tolerance, and Model Risk Councils and Credit Committees.

Policies: responsible for the administration, drafting, renewal and adherence control of the Bank's policies, Credit policies are presented and authorized annually by the board of directors.

Monitoring: responsible for monitoring the portfolio and its debtors, as well as adherence to risk strategies.

Rating: its function is to properly interpret the rating regulations for individual portfolio customers and ensure their correct application in the Bank. Likewise, the team must ensure the correct constitution of provisions for the individual portfolio.

Prosecutor's Office: it is responsible for informing companies and powers of attorney of customers, legal entities, to act. You must generate documentation that allows the legal support of the operation courses (promissory notes, credit applications, etc.); report guarantees and prepare the necessary documentation and the correct constitution when appropriate.

Collection: its function is to monitor and execute collection processes for customers with high delinquency.

Model Factory: responsible for developing risk models to leverage comprehensive credit process decisions (origination, monitoring, and collection) and in all customer segments (Individuals, SMEs, and Wholesale & Investment Banking). Likewise, it must generate models for the management of non-financial risks, among which the prevention of asset laundering and operational risk management stand out. Likewise, the area is responsible for managing risk data.

Comprehensive model risk management: unit that performs independent controls and tests to ensure that the models built for credit risk management meet the desired standards and the purpose for which they were designed. Likewise, it has the role of certifying the models associated with provisions for credit loss.

Operations (ACA): responsible for ensuring that operations are processed in accordance with the criteria approved by the credit solver, validating, among other things, the validity, the margins, and the conditions.

Exploitation of policies: area responsible for the margin loading processes and owner of the limit control systems.

b) Credit risk measurement methodologies

In accordance with the provisions of Chapter B1 of the Compendium of Accounting Standards for Banks, banks must permanently evaluate their portfolio of loans and contingent loans, to timely establish the necessary and sufficient provisions to cover the expected losses associated with the characteristics of debtors and their credits, which determine payment behavior and subsequent recovery.

The Bank has a series of models that are applied depending on the type of portfolio and operations. These models are approved by the Board of Directors, who is informed annually of the sufficiency of provisions. In accordance with the standard, the provision models are divided into individual portfolio or group portfolio models. These models. As well as other management models, are managed through a mature governance structure, whose components are:

- Policies and Regulations: clearly establish the roles and responsibilities of each unit involved in this process. The guiding principles are control by opposition and the fact that management is based on three lines of defense. These policies and regulations also establish the approval routes of the models according to their inherent risk.

- Collegiate Structures: The different councils that officiate as approval instances, as well as where corrective and alignment measures are taken to guarantee the correct management of the risk implicit in the use of models are: the Technical Council of Models, the Council of Risk of Models, the Management Committee, and the Executive Committee (Board of Directors). The instances necessary for approval are determined by the Inherent Risk of the model to be approved.

- Units participating in Model Management are divided into three lines of defense:

  - First Line: This line includes the teams that develop analytical solutions, monitor the implemented models, deploy said solutions (IT) in the Bank's systems, and the business units that use said results and integrate them into management. Its objective is to ensure the transparency and sustainability of the model throughout its life cycle.

  - Second Line: in this line is the Validation Unit, which with independent tests (proportional to the inherent risk of the model) ensures that the model was estimated without flaws and that it has an adequate methodological approach. It is concerned with carrying out tests to ensure the correct functioning of the model once it is productive, as well as compliance with the internal regulatory framework. Its goal is to challenge designed solutions.

  - Third Line: this function is performed by the Comptroller, it is responsible for ensuring that both the first and second lines adhere to the declared management framework, as well as the directions of the Regulator and internal policy.

c) Credit risk appetite

The risk appetite framework establishes the limits within which Management must execute the strategy and conduct the Bank's business, optimizing the risk-return relationship. Through this, the aim is to understand the risks to which the Bank and its subsidiaries are exposed to manage them proactively.

The conceptual framework of the risk appetite is defined based on the following elements: (1) Corporate risk tolerance statement, (2) Governance and monitoring of risk tolerance ratios and (3) Incorporation of the risk appetite in the key processes.

Having a risk appetite framework makes it possible to ensure prudent and efficient risk taking and helps to conduct the strategy, through regular and systematic analysis of the evolution of material risks and timely communication of the risk profile to the High Administration and Directory.

