

SMU S.A. AND SUBSIDIARIES

Consolidated Financial Statements
as of December 31, 2023 and 2022
and for the years then ended

(With the Independent Auditors' Report Thereon)

SMU S.A. AND SUBSIDIARIES

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ThCh\$: Amounts expressed in thousands of Chilean pesos



Independent Auditor's Report

To the Shareholders and Directors
SMU S.A.

Opinion

We have audited the accompanying consolidated financial statements of SMU S.A. and its Subsidiaries, which comprise the consolidated statements of financial position as of December 31, 2023 and 2022, and the related consolidated statements of comprehensive income, changes in equity and cash flows for the years then ended, and the related notes to the consolidated financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of SMU S.A. and its Subsidiaries as of December 31, 2023 and 2022, and the results of their operations and their cash flows for the years then ended in accordance with International Financial Reporting Standards, issued by the International Accounting Standards Board.

Basis for the opinion

We conducted our audits in accordance with Auditing Standards Generally Accepted in Chile. Our responsibilities under those standards are further described in paragraphs under section "Auditors' Responsibilities for the Audit of the Consolidated Financial Statements" of our report. In accordance with the ethical requirements relevant to our audits of the financial statements, we are required to be independent of SMU S.A. and its Subsidiaries and to comply with other ethical responsibilities in accordance with such requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Management's responsibility for the consolidated financial statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with IFRS Accounting Standards, issued by the International Accounting Standards Board (IASB). This responsibility includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, Management is responsible for assessing whether events or conditions exist, which, considered as a whole, may cast significant doubt as to SMU S.A. and its Subsidiaries' ability to continue as a going concern for, at least, twelve months from the reporting period, without limiting to such period.



Auditors' responsibilities for the audit of the consolidated financial statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high, but not absolute, level of assurance and, accordingly, does not guarantee that an audit performed in accordance with Generally Accepted Auditing Standards in Chile will always detect a material misstatement when it exists. The risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting a material misstatement due to error, as fraud may involve collusion, forgery, intentional omissions, concealment, misrepresentations or Management's override of controls. A material misstatement is considered material if, individually or in the aggregate, it could influence the judgment of a reasonable user of these consolidated financial statements.

As part of an audit conducted in accordance with Generally Accepted Auditing Standards in Chile, we:

- exercise our professional judgment and maintain our professional skepticism throughout the audit;
- identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks. Those procedures include an examination, on a test basis, of evidence supporting the amounts and disclosures in the consolidated financial statements;
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control of SMU S.A. and its Subsidiaries. Accordingly, we express no such opinion;
- evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by Management, as well as the appropriateness of the overall presentation of the consolidated financial statements;
- conclude whether, in our judgment, events or conditions exist that may cast significant doubt as to SMU S.A. and its Subsidiaries' ability to continue as a going concern for a reasonable period of time.

We are required to communicate to those charged with governance, among other matters, the planned timing and scope of the audit, and significant audit findings, including any significant deficiencies and material weaknesses in internal control that we identified during our audit.

A handwritten signature in blue ink, appearing to read 'Gonzalo Rojas Ruz', with a vertical line extending downwards from the end of the signature.

Gonzalo Rojas Ruz

KPMG Ltda.

Santiago, March 11, 2024



SMU



**SMU S.A. AND
SUBSIDIARIES
CONSOLIDATED
FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2023
AND 2022
AND FOR THE YEARS
THEN ENDED**

**SMU S.A. AND SUBSIDIARIES****CONTENTS**

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**SMU****SMU S.A. AND SUBSIDIARIES****CONSOLIDATED STATEMENTS OF FINANCIAL POSITION**

AS OF DECEMBER 31, 2023 AND 2022

(In thousands of Chilean pesos - ThCh\$)

ASSETS	Note	12.31.2023	12.31.2022
	No	ThCh\$	ThCh\$
Current Assets:			
Cash and cash equivalents	6	105,218,085	124,531,412
Other financial assets, current	7	3,685,449	6,734,014
Other non-financial assets, current	8	26,940,011	35,736,792
Trade and other receivables, current	9	141,894,404	81,633,411
Receivables due from related parties, current	10	506,440	401,278
Inventories	11	218,438,262	245,353,255
Current tax assets	12	4,427,982	2,844,455
Total current assets		<u>501,110,633</u>	<u>497,234,617</u>
Non-current assets:			
Other financial assets, non-current	7	392,473	396,306
Other non-financial assets, non-current	8	2,560,773	3,921,331
Receivables, non-current	9	2,184,295	41,358,323
Equity-accounted investees	15	3,104,271	3,252,540
Intangible assets other than goodwill	17	66,832,063	67,473,303
Goodwill	16	473,848,231	472,939,026
Property, plant and equipment, net	18	867,477,999	762,789,713
Deferred tax assets	12	<u>466,662,157</u>	<u>479,271,466</u>
Total non-current assets		<u>1,883,062,262</u>	<u>1,831,402,008</u>
TOTAL ASSETS		<u>2,384,172,895</u>	<u>2,328,636,625</u>

The accompanying notes are an integral part of these consolidated financial statements

**SMU****SMU S.A. AND SUBSIDIARIES****CONSOLIDATED STATEMENTS OF FINANCIAL POSITION**

AS OF DECEMBER 31, 2023 AND 2022

(In thousands of Chilean pesos - ThCh\$)

LIABILITIES AND EQUITY	Note No	12.31.2023 ThCh\$	12.31.2022 ThCh\$
Current Liabilities:			
Other current financial liabilities	19	170,205,181	164,345,747
Trade and other payables	20	428,081,895	446,797,555
Payables due to related parties	10	618,501	1,017,085
Other provisions, current	21	3,998,258	3,033,281
Current tax liabilities	12	1,182,565	256,979
Employee benefits, current	22	37,529,625	26,222,504
Other non-financial liabilities, current	23	9,226,047	10,764,690
Total Current liabilities		<u>650,842,072</u>	<u>652,437,841</u>
Non-current liabilities			
Other financial liabilities, non-current	19	909,666,309	876,600,247
Payables, non-current	20	10,210,444	-
Employee benefits, non current	22	405,698	12,267,310
Total non-current liabilities		<u>920,282,451</u>	<u>888,867,557</u>
Equity:			
Share capital	25	523,741,973	523,741,973
Treasury shares in portfolio	25	(833,358)	(833,358)
Retained earnings	25	140,754,103	114,581,948
Other reserves	25	149,385,654	145,428,266
Equity attributable to the owners of the Parent		<u>813,048,372</u>	<u>782,918,829</u>
Non- controlling interests		<u>-</u>	<u>4,412,398</u>
Total equity		<u>813,048,372</u>	<u>787,331,227</u>
TOTAL LIABILITIES AND EQUITY		<u>2,384,172,895</u>	<u>2,328,636,625</u>

The accompanying notes are an integral part of these consolidated financial statements



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SMU S.A. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE YEARS ENDED DECEMBER 31, 2023 AND 2022
(In thousands of Chilean pesos - Th\$)

	Note	01.01.2023	01.01.2022
	No	12.31.2023	12.31.2022
		ThCh\$	ThCh\$
Statement of income			
Revenue	28	2,862,382,871	2,826,313,519
Cost of sales	11	<u>(1,984,483,020)</u>	<u>(1,991,018,811)</u>
Gross profit		<u>877,899,851</u>	<u>835,294,708</u>
Distribution costs	29	(41,557,289)	(38,911,652)
Administration expenses	29	(674,560,064)	(621,618,721)
Other gains	31	5,013,775	15,426,443
Financial income	32	8,824,640	11,600,146
Financial costs	32	(53,331,233)	(53,084,198)
Share or los on associates and joint ventures using the equity method	15	(73,118)	(554,302)
Foreign currency translation losses	33	(516,052)	(185,025)
Loss on income adjusted units	34	<u>(21,494,771)</u>	<u>(59,415,732)</u>
Profit before taxes		<u>100,205,739</u>	<u>88,551,667</u>
Income tax benefit (expense)	12	<u>(12,931,537)</u>	<u>42,972,723</u>
Profit from continuing operations		<u>87,274,202</u>	<u>131,524,390</u>
Profit from discontinued operations	13	-	535,080
Profit for the year		<u>87,274,202</u>	<u>132,059,470</u>
Profit attributable to:			
Owners of the Parent	27	88,784,026	132,087,516
Non-controlling interests	27	<u>(1,509,824)</u>	<u>(28,046)</u>
Profit for the year		<u>87,274,202</u>	<u>132,059,470</u>
Earnings per share			
Basic earnings per share:			
Basic earnings per share	27	<u>0.01514</u>	<u>0.02290</u>
Basic earnings per share from continuing operations		0.01514	0.02281
Basic earnings per share from discontinued operations		0.00000	0.00009
Diluted earnings per share:			
Diluted earnings per share	27	<u>0.01514</u>	<u>0.02290</u>
Diluted earnings per share from continuing operations		0.01514	0.02281
Diluted earnings per share from discontinued operations		0.00000	0.00009
Statement of comprehensive income			
Profit for the year		<u>87,274,202</u>	<u>132,059,470</u>
Components of other comprehensive income that will be reclassified to profit or loss for the year, before tax			
Foreign currency translation difference		1,709,771	823,534
Total other comprehensive income that will be reclassified to profit or loss for the year, before tax		<u>1,709,771</u>	<u>823,534</u>
Other comprehensive income		1,709,771	823,534
Total comprehensive income		<u>88,983,973</u>	<u>132,883,004</u>
Comprehensive income attributable to:			
Owners of the Parent		90,493,797	132,911,050
Non-controlling interests		<u>(1,509,824)</u>	<u>(28,046)</u>
Total comprehensive income		<u>88,983,973</u>	<u>132,883,004</u>

The accompanying notes are an integral part of these consolidated financial statements



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SMU S.A. AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE YEARS ENDED DECEMBER 31, 2023 AND 2022
(In thousands of Chilean pesos - ThCh\$)

Note	Changes in other reserves					Retained earnings	Equity attributable to the owners of the parent	Non-controlling interest	Total equity
	Share Capital	Treasury shares in portfolio	Translation reserve	Other miscellaneous reserves	Total other reserves				
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$				
25	523,741,973	(833,358)	5,171,152	140,257,114	145,428,266	114,581,948	782,918,829	4,412,398	787,331,227
	Comprehensive income								
	-	-	-	-	-	88,784,026	88,784,026	(1,509,824)	87,274,202
25	-	-	1,709,771	-	1,709,771	-	1,709,771	-	1,709,771
	-	-	1,709,771	-	1,709,771	88,784,026	90,493,797	(1,509,824)	88,983,973
25	-	-	-	-	-	(62,611,871)	(62,611,871)	-	(62,611,871)
25	-	-	-	2,247,617	2,247,617	-	2,247,617	(2,902,574)	(654,957)
25	523,741,973	(833,358)	6,880,923	142,504,731	149,385,654	140,754,103	813,048,372	-	813,048,372

Note	Changes in other reserves					Retained earnings	Equity attributable to the owners of the parent	Non-controlling interest	Total equity
	Share Capital	Treasury shares in portfolio	Translation reserve	Other miscellaneous reserves	Total other reserves				
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$				
25	523,741,973	-	4,347,618	144,813,247	149,160,865	79,857,936	752,760,774	-	752,760,774
	Comprehensive income								
	-	-	-	-	-	132,087,516	132,087,516	(28,046)	132,059,470
25	-	-	823,534	-	823,534	-	823,534	-	823,534
	-	-	823,534	-	823,534	132,087,516	132,911,050	(28,046)	132,883,004
25	-	-	-	-	-	(97,363,504)	(97,363,504)	-	(97,363,504)
25	-	-	-	(4,556,133)	(4,556,133)	-	(4,556,133)	4,440,444	(115,689)
25	-	(833,358)	-	-	-	-	(833,358)	-	(833,358)
25	523,741,973	(833,358)	5,171,152	140,257,114	145,428,266	114,581,948	782,918,829	4,412,398	787,331,227

The accompanying notes are an integral part of these consolidated financial statements.



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SMU S.A. AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED DECEMBER 31, 2023 AND 2022
(In thousands of Chilean pesos - ThCh\$)

Consolidated Statements of cash flows - Direct Method	Note	01.01.2023	01.01.2022
		12.31.2023	12.31.2022
		ThCh\$	ThCh\$
Cash flows from (used in) operating activities			
Classes of cash receipts from operating activities			
Cash receipts from sale of goods and rendering of services		3.420.987.060	3.343.444.019
Classes of cash payments			
Payments to suppliers for goods and services		(2.736.084.206)	(2.698.248.886)
Payments to and on behalf of employees		(278.586.280)	(246.250.172)
Other payments from operating activities		(128.187.951)	(142.422.709)
Cash flows generated from operating activities		278.128.623	256.522.252
Interest received, classified as operating activities		8.824.640	11.677.820
Other cash inflows (outflows), classified as operating activities		(652.314)	2.386.369
Net cash generated from operating activities		286.300.949	270.586.441
Cash flows from (used in) investment activities			
Cash flows from the loss of control of subsidiaries or other businesses, classified as investing activities		-	49.099.884
Cash flows used in the purchase of non-controlling interests		(543.066)	-
Other proceeds from the sale of equity or debt instruments of other entities, classified as investing activities		3.220.245	-
Other payments to acquire equity or debt instruments of other entities, classified as investing activities		-	(3.220.245)
Loans to related entities		-	-
Proceeds from sale of property, plant and equipment, recorded as investing activities		1.674.344	422.508
Acquisition of property, plant and equipment, recorded as investing activities		(87.768.509)	(46.253.550)
Proceeds from sales of intangible assets, classified as investing activities		-	-
Acquisition of intangible assets, recorded as investing activities		(6.832.200)	(10.622.770)
Cash advances and loans to third parties, classified as investment activities		-	(1.641.131)
Dividend received, classified as investment activities	15	75.151	333.805
Net cash (used in) from investing activities		(90.174.035)	(11.881.499)
Cash flows from (used in) financing activities			
Payments for acquiring or redeeming the entity's shares	25	-	(833.358)
Proceeds from borrowings, classified as financing activities			
Proceeds from long-term borrowings	19	54.600.575	31.820.383
Repayment of borrowings, classified as financing activities	19	(94.141.358)	(78.401.405)
Cash payments for finance lease liabilities, classified as financing activities	19	(59.113.863)	(51.760.236)
Dividends paid, classified as financing activities	25	(62.611.871)	(97.363.504)
Interest paid, classified as financing activities	19	(54.173.724)	(51.429.323)
Net cash from (used in) financing activities		(215.440.241)	(247.967.443)
Increase (decrease) in cash and cash equivalents before the effect of changes in exchange rate		(19.313.327)	10.737.499
Effects of movements in exchange rates on cash and cash equivalents			
Effects of movements in exchange rates on cash and cash equivalents		-	-
Increase (decrease) in cash and cash equivalents		(19.313.327)	10.737.499
Cash and cash equivalents as of January 1	6	124.531.412	113.793.913
Cash and cash equivalents as of December 31	6	105.218.085	124.531.412

The accompanying notes are an integral part of these consolidated financial statements

**SMU**

SMU S.A. AND SUBSIDIARIES

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2023.

(In thousands of Chilean pesos - ThCh\$)

1. GENERAL INFORMATION

SMU S.A., TAX ID 76.012.676-4 (hereinafter also the “Parent Company”, the “Company”, the “Group”, the “SMU Group”, “SMU” or “SMU and Subsidiaries”) was incorporated as a publicly-held shareholders’ corporation (unlisted) on February 22, 2008. The Company is engaged in the investment in movable and immovable property on its own or on behalf of third parties, the management of such assets, rendering of management services, organization and management of companies and provision of financial, business, economic, organizational, tax, legal and marketing advisory services. The address of the Company’s registered office is Cerro el Plomo 5680, floor 10, Municipalidad de Las Condes, Santiago, Chile.

The Company is registered under No. 1076 with the Securities Register of the Financial Market Commission (former Superintendence of Securities and Insurance of Chile).

The SMU Group is controlled by the following companies: Inversiones SMU Matriz Ltda, CorpGroup Holding Inversiones Ltda., CorpGroup Inversiones Ltda., Inversiones SAMS SpA, Retail Holding II S.p.A., Fondo de Inversión Privado Épsilon and Retail Holding S.A. with total ownership interest of 45.76% at this year-end.

As of December 31, 2023, the controlling shareholder of the SMU Group is the Saieh family through ownership interest of 40.55% through investments it has in the following companies: Inversiones SMU Matriz Ltda., CorpGroup Holding Inversiones Ltda., CorpGroup Inversiones Ltda., Inversiones SAMS SpA, Fondo de Inversión Privado Épsilon and Retail Holding S.A. and Retail Holding II S.p.A.

Since its inception, the SMU Group has acquired and integrated more than 58 supermarket chains, achieving as of September 30, 2023 a market share of 17.6% in the supermarket industry, considering the last 12 months.

The SMU Group started at the end of 2007 when the Saieh family, an economic group with presence in the financial, hotel, and mass media industries who control the CorpGroup, after conducting a study of the industry, acquired the Unimarc supermarket chain, which had domestic coverage through 41 supermarkets. Subsequently, on November 28, 2007, the shareholders of Rendic Hermanos S.A., a company engaged in the operation of a regional supermarket chain through 23 supermarkets under the "Deca" brand, located in the city of Coquimbo, agreed to a merger with SMU Comercial S.A., the latter owned and controlled by the Saieh family. Through this transaction, SMU acquired control of Rendic Hermanos S.A.

The newly formed supermarket group began a rapid expansion through the acquisition of several regional supermarket chains, e.g., Supermercados El Pilar, Euromarket, Ribeiro, Puerto Cristo, Súper 10, Bryc, Abu Gosch, La Bandera Azul, Ofermax and Vegamercado, among others.



SMU



During 2010, simultaneous to the acquisition of the regional chains, SMU entered into the convenience stores and web-based sales markets with the acquisition of OK Market S.A. and Telemercados Europa S.A., respectively.

In 2011, the SMU Group began its expansion into the Peruvian market through the acquisition of Alvi Supermercados Mayoristas S.A., which had operations in Peru under the Mayorsa brand. The expansion in the Peruvian market continued with the inclusion of the Peruvian store chains Maxi Bodega and Don Vitto in 2011.

On September 17, 2011, SMU S.A. merged with Supermercados del Sur S.A. adding 110 new stores to its supermarket chain, thereby consolidating to become one of the most significant players in the industry.

On January 29, 2015, the Rendic family sold to Corp Group Holding Inversiones Limitada (“Corp Group”), a related entity of the current Parent, all its ownership in SMU S.A., equivalent to 13.88%. By virtue of this disposal, Corp Group, jointly with other vehicles controlled by the Group, now owns 78.59% of the shares issued by SMU S.A.

At the Shareholders’ Meeting held on December 30, 2015, an increase of the Company’s capital was agreed in the amount of ThCh\$230,000,000 through the issuance of 2,486,486,486 same-series shares. On January 24, 2017, the Company performed a placement of 1,150,000,000 shares collecting ThCh\$129,950,000. On November 16, 2017, the Company performed a placement of 575,000,000 shares collecting ThCh\$94,875,000. Finally, on January 22, 2018, the Company performed a placement of 400,000,000 shares collecting ThCh\$74,000,000. Such placements were conducted through the mechanism called Order Book auction at the Santiago Stock Exchange, Stock Exchange.

Accordingly, and as a result of the waiver of all preferential subscription rights associated with the capital increases indicated at the Extraordinary Shareholders' Meeting held on December 2, 2016, the controlling group ownership interest in SMU has decreased.

On February 28, 2022, 100% of the ownership of Ok Market was sold to the FEMSA Group.

SMU S.A. and its subsidiaries operate supermarkets in Chile under the brands Unimarc, Mayorista 10, Super10, and Alvi.

As of December 31, 2023, the total headcount amounted to 23,550 employees (24,455 employees as of December 31, 2022), whereas the average number of headcount for the year ended December 31, 2023 amounted to 23,847 employees (24,580 as of December 31, 2022).



SMU



1.1 DESCRIPTION OF BUSINESS

Segmented reporting

The SMU Group presents segment information based on the financial information made available to the key decision makers (Directors), related to matters such as measurement of profitability and assignment of investments, in accordance with IFRS 8 “Operating Segments.”

Supermarket segment:

- Supermercados Unimarc

Unimarc has a neighborhood supermarket approach: providing a comfortable, quick store mainly with a food-based product mix, providing good services and quality.

As of December 31, 2023, Unimarc has 292 stores. One of the stores is owned and the remaining 291 are leased.

- Mayorista 10, Super 10 and Alvi

Mayorista 10, Super 10 and Alvi are wholesale supermarkets, focused on offering the best price-quantity ratio in the market. They stand out for their cross-cutting target market, where Mayorista 10 and Super 10 are focused on offering low prices to end consumers and Alvi focused on small traders and institutions offering a full mix of products and a price-quality alternative. They have a specialized mix, mainly based on groceries. As of December 31, 2023, Mayorista 10, Super 10 and Alvi have 98 stores. All stores are leased.

- Mayorsa and Maxi Ahorro (Peru)

Mayorsa S.A. has 30 stores (4 owned and 26 leased) located in Peru, under the brands Mayorsa (6), and Maxi Ahorro (24), in the wholesale supermarket format, for the sale of groceries and related products.



SMU



- E-Grocery

The e-grocery format is aimed at end customers from ABC1, C2 and C3 socioeconomic groups. Customers who buy online seek receiving their complete orders, delivered in the agreed schedule, and excellent services. Likewise, they expect a fast and easy shopping experience. These customers buy in two formats: planned purchases and express purchases. In order to address these two types of purchases, SMU has developed an e-commerce model hybrid, with internal and external sales channels.

During 2021, the Company strengthened its offer of internal sales channels by launching the Unimarc.cl web page and the Unimarc App, commencing operations in the Metropolitan Region of Chile, and expanding its geographical coverage in the months after the launch, leveraging of its strong regional presence in Chile as from the middle of 2022 Unimarc.cl has been operating in the 16 regions of Chile.

The Company's significant geographical coverage also makes it easy to perform online sales through last milers. The Company has partnerships with Rappi and PedidosYa and in recent periods, the number of stores that operating using this modality has increased.

Likewise, the Unimarc format has a partnership with the online marketplace Mercado Libre for the sale of supermarket products. Additionally, the Club Alvi Compras app was recently launched for Alvi's merchant customers to supply their businesses through online shopping.

Financial Services Segment:

- Financial services

Format incorporated in the consolidated financial statements beginning on December 20, 2022, date on which the Company reached ownership of 47.03% of the Parent of the financial services business (Inversiones RF S.A.) becoming this Company's largest shareholder. This implies that from such date SMU consolidates the companies Unicard S.A., Administradora de Tecnologías y Servicios Unicard Ltda. and Unimarc Corredores de Seguros Ltda. As of December 31, 2023, it has ownership interest of 100%. This business is focused on the issuance of credit cards that are used to grant credit to Supermercados Unimarc customers in Unimarc's own supermarkets, and the issuance of credit cards (open for use in any affiliated entity, by virtue of agreements entered into with such entities), granting benefits to Unimarc, Alvi, Mayorista 10 and Super10 customers, improving the ease of their payments and contributing to their loyalty.

As a summary, as of December 31, 2023, the SMU Group has a total of 420 stores, of which 390 are located in Chile and 30 stores are located in Peru where all such stores are currently operating.



SMU



2. BASIS OF PRESENTATION AND CONSOLIDATION

Basis of the presentation and preparation of the consolidated financial statements.

The consolidated financial statements of the SMU S.A. and its subsidiaries as of December 31, 2023 and 2022, have been prepared in accordance with International Financial Reporting Standards (IFRS), as issued by the International Accounting Standards Board (IASB).

These financial statements were approved for issuance by the Board of Directors on March 11, 2024.

The consolidated financial statements of SMU S.A. and its subsidiaries as of December 31, 2023 and 2022 are presented in thousands of Chilean pesos.

The consolidated financial statements have been prepared on the basis of historical cost, except for items that are recognized at fair value in accordance with International Financial Reporting Standards (IFRS).

These consolidated financial statements have been prepared from the records of accounting maintained by the Company and its subsidiaries.

Periods covered by the Consolidated Financial Statements

The consolidated statements of financial position as of December 31, 2023 are presented with their related comparative information as of December 31, 2022, and the consolidated statements of comprehensive income, and the consolidated statements of changes in equity and consolidated statements of cash flows for the years then ended.

Comparative Information

The consolidated statements of financial position, consolidated statements of comprehensive income, and consolidated statements of changes in equity and consolidated statements of cash flows for the years ended December 31, 2023, are presented with their related comparative information as of December 31, 2022.

Because as of December 31, 2021 the Ok market format is presented as assets available for sale in accordance with IFRS 5. For comparative purposes in the statement of comprehensive income for 2022, all items in the statement of comprehensive income of the Ok market format have been reclassified to a single line and presented as discontinued operations.

Classification of the consolidated statements of financial position

Balances in the consolidated statement of financial position of SMU S.A. and its subsidiaries are classified on the basis of their maturities – i.e., balances maturing within twelve months or less are classified as current, whereas balances maturing in periods exceeding twelve months are classified as non-current. Any obligations maturing within less than twelve months, but whose long-term refinancing is guaranteed at the SMU Group's discretion through unconditionally available loan contracts considering maturities at long-term could be classified as non-current liabilities.



Statements of comprehensive income

SMU and its subsidiaries have opted to present their consolidated statements of comprehensive income classified by function.

Statements of cash flows

SMU S.A. and its subsidiaries present their consolidated statements of cash flows using the direct method.

Basis of consolidation

(i) Business combinations

Business combinations are accounted for using the acquisition method as at the acquisition date – i.e. when control is transferred to the Group. The consideration transferred in the acquisition is generally measured at fair value, as are the identifiable net assets acquired. Any resulting goodwill is tested for impairment on an annual basis.

Any bargain purchase gain is recognized immediately in profit or loss. Transactions costs, other than those associated with the issue of debt or equity securities, that the Group incurs in connection with a business combination are expensed as incurred.

The consideration transferred does not include amounts related to the settlement of pre-existing relationships. Such amounts are generally recognized in profit or loss.

Any contingent consideration payable is measured at fair value at the acquisition date. If the contingent consideration is classified as equity, then it is not remeasured and settlement is accounted for within equity. Otherwise, subsequent changes in the fair value of the contingent consideration are recognized in profit or loss.

If share-based payment awards (replacement awards) are required to be exchanged for awards held by the acquiree's employees (acquiree's awards), then all or a portion of the amount of the acquirer's replacement awards is included in measuring the consideration transferred in the business combination. This determination is based on the market-based value of the replacement awards compared to the market-based value of the acquiree's awards and the extent to which the replacement awards relate to past service prior to the business combination.

(ii) Non-controlling interests

The non-controlling interests represent the portion of the profit and loss and the net assets, of which, directly or indirectly, the Company is not the owner.

Non-controlling interests are measured at their proportionate share of the acquiree's identifiable net assets at the date of acquisition.

Changes in the Group's interest in a subsidiary that do not result in a loss of control are accounted for as equity transactions.

**(iii) Subsidiaries**

Subsidiaries are entities controlled by the Group. The Group controls an entity when it is exposed, or has rights, to variable returns from its involvement with the investee and has the ability to affect those returns through its power over the investee. The financial statements of subsidiaries are included in the consolidated financial statements from the date that control commences until the date that control ceases.

(iv) Loss of control

On the date of loss of control, the Group derecognizes the assets and liabilities of the subsidiary, any non-controlling interests and the other components of equity related to the subsidiary. Any surplus or deficit arising on the loss of control is recognized in profit or loss. If the Group retains any interest in the previous subsidiary, then such interest is measured at fair value at the date that control is lost.

(v) Investments in associates and jointly controlled entities (equity-accounted investees)

The Group's interests in equity-accounted investees include interests in associates and joint ventures.

Associates are those entities in which the Group has significant influence, but not control or joint control, over the financial and operating policies. Jointly controlled entities are those entities over whose activities the Group has joint control by way of an agreement that gives the right to the net assets of the investee and gives no rights for its assets and obligations for its liabilities.

Investments in associates and jointly controlled entities are accounted for under the equity method. They are initially recognized at cost, which includes transaction costs.

Subsequent to initial recognition, the consolidated financial statements include the Group's share of profit or loss and comprehensive income (loss) of equity-accounted investees until the date in which the significant influence or joint control cease.

(vi) Transactions eliminated in consolidation

Intra-group balances and transactions, and any unrealized income and expenses arising from intra-group transactions, are eliminated. Unrealized gains arising from transactions with equity accounted investees are eliminated against the investment to the extent of the Group's interest in the investee. Unrealized losses are eliminated in the same way as unrealized gains, but only to the extent that there is no evidence of impairment.



SMU



Consolidated Group

Companies included in the consolidated financial statements of SMU S.A. and subsidiaries are as follows:

TAX ID Number	Company	Functional Currency	Ownership interest			12.31.2022 Total %
			12.31.2023 Direct %	12.31.2023 Indirect %	Total %	
Direct subsidiaries						
76.147.279-8	Inversiones SMU Ltda.	Chilean peso	99.00	0.01	100.00	100.00
76.142.764-4	Inversiones SMU S.p.A	Chilean peso	100.00	-	100.00	100.00
76.023.547-4	Omicron S.p.A	Chilean peso	100.00	-	100.00	100.00
76.007.938-3	Inversiones Omega Ltda.	Chilean peso	99.99	0.01	100.00	100.00
76.203.126-4	Unidata S.A.	Chilean peso	99.92	0.08	100.00	100.00
76.208.961-0	Inversiones RF S.A. (*)	Chilean peso	99.99	0.01	100.00	47.03
Indirect subsidiaries						
76.012.833-3	Súper 10 S.A.	Chilean peso	-	100.00	100.00	100.00
81.537.600-5	Rendic Hermanos S.A.	Chilean peso	-	100.00	100.00	100.00
85.641.200-8	Abu Gosch y Cía Ltda.	Chilean peso	0.54	99.46	100.00	100.00
87.711.200-4	Telemercados Europa S.A.	Chilean peso	-	100.00	100.00	100.00
76.051.947-2	Servicios Logísticos La Serena S.A.	Chilean peso	0.10	999.00	100.00	100.00
76.051.937-5	Servicios Logísticos Santiago S.A.	Chilean peso	0.10	999.00	100.00	100.00
76.033.021-3	Escuela de Capacitación y Oficinas Supermercadistas Ltda.	Chilean peso	-	100.00	100.00	100.00
96.618.540-6	ALVI Supermercados Mayoristas S.A.	Chilean peso	-	100.00	100.00	100.00
78.381.240-1	ALVI Servicios Logísticos Ltda.	Chilean peso	0.13	99.87	100.00	100.00
96.781.670-1	Servi 2000 S.A.	Chilean peso	-	100.00	100.00	100.00
76.948.390-K	Red de Apoyo S.A.	Chilean peso	-	100.00	100.00	100.00
Extranjero	SMU Perú S.A.C.	Peruvian sol	-	100.00	100.00	100.00
Extranjero	Mayorsa S.A.	Peruvian sol	-	100.00	100.00	100.00
Extranjero	Pacucha S.A.	Peruvian sol	-	100.00	100.00	100.00
76.147.310-7	Supermercados Chile S.A.	Chilean peso	-	100.00	100.00	100.00
76.027.259-0	Inversiones del Sur S.A.	Chilean peso	-	100.00	100.00	100.00
76.027.289-2	Mayorista del Sur Ltda	Chilean peso	-	100.00	100.00	100.00
76.027.291-4	Supermercados del Sur Ltda.	Chilean peso	-	100.00	100.00	100.00
76.032.752-2	Puerto Varas S.A.	Chilean peso	-	100.00	100.00	100.00
76.032.772-7	Valdivia S.A.	Chilean peso	-	100.00	100.00	100.00
76.032.763-8	Paloma S.A.	Chilean peso	-	100.00	100.00	100.00
76.032.749-2	San Sebastián S.A.	Chilean peso	-	100.00	100.00	100.00
76.032.756-5	Chiloé S.A.	Chilean peso	-	100.00	100.00	100.00
76.029.643-0	Comercializadora del Sur Uno Ltda.	Chilean peso	-	100.00	100.00	100.00
76.029.209-5	Comercializadora del Sur Dos Ltda.	Chilean peso	-	100.00	100.00	100.00
76.029.208-7	Comercializadora del Sur Tres Ltda.	Chilean peso	-	100.00	100.00	100.00
76.029.661-9	Comercializadora del Sur Cuatro Ltda.	Chilean peso	-	100.00	100.00	100.00
76.029.738-0	Comercializadora del Sur Cinco Ltda.	Chilean peso	-	100.00	100.00	100.00
76.029.743-7	Comercializadora del Sur Seis Ltda.	Chilean peso	-	100.00	100.00	100.00
76.139.841-5	Inmobiliaria SMU S.A.	Chilean peso	-	100.00	100.00	100.00
76.891.181-9	Admins De Tecnologías y Servicios Unicard Ltda. (*)	Chilean peso	42.63	57.37	100.00	69.91
76.454.856-6	Unimac Corredores de Seguros Ltda. (*)	Chilean peso	42.63	57.37	100.00	69.91
76.086.272-K	Unicard S.A. (*)	Chilean peso	42.63	57.37	100.00	69.91

(*) On December 20, 2022, SMU increased its ownership interest in Inversiones RF S.A., the shareholder that is the Parent of the companies Unicard S.A., Administradora de Tecnologías y Servicios Unicard Ltda. and Unimac Corredores de Seguros Ltda., obtaining control of Inversiones RF as the main shareholder. This implies that, beginning on such date, SMU includes these companies in consolidation.

In December 2023, SMU increased its ownership interest in Inversiones RF from 47.03% to 95.00%, as a result of the capital increase made on December 20, 2023, in which the other 2 partners did not participate. Additionally, on December 28, 2023, SMU acquired the ownership interest of 5% held by the minority partners in Inversiones RF S.A., reaching ownership interest of 100%.

**SMU**

Functional and presentation currency

The financial statements of each of the companies included in these consolidated financial statements are presented using the currency of the primary economic environment in which the entity operates (the “functional currency”).

The functional currency of the Company is the Chilean peso whereas the functional currency of Peruvian subsidiaries is the Peruvian sol.

For purposes of the consolidated financial statements, the statements of comprehensive income and statements of financial position of each company is stated in thousands of Chilean pesos, which is the functional currency of SMU S.A. and the presentation currency for the consolidated financial statements.

For purposes of presentation of the consolidated financial statements, the financial statements of the subsidiaries whose functional currencies are other than the Chilean peso have been translated to Chilean pesos in accordance with IAS 21, through the translation of assets and liabilities, at the exchange rate prevailing at each period-end, and revenue and expenses at the average exchange rate of each month (see Basis of translation). Foreign currency translation gains and losses from the conversion to Chilean pesos of the financial statements of subsidiaries whose functional currencies are different from Chilean pesos are classified in the caption “Translation reserves.”

Basis of translation

Assets and liabilities in United States dollars (US\$), Peruvian soles (PEN) and Unidades de Fomento (UF) (inflation-adjusted units) have been translated to Chilean pesos (Ch\$) at the exchange rates prevailing at each period-end, as follows:

Period	USD (1)	UF (2)	EURO (1)	Peruvian Sol (PEN)
	Ch\$	Ch\$	Ch\$	Ch\$
12.31.2023	877.12	36,789.36	970.05	236.97
12.31.2022	855.56	35,110.98	-	224.38

- (1) The variation of U.S. dollar and euro exchange rate applied above the balances with financing entities, bonds payable and promissory notes and trade payables due to related parties, is recorded in the consolidated statement of comprehensive income in the caption "Foreign currency translation difference".
- (2) The variation in the exchange rate for "Unidades de Fomento" (UF) applied on the balances with financial institutions, bonds payable and promissory notes, trade payables due to related parties and finance leases is recorded in the consolidated statement of comprehensive income in the caption "Income (expenses) from inflation adjusted units".



Offsetting of balances and transactions

Generally, in the financial statements, there is no offsetting of assets and liabilities or revenue and expenses, except for those cases where such offsetting is required or permitted by any IFRS and such presentation is the reflection of the substance of the transaction.

Revenues and expenses generated by transactions which contractually or mandatorily because of a law contemplate the possibility of offsetting in SMU and its subsidiaries and where SMU has the intent of settling its net amount or realizing the asset and pay the liability simultaneously are recorded as net amounts in profit or loss for the period.

3. SIGNIFICANT ACCOUNTING POLICIES

The accounting policies set out below have been applied consistently in all periods presented in these consolidated financial statements and have been applied consistently by Group entities.

a. Financial instruments

A financial instrument is any contract that generates, simultaneously, a financial asset in one entity and a financial liability or equity instrument in another entity.

Non-derivative financial assets

The Group classifies its non-derivative financial assets, as either permanent or seasonal, excluding equity-accounted investees and non-current held-for-sale assets in three categories:

(i) Amortized cost:

This category includes financial assets meeting the following conditions (i) the business model supporting it is intended to maintain financial assets to obtain contractual cash flows, and accordingly, (ii) the contractual terms of financial assets generate in certain dates solely cash flows comprised of payments of capital and interests (SPPI criteria).

Financial assets complying with the conditions established in IFRS 9, and to be measured at amortized cost in the Group are as follows: receivables, loans and cash equivalents. These assets are recognized at amortized cost, which corresponds to the initial fair value less principal repayments made, plus uncollected accrued interests calculated using the effective interest method.

The effective interest method is a method of calculating the amortized cost of an asset or a financial liability (or of a group of financial assets or liabilities) and of allocating finance income or finance costs expense to the underlying period. The effective interest rate is the rate that exactly discounts the estimated future cash payments and receipts through the expected life of the financial asset or liability (or, where appropriate, a shorter period) to the net carrying amount of the financial asset or liability.

(ii) Financial assets at fair value through other comprehensive income:

This category includes financial assets meeting the following conditions: (i) classified in a business model intended to maintain financial assets to collect contractual cash flows and sale them, and accordingly, (ii) contractual conditions meeting the SPPI criteria.



Such investments are recognized in the consolidated statement of financial position at their fair value when they can be estimated reliably. Fair value variations, net of tax effects, are recognized in the consolidated statement of comprehensive income: Other comprehensive income, until the disposal of such investments, which then the accumulated amount in this caption is fully charged to the profit or loss for the period.

If the fair value is lower than the acquisition cost, and there is objective evidence that the asset is impaired that cannot be considered temporary, the difference is recognized directly in losses for the period.

(iii) Financial assets at fair value through profit or loss:

Includes the trading portfolio and those financial assets that were designated as such at the time of their initial recognition and which are managed and assessed at fair value, and financial assets that do not meet the conditions to be classified in the previous two categories.

They are valued in the consolidated statement of financial position at fair value and changes in their value are recognized directly in profit or loss as they occur.

Cash and cash equivalents

Cash and cash equivalents include cash on hand, in banks, term deposits and other short-term highly-liquid investments (equal to or of less than 90 days from the investment date) that are readily converted into cash and have low risk of changes in their amount.

Financial liabilities other than derivatives

Financial liabilities are generally recognized for the cash received, net of the costs incurred during the transaction. In subsequent periods, these obligations are measured at amortized cost using the effective interest rate method.

Derivative financial assets and financial liabilities

The Group uses derivative financial instruments to hedge its foreign currency and interest rate risk exposures. Embedded derivatives, if any, are separated from the host contract and accounted for separately if certain criteria are met.

- Embedded derivatives

The SMU Group assesses the existence of embedded derivatives in financial instrument contracts to determine whether its features and risks are closely related to the host contract, provided the set is not accounted for at fair value. If not closely related, they are separately accounting for and the fluctuations in fair value are recorded in profit or loss. As of December 31, 2023 and 2022, SMU had concluded that no separable embedded derivatives exist in its contracts.



- Derivatives and hedge transactions

The Company's derivatives correspond mainly to contracted transactions in order to hedge the interest rate and/or exchange rate risk inherent to them aiming at significantly removing or reducing these risks in the underlying hedged transactions.

Derivatives are recognized at fair value at the date of the statement of financial position. For financial derivatives, when their value is positive, they are recorded in "Other financial assets" and when their value is negative they are recorded in "Other financial liabilities".

Changes in fair value are recognized directly in profit or loss, except where the derivative has been designated as a hedging instrument and all the conditions established by IFRS are applied to hedge accounting, in which case its recognition is as follows:

- Fair value hedges: the portion of the underlying item for which the risk is being hedged is measured at its fair value as well as the hedging instrument, and the changes in the value of both are recognized in the statement of comprehensive income, netting the effects under the same caption in the statement of comprehensive income.
- Cash flow hedges: changes in the fair value of the derivatives are recognized, when these hedges are effective, in a Total Equity reserve denominated "Cash flow hedges". The accumulated loss or gain in such caption is transferred to the statement of comprehensive income to the extent that the underlying has an impact on the statement of comprehensive income due to the hedged risk, netting that effect in the same caption in the statement of comprehensive income.

The results corresponding to the ineffective portion of the hedges are recorded directly in the statement of comprehensive income.

When a hedge instrument expires or is disposed of, or no longer meets the criteria to be recognized using the hedge accounting treatment, any accumulated gains or losses in equity until that date are included in equity and recognized when the forecast transaction affects the profit or loss. When the forecast transaction is no longer expected to occur, then the balance accumulated in equity is reclassified immediately to the statement of profit or loss.

b. Prepayments - Advertising and insurance expenses are recognized as expense in the period in which the appropriate service is accrued.

c. Inventories - Inventories are measured at the lower of acquisition cost and net realizable value.

The cost of inventories includes all costs involved in the acquisition, transfer, distribution and any other costs required to be incurred to bring them to their working condition and location in the respective stores and warehouses. The calculation of the unit cost is based on the "weighted average cost".



The net realizable value of the cost of inventories is subject to adjustment against profit or loss in those cases where their cost exceeds their net realizable value. Net realizable value is defined as the estimated sales price in the ordinary course of business less all the estimated costs that will be incurred in the trading, sales, distribution and other processes.

d. Impairment of assets - SMU uses the following criteria to assess impairment, if any.

d.1 Financial assets:

d.1.1 Retail financial assets

IFRS 9 replaced the “incurred loss” model in IAS 39 with an “expected credit loss” (ECL). This requires a considerable judgment on how changes in economic factors affect the ECL, which will be determined based on a weighted probability.

This new expected loss model is applied to all financial assets measured at amortized cost or fair value through other comprehensive income (FVOCI). Except for investments in equity securities, the loss amounts are measured on either of the following bases:

- 12-month ECLs. These are ECLs that result from possible default events within the 12 months after the reporting date; and
- lifetime ECLs. These are ECLs that result from all possible default events over the expected life of a financial instrument.

Lifetime ECL measurement applies if the credit risk of a financial asset at the reporting date has increased significantly since initial recognition and 12-month ECL measurement applies if it has not. An entity may determine that a financial asset’s credit risk has not increased significantly if the asset has low credit risk at the reporting date. However, lifetime ECL measurement always applies for trade receivables and contract assets without a significant financing component; an entity may choose to apply this policy also for trade receivables and contract assets with a significant financing component.

d.1.2 Financial assets financial services

The impairment of receivables from cardholders is calculated in accordance with IFRS 9 and the criteria established in Circular No. 1 issued by the Chilean Financial Market Commission (CMF) for issuers of non-bank payment cards, which establishes guidelines and instructions for the preparation of methodologies for risk estimates.

At each period-end, the Company estimates an allowance for impairment of receivables from cardholders using an expected loss factor for each debtor in the credit portfolio. The Company applies this loss factor to both the outstanding balance of the transaction and the debtor’s contingent balance, following the instructions established in Circular No. 1 issued by the CMF.



To determine the expected loss, the Company uses the following formula:

$$\mathbf{EL = PD \times EAD \times LGD}$$

Where:

EL = Expected Loss

PD = Probability of Default

EAD = Exposure At Default

LGD = Loss Given Default

Portfolio in default

All cardholders which at the end of a month meet any of the following conditions are classified as in default:

- record 90 or more past due days, either in the payment of principal owed or interest
- have been renegotiated in the period recording past due amounts over 60 days
- have recorded a default in prior periods, under the conditions indicated above, and have not yet paid a minimum of 4 consecutive account statements, and all record up to 30 days past due, or new renegotiations have been granted to resolve obligations past due.

Segments

In accordance with the provisions of Circular No. 1 issued by the CMF, the portfolio is segmented into regular or impaired portfolio. The impaired portfolio is the same that is in default under the definition provided in the preceding paragraphs, whereas the remaining portfolio is classified as regular.

To determine the probability of default, the regular portfolio is divided into performing portfolio, portfolio recording past due amounts, and portfolio with renegotiated terms, and different models are applied to these subpopulations when assigning the PD factor.

d.2 Non-financial assets:

At least on an annual basis, the Company and its subsidiaries assess whether there is objective evidence that an asset is impaired. If such indicators exist or when an asset is annually tested for impairment, the recoverable amount is estimated for the individual asset. The recoverable amount of an asset or cash generating unit (CGU) or groups of CGUs is the greater of its value in use and its fair value less costs to sell.

Such recoverable amount is determined for an individual asset unless the asset generates no cash inflows that are clearly independent from those of other assets or groups of assets. When the carrying amount of an asset exceeds its recoverable amount, the asset is considered to be impaired and the amount recognized reduces its recoverable amount.



In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset or CGU. To determine the fair value less cost to sell, the Group uses an appropriate valuation model. Such calculations are confirmed by valuation multiples, quoted share prices for the subsidiaries quoted in an active market or other available fair value indicators.

Assets other than goodwill are assessed at each period-end to determine whether there are indications that previously recognized impairment may no longer exist or may have decreased. If any such indication exists, the Company and its subsidiaries estimate the recoverable value. A previously recognized impairment loss is only reversed if there has been a change in the estimates used to determine the recoverable value of the asset, since the last impairment loss was recognized. If that is the case, the carrying amount of the asset is increased to its recoverable value.

This increased amount may not exceed the carrying value that would have been determined, net of depreciation, if an impairment loss had not been recognized in prior years. Any such reversal is recognized in the statement of income unless an asset is recorded at the revalued amount, in which case the reversal is treated as a revaluation increase.

The following criteria are also applied in evaluating the impairment of specific assets:

d.2.i Goodwill - Goodwill generated in a business combination represents the excess of consideration transferred on net amounts as of the acquisition date of identifiable assets acquired and liabilities assumed, measured at fair value. The measurement is performed on a provisional basis at the date in which the control of the acquired is assumed reviewing this over a maximum term of one year from the acquisition date.

In the event that the final determination of goodwill is performed in the financial statements of the year following the acquisition of the share in the acquiree, the captions of the prior year presented for comparative purposes are modified to include the amounts of assets and liabilities acquired and final goodwill from the date of acquisition of the interest.

Goodwill is not subject to amortization. Instead, once a year (based on the financial statements as of September) or when any indication of impairment exists, the Company estimates whether such impairment exists that decreases its recoverable amount to an amount lower than its carrying amount.

d.2.ii Intangible assets other than goodwill - Impairment of intangible assets are tested annually either individually or at the cash-generating unit level, as applicable.



d.2.iii Investments in associates - Upon application of the equity method, the Company determines whether an additional impairment loss must be recognized with respect to investments in associates. At each reporting date, the Company and its subsidiaries determine whether there is any objective evidence that the investment in the associate may be impaired. If this is the case, the Group calculates the amount of the impairment as the difference between the recoverable amount of the associate and its carrying amount and recognizes the impairment in the consolidated statement of comprehensive income.

e. Intangible assets other than goodwill - Intangible assets acquired separately are measured at cost at initial recognition. The cost of intangible assets acquired in business combinations is their fair value at the date of acquisition. Subsequent to initial recognition, intangible assets are recorded at cost less any accumulated amortization (for intangible assets with finite useful lives) and any accumulated impairment loss.

The useful lives of intangible assets are stated as definite or indefinite. Intangible assets with indefinite useful lives are tested annually or when any indication of impairment is identified, either individually or at the cash-generating unit level (“CGU”). SMU does not amortize those intangible assets with indefinite useful life in accordance with IAS 38 “Intangible assets”.

Intangible assets with definite lives are amortized over their useful lives and their impairment is assessed whenever there are indicators that an intangible asset could be impaired. The amortization period and amortization method for an intangible asset with a finite useful life are reviewed at least at each year-end. Expected changes in the useful life or the expected pattern of consumption of the future economic benefits included in the asset are recognized by changing the amortization period or method, as applicable, and treated as changes in accounting estimates. The amortization expense of intangible assets with finite useful lives is recognized in the statement of income in the expense category that is consistent with the intangible asset function.

- **Ceded contracts** - Ceded contracts acquired in business combinations are recognized at fair value at the date of acquisition. Such assets are classified as intangible assets with definite useful lives, which are amortized according to their useful lives as estimated by Management and are subject to annual impairment testing or when factors indicate a possible impairment loss.
- **Trademarks** - Trademarks acquired in business combinations are recognized at fair value at the date of acquisition. Trademarks are intangible assets with indefinite useful lives.
- **Customer relationships** - Customer relationships acquired in business combinations are recorded at fair value at the date of acquisition. Such assets are classified as intangible assets with definite useful lives, which are amortized according to their useful lives as estimated by Management and are subject to annual impairment testing or when factors indicate a possible impairment loss.



- **IT software** - Licenses acquired for IT software recognized at costs incurred to acquire them and prepare software for specific use. Such costs are amortized over their estimated useful lives.

IT software maintenance and development costs are expensed in the period in which they are incurred.

- **Research and development expenses** - Expenditures on activities are recognized as an expense when incurred.

Development costs are capitalized if an entity can demonstrate the technical feasibility of completing the product or process so that it will be available for use or sale; the intangible asset will generate probable future economic benefits; the Group has adequate technical, financial and other resources to complete the development and to use or sell the intangible asset. If this cannot be demonstrated, costs are expensed when incurred.

Subsequent to initial recognition, development costs are measured at cost less accumulated amortization and impairment losses.

f. Goodwill - Goodwill generated in a business combination represents the excess of cost of an acquisition over the fair value of the Group's share of the assets and liabilities, including identifiable contingent liabilities of the acquiree at the date of acquisition. The measurement of assets and liabilities acquired is performed on a provisional basis at the date in which the control of the acquiree is assumed reviewing this over a maximum term of one year from the acquisition date. Until the final determination of the fair value of assets and liabilities, the difference between the acquisition price and the carrying amount of the acquiree is recognized provisionally as goodwill.

In the event that the final determination of goodwill is performed in the financial statements of the year following the acquisition of the share in the acquiree, the captions of the prior year presented for comparative purposes are modified to include the amounts of assets and liabilities acquired and final goodwill from the date of acquisition of the interest.

Goodwill is not subject to amortization. Instead, once a year (as of September) or when any indication of impairment exists, the Company estimates whether such impairment exists that decreases its recoverable amount to an amount lower than its carrying amount.

g. Items of property, plant and equipment are presented at their costs less accumulated depreciation and impairment losses.

The cost of items of property, plant and equipment comprises their acquisition cost plus any other costs directly attributable to bringing the assets to a working condition for their intended use as foreseen by Management and the initial estimate of the costs of dismantling and removing the items and restoring the site on which they are located.



The cost of self-constructed assets includes the cost of materials and direct labor; any other costs directly attributable to bringing the assets to a working condition for their intended use, and the costs of dismantling and removing the items and restoring the site on which they are located.

Additionally, such cost includes borrowing costs incurred for the construction of property, plant and equipment in use. Such costs are capitalized when the assets are brought to working condition for their intended use, in accordance with IAS 23 “Borrowing costs” and relates to the interest rate of associated borrowings.

Repair, preservation and maintenance expenses are expensed in profit or loss in the period in which they incurred. Certain assets of property, plant and equipment of SMU S.A. and subsidiaries require periodic maintenance. In these cases, the items that require replacement are recognized separately from the other assets and with a degree of disaggregation that allows them to be depreciated in the period between the current and subsequent repairs.

Expansion, modernization and improvement costs that represent an increase in productivity, capacity or efficiency, or an increase in the useful life, are capitalized by increasing the value of the assets and/or store fixtures.

The gain or loss from selling or retirement of an asset is calculated as the difference between the price obtained from the sale and the carrying amount in the accounting records with a debit or credit to profit or loss for the year.

Items of property, plant and equipment are depreciated using the straight-line method by distributing the acquisition cost of the assets less their estimated residual value over the estimated useful lives of assets. Leased assets are depreciated over the shorter of the lease term and their useful lives unless it is reasonably certain that the Group will obtain ownership by the end of the lease term. Leased assets whose contracts meet the definitions and requirements of IFRS 16 “Leases” to be treated as finance leases are depreciated over the shorter of the useful life of the asset or the term of the contract. Improvements made by the Group on leased assets are depreciated over the shorter of the useful life of the related improvement or the term of the lease contract.



The main categories of property, plant and equipment are presented and their related useful lives are shown below:

Financial Useful Life	Range in years	
Buildings	20	- 80
Plant and equipment	2	- 25
Information technology equipment	3	- 10
Fixtures and fittings	8	- 44
Motor vehicles	7	
Leased assets	3	- 10
Right-of-use-assets	1	- 40
Facilities at leased assets:		
Fit-outs	8	- 50
Facilities	7	- 33

The residual value and useful life of an asset is reviewed and adjusted periodically and depreciation starts when assets are brought to working condition for their intended use.

Land is recognized separately from the buildings or facilities that may be constructed on them, and have an indefinite life and accordingly, is not depreciated.

During the year and at least at each reporting date, the Company and its subsidiaries assess whether there is objective evidence that an asset is impaired. Any reversal of the impairment loss is recognized in profit or loss or equity, where applicable.

h. Trade and other payables - Trade and other payables are recognized at its fair value.

i. Agreements with suppliers - The Company has commercial agreements with its suppliers that allow it to receive benefit mainly of:

- Volume rebates, which are determined based on reaching purchase goals, which have been previously agreed with the suppliers.
- Promotional discounts, which correspond to an additional reduction in the price of purchased inventory, to incentive commercial initiatives; and
- Shared advertisement, which corresponds to the involvement of suppliers in advertisement campaigns and promotional magazines.

Volume rebates, promotional discounts, fixed rebates and contributions made for shared advertising are recognized as a reduction in the cost of sale of products sold and in the value of inventories. The contributions for shared advertisement are recognized when the Company has developed the activities agreed to with the supplier.



The Company recognizes the benefits of agreements with suppliers, only when there is formal evidence of compliance with such agreement and when the amount of the benefit can be estimated reliably and is likely to be received.

j. Provisions - The present legal or constructive obligation existing at the reporting date, as a result of a past event, that can arise from an outflow of economic benefits required to settle the obligation, which amount and payment date are uncertain, are recognized in the statement of financial position as provisions for the most likely amount the SMU Group estimates it will have to pay to settle the obligation.

Provisions are quantified considering the best information available at the reporting date, on the consequences of the event the Company is provisioning and they are estimated at each period-end.

- **Contingent assets and liabilities**

A contingent asset or liability is a benefit obligation arising from past events whose existence will be confirmed only if one or more future uncertain events happen that are not under the control of the SMU Group.

- **Provision for restructuring**

A provision for restructuring is recognized when the Group has approved a detailed and formal restructuring plan, and the restructuring either has commenced or has been announced publicly. No provisions are recognized for losses arising from these future operations.

- **Onerous contracts**

A provision for onerous contracts is measured at the present value of the lower of the expected cost of terminating the contract and the expected net cost of continuing with the contract.

Before a provision is established, the Group recognizes any impairment loss on the assets associated with that contract.

k. Employee benefits

(i) Short-term employee benefits

Short-term employee benefit obligations are expensed as the related service is provided. A liability is recognized for the amount expected to be paid if the Group has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee, and the obligation can be estimated reliably.



(ii) Severance indemnity payments

The Group grants severance indemnity payments at all events to a limited number of employees as agreed through collective bargaining agreements by the employees and the different Group companies. This benefit is that one, two or even three employees appointed for each year in which the collective agreement is in force have the right to receive severance indemnity payments at all events, which corresponds to one month per year of service up to the legal cap. Employees are selected by each labor union, according to such criteria as health conditions, seniority, economic situation, etc.

The Company records a provision at current value based on employees' average salaries in each labor union, their average labor seniority, the number of annual beneficiaries included in the collective agreement and the terms of the agreement to cover such obligation.

(iii) Termination benefits

Termination benefits are recognized as an expense when the Group cannot withdraw from the offer related to the benefits and when the Group recognizes certain restructuring costs. If benefits are not expected to be paid within 12 months after the reporting date, they are recognized at their present value.

I. Revenue recognition - Revenue is recognized when the customer obtains control of the goods. Revenue will be recognized for these contracts to the extent that it is probable that a significant reversal in the amount of cumulative revenue recognized will not occur. As a result, for those contracts for which the Group is unable to make a reasonable estimate of return, revenue is expected to be recognized sooner than when the collection of the consideration is considered probable.

All relevant facts and circumstances are analyzed and considered when applying each step established in IFRS 15 for contracts with customers:

- i. Identifying the contract,
- ii. Identifying the performance obligations
- iii. Determining the transaction price
- iv. Assigning the price, and
- v. Recognizing revenue.

The specific recognition criteria indicated below must be met prior to recognizing revenue.

- **Sale of goods** - Revenue from the sale of goods is recognized when a customer obtains control of the goods, which usually occurs when the goods are shipped or sold at the point of sale.
- **Revenue from services rendered** - Revenue from rendering of services is recognized through time using the output method, mainly through milestones achieved and inspections.



