

**SMU S.A.**

Consolidated Financial Statements  
as of December 31, 2020 and 2019  
and for the years then ended

(With the Independent Auditors' Report Thereon)

**SMU S.A.**

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ThCh\$ : Amounts expressed in thousands of Chilean pesos



## **Independent Auditors' Report**

To the Shareholders and Directors of  
SMU S.A.:

### ***Report on the consolidated financial statements***

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, 2020 and 2019, 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.

### ***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 International Financial Reporting Standards; this 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.

### ***Auditors' responsibility***

Our responsibility is to express an opinion on these consolidated financial statements based on our audits. We conducted our audits in accordance with Auditing Standards Generally Accepted in Chile. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements 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 entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



**Opinion**

In our opinion, the consolidated 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, 2020 and 2019, and the results of their operations and their cash flows for the years then ended in accordance with International Financial Reporting Standards.

A handwritten signature in blue ink, appearing to read 'Alejandra Vicencio S.', written in a cursive style.

Alejandra Vicencio S.

KPMG SpA

Santiago, March 15, 2021



**SMU**



**SMU S.A. AND  
SUBSIDIARIES  
CONSOLIDATED  
FINANCIAL STATEMENTS  
AS OF DECEMBER 31, 2020  
AND 2019  
AND FOR THE YEARS  
THEN ENDED**



## SMU S.A. AND SUBSIDIARIES

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

AS OF DECEMBER 31, 2020 AND 2019

(In thousands of Chilean pesos - ThCh\$)

| <b>ASSETS</b>                                     | <b>Note</b> | <b>12.31.2020</b>           | <b>12.31.2019</b>           |
|---|-------------|-----------------------------|-----------------------------|
|   | <b>No.</b>  | <b>ThCh\$</b>               | <b>ThCh\$</b>               |
| <b>Current assets:</b>                            |             |                             |                             |
| Cash and cash equivalents                         | 6           | 197,716,190                 | 50,810,338                  |
| Other financial assets, current                   | 7           | 18,453                      | 20,556                      |
| Other non-financial assets, current               | 8           | 12,691,832                  | 17,955,437                  |
| Trade and other receivables, current              | 9           | 91,520,384                  | 91,813,009                  |
| Receivables due from related parties, current     | 10          | 15,845,246                  | 1,525,491                   |
| Inventories                                       | 11          | 188,729,604                 | 195,744,022                 |
| Current tax assets                                | 12          | 2,971,173                   | 4,263,016                   |
| Total current assets                              |             | <u>509,492,882</u>          | <u>362,131,869</u>          |
| <b>Total non-current assets:</b>                  |             |                             |                             |
| Other financial assets, non-current               | 7           | 258,918                     | 250,047                     |
| Other non-financial assets, non-current           | 8           | 2,442,720                   | 2,178,352                   |
| Receivables, non-current                          | 9           | 1,731,375                   | 1,525,368                   |
| Receivables due from related parties, non-current | 10          | -                           | 7,000,000                   |
| Equity-accounted investees                        | 14          | 14,116,327                  | 14,275,946                  |
| Intangible assets other than goodwill             | 16          | 59,474,921                  | 65,745,204                  |
| Goodwill  | 15          | 474,892,881                 | 475,717,154                 |
| Property, plant and equipment, net                | 17          | 693,189,777                 | 723,285,880                 |
| Deferred tax assets                               | 12          | 426,349,774                 | 425,721,851                 |
| Total non-current assets                          |             | <u>1,672,456,693</u>        | <u>1,715,699,802</u>        |
| <b>TOTAL ASSETS</b>                               |             | <u><b>2,181,949,575</b></u> | <u><b>2,077,831,671</b></u> |

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



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

## CONSOLIDATED STATEMENTS OF FINANCIAL POSITION, CONTINUED

AS OF DECEMBER 31, 2020 AND 2019

(In thousands of Chilean pesos - ThCh\$)

|   | <b>Note</b> | <b>12.31.2020</b>           | <b>12.31.2019</b>           |
|---|-------------|-----------------------------|-----------------------------|
|   | <b>No.</b>  | <b>ThCh\$</b>               | <b>ThCh\$</b>               |
| <b>LIABILITIES AND EQUITY</b>                   |             |                             |                             |
| <b>Current liabilities:</b>                     |             |                             |                             |
| Other financial liabilities, current            | 18          | 206,317,781                 | 139,326,993                 |
| Trade and other payables                        | 19          | 362,548,985                 | 382,858,400                 |
| Payables due to related parties, current        | 10          | 1,152,316                   | 1,878,721                   |
| Other provisions, current                       | 20          | 2,080,104                   | 3,796,293                   |
| Current tax liabilities                         | 12          | 1,662,518                   | 797,941                     |
| Employee benefits, current                      | 21          | 20,737,541                  | 21,532,745                  |
| Other non-financial liabilities, current        | 22          | 9,696,234                   | 10,616,844                  |
| Total current liabilities                       |             | <u>604,195,479</u>          | <u>560,807,937</u>          |
| <b>Non-current liabilities:</b>                 |             |                             |                             |
| Other financial liabilities, non-current        | 18          | 848,123,094                 | 790,225,109                 |
| Payables, non-current                           | 19          | 14,093                      | 55,961                      |
| Deferred tax liabilities                        | 12          | 75,480                      | 76,128                      |
| Employee benefits, non-current                  | 21          | 5,020,067                   | 1,927,458                   |
| Other non-financial liabilities, non-current    | 22          | -                           | 3,323,497                   |
| Total non-current liabilities                   |             | <u>853,232,734</u>          | <u>795,608,153</u>          |
| <b>Equity:</b>                                  |             |                             |                             |
| Share capital                                   | 24          | 523,741,973                 | 523,741,973                 |
| Retained earnings (accumulated deficit)         | 24          | 52,616,978                  | 47,300,249                  |
| Other reserves                                  | 24          | 148,162,411                 | 150,373,359                 |
| Equity attributable to the owners of the Parent |             | <u>724,521,362</u>          | <u>721,415,581</u>          |
| Non-controlling interests                       |             | <u>-</u>                    | <u>-</u>                    |
| Total equity                                    |             | <u>724,521,362</u>          | <u>721,415,581</u>          |
| <b>TOTAL LIABILITIES AND EQUITY</b>             |             | <u><b>2,181,949,575</b></u> | <u><b>2,077,831,671</b></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, 2020 AND 2019**  
(In thousands of Chilean pesos - ThCh\$)

|  | <b>Note</b> | <b>01.01.2020</b><br><b>12.31.2020</b> | <b>01.01.2019</b><br><b>12.31.2019</b> |
|--|-------------|--|--|
|  | No.         | ThCh\$                                 | ThCh\$                                 |
| <b>Statement of income</b>   |             |  |  |
| Revenue  | 27          | 2,316,346,059                          | 2,297,031,989                          |
| Cost of sales  | 11          | <u>(1,627,452,989)</u>                 | <u>(1,615,166,287)</u>                 |
| Gross profit   |             | <u>688,893,070</u>                     | <u>681,865,702</u>                     |
| Distribution costs   | 28          | (31,207,032)                           | (31,335,181)                           |
| Administrative expenses  | 28          | (558,166,401)                          | (538,742,881)                          |
| Other gains (losses)   | 30          | (8,622,403)                            | (8,447,331)                            |
| Finance income   | 31          | 955,808                                | 771,274                                |
| Finance costs  | 31          | (49,478,352)                           | (50,056,832)                           |
| Share of loss on associates and joint ventures using the equity method   | 14          | (955,008)                              | (3,331,565)                            |
| Foreign currency translation difference  | 32          | (607,732)                              | 482,564                                |
| Gain (loss) on income-adjusted units   | 33          | <u>(11,322,714)</u>                    | <u>(11,406,483)</u>                    |
| <b>Profit (loss) before taxes</b>  |             | <u>29,489,236</u>                      | <u>39,799,267</u>                      |
| Income tax benefit (expense)   | 12          | <u>338,430</u>                         | <u>(5,215,578)</u>                     |
| Profit from continuing operations  |             | <u>29,827,666</u>                      | <u>34,583,689</u>                      |
| Loss from discontinued operations  |             | -                                      | -                                      |
| <b>Profit for the year</b>   |             | <u>29,827,666</u>                      | <u>34,583,689</u>                      |
| <b>Profit attributable to:</b>   |             |  |  |
| Owners of the Parent   | 26          | 29,827,666                             | 34,583,689                             |
| Non-controlling interests  | 26          | <u>-</u>                               | <u>-</u>                               |
| <b>Profit for the year</b>   |             | <u>29,827,666</u>                      | <u>34,583,689</u>                      |
| <b>Earnings per share</b>  |             |  |  |
| <b>Basic earnings per share:</b>   |             |  |  |
| Basic earnings per share   | 26          | <u>0.00517</u>                         | <u>0.00599</u>                         |
| Basic earnings per share from continuing operations  |             | 0.00517                                | 0.00599                                |
| Basic (losses) earnings per share from discontinued operations   |             | -                                      | -                                      |
| <b>Diluted earnings per share:</b>   |             |  |  |
| Diluted earnings per share   | 26          | <u>0.00517</u>                         | <u>0.00599</u>                         |
| Diluted earnings per share from continuing operations  |             | 0.00517                                | 0.00599                                |
| Basic losses (earnings) per share from discontinued operations   |             | -                                      | -                                      |
| <b>Statement of comprehensive income</b>   |             |  |  |
| Profit for the year  |             | 29,827,666                             | 34,583,689                             |
| <b>Components of other comprehensive income that will be reclassified to profit or loss for the year, before tax</b>                         |             |  |  |
| Foreign currency translation difference  |             | (2,210,948)                            | 1,927,706                              |
| Gain from hedging derivative instruments   |             | <u>-</u>                               | <u>-</u>                               |
| <b>Total other comprehensive income that will be reclassified to profit for the year, before tax</b>   |             | <u>(2,210,948)</u>                     | <u>1,927,706</u>                       |
| <b>Income tax related to components of other comprehensive income that will be reclassified to profit or loss for the year</b>               |             |  |  |
| Income tax related to cash flow hedges in other comprehensive income   |             | <u>-</u>                               | <u>-</u>                               |
| <b>Accumulated income taxes related to components of other comprehensive income that will be reclassified to profit or loss for the year</b> |             | <u>-</u>                               | <u>-</u>                               |
| <b>Other comprehensive income</b>  |             | <u>(2,210,948)</u>                     | <u>1,927,706</u>                       |
| <b>Total comprehensive income</b>  |             | <u>27,616,718</u>                      | <u>36,511,395</u>                      |
| <b>Comprehensive income attributable to:</b>   |             |  |  |
| Owners of the Parent   |             | 27,616,718                             | 36,511,395                             |
| Non-controlling interests  |             | <u>-</u>                               | <u>-</u>                               |
| <b>Total comprehensive income</b>  |             | <u>27,616,718</u>                      | <u>36,511,395</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 CASH FLOWS  
FOR THE YEARS ENDED DECEMBER 31, 2020 AND 2019  
(In thousands of Chilean pesos - ThCh\$)

| <b>Consolidated Statement of Cash Flows - Direct Method</b>                                    | <b>Note</b> | <b>01.01.2020</b><br><b>12.31.2020</b> | <b>01.01.2019</b><br><b>12.31.2019</b> |
|--|-------------|--|--|
|  |             | ThCh\$                                 | ThCh\$                                 |
| <b>Cash flows from (used in) operating activities</b>  |             |  |  |
| <b>Classes of cash receipts from operating activities</b>                                      |             |  |  |
| Cash receipts from sale of goods and rendering of services                                     |             | 2,736,590,692                          | 2,714,008,089                          |
| <b>Classes of cash payments</b>  |             |  |  |
| Payments to suppliers for goods and services   |             | (2,224,693,905)                        | (2,248,046,702)                        |
| Payments to and on behalf of employees   |             | (231,361,565)                          | (222,576,466)                          |
| Other payments for operating activities  |             | (103,968,370)                          | (99,136,610)                           |
| <b>Cash flows generated from operating activities</b>  |             | <b>176,566,852</b>                     | <b>144,248,311</b>                     |
| Interest received, recorded as operating activities  |             | 955,808                                | 771,274                                |
| <b>Net cash generated from operating activities</b>  |             | <b>177,522,660</b>                     | <b>145,019,585</b>                     |
| <b>Cash flows from (used in) investing activities</b>  |             |  |  |
| Cash flows used for the acquisition of non-controlling interest                                |             | (795,389)                              | (6,898,577)                            |
| Loans granted to related parties   |             | (9,500,000)                            | (7,000,000)                            |
| Proceeds from sale of property, plant and equipment, recorded as investing activities          |             | 37,041                                 | 210,493                                |
| Acquisition of property, plant and equipment, recorded as investing activities                 |             | (26,453,486)                           | (35,568,942)                           |
| Acquisition of intangible assets, recorded as investing activities                             |             | (5,685,701)                            | (5,485,341)                            |
| Collections from related parties   |             | 1,500,000                              | -                                      |
| <b>Net cash (used in) from investing activities</b>  |             | <b>(40,897,535)</b>                    | <b>(54,742,367)</b>                    |
| <b>Cash flows from (used in) financing activities</b>  |             |  |  |
| <b>Proceeds from borrowings, classified as financing activities</b>                            |             |  |  |
| Proceeds from long-term borrowings   | 18          | 171,830,603                            | 29,938,148                             |
| Proceeds from short-term borrowings  | 18          | 38,500,000                             | 93,500,000                             |
| Repayment of borrowings, classified as financing activities                                    | 18          | (74,536,492)                           | (136,298,402)                          |
| Cash payments for finance lease liabilities, classified as financing activities                | 18          | (50,822,969)                           | (48,095,651)                           |
| Dividends paid, classified as financing activities   | 24          | (25,962,167)                           | (9,875,682)                            |
| Interest received, classified as financing activities  |             |  | -                                      |
| Interest paid, classified as financing activities  | 18          | (48,728,248)                           | (51,279,276)                           |
| <b>Net cash from (used in) financing activities</b>  |             | <b>10,280,727</b>                      | <b>(122,110,863)</b>                   |
| Increase (decrease) in cash and cash equivalents before the effect of changes in exchange rate |             | <b>146,905,852</b>                     | <b>(31,833,645)</b>                    |
| <b>Effects of movements in exchange rates on cash and cash equivalents</b>                     |             |  |  |
| Effects of movements in exchange rates on cash and cash equivalents                            |             | -                                      | -                                      |
| <b>Increase (decrease) in cash and cash equivalents</b>  |             | <b>146,905,852</b>                     | <b>(31,833,645)</b>                    |
| Cash and cash equivalents as of January 1  | 6           | 50,810,338                             | 82,643,983                             |
| <b>Cash and cash equivalents as of December 31</b>   | 6           | <b>197,716,190</b>                     | <b>50,810,338</b>                      |

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, 2020.

(In thousands of Chilean pesos - ThCh\$)

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### 1. GENERAL INFORMATION

SMU S.A., TAX ID 76.012.676-4 (hereinafter also the “Parent Company”, the “Company”, the “Group”, the “SMU Group” or “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, Fondo de Inversión Privado Gamma, Fondo de Inversión Privado Épsilon and Retail Holding S.A. with total ownership interest of 50.58% at the end of this year.

As of December 31, 2020, the controlling shareholder of the SMU Group is the Saieh family through ownership interest of 44.65% through investments in the following companies: Inversiones SMU Matriz Ltda., CorpGroup Holding Inversiones Ltda., CorpGroup Inversiones Ltda., Inversiones SAMS SpA, Fondo de Inversión Privado Gamma, Fondo de Inversión Privado Épsilon and Retail Holding S.A.

Since its inception, the SMU Group has acquired and integrated more than 58 supermarket chains, achieving as of December 31, 2020 a market share of 19.2% 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.

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

As of December 31, 2020, total employees in the supermarket segment amounted to 28,336 employees (30,031 as of December 31, 2019), whereas the average number of employees for the year ended December 31, 2020 amounted to 28,836 employees (30,065 as of December 31, 2019).

As a result of the events occurred in Chile starting from October 18, 2019, and the severe public disorders derived from these events, certain stores operating in Chile were looted or suffered damages on diverse scales, some of them from alleged arson.



**SMU**



Since the beginning, the Company has attempted to resume operations of the stores affected.

As of December 31, 2020, the situation is as follows:

- Unimarc: from the current 283 stores in Chile, 279 are operating.
- Mayorista 10: from the current 63 stores in Chile, 62 are operating.
- Alvi: from the current 32 stores in Chile, 29 are operating.
- OK Market: from the current 123 stores in Chile, 119 are operating.



**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, 2020, Unimarc has 283 stores, from which 279 are operating. One of the stores is owned and the remaining 282 are leased.

- Mayorista 10 and Alvi

Mayorista 10, and Alvi are wholesale supermarkets, focused on offering the best price-quantity ratio in the market. They stand out for its cross-cutting target market, where Mayorista 10 is 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 December 31, 2020, Mayorista 10 and Alvi have 95 stores, from which 91 are operating. All stores are leased.