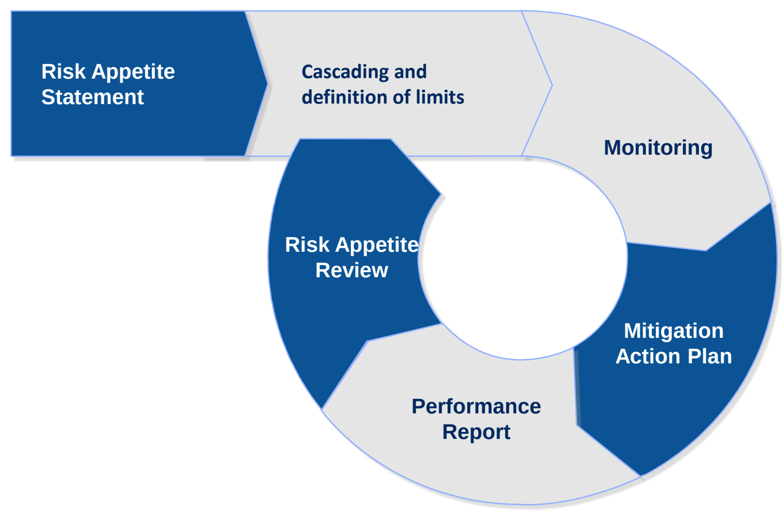
Different areas and committees of the Bank and its subsidiaries participated in the survey of risks and in the definition of the guiding principles and the dimensions and metrics for their control.

The review of the appetite framework is a process that takes place annually. In accordance with the best practices and main risks present in the Bank and the financial system. Through this process, areas and dimensions of risk are identified, as well as emerging risks (based on the risk identification and assessment process).

Additionally, there is a monthly follow-up and monitoring process of risk appetite ratios, where the following activities are distinguished:

- Monitoring, review, and consolidation of risk tolerance reports of the Bank and subsidiaries.
- Review and monitoring of action plans associated with ratios at risk.
- Sending of results report to risk owners.
- Monthly monitoring report of risk appetite ratios to the Risk Appetite Council and the corresponding executive-level committees (Profitability and Capital Adequacy Committee, Operational Risk Committee. Assets and Liabilities Committee, among others).
- Submission of monthly appetite report to the Management Committee (CDD) and Directors.
- Presentation of the status of corporate risk appetite and the status of current plans in the Finance and Risk Committee.

Figure N° 1: Monthly follow-up scheme and monitoring of risk tolerance ratios



The material risks managed under the appetite framework are as follows: Credit, market and counterparty, liquidity, operational, compliance, strategic, capital adequacy, reputational, models and ESG risk.

In the case of credit risk, they correspond to the economic losses assumed by the Bank and its subsidiaries as a result of non-compliance with the contractual obligations assumed by the counterparties. It is the most relevant risk for the Bank and its subsidiaries, its full and detailed understanding is essential for proper performance.

Compliance with the credit limit for related debtors according to Art,84 No. 2 of the General Law of Banks and RAN 12-4

In accordance with article 84 of the General Bank Law, the relationship of related debtors that affects both natural and legal persons with the Bank occurs when:

a) Has a direct, indirect or through third party participation in the property of the institution greater than or equal to 5% of the capital.

b) Participates in the management of the entity: corresponding to those people who, without necessarily having an ownership interest, exercise some degree of control over the decisions of the entity or any of its subsidiaries, Directors, the general manager, the assistant general manager, managers and assistant managers, agents, and persons who are general attorneys-in-fact or serve as advisers to the board of directors, a committee of directors, or management, such as also the prosecutor, the chief lawyer, and the comptroller.

The global limit for all loans granted to groups of people related to the Bank by ownership or management as of June 30, 2024, is 4.45%.

Indicator Name	Regulatory Limit	June-24 % On Equity	June-24 MCh$
Total exposure related by management or ownership	100%	4.45%	**370,750**
Maximum group exposure related to management or ownership (Not Collateralized)	5%	1.66%	**138,259**

e) Collateral Guarantees and other credit enhancements obtained

The maximum exposure to credit risk is reduced by guarantees, credit enhancements and other actions that mitigate the Bank's exposure. Therefore, the constitution of guarantees in favor of the Bank is a necessary mechanism, but not sufficient for the granting of a loan; therefore, the acceptance of the risk by the Bank will require the verification of other variables such as the payment capacity or generation of resources to mitigate the risk incurred.