- **Revenue from real estate** - Revenue from subleasing space after cashier's desks within stores is recognized when the related lease has been accrued.
- **Deferred revenue** - Deferred revenue/income mainly correspond to prepayments received for the sublease of space in the sales location for the operation of automated teller machines and is recognized in profit or loss when earned.
- **Revenue from financial services** - revenue from financial services mainly correspond to:
 - (i) Revenue from financial interests accrued based on the placement of credit transactions generated by the use of the Unimarc credit card, considering the principal amount owed and recognized using the effective interest method. The Company stops recognizing finance income, when it deems recovery is unlikely.
 - (ii) Advance and super-advance, purchases commissions: correspond to commissions charged for performing a transaction every time these services are used. These values are delivered to the customer at the time of establishing the business relationship that is formalized in the membership contract. This income is recorded in the accounting records when one of such transactions is conducted.
 - (iii) Revenue from insurance commissions (premium collection): Corresponds to the revenue from the commission charged to insurance companies, for the collection of premiums Revenue from collection commissions from the insurance companies are recorded on a monthly basis, when the right to payment for having provided the service has been generated, based on the adjustment reports generated by the operations area, for each type of insurance. For single premium insurance policies, the commission is deferred and recorded in the accounting records in the term of these operations. For the prepayment of the credit or withdrawal of this Insurance, by the cardholder, revenue is recognized up to the period in which the operation was effective.
 - (iv) Income from recovery of collection expenses: Corresponds to the expenses for the collection management actions recognized when the right to recover or receive a refund of these amounts is generated. Fees for collection expenses are communicated to customers at the time of signing the contract.
 - (v) Commissions charged for insurance brokerage, in accordance with the instructions contained in Circular No. 2137 dated January 13, 2014., and its related amendments , issued in Circular No. 2168 of December 31, 2014.

Commissions associated with products defined with the payment of a single premium or commission annualized are deferred on a straight-line basis and recognized over the term of the policy. Such recognition that does not affect the income from monthly products, where the treatment already establishes the recognition of the commission with the same periodicity.

- **Income from services to cardholders** - Correspond to commissions for services provided to cardholders of credit cards issued by Unicard S.A., by card management service, commissions for advances and super-advances in cash.



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- **Income from Back Office services** - Corresponds to the commission charged for the provision of administrative, accounting, tax and management services, which are provided to other companies.

m. Cost of sales - Cost of sales include the acquisition cost of sold products and other costs incurred to leave inventories in the locations and conditions necessary to be sold. These costs include acquisition costs, net of rebates, non-recoverable importing expenses and taxes, costs of storing and transporting products to the stores or Distribution Center.

n. Leases - To determine whether a contract is or contains a lease, the Group analyzes the economic background of the agreement, assessing whether it transfers the right to control the use of an identified asset for a period of time in exchange for consideration. Control is deemed to exist if the customer has i) the right to obtain substantially all of the economic benefits from use of the identified asset; and ii) the right to direct the use of the identified asset.

When SMU is a lessee at the commencement of the lease (i.e., on the date in which the underlying asset is available for use) records a right-of-use asset and lease liability in the statement of financial position.

SMU initially recognizes right-of-use assets at cost. The cost of the right-of-use asset comprises: i) the amount equal to the lease liability at its initial recognition; ii) lease payments made through the commencement of the lease less any lease incentives received; iii) any initial direct costs incurred by the lessee; and iv) an estimate of dismantling and restoration costs to be incurred by the lessee, if any.

Subsequently, the right-of-use asset is measured at cost, adjusted for any new measurement of the lease liability less accumulated depreciation and accumulated impairment losses. The right-of-use asset is depreciated on the same terms than the remaining similar depreciable assets, if there is a reasonable certainty that the lessee will acquire the ownership of the asset at the end of the lease. If such certainty does not exist, the asset is depreciated on the shortest term between the useful life of the asset and the lease term.

The lease liability is initially measured at the present value of minimum lease payments, discounted at the Company's incremental borrowing rate. Subsequent to the commencement date, the lease liability is increased to reflect the accumulation of interests and reduced by the lease payments made. In addition, the carrying amount of the liability is measured again if there is any change in the terms of the lease (changes in the lease term, in the amount of payments or in the assessment of the purchase option or a change in amounts payable). Interest expense is recognized as an expense and distributed between the years comprising the lease term, thus obtaining a constant interest rate at each year on the pending balance of the lease liability.



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Short-term leases of a year or less or low-value asset leases are exempt from the application of the recognition criteria described above, recording the lease payments as an expense on a straight-line basis throughout the lease term.

o. Income taxes - Law No. 21.210, published on February 24, 2020, introduced a new general taxation regime, which is contained in letter A) of Article 14 of the Income Tax Law. For such regime, the corporate income tax rate effective beginning in 2020 is 27%. Such rate is applicable to the Group companies because they are subject to taxes under such regime.

p. Dividend distribution – Distribution of dividends to Company's shareholders is recognized as a liability in the consolidated financial statements of the Group, in the period in which dividends are approved by the Company's shareholders, or when the corresponding obligation is established based on the legal provisions or policies set by the shareholders at the Shareholders' Meeting.

q. Earnings per share - Basic earnings per share are calculated as the quotient of the net profit (loss) for the period attributable to the Company and the weighted average number of ordinary shares outstanding during that period, without including the average number of Company shares held by a subsidiary, if such were the case. SMU S.A. and subsidiaries have not performed any kind of operation with a potentially dilutive effect that presupposes diluted earnings (loss) per share, other than the basic earnings (loss) per share.



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r. Statement of cash flows - For the preparation of the statement of cash flows, SMU and its subsidiaries use the following definitions:

Cash and cash equivalents comprise cash on hand, term deposits in credit institutions and other highly liquid short-term investment with original maturities of 90 days or less that are subject to an insignificant risk of changes in their valuation. Bank overdrafts are classified as third-party resources under current liabilities in the statement of financial position.

- **Operating activities:** are the principal revenue-producing activities usually conducted by the SMU Group and other activities that are not investing or financing activities.
- **Investing activities:** correspond to acquisition, disposal or sale activities by other means of long-term assets and other investments not included in cash and cash equivalents.
- **Financing activities:** activities that generate changes in the size and composition of equity and financial liabilities.



3.1 NEW ACCOUNTING PRONOUNCEMENTS

a) Standards, interpretations and amendments to standards which are mandatory for periods beginning on January 1, 2023.

New IFRS	Mandatory application date
IFRS 17 Insurance Contracts	Annual periods beginning on or after January 1, 2023, (early adoption is permitted for entities that apply IFRS 9 and IFRS 15 on or before that date).
Amendments to IFRS	Mandatory application date
Initial application of IFRS 17 and IFRS 9 - Comparative information (Amendments to IFRS 17)	Annual periods beginning on or after January 1, 2023.
Disclosure of accounting policies (Amendment to IAS 1 and Practice Satatement 2 Elaboration of Judgments Related to Materiality)	Annual periods beginning on or after January 1, 2023.
Accounting estimate definition (Amendments to IAS 8)	Annual periods beginning on or after January 1, 2023.
Deferred tax related to assets and liabilities developed from a single operation (Amendments to IAS 12)	Annual periods beginning on or after January 1 January 2023.
International Tax Reform Second Pillar Model Rules (Amendments to IAS 12).	Annual periods beginning on or after January 1 January 2023.

The application of these amendments to IFRS has no effect on the Consolidated Financial Statements.

b) The following standards, amendments and interpretations have been issued but are not yet effective:

Amendments to IFRS	Mandatory application date
Classification of Liabilities as Current or Non current (Amendmmnt to IAS 1)	Annual periods beginning on or after January 1 January 2024. Early adoption is permitted.
Sale or Contribution of Assets between an Investor and its Associate or Joint Venture (Amendments to IFRS 10 and IAS 28)	Effective date deferred indefinitely.
Lease Liability in a Sale and Leaseback (Amendments to IFRS16)	Annual periods beginning on or after January 1, 2024. Early adoption is permitted.
Non-current liabilities with Covenants (Amendments to IAS 1)	Annual periods beginning on or after January 1, 2024
Supplier Financing Arrangements (Amendments to IAS 7 and IFRS 7)	Annual periods beginning on or after January 1, 2024
Lack of Exchangeability (Amendments to IAS 21)	Annual periods beginning on or after January 1, 2025. Early adoption is permitted.

In assessing the application of this standard, the Company believes it will not have significant effects on the Consolidated Financial Statements.

Sustainability policy pronouncements issued but not yet effective

The following pronouncements issued are applicable for sustainability reporting s. The Group intends to adopt the applicable pronouncements on their related application dates but not early.

New IFRS for Sustainability	Mandatory application date
IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information	Annual periods beginning on or after January 1, 2024. Early adoption is permitted with the joint application of IFRS S2.
IFRS S2 Climate-related Disclosures	Annual periods beginning on or after January 1, 2024. Early adoption is permitted with the joint application of IFRS S1.



4. FINANCIAL RISK MANAGEMENT AT SMU

SMU is exposed to different risks resulting from the performance of its business activities within a highly competitive and demanding environment. Such risks directly affect the compliance with the Company's strategic objectives. In order to minimize such risks, the Company has a Risk Management Policy and has developed and implemented a systematic Risk Management Model which allows identifying and assessing the main risks which might significantly affect the compliance with its objectives.

Management's Risk Committee is involved in this process, which allows ensuring and improving quality, design effectiveness, implementation and results of risk management processes, together with all management areas, which identify the main risks to which the Company is exposed in order to analyze and assess them in terms of their potential impact and establish the related mitigating actions.

Additionally, the Company has an Audit and Risk Committee composed of Directors that meet on a regular basis and monitor the Company's risk management process and its internal control status. Controls and mitigating actions are overseen on an annual basis through the internal audit plans currently in force and monitoring the related action plans approved.

The Company maintains a Risk Inventory where records its main risks conducting the related assessments which are updated on a regular basis. Priorities are duly established for such risks and they are presented together with the related mitigating actions and evolution throughout time, for consideration to the Company's Board of Directors.

The internal audit work team, which directly reports to the Company's Board of Directors, regularly audits the main processes and situations which they perceive as posing a risk for the Company to allow the consistent identification and evaluation of risks, and the audits of processes and activities representing greater risk levels.

A brief description of the Company's main risks, which in addition to the operational risks include financial risks which may have a significant effect on the economic value of its cash flows, assets and results. These are not all the risks the Company is exposed to.

Market risk

The Company's main market risk exposure in the retail industry relates to economic contraction periods, which related to lower consumption periods. SMU's results from operations in Chile represent 98.9% and 99.3% of its consolidated income for 2023 and 2022, respectively. Accordingly, the Company's results from its operations and financial position largely depend on Chile's level of economic activity. The Chilean economy may be affected by a series of factors, including, among others, the economic and political conditions in other emerging market and Latin American countries; and the economic and political conditions of other countries to which Chile exports a significant amount of goods. A low economic growth in Chile, and other events affecting the Chilean economy in the future may generate an adverse effect on SMU's business, financial position and results from operations.



However, this risk is mitigated by the following factors:

- The products sold by the Company are largely basic commodities (food), which due to their nature have relatively stable demand, regardless of changes that may arise in the economic environment.
- The Company does not depend on any particular supplier, or on any group of suppliers, and it has a wide supply process.
- The Company has a variety of formats and products intended for customers in the different socio-economic segments distributed throughout Chile. Accordingly, changes in the economy that may affect any formats are offset by changes in other formats.

Legal and regulatory compliance risk

Several changes in labor, tax, commercial and other laws, among other changes occurred recently, in addition to the new proposed amendments, may impose new obligations on the Company and also restrictions and operating limitations which finally have an impact on costs. Additionally, this generates a legal compliance risk with respect to new regulations. In order to mitigate such risks, the Company has a compliance policy, of which a Compliance Manager is in charge, who oversees that employees regularly receive training and monitors the different areas subject to any type of regulation, in particular Free Competition, Crime Prevention, Third-Party Data Security and Consumer Protection. Likewise, from September 2020, the Company established through its bylaws a Free Competition Compliance Committee composed of Directors, which is responsible for, among others, the oversight and follow-up of the Company's free competition compliance plan. The Free Competition Compliance Officer is responsible for the compliance plan, the position of which was appointed by the Board of Directors in September 2020, taking office in October 2020. Beginning in September 2023, a review of the crime prevention model started considering Law No. 21.585, the effective date of which has been deferred to September 1, 2024 and has an impact on Law No. 20.393.

Logistics risk

Due to the country coverage of the SMU stores, which are present in all the regions of Chile, there is a risk of not serving all customers properly due to the shortage and/or shutdowns, whether internal or third-party services, in some of its distribution centers, due to climate conditions, natural disasters, fires, internal unrest, among other issues. In order to mitigate such risk, the Company has several distribution centers throughout Chile and it constantly monitors the key indicators in the stores, including monitoring the “in-stock” and “service at gondola shelving level” indicators, among others. Such monitoring is reinforced by diversified logistic system to ensure that all our stores are duly supplied and remain available to satisfy our customers' needs on a timely basis.



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IT security risk

The SMU's business is highly transactional and accordingly, it is dependent on efficient and safe IT and communication systems. The Company's IT systems are subject to damage or interruption due to blackouts, computer or telecommunication malfunction, catastrophic events, human error, computer viruses or security breaches, including those processing transactions or other systems that may compromise data. If the Company's IT systems suffer damage or interruptions, this could generate an adverse impact on the Company's business, financial position and results from operations. In order to mitigate such risk, the Company has backup and data recovery systems that can be used in case of a contingency or failure in the Company's primary systems.

In addition, the processing and collection of data requires that SMU receives and stores certain personal data with its customers' purchase history which are identified as members of its loyalty program. This data could be subject to theft, malicious use by third parties or security breaches in the Company's systems, which could adversely impact SMU's business, relationship with its customers and reputation.

To mitigate this risk, the Company has a subsidiary which is dedicated to safeguarding and treating data matters. This entity consolidates the data in a single storage repository with high security standards and where data is transformed into internal work codes. It has an Information Security Officer exclusively dedicated to the oversight of data protection matters, and it also has an Information Security Committee formed by representatives from the legal, compliance and technology areas, as well as external advisors and business areas to address this matter in a comprehensive manner in line with current regulations.

Risk of force majeure events

Severe climate conditions and other natural disasters in zones where SMU has stores or distribution centers, or from where the Company obtains products, can adversely impact the results from operations of the Company. Chile is a seismic country that has been adversely impacted by earthquakes and tidal waves in recent years, which could happen again in the future, generating significant damages to Chile's general infrastructure, such as motorways, roads, railways and access to sources of goods production and, therefore, could significantly impact the business, financial position and results from operations of the Company. In addition, due to the catastrophic events or internal unrest, the Company could suffer severe interruptions of its business, generating material decreases in revenue or significant additional costs. However, these risks are mitigated in the case of SMU as, firstly, it has insurance policies to reduce the financial impact that may arise from such events, and secondly, it has a vast logistics coverage at a country level that will allow it to maintain the operation in most of the network. However, the insurance policies generally include both, a deductible amount and a maximum coverage amount per claim.



Competition risk

In Chile and Peru, SMU faces a strong competition from international companies and local supermarkets, retail stores, e-grocers and convenience stores, and is possible that in the future, other international or local operators enter the markets in which the Company competes, whether directly or through joint ventures. A stronger competition may cause SMU or its competitors to adopt actions that may have a material adverse impact on the Company's sales, gross margin or expenses.

Climate change risk

Climate change could have an adverse impact on the Company's business, financial condition and results of operations, both as a result of the risks of transition to a low-carbon economy, as well as the physical risks arising from climate change. Transition risks include, among others, changes in processes or technologies; changes in customer behavior; and restrictions on the sale of certain products. Physical risks also include changes in precipitation patterns and greater variability in weather patterns. The aforementioned risks could affect the availability and costs of the goods marketed by the Company; other operating costs; and customer demand, among others. To try to mitigate these risks, SMU has several initiatives focused on understanding the needs and preferences of its customers, in order to adjust its product assortment according to the changes it perceives. Another mitigating factor is the fact that the Company has a great diversity of suppliers, not being particularly dependent on any one supplier, or any group of them. In addition, it has begun a survey of the certifications of its goods suppliers in order to have greater visibility on the sustainability of its supply chain over time.

Supplier risk

SMU depends permanently on various suppliers for the supply and delivery of its product inventories. The loss of its suppliers and the inability to obtain new suppliers at similar cost, may have a negative impact on the availability of products in its stores, which could generate an adverse impact on the Company's sales. A factor that may help mitigating this risk is the fact that the Company does not depend specifically in certain provider or certain group of them.

Risk of commercial conditions

The SMU suppliers generally provide promotional incentives for a variety of reasons related to the sale of their products in the Company's stores. As a large part of the promotional incentives are part of the suppliers' marketing strategies, SMU cannot assure that it will obtain a similar level of those incentives in the future. In case of some of the main suppliers reduces or eliminates such agreements, the margin of such products may be affected, which could also generate a negative impact on the Company's business, financial position and results from operations. A factor that may help mitigating this risk is the fact that the Company does not depend specifically in certain provider or certain group of them.



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Labor risks

As of December 31, 2023, SMU had a total of 23,550 employees, of which 96.93% were located in Chile and 3.07% in Peru. Approximately 74.1% of the employees are represented by more than 133 unions, each of which, have at least a current collective bargaining agreement. Such agreements have a duration of approximately 2 to 3 years, maturing in different dates, generating that the Company is constantly negotiating with such unions. These processes could possibly give rise to an employees' strike, which could have an adverse effect on SMU's financial condition and operating results. To mitigate this risk, the Company has a Labor Relations Management that performs a permanent joint work with each of the unions.

Litigation risks

SMU is subject to arbitration and litigation procedures that could have an adverse impact on the Company's business, financial position and results from operations in case of an adverse sentence. Lawsuits are subject to inherent uncertainties and it is possible that adverse sentences occur.

Risk of insurance policy coverage

SMU's insurance policies generally exclude certain risks and are subject to certain thresholds and limits. SMU is unable to ensure that its property, furniture, equipment, investment property and inventory will not suffer damage due to unforeseen events or that available coverages of its insurance policies will always be sufficient to protect the Company of all likely losses or damages arising from such claims. In addition, the cost of such coverage can increase to a level in which the Company could make the decision to reduce coverages of the policies or accept certain exclusions on them.

Financial Risk

During the normal course of business and financing activities, the Company is exposed to different financial risks that may have a significant effect on the economic value of its cash flows and assets and, consequently, its profit or loss. The risk management policies are approved and reviewed regularly by the Senior Management of SMU S.A.

Management is responsible for obtaining the Company's financing and managing the currency, interest rate, liquidity, inflation, market, and credit risks. This function operates within a framework of policies and procedures that is regularly reviewed to manage financial risk from business needs.



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In accordance with financial risk management policies, the Group uses derivative instruments to hedge exposures to currency and interest rate risks from the Company's transactions and its sources of financing. The Company does not acquire derivative instruments for speculative purposes.

The definition of the Group's exposure to different financial risks together with risk characteristics and quantification, as well as a description of actions currently taken to mitigate those risks currently used by the Company is as follows:

(i) Credit risk

Supermarket customers

SMU has preventive and corrective mechanisms to manage the risk of doubtful accounts. Sales performed using checks are verified and guaranteed by third parties, whereas sales on credit terms are in their majority hedged through credit insurance policies through which customers are assessed assuring the ongoing monitoring of the customer portfolio. In the event of a loss, the unpaid amount is hedged up to 90%. In addition, internal evaluations and procedures are performed and supported by external scoring services, commercial reports and external collection services.

The risk of impairment of trade receivables is established considering the expected loss assessed based on the significant increase of risk (roll over). To hedge against such exposure, the Company has a risk policy in force for its customer portfolio and periodically recognizes the allowances required to record and report in its financial statements the effects of such impairment meeting the current legislation.

The allowance for doubtful accounts is composed of trade receivables on credit terms, other trade receivables and trade receivables for items sold using checks.

The allowance for doubtful accounts loss is based on a prudent estimate of the expected loss in receivables that probable will not be collected. This model is built on the basis of public background information, internal historic behavior and an individual analysis of each customer.

Factor matrixes consider the following variables to determine risk segments: format; type of debt (invoice, credit, other debtors, rebate, real estate, rejected checks or legal collection); aging of debt (in month tranches between 0 and 12); if operates as creditor for rebates in factoring operations; and credit insurance (with or without insurance).

For the supermarket segment, percentages applied to the allowance model are calculated based on a roll-over technique, grouping the history considering the default tranches and closing dates for each month, determining the allowance percentage using a transfer rate.



The impairment is recognized at each reporting period considering total exposure at default (EAD) assessing the defined risks as high and low apply the probability of default (PD) and lost given default (LGD) according to the debt aging tranches. The following tables include the last rate indicated:

Tranche	Portfolio: Aging	Customer Credit			
		High risk		Low risk	
		PD	LGD	PD	LGD
0	Non-past due	0.21%	32.20%	0.05%	7.26%
1	1 to 30 days	0.13%	32.20%	0.22%	7.26%
2	31 to 60 days	3.10%	32.20%	2.21%	7.26%
3	61 to 90 days	41.81%	32.20%	14.13%	7.26%
4	91 to 120 days	71.94%	32.20%	24.20%	7.26%
5	121 to 150 days	79.54%	32.20%	28.84%	7.26%
6	151 to 180 days	79.54%	32.20%	38.36%	7.26%
7	Over 180 days	100.00%	100.00%	100.00%	100.00%

Tranche	Portfolio: Aging	Rebate			
		High risk		Low risk	
		PD	LGD	PD	LGD
0	Non-past due	0.59%	100.00%	0.30%	100.00%
1	1 to 30 days	0.59%	100.00%	0.30%	100.00%
2	31 to 60 days	6.61%	100.00%	5.37%	100.00%
3	61 to 90 days	16.54%	100.00%	11.38%	100.00%
4	91 to 120 days	28.85%	100.00%	23.13%	100.00%
5	121 to 150 days	49.07%	100.00%	44.80%	100.00%
6	151 to 180 days	74.60%	100.00%	53.47%	100.00%
7	181 to 210 days	82.90%	100.00%	63.83%	100.00%
8	211 to 240 days	94.74%	100.00%	67.64%	100.00%
9	241 to 270 days	98.67%	100.00%	77.02%	100.00%
10	Over 270 days	100.00%	100.00%	100.00%	100.00%



Tranche	Portfolio: Aging	Other debtors	
		PD	LGD
0	Non-past due	0.71%	100.00%
1	1 to 30 days	0.71%	100.00%
2	31 to 60 days	13.95%	100.00%
3	61 to 90 days	28.93%	100.00%
4	91 to 120 days	40.67%	100.00%
5	121 to 150 days	52.96%	100.00%
6	151 to 180 days	64.44%	100.00%
7	181 to 210 days	72.09%	100.00%
8	211 to 240 days	85.58%	100.00%
9	241 to 270 days	94.57%	100.00%
10	Over 270 days	100.00%	100.00%

Tranche	Portfolio: Aging	Real estate			
		High risk		Low risk	
		PD	LGD	PD	LGD
0	Non-past due	8.96%	100.00%	0.75%	100.00%
1	1 to 30 days	8.96%	100.00%	0.75%	100.00%
2	31 to 60 days	25.88%	100.00%	1.63%	100.00%
3	61 to 90 days	62.95%	100.00%	1.63%	100.00%
4	91 to 120 days	83.21%	100.00%	2.17%	100.00%
5	121 to 150 days	100.00%	100.00%	2.60%	100.00%
6	151 to 180 days	100.00%	100.00%	6.07%	100.00%
7	181 to 210 days	100.00%	100.00%	100.00%	100.00%
8	Over 210 days	100.00%	100.00%	100.00%	100.00%

Tranche	Portfolio: Aging	Checks	
		PD	LGD
0	Non-past due	7.15%	32.20%
1	1 to 30 days	10.54%	32.20%
2	31 to 60 days	16.67%	32.20%
3	61 to 90 days	25.27%	32.20%
4	91 to 120 days	58.61%	32.20%
5	121 to 150 days	67.99%	32.20%
6	151 to 180 days	80.10%	32.20%
7	181 to 210 days	81.29%	32.20%
8	Over 210 days	100.00%	100.00%

In addition, for credit debtors that have an authorized credit facility, the Company considers them as exposed to impairment at a rate of 24.65% over the available facility. This constitutes the bases to calculate impairment for contingency.



SMU



Financial Service customers:

On December 20, 2022, SMU increased its ownership interest in Inversiones RF S.A. Parent of the companies Unicard S.A., Administradora de Tecnologías y Servicios Unicard Ltda. and Unimarc Corredores de Seguros Ltda., obtaining the control of RF Investments, as the main shareholder. This implies that, beginning on such date, SMU includes these companies in its consolidation.

The provision for impairment is made up of trade receivables applying the allowance for impairment model, which is based on a prudential estimate of expected losses of receivables that will not be recovered. This model is built based on internal behavior and individual analysis of each customer in accordance with IFRS 9.

The assessment models, criteria, and procedures to comprehensively assess credit risk and determine the amount of the allowances, are approved by the Board of Directors and defined in the Company's Credit Policy.

The processes and compliance with the policy are assessed and monitored in accordance with internal control procedures to ensure compliance and maintenance of a level of adequate allowances for losses attributable to expected impairment. Allowances are referred to as "collective" when they correspond to a high number of transactions with homogeneous characteristics the individual amounts of which are low and are associated with natural persons or small-sized companies. Allowances are classified as:

- Collective allowances on regular portfolio
- Collective allowances on in default portfolio

Collective allowances

Collective assessments require grouping credits with homogeneous characteristics related to the type of debtors and terms agreed to establish both the payment behavior of such group and the recoveries of credits in default.

The methodology for making allowances is based on the experience gathered that explains payment behavior for each homogeneous group of debtors and recovery of guarantees and collection management actions, to directly estimate a percentage of expected losses which is applied to the amount of credits of the related group.

Within credits assessed collectively, two statuses can be distinguished: regular and in default. The portfolio in default includes effective credit transactions associated with debtors who are 90 days or more past due in the payment of their obligations.

The allowance factors for the regular portfolio and the portfolio with renegotiated terms of financial service customers, including the average loss rates for past due tranches, applied to the portfolio of ThCh\$17,868,889 as of December 31, 2023, are detailed as follows:



	Regular portfolio ThCh\$	Portfolio with renegotiated terms ThCh\$	Total gross portfolio ThCh\$
Performing	10.21%	30.57%	11.88%
Less than 30 days	44.61%	51.35%	45.95%
Between 31 and 60 days	46.76%	57.07%	49.31%
Between 61 and 90 days	50.68%	61.09%	53.33%
Between 91 and 120 days	77.84%	77.59%	77.77%
Between 121 and 150 days	83.15%	83.14%	83.15%
Between 151 and 180 days	87.80%	87.80%	87.80%
Total	15.76%	48.34%	24.06%

Obligations of the counterparties in derivative contracts

Obligations of counterparties in derivative contracts relates to the market value in favor of the Company of outstanding derivative contracts entered into with financial institutions. To mitigate this risk, the Company has derivative product management policies that specify credit quality parameters that must be met by financial institutions to be eligible as counterparties.

(ii) Liquidity risk

This risk is associated with the Company's ability: (i) to repay or refinance their financial commitments assumed at reasonable market prices, and (ii) to implement their business plans with stable financing sources.

Management monitors its cash position on a daily basis and continually develops cash projections, to repay, prepay, refinance and/or assume new borrowings, according to the Company's capacity to generate cash flows.

As of December 31, 2023, the detail of bank borrowings, including accrued interests, bonds and promissory notes payable, and liabilities under finance lease agreements is as follows:

	Up to 90 days ThCh\$	More than 90 days up to 1 year ThCh\$	More than 1 year up to 2 years ThCh\$	More than 2 years up to 3 years ThCh\$	More than 3 years up to 4 years ThCh\$	More than 4 years up to 5 years ThCh\$	More than 5 years ThCh\$	Total ThCh\$
Bank borrowings	16,505,901	3,040,329	2,000,000	-	-	-	-	21,546,230
Obligations with the Public	23,591,733	69,250,878	140,891,128	9,806,795	46,399,976	46,570,567	129,034,004	465,545,081
Obligations for rights of use with purchase option (*)	959,350	2,497,714	3,404,365	3,358,921	3,104,959	3,271,902	29,930,700	46,527,911
Obligations for rights of use (*)	13,777,169	40,582,107	53,497,484	55,815,323	50,614,478	43,412,753	288,552,954	546,252,268
Total	54,834,153	115,371,028	199,792,977	68,981,039	100,119,413	93,255,222	447,517,658	1,079,871,490
Accrued interest (**)	3,930,541	-	-	-	-	-	-	3,930,541

(*) The breakdown of lease liabilities into balances with and without a purchase option is intended to provide information for the calculation of one of the debt covenants associated with a bond issuance.

(**) Accrued interests are included in total reported



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The Company believes the cash flows it generates are sufficient to meet such bank borrowings, and to minimize its liquidity risk, maintains a mix of short and long-term borrowings in its financing structure, which is diversified by type of creditor and market, refinancing its obligations in advance.

The Company has short-term revolving credit facilities that allow it to cover possible cash deficits, as a result of the seasonal business needs.



Cash and cash equivalents

Cash and cash equivalents are composed of the balances of cash and cash equivalents, time deposits, mutual fund deposits and agreements in general. The Company's ability to recover such funds at their scheduled maturities depends on the solvency of the counterparty where they have been deposited.

To mitigate this risk, the SMU Group has a financial policy that specifies credit quality parameters that must be met by the financial institutions to be considered eligible to receive deposits of the above-mentioned products, as well as maximum concentration limits by institution. These financial assets are exposed to low risk.

(iii) Interest rate risk

In general, the Company's financing structure includes a mix of funding sources, subject to fixed and variable interest rates.

As of December 31, 2023, the Company's consolidated debt and lease liabilities classified as such are summarized in the table below, detailed by debt at fixed rate and debt at variable rate, including accrued interests:

	Fixed rate ThCh\$	Variable rate ThCh\$	Total ThCh\$
Bank borrowings	15,511,798	6,034,432	21,546,230
Obligations with the Public	465,545,081	-	465,545,081
Obligations for rights of use with purchase option	46,527,911	-	46,527,911
Obligations for rights of use	546,252,268	-	546,252,268
Total	<u>1,073,837,058</u>	<u>6,034,432</u>	<u>1,079,871,490</u>

Variable rate sensitivity analysis

For liabilities with a variable rate, the risk of Variation in the interest rate of 1% would mean an effect on the annual result of:

	Interest (ThCh\$)	
	Annual expenditure	Differences
Current rate	473	-
+ 1%	518	46
-1%	427	(46)



(iv) Currency risk (Ch\$/US\$; Ch\$/EURO)

The Chilean peso is subject to variations with respect to the value of U.S. dollar and other international currencies. Certain products offered for sale in our stores are acquired abroad and accordingly, during the period in which the payment of such import operations is pending, the Company is exposed to fluctuations in the exchange rate.

The Company's policy is to hedge currency risk resulting from change in the exchange rates and the value on the position of net liabilities through market instruments designed to hedge such exposures.

In accordance with the net liability position in U.S. dollars, as of December 31, 2023, for each increase of one Chilean peso in the value of U.S. dollar the effect is a foreign currency translation loss of ThCh\$726.

(v) Inflation risk

Inflation risk mainly results from the Company's sources of financing expressed in Unidades de Fomento (UF).

As of December 31, 2023, the Company has bank borrowings of UF 13,915,285 and liabilities under finance lease agreements of UF 14,491,074.

For each increase of one Chilean peso in the value of UF the net effect is a loss from index adjusted units of ThCh\$13,915.

Debt composition, according to the currency of origin is the following:

Origin Currency	Debt in original currency	Debt in Chilean pesos ThCh\$	Breakout of debt	Impact of the increase of Ch\$1 by currency ThCh\$
Chilean pesos (CLP)	22,352,210,000	22,352,210	2.07%	-
Unidades de fomento (UF)	28,406,358	1,045,051,749	96.78%	13,915
US dollars (USD)	2,048,764	1,797,012	0.17%	726
Thousands of Euros (EUR)	36,439	35,348	0.00%	36
Peruvian Soles (PEN)	44,789,820	10,635,171	0.98%	-
Total		1,079,871,490	100.00%	



5. DISCLOSURE OF MANAGEMENT’S JUDGMENTS IN APPLYING THE ENTITY’S ACCOUNTING POLICIES

The application of the Group’s accounting policies described in Note 3 requires management to make judgments and estimates with respect to the future on the carrying amounts of assets and liabilities. Estimates and judgments are based on historical experience and other factors considered to be relevant. Actual results may differ from these estimates.

Management necessarily makes judgments and estimates that have a significant effect on the amounts recorded in the financial statements. Changes in the assumptions and estimates could have a significant impact on the financial statements. Critical estimates and judgments made by management are detailed below:

- a) **Impairment of non-financial assets** - at least once a year or at any date as deemed necessary, the value of the asset is assessed to determine whether there is any indication of impairment. If any such indication exists, then the asset’s recoverable amount is estimated to determine the required adjustment amount. For identifiable assets that do not generate cash flows independently, recovery of the cash-generating unit (CGU) of the asset is estimated.

As of September 30 each year, the Company performs annual impairment testing.

In addition, the Company follows up on the critical variables affecting the measurement of its assets, and accordingly, has performed other impairment tests on different dates. Because of the operating improvements over the last few years, the discount rate calculated has shown a downward trend, which has increased the existing space in impairment tests.

The discount rates used in the last six impairment tests performed are as follows:

Segments	sept-18	sept-19	sept-20	sept-21	sept-22	sept-23
Supermarkets	9.63%	9.45%	9.09%	9.22%	10.42%	10.43%

After the impairment testing performed for 2023, the Company concluded there is no evidence of impairment.

To estimate the value in use, the SMU Group prepares its estimate of future pre-tax cash flows based on the most recent budgets approved by Management. These budgets include the best estimates available on the income and costs of the cash-generating units, using best estimates such as experience and future expectations.

The calculation of value in use is sensitive to changes in key assumptions as EBITDA margin (EBITDA/sale, EBITDA as defined in Note 24 e, Contingencies, lawsuits and restrictions), working capital, capital expenditures, and others. Any decrease with respect to the assumptions incorporated by Management in determining the value in use, could have a significant impact on the impairment test.



The most sensitive, key assumptions to calculate the recoverable amount of the cash-generating units in the Company are as follows:

- Revenue: the Company's sales projections, without considering the opening of new stores.
- EBITDA margin
- Discount rate
- Capex: investment future flows, where the maintenance Capex are considered
- Collection days
- Payment days
- Inventory days

These assumptions are based on past experience and also compared to the market. The definition of each of these variables is as follows:

- **Revenue:** projection based on the Company's Same Store Sale (SSS) growth and compared with growth in the industry.
 - **EBITDA margin:** estimate based on the plans defined by management, without including new stores, but only improvements in management.
 - **Capex:** projection made on the basis of maintenance Capex.
 - **Working Capital Days** (Collection, Payment and Inventory): considers the present situation as the starting point and adjusts it until fair values according to market behavior are reached.
- b) **Useful lives of property, plant and equipment and intangible assets other than goodwill** - SMU S.A. and its subsidiaries determine the estimated useful lives and related depreciation charges on property, plant and equipment and intangible assets other than goodwill. This estimate is based on the life cycles of its operations according to the historical experience and industry environment. Useful lives assigned to these assets are reviewed periodically and, at least, at each year-end.
- c) **Provisions for litigation and other contingencies** - SMU S.A. regularly evaluates the possibility of loss from litigation and contingencies according to the estimates made by Management and its legal advisors.



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The Company makes provisions for litigation when Management and its legal advisors deem the outcome will result in a probable loss and such amount can be quantified. No provisions have been made for those cases where, in Management and its legal advisors' opinion the Group will obtain a favorable outcome or whose outcomes are uncertain and lawsuits are in process.

- d) **Deferred tax assets** - The right measurement of income tax expense depends on several factors, including estimates of the timing and realization of deferred tax assets and periodic income tax payments. Present collections and payments may differ significantly from these estimates as a result of changes in tax standards (see Note 3), and also because of unforeseen future transactions that may affect the Group's tax balances.
- e) **Provision for the net realizable value (NRV) and inventory obsolescence** - SMU S.A. has determined the provision for inventory impairment on the basis of the turnover of goods, inventory costs, estimated sales prices and additional distribution costs.



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6. CASH AND CASH EQUIVALENTS

As of December 31, 2023 and 2022, this caption is composed of the following:

	Currency	12.31.2023 ThCh\$	12.31.2022 ThCh\$
Cash and bank balances	Ch\$	41,638,147	29,511,342
Cash and bank balances	US\$	1,426,018	2,699,870
Cash and bank balances	PEN	941,441	1,014,375
Fixed-term deposit (1)	PEN	1,160,227	942,379
Fixed-term deposit (2) and (5)	Ch\$	34,335,965	87,361,606
Variable Rate Agreement (3) and (5)	Ch\$	20,612,224	3,001,840
Mutual Fund Investments (4) and (5)	Ch\$	5,104,063	-
Total		105,218,085	124,531,412

(1) Relates to time deposits of PEN 330,000 held with Banco Credito Peru, maturing on January 2, 2024, PEN 3,840,000 with Banco Credito Peru and PEN 776,000 with IBK, both maturing on January 5, 2024.

(2) Relates to investments in time deposits as of December 31, 2023 (principal only) held with the following financial institutions at the following maturity dates:

Institution	Amount ThCh\$	Maturity date
Banco BTG	4,000,000	01.02.2024
Banco Itau	150,000	01.02.2024
Banco Itau	250,000	01.02.2024
Banco Itau	7,000,000	01.02.2024
Banco BCI	2,500,000	01.03.2024
Banco BCI	3,800,000	01.03.2024
Banco Consorcio	1,000,000	01.04.2024
Banco Itau	150,000	01.04.2024
Banco Itau	150,000	01.04.2024
Banco Itau	200,000	01.04.2024
Banco Itau	300,000	01.04.2024
Banco Itau	500,000	01.04.2024
Banco Itau	5,000,000	01.04.2024
Banco Itau	100,617	01.05.2024
Banco Itau	5,700,000	01.05.2024
Banco BTG	3,500,000	01.09.2024
Total	34,300,617	

(3) Relates to investments in agreements at variable rate as of December 31, 2023 (principal only) held with Banco Estado of ThCh\$ 9,600,000 maturing on January 2, 2024 and ThCh\$ 6,000,000 and ThCh\$ 5,000,000 with Banco Itaú, both maturing on January 2, 2024.

(4) Relates to investments in mutual fund deposits as of December 31, 2023 (principal only) held with Compass Group Chile S.A. of ThCh\$ 2,597,718 and with Larrain Vial of ThCh\$ 2,503,450, both maturing on January 4, 2024.

(5) These amounts include accrued interest at the closing date.

Cash and cash equivalents are available and can be used freely, and record no impairment.

7. FINANCIAL ASSETS AND FINANCIAL LIABILITIES, CURRENT AND NON-CURRENT

7.1 Classification of accounts and fair value

As of December 31, 2023 and 2022, financial instruments and fair value classified by nature and category are detailed as follows:

December 31, 2023

In thousands of Chilean pesos	Note	Designated at fair value through profit or loss	Designated at fair value through other comprehensive income	Amortized cost	Financial liabilities	Total	Level 1	Level 2	Level 3	Total
Financial assets not measured at fair value										
Cash and equivalents	6	-	-	105,218,085	-	105,218,085	-	-	-	-
Other current financial assets	7	-	-	3,685,449	-	3,685,449	-	-	-	-
Trade and other receivables, current	9	-	-	141,894,404	-	141,894,404	-	-	-	-
Receivables due from related parties	10	-	-	506,440	-	506,440	-	-	-	-
Other non-current financial assets	7	-	-	392,473	-	392,473	-	-	-	-
Receivables, non-current	9	-	-	2,184,295	-	2,184,295	-	-	-	-
		-	-	253,881,146	-	253,881,146				
Financial liabilities not measured at fair value										
Other current financial liabilities	19	-	-	-	(170,205,181)	(170,205,181)	-	(169,131,268)	-	(169,131,268)
Trade and other payables	20	-	-	-	(428,081,895)	(428,081,895)	-	-	-	-
Payables due to related parties, current	10	-	-	-	(618,501)	(618,501)	-	-	-	-
Other non-current financial liabilities	19	-	-	-	(909,666,309)	(909,666,309)	-	(904,252,161)	-	(904,252,161)
Non-current accounts payable	20	-	-	-	(10,210,444)	(10,210,444)	-	-	-	-
		-	-	-	(1,518,782,330)	(1,518,782,330)				

December 31, 2022

	Note	Designated at fair value through profit or loss	Designated at fair value through other comprehensive income	Amortized cost	Financial liabilities	Total	Level 1	Level 2	Level 3	Total
In thousands of Chilean pesos										
Financial assets not measured at fair value										
Cash and equivalents	6	-	-	124,531,412	-	124,531,412	-	-	-	-
Other current financial assets	7	-	-	6,734,014	-	6,734,014	-	-	-	-
Trade and other receivables, current	9	-	-	81,633,411	-	81,633,411	-	-	-	-
Receivables due from related parties	10	-	-	401,278	-	401,278	-	-	-	-
Other non-current financial assets	7	-	-	396,306	-	396,306	-	-	-	-
Receivables, non-current	9	-	-	41,358,323	-	41,358,323	-	-	-	-
		-	-	255,054,744	-	255,054,744				
Financial liabilities not measured at fair value										
Other current financial liabilities	19	-	-	-	(164,345,747)	(164,345,747)	-	(163,079,882)	-	(163,079,882)
Trade and other payables	20	-	-	-	(446,797,555)	(446,797,555)	-	-	-	-
Payables due to related parties, current	10	-	-	-	(1,017,085)	(1,017,085)	-	-	-	-
Other non-current financial liabilities	19	-	-	-	(876,600,247)	(876,600,247)	-	(866,748,323)	-	(866,748,323)
		-	-	-	(1,488,760,634)	(1,488,760,634)				



7.2 Derivative Instruments

As December 31, 2023 and 2022, the Company records no derivative instruments.

7.3 Subleases

SMU subleases that stores do not use in its usual supermarket operations.

Overview of the main terms of sublease contracts:

- Termination, renewals and amendments:

In relation to the agreements, their lives generally range between 1 and 10 years and, on average, the exit of the sublessor is 3 to 5 years. In relation to renewals, the sub-lessor or sub-lessee should give advanced notice of contract termination; otherwise, it will be understood that the contract will be automatically renewed.

Amendments are generally performed on a monthly basis, given minimum leases are agreed in UF and adjusted at the payment date, according to the changes of this indicator.

Sub-lessees commit to use the subleased properties for operations related to their line-of-business, and is required to keep them insured against all risk of fire and earthquake, including additional coverage for stoppages. Also, the Sub-lessee may not levy mortgages or encumbrances on such real estate during the lessor of the respective contracts.

- Percentage of sales, contingent rents:

In addition to the guaranteed minimum value, contracts establish variable income of 2% and 2.5% of the stores' net sales.

Contingent rents recognized as income

For the years ended December 31, 2023 and 2022, the Company has recognized no income in profit or loss for the year related to contingent rents for variable sublease payments.

**SMU****Operating subleases:**

The main operating subleases contracted by the Company are for an indefinite term and correspond to the sublease of stores.

The composition of future minimum operating lease payments is as follows:

Term	12.31.2023	12.31.2022
	Committed	Committed
	Amount	Amount
	ThCh\$	ThCh\$
0 to 1 year	12,334,482	11,234,468
1 to 5 year	22,523,410	19,437,300
Over 5 years	2,142,202	4,280,508
Total	37,000,094	34,952,276

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8. OTHER NON-FINANCIAL ASSETS

As of December 31, 2023 and 2022, this caption is composed of the following:

	Current		Non-current	
	12.31.2023	12.31.2022	12.31.2023	12.31.2022
	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Prepaid insurance (*)	5,816,461	11,526,371	-	1,227,330
Value-added tax fiscal credit	13,655,836	15,806,745	-	-
Waranty papers	215,660	176,772	-	-
Advances to foreign suppliers	4,450,515	3,941,743	-	-
lease guarantees	-	-	2,377,930	2,286,114
Other expenses paid in advance	2,113,481	3,640,665	-	-
Other non-financial assets	688,058	644,496	182,843	407,887
Total	26,940,011	35,736,792	2,560,773	3,921,331

(*) Corresponds to insurance policies that were renewed during 2022 and 2023..

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9. TRADE AND OTHER RECEIVABLES, NET

As of December 31, 2023 and 2022, this caption is composed of the following:

	12.31.2023		12.31.2022	
	Current ThCh\$	Non-current ThCh\$	Current ThCh\$	Non-current ThCh\$
Trade receivables, Supermarkets	70,277,377	-	61,222,367	-
Impairment in Supermarkets (1)	(1,082,856)	-	(1,035,413)	-
Financial Services receivables (2)	17,862,351	6,538	19,598,607	21,513
Impairment in Financial services (2)	(4,298,312)	(1,573)	(3,501,507)	(3,845)
Other receivables (3)	59,135,844	2,179,330	5,349,357	41,340,655
Total	<u>141,894,404</u>	<u>2,184,295</u>	<u>81,633,411</u>	<u>41,358,323</u>

- (1) The portfolio impairment criteria is indicated in Note 3 and Note 4 (i)
- (2) They correspond to the portfolio of clients of the financial business that as of December 20, 2022, are included in SMU's consolidated financial statements (See Note 2).
- (3) Mainly relates to the recognition of the insurance recovery for losses associated with damages due to vandalism occurred in Q4 2019 and Q1 2020, as well as the loss due to the stoppage associated with such damages of ThCh\$39,610,147.

On November 24, 2023, SMU and the insurance companies reached an agreement for the payment of the litigation in a maximum term of 60 days for a total of ThCh\$53,291,170, which implied recognizing a higher account receivable of ThCh\$13,681,023 in the financial statements.

Payments were received from the insurance companies as agreed with them in December for ThCh\$1,476,463 and during the first fortnight of January 2024 for ThCh\$51,814,707, complying with 100% of the payments agreed.



Future maturities of trade and other receivables, before the allowance for doubtful accounts, are detailed as follows:

December 31, 2023

	Maturities at 12.31.2022 (Current)				Maturities at 12.31.2022 (Non-Current)			
	0-3 months	3-6 months	6-12 months	Total	Over 1-3 years	Over 3-5 years	Over 5 years	Total
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Trade receivables, Supermarkets	69,082,900	342,497	851,980	70,277,377	-	-	-	-
Financial Services receivables	16,989,162	651,407	221,782	17,862,351	6,538	-	-	6,538
Other receivables (*)	56,681,996	825,617	1,628,231	59,135,844	2,118,872	11,525	48,933	2,179,330
Total gross	142,754,058	1,819,521	2,701,993	147,275,572	2,125,410	11,525	48,933	2,185,868

December 31, 2022

	Maturities at 12.31.2022 (Current)				Maturities at 12.31.2022 (Non-Current)			
	0-3 months	3-6 months	6-12 months	Total	Over 1-3 years	Over 3-5 years	Over 5 years	Total
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Trade receivables, Supermarkets	60,334,451	186,076	701,840	61,222,367	-	-	-	-
Financial Services receivables	18,377,712	897,970	322,925	19,598,607	21,513	-	-	21,513
Other receivables (**)	2,496,004	897,849	1,955,504	5,349,357	41,291,154	4,157	45,344	41,340,655
Total gross	81,208,167	1,981,895	2,980,269	86,170,331	41,312,667	4,157	45,344	41,362,168

(*) It mainly includes insurance accounts to be recovered for ThCh\$53,626,307; and ThCh\$6,225,309 for accounts receivable from collaborators.

(**) It mainly includes insurance accounts receivable for ThCh\$39,610,147 and ThCh\$5,750,485 for accounts receivable from collaborators.

Balances of trade receivables indicated in the tables above relate to receivables associated with sales on supermarkets, sales using credit cards, retail companies and sublease of stores. In turn, trade receivables for financial services correspond to the debt payable to the Company by the cardholders.

As of December 31, 2023 and 2022, changes in allowance accounts for impairment losses are as follows:

	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Opening balance	1,035,413	1,354,526
Increase (decrease) in allowance	241,478	(4,776)
Uses of allowance (write-offs) (*)	(194,035)	(249,989)
Other increases (decreases) in the allowance	-	(64,348)
Total	1,082,856	1,035,413

(*) During the period ended December 31, 2023, accounts receivable write-offs of ThCh\$194,035 (ThCh\$249,989 during the year ended December 31, 2022). All accounts receivable written off were fully included in an allowance provision.



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The movement of provisions for impairment of current and non-current accounts receivable of Financial Services as of December 31, 2023, is as follows:

	12.31.2022	12.31.2023
	ThCh\$	ThCh\$
Opening balance	3,505,352	2,197,229
Write-offs for the period (*)	(5,507,883)	(3,180,817)
Net increase in allowance	<u>6,302,416</u>	<u>4,488,940</u>
Total	<u>4,299,885</u>	<u>3,505,352</u>

(*) During the year ended December 31, 2023, accounts receivable were written off for ThCh\$5,507,883 (ThCh\$3,180,187 during the year ended December 31, 2022). All written off accounts receivable were 100% provisioned.

As of December 31, 2023 and 2022, the detail of the trade receivables from supermarket customers is presented below, separated by invoices, checks and agreements, according to the past due amount tranche and allowance associated with the supermarket segment:

Trade receivables	December 31, 2023				December 31, 2022			
	Invoices	Checks	Agreements	Total	Invoices	Checks	Agreements	Total
Delinquency tranche	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Current	66,193,576	40	162,363	66,355,979	57,651,533	-	87,435	57,738,968
Tranche 1 (de 1 a 30 days)	2,001,063	22,531	13,338	2,036,932	1,491,673	40,327	11,069	1,543,069
Tranche 2 (de 31 a 60 days)	468,854	20,469	56,863	546,186	540,258	10,875	18,723	569,856
Tranche 3 (de 61 a 90 days)	91,822	12,388	39,593	143,803	430,551	13,696	38,311	482,558
Tranche 4 (de 91 a 120 days)	151,147	6,994	32,656	190,797	97,485	743	37,839	136,067
Tranche 5 (de 121 a 150 days)	47,642	940	22,675	71,257	17,607	197	11,468	29,272
Tranche 6 (de 151 a 180 days)	73,160	342	6,941	80,443	10,699	1,138	8,900	20,737
Tranche 7 (de 181 a 210 days)	48,933	185	105,054	154,172	1,767	1,657	4,176	7,600
Tranche 8 (de 211 a 250 days)	81,533	849	2,268	84,650	15,929	868	17,278	34,075
Tranche 9 (Over 250 days)	311,495	111,534	190,129	613,158	228,717	234,023	197,425	660,165
Total	<u>69,469,225</u>	<u>176,272</u>	<u>631,880</u>	<u>70,277,377</u>	<u>60,486,219</u>	<u>303,524</u>	<u>432,624</u>	<u>61,222,367</u>

Provision for impairment of the portfolio of commercial accounts receivable:

Delinquency tranche	December 31, 2023				December 31, 2022			
	Invoices	Checks	Agreements	Total	Invoices	Checks	Agreements	Total
Delinquency tranche	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Current	30,304	-	306	30,610	131,339	-	1,937	133,276
Tranche 1 (de 1 a 30 days)	15,036	765	282	16,083	27,892	2,333	1,017	31,242
Tranche 2 (de 31 a 60 days)	19,521	1,099	4,067	24,687	63,160	1,119	2,637	66,916
Tranche 3 (de 61 a 90 days)	15,913	1,008	6,923	23,844	17,773	1,512	9,454	28,739
Tranche 4 (de 91 a 120 days)	97,977	1,320	10,496	109,793	27,623	161	22,775	50,559
Tranche 5 (de 121 a 150 days)	17,739	206	6,170	24,115	7,903	47	6,471	14,421
Tranche 6 (de 151 a 180 days)	21,162	88	5,536	26,786	4,729	300	6,031	11,060
Tranche 7 (de 181 a 210 days)	48,063	48	87,197	135,308	1,087	457	4,176	5,720
Tranche 8 (de 211 a 250 days)	79,146	849	2,206	82,201	15,686	868	17,278	33,832
Tranche 9 (Over 250 days)	307,766	111,534	190,129	609,429	228,200	234,023	197,425	659,648
Total	<u>652,627</u>	<u>116,917</u>	<u>313,312</u>	<u>1,082,856</u>	<u>525,392</u>	<u>240,820</u>	<u>269,201</u>	<u>1,035,413</u>



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As of December 31, 2023, the detail of trade receivables from Financial Services customers, separated by regular portfolio and portfolio with renegotiated terms, according to maturity tranche is as follows

Trade receivables Financial Services

	12.31.2023			12.31.2022		
	Regular portfolio	Portfolio with renegotiated terms	Total gross portfolio	Regular portfolio	Portfolio with renegotiated terms	Total gross portfolio
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Performing	12,354,205	1,107,340	13,461,545	14,066,571	965,954	15,032,525
Less than 30 days	831,103	206,101	1,037,204	1,441,003	290,148	1,731,151
Between 31 and 60 days	770,526	253,459	1,023,985	655,817	161,593	817,410
Between 61 and 90 days	555,385	190,072	745,457	509,984	131,953	641,937
Between 91 and 120 days	433,380	186,307	619,687	462,969	77,492	540,461
Between 121 and 150 days	369,087	99,699	468,786	351,236	64,186	415,422
Between 151 and 180 days	373,015	139,210	512,225	370,910	70,304	441,214
Total	15,686,701	2,182,188	17,868,889	17,858,490	1,761,630	19,620,120

Provision for Impairment of Financial Services

	12.31.2023			12.31.2022		
	Regular portfolio	Portfolio with renegotiated terms	Total gross portfolio	Regular portfolio	Portfolio with renegotiated terms	Total gross portfolio
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Performing	1,260,792	338,541	1,599,333	1,004,021	253,135	1,257,156
Less than 30 days	370,774	105,833	476,607	477,251	126,843	604,094
Between 31 and 60 days	360,287	144,645	504,932	231,744	78,998	310,742
Between 61 and 90 days	281,468	116,106	397,574	202,315	70,753	273,068
Between 91 and 120 days	337,362	144,547	481,909	313,796	52,274	366,070
Between 121 and 150 days	306,897	82,889	389,786	270,171	49,372	319,543
Between 151 and 180 days	327,518	122,226	449,744	314,977	59,702	374,679
Total	3,245,098	1,054,787	4,299,885	2,814,275	691,077	3,505,352



The detail of the portfolio by aging and maturity date is as follows:

December 31, 2023	Aging in days										Total
	Current	1-30	31-60	61-90	91-120	121-150	151-180	181-210	211-250	Over 250	
Trade and other receivables	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Trade receivables supermarkets, gross	66,355,979	2,036,932	546,186	143,803	190,797	71,257	80,443	154,172	84,650	613,158	70,277,377
Trade receivables Financial Services, gross	13,461,545	1,037,204	1,023,985	745,457	619,687	468,786	512,225	-	-	-	17,868,889
Impairment provision Supermarkets	(30,610)	(16,083)	(24,687)	(23,844)	(109,793)	(24,115)	(26,786)	(135,308)	(82,201)	(609,429)	(1,082,856)
Impairment provision Financial Services	(1,599,333)	(476,607)	(504,932)	(397,574)	(481,909)	(389,786)	(449,744)	-	-	-	(4,299,885)
Other receivables, gross (*)	61,315,174	-	-	-	-	-	-	-	-	-	61,315,174
Total, gross	141,132,698	3,074,136	1,570,171	889,260	810,484	540,043	592,668	154,172	84,650	613,158	149,461,440
Total allowance	(1,629,943)	(492,690)	(529,619)	(421,418)	(591,702)	(413,901)	(476,530)	(135,308)	(82,201)	(609,429)	(5,382,741)

(*) It mainly includes insurance accounts receivable for ThCh\$53,626,307 and ThCh\$6,225,309 for accounts receivable from collaborators.

December 31, 2023	Aging in days										Total
	Current	1-30	31-60	61-90	91-120	121-150	151-180	181-210	211-250	Over 250	
Trade and other receivables	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Trade receivables supermarkets, gross	57,738,968	1,543,069	569,856	482,558	136,067	29,272	20,737	7,600	34,075	660,165	61,222,367
Trade receivables Financial Services, gross	15,032,526	1,731,151	817,410	641,937	540,461	415,422	441,213	-	-	-	19,620,120
Impairment provision Supermarkets	(133,276)	(31,242)	(66,916)	(28,739)	(50,559)	(14,421)	(11,060)	(5,720)	(33,832)	(659,648)	(1,035,413)
Impairment provision Financial Services	(1,257,156)	(604,094)	(310,742)	(273,068)	(366,070)	(319,543)	(374,679)	-	-	-	(3,505,352)
Other receivables, gross (2)	46,690,012	-	-	-	-	-	-	-	-	-	46,690,012
Total, gross	119,461,506	3,274,220	1,387,266	1,124,495	676,528	444,694	461,950	7,600	34,075	660,165	127,532,499
Total allowance	(1,390,432)	(635,336)	(377,658)	(301,807)	(416,629)	(333,964)	(385,739)	(5,720)	(33,832)	(659,648)	(4,540,765)

(2) It mainly includes insurance accounts receivable for ThCh\$39,610,147 and ThCh\$6,013,566 for accounts receivable from collaborators.

The information regarding accounts receivable with renegotiated terms and with no renegotiated terms from trade receivables from supermarkets is detailed as follows:

Delinquency tranches in days	Balance as 12.31.2023						Balance as 12.31.2022					
	Portfolio not renegotiated		Renegotiated portfolio		Total gross portfolio		Portfolio not renegotiated		Renegotiated portfolio		Total gross portfolio	
	Number of customers	Gross amount ThCh\$	Number of customers	Gross amount ThCh\$	Number of customers	Gross amount ThCh\$	Number of customers	Gross amount ThCh\$	Number of customers	Gross amount ThCh\$	Number of customers	Gross amount ThCh\$
Current (*)	319	66,193,616	3	162,363	322	66,355,979	355	57,651,533	1	87,435	356	57,738,968
1-30 days	502	2,023,594	8	13,338	510	2,036,932	572	1,532,000	6	11,069	578	1,543,069
31-60 days	106	489,323	17	56,863	123	546,186	169	551,133	12	18,723	181	569,856
61-90 days	24	104,210	18	39,593	42	143,803	60	444,247	17	38,311	77	482,558
91-120 days	17	158,141	12	32,656	29	190,797	25	98,228	12	37,839	37	136,067
121-150 days	14	48,582	8	22,675	22	71,257	5	17,804	9	11,468	14	29,272
151-180 days	20	73,502	7	6,941	27	80,443	5	11,837	7	8,900	12	20,737
181-210 days	13	49,118	6	105,054	19	154,172	4	3,424	1	4,176	5	7,600
211-250 days	17	82,382	2	2,268	19	84,650	10	21,797	5	12,278	15	34,075
Over 250 days	77	423,029	13	190,129	90	613,158	233	462,740	13	197,425	246	660,165
Total	1,109	69,645,497	94	631,880	1,203	70,277,377	1,438	60,794,743	83	427,624	1,521	61,222,367

(*) Includes ThCh\$59,636,701 for accounts receivable from Transbank for payments with credit cards and restaurant tickets (ThCh\$50,825,729 as of December 31, 2022).