- Mayorsa and Maxi Ahorro (Peru)

Mayorsa S.A. has 25 stores (3 owned and 22 leased) located in Lima, Peru, under the brands Mayorsa (8), and Maxi Ahorro (17), in the wholesale supermarket format, for the sale of groceries and related products.

- OK Market

OK Market, one of the leaders of the convenience store format in Chile, improves the ease of buying, providing quick service, comfortable locations that are close to homes and work places, has extensive open hours and a mix of items that meet the needs of its customers. It also has a wide variety of pre-prepared meals, snacks, beverage, bakery and pastry, in a modern service environment.

Since it was acquired by the Group in January 2010, it has opened new stores and achieved 123 total stores, from which 119 are operating as of December 31, 2020. All stores are leased.





**SMU**



- E-Grocery

The e-grocery format is focused on end customers who are part of the A, B, C1, C2 and C3 socio-economic groups. SMU operates under e-grocery from 2010 through the Telemercados platform, in which customers submit their orders through the website or call center, and their purchases are shipped to their home addresses from an owned distribution center located in Santiago, Chile. Additionally, from 2018, SMU supplements its own operations through alliances with last milers (Rappi, Pedidos Ya and Cornershop), allowing the satisfaction of customers seeking an express shipping option.

As part of its strategic plan for the period 2020-2022, SMU intends to strengthen its value proposal for e-grocery and has been developing a website and a logistics model for the Unimarc.cl platform. During 2020, the platform started to operate at pilot stage, performing tests on customers to identify improvement opportunities.

Another development during 2020 was the inclusion of the customer loyalty program "Club Ahorro" in the e-grocery platforms, allowing customers to have access to customized deals for both physical and digital sales.

The health contingency and its related restrictions of movement generated an accelerated growth of e-grocery, with high demand levels, particularly during the first months of the pandemic, in which the movement restriction measures were more stringent. To meet the needs of its customers, SMU expanded its operating capacity in e-grocery by enabling the operation of a dark store, which was also used to receive orders from Unimarc.cl. The Company also expanded its coverage with last milers, including an alliance with Cornershop and increasing the number of Unimarc and OK Market stores that operate with these platforms from 65 stores in December 2019 to around 150 stores in December 2020. This is reflected in the growth in online sales during 2020. Considering its own platforms and sales through last milers, sales increased by 118% in 2020 compared to 2019.

Summarizing, as of December 31, 2020, the SMU Group's total stores amount to 526, of which 501 stores are located in Chile (489 currently operating) and 25 stores are located in Peru all of which 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, 2020 and 2019, 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 15, 2021.

The consolidated financial statements of SMU S.A. and its subsidiaries as of December 31, 2020 and 2019 are presented in thousands of Chilean pesos.

The consolidated financial statements have been prepared based on the accounting records maintained by the Company and its subsidiaries.

### **Periods covered by the Consolidated Financial Statements**

The consolidated statements of financial position as of December 31, 2020 are presented with their related comparative information as of December 31, 2019, 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, 2020, are presented with their related comparative information as of December 31, 2019.

### **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**

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 |            |            |         |
|------------------------------|--|---------------------|--------------------|------------|------------|---------|
|                              |  |                     | 12.31.2020         |            | 12.31.2019 |         |
|                              |  |                     | Direct %           | Indirect % | Total %    | Total % |
| <b>Direct subsidiaries</b>   |  |                     |                    |            |            |         |
| 76.147.279-8                 | Inversiones SMU Ltda.                                  | Chilean peso        | 99.99              | 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  |
| <b>Indirect subsidiaries</b> |  |                     |                    |            |            |         |
| 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  |
| 76.084.682-1                 | OK Market 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               | 99.90      | 100.00     | 100.00  |
| 76.051.937-5                 | Servicios Logísticos Santiago S.A.                     | Chilean peso        | 0.10               | 99.90      | 100.00     | 100.00  |
| 76.033.021-3                 | Escuela de Capacitación y Oficinas Supermercadas 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  |
| Foreign                      | SMU Perú S.A.C.  | Peruvian sol        | -                  | 100.00     | 100.00     | 100.00  |
| Foreign                      | Mayorsa S.A.   | Peruvian sol        | -                  | 100.00     | 100.00     | 100.00  |
| Foreign                      | 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  |

(\*) In accordance with that reported in essential event dated October 8, 2020, Supermercados Chile S.A. and Inversiones SMU SpA, owners of 100% of share capital of 100% of OK Market S.A., entered into a binding agreement with FEMSA Comercio S.A. C.V. for the sale of 100% of ownership in OK Market S.A.

This transaction is subject to several conditions required for its execution, including, but not limited to, the approval of the transaction by competent authorities, negotiating and reaching an agreement on the shares purchase and sale contract, by virtue of which shares subject to this Transaction will be transferred, and performance of a due diligence by FEMSA with respect to Sellers, OK Market, its assets and businesses.

On February 1, 2021, the Chilean National Economic Prosecutor's Office decided to extend to Stage 2 the analysis of OK Market's shares purchase and sale transaction.



## 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\$               |
| 12.31.2020 | 710.95  | 29,070.33 | 873.30   | 196.36             |
| 12.31.2019 | 748.74  | 28,309.94 | 839.58   | 226.14             |

- (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 these 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, 2020, 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:**

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.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. If it is not possible to estimate the recoverable amount of the individual asset, an entity shall determine the recoverable amount of the cash-generating unit to which the asset belongs. 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.



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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 (formerly IAS 17) “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:

| <b>Useful life</b>               | <b>Range in years</b> |   |    |
|----------------------------------|-----------------------|---|----|
| Buildings                        | 20                    | - | 80 |
| Plant and equipment              | 3                     | - | 25 |
| Information technology equipment | 3                     | - | 10 |
| Fixtures and fittings            | 8                     | - | 44 |
| Motor vehicles                   | 7                     |   |    |
| Leased assets                    | 3                     | - | 14 |
| Right-of-use assets              | 1                     | - | 30 |

**Facilities at leased assets:**

|            |   |   |    |
|------------|---|---|----|
| Fixtures   | 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.

**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.



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** - In January 2020, the tax reform approved by the Chilean National Congress was published. This reform introduces, among other provisions, substantive amendments to tax regimes to which companies in Chile are subject, with the related tax effect for its partners or shareholders domiciled in Chile or overseas. Essential concepts are updated for an appropriate determination of taxes, such as expenses required to generate income.

Regimes provided in Articles 14 A), 14 B) and 14 Ter of the Income Tax Law were removed and replaced with a general regime requiring a tax rate of 27% that is consolidated for all taxpayers of, except for companies that opt for the Pro-SME Regime of Article 14, letter D, which will be subject to a tax rate of 25%. (January 1, 2020).

Partners or shareholders of corporate taxpayers will be levied for withdrawals or dividends based on income received (except for the Pro-SME Regime taxpayers that opt for a tax transparency regime).

Because the general regime is the tax system applicable to the Group companies, the current income tax rate is 27% from 2020 and thereafter.

In addition, a change in the refund of Provisional Payments for Absorbed Profits (PPUA) in the event of tax losses was introduced, which establishes its gradual removal in 2024. Consequently, a reduction of 90% was established for 2020; 80% for 2021; 70% for 2022; and 50% for 2023.

**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 Board of Directors.

**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.

#### **r. Statement of cash flows**

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



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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, 2020.**

| <b>Amendments to IFRS</b>  | <b>Mandatory for</b>                                  |
|--|---|
| Amendments to the Conceptual Framework for Financial Reporting                   | Annual periods beginning on or after January 1, 2020. |
| Definition of a Business (Amendments to IFRS 3)                                  | Annual periods beginning on or after January 1, 2020. |
| Definition of Material (Amendments to IAS 1 and IAS 8)                           | Annual periods beginning on or after January 1, 2020. |
| Interest Rate Benchmark Reform (Amendments to IFRS 9, IAS 39 and IFRS 7)         | Annual periods beginning on or after January 1, 2020. |
| Extension of the Temporary Exemption from Applying IFRS 9 (Amendments to IFRS 4) | Annual periods beginning on or after January 1, 2020. |
| Covid-19-Related Rent Concessions (Amendment to IFRS 16)                         | Annual periods beginning on or after June 1, 2020.    |

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

| <b>New IFRS</b>   | <b>Mandatory for</b>  |
|---|---|
| IFRS 17 Insurance Contracts   | Annual periods beginning on or after January 1, 2023. This date includes the exemption for insurers regarding the application of IFRS 9 Financial Instruments, to enable them to implement both IFRS 9 and IFRS 17 at the same time. Early adoption is permitted for entities that apply IFRS 9 and IFRS 15 on or before that date. |
| <b>Amendments to IFRS</b>   |   |
| Onerous Contracts – Cost of Fulfilling a Contract (Amendments to IAS 37)  | Annual periods beginning on or after January 1, 2022, to contracts existing at the date when the amendments are first applied. Early adoption is permitted.   |
| Annual Improvements to IFRS Standards 2018–2020   | Annual periods beginning on or after January 1, 2022. Early adoption is permitted.  |
| Property, Plant and Equipment – Proceeds before Intended Use (Amendments to IAS 16)                                       | Annual periods beginning on or after January 1, 2022. Early adoption is permitted.  |
| Classification of Liabilities as Current or Non-current (Amendment to IAS 1)  | Annual periods beginning on or after January 1, 2023. Early adoption is permitted.  |
| Sale or Contribution of Assets Between and Investor and its Associate or Joint Venture (Amendments to IFRS 10 and IAS 28) | Mandatory date deferred indefinitely.   |
| Reference to the Conceptual Framework (Amendments to IFRS 3)  | Annual periods beginning on or after January 1, 2021. Early adoption is permitted.  |
| Interest Rate Benchmark Reform (Amendments to IFRS 9, IAS 39, IFRS 7, IFRS 4, IFRS 16)                                    | Annual periods beginning on or after January 1, 2021. Early adoption is permitted.  |



Main aspects of the new standards:

IFRS 17 "Insurance Contracts"

Issued on May 18, 2017, this Standard requires that insurance obligations be measured at a current fulfillment value and provides a more uniform measurement and presentation approach for all insurance contracts. Such requirements are designed to provide a consistent principle-based accounting treatment.

In March 2020, the International Accounting Standards Board (the Board) decided to defer the effective date of IFRS 17 to January 1, 2023, with early adoption permitted if IFRS 9 and IFRS 15 have been adopted. The Board also decided to extend the temporary exemption to IFRS 9, granted to insurers that meet the specified criteria, until January 1, 2023.

When assessing the application of this standard, the Company believes it will not have a significant effect on the consolidated financial statements.



#### 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 97.5% and 97.8% of its consolidated income for 2020 and 2019, 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, and took office in October 2020.

#### 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.



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### 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.

### 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.

### Labor risks

As of December 31, 2020, SMU had a total of 28,343 employees, of which 97.6% were located in Chile and 2.4% in Peru. Approximately 75.8% of the employees are represented by more than 140 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.



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## 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.

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

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 credit card business Unimarc is managed by the affiliate Unicard S.A., which the Company directly and indirectly owns 49.00%.

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:<br>Aging | Credit customer |         |          |         |
|---------|---------------------|-----------------|---------|----------|---------|
|         |                     | High risk       |         | Low risk |         |
|         |                     | PD              | LGD     | PD       | LGD     |
| 0       | Non-past due        | 1.57%           | 32.20%  | 0.06%    | 7.26%   |
| 1       | 1 to 30 days        | 1.57%           | 32.20%  | 0.10%    | 7.26%   |
| 2       | 31 to 60 days       | 4.71%           | 32.20%  | 0.65%    | 7.26%   |
| 3       | 61 to 90 days       | 8.91%           | 32.20%  | 3.88%    | 7.26%   |
| 4       | 91 to 120 days      | 10.73%          | 32.20%  | 8.00%    | 7.26%   |
| 5       | 121 to 150 days     | 26.01%          | 32.20%  | 10.57%   | 7.26%   |
| 6       | 151 to 180 days     | 27.24%          | 32.20%  | 11.81%   | 7.26%   |
| 7       | Over 180 days       | 100.00%         | 100.00% | 100.00%  | 100.00% |



| Tranche | Portfolio:      |  | Rebate    |         |          |         |
|---------|-----------------|--|-----------|---------|----------|---------|
|         | Aging           |  | High risk |         | Low risk |         |
|         |                 |  | PD        | LGD     | PD       | LGD     |
| 0       | Non-past due    |  | 1.75%     | 100.00% | 0.42%    | 100.00% |
| 1       | 1 to 30 days    |  | 1.75%     | 100.00% | 0.64%    | 100.00% |
| 2       | 31 to 60 days   |  | 4.36%     | 100.00% | 5.98%    | 100.00% |
| 3       | 61 to 90 days   |  | 10.70%    | 100.00% | 16.23%   | 100.00% |
| 4       | 91 to 120 days  |  | 20.65%    | 100.00% | 17.10%   | 100.00% |
| 5       | 121 to 150 days |  | 48.70%    | 100.00% | 17.46%   | 100.00% |
| 6       | 151 to 180 days |  | 92.85%    | 100.00% | 26.39%   | 100.00% |
| 7       | Over 180 days   |  | 100.00%   | 100.00% | 100.00%  | 100.00% |

| Tranche | Portfolio:      |  | Other debtors |         |          |         |
|---------|-----------------|--|---------------|---------|----------|---------|
|         | Aging           |  | High risk     |         | Low risk |         |
|         |                 |  | PD            | LGD     | PD       | LGD     |
| 0       | Non-past due    |  | 0.60%         | 100.00% | 0.04%    | 100.00% |
| 1       | 1 to 30 days    |  | 0.60%         | 100.00% | 2.24%    | 100.00% |
| 2       | 31 to 60 days   |  | 0.60%         | 100.00% | 8.33%    | 100.00% |
| 3       | 61 to 90 days   |  | 4.51%         | 100.00% | 8.33%    | 100.00% |
| 4       | 91 to 120 days  |  | 8.00%         | 100.00% | 8.33%    | 100.00% |
| 5       | 121 to 150 days |  | 23.25%        | 100.00% | 16.67%   | 100.00% |
| 6       | 151 to 180 days |  | 25.25%        | 100.00% | 16.67%   | 100.00% |
| 7       | 181 to 210 days |  | 25.00%        | 100.00% | 16.67%   | 100.00% |
| 8       | 211 to 240 days |  | 26.45%        | 100.00% | 16.67%   | 100.00% |
| 9       | 241 to 270 days |  | 26.45%        | 100.00% | 16.67%   | 100.00% |
| 10      | Over 270 days   |  | 100.00%       | 100.00% | 100.00%  | 100.00% |

| Tranche | Portfolio:      |  | Real estate |         |          |         |
|---------|-----------------|--|-------------|---------|----------|---------|
|         | Aging           |  | High risk   |         | Low risk |         |
|         |                 |  | PD          | LGD     | PD       | LGD     |
| 0       | Non-past due    |  | 2.35%       | 100.00% | 1.78%    | 100.00% |
| 1       | 1 to 30 days    |  | 2.35%       | 100.00% | 1.78%    | 100.00% |
| 2       | 31 to 60 days   |  | 8.56%       | 100.00% | 3.84%    | 100.00% |
| 3       | 61 to 90 days   |  | 21.57%      | 100.00% | 6.35%    | 100.00% |
| 4       | 91 to 120 days  |  | 31.67%      | 100.00% | 7.42%    | 100.00% |
| 5       | 121 to 150 days |  | 42.12%      | 100.00% | 10.81%   | 100.00% |
| 6       | 151 to 180 days |  | 56.55%      | 100.00% | 14.30%   | 100.00% |
| 7       | 181 to 210 days |  | 61.78%      | 100.00% | 19.35%   | 100.00% |
| 8       | Over 210 days   |  | 100.00%     | 100.00% | 100.00%  | 100.00% |



| Tranche | Portfolio:      | Checks  |         |
|---------|-----------------|---------|---------|
|         | Aging           | PD      | LGD     |
| 0       | Non-past due    | 13.49%  | 32.20%  |
| 1       | 1 to 30 days    | 13.49%  | 32.20%  |
| 2       | 31 to 60 days   | 17.69%  | 32.20%  |
| 3       | 61 to 90 days   | 27.57%  | 32.20%  |
| 4       | 91 to 120 days  | 80.71%  | 32.20%  |
| 5       | 121 to 150 days | 80.71%  | 32.20%  |
| 6       | 151 to 180 days | 86.03%  | 32.20%  |
| 7       | 181 to 210 days | 86.03%  | 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.