The Bank has robust procedures for the management and valuation of its collateral guarantees, for which it has internal regulations, approved by the Corporate Risk Management.

The BCI appraisal process is described below:

The appraisal value corresponds to the value assigned to the asset to receive it as collateral, at the time the appraisal is requested, at a current market value, added to the risks of possible price fluctuations and difficulties in disposing of the asset in the event of having to be liquidated, due to default by the debtor.

Therefore, the value obtained by the appraiser is given by taking into account the different records compiled for its evaluation, taking into account the real transaction values, "offer value according to the market", as well as complementary records of leases or manufacturing of goods, similar characteristics and conditions, existing in the market at the time of appraisal, excluding considerations based on mere expectations regarding the improvement of future conditions.

Appraisal Methodology

The Bank uses various methodologies to determine the value of the appraisal, such as the comparative method or market value, depending on the type of asset to be appraised.

Regardless of the valuation method used. The so-called "settlement value" will be generated, which will consider adjustments to the value of the collateral asset to incorporate in it some of the following aspects, which could affect its value in the future:

- Expected depreciation or obsolescence
- Price Fluctuation Risk
- Execution expenses and marketing costs
- Economic, social, health or war crisis

Types of guarantees

The guarantees can be grouped between real guarantees and personal guarantees, within the first ones are:

- Property

They are things that cannot be transported from one place to another, such as land, for example, things or objects that adhere permanently, to which they cannot be transported, such as solid material buildings, bridges, sewers, are also considered real estate, wells, tunnels, aqueducts, etc.

- Movable property

Under this denomination, transferable assets such as machinery, vehicles or any other asset of the company that does not comply with being real estate are understood.

- Financial guarantees

They correspond to representative documents of value such as term deposits, pledges on mutual funds, stand-by credit letter or other financial instruments whose issuers are recognized by the CMF.

The so-called personal guarantees include guarantees and solidarity bonds granted by natural or legal persons to support credit operations of third parties.

8. OPERATIONAL RISK

Introduction

BCI has adopted the Basel Committee's definition of Operational Risk, which defines it as the "risk of loss resulting from inadequate or failed internal processes, personnel and systems or from external events". This definition includes technology risk, legal risk and regulatory compliance risk. Additionally, the Bank has considered reputational risk as an independent risk for management.

Operational risk is a risk inherent to all banking products and services, processes and systems and accordingly, effective management of this risk is a critical component of the Bank's risk management program.

Description of operational risk policies

Our Operational Risk Policy establishes the management framework for this risk, which contains the necessary elements for its governance, executed through the actions of different committees defined in this policy, which aim to build a robust culture for effective management; through the process of identifying and managing risk on an ongoing basis; measuring; defining strategies for its mitigation; reporting and operational risk culture, establishing clear roles and responsibilities based on the three lines of defense approach.

The principles of the policy are as follows:

- The Board of Directors and senior management promote the generation of a healthy risk culture in all Bci's operational risk collaborators.
- Bci has a framework for operational risk management consistent with the volume and complexity of its activities, which is implemented throughout the organization.
- Bci manages operational risk based on the three lines of defense approach, where all employees assume and understand their roles and responsibilities with respect to operational risk management.
- For Bci, operational risk management is a fundamental element for the achievement of the business strategy, by strengthening the internal control environment, we promote the generation and maintenance of safe, simple processes with effective controls to reduce losses, claims, operational and technological incidents, improve the customer experience, and protect BCI's assets and reputation.

The policy considers the guidelines and requirements established by the Financial Market Commission and the recommendations of the Basel Committee regarding good operational risk management practices.

Operational risk management structure

Governance is pivotal for a robust operational risk management and culture. Such governance is performed through the actions of different committees made up of directors, senior management and the management areas compromising management for daily management actions.

The detail of the roles and responsibilities of the committees indicated in this policy are described in the bylaws approved and published by each particular committee.

Committees formed by Directors:

The committees formed by directors that have a direct relationship with operational risk management are as follows.

Executive Committee of the Board of Directors:

- Responsible for the approval of operational risk policies that address the relative importance of operational risks considering the volume and complexity of transactions and supervising their compliance.
- Approval of the Risk Appetite.
- Approval of the operational risk management strategy, understanding operational risk as a category different from traditional risks.
- Foster the implementation of a definition of operational risk and recognize it as a risk that can be managed.