The Company has credit insurance for certain notes and in the event of customer default such amounts are written off. Customer's renegotiations or prepayment agreements are made by means of an agreement, which is supported by checks and/or promissory notes. Entering into an agreement is generated by the inability of a client to comply with the payment commitment on a certain date at one time or for several invoices that are not necessarily supported by credit insurance.

In the event that the customer enters into the agreement, all past due and unmatured debt, regardless of the type of debt (Rebate, Real Estate, Credit Notes, Other Debtors, etc.) is included in the agreement. The provision subscribed by the agreement is the sum of the particular provisions of the Invoices that make up the agreement, acknowledging their original aging, type of risk and initial amount owed, as stated in the Company's allowance policy.



The information regarding the regular portfolio and portfolio with renegotiated terms of Financial Services is detailed as follows:

Trade receivables Financial Services

	Balance as 12.31.2023					
	Regular portfolio		Renegotiated portfolio		Total gross portfolio	
	ThCh\$	No. of customers	ThCh\$	No. of customers	ThCh\$	No. of customers
Current	12,354,205	115,058	1,107,340	2,100	13,461,545	117,158
1-30 days	831,103	4,394	206,101	403	1,037,204	4,797
31-60 days	770,526	3,907	253,459	487	1,023,985	4,394
61-90 days	555,385	3,194	190,072	356	745,457	3,550
91-120 days	433,380	2,105	186,307	288	619,687	2,393
121-150 days	369,087	1,679	99,699	196	468,786	1,875
151-180 days	373,015	1,702	139,210	193	512,225	1,895
Total	15,686,701	132,039	2,182,188	4,023	17,868,889	136,062

	Balance as 12.31.2022					
	Regular Portfolio		Renegotiated portfolio		Total gross portfolio	
	ThCh\$	No. of customers	ThCh\$	No. of customers	ThCh\$	No. of customers
Current	14,066,572	173,122	965,954	2,111	15,032,526	175,233
1-30 days	1,441,003	8,508	290,148	607	1,731,151	9,115
31-60 days	655,817	3,898	161,593	321	817,410	4,219
61-90 days	509,984	3,244	131,953	245	641,937	3,489
91-120 days	462,969	3,073	77,492	136	540,461	3,209
121-150 days	351,236	2,253	64,186	90	415,422	2,343
151-180 days	370,910	2,489	70,304	82	441,214	2,571
Total	17,858,491	196,587	1,761,630	3,592	19,620,121	200,179



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The portfolio with disputed amounts and amounts in legal collection is detailed as follows:

	Balances as of 12.31.2023		Balances as of 12.31.2022	
	Number of customers	Amount ThCh\$	Number of customers	Amount ThCh\$
Protested Notes Receivable	353	176,229	452	303,529
Total	353	176,229	452	303,529

As of December 31, 2023 and 2022, the allowance for doubtful accounts and amounts written off are detailed as follows:

	Twelve months ended	
	12.31.2023 ThCh\$	12.31.2022 ThCh\$
Supermarket Portfolio Allowance	241,478	4,776
Allowance for Financial Services Portfolio	6,302,416	-
Write-offs for the year in Supermarkets (*)	(194,035)	(249,989)
Write-offs for the year in Financial Services (*)	(5,507,883)	-

(*) Write-offs are recognized net of recoveries.

As of December 31, 2023 and 2022, factors for the allowance for doubtful accounts, separated by invoices and checks and covenants, per the default tranches and supermarket segment, are detailed as follows:

Delinquency tranches	December 31, 2023				December 31, 2022			
	Invoices	Checks	Agreements	Total	Invoices	Checks	Agreements	Total
Current	0.0%	0.0%	0.2%	0.0%	0.2%	0.0%	0.0%	0.2%
Tranche 1 (1-30 days)	0.8%	3.4%	2.1%	0.8%	1.9%	5.8%	9.2%	2.0%
Tranche 2 (31-60 days)	4.2%	5.4%	7.2%	4.5%	11.7%	10.3%	14.1%	11.7%
Tranche 3 (61-90 days)	17.3%	8.1%	17.5%	16.6%	4.1%	11.0%	24.7%	6.0%
Tranche 4 (91-120 days)	64.8%	18.9%	32.1%	57.5%	28.3%	21.7%	60.2%	37.2%
Tranche 5 (121-150 days)	37.2%	21.9%	27.2%	33.8%	44.9%	23.9%	56.4%	49.3%
Tranche 6 (151-180 days)	28.9%	25.7%	79.8%	33.3%	44.2%	26.4%	67.8%	53.3%
Tranche 7 (181-210 days)	98.2%	25.9%	83.0%	87.8%	61.5%	27.6%	100.0%	75.3%
Tranche 8 (211-250 days)	97.1%	100.0%	97.3%	97.1%	98.5%	100.0%	100.0%	99.3%
Tranche 9 (Over 250 days)	98.8%	100.0%	100.0%	99.4%	99.8%	100.0%	100.0%	99.9%
Total Weighted	0.9%	66.3%	49.6%	1.5%	0.9%	79.3%	62.2%	1.7%



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The allowance rates for the portfolio with renegotiated terms and the regular portfolio (covenants), including average loss rates by tranche are as follows:

Delinquency tranche	12.31.2023		12.31.2022	
	Portfolio not renegotiated	Renegotiated portfolio	Portfolio not renegotiated	Renegotiated portfolio
Current	0.0%	0.2%	0.2%	2.2%
1-30 days	0.8%	2.1%	2.0%	9.2%
31-60 days	4.2%	7.2%	11.7%	14.1%
61-90 days	16.2%	17.5%	4.3%	24.7%
91-120 days	62.8%	32.1%	28.3%	60.2%
121-150 days	36.9%	27.2%	44.7%	56.4%
151-180 days	28.9%	79.8%	42.5%	67.8%
181-210 days	97.9%	83.0%	45.1%	100.0%
211-250 days	97.1%	97.3%	98.6%	100.0%
Over 250 days	99.1%	100.0%	99.9%	100.0%
Total Weighted	1.1%	49.6%	1.3%	62.2%

As of December 31, 2023 and 2022, allowance account/portfolio risk ratios are as follows:

Risk Ratio		12.31.2023	12.31.2022
Allowance / Portfolio	=	1.5%	1.7%
Write-off / Portfolio	=	0.3%	0.4%

Allowance factors for the regular portfolio and the portfolio with renegotiated terms of financial service customers, including the average loss rates for past due tranches, are detailed as follows:

	12.31.2023			12.31.2022		
	Regular portfolio	Portfolio with renegotiated terms	Total gross portfolio	Regular portfolio	Portfolio with renegotiated terms	Total gross portfolio
Performing	10.21%	30.57%	11.88%	7.14%	26.21%	8.36%
Less than 30 days	44.61%	51.35%	45.95%	33.12%	43.72%	34.90%
Between 31 and 60 days	46.76%	57.07%	49.31%	35.34%	48.89%	38.02%
Between 61 and 90 days	50.68%	61.09%	53.33%	39.67%	53.62%	42.54%
Between 91 and 120 days	77.84%	77.59%	77.77%	67.78%	67.46%	67.73%
Between 121 and 150 days	83.15%	83.14%	83.15%	76.92%	76.92%	76.92%
Between 151 and 180 days	87.80%	87.80%	87.80%	84.92%	84.92%	84.92%
Total	20.69%	48.34%	24.06%	15.76%	39.23%	17.87%



As of December 31, 2023 and 2022, risk ratios for allowances/portfolio and write-off/portfolio for financial service customers are detailed as follows:

Ratio risk		12.31.2023	12.31.2022
Percentage of renegotiated portfolio over the total portfolio	=	12.2%	9.0%
Portfolio index with arrears greater than 90 days, over the total portfolio	=	9.0%	7.1%
Allowance percentage over total gross portfolio	=	25.6%	19.0%

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10. BALANCES AND TRANSACTIONS WITH RELATED PARTIES

Transactions among Group companies correspond to ordinary transactions performed during the normal course of business with respect to transaction objectives and conditions.

Such transactions have been eliminated in consolidation and are not detailed in this note.

Balances and transactions with related parties

As of December 31, 2023 and 2022, trade receivables due from and payables due to related parties not consolidated are detailed as follows:

a. Trade receivables due from related parties

TAX ID No	Company	Relationship	Country	Currency	Current		Non-current	
					12.31.2023	12.31.2022	12.31.2023	12.31.2022
					ThCh\$	ThCh\$	ThCh\$	ThCh\$
76.063.653-3	Unired S.A. (1)	Associate	Chile	Ch\$	505,227	401,278	-	-
76.263.357-4	Empresa SG S.A.	Related to Parent	Chile	Ch\$	1,213	-	-	-
	Total				<u>506,440</u>	<u>401,278</u>	<u>-</u>	<u>-</u>

- (1) Unired S.A., is an associate incorporated to collect basic service bills from customers, which can be paid at the cash terminals of the supermarkets or through its website.

**b. Trade payables due to related parties**

TAX ID No	Company	Relationship	Country	Currency	Current		Non-current	
					12.31.2023 ThCh\$	12.31.2022 ThCh\$	12.31.2023 ThCh\$	12.31.2022 ThCh\$
65.034.895-8	Fundación Descúbreme	Related to Parent	Chile	Ch\$	16,825	11,463	-	-
76.063.653-3	Unired S.A. (1)	Associate	Chile	Ch\$	586,623	973,296	-	-
76.472.896-3	Soc. Constructora El Trigal SpA	Related to Parent	Chile	Ch\$	-	14,000	-	-
76.170.725-6	Copesa S.A.	Related to Parent	Chile	Ch\$	15,053	18,326	-	-
	Total				<u>618,501</u>	<u>1,017,085</u>	<u>-</u>	<u>-</u>

(1) Unired S.A., is an associate incorporated to collect basic service bills from customers, which can be paid at the cash terminals of the supermarkets or through its website.



c. Most significant transactions with non-group related companies and their effects on comprehensive income

The Company discloses transactions with related parties not included in consolidation the amount of which for the period exceeded ThCh\$5,000.

As of December 31, 2023 and 2022, the effect of such transactions on the statement of comprehensive income is detailed as follows:

TAX ID No	Company	Relationship	Description of the transaction	Accumulated 01.01.2023 12.31.2023		Accumulated 01.01.2022 12.31.2022	
				Transaction amount	Effect on profit or loss (debit) credit	Transaction amount	Effect on profit or loss (debit) credit
				ThCh\$	ThCh\$	ThCh\$	ThCh\$
5.911.895-1	Álvaro José Saieh Bendeck	Controlling Shareholder	External services	215,806	(215,806)	145,057	(145,057)
65.034.895-8	Fundación Descúbreme	Related to Parent	Collection	159,558	-	150,468	-
76.002.124-5	SR Inmobiliaria S.A. (1)	Common Parent	Lease of assets	-	-	6,842,805	(5,750,256)
			Shared expenses	-	-	1,094,830	(920,025)
76.014.444-4	Inmobiliaria SRW S.A. (1)	Common Parent	Lease of assets	-	-	236,668	(198,881)
			Shared expenses	-	-	71,043	(59,700)
76.014.448-7	Inmobiliaria SRR S.A. (1)	Common Parent	Lease of assets	-	-	311,554	(261,810)
			Shared expenses	-	-	99,004	(83,197)
76.014.452-5	Inmobiliaria SRB S.A. (1)	Common Parent	Lease of assets	-	-	309,017	(259,678)
76.046.651-4	Inmobiliaria Puente Ltda. (1)	Common Parent	Lease of assets	-	-	1,163,586	(977,803)
			Shared expenses	-	-	329,524	(276,911)
76.050.151-4	Inmobiliaria Punta Arenas S.A. (1)	Common Parent	Lease of assets	-	-	101,166	(85,014)
76.058.352-9	Vivo Corp S.A. (1)	Common Parent	Income for lease of assets	-	-	24,404	20,508
			Sale of Goods	-	-	297	249
76.063.653-3	Unired S.A.	Associate	Other income	403,699	341,795	432,926	372,119
			Collection of payment of service bills	98,412,878	-	127,920,665	-
			Transfer of Funds	98,298,164	-	127,834,015	-
			Gift card sale	6,500	-	-	-
			Service comission	9,287	(7,805)	433,970	(363,109)
			Collection commission	293,586	(246,711)	21,951	-



TAX ID No	Company	Relationship	Description of the transaction	Accumulated 01.01.2023 12.31.2023		Accumulated 01.01.2022 12.31.2022	
				Transaction amount	Effect on profit or loss (debit) credit	Transaction amount	Effect on profit or loss (debit) credit
				ThCh\$	ThCh\$	ThCh\$	ThCh\$
76.086.272-K	Unicard S.A. (2)	Associate	Service comission	-	-	303,665	(255,319)
			Other income	-	-	690,864	586,303
			Sales of Unimarc cards	-	-	24,354,723	-
			Transfer of funds	-	-	19,533,754	-
			Collection	-	-	19,499,522	-
			Interests	-	-	2,033,809	2,033,809
			Gift card sale	-	-	5,000	-
			Loans	-	-	2,700,000	-
76.454.856-6	Unimarc Corredores De Seguros Ltda. (2)	Associate	Other income	-	-	85,202	75,952
76.891.181-9	Administradora de Tecnologías y Servicios Unicard Ltda. (2)	Associate	Other income	-	-	81,587	70,130
			Gift card sale	-	-	17,384	-
			Capital Contribution	-	-	2,453,070	-
76.472.896-3	Sociedad de profesionales El Trigo SPA	Indirect	Consulting	55,302	55,302	117,025	117,025
76.170.725-6	Copesa S.A.	Common Parent	Advertising	72,528	(60,948)	121,027	(101,703)
96.541.340-5	Hotel Corporation Of Chile S.A.	Related to Parent	Other services	-	-	15,139	(12,722)
76.263.357-4	Empresa SG S.A.	Related to Parent	Lease of assets	55,822	55,822	-	-
			Administration Services	13,151	13,151	-	-
96.763.040-3	Inmobiliaria Rio Lluta S.A. (1)	Common Parent	Lease of assets	-	-	182,800	(153,613)
97.023.000-9	Banco Itau CorpBanca	Related to Parent	Commissions	-	-	50,536	(42,467)

- (1) On August 23, 2022 these companies ceased to be related entities and transactions are recorded only until August 23, 2022.
(2) Transactions are presented up to December 20, the date on which these companies are consolidated in SMU.

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d. Administration and senior management

The members of senior management and other individuals who assume the management of the SMU Group, as well as the shareholders or the natural persons or legal entities they represent, as of December 31, 2023 and 2022 have not been involved in unusual transactions.

SMU S.A. is managed by a Board of Directors composed of 9 members, who remain in office for a period of 3 years with the possibility of being re-elected.

At the Ordinary Shareholders' Meeting held on April 20, 2021, the Board of Directors was elected and is composed of the following members:

- **Mrs. Pilar Dañobeitia Estades**, *Chairwoman of the Board*
- **Mrs. María Francisca Saieh Guzmán**; *Vice-Chairwoman of the Board*
- **Sr. Alejandro Álvarez Aravena**, *Director*
- **Mr. Abel Bouchon Silva**, *Director*
- **Mr. Fernando del Solar Concha**, *Director*
- **Mr. Juan Andrés Olivos Bambach**, *Director*
- **Mr. Raúl Sotomayor Valenzuela**, *Director*
- **Mr. Rodrigo Pérez Mackenna**, *Independent Director and*
- **Mrs. Tina Rosenfeld Kreisselmeyer**, *Independent Director*

Board of Directors' Committee

As of December 31, 2023, the Board of Directors' Committee is composed of the following members:

Mr. Alejandro Álvarez Aravena,
Mr. Rodrigo Pérez Mackenna, y
Mrs. Tina Rosenfeld Kreisselmeyer

e. Key management personnel and executive compensation

During the years ended December 31, 2023 and 2022, the compensation received by managers and main executives of the SMU Group amounts to ThCh\$5,431,093 and ThCh\$9,864,904, distributed in 13 executives in both years. These amounts include the payment of the executives' annual bonus corresponding to the previous year and the payment of the long-term incentive in 2022.

The executives have two variable income systems:

- **Short-term:** which consists of an annual bonus for meeting objectives. These objectives are defined and approved by the Board of Directors. At the beginning of each evaluation period they are delivered and informed to each executive.

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- Long-Term: consisting of a bonus with a retention component and goal achievement component established at a three-year horizon (2021-2023). These objectives are defined and approved by the Board of Directors and relate to financial objectives and stock market appreciation versus the Selective Share Price Index (IPSA), and for a subgroup of executives that includes the CEO, objectives also add the return on equity objective for the 2021-2023 period.

f. Directors' fees

At the Ordinary Shareholders' Meeting held on April 20, 2023, the monthly salary for directors was set at UF 440 for the Chairman, UF 275 for the Vice-Chairman and UF 165 for each director. Likewise, it was agreed to set as the monthly salary system for the members of the following committees: Directors' Committee: UF 150 for the Chairman of the Committee, UF110 for each member, Investment Committee: UF75 for the Chairman of the Committee, UF 55 for each member; People Committee: UF 75 for the Chairman of the Committee, UF55 for each member; Audit and Risk Committee: UF75 for the Chairman of the Committee, UF55 for each member; Sustainability Committee: UF75 for the Chairman of the Committee, UF55 for each member; Compliance Committee: UF75 for the Chairman of the Committee, UF55 for each member; Strategy Committee: UF75 for the Chairman of the Committee, UF 55 for each member.

The Director, Mr. Raúl Sotomayor Valenzuela, resigned to his per diem remuneration.

The detail of the Directors that received fees for the periods ended December 31, 2023 and 2022 is as follows:

Name	Position	12.31.2023 ThCh\$	12.31.2022 ThCh\$
Pilar Dañobeitia Estades	Chairwoman	263,122	216,098
María Francisca Saieh Guzmán	Vice-Chairwoman	136,178	112,238
Alejandro Álvarez Aravena	Director	115,146	98,983
Fernando Del Solar Concha	Director	89,328	72,575
Abel Bouchon Silva	Director	93,314	77,274
Juan Andrés Olivos B.	Director	120,774	103,802
Rodrigo Pérez Mackenna	Director	156,599	117,896
Tina Rosenfeld Kreisselmeyer	Director	157,475	131,788



11. INVENTORIES

a. As of December 31, 2023 and 2022, this caption is composed of the following:

	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Merchandise	211,261,969	239,426,592
Raw Materials	652,132	884,932
Supplies	1,627,234	1,705,883
Imports in transit	8,001,093	6,837,367
Estimation of impairment due to obsolescence	<u>(3,104,166)</u>	<u>(3,501,519)</u>
Total	<u>218,438,262</u>	<u>245,353,255</u>

b. Amounts of inventories expended

The Company records the total cost of inventories in the caption cost of sales in the statement of comprehensive income.

c. Allowance and impairment estimates

Provision at net realizable value (NRV)

The net realizable value of the cost of inventories is subject to adjustment against profit or loss in those cases where their cost exceeds their net realizable value. For these purposes, net realizable value is understood as the estimated price to sale in the normal course of business, less all estimated costs that will be incurred in performing the sale.

During the year ended December 31, 2023, the amount expensed was ThCh\$492,911 as an increase to the allowance, and during the same period through the sale of inventory, ThCh\$548,309 of the allowance has been released.

As of December 31, 2023 and 2022 and, the carrying amount of inventories adjusted at net realizable value is as follows:

	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Carrying amount	1,101,727	1,335,519
Adjustment to net realizable value	<u>(53,204)</u>	<u>(108,602)</u>
Net realizable value	<u>1,048,523</u>	<u>1,226,917</u>

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Obsolescence

The Company conducts a periodically analysis of the quality of inventories and determines an allowance for obsolescence based on different factors, which include turnover, quality and condition of the product held for sale.

As of December 31, 2023 and 2022, this caption is as follows:

	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Opening balance	3,501,519	1,974,157
Increase in the allowance	8,935,666	8,049,205
Uses of the allowance	<u>(9,333,019)</u>	<u>(6,521,843)</u>
Total	<u>3,104,166</u>	<u>3,501,519</u>

d. Inventories pledged as collateral

At each period-end, there were no inventories subject to guarantees, pledges or restrictions of any kind.

e. During the years ended December 31, 2023 and 2022, inventory consumptions recognized as costs were as follows:

	01.01.2023	01.01.2022
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Inventory costs recognized during the period	(1,899,557,592)	(1,910,759,443)
Other inventory costs	<u>(75,857,526)</u>	<u>(79,978,809)</u>
Total (*)	<u>(1,975,415,118)</u>	<u>(1,990,738,252)</u>

(*) Cost of sales of financial services of ThCh\$9,067,902 for the year ended December 31, 2023 and of ThCh\$280,559 for the year ended December 31, 2022 must be added to cost of inventories sold for the calculation of the total consolidated cost.



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12. INCOME TAXES

- a. As of December 31, 2023 and 2022, income tax (expense) recorded in the consolidated statements of comprehensive income is as follows:

Income tax benefit (expense)	01.01.2023	01.01.2022
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Current tax expense	-	-
Other current tax (expense) benefit	-	(5,108)
Income (expense) from current taxes, net total	<u>-</u>	<u>(5,108)</u>
Deferred tax related to the generation and reversal of temporary differences associated with current taxes.	(12,931,537)	42,977,831
Deferred tax income (expense), net total	<u>(12,931,537)</u>	<u>42,977,831</u>
Total	<u>(12,931,537)</u>	<u>42,972,723</u>

- b. The total credit for the period reconciled to the profit or loss for accounting purposes, is as follows:

	01.01.2023	%	01.01.2022	%
	12.31.2023		12.31.2022	
	ThCh\$		ThCh\$	
Profit (loss) before tax	100,205,739		88,551,667	
Tax loss	<u>(27,055,550)</u>	-27.00%	<u>(23,908,950)</u>	-27.00%
Adjustments to income (expense) for taxes used at the legal rate:				
Permanent differences	14,184,470	14.16%	66,967,223	75.63%
On rate applied to foreign subsidiaries	<u>(60,457)</u>	-0.06%	<u>(85,550)</u>	-0.10%
Total adjustments to tax income using the legal rate	<u>14,124,013</u>		<u>66,881,673</u>	
Tax revenue using the effective rate	<u>(12,931,537)</u>	-12.90%	<u>42,972,723</u>	48.53%

Tax rates used for reconciliations of the periods presented correspond to the tax rates in force both in Chile and Peru.

Because of the tax system applicable to the Group companies, the current income tax rate is 27%.



c. As of December 31, 2023 and 2022, the detail of current tax assets and liabilities is as follows:

	Assets		Liabilities	
	12.31.2023	12.31.2022	12.31.2023	12.31.2022
	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Income tax expense	-	-	1,182,565	256,979
Monthly provisional income tax payments (*)	1,246,044	1,110,939	-	-
SENSE credit for training expenses	2,039,941	1,713,886	-	-
Recoverable taxes from prior years	1,141,997	19,630	-	-
Total	4,427,982	2,844,455	1,182,565	256,979

(*) The provision for income taxes as of December 31, 2023 and 2022 is presented net of monthly interim payments.

d. As of December 31, 2023 and 2022, deferred tax assets and liabilities are as follows:

Deferred tax assets, recognized:	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Deferred revenue (income)	4,553,987	4,759,304
Provisions	21,105,367	17,155,985
Tax losses	472,357,242	479,441,435
Intangible assets amortizable for tax purposes	4,521,818	21,278,422
Deferred tax assets	502,538,414	522,635,146
Deferred tax liabilities, recognized:	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Property, plant and equipment	21,355,582	32,598,793
Other financial goodwill	41,572	48,500
Other (*)	14,479,103	10,716,387
Deferred tax liabilities	35,876,257	43,363,680
Net deferred taxes, recognized:	466,662,157	479,271,466

(*) Corresponds mainly to the deferred tax associated with the insurance account receivable for ThCh\$14,479,103.

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e. Deferred tax balances

As of December 31, 2023 and 2022, net deferred tax assets relate to the following movements:

	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Opening balance of deferred taxes, net	479,271,466	424,014,731
Changes in deferred tax assets and liabilities that affect the result	(12,931,537)	55,439,047
Foreign subsidiary parity variation	<u>322,228</u>	<u>(182,312)</u>
Closing balance of deferred taxes, net	<u>466,662,157</u>	<u>479,271,466</u>

The effect on deferred tax assets for the years ended December 31, 2023 and 2022, relates to the following:

	01.01.2023	01.01.2022
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Income received in advance	(205,317)	465,219
Provisions	3,949,381	409,963
Tax loss	(7,084,193)	66,412,581
Intangible assets depreciable for tax purposes	(16,756,604)	(9,210,540)
Property, plant and equipment	10,920,983	(15,166,791)
Deferred tax liabilities relating to others	(3,762,716)	-
Other financial goodwill	<u>6,929</u>	<u>67,399</u>
Total effect on results	<u>(12,931,537)</u>	<u>42,977,831</u>
Translation effect Deferred Taxes Peru	<u>322,228</u>	<u>(182,312)</u>
Total deferred tax variation	<u><u>(12,609,309)</u></u>	<u><u>42,795,519</u></u>

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Variance in deferred taxes related to tax losses relates to the following:

	01.01.2023	01.01.2022
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Consolidated profit or loss	(27,055,550)	(23,793,375)
Monetary correction loss	21,888,334	54,022,829
Monetary correction permanent differences	3,388,290	18,050,973
Adjustments for variation of the tax result	(5,305,267)	18,132,154
Total	<u>(7,084,193)</u>	<u>66,412,581</u>

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13. NON-CURRENT ASSETS OR GROUPS OF ASSETS FOR DISPOSAL CLASSIFIED AS HELD FOR SALE.

On October 8, 2020, Supermercados Chile S.A. and Inversiones SMU SpA. and Inversiones SMU SpA, both subsidiaries of the Company and owners of 100% of the share capital of Ok Market S.A., entered into a binding agreement with FEMSA Comercio S.A. C.V., for the sale of 100% of the share capital owned by them in Ok Market S.A. On February 28, 2022, the buyer finally acquired 100% of the shares of OK Market S.A.

The breakdown of the profit or loss from discontinued operations within comprehensive income, until the date of sale (February 28, 2022):

	01.01.2022
	12.31.2022
	ThCh\$
Statement of income	
Revenue	9,146,970
Cost of sales	(5,361,132)
Administrative and selling expenses	(3,894,233)
Other non-operating income (expenses)	<u>86,025</u>
Profit (loss) before tax from discontinued operations	<u>(22,370)</u>
Income for income taxes	<u>557,450</u>
Profit for the period from discontinued operations	<u>535,080</u>

The net cash flows attributable to the discontinued operation of Ok Market S.A. are presented below:

	01.01.2022
	12.31.2022
	ThCh\$
Operating activities	674,447
Investing activities	(70,101)
Financing activities	<u>(495,102)</u>
Total	<u>109,244</u>



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14 INVESTMENTS IN SUBSIDIARIES

The consolidated financial statements include the financial statements of the Parent and controlled companies (see Note 2). The detailed information of direct subsidiaries as of December 31, 2023 and 2022 is included below:

12.31.2023

Company	Current Assets ThCh\$	Non-current Assets ThCh\$	Current Liabilities ThCh\$	Non-current liabilities ThCh\$	Revenu ThCh\$	Profit or loss for the year ThCh\$
Inversiones SMU Ltda.	761,499,616	1,429,793,262	518,585,534	544,498,806	2,851,927,766	140,621,601
Inversiones SMU SpA	196	13,639	12,347	-	-	(4)
Omicron SpA	-	756	1,660	-	-	35
Inversiones Omega Ltda.	2,200,263	140,272,936	97,949,021	-	2,492,602	(34,717,434)
Unidata S.A	3,430,567	9,210,818	26,899,686	-	12,718,618	(1,362,805)
Inversiones RF S.A.	17,428,618	26297201	3,524,564	-	10,134,432	(5,454,415)

12.31.2022

Company	Current Assets ThCh\$	Non-current Assets ThCh\$	Current Liabilities ThCh\$	Non-current liabilities ThCh\$	Revenu ThCh\$	Profit or loss for the year ThCh\$
Inversiones SMU Ltda.	588,040,526	1,389,615,036	508,047,584	483,792,637	2,836,800,961	193,743,635
Inversiones SMU SpA	196	13,644	12,348	-	-	(6)
Omicron SpA	-	721	1,660	-	-	84
Inversiones Omega Ltda.	2,065,233	141,263,902	467,907,522	-	3,242,404	(41,303,461)
Unidata S.A	2,898,982	8,742,459	24,035,096	197,931	10,911,443	(1,670,681)
Inversiones RF S.A.	20,400,522	24,026,544	19,472,761	-	9,917,461	(2,146,259)



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15 EQUITY ACCOUNTED INVESTMENTS IN ASSOCIATES

12.31.2023

Company	Number of shares	Ownership %	Balance as of 01.01.2023 ThCh\$	Additions ThCh\$	Dividends ThCh\$	Profit (Loss) for the year ThCh\$	Total 12.31.2023 ThCh\$
Unired S.A.	1,218,581	49.00%	3,252,540	-	(75,151)	(73,118)	3,104,271
Total			3,252,540	-	(75,151)	(73,118)	3,104,271

12.31.2022

Company	Número Number of shares	Ownership 12.31.2022 %	Balance as of 01.01.2022 ThCh\$	Additions ThCh\$	Dividends ThCh\$	Profit (Loss) for the year ThCh\$	Consolidation December 20, 2022 ThCh\$	Total 12.31.2022 ThCh\$
Unicard S.A. (*)	29,068	42.63%	10,414,311	-	-	(433,716)	(9,980,595)	-
Unired S.A.	1,218,581	49.00%	3,143,958	-	(346,855)	455,437	-	3,252,540
Inversiones RF S.A. (*)	16,504,966	11.11%	1,347,915	3,850,000	-	(133,515)	(5,064,400)	-
Unimarc Corredores de Seguros Ltda. (*)	-	42.63%	(262,271)	-	-	(93,100)	355,371	-
Administradora de Tecnologías y Servicios Unicard Ltda. (*)	-	42.63%	(893,830)	2,453,070	-	(349,408)	(1,209,832)	-
Total			13,750,083	6,303,070	(346,855)	(554,302)	(15,899,456)	3,252,540

(*) On December 20, 2022, SMU increased its ownership interest in Inversiones RF S.A., the Parent of the companies Unicard S.A., Administradora de Tecnologías y Servicios Unicard Ltda. and Unimarc Corredores de Seguros Ltda., obtaining the control of RF as the main shareholder. This implies that, beginning on such date, SMU includes these companies in its consolidation.

The detailed information of associates as of December 31, 2023 and 2022 is included below:

12.31.2023

Company	Information date	Current assets ThCh\$	Non-current assets ThCh\$	Current Liabilities ThCh\$	Non-current liabilities ThCh\$	Revenue ThCh\$	Net Profit (loss) amount ThCh\$
Unired S.A.	12.31.2023	10,081,895	6,620,203	10,371,811	-	4,845,121	(153,809)

12.31.2022

Company	Information date	Current assets ThCh\$	Non-current assets ThCh\$	Current Liabilities ThCh\$	Non-current liabilities ThCh\$	Revenue ThCh\$	Net Profit (loss) amount ThCh\$
Unired S.A.	12.31.2022	12,890,734	5,721,305	11,974,576	-	5,770,231	929,464



16 GOODWILL

a. As of December 31, 2023 and 2022, this caption is composed of the following:

Company	Goodwill		Country
	12.31.2023	12.31.2022	
	ThCh\$	ThCh\$	
Supermercados El Pilar Linares S.A.	3,981,708	3,981,708	Chile
Supermercados Euromarket S.A.	5,488,779	5,488,779	Chile
Comercial Split S.A.	23,252,245	23,252,245	Chile
Los Naranjos Dos S.A.	4,114,220	4,114,220	Chile
Puerto Saavedra S.A.	11,364,886	11,364,886	Chile
Comercial Limache S.A.	3,593,336	3,593,336	Chile
Ribeiro Dos S.A.	3,201,790	3,201,790	Chile
Puerto Cristo S.A.	10,508,494	10,508,494	Chile
Supermercados Hipermás S.A.	8,601,028	8,601,028	Chile
Supermercados Palmira Iquique S.A.	5,855,950	5,855,950	Chile
Supermercados Gracia Olano S.A.	2,564,578	2,564,578	Chile
Supermercados Rossi S.A.	3,351,543	3,351,543	Chile
Sociedad Operadora Gutierrez Zepeda S.A.	6,005,979	6,005,979	Chile
Supermercados Sawy S.A.	2,838,441	2,838,441	Chile
Multimayor 10 S.A.	2,115,848	2,115,848	Chile
Unimarc S.A.	49,807,768	49,807,768	Chile
Distribuidora y Mayorista San Fernando S.A.	2,490,534	2,490,534	Chile
Mayorista Talca S.A.	7,303,833	7,303,833	Chile
Distribuidora Súper 10 S.A.	12,882,821	12,882,821	Chile
Supermercados Bryc S.A.	30,939,188	30,939,188	Chile
Supermercados El Loro S.A.	5,367,533	5,367,533	Chile
Supermercados Santo Domingo S.A.	3,490,662	3,490,662	Chile
Operadora Supermercados Tocopilla S.A.	1,503,744	1,503,744	Chile
Comercial Itihue S.A.	645,269	645,269	Chile
Compañía Frigorífico de Magallanes Dos S.A.	5,591,829	5,591,829	Chile
Abu.Gosch y Cía. Ltda.	8,738,761	8,738,761	Chile
Nuevo Arauco S.A.	11,886,442	11,886,442	Chile
Huilliches S.A.	252,675	252,675	Chile
El Inca S.A.	1,575,222	1,575,222	Chile
Supermercados La Bandera Azul Dos S.A.	1,344,721	1,344,721	Chile
Operadora Chillan S.A.	3,631,859	3,631,859	Chile
Comercial Costasol S.A.	633,034	633,034	Chile
Operadora Supermercados Lascar S.A.	843,526	843,526	Chile
Supermercado Castro S.A.	2,437,280	2,437,280	Chile
Operadora Amigo S.A.	1,251,100	1,251,100	Chile
Supermercados Mayorista de la Calera S.A.	1,920,830	1,920,830	Chile
Supermercados Don Kiko S.A.	977,719	977,719	Chile
Operadora Beckna S.A.	3,531,512	3,531,512	Chile
Operadora La Italiana Dos S.A.	5,656,927	5,656,927	Chile
Los Delfines S.A.	333,823	333,823	Chile
Comercial Costasol S.A.	215,462	215,462	Chile



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Todo Market S.A.	510,393	510,393	Chile
Comercial La Lica S.A.	776,661	776,661	Chile
Comercial Hinojosa S.A.	1,072,142	1,072,142	Chile
Convento Nuevo S.A.	579,973	579,973	Chile
Supermercado Praga S.A.	685,364	685,364	Chile
Supermercados Linderos S.A.	862,990	862,990	Chile
Marycarla S.A.	2,360,250	2,360,250	Chile
Supermercado Mayorista La Calera Dos S.A.	110,520	110,520	Chile
Vegamercado S.A.	22,211,250	22,211,250	Chile
Operadora Lubba S.A.	1,789,073	1,789,073	Chile
Telemercados Europa S.A.	9,561,681	9,561,681	Chile
San Rosendo Dos S.A.	4,937,168	4,937,168	Chile
Comercializadora y Distribuidora Oso Polar S.A.	3,173,293	3,173,293	Chile
Cadena Ofermax (Bayyad & Georgos)	316,657	316,657	Chile
Maxi Bodega y Don Vitto	3,897,729	3,184,745	Perú
Sociedad Inversiones P&P S.A.	1,072,700	876,479	Perú
Supermercados del Sur S.A.	<u>342,894,556</u>	<u>342,894,556</u>	Chile
Total Goodwill	<u>658,905,299</u>	<u>657,996,094</u>	
Accumulated impairment	<u>(185,057,068)</u>	<u>(185,057,068)</u>	
Total	<u>473,848,231</u>	<u>472,939,026</u>	

b. Main aspects considered for business combinations:

The process of successive acquisitions is part of the SMU Group's business plan intended to increase market share together with extending the presence of the chain in other regions of Chile, to become one of the main players in the domestic market and offer more competitive, higher quality and best prices to customers. This was based on achieving synergies through increasing purchase volume and distribution by integrating lower chains, which could be achieved by obtaining better prices for inventory purchases by trading greater volumes and improving competitiveness.

Each acquisition met the definition in IFRS 3 to be treated as a business combination, as the acquisition model used for each transaction was the acquisition of business units, which, for operating purposes, were assigned a new legal entity (Company). These entities represented a going concern, which generated positive EBITDA from the time control commences.



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Description of the acquisition process performed by the Company:

In most of the business acquisitions made by SMU the Group opted not to acquire the existing company given the implicit risk of contingencies this could bring.

For this reason, the Company structured an acquisition process that focused on the acquisition of business units with their assets acquired separately (principally inventories and property, plant and equipment). This was performed by acquiring the real estate properties through real estate companies, using as a formula the average of appraisal prices performed by third parties, which resulted in assets being acquired and recorded from inception at their market value not giving rise to any subsequent adjustments for such concept. In addition, the stock of inventories at the date of entering the contract was acquired separately, setting the price on the basis of a pervasive inventory taking and measurement at replacement cost used by the buyer or seller depending on each particular negotiation. Accordingly, these assets are acquired and recorded at market value at their acquisition date. Also, a business unit represented by a new legal entity (Company) was acquired whose only assets were the movable assets required for operating stores, as well as the trademark rights, software, licenses and other intangible assets.

Companies acquired using the structure indicated in the preceding paragraph by applying the business combination method for accounting recognition purposes mainly owned one relevant identifiable intangible asset, which was the trademark used by each chain. In this regard, only the “Unimarc” and “Mayorista” trademarks were recorded as separate identifiable intangible assets, because according to the business plan, the other trademarks would not be used by the SMU Group and, therefore, they were part of the goodwill acquired. Because of the structure of the acquisition, no liabilities that should be assumed were identified as a result of the combination.

For those purchases where the acquisition was made through the purchase of whole companies (Alvi Supermercados Mayoristas S.A., Construmart S.A. and Supermercados del Sur S.A.) the identification of identifiable assets resulted in the recognition of the Construmart S.A. and Mayorsa brands, as well as customer lists or portfolios.

Factors resulting in goodwill:

Goodwill recognized mainly represents the synergies generated when integrating each new business unit. This is obtained by achieving efficiency in purchasing costs, as the combined Company has more purchasing power, better distribution channels and has presence in multiple regions. The Company’s analysis of future cash flows that will be obtained after incorporating an additional chain results in amounts higher than those achieved individually by the separate sum of each company prior to the acquisition, generating a significant factor for determining payment of a higher amount than the asset value, which is represented by the goodwill recognized. Additionally, such goodwill incorporates the value paid for the trademarks (except for the Unimarc, Mayorista, Construmart, Telemercados, Comer and Alvi trademarks, which were recorded separately), and software, among other minor intangible assets not used and, accordingly, not recorded separately as provided by IFRS 3.

**Amounts of revenue and profit or loss of acquired and combined entity:**

As indicated in the preceding paragraphs, the Company has acquired assets separately that generate a business unit and accordingly, it is impracticable to determine the amount of revenue and profit or loss of the acquiree from the acquisition date or from January 1 of the year of acquisition as required by IFRS 3.B64 q).

Reconciliation of carrying amount of goodwill:

	ThCh\$
Opening balance as of 01.01.2023	472,939,026
Exchange rate differences arising for the year	<u>909,205</u>
Closing balance as of 12.31.2023	<u>473,848,231</u>
	ThCh\$
Opening balance as of 01.01.2022	472,572,694
Exchange rate differences arising for the year	<u>366,332</u>
Closing balance as of 12.31.2022	<u>472,939,026</u>



17 INTANGIBLE ASSETS OTHER THAN GOODWILL

As of December 31, 2023 and 2022, this caption is composed of the following:

a. Components of intangible assets

12.31.2023	Gross Values	Accumulated amortization	Accumulated impairment	Total net
Concepts	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Software	116,083,609	(78,577,307)	-	37,506,302
Lease transfers	9,354,663	(9,354,663)	-	-
Unimarc brand	6,507,923	(2,611,290)	-	3,896,633
Mayorista 10 brand	1,636,139	(623,161)	-	1,012,978
Maxiahorro brand	714,000	(155,429)	-	558,571
Alvi brand	25,955,749	(2,730,393)	(13,830,000)	9,395,356
List of customers Telemercados	12,147,000	(4,023,000)	(8,124,000)	-
List of customers Alvi	67,854,000	(23,809,843)	(32,396,000)	11,648,157
Other (*)	26,454,384	(23,640,318)	-	2,814,066
Intangible assets	266,707,467	(145,525,404)	(54,350,000)	66,832,063

12.31.2022	Gross Values	Accumulated amortization	Accumulated impairment	Total net
Concepts	M\$	M\$	M\$	M\$
Software	108,688,972	(73,484,032)	-	35,204,940
Lease transfers	9,354,663	(9,354,663)	-	-
Unimarc brand	6,504,924	(2,439,974)	-	4,064,950
Mayorista 10 brand	1,635,441	(580,180)	-	1,055,261
Maxiahorro brand	714,000	(139,633)	-	574,367
Alvi brand	25,950,619	(2,384,913)	(13,830,000)	9,735,706
List of customers Telemercados	12,147,000	(4,023,000)	(8,124,000)	-
List of customers Alvi	67,854,000	(22,353,825)	(32,396,000)	13,104,175
Other (*)	26,339,227	(22,605,323)	-	3,733,904
Intangible assets	259,188,846	(137,365,543)	(54,350,000)	67,473,303

(*) Corresponds mainly to Proximity Project for ThCh\$2,472,053 (ThCh\$2,866,558 as of December 31, 2022); Operational and Comercial efficiency project (Cima Project) for a net balance of ThCh\$0 as of December 31, 2023 (ThCh\$119,251 as of December 31, December 2022) and other commercial brands, such as Tucapel, Mayorsa, Bryc, Puerto Cristo, Flash Market, among others, for net balance of ThCh\$342,013 as of December 31, 2023 (ThCh\$867,346 as of December 31, 2022).

The Company defined software, customer relationship, assignment of contracts and trademarks as intangible assets with finite useful lives. The useful lives of these assets have been determined on the basis of the period in which these assets are expected to generate benefits.



For trademarks with definite useful life, this was assigned on the basis of the long-term business plan, setting a useful life of 40 years for most of these assets. The amortization period was established considering the condition of these intangibles at the date of acquisition, prior to the implementation of the change in corporate image currently in process, which will affect the performance of the trademarks when said process has been normalized. Considering this, the Company will review the development and strengthening of these trademarks on a regular basis and, based on such review, it may, as stated by IAS 38, expand, maintain or reduce the amortization period, and even change the classification from an intangible asset subject to amortization to an intangible asset with an infinite useful life, if the period of return is more than 40 years or becomes indefinite. The trademarks “Telemercados”, “Comer” and “Alvi” are recorded at their fair values, which were determined in studies performed by third parties.

b. Useful lives assigned

	Amortization method	Average useful life
Software	Straight-line	8 years
Assignment of leases	Straight-line	15 years
Trademarks	Straight-line	40 years
Customer list	Straight-line	20 years

c. Amortization

The amortization expense recorded in the caption Administrative expenses amounted to ThCh\$6,962,092 (ThCh\$9,606,066 as of December 31, 2022).



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d. Movements in intangible assets:

	Balance as of 01.01.2023	Increases(*)	Reclassification	Decreases	Consolidation of Financial Services Companies	Amortization for the year	Total intangible assets as of 12.31.2023
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Software	35,204,940	6,582,292	-	(9,799)	-	(4,271,131)	37,506,302
Unimarc brand	4,064,950	2,998	-	-	-	(171,315)	3,896,633
Mayorista brand	1,055,261	698	-	-	-	(42,981)	1,012,978
Telemercado brand	189,808	-	-	-	-	(187,681)	2,127
Maxiahorro brand	574,367	3,633	-	-	-	(19,429)	558,571
Alvi brand	9,735,706	5,130	-	-	-	(345,480)	9,395,356
List of customers Alvi	13,104,175	-	-	-	-	(1,456,018)	11,648,157
Other	3,544,096	12,708	-	(276,808)	-	(468,057)	2,811,939
Final balance of intangible assets	67,473,303	6,607,459	-	(286,607)	-	(6,962,092)	66,832,063

	Balance as of 01.01.2022	Increases(*)	Reclassification from Works in Progress (**)	Decreases	Consolidation of Financial Services Companies	Amortization for the year	Total intangible assets as of 12.31.2022
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Software	26,221,479	10,530,581	-	-	2,124,412	(3,671,532)	35,204,940
Lease transfers	223,965	-	-	-	-	(223,965)	-
Unimarc brand	4,215,308	20,904	-	-	-	(171,262)	4,064,950
Mayorista brand	1,098,243	-	-	-	-	(42,982)	1,055,261
Telemercado brand	377,489	-	-	-	-	(187,681)	189,808
Maxiahorro brand	597,429	-	-	-	-	(23,062)	574,367
Alvi brand	10,081,108	-	-	-	-	(345,402)	9,735,706
List of customers Alvi	14,560,194	-	-	-	-	(1,456,019)	13,104,175
Other	4,138,467	71,285	2,866,558	(48,053)	-	(3,484,161)	3,544,096
Final balance of intangible assets	61,513,682	10,622,770	2,866,558	(48,053)	2,124,412	(9,606,066)	67,473,303

(*) The increase shown in Trademarks relates to the disbursements made for the protection of such trademarks with the renewal in the registration and their custody. Such increases are amortized over 10 years, which is the term of protection

(**) Others include ThCh\$2,866,558 from the Proximity Project that were in progress.



18 PROPERTY, PLANT AND EQUIPMENT

As of December 31, 2023 and 2022, this caption is composed of the following:

a. Detail:

Property, plant and equipment, net:	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Work in progress	55,911,834	49,379,064
Land	24,394,652	1,240,409
Buildings	88,231,436	88,727,087
Plants and equipment	54,972,770	42,105,870
IT equipment	6,329,050	4,747,310
Fixed and accessory installations	107,280,691	101,496,758
Vehicles	565,087	174,754
Other property, plant and equipment	11,737,939	9,255,601
Rights-of-use	518,054,540	465,662,860
	<u>867,477,999</u>	<u>762,789,713</u>
Property, plant and equipment, gross:	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Work in progress	55,911,834	49,379,064
Land	24,394,652	1,240,409
Buildings	134,946,158	128,882,687
Plants and equipment	145,286,512	129,355,587
IT equipment	26,451,715	23,477,347
Fixed and accessory installations	236,285,827	215,223,645
Vehicles	924,216	642,504
Other property, plant and equipment	40,156,887	37,206,430
Rights-of-use	890,586,750	780,136,278
	<u>1,554,944,551</u>	<u>1,365,543,951</u>
Accumulated depreciation:	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Buildings	(46,714,722)	(40,155,600)
Plants and equipment	(90,313,742)	(87,249,717)
IT equipment	(20,122,665)	(18,730,037)
Fixed and accessory installations	(129,005,136)	(113,726,887)
Vehicles	(359,129)	(467,750)
Other property, plant and equipment	(28,418,948)	(27,950,829)
Rights-of-use (*)	(372,532,210)	(314,473,418)
	<u>(687,466,552)</u>	<u>(602,754,238)</u>



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(*) The depreciation for right-of-use corresponds to:

	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Rights of use with purchase option	(4,381,654)	(5,881,474)
Rights-of-use	<u>(368,150,556)</u>	<u>(308,591,944)</u>
Total	<u>(372,532,210)</u>	<u>(314,473,418)</u>

b. Movements in Property, Plant and Equipment:

Movements for the years ended December 31, 2023 and 2022, are as follows:

	Work in progress	Land	Buildings	Plants and equipment	IT equipment	Fixed and accessory installations	Vehicles	Other property, plant and equipment	Rights-of-use	Total
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Assets										
Net balance as of January 1, 2023	49,379,064	1,240,409	88,727,087	42,105,870	4,747,310	101,496,758	174,754	9,255,601	465,662,860	762,789,713
Additions	40,327,598	23,138,219	4,147,399	9,952,025	1,350,903	6,522,971	382,161	1,947,233	120,740,675	208,509,184
Disposals and derecognition	(6,679)	-	(27,285)	(1,335,441)	(134,145)	(142,253)	(62,228)	(215,595)	(6,944,971)	(8,868,597)
Sales	-	-	(2,246)	(465,744)	(28,836)	(5,045)	(3,168)	(38,944)	(2,058,587)	(2,602,570)
Depretation expense	-	-	(6,361,120)	(9,445,323)	(1,885,012)	(15,803,853)	(67,056)	(1,617,676)	(58,555,078)	(93,735,118)
Other increases (decreases) (*)	28,191	16,024	505,839	142,635	123,162	-	62,122	46,420	460,994	1,385,387
Reclassifications	(33,816,340)	-	1,241,762	14,018,748	2,155,668	15,212,113	78,502	2,360,900	(1,251,353)	-
Net balance as of December 31, 2023	55,911,834	24,394,652	88,231,436	54,972,770	6,329,050	107,280,691	565,087	11,737,939	518,054,540	867,477,999

	Work in progress	Land	Buildings	Plants and equipment	IT equipment	Fixed and accessory installations	Vehicles	Other property, plant and equipment	Rights-of-use	Total
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Assets										
Net balance as of January 1, 2022	56,851,319	1,224,515	84,621,876	34,360,163	4,946,662	91,435,094	75,726	8,299,929	432,149,691	713,964,975
Consolidation of Financial Services Companies	-	-	-	9,052	54,208	-	-	-	-	63,260
Additions	31,448,890	-	1,960,090	6,805,607	604,671	4,388,006	133,264	913,022	91,426,206	137,679,756
Disposals and derecognition	(10,232)	-	(245,682)	(1,369,527)	(7,893)	(174,189)	(29,940)	(22,106)	(2,854,492)	(4,714,061)
Sales	-	-	-	(270,929)	(33,029)	(4,766)	(15,505)	(96,757)	(1,522)	(422,508)
Depretation expense	-	-	(5,354,525)	(6,921,005)	(1,834,855)	(11,942,174)	(20,262)	(1,409,777)	(54,479,321)	(81,961,919)
Other increases (decreases) (**)	57,357	15,894	305,568	83,353	8,551	-	31,471	11,367	533,207	1,046,768
Reclassification to Intangible (**)	(2,866,558)	-	-	-	-	-	-	-	-	(2,866,558)
Reclassifications	(36,101,712)	-	7,439,760	9,409,156	1,008,995	17,794,787	-	1,559,923	(1,110,909)	-
Net balance as of December 31, 2022	49,379,064	1,240,409	88,727,087	42,105,870	4,747,310	101,496,758	174,754	9,255,601	465,662,860	762,789,713

(*) Corresponds to the effect of conversion of the financial statements of our company in Peru.

(**) Corresponds to the activation of the Proximity Project.



c. Additional information on Property, Plant and Equipment

As mentioned in Note 3 g), the items of Property, Plant and Equipment are presented net of costs, net of depreciation and impairment (if any).

Because of the nature of Property, Plant and Equipment in the Company's business, where almost 100% of stores and offices are leased, the fair value of Property, Plant and Equipment does not differ significantly from their carrying amounts.

i. Additions

The amounts of additions in each caption and their main items are as follows:

	01.01.2023			01.01.2022			Main Concepts
	12.31.2023			12.31.2022			
	Chile	Perú	Total	Chile	Perú	Total	
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	
Buildings	5,056,273	669,941	5,726,214	14,881,567	397,353	15,278,920	New local qualifications.
Land	23,205,151	-	23,205,151			-	Land for future development
Plants and equipment	9,952,025	38,029	9,990,054	16,252,313	184,646	16,436,959	Cold equipment, POS, showcases, ovens.
IT equipment	16,897,238	80,489	16,977,727	526,470	78,201	604,671	Printers, Notebooks, Radio frequency guns.
Fixed and accessory installations	28,255,378	423,184	28,678,562	11,788,744	1,048,638	12,837,382	Electrical installations, protection for boxes, local shieldir
Other property, plant and equipment	1,947,233	196,058	2,143,291	764,212	198,142	962,354	Racks, Gondolas, furniture.
Vehicles	382,161	-	382,161	115,199	18,065	133,264	Vans.
Rights of use - Leases of stores	120,740,675	665,349	121,406,024	90,743,059	683,147	91,426,206	New local leases.
Total	206,436,134	2,073,050	208,509,184	135,071,564	2,608,192	137,679,756	

ii. Depreciation expense:

The depreciation charge to profit or loss is presented in the caption administrative expenses during the current period, amounts to ThCh\$93,735,118 (ThCh\$81,961,919 as of December 31, 2022).

iii. Other property, plant and equipment:

Other property, plant and equipment include facilities attached to such tangible assets as furniture for retail and offices the carrying amounts of which as of December 31, 2023 and 2022 are as follows:

Other property, plant and equipment	12.31.2023	12.31.2022
Description	ThCh\$	ThCh\$
Supermarket furniture	10,966,959	8,506,827
Office furniture	479,572	468,218
Other	291,408	280,556
Total, net	<u>11,737,939</u>	<u>9,255,601</u>

**iv. Rights of Use and Rights of Use with a purchase option.**

As of December 31, 2023 and 2022, right-of-use assets and rights of use with a purchase option, presented in each caption correspond to:

	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Rights of Use with Purchase Option - Land	28,466,782	28,429,333
Rights of Use with Purchase Option - Buildings and Facilities	27,091,155	27,369,541
Rights of Use with Purchase Option - IT equipment	257,383	1,756,627
Rights of Use with Purchase Option - Vehicles	350,513	419,780
Rights of Use - Leases of stores	<u>461,888,707</u>	<u>407,687,579</u>
Total, net	<u>518,054,540</u>	<u>465,662,860</u>

In general, right-of-use contracts with a purchase option of property, plant and equipment, IT equipment, other property, plant and equipment and vehicles, involve an average of 48 payments and a purchase option that can be exercised in the next payment.

For the right-of-use associated with store leases, the average term was 20 years, with unilateral termination options by SMU in an average of 10 years and some of them including extension clauses for the same original terms.

v. Insurance

SMU S.A. has formalized insurance policies to cover the possible risks to which the various items of property, plant and equipment are subject, as well as possible claims that may arise from the exercise of its activity. These policies sufficiently cover the risks to which they are subject.

vi. Interest costs

The SMU Group maintains works in progress that have generated a capitalization of interest of ThCh\$1,165,801 and ThCh\$1,273,123 for the years ended December 31, 2023 and 2022, respectively.

vii. Dismantling, removal and restoration costs

As of December 31, 2023 and 2022, the Company has no contractual obligation for removal, dismantling and restoration.

viii. Temporarily out of service assets

As of December 31, 2023 and 2022, the Company has no significant property, plant and equipment that are temporarily out of service.

ix. Depreciated assets in use

As of December 31, 2023 and 2022, the Company maintains no property, plant and equipment fully depreciated and in use.

**SMU**

19 OTHER FINANCIAL LIABILITIES, CURRENT AND NON-CURRENT

As of December 31, 2023 and 2022, this caption is composed of the following:

	12.31.2023		12.31.2022	
	Current ThCh\$	Non-current ThCh\$	Current ThCh\$	Non-current ThCh\$
Bank borrowings (*)	19,546,230	2,000,000	19,975,314	6,000,000
Obligations with the public	92,842,611	372,702,470	88,211,983	387,643,895
Obligations for use rights with purchase option (**) (***)	3,457,064	43,070,847	3,663,575	45,504,328
Obligations for rights of use (**) (***)	<u>54,359,276</u>	<u>491,892,992</u>	<u>52,494,875</u>	<u>437,452,024</u>
Total	<u>170,205,181</u>	<u>909,666,309</u>	<u>164,345,747</u>	<u>876,600,247</u>

(*) Current bank loan debt as of December 31, 2023 of ThCh\$19,546,230 (ThCh\$19,975,314 as of December 31, 2022), includes debt associated with letters of credit for ThCh\$672,221 (ThCh\$974,945 as of December 31, 2022), the renewal of which is standard practice in the industry.

(**) (***) Rights-of-use obligations with and without purchase option are presented separately in order to provide information for the calculation of one of the covenants for bond issuance indebtedness.

Rights-of-use obligations with purchase option correspond to financial lease obligations (formerly financial leasing), and current rights-of-use obligations include lease contracts qualifying as financial leases (when the former IAS 17 was applied).