#### 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.



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As of December 31, 2020, the detail of bank borrowings, including accrued interests, bonds and promissory notes payable, and liabilities under finance lease agreements is as follows:

|  | Up to<br>90 days<br>ThCh\$ | 90 days to<br>1 year<br>ThCh\$ | 1 year to<br>2 years<br>ThCh\$ | 2 year to<br>3 years<br>ThCh\$ | 3 year to<br>4 years<br>ThCh\$ | 4 years to<br>5 years<br>ThCh\$ | Over<br>5 years<br>ThCh\$ | Total<br>ThCh\$      |
|--|----------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|---------------------------------|---------------------------|----------------------|
| Bank borrowings  | 38,261,029                 | 25,665,564                     | -                              | -                              | -                              | -                               | -                         | 63,926,593           |
| Bonds payable and promissory notes                     | 88,980,669                 | 4,965,662                      | 53,175,317                     | 70,489,686                     | 70,593,998                     | 110,309,068                     | 110,664,838               | 509,179,238          |
| Obligations for rights-of-use with purchase option (*) | 1,999,366                  | 4,617,572                      | 3,299,937                      | 2,754,782                      | 2,634,680                      | 2,777,430                       | 32,176,821                | 50,260,588           |
| Obligations for right-of-use (*)                       | 10,991,409                 | 30,836,510                     | 43,816,494                     | 40,575,154                     | 36,319,730                     | 35,556,040                      | 232,979,119               | 431,074,456          |
| <b>Total</b>   | <b>140,232,473</b>         | <b>66,085,308</b>              | <b>100,291,748</b>             | <b>113,819,622</b>             | <b>109,548,408</b>             | <b>148,642,538</b>              | <b>375,820,778</b>        | <b>1,054,440,875</b> |
| Accrued interests (**)                                 | 2,568,138                  | 1,326,670                      | -                              | -                              | -                              | -                               | -                         | 3,894,808            |

(\*) 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

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. The financing portion subject to variable interest rates usually involved the floating UF TAB (Active Bank Rate) rate for 90 days, ICP, LIBOR in USD plus a margin associated with debts that were fully paid on September 30, 2019.

As of December 31, 2020, 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:

|  | <b>Fixed rate</b>    | <b>Variable rate</b> | <b>Total</b>         |
|--|----------------------|----------------------|----------------------|
|  | ThCh\$               | ThCh\$               | ThCh\$               |
| Bank borrowings                                    | 63,926,593           | -                    | 63,926,593           |
| Bonds payable and promissory notes                 | 509,179,238          | -                    | 509,179,238          |
| Obligations for rights-of-use with purchase option | 50,260,588           | -                    | 50,260,588           |
| Obligations for right-of-use                       | 431,074,456          | -                    | 431,074,456          |
| Total  | <u>1,054,440,875</u> | <u>-</u>             | <u>1,054,440,875</u> |





(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, 2020, for each increase of one Chilean peso in the value of U.S. dollar the effect is a foreign currency translation loss of ThCh\$3,906.

(v) Inflation risk

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

As of December 31, 2020, the Company has bank borrowings of UF 19,184,481 and liabilities under finance lease agreements of UF 14,539,954.

For each increase of one Chilean peso in the value of UF the net effect is a loss from index adjusted units of ThCh\$19,184.

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

| <b>Original currency</b> | <b>Debt in original currency</b> | <b>Debt in Chilean pesos ThCh\$</b> | <b>Breakout of debt</b> | <b>Impact of the increase of Ch\$1 by currency ThCh\$</b> |
|--------------------------|----------------------------------|-------------------------------------|-------------------------|---|
| Chilean pesos (CLP)      | 65,927,483,000                   | 65,927,483                          | 6.25%                   | -   |
| Unidades de fomento (UF) | 33,724,436                       | 980,380,477                         | 92.98%                  | 19,184  |
| U.S. dollars (USD)       | 3,905,915                        | 2,776,910                           | 0.26%                   | 3,906   |
| Peruvian soles (PEN)     | 27,276,865                       | 5,356,005                           | 0.51%                   | -   |
| <b>Total</b>             |                                  | <b><u>1,054,440,875</u></b>         | <b><u>100.00%</u></b>   |   |



## 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 impairment tests are as follows:

| Segments     | Dec-12 | Jun-13 | Sep-13 | Dec-13 | Sep-14 | Sep-15 | Sep-16 | Sep-17 | Sep-18 | Sep-19 | Sep-20 |
|--------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Supermarkets | 10.18% | 11.26% | 12.51% | 13.40% | 12.36% | 11.22% | 10.15% | 9.17%  | 9.63%  | 9.45%  | 9.09%  |

After the impairment testing performed for 2020, 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 23 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, 2020 and 2019, this caption is composed of the following:

|  | <b>Currency</b> | <b>12.31.2020</b>  | <b>12.31.2019</b> |
|--|-----------------|--------------------|-------------------|
|  |                 | ThCh\$             | ThCh\$            |
| Cash and bank balances                 | Ch\$            | 161,048,056        | 48,232,990        |
| Cash and bank balances                 | US\$            | 876,939            | 924,102           |
| Cash and bank balances                 | PEN             | 2,530,653          | 1,653,246         |
| Agreement subject to variable rate (1) | Ch\$            | <u>33,260,542</u>  | <u>-</u>          |
| Total                                  |                 | <u>197,716,190</u> | <u>50,810,338</u> |

- (1) Corresponds to the investment in Larrain Vial Corredora de Bolsa S.A. amounting to ThCh\$25,750,000 maturing on January 25, 2021; in Finanzas y Negocios S.A. Corredores de Bolsa amounting to ThCh\$2,500,000 maturing on January 28, 2021; and in Finanzas y Negocios S.A. Corredores de Bolsa as intermediary through Compass Deuda Chilena, amounting to ThCh\$5,000,000 maturing on January 28, 2021.

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, 2020 and 2019, financial instruments and fair value classified by nature and category are detailed as follows:

December 31, 2020

| 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                  | Fair value |               |         | Total         |
|---|------|---|---|--------------------|------------------------|------------------------|------------|---------------|---------|---------------|
|   |      |   |   |                    |                        |                        | Level 1    | Level 2       | Level 3 |               |
| <b>Financial assets not measured at fair value</b>      |      |   |   |                    |                        |                        |            |               |         |               |
| Cash and cash equivalents                               | 6    | -   | -   | 197,716,190        | -                      | 197,716,190            | -          | -             | -       | -             |
| Other current financial assets                          | 7    | -   | -   | 18,453             | -                      | 18,453                 | -          | -             | -       | -             |
| Trade and other receivables, current                    | 9    | -   | -   | 91,520,384         | -                      | 91,520,384             | -          | -             | -       | -             |
| Receivables due from related parties                    | 10   | -   | -   | 15,845,246         | -                      | 15,845,246             | -          | -             | -       | -             |
| Other non-current financial assets                      | 7    | -   | -   | 258,918            | -                      | 258,918                | -          | -             | -       | -             |
| Receivables, non-current                                | 9    | -   | -   | 1,731,375          | -                      | 1,731,375              | -          | -             | -       | -             |
|   |      | -   | -   | <b>307,090,566</b> | -                      | <b>307,090,566</b>     |            |               |         |               |
| <b>Financial liabilities not measured at fair value</b> |      |   |   |                    |                        |                        |            |               |         |               |
| Other current financial liabilities                     | 18   | -   | -   | -                  | (206,317,781)          | (206,317,781)          | -          | (206,933,103) | -       | (206,933,103) |
| Trade and other payables                                | 19   | -   | -   | -                  | (362,548,985)          | (362,548,985)          | -          | -             | -       | -             |
| Payables due to related parties, current                | 10   | -   | -   | -                  | (1,152,316)            | (1,152,316)            | -          | -             | -       | -             |
| Other non-current financial liabilities                 | 18   | -   | -   | -                  | (848,123,094)          | (848,123,094)          | -          | (845,395,235) | -       | (845,395,235) |
| Payables, non-current                                   | 19   | -   | -   | -                  | (14,093)               | (14,093)               | -          | -             | -       | -             |
|   |      | -   | -   | -                  | <b>(1,418,156,269)</b> | <b>(1,418,156,269)</b> |            |               |         |               |



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**December 31, 2019**

|   | Note | Designated at fair value through profit or loss | Designated at fair value through other comprehensive income | Amortized cost     | Financial liabilities  | Total                  | Fair value |               |         | Total         |
|---|------|---|---|--------------------|------------------------|------------------------|------------|---------------|---------|---------------|
|   |      |   |   |                    |                        |                        | Level 1    | Level 2       | Level 3 |               |
| In thousands of Chilean pesos                           |      |   |   |                    |                        |                        |            |               |         |               |
| <b>Financial assets not measured at fair value</b>      |      |   |   |                    |                        |                        |            |               |         |               |
| Cash and cash equivalents                               | 6    | -   | -   | 50,810,338         | -                      | 50,810,338             | -          | -             | -       | -             |
| Other current financial assets                          | 7    | -   | -   | 20,556             | -                      | 20,556                 | -          | -             | -       | -             |
| Trade and other receivables, current                    | 9    | -   | -   | 91,813,009         | -                      | 91,813,009             | -          | -             | -       | -             |
| Receivables due from related parties                    | 10   | -   | -   | 1,525,491          | -                      | 1,525,491              | -          | -             | -       | -             |
| Other non-current financial assets                      | 7    | -   | -   | 250,047            | -                      | 250,047                | -          | -             | -       | -             |
| Receivables, non-current                                | 9    | -   | -   | 1,525,368          | -                      | 1,525,368              | -          | -             | -       | -             |
|   |      | -   | -   | <b>145,944,809</b> | -                      | <b>145,944,809</b>     |            |               |         |               |
| <b>Financial liabilities not measured at fair value</b> |      |   |   |                    |                        |                        |            |               |         |               |
| Other current financial liabilities                     | 18   | -   | -   | -                  | (139,326,993)          | (139,326,993)          | -          | (139,475,088) | -       | (139,475,088) |
| Trade and other payables                                | 19   | -   | -   | -                  | (382,858,400)          | (382,858,400)          | -          | -             | -       | -             |
| Payables due to related parties, current                | 10   | -   | -   | -                  | (1,878,721)            | (1,878,721)            | -          | -             | -       | -             |
| Other non-current financial liabilities                 | 18   | -   | -   | -                  | (790,225,109)          | (790,225,109)          | -          | (819,673,267) | -       | (819,673,267) |
| Payables, non-current                                   | 19   | -   | -   | -                  | (55,961)               | (55,961)               | -          | -             | -       | -             |
|   |      | -   | -   | -                  | <b>(1,314,345,184)</b> | <b>(1,314,345,184)</b> |            |               |         |               |



## 7.2 Derivative Instruments

As December 31, 2020 and 2019, the Company records no derivative instruments.

## 7.3 Subleases

As part of the Company's plan to financially strengthen and improve competitiveness, SMU sub-leases the stores it does not use within its regular supermarket operations.

### **General description of the main terms and conditions of the sub-lease contracts:**

- Termination, renewals and amendments:

In relation to the agreements, their lives generally range between 15 and 20 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 3% of the stores' net sales.

### **Contingent rents recognized as income**

For the years ended December 31, 2020 and 2019, the Company has recognized no income in profit or loss for the year related to contingent rents for variable sublease payments.



**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:

| <b>Term</b>  | <b>12.31.2020</b>           | <b>12.31.2019</b>           |
|--------------|-----------------------------|-----------------------------|
|              | <b>Amount<br/>committed</b> | <b>Amount<br/>committed</b> |
|              | ThCh\$                      | ThCh\$                      |
| 0 to 1 year  | 14,283,004                  | 15,284,207                  |
| 1 to 5 years | 19,328,634                  | 20,748,689                  |
| Over 5 years | 6,730,092                   | 11,001,100                  |
| <b>Total</b> | <b><u>40,341,730</u></b>    | <b><u>47,033,996</u></b>    |

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## 8. OTHER NON-FINANCIAL ASSETS

As of December 31, 2020 and 2019, this caption is composed of the following:

|                               | <b>Current</b>    |                   | <b>Non-current</b> |                   |
|-------------------------------|-------------------|-------------------|--------------------|-------------------|
|                               | <b>12.31.2020</b> | <b>12.31.2019</b> | <b>12.31.2020</b>  | <b>12.31.2019</b> |
|                               | ThCh\$            | ThCh\$            | ThCh\$             | ThCh\$            |
| Prepaid insurance (*)         | 1,329,848         | 469,168           | -                  | -                 |
| Value-added tax fiscal credit | 6,847,016         | 13,432,248        | -                  | -                 |
| Performance bond              | 275,695           | 198,655           | -                  | -                 |
| Advances to foreign suppliers | 2,032,561         | 2,171,418         | -                  | -                 |
| Lease guarantees              | -                 | -                 | 2,442,720          | 2,178,352         |
| Other non-financial assets    | 2,206,712         | 1,683,948         | -                  | -                 |
| <b>Total</b>                  | <b>12,691,832</b> | <b>17,955,437</b> | <b>2,442,720</b>   | <b>2,178,352</b>  |

(\*) Insurance policies were renewed on January 31, 2020 for a 12-month period. During January 2021, the policies were extended to April 30, 2021.



## 9. TRADE AND OTHER RECEIVABLES, NET

As of December 31, 2020 and 2019, this caption is composed of the following:

|                       | 12.31.2020        |                       | 12.31.2019        |                       |
|-----------------------|-------------------|-----------------------|-------------------|-----------------------|
|                       | Current<br>ThCh\$ | Non-current<br>ThCh\$ | Current<br>ThCh\$ | Non-current<br>ThCh\$ |
| Trade receivables     | 47,763,330        | -                     | 55,703,849        | -                     |
| Other receivables (1) | 48,648,305        | 1,731,375             | 40,727,726        | 1,525,368             |
| Impairment (2)        | (4,891,251)       | -                     | (4,618,566)       | -                     |
| Total                 | <u>91,520,384</u> | <u>1,731,375</u>      | <u>91,813,009</u> | <u>1,525,368</u>      |

- (1) Mainly corresponds to the recognition of the insurance refund for damages as a result of vandalism occurred starting from October 18, amounting to ThCh\$40,178,649. This amount corresponds to the first estimate of the claims adjuster as of December 31, 2019, plus the Company's conservative estimation for the incidents occurred during 2020, which includes refunding all expenses recognized and the damages for stoppage. The Company has worked intensely since the occurrence of the claims, submitting all the supporting documentation requested by the adjuster, in order to have the claims closed as soon as possible, including the analyses requested and questions raised by the adjuster, in order to receive the payment for the claims at the earliest opportunity available.

In addition, there are short-term and long-term receivables for the sale of stores of TDLC to Network Retail S.p.A., receivables from employees related to salary advances and loans and other receivables.

- (2) Mainly corresponds to the allowance for 100% of accounts receivable from Network Retail S.p.A, related the balance of the selling price of Bigger S.p.A. which amounts to ThCh\$3,137,331 for both periods.

The criterion for the impairment of the portfolio is described in notes 3 and 4 (i).



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

As of December 31, 2020

|                           | Maturities as of 12.31.2020 (Current) |                  |                  |                   | Maturities as of 12.31.2020 (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         | 45,613,483                            | 397,941          | 1,751,906        | 47,763,330        | -   | -              | -             | -                |
| Other accounts receivable | 46,409,111                            | 671,679          | 1,567,515        | 48,648,305        | 1,677,280                                 | 8,637          | 45,458        | 1,731,375        |
| <b>Total gross</b>        | <b>92,022,594</b>                     | <b>1,069,620</b> | <b>3,319,421</b> | <b>96,411,635</b> | <b>1,677,280</b>                          | <b>8,637</b>   | <b>45,458</b> | <b>1,731,375</b> |

As of December 31, 2019

|                           | Maturities as of 12.31.2019 (Current) |                  |                  |                   | Maturities as of 12.31.2019 (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         | 54,368,671                            | 209,203          | 1,125,975        | 55,703,849        | -   | -              | -             | -                |
| Other accounts receivable | 37,861,631                            | 998,021          | 1,868,074        | 40,727,726        | 1,476,514                                 | 15,580         | 33,274        | 1,525,368        |
| <b>Total gross</b>        | <b>92,230,302</b>                     | <b>1,207,224</b> | <b>2,994,049</b> | <b>96,431,575</b> | <b>1,476,514</b>                          | <b>15,580</b>  | <b>33,274</b> | <b>1,525,368</b> |

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.

As of December 31, 2020 and 2019, changes in allowance accounts for impairment losses are as follows:

|                                       | 12.31.2020       | 12.31.2019       |
|---------------------------------------|------------------|------------------|
|                                       | ThCh\$           | ThCh\$           |
| Opening balance                       | 4,618,566        | 4,295,257        |
| Increase in the allowance             | 575,369          | 408,580          |
| Use of the allowance (Write-offs) (*) | (302,684)        | (85,271)         |
| <b>Total</b>                          | <b>4,891,251</b> | <b>4,618,566</b> |

(\*) During the year ended December 31, 2020, the Company recognized write-offs of receivables of ThCh\$302,684 (ThCh\$85,271 during the year ended December 31, 2019). All amounts written off were included by 100% in the allowance for doubtful accounts.