Finance and Corporate Risk Committee:

- Responsible for monitoring operational risks levels.

Directors' Committee:

- Takes cognizance of the operational risks reported by the Comptroller's Office, Non-Financial Risk Management, External Auditors and other sources, for which purpose it examines the action plans or measures that have been defined or are being implemented for such purposes.

Operational and Technology Risk Committee:

At the meeting of the Board of Directors of Bci, held on October 24, 2023, the directors agreed to create a new Operational and Technology Risk Committee. This Committee is composed of five Directors and is chaired by the Bank's Chairman.

This new committee is responsible for reviewing the Bank's operational and technology risk management program, as well as the results from its performance.

The information is presented as follows:

- Risk appetite evolution of indicators and management of action plans to ensure that risks are within the limits of the risk appetite established.
- Operational and technology risk management programs, progress, results from performance, implementation of action for continuous improvement and risk reduction.

Committees formed by Senior Management:

The committees formed by the General Manager and/or first level managers reporting to the General Manager that have a direct relationship in the management of operational risk are as follows:

Operational Risk and Information Security Committee

- This committee is chaired by Bci's Chief Executive Officer and is responsible for operational risk management for the Bank and its subsidiaries.

Corporate Compliance and Prevention Committee

- Committee chaired by the Chief Executive Officer and responsible for the management of Corporate Compliance for the Bank and its Subsidiaries.

Operational Risk and Information Security Committee of Banks

- Committee chaired by the first level Manager reporting to the Chief Executive Officer of the Business and Support Units and responsible for operational risk management in each Business (Finance, Wholesale, Retail and MACH).

Committees specializing in the management of specific operational risks

The purpose of these committees is the specific and specialized management of operational risks:

Information Security and Cybersecurity Committee:

- Committee responsible for the governance of the information security and cybersecurity management system.

Risk Management Committee for Outsourced Services:

- Committee responsible for the governance of operational risk management in services provided to third parties and strategic suppliers.

Corporate Business Continuity Risk Committee:

- Committee responsible for the governance of business continuity management, disaster recovery plan and crisis management.

Operational risk management in subsidiaries

With respect to operational risk management in the subsidiaries, the operational risk work methodologies have been continuously reinforced with the risk management teams of the Bank's subsidiaries, who execute the risk management program in each subsidiary with an independent corporate governance, coordinated and aligned with the policies, risk appetite framework and corporate risk governance.

Non-Financial Risk Management

It is responsible for designing policies, programs, and methodologies for the adequate management of non-financial risk, understood as the different types of operational risks and compliance risks, among which are the prevention of money laundering and regulatory risks. The role of this management is to mobilize the execution of the activities of this risk management program, measure and monitor the level of risk independently from the first line, Responsible for the development of governance committees and the reporting of risk levels.

Non-Financial Risk Management is actively involved in:

- **Operational Incident Management**

The Bank has systems, procedures, organization, and governance in place to identify operational incidents. assess their impact, mitigate their effects, monitor security and operations, and report them in a timely manner. Incidents are a source of root cause analysis and implementation of improvement plans, which are shared with the CMF.

- **Information Security and Cybersecurity**

An Information Security Management System has been implemented with the purpose of highlighting the relevance of data and information for the Bank. This management system provides the essential criteria and guidelines regarding the administration, custody and use of the information and means required for its treatment, in order to ensure its availability, confidentiality and integrity.

The Information Security Management System has a specific policy, from which Information Security Regulations are derived, which form the regulatory framework that provides the Corporation's security guidelines on specific matters, emphasizing the controls, roles and responsibilities that all the Bank's units must implement to safeguard the information and associated resources.

In addition, this security management system has been complemented by the use of the FFIEC's Cyber Security Assessment Tool (CAT), which allows the Bank to continuously measure the level of exposure to cybersecurity risk and the maturity of the controls required to keep such risks within acceptable levels.

- **Business continuity and crisis management**

The Bank has implemented a Business Continuity Management System within the framework of the Business Continuity Policy, in order to define the essential criteria and processes to be considered in the preparation, maintenance and testing of Business Continuity Plans, Disaster Recovery Plan and Crisis Management Plan, in order to limit the impacts of a disaster event, maintaining the service levels defined as tolerable for customers and the community.