The reconciliation of the movements in Other current and non-current financial liabilities is detailed as follows:

Movements of Other Current and Non-Current Financial Liabilities	Opening balance as of 01.01.2023	Flow Additions	No-flow addition	Accrued interest	Principal Payments	Payments Capital rights of Use	Disposals of Financial Leases	Payments Interest	Exchange Difference and Readjustment Units	Others	Closing balance as of 12.31.2023
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Bank borrowings	25,975,314	-	1,704,817	2,935,920	(6,076,275)	-	-	(3,058,545)	70,645	(5,646)	21,546,230
Obligations with the public	475,855,878	54,600,575	-	16,754,757	(88,065,083)	-	-	(16,329,331)	21,858,867	869,418	465,545,081
Obligations for use rights with purchase option	49,167,903	-	81,164	2,544,717	-	(3,584,157)	(1,356,610)	(2,550,808)	2,225,702	-	46,527,911
Obligations for rights of use	489,946,899	-	94,790,663	32,235,040	-	(55,529,706)	(6,943,588)	(32,235,040)	23,988,000	-	546,252,268
Total	1,040,945,994	54,600,575	96,576,644	54,470,434	(94,141,358)	(59,113,863)	(8,300,198)	(54,173,724)	48,143,214	863,772	1,079,871,490

Movements of Other Current and Non-Current Financial Liabilities	Opening balance as of 01.01.2022	Flow Additions	No-flow addition	Accrued interest	Principal Payments	Payments Capital rights of Use	Disposals of Financial Leases	Payments Interest	Exchange Difference and Readjustment Units	Others	Closing balance as of 12.31.2022
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Bank borrowings	38,640,722	-	2,833,972	2,899,431	(15,591,781)	-	-	(2,705,663)	(101,367)	-	25,975,314
Obligations with the public	445,564,374	31,820,383	-	16,944,096	(62,809,624)	-	-	(16,389,878)	60,001,281	725,246	475,855,878
Obligations for use rights with purchase option	47,273,381	-	6	2,545,267	-	(3,999,054)	-	(2,536,147)	5,884,450	-	49,167,903
Obligations for rights of use	453,741,899	-	85,545,579	30,735,768	-	(47,761,182)	-	(29,797,635)	-	(2,517,530)	489,946,899
Total	985,220,376	31,820,383	88,379,557	53,124,562	(78,401,405)	(51,760,236)	-	(51,429,323)	65,784,364	(1,792,284)	1,040,945,994



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a) The detail of bank borrowings by bank and currency is as follows:

December 31, 2023

TAX ID No.	Bank or Financial Creditor	Bank or Financial Institution	Debtor Company	Currency or inflation-adjusted Unit	Class Amount of Liabilities Exposed to Liquidity Risk with Maturity										Amount of nominal value per the contract	Nominal rate per the contract		
					Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current	Type of amortization			Effective rate	
					ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$			%	ThCh\$
97030000-7	Banco Estado		Rendic Hermanos S.A.	US\$	36,618	-	36,618	-	-	-	-	-	-	-	At maturity	7.86%	36,618	7.86%
97030000-7	Banco Estado		Rendic Hermanos S.A.	US\$	58,598	-	58,598	-	-	-	-	-	-	-	At maturity	7.86%	58,598	7.86%
97030000-7	Banco Estado		Rendic Hermanos S.A.	US\$	83,135	-	83,135	-	-	-	-	-	-	-	At maturity	7.86%	83,135	7.86%
97030000-7	Banco Estado		Rendic Hermanos S.A.	US\$	45,438	-	45,438	-	-	-	-	-	-	-	At maturity	7.87%	45,438	7.87%
97030000-7	Banco Estado		Rendic Hermanos S.A.	US\$	45,458	-	45,458	-	-	-	-	-	-	-	At maturity	7.87%	45,458	7.87%
97030000-7	Banco Estado		Rendic Hermanos S.A.	US\$	143,737	-	143,737	-	-	-	-	-	-	-	At maturity	7.87%	143,737	7.87%
97030000-7	Banco Estado		Rendic Hermanos S.A.	US\$	70,088	-	70,088	-	-	-	-	-	-	-	At maturity	7.87%	70,088	7.87%
97030000-7	Banco Estado		Rendic Hermanos S.A.	US\$	-	14,852	14,852	-	-	-	-	-	-	-	At maturity	7.86%	14,852	7.86%
97030000-7	Banco Estado		Rendic Hermanos S.A.	US\$	-	25,477	25,477	-	-	-	-	-	-	-	At maturity	7.35%	25,477	7.35%
59203500-6	China ConstructionBank, Agencia en Chile		SMU S.A.	Ch\$	1,525,989	-	1,525,989	-	-	-	-	-	-	-	At maturity	10.57%	1,525,989	10.57%
59203500-6	China ConstructionBank, Agencia en Chile		SMU S.A.	Ch\$	4,069,305	-	4,069,305	-	-	-	-	-	-	-	At maturity	10.57%	4,069,305	10.57%
59203500-6	China ConstructionBank, Agencia en Chile		SMU S.A.	Ch\$	2,128,363	-	2,128,363	-	-	-	-	-	-	-	At maturity	10.57%	2,128,363	10.57%
97004000-5	Banco de Chile		SMU S.A.	Ch\$	7,115,920	-	7,115,920	-	-	-	-	-	-	-	At maturity	11.04%	7,115,920	11.04%
97030000-7	Banco Estado		SMU S.A.	Ch\$	1,034,432	3,000,000	4,034,432	2,000,000	-	-	-	-	2,000,000	-	At maturity	10.33%	6,034,432	10.33%
97004000-5	Banco de Chile		Abu Gosh y Cía. Ltda	US\$	33,092	-	33,092	-	-	-	-	-	-	-	At maturity	8.35%	33,092	8.35%
97004000-5	Banco de Chile		Abu Gosh y Cía. Ltda	US\$	50,873	-	50,873	-	-	-	-	-	-	-	At maturity	8.38%	50,873	8.38%
97004000-5	Banco de Chile		Abu Gosh y Cía. Ltda	EUR\$	35,348	-	35,348	-	-	-	-	-	-	-	At maturity	3.89%	35,348	3.89%
97004000-5	Banco de Chile		Abu Gosh y Cía. Ltda	US\$	29,507	-	29,507	-	-	-	-	-	-	-	At maturity	8.35%	29,507	8.35%
Total bank borrowings					16,505,901	3,040,329	19,546,230	2,000,000	-	-	-	-	2,000,000			21,546,230		



December 31, 2022

TAX ID No. Creditor	Bank or Financial Institution	Debtor Company	Currency or inflation-adjusted Unit	Class Amount of Liabilities Exposed to Liquidity Risk with Maturity										Type of amortization	Effective rate %	Amount of nominal value per the contract ThCh\$	Nominal rate per the contract %	
				Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current						
				ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$						
97030000-7	Banco Estado	Rendic Hermanos S.A.	US\$	87,101	-	87,101	-	-	-	-	-	-	-	-	At maturity	5.97%	87,101	5.97%
97030000-7	Banco Estado	Rendic Hermanos S.A.	US\$	26,161	-	26,161	-	-	-	-	-	-	-	-	At maturity	5.99%	26,161	5.99%
97030000-7	Banco Estado	Rendic Hermanos S.A.	US\$	163,212	-	163,212	-	-	-	-	-	-	-	-	At maturity	6.15%	163,212	6.15%
97030000-7	Banco Estado	Rendic Hermanos S.A.	US\$	15,661	-	15,661	-	-	-	-	-	-	-	-	At maturity	6.15%	15,661	6.15%
97030000-7	Banco Estado	Rendic Hermanos S.A.	US\$	24,000	-	24,000	-	-	-	-	-	-	-	-	At maturity	6.11%	24,000	6.11%
97030000-7	Banco Estado	Rendic Hermanos S.A.	US\$	181,602	-	181,602	-	-	-	-	-	-	-	-	At maturity	5.97%	181,602	5.97%
59203500-6	China Construction Bank, Agencia en Chile	SMU S.A.	Ch\$	2,130,327	-	2,130,327	-	-	-	-	-	-	-	-	At maturity	13.00%	2,130,327	13.00%
59203500-6	China Construction Bank, Agencia en Chile	SMU S.A.	Ch\$	4,043,631	-	4,043,631	-	-	-	-	-	-	-	-	At maturity	13.09%	4,043,631	13.09%
59203500-6	China Construction Bank, Agencia en Chile	SMU S.A.	Ch\$	1,516,361	-	1,516,361	-	-	-	-	-	-	-	-	At maturity	13.09%	1,516,361	13.09%
97004000-5	Banco de Chile	SMU S.A.	Ch\$	7,126,583	-	7,126,583	-	-	-	-	-	-	-	-	At maturity	13.02%	7,126,583	13.02%
97030000-7	Banco Estado	SMU S.A.	Ch\$	1,183,467	3,000,000	4,183,467	4,000,000	2,000,000	-	-	-	-	6,000,000	-	At maturity	13.21%	10,183,467	13.21%
97004000-5	Banco de Chile	Abu Gosh y Cía. Ltda	US\$	19,465	-	19,465	-	-	-	-	-	-	-	-	At maturity	3.94%	19,465	3.94%
97004000-5	Banco de Chile	Abu Gosh y Cía. Ltda	US\$	128,916	-	128,916	-	-	-	-	-	-	-	-	At maturity	2.95%	128,916	2.95%
97004000-5	Banco de Chile	Abu Gosh y Cía. Ltda	US\$	41,468	-	41,468	-	-	-	-	-	-	-	-	At maturity	1.41%	41,468	1.41%
97004000-5	Banco de Chile	Abu Gosh y Cía. Ltda	US\$	23,977	-	23,977	-	-	-	-	-	-	-	-	At maturity	4.64%	23,977	4.64%
97004000-5	Banco de Chile	Abu Gosh y Cía. Ltda	US\$	92,554	-	92,554	-	-	-	-	-	-	-	-	At maturity	2.82%	92,554	2.82%
97004000-5	Banco de Chile	Abu Gosh y Cía. Ltda	US\$	41,260	-	41,260	-	-	-	-	-	-	-	-	At maturity	1.41%	41,260	1.41%
97004000-5	Banco de Chile	Abu Gosh y Cía. Ltda	US\$	129,568	-	129,568	-	-	-	-	-	-	-	-	At maturity	2.82%	129,568	2.82%
Total bank borrowings				16,975,314	3,000,000	19,975,314	4,000,000	2,000,000	-	-	-	-	6,000,000	-			25,975,314	

b) As of December 31, 2023 and 2022, the detail of promissory notes and bonds payable by currency and years to maturity is as follows:

As of December 31, 2023

Current:

Debtor				Terms of the obligation							Carrying amount				
TAX ID No.	Company	Country	Creditor name	Country of issue	Description	Currency	Payment	Amortization	Nominal annual rate	Effective annual rate	Guarantee	Nominal value as of 12.31.2023 ThCh\$	Up to 90 days ThCh\$	More than 90 days up to 1 year ThCh\$	12.31.2023 ThCh\$
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMUA-B	UF	Bi-annual	Bi-annual	3.80	4.18	Unguaranteed	10,296,616	-	10,033,121	10,033,121
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BSDSU-D	UF	Bi-annual	At maturity	4.70	4.76	Unguaranteed	239,482	-	241,854	241,854
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-T	UF	Bi-annual	Bi-annual	3.00	3.24	Unguaranteed	31,060,345	15,710,238	15,288,902	30,999,140
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-T	UF	Bi-annual	Bi-annual	3.00	2.85	Unguaranteed	12,424,138	6,298,463	6,139,239	12,437,702
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-W	UF	Bi-annual	At maturity	2.50	2.11	Unguaranteed	74,924	-	66,874	66,874
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-AK	UF	Bi-annual	At maturity	3.00	3.37	Unguaranteed	556,736	-	635,845	635,845
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-AL	UF	Bi-annual	Bi-annual	3.25	3.36	Unguaranteed	36,890,373	-	36,845,043	36,845,043
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-AO	UF	Bi-annual	At maturity	6.30	6.51	Unguaranteed	758,689	776,493	-	776,493
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-AP	UF	Bi-annual	At maturity	4.50	4.40	Unguaranteed	816,388	806,539	-	806,539
Total												93,117,691	23,591,733	69,250,878	92,842,611

Non-current:

Debtor				Terms of the obligation							Carrying amount							
TAX ID No.	Company	Country	Creditor name	Country of issue	Description	Currency	Payment	Amortization	Nominal annual rate	Effective annual rate	Guarantee	Nominal value as of 12.31.2023 ThCh\$	More than 1 year to 2 years ThCh\$	More than 2 years to 3 years ThCh\$	More than 3 years to 4 years ThCh\$	More than 4 years to 5 years ThCh\$	Over 5 years ThCh\$	12.31.2023 ThCh\$
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMUA-B	UF	Bi-annual	Bi-annual	3.80	4.18	Unguaranteed	75,251,000	9,775,660	9,806,795	9,839,244	9,873,064	34,843,401	74,138,164
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BSDSU-D	UF	Bi-annual	At maturity	4.70	4.76	Unguaranteed	36,789,360	-	-	-	36,697,503	-	36,697,503
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-T	UF	Bi-annual	Bi-annual	3.00	3.24	Unguaranteed	15,328,900	15,312,790	-	-	-	-	15,312,790
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-T	UF	Bi-annual	Bi-annual	3.00	2.85	Unguaranteed	6,131,560	6,136,852	-	-	-	-	6,136,852
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-W	UF	Bi-annual	At maturity	2.50	2.11	Unguaranteed	36,789,360	-	-	-	-	38,746,174	38,746,174
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-AK	UF	Bi-annual	At maturity	3.00	3.37	Unguaranteed	110,368,080	109,665,826	-	-	-	-	109,665,826
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-AO	UF	Bi-annual	At maturity	6.30	6.51	Unguaranteed	36,789,360	-	-	36,560,732	-	-	36,560,732
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-AP	UF	Bi-annual	At maturity	4.50	4.40	Unguaranteed	55,184,040	-	-	-	-	55,444,429	55,444,429
Total												372,631,660	140,891,128	9,806,795	46,399,976	46,570,567	129,034,004	372,702,470



SMU



As of December 31, 2022

Current:

Debtor			Terms of the obligation								Carrying amount				
TAX ID No.	Company	Country	Creditor name	Country of issue	Description	Currency	Payment	Amortization	Nominal annual rate	Effective annual rate	Guarantee	Nominal value as of 12.31.2022 ThCh\$	Up to 90 days ThCh\$	More than 90 days up to 1 year ThCh\$	12.31.2022 ThCh\$
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMUA-B	UF	Bi-annual	Bi-annual	3.80	4.18	Unguaranteed	9,857,962	-	9,581,481	9,581,481
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BSDSU-D	UF	Bi-annual	At maturity	4.70	4.76	Unguaranteed	229,820	-	231,991	231,991
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-T	UF	Bi-annual	Bi-annual	3.00	3.24	Unguaranteed	29,902,989	15,243,126	14,554,376	29,797,502
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-T	UF	Bi-annual	Bi-annual	3.00	2.85	Unguaranteed	11,961,195	6,119,462	5,866,264	11,985,726
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-W	UF	Bi-annual	At maturity	2.50	2.11	Unguaranteed	71,898	-	63,984	63,984
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-AK	UF	Bi-annual	At maturity	3.00	3.37	Unguaranteed	534,257	-	604,374	604,374
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-AL	UF	Bi-annual	Bi-annual	3.25	3.36	Unguaranteed	35,304,855	-	35,207,077	35,207,077
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-AO	UF	Bi-annual	At maturity	6.30	6.51	Unguaranteed	728,077	739,848	-	739,848
Total												88,591,053	22,102,436	66,109,547	88,211,983

Non-current:

Debtor			Terms of the obligation								Carrying amount							
TAX ID No.	Company	Country	Creditor name	Country of issue	Description	Currency	Payment	Amortization	Nominal annual rate	Effective annual rate	Guarantee	Nominal value as of 12.31.2022 ThCh\$	More than 1 year to 2 years ThCh\$	More than 2 years to 3 years ThCh\$	More than 3 years to 4 years ThCh\$	More than 4 years to 5 years ThCh\$	Over 5 years ThCh\$	12.31.2022 ThCh\$
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMUA-B	UF	Bi-annual	Bi-annual	3.80	4.18	Unguaranteed	81,393,658	9,301,161	9,329,682	9,359,396	9,390,365	42,676,438	80,057,042
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BSDSU-D	UF	Bi-annual	At maturity	4.70	4.76	Unguaranteed	35,110,980	-	-	-	-	35,007,611	35,007,611
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-T	UF	Bi-annual	Bi-annual	3.00	3.24	Unguaranteed	43,888,725	29,171,862	14,614,200	-	-	-	43,786,062
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-T	UF	Bi-annual	Bi-annual	3.00	2.85	Unguaranteed	17,555,490	11,724,618	5,856,881	-	-	-	17,581,499
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-W	UF	Bi-annual	At maturity	2.50	2.11	Unguaranteed	35,110,980	-	-	-	-	37,072,910	37,072,910
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-AK	UF	Bi-annual	At maturity	3.00	3.37	Unguaranteed	105,332,940	-	104,237,800	-	-	-	104,237,800
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-AL	UF	Bi-annual	Bi-annual	3.25	3.36	Unguaranteed	35,110,980	35,062,609	-	-	-	-	35,062,609
76.012.676-4	SMU S.A.	Chile	Various creditors	Chile	BCSMU-AO	UF	Bi-annual	At maturity	6.30	6.51	Unguaranteed	35,110,980	-	-	-	34,838,362	-	34,838,362
Total												388,614,733	85,260,250	134,038,563	9,359,396	44,228,727	114,756,959	387,643,895



Bonds payable and promissory notes:

On May 26, 2011, a line of bonds with a 10-year maturity for UF 7,000,000 was registered with the Securities Registry of the Superintendency of Securities and Insurance (currently the CMF (Comisión para el Mercado Financiero) under registration No. 667, and under registration No. 668 a line of bonds with a 30-year maturity for UF 7,000,000 was registered under registration No. 668. Notwithstanding the above, the Issuer may only place bonds for a total face value not exceeding UF 7,000,000, considering the total of the bonds issued under lines 667 and 668.

A detail of the bonds issued under these lines outstanding as of December 31, 2023 and 2022 is provided below.

- On June 09, 2011, the Company placed bonds of UF 3,000,000 with a debit to line No. 668, Series BCSMU-B, which will bear interest on a semi-annual basis at an annual fixed rate of 3.80% and semi-annual principal repayments from December 01, 2021 through June 01, 2032.
- On April 24, 2017, bonds were placed for UF 1,500,000 with a debit to line No. 667, BCSMU-G series, which will bear interest on a semi-annual basis at an annual fixed interest rate of 4.50% and principal repayment at maturity on March 25, 2021. As of December 31, 2021, they have been paid.
- On April 24, 2017, bonds were placed for UF 1,500,000 with a debit to line No. 667, BCSMU-K series, which will bear interest on a semi-annual basis at an annual fixed interest rate of 4.50% and principal repayment at maturity on March 25, 2021. As of December 31, 2021, they have been paid.

Because of the merger through incorporation of Supermercados del Sur S.A., in September 2011, SMU acquired such company's obligations with third parties. This includes the bond series with a debit to the lines registered by Supermercados del Sur S.A.

On December 20, 2010, a series of bonds with a 10-year maturity for UF 5,500,000 was registered with the Securities Registry of the Superintendence of Securities and Insurance under number 649 and a series of bonds with a 30-year maturity for UF 5,500,000 was registered under number 650. Notwithstanding the above, the Issuer can only place bonds for a total nominal value of UF 5,500,000, including the total bonds issued with charge to the lines registered under numbers 649 and 650.

Bonds with a debit to such lines effective as of December 31, 2023 and 2022 are detailed as follows:

- On January 20, 2011, bonds were placed for UF 1,000,000 with a debit to line No. 650, BCSMU-D series, which will bear interest on a semi-annual basis at an annual fixed interest rate of 4.70% and principal repayment at maturity on November 10, 2028.



- On April 5, 2018, bonds were placed for UF 2,500,000 with debit to line No. 650, BCSMU-T series, which will bear interest on a semi-annual basis at an annual fixed interest rate of 3.00% and semi-annual principal repayments from September 15, 2022, through March 15, 2025.
- On June 14, 2018, bonds were placed for UF 1,000,000 with debit to line No. 650, BCSMU-T series, which will bear interest on a semi-annual basis at an annual fixed interest rate of 3.00% and semi-annual principal repayments from September 15, 2022, through March 15, 2025.
- On June 20, 2019, the Company placed bonds of UF 1,000,000 with a debit to line No. 650, Series BCSMU-W, which will bear interest on a semi-annual basis at an annual fixed rate of 2.50% and annual principal repayments on June 1, 2040.
- On June 19, 2020, the Company placed bonds of UF 3,000,000 with a debit to line No. 649, Series BCSMU-AK, which will bear interest on a semi-annual basis at an annual fixed rate of 3.00% and annual principal repayments on April 25, 2025.

On September 13, 2019, a series of bonds with a 10-year maturity for UF 3,000,000 was registered with the Financial Market Commission under No. 964, and a series of bonds with a 30-year maturity for UF 3,000,000 was registered under number 965. Notwithstanding the above, the Issuer can only place bonds for a total nominal value of UF 3,000,000, including the total bonds issued with charge to the lines registered under numbers 964 and 965.

Bonds with a debit to such lines effective as of December 31, 2023 and 2022, are detailed as follows:

- On December 23, 2020, the Company placed bonds of UF 3,000,000 with a debit to line No. 964, Series BCSMU-AL, which will bear interest on a semi-annual basis at an annual fixed rate of 3.25%, and semi-annual principal repayments from May 30, 2022 through November 30, 2024.
- On September 14, 2023, the Company placed bonds of UF 1,500,000 with a debit to line No. 964, Series BCSMU-AP, which will bear interest on a semi-annual basis at an annual fixed rate of 4.50%, and semi-annual principal repayments from March 01, 2024 through September 01, 2033.

On March 7, 2022, a bond line was recorded in the Securities Registry of the CMF under No. 1,098. The line has scheduled maturity at 5 years for UF 2,000,000.



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Bonds with a debit to such lines effective as of December 31, 2023, are detailed as follows:

- On March 15, 2022, bonds for UF 1,000,000 were placed with a charge to line No. 1,098 BCSMU-AO series, which will accrue interest in the form semi-annual at a fixed annual rate of 6.30% and capital amortization at maturity, on March 1, 2027.

Risk ratings of SMU S.A. as of December 31, 2023 and 2022 are detailed below (rating / trend):

	As of 12.31.2023	As of 12.21.2022
Local:		
Feller-Rate:	AA- / Stable	A+ / Stable
ICR:	AA- / Stable	A+ / Stable

The evolution of the risk ratings during the years ending December 31, 2023 and 2022, is as follows:

- In April 2022, the risk rating agency Feller-Rate improved the rating from SMU to category A with a Positive trend, from A with a stable trend recorded as of December 31, 2021.
- During April 2022, the ICR risk rating agency improved the rating to category A with a Positive trend, from A with a stable trend recorded as of December 31, 2021.
- Subsequently, in September 2022 the ICR risk rating agency improved again the Company's rating of SMU to A+ with a stable trend from A with a Positive trend assigned in April 2022.
- In October 2022, the Feller-Rate risk rating agency also improved again the Company's rating in April 2022 to A+ with stable trend.
- In March 2023, the ICR risk rating agency improved the Company's rating to A+ with a positive trend, from A+ with a stable trend recorded as of December 31, 2022.
- In May 2023, the Feller-Rate risk rating agency also improved the Company's rating to A+ with a positive trend, from A+ with a stable trend recorded as of December 31, 2022.
- In August 2023, the Feller-Rate risk rating agency improved the Company's rating to AA- with a stable trend, from A+ with a positive trend recorded as of May 2023.
- In August 2023, the ICR risk rating agency improved the classification of SMU to AA- category with a stable trend, from A+ with a positive trend recorded as of March 2023.



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c) As of December 31, 2023 and 2022, the detail of right-of-use liabilities associated with a purchase option by currency and years to maturity is as follows:

As of December 31, 2023

TAX ID No. Creditor	Bank or Financial Institution	Debtor Company	Currency or inflation-adjusted Unit	Class Amount of Liabilities Exposed to Liquidity Risk with Maturity										Amount of nominal value per the contract	Nominal rate per the contract				
				Up to 90	More than 90	Total	More than 1	More than 2	More than 3	More than 4	Over 5	Total	Type of			Effective			
				days	days up to 1	Current	year to 2	years to 3	years to 4	years to 5	years	non-current	amortization			rate			
				ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$			%	ThCh\$	%	
97004000-5	Banco De Chile	Rendic Hermanos S.A.	Ch\$	25,266	42,749	68,015	-	-	-	-	-	-	-	-	Monthly	3.06	68,015	3.06	
97004000-5	Banco De Chile	Súper 10 S.A.	Ch\$	4,076	9,634	13,710	-	-	-	-	-	-	-	-	Monthly	2.96	13,710	2.96	
97004000-5	Banco De Chile	Super 10 S.A.	UF	2,039	6,257	8,296	8,099	-	-	-	-	-	8,099	-	Monthly	3.11	16,395	3.11	
97004000-5	Banco De Chile	Super 10 S.A.	Ch\$	1,824	5,678	7,502	8,521	3,105	-	-	-	-	11,626	-	Monthly	5.97	19,128	5.97	
97004000-5	Banco De Chile	SMU S.A.	Ch\$	2,534	7,888	10,422	11,839	4,316	-	-	-	-	16,155	-	Monthly	3.06	26,577	3.06	
97004000-5	Banco De Chile	ALVI Supermercados Mayoristas S.A.	Ch\$	3,311	7,830	11,141	-	-	-	-	-	-	-	-	Monthly	6.70	11,141	6.70	
99289000-2	Metlife Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	46,962	139,713	186,675	195,310	206,151	217,594	229,672	838,203	1,686,930	-	-	Monthly	6.90	1,873,605	6.90	
99289000-2	Metlife Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	23,735	70,671	94,406	98,806	104,303	110,107	116,234	400,698	830,148	-	-	Monthly	13.57	924,554	13.57	
99289000-2	Metlife Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	9,811	28,684	38,495	40,174	42,495	44,950	47,546	354,564	529,729	-	-	Monthly	13.57	568,224	13.57	
99185000-7	Zurich Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	23,661	70,509	94,170	98,609	77,564	-	-	-	-	-	176,173	-	Monthly	3.10	270,343	3.10
99185000-7	Zurich Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	50,774	151,396	202,170	211,711	128,921	-	-	-	-	-	340,632	-	Monthly	6.80	542,802	6.80
99185000-7	Zurich Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	33,664	100,379	134,043	140,366	85,474	-	-	-	-	-	225,840	-	Monthly	5.41	359,883	5.41
99185000-7	Zurich Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	24,904	74,171	99,075	103,470	108,952	114,724	120,802	426,404	874,352	-	-	Monthly	5.41	973,427	5.41	
99185000-7	Zurich Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	31,040	92,235	123,275	128,993	112,995	-	-	-	-	-	241,988	-	Monthly	5.43	365,263	5.43
99185000-7	Zurich Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	33,260	86,752	120,012	121,502	128,519	135,943	143,795	663,170	1,192,929	-	-	Monthly	5.63	1,312,941	5.63	
99185000-7	Zurich Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	24,833	66,434	91,267	92,292	96,722	101,365	106,230	360,726	757,335	-	-	Monthly	5.46	848,602	5.46	
96571890-7	Compañía de Seguros Confuturo S.A.	ALVI Supermercados Mayoristas S.A.	UF	13,939	37,514	51,453	52,252	54,926	57,736	60,690	207,377	432,981	-	-	Monthly	5.45	484,434	5.45	
96571890-7	Compañía de Seguros Confuturo S.A.	ALVI Supermercados Mayoristas S.A.	UF	22,546	60,923	83,469	84,860	89,202	93,765	98,563	336,789	703,179	-	-	Monthly	5.45	786,648	5.45	
96571890-7	Compañía de Seguros Confuturo S.A.	ALVI Supermercados Mayoristas S.A.	UF	16,061	43,399	59,460	60,450	63,543	66,794	70,211	239,911	500,909	-	-	Monthly	5.17	560,369	5.17	
96571890-7	Compañía de Seguros Confuturo S.A.	ALVI Supermercados Mayoristas S.A.	UF	59,425	160,577	220,002	223,668	235,111	247,140	259,784	887,684	1,853,387	-	-	Monthly	5.46	2,073,389	5.46	
96571890-7	Compañía de Seguros Confuturo S.A.	ALVI Supermercados Mayoristas S.A.	UF	28,565	77,189	105,754	107,516	113,017	118,799	124,877	426,706	890,915	-	-	Monthly	5.63	996,669	5.63	
96571890-7	Compañía de Seguros Confuturo S.A.	ALVI Supermercados Mayoristas S.A.	UF	23,725	64,110	87,835	89,298	93,867	98,669	103,717	354,402	739,953	-	-	Monthly	4.70	827,788	4.70	
96571890-7	Compañía de Seguros Confuturo S.A.	ALVI Supermercados Mayoristas S.A.	UF	11,928	32,233	44,161	44,897	47,194	49,609	52,147	178,186	372,033	-	-	Monthly	5.00	416,194	5.00	
96571890-7	Compañía de Seguros Confuturo S.A.	ALVI Supermercados Mayoristas S.A.	UF	22,814	61,647	84,461	85,869	90,263	94,881	99,735	340,794	711,542	-	-	Monthly	5.00	796,003	5.00	
99012000-5	Compañía de Seguros de Vida Consorcio Nacional de Seguros S.A.	Inmobiliaria SMU S.A.	UF	418,653	999,142	1,417,795	1,395,863	1,472,281	1,552,883	1,637,899	23,915,086	29,974,012	-	-	Monthly	5.00	31,391,807	5.00	
Total leases that qualify as financial				959,350	2,497,714	3,457,064	3,404,365	3,358,921	3,104,959	3,271,902	29,930,700	43,070,847				46,527,911			



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As of December 31, 2022

TAX ID No. Creditor	Bank or Financial Institution	Debtor Company	Currency or inflation-adjusted Unit	Class Amount of Liabilities Exposed to Liquidity Risk with Maturity										Type of amortization	Effective rate	Amount of nominal value per the contract	Nominal rate per the contract
				Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current					
				ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$				
97080000-K Banco Bice	Rendic Hermanos S.A.	Ch\$	4,423	8,927	13,350	-	-	-	-	-	-	-	Monthly	2.66	13,350	2.66	
97080000-K Banco Bice	Rendic Hermanos S.A.	Ch\$	8,259	24,985	33,244	-	-	-	-	-	-	-	Monthly	3.06	33,244	3.06	
97080000-K Banco Bice	Rendic Hermanos S.A.	Ch\$	7,927	21,288	29,215	-	-	-	-	-	-	-	Monthly	2.96	29,215	2.96	
97080000-K Banco Bice	Rendic Hermanos S.A.	Ch\$	10,958	29,603	40,561	-	-	-	-	-	-	-	Monthly	3.11	40,561	3.11	
97080000-K Banco Bice	Rendic Hermanos S.A.	Ch\$	22,548	7,544	30,092	-	-	-	-	-	-	-	Monthly	2.90	30,092	2.90	
77620570-2 HP Financial Services (Chile) Limitada	Rendic Hermanos S.A.	UF	14,523	24,694	39,217	-	-	-	-	-	-	-	Monthly	6.00	39,217	6.00	
97006000-6 Banco de Credito e Inversiones	Rendic Hermanos S.A.	Ch\$	10,098	16,990	27,088	-	-	-	-	-	-	-	Monthly	4.33	27,088	4.33	
97006000-6 Banco de Credito e Inversiones	Rendic Hermanos S.A.	Ch\$	23,235	39,093	62,328	-	-	-	-	-	-	-	Monthly	4.33	62,328	4.33	
97004000-5 Banco de Chile	Rendic Hermanos S.A.	Ch\$	23,984	73,231	97,215	67,896	-	-	-	-	-	67,896	Monthly	5.97	165,111	5.97	
97080000-K Banco Bice	Súper 10 S.A.	Ch\$	3,858	7,786	11,644	-	-	-	-	-	-	-	Monthly	2.65	11,644	2.65	
97080000-K Banco Bice	Súper 10 S.A.	Ch\$	6,655	20,134	26,789	-	-	-	-	-	-	-	Monthly	3.06	26,789	3.06	
97004000-5 Banco De Chile	Súper 10 S.A.	Ch\$	5,451	16,342	21,793	19,153	-	-	-	-	-	19,153	Monthly	6.80	40,946	6.80	
97080000-K Banco Bice	SMU S.A.	Ch\$	3,706	7,482	11,188	-	-	-	-	-	-	-	Monthly	2.76	11,188	2.76	
97004000-5 Banco De Chile	SMU S.A.	Ch\$	2,294	7,004	9,298	6,493	-	-	-	-	-	6,493	Monthly	5.90	15,791	5.90	
77346355-7 Kyndryl Chile Spa	ALVI Supermercados Mayoristas S.A.	UF	1,036	-	1,036	-	-	-	-	-	-	-	Monthly	5.20	1,036	5.20	
97080000-K Banco Bice	ALVI Supermercados Mayoristas S.A.	Ch\$	5,700	11,507	17,207	-	-	-	-	-	-	-	Monthly	2.76	17,207	2.76	
97080000-K Banco Bice	ALVI Supermercados Mayoristas S.A.	Ch\$	5,019	15,183	20,202	-	-	-	-	-	-	-	Monthly	3.10	20,202	3.10	
97004000-5 Banco De Chile	ALVI Supermercados Mayoristas S.A.	Ch\$	3,157	9,464	12,621	11,093	-	-	-	-	-	11,093	Monthly	6.80	23,714	6.80	
99289000-2 Metlife Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	30,790	89,912	120,702	125,693	132,669	140,033	147,806	725,378	1,271,579	Monthly	5.41	1,392,281	5.41		
99289000-2 Metlife Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	43,259	126,327	169,586	176,598	186,400	196,746	207,667	1,019,157	1,786,568	Monthly	5.41	1,956,154	5.41		
99289000-2 Metlife Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	21,855	63,892	85,747	89,328	94,298	99,545	105,084	493,349	881,604	Monthly	5.43	967,351	5.43		
99289000-2 Metlife Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	9,085	25,880	34,965	36,247	38,341	40,556	42,899	383,767	541,810	Monthly	5.63	576,775	5.63		
99185000-7 Zurich Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	21,773	63,724	85,497	89,119	94,110	74,025	-	-	257,254	Monthly	5.46	342,751	5.46		
99185000-7 Zurich Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	46,636	136,841	183,477	191,357	202,052	123,039	-	-	516,448	Monthly	5.45	699,925	5.45		
99185000-7 Zurich Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	30,921	90,731	121,652	126,874	133,962	81,575	-	-	342,411	Monthly	5.45	464,063	5.45		
99185000-7 Zurich Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	22,968	67,226	90,194	93,781	98,749	103,981	109,490	522,243	928,244	Monthly	5.17	1,018,438	5.17		
99185000-7 Zurich Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	28,517	83,359	111,876	116,580	123,108	107,839	-	-	347,527	Monthly	5.46	459,403	5.46		
99185000-7 Zurich Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	30,685	78,273	108,958	109,627	115,959	122,656	129,741	770,149	1,248,132	Monthly	5.63	1,357,090	5.63		
99185000-7 Zurich Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	23,059	60,499	83,558	84,047	88,081	92,309	96,740	445,654	806,831	Monthly	4.70	890,389	4.70		
96571890-7 Compañía de Seguros Confuturo S.A.	ALVI Supermercados Mayoristas S.A.	UF	12,840	34,060	46,900	47,441	49,869	52,420	55,102	255,838	460,670	Monthly	5.00	507,570	5.00		
96571890-7 Compañía de Seguros Confuturo S.A.	ALVI Supermercados Mayoristas S.A.	UF	20,853	55,314	76,167	77,047	80,989	85,132	89,488	415,489	748,145	Monthly	5.00	824,312	5.00		
96571890-7 Compañía de Seguros Confuturo S.A.	ALVI Supermercados Mayoristas S.A.	UF	14,855	39,403	54,258	54,884	57,692	60,644	63,746	295,975	532,941	Monthly	5.00	587,199	5.00		
96571890-7 Compañía de Seguros Confuturo S.A.	ALVI Supermercados Mayoristas S.A.	UF	54,964	145,793	200,757	203,074	213,464	224,385	235,865	1,095,120	1,971,908	Monthly	5.00	2,172,665	5.00		
96571890-7 Compañía de Seguros Confuturo S.A.	ALVI Supermercados Mayoristas S.A.	UF	26,421	70,082	96,503	97,617	102,611	107,861	113,379	526,420	947,888	Monthly	5.00	1,044,391	5.00		
96571890-7 Compañía de Seguros Confuturo S.A.	ALVI Supermercados Mayoristas S.A.	UF	21,944	58,207	80,151	81,076	85,224	89,584	94,168	437,220	787,272	Monthly	5.00	867,423	5.00		
96571890-7 Compañía de Seguros Confuturo S.A.	ALVI Supermercados Mayoristas S.A.	UF	11,033	29,265	40,298	40,763	42,849	45,041	47,345	219,825	395,823	Monthly	5.00	436,121	5.00		
96571890-7 Compañía de Seguros Confuturo S.A.	ALVI Supermercados Mayoristas S.A.	UF	21,101	55,972	77,073	77,963	81,952	86,145	90,552	420,433	757,045	Monthly	5.00	834,118	5.00		
99012000-5 Compañía de Seguros de Vida Consorcio Nacional de Seguros S.A.	Inmobiliaria SMU S.A.	UF	387,102	904,066	1,291,168	1,263,036	1,332,182	1,405,114	1,482,039	24,387,222	29,869,593	Monthly	5.35	31,160,761	5.35		
Total leases that qualify as financial				1,043,492	2,620,083	3,663,575	3,286,787	3,354,561	3,338,630	3,111,111	32,413,239	45,504,328			49,167,903		



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d) As of December 31, 2023 and 2022, the detail of right-of-use liabilities by currency and years to maturity is as follows:

As of December 31, 2023

TAX ID No. Creditor	Creditor	Currency or inflation-adjusted Unit	Class Amount of Liabilities Exposed to Liquidity Risk with Maturity										Effective rate %	Amount of nominal value per the contract ThCh\$	Nominal rate per the contract %	
			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current	Type of amortization				
			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$				
3.129.793-1	Raúl Rolando Romero Godoy	UF	27,075	-	27,075	-	-	-	-	-	-	-	Monthly	11.43%	27,075	11.43%
4.432.214-5	María CavahnarMazzini	UF	7,424	22,870	30,294	31,941	33,677	35,508	37,438	139,297	277,861	Monthly	5.31%	308,155	5.31%	
4.649.409-1	Sergio Olivares Neira	UF	19,471	60,261	79,732	84,842	90,278	39,302	-	-	214,422	Monthly	6.23%	294,154	6.23%	
4.815.781-5	Juan Nuñez R Y Otro	Ch\$	9,328	29,110	38,438	41,580	44,980	48,658	52,636	282,560	470,414	Monthly	7.88%	508,852	7.88%	
4.841.171-1	M Luz Jarufe Jarufe	UF	1,958	6,860	8,818	11,976	94,133	-	-	-	106,109	Monthly	31.00%	114,927	31.00%	
5.417.675-9	Fernando Enrique Gonzalez Ahumada	UF	4,936	-	4,936	-	-	-	-	-	-	Monthly	2.96%	4,936	2.96%	
5.428.811-5	Arnaldo PapapietroVallejos	UF	9,222	28,077	37,299	38,416	39,567	40,753	10,378	-	129,114	Monthly	2.96%	166,413	2.96%	
6.205.901-K	Fernando Arenillas Cotroneo	UF	39,018	119,392	158,410	164,791	171,429	187,292	195,667	50,136	769,315	Monthly	3.96%	927,725	3.96%	
6.432.529-9	Patricia Ramirez Castro	Ch\$	622	1,931	2,553	2,736	2,933	3,143	3,369	1,474	13,655	Monthly	6.96%	16,208	6.96%	
6.432.529-9	Patricia Ramirez Castro	UF	12,223	38,782	51,005	57,023	63,751	71,273	82,357	37,934	312,338	Monthly	11.21%	363,343	11.21%	
6.753.719-K	Paz Rosales R. y Otro	UF	1,642	5,003	6,645	6,855	2,920	-	-	-	9,775	Monthly	3.13%	16,420	3.13%	
6.799.859-6	Ana María Martínez Norambuena	UF	29,111	95,181	124,292	132,411	137,745	143,293	149,065	954,971	1,517,485	Monthly	3.96%	1,641,777	3.96%	
7.236.606-9	María Mamich Cortes	UF	17,156	52,852	70,008	73,814	83,325	87,855	92,631	327,494	665,119	Monthly	5.31%	735,127	5.31%	
7.262.501-3	María Teresa Piña Robledo	UF	1,637	3,295	4,932	-	-	-	-	-	-	Monthly	1.71%	4,932	1.71%	
7.271.336-2	Mónica Aragonese B.	UF	10,463	32,232	42,695	41,173	-	-	-	-	41,173	Monthly	5.31%	83,868	5.31%	
7.341.306-0	María Veronica Cerda	UF	32,245	39,380	71,625	54,502	-	-	-	-	54,502	Monthly	2.96%	126,127	2.96%	
7.670.636-0	Gustavo Adolfo Muñoz Mas	UF	32,559	102,516	135,075	97,555	-	-	-	-	97,555	Monthly	9.67%	232,630	9.67%	
8.523.729-2	José M. Rodríguez Godoy	UF	53,206	85,492	138,698	120,298	-	-	-	-	120,298	Monthly	2.96%	258,996	2.96%	
8.856.493-6	Carlos Enrique Vera Pérez	UF	3,894	12,052	15,946	16,968	18,055	19,212	-	-	54,235	Monthly	6.23%	70,181	6.23%	
9.455.612-0	Margarita Varas Avalos	UF	8,836	26,917	35,753	36,859	37,998	-	-	-	74,857	Monthly	3.05%	110,610	3.05%	
13.100.277-7	Damari Cabrera Castillo	UF	-457	5,606	5,149	12,404	12,775	13,158	13,552	4,607	56,496	Monthly	2.96%	61,645	2.96%	
15.844.914-5	Daniel Vilches Muñoz	UF	6,847	2,294	9,141	-	-	-	-	-	-	Monthly	2.96%	9,141	2.96%	
16.957.214-3	Jose Gabriel Neira Igor	UF	4,423	13,533	17,956	20,185	22,580	25,150	27,907	188,269	284,091	Monthly	3.96%	302,047	3.96%	
17.529.120-2	Francisca Mardones Aravena	UF	8,520	26,369	34,889	37,125	39,504	42,036	10,923	-	129,588	Monthly	6.23%	164,477	6.23%	
50.280.200-3	Gutierrez Hermanos Ltda.	UF	17,847	55,917	73,764	80,433	87,705	-	-	-	168,138	Monthly	8.69%	241,902	8.69%	
50.280.200-3	Gutierrez HermanosLtda.	UF	6,967	21,213	28,180	29,025	29,895	-	-	-	58,920	Monthly	2.96%	87,100	2.96%	
50.280.200-3	Gutierrez Hermanos Ltda.	UF	81,160	247,106	328,266	338,101	348,231	-	-	-	686,332	Monthly	2.96%	1,014,598	2.96%	
61.402.000-8	Ministerio De Bienes Nacionales	Ch\$	2,229	6,894	9,123	9,691	10,293	-	-	-	19,984	Monthly	6.05%	29,107	6.05%	
70.251.100-3	Central De ComprasLa Calera S.A.	UF	6,156	19,393	25,549	28,159	31,037	34,209	37,705	45,208	176,318	Monthly	9.77%	201,867	9.77%	
76.002.124-5	SR Inmobiliaria S.A.	UF	105,195	321,889	427,084	444,288	462,184	480,802	500,169	520,317	2,407,760	Monthly	3.96%	2,834,844	3.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	33,749	103,270	137,019	142,538	148,280	154,253	160,467	41,117	646,655	Monthly	3.96%	783,674	3.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	57,452	178,706	236,158	253,822	272,808	293,213	315,145	82,403	1,217,391	Monthly	7.23%	1,453,549	7.23%	
76.002.124-5	SR Inmobiliaria S.A.	UF	57,361	175,521	232,882	242,263	252,022	262,174	272,735	69,883	1,099,077	Monthly	3.96%	1,331,959	3.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	48,433	148,201	196,634	204,555	212,795	221,366	230,283	682,242	1,551,241	Monthly	3.96%	1,747,875	3.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	36,030	112,331	148,361	160,197	172,977	186,777	201,678	641,496	1,363,125	Monthly	7.70%	1,511,486	7.70%	
76.002.124-5	SR Inmobiliaria S.A.	UF	24,434	76,835	101,269	111,227	122,164	134,176	71,958	-	439,525	Monthly	9.42%	540,794	9.42%	
76.002.124-5	SR Inmobiliaria S.A.	UF	82,184	258,101	340,285	372,781	408,381	447,380	239,465	-	1,468,007	Monthly	9.16%	1,808,292	9.16%	
76.002.124-5	SR Inmobiliaria S.A.	UF	1	7	8	48	295	1,816	11,156	97,485	110,800	Monthly	196.02%	110,808	196.02%	
76.002.124-5	SR Inmobiliaria S.A.	UF	21,798	66,368	88,166	90,807	-	-	-	-	90,807	Monthly	2.96%	178,973	2.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	40,049	122,547	162,596	169,146	175,959	183,047	190,420	48,792	767,364	Monthly	3.96%	929,960	3.96%	



TAX ID No. Creditor	Creditor	Currency or inflation-adjusted Unit	Class Amount of Liabilities Exposed to Liquidity Risk with Maturity										Type of amortization	Effective rate	Amount of	Nominal rate per the contract
			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current	nominal value per the contract				
			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$			%	
76.002.124-5	SR Inmobiliaria S.A.	UF	42,751	130,163	172,914	178,095	-	-	-	-	178,095	Monthly	2.96%	351,009	2.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	38,429	117,590	156,019	162,304	168,842	175,643	182,718	46,818	736,325	Monthly	3.96%	892,344	3.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	97,596	298,636	396,232	412,193	428,797	446,069	464,038	158,797	1,909,894	Monthly	3.96%	2,306,126	3.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	51,303	162,486	213,789	238,163	265,315	295,563	329,260	1,659,109	2,787,410	Monthly	10.85%	3,001,199	10.85%	
76.002.124-5	SR Inmobiliaria S.A.	UF	23,142	70,813	93,955	97,740	101,677	105,772	110,033	104,753	519,975	Monthly	3.96%	613,930	3.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	17,693	54,861	72,554	77,497	82,776	88,416	94,439	153,857	496,985	Monthly	6.61%	569,539	6.61%	
76.002.124-5	SR Inmobiliaria S.A.	UF	10,478	32,062	42,540	44,253	46,036	47,890	49,819	78,517	266,515	Monthly	3.96%	309,055	3.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	84,065	257,233	341,298	355,047	369,349	384,227	399,704	380,524	1,888,851	Monthly	3.96%	2,230,149	3.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	54,729	176,469	231,198	266,857	308,017	355,525	410,360	1,377,423	2,718,182	Monthly	14.43%	2,949,380	14.43%	
76.002.124-5	SR Inmobiliaria S.A.	UF	11,203	35,375	46,578	51,584	57,128	63,267	70,067	233,996	476,042	Monthly	10.25%	522,620	10.25%	
76.002.124-5	SR Inmobiliaria S.A.	UF	18,982	57,794	76,776	79,076	-	-	-	-	79,076	Monthly	2.96%	155,852	2.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	16,583	50,490	67,073	69,083	-	-	-	-	69,083	Monthly	2.96%	136,156	2.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	33,007	101,000	134,007	139,405	145,021	150,862	156,939	333,099	925,326	Monthly	3.96%	1,059,333	3.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	75,238	230,223	305,461	317,766	330,566	343,882	357,734	91,663	1,441,611	Monthly	3.96%	1,747,072	3.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	25,805	81,381	107,186	118,403	130,794	144,482	159,602	42,445	595,726	Monthly	9.99%	702,912	9.99%	
76.002.124-5	SR Inmobiliaria S.A.	UF	26,999	82,616	109,615	114,031	118,624	123,403	128,373	32,893	517,324	Monthly	3.96%	626,939	3.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	67,105	211,670	278,775	308,063	340,428	376,194	415,717	459,393	1,899,795	Monthly	10.03%	2,178,570	10.03%	
76.002.124-5	SR Inmobiliaria S.A.	UF	22,804	69,778	92,582	96,312	100,191	104,227	108,425	112,793	521,948	Monthly	3.96%	614,530	3.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	43,700	133,053	176,753	182,409	-	-	-	-	182,409	Monthly	2.96%	358,802	2.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	48,324	147,866	196,190	204,093	212,314	220,866	229,763	19,560	886,596	Monthly	3.96%	1,082,786	3.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	66,959	203,867	270,826	278,939	-	-	-	-	278,939	Monthly	2.96%	549,765	2.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	16,692	53,823	70,515	81,394	93,951	108,446	60,344	-	344,135	Monthly	14.43%	414,650	14.43%	
76.002.124-5	SR Inmobiliaria S.A.	UF	12,596	40,139	52,735	59,466	67,057	75,616	41,354	-	243,493	Monthly	12.07%	296,228	12.07%	
76.002.124-5	SR Inmobiliaria S.A.	UF	16,826	51,944	68,770	72,811	77,089	81,619	42,591	-	274,110	Monthly	5.72%	342,880	5.72%	
76.002.124-5	SR Inmobiliaria S.A.	UF	14,514	44,190	58,704	60,463	62,274	64,140	32,787	-	219,664	Monthly	2.96%	278,368	2.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	28,630	89,508	118,138	128,264	139,258	151,193	80,389	-	499,104	Monthly	8.25%	617,242	8.25%	
76.002.124-5	SR Inmobiliaria S.A.	UF	14,416	44,521	58,937	62,446	66,164	70,103	36,602	-	235,315	Monthly	5.80%	294,252	5.80%	
76.002.124-5	SR Inmobiliaria S.A.	UF	5,170	15,741	20,911	21,538	22,183	22,848	11,679	-	78,248	Monthly	2.96%	99,159	2.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	33,025	102,145	135,170	143,651	152,664	162,243	172,422	497,167	1,128,147	Monthly	6.10%	1,263,317	6.10%	
76.002.124-5	SR Inmobiliaria S.A.	UF	18,771	57,439	76,210	79,281	82,474	85,796	89,253	247,565	584,369	Monthly	3.96%	660,579	3.96%	
76.003.016-3	Inmob. Los Toros S.A.	UF	123,768	379,263	503,031	42,889	-	-	-	-	42,889	Monthly	4.24%	545,920	4.24%	
76.012.742-6	Sy R Inversiones S.A.	UF	650	1,990	2,640	3,003	3,124	3,250	3,380	46,327	59,084	Monthly	3.96%	61,724	3.96%	
76.012.742-6	Sy R Inversiones S.A.	UF	69,566	211,804	281,370	289,799	298,482	126,991	-	-	715,272	Monthly	2.96%	996,642	2.96%	
76.012.742-6	Sy R Inversiones S.A.	UF	853	2,611	3,464	3,940	4,099	4,264	4,436	60,789	77,528	Monthly	3.96%	80,992	3.96%	
76.012.742-6	Sy R Inversiones S.A.	UF	6,682	20,345	27,027	27,836	28,670	29,529	30,414	-	116,449	Monthly	2.96%	143,476	2.96%	
76.012.742-6	Sy R Inversiones S.A.	UF	38,187	116,953	155,140	161,672	168,478	175,571	182,962	1,641,481	2,330,164	Monthly	4.13%	2,485,304	4.13%	
76.012.790-6	Inmob. Larrain Fresno Ltda.	UF	4,897	16,781	21,678	28,205	36,700	47,752	62,133	88,593	263,383	Monthly	26.62%	285,061	26.62%	
76.012.790-6	Inmob. Larrain Fresno Ltda.	UF	6,650	21,738	28,388	33,660	39,910	47,321	56,108	72,600	249,599	Monthly	17.15%	277,987	17.15%	
76.014.444-4	Inmob. SRW S.A.	UF	38,196	119,986	158,182	173,372	190,021	208,269	228,269	1,097,346	1,897,277	Monthly	9.20%	2,055,459	9.20%	
76.014.448-7	Inmob. SRW S.A.	UF	29,928	96,263	126,191	144,944	166,483	191,223	106,018	-	608,668	Monthly	13.94%	734,859	13.94%	



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			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current	Type of amortization			Effective rate
			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$			%
76.014.448-7	Inmob. SRR S.A.	UF	28,430	87,851	116,281	123,350	130,849	138,805	147,243	364,859	905,106	Monthly	5.92%	1,021,387	5.92%
76.014.448-7	Inmob. SRR S.A.	UF	6,952	21,272	28,224	29,360	30,543	31,773	33,053	79,319	204,048	Monthly	3.96%	232,272	3.96%
76.014.452-5	Inmob. SRR S.A.	UF	4,468	13,992	18,460	20,111	21,910	23,870	26,005	1,403,406	1,495,302	Monthly	8.60%	1,513,762	8.60%
76.014.452-5	Inmob. SRR S.A.	UF	28,040	85,802	113,842	118,428	123,198	128,161	133,324	4,067,611	4,570,722	Monthly	3.96%	4,684,564	3.96%
76.023.657-8	Holding Inmob. Covarrubias S.A.	UF	1,950	6,107	8,057	8,781	9,570	10,431	11,368	1,620,360	1,660,510	Monthly	8.64%	1,668,567	8.64%
76.023.657-8	Holding Inmob. Covarrubias S.A.	UF	428	1,343	1,771	1,938	2,121	2,321	2,540	394,020	402,940	Monthly	9.04%	404,711	9.04%
76.031.071-9	Salco S.A.	UF	25,023	8,428	33,451	-	-	-	-	-	-	Monthly	6.23%	33,451	6.23%
76.036.846-6	Inmob. Plusren Dos Ltda.	UF	6,802	20,826	27,628	14,242	-	-	-	-	14,242	Monthly	4.08%	41,870	4.08%
76.036.846-6	Inmob. Plusren Dos Ltda.	UF	13,200	40,191	53,391	27,292	-	-	-	-	27,292	Monthly	2.96%	80,683	2.96%
76.039.524-2	Soc. Constructorae Inmob. JCS Ltda.	UF	12,955	43,602	56,557	71,031	20,434	-	-	-	91,465	Monthly	23.01%	148,022	23.01%
76.039.524-2	Soc. Constructorae Inmob. JCS Ltda.	UF	18,910	57,574	76,484	78,775	20,060	-	-	-	98,835	Monthly	2.96%	175,319	2.96%
76.039.524-2	Soc. Constructorae Inmob. JCS Ltda.	UF	15,887	49,573	65,460	70,798	18,584	-	-	-	89,382	Monthly	7.87%	154,842	7.87%
76.039.524-2	Soc. Constructorae e Inmob. JCS Ltda.	UF	8,067	24,560	32,627	33,604	8,557	-	-	-	42,161	Monthly	2.96%	74,788	2.96%
76.042.014-K	Walmart Chile S.A.	UF	36,990	117,488	154,478	173,066	94,192	-	-	-	267,258	Monthly	11.42%	421,736	11.42%
76.046.651-4	Inmob. Puente Ltda.	UF	33,359	103,111	136,470	144,848	153,741	80,375	-	-	378,964	Monthly	5.97%	515,434	5.97%
76.046.651-4	Inmob. Puente Ltda.	UF	123,489	386,535	510,024	555,062	604,077	657,421	715,475	5,132,021	7,664,056	Monthly	8.49%	8,174,080	8.49%
76.046.651-4	Inmob. Puente Ltda.	UF	51,868	158,712	210,580	219,063	227,887	237,067	246,616	1,682,170	2,612,803	Monthly	3.96%	2,823,383	3.96%
76.050.151-4	Inmob. Pta. Arenas S.A.	UF	12,359	38,239	50,598	53,814	57,235	60,873	64,742	16,819	253,483	Monthly	6.18%	304,081	6.18%
76.050.151-4	Inmob. Pta. Arenas S.A.	UF	15,843	48,479	64,322	66,914	69,609	72,413	75,330	19,302	303,568	Monthly	3.96%	367,890	3.96%
76.055.511-8	Inv. Santa Julia S.A.	UF	25,723	78,608	104,331	108,255	112,327	116,552	120,936	495,446	953,516	Monthly	3.70%	1,057,847	3.70%
76.056.977-1	Inmob. e Inv. LP S.A.	UF	44,240	142,113	186,353	213,503	244,608	280,244	321,073	2,994,319	4,053,747	Monthly	13.68%	4,240,100	13.68%
76.056.977-1	Inmob. e Inv. LP S.A.	UF	10,179	33,883	44,062	54,149	66,546	81,782	100,505	1,052,836	1,355,818	Monthly	20.79%	1,399,880	20.79%
76.058.983-7	Inv. Santa Caterina Ltda.	UF	59,483	181,781	241,264	250,339	259,756	269,527	279,665	1,145,718	2,205,005	Monthly	3.70%	2,446,269	3.70%
76.062.587-6	Inmob. Pisagua Ltda.	UF	15,552	46,933	62,485	71,278	81,308	92,749	105,800	67,527	418,662	Monthly	13.24%	481,147	13.24%
76.062.765-8	Inver. Maria Cristina Ltda.	UF	51,425	156,679	208,104	214,630	221,360	228,301	156,164	-	820,455	Monthly	3.09%	1,028,559	3.09%
76.068.860-6	Soc Inv e Inmob Maria Ortiz e Hijos Ltda.	Ch\$	5,580	-	5,580	-	-	-	-	-	-	Monthly	2.37%	5,580	2.37%
76.068.860-6	Soc Inv e Inmob Maria Ortiz e Hijos Ltda.	Ch\$	7,820	-	7,820	-	-	-	-	-	-	Monthly	5.96%	7,820	5.96%
76.070.260-9	Inmob. y de Inv. Las Brujas Ltda.	UF	16,757	53,463	70,220	79,367	89,705	57,631	-	-	226,703	Monthly	12.31%	296,923	12.31%
76.070.260-9	Inmob. y de Inv. Las Brujas Ltda.	UF	13,182	40,136	53,318	54,915	56,561	33,773	-	-	145,249	Monthly	2.96%	198,567	2.96%
76.070.260-9	Inmob. y de Inv. Las Brujas Ltda.	UF	15,584	50,466	66,050	76,888	89,506	58,848	-	-	225,242	Monthly	15.29%	291,292	15.29%
76.070.260-9	Inmob. y de Inv. Las Brujas Ltda.	UF	14,058	45,801	59,859	70,518	83,075	55,132	-	-	208,725	Monthly	16.50%	268,584	16.50%
76.070.260-9	Inmob. y de Inv. Las Brujas Ltda.	UF	15,071	45,888	60,959	62,785	64,667	38,613	-	-	166,065	Monthly	2.96%	227,024	2.96%
76.070.598-5	Inmob. El Mirador Ltda.	UF	1,234	3,775	5,009	5,211	5,421	5,639	5,969	3,178	25,418	Monthly	3.96%	30,427	3.96%
76.073.869-7	Inmob. Rentas Australes S.A.	UF	8,245	22,779	31,024	35,780	41,267	47,595	54,893	429,697	609,232	Monthly	14.35%	640,256	14.35%
76.073.869-7	Inmob. Rentas Australes S.A.	UF	26,865	70,640	97,505	106,763	116,900	128,000	140,153	927,510	1,419,326	Monthly	9.11%	1,516,831	9.11%
76.073.869-7	Inmob. Rentas Australes S.A.	UF	3,410	9,356	12,766	13,281	13,816	14,372	14,951	84,291	140,711	Monthly	3.96%	153,477	3.96%
76.073.869-7	Inmob. Rentas Australes S.A.	UF	17,393	58,510	75,903	84,148	93,289	103,423	114,658	789,477	1,184,995	Monthly	10.36%	1,260,898	10.36%
76.073.869-7	Inmob. Rentas Australes S.A.	UF	9,792	34,207	43,999	59,454	80,339	108,559	146,693	-	395,045	Monthly	30.49%	439,044	30.49%
76.073.869-7	Inmob. Rentas Australes S.A.	UF	21,550	56,941	78,491	80,842	83,264	85,759	88,328	-	338,193	Monthly	2.96%	416,684	2.96%
76.077.161-9	Inv. Cinque Terre S.A.	UF	29,007	90,919	119,926	130,868	142,808	155,838	170,057	477,814	1,077,385	Monthly	8.76%	1,197,311	8.76%