Movements in the balance of the allowance for doubtful accounts for the years ended December 31, 2020 and 2019 are detailed as follows:

|  | Twelve-month period ended |             |
|--|---------------------------|-------------|
|  | 12.31.2020                | 31.12.20219 |
|  | ThCh\$                    | ThCh\$      |
| Allowance for doubtful accounts, portfolio | 575,369                   | 408,580     |
| Amounts written-off for the period         | (302,684)                 | (85,271)    |



As of December 31, 2020 and 2019, the detail of trade receivables by invoices and checks and covenants, by aging tranche and allowance for doubtful accounts associated with the supermarket segment, is as follows:

| Trade receivables:         | December 31, 2020  |                  |                      |                   | December 31, 2019  |                  |                      |                   |
|----------------------------|--------------------|------------------|----------------------|-------------------|--------------------|------------------|----------------------|-------------------|
|                            | Invoices<br>ThCh\$ | Checks<br>ThCh\$ | Agreements<br>ThCh\$ | Total<br>ThCh\$   | Invoices<br>ThCh\$ | Checks<br>ThCh\$ | Agreements<br>ThCh\$ | Total<br>ThCh\$   |
| <b>Delinquency tranche</b> |                    |                  |                      |                   |                    |                  |                      |                   |
| Current                    | 41,332,540         | -                | -                    | 41,332,540        | 49,662,432         | 364              | -                    | 49,662,796        |
| Tranche 1 (1-30 days)      | 2,747,401          | 36,296           | 3,415                | 2,787,112         | 3,518,638          | 59,862           | -                    | 3,578,500         |
| Tranche 2 (31-60 days)     | 821,525            | 6,697            | 17,613               | 845,835           | 477,335            | 38,802           | -                    | 516,137           |
| Tranche 3 (61-90 days)     | 635,283            | 3,790            | 8,923                | 647,996           | 482,186            | 19,098           | -                    | 501,284           |
| Tranche 4 (91-120 days)    | 113,423            | 2,881            | 9,995                | 126,299           | 119,984            | 12,832           | -                    | 132,816           |
| Tranche 5 (121-150 days)   | 161,810            | 2,706            | 8,707                | 173,223           | 69,086             | 1,361            | -                    | 70,447            |
| Tranche 6 (151-180 days)   | 88,474             | 5,887            | 4,058                | 98,419            | 17,470             | 2,044            | -                    | 19,514            |
| Tranche 7 (181-210 days)   | 97,614             | 4,121            | 41,506               | 143,241           | 122,866            | 10,752           | -                    | 133,618           |
| Tranche 8 (211-250 days)   | 93,559             | 8,634            | 76,649               | 178,842           | 18,003             | 51,276           | -                    | 69,279            |
| Tranche 9 (Over 250 days)  | 756,886            | 388,647          | 284,290              | 1,429,823         | 601,332            | 418,126          | -                    | 1,019,458         |
| <b>Total</b>               | <b>46,848,515</b>  | <b>459,659</b>   | <b>455,156</b>       | <b>47,763,330</b> | <b>55,089,332</b>  | <b>614,517</b>   | <b>-</b>             | <b>55,703,849</b> |

**Allowance for impairment of trade receivable portfolio:**

| Delinquency tranche       | December 31, 2020  |                  |                      |                  | December 31, 2019  |                  |                      |                  |
|---------------------------|--------------------|------------------|----------------------|------------------|--------------------|------------------|----------------------|------------------|
|                           | Invoices<br>ThCh\$ | Checks<br>ThCh\$ | Agreements<br>ThCh\$ | Total<br>ThCh\$  | Invoices<br>ThCh\$ | Checks<br>ThCh\$ | Agreements<br>ThCh\$ | Total<br>ThCh\$  |
| Current                   | 39,617             | -                | -                    | 39,617           | 178,165            | -                | -                    | 178,165          |
| Tranche 1 (1-30 days)     | 20,626             | 1,577            | 64                   | 22,267           | 136,690            | 1,314            | -                    | 138,004          |
| Tranche 2 (31-60 days)    | 20,153             | 381              | 748                  | 21,282           | 14,386             | 1,273            | -                    | 15,659           |
| Tranche 3 (61-90 days)    | 24,893             | 337              | 784                  | 26,014           | 17,062             | 713              | -                    | 17,775           |
| Tranche 4 (91-120 days)   | 8,168              | 749              | 1,080                | 9,997            | 11,354             | 1,158            | -                    | 12,512           |
| Tranche 5 (121-150 days)  | 23,385             | 703              | 1,753                | 25,841           | 12,271             | 221              | -                    | 12,492           |
| Tranche 6 (151-180 days)  | 33,363             | 1,631            | 543                  | 35,537           | 6,163              | 428              | -                    | 6,591            |
| Tranche 7 (181-210 days)  | 37,033             | 1,142            | 19,675               | 57,850           | 19,348             | 2,392            | -                    | 21,740           |
| Tranche 8 (211-250 days)  | 88,186             | 8,634            | 60,674               | 157,494          | 12,167             | 51,276           | -                    | 63,443           |
| Tranche 9 (Over 250 days) | 718,778            | 388,647          | 250,596              | 1,358,021        | 596,728            | 418,126          | -                    | 1,014,854        |
| <b>Total</b>              | <b>1,014,202</b>   | <b>403,801</b>   | <b>335,917</b>       | <b>1,753,920</b> | <b>1,004,334</b>   | <b>476,901</b>   | <b>-</b>             | <b>1,481,235</b> |

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

**December 31, 2020**

| Trade and other receivables      | Delinquency in days |                  |                 |                 |                  |                   |                   |                   |                   |                    |                    |
|----------------------------------|---------------------|------------------|-----------------|-----------------|------------------|-------------------|-------------------|-------------------|-------------------|--------------------|--------------------|
|                                  | Current<br>ThCh\$   | 1-30<br>ThCh\$   | 31-60<br>ThCh\$ | 61-90<br>ThCh\$ | 91-120<br>ThCh\$ | 121-150<br>ThCh\$ | 151-180<br>ThCh\$ | 181-210<br>ThCh\$ | 211-250<br>ThCh\$ | Over 250<br>ThCh\$ | Total<br>ThCh\$    |
| Trade receivables, gross         | 41,332,540          | 2,787,112        | 845,835         | 647,996         | 126,299          | 173,223           | 98,419            | 143,241           | 178,842           | 1,429,823          | 47,763,330         |
| Allowance account for impairment | (39,617)            | (22,267)         | (21,282)        | (26,014)        | (9,997)          | (25,841)          | (35,537)          | (57,850)          | (157,494)         | (1,358,021)        | (1,753,920)        |
| Other receivables, gross (1)     | 47,242,349          | -                | -               | -               | -                | -                 | -                 | -                 | -                 | 3,137,331          | 50,379,680         |
| Allowance account for impairment | -                   | -                | -               | -               | -                | -                 | -                 | -                 | -                 | (3,137,331)        | (3,137,331)        |
| <b>Total gross</b>               | <b>88,574,889</b>   | <b>2,787,112</b> | <b>845,835</b>  | <b>647,996</b>  | <b>126,299</b>   | <b>173,223</b>    | <b>98,419</b>     | <b>143,241</b>    | <b>178,842</b>    | <b>4,567,154</b>   | <b>98,143,010</b>  |
| <b>Total provision</b>           | <b>(39,617)</b>     | <b>(22,267)</b>  | <b>(21,282)</b> | <b>(26,014)</b> | <b>(9,997)</b>   | <b>(25,841)</b>   | <b>(35,537)</b>   | <b>(57,850)</b>   | <b>(157,494)</b>  | <b>(4,495,352)</b> | <b>(4,891,251)</b> |

(1) Includes mainly insurance receivables amounting to ThCh\$40,178,649; for the sale of Bigger stores amounting to ThCh\$3,137,331, which is 100% accrued; and receivables from employees amounting to ThCh\$4,738,048.

**December 31, 2019**

| Trade and other receivables      | Delinquency in days |                  |                 |                 |                  |                   |                   |                   |                   |                    |                    |
|----------------------------------|---------------------|------------------|-----------------|-----------------|------------------|-------------------|-------------------|-------------------|-------------------|--------------------|--------------------|
|                                  | Current<br>ThCh\$   | 1-30<br>ThCh\$   | 31-60<br>ThCh\$ | 61-90<br>ThCh\$ | 91-120<br>ThCh\$ | 121-150<br>ThCh\$ | 151-180<br>ThCh\$ | 181-210<br>ThCh\$ | 211-250<br>ThCh\$ | Over 250<br>ThCh\$ | Total<br>ThCh\$    |
| Trade receivables, gross         | 49,662,796          | 3,578,500        | 516,137         | 501,284         | 132,816          | 70,447            | 19,514            | 133,618           | 69,279            | 1,019,458          | 55,703,849         |
| Allowance account for impairment | (178,165)           | (138,004)        | (15,659)        | (17,775)        | (12,512)         | (12,492)          | (6,591)           | (21,740)          | (63,443)          | (1,014,854)        | (1,481,235)        |
| Other receivables, gross (2)     | 39,115,763          | -                | -               | -               | -                | -                 | -                 | -                 | -                 | 3,137,331          | 42,253,094         |
| Allowance account for impairment | -                   | -                | -               | -               | -                | -                 | -                 | -                 | -                 | (3,137,331)        | (3,137,331)        |
| <b>Total gross</b>               | <b>88,778,559</b>   | <b>3,578,500</b> | <b>516,137</b>  | <b>501,284</b>  | <b>132,816</b>   | <b>70,447</b>     | <b>19,514</b>     | <b>133,618</b>    | <b>69,279</b>     | <b>4,156,789</b>   | <b>97,956,943</b>  |
| <b>Total provision</b>           | <b>(178,165)</b>    | <b>(138,004)</b> | <b>(15,659)</b> | <b>(17,775)</b> | <b>(12,512)</b>  | <b>(12,492)</b>   | <b>(6,591)</b>    | <b>(21,740)</b>   | <b>(63,443)</b>   | <b>(4,152,185)</b> | <b>(4,618,566)</b> |

(2) Includes mainly insurance receivables amounting to ThCh\$32,778,092; for the sale of Bigger stores amounting to ThCh\$3,137,331, which is 100% accrued; and receivables from employees amounting to ThCh\$5,522,769.

Information related to accounts with renegotiated terms and regular customers is as follows:

| Delinquency tranches in days | Balance as of 12.31.2020 |                     |                       |                     |                       |                     | Balance as of 12.31.2019 |                     |                       |                     |                       |                     |
|------------------------------|--------------------------|---------------------|-----------------------|---------------------|-----------------------|---------------------|--------------------------|---------------------|-----------------------|---------------------|-----------------------|---------------------|
|                              | Regular portfolio        |                     | With negotiated terms |                     | Total gross portfolio |                     | Regular portfolio        |                     | With negotiated terms |                     | 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 (*)                  | 645                      | 41,332,540          | -                     | -                   | 645                   | 41,332,540          | 617                      | 49,662,796          | -                     | -                   | 617                   | 49,662,796          |
| 1-30 days                    | 866                      | 2,783,697           | 4                     | 3,415               | 870                   | 2,787,112           | 717                      | 3,578,500           | -                     | -                   | 717                   | 3,578,500           |
| 31-60 days                   | 336                      | 828,222             | 9                     | 17,613              | 345                   | 845,835             | 299                      | 516,137             | -                     | -                   | 299                   | 516,137             |
| 61-90 days                   | 177                      | 639,073             | 10                    | 8,923               | 187                   | 647,996             | 170                      | 501,284             | -                     | -                   | 170                   | 501,284             |
| 91-120 days                  | 109                      | 116,304             | 9                     | 9,995               | 118                   | 126,299             | 104                      | 132,816             | -                     | -                   | 104                   | 132,816             |
| 121-150 days                 | 85                       | 164,516             | 16                    | 8,707               | 101                   | 173,223             | 43                       | 70,447              | -                     | -                   | 43                    | 70,447              |
| 151-180 days                 | 59                       | 94,361              | 17                    | 4,058               | 76                    | 98,419              | 26                       | 19,514              | -                     | -                   | 26                    | 19,514              |
| 181-210 days                 | 78                       | 101,735             | 16                    | 41,506              | 94                    | 143,241             | 43                       | 133,618             | -                     | -                   | 43                    | 133,618             |
| 211-250 days                 | 62                       | 102,193             | 26                    | 76,649              | 88                    | 178,842             | 28                       | 69,279              | -                     | -                   | 28                    | 69,279              |
| Over 250 days                | 890                      | 1,145,533           | 40                    | 284,290             | 930                   | 1,429,823           | 420                      | 1,019,458           | -                     | -                   | 420                   | 1,019,458           |
| <b>Total</b>                 | <b>3,307</b>             | <b>47,308,174</b>   | <b>147</b>            | <b>455,156</b>      | <b>3,454</b>          | <b>47,763,330</b>   | <b>2,467</b>             | <b>55,703,849</b>   | <b>-</b>              | <b>-</b>            | <b>2,467</b>          | <b>55,703,849</b>   |

(\*) Includes receivables due from Transbank of ThCh\$38,998,737 for credit card payments and meal vouchers (ThCh\$46,194,348 as of December 31, 2019)

The Company has a credit insurance policy for certain documents, and in the event of default by customers, a claim is submitted for the insurance policy to cover such payments. Renegotiated terms with Customers are established through an Agreement; the collection thereof is backed by Checks and/or Promissory Notes. The establishment of an Agreement arises from a Customer's inability to comply with their payment commitments at a certain date, for one or several Invoices which are necessarily not covered by a credit insurance policy. In the event that the Customer enters into an Agreement, all past due and current debt, regardless of its type (Rebates, Real Estate, Credit Notes, Other Receivables, Direct Credit, etc.) is consolidated into the Agreement. The allowance made under the Agreement corresponds to the sum of the individual allowance accounts for the Invoices comprising the agreement, maintaining their original aging, type of risk and initial amount past due, as per the Company's provision policy.



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

|                                       | Balances as of<br>12.31.2020 |                  | Balances as of<br>12.31.2019 |                  |
|---------------------------------------|------------------------------|------------------|------------------------------|------------------|
|                                       | Number of<br>customers       | Amount<br>ThCh\$ | Number of<br>customers       | Amount<br>ThCh\$ |
| Notes receivables disputed            | 549                          | 459,660          | 717                          | 614,518          |
| Notes receivables in legal collection | -                            | -                | 17                           | 62,763           |
| <b>Total</b>                          | <b>549</b>                   | <b>459,660</b>   | <b>734</b>                   | <b>677,281</b>   |

As of December 31, 2020 and 2019, the allowance for doubtful accounts and amounts written off are detailed as follows:

|  | 12.31.2020<br>ThCh\$ | 12.31.2019<br>ThCh\$ |
|--|----------------------|----------------------|
| Allowance for doubtful accounts, portfolio | 575,369              | 408,580              |
| Amounts written-off for the period (*)     | (302,684)            | (85,271)             |

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

As of December 31, 2020 and 2019, 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 tranche           | December 31, 2020 |               |               |              | December 31, 2019 |               |              |              |
|-------------------------------|-------------------|---------------|---------------|--------------|-------------------|---------------|--------------|--------------|
|                               | Invoices          | Checks        | Agreements    | Total        | Invoices          | Checks        | Agreements   | Total        |
| Current                       | 0.10%             | 0.00%         | 0.00%         | 0.10%        | 0.36%             | 0.00%         | 0.00%        | 0.36%        |
| Tranche 1 (1-30 days)         | 0.75%             | 4.34%         | 1.87%         | 0.80%        | 3.88%             | 2.20%         | 0.00%        | 3.86%        |
| Tranche 2 (31-60 days)        | 2.45%             | 5.69%         | 4.25%         | 2.52%        | 3.01%             | 3.28%         | 0.00%        | 3.03%        |
| Tranche 3 (61-90 days)        | 3.92%             | 8.89%         | 8.79%         | 4.01%        | 3.54%             | 3.73%         | 0.00%        | 3.55%        |
| Tranche 4 (91-120 days)       | 7.20%             | 26.00%        | 10.81%        | 7.92%        | 9.46%             | 9.02%         | 0.00%        | 9.42%        |
| Tranche 5 (121-150 days)      | 14.45%            | 25.98%        | 20.13%        | 14.92%       | 17.76%            | 16.24%        | 0.00%        | 17.73%       |
| Tranche 6 (151-180 days)      | 37.71%            | 27.71%        | 13.38%        | 36.11%       | 35.28%            | 20.94%        | 0.00%        | 33.78%       |
| Tranche 7 (181-210 days)      | 37.94%            | 27.71%        | 47.40%        | 40.39%       | 15.75%            | 22.25%        | 0.00%        | 16.27%       |
| Tranche 8 (211-250 days)      | 94.26%            | 100.00%       | 79.16%        | 88.06%       | 67.58%            | 100.00%       | 0.00%        | 91.58%       |
| Tranche 9 (Over 250 days)     | 94.97%            | 100.00%       | 88.15%        | 94.98%       | 99.23%            | 100.00%       | 0.00%        | 99.55%       |
| <b>Weighted average total</b> | <b>2.16%</b>      | <b>87.85%</b> | <b>73.80%</b> | <b>3.67%</b> | <b>1.82%</b>      | <b>77.61%</b> | <b>0.00%</b> | <b>2.66%</b> |