- **Fraud Prevention**

External Fraud Prevention

The Bank has implemented a fraud prevention strategy that safeguards the assets of our customers, the Bank and the Bank's reputation and image. For such purpose, processes, technologies, methodologies and analytical models are constantly reinforced to verify the identity of customers in a robust manner, to prevent, predict and detect fraud risks, to ensure, full compliance with current regulatory requirements and reinforce the culture and adherence to the ethical framework in the actions of the Bank's employees and its subsidiaries.

The Bank's fraud risk strategy is also focused on establishing a healthy balance between the operational risk variables and customer experience, ensuring that customers have a memorable experience when using payment methods and banking services.

Internal Fraud Prevention

The Bank intends that its employees permanently live a culture of comprehensive fraud prevention, focused on the principles and values that the Bank has forged over time, based on a permanent rejection of any behavior that may break trust.

For such purpose, continuous education on fraud issues is driven. A clear and determined attitude of zero tolerance to internal fraud helps prevent and face this type of risk. While searching for keeping a mitigated risk, we analyze unusual patterns of internal fraud risks, using robust predictive tools and models for prevention and detection of abnormal behaviors, which allow us to anticipate and timely detect non-compliance with regulations, bad practices, control weaknesses and possible internal frauds.

- **Operational risk management in outsourced services**

For making decisions to engage a service, operational risk aspects must be considered to prevent impacts, particularly for outsourced services, strategic or sensitive activities for the Bank's operations.

For such purpose, a Risk Management Policy for Outsourced Services has been implemented, which establishes a process for the classification of outsourced services, evaluation and monitoring of services and suppliers, which allows managing the different risks in the services provided to third parties.

- **Insurance**

The Bank has risk mitigation programs through insurance policies that transfer the risk of high-severity losses.

- **Security procedures and controls**

The Bank has adequate security controls for the physical protection of cash, negotiable instruments, precious metals, and client assets.

- **Regulatory Risk Prevention:**

Regulatory management

The Bank has implemented procedures, programs and processes that ensure that all its activities are perform strictly complying with applicable external and internal regulations, and regarding all the countries and jurisdictions in which it operates, contemplating the processes of control and continuous monitoring of the management of several risks such as Crime Prevention, which ensures due compliance with the Law on Criminal Liability of Legal Entities; the Protection of Free Competition; the Protection of Consumer Rights and the Protection of Personal Data. In addition, it has a continuous process for the review of new external regulations so that these are incorporated into the internal regulatory framework.

Crime prevention program

Bci has a crime prevention program certified by an independent organization, established in accordance with the provisions of Law No. 20,393 on Criminal Liability of Legal Entities, which establishes a corporate organization to prevent the commission of these and other crimes by some of the members of Bci, Therefore, it seeks to prevent and avoid the commission of behaviors described in this regulation and to guarantee that, in the event that any employee engages in any of these behaviors, he/she will do so not only in contradiction with the corporate culture, but also in spite of the efforts made by the company to prevent it.

Program for the Protection of Free Competition

The objective of the Program for the Protection of Free Competition is to avoid anti-competitive practices, which are established in DL 211, because they can delay the development of new goods and services, the efficient allocation of resources, the adequate satisfaction of needs, and the participation of new and better suppliers of goods and services in the different markets.

Exposure to losses from Operational Risk events

Figures are in millions of Chilean pesos and correspond to the accumulated between January and June 2024:

Event type	Net Loss	Recovery	Net recovery (loss)
Internal fraud	(134)	2	**(132)**
External fraud	(8,438)	2,312	**(6,126)**
Labor practices and business safety	(648)	-	**(648)**
Customers, products and business practices	(581)	15	**(566)**
Damage to physical assets	(115)	120	**5**
Business interruption and system failures	(833)	2	**(831)**
Process execution, delivery and management	(311)	21	**(290)**
Totals	**(11,060)**	**2,472**	**(8,588)**

NOTE 48 – INFORMATION ON REGULATORY CAPITAL AND CAPITAL ADEQUACY RATIOS

a) Regulatory capital strategy and objectives

The management of the Bank's regulatory capital seeks to ensure: (i) a level of capital adequacy in the short, medium, and long term, (ii) a profitability commensurate with the risks assumed by the business units, (iii) compliance with strategic financial objectives and (iv) compliance with internal limits and the regulatory framework.