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			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current					
			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$				
76.077.161-9	Inv. Cinque Terre S.A.	UF	15,707	48,063	63,770	66,339	69,011	71,791	74,683	193,141	474,965	Monthly	3.96%	538,735	2.96%	
76.084.697- K	Gajardo Muñoz y Cía. Ltda.	UF	8,101	25,513	33,614	37,030	40,793	44,938	36,675	-	159,436	Monthly	9.72%	193,050	2.96%	
76.084.697- K	Gajardo Muñoz y Cía. Ltda.	UF	78,583	247,487	326,070	359,204	395,705	435,915	355,767	-	1,546,591	Monthly	9.72%	1,872,661	12.07%	
76.088.012-4	Boulevard Nueva Las Condes SpA.	UF	36,220	111,580	147,800	155,835	164,306	71,070	-	-	391,211	Monthly	5.31%	539,011	6.23%	
76.088.073-6	Inmob. e Inv. Villa Alemana Ltda.	UF	12,477	16,036	28,513	23,744	-	-	-	-	23,744	Monthly	2.96%	52,257	11.46%	
76.088.073-6	Inmob. e Inv. Villa Alemana Ltda.	UF	12,759	19,432	32,191	26,830	-	-	-	-	26,830	Monthly	2.96%	59,021	2.96%	
76.091.932-2	Soc. Arica Store S.A.	UF	16,466	52,472	68,938	77,737	87,659	98,847	111,463	331,691	707,397	Monthly	12.07%	776,335	2.96%	
76.098.820-0	Bodegas San Francisco Ltda.	UF	13,941	43,144	57,085	60,743	64,635	22,453	-	-	147,831	Monthly	6.23%	204,916	2.96%	
76.098.820-0	Bodegas San Francisco Ltda.	UF	21,218	65,227	86,445	-	-	-	-	-	-	Monthly	4.88%	86,445	2.96%	
76.100.625-8	Rentas Patio I SpA	UF	4,081	12,967	17,048	19,108	21,418	24,006	26,908	713,188	804,628	Monthly	11.46%	821,676	2.96%	
76.100.625-8	Rentas Patio I SpA	UF	9,641	29,355	38,996	40,164	41,368	42,607	43,884	14,918	182,941	Monthly	2.96%	221,937	2.96%	
76.100.625-8	Rentas Patio I SpA	UF	37,475	114,100	151,575	156,117	160,794	165,612	170,574	57,986	711,083	Monthly	2.96%	862,658	2.96%	
76.100.625-8	Rentas Patio I SpA	UF	16,873	51,373	68,246	70,291	72,397	74,566	76,800	26,108	320,162	Monthly	2.96%	388,408	2.96%	
76.100.625-8	Rentas Patio I SpA	UF	31,672	96,429	128,101	131,939	135,892	139,963	144,156	49,006	600,956	Monthly	2.96%	729,057	2.96%	
76.100.625-8	Rentas Patio I SpA	UF	18,463	56,214	74,677	76,915	79,219	81,592	84,037	28,568	350,331	Monthly	2.96%	425,008	2.96%	
76.100.625-8	Rentas Patio I SpA	UF	77,395	235,643	313,038	322,417	332,077	342,026	352,273	119,754	1,468,547	Monthly	2.96%	1,781,585	2.96%	
76.100.625-8	Rentas Patio I SpA	UF	29,295	89,192	118,487	122,036	125,693	129,458	133,337	45,328	555,852	Monthly	2.96%	674,339	2.96%	
76.100.625-8	Rentas Patio I SpA	UF	14,440	43,966	58,406	60,156	61,958	63,814	65,726	22,343	273,997	Monthly	2.96%	332,403	2.96%	
76.100.625-8	Rentas Patio I SpA	UF	20,166	61,397	81,563	84,006	86,523	89,115	91,785	31,202	382,631	Monthly	2.96%	464,194	12.57%	
76.100.625-8	Rentas Patio I SpA	UF	60,792	185,092	245,884	253,252	260,839	268,654	276,703	94,064	1,153,512	Monthly	2.96%	1,399,396	3.96%	
76.100.625-8	Rentas Patio I SpA	UF	55,372	168,588	223,960	230,669	237,580	244,698	252,029	85,677	1,050,653	Monthly	2.96%	1,274,613	2.18%	
76.100.625-8	Rentas Patio I SpA	UF	6,122	18,640	24,762	25,504	26,268	27,055	27,866	9,473	116,166	Monthly	2.96%	140,928	3.96%	
76.103.574-6	Inmob. Santa Elba Ltda.	UF	67,797	160,152	227,949	0	0	0	0	0	-	Monthly	2.96%	227,949	8.48%	
76.105.673-5	Inm. E Inv. Trust Investment Ltda.	UF	8,738	26,996	35,734	37,895	40,186	42,616	45,192	932,760	1,098,649	Monthly	5.88%	1,134,383	3.96%	
76.105.673-5	Inm. E Inv. Trust Investment Ltda.	UF	11,815	36,504	48,319	51,240	54,338	57,624	61,108	1,261,254	1,485,564	Monthly	5.88%	1,533,883	8.67%	
76.111.742-4	Inv. Isla Kent SpA	UF	82,322	262,979	345,301	391,278	443,378	502,416	371,583	-	1,708,655	Monthly	12.57%	2,053,956	3.96%	
76.116.213-6	Desarrollos Comerciales S.A.	UF	27,562	84,336	111,898	116,405	121,094	125,972	131,047	2,069,629	2,564,147	Monthly	3.96%	2,676,045	3.96%	
76.116.213-6	Desarrollos Comerciales S.A.	UF	19,426	58,918	78,344	80,071	81,836	83,639	85,483	1,194,702	1,525,731	Monthly	2.18%	1,604,075	3.96%	
76.116.213-6	Desarrollos Comerciales S.A.	UF	19,829	60,674	80,503	83,746	87,119	90,629	94,279	1,488,959	1,844,732	Monthly	3.96%	1,925,235	3.96%	
76.116.213-6	Desarrollos Comerciales S.A.	UF	5,337	16,704	22,041	23,985	26,101	28,403	30,909	677,666	787,064	Monthly	8.48%	809,105	9.20%	
76.116.213-6	Desarrollos Comerciales S.A.	UF	8,844	27,062	35,906	37,353	38,858	40,423	42,051	664,118	822,803	Monthly	3.96%	858,709	2.96%	
76.116.213-6	Desarrollos Comerciales S.A.	UF	8,485	26,583	35,068	38,233	41,683	45,444	49,545	1,241,761	1,416,666	Monthly	8.67%	1,451,734	9.35%	
76.116.213-6	Desarrollos Comerciales S.A.	UF	13,968	42,741	56,709	58,994	61,370	63,842	66,414	1,150,776	1,401,396	Monthly	3.96%	1,458,105	3.96%	
76.116.213-6	Desarrollos Comerciales S.A.	UF	14,740	45,105	59,845	62,256	64,763	67,372	70,086	2,177,452	2,441,929	Monthly	3.96%	2,501,774	22.56%	
76.116.213-6	Desarrollos Comerciales S.A.	UF	27,531	84,244	111,775	116,278	120,961	125,834	130,903	792,561	1,286,537	Monthly	3.96%	1,398,312	3.96%	
76.116.213-6	Desarrollos Comerciales S.A.	UF	4,720	14,444	19,164	19,937	20,740	21,575	22,444	135,891	220,587	Monthly	3.96%	239,751	7.23%	
76.116.433-3	Inmob. Ariztia Nueva York S.A.	UF	41,846	131,451	173,297	189,940	208,181	228,174	250,086	371,200	1,247,581	Monthly	9.20%	1,420,878	4.70%	
76.116.433-3	Inmob. Ariztia Nueva York S.A.	UF	58,865	179,224	238,089	245,222	41,579	-	-	-	286,801	Monthly	2.96%	524,890	2.96%	
76.121.300-8	Comercial Bulnes Ltda.	UF	61,983	194,853	256,836	281,917	309,448	339,668	89,978	-	1,021,011	Monthly	9.35%	1,277,847	6.67%	
76.128.866-0	Soc. Coronel Store S.A.	UF	35,019	107,154	142,173	147,900	153,857	160,055	166,502	384,125	1,012,439	Monthly	3.96%	1,154,612	2.96%	



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			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$				
76.132.261-3	Inmob Mayorista Pte. Alto S.A.	UF	22,446	75,377	97,823	122,318	152,946	191,243	239,130	1,465,413	2,171,050	Monthly	22.56%	2,268,873	22.56%	
76.132.261-3	Inmob Mayorista Pte. Alto S.A.	UF	47,338	144,852	192,190	199,932	207,986	216,364	225,079	883,610	1,732,971	Monthly	3.96%	1,925,161	3.96%	
76.147.499-5	Inver. Inmob. Comerciales S.A.	UF	10,355	33,332	43,687	53,911	63,773	68,538	73,658	803,586	1,063,466	Monthly	7.23%	1,107,153	7.23%	
76.147.499-5	Inver. Inmob. Comerciales S.A.	UF	14,604	45,120	59,724	73,012	77,427	101,461	107,596	1,313,696	1,673,192	Monthly	5.88%	1,732,916	5.88%	
76.171.513-5	Cons. e Inmob. San Jose SpA	UF	63,002	191,820	254,822	262,456	270,320	278,419	286,760	-	1,097,955	Monthly	2.96%	1,352,777	2.96%	
76.179.644-5	Inmob. Patio Krc II SpA	UF	20,162	62,536	82,698	88,382	94,457	100,948	62,061	-	345,848	Monthly	6.67%	428,546	6.67%	
76.179.644-5	Inmob. Patio Krc II SpA	UF	11,947	36,375	48,322	49,770	51,261	52,797	31,526	-	185,354	Monthly	2.96%	233,676	2.96%	
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	11,378	35,804	47,182	51,892	57,072	62,768	69,033	1,818,332	2,059,097	Monthly	9.55%	2,106,279	9.55%	
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	12,538	38,884	51,422	54,946	58,711	62,734	67,032	1,415,215	1,658,638	Monthly	6.65%	1,710,060	6.65%	
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	14,431	44,157	58,588	60,947	63,402	65,956	68,613	1,179,148	1,438,066	Monthly	3.96%	1,496,654	3.96%	
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	34,754	109,202	143,956	157,863	173,113	189,836	208,175	4,674,120	5,403,107	Monthly	9.26%	5,547,063	9.26%	
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	39	142	181	261	377	545	786	67,085	69,054	Monthly	37.28%	69,235	37.28%	
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	1,679	5,137	6,816	7,090	7,376	7,673	7,982	87,977	118,098	Monthly	3.96%	124,914	3.96%	
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	1,364	4,351	5,715	6,457	7,295	8,241	9,311	161,970	193,274	Monthly	12.26%	198,989	12.26%	
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	63,729	195,177	258,906	269,806	281,165	293,002	305,337	4,839,080	5,988,390	Monthly	4.13%	6,247,296	4.13%	
76.186.482-3	Inmob. Villa S.p.A.	UF	49,223	155,874	205,097	228,411	254,376	283,292	315,495	991,145	2,072,719	Monthly	10.81%	2,277,816	10.81%	
76.193.006-0	Soc. Comercial Los Italianos Ltda.	UF	63,950	197,631	261,581	90,693	-	-	-	-	90,693	Monthly	5.94%	352,274	5.94%	
76.193.006-0	Soc. Comercial Los Italianos Ltda.	UF	71,912	218,949	290,861	98,878	-	-	-	-	98,878	Monthly	2.96%	389,739	2.96%	
76.196.772- K	Inmob. San Rosendo Ltda.	UF	1,052	3,875	4,927	7,382	11,061	16,573	24,833	327,892	387,741	Monthly	41.13%	392,668	41.13%	
76.196.772- K	Inmob. San Rosendo Ltda.	UF	7,629	23,981	31,610	34,692	38,074	41,786	45,861	115,287	275,700	Monthly	9.34%	307,310	9.34%	
76.196.772- K	Inmob. San Rosendo Ltda.	UF	2,332	7,387	9,719	10,833	12,075	13,460	15,003	794,351	845,722	Monthly	10.90%	855,441	10.90%	
76.204.814-0	Inmob. e Inv. SirmercadoUno Ltda.	UF	30,686	94,246	124,932	130,930	137,215	143,802	150,706	601,944	1,164,597	Monthly	4.70%	1,289,529	4.70%	
76.204.814-0	Inmob. e Inv. SirmercadoUno Ltda.	UF	52,164	160,212	212,376	222,572	233,257	244,455	256,191	1,023,267	1,979,742	Monthly	4.70%	2,192,118	4.70%	
76.211.767-3	Empresas de Inversiones AMS Ltda.	UF	5,432	16,438	21,870	-	-	-	-	-	-	Monthly	1.71%	21,870	1.71%	
76.240.132-0	Padena SpA	UF	12,149	37,614	49,763	54,084	59,847	63,732	68,922	962,838	1,209,423	Monthly	6.31%	1,259,186	6.31%	
76.251.380-3	Inv. y TransportesRojas Ltda.	UF	25,431	81,477	106,908	121,842	90,543	-	-	-	212,385	Monthly	13.15%	319,293	13.15%	
76.257.820-4	Inmob. Montecristo Ltda	UF	69,666	227,128	296,794	350,118	413,024	-	-	-	763,142	Monthly	16.64%	1,059,936	16.64%	
76.259.200-2	Inmob. e Inv. Santo Domingo Ltda.	UF	9,577	-	9,577	-	-	-	-	-	-	Monthly	18.05%	9,577	18.05%	
76.259.200-2	Inmob. e Inv. Santo Domingo Ltda.	UF	17,167	-	17,167	-	-	-	-	-	-	Monthly	8.06%	17,167	8.06%	
76.264.990- K	Inmob. Beckna Ltda.	UF	3,886	12,209	16,095	17,644	19,342	21,202	23,242	700,737	782,167	Monthly	9.22%	798,262	9.22%	
76.264.990- K	Inmob. Beckna Ltda.	UF	4,220	12,913	17,133	17,824	18,542	19,288	20,065	385,527	461,246	Monthly	3.96%	478,379	3.96%	
76.264.990- K	Inmob. Beckna Ltda.	UF	3,092	9,846	12,938	14,570	16,409	18,480	20,812	804,649	874,920	Monthly	11.94%	887,858	11.94%	
76.264.990- K	Inmob. Beckna Ltda.	UF	7,247	22,742	29,989	32,799	35,872	39,233	42,909	1,267,239	1,418,052	Monthly	8.99%	1,448,041	8.99%	
76.264.990- K	Inmob. Beckna Ltda.	UF	1,367	4,183	5,550	5,773	6,006	6,248	6,500	124,880	149,407	Monthly	3.96%	154,957	3.96%	
76.264.990- K	Inmob. Beckna Ltda.	UF	496	1,617	2,113	2,488	2,930	3,450	4,062	144,757	157,687	Monthly	16.45%	159,800	16.45%	
76.264.990- K	Inmob. Beckna Ltda.	UF	6,397	20,832	27,229	32,046	37,715	44,388	52,240	1,854,138	2,020,527	Monthly	16.40%	2,047,756	16.40%	
76.264.990- K	Inmob. Beckna Ltda.	UF	2,128	6,720	8,848	9,804	10,863	12,036	13,336	300,671	346,710	Monthly	10.30%	355,558	10.30%	
76.269.718-1	Inmob. Portal Centro Ltda.	UF	41,527	127,068	168,595	175,386	182,451	189,800	197,446	951,717	1,696,800	Monthly	3.96%	1,865,395	3.96%	
76.347.707- K	Inmob. Y Agrícola Carrera Ltda.	UF	82,072	257,040	339,112	369,466	402,537	438,569	477,825	125,995	1,814,392	Monthly	8.60%	2,153,504	8.60%	
76.349.271-0	Rentas San Pedro S.A.	UF	43,936	132,944	176,880	179,938	183,048	154,954	-	-	517,940	Monthly	1.71%	694,820	1.71%	



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			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current					
			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$				
76.349.271-0	Rentas San Pedro S.A.	UF	99,678	303,693	403,371	416,019	429,064	367,813	-	-	1,212,896	Monthly	3.09%	1,616,267	3.09%	
76.349.271-0	Rentas San Pedro S.A.	UF	73,204	-	73,204	-	-	-	-	-	-	Monthly	3.00%	73,204	3.00%	
76.360.596-5	Inv. Manquehue SpA	UF	16,589	48,081	64,670	73,479	83,486	94,857	107,777	803,375	1,162,974	Monthly	12.84%	1,227,644	12.84%	
76.360.596-5	Inv. Manquehue SpA	UF	92,510	283,072	375,582	390,711	406,450	422,822	439,854	2,479,753	4,139,590	Monthly	3.96%	4,515,172	3.96%	
76.360.598-1	Inv. Magallanes SpA	UF	45,461	138,479	183,940	189,628	48,316	-	-	-	237,944	Monthly	3.05%	421,884	3.05%	
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	13,921	42,599	56,520	58,797	61,165	63,629	66,192	221,352	471,135	Monthly	3.96%	527,655	3.96%	
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	11,105	33,980	45,085	46,901	48,791	50,756	52,801	176,569	375,818	Monthly	3.96%	420,903	3.96%	
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	13,278	40,629	53,907	56,078	58,337	60,687	63,131	211,116	449,349	Monthly	3.96%	503,256	3.96%	
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	13,439	41,121	54,560	56,757	59,044	61,422	63,896	213,675	454,794	Monthly	3.96%	509,354	3.96%	
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	15,128	46,292	61,420	63,895	66,468	69,146	71,931	240,544	511,984	Monthly	3.96%	573,404	3.96%	
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	11,185	34,227	45,412	47,241	49,144	51,124	53,183	177,849	378,541	Monthly	3.96%	423,953	3.96%	
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	7,967	24,377	32,344	33,847	35,002	36,412	37,879	126,669	269,609	Monthly	3.96%	301,953	3.96%	
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	8,771	26,840	35,611	37,045	38,538	40,090	41,705	139,464	296,842	Monthly	3.96%	332,453	3.96%	
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	9,576	29,302	38,878	40,444	42,073	43,768	45,531	152,259	324,075	Monthly	3.96%	362,953	3.96%	
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	4,024	12,312	16,336	16,993	17,678	18,390	19,131	63,974	136,166	Monthly	3.96%	152,502	3.96%	
76.409.851- K	Inmob. Power Center Ltda.	UF	6,597	21,611	28,208	30,377	32,712	35,226	37,934	238,156	374,405	Monthly	7.43%	402,613	7.43%	
76.409.851- K	Inmob. Power Center Ltda.	UF	34,642	109,931	144,573	150,396	156,455	162,757	169,313	954,532	1,593,453	Monthly	3.96%	1,738,026	3.96%	
76.409.851- K	Inmob. Power Center Ltda.	UF	113,607	290,799	404,406	420,696	437,642	455,271	473,610	2,670,057	4,457,276	Monthly	3.96%	4,861,682	3.96%	
76.409.851- K	Inmob. Power Center Ltda.	UF	82,365	252,030	334,395	347,865	361,878	376,455	391,619	2,207,820	3,685,637	Monthly	3.96%	4,020,032	3.96%	
76.409.851- K	Inmob. Power Center Ltda.	UF	3,154	9,650	12,804	13,320	13,856	14,414	14,995	114,978	171,563	Monthly	3.96%	184,367	3.96%	
76.415.024-4	Inmob. Mirador San Cristobal Ltda.	UF	8,577	26,554	35,131	39,696	45,573	50,816	57,415	779,018	972,518	Monthly	6.31%	1,007,649	6.31%	
76.415.916-0	Inmob. Alto Castro Ltda.	UF	5,457	17,212	22,669	25,047	27,674	30,576	33,783	1,093,983	1,211,063	Monthly	10.01%	1,233,732	10.01%	
76.418.751-2	4 Life Seguros de Vida S.A.	UF	13,342	41,500	54,842	58,940	63,343	68,076	73,162	820,532	1,084,053	Monthly	7.23%	1,138,895	7.23%	
76.432.227-4	Inmob. Insigne S.A.	UF	66,974	203,912	270,886	22,937	-	-	-	-	22,937	Monthly	2.96%	293,823	2.96%	
76.432.227-4	Inmob. Insigne S.A.	UF	39,413	119,647	159,060	162,869	189,084	193,612	198,248	841,615	1,585,428	Monthly	2.37%	1,744,488	2.37%	
76.437.010-4	Inmob. e Inv. Ligure L	UF	34,097	103,815	137,912	142,044	146,299	150,683	142,088	-	581,114	Monthly	2.96%	719,026	2.96%	
76.587.957-4	Rentas Patio IX	UF	16,371	50,920	67,291	79,912	85,883	92,299	99,195	758,539	1,115,828	Monthly	7.23%	1,183,119	7.23%	
76.587.958-2	Renta Patio X SpA	UF	18,948	57,519	76,467	78,293	80,163	82,078	84,039	21,321	345,894	Monthly	2.36%	422,361	2.36%	
76.587.958-2	Renta Patio X SpA	UF	41,660	127,478	169,138	175,951	183,039	190,412	198,082	50,755	798,239	Monthly	3.96%	967,377	3.96%	
76.608.870-8	Inmob. e Inver. Tiempo Nuevo Ltda	UF	6,564	19,995	26,559	27,381	28,227	-	-	-	55,608	Monthly	3.05%	82,167	3.05%	
76.659.210-4	Inmob. Santa Margherita S.A.	UF	37,472	114,663	152,135	158,263	164,638	171,270	178,169	201,125	873,465	Monthly	3.96%	1,025,600	3.96%	
76.672.960-6	San Benito S.A.	UF	92,351	279,438	371,789	-	-	-	-	-	-	Monthly	1.71%	371,789	1.71%	
76.756.744-8	Rentas Miraflores SpA	UF	63,747	42,760	106,507	-	-	-	-	-	-	Monthly	2.96%	106,507	2.96%	
76.756.744-8	Rentas Miraflores SpA	UF	324,219	1,010,113	1,334,332	1,382,081	117,026	-	-	-	1,499,107	Monthly	2.96%	2,833,439	2.96%	
76.756.744-8	Rentas Miraflores SpA	UF	222,336	74,882	297,218	-	-	-	-	-	-	Monthly	6.23%	297,218	6.23%	
76.769.393-1	Rentas Coquimbo SpA	UF	50,749	154,650	205,399	52,361	-	-	-	-	52,361	Monthly	3.13%	257,760	3.13%	
76.769.393-1	Rentas Coquimbo SpA	UF	306,886	939,047	1,245,933	1,296,121	1,348,331	1,402,644	1,459,145	10,075,468	15,581,709	Monthly	3.96%	16,827,642	3.96%	
76.805.470-3	Inmob. El Mazo Ltda.	UF	64,261	195,653	259,914	267,701	275,721	259,995	-	-	803,417	Monthly	2.96%	1,063,331	2.96%	
76.842.460-8	Inmob. Andalucia Ltda.	UF	23,193	74,736	97,929	112,891	130,140	150,025	40,960	-	434,016	Monthly	14.30%	531,945	14.30%	
76.923.701-1	Inmobiliaria Rentas Vizcachas SpA.	UF	16,161	49,931	66,092	70,088	79,048	88,690	94,052	1,203,619	1,535,497	Monthly	5.88%	1,601,589	5.88%	



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			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$			%	ThCh\$
76.955.190-5	Inmob. Curtiduría Ltda.	UF	34,372	104,743	139,115	143,533	61,143	-	-	-	204,676	Monthly	3.13%	343,791	3.13%	
76.955.190-5	Inmob. Curtiduría Ltda.	UF	7,141	21,753	28,894	29,788	20,368	-	-	-	50,156	Monthly	3.05%	79,050	3.05%	
76.975.681-7	Rentas Artes Seis SpA	UF	349,465	1,081,551	1,431,016	1,581,849	1,713,710	1,528,935	-	-	4,824,494	Monthly	6.23%	6,255,510	6.23%	
76.975.681-7	Rentas Artes Seis SpA	UF	40,411	125,067	165,478	183,088	198,434	177,039	-	-	558,561	Monthly	6.23%	724,039	6.23%	
76.975.681-7	Rentas Artes Seis SpA	UF	33,493	102,353	135,846	142,182	153,775	146,921	-	-	442,878	Monthly	3.70%	578,724	3.70%	
76.989.209-5	Inmobiliaria Monte Fitz Roy SpA	UF	20,854	64,050	84,904	88,980	93,252	97,728	102,420	1,628,043	2,010,423	Monthly	4.70%	2,095,327	4.70%	
77.013.310-6	Hinojosa Hermanos Ltda.	Ch\$	10,152	21,544	31,696	25,022	-	-	-	-	25,022	Monthly	5.96%	56,718	5.96%	
77.070.384-0	Centros Comercialesl SpA	UF	12,451	39,433	51,884	57,791	64,370	71,698	79,861	1,664,382	1,938,102	Monthly	10.83%	1,989,986	10.83%	
77.070.384-0	Centros Comercialesl SpA	UF	33,724	103,194	136,918	142,434	148,172	154,140	160,349	2,576,478	3,181,573	Monthly	3.96%	3,318,491	3.96%	
77.070.384-0	Centros Comercialesl SpA	UF	8,187	26,018	34,205	38,367	43,036	48,272	54,146	1,743,057	1,926,878	Monthly	11.54%	1,961,083	11.54%	
77.072.500-3	Soc. De Rentas Comerciales S.A.	UF	55,722	174,438	230,160	250,544	272,733	296,887	323,179	321,331	1,464,674	Monthly	8.52%	1,694,834	8.52%	
77.072.500-3	Soc. De Rentas Comerciales S.A.	UF	101,415	274,127	375,542	-	-	-	-	-	-	Monthly	2.96%	375,542	2.96%	
77.095.980-2	Comercial Lagomasino Ltda.	UF	22,740	81,052	103,792	161,069	192,521	-	-	-	353,590	Monthly	30.81%	457,382	30.81%	
77.099.000-9	Soc. Inmob. Nueva Vida Ltda.	UF	23,104	73,560	96,664	61,903	-	-	-	-	61,903	Monthly	11.90%	158,567	11.90%	
77.141.420-6	Supermercado Mejor Solución S.A.	UF	21,528	65,547	87,075	89,684	53,551	-	-	-	143,235	Monthly	2.96%	230,310	2.96%	
77.223.437-6	Inmob. Machali SpA.	UF	19,178	59,252	78,430	89,506	98,180	104,116	110,412	1,396,632	1,798,846	Monthly	5.88%	1,877,276	5.88%	
77.354.930-3	Supermercados Covarrubiasy Cia Ltda.	UF	244	784	1,028	1,179	1,352	1,549	1,776	779,282	785,138	Monthly	13.75%	786,166	13.75%	
77.398.570-7	Comercial Lubba Ltda.	UF	20,829	63,735	84,564	87,970	91,513	95,200	99,034	111,794	485,511	Monthly	3.96%	570,075	3.96%	
77.398.570-7	Comercial Lubba Ltda.	UF	8,705	29,832	38,537	50,144	65,245	84,894	110,461	157,500	468,244	Monthly	26.62%	506,781	26.62%	
77.401.270-2	Soc. Inmob. y de Inv. Samo Ltda.	UF	15,341	48,452	63,793	70,672	78,293	-	-	-	148,965	Monthly	10.28%	212,758	10.28%	
77.464.410-5	Petes Y SchapiraInv. Ltda	UF	48,316	147,844	196,160	204,062	212,282	220,833	229,729	238,983	1,105,889	Monthly	3.96%	1,302,049	3.96%	
77.464.410-5	Petes Y Schapira Inv. Ltda	UF	2,256	6,902	9,158	9,527	9,911	10,310	10,725	34,839	75,312	Monthly	3.96%	84,470	3.96%	
77.466.030-5	Soc. de Inv. SagliettoLtda	UF	48,765	149,218	197,983	205,958	214,254	222,884	231,863	820,030	1,694,989	Monthly	3.96%	1,892,972	3.96%	
77.491.750-0	Inmob. e Inv. Castro Campos S.A.	UF	33,968	103,491	137,459	105,915	-	-	-	-	105,915	Monthly	3.09%	243,374	3.09%	
77.491.750-0	Inmob. e Inv. Castro Campos S.A.	UF	29,822	90,859	120,681	92,987	-	-	-	-	92,987	Monthly	3.09%	213,668	3.09%	
77.542.730-2	Inv. Tucapel S.A.	UF	30,266	112,245	142,511	161,983	184,115	209,271	237,864	861,410	1,654,643	Monthly	12.88%	1,797,154	12.88%	
77.542.730-2	Inv. Tucapel S.A.	UF	74,405	249,930	324,335	337,400	350,991	365,129	379,837	1,155,106	2,588,463	Monthly	3.96%	2,912,798	3.96%	
77.542.730-2	Inv. Tucapel S.A.	UF	58,506	174,711	233,217	242,611	252,384	262,550	273,126	829,670	1,860,341	Monthly	3.96%	2,093,558	3.96%	
77.590.750-9	Distrib. de Materiales de Ferreteria Ltda.	UF	17,835	54,575	72,410	75,327	78,362	81,518	84,802	1,281,684	1,601,693	Monthly	3.96%	1,674,103	3.96%	
77.630.645-2	InmobiliariaLas Condes S.A.	UF	109,696	338,915	448,611	475,735	504,499	535,003	567,351	3,927,383	6,009,971	Monthly	5.88%	6,458,582	5.88%	
77.634.654-3	Inmob. Asa SpA.	UF	12,047	36,863	48,910	51,862	54,285	57,474	60,130	147,092	370,843	Monthly	3.96%	419,753	3.96%	
77.650.880-2	Inmob. S & M Ltda.	UF	17,894	54,415	72,309	74,296	76,339	78,437	80,593	516,289	825,954	Monthly	2.71%	898,263	2.71%	
78.017.130-8	José Vaccari y Cia. Ltda.	UF	21,518	59,042	80,560	-	-	-	-	-	-	Monthly	6.23%	80,560	6.23%	
78.051.100-1	Laura Muñoz Aramayonay Cia Ltda.	UF	138,512	421,722	560,234	577,018	594,306	612,111	471,089	-	2,254,524	Monthly	2.96%	2,814,758	2.96%	
78.103.570- K	Inmob. Vittorio y Cia. Ltda.	UF	1,103	3,702	4,805	6,001	7,496	9,363	11,695	2,762,057	2,796,612	Monthly	22.45%	2,801,417	22.45%	
78.103.570- K	Inmob. Vittorio y Cia. Ltda.	UF	52,386	162,192	214,578	228,506	243,337	259,132	275,951	2,215,150	3,222,076	Monthly	6.31%	3,436,654	6.31%	
78.146.230-6	Myne S.A.	UF	79,565	250,238	329,803	362,337	398,080	437,348	480,490	257,737	1,935,992	Monthly	9.44%	2,265,795	9.44%	
78.206.040-6	Inver. Rio Colorado Ltda.	UF	15,116	46,044	61,160	10,376	-	-	-	-	10,376	Monthly	3.05%	71,536	3.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	40,361	123,560	163,921	170,684	177,725	185,057	192,691	3,644,283	4,370,440	Monthly	4.05%	4,534,361	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	92,999	284,705	377,704	393,285	409,510	426,403	443,994	8,397,069	10,070,261	Monthly	4.05%	10,447,965	4.05%	



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78.297.040-2	Inmob. Catedral S.A.	UF	31,782	97,297	129,079	134,404	139,949	145,722	151,734	2,869,679	3,441,488	Monthly	4.05%	3,570,567	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	19,254	58,944	78,198	81,423	84,782	88,280	91,922	1,738,479	2,084,886	Monthly	4.05%	2,163,084	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	66,836	204,609	271,445	282,643	294,303	306,444	319,086	6,034,732	7,237,208	Monthly	4.05%	7,508,653	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	19,242	58,907	78,149	81,373	84,730	88,225	91,865	1,737,405	2,083,598	Monthly	4.05%	2,161,747	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	19,115	58,519	77,634	80,837	84,172	87,644	91,260	1,725,964	2,069,877	Monthly	4.05%	2,147,511	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	13,365	40,914	54,279	56,518	58,849	61,277	63,805	1,206,713	1,447,162	Monthly	4.05%	1,501,441	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	12,989	39,763	52,752	54,928	57,193	59,553	62,010	1,172,763	1,406,447	Monthly	4.05%	1,459,199	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	18,922	57,927	76,849	80,019	83,320	86,758	90,337	1,708,498	2,048,932	Monthly	4.05%	2,125,781	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	14,116	43,213	57,329	59,693	62,156	64,720	67,390	1,274,521	1,528,480	Monthly	4.05%	1,585,809	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	42,351	129,653	172,004	179,100	186,489	194,182	202,192	3,823,982	4,585,945	Monthly	4.05%	4,757,949	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	94,133	288,174	382,307	398,078	414,500	431,599	449,404	8,499,388	10,192,969	Monthly	4.05%	10,575,276	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	14,246	43,395	57,641	59,424	61,262	63,156	64,119	-	237,961	Monthly	3.05%	295,602	3.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	21,647	65,938	87,585	90,294	93,086	95,964	98,233	-	361,577	Monthly	3.05%	449,162	3.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	15,949	48,582	64,531	66,527	68,584	70,705	72,888	-	266,404	Monthly	3.05%	330,935	3.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	12,911	39,328	52,239	53,855	55,520	57,237	59,007	-	215,659	Monthly	3.05%	267,898	3.05%	
78.592.260-3	Inmob. e Inv. Frigonzta Ltda.	UF	28,354	86,327	114,681	118,117	121,656	-	-	-	239,773	Monthly	2.96%	354,454	2.96%	
78.630.800-3	Inmob. e Inv. Allipen Ltda.	UF	36,064	111,612	147,676	157,138	167,208	87,580	-	-	411,926	Monthly	6.23%	559,602	6.23%	
78.648.070-1	Soc. Rentas Inmob. Ltda.	US\$	16,909	51,998	68,907	76,092	85,247	89,569	94,110	177,331	522,349	Monthly	4.96%	591,256	4.96%	
78.648.070-1	Soc. Rentas Inmob. Ltda.	US\$	12,775	39,287	52,062	57,491	64,408	67,673	71,104	133,981	394,657	Monthly	4.96%	446,719	4.96%	
78.648.070-1	Soc. Rentas Inmob. Ltda.	US\$	3,259	10,137	13,396	15,197	17,492	18,798	20,203	37,078	108,768	Monthly	7.23%	122,164	7.23%	
78.658.950-9	Inmob. Gama Ltda.	UF	16,128	-	16,128	-	-	-	-	-	-	Monthly	2.96%	16,128	2.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	1,169	3,576	4,745	4,936	5,886	6,123	6,370	227,351	250,666	Monthly	3.96%	255,411	3.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	16,370	51,824	68,194	75,906	84,491	94,046	104,682	390,589	749,714	Monthly	10.76%	817,908	10.76%	
78.658.950-9	Inmob. Gama Ltda.	UF	8,019	25,190	33,209	36,398	39,894	43,725	47,925	52,528	220,470	Monthly	9.21%	253,679	9.21%	
78.658.950-9	Inmob. Gama Ltda.	UF	1,786	5,465	7,251	7,543	8,311	8,646	8,994	9,844	43,338	Monthly	3.96%	50,589	3.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	18,423	56,007	74,430	76,431	78,487	80,599	82,766	537,318	855,601	Monthly	2.66%	930,031	2.66%	
78.658.950-9	Inmob. Gama Ltda.	UF	37,737	115,472	153,209	159,380	165,800	172,479	179,426	1,219,653	1,896,738	Monthly	3.96%	2,049,947	3.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	15,245	48,766	64,011	72,729	82,635	93,891	106,679	593,194	949,128	Monthly	12.84%	1,013,139	12.84%	
78.658.950-9	Inmob. Gama Ltda.	UF	5,616	18,400	24,016	26,606	28,311	31,195	34,298	143,009	263,419	Monthly	6.23%	287,435	6.23%	
78.658.950-9	Inmob. Gama Ltda.	UF	5,616	18,400	24,016	26,606	28,311	31,195	34,298	143,009	263,419	Monthly	6.23%	287,435	6.23%	
78.658.950-9	Inmob. Gama Ltda.	UF	18,422	56,752	75,174	79,260	83,569	88,112	92,902	236,888	580,731	Monthly	5.31%	655,905	5.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	13,095	40,545	53,640	57,122	60,829	64,778	68,982	968,729	1,220,440	Monthly	6.31%	1,274,080	6.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	87,961	272,335	360,296	383,682	408,585	435,105	463,347	3,838,722	5,529,441	Monthly	6.31%	5,889,737	6.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	21,264	65,508	86,772	91,489	96,463	101,707	107,236	524,736	921,631	Monthly	5.31%	1,008,403	5.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	55,377	170,596	225,973	238,257	251,210	264,866	279,264	766,397	1,799,994	Monthly	5.31%	2,025,967	5.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	51,696	160,054	211,750	225,494	240,130	255,716	272,314	4,270,295	5,263,949	Monthly	6.31%	5,475,699	6.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	17,072	52,858	69,930	74,469	79,302	84,450	89,931	1,178,155	1,506,307	Monthly	6.31%	1,576,237	6.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	25,414	78,685	104,099	110,856	118,052	125,714	133,874	2,144,603	2,633,099	Monthly	6.31%	2,737,198	6.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	27,367	84,308	111,675	117,746	124,147	130,896	138,012	735,005	1,245,806	Monthly	5.31%	1,357,481	5.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	20,059	62,105	82,164	87,498	93,177	99,225	105,665	1,417,131	1,802,696	Monthly	6.31%	1,884,860	6.31%	



SMU



TAX ID No. Creditor	Creditor	Currency or inflation-adjusted Unit	Class Amount of Liabilities Exposed to Liquidity Risk with Maturity										Type of amortization	Effective rate	Amount of nominal value per the contract	Nominal rate per the contract
			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current					
			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$				
78.658.950-9	Inmob. Gama Ltda.	UF	27,870	86,289	114,159	121,569	129,460	137,863	146,811	1,659,279	2,194,982	Monthly	6.31%	2,309,141	6.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	24,315	75,281	99,596	106,060	112,944	120,275	128,082	1,266,398	1,733,759	Monthly	6.31%	1,833,355	6.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	27,532	85,242	112,774	120,095	127,890	136,191	145,030	1,681,494	2,210,700	Monthly	6.31%	2,323,474	6.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	52,389	161,392	213,781	225,402	237,655	250,575	264,196	1,208,430	2,186,258	Monthly	5.31%	2,400,039	5.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	35,117	108,724	143,841	153,177	163,119	173,706	184,981	1,880,234	2,555,217	Monthly	6.31%	2,699,058	6.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	21,608	66,901	88,509	94,254	100,372	106,887	113,825	1,353,275	1,768,613	Monthly	6.31%	1,857,122	6.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	24,169	74,457	98,626	103,988	109,641	115,601	121,886	531,842	982,958	Monthly	5.31%	1,081,584	5.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	33,171	102,187	135,358	142,716	150,474	158,654	167,279	491,890	1,111,013	Monthly	5.31%	1,246,371	5.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	41,615	128,202	169,817	179,049	188,783	199,045	209,866	414,832	1,191,575	Monthly	5.31%	1,361,392	5.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	23,259	72,010	95,269	101,452	108,037	115,050	122,517	860,575	1,307,631	Monthly	6.31%	1,402,900	6.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	19,871	61,523	81,394	86,678	92,304	98,295	104,675	1,006,271	1,388,223	Monthly	6.31%	1,469,617	6.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	61,531	189,556	251,087	264,736	279,128	294,302	310,301	1,720,540	2,869,007	Monthly	5.31%	3,120,094	5.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	27,008	83,619	110,627	117,808	125,455	133,598	142,269	1,215,678	1,734,808	Monthly	6.31%	1,845,435	6.31%	
78.658.950-9	inmob. Gama Ltda.	UF	19,416	60,113	79,529	84,691	90,188	96,042	102,276	1,535,756	1,908,953	Monthly	6.31%	1,988,482	6.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	37,606	116,431	154,037	164,034	174,681	186,019	198,093	1,343,034	2,065,861	Monthly	6.31%	2,219,898	6.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	18,376	56,894	75,270	80,156	85,359	90,899	96,799	1,485,572	1,838,785	Monthly	6.31%	1,914,055	6.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	18,685	57,560	76,245	80,390	84,760	89,368	94,226	352,673	701,417	Monthly	5.31%	777,662	5.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	31,785	97,917	129,702	136,753	144,187	152,025	160,290	818,845	1,412,100	Monthly	5.31%	1,541,802	5.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	34,300	106,196	140,496	149,615	159,326	169,667	180,680	1,159,623	1,818,911	Monthly	6.31%	1,959,407	6.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	19,934	61,410	81,344	85,766	90,429	95,345	100,528	396,873	768,941	Monthly	5.31%	850,285	5.31%	
78.658.950-9	Inmob. Gama Ltda.	UF	24,702	76,481	101,183	107,751	114,744	122,192	130,123	1,786,035	2,260,845	Monthly	6.31%	2,362,028	6.31%	
78.846.970-5	Soc. Inv. Mediterraneo Ltda.	UF	27,129	82,636	109,765	113,159	116,658	19,791	-	-	249,608	Monthly	3.05%	359,373	3.05%	
78.867.820-7	Soc Inv Torca SpA	UF	8,278	25,691	33,969	36,347	38,893	41,616	14,510	-	131,366	Monthly	6.79%	165,335	6.79%	
79.579.690-8	Bravo y Cia. Ltda.	UF	18,540	57,114	75,654	79,766	84,102	88,674	77,566	-	330,108	Monthly	5.31%	405,762	5.31%	
79.698.330-2	Inmob. y Cons. Veinticuatrode Enero Ltda.	UF	42,355	131,741	174,096	187,104	246,722	265,155	284,966	2,620,365	3,604,312	Monthly	7.23%	3,778,408	7.23%	
79.848.500-8	Soc. Alarcón Hermanos Ltda.	UF	37,518	114,801	152,319	158,454	164,837	171,477	178,384	201,368	874,520	Monthly	3.96%	1,026,839	3.96%	
79.959.800-0	Soc. Com. e Inmob. Uncastillo Ltda.	UF	19,972	60,809	80,781	83,201	85,694	88,262	75,568	-	332,725	Monthly	2.96%	413,506	2.96%	
79.959.800-0	Soc. Com. e Inmob. Uncastillo Ltda.	UF	8,825	26,870	35,695	36,765	37,867	39,001	33,392	-	147,025	Monthly	2.96%	182,720	2.96%	
79.959.800-0	Soc. Com. e Inmob. Uncastillo Ltda.	UF	8,343	26,064	34,407	37,303	40,443	43,847	39,346	-	160,939	Monthly	8.11%	195,346	8.11%	
79.959.800-0	Soc. Com. e Inmob. Uncastillo Ltda.	UF	23,295	70,925	94,220	97,043	99,950	102,944	88,139	-	388,076	Monthly	2.96%	482,296	2.96%	
79.959.800-0	Soc. Com. e Inmob. Uncastillo Ltda.	UF	(301)	8,879	8,578	8,835	9,100	9,372	4,797	-	32,104	Monthly	2.96%	40,682	2.96%	
79.961.250- K	Inmob. Tres Rios S.A.	UF	46,905	142,810	189,715	195,398	201,253	207,282	88,190	-	692,123	Monthly	2.96%	881,838	2.96%	
79.961.250- K	Inmob. Tres Rios S.A.	UF	38,290	121,416	159,706	178,336	199,140	222,371	100,144	-	699,991	Monthly	11.08%	859,697	11.08%	
79.961.250- K	Inmob. Tres Rios S.A.	UF	145,400	461,058	606,458	677,205	756,205	844,420	380,284	-	2,658,114	Monthly	11.08%	3,264,572	11.08%	
79.961.250- K	Inmob. Tres Rios S.A.	UF	15,841	48,232	64,073	65,993	67,970	70,007	29,785	-	233,755	Monthly	2.96%	297,828	2.96%	
79.991.280-5	Inv. Santa Fidelmira S.A.	UF	26,893	81,880	108,773	112,032	38,085	-	-	-	150,117	Monthly	2.96%	258,890	2.96%	
79.991.280-5	Inv. Santa Fidelmira S.A.	UF	26,066	80,099	106,165	111,376	38,327	-	-	-	149,703	Monthly	4.80%	255,868	4.80%	
79.991.280-5	Inv. Santa Fidelmira S.A.	UF	22,116	67,334	89,450	92,130	31,319	-	-	-	123,449	Monthly	2.96%	212,899	2.96%	
79.991.280-5	Inv. Santa Fidelmira S.A.	UF	52,710	161,289	213,999	222,620	231,587	240,916	250,620	394,986	1,340,729	Monthly	3.96%	1,554,728	3.96%	
79.991.280-5	Inv. Santa Fidelmira S.A.	UF	30,976	96,592	127,568	137,788	148,827	160,750	173,629	107,638	728,632	Monthly	7.73%	856,200	7.73%	



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			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current	per the contract			per the contract		
			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$			%	ThCh\$	
79.991.280-5	Inv. Santa Fidelmira S.A.	UF	68,172	207,560	275,732	283,993	292,501	250,434	-	-	826,928	Monthly	2.96%	1,102,660	2.96%		
79.993.230- K	Soc. Inv. Araucana Ltda.	UF	19,588	61,825	81,413	90,079	99,669	110,279	122,018	1,078,471	1,500,516	Monthly	10.16%	1,581,929	10.16%		
79.993.230- K	Soc. Inv. Araucana Ltda.	UF	8,407	26,086	34,493	36,893	39,459	42,204	45,140	277,412	441,108	Monthly	6.74%	475,601	6.74%		
79.993.230- K	Soc. Inv. Araucana Ltda.	UF	11,310	34,607	45,917	47,766	49,690	51,692	53,774	303,160	506,082	Monthly	3.96%	551,999	3.96%		
81.392.000- K	Sabas Chahuan e Hijos Ltda.	UF	20,505	66,842	87,347	103,018	121,500	143,299	169,008	217,473	754,298	Monthly	16.62%	841,645	16.62%		
81.795.100-7	Arzobispado de Santiago	UF	12,044	38,471	50,515	57,230	64,838	73,458	89,655	2,183,376	2,468,557	Monthly	12.55%	2,519,072	12.55%		
84.082.500-0	Ribeiro SpA	UF	17,068	52,225	69,293	72,084	74,988	78,009	81,151	6,908	313,140	Monthly	3.96%	382,433	3.96%		
84.082.500-0	Ribeiro SpA	UF	14,694	44,963	59,657	62,060	64,560	67,160	69,866	5,948	269,594	Monthly	3.96%	329,251	3.96%		
84.301.800-9	Comercial Las Brujas S.A.	UF	1,486	4,699	6,185	6,874	7,640	8,492	9,438	651,095	683,539	Monthly	10.61%	689,724	10.61%		
84.301.800-9	Comercial Las Brujas S.A.	UF	18,833	57,340	76,173	78,455	80,805	48,250	-	-	207,510	Monthly	2.96%	283,683	2.96%		
84.301.800-9	Comercial Las Brujas S.A.	UF	21,609	65,792	87,401	90,019	92,716	55,362	-	-	238,097	Monthly	2.96%	325,498	2.96%		
84.301.800-9	Comercial Las Brujas S.A.	UF	22,132	67,386	89,518	92,200	94,963	56,703	-	-	243,866	Monthly	2.96%	333,384	2.96%		
84.571.600-5	Supermercados Independencia S.A.	UF	22,793	69,398	92,191	266,068	-	-	-	-	266,068	Monthly	2.96%	358,259	2.96%		
85.395.500-0	Dist. Pisquera Portugal Ltda.	UF	9,865	30,526	40,391	42,966	45,706	48,620	51,719	270,846	459,857	Monthly	6.20%	500,248	6.20%		
85.395.500-0	Dist. Pisquera Portugal Ltda.	UF	18,312	56,033	74,345	77,340	80,455	83,696	87,067	428,472	757,030	Monthly	3.96%	831,375	3.96%		
88.006.900-4	E.C.L. S.A.	Ch\$	1,294	-	1,294	-	-	-	-	-	-	Monthly	5.96%	1,294	5.96%		
88.883.600-4	Dist. y Supermercado Diez Ltda.	UF	85,815	269,023	354,838	387,345	422,830	461,566	163,068	-	1,434,809	Monthly	8.80%	1,789,647	8.80%		
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	1,255	3,924	5,179	5,621	6,100	6,619	7,183	216,150	241,673	Monthly	8.20%	246,852	8.20%		
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	1,742	5,332	7,074	7,359	7,656	7,964	8,285	170,395	201,659	Monthly	3.96%	208,733	3.96%		
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	13,016	39,605	52,621	54,130	55,681	57,277	58,919	1,101,077	1,327,084	Monthly	2.83%	1,379,705	2.83%		
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	20,939	64,072	85,011	88,435	91,997	95,703	99,558	2,047,662	2,423,355	Monthly	3.96%	2,508,366	3.96%		
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	11,408	34,839	46,247	47,921	49,656	51,454	53,317	1,060,212	1,262,560	Monthly	3.56%	1,308,807	3.56%		
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	10,263	31,403	41,666	43,343	45,089	46,906	48,795	1,003,591	1,187,724	Monthly	3.96%	1,229,390	3.96%		
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	3,485	10,847	14,332	15,425	16,603	17,871	19,236	536,550	605,685	Monthly	7.38%	620,017	7.38%		
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	7,554	23,115	30,669	31,905	33,190	34,527	35,918	738,742	874,282	Monthly	3.96%	904,951	3.96%		
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	3,306	10,169	13,475	14,160	14,880	15,636	16,430	368,983	430,089	Monthly	4.97%	443,564	4.97%		
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	10,771	32,958	43,729	45,490	47,322	49,229	51,212	1,053,292	1,246,545	Monthly	3.96%	1,290,274	3.96%		
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	545	1,669	2,214	2,304	2,396	2,493	2,593	53,338	63,124	Monthly	3.96%	65,338	3.96%		
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	3,690	11,291	14,981	15,584	16,212	16,865	17,545	360,847	427,053	Monthly	3.96%	442,034	3.96%		
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	2,449	7,495	9,944	10,345	10,761	11,195	11,646	239,525	283,472	Monthly	3.96%	293,416	3.96%		
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	1,692	5,179	6,871	7,148	7,436	7,735	8,047	165,506	195,872	Monthly	3.96%	202,743	3.96%		
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	1,742	5,330	7,072	7,357	7,654	7,962	8,283	170,354	201,610	Monthly	3.96%	208,682	3.96%		
92.985.000-9	Satel Inv. Inmob. S.A.	UF	59,106	179,957	239,063	246,226	253,603	990,508	-	-	1,490,337	Monthly	2.96%	1,729,400	2.96%		
92.985.000-9	Satel Inv. Inmob. S.A.	UF	145,205	465,711	610,916	697,733	4,618,481	-	-	-	5,316,214	Monthly	13.36%	5,927,130	13.36%		
92.985.000-9	Satel Inv. Inmob. S.A.	UF	11,200	35,991	47,191	54,106	62,036	71,127	81,550	1,155,411	1,424,230	Monthly	13.75%	1,471,421	13.75%		
93.307.000- K	Supermercados Monserrat S.A.C.	UF	15,760	48,793	64,553	68,743	73,205	77,956	83,016	1,139,458	1,442,378	Monthly	6.31%	1,506,931	6.31%		
93.307.000- K	Supermercados Monserrat S.A.C.	UF	25,875	80,112	105,987	112,867	120,193	127,994	136,302	1,870,839	2,368,195	Monthly	6.31%	2,474,182	6.31%		
93.307.000- K	Supermercados Monserrat S.A.C.	UF	32,016	99,124	131,140	139,653	148,717	158,370	168,649	2,314,828	2,930,217	Monthly	6.31%	3,061,357	6.31%		
93.307.000- K	Supermercados Monserrat S.A.C.	UF	12,278	38,014	50,292	53,556	57,032	60,734	64,676	887,723	1,123,721	Monthly	6.31%	1,174,013	6.31%		
93.307.000- K	Supermercados Monserrat S.A.C.	UF	15,134	46,857	61,991	66,015	70,299	74,862	79,721	1,094,233	1,385,130	Monthly	6.31%	1,447,121	6.31%		



TAX ID No. Creditor	Creditor	Currency or inflation-adjusted Unit	Class Amount of Liabilities Exposed to Liquidity Risk with Maturity										Amount of nominal value		Nominal rate	
			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current	Type of amortization	Effective rate	per the contract	per the contract	
			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	%	ThCh\$	%	
93.307.000- K	Supermercados Monserrat S.A.C.	UF	31,495	97,510	129,005	137,378	146,294	155,790	165,902	2,329,793	2,935,157	Monthly	6.31%	3,064,162	6.31%	
93.307.000- K	Supermercados Monserrat S.A.C.	UF	26,677	82,593	109,270	116,363	123,915	131,958	140,523	1,973,398	2,486,157	Monthly	6.31%	2,595,427	6.31%	
94.716.000-1	Renta Nac. Cia. de Seguros de Vida S.A.	UF	157,308	478,950	636,258	655,321	674,954	695,176	-	-	2,025,451	Monthly	2.96%	2,661,709	2.96%	
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	9,973	30,874	40,847	43,493	46,310	49,310	52,504	655,258	846,875	Monthly	6.29%	887,722	6.29%	
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	16,408	50,209	66,617	69,301	72,092	74,996	78,017	859,889	1,154,295	Monthly	3.96%	1,220,912	3.96%	
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	1,208	4,188	5,396	7,185	9,567	12,740	16,964	828,483	874,939	Monthly	28.98%	880,335	28.98%	
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	60,609	184,533	245,142	252,486	260,050	22,019	-	-	534,555	Monthly	2.96%	779,697	2.96%	
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	9,952	30,760	40,712	43,204	45,849	48,656	51,635	1,141,148	1,330,492	Monthly	5.96%	1,371,204	5.96%	
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	22,991	70,352	93,343	97,103	101,015	105,084	109,317	2,051,993	2,464,512	Monthly	3.96%	2,557,855	3.96%	
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	1,694	5,440	7,134	8,166	9,346	10,697	12,244	530,709	571,162	Monthly	13.58%	578,296	13.58%	
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	14,964	46,452	61,416	65,748	70,385	75,350	80,665	1,918,844	2,210,992	Monthly	6.84%	2,272,408	6.84%	
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	12,411	37,977	50,388	52,418	54,529	56,726	59,011	1,107,698	1,330,382	Monthly	3.96%	1,380,770	3.96%	
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	4,411	14,077	18,488	20,912	23,654	26,756	30,265	530,264	631,851	Monthly	12.39%	650,339	12.39%	
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	3,116	10,096	13,212	15,394	17,937	20,898	24,349	1,251,249	1,329,827	Monthly	15.38%	1,343,039	15.38%	
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	18,749	59,317	78,066	86,782	96,471	107,241	119,214	1,890,153	2,299,861	Monthly	10.63%	2,377,927	10.63%	
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	10,065	31,253	41,318	44,251	47,393	50,757	54,360	913,770	1,110,531	Monthly	6.88%	1,151,849	6.88%	
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	6,776	20,735	27,511	28,620	29,773	30,972	32,220	448,471	570,056	Monthly	3.96%	597,567	3.96%	
96.606.770-5	Inmob. e Inv. Cerro Navia S.A.	UF	42,863	130,504	173,367	14,680	-	-	-	-	14,680	Monthly	2.96%	188,047	2.96%	
96.643.660-3	Inmob. El Roble S.A.	UF	17,764	56,765	74,529	84,499	95,802	108,616	123,146	1,219,975	1,632,038	Monthly	12.62%	1,706,567	12.62%	
96.643.660-3	Inmob. El Roble S.A.	UF	22,573	71,229	93,802	103,738	114,726	126,879	140,319	1,330,216	1,815,878	Monthly	10.11%	1,909,680	10.11%	
96.643.660-3	Inmob. El Roble S.A.	UF	39,887	121,441	161,328	166,161	171,139	-	-	-	337,300	Monthly	2.96%	498,628	2.96%	
96.643.660-3	Inmob. El Roble S.A.	UF	2,575	7,961	10,536	11,184	11,871	12,601	13,375	534,315	583,346	Monthly	5.98%	593,882	5.98%	
96.643.660-3	Inmob. El Roble S.A.	UF	3,139	9,606	12,745	13,259	13,793	14,349	14,927	466,551	522,879	Monthly	3.96%	535,624	3.96%	
96.643.660-3	Inmob. El Roble S.A.	UF	5,335	16,303	21,638	-	-	-	-	-	-	Monthly	3.70%	21,638	3.70%	
96.652.980-6	Inmob. Mekano S.A.	UF	29,323	-	29,323	-	-	-	-	-	-	Monthly	2.96%	29,323	2.96%	
96.661.550-8	Inmob. e Inv. Alexis Chahuan S.A.	UF	18,476	58,202	76,678	84,508	93,137	102,648	113,130	135,630	529,053	Monthly	9.76%	605,731	9.76%	
96.678.130-0	Inmob. Santa María S.A.	UF	13,697	41,702	55,399	57,059	58,769	60,529	10,263	-	186,620	Monthly	2.96%	242,019	2.96%	
96.720.900-7	Inmob. Aldi S.A.	Ch\$	5,150	15,998	21,148	22,667	24,295	26,039	27,910	591,992	692,903	Monthly	6.96%	714,051	6.96%	
96.730.520-0	Inmob. e Inv. C. Nac. de Bodegaje S.A.	UF	65,322	199,018	264,340	272,628	281,176	241,037	-	-	794,841	Monthly	3.09%	1,059,181	3.09%	
96.730.520-0	Inmob. e Inv. C. Nac. de Bodegaje S.A.	UF	79,327	241,636	320,963	330,888	341,120	292,311	-	-	964,319	Monthly	3.05%	1,285,282	3.05%	
96.730.520-0	Inmob. e Inv. C. Nac. de Bodegaje S.A.	UF	24,811	75,577	100,388	103,492	106,693	91,427	-	-	301,612	Monthly	3.05%	402,000	3.05%	
96.763.040-3	Inmob. Rio Lluta S.A.	UF	62,161	189,259	251,420	258,953	-	-	-	-	258,953	Monthly	2.96%	510,373	2.96%	
96.767.250-5	Inmob. Inversur S.A.	UF	119,225	363,000	482,225	496,672	511,553	437,982	-	-	1,446,207	Monthly	2.96%	1,928,432	2.96%	
96.767.250-5	Inmob. Inversur S.A.	UF	26,700	83,469	110,169	119,601	129,841	116,654	-	-	366,096	Monthly	8.24%	476,265	8.24%	
96.767.250-5	Inmob. Inversur S.A.	UF	10,773	32,799	43,572	44,877	46,221	39,574	-	-	130,672	Monthly	2.96%	174,244	2.96%	
96.792.130-0	Inmob. Jaen S.A.	UF	9,939	31,182	41,121	44,959	49,154	53,741	58,756	1,607,325	1,813,935	Monthly	8.96%	1,855,056	8.96%	
96.792.130-0	Inmob. Jaen S.A.	UF	24,884	76,144	101,028	105,098	109,331	113,735	118,317	2,151,927	2,598,408	Monthly	3.96%	2,699,436	3.96%	
96.839.400-2	Inv. San Jorge S.A.	UF	45,198	136,763	181,961	196,230	199,621	203,071	206,581	69,651	875,154	Monthly	1.71%	1,057,115	1.71%	
96.886.790-3	Inmob. Panguilemu S.A.	UF	52,665	160,347	213,012	18,036	-	-	-	-	18,036	Monthly	2.96%	231,048	2.96%	
96.927.420-5	Soc. Com. E Inv. Galicia S.A.	UF	18,574	57,483	76,057	13,142	-	-	-	-	13,142	Monthly	6.23%	89,199	6.23%	