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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    | 12.31.2020        |                                   | 12.31.2019        |                                   |
|------------------------|-------------------|-----------------------------------|-------------------|-----------------------------------|
|                        | Regular portfolio | Portfolio with renegotiated terms | Regular portfolio | Portfolio with renegotiated terms |
| Current                | 0.10%             | 0.00%                             | 0.36%             | 0.00%                             |
| 1-30 days              | 0.80%             | 1.87%                             | 3.86%             | 0.00%                             |
| 31-60 days             | 2.48%             | 4.25%                             | 3.03%             | 0.00%                             |
| 61-90 days             | 3.95%             | 8.79%                             | 3.55%             | 0.00%                             |
| 91-120 days            | 7.67%             | 10.81%                            | 9.42%             | 0.00%                             |
| 121-150 days           | 14.64%            | 20.13%                            | 17.73%            | 0.00%                             |
| 151-180 days           | 37.09%            | 13.38%                            | 33.78%            | 0.00%                             |
| 181-210 days           | 37.52%            | 47.40%                            | 16.27%            | 0.00%                             |
| 211-250 days           | 94.74%            | 79.16%                            | 91.58%            | 0.00%                             |
| Over 250 days          | <u>96.67%</u>     | <u>88.15%</u>                     | <u>99.55%</u>     | <u>0.00%</u>                      |
| Weighted average total | <u>3.00%</u>      | <u>73.80%</u>                     | <u>2.66%</u>      | <u>0.00%</u>                      |

As of December 31, 2020 and 2019, allowance account/portfolio risk ratios are as follows:

| Risk Ratio            |   | 12.31.2020 | 12.31.2019 |
|-----------------------|---|------------|------------|
| Allowance / Portfolio | = | 3.67%      | 2.66%      |
| Write-off / Portfolio | = | 0.63%      | 0.15%      |

Doubtful account risk factor matrixes used by the Group considers the following variables:

|                  |   |
|------------------|---|
| Class            | : Supermarket                                     |
| Type of notes    | : Invoice or Checks                               |
| Aging of debt    | : Performing portfolio and monthly aging tranches |
| Credit insurance | : With and without credit insurance               |

The Group is involved in the retail credit card financial business both directly and indirectly through Unicard S.A. (49% of ownership).

## 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, 2020 and 2019, 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          |                      |
|--------------|---|-------------------|---------|----------|----------------------|----------------------|----------------------|----------------------|
|              |   |                   |         |          | 12.31.2020<br>ThCh\$ | 12.31.2019<br>ThCh\$ | 12.31.2020<br>ThCh\$ | 12.31.2019<br>ThCh\$ |
| 65.078.221-6 | Fundación Educacional Ven Aprender                      | Related to Parent | Chile   | Ch\$     | -                    | 307                  | -                    | -                    |
| 76.058.352-9 | Vivo Corp S.A.  | Common Parent     | Chile   | Ch\$     | 2,922                | 5,140                | -                    | -                    |
| 76.040.617-1 | Inmobiliaria Boulevard Nueva Costanera S.A.             | Related to Parent | Chile   | Ch\$     | 311                  | -                    | -                    | -                    |
| 76.063.653-3 | Unired S.A. (1)   | Associate         | Chile   | UF       | 113,178              | 457,752              | -                    | -                    |
| 76.086.272-K | Unicard S.A. (2)  | Associate         | Chile   | Ch\$     | 15,178,261           | 478,475              | -                    | 7,000,000            |
| 76.208.961-0 | Inversiones RF S.A.                                     | Common Parent     | Chile   | Ch\$     | 534,390              | 524,549              | -                    | -                    |
| 76.423.368-9 | Formación y Capacitación Descúbreme SpA                 | Related to Parent | Chile   | Ch\$     | -                    | 382                  | -                    | -                    |
| 76.454.856-6 | Unimarc Corredores De Seguros Ltda.                     | Associate         | Chile   | Ch\$     | 6,401                | 38,070               | -                    | -                    |
| 76.862.770-3 | Aeronest S.A.   | Related to Parent | Chile   | Ch\$     | 97                   | 111                  | -                    | -                    |
| 76.891.181-9 | Administradora de Tecnologías y Servicios Unicard Ltda. | Associate         | Chile   | Ch\$     | 9,276                | 18,763               | -                    | -                    |
| 96.541.340-5 | Hotel Corporation of Chile S.A.                         | Common Parent     | Chile   | Ch\$     | -                    | 534                  | -                    | -                    |
| 96.646.430-5 | Distribución y Servicios Meta S.A.                      | Common Parent     | Chile   | Ch\$     | -                    | 36                   | -                    | -                    |
| 96.758.830-K | CorpGroup Interhold SpA                                 | Common Parent     | Chile   | Ch\$     | 410                  | 1,372                | -                    | -                    |
|              | Total   |                   |         |          | <u>15,845,246</u>    | <u>1,525,491</u>     | <u>-</u>             | <u>7,000,000</u>     |

- (1) Unired S.A., is an associate incorporated to collect utility receivables from customers, which can be paid in supermarket cashier's desks or through its website.
- (2) On September 26, 2019, SMU S.A. provided a loan of ThCh\$4,000,000 to Unicard S.A.; and on October 25, 2019, a loan of ThCh\$1,000,000; on November 26, 2019, a loan of ThCh\$1,000,000; and on December 26, 2019, a loan of ThCh\$1,000,000; on January 27, 2020, a loan of ThCh\$2,000,000; on February 26, 2020, a loan of ThCh\$1,000,000; and on December 28, 2020, a loan of ThCh\$6,500,000 to such company, all of which consider a monthly rate of 0.6% and mature on September 26, 2021. Through the reporting date, Unicard S.A. has performed prepayments of ThCh\$1,000,000 and ThCh\$500,000 in 2020.



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

| Tax ID No.   | Company                            | Relationship      | Country | Currency | Current          |                  | Non-current |            |
|--------------|------------------------------------|-------------------|---------|----------|------------------|------------------|-------------|------------|
|              |                                    |                   |         |          | 12.31.2020       | 12.31.2019       | 12.31.2020  | 12.31.2019 |
|              |                                    |                   |         |          | ThCh\$           | ThCh\$           | ThCh\$      | ThCh\$     |
| 65.034.895-8 | Fundacion Descúbreme               | Related to Parent | Chile   | Ch\$     | 7,650            | 5,090            | -           | -          |
| 76.002.124-5 | SR Inmobiliaria S.A.               | Common Parent     | Chile   | UF       | 313,466          | 16,572           | -           | -          |
| 76.058.352-9 | Vivo Corp S.A.                     | Common Parent     | Chile   | Ch\$     | 10,909           | 10,909           | -           | -          |
| 76.063.653-3 | Unired S.A. (1)                    | Associate         | Chile   | Ch\$     | 694,325          | 1,670,333        | -           | -          |
| 76.086.272-K | Unicard S.A.                       | Associate         | Chile   | Ch\$     | 125,966          | 174,903          | -           | -          |
| 96.646.430-5 | Distribución y Servicios Meta S.A. | Common Parent     | Chile   | Ch\$     | -                | 914              | -           | -          |
| Total        |                                    |                   |         |          | <u>1,152,316</u> | <u>1,878,721</u> | <u>-</u>    | <u>-</u>   |

(1) Unired S.A., associate incorporated to collect utility receivables from customers, which can be paid in supermarket cashier's desks.



**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, 2020 and 2019, the effect of such transactions on the statement of comprehensive income is detailed as follows:

| Tax ID No.   | Company                        | Relationship      | Transaction description                    | Accumulated<br>01.01.2020<br>12.31.2020 |  | Accumulated<br>01.01.2019<br>12.31.2019 |  |
|--------------|--------------------------------|-------------------|--|---|--|---|--|
|              |                                |                   |  | Transaction amount<br>ThCh\$            | Effect on profit or loss<br>(debit) credit<br>ThCh\$ | Transaction amount<br>ThCh\$            | Effect on profit or loss<br>(debit) credit<br>ThCh\$ |
| 65.034.895-8 | Fundación Descúbreme           | Related to Parent | Collection                                 | 51,788                                  | -  | 59,048                                  | -  |
| 76.002.124-5 | SR Inmobiliaria S.A.           | Common Parent     | Lease of assets                            | 9,732,059                               | (8,178,201)  | 9,677,655                               | (8,132,483)  |
|              |                                |                   | Shared expenses                            | 1,069,821                               | (899,010)  | 994,381                                 | (835,614)  |
|              |                                |                   | Income from lease of assets                | -                                       | -  | 22,555                                  | 18,954   |
| 76.014.444-4 | Inmobiliarias SRW S.A.         | Common Parent     | Lease of assets                            | 316,004                                 | (265,549)  | 306,897                                 | (257,896)  |
|              |                                |                   | Shared expenses                            | 93,826                                  | (78,846)   | 91,758                                  | (77,108)   |
| 76.014.448-7 | Inmobiliaria SRR S.A.          | Common Parent     | Lease of assets                            | 409,661                                 | (344,253)  | 397,965                                 | (334,424)  |
|              |                                |                   | Shared expenses                            | 149,922                                 | (125,985)  | 141,492                                 | (118,901)  |
| 76.014.452-5 | Inmobiliaria SRB S.A.          | Common Parent     | Lease of assets                            | 412,606                                 | (346,728)  | 400,715                                 | (336,735)  |
| 76.046.651-4 | Inmobiliaria Puente Ltda.      | Common Parent     | Lease of assets                            | 1,545,157                               | (1,298,452)  | 1,494,109                               | (1,255,554)  |
|              |                                |                   | Shared expenses                            | 530,533                                 | (445,826)  | 512,069                                 | (430,310)  |
| 76.050.151-4 | Inmobiliaria Punta Arenas S.A. | Common Parent     | Lease of assets                            | 135,870                                 | (114,177)  | 132,026                                 | (110,946)  |
| 76.058.352-9 | Vivo Corp S.A.                 | Common Parent     | Income from lease of assets                | 53,252                                  | 44,749   | 70,877                                  | 59,561   |
| 76.063.653-3 | Unired S.A.                    | Associate         | Other income                               | 483,136                                 | 412,593  | 639,343                                 | 545,227  |
|              |                                |                   | Adjustment of interest in current accounts | -                                       | -  | 449,678                                 | 449,678  |
|              |                                |                   | Collection of payment of service bills     | 163,452,986                             | -  | 286,271,864                             | -  |
|              |                                |                   | Transfer of funds                          | 164,316,880                             | -  | 286,929,996                             | -  |
|              |                                |                   | Sale of Gift card                          | 5,250                                   | -  | 5,960                                   | -  |
|              |                                |                   | Capitalization                             | -                                       | -  | 7,870,062                               | -  |



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| Tax ID No.   | Company  | Relationship      | Transaction description                              | Accumulated<br>01.01.2020<br>12.31.2020 |   | Accumulated<br>01.01.2019<br>12.31.2019 |   |
|--------------|--|-------------------|--|---|---|---|---|
|              |  |                   |  | Transaction amount<br>ThCh\$            | Effect on<br>profit or loss<br>(debit) credit<br>ThCh\$ | Transaction amount<br>ThCh\$            | Effect on<br>profit or loss<br>(debit) credit<br>ThCh\$ |
| 76.086.272-K | Unicard S.A.   | Associate         | Service commission                                   | 267,971                                 | (225,384)   | 368,591                                 | (311,628)   |
|              |  |                   | Other income   | 1,171,605                               | 1,001,594   | 1,699,611                               | 1,457,304   |
|              |  |                   | Capital contribution                                 | -                                       | -   | 5,077,600                               | -   |
|              |  |                   | Sales of Unimarc cards                               | 20,957,564                              | -   | 31,760,523                              | -   |
|              |  |                   | Loans  | 9,500,000                               | -   | 7,000,000                               | -   |
|              |  |                   | Interests  | 652,100                                 | 652,100   | 98,200                                  | 98,200  |
|              |  |                   | Transfer of funds                                    | 22,556,839                              | -   | 2,809,942                               | -   |
|              |  |                   | Collection   | 22,541,264                              | -   | 2,928,128                               | -   |
|              |  |                   | Sale of Gift card                                    | 8,327                                   | -   | 26,070                                  | -   |
| 76.116.213-6 | Desarrollos Comerciales S.A.                               | Related to Parent | Lease of assets                                      | -                                       | -   | 142,752                                 | (119,960)   |
|              |  |                   | Shared expenses                                      | -                                       | -   | 87,902                                  | (73,867)  |
| 76.118.395-8 | Corp Imagen y Diseño S.A.                                  | Common Parent     | Advisory services                                    | -                                       | -   | 123,816                                 | (123,816)   |
| 76.170.725-6 | Copesa S.A.  | Common Parent     | Advertising  | 95,268                                  | (80,057)  | 233,533                                 | (196,246)   |
| 76.208.961-0 | Inversiones RF S.A.  | Associate         | Capital contribution                                 | 112,989                                 | -   | 925,647                                 | -   |
|              |  |                   | Current account                                      | 9,841                                   | -   | -                                       | -   |
| 76.454.856-6 | Unimarc Corredores De Seguros Ltda.                        | Associate         | Other income   | 87,476                                  | 78,688  | 130,716                                 | 120,898   |
| 76.891.181-9 | Administradora de Tecnologías y Servicios Unicard Ltda.(3) | Associate         | Capital contribution                                 | 682,400                                 | -   | 895,330                                 | -   |
|              |  |                   | Other income   | 83,143                                  | 69,869  | 73,833                                  | 63,370  |
| 96.541.340-5 | Hotel Corporation of Chile S.A.                            | Common Parent     | Sale of goods  | -                                       | -   | 8,942                                   | 7,809   |
| 96.646.430-5 | Distribución y Servicios Meta S.A.                         | Common Parent     | Packing services                                     | 144,520                                 | (121,445)   | 34,065                                  | (28,626)  |
| 96.758.830-K | Corp Group Interhold SpA                                   | Common Parent     | Sale of goods  | 1,987                                   | 1,644   | 7,362                                   | 6,187   |
| 96.763.040-3 | Inmobiliaria Rio Lluta S.A.                                | Common Parent     | Lease of assets                                      | 243,961                                 | (205,010)   | 236,931                                 | (199,101)   |
| 97.023.000-9 | Banco Itau CorpBanca                                       | Related to Parent | Commission for lease of space behind cashier's desks | 3,201,959                               | 3,201,959   | 3,235,889                               | 3,235,889   |
|              |  |                   | Commissions  | 51,256                                  | (43,072)  | 111,750                                 | (93,907)  |



#### **d. Key management personnel and senior management**

Members of senior management and other individuals that are considered management of the SMU Group, as well as the shareholders or natural persons or legal entities they represent have entered into no unusual transactions as of December 31, 2020 and 2019.

The Company is administered by the Board of Directors that is composed of 9 members, who remain in their duties for a 3-year period and may be re-elected.

At the Ordinary Board of Directors' Meeting held on October 29, 2018, the directors agreed to appoint its current Vice-Chairwoman Mrs. Pilar Dañobeitía Estades as the Chairwoman, replacing Mr. Alvaro Saieh Bendeck who was appointed as Vice-Chairman starting on such date.

On May 2, 2020, Mr. Alvaro Saieh Bendeck resigned as Director and Vice-Chairman of the Company. At that same date, the Board appointed Mrs. María Francisca Saieh Guzman as Board Director and Vice-Chairwoman.

The detail of the members of the Board of Directors as of December 31, 2020, is as follows:

- **Mrs. Pilar Dañobeitía 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, 2020, the Board of Directors' Committee was 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, 2020 and 2019, key management personnel and executive compensation amounted to ThCh\$5,145,455 and ThCh\$4,167,495, distributed among 12 and 13 executives for both periods. These amounts include the payment of an annual bonus to executives related to the prior year, and for 2020 they include the payment of the 2017-2019 long-term incentive.



Executives have two variable income systems:

- Short term system: consisting of an annual bonus paid for goal compliance. These goals are defined and approved by the Board of Directors. At each assessment period they are delivered and communicated to each executive.
- Long-term system: consisting of a goal compliance bonus considering a period of three years (2019-2021). Such goals are defined and approved by the Board of Directors and include a retention component and another goal compliance component.

#### **f. Directors' fees**

At the Ordinary Shareholders' Meeting held on April 9, 2020, the shareholders set the monthly compensation for the directors, who will receive an amount of UF 400 for the Chairman, UF 250 for the Vice-Chairman and UF 150 for each director. Additionally, it was agreed to establish the following monthly compensation system for the members of the following committees: Board of Directors' Committee: UF 100; Investment Committee: UF 50; Human Resources Committee: UF 50, and Audit and Risk Committee: UF 50.