To this end, the main ratios and metrics associated with capital management are periodically generated, analyzed, and reported to the relevant governing bodies (Profitability and Capital Adequacy Council, Executive Committee and Board of Directors) and the necessary action plans are drawn up.

BCI defines its capital management objectives considering the level of effective equity that the entity considers necessary to maintain both now and, in the future, formally contemplated in its capital planning process and that is consistent with the risks inherent to its activity, to the economic environment in which it operates, its governance, risk management and control systems, its strategic business plan, the quality of the available assets and the real possibilities of obtaining greater own resources.

As of June 30, 2024, the minimum regulatory capital requirement is 11.875%, in accordance with the transitory provisions applicable to the systemic charge and conservation buffer, indicated in the Basel III implementation schedule for Chile.

Banco BCI´s minimum capital requirements as of June 30, 2024 under Basel III guidelines:

	Capital CET1	Capital T1	Capital T2	Total Regulatory Capital
Pillar I	4.500	1.500	2.000	**8.000**
Pillar II	0.000	0.000	0.000	**0.000**
Systemic charge (1)	0.875	0.000	0.000	**0.875**
Conservation buffer (2)	2.500	0.000	0.000	**2.500**
Countercyclical buffer	0.000	0.000	0.000	**0.500**
Total	**8.380**	**1.500**	**2.000**	**11.875**

(1) Systemic charge: considers the gradual incorporation (50% as of December 23) of the total charge of 1.75% of core capital with respect to total risk-weighted assets as established in the transitory provisions defined in chapter 21-11 of the RAN.
(2) Transitional provisions for the conservation buffer are not considered, considering that they do not apply to compliance with the conditions required in chapter 1-13 of the RAN to maintain an A solvency rating.

b) Policies and processes for capital management

To achieve the objectives, regulatory capital management will be articulated based on the following essential elements, in line with chapter 21-13 of the RAN on the evaluation of the sufficiency of effective equity of banks:

Identification and evaluation of risks: Senior Management must perform the corporate risk identification and evaluation process to assess the material risks to which the Bank and its subsidiaries are exposed.

Tolerance framework: There must be a tolerance framework that ensures the conduct of business within the established and approved risk ranges. The most relevant risks must have limits and regular monitoring by Senior Management.

Determination of an internal capital objective: The Bank must establish an internal capital objective higher than the minimum requirements established in article 66 of the LGB, which will be approved by the Board of Directors.

Stress tests: There must be a corporate stress testing program that identifies possible vulnerabilities and allows analysis of the ability to generate results and the adequacy of capital under severe, low probability but plausible scenarios. Additionally, the bank must have capital recovery plans that allow it to meet the target solvency levels.

Corporate strategic planning and monitoring process: The strategic planning process must be developed continuously considering a reflection and adaptation of the strategy, the prioritization of resource allocation, the definition of financial planning with a prospective vision, the setting of goals and the monitoring of strategic objectives.

Monitoring and follow-up: Adequate monitoring and follow-up systems must be established for risk assessment that allow effective supervision of compliance with business plans and determine how the incidence of changes in the risk profile could translate into capital requirements, additional.

Internal control: The internal control structure is a fundamental part of the capital evaluation process, Effective control over the capital evaluation process must incorporate an independent review, and when required, the involvement of internal auditors and/or an external audit firm.

c) External capital requirement

BCI manages the capital considering the definition of articles 66, 55 and 55bis of the LGB and chapter 21-1 of the RAN on equity for legal and regulatory purposes and is made up of basic capital (common equity tier 1 capital or CET1), additional tier 1 capital (AT1) and tier 2 capital (T2).

The CET1 corresponds to subscribed and paid shares plus the other items that are part of the accounting equity of the banks, with a floor of 4.5% of the RWA.

AT1 is defined in chapter 21-2 of the RAN and corresponds to preferred shares and bonds without a fixed maturity date, subordinated to T2 and subject to capitalization, depreciation and re-appreciation or expiration, depending on the issuance conditions. The LGB imposes a floor of 6% of the RWAs for Tier 1 capital (CET1+AT1).

T2 is made up of fixed-term bonds, subordinated to other obligations, for up to 50% of CET1, plus voluntary provisions (whatever exceeds the specific ones) for up to 1.25% of APRC, net of required provisions, when the banks use standardized methodologies to calculate the denominator, or 0.625%, in the case of using their own methodologies.