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			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current					
			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$				
96.939.230-5	Inersa S.A.	UF	53,447	162,729	216,176	36,654	-	-	-	-	36,654	Monthly	2.96%	252,830	2.96%	
96.939.230-5	Inersa S.A.	UF	53,843	145,540	199,383	-	-	-	-	-	-	Monthly	2.96%	199,383	2.96%	
99.301.000-6	Seguros De Vida Security Prevision S.A.	UF	18,626	60,815	79,441	93,991	111,205	131,573	155,670	558,353	1,050,792	Monthly	16.94%	1,130,233	16.94%	
99.301.000-6	Seguros De Vida Security Prevision S.A.	UF	32,258	98,706	130,964	136,240	141,728	147,437	153,376	1,976,454	2,555,235	Monthly	3.96%	2,686,199	3.96%	
99.530.420-1	Inmob. Nialern S.A.	UF	51,949	159,034	210,983	219,686	228,749	238,186	248,011	830,975	1,765,607	Monthly	4.05%	1,976,590	4.05%	
99.579.570-1	Inv. Punta Blanca Ltda.	UF	37,172	114,846	152,018	161,210	170,957	181,294	192,256	2,693,154	3,398,871	Monthly	5.88%	3,550,889	5.88%	
Extranjero	Nelly Torrejon	PEN	11,946	37,147	49,093	52,731	56,638	50,392	-	-	159,761	Monthly	0.60%	208,854	0.60%	
Extranjero	Inmobiliaria R Y L	PEN	16,144	-	16,144	-	-	-	-	-	-	Monthly	0.72%	16,144	0.72%	
Extranjero	Inmobiliaria Alquife Sac	PEN	16,154	50,604	66,758	72,767	79,316	86,454	86,068	-	324,605	Monthly	0.72%	391,363	0.72%	
Extranjero	Abusada Heresi	PEN	5,686	-	5,686	-	-	-	-	-	-	Monthly	0.72%	5,686	0.72%	
Extranjero	Manuel Ayon Wong	PEN	5,557	-	5,557	-	-	-	-	-	-	Monthly	0.60%	5,557	0.60%	
Extranjero	Manuel Vivanco Velando	PEN	5,375	-	5,375	-	-	-	-	-	-	Monthly	0.72%	5,375	0.72%	
Extranjero	Seguros Sura	PEN	3,499	11,166	14,665	16,579	18,742	21,188	23,953	1,378,943	1,459,405	Monthly	1.03%	1,474,070	1.03%	
Extranjero	Inmuebles Limatambo S.A.	PEN	13,187	41,310	54,497	59,401	64,747	70,575	12,365	-	207,088	Monthly	0.72%	261,585	0.72%	
Extranjero	Protecta	PEN	10,056	-	10,056	-	-	-	-	-	-	Monthly	0.72%	10,056	0.72%	
Extranjero	Conglomerado Alessia S.A.C.	PEN	2,285	7,290	9,575	10,824	12,236	13,833	15,638	726,216	778,747	Monthly	1.03%	788,322	1.03%	
Extranjero	Inversiones Baldor S.A.C.	PEN	16,240	50,644	66,884	72,248	78,042	84,301	75,393	-	309,984	Monthly	0.64%	376,868	0.64%	
Extranjero	Abusada Heresi	PEN	5,753	-	5,753	-	-	-	-	-	-	Monthly	0.72%	5,753	0.72%	
Extranjero	Portal Canto Grande S.A.C.	PEN	14,377	-	14,377	-	-	-	-	-	-	Monthly	0.72%	14,377	0.72%	
Extranjero	Seguros Sura	PEN	3,078	9,820	12,898	14,580	16,483	18,634	21,066	954,757	1,025,520	Monthly	1.03%	1,038,418	1.03%	
Extranjero	Multimercados Zonales	PEN	25,074	77,235	102,309	107,844	113,678	119,828	126,311	1,097,727	1,565,388	Monthly	0.44%	1,667,697	0.44%	
Extranjero	Grupo Patio Comercial S.A.C.	PEN	5,530	17,343	22,873	24,991	27,305	29,833	32,596	81,353	196,078	Monthly	0.74%	218,951	0.74%	
Extranjero	A Balmaceda	PEN	5,652	17,808	23,460	25,867	28,521	31,447	34,674	62,319	182,288	Monthly	0.82%	206,288	0.82%	
Extranjero	Enrique Guerrero	PEN	7,085	22,618	29,703	33,110	17,765	-	-	-	50,875	Monthly	0.73%	80,578	0.73%	
Extranjero	Ronald Sommer Seminario	PEN	3,971	12,341	16,312	17,500	18,774	20,140	21,607	61,151	139,172	Monthly	0.73%	155,484	0.73%	
Extranjero	Maria Hidalgo de Torres	PEN	13,860	44,337	58,197	66,363	48,764	-	-	-	115,127	Monthly	0.73%	173,324	0.73%	
Extranjero	Constanza Cereghino	PEN	6,925	21,270	28,195	29,553	20,489	-	-	-	50,042	Monthly	0.64%	78,237	0.64%	
Extranjero	Jose Quiñonez Hurtado	PEN	7,548	23,589	31,137	33,881	36,783	39,849	43,089	459,137	612,739	Monthly	0.64%	643,876	0.64%	
Extranjero	Castagnino Lema	PEN	23,200	74,702	97,902	110,428	124,035	138,805	154,829	465,523	993,620	Monthly	0.73%	1,091,522	0.73%	
Extranjero	Manuel Abusada Dahoud	PEN	11,840	36,368	48,208	51,116	55,374	59,883	64,654	197,669	428,696	Monthly	0.39%	476,904	0.39%	
Extranjero	Mayra Romero Mio	PEN	1,579	4,941	6,520	7,092	7,713	8,388	9,123	224,183	256,499	Monthly	0.70%	263,019	0.70%	
Extranjero	Protecta	PEN	9,576	30,020	39,596	42,704	45,989	20,212	-	-	108,905	Monthly	0.36%	148,501	0.36%	
Extranjero	Protecta	PEN	4,971	15,892	20,863	25,127	30,010	35,597	41,984	49,281	181,999	Monthly	1.06%	202,862	1.06%	
Extranjero	Consorcio Melendez Lopez	PEN	6,806	21,508	28,314	31,405	34,835	38,639	17,319	-	122,198	Monthly	0.87%	150,512	0.87%	
Extranjero	Kleeder Correa	PEN	1,482	4,411	5,893	6,851	7,710	8,711	9,677	436,146	469,095	Monthly	1.08%	474,988	1.08%	
Total leases that qualify as financial			13,777,169	40,582,107	54,359,276	53,497,484	55,815,323	50,614,478	43,412,753	288,552,954	491,892,992			546,252,268		



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			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current					
			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$				
3.129.793-1	Raúl Rolando Romero Godoy	UF	23,061	73,252	96,313	25,839	-	-	-	-	25,839	Monthly	11.43%	122,152	11.43%	
4.649.409-1	Sergio Olivares Neira	UF	17,464	54,049	71,513	76,095	80,971	86,160	37,509	-	280,735	Monthly	6.23%	352,248	6.23%	
4.815.781-5	Juan Nuñez R Y Otro	Ch\$	14,551	4,871	19,422	-	-	-	-	-	-	Monthly	2.61%	19,422	2.61%	
4.815.781-5	Juan Nuñez R Y Otro	Ch\$	282	95	377	-	-	-	-	-	-	Monthly	5.96%	377	5.96%	
4.841.171-1	M. Luz Jarufe Jarufe	UF	1,376	4,821	6,197	8,416	11,430	89,839	-	-	109,685	Monthly	31.00%	115,882	31.00%	
5.417.675-9	Fernando Enrique Gonzalez Ahumada	UF	13,755	41,880	55,635	4,711	-	-	-	-	4,711	Monthly	2.96%	60,346	2.96%	
5.428.811-5	Arnaldo Papapietro Vallejos	UF	8,545	26,017	34,562	35,597	36,664	37,762	38,893	9,904	158,820	Monthly	2.96%	193,382	2.96%	
6.205.901-K	Fernando Arenillas Cotroneo	UF	35,796	109,533	145,329	151,183	157,273	163,608	178,748	234,590	885,402	Monthly	3.96%	1,030,731	3.96%	
6.432.529-9	Patricia Ramirez Castro	Ch\$	580	1,802	2,382	2,553	2,736	2,933	3,143	4,843	16,208	Monthly	6.96%	18,590	6.96%	
6.432.529-9	Patricia Ramirez Castro	UF	9,458	32,441	41,899	48,678	54,422	60,843	68,022	114,803	346,768	Monthly	11.21%	388,667	11.21%	
6.753.719-K	Paz Rosales R. y Otro	UF	1,519	4,627	6,146	6,341	6,543	2,787	-	-	15,671	Monthly	3.13%	21,817	3.13%	
6.799.859-6	Ana María Martínez Norambuena	UF	26,707	81,722	108,429	118,621	126,370	131,461	136,756	1,053,669	1,566,877	Monthly	3.96%	1,675,306	3.96%	
7.262.501-3	María Teresa Piña Robledo	UF	1,536	4,646	6,182	4,706	-	-	-	-	4,706	Monthly	1.71%	10,888	1.71%	
7.271.336-2	Mónica Aragonese B.	UF	10,217	27,628	37,845	-	-	-	-	-	-	Monthly	3.05%	37,845	3.05%	
7.341.306-0	María Veronica Cerda	UF	30,283	36,086	66,369	68,357	52,015	-	-	-	120,372	Monthly	2.96%	186,741	2.96%	
7.670.636-0	Gustavo Adolfo Muñoz Mas	UF	28,220	88,855	117,075	128,913	93,105	-	-	-	222,018	Monthly	9.67%	339,093	9.67%	
8.523.729-2	José M. Rodríguez Godoy	UF	49,827	78,693	128,520	132,370	114,809	-	-	-	247,179	Monthly	2.96%	375,699	2.96%	
8.856.493-6	Carlos Enrique Vera Pérez	UF	3,493	10,809	14,302	15,219	16,194	17,231	18,336	-	66,980	Monthly	6.23%	81,282	6.23%	
9.455.612-0	Margarita Varas Avalos	UF	8,180	24,918	33,098	34,122	35,177	36,265	-	-	105,564	Monthly	3.05%	138,662	3.05%	
13.100.277-7	Damari Cabrera Castillo	UF	-423	-1,288	(1,711)	4,914	11,838	12,192	12,558	17,331	58,833	Monthly	2.96%	57,122	2.96%	
15.844.914-5	Daniel Vilches Muñoz	UF	6,345	19,318	25,663	8,724	-	-	-	-	8,724	Monthly	2.96%	34,387	2.96%	
16.957.214-3	Jose Gabriel Neira Igor	UF	3,733	11,424	15,157	17,137	19,265	21,550	24,003	206,313	288,268	Monthly	3.96%	303,425	3.96%	
17.529.120-2	Francisca Mardones Aravena	UF	7,642	23,651	31,293	33,298	35,432	37,702	40,118	10,425	156,975	Monthly	6.23%	188,268	6.23%	
50.280.200-3	Gutierrez Hermanos Ltda.	UF	15,620	48,941	64,561	70,399	76,763	83,703	-	-	230,865	Monthly	8.69%	295,426	8.69%	
50.280.200-3	Gutierrez Hermanos Ltda.	UF	6,456	19,657	26,113	26,895	27,701	28,531	-	-	83,127	Monthly	2.96%	109,240	2.96%	
50.280.200-3	Gutierrez Hermanos Ltda.	UF	75,205	228,973	304,178	313,291	322,677	332,344	-	-	968,312	Monthly	2.96%	1,272,490	2.96%	
61.402.000-8	Ministerio De Bienes Nacionales	Ch\$	2,099	6,490	8,589	9,123	9,691	10,293	-	-	29,107	Monthly	6.05%	37,696	6.05%	
70.251.100-3	Central De Compras La Calera S.A.	UF	5,330	16,792	22,122	24,383	26,875	29,621	32,649	79,131	192,659	Monthly	9.77%	214,781	9.77%	
76.002.124-5	SR Inmobiliaria S.A.	UF	71,597	224,853	296,450	324,760	355,774	389,750	426,970	228,540	1,725,794	Monthly	9.16%	2,022,244	9.16%	
76.002.124-5	SR Inmobiliaria S.A.	UF	-	1	1	7	46	282	1,733	103,685	105,753	Monthly	196.02%	105,754	196.02%	
76.002.124-5	SR Inmobiliaria S.A.	UF	20,198	61,498	81,696	84,144	86,665	-	-	-	170,809	Monthly	2.96%	252,505	2.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	36,742	112,428	149,170	155,178	161,429	167,932	174,696	228,299	887,534	Monthly	3.96%	1,036,704	3.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	39,614	120,612	160,226	165,026	169,970	-	-	-	334,996	Monthly	2.96%	495,222	2.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	35,256	107,880	143,136	148,901	154,899	161,139	167,630	219,065	851,634	Monthly	3.96%	994,770	3.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	89,537	273,976	363,513	378,155	393,388	409,234	425,719	594,420	2,200,916	Monthly	3.96%	2,564,429	3.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	43,952	139,203	183,155	204,036	227,298	253,211	282,079	1,897,657	2,864,281	Monthly	10.85%	3,047,436	10.85%	
76.002.124-5	SR Inmobiliaria S.A.	UF	21,231	64,965	86,196	89,669	93,281	97,038	100,947	204,987	585,922	Monthly	3.96%	672,118	3.96%	
76.002.124-5	SR Inmobiliaria S.A.	UF	71,893	225,159	297,052	323,641	352,611	384,173	418,561	576,274	2,055,260	Monthly	8.60%	2,352,312	8.60%	
76.002.124-5	SR Inmobiliaria S.A.	UF	15,809	49,019	64,828	69,244	73,961	79,000	84,382	236,968	543,555	Monthly	6.61%	608,383	6.61%	
76.002.124-5	SR Inmobiliaria S.A.	UF	9,613	29,414	39,027	40,599	42,234	43,936	45,705	122,481	294,955	Monthly	3.96%	333,982	3.96%	



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			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current	Type of amortization			
			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$			
76.002.124-5	SR Inmobiliaria S.A.	UF	77,123	235,992	313,115	325,728	338,849	352,498	366,698	744,632	2,128,405	Monthly	3.96%	2,441,520	3.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	45,252	145,913	191,165	220,650	254,683	293,965	339,305	1,706,222	2,814,825	Monthly	14.43%	3,005,990	14.43%
76.002.124-5	SR Inmobiliaria S.A.	UF	9,654	30,485	40,139	44,453	49,231	54,522	60,381	290,191	498,778	Monthly	10.25%	538,917	10.25%
76.002.124-5	SR Inmobiliaria S.A.	UF	17,589	53,553	71,142	73,273	75,469	-	-	-	148,742	Monthly	2.96%	219,884	2.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	15,366	46,785	62,151	64,014	65,931	-	-	-	129,945	Monthly	2.96%	192,096	2.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	30,282	92,660	122,942	127,894	133,045	138,405	143,980	467,682	1,011,006	Monthly	3.96%	1,133,948	3.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	69,025	211,212	280,237	291,526	303,269	315,485	328,193	428,894	1,667,367	Monthly	3.96%	1,947,604	3.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	22,295	70,311	92,606	102,296	113,002	124,827	137,891	192,829	670,845	Monthly	9.99%	763,451	9.99%
76.002.124-5	SR Inmobiliaria S.A.	UF	24,770	75,794	100,564	104,615	108,829	113,212	117,773	153,909	598,338	Monthly	3.96%	698,902	3.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	57,955	182,807	240,762	266,057	294,009	324,898	359,032	835,187	2,079,183	Monthly	10.03%	2,319,945	10.03%
76.002.124-5	SR Inmobiliaria S.A.	UF	20,921	64,016	84,937	88,358	91,918	95,620	99,472	211,126	586,494	Monthly	3.96%	671,431	3.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	40,494	123,289	163,783	168,690	173,744	-	-	-	342,434	Monthly	2.96%	506,217	2.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	44,333	135,656	179,989	187,239	194,782	202,628	210,790	237,948	1,033,387	Monthly	3.96%	1,213,376	3.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	62,045	188,906	250,951	258,470	266,214	-	-	-	524,684	Monthly	2.96%	775,635	2.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	13,801	44,502	58,303	67,298	77,681	89,665	103,498	57,591	395,733	Monthly	14.43%	454,036	14.43%
76.002.124-5	SR Inmobiliaria S.A.	UF	10,660	33,971	44,631	50,328	56,753	63,997	72,167	39,468	282,713	Monthly	12.07%	327,344	12.07%
76.002.124-5	SR Inmobiliaria S.A.	UF	15,167	46,823	61,990	65,633	69,489	73,572	77,895	40,648	327,237	Monthly	5.72%	389,227	5.72%
76.002.124-5	SR Inmobiliaria S.A.	UF	13,449	40,947	54,396	56,026	57,705	59,433	61,214	31,291	265,669	Monthly	2.96%	320,065	2.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	25,167	78,681	103,848	112,749	122,413	132,904	144,296	76,721	589,083	Monthly	8.25%	692,931	8.25%
76.002.124-5	SR Inmobiliaria S.A.	UF	12,985	40,102	53,087	56,248	59,597	63,145	66,905	34,932	280,827	Monthly	5.80%	333,914	5.80%
76.002.124-5	SR Inmobiliaria S.A.	UF	4,791	14,586	19,377	19,957	20,555	21,171	21,806	11,147	94,636	Monthly	2.96%	114,013	2.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	29,658	91,730	121,388	129,004	137,098	145,699	154,841	639,041	1,205,683	Monthly	6.10%	1,327,071	6.10%
76.002.124-5	SR Inmobiliaria S.A.	UF	17,221	52,696	69,917	72,734	75,664	78,712	81,882	321,452	630,444	Monthly	3.96%	700,361	3.96%
76.003.016-3	Inmob. Los Toros S.A.	UF	113,224	346,954	460,178	480,082	40,932	-	-	-	521,014	Monthly	4.24%	981,192	4.24%
76.012.742-6	S y R Inversiones S. A.	UF	597	1,825	2,422	2,520	2,866	2,981	3,101	47,440	58,908	Monthly	3.96%	61,330	3.96%
76.012.742-6	S y R Inversiones S. A.	UF	64,461	196,261	260,722	268,533	276,578	284,864	121,198	-	951,173	Monthly	2.96%	1,211,895	2.96%
76.012.742-6	S y R Inversiones S. A.	UF	783	2,395	3,178	3,306	3,760	3,912	4,069	62,249	77,296	Monthly	3.96%	80,474	3.96%
76.012.742-6	S y R Inversiones S. A.	UF	6,192	18,852	25,044	25,794	26,566	27,362	28,182	29,026	136,930	Monthly	2.96%	161,974	2.96%
76.012.742-6	S y R Inversiones S. A.	UF	32,184	98,568	130,752	148,062	154,296	160,792	167,561	1,741,210	2,371,921	Monthly	4.13%	2,502,673	4.13%
76.012.790-6	Inmob. Larrain Fresno Ltda.	UF	3,592	12,308	15,900	20,688	26,919	35,025	45,574	143,850	272,056	Monthly	26.62%	287,956	26.62%
76.012.790-6	Inmob. Larrain Fresno Ltda.	UF	5,353	17,497	22,850	27,093	32,124	38,090	45,162	122,836	265,305	Monthly	17.15%	288,155	17.15%
76.014.444-4	Inmob. SRW S.A.	UF	33,260	104,479	137,739	150,965	165,463	181,352	198,768	1,265,139	1,961,687	Monthly	9.20%	2,099,426	9.20%
76.014.448-7	Inmob. SRR S.A.	UF	24,867	79,985	104,852	120,434	138,331	158,888	182,499	101,181	701,333	Monthly	13.94%	806,185	13.94%
76.014.448-7	Inmob. SRR S.A.	UF	25,578	79,038	104,616	110,976	117,723	124,880	132,472	488,739	974,790	Monthly	5.92%	1,079,406	5.92%
76.014.448-7	Inmob. SRR S.A.	UF	6,378	19,515	25,893	26,936	28,021	29,149	30,324	107,245	221,675	Monthly	3.96%	247,568	3.96%
76.014.452-5	Inmob. SRB S.A.	UF	3,914	12,257	16,171	17,617	19,193	20,910	22,781	1,364,199	1,444,700	Monthly	8.60%	1,460,871	8.60%
76.014.452-5	Inmob. SRB S.A.	UF	25,725	78,716	104,441	108,649	113,025	117,578	122,314	4,009,282	4,470,848	Monthly	3.96%	4,575,289	3.96%
76.023.657-8	Holding Inmob. Covarrubias S.A.	UF	1,707	5,348	7,055	7,690	8,381	9,134	9,955	1,557,286	1,592,446	Monthly	8.64%	1,599,501	8.64%
76.023.657-8	Holding Inmob. Covarrubias S.A.	UF	373	1,172	1,545	1,691	1,850	2,024	2,215	378,468	386,248	Monthly	9.04%	387,793	9.04%
76.031.071-9	Salcobrand S.A.	UF	22,443	69,459	91,902	31,925	-	-	-	-	31,925	Monthly	6.23%	123,827	6.23%
76.036.846-6	Inmob. Plusren Dos Ltda.	UF	6,232	19,082	25,314	26,367	13,592	-	-	-	39,959	Monthly	4.08%	65,273	4.08%



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			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current						
			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$					%
76.036.846-6	Inmob. Plusren Dos Ltda.	UF	12,232	37,241	49,473	50,955	26,047	-	-	-	-	-	77,002	Monthly	2.96%	126,475	2.96%
76.039.524-2	Soc. Constructora e Inmob. JCS Ltda.	UF	9,844	33,133	42,977	53,976	67,790	19,502	-	-	-	-	141,268	Monthly	23.01%	184,245	23.01%
76.039.524-2	Soc. Constructora e Inmob. JCS Ltda.	UF	17,522	53,349	70,871	72,994	75,181	19,145	-	-	-	-	167,320	Monthly	2.96%	238,191	2.96%
76.039.524-2	Soc. Constructora e Inmob. JCS Ltda.	UF	14,019	43,744	57,763	62,473	67,568	17,736	-	-	-	-	147,777	Monthly	7.87%	205,540	7.87%
76.039.524-2	Soc. Constructora e Inmob. JCS Ltda.	UF	7,475	22,758	30,233	31,138	32,071	8,167	-	-	-	-	71,376	Monthly	2.96%	101,609	2.96%
76.046.651-4	Inmob. Puente Ltda.	UF	29,995	92,714	122,709	130,244	138,240	146,727	76,708	-	-	-	491,919	Monthly	5.97%	614,628	5.97%
76.046.651-4	Inmob. Puente Ltda.	UF	108,292	338,968	447,260	486,756	529,739	576,518	627,428	5,580,725	7,801,166	-	8,248,426	Monthly	8.49%	8,248,426	8.49%
76.046.651-4	Inmob. Puente Ltda.	UF	47,585	145,606	193,191	200,973	209,069	217,490	226,251	1,840,792	2,694,575	-	2,887,766	Monthly	3.96%	2,887,766	3.96%
76.050.151-4	Inmob. Pta. Arenas S.A.	UF	11,090	34,313	45,403	48,289	51,359	54,624	58,096	77,840	290,208	-	335,611	Monthly	6.18%	335,611	6.18%
76.050.151-4	Inmob. Pta. Arenas S.A.	UF	14,535	44,476	59,011	61,388	63,861	66,433	69,110	90,315	351,107	-	410,118	Monthly	3.96%	410,118	3.96%
76.055.511-8	Inv. Santa Julia S.A.	UF	23,659	72,302	95,961	99,571	103,316	107,202	111,235	588,262	1,009,586	-	1,105,547	Monthly	3.70%	1,105,547	3.70%
76.058.352-9	Vivo Corp S.A.	UF	96,508	295,308	391,816	407,600	424,019	441,099	458,867	973,930	2,705,515	-	3,097,331	Monthly	3.96%	3,097,331	3.96%
76.058.352-9	Vivo Corp S.A.	UF	30,962	94,742	125,704	130,768	136,036	141,515	147,216	192,387	747,922	-	873,626	Monthly	3.96%	873,626	3.96%
76.058.352-9	Vivo Corp S.A.	UF	51,015	158,684	209,699	225,385	242,243	260,362	279,836	379,411	1,387,237	-	1,596,936	Monthly	7.23%	1,596,936	7.23%
76.058.352-9	Vivo Corp S.A.	UF	52,625	161,027	213,652	222,258	231,211	240,525	250,213	326,987	1,271,194	-	1,484,846	Monthly	3.96%	1,484,846	3.96%
76.058.352-9	Vivo Corp S.A.	UF	44,434	135,963	180,397	187,664	195,223	203,087	211,267	870,895	1,668,136	-	1,848,533	Monthly	3.96%	1,848,533	3.96%
76.058.352-9	Vivo Corp S.A.	UF	31,845	99,286	131,131	141,593	152,889	165,086	178,256	804,708	1,442,532	-	1,573,663	Monthly	7.70%	1,573,663	7.70%
76.058.352-9	Vivo Corp S.A.	UF	21,231	66,765	87,996	96,649	106,152	116,590	128,055	68,675	516,121	-	604,117	Monthly	9.42%	604,117	9.42%
76.058.352-9	Vivo Corp S.A.	UF	57,599	175,371	232,970	239,950	247,139	-	-	-	487,089	-	720,059	Monthly	2.96%	720,059	2.96%
76.058.983-7	Inv. Santa Caterina Ltda.	UF	54,712	167,199	221,911	230,257	238,919	247,906	257,231	1,360,356	2,334,669	-	2,556,580	Monthly	3.70%	2,556,580	3.70%
76.062.587-6	Inmob. Pisagua Ltda.	UF	13,093	39,185	52,278	59,635	68,026	77,598	88,518	165,419	459,196	-	511,474	Monthly	13.24%	511,474	13.24%
76.062.765-8	Inver. María Cristina Ltda.	UF	47,587	144,985	192,572	198,611	204,838	211,261	217,885	149,039	981,634	-	1,174,206	Monthly	3.09%	1,174,206	3.09%
76.068.860-6	Soc Inv e Inmob María Ortiz e Hijos Ltda.	Ch\$	3,785	11,489	15,274	15,639	16,013	16,396	16,789	228,230	293,067	-	308,341	Monthly	2.37%	308,341	2.37%
76.068.860-6	Soc Inv e Inmob María Ortiz e Hijos Ltda.	Ch\$	7,369	22,776	30,145	7,820	-	-	-	-	7,820	-	37,965	Monthly	5.96%	37,965	5.96%
76.070.260-9	Inmob. y de Inv. Las Brujas Ltda.	UF	14,150	45,143	59,293	67,016	75,746	85,612	55,001	-	283,375	-	342,668	Monthly	12.31%	342,668	12.31%
76.070.260-9	Inmob. y de Inv. Las Brujas Ltda.	UF	12,215	37,190	49,405	50,886	52,410	53,980	32,232	-	189,508	-	238,913	Monthly	2.96%	238,913	2.96%
76.070.260-9	Inmob. y de Inv. Las Brujas Ltda.	UF	12,776	41,374	54,150	63,036	73,381	85,422	56,164	-	278,003	-	332,153	Monthly	15.29%	332,153	15.29%
76.070.260-9	Inmob. y de Inv. Las Brujas Ltda.	UF	11,389	37,105	48,494	57,128	67,301	79,285	52,617	-	256,331	-	304,825	Monthly	16.50%	304,825	16.50%
76.070.260-9	Inmob. y de Inv. Las Brujas Ltda.	UF	13,965	42,520	56,485	58,178	59,921	61,716	36,852	-	216,667	-	273,152	Monthly	2.96%	273,152	2.96%
76.070.598-5	Inmob. El Mirador Ltda.	UF	1,064	3,349	4,413	4,781	4,973	5,173	5,382	8,729	29,038	-	33,451	Monthly	3.96%	33,451	3.96%
76.072.304-5	Compañía de Seg. Corpseguros S.A.	UF	56,161	170,991	227,152	233,958	240,967	248,187	21,015	-	744,127	-	971,279	Monthly	2.96%	971,279	2.96%
76.073.869-7	Inmob. Rentas Australes S.A.	UF	6,936	18,735	25,671	29,608	34,148	39,384	45,424	462,483	611,047	-	636,718	Monthly	14.35%	636,718	14.35%
76.073.869-7	Inmob. Rentas Australes S.A.	UF	23,691	61,297	84,988	93,057	101,893	111,567	122,160	1,018,955	1,447,632	-	1,532,620	Monthly	9.11%	1,532,620	9.11%
76.073.869-7	Inmob. Rentas Australes S.A.	UF	3,139	8,574	11,713	12,184	12,675	13,186	13,717	94,715	146,477	-	158,190	Monthly	3.96%	158,190	3.96%
76.073.869-7	Inmob. Rentas Australes S.A.	UF	14,893	50,449	65,342	72,440	80,309	89,033	98,705	862,886	1,203,373	-	1,268,715	Monthly	10.36%	1,268,715	10.36%
76.073.869-7	Inmob. Rentas Australes S.A.	UF	6,916	24,160	31,076	41,992	56,742	76,674	103,607	140,001	419,016	-	450,092	Monthly	30.49%	450,092	30.49%
76.073.869-7	Inmob. Rentas Australes S.A.	UF	20,028	52,703	72,731	74,909	77,154	79,465	81,846	84,298	397,672	-	470,403	Monthly	2.96%	470,403	2.96%
76.077.161-9	Inv. Cinque Terre S.A.	UF	25,369	79,516	104,885	114,455	124,898	136,293	148,729	618,315	1,142,690	-	1,247,575	Monthly	8.76%	1,247,575	8.76%
76.077.161-9	Inv. Cinque Terre S.A.	UF	14,410	44,094	58,504	60,861	63,312	65,863	68,516	255,605	514,157	-	572,661	Monthly	3.96%	572,661	3.96%
76.084.697-K	Gajardo Muñoz y Cía. Ltda.	UF	68,080	214,409	282,489	311,195	342,817	377,653	416,028	339,536	1,787,229	-	2,069,718	Monthly	9.72%	2,069,718	9.72%



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			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current	Type of amortization			
			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$			
76.088.073-6	Inmob. e Inv. Villa Alemana Ltda.	UF	11,712	14,708	26,420	27,212	22,661	-	-	-	49,873	Monthly	2.96%	76,293	2.96%
76.088.073-6	Inmob. e Inv. Villa Alemana Ltda.	UF	11,956	17,873	29,829	30,722	25,606	-	-	-	56,328	Monthly	2.96%	86,157	2.96%
76.091.932-2	Soc. Arica Store S.A.	UF	13,936	44,410	58,346	65,793	74,190	83,660	94,337	422,937	740,917	Monthly	12.07%	799,263	12.07%
76.098.820-0	Bodegas San Francisco Ltda.	UF	12,503	38,696	51,199	54,480	57,972	61,686	21,428	-	195,566	Monthly	6.23%	246,765	6.23%
76.100.625-8	Rentas Patio I SpA	UF	3,475	11,041	14,516	16,270	18,237	20,441	22,911	706,332	784,191	Monthly	11.46%	798,707	11.46%
76.100.625-8	Rentas Patio I SpA	UF	8,934	27,200	36,134	37,217	38,332	39,480	40,663	56,119	211,811	Monthly	2.96%	247,945	2.96%
76.100.625-8	Rentas Patio I SpA	UF	34,725	105,727	140,452	144,661	148,995	153,459	158,056	218,132	823,303	Monthly	2.96%	963,755	2.96%
76.100.625-8	Rentas Patio I SpA	UF	15,635	47,604	63,239	65,133	67,085	69,095	71,165	98,214	370,692	Monthly	2.96%	433,931	2.96%
76.100.625-8	Rentas Patio I SpA	UF	29,347	89,353	118,700	122,257	125,920	129,692	133,578	184,350	695,797	Monthly	2.96%	814,497	2.96%
76.100.625-8	Rentas Patio I SpA	UF	17,108	52,089	69,197	71,270	73,406	75,605	77,870	107,468	405,619	Monthly	2.96%	474,816	2.96%
76.100.625-8	Rentas Patio I SpA	UF	71,716	218,351	290,067	298,757	307,708	316,927	326,422	450,492	1,700,306	Monthly	2.96%	1,990,373	2.96%
76.100.625-8	Rentas Patio I SpA	UF	27,145	82,647	109,792	113,081	116,469	119,958	123,552	170,514	643,574	Monthly	2.96%	753,366	2.96%
76.100.625-8	Rentas Patio I SpA	UF	13,381	40,739	54,120	55,741	57,411	59,132	60,903	84,052	317,239	Monthly	2.96%	371,359	2.96%
76.100.625-8	Rentas Patio I SpA	UF	18,686	56,892	75,578	77,842	80,174	82,576	85,050	117,377	443,019	Monthly	2.96%	518,597	2.96%
76.100.625-8	Rentas Patio I SpA	UF	56,331	171,510	227,841	234,667	241,698	248,939	256,397	353,852	1,335,553	Monthly	2.96%	1,563,394	2.96%
76.100.625-8	Rentas Patio I SpA	UF	51,308	156,216	207,524	213,742	220,146	226,741	233,534	322,299	1,216,462	Monthly	2.96%	1,423,986	2.96%
76.100.625-8	Rentas Patio I SpA	UF	5,673	17,272	22,945	23,633	24,341	25,070	25,821	35,636	134,501	Monthly	2.96%	157,446	2.96%
76.103.574-6	Inmob. Santa Elba Ltda.	UF	62,822	191,271	254,093	217,550	-	-	-	-	217,550	Monthly	2.96%	471,643	2.96%
76.111.742-4	Inv. Isla Kent SpA	UF	69,334	221,489	290,823	329,547	373,428	423,151	479,495	354,631	1,960,252	Monthly	12.57%	2,251,075	12.57%
76.116.213-6	Desarrollos Comerciales S.A.	UF	25,286	77,372	102,658	106,793	111,095	115,570	120,225	2,100,278	2,553,961	Monthly	3.96%	2,656,619	3.96%
76.116.213-6	Desarrollos Comerciales S.A.	UF	18,140	55,017	73,157	74,769	76,418	78,102	79,824	1,221,781	1,530,894	Monthly	2.18%	1,604,051	2.18%
76.116.213-6	Desarrollos Comerciales S.A.	UF	18,191	55,664	73,855	76,830	79,925	83,145	86,494	1,511,009	1,837,403	Monthly	3.96%	1,911,258	3.96%
76.116.213-6	Desarrollos Comerciales S.A.	UF	4,681	14,650	19,331	21,036	22,891	24,910	27,108	676,249	772,194	Monthly	8.48%	791,525	8.48%
76.116.213-6	Desarrollos Comerciales S.A.	UF	8,114	24,828	32,942	34,269	35,649	37,085	38,579	673,953	819,535	Monthly	3.96%	852,477	3.96%
76.116.213-6	Desarrollos Comerciales S.A.	UF	7,428	23,271	30,699	33,469	36,489	39,781	43,371	1,232,395	1,385,505	Monthly	8.67%	1,416,204	8.67%
76.116.213-6	Desarrollos Comerciales S.A.	UF	12,815	39,212	52,027	54,122	56,303	58,571	60,930	1,161,661	1,391,587	Monthly	3.96%	1,443,614	3.96%
76.116.213-6	Desarrollos Comerciales S.A.	UF	11,868	36,885	48,753	57,115	59,415	61,809	64,299	2,145,002	2,387,640	Monthly	3.96%	2,436,393	3.96%
76.116.213-6	Desarrollos Comerciales S.A.	UF	23,205	76,598	99,803	106,676	110,973	115,443	120,093	881,334	1,334,519	Monthly	3.96%	1,434,322	3.96%
76.116.213-6	Desarrollos Comerciales S.A.	UF	3,979	13,133	17,112	18,290	19,027	19,794	20,591	151,112	228,814	Monthly	3.96%	245,926	3.96%
76.116.433-3	Inmob. Ariztia Nueva York S.A	UF	36,438	114,462	150,900	165,392	181,275	198,683	217,764	592,942	1,356,056	Monthly	9.20%	1,506,956	9.20%
76.116.433-3	Inmob. Ariztia Nueva York S.A	UF	54,545	166,072	220,617	227,227	234,034	39,682	-	-	500,943	Monthly	2.96%	721,560	2.96%
76.121.300-8	Comercial Bulnes Ltda.	UF	53,892	169,418	223,310	245,118	269,056	295,331	324,171	85,873	1,219,549	Monthly	9.35%	1,442,859	9.35%
76.128.866-0	Soc. Coronel Store S.A.	UF	32,127	98,306	130,433	135,687	141,152	146,838	152,753	525,506	1,101,936	Monthly	3.96%	1,232,369	3.96%
76.132.261-3	Inmob Mayorista Pte. Alto S.A.	UF	17,132	57,532	74,664	93,360	116,738	145,968	182,518	1,626,779	2,165,363	Monthly	22.56%	2,240,027	22.56%
76.132.261-3	Inmob Mayorista Pte. Alto S.A.	UF	43,429	132,891	176,320	183,422	190,811	198,497	206,493	1,058,109	1,837,332	Monthly	3.96%	2,013,652	3.96%
76.147.499-5	Inver. Inmob. Comerciales S.A.	UF	7,673	24,941	32,614	41,694	51,451	60,863	65,411	837,223	1,056,642	Monthly	7.23%	1,089,256	7.23%
76.147.499-5	Inver. Inmob. Comerciales S.A.	UF	(21,561)	50,197	28,636	69,735	79,931	86,104	103,934	1,460,184	1,799,888	Monthly	4.70%	1,828,524	4.70%
76.171.513-5	Cons.e Inmob. San Jose SpA	UF	58,379	177,744	236,123	243,197	250,483	257,987	265,717	273,678	1,291,062	Monthly	2.96%	1,527,185	2.96%
76.179.644-5	Inmob. Patio Krc li SpA	UF	18,005	55,845	73,850	78,926	84,350	90,147	96,343	59,229	408,995	Monthly	6.67%	482,845	6.67%
76.179.644-5	Inmob. Patio Krc li SpA	UF	11,071	33,706	44,777	46,118	47,500	48,923	50,389	30,088	223,018	Monthly	2.96%	267,795	2.96%



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			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$			%	ThCh\$
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	9,874	31,070	40,944	45,030	49,525	54,468	59,905	1,801,261	2,010,189	Monthly	9.55%	2,051,133	9.55%	
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	11,198	34,731	45,929	49,076	52,439	56,032	59,872	1,414,626	1,632,045	Monthly	6.65%	1,677,974	6.65%	
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	13,239	40,510	53,749	55,914	58,167	60,510	62,947	1,190,837	1,428,375	Monthly	3.96%	1,482,124	3.96%	
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	30,247	95,400	125,287	137,389	150,661	165,216	181,176	4,659,558	5,294,000	Monthly	9.26%	5,419,287	9.26%	
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	26	94	120	173	249	360	520	64,774	66,076	Monthly	37.28%	66,196	37.28%	
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	1,540	4,713	6,253	6,505	6,767	7,039	7,323	91,581	119,215	Monthly	3.96%	125,468	3.96%	
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	1,152	3,676	4,828	5,455	6,163	6,962	7,865	163,467	189,912	Monthly	12.26%	194,740	12.26%	
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	58,365	178,748	237,113	247,095	257,497	268,338	279,635	4,909,722	5,962,287	Monthly	4.13%	6,199,400	4.13%	
76.186.482-3	Inmob. Villa S.p.A.	UF	42,182	133,578	175,760	195,740	217,991	242,771	270,368	1,247,029	2,173,899	Monthly	10.81%	2,349,659	10.81%	
76.193.006-0	Soc. Comercial Los Italianos Ltda.	UF	57,524	177,770	235,294	249,648	86,556	-	-	-	336,204	Monthly	5.94%	571,498	5.94%	
76.193.006-0	Soc. Comercial Los Italianos Ltda.	UF	66,635	202,882	269,517	277,592	94,367	-	-	-	371,959	Monthly	2.96%	641,476	2.96%	
76.196.772-K	Inmob. San Rosendo Ltda.	UF	670	2,468	3,138	4,702	7,045	10,556	15,817	336,633	374,753	Monthly	41.13%	377,891	41.13%	
76.196.772-K	Inmob. San Rosendo Ltda.	UF	6,634	20,854	27,488	30,168	33,109	36,337	39,880	153,796	293,290	Monthly	9.34%	320,778	9.34%	
76.196.772-K	Inmob. San Rosendo Ltda.	UF	1,996	6,325	8,321	9,275	10,339	11,524	12,846	772,430	816,414	Monthly	10.90%	824,735	10.90%	
76.204.814-0	Inmob. e Inv. Sirmercado Uno Ltda.	UF	27,945	85,826	113,771	119,232	124,956	130,955	137,242	718,313	1,230,698	Monthly	4.70%	1,344,469	4.70%	
76.204.814-0	Inmob. e Inv. Sirmercado Uno Ltda.	UF	47,504	145,899	193,403	202,688	212,418	222,616	233,303	1,221,087	2,092,112	Monthly	4.70%	2,285,515	4.70%	
76.211.767-3	Empresas de Inversiones AMS Ltda.	UF	5,096	15,421	20,517	20,872	-	-	-	-	20,872	Monthly	1.71%	41,389	1.71%	
76.237.858-2	Inmob. e Inv. Laura Muñoz A. E.I.R.L.	UF	7,018	22,103	29,121	32,081	35,340	38,932	42,888	35,002	184,243	Monthly	9.72%	213,364	9.72%	
76.251.380-3	Inv. y Transportes Rojas Ltda.	UF	21,296	68,229	89,525	102,030	116,283	86,412	-	-	304,725	Monthly	13.15%	394,250	13.15%	
76.257.820-4	Inmob. Montecristo Ltda.	UF	56,362	183,752	240,114	283,254	334,146	394,181	-	-	1,011,581	Monthly	16.64%	1,251,695	16.64%	
76.259.200-2	Inmob. e Inv. Santo Domingo Ltda.	UF	23,269	76,400	99,669	9,140	-	-	-	-	9,140	Monthly	18.05%	108,809	18.05%	
76.259.200-2	Inmob. e Inv. Santo Domingo Ltda.	UF	45,661	142,619	188,280	16,384	-	-	-	-	16,384	Monthly	8.06%	204,664	8.06%	
76.264.990-K	Inmob. Beckna Ltda.	UF	3,384	10,630	14,014	15,361	16,839	18,459	20,235	690,950	761,844	Monthly	9.22%	775,858	9.22%	
76.264.990-K	Inmob. Beckna Ltda.	UF	3,872	11,847	15,719	16,352	17,010	17,696	18,408	387,089	456,555	Monthly	3.96%	472,274	3.96%	
76.264.990-K	Inmob. Beckna Ltda.	UF	2,620	8,344	10,964	12,347	13,905	15,660	17,637	787,802	847,351	Monthly	11.94%	858,315	11.94%	
76.264.990-K	Inmob. Beckna Ltda.	UF	6,324	19,845	26,169	28,621	31,303	34,236	37,443	1,250,378	1,381,981	Monthly	8.99%	1,408,150	8.99%	
76.264.990-K	Inmob. Beckna Ltda.	UF	1,254	3,837	5,091	5,297	5,510	5,732	5,963	125,386	147,888	Monthly	3.96%	152,979	3.96%	
76.264.990-K	Inmob. Beckna Ltda.	UF	402	1,310	1,712	2,016	2,374	2,796	3,292	142,030	152,508	Monthly	16.45%	154,220	16.45%	
76.264.990-K	Inmob. Beckna Ltda.	UF	5,188	16,893	22,081	25,987	30,584	35,995	42,363	1,819,407	1,954,336	Monthly	16.40%	1,976,417	16.40%	
76.264.990-K	Inmob. Beckna Ltda.	UF	1,833	5,788	7,621	8,444	9,356	10,367	11,487	299,682	339,336	Monthly	10.30%	346,957	10.30%	
76.269.718-1	Inmob. Portal Centro Ltda.	UF	38,097	116,575	154,672	160,903	167,385	174,127	181,142	1,096,736	1,780,293	Monthly	3.96%	1,934,965	3.96%	
76.349.271-0	Rentas San Pedro S.A.	UF	41,220	124,723	165,943	168,811	171,729	174,697	147,885	-	663,122	Monthly	1.71%	829,065	1.71%	
76.349.271-0	Rentas San Pedro S.A.	UF	92,239	281,026	373,265	384,969	397,040	409,489	351,032	-	1,542,530	Monthly	3.09%	1,915,795	3.09%	
76.349.271-0	Rentas San Pedro S.A.	UF	88,126	269,077	357,203	69,864	-	-	-	-	69,864	Monthly	0.00%	427,067	0.00%	
76.360.596-5	Inv. Manquehue SpA	UF	14,070	40,251	54,321	61,720	70,126	79,678	90,530	869,584	1,171,638	Monthly	12.84%	1,225,959	12.84%	
76.360.596-5	Inv. Manquehue SpA	UF	84,870	259,697	344,567	358,447	372,886	387,907	403,532	2,786,410	4,309,182	Monthly	3.96%	4,653,749	3.96%	
76.360.598-1	Inv. Magallanes SpA	UF	42,086	128,197	170,283	175,548	180,977	46,112	-	-	402,637	Monthly	3.05%	572,920	3.05%	
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	12,772	39,081	51,853	53,941	56,114	58,375	60,726	274,425	503,581	Monthly	3.96%	555,434	3.96%	
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	10,188	31,174	41,362	43,028	44,762	46,565	48,440	218,906	401,701	Monthly	3.96%	443,063	3.96%	
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	12,181	37,274	49,455	51,447	53,519	55,675	57,918	261,735	480,294	Monthly	3.96%	529,749	3.96%	



SMU



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			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current	per the				
												ThCh\$			ThCh\$	
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	12,329	37,725	50,054	52,071	54,168	56,350	58,620	264,908	486,117	Monthly	3.96%	536,171	3.96%	
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	13,879	42,469	56,348	58,618	60,980	63,436	65,991	298,220	547,245	Monthly	3.96%	603,593	3.96%	
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	10,262	31,400	41,662	43,340	45,086	46,902	48,791	220,492	404,611	Monthly	3.96%	446,273	3.96%	
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	7,309	22,364	29,673	30,868	32,112	33,405	34,751	157,041	288,177	Monthly	3.96%	317,850	3.96%	
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	8,047	24,623	32,670	33,986	35,355	36,779	38,261	172,904	317,285	Monthly	3.96%	349,955	3.96%	
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	8,785	26,882	35,667	37,104	38,599	40,154	41,771	188,767	346,395	Monthly	3.96%	382,062	3.96%	
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	3,691	11,295	14,986	15,590	16,218	16,871	17,551	79,314	145,544	Monthly	3.96%	160,530	3.96%	
76.409.851-K	Inmob. Power Center Ltda.	UF	5,829	19,171	25,000	26,922	28,991	31,220	33,619	263,495	384,247	Monthly	7.43%	409,247	7.43%	
76.409.851-K	Inmob. Power Center Ltda.	UF	31,746	100,889	132,635	137,977	143,535	149,317	155,332	1,072,573	1,658,734	Monthly	3.96%	1,791,369	3.96%	
76.409.851-K	Inmob. Power Center Ltda.	UF	104,743	266,268	371,011	385,956	401,503	417,676	434,501	3,000,249	4,639,885	Monthly	3.96%	5,010,896	3.96%	
76.409.851-K	Inmob. Power Center Ltda.	UF	75,563	231,219	306,782	319,140	331,995	345,368	359,280	2,480,849	3,836,632	Monthly	3.96%	4,143,414	3.96%	
76.409.851-K	Inmob. Power Center Ltda.	UF	2,893	8,853	11,746	12,220	12,712	13,224	13,757	124,043	175,956	Monthly	3.96%	187,702	3.96%	
76.415.916-0	Inmob. Alto Castro Ltda.	UF	4,714	14,868	19,582	21,635	23,904	26,411	29,181	1,076,316	1,177,447	Monthly	10.01%	1,197,029	10.01%	
76.432.227-4	Inmob. Insigne S.A.	UF	62,059	188,949	251,008	258,528	21,890	-	-	-	280,418	Monthly	2.96%	531,426	2.96%	
76.432.227-4	Inmob. Insigne S.A.	UF	36,735	111,519	148,254	151,804	155,439	180,458	184,779	992,423	1,664,903	Monthly	2.37%	1,813,157	2.37%	
76.437.010-4	Inmob. e Inv. Ligure L	UF	31,595	96,196	127,791	131,620	135,563	139,625	143,808	135,606	686,222	Monthly	2.96%	814,013	2.96%	
76.452.349-0	Inmob. e Inv. Santa Rosa SpA.	UF	36,852	118,383	155,235	177,851	203,762	233,448	267,459	3,164,139	4,046,659	Monthly	13.68%	4,201,894	13.68%	
76.452.349-0	Inmob. e Inv. Santa Rosa SpA.	UF	7,905	26,313	34,218	42,051	51,679	63,510	78,051	1,100,724	1,336,015	Monthly	20.79%	1,370,233	20.79%	
76.587.957-4	Rentas Patio IX	UF	12,897	40,115	53,012	64,220	76,266	81,965	88,088	818,603	1,129,142	Monthly	7.23%	1,182,154	7.23%	
76.587.958-2	Renta Patio X SpA	UF	17,662	53,614	71,276	72,978	74,722	76,506	78,334	100,553	403,093	Monthly	2.36%	474,369	2.36%	
76.587.958-2	Renta Patio X SpA	UF	38,220	116,951	155,171	161,422	167,924	174,688	181,725	237,484	923,243	Monthly	3.96%	1,078,414	3.96%	
76.608.870-8	Inmob. e Inver. Tiempo Nuevo Ltda	UF	6,077	18,511	24,588	25,348	26,131	26,940	-	-	78,419	Monthly	3.05%	103,007	3.05%	
76.659.210-4	Inmob. Santa Margherita S.A.	UF	26,533	80,783	107,316	110,531	113,843	77,784	-	-	302,158	Monthly	2.96%	409,474	2.96%	
76.659.210-4	Inmob. Santa Margherita S.A.	UF	34,378	105,194	139,572	145,194	151,043	157,127	163,457	361,990	978,811	Monthly	3.96%	1,118,383	3.96%	
76.672.960-6	San Benito S.A.	UF	86,640	262,159	348,799	354,828	-	-	-	-	354,828	Monthly	1.71%	703,627	1.71%	
76.756.744-8	Rentas Miraflores SpA	UF	59,069	179,847	238,916	101,649	-	-	-	-	101,649	Monthly	2.96%	340,565	2.96%	
76.756.744-8	Rentas Miraflores SpA	UF	286,392	871,966	1,158,358	1,273,459	1,319,029	111,687	-	-	2,704,175	Monthly	2.96%	3,862,533	2.96%	
76.756.744-8	Rentas Miraflores SpA	UF	189,666	613,879	803,545	283,659	-	-	-	-	283,659	Monthly	6.23%	1,087,204	6.23%	
76.769.393-1	Rentas Coquimbo SpA	UF	46,943	143,051	189,994	196,028	49,972	-	-	-	246,000	Monthly	3.13%	435,994	3.13%	
76.769.393-1	Rentas Coquimbo SpA	UF	281,544	861,504	1,143,048	1,189,092	1,236,991	1,286,819	1,338,654	11,008,388	16,059,944	Monthly	3.96%	17,202,992	3.96%	
76.800.195-2	Bicentenario Desarrollos DOS SpA	UF	11,848	36,853	48,701	52,340	56,251	60,454	64,970	852,922	1,086,937	Monthly	7.23%	1,135,638	7.23%	
76.805.470-3	Inmob. El Mazo Ltda.	UF	59,545	181,295	240,840	248,056	255,488	263,142	248,134	-	1,014,820	Monthly	2.96%	1,255,660	2.96%	
76.842.460-8	Inmob. Andalucía Ltda.	UF	19,201	61,873	81,074	93,461	107,741	124,203	143,181	39,091	507,677	Monthly	14.30%	588,751	14.30%	
76.955.190-5	Inmob. Curtiduría Ltda.	UF	31,794	96,887	128,681	132,768	136,985	58,353	-	-	328,106	Monthly	3.13%	456,787	3.13%	
76.955.190-5	Inmob. Curtiduría Ltda.	UF	6,611	20,138	26,749	27,576	28,429	19,439	-	-	75,444	Monthly	3.05%	102,193	3.05%	
76.975.681-7	Rentas Artes Seis SpA	UF	313,437	970,050	1,283,487	1,365,732	1,509,682	1,635,528	1,459,183	-	5,970,125	Monthly	6.23%	7,253,612	6.23%	
76.975.681-7	Rentas Artes Seis SpA	UF	36,245	112,173	148,418	157,928	174,736	189,382	168,962	-	691,008	Monthly	6.23%	839,426	6.23%	
76.975.681-7	Rentas Artes Seis SpA	UF	30,806	94,143	124,949	129,649	135,696	146,760	140,218	-	552,323	Monthly	3.70%	677,272	3.70%	
76.989.209-5	Inmobiliaria Monte Fitz Roy SpA	UF	18,991	58,328	77,319	81,031	84,921	88,997	93,270	1,651,517	1,999,736	Monthly	4.70%	2,077,055	4.70%	
77.013.310-6	Hinojosa Hermanos Ltda.	Ch\$	9,706	20,162	29,868	31,696	25,022	-	-	-	56,718	Monthly	5.96%	86,586	5.96%	