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, 2020 and 2019 is as follows:

| <b>Name</b>                  | <b>Position</b> | <b>12.31.2020<br/>ThCh\$</b> | <b>12.31.2019<br/>ThCh\$</b> |
|------------------------------|-----------------|------------------------------|------------------------------|
| Pilar Dañobeitia Estades     | Chairwoman      | 189,219                      | 184,024                      |
| María Francisca Saieh Guzmán | Vice-Chairwoman | 57,602                       | -                            |
| Alejandro Álvarez Aravena    | Director        | 86,063                       | 83,647                       |
| Fernando Del Solar Concha    | Director        | 68,776                       | 66,871                       |
| Abel Bouchon Silva           | Director        | 84,496                       | 80,264                       |
| Juan Andrés Olivos B.        | Director        | 85,976                       | 53,513                       |
| Rodrigo Pérez Mackenna       | Director        | 103,208                      | 100,210                      |
| Tina Rosenfeld Kreisselmeyer | Director        | 103,207                      | 100,254                      |



## 11. INVENTORIES

a. As of December 31, 2020 and 2019, this caption is composed of the following:

|                            | <b>12.31.2020</b>  | <b>12.31.2019</b>  |
|----------------------------|--------------------|--------------------|
|                            | ThCh\$             | ThCh\$             |
| Goods                      | 181,793,170        | 188,806,323        |
| Raw materials              | 929,074            | 1,346,124          |
| Supplies                   | 2,853,186          | 1,571,924          |
| Imports-in-transit         | 4,082,070          | 5,304,925          |
| Allowance for obsolescence | <u>(927,896)</u>   | <u>(1,285,274)</u> |
| Total                      | <u>188,729,604</u> | <u>195,744,022</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

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.

Net realizable value (NRV)

During the year ended December 31, 2020, the amount expended was ThCh\$487,316 as an increase to the allowance, and during the same period through the sale of inventory, ThCh\$533,510 of the allowance has been released.

As of December 31, 2020 and 2019 and, the carrying amount of inventories adjusted at net realizable value is as follows:

|                                     | <b>12.31.2020</b> | <b>12.31.2019</b> |
|-------------------------------------|-------------------|-------------------|
|                                     | ThCh\$            | ThCh\$            |
| Carrying amount                     | 1,232,048         | 2,093,193         |
| Adjustments to net realizable value | <u>(70,274)</u>   | <u>(116,468)</u>  |
| Net realizable value                | <u>1,161,774</u>  | <u>1,976,725</u>  |





## 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, 2020 and 2019, this caption is as follows:

|                           | <b>12.31.2020</b>  | <b>12.31.2019</b>  |
|---------------------------|--------------------|--------------------|
|                           | <b>ThCh\$</b>      | <b>ThCh\$</b>      |
| Opening balance           | 1,285,274          | 3,034,326          |
| Increase in the allowance | 2,417,625          | 4,708,549          |
| Uses of the allowance     | <u>(2,775,003)</u> | <u>(6,457,601)</u> |
| Total                     | <u>927,896</u>     | <u>1,285,274</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, 2020 and 2019, inventory consumptions recognized as costs were as follows:

|  | <b>01.01.2020</b>      | <b>01.01.2019</b>      |
|--|------------------------|------------------------|
|  | <b>12.31.2020</b>      | <b>12.31.2019</b>      |
|  | <b>ThCh\$</b>          | <b>ThCh\$</b>          |
| Costs of inventories recognized for the period | (1,564,396,737)        | (1,553,319,103)        |
| Other costs of inventories                     | <u>(63,056,252)</u>    | <u>(61,847,184)</u>    |
| Total  | <u>(1,627,452,989)</u> | <u>(1,615,166,287)</u> |

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## 12. INCOME TAXES

- a. As of December 31, 2020 and 2019, income tax (expense) recorded in the consolidated statements of comprehensive income is as follows:

| <b>Income tax benefit (expense)</b>  | <b>01.01.2020</b> | <b>01.01.2019</b>  |
|--|-------------------|--------------------|
|  | <b>12.31.2020</b> | <b>12.31.2019</b>  |
|  | ThCh\$            | ThCh\$             |
| Current tax expense  | (932,024)         | (916,212)          |
| Other current tax (expense) benefit  | <u>(15,662)</u>   | <u>(362,170)</u>   |
| Total current income tax expense, net  | <u>(947,686)</u>  | <u>(1,278,382)</u> |
| Deferred tax related to the generation and reversal of temporary differences associated with current taxes | <u>1,286,116</u>  | <u>(3,937,196)</u> |
| Total deferred tax benefit, net  | <u>1,286,116</u>  | <u>(3,937,196)</u> |
| Total  | <u>338,430</u>    | <u>(5,215,578)</u> |

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

|   | <b>01.01.2020</b>  | <b>01.01.2019</b>   |
|---|--------------------|---------------------|
|   | <b>12.31.2020</b>  | <b>12.31.2019</b>   |
|   | ThCh\$             | ThCh\$              |
| Profit (loss) before tax  | 29,489,236         | 39,799,267          |
| Tax loss  | <u>(7,962,094)</u> | <u>(10,745,802)</u> |
| <b>Adjustment to income tax benefit (expense) using the legal rate:</b> |                    |                     |
| Permanent differences   | 8,308,889          | 5,578,849           |
| Additional rate applied to foreign subsidiaries                         | <u>(8,365)</u>     | <u>(48,625)</u>     |
| Total adjustments to income taxes using the legal rate                  | <u>8,300,524</u>   | <u>5,530,224</u>    |
| <b>Tax benefit (expense) using the effective rate</b>                   | <u>338,430</u>     | <u>(5,215,578)</u>  |

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, 2020 and 2019, the detail of current tax assets and liabilities is as follows:

|   | <b>Assets</b>     |                   | <b>Liabilities</b> |                   |
|---|-------------------|-------------------|--------------------|-------------------|
|   | <b>12.31.2020</b> | <b>12.31.2019</b> | <b>12.31.2020</b>  | <b>12.31.2019</b> |
|   | ThCh\$            | ThCh\$            | ThCh\$             | ThCh\$            |
| Income tax expense                          | -                 | -                 | 1,662,518          | 797,941           |
| Monthly provisional income tax payments (*) | 718,900           | 1,253,914         | -                  | -                 |
| Sence credit for training expenses          | 1,718,397         | 1,792,207         | -                  | -                 |
| Prior year recoverable taxes                | 533,876           | 1,216,895         | -                  | -                 |
| <b>Total</b>                                | <b>2,971,173</b>  | <b>4,263,016</b>  | <b>1,662,518</b>   | <b>797,941</b>    |

(\*) As of December 31, 2020 and 2019, the provision for corporate income tax is presented net of monthly provisional income tax payments.

d. As of December 31, 2020 and 2019, deferred tax assets and liabilities are as follows:

| <b>Deferred tax assets, recognized:</b>                    | <b>12.31.2020</b>  | <b>12.31.2019</b>  |
|--|--------------------|--------------------|
|  | ThCh\$             | ThCh\$             |
| Deferred income/revenue                                    | 3,605,843          | 3,770,386          |
| Provisions   | 13,147,140         | 12,691,098         |
| Tax losses   | 403,310,023        | 394,329,276        |
| Intangible assets subject to amortization for tax purposes | 39,466,504         | 49,960,460         |
| <b>Deferred tax assets</b>                                 | <b>459,529,510</b> | <b>460,751,220</b> |
| <b>Deferred tax liabilities, recognized:</b>               | <b>12.31.2020</b>  | <b>12.31.2019</b>  |
|  | ThCh\$             | ThCh\$             |
| Property, plant and equipment                              | 22,163,211         | 25,831,178         |
| Other goodwill   | 243,769            | 393,805            |
| Tax credit difference                                      | -                  | 30,429             |
| Other  | 10,848,236         | 8,850,085          |
| <b>Deferred tax liabilities</b>                            | <b>33,255,216</b>  | <b>35,105,497</b>  |
| <b>Net deferred tax, recognized:</b>                       | <b>426,274,294</b> | <b>425,645,723</b> |



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**e. Deferred tax balances**

As of December 31, 2020 and 2019, net deferred tax assets relate to the following movements:

|   | <b>12.31.2020</b>         | <b>12.31.2019</b>         |
|---|---------------------------|---------------------------|
|   | ThCh\$                    | ThCh\$                    |
| Opening balance of deferred taxes, net                                    | 425,645,723               | 429,024,767               |
| Changes in deferred tax assets and liabilities that affect profit or loss | 1,286,116                 | (3,937,196)               |
| Variance in exchange rate of foreign subsidiary                           | <u>(657,545)</u>          | <u>558,152</u>            |
| Closing balance of deferred taxes, net                                    | <u><u>426,274,294</u></u> | <u><u>425,645,723</u></u> |

The effect on deferred tax assets for the years ended December 31, 2020 and 2019, relates to the following:

|  | <b>01.01.2020</b>     | <b>01.01.2019</b>         |
|--|-----------------------|---------------------------|
|  | <b>12.31.2020</b>     | <b>12.31.2019</b>         |
| <b>Item</b>  | <b>ThCh\$</b>         | <b>ThCh\$</b>             |
| Deferred income/revenue                                    | (164,543)             | (170,787)                 |
| Provisions   | 456,043               | 1,951,310                 |
| Tax losses   | 8,980,747             | 14,691,041                |
| Intangible assets subject to amortization for tax purposes | (10,493,957)          | (9,003,695)               |
| Property, plant and equipment                              | 4,325,511             | (2,772,480)               |
| Deferred tax liabilities related to other                  | (1,998,150)           | (8,771,575)               |
| Other goodwill   | <u>180,465</u>        | <u>138,990</u>            |
| Total effect on profit or loss                             | 1,286,116             | (3,937,196)               |
| Effect on deferred tax translation differences, Peru       | <u>(657,545)</u>      | <u>558,152</u>            |
| Total variation of deferred taxes                          | <u><u>628,571</u></u> | <u><u>(3,379,044)</u></u> |

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

| <b>Item</b>                                   | <b>01.01.2020</b>       | <b>01.01.2019</b>        |
|---|-------------------------|--------------------------|
|   | <b>ThCh\$</b>           | <b>ThCh\$</b>            |
| Consolidated profit or loss                   | (7,962,094)             | (10,745,802)             |
| Price-level adjustment, loss                  | 11,115,378              | 10,768,162               |
| Price-level adjustment, permanent differences | 4,619,007               | 3,196,388                |
| Adjustments for variation of tax result       | <u>1,208,456</u>        | <u>11,472,293</u>        |
| Total   | <u><u>8,980,747</u></u> | <u><u>14,691,041</u></u> |



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### 13. 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, 2020 and 2019 is included below:

#### 12.31.2020

| <b>Company</b>          | <b>Current assets</b><br>ThCh\$ | <b>Non-current assets</b><br>ThCh\$ | <b>Current liabilities</b><br>ThCh\$ | <b>Non-current liabilities</b><br>ThCh\$ | <b>Revenue</b><br>ThCh\$ | <b>Profit or loss for the year</b><br>ThCh\$ |
|-------------------------|---------------------------------|-------------------------------------|--------------------------------------|--|--------------------------|--|
| Inversiones SMU Ltda.   | 461,366,894                     | 1,282,852,903                       | 630,216,760                          | 433,786,839                              | 2,313,329,062            | 49,874,698                                   |
| Inversiones SMU SpA     | 1                               | 13,644                              | 12,148                               | -  | -                        | 392  |
| Omicron SpA             | -                               | 597                                 | 1,660                                | -  | -                        | 15   |
| Inversiones Omega Ltda. | 11,330,676                      | 143,893,247                         | 426,933,055                          | -  | 3,262,770                | (20,721,424)                                 |
| Unidata S.A             | 4,241,905                       | 7,197,621                           | 24,708,019                           | 52,028                                   | 7,913,648                | (881,950)                                    |

#### 12.31.2019

| <b>Company</b>          | <b>Current assets</b><br>ThCh\$ | <b>Non-current assets</b><br>ThCh\$ | <b>Current liabilities</b><br>ThCh\$ | <b>Non-current liabilities</b><br>ThCh\$ | <b>Revenue</b><br>ThCh\$ | <b>Profit or loss for the year</b><br>ThCh\$ |
|-------------------------|---------------------------------|-------------------------------------|--------------------------------------|--|--------------------------|--|
| Inversiones SMU Ltda.   | 431,855,912                     | 1,320,634,417                       | 656,900,517                          | 459,735,126                              | 2,294,964,072            | 56,519,804                                   |
| Inversiones SMU SpA     | 1                               | 13,782                              | 12,678                               | -  | -                        | 5  |
| Omicron SpA             | -                               | 582                                 | 1,660                                | -  | -                        | 16   |
| Inversiones Omega Ltda. | 11,594,136                      | 145,695,086                         | 408,276,930                          | -  | 3,222,039                | (23,850,354)                                 |
| Unidata S.A             | 3,919,234                       | 6,527,679                           | 19,824,048                           | 61,786                                   | 4,869,404                | (955,094)                                    |



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## 14. EQUITY ACCOUNTED INVESTMENTS IN ASSOCIATES

12.31.2020

| Company   | Number of shares | Ownership 12.31.2020 % | Balance as of 01.01.2020 ThCh\$ | Additions ThCh\$ | Profit for the period ThCh\$ | Total 12.31.2020 ThCh\$ |
|---|------------------|------------------------|---------------------------------|------------------|------------------------------|-------------------------|
| Unicard S.A.  | 29,068           | 42.6273%               | 10,591,851                      | -                | (538,157)                    | 10,053,694              |
| Unired S.A.   | 1,218,581        | 48.9999%               | 2,933,734                       | -                | 302,714                      | 3,236,448               |
| Inversiones RF S.A.                                     | 2,231,283        | 11.1000%               | 1,439,997                       | 112,989          | (168,976)                    | 1,384,010               |
| Unimarc Corredores de Seguros Ltda.                     | -                | 42.6295%               | (144,628)                       | -                | (43,103)                     | (187,731)               |
| Administradora de Tecnologías y Servicios Unicard Ltda. | -                | 42.6294%               | (545,008)                       | 682,400          | (507,486)                    | (370,094)               |
| <b>Total</b>  |                  |                        | <b>14,275,946</b>               | <b>795,389</b>   | <b>(955,008)</b>             | <b>14,116,327</b>       |

12.31.2019

| Company   | Number of shares | Ownership 12.31.2020 % | Balance as of 01.01.2020 ThCh\$ | Additions ThCh\$  | Loss for the period ThCh\$ | Total 12.31.2020 ThCh\$ |
|---|------------------|------------------------|---------------------------------|-------------------|----------------------------|-------------------------|
| Unicard S.A.  | 29,068           | 42.6273%               | 7,057,680                       | 5,077,600         | (1,543,429)                | 10,591,851              |
| Unired S.A.   | 1,218,581        | 48.9999%               | (4,879,658)                     | 7,870,062         | (56,670)                   | 2,933,734               |
| Inversiones RF S.A.                                     | 2,118,294        | 11.1000%               | 958,288                         | 925,647           | (443,938)                  | 1,439,997               |
| Unimarc Corredores de Seguros Ltda.                     | -                | 42.6295%               | (104,152)                       | -                 | (40,476)                   | (144,628)               |
| Administradora de Tecnologías y Servicios Unicard Ltda. | -                | 42.6294%               | (193,286)                       | 895,330           | (1,247,052)                | (545,008)               |
| <b>Total</b>  |                  |                        | <b>2,838,872</b>                | <b>14,768,639</b> | <b>(3,331,565)</b>         | <b>14,275,946</b>       |

The detailed information of associates as of December 31, 2020 and 2019 is included below:

12.31.2020

| Company   | Information date | Current assets ThCh\$ | Non-current assets ThCh\$ | Current liabilities ThCh\$ | Non-current liabilities ThCh\$ | Revenue ThCh\$ | Net loss amount ThCh\$ |
|---|------------------|-----------------------|---------------------------|----------------------------|--------------------------------|----------------|------------------------|
| Unicard S.A.  | 12.31.2020       | 31,052,631            | 17,000,529                | 24,319,257                 | 148,995                        | 8,565,186      | (1,262,469)            |
| Unired S.A.   | 12.31.2020       | 13,252,006            | 5,135,897                 | 11,670,647                 | 112,634                        | 3,831,214      | 617,784                |
| Inversiones RF S.A. and Subsidiaries                    | 12.31.2020       | 26,931,981            | 19,795,710                | 26,156,391                 | 358,988                        | 11,203,708     | (2,611,048)            |
| Unimarc Corredores de Seguros Ltda.                     | 12.31.2020       | 88,783                | 207,191                   | 636,369                    | 99,978                         | 159,648        | (101,110)              |
| Administradora de Tecnologías y Servicios Unicard Ltda. | 12.31.2020       | 646,111               | 2,424,805                 | 4,924,439                  | 187,327                        | 2,552,948      | (1,190,313)            |

12.31.2019

| Company   | Information date | Current assets ThCh\$ | Non-current assets ThCh\$ | Current liabilities ThCh\$ | Non-current liabilities ThCh\$ | Revenue ThCh\$ | Net loss amount ThCh\$ |
|---|------------------|-----------------------|---------------------------|----------------------------|--------------------------------|----------------|------------------------|
| Unicard S.A.  | 12.31.2019       | 25,317,397            | 19,924,912                | 3,721,893                  | 16,673,039                     | 7,083,987      | (3,630,347)            |
| Unired S.A.   | 12.31.2019       | 12,676,249            | 4,996,961                 | 11,660,324                 | 26,048                         | 3,404,638      | (115,653)              |
| Inversiones RF S.A. and Subsidiaries                    | 12.31.2019       | 23,269,871            | 21,919,921                | 6,224,881                  | 16,781,384                     | 9,972,986      | (6,834,463)            |
| Unimarc Corredores de Seguros Ltda.                     | 12.31.2019       | 184,874               | 140,793                   | 576,590                    | 88,340                         | 133,361        | (94,947)               |
| Administradora de Tecnologías y Servicios Unicard Ltda. | 12.31.2019       | 663,875               | 1,713,245                 | 4,083,357                  | 26,700                         | 2,755,638      | (2,924,572)            |



## 15. GOODWILL

a. As of December 31, 2020 and 2019, this caption is composed of the following:

| Company                                     | Goowill              |                      | Country |
|---|----------------------|----------------------|---------|
|   | 12.31.2020<br>ThCh\$ | 12.31.2019<br>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   |
| OK Market S.A.                              | 4,010,019            | 4,010,019            | 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                         | 2,531,235            | 3,177,617            | Perú  |
| Sociedad Inversiones P&P S.A.                   | 696,625              | 874,516              | Perú  |
| Supermercados del Sur S.A.                      | <u>342,894,556</u>   | <u>342,894,556</u>   | Chile |
| Total goodwill                                  | <u>661,172,749</u>   | <u>661,997,022</u>   |       |
| Accumulated impairment                          | <u>(186,279,868)</u> | <u>(186,279,868)</u> |       |
| Total   | <u>474,892,881</u>   | <u>475,717,154</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.