The minimum effective regulatory capital is specific to each bank and depends on the base capital requirement. Its systemic quality (systemic charge) and the additional capital required for the assessment of the adequacy of effective capital (Pillar 2).

On top of this specific minimum for each bank, basic capital buffers are added: the conservation and counter-cyclical buffer for solvency level A classification.

On April 1, 2024, the CMF approved to maintain the systemic quality of six banks in Chile, of which the Bank is among them. This rating is governed by requirements framed in RAN 21-11, which considers a systemic importance index per entity, the factors considered are the following:

- Bank size
- Interconnection with other financial entities
- Difficulty of replacing the Bank in the provision of financial services
- Complexity of its business model and operating structure

For the Bank, the additional core capital charge was maintained at 1.75%. These requirements are applied gradually, so that the additional core capital charges due in December 2023 will be equivalent to 50% of such percentage.

Additionally, on May 23, 2023, the board of the Central Bank of Chile, at its financial policy meeting, agreed to activate the countercyclical capital requirement at a level of 0.5% of risk-weighted assets; this requirement will be enforceable within one year and must be included in the May 2024 solvency report. The requirement is activated in accordance with the capital standards implemented by Basel III, which are in line with the provisions of the third paragraph of RAN 21-12, which frames the provisions of Article 66 ter of the General Banking Law.

As of June 30, 2024 and December 31, 2023, total assets, risk-weighted assets, and components of effective equity are as follows:

No.	Item Description	Global Consolidated	Global Consolidated	Local Consolidated	Local Consolidated
		06-30-2024	12-31-2023	06-30-2024	12-31-2023
		MCh$	MCh$	MCh$	MCh$
1	Total assets according to the statement of financial position	81,687,606	79,301,153	59,294,345	58,604,114
2	Investment in subsidiaries that are not consolidated	-	-	2,512,258	2,194,630
3	Assets discounted from regulatory capital, other than item 2	740,729	625,736	498,630	413,059
4.a	Financial derivatives	8,387,152	8,000,370	8,315,070	7,940,817
4.b	Credit Equivalents	2,533,330	2,488,995	2,406,682	2,355,274
5	contingent loans	5,515,934	5,130,516	4,262,037	4,106,104
6	Assets generated by the intermediation of financial instruments	-	-	-	-
7	**= (1-2-3-4a+4b+5-6) Total assets for regulatory purposes**	**80,608,989**	**78,294,558**	**54,637,106**	**54,516,986**
8.a	Assets weighted by credit risk, estimated according to the standard methodology (APRC)	46,734,139	43,894,152	30,583,276	29,628,033
8.b	Assets weighted by credit risk, estimated according to internal methodologies (APRC)	-	-	-	-
9	Assets weighted by market risk (APRM)	4,789,014	3,965,708	4,679,436	3,859,249
10	Assets weighted by operational risk (APRO)	4,470,589	4,203,656	3,704,662	3,490,709
11th	**= (8.a/ 8.b +9+10) Risk-Weighted Assets (APR)**	**55,993,742**	**52,063,516**	**38,967,374**	**36,977,991**
11.b	**= (8.a/ 8.b +9+10) Risk-weighted assets, after applying the output floor (APR)**	**55,993,742**	**52,063,516**	**38,967,374**	**36,977,991**
12	owners' assets	6,564,648	6,065,795	6,564,648	6,065,795
13	Non-controlling interest	1,820	1,581	2	2
14	Goodwill	170,603	158,641	20,076	18,982
15	Excess minority investments	-	-	-	-
16	**= (12+13-14-15) Common Equity Tier 1 Capital (CET1)**	**6,395,865**	**5,908,735**	**6,544,574**	**6,046,815**
17	Additional deductions to ordinary capital level 1, other than item 2	171,332	140,375	143,567	118,224
18	**= (16-17-2) Common Equity Tier 1 (CET1)**	**6,224,533**	**5,768,360**	**3,888,749**	**3,733,961**
19	Voluntary provisions (additional) imputed as additional capital level 1 (AT1)	-	-	-	-
20	Subordinated bonds imputed as additional capital level 1 (AT1)	-	-	-	-
21	Preferred shares allocated to additional tier 1 capital (AT1)	-	-	-	-
22	Bonds without a fixed term of maturity imputed to additional capital level 1 (AT1)	464,228	-	464,228	-
23	Discounts applied to AT1	-	-	-	-
24	**= (19+20+21+22-23) Additional tier 1 capital (AT1)**	**464,228**	**-**	**464,228**	**-**
25	**= (18+24) Capital level 1**	**6,688,761**	**5,768,360**	**4,352,977**	**3,733,961**
26	Voluntary provisions (additional) imputed as Tier 2 capital (T2)	368,699	375,900	359,000	359,000
27	Subordinated bonds imputed as Tier 2 capital (T2)	1,383,903	1,364,048	1,383,903	1,364,048
28	**Equivalent tier 2 capital (T2)**	**1,752,602**	**1,739,948**	**1,742,903**	**1,723,048**
29	Discounts applied to T2	-	-	-	-
30	**= (28-29) Tier 2 capital (T2)**	**1,752,602**	**1,739,948**	**1,742,903**	**1,723,048**
31	**= (25+30) Effective equity**	**8,441,363**	**7,508,308**	**6,095,880**	**5,457,009**
32	**Additional basic capital required for the constitution of the conservation buffer**	**1,049,883**	**976,191**	**730,638**	**693,337**
33	**Additional basic capital required to set up the countercyclical buffer**	**279,969**	**-**	**194,837**	**-**
34	**Additional basic capital required for banks qualified as systemic**	**979,890**	**911,112**	**681,929**	**647,115**
35	**Additional capital required for the evaluation of the adequacy of effective equity (Pillar 2)**	**-**	**-**	**-**	**-**