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			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current					
			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$				
77.070.383-2	Centros Comerciales IV SpA	UF	10,669	33,787	44,456	49,517	55,154	61,433	68,427	1,664,668	1,899,199	Monthly	10.83%	1,943,655	10.83%	
77.070.383-2	Centros Comerciales IV SpA	UF	30,940	94,673	125,613	130,672	135,936	141,412	147,108	2,611,969	3,167,097	Monthly	3.96%	3,292,710	3.96%	
77.070.384-0	Centros Comerciales I SpA	UF	6,966	22,138	29,104	32,645	36,617	41,072	46,070	1,715,212	1,871,616	Monthly	11.54%	1,900,720	11.54%	
77.072.500-3	Soc. De Rentas Comerciales S.A.	UF	48,854	152,936	201,790	219,660	239,114	260,290	283,342	615,107	1,617,513	Monthly	8.52%	1,819,303	8.52%	
77.072.500-3	Soc. De Rentas Comerciales S.A.	UF	93,973	286,116	380,089	358,410	-	-	-	-	358,410	Monthly	2.96%	738,499	2.96%	
77.095.980-2	Comercial Lagomarsino Ltda.	UF	12,740	45,990	58,730	99,057	153,720	183,738	-	-	436,515	Monthly	30.81%	495,245	30.81%	
77.099.000-9	Soc. Inmob. Nueva Vida Ltda.	UF	19,589	62,367	81,956	92,254	59,079	-	-	-	151,333	Monthly	11.90%	233,289	11.90%	
77.141.420-6	Supermercado Mejor Solución S.A.	UF	19,949	60,737	80,686	83,103	85,593	51,108	-	-	219,804	Monthly	2.96%	300,490	2.96%	
77.354.930-3	Supermercados Covarrubias y Cia Ltda.	UF	203	653	856	981	1,125	1,290	1,479	745,425	750,300	Monthly	13.75%	751,156	13.75%	
77.398.570-7	Comercial Lubba Ltda.	UF	19,109	58,472	77,581	80,705	83,956	87,338	90,856	201,210	544,065	Monthly	3.96%	621,646	3.96%	
77.398.570-7	Comercial Lubba Ltda.	UF	6,385	21,882	28,267	36,779	47,856	62,268	81,021	255,736	483,660	Monthly	26.62%	511,927	26.62%	
77.401.270-2	Soc. Inmob. y de Inv. Samo Ltda.	UF	13,216	41,740	54,956	60,882	67,448	74,721	-	-	203,051	Monthly	10.28%	258,007	10.28%	
77.464.410-5	Petes Y Schapira Inv. Ltda	UF	44,327	135,636	179,963	187,212	194,753	202,598	210,759	447,328	1,242,650	Monthly	3.96%	1,422,613	3.96%	
77.464.410-5	Petes Y Schapira Inv. Ltda	UF	2,069	6,332	8,401	8,740	9,092	9,459	9,840	43,486	80,617	Monthly	3.96%	89,018	3.96%	
77.466.030-5	Soc. de Inv. Saglietto Ltda.	UF	44,738	136,896	181,634	188,950	196,562	204,479	212,716	1,003,904	1,806,611	Monthly	3.96%	1,988,245	3.96%	
77.491.750-0	Inmob. e Inv. Castro Campos S.A.	UF	31,433	95,767	127,200	131,188	101,083	-	-	-	232,271	Monthly	3.09%	359,471	3.09%	
77.491.750-0	Inmob. e Inv. Castro Campos S.A.	UF	27,596	84,078	111,674	115,175	88,745	-	-	-	203,920	Monthly	3.09%	315,594	3.09%	
77.542.730-2	Inv. Tucapel S.A.	UF	24,992	94,668	119,660	136,010	154,593	175,715	199,724	1,049,123	1,715,165	Monthly	12.88%	1,834,825	12.88%	
77.542.730-2	Inv. Tucapel S.A.	UF	68,058	229,494	297,552	309,539	322,007	334,978	348,472	1,464,917	2,779,913	Monthly	3.96%	3,077,465	3.96%	
77.542.730-2	Inv. Tucapel S.A.	UF	53,714	160,245	213,959	222,577	231,543	240,870	250,573	1,052,486	1,998,049	Monthly	3.96%	2,212,008	3.96%	
77.590.750-9	Distrib. de Materiales de Ferrreteria Ltda.	UF	16,363	50,068	66,431	69,107	71,891	74,787	77,799	1,304,145	1,597,729	Monthly	3.96%	1,664,160	3.96%	
77.650.880-2	Inmob. S & M Ltda.	UF	16,621	50,543	67,164	69,010	70,907	72,856	74,859	569,651	857,283	Monthly	2.71%	924,447	2.71%	
78.017.130-8	José Vaccari y Cia. Ltda.	UF	19,300	59,730	79,030	76,884	-	-	-	-	76,884	Monthly	6.23%	155,914	6.23%	
78.051.100-1	Laura Muñoz Aramayona y Cia Ltda.	UF	128,347	390,775	519,122	534,675	550,694	567,193	584,186	449,597	2,686,345	Monthly	2.96%	3,205,467	2.96%	
78.058.830-6	Soc. Comercial La Paloma Ltda.	UF	10,752	33,819	44,571	46,679	49,496	51,809	54,852	197,768	400,604	Monthly	3.96%	445,175	3.96%	
78.102.180-6	Inmob. Caupolicán Ltda.	UF	10,996	34,991	45,987	61,313	78,642	98,224	120,341	6,942,576	7,301,096	Monthly	11.79%	7,347,083	11.79%	
78.102.180-6	Inmob. Caupolicán Ltda.	UF	34,944	112,767	147,711	-	-	-	-	-	-	Monthly	2.96%	147,711	2.96%	
78.103.570-K	Inmob. Vittorio y Cia. Ltda.	UF	843	2,829	3,672	4,586	5,728	7,154	8,936	2,647,210	2,673,614	Monthly	22.45%	2,677,286	22.45%	
78.103.570-K	Inmob. Vittorio y Cia. Ltda.	UF	23,159	76,240	99,399	-	-	-	-	-	-	Monthly	2.96%	99,399	2.96%	
78.146.230-6	Myne S.A.	UF	69,117	217,379	286,496	314,758	345,807	379,919	417,396	704,548	2,162,428	Monthly	9.44%	2,448,924	9.44%	
78.206.040-6	Inver. Rio Colorado Ltda.	UF	13,993	42,625	56,618	58,369	9,902	-	-	-	68,271	Monthly	3.05%	124,889	3.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	36,994	113,251	150,245	156,443	162,897	169,617	176,614	3,661,926	4,327,497	Monthly	4.05%	4,477,742	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	85,240	260,951	346,191	360,473	375,343	390,827	406,950	8,437,722	9,971,315	Monthly	4.05%	10,317,506	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	29,131	89,179	118,310	123,191	128,273	133,564	139,074	2,883,572	3,407,674	Monthly	4.05%	3,525,984	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	17,648	54,026	71,674	74,630	77,709	80,915	84,253	1,746,896	2,064,403	Monthly	4.05%	2,136,077	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	61,260	187,538	248,798	259,061	269,748	280,876	292,463	6,063,948	7,166,096	Monthly	4.05%	7,414,894	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	17,637	53,992	71,629	74,584	77,661	80,865	84,201	1,745,816	2,063,127	Monthly	4.05%	2,134,756	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	17,521	53,637	71,158	74,093	77,149	80,332	83,646	1,734,320	2,049,540	Monthly	4.05%	2,120,698	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	12,250	37,500	49,750	51,802	53,939	56,164	58,481	1,212,555	1,432,941	Monthly	4.05%	1,482,691	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	11,905	36,445	48,350	50,345	52,422	54,584	56,836	1,178,440	1,392,627	Monthly	4.05%	1,440,977	4.05%	



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78.297.040-2	Inmob. Catedral S.A.	UF	17,343	53,094	70,437	73,343	76,369	79,519	82,800	1,716,770	2,028,801	Monthly	4.05%	2,099,238	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	12,938	39,608	52,546	54,713	56,970	59,320	61,768	1,280,691	1,513,462	Monthly	4.05%	1,566,008	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	38,818	118,836	157,654	164,157	170,929	177,981	185,323	3,842,495	4,540,885	Monthly	4.05%	4,698,539	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	86,279	264,131	350,410	364,865	379,917	395,590	411,909	8,540,536	10,092,817	Monthly	4.05%	10,443,227	4.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	13,189	40,173	53,362	55,012	56,713	58,467	60,275	51,650	282,117	Monthly	3.05%	335,479	3.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	20,040	61,042	81,082	83,589	86,174	88,839	91,586	78,482	428,670	Monthly	3.05%	509,752	3.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	14,765	44,975	59,740	61,588	63,492	65,455	67,479	57,824	315,838	Monthly	3.05%	375,578	3.05%	
78.297.040-2	Inmob. Catedral S.A.	UF	11,953	36,408	48,361	49,856	51,398	52,987	54,626	46,810	255,677	Monthly	3.05%	304,038	3.05%	
78.548.940-3	Comercial Colon Ltda.	UF	15,416	46,937	62,353	-	-	-	-	-	-	Monthly	2.96%	62,353	2.96%	
78.592.260-3	Inmob. e Inv. Frigonzta Ltda.	UF	26,273	79,992	106,265	109,449	112,728	116,106	-	-	338,283	Monthly	2.96%	444,548	2.96%	
78.630.800-3	Inmob. e Inv. Allipen Ltda.	UF	32,346	100,106	132,452	140,938	149,970	159,580	83,584	-	534,072	Monthly	6.23%	666,524	6.23%	
78.648.070-1	Soc. Rentas Inmob. Ltda.	US\$	6,484	10,950	17,434	-	-	-	-	-	-	Monthly	3.96%	17,434	3.96%	
78.648.070-1	Soc. Rentas Inmob. Ltda.	US\$	2,008	3,392	5,400	-	-	-	-	-	-	Monthly	3.96%	5,400	3.96%	
78.648.070-1	Soc. Rentas Inmob. Ltda.	US\$	1,824	3,080	4,904	-	-	-	-	-	-	Monthly	3.96%	4,904	3.96%	
78.648.070-1	Soc. Rentas Inmob. Ltda.	US\$	15,703	48,290	63,993	67,237	74,248	83,181	87,398	264,862	576,926	Monthly	4.96%	640,919	4.96%	
78.648.070-1	Soc. Rentas Inmob. Ltda.	US\$	11,864	36,485	48,349	50,800	56,097	62,847	66,033	200,114	435,891	Monthly	4.96%	484,240	4.96%	
78.648.070-1	Soc. Rentas Inmob. Ltda.	US\$	2,959	9,204	12,163	13,072	14,828	17,068	18,343	55,893	119,204	Monthly	7.23%	131,367	7.23%	
78.658.950-9	Inmob. Gama Ltda.	UF	17,400	52,214	69,614	-	-	-	-	-	-	Monthly	2.96%	69,614	2.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	15,414	55,028	70,442	-	-	-	-	-	-	Monthly	19.70%	70,442	19.70%	
78.658.950-9	Inmob. Gama Ltda.	UF	2,118	6,449	8,567	-	-	-	-	-	-	Monthly	2.96%	8,567	2.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	2,118	6,449	8,567	-	-	-	-	-	-	Monthly	2.96%	8,567	2.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	74,689	260,470	335,159	-	-	-	-	-	-	Monthly	2.96%	335,159	2.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	22,444	68,334	90,778	15,392	-	-	-	-	15,392	Monthly	2.96%	106,170	2.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	2,118	6,449	8,567	-	-	-	-	-	-	Monthly	2.96%	8,567	2.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	1,072	3,281	4,353	4,528	4,711	5,618	5,844	223,058	243,759	Monthly	3.96%	248,112	3.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	14,036	44,435	58,471	65,083	72,443	80,636	89,756	472,676	780,594	Monthly	10.76%	839,065	10.76%	
78.658.950-9	Inmob. Gama Ltda.	UF	6,982	21,934	28,916	31,694	34,738	38,074	41,731	95,870	242,107	Monthly	9.21%	271,023	9.21%	
78.658.950-9	Inmob. Gama Ltda.	UF	1,638	5,013	6,651	6,920	7,199	7,932	8,251	17,979	48,281	Monthly	3.96%	54,932	3.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	8,893	25,868	34,761	-	-	-	-	-	-	Monthly	2.96%	34,761	2.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	4,450	13,549	17,999	-	-	-	-	-	-	Monthly	2.96%	17,999	2.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	5,442	19,974	25,416	-	-	-	-	-	-	Monthly	2.96%	25,416	2.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	2,118	6,449	8,567	-	-	-	-	-	-	Monthly	2.96%	8,567	2.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	17,122	52,052	69,174	71,034	72,944	74,907	76,921	591,795	887,601	Monthly	2.66%	956,775	2.66%	
78.658.950-9	Inmob. Gama Ltda.	UF	34,621	105,936	140,557	146,219	152,109	158,236	164,610	1,335,251	1,956,425	Monthly	3.96%	2,096,982	3.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	16,865	58,021	74,886	-	-	-	-	-	-	Monthly	2.96%	74,886	2.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	21,722	72,327	94,049	-	-	-	-	-	-	Monthly	2.96%	94,049	2.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	35,064	115,431	150,495	-	-	-	-	-	-	Monthly	2.96%	150,495	2.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	14,804	44,038	58,842	-	-	-	-	-	-	Monthly	2.96%	58,842	2.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	43,977	129,533	173,510	-	-	-	-	-	-	Monthly	2.96%	173,510	2.96%	
78.658.950-9	Inmob. Gama Ltda.	UF	26,090	91,014	117,104	-	-	-	-	-	-	Monthly	2.96%	117,104	2.96%	



TAX ID No.	Creditor	Currency or inflation-adjusted Unit	Class Amount of Liabilities Exposed to Liquidity Risk with Maturity								Total non-current	Type of amortization	Effective rate	Amount of	Nominal rate
			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years				per the contract	per the contract
Creditor	Creditor	Unit	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$		%	ThCh\$	%
78.658.950-9	Inmob. Gama Ltda.	UF	17,293	38,483	55,776	-	-	-	-	-	-	Monthly	2.96%	55,776	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	27,887	84,745	112,632	-	-	-	-	-	-	Monthly	2.96%	112,632	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	18,646	53,809	72,455	-	-	-	-	-	-	Monthly	2.96%	72,455	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	28,627	83,605	112,232	-	-	-	-	-	-	Monthly	2.96%	112,232	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	30,568	90,691	121,259	-	-	-	-	-	-	Monthly	2.96%	121,259	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	47,662	127,728	175,390	-	-	-	-	-	-	Monthly	2.96%	175,390	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	36,550	53,906	90,456	-	-	-	-	-	-	Monthly	2.96%	90,456	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	10,430	26,138	36,568	-	-	-	-	-	-	Monthly	2.96%	36,568	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	8,624	21,357	29,981	-	-	-	-	-	-	Monthly	6.97%	29,981	6.97%
78.658.950-9	Inmob. Gama Ltda.	UF	13,936	34,056	47,992	-	-	-	-	-	-	Monthly	2.96%	47,992	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	13,459	36,964	50,423	-	-	-	-	-	-	Monthly	2.96%	50,423	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	24,452	62,683	87,135	-	-	-	-	-	-	Monthly	2.96%	87,135	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	18,520	51,843	70,363	-	-	-	-	-	-	Monthly	2.96%	70,363	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	27,603	85,162	112,765	-	-	-	-	-	-	Monthly	2.96%	112,765	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	25,269	70,202	95,471	-	-	-	-	-	-	Monthly	2.96%	95,471	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	14,061	40,612	54,673	-	-	-	-	-	-	Monthly	2.96%	54,673	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	33,705	100,782	134,487	-	-	-	-	-	-	Monthly	2.96%	134,487	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	10,417	27,809	38,226	-	-	-	-	-	-	Monthly	2.96%	38,226	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	10,749	30,243	40,992	-	-	-	-	-	-	Monthly	2.96%	40,992	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	16,713	55,133	71,846	-	-	-	-	-	-	Monthly	2.96%	71,846	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	16,316	56,900	73,216	-	-	-	-	-	-	Monthly	2.96%	73,216	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	7,570	20,673	28,243	-	-	-	-	-	-	Monthly	2.96%	28,243	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	43,480	120,312	163,792	-	-	-	-	-	-	Monthly	11.74%	163,792	11.74%
78.658.950-9	Inmob. Gama Ltda.	UF	12,805	40,962	53,767	61,090	69,411	78,865	89,607	667,944	966,917	Monthly	12.84%	1,020,684	12.84%
78.658.950-9	Inmob. Gama Ltda.	UF	3,866	11,769	15,635	-	-	-	-	-	-	Monthly	2.96%	15,635	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	12,403	37,762	50,165	-	-	-	-	-	-	Monthly	2.96%	50,165	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	13,879	42,257	56,136	-	-	-	-	-	-	Monthly	2.96%	56,136	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	30,715	93,516	124,231	-	-	-	-	-	-	Monthly	2.96%	124,231	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	4,587	13,965	18,552	-	-	-	-	-	-	Monthly	2.96%	18,552	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	2,118	6,449	8,567	-	-	-	-	-	-	Monthly	2.96%	8,567	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	2,118	6,449	8,567	-	-	-	-	-	-	Monthly	2.96%	8,567	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	14,643	44,583	59,226	-	-	-	-	-	-	Monthly	2.96%	59,226	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	8,473	25,796	34,269	-	-	-	-	-	-	Monthly	2.96%	34,269	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	2,118	6,449	8,567	-	-	-	-	-	-	Monthly	2.96%	8,567	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	6,442	19,612	26,054	-	-	-	-	-	-	Monthly	2.96%	26,054	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	10,175	30,979	41,154	-	-	-	-	-	-	Monthly	2.96%	41,154	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	2,617	7,967	10,584	-	-	-	-	-	-	Monthly	2.96%	10,584	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	4,237	12,902	17,139	-	-	-	-	-	-	Monthly	2.96%	17,139	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	2,118	6,449	8,567	-	-	-	-	-	-	Monthly	2.96%	8,567	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	6,071	18,484	24,555	-	-	-	-	-	-	Monthly	2.96%	24,555	2.96%



TAX ID No. Creditor	Creditor	Currency or inflation-adjusted Unit	Class Amount of Liabilities Exposed to Liquidity Risk with Maturity										Effective rate	Amount of nominal value per the contract	Nominal rate per the contract	
			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current	Type of amortization				
			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$				%
78.658.950-9	Inmob. Gama Ltda.	UF	3,822	11,635	15,457	-	-	-	-	-	-	-	Monthly	2.96%	15,457	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	3,254	9,908	13,162	-	-	-	-	-	-	-	Monthly	2.96%	13,162	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	2,118	6,449	8,567	-	-	-	-	-	-	-	Monthly	2.96%	8,567	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	11,640	35,439	47,079	-	-	-	-	-	-	-	Monthly	2.96%	47,079	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	3,777	11,501	15,278	-	-	-	-	-	-	-	Monthly	2.96%	15,278	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	4,534	13,803	18,337	-	-	-	-	-	-	-	Monthly	2.96%	18,337	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	8,866	26,994	35,860	-	-	-	-	-	-	-	Monthly	2.96%	35,860	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	4,630	14,096	18,726	-	-	-	-	-	-	-	Monthly	2.96%	18,726	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	3,603	10,971	14,574	-	-	-	-	-	-	-	Monthly	2.96%	14,574	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	2,118	6,449	8,567	-	-	-	-	-	-	-	Monthly	2.96%	8,567	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	8,979	27,338	36,317	-	-	-	-	-	-	-	Monthly	2.96%	36,317	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	8,683	26,437	35,120	-	-	-	-	-	-	-	Monthly	2.96%	35,120	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	5,328	16,223	21,551	-	-	-	-	-	-	-	Monthly	2.96%	21,551	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	2,118	6,449	8,567	-	-	-	-	-	-	-	Monthly	2.96%	8,567	2.96%
78.658.950-9	Inmob. Gama Ltda.	UF	5,037	15,589	20,626	22,920	25,392	27,019	29,772	169,218	274,321	-	Monthly	6.23%	294,947	6.23%
78.658.950-9	Inmob. Gama Ltda.	UF	5,037	15,589	20,626	22,920	25,392	27,019	29,772	169,218	274,321	-	Monthly	6.23%	294,947	6.23%
78.846.970-5	Soc. Inv. Mediterraneo Ltda.	UF	25,114	76,501	101,615	104,757	107,997	111,336	18,888	-	342,978	-	Monthly	3.05%	444,593	3.05%
78.867.820-7	Soc Inv Torca SpA	UF	7,383	22,914	30,297	32,419	34,689	37,118	39,718	13,848	157,792	-	Monthly	6.79%	188,089	6.79%
79.579.690-8	Bravo y Cia. Ltda.	Ch\$	774	1,851	2,625	-	-	-	-	-	-	-	Monthly	5.96%	2,625	5.96%
79.579.690-8	Bravo y Cia. Ltda.	UF	22,254	52,569	74,823	-	-	-	-	-	-	-	Monthly	2.96%	74,823	2.96%
79.698.330-2	Inmob. y Cons. Veinticuatro de Enero Ltda.	UF	37,613	116,990	154,603	166,154	178,568	235,466	253,059	2,772,786	3,606,033	-	Monthly	7.23%	3,760,636	7.23%
79.821.620-1	Distrib. de Combustible Chena S.A.	UF	51,629	34,632	86,261	-	-	-	-	-	-	-	Monthly	2.96%	86,261	2.96%
79.848.500-8	Soc. Alarcón Hermanos Ltda.	UF	34,420	105,321	139,741	145,370	151,226	157,317	163,654	362,427	979,994	-	Monthly	3.96%	1,119,735	3.96%
79.959.800-0	Soc. Com. e Inmob. Uncastillo Ltda.	UF	18,507	56,347	74,854	77,096	79,406	81,785	84,235	72,120	394,642	-	Monthly	2.96%	469,496	2.96%
79.959.800-0	Soc. Com. e Inmob. Uncastillo Ltda.	UF	8,178	24,899	33,077	34,067	35,088	36,139	37,222	31,869	174,385	-	Monthly	2.96%	207,462	2.96%
79.959.800-0	Soc. Com. e Inmob. Uncastillo Ltda.	UF	7,344	22,944	30,288	32,837	35,601	38,598	41,847	37,551	186,434	-	Monthly	8.11%	216,722	8.11%
79.959.800-0	Soc. Com. e Inmob. Uncastillo Ltda.	UF	21,585	65,720	87,305	89,921	92,615	95,390	98,248	84,118	460,292	-	Monthly	2.96%	547,597	2.96%
79.959.800-0	Soc. Com. e Inmob. Uncastillo Ltda.	UF	(346)	8,295	7,949	8,187	8,432	8,684	8,945	4,578	38,826	-	Monthly	2.96%	46,775	2.96%
79.961.250-K	Inmob. Tres Rios S.A.	UF	43,463	132,330	175,793	181,060	186,484	192,071	197,826	84,167	841,608	-	Monthly	2.96%	1,017,401	2.96%
79.961.250-K	Inmob. Tres Rios S.A.	UF	32,725	103,771	136,496	152,420	170,200	190,055	212,226	95,576	820,477	-	Monthly	11.08%	956,973	11.08%
79.961.250-K	Inmob. Tres Rios S.A.	UF	124,270	394,056	518,326	578,791	646,310	721,706	805,897	362,935	3,115,639	-	Monthly	11.08%	3,633,965	11.08%
79.961.250-K	Inmob. Tres Rios S.A.	UF	14,679	44,693	59,372	61,150	62,983	64,869	66,813	28,426	284,241	-	Monthly	2.96%	343,613	2.96%
79.991.280-5	Inv. Santa Fidelmira S.A.	UF	24,920	75,872	100,792	103,811	106,921	36,348	-	-	247,080	-	Monthly	2.96%	347,872	2.96%
79.991.280-5	Inv. Santa Fidelmira S.A.	UF	23,714	72,869	96,583	101,322	106,295	36,578	-	-	244,195	-	Monthly	4.80%	340,778	4.80%
79.991.280-5	Inv. Santa Fidelmira S.A.	UF	20,493	62,393	82,886	85,369	87,927	29,891	-	-	203,187	-	Monthly	2.96%	286,073	2.96%
79.991.280-5	Inv. Santa Fidelmira S.A.	UF	48,358	147,970	196,328	204,236	212,463	221,022	229,925	616,152	1,483,798	-	Monthly	3.96%	1,680,126	3.96%
79.991.280-5	Inv. Santa Fidelmira S.A.	UF	52,732	-	52,732	-	-	-	-	-	-	-	Monthly	2.96%	52,732	2.96%
79.991.280-5	Inv. Santa Fidelmira S.A.	UF	27,370	85,347	112,717	121,748	131,502	142,037	153,417	268,435	817,139	-	Monthly	7.73%	929,856	7.73%
79.991.280-5	Inv. Santa Fidelmira S.A.	UF	63,169	192,329	255,498	263,152	271,037	279,157	239,009	-	1,052,355	-	Monthly	2.96%	1,307,853	2.96%
79.993.230-K	Soc. Inv. Araucana Ltda.	UF	16,896	53,328	70,224	77,699	85,970	95,122	105,248	1,145,722	1,509,761	-	Monthly	10.16%	1,579,985	10.16%



TAX ID No. Creditor	Creditor	Currency or inflation-adjusted Unit	Class Amount of Liabilities Exposed to Liquidity Risk with Maturity										Type of amortization	Effective rate	Amount of	Nominal rate
			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current	nominal value			per the contract	
												ThCh\$				
79.993.230-K	Soc. Inv. Araucana Ltda.	UF	7,502	23,276	30,778	32,919	35,209	37,659	40,279	307,837	453,903	Monthly	6.74%	484,681	6.74%	
79.993.230-K	Soc. Inv. Araucana Ltda.	UF	10,376	31,749	42,125	43,822	45,587	47,423	49,334	340,651	526,817	Monthly	3.96%	568,942	3.96%	
81.392.000-K	Sabas Chahuán e Hijos Ltda.	UF	16,592	54,089	70,681	83,362	98,318	115,957	136,761	368,850	803,248	Monthly	16.62%	873,929	16.62%	
81.795.100-7	Arzobispado de Santiago	UF	59,462	181,042	240,504	-	-	-	-	-	-	Monthly	2.96%	240,504	2.96%	
81.795.100-7	Arzobispado de Santiago	UF	10,146	32,408	42,554	48,210	54,619	61,880	70,106	2,169,332	2,404,147	Monthly	12.55%	2,446,701	12.55%	
84.082.500-0	Ribeiro SpA	UF	15,658	47,913	63,571	66,132	68,796	71,567	74,450	84,042	364,987	Monthly	3.96%	428,558	3.96%	
84.082.500-0	Ribeiro SpA	UF	13,481	41,250	54,731	56,935	59,229	61,614	64,096	72,354	314,228	Monthly	3.96%	368,959	3.96%	
84.301.800-9	Comercial Las Brujas S.A.	UF	1,276	4,035	5,311	5,903	6,561	7,292	8,104	630,399	658,259	Monthly	10.61%	663,570	10.61%	
84.301.800-9	Comercial Las Brujas S.A.	UF	17,451	53,132	70,583	72,698	74,876	77,119	46,049	-	270,742	Monthly	2.96%	341,325	2.96%	
84.301.800-9	Comercial Las Brujas S.A.	UF	20,023	60,964	80,987	83,413	85,912	88,486	52,836	-	310,647	Monthly	2.96%	391,634	2.96%	
84.301.800-9	Comercial Las Brujas S.A.	UF	20,508	62,441	82,949	85,434	87,994	90,630	54,116	-	318,174	Monthly	2.96%	401,123	2.96%	
84.571.600-5	Supermercados Independencia S.A.	UF	21,121	64,306	85,427	87,986	253,930	-	-	-	341,916	Monthly	2.96%	427,343	2.96%	
85.395.500-0	Dist. Pisquera Portugal Ltda.	UF	8,851	27,387	36,238	38,548	41,006	43,620	46,401	307,849	477,424	Monthly	6.20%	513,662	6.20%	
85.395.500-0	Dist. Pisquera Portugal Ltda.	UF	16,800	51,406	68,206	70,953	73,811	76,785	79,878	492,020	793,447	Monthly	3.96%	861,653	3.96%	
88.006.900-4	E.C.L. S.A.	Ch\$	1,833	5,666	7,499	1,294	-	-	-	-	1,294	Monthly	5.96%	8,793	5.96%	
88.883.600-4	Dist. y Supermercado Diez Ltda.	UF	75,027	235,202	310,229	338,650	369,674	403,540	440,509	155,628	1,708,001	Monthly	8.80%	2,018,230	8.80%	
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	1,104	3,451	4,555	4,943	5,364	5,821	6,317	213,144	235,589	Monthly	8.20%	240,144	8.20%	
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	1,599	4,891	6,490	6,751	7,023	7,306	7,601	170,528	199,209	Monthly	3.96%	205,699	3.96%	
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	12,076	36,745	48,821	50,221	51,660	53,141	54,664	1,107,075	1,316,761	Monthly	2.83%	1,365,582	2.83%	
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	19,210	58,781	77,991	81,132	84,401	87,800	91,337	2,049,262	2,393,932	Monthly	3.96%	2,471,923	3.96%	
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	10,507	32,088	42,595	44,137	45,735	47,391	49,107	1,062,729	1,249,099	Monthly	3.56%	1,291,694	3.56%	
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	9,415	28,809	38,224	39,764	41,366	43,032	44,766	1,004,375	1,173,303	Monthly	3.96%	1,211,527	3.96%	
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	3,090	9,617	12,707	13,677	14,722	15,846	17,056	530,430	591,731	Monthly	7.38%	604,438	7.38%	
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	6,930	21,207	28,137	29,270	30,450	31,676	32,952	739,319	863,667	Monthly	3.96%	891,804	3.96%	
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	3,003	9,236	12,239	12,861	13,514	14,201	14,923	367,831	423,330	Monthly	4.97%	435,569	4.97%	
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	9,881	30,236	40,117	41,734	43,415	45,163	46,983	1,054,114	1,231,409	Monthly	3.96%	1,271,526	3.96%	
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	500	1,531	2,031	2,113	2,198	2,287	2,379	53,379	62,356	Monthly	3.96%	64,387	3.96%	
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	3,385	10,359	13,744	14,297	14,873	15,473	16,096	361,129	421,868	Monthly	3.96%	435,612	3.96%	
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	2,247	6,876	9,123	9,490	9,873	10,270	10,684	239,713	280,030	Monthly	3.96%	289,153	3.96%	
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	1,553	4,751	6,304	6,558	6,822	7,097	7,382	165,635	193,494	Monthly	3.96%	199,798	3.96%	
89.693.500-3	Soc. De Bonis Cervellino Hnos. Ltda.	UF	1,598	4,890	6,488	6,750	7,022	7,305	7,599	170,488	199,164	Monthly	3.96%	205,652	3.96%	
92.985.000-9	Satel Inv. Inmob. S.A.	UF	54,768	166,752	221,520	228,157	234,992	242,033	945,319	-	1,650,501	Monthly	2.96%	1,872,021	2.96%	
92.985.000-9	Satel Inv. Inmob. S.A.	UF	121,337	389,161	510,498	583,046	665,902	4,407,780	-	-	5,656,728	Monthly	13.36%	6,167,226	13.36%	
92.985.000-9	Satel Inv. Inmob. S.A.	UF	9,323	29,959	39,282	45,038	51,638	59,205	67,882	1,180,529	1,404,292	Monthly	13.75%	1,443,574	13.75%	
94.716.000-1	Renta Nac. Cía. de Seguros de Vida S.A.	UF	145,764	443,803	589,567	607,231	625,424	644,162	663,461	-	2,540,278	Monthly	2.96%	3,129,845	2.96%	
96.439.000-2	Distrib. y Serv. D&S S.A.	UF	31,510	100,084	131,594	147,430	165,170	89,895	-	-	402,495	Monthly	11.42%	534,089	11.42%	
96.508.300-6	Inmob. Uncastillo S.A.	UF	32,877	68,159	101,036	-	-	-	-	-	-	Monthly	9.60%	101,036	9.60%	
96.508.300-6	Inmob. Uncastillo S.A.	UF	25,608	51,787	77,395	-	-	-	-	-	-	Monthly	2.96%	77,395	2.96%	
96.508.300-6	Inmob. Uncastillo S.A.	UF	4,020	12,632	16,652	-	-	-	-	-	-	Monthly	9.26%	16,652	9.26%	
96.508.300-6	Inmob. Uncastillo S.A.	UF	5,501	16,749	22,250	-	-	-	-	-	-	Monthly	2.96%	22,250	2.96%	



TAX ID No. Creditor	Creditor	Currency or inflation-adjusted Unit	Class Amount of Liabilities Exposed to Liquidity Risk with Maturity										Type of amortization	Effective rate	Amount of	Nominal rate
			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current	per the contract			per the contract	
			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$			%	ThCh\$
96.508.300-6	Inmob. Uncastillo S.A.	UF	30,527	63,595	94,122	-	-	-	-	-	-	-	Monthly	10.90%	94,122	10.90%
96.571.890-7	Cía. de Seguros de Vida Corpvida S.A.	UF	8,939	27,673	36,612	38,984	41,509	44,198	47,061	675,473	847,225	Monthly	6.29%	883,837	6.29%	
96.571.890-7	Cía. de Seguros de Vida Corpvida S.A.	UF	15,054	46,063	61,117	63,578	66,139	68,803	71,575	895,117	1,165,212	Monthly	3.96%	1,226,329	3.96%	
96.571.890-7	Cía. de Seguros de Vida Corpvida S.A.	UF	866	3,002	3,868	5,150	6,857	9,131	12,159	806,876	840,173	Monthly	28.98%	844,041	28.98%	
96.571.890-7	Cía. de Seguros de Vida Corpvida S.A.	UF	8,950	27,663	36,613	38,855	41,233	43,758	46,436	1,138,366	1,308,648	Monthly	5.96%	1,345,261	5.96%	
96.571.890-7	Cía. de Seguros de Vida Corpvida S.A.	UF	21,093	64,543	85,636	89,085	92,673	96,406	100,290	2,062,708	2,441,162	Monthly	3.96%	2,526,798	3.96%	
96.571.890-7	Cía. de Seguros de Vida Corpvida S.A.	UF	1,413	4,536	5,949	6,809	7,793	8,920	10,209	518,183	551,914	Monthly	13.58%	557,863	13.58%	
96.571.890-7	Cía. de Seguros de Vida Corpvida S.A.	UF	13,340	41,412	54,752	58,614	62,748	67,174	71,912	1,908,288	2,168,736	Monthly	6.84%	2,223,488	6.84%	
96.571.890-7	Cía. de Seguros de Vida Corpvida S.A.	UF	11,386	34,841	46,227	48,089	50,027	52,042	54,138	1,113,482	1,317,778	Monthly	3.96%	1,364,005	3.96%	
96.571.890-7	Cía. de Seguros de Vida Corpvida S.A.	UF	3,721	11,877	15,598	17,644	19,958	22,575	25,535	534,957	620,669	Monthly	12.39%	636,267	12.39%	
96.571.890-7	Cía. de Seguros de Vida Corpvida S.A.	UF	2,553	8,270	10,823	12,610	14,692	17,118	19,945	1,217,404	1,281,769	Monthly	15.38%	1,292,592	15.38%	
96.571.890-7	Cía. de Seguros de Vida Corpvida S.A.	UF	16,096	50,926	67,022	74,505	82,823	92,070	102,349	1,917,697	2,269,444	Monthly	10.63%	2,336,466	10.63%	
96.571.890-7	Cía. de Seguros de Vida Corpvida S.A.	UF	8,970	27,850	36,820	39,433	42,233	45,230	48,441	923,962	1,099,299	Monthly	6.88%	1,136,119	6.88%	
96.571.890-7	Cía. de Seguros de Vida Corpvida S.A.	UF	6,217	19,023	25,240	26,257	27,314	28,415	29,559	458,761	570,306	Monthly	3.96%	595,546	3.96%	
96.606.770-5	Inmob. e Inv. Cerro Navía S.A.	UF	39,718	120,927	160,645	165,458	14,010	-	-	-	179,468	Monthly	2.96%	340,113	2.96%	
96.643.660-3	Inmob. El Roble S.A.	UF	14,954	47,783	62,737	71,129	80,644	91,431	103,661	1,281,846	1,628,711	Monthly	12.62%	1,691,448	12.62%	
96.643.660-3	Inmob. El Roble S.A.	UF	19,479	61,468	80,947	89,522	99,005	109,492	121,091	1,403,447	1,822,557	Monthly	10.11%	1,903,504	10.11%	
96.643.660-3	Inmob. El Roble S.A.	UF	36,960	112,529	149,489	153,968	158,581	163,332	-	-	475,881	Monthly	2.96%	625,370	2.96%	
96.643.660-3	Inmob. El Roble S.A.	UF	2,316	7,158	9,474	10,055	10,673	11,329	12,026	522,704	566,787	Monthly	5.98%	576,261	5.98%	
96.643.660-3	Inmob. El Roble S.A.	UF	2,880	8,813	11,693	12,164	12,654	13,164	13,694	459,512	511,188	Monthly	3.96%	522,881	3.96%	
96.643.660-3	Inmob. El Roble S.A.	UF	4,907	14,995	19,902	20,651	-	-	-	-	20,651	Monthly	3.70%	40,553	3.70%	
96.652.980-6	Inmob. Mekano S.A.	UF	40,807	124,244	165,051	27,985	-	-	-	-	27,985	Monthly	2.96%	193,036	2.96%	
96.661.550-8	Inmob. e Inv. Alexis Chahuán S.A.	UF	16,000	50,400	66,400	73,180	80,653	88,888	97,965	237,411	578,097	Monthly	9.76%	644,497	9.76%	
96.678.130-0	Inmob. Santa María S.A.	UF	12,692	38,642	51,334	52,872	54,456	56,088	57,768	9,795	230,979	Monthly	2.96%	282,313	2.96%	
96.720.900-7	Inmob. Aldi S.A.	Ch\$	4,805	14,926	19,731	21,148	22,667	24,295	26,039	619,901	714,050	Monthly	6.96%	733,781	6.96%	
96.730.520-0	Inmob. e Inv. C. Nac. de Bodegaje S.A.	UF	60,446	184,164	244,610	252,280	260,190	268,349	230,040	-	1,010,859	Monthly	3.09%	1,255,469	3.09%	
96.730.520-0	Inmob. e Inv. C. Nac. de Bodegaje S.A.	UF	73,437	223,695	297,132	306,320	315,793	325,558	278,975	-	1,226,646	Monthly	3.05%	1,523,778	3.05%	
96.730.520-0	Inmob. e Inv. C. Nac. de Bodegaje S.A.	UF	22,969	69,966	92,935	95,808	98,771	101,825	87,256	-	383,660	Monthly	3.05%	476,595	3.05%	
96.767.250-5	Inmob. Inversur S.A.	UF	110,476	336,362	446,838	460,225	474,013	488,215	418,001	-	1,840,454	Monthly	2.96%	2,287,292	2.96%	
96.767.250-5	Inmob. Inversur S.A.	UF	23,472	73,379	96,851	105,143	114,145	123,918	111,332	-	454,538	Monthly	8.24%	551,389	8.24%	
96.767.250-5	Inmob. Inversur S.A.	UF	9,982	30,392	40,374	41,583	42,829	44,112	37,768	-	166,292	Monthly	2.96%	206,666	2.96%	
96.792.130-0	Inmob. Jaen S.A.	UF	8,676	27,219	35,895	39,245	42,907	46,912	51,289	1,590,072	1,770,425	Monthly	8.96%	1,806,320	8.96%	
96.792.130-0	Inmob. Jaen S.A.	UF	22,829	69,856	92,685	96,419	100,303	104,344	108,547	2,166,673	2,576,286	Monthly	3.96%	2,668,971	3.96%	
96.808.880-7	Bianchi Chile S.A.	UF	164,527	502,793	667,320	692,422	718,467	745,492	512,509	-	2,668,890	Monthly	3.70%	3,336,210	3.70%	
96.839.400-2	Inv. San Jorge S.A.	UF	42,403	128,306	170,709	173,660	187,277	190,514	193,807	263,630	1,008,888	Monthly	1.71%	1,179,597	1.71%	
96.886.790-3	Inmob. Panguilemu S.A.	UF	48,800	148,580	197,380	203,294	17,214	-	-	-	220,508	Monthly	2.96%	417,888	2.96%	
96.927.420-5	Soc. Com. E Inv. Galicia S.A.	UF	16,659	51,557	68,216	72,587	12,542	-	-	-	85,129	Monthly	6.23%	153,345	6.23%	
96.929.630-6	Plusren S.A.	UF	13,279	27,198	40,477	-	-	-	-	-	-	Monthly	6.35%	40,477	6.35%	
96.929.630-6	Plusren S.A.	UF	11,187	22,624	33,811	-	-	-	-	-	-	Monthly	2.96%	33,811	2.96%	
96.929.630-6	Plusren S.A.	UF	19,500	39,435	58,935	-	-	-	-	-	-	Monthly	2.96%	58,935	2.96%	



TAX ID No. Creditor	Creditor	Currency or inflation-adjusted Unit	Class Amount of Liabilities Exposed to Liquidity Risk with Maturity										Effective rate %	Amount of nominal value per the contract ThCh\$	Nominal rate per the contract %	
			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years	Total non-current	Type of amortization				
			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$				
96.929.630-6	Plusren S.A.	UF	14,975	30,714	45,689	-	-	-	-	-	-	-	Monthly	6.72%	45,689	6.72%
96.929.630-6	Plusren S.A.	UF	26,159	52,901	79,060	-	-	-	-	-	-	-	Monthly	2.96%	79,060	2.96%
96.929.630-6	Plusren S.A.	UF	21,268	44,073	65,341	-	-	-	-	-	-	-	Monthly	9.49%	65,341	9.49%
96.929.630-6	Plusren S.A.	UF	7,678	15,766	23,444	-	-	-	-	-	-	-	Monthly	7.04%	23,444	7.04%
96.929.630-6	Plusren S.A.	UF	6,530	13,205	19,735	-	-	-	-	-	-	-	Monthly	2.96%	19,735	2.96%
96.929.630-6	Plusren S.A.	UF	4,832	9,917	14,749	-	-	-	-	-	-	-	Monthly	6.90%	14,749	6.90%
96.929.630-6	Plusren S.A.	UF	5,017	10,145	15,162	-	-	-	-	-	-	-	Monthly	2.96%	15,162	2.96%
96.929.630-6	Plusren S.A.	UF	13,056	27,168	40,224	-	-	-	-	-	-	-	Monthly	10.60%	40,224	10.60%
96.929.630-6	Plusren S.A.	UF	18,377	37,163	55,540	-	-	-	-	-	-	-	Monthly	2.96%	55,540	2.96%
96.929.630-6	Plusren S.A.	UF	27,008	55,741	82,749	-	-	-	-	-	-	-	Monthly	8.39%	82,749	8.39%
96.939.230-5	Inersa S.A.	UF	49,525	150,787	200,312	206,314	34,982	-	-	-	-	241,296	Monthly	2.96%	441,608	2.96%
96.939.230-5	Inersa S.A.	UF	49,892	151,904	201,796	190,287	-	-	-	-	-	190,287	Monthly	2.96%	392,083	2.96%
96.939.230-5	Inersa S.A.	UF	64,936	87,330	152,266	-	-	-	-	-	-	-	Monthly	2.96%	152,266	2.96%
99.279.000-8	Euroamérica Seguros de Vida S.A.	UF	64,798	131,040	195,838	-	-	-	-	-	-	-	Monthly	2.96%	195,838	2.96%
99.301.000-6	Seguros De Vida Security Prevision S.A.	UF	15,024	49,056	64,080	75,817	89,703	106,132	125,570	681,449	1,078,671	Monthly	16.94%	1,142,751	16.94%	
99.301.000-6	Seguros De Vida Security Prevision S.A.	UF	29,594	90,556	120,150	124,989	130,024	135,262	140,710	2,032,664	2,563,649	Monthly	3.96%	2,683,799	3.96%	
99.530.420-1	Inmob. Nialeam S.A.	UF	47,615	145,765	193,380	201,357	209,664	218,313	227,319	1,029,761	1,886,414	Monthly	4.05%	2,079,794	4.05%	
99.539.770-6	Inmob. Uncastillo Ltda.	UF	42,522	88,688	131,210	-	-	-	-	-	-	-	Monthly	11.22%	131,210	11.22%
99.579.570-1	Inv. Punta Blanca Ltda.	UF	47,251	144,585	191,836	199,563	207,602	215,964	224,664	2,809,657	3,657,450	Monthly	3.96%	3,849,286	3.96%	
99.579.570-1	Inv. Punta Blanca Ltda.	UF	805	2,445	3,250	3,364	3,454	3,558	2,431	-	12,807	Monthly	2.96%	16,057	2.96%	
Foreign	Nelly Torrejon	PEN	10,531	32,746	43,277	46,484	49,928	53,628	47,714	-	197,754	Monthly	0.60%	241,031	0.60%	
Foreign	Inmobiliaria R Y L	PEN	21,112	66,136	87,248	15,286	-	-	-	-	15,286	Monthly	0.72%	102,534	0.72%	
Foreign	linmobiliaria Alquife Sac	PEN	14,033	43,959	57,992	63,211	68,900	75,101	81,860	81,494	370,566	Monthly	0.72%	428,558	0.72%	
Foreign	Abusada Heresi	PEN	7,436	23,292	30,728	5,384	-	-	-	-	5,384	Monthly	0.72%	36,112	0.72%	
Foreign	Manuel Ayon Wong	PEN	7,370	22,916	30,286	5,262	-	-	-	-	5,262	Monthly	0.60%	35,548	0.60%	
Foreign	Manuel Vivanco Velando	PEN	7,028	22,017	29,045	5,089	-	-	-	-	5,089	Monthly	0.72%	34,134	0.72%	
Foreign	Seguros Sura	PEN	2,931	9,352	12,283	13,886	15,698	17,746	20,062	1,328,340	1,395,732	Monthly	1.03%	1,408,015	1.03%	
Foreign	Inmuebles Limatambo S.A.	PEN	11,455	35,885	47,340	51,600	56,244	61,306	66,824	11,708	247,682	Monthly	0.72%	295,022	0.72%	
Foreign	Protecta	PEN	13,150	41,193	54,343	9,521	-	-	-	-	9,521	Monthly	0.72%	63,864	0.72%	
Foreign	Conglomerado Alessia S.A.C.	PEN	1,914	6,106	8,020	9,066	10,249	11,586	13,098	702,429	746,428	Monthly	1.03%	754,448	1.03%	
Foreign	Inversiones Baldor S.A.C.	PEN	14,236	44,392	58,628	63,329	68,408	73,895	79,821	71,386	356,839	Monthly	0.64%	415,467	0.64%	
Foreign	Abusada Heresi	PEN	7,523	23,567	31,090	5,447	-	-	-	-	5,447	Monthly	0.72%	36,537	0.72%	
Foreign	Portal Canto Grande S.A.C.	PEN	19,488	40,259	59,747	-	-	-	-	-	-	-	Monthly	0.72%	59,747	0.72%
Foreign	Seguros Sura	PEN	2,578	8,224	10,802	12,212	13,805	15,607	17,644	923,962	983,230	Monthly	1.03%	994,032	1.03%	
Foreign	Multimercados Zonales	PEN	22,523	69,377	91,900	96,872	102,113	107,637	113,460	1,158,987	1,579,069	Monthly	0.44%	1,670,969	0.44%	
Foreign	Grupo Patio Comercial S.A.C.	PEN	4,792	15,029	19,821	21,657	23,662	25,854	28,248	107,893	207,314	Monthly	0.74%	227,135	0.74%	
Foreign	A Balmaceda	PEN	4,854	15,293	20,147	22,213	24,492	27,005	29,776	91,838	195,324	Monthly	0.82%	215,471	0.82%	
Foreign	Enrique Guerrero	PEN	5,990	19,164	25,154	28,124	31,350	16,821	-	-	76,295	Monthly	0.59%	101,449	0.59%	
Foreign	Ronald Sommer Seminario	PEN	3,505	10,892	14,397	15,445	16,570	17,776	19,070	78,359	147,220	Monthly	0.59%	161,617	0.59%	
Foreign	María Hidalgo de Torres	PEN	11,523	36,813	48,336	55,104	62,836	46,172	-	-	164,112	Monthly	0.63%	212,448	0.63%	



SMU



TAX ID No. Creditor	Creditor	Currency or inflation-adjusted Unit	Class Amount of Liabilities Exposed to Liquidity Risk with Maturity								Total non-current	Type of amortization	Effective rate	Amount of nominal value per the contract	Nominal rate per the contract
			Up to 90 days	More than 90 days up to 1 year	Total Current	More than 1 year to 2 years	More than 2 years to 3 years	More than 3 years to 4 years	More than 4 years to 5 years	Over 5 years					
			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$					
Foreign	Constanza Cereghino	PEN	6,255	19,213	25,468	26,696	27,983	19,400	-	-	74,079	Monthly	0.39%	99,547	0.39%
Foreign	Jose Quiñonez hurtado	PEN	6,545	20,480	27,025	29,482	32,081	34,828	37,731	475,536	609,658	Monthly	0.39%	636,683	0.39%
Foreign	Castagnino Lema	PEN	19,328	62,458	81,786	92,699	104,560	117,443	131,428	587,383	1,033,513	Monthly	0.59%	1,115,299	0.59%
Foreign	Manuel Abusada Dahoud	PEN	10,695	32,852	43,547	45,646	48,399	52,431	56,700	248,383	451,559	Monthly	0.39%	495,106	0.39%
Foreign	Mayra Romero Mio	PEN	128	401	529	6,174	6,715	7,303	7,943	220,907	249,042	Monthly	0.70%	249,571	0.70%
Foreign	Protecta	PEN	7,695	26,321	34,016	37,491	40,434	43,545	19,137	-	140,607	Monthly	0.36%	174,623	0.36%
Foreign	Protecta	PEN	3,547	11,342	14,889	19,754	23,791	28,415	33,705	86,415	192,080	Monthly	0.03%	206,969	0.03%
Total finance leases			13,118,099	39,376,776	52,494,875	46,999,834	45,965,794	47,839,501	42,276,353	254,370,542	437,452,024			489,946,899	



Additional information:

i. General description of the main terms and conditions of the lease agreements:

- Termination, renewals and amendments:

In relation to the agreements, their lives generally range between 10 and 40 years. However, there is an early termination option. In general, renewals establish that the lessor or lessee should give advance notice of contract termination; otherwise, it will be understood that the contract will be automatically renewed.

Amendments are generally performed on a monthly basis, given minimum leases are agreed in UF and adjusted at the payment date, according to the changes of this indicator.

In general, the Company may sublease stores or space within the stores. For the twelve-month period ended December 31, 2023, income from subleasing space amounted to ThCh\$16,303,083 (ThCh\$13,338,315 as of December 31, 2022)(Note 28).

SMU S.A. or its subsidiaries commit to use the leased properties for operations related to the Company's line of business, and is required to keep them insured against all risk of fire and earthquake, including additional coverage for stoppages. Also, the Company may not levy mortgages or encumbrances on such real estate during the term of the respective contracts.

- Percentage of sales, contingent rents:

In general, the recognition of the amount was determined by carrying the stipulated guaranteed minimum value at present value over the term of the contract, using as the limit the option of early termination as stipulated in each one. The contracts also state a variable rent of 2% and 3% of the stores' net sales. The difference between the recognized monthly amount and the variable percentage on the sales is the contingent rent recognized as operating income in the caption Store Lease Expenses under "Administrative expenses".

ii. Contingent rents recognized as expenses

For all contracts currently in force, the Company has recognized in profit or loss contingent rents for variable lease payments of ThCh\$5,754,646 and ThCh\$6,996,800, for the years ended December 31, 2023 and 2022, respectively.



iii. Additional information

As of December 31, 2023 and 2022, the reconciliation of the future payments of finance leases is as follows:

As of December 31,2023	Up to 1 year ThCh\$	From 1 to 5 years ThCh\$	Over 5 years ThCh\$	Total ThCh\$
Minimum financial lease payment payable	87,485,898	303,648,473	395,475,248	786,609,619
Minimum financial lease payment payable, present value	54,359,276	203,340,038	288,552,954	546,252,268
Future financial expense in financial leases	33,126,622	100,308,435	106,922,294	240,357,351

As of December 31,2022	Up to 1 year ThCh\$	From 1 to 5 years ThCh\$	Over 5 years ThCh\$	Total ThCh\$
Minimum financial lease payment payable	82,087,529	274,361,554	361,986,216	718,435,299
Minimum financial lease payment payable, present value	52,494,875	183,081,482	254,370,542	489,946,899
Future financial expense in financial leases	29,592,654	91,280,072	107,615,674	228,488,400



20 TRADE AND OTHER PAYABLES

- a. As of December 31, 2023 and 2022, the detail of commercial accounts and other current and non-current accounts payable is as follows:

	Current	
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Payables to suppliers	409,325,196	427,034,832
Dividends payables	61,639	21,856
Withholdings	7,946,153	7,953,061
Other payables for expenses and services	8,208,241	8,785,613
Other trade payables	<u>2,540,666</u>	<u>3,002,193</u>
Total	<u>428,081,895</u>	<u>446,797,555</u>

	Non-current	
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Other trade payables	<u>10,210,444</u>	<u>-</u>

For accounts payable to suppliers, the average payment period to suppliers varies from between 30 to 60 days, while for trade payables it is 30 days; as a result of this, fair value does not differ significantly from its carrying amount.

Trade and other payables are recognized at their nominal value, as their average payment is reduced and there is no relevant difference to their fair value.

As of December 31, 2023, the average term is 41.7 days. For such purposes, the average includes the total debt with suppliers, net of rebates, and is divided by cost of sales.



b. The summary of accounts payable to suppliers is the following:

SUPPLIERS WITH PAYMENTS CURRENT AS OF 12.31.2023

Type of supplier	ThCh\$ as per payment dates						Total
	Up to 30 days (*)	31 - 60	61- 90	91 - 120	121 -365	Over 365	
Goods	294,416,998	61,018,483	3,859	-	-	-	355,439,340
Services	27,676,887	455,738	1,874	-	-	-	28,134,499
Other	25,725,383	-	-	-	-	-	25,725,383
Total	347,819,268	61,474,221	5,733	-	-	-	409,299,222

SUPPLIERS WITH PAYMENTS PAST DUE AS OF 12.31.2023

Type of supplier	ThCh\$ as per days past due						Total
	Up to 30 days (*)	31 - 60	61- 90	91 - 120	121 -365	Over 365	
Goods	-	-	-	-	-	-	-
Services	20,739	5,235	-	-	-	-	25,974
Total	20,739	5,235	-	-	-	-	25,974

SUPPLIERS WITH PAYMENTS CURRENT AS OF 12.31.2022

Type of supplier	ThCh\$ as per payment dates						Total
	Up to 30 days (*)	31 - 60	61- 90	91 - 120	121 -365	Over 365	
Goods	299,212,269	66,282,901	4,158	-	-	-	365,499,328
Services	28,133,833	2,641,581	4,486	-	-	-	30,779,900
Other	30,730,685	137	445	-	-	-	30,731,267
Total	358,076,787	68,924,619	9,089	-	-	-	427,010,495

SUPPLIERS WITH PAYMENTS PAST DUE AS OF 12.31.2022

Type of supplier	ThCh\$ as per days past due						Total
	Up to 30 days (*)	31 - 60	61- 90	91 - 120	121 -365	Over 365	
Goods	-	-	-	-	-	-	-
Services	20,556	989	1,160	1,632	-	-	24,337
Total	20,556	989	1,160	1,632	-	-	24,337

(*) Because of the payment schedule, there may be variations in the balances payable between suppliers where current payments are recorded and those where past due amounts are recorded.

In general, suppliers with overdue payments are mainly due to requests for withholding of payment, resulting from:

- Withholding provisions by the General Treasury of the Republic or a Court of the Republic.
- Non-compliance with social security obligations and/or remunerations of subcontracted personnel.
- Failure to deliver a good and/or service agreed to in a purchase order or a contract.

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As of December 31, 2023 and 2022, the main suppliers per segment, per purchase volume are detailed as follows:

December 31,2023

Agrosuper Comercializadora de Alimentos Ltda.
Nestlé Chile S.A.
Embotelladora Andina S.A.
Empresas Carozzi S.A.
Comercial Santa Elena S.A.
Cervecera CCU Chile Ltda.
Coca Cola Embonor S.A.
Cooperativa Agrícola y Lechera de La Unión Ltda.
Softys Chile S.p.A.
Watts S.A.

December 31,2022

Agrosuper Comercializadora de Alimentos Ltda.
Nestlé Chile S.A.
Embotelladora Andina S.A.
Cervecera CCU Chile Ltda.
Coca Cola Embonor S.A.
Empresas Carozzi S.A.
Comercial Santa Elena S.A.
Unilever Chile Ltda.
Diwatts S.A.
Softys Chile S.p.A.

In general terms, contracts with suppliers regulate the terms of supply, as well as the commercial contributions that the supplier must provide to SMU and the payment conditions. In this sense, the life of the contracts is regulated, which are mainly annual; also, the amendments to such contracts should be mutually agreed to by the parties.

Confirming operations

As of December 31, 2023 and 2022, the Company records no confirming operations.



21 OTHER PROVISIONS

As of December 31, 2023 and 2022, this caption comprises the following:

a. Detail

The detail is as follows:

	Current		Non-current	
	12.31.2023	12.31.2022	12.31.2023	12.31.2022
	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Provision for lawsuits	3,998,258	3,033,281	-	-

See the detail of lawsuits in Note 24 d).

b. Movements in provisions for lawsuit are as follows:

Movements in provisions	Current	Non-current
	ThCh\$	ThCh\$
Balance as of January 1, 2023	3,033,281	-
Increase in current provisions	4,411,421	-
Reversal of existing provisions	(3,446,444)	-
Balances as of Decemeber 31, 2023	3,998,258	-
Balance as of January 1, 2022	2,192,754	-
Increase in current provisions	3,462,086	-
Reversal of existing provisions	(2,621,559)	-
Balances as of Decemeber 31, 2022	3,033,281	-

**SMU**

22 EMPLOYEE BENEFITS

SMU and its subsidiaries provide employee benefit plans such as vacation and bonuses, which are awarded in conformity with current regulations and also provides, to a small part of its active workers, severance indemnity payments, which are determined and recognized in the financial statements according to the criteria described in Note 3). This last benefit relates mainly to severance indemnity payments, where the beneficiary assigned by each union is paid a given number of salaries (related to employee seniority) or amounts at the date of termination, with legal cap. This benefit is enforceable once the employee has finished providing services to the Company.

Short-term obligations correspond mainly to the accrued cost of vacations and bonuses.

Long-term obligations correspond mainly to severance indemnity payments measured at current value based on the term of collective agreements currently effective that include such benefit.

In addition, the Company provides long-term incentives, consisting of a goal compliance bonus considering a three-year plan (2021-2023). Such goals are defined and approved by the Board of Directors and include a retention component and another goal compliance component. Such benefit is included in the Provision for Benefits and Bonuses for employees, non-current.

a) As of December 31, 2023 and 2022, the detail of balances of provisions for employee benefits is the following:

	Current		Non-current	
	12.31.2023	12.31.2022	12.31.2023	12.31.2022
	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Provision of benefits and bonuses to staff	23,785,751	12,945,989	-	11,806,441
Vacation provision	13,243,145	12,723,297	-	-
Indemnity for years of service	500,729	553,218	405,698	460,869
Total	37,529,625	26,222,504	405,698	12,267,310



b) Movements in provisions per employee benefit are as follows:

Movements in provisions	Provision of benefits and bonuses to staff y bonos al personal		Vacation provision	
	Current ThCh\$	Non-current ThCh\$	Current ThCh\$	Non-current ThCh\$
Balance as of January 1, 2023	12,945,989	11,806,441	12,723,297	-
Increase in current provisions	15,606,708	2,247,112	11,938,571	-
Use of provisions	(18,820,499)	-	(11,418,723)	-
Transfer to current	14,053,553	(14,053,553)	-	-
Balances as of Decemeber 31, 2023	<u>23,785,751</u>	<u>-</u>	<u>13,243,145</u>	<u>-</u>
Balance as of January 1, 2022	23,118,225	2,057,165	11,115,929	-
Increase in current provisions	19,915,524	9,749,276	11,971,657	-
Use of provisions	(30,087,760)	-	(10,364,289)	-
Balances as of Decemeber 31, 2022	<u>12,945,989</u>	<u>11,806,441</u>	<u>12,723,297</u>	<u>-</u>

c) Movements in provisions for severance indemnity payments

The Company maintains defined benefit plans with some of its employees. As reconciliation between defined benefit obligations, and the detail of the losses for the year, are provided as follows:

Reconciliation of the obligation for indemnity for years of service	Current ThCh\$	Non-current ThCh\$
Balance as of January 1, 2023	553,218	460,869
Increase in current provisions	428,999	741,469
Use of provisions	<u>(481,488)</u>	<u>(796,640)</u>
Balances as of Decemeber 31, 2023	<u>500,729</u>	<u>405,698</u>
Balance as of January 1, 2022	412,361	456,981
Increase in current provisions	547,499	562,641
Use of provisions	(584,471)	(380,924)
Transfer to current	<u>177,829</u>	<u>(177,829)</u>
Balances as of Decemeber 31, 2022	<u>553,218</u>	<u>460,869</u>

As of December 31, 2023, the Company is not required to make defined contributions, nor it is obliged to make any payments related to defined benefits.