**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 an 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 01.01.2020               | 475,717,154        |
| Exchange rate differences arising for the year | <u>(824,273)</u>   |
| Closing balance as of 12.31.2020               | <u>474,892,881</u> |
|  | ThCh\$             |
| Opening balance as of 01.01.2019               | 474,866,906        |
| Exchange rate differences arising for the year | <u>850,248</u>     |
| Closing balance as of 12.31.2019               | <u>475,717,154</u> |



**16. INTANGIBLE ASSETS OTHER THAN GOODWILL**

As of December 31, 2020 and 2019, this caption is composed of the following:

**a. Components of intangible assets**

| <b>12.31.2020</b>                  | <b>Gross values</b> | <b>Accumulated amortization</b> | <b>Accumulated impairment</b> | <b>Total net</b>  |
|------------------------------------|---------------------|---------------------------------|-------------------------------|-------------------|
| <b>Concepts</b>                    | <b>ThCh\$</b>       | <b>ThCh\$</b>                   | <b>ThCh\$</b>                 | <b>ThCh\$</b>     |
| Software                           | 84,557,203          | (65,408,991)                    | -                             | 19,148,212        |
| Lease transfers                    | 9,354,663           | (8,682,767)                     | -                             | 671,896           |
| Unimarc brand                      | 6,455,358           | (2,099,589)                     | -                             | 4,355,769         |
| Mayorista 10 brand                 | 1,622,292           | (494,544)                       | -                             | 1,127,748         |
| Telemercados brand                 | 968,367             | (550,847)                       | -                             | 417,520           |
| Comer brand                        | 902,000             | (902,000)                       | -                             | -                 |
| Maxiahorro brand                   | 714,000             | (97,143)                        | -                             | 616,857           |
| Alvi brand                         | 25,930,632          | (1,694,617)                     | (13,830,000)                  | 10,406,015        |
| Telemercados customer relationship | 12,147,000          | (4,023,000)                     | (8,124,000)                   | -                 |
| Alvi customer relationship         | 67,854,000          | (19,441,786)                    | (32,396,000)                  | 16,016,214        |
| Other (*)                          | 21,601,861          | (14,887,171)                    | -                             | 6,714,690         |
| <b>Intangible assets</b>           | <b>232,107,376</b>  | <b>(118,282,455)</b>            | <b>(54,350,000)</b>           | <b>59,474,921</b> |

  

| <b>12.31.2019</b>                  | <b>Gross values</b> | <b>Accumulated amortization</b> | <b>Accumulated impairment</b> | <b>Total net</b>  |
|------------------------------------|---------------------|---------------------------------|-------------------------------|-------------------|
| <b>Concepts</b>                    | <b>ThCh\$</b>       | <b>ThCh\$</b>                   | <b>ThCh\$</b>                 | <b>ThCh\$</b>     |
| Software                           | 79,169,292          | (61,179,919)                    | -                             | 17,989,373        |
| Lease transfers                    | 9,354,663           | (8,152,739)                     | -                             | 1,201,924         |
| Unimarc brand                      | 6,435,956           | (1,933,769)                     | -                             | 4,502,187         |
| Mayorista 10 brand                 | 1,622,292           | (452,878)                       | -                             | 1,169,414         |
| Telemercados brand                 | 968,367             | (537,279)                       | -                             | 431,088           |
| Comer brand                        | 902,000             | (902,000)                       | -                             | -                 |
| Maxiahorro brand                   | 714,000             | (77,714)                        | -                             | 636,286           |
| Alvi brand                         | 25,930,632          | (1,351,215)                     | (13,830,000)                  | 10,749,417        |
| Telemercados customer relationship | 12,147,000          | (3,928,851)                     | (8,124,000)                   | 94,149            |
| Alvi customer relationship         | 67,854,000          | (17,985,765)                    | (32,396,000)                  | 17,472,235        |
| Other (*)                          | 21,615,341          | (10,116,210)                    | -                             | 11,499,131        |
| <b>Intangible assets</b>           | <b>226,713,543</b>  | <b>(106,618,339)</b>            | <b>(54,350,000)</b>           | <b>65,745,204</b> |

(\*) This relates mainly to the Operating and Business Efficiency Project (CIMA) for a net balance of ThCh\$5,966,360 as of December 31, 2020 (ThCh\$9,602,894 as of December 31, 2019) and such other trademarks as Tucapel, Mayorsa, Bryc, Puerto Cristo, Flash Market, among others, for a net balance of ThCh\$748,330 as of December 31, 2020 (ThCh\$1,896,237 as of December 31, 2019).



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**

|                      | <b>Amortization method</b> | <b>Average useful life</b> |
|----------------------|----------------------------|----------------------------|
| 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\$11,858,098 (ThCh\$13,042,542 as of December 31, 2019).

**d. Movements in intangible assets:**

|   | <b>Balance as of<br/>01.01.2020</b> | <b>Increases (*)</b> | <b>Reclassifications</b> | <b>Decreases</b> | <b>Amortization for<br/>the year</b> | <b>Total intangible<br/>assets as of<br/>12.31.2020</b> |
|---|-------------------------------------|----------------------|--------------------------|------------------|--------------------------------------|---|
|   | ThCh\$                              | ThCh\$               | ThCh\$                   | ThCh\$           | ThCh\$                               | ThCh\$  |
| Software                                  | 17,989,373                          | 5,526,976            | 353,864                  | (13,508)         | (4,708,493)                          | 19,148,212  |
| Lease transfers                           | 1,201,924                           | -                    | -                        | -                | (530,028)                            | 671,896   |
| Unimarc brand                             | 4,502,187                           | 19,402               | -                        | -                | (165,820)                            | 4,355,769   |
| Mayorista brand                           | 1,169,414                           | -                    | -                        | -                | (41,666)                             | 1,127,748   |
| Telemercados customer relationship        | 94,149                              | -                    | -                        | -                | (94,149)                             | -   |
| Telemercado brand                         | 431,088                             | -                    | -                        | -                | (13,568)                             | 417,520   |
| Maxiahorro brand                          | 636,286                             | -                    | -                        | -                | (19,429)                             | 616,857   |
| Alvi brand                                | 10,749,417                          | -                    | -                        | -                | (343,402)                            | 10,406,015  |
| Alvi customer relationship                | 17,472,235                          | -                    | -                        | -                | (1,456,021)                          | 16,016,214  |
| Other                                     | 11,499,131                          | 139,323              | (353,864)                | (84,378)         | (4,485,522)                          | 6,714,690   |
| <b>Final balance of intangible assets</b> | <b>65,745,204</b>                   | <b>5,685,701</b>     | <b>-</b>                 | <b>(97,886)</b>  | <b>(11,858,098)</b>                  | <b>59,474,921</b>                                       |

  

|   | <b>Balance as of<br/>01.01.2019</b> | <b>Increases (*)</b> | <b>Reclassifications</b> | <b>Decreases</b> | <b>Amortization for<br/>the year</b> | <b>Total intangible<br/>assets as of<br/>12.31.2019</b> |
|---|-------------------------------------|----------------------|--------------------------|------------------|--------------------------------------|---|
|   | ThCh\$                              | ThCh\$               | ThCh\$                   | ThCh\$           | ThCh\$                               | ThCh\$  |
| Software                                  | 19,503,838                          | 4,002,290            | 469,943                  | (17,673)         | (5,969,025)                          | 17,989,373  |
| Lease transfers                           | 1,691,041                           | -                    | -                        | -                | (489,117)                            | 1,201,924   |
| Unimarc brand                             | 4,655,460                           | 10,912               | -                        | -                | (164,185)                            | 4,502,187   |
| Mayorista brand                           | 1,211,081                           | -                    | -                        | -                | (41,667)                             | 1,169,414   |
| Telemercados customer relationship        | 188,296                             | -                    | -                        | -                | (94,147)                             | 94,149  |
| Telemercado brand                         | 443,208                             | 1,367                | -                        | -                | (13,487)                             | 431,088   |
| Maxiahorro brand                          | 655,714                             | -                    | -                        | -                | (19,428)                             | 636,286   |
| Alvi brand                                | 11,059,663                          | 30,371               | -                        | -                | (340,617)                            | 10,749,417  |
| Alvi customer relationship                | 18,928,254                          | -                    | -                        | -                | (1,456,019)                          | 17,472,235  |
| Other                                     | 14,983,523                          | 1,440,401            | (469,943)                | -                | (4,454,850)                          | 11,499,131  |
| <b>Final balance of intangible assets</b> | <b>73,320,078</b>                   | <b>5,485,341</b>     | <b>-</b>                 | <b>(17,673)</b>  | <b>(13,042,542)</b>                  | <b>65,745,204</b>                                       |

(\*) The increase recorded in Trademarks relates to expenditure performed for protecting such trademarks through the renewal in their registry and custody; such increases are amortized over 10 years, which is the protection term.



## 17. PROPERTY, PLANT AND EQUIPMENT

As of December 31, 2020 and 2019, this caption is composed of the following:

### a. Detail:

| <b>Property, plant and equipment, net:</b>   | <b>12.31.2020</b>    | <b>12.31.2019</b>    |
|--|----------------------|----------------------|
|  | ThCh\$               | ThCh\$               |
| Work in progress                             | 57,581,854           | 54,234,584           |
| Land   | 1,204,764            | 1,242,651            |
| Buildings                                    | 87,456,870           | 88,865,641           |
| Plant and equipment                          | 29,284,344           | 29,084,041           |
| IT equipment                                 | 3,022,291            | 1,832,334            |
| Fixture and fittings                         | 88,053,835           | 90,361,678           |
| Vehicles                                     | 86,852               | 103,621              |
| Other property, plant and equipment          | 8,778,722            | 7,465,332            |
| Rights-of-use                                | <u>417,720,245</u>   | <u>450,095,998</u>   |
| Total property, plant and equipment, net     | <u>693,189,777</u>   | <u>723,285,880</u>   |
| <br>   |                      |                      |
| <b>Property, plant and equipment, gross:</b> | <b>12.31.2020</b>    | <b>12.31.2019</b>    |
|  | ThCh\$               | ThCh\$               |
| Work in progress                             | 57,581,854           | 54,234,584           |
| Land   | 1,204,764            | 1,242,651            |
| Buildings                                    | 119,479,714          | 116,615,463          |
| Plant and equipment                          | 113,258,400          | 110,186,118          |
| IT equipment                                 | 17,357,068           | 15,052,767           |
| Fixture and fittings                         | 182,821,161          | 177,178,798          |
| Vehicles                                     | 1,069,299            | 1,153,714            |
| Other property, plant and equipment          | 36,031,221           | 34,098,109           |
| Rights-of-use                                | <u>638,656,787</u>   | <u>620,806,501</u>   |
| Total property, plant and equipment, gross   | <u>1,167,460,268</u> | <u>1,130,568,705</u> |
| <br>   |                      |                      |
| <b>Accumulated depreciation:</b>             | <b>12.31.2020</b>    | <b>12.31.2019</b>    |
|  | ThCh\$               | ThCh\$               |
| Buildings                                    | (32,022,844)         | (27,749,822)         |
| Plant and equipment                          | (83,974,056)         | (81,102,077)         |
| IT equipment                                 | (14,334,777)         | (13,220,433)         |
| Fixture and fittings                         | (94,767,326)         | (86,817,120)         |
| Vehicles                                     | (982,447)            | (1,050,093)          |
| Other property, plant and equipment          | (27,252,499)         | (26,632,777)         |
| Rights-of-use (*)                            | <u>(220,936,542)</u> | <u>(170,710,503)</u> |
| Total accumulated depreciation               | <u>(474,270,491)</u> | <u>(407,282,825)</u> |



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

|                                    | <b>12.31.2020</b>           | <b>12.31.2019</b>           |
|------------------------------------|-----------------------------|-----------------------------|
|                                    | ThCh\$                      | ThCh\$                      |
| Rights-of-use with purchase option | (10,439,728)                | (8,575,220)                 |
| Rights-of-use                      | <u>(210,496,814)</u>        | <u>(162,135,283)</u>        |
| Total                              | <u><u>(220,936,542)</u></u> | <u><u>(170,710,503)</u></u> |



## b. Movements in Property, Plant and Equipment:

Movements for the years ended December 31, 2020 and 2019, are as follows:

|   | Work in progress | Land      | Buildings   | Plant and equipment | IT equipment | Fixtures and fittings | Vehicles | Other property, plant and equipment | Rights-of-use | Total        |
|---|------------------|-----------|-------------|---------------------|--------------|-----------------------|----------|-------------------------------------|---------------|--------------|
|   | ThCh\$           | ThCh\$    | ThCh\$      | ThCh\$              | ThCh\$       | ThCh\$                | ThCh\$   | ThCh\$                              | ThCh\$        | ThCh\$       |
| <b>Assets</b>                                     |                  |           |             |                     |              |                       |          |                                     |               |              |
| Net balance as of January 1, 2020                 | 54,234,584       | 1,242,651 | 88,865,641  | 29,084,041          | 1,832,334    | 90,361,678            | 103,621  | 7,465,332                           | 450,095,998   | 723,285,880  |
| Additions   | 21,100,937       | -         | 469,657     | 2,693,299           | 645,124      | 723,516               | -        | 820,953                             | 22,124,238    | 48,577,724   |
| Disposals and derecognition                       | (66,933)         | -         | (578,638)   | (589,703)           | (70,165)     | (731,159)             | (1,248)  | (44,244)                            | (843,728)     | (2,925,818)  |
| Sales   | -                | -         | -           | (157,395)           | (2,233)      | -                     | (3,794)  | (15,154)                            | (2,008)       | (180,584)    |
| Depreciation expense                              | -                | -         | (4,838,499) | (6,604,980)         | (704,781)    | (8,874,552)           | (11,663) | (1,424,739)                         | (51,633,798)  | (74,093,012) |
| Other increases (decreases)                       | (33,270)         | (37,887)  | (508,613)   | (122,480)           | (6,077)      | -                     | (64)     | (13,006)                            | (753,016)     | (1,474,413)  |
| Reclassifications                                 | (17,653,464)     | -         | 4,047,322   | 4,981,562           | 1,328,089    | 6,574,352             | -        | 1,989,580                           | (1,267,441)   | -            |
| Net balance as of December 31, 2020               | 57,581,854       | 1,204,764 | 87,456,870  | 29,284,344          | 3,022,291    | 88,053,835            | 86,852   | 8,778,722                           | 417,720,245   | 693,189,777  |
|   |                  |           |             |                     |              |                       |          |                                     |               |              |
|   | Work in progress | Land      | Buildings   | Plant and equipment | IT equipment | Fixtures and fittings | Vehicles | Other property, plant and equipment | Rights-of-use | Total        |
|   | ThCh\$           | ThCh\$    | ThCh\$      | ThCh\$              | ThCh\$       | ThCh\$                | ThCh\$   | ThCh\$                              | ThCh\$        | ThCh\$       |
| <b>Assets</b>                                     |                  |           |             |                     |              |                       |          |                                     |               |              |
| Net balance as of January 1, 2019                 | 34,397,064       | 594,322   | 92,746,162  | 31,863,069          | 2,375,460    | 94,719,005            | 153,588  | 6,902,048                           | 175,657,999   | 439,408,717  |
| Application of IFRS 16 to operating contracts (*) | -                | -         | -           | -                   | -            | -                     | -        | -                                   | 271,877,452   | 271,877,452  |
| Additions   | 25,875,328       | 623,151   | 981,106     | 3,105,653           | 309,608      | 3,070,864             | -        | 1,603,232                           | 55,015,526    | 90,584,468   |
| Disposals and derecognition                       | (369,911)        | -         | (912,510)   | (1,550,259)         | (177,143)    | (1,250,530)           | (744)    | (320,059)                           | (1,056,940)   | (5,638,096)  |
| Sales   | -                | -         | -           | (377,234)           | (6,165)      | (16,736)              | (21,921) | (50,007)                            | (1,556)       | (473,619)    |
| Depreciation expense                              | -                | -         | (4,716,536) | (7,039,560)         | (758,546)    | (8,725,889)           | (27,441) | (1,430,281)                         | (50,486,586)  | (73,184,839) |
| Other increases (decreases)                       | 6,688            | 25,178    | 293,282     | 286,142             | 7,214        | -                     | 139      | 160,030                             | (66,876)      | 711,797      |
| Reclassifications                                 | (5,674,585)      | -         | 474,137     | 2,796,230           | 81,906       | 2,564,964             | -        | 600,369                             | (843,021)     | -            |
| Net balance as of December 31, 2019               | 54,234,584       | 1,242,651 | 88,865,641  | 29,084,041          | 1,832,334    | 90,361,678            | 103,621  | 7,465,332                           | 450,095,998   | 723,285,880  |

(\*) It corresponds to the application of IFRS 16 for ThCh\$ 255,245,062 for contracts that as of December 31, 2018 were operating leases and ThCh\$ 16,632,390 registered as of December 31, 2018 as early leases.