No.	Item Description	Global Consolidated	Global Consolidated	Local Consolidated	Local Consolidated
		06-30-2024	12-31-2023	06-30-2024	12-31-2023
		%	%	%	%
1	Leverage Indicator (T1_I18/T1_I7)	**7.722**	**7.368**	**7.117**	**6.849**
1.b	Leverage indicator that the bank must meet, considering the minimum requirements	3.000	3.000	3.000	3.000
2	Basic capital indicator (T1_I18/T1_I11.b)	**11.116**	**11.079**	**9.980**	**10.098**
2.a	Common Equity Tier 1 capital indicator that the bank must meet	5.375	5.375	5.375	5.375
2.b	Capital buffer shortfall	0.000	0.000	0.000	0.000
3	Tier 1 capital indicator (T1_I25/T1_I11.b)	**11.946**	**11.079**	**11.171**	**10.098**
3.a	Level 1 capital indicator that the bank must meet, considering the minimum requirements	6.000	6.000	6.000	6.000
4	Effective equity indicator (T1_I31/T1_I11.b)	**15.076**	**14.421**	**15.644**	**14.757**
4.1	Effective equity indicator that the bank must meet, considering the minimum requirements	8.000	8.000	8.000	8.000
4.b	Effective equity indicator that the bank must comply with, considering the charges for article 35 bis, if applicable	8.875	8.875	8.875	8.875
4.c	Effective equity indicator that the bank must meet, considering the minimum requirements, the conservation buffer, and the cyclical buffer	9.875	9.875	9.875	9.875
5	Solvency rating (Level A, B or C)	**A**	**A**	**A**	**A**
	Regulatory compliance indicators for solvency				
6	Voluntary provisions (additional) imputed in Tier 2 capital (T2) in relation to APRC (T1_I26 /(T1_I8.a or 8.b))	0.789	0.856	1.174	1.212
7	Subordinated bonds imputed in capital level 2 (T2) in relation to basic capital	22.233	23.647	35.587	36.531
8	Tier 1 additional capital (AT1) in relation to basic capital (T1_I24/T1_I18)	7.458	0.000	11.938	0.000
9	Voluntary provisions (additional) and subordinated bonds that are charged to additional tier 1 capital (AT1) in relation to RWAs ((T1_I19+T1_I 20)/ T1_I11.b)	0.000	0.000	0.000	0.000

NOTE 49 – SUBSEQUENT EVENTS

The Consolidated Interim Financial Statements of the Bank and Subsidiaries as of June 30, 2024 have been approved and authorized for issuance by the Board of Directors at its meeting held on July 30, 2024.

Between July 1, 2024 and the date of issuance of these Interim Consolidated Financial Statements, there have been no other subsequent events that may affect the presentation of these Interim Consolidated Financial Statements.

Alfredo Mendoza Osorio
Chief Accounting Officer

Eugenio Von Chrismar Carvajal
Chief Executive Officer

Bci

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