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23 OTHER NON-FINANCIAL LIABILITIES

As of December 31, 2023 and 2022, this caption comprises the following:

	Current		Non-current	
	12.31.2023	12.31.2022	12.31.2023	12.31.2022
	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Value-added tax fiscal debit	7,934,269	9,598,571	-	-
Prepaid income for lease of space	940,905	818,749	-	-
Other prepaid income	315,879	321,293	-	-
Other non-financial liabilities	34,994	26,077	-	-
Total	9,226,047	10,764,690	-	-

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24 CONTINGENCIES, LAWSUITS AND RESTRICTIONS

As of December 31, 2023, the SMU Group and its direct and indirect subsidiaries present the following guarantees, contingencies, commitments and restrictions:

a) Contingencies

As of December 31, 2023, the Company is not exposed to other contingencies for which no provision has been recognized, for such lawsuits in which the possibility of adverse sentence is probable, existing other lawsuits against the Company which probability of adverse sentence is lower, for which no provision has been recognized.

b) Commitments

SMU S.A. and its subsidiaries have the following current loans:

1. As of December 31, 2023, SMU S.A. has obligations with Banco del Estado de Chile amounting to ThCh\$6,034,432.
2. As of December 31, 2023, SMU S.A. has obligations with Banco China Bank amounting to ThCh\$7,723,657.
3. As of December 31, 2023, SMU S.A. has obligations with Banco de Chile amounting to ThCh\$7,115,920.

As of December 31, 2023, the SMU Group is not aware of any other contingency or commitment that could affect the interpretation of the accompanying consolidated financial statements.

Operating leases:

The main operating leases entered into by SMU S.A. correspond to the following:

- Administrative office lease.
- Warehouse lease.
- Stores and branches lease.

As of December 31, 2023 and 2022, the composition of future minimum operating lease payments is as follows:

Term	12.31.2023	12.31.2022
	Amount committed ThCh\$	Amount committed ThCh\$
0 to 1 year	166,913	251,404
Total	<u>166,913</u>	<u>251,404</u>



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Some contracts are automatically renewable, provided parties do not announce their intention to terminate such contract.

c) Claim Recovery:

Mainly relates to the recognition of the insurance recovery associated with losses recognized for damages due to vandalism that occurred in Q4 2019 and Q1 2020, as well as the loss due to stoppage associated with such damages of ThCh\$39,610,147.

On November 24, 2023, SMU and the insurance companies reached an agreement for the payment of the litigation in a maximum term of 60 days, for a total of ThCh\$53,291,170, which implied recognizing a higher account receivable of ThCh\$13,681,023 in the financial statements.

Payments were received from the insurance companies in December for ThCh\$1,476,463 and during the first fortnight of January 2024 for ThCh\$51,814,707 as agreed, complying with 100% of the payments agreed.

d) Lawsuits:

As of December 31, 2023, the consolidated SMU Group has lawsuits pending against it for claims related to the normal course of its operations, which according to Management and legal advisors of the SMU Group, do not present a significant equity risk. For those lawsuits that, according to the legal advisors, could have a loss effect on the financial statements, provisions have been made in the respective direct and indirect subsidiaries (see Note 21 a).



As of December 31, 2023 and 2022, the detail of lawsuits considered to generate probable losses for which provisions have been recognized is as follows:

	December 31, 2023			December 31, 2022		
	No. of cases	Amount ThCh\$	Provision ThCh\$	No. of cases	Amount ThCh\$	Provision ThCh\$
Civil	11	438,744	169,361	16	657,640	214,685
Labor	140	4,644,679	913,799	55	2,320,273	450,856
Labor fines (1)	607	2,226,286	2,222,401	497	1,683,058	1,679,601
Local police	87	1,645,322	233,488	78	1,604,355	243,100
Sanitary Summaries	202	459,209	459,209	199	445,039	445,039
Total	1,047	9,414,240	3,998,258	845	6,710,365	3,033,281

(1) Relates to labor fines imposed by inspectors of the Labor Directorate, mainly due to non-compliance in matters such as: not having updated labor contracts, income and rest periods, lack of health and safety procedures, among others.

In addition, as of December 31, 2023 and 2023, other lawsuits exist, which Management believes could potentially generate losses and are detailed as follows:

	December 31, 2023			December 31, 2022		
	No. of cases	Amount ThCh\$	Provision ThCh\$	No. of cases	Amount ThCh\$	Provision ThCh\$
Civil	22	791,811	-	12	1,724,520	-
Labor fines (1)	20	667,708	-	15	185,399	-
Local police	38	782,539	-	12	291,106	-
Total	80	2,209,286	-	39	2,201,025	-

The Company maintains claims filed against legal proceedings filed by Chilean Internal Revenue Service on certain Group companies. Through the present date and because of the progress made in such proceedings, it is not possible to estimate the existence of possible losses that should be recognized in these financial statements.

e) Covenants

Definitions

Both for bank restrictions, bank indicators and bond series, the following is understood to be:

- Net Financial Debt: the difference between: (i) the sum of the accounts included the Consolidated Financial Statements prepared under IFRS "Other Financial Liabilities - Current" and "Other Financial Liabilities - Non-Current", discounting "Lease Obligations classified as Finance Leases" recognized under "Other Financial Liabilities - Current And Non-Current", and (ii) the "Cash and Cash Equivalents" account.



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- Net Financial Liability: the difference between: (i) the sum of the accounts in the Consolidated Financial Statements prepared under IFRS included in “Other financial liabilities - current” and “Other Financial Liabilities – Non-current”, and (ii) the “Cash and Cash Equivalents” account.
- EBITDA: the sum of the following accounts of the Consolidated Statement of Comprehensive Income: “Revenue”, “Cost of Sales”, “Distribution Costs”, “Administrative Expenses” and discounting “Depreciation and Amortization of intangible assets” shown in the Notes to the Consolidated Financial Statements.
- EBITDAR: relates to EBITDA less rental expense, as presented in the Notes to the Financial Statements.
- Net Financial Expenses: the difference in absolute value between (i) the "Financial Costs" account and (ii) the "Financial Income" account in the Statement of Income.

Restrictions with Banks and Financial Institutions

SMU S.A. and its subsidiaries have obligations associated with borrowings payable to the following financial institutions: Banco de Chile, Banco Estado, and China Bank.

These documents do not establish additional obligations or restrictions to the maturities of the installments.

Restrictions with bondholders

For SMU S.A.'s outstanding bond series: BCSMU-B, BSDSU-D, BCSMU-T, BCSMU-W, BCSMU-AK, BCSMU-AL, and BCSMU-AO and BCSMU-AP, the restrictions are measured on a quarterly basis considering a 12-month retrospective periods for profit or loss accounts.

On August 10, 2020, the bond issuance contracts for lines No. 650, No. 667 and No. 668, were amended on the following terms:

- a) The Net Financial Indebtedness restriction was amended, establishing that starting from December 31, 2021, it must be lower than or equal to 1.03 times. For these purposes, the Net Financial Indebtedness level was defined as the ratio of the Net Financial Debt by Total Equity.
- b) The definition of EBITDA was amended to specify that it includes the discount for depreciation and amortization of intangible assets.

Accordingly, it was established that for all SMU S.A.'s bond series lines, i.e., lines No. 649; No. 650, No. 667, No. 668, No. 964, and No. 965, the quarterly restrictions are detailed as follows:

- i) Financial Indebtedness Level lower than or equal to 1.03 times.
- ii) Coverage of Net Financial Expense Level higher than or equal to 2.5 times.

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On March 15, 2022, the Company placed bonds of UF 1,000,000 with a charge to line No. 1098, BCSMU-AO series.

The details of the current bond series are presented in Note 19 b.

In addition to the obligations indicated above, for all bond series placed in the local market, SMU S.A. is obliged to maintain, throughout their terms revenue from the business areas supermarkets, retail, wholesale, retail sales, and the assessment, provision and management of credits, at a level equivalent, at least, to seventy per cent of total consolidated revenue of SMU S.A.; i.e., the account "Revenue" in SMU's Financial Statements, measured on a quarterly basis on twelve-month retrospective periods.

As of December 31, 2023, the Company complies with the covenants related to Financial Expense Coverage Ratio and Net Financial Indebtedness established for local bonds, both covenants required on such date, and also with the obligation of maintaining revenue over 70% from business areas.

Financial Indicators

As of December 31, 2023, the existing financial indicators are detailed as follows:

Detalle	ThCh\$
Cash on hand	105,218,085
Financial liability	1,079,871,490
Financial debt	533,619,222
Equity	813,048,372
EBITDA LTM (1)	262,479,708
EBITDAR LTM (1)	291,531,348
Finance expense LTM (1)	53,331,233
Finance income LTM (1)	8,824,640
Revenue from business areas LTM (1) (2)	2,862,382,871
Total consolidated revenue LTM (1)	2,862,382,871

Detail	Indicator
Net financial liability / Equity	1.20
Net financial debt / Equity (4)	0.53
EBITDA / Net finance expense (4)	5.90
Net financial liability / EBITDAR	3.34
Net financial debt / EBITDA	1.63
% of sales from business areas (3) (4)	1.00

(1) These amounts are obtained on the basis of 12 trailing months.

(2) Corresponds to income from the supermarket, retail, wholesale and retail business areas, detail and financial services.

(3) Relates to the ratio between Revenue from business areas for the last 12 months and Total Consolidated Revenue for the last 12 months.

(4) Relate to ratios with covenants for local bonds.

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25 CAPITAL AND RESERVES

Movements in equity:

a. Paid-in capital and number of shares

As of December 31, 2023, the Company's capital is the following:

Capital

Series	Subscribed capital ThCh\$	Paid-in capital ThCh\$
Single	523,741,973	523,741,973

Number of shares with no par value

Serie	No. of authorized shares	No. of subscribed shares	No. of fully-paid shares	No of voting rights shares
Single	5,772,576,856	5,772,576,856	5,772,576,856	5,763,205,697

b. Movement of treasury shares in the portfolio

On April 21, 2022, at the Extraordinary Shareholders' Meeting of SMU S.A. the shareholders approved the program for the repurchase or acquisition of treasury shares, in accordance with the provisions of articles 27 A to 27 C of the Shareholders' Corporations Law.

The program considers that the maximum amount of acquisition is up to the amount of retained earnings of SMU S.A., not being able to keep treasury shares in its portfolio representing an amount higher than 5% of its subscribed and fully-paid shares. The Program has a term of 5 years from the date of the Meeting.

Movements in treasury shares in the portfolio for the year ended December 31, 2023 and 2022, are detailed as follows:

	ThCh\$
Balance as of January 1, 2023	(833,358)
Acquisition of own shares	-
Balance as of December 31, 2023	<u>(833,358)</u>
Balance as of January 1, 2022	-
Acquisition of own shares	<u>(833,358)</u>
Balance as of December 31, 2022	<u>(833,358)</u>



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As of December 31, 2023, there are 9,371,159 treasury shares in the portfolio of ThCh\$833,358.

c. Shareholder

As of December 31, 2023 and 2022, the Company's main shareholders are detailed as follows:

Shareholders as of December 31, 2023	%	Shareholders as of December 31, 2022	%
Inversiones Sams SpA (*)	20.413%	Inversiones Sams SpA (*)	23.348%
Inversiones SMU Matriz Ltda. (*)	16.636%	Inversiones SMU Matriz Ltda. (*)	16.654%
Credicorp Capital S.A. Corredores de Bolsa	5.800%	Gestora Omega Ltda. Holding y Cía. en CpA	4.912%
Credicorp Capital S.A. Corredores de Bolsa	5.369%	Credicorp Capital S.A. Corredores de Bolsa	4.816%
Larrain Vial S.A. Corredores de Bolsa	4.593%	FIP Epsilon (*)	3.385%
Banco Chile por cuenta de State Street	3.831%	Compass Small Cap Chile Fondo de Inversion	2.895%
FIP Epsilon (*)	3.385%	Banco de Chile por cuenta de Citi NA New York	2.828%
Banco Santander por Cuenta de Inver. Extranjeros	3.283%	FIP Gamma	2.814%
Retail Holding II SpA (*)	2.814%	Banco de Chile por cuenta de State Street	2.803%
BCI Corredores de Bolsa	2.062%	Larrain Vial S.A. Corredores de Bolsa	2.621%
Corp Group Holding Inversiones Ltda. (*)	1.973%	BTG Pactual Chile S.A. Corredores de Bolsa	2.386%
Compass Small Cap Chile Fondo de Inversión	1.553%	Corp Group Holding Inversiones Ltda. (*)	2.350%
Banco de Chile por cuenta de terceros no residentes	1.356%	BCI Corredores de Bolsa	2.080%
AFP Habitat para Fondos de Pensiones C	1.147%	Banco Santander por Cuenta de Inver. Extranjeros	2.050%
Banchile Administradora General de Fondos S.A.	1.034%	Corp Group Holding Inversiones Ltda. (*)	1.973%
Bravo y Cía.	1.023%	FIP Toesca Small Cap Chile	1.340%
AFP Capital para Fondos de Pensiones C	0.838%	Bravo y Cía.	1.023%
SMU S.A. (Recompra de Acciones) (**)	0.162%	SMU S.A. (Recompra de Acciones) (**)	0.162%
Other	22.728%	Other	19.560%
	<u>100.000%</u>		<u>100.000%</u>

(*) As of December 31, 2023, ownership interests include shares that are held in custody by BCI Corredores de Bolsa, BTG Pactual Chile S.A. Corredores de Bolsa, Consorcio Corredores de Bolsa S.A. and Valores Security S.A. Corredores de Bolsa.

(**) As of December 31, 2023, 9,371,159 shares have been repurchased related to the Treasury Shares Acquisition Program approved by the shareholders at the Extraordinary Shareholders' Meeting held on April 21, 2022.

d. Dividend policy

The Company's bylaws expressly state, in article thirty-nine, that: "Annually, the Shareholders' Meeting shall determine the use of the profit, if any, without prejudice to the legal and statutory provisions." At the end of each year, the amount of the obligation with the shareholders is determined, net of provisional dividends approved during the year, and is recorded in "Trade and other payables" with a debit to the account "Retained Earnings" in Equity.

At the Ordinary Shareholders' Meeting held on April 21, 2022, the shareholders agreed that to the extent that the situation of the Company's businesses allows it and always considering the Company's projects and development plans, a dividend will be considered for distribution to the shareholders of up to 75% of net profits for each year, subject to approval by the Board of Directors and the Shareholders, efforts will be made to ensure that the aforementioned distribution of profits for each year is performed through the distribution of three interim dividends, based on the profit or loss in the financial statements for Q1, Q2 and Q3, and the dividend declared to be distributed as approved by the shareholders at each year's Ordinary Meeting.

**Dividends approved for 2023**

At the Ordinary Shareholders' Meeting of SMU S.A. held on April 20, 2023, the shareholders agreed to distribute ThCh\$23,438,670 corresponding to the balance to complete 75% of the profits for 2022 of Th\$99,065,587. Such interim dividend was paid beginning on April 28, 2023

At the Extraordinary Board of Directors' Meeting of SMU S.A. held on May 15, 2023, the directors agreed to distribute ThCh\$16,658,144 corresponding to 75% of the profits for Q1 2023. Such interim dividend was paid beginning on June 5, 2023.

At the Extraordinary Board of Directors' Meeting of SMU S.A. held on August 16, 2023, the directors agreed to distribute ThCh\$14,088,213 corresponding to 75% of the profits for Q2 2023. Such interim dividend was paid beginning on September 7, 2023.

At the Extraordinary Board of Directors' Meeting of SMU S.A. held on November 13, 2023, the directors agreed to distribute ThCh\$8,426,844 corresponding to 75% of the profits for Q3 2023. Such interim dividend was paid beginning on December 5, 2023.

Dividends approved for 2022

At the ordinary Shareholders' Meeting of SMU S.A. held on April 21, 2022, the shareholders agreed to distribute ThCh\$21,736,580 corresponding to the balance to complete 75% of profit for 2021 of ThCh\$56,779,874. Such interim dividend was paid beginning on April 29, 2022.

At the Extraordinary Board of Directors' Meeting held on May 16, 2022, the directors agreed to distribute ThCh\$37,350,939 corresponding to 75% of the profit for the first quarter of 2022. Such interim dividend was paid beginning on June 6, 2022.

At the Extraordinary Board of Directors' Meeting held on August 16, 2022, the directors agreed to distribute ThCh\$16,267,801 corresponding to 75% of the profit for the second quarter of 2022. Such interim dividend was paid beginning on September 6, 2022.

At the Extraordinary Board of Directors' Meeting held on November 14, 2022, the directors agreed to distribute ThCh\$22,008,184 corresponding to 75% of the profit for the third quarter of 2022. Such interim dividend was paid beginning on December 7, 2022.

e. Capital increase**As of December 31, 2023:**

The Company records no capital increase for the period ended December 31, 2023.

As of December 31, 2022:

The Company records no capital increase for the period ended December 31, 2022.

**SMU****f. Movements in paid-in capital during the periods ended December 31, 2023 and 2022:**

	ThCh\$
Balance as of January 1, 2023	<u>523,741,973</u>
Balance as of December 31, 2023	<u>523,741,973</u>
Balance as of January 1, 2022	<u>523,741,973</u>
Balance as of December 31, 2022	<u>523,741,973</u>

g. Movements in other reserves

	ThCh\$
Balance as of January 1, 2023	145,428,266
Foreign currency translation difference - foreign subsidiaries	1,709,771
Reserve for takeover of Financial Services companies (*)	<u>2,247,617</u>
Balance as of December 31, 2023	<u>149,385,654</u>
Balance as of January 1, 2022	149,160,865
Foreign currency translation difference - foreign subsidiaries	823,534
Reserve for takeover of Financial Services companies (*)	<u>(4,556,133)</u>
Balance as of December 31, 2022	<u>145,428,266</u>

(*) On December 20, 2022, SMU increased its ownership interest in Inversiones RF S.A. controlling shareholder of Unicard S.A., Administradora de Tecnologías y Servicios Unicard Ltda. and Unimarc Corredores de Seguros Ltda., becoming the controlling shareholder of Inversiones RF because of being the main shareholder. This implies that, beginning on such date, SMU includes the companies indicated above in its consolidation.

In December 2023, SMU increased its ownership interest in Inversiones RF, from 47.03% to 95.00%. as a result of the capital increase made on December 20, 2023, where the other 2 partners did not participate. Additionally, on December 28, 2023, SMU acquired ownership interest of 5% held by minority partners in Inversiones RF S.A., reaching ownership percentage of 100%.



h. Movements in retained earnings

For the period ended December 31, 2023 and 2022, the movements generated in Retained earnings, are as follows:

	ThCh\$
Balance as of January 1, 2023	114,581,948
Profit for the period	88,784,026
Provisional dividends profits 2023	(39,173,201)
Final dividend charged to 2022 profits	<u>(23,438,670)</u>
Balance as of December 31, 2023	<u>140,754,103</u>
	ThCh\$
Balance as of January 1, 2022	79,857,936
Profit for the period	132,087,516
Provisional dividends profits 2022	(75,626,924)
Final dividend charged to 2021 profits	<u>(21,736,580)</u>
Balance as of December 31, 2022	<u>114,581,948</u>



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26 CAPITAL MANAGEMENT

The objective of SMU Group, related to capital management, is to ensure its operations and that the business continues as a going concern in the long-term, looking to maximize the Company's value and maintaining optimal capital structure to reduce its cost.

SMU monitors its capital based on the leverage ratio. This ratio is calculated by dividing the Net Financial Liability by total Equity, according to the definitions in Note 24 e). Capital requirements are based on the Company's financing needs, looking to maintain and comply with financial guarantees established in each current debt agreements, as well as ongoing business operations.

Accordingly, SMU has combined different sources of financing such as: capital increases, bank borrowings, obligations with the public through bond issuance, and cash flows from operating activities.



27 EARNINGS (LOSSES) PER SHARE

Earnings per share are calculated dividing the profit or loss for the year (continuous and discontinued) by the weighted average of common shares outstanding. The detail is as follows:

	01.01.2023	01.01.2022
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Continuing operations	87,274,202	131,524,390
Discontinued operations	-	535,080
Total	<u>87,274,202</u>	<u>132,059,470</u>
Weighted average of basic shares in circulation during the period.	<u>5,763,205,697</u>	<u>5,767,656,375</u>
Basic earnings per share from continuing operations	0.01514	0.02281
Basic earnings per share from discontinued operations	<u>0.00000</u>	<u>0.00009</u>
Total basic earnings per share	<u>0.01514</u>	<u>0.02290</u>

During the years ended December 31, 2023 and 2022, SMU S.A. has had no operations with a potential dilutive effect assuming diluted losses per share other than the basic earnings (losses) per share.

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28 REVENUE

For the years ended December 31, 2023 and 2022, this caption comprises the following:

	01.01.2023	01.01.2022
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Sales revenue	2,829,560,577	2,805,505,144
Revenue from rendering of services (1)	16,303,083	13,338,315
Other revenue	7,170,622	7,212,549
Revenue from Financial Services (2)	9,348,589	257,511
Total	<u>2,862,382,871</u>	<u>2,826,313,519</u>

(1) Relates to revenue from services rendered to third parties, mainly from subleasing of space in the premises.

(2) Corresponds to income from Financial Services due to the fact that as of December 20, 2022, SMU increased its stake in the company Inversiones RF S.A., controlling shareholder of the companies Unicard S.A., Administradora de Tecnologías y Servicios Unicard Ltda., and Unimarc Corredores de Seguros Ltda., becoming control of Inversiones RF as the main shareholder, consolidating the aforementioned companies.

**29 ADMINISTRATIVE AND DISTRIBUTION EXPENSES**

a) For the years ended December 31, 2023 and 2022, distribution expenses comprise the following:

	01.01.2023	01.01.2022
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Distribution Cost (Freight)	<u>(41,557,289)</u>	<u>(38,911,652)</u>

b) For the years ended December 31, 2023 and 2022, administrative expenses comprise the following:

	01.01.2023	01.01.2022
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Personnel expenses (Note 30)	(279,113,653)	(262,093,182)
Services	(111,386,308)	(101,998,090)
Depreciation and amortization	(100,697,210)	(91,567,985)
Leases and shared expenses	(29,051,640)	(27,845,328)
Credit card commissions	(27,950,006)	(24,262,219)
IT services	(23,678,206)	(21,249,304)
External services	(21,957,968)	(17,540,385)
Maintenance	(19,397,073)	(17,299,282)
Advertising	(19,107,192)	(15,034,792)
Insurance	(16,404,465)	(14,531,975)
Materials	(10,395,791)	(11,512,453)
Travels, transportation and paperwork	(6,224,089)	(6,098,257)
Other	<u>(9,196,463)</u>	<u>(10,585,469)</u>
Total	<u>(674,560,064)</u>	<u>(621,618,721)</u>



30 PERSONNEL EXPENSES

For the years ended December 31, 2023 and 2022, the detail of personnel expenses recorded in the caption administrative expenses is the following:

	01.01.2023	01.01.2022
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Wages and salaries	(202,378,206)	(177,424,010)
Employee benefits	(49,091,068)	(60,411,654)
Other personnel expenses	<u>(27,644,379)</u>	<u>(24,257,518)</u>
Total	<u>(279,113,653)</u>	<u>(262,093,182)</u>

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31 OTHER INCOME (EXPENSES)

For the years ended December 31, 2023 and 2022, the detail of other gains (losses) is as follows:

	01.01.2023	01.01.2022
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Other gains (losses)		
Adjustment Insurance recoveries receivable 2019-2020, net of process costs	12,793,539	-
Disposals of Lease Agreements	3,068,139	19,290
Claims recovery 2022 and 2023	1,305,434	675,619
Gain on sale of OK Market (*)	-	18,033,558
Adjustment for reconciliation with suppliers and customers	-	445,490
Fines SUNAT companies in Peru	-	(1,452,447)
Loss from sale and disposals of items of property, plant and equipment	(1,068,063)	(1,984,637)
Sernac-Conadecus Compensatory Agreement and costs of the process (**)	(3,248,181)	-
Restructuring Plan (**)	(8,186,265)	-
Other	349,172	(310,430)
Total	<u>5,013,775</u>	<u>15,426,443</u>

(*) See Note 13

(**) Relates to the cost of the restructuring plan performed in August 2023, which implied indemnity cost of ThCh\$8,186,265. This plan will generate future monthly savings that will more than offset this amount during 2023 and the first few months of 2024.

(***) Relates to the compensation agreement reached with Conadecus and SERNAC as a result of the class action lawsuits filed by both, for 3,438 annual tax units. This agreement ends the class actions associated with the final judgment issued by the Supreme Court received on April 8, 2020, as reported by the Company in a Significant Event on the same date. This amount will be delivered to Instituto de Previsión Social, which will homogeneously compensate as a single group of consumer beneficiaries all individuals who are registered as pensioners of the Basic Solidarity Disability Pension.

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32 FINANCE INCOME AND FINANCE COSTS

a) For the years ended December 31, 2023 and 2022, finance income comprises the following:

	01.01.2023	01.01.2022
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Interests for financial investments and others	8,741,827	9,238,859
Interest on loans and others	82,813	2,361,287
Total	<u>8,824,640</u>	<u>11,600,146</u>

b) For the years ended December 31, 2023 and 2022, finance costs comprise the following:

	01.01.2023	01.01.2022
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Expenses and Interest for financial liabilities and others	(18,467,949)	(19,714,633)
Interest for obligations for rights of use	(32,235,040)	(30,735,768)
Interest for rights of use with purchase option	(2,544,717)	(2,545,267)
Commissions	(83,527)	(88,530)
Total	<u>(53,331,233)</u>	<u>(53,084,198)</u>



33 FOREIGN CURRENCY EXCHANGE DIFFERENCES

For the years ended December 31, 2023 and 2022, this caption comprises the following:

Concept	Currency	01.01.2023	01.01.2022
		12.31.2023	12.31.2022
		ThCh\$	ThCh\$
Cash and cash equivalents	US\$	18,068	(10,839)
Trade payables	US\$	(404,294)	(258,167)
Other financial assets	US\$	(84,311)	(1,071)
Other financial liabilities	US\$	(45,515)	85,052
Total		<u>(516,052)</u>	<u>(185,025)</u>

**34 INCOME (EXPENSE) FOR INFLATION-ADJUSTED UNITS**

For the years ended December 31, 2023 and 2022, this caption comprises the following:

Concept	Inflation adjusted unit	01.01.2023	01.01.2022
		12.31.2023	12.31.2022
		ThCh\$	ThCh\$
Trade and other receivables	UF	257,705	166,294
Interest-bearing loans	UF	(21,862,008)	(59,644,454)
Tax assets	UF	184,103	768,996
Trade and other payables	UF	<u>(74,571)</u>	<u>(706,568)</u>
Total		<u>(21,494,771)</u>	<u>(59,415,732)</u>

**SMU**

35 SEGMENT INFORMATION

Financial information by operating segment

The Company's operating segments comprise assets and resources to provide products or services that are subject to risks and returns different from those of other operating segments and that develop business activities from which they can earn revenues and incur in expenses, including those revenues and expenses related to transactions with other components of SMU. Normally, these correspond to operating companies that have differentiated financial information, develop these business activities, and whose operating income is reviewed regularly by the Company's Board of Directors, to make decisions regarding the allocation of resources to the segments and evaluate their performance.

When establishing the reportable segments, those with similar economic characteristics have been grouped. SMU operations are performed mainly in Chile, with two minor subsidiaries in Peru. However, the predominant economic environment is the domestic Chilean market.

Segment performance is evaluated by several indicators, from which EBITDA is the most important.

The Company's business segments are the following:

- **The Supermarket segment**, includes stores of several sizes with domestic coverage, grouped under the Unimarc, Mayorista 10, Super 10, Alvi, Ok Market, all of which include the marketing of a wide variety of retail and wholesale products, such as groceries, fruit and vegetables, non-food, among others. As of December 3, 2021, this segment records assets and liabilities of the Ok Market format are as assets or disposal groups available for sale. Ok Market was sold on February 28, 2022.

The Supermarket Segment comprises retail sales, for end customers, and wholesales, where Mayorista 10, Super 10 and Mayorsa Perú are focused on offering low prices to end consumers and Alvi focused on small traders and institutions offering a full mix of products and a price-quality alternative.

Financial Services Segment, segment incorporated in the financial statements consolidated beginning on December 20, 2022, the date on which the Company reached ownership interest of 47.03% of the Parent of the financial services business (Inversiones RF S.A.) becoming this company's largest shareholder. In December 2023, SMU increased its ownership interest in Inversiones RF from 47.03% to 95.00%, as a result of the capital increase made on December 20, 2023, where the other 2 partners did not participate. Additionally, on December 28, 2023 SMU acquired ownership of 5% held by the minority partners in Inversiones RF S.A., completing ownership interest of 100%. This business is engaged in the issuance of credit cards used for granting credits to Supermercados Unimarc customers in their own supermarkets, and the issuance of credit cards (open to be used in any affiliated entity, by virtue of agreements entered into with such entities), granting benefits to Unimarc, Alvi, Mayorista 10 and Super10 customers, facilitating their payments and contributing to their loyalty. This segment is not detailed in the information by segment tables as it does not comply with that defined in IFRS 8.

The criteria used to measure the performance of business segments correspond to the accounting policies used for the preparation of the consolidated financial statements.

Information by segment, as of December 31, 2023 and 2022, is as follows:

ASSETS	Supermarkets		Parent, Financial Services, Support and consolidation adjustments (*)		Total	
	12.31.2023	12.31.2022	12.31.2023	12.31.2022	12.31.2023	12.31.2022
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Current assets						
Cash and cash equivalents	98,896,102	116,216,296	6,321,983	8,315,116	105,218,085	124,531,412
Other current financial assets	3,685,449	3,513,769	-	3,220,245	3,685,449	6,734,014
Other current non-financial assets	24,215,349	31,564,582	2,724,662	4,172,210	26,940,011	35,736,792
Trade and other receivables, current	125,117,928	62,185,000	16,776,476	19,448,411	141,894,404	81,633,411
Receivables due from related parties, current	84,759	17,745	421,681	383,533	506,440	401,278
Inventories	218,438,262	245,353,255	-	-	218,438,262	245,353,255
Current tax assets	3,678,638	2,528,207	749,344	316,248	4,427,982	2,844,455
Total current assets	474,116,487	461,378,854	26,994,146	35,855,763	501,110,633	497,234,617
Non-current assets:						
Other non-current financial assets	217,473	221,306	175,000	175,000	392,473	396,306
Other non-financial non-current assets	2,510,913	3,890,104	49,860	31,227	2,560,773	3,921,331
Trade and other receivables, non-current	2,111,610	41,135,740	72,685	222,583	2,184,295	41,358,323
Equity-accounted investees	-	36,000	3,104,271	3,216,540	3,104,271	3,252,540
Intangible assets other than goodwill	42,420,714	44,012,415	24,411,349	23,460,888	66,832,063	67,473,303
Goodwill	355,276,894	354,923,761	118,571,337	118,015,265	473,848,231	472,939,026
Property, plant and equipment, net	862,514,133	758,878,952	4,963,866	3,910,761	867,477,999	762,789,713
Deferred tax assets	298,966,894	322,203,211	167,695,263	157,068,255	466,662,157	479,271,466
Total non-current assets	1,564,018,631	1,525,301,489	319,043,631	306,100,519	1,883,062,262	1,831,402,008
TOTAL ASSETS	2,038,135,118	1,986,680,343	346,037,777	341,956,282	2,384,172,895	2,328,636,625

LIABILITIES AND EQUITY	Supermarkets		Parent, Financial Services, Support and consolidation adjustments (*)		Total	
	12.31.2023	12.31.2022	12.31.2023	12.31.2022	12.31.2023	12.31.2022
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Current liabilities						
Other current financial liabilities	58,194,493	56,987,961	112,010,688	107,357,786	170,205,181	164,345,747
Trade and other payables	413,082,212	431,115,356	14,999,683	15,682,199	428,081,895	446,797,555
Payables due to related entities, current	596,210	730,791	22,291	286,294	618,501	1,017,085
Other current provisions	3,901,368	3,032,765	96,890	516	3,998,258	3,033,281
Current tax liabilities	1,182,565	256,979	-	-	1,182,565	256,979
Provisions for employee benefits, current	15,881,865	14,337,899	21,647,760	11,884,605	37,529,625	26,222,504
Other current non-financial liabilities	1,222,777	1,076,695	8,003,270	9,687,995	9,226,047	10,764,690
Total current liabilities	494,061,490	507,538,446	156,780,582	144,899,395	650,842,072	652,437,841
Non-current liabilities						
Other financial liabilities non-current	534,113,596	482,397,537	375,552,713	394,202,710	909,666,309	876,600,247
Other payables, non-current	10,210,444	-	-	-	10,210,444	-
Provisions for employee benefits, non-current	405,698	1,575,445	-	10,691,865	405,698	12,267,310
Total liabilities, non-current	544,729,738	483,972,982	375,552,713	404,894,575	920,282,451	888,867,557
Equity attributable to the owners of the Parent	999,343,890	995,132,915	(186,295,518)	(212,214,086)	813,048,372	782,918,829
Non-controlling interests	-	-	-	4,412,398	-	4,412,398
Total equity	999,343,890	995,132,915	(186,295,518)	(207,801,688)	813,048,372	787,331,227
TOTAL EQUITY AND LIABILITIES	2,038,135,118	1,986,644,343	346,037,777	341,992,282	2,384,172,895	2,328,636,625



SMU



(*) Basically, these columns include the information of the Parent, supporting, logistics offices and consolidation adjustments. Additionally, beginning on December 20, 2022, SMU incorporates in its consolidation the financial services business that is also included in this column.

Intangible assets other than goodwill mainly include licenses and software. The Parent's goodwill mainly relates to goodwill arising from the purchase of Supermercados del Sur S.A. in September 2011.

	Parent, Financial Services, Support and consolidation adjustments (*)				Total	
	Supermarkets					
	12.31.2023 ThCh\$	12.31.2022 ThCh\$	12.31.2023 ThCh\$	12.31.2022 ThCh\$	12.31.2023 ThCh\$	12.31.2022 ThCh\$
Statement of income						
Revenue	2,851,354,915	2,823,817,468	11,027,956	2,496,051	2,862,382,871	2,826,313,519
Cost of sales	(1,975,415,093)	(1,990,738,252)	(9,067,927)	(280,559)	(1,984,483,020)	(1,991,018,811)
Gross profit	875,939,822	833,079,216	1,960,029	2,215,492	877,899,851	835,294,708
Distribution costs	(41,527,201)	(38,894,925)	(30,088)	(16,727)	(41,557,289)	(38,911,652)
Administrative expenses	(577,544,584)	(527,538,066)	(97,015,480)	(94,080,655)	(674,560,064)	(621,618,721)
Other income (expenses)	8,424,820	15,458,018	(3,411,045)	(31,575)	5,013,775	15,426,443
Finance income	16,475,015	15,222,776	(7,650,375)	(3,622,630)	8,824,640	11,600,146
Finance costs	(78,857,458)	(85,760,873)	25,526,225	32,676,675	(53,331,233)	(53,084,198)
Share of losses of associates, joint ventures and equity accounted investees	-	-	(73,118)	(554,302)	(73,118)	(554,302)
Foreign currency translation differences	(495,601)	(236,719)	(20,451)	51,694	(516,052)	(185,025)
Results from inflation-adjusted units	321,186	348,797	(21,815,957)	(59,764,529)	(21,494,771)	(59,415,732)
Profit (loss) before tax	202,735,999	211,678,224	(102,530,260)	(123,126,557)	100,205,739	88,551,667
Income tax revenue (expense)	(23,558,545)	15,870,786	10,627,008	27,101,937	(12,931,537)	42,972,723
Profit (loss) from continuing operations	179,177,454	227,549,010	(91,903,252)	(96,024,620)	87,274,202	131,524,390
Profit (loss) from discontinued operations	-	535,080	-	-	-	535,080
Profit (loss) for the year	179,177,454	228,084,090	(91,903,252)	(96,024,620)	87,274,202	132,059,470
Depreciation and amortization	(97,368,048)	(88,283,790)	(3,329,162)	(3,284,195)	(100,697,210)	(91,567,985)
EBITDA for the period (1)	354,236,085	354,930,015	(91,756,377)	(88,597,695)	262,479,708	266,332,320

(1) EBITDA: relates to the sum of the following accounts of the Consolidated Statement of Comprehensive Income: "Revenue", "Cost of Sales", "Distribution Expenses", "Administrative Expenses", deducting the value of "Depreciation and Amortization."



SMU



Reconciliation of the information of reported segments under IFRS

	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Revenue		
Total revenue from reported segments	2,851,354,915	2,823,817,468
Total revenue from other segments	11,027,956	2,496,051
Total consolidated revenue	<u>2,862,382,871</u>	<u>2,826,313,519</u>
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Profit (loss) before tax		
Profit or loss before tax related to other reported segments	202,735,999	211,678,224
Profit or loss before tax related to other segments	(102,530,260)	(123,126,557)
Consolidated profit (loss) before tax	<u>100,205,739</u>	<u>88,551,667</u>
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Assets		
Assets from reported segments	2,038,135,118	1,992,705,541
Assets for other segments	346,037,777	335,931,084
Total consolidated assets	<u>2,384,172,895</u>	<u>2,328,636,625</u>
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Liabilities		
Liabilities from reported segments	1,038,791,228	1,321,140,007
Liabilities for other segments	532,333,295	220,165,391
Total consolidated liabilities	<u>1,571,124,523</u>	<u>1,541,305,398</u>
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
EBITDA		
EBITDA from reported segments	354,236,085	354,930,015
EBITDA from other segments	(91,756,377)	(88,597,695)
Total consolidated EBITDA	<u>262,479,708</u>	<u>266,332,320</u>



SMU



Geographic Information:

The Company operates in Chile and Peru. When recording the geographic information, revenue has been based on the geographic location of the customers and non-current assets were based on their geographic location.

	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Revenue		
Chile	2,801,984,608	2,765,071,247
Peru	60,398,263	61,242,272
Total consolidated Revenue	<u>2,862,382,871</u>	<u>2,826,313,519</u>
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Non-current assets (*)		
Chile	1,389,696,888	1,326,668,441
Peru	26,703,217	25,462,101
Total consolidated non-current assets	<u>1,416,400,105</u>	<u>1,352,130,542</u>

(*) Non-current assets exclude financial instruments, deferred tax assets and employee benefit assets.

	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
EBITDA		
Chile	261,707,673	265,107,607
Peru	772,035	1,224,713
Total consolidated EBITDA	<u>262,479,708</u>	<u>266,332,320</u>
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Taxes		
Chile	(13,271,283)	42,742,591
Peru	339,746	230,132
Total Consolidated taxes	<u>(12,931,537)</u>	<u>42,972,723</u>
	12.31.2023	12.31.2022
	ThCh\$	ThCh\$
Earnings Before Taxes		
Chile	102,611,081	91,957,574
Peru	(2,405,342)	(3,405,907)
Total Earnings Before Taxes	<u>100,205,739</u>	<u>88,551,667</u>

Main customer:

SMU has no transactions with any external customer that represents 10% or more of revenue. SMU does not depend on one customer or a limited number of customers.



SMU



The movements in cash flows for the years ended December 31, 2023 and 2022, are detailed as follows:

	Supermarkets	Parent, Financial Services, Support and consolidation adjustments (*)	Total 12.31.2023
	ThCh\$	ThCh\$	ThCh\$
Operating activities	296,011,869	(9,710,922)	286,300,947
Investing activities	(77,879,106)	(12,294,928)	(90,174,034)
Financing activities	(235,184,824)	19,744,584	(215,440,240)
Total	(17,052,061)	(2,261,266)	(19,313,327)

	Supermarkets	Parent, Financial Services, Support and consolidation adjustments (*)	Total 12.31.2022
	ThCh\$	ThCh\$	ThCh\$
Operating activities	298,474,522	(27,888,081)	270,586,441
Investing activities	(18,693,698)	6,812,199	(11,881,499)
Financing activities	(107,294,925)	(140,672,518)	(247,967,443)
Total	172,485,899	(161,748,400)	10,737,499

(*) This column includes the information of the supporting office and consolidation adjustments.

The supermarket segment includes different formats, which detail is the following:

ASSETS	Retail Supermarkets		Wholesale Supermarkets		Total Supermarket Segment	
	12.31.2023 ThCh\$	12.31.2022 ThCh\$	12.31.2023 ThCh\$	12.31.2022 ThCh\$	12.31.2023 ThCh\$	12.31.2022 ThCh\$
Current assets						
Cash and cash equivalents	90,361,900	105,574,609	8,534,202	10,641,687	98,896,102	116,216,296
Other current financial assets	3,415,246	3,298,446	270,203	215,323	3,685,449	3,513,769
Other current non-financial assets	18,624,392	24,257,291	5,590,957	7,307,291	24,215,349	31,564,582
Trade and other receivables, current	71,257,401	46,010,657	53,860,527	16,174,343	125,117,928	62,185,000
Receivables due from related parties, current	82,968	17,034	1,791	711	84,759	17,745
Inventories	162,672,760	178,903,762	55,765,502	66,449,493	218,438,262	245,353,255
Current tax assets	1,508,803	575,484	2,169,835	1,952,723	3,678,638	2,528,207
Total current assets	347,923,470	358,637,283	126,193,017	102,741,571	474,116,487	461,378,854
Non-current assets:						
Other non-current financial assets	217,473	221,306	-	-	217,473	221,306
Other non-financial non-current assets	1,811,666	2,942,648	699,247	947,456	2,510,913	3,890,104
Trade and other receivables, non-current	1,761,157	19,579,715	350,453	21,556,025	2,111,610	41,135,740
Intangible assets other than goodwill	18,231,751	17,315,002	24,188,963	26,697,413	42,420,714	44,012,415
Goodwill	306,972,707	306,972,707	48,304,187	47,951,054	355,276,894	354,923,761
Property, plant and equipment, net	656,167,015	575,215,519	206,347,118	183,663,433	862,514,133	758,878,952
Deferred tax assets	255,622,558	267,872,800	43,344,336	54,330,411	298,966,894	322,203,211
Total non-current assets	1,240,784,327	1,190,119,697	323,234,304	335,145,792	1,564,018,631	1,525,265,489
TOTAL ASSETS	1,588,707,797	1,548,756,980	449,427,321	437,887,363	2,038,135,118	1,986,644,343



SMU



LIABILITIES AND EQUITY

	Retail Supermarkets		Wholesale Supermarkets		Total Supermarket Segment	
	12.31.2023	12.31.2022	12.31.2023	12.31.2022	12.31.2023	12.31.2022
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Current liabilities						
Other current financial liabilities	40,051,751	40,530,310	16,142,742	16,457,651	56,194,493	56,987,961
Trade and other payables	323,352,504	340,291,668	89,729,708	90,823,688	413,082,212	431,115,356
Payables due to related entities, current	555,439	656,854	40,771	73,937	596,210	730,791
Other current provisions	3,165,496	2,578,441	735,872	454,324	3,901,368	3,032,765
Current tax liabilities	905,341	-	277,224	256,979	1,182,565	256,979
Provisions for employee benefits, current	12,126,531	10,876,232	3,755,334	3,461,667	15,881,865	14,337,899
Other current non-financial liabilities	726,580	630,723	496,197	445,972	1,222,777	1,076,695
Total current liabilities	380,883,642	395,564,228	111,177,848	111,974,218	492,061,490	507,538,446
Non-current liabilities						
Other financial liabilities non-current	403,387,594	363,268,717	130,726,002	119,128,820	534,113,596	482,397,537
Other payables, non-current	10,210,444	-	-	-	10,210,444	-
Provisions for employee benefits, non-current	347,719	1,382,092	57,979	193,353	405,698	1,575,445
Total liabilities, non-current	413,945,757	364,650,809	130,783,981	119,322,173	544,729,738	483,972,982
Equity attributable to the owners of the Parent						
Total equity	791,878,398	788,541,943	207,465,492	206,590,972	999,343,890	995,132,915
TOTAL EQUITY AND LIABILITIES	1,586,707,797	1,548,756,980	449,427,321	437,887,363	2,036,135,118	1,986,644,343



SMU



	Retail Supermarkets		Wholesale Supermarkets		Total Supermarket Segment	
	12.31.2023	12.31.2022	12.31.2023	12.31.2022	12.31.2023	12.31.2022
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Statement of income						
Revenue	1,918,852,199	1,905,487,334	932,502,716	918,330,134	2,851,354,915	2,823,817,468
Cost of sales	(1,255,571,058)	(1,272,859,780)	(719,844,035)	(717,878,472)	(1,975,415,093)	(1,990,738,252)
Gross profit	663,281,141	632,627,554	212,658,681	200,451,662	875,939,822	833,079,216
Distribution costs	(31,824,081)	(30,427,269)	(9,703,120)	(8,467,656)	(41,527,201)	(38,894,925)
Administrative expenses	(419,900,539)	(392,707,412)	(157,644,045)	(134,830,654)	(577,544,584)	(527,538,066)
Other income (expenses)	(4,545,068)	17,878,648	12,969,888	(2,420,630)	8,424,820	15,458,018
Finance income	13,921,196	13,095,993	2,553,819	2,126,783	16,475,015	15,222,776
Finance costs	(68,297,286)	(74,396,961)	(10,560,172)	(11,363,912)	(78,857,458)	(85,760,873)
Foreign currency translation differences	(540,877)	(239,576)	45,276	2,857	(495,601)	(236,719)
Results from inflation-adjusted units	161,105	42,626	160,081	306,171	321,186	348,797
Profit (loss) before tax	152,255,591	165,873,603	50,480,408	45,804,621	202,735,999	211,678,224
Income tax revenue (expense)	(12,300,828)	18,235,461	(11,257,717)	(2,364,675)	(23,558,545)	15,870,786
Profit (loss) from continuing operations	139,954,763	184,109,064	39,222,691	43,439,946	179,177,454	227,549,010
Profit (loss) from discontinued operations	-	535,080	-	-	-	535,080
Profit (loss) for the year	139,954,763	184,644,144	39,222,691	43,439,946	179,177,454	228,084,090
Depreciation and amortization	(72,480,925)	(65,809,729)	(24,887,123)	(22,474,061)	(97,368,048)	(88,283,790)
EBITDA for the period	284,037,446	275,302,602	70,198,639	79,627,413	354,236,085	354,930,015



36 ENVIRONMENT

Care for the environment is an essential component for SMU's sustainable development, for which the Company has defined guidelines in the Corporate Environmental Management Policy and in the Environmental Care and Protection Statement contained in the Corporate Sustainability Policy. Concern for climate change is the basis for many initiatives designed and implemented in recent years, focusing on energy efficiency, waste management and the quantification and reduction of greenhouse gas emissions (GHG) emissions.

The Company has defined a portfolio of environmental projects, including:

- **REP Law:** SMU Chile has worked to comply with Law No. 20,920, Framework for Waste Management, Extended Producer Responsibility and the Promotion of Recycling, also known as "REP Law", and, in particular, Supreme Decree No.12/2021, which establishes packing and packaging goals introduced into the market. SMU has joined the ReSimple Management System, to which it has been reporting all the information required to accredit the tons of containers and packaging from September 2023, when compliance with the goals began being required.
- **Water Footprint Quantification and Reduction Project:** The current drought situation, resulting from the climate change, has driven the Company to develop this project that seeks to address the scarcity of this resource, emphasizing water reuse actions to adapt to this scenario.
- **No Food Waste:** SMU's no food waste program aims at reducing emissions generated by the overproduction of food that will not be consumed, thus responding to one of the significant sustainability-related issues for the industry. This project includes actions aimed at reducing waste at its origin, as well as avoiding emissions from waste transportation and, finally, GHG emissions at the final disposal stage.
- **Recyclable Packaging:** The Company understands that it has an important role to play in promoting and facilitating that packaging of the private label products it sells are recycled, and has accordingly, made progress in certifying the recyclability of such packaging.
- **Energy Management System:** As part of its Energy Program, during 2023, the Company implemented an Energy Management System based on the ISO 50.001:2018 standard in 100% of the facilities operated by SMU Chile at the beginning of 2023.
- **Electromobility:** In order to minimize the impacts caused by emissions in the logistics operation, and specifically in transportation vehicles, SMU seeks to use clean energy alternatives to replace conventional engines. The Company's goal is to use electric trucks for 10% of deliveries between its distribution centers and stores in Chile by 2025.

As of December 31, 2023 and 2022, the Company has made the following expenditure related to environmental protection:



Company	Project	Year	Capex/Opex	ThCh\$	Concept
AbuGosch	REP Law	2023	Opex	5,088	Waste management
Alvi	Purchase of energy from renewable sources	2023	Opex	732	Renewable energy
Alvi	Consumption Management	2023	Opex	7,914	Energy Efficiency
Alvi	Energy Management System	2023	Opex	2,064	Energy Efficiency
Alvi	Riles Management	2023	Opex	190	Waste management
Alvi	Garbage removal	2023	Opex	249,923	Waste management
Alvi	Hazardous Waste Management	2023	Opex	3,739	Waste management
Alvi	REP Law	2023	Opex	30,637	Waste management
Alvi	Noise Nuisance Management	2023	Capex	900	Mitigation measures
Alvi	Noise nuisance management	2023	Opex	300	Mitigation measures
Alvi	Purchase of energy from renewable sources	2023	Capex	46,945	Renewable energy
Alvi	Energy Management System	2023	Capex	5,857	Energy efficiency
Alvi	Hazardous waste management	2023	Capex	7,375	Waste management
Inmobiliaria SMU	Trash removal	2023	Opex	619	Waste management
Inmobiliaria SMU	Reforestation	2023	Capex	210,605	Mitigation measures
Rendic	Consumption Management	2023	Opex	133,683	Energy efficiency
Rendic	Energy Management System	2023	Opex	27,882	Energy efficiency
Rendic	Garbage removal	2023	Opex	3,316,331	Waste management
Rendic	Hazardous Waste Management	2023	Opex	17,039	Waste management
Rendic	Energy Management System	2023	Capex	12,947	Energy efficiency
Rendic	No food waste	2023	Opex	18,070	No food waste
Rendic	Wastewater Management	2023	Opex	357,198	Waste management
Rendic	Purchase of energy from renewable sources	2023	Opex	9,882	Renewable energy
Rendic	Wastewater Management	2023	Capex	29,920	Waste management
Rendic	Waste oil management	2023	Opex	185,059	Waste management
Rendic	REP Law	2023	Opex	126,178	Waste management
Rendic	Noise nuisance management	2023	Opex	15,187	Mitigation measures
Rendic	Measurement of furnace gases	2023	Opex	3,399	Emissions management
Rendic	Noise nuisance management	2023	Capex	110,457	Mitigation measures
Rendic	Sustainable Store	2023	Capex	169,044	Energy efficiency
Rendic	No food waste	2023	Opex	1,874	No food waste
Rendic	Purchase of energy from renewable sources	2023	Capex	651,669	Renewable energy
Rendic	Water recirculation	2023	Capex	64,963	Water footprint management
Rendic	Energy Management System	2023	Capex	80,503	Energy efficiency
Rendic	Sustainable Store	2023	Capex	35,546	Energy efficiency
Rendic	Hazardous waste management	2023	Capex	25,115	Waste management
SMU	Riles Management	2023	Opex	912	Waste management
SMU	No food waste	2023	Opex	44,579	No food waste
SMU	Energy Management System	2023	Opex	1,756	Energy efficiency
SMU	Recycling	2023	Opex	15,850	Waste management
SMU	Carbon footprint quantification	2023	Opex	17,590	Carbon footprint management
SMU	Water footprint quantification	2023	Opex	12,950	Water footprint management
SMU	REP Law	2023	Opex	1,601	Waste management
SMU	Consumption Management	2023	Opex	40,531	Energy efficiency
SMU	Purchase of energy from renewable sources	2023	Capex	52,675	Renewable energy
Super 10	Riles Management	2023	Opex	15,193	Waste management
Super 10	Consumption Management	2023	Opex	19,577	Energy efficiency
Super 10	Energy Management System	2023	Opex	4,454	Energy Efficiency
Super 10	Riles Management	2023	Capex	35,238	Waste management
Super 10	Waste Oil Management	2023	Opex	14,699	Waste management
Super 10	Garbage Removal	2023	Opex	564,065	Waste management
Super 10	Hazardous Waste Management	2023	Opex	1,627	Waste management
Super 10	REP Law	2023	Opex	79,065	Waste management
Super 10	Noise nuisance management	2023	Opex	580	Mitigation measures
Super 10	Furnace gas measurement	2023	Opex	166	Emissions management
Super 10	Noise nuisance management	2023	Capex	42,637	Mitigation measures
Super 10	Sustainable Store	2023	Cape	9,364	Energy efficiency
Super 10	Energy Management System	2023	Capex	6,232	Energy efficiency
Super 10	Hazardous Waste Management	2023	Capex	11,955	Waste management



Company	Project	Year	Capex/Opex	ThCh\$	Concept
Alvi	Riles Management	2022	Opex	569	Waste management
Alvi	Garbage removal	2022	Opex	198,389	Waste management
Alvi	Hazardous Waste Management	2022	Opex	1,003	Waste management
Alvi	Consumption Management	2022	Opex	4,164	Energy Efficiency
Alvi	Hazardous waste management	2022	Capex	3,180	Waste management
Inmobiliaria SMU	Reforestation	2022	Capex	176,699	Mitigation measures
Rendic	Wastewater Management	2022	Opex	410,188	Waste management
Rendic	Riles Management	2022	Capex	67,508	Waste management
Rendic	Waste oil management	2022	Opex	170,981	Waste management
Rendic	Garbage removal	2022	Opex	2,814,398	Waste management
Rendic	Hazardous waste management	2022	Opex	8,282	Waste management
Rendic	Hazardous waste management	2022	Capex	33,100	Waste management
Rendic	Consumption Management	2022	Opex	86,497	Energy efficiency
Rendic	Noise nuisance management	2022	Opex	5,650	Mitigation measures
Rendic	Furnace gas measurement	2022	Opex	3,482	Emissions management
Rendic	Noise nuisance management	2022	Capex	98,522	Mitigation measures
Rendic	Sustainable Store	2022	Capex	103,693	Energy efficiency
Rendic	No food waste	2022	Opex	5,558	No food waste
SMU	Riles management	2022	Opex	701	Waste management
SMU	No food waste	2022	Opex	75,409	No food waste
SMU	Recycling	2022	Opex	14,472	Waste management
SMU	Carbon footprint quantification	2022	Opex	18,748	Carbon footprint management
SMU	Water footprint quantification	2022	Opex	11,150	Water footprint management
SMU	Energy Management System	2022	Opex	2,120	Energy efficiency
SMU	REP Law	2022	Opex	3,971	Waste management
SMU	Consumption Management	2022	Opex	639	Energy efficiency
SMU	Recycling	2022	Opex	7,374	Waste management
SMU	Sustainable Store	2022	Capex	37,521	Energy Efficiency
SMU	Consumption Management	2022	Capex	86,322	Energy Efficiency
Super 10	Riles Management	2022	Opex	15,892	Waste management
Super 10	Waste Oil Management	2022	Opex	14,542	Waste management
Super 10	Trash removal	2022	Opex	469,178	Waste management
Super 10	Consumption Management	2022	Opex	12,179	Energy Efficiency
Super 10	Furnace gas measurement	2022	Opex	166	Emissions management



SMU



37 FOREIGN CURRENCY

As of December 31, 2023 and 2022, this caption comprises the following:

Assets	Foreign currency	Functional currency	12.31.2023				12.31.2022			
			Curren assets		Non-current assets		Curren assets		Non-current assets	
			1 to 3 months ThCh\$	3 to 12 months ThCh\$	1 to 5 years ThCh\$	Over 5 years ThCh\$	1 to 3 months ThCh\$	3 to 12 months ThCh\$	1 to 5 years ThCh\$	Over 5 years ThCh\$
Cash and cash equivalents	US\$	Ch\$	1,426,018	-	-	-	2,699,870	-	-	-
Cash and cash equivalents	PEN	Ch\$	2,101,668	-	-	-	1,956,754	-	-	-
Total assets			3,527,686	-	-	-	4,656,624	-	-	-

Pasivos	Foreign currency	Functional currency	12.31.2023				12.31.2022			
			Current liabilities		Non-current liabilities		Current liabilities		Non-current liabilities	
			1 to 3 months ThCh\$	3 to 12 months ThCh\$	1 to 5 years ThCh\$	Over 5 years ThCh\$	1 to 3 months ThCh\$	3 to 12 months ThCh\$	1 to 5 years ThCh\$	Over 5 years ThCh\$
Other current financial liabilities	US\$	Ch\$	629,487	141,751	-	-	1,015,787	111,401	-	-
Other non-current financial liabilities	US\$	Ch\$	-	-	677,384	348,390	-	-	611,152	520,869
Other current financial liabilities	EUR\$	Ch\$	35,348	-	-	-	-	-	-	-
Other current financial liabilities	PEN	Ch\$	264,436	632,364	-	-	248,165	759,679	-	-
Other non-current financial liabilities	PEN	Ch\$	-	-	3,543,966	6,194,405	-	-	3,289,072	804,221
Total liabilities			929,271	774,115	4,221,350	6,542,795	1,263,952	871,080	3,900,224	1,325,090



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38 SUBSEQUENT EVENTS

Between January 1, 2024 and the date of issuance of these Financial Statements Consolidated, there are no significant facts of a financial accounting nature that may affect their interpretation.

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