

## Quarterly Liquidity Situation

As of June 30<sup>th</sup> 2022

### **Control and Publication of the Liquidity Situation:**

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

### **Liquidity Position and its Measurement**

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

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

### **Time Bands**

Time band mismatches are calculated for the following time bands:

First time band: up to 7 days.

Second time band: from 8 to 30 days.

Third time band: from 31 to 90 days.

### **Liquidity Risk Policy**

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

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

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

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

### Quarterly Liquidity Situation

#### Contractual Local Consolidation as of June 30<sup>th</sup> 2022.

*\*Figures in CLP*

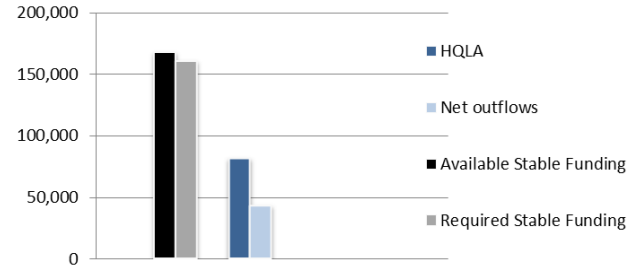
Net Position				
Consolidated Currencies	up to 7 days	up to 15 days	up to 30 days	up to 90 days
Inflows	105,647,162,995	106,357,004,045	137,635,676,977	172,925,291,206
Outflows	126,969,487,038	129,611,805,373	171,878,386,209	242,471,411,097
Net Position	21,322,324,043	23,254,801,328	34,242,709,232	69,546,119,891

Net Position				
Local Currency	up to 7 days	up to 15 days	up to 30 days	up to 90 days
Inflows	60,495,816,793	60,542,141,731	73,103,049,593	96,944,370,449
Outflows	53,930,346,677	56,517,273,567	64,557,329,166	73,997,599,228
Net Position	- 6,565,470,116	- 4,024,868,164	- 8,545,720,427	- 22,946,771,221

Net Position					Available Limit
Foreing Currency	up to 7 days	up to 15 days	up to 30 days	up to 90 days	up to 30 days
Inflows	45,151,346,202	45,814,862,314	64,532,627,384	75,980,920,757	-
Outflows	73,039,140,361	73,094,531,806	107,321,057,043	168,473,811,869	-
Net Position	27,887,794,159	27,279,669,492	42,788,429,659	92,492,891,112	- 85,530,441,511

CORE CAPITAL	128,318,871,170
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Liquidity Situation (in CLP Mio)	
	<b>Individual</b>
Level 1 HQLA	81,425
Level 2 HQLA	
Other Liquid Assets	
Net outflows	42,956
Available Stable Funding	167,867
Required Stable Funding	160,825
LCR	190%
NSFR	104%



Funding Sources	
	<b>Individual</b>
Demand Deposits	20%
Time Deposits	54%
Repo Transactions	
Bonds	
Others	26%