**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:

|                                     | 2020              | 2019              |   |
|-------------------------------------|-------------------|-------------------|---|
|                                     | ThCh\$            | ThCh\$            | Main concepts   |
| Buildings                           | 12,258,322        | 13,409,288        | Opening of new stores.  |
| Plant and equipment                 | 9,984,087         | 14,138,503        | Cooling equipment, Point of Sale (POS) equipment, ovens.                |
| IT equipment                        | 1,560,138         | 1,436,483         | Printers, laptops, radio frequency scanner.                             |
| Fixtures and fittings               | 1,830,769         | 5,278,814         | Electric installations, protection for cash registers, local shielding. |
| Other property, plant and equipment | 820,170           | 682,703           | Racks, shelves, furniture.  |
| Right-of-use - Vehicles             | 265,774           | 75,185            | Trucks.   |
| Right-of-use - Leases of stores     | 21,858,464        | 49,301,062        | New store lease contracts.  |
| Right-of-use - IT equipment         | -                 | 5,639,279         | Scale, post, laptop, printer  |
| Land                                | -                 | 623,151           | Land  |
| <b>Total</b>                        | <b>48,577,724</b> | <b>90,584,468</b> |   |

**ii. Depreciation expense:**

The depreciation charge to profit or loss is presented in the caption administrative expenses during the current period, amounts to ThCh\$74,093,012 (ThCh\$73,184,839 as of December 31, 2019).

**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, 2020 and 2019 are as follows:

| Other property, plant and equipment | <b>12.31.2020</b> | <b>12.31.2019</b> |
|-------------------------------------|-------------------|-------------------|
| Description                         | ThCh\$            | ThCh\$            |
| Supermarket furniture               | 8,219,917         | 6,957,571         |
| Office furniture                    | 344,925           | 336,321           |
| Other                               | 213,880           | 171,440           |
| <b>Total, net</b>                   | <b>8,778,722</b>  | <b>7,465,332</b>  |

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

As of December 31, 2020 and 2019, right-of-use assets and rights of use with a purchase option, presented in each caption correspond to:



|  | <b>12.31.2020</b>  | <b>12.31.2019</b>  |
|--|--------------------|--------------------|
|  | ThCh\$             | ThCh\$             |
| Right-of-use with purchase option - Land                     | 24,435,975         | 24,435,975         |
| Right-of-use with purchase option - Buildings and facilities | 25,041,867         | 26,035,391         |
| Right-of-use with purchase option - IT equipment             | 9,140,274          | 12,435,671         |
| Right-of-use with purchase option - Vehicles                 | 315,772            | 73,395             |
| Rights-of-use - Lease of stores                              | <u>358,786,357</u> | <u>387,115,566</u> |
| Total, net   | <u>417,720,245</u> | <u>450,095,998</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**

The Group has taken out insurance policies to cover potential risks to which the different items of property, plant and equipment are subject, and claims that might be filed against the Company due to its activity. These insurance policies sufficiently cover all potential risks. Insurance policies were renewed on January 31, 2020, for a 12-month period. During January 2021, the policies were extended to April 30, 2021.

**vi. Interest costs**

The SMU Group has capitalized interest of ThCh\$566,995 and ThCh\$1,981,042 for the years ended December 31, 2020 and 2019, respectively.

**vii. Dismantling, removal and restoration costs**

As of December 31, 2020 and 2019, the Company has no contractual obligation for removal, dismantling and restoration.

**viii. Temporarily out of service assets**

As of December 31, 2020 and 2019, the Company has no significant property, plant and equipment that are temporarily out of service.

**ix. Depreciated assets in use**

As of December 31, 2020 and 2019, the Company maintains no property, plant and equipment fully depreciated and in use.



## 18. OTHER FINANCIAL LIABILITIES, CURRENT AND NON-CURRENT

As of December 31, 2020 and 2019, this caption is composed of the following:

|   | 12.31.2020         |                       | 12.31.2019         |                       |
|---|--------------------|-----------------------|--------------------|-----------------------|
|   | Current<br>ThCh\$  | Non-current<br>ThCh\$ | Current<br>ThCh\$  | Non-current<br>ThCh\$ |
| Bank borrowings (*)   | 63,926,593         | -                     | 87,718,637         | 6,898,997             |
| Bonds payable and promissory notes                            | 93,946,331         | 415,232,907           | 2,636,409          | 323,381,932           |
| Obligations for rights-of-use with purchase option (**) (***) | 6,616,938          | 43,643,650            | 8,214,025          | 48,159,875            |
| Obligations for right-of-use (**) (***)                       | 41,827,919         | 389,246,537           | 40,757,922         | 411,784,305           |
| Total   | <u>206,317,781</u> | <u>848,123,094</u>    | <u>139,326,993</u> | <u>790,225,109</u>    |

(\*) Current bank borrowings as of December 31, 2020 of ThCh\$63,926,593 (ThCh\$87,718,637 as of December 31, 2019), include letters of credit of ThCh\$1,272,168 (ThCh\$1,093,845 as of December 31, 2019), the renewal of which is usual practice in the industry.

(\*\*) (\*\*\*) Lease liabilities associated with and not associated with a purchase option are presented separately, in order to provide information for calculating one of the indebtedness covenants related to bond issuance. Lease liabilities associated with a purchase option relate to liabilities under financial lease arrangements (formerly finance leases), and lease contracts which qualified as finance leases (upon applying IAS 17) are included as part of the current lease liabilities.



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

| Movements in other current and non-current financial liabilities | Opening balance as of 01.01.2020 | Additions showing movements | Additions without movements | Accrued interests | Payment of capital, bonds and rights-of-use with purchase option | Payment of capital rights-of-use | Payment of interest | Foreign currency translation and index-adjusted differences | Other          | Closing balance as of 12.31.2020 |
|--|----------------------------------|-----------------------------|-----------------------------|-------------------|--|----------------------------------|---------------------|---|----------------|----------------------------------|
|  | ThCh\$                           | ThCh\$                      | ThCh\$                      | ThCh\$            | ThCh\$   | ThCh\$                           | ThCh\$              | ThCh\$  | ThCh\$         | ThCh\$                           |
| Bank borrowings  | 94,617,634                       | 38,500,000                  | 5,312,340                   | 3,327,066         | (74,536,492)   | -                                | (2,057,859)         | (96,024)  | (1,140,072)    | 63,926,593                       |
| Bonds payable and promissory notes                               | 326,018,341                      | 171,830,603                 | -                           | 14,246,142        | -  | -                                | (13,411,287)        | 9,756,734   | 738,705        | 509,179,238                      |
| Obligations for rights-of-use with purchase option               | 56,373,900                       | -                           | 755,600                     | 2,750,365         | -  | (8,213,865)                      | (2,757,496)         | 1,352,084   | -              | 50,260,588                       |
| Obligations for rights-of-use                                    | 452,542,227                      | -                           | 9,850,728                   | 29,154,779        | -  | (42,609,104)                     | (30,501,606)        | 11,551,034  | 1,086,398      | 431,074,456                      |
| <b>Total</b>   | <b>929,552,102</b>               | <b>210,330,603</b>          | <b>15,918,668</b>           | <b>49,478,352</b> | <b>(74,536,492)</b>  | <b>(50,822,969)</b>              | <b>(48,728,248)</b> | <b>22,563,828</b>   | <b>685,031</b> | <b>1,054,440,875</b>             |



## Syndicated loans

On January 30, 2014, the Company and its financial creditors entered into a Renegotiation, Several Guarantee and Co-Debt Contract by virtue of which all financial liabilities were amended and renegotiated with the participating creditors, i.e., Banco de Crédito e Inversiones, Banco de Chile; Banco Santander-Chile; Banco Bilbao Vizcaya Argentaria, Chile; Banco Bilbao Vizcaya Argentaria, S.A.; Banco del Estado de Chile; Banco Security; Scotiabank Chile; Banco ITAÚ Corpbanca, Rabobank Chile; additionally, the Company entered into a Renegotiation, Several Guarantee and Co-Debt Contract with Banco BICE.

On June 30, 2019, the Company paid the installment for such period, and then on September 30, 2019, prepaid the full loan balance maturing on June 30, 2020 of tranches I and II with Banco BICE, and tranches I, II, and IV of the syndicated loan. Accordingly, there are no balances outstanding for both loans.

## Banco BICE loan

On January 17, 2020, the Company agreed the renegotiation of the loan entered into with Banco BICE on September 30, 2019 ThCh\$55,000,000, which matures on January 17, 2020. The new conditions establish 6 monthly, successive and equal payments of ThCh\$850,000 starting from January 21, 2020, 17 in monthly, successive and equal payments of ThCh\$2,800,000 starting from July 21, 2020 and a last payment of ThCh\$2,300,000 on December 21, 2021. Interests will be paid on a monthly basis with a variable rate (Tab 30 days in Chilean pesos plus a margin of 120pb).

Subsequently, the Company entered into a loan agreement formalized through a public deed dated April 8, 2020, which establishes the exact same terms of the agreement and recognizes a debt of ThCh\$52,450,000, related to the outstanding principal balance, as well as the outstanding interests as of the date of the agreement. This loan was paid in June 2020.



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

**December 31, 2020**

| Tax ID No.<br>Creditor       | Bank or Financial<br>Institution          | Debtor Company       | Currency or<br>inflation-adjusted<br>unit | Amount of liabilities exposed to liquidity risk with maturity |                         |                   |                         |                          |                          |                          |                    |                      |        | Type of<br>amortization | Effective<br>rate | Amount of<br>nominal value<br>per the<br>contract | Nominal rate<br>per the<br>contract |       |
|------------------------------|---|----------------------|---|---|-------------------------|-------------------|-------------------------|--------------------------|--------------------------|--------------------------|--------------------|----------------------|--------|-------------------------|-------------------|---|-------------------------------------|-------|
|                              |   |                      |   | Up to 90<br>days  | 90 days<br>to 1<br>year | Total<br>current  | 1 year<br>to 2<br>years | 2 years<br>to 3<br>years | 3 years<br>to 4<br>years | 4 years<br>to 5<br>years | Over<br>5<br>years | Total<br>non-current |        |                         |                   |   |                                     |       |
|                              |   |                      |   | ThCh\$  | ThCh\$                  | ThCh\$            | ThCh\$                  | ThCh\$                   | ThCh\$                   | ThCh\$                   | ThCh\$             | ThCh\$               | ThCh\$ |                         |                   |   |                                     | %     |
| 97030000-7                   | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | 49,776  | -                       | 49,776            | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 1.57%   | 49,776                              | 1.57% |
| 97030000-7                   | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | 139,157   | -                       | 139,157           | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 1.55%   | 139,157                             | 1.55% |
| 97030000-7                   | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | 16,078  | -                       | 16,078            | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 1.54%   | 16,078                              | 1.54% |
| 97030000-7                   | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | 316,618   | -                       | 316,618           | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 2.17%   | 316,618                             | 2.17% |
| 97030000-7                   | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | -   | 23,119                  | 23,119            | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 2.15%   | 23,119                              | 2.15% |
| 97030000-7                   | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | -   | 147,615                 | 147,615           | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 2.15%   | 147,615                             | 2.15% |
| 97030000-7                   | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | -   | 48,112                  | 48,112            | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 2.14%   | 48,112                              | 2.14% |
| 97030000-7                   | Banco Estado                              | SMU S.A.             | Ch\$                                      | 36,610  | 3,961,022               | 3,997,632         | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 3.54%   | 3,997,632                           | 2.55% |
| 59203500-6                   | China Construction Bank, Agencia en Chile | SMU S.A.             | Ch\$                                      | -   | 1,498,221               | 1,498,221         | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 2.77%   | 1,498,221                           | 2.22% |
| 97036000-K                   | Banco Santander                           | SMU S.A.             | Ch\$                                      | 7,033,133   | -                       | 7,033,133         | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 2.40%   | 7,033,133                           | 2.40% |
| 97030000-7                   | Banco Estado                              | SMU S.A.             | Ch\$                                      | 7,739   | 995,783                 | 1,003,522         | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 2.98%   | 1,003,522                           | 2.55% |
| 59203500-6                   | China Construction Bank, Agencia en Chile | SMU S.A.             | Ch\$                                      | -   | 4,002,584               | 4,002,584         | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 2.35%   | 4,002,584                           | 2.22% |
| 97030000-7                   | Banco Estado                              | SMU S.A.             | Ch\$                                      | 7,784   | 995,608                 | 1,003,392         | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 2.99%   | 1,003,392                           | 2.55% |
| 97004000-5                   | Banco de Chile                            | SMU S.A.             | Ch\$                                      | 6,997,184   | -                       | 6,997,184         | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 3.10%   | 6,997,184                           | 2.28% |
| 59203500-6                   | China Construction Bank, Agencia en Chile | SMU S.A.             | Ch\$                                      | 3,000,858   | -                       | 3,000,858         | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 2.90%   | 3,000,858                           | 2.10% |
| 97030000-7                   | Banco Estado                              | SMU S.A.             | Ch\$                                      | -   | 5,032,625               | 5,032,625         | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 1.74%   | 5,032,625                           | 1.74% |
| 97006000-6                   | Banco BCI                                 | SMU S.A.             | Ch\$                                      | 7,051,015   | -                       | 7,051,015         | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 3.98%   | 7,051,015                           | 3.18% |
| 97030000-7                   | Banco Estado                              | SMU S.A.             | Ch\$                                      | 7,836   | 995,407                 | 1,003,243         | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 3.01%   | 1,003,243                           | 2.55% |
| 97030000-7                   | Banco Estado                              | SMU S.A.             | Ch\$                                      | 15,792  | 1,990,343               | 2,006,135         | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 3.04%   | 2,006,135                           | 2.55% |
| 97030000-7                   | Banco Estado                              | SMU S.A.             | Ch\$                                      | 7,959   | 994,926                 | 1,002,885         | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 3.06%   | 1,002,885                           | 2.55% |
| 97030000-7                   | Banco Estado                              | SMU S.A.             | Ch\$                                      | 13,317  | 2,000,000               | 2,013,317         | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 2.55%   | 2,013,317                           | 2.55% |
| 97030000-7                   | Banco Estado                              | SMU S.A.             | Ch\$                                      | 6,000,840   | -                       | 6,000,840         | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 1.68%   | 6,000,840                           | 1.68% |
| 97030000-7                   | Banco Estado                              | SMU S.A.             | Ch\$                                      | 4,789   | 2,980,199               | 2,984,988         | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 3.40%   | 2,984,988                           | 2.55% |
| 97004000-5                   | Banco de Chile                            | SMU S.A.             | Ch\$                                      | 7,022,854   | -                       | 7,022,854         | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 2.96%   | 7,022,854                           | 2.16% |
| 97004000-5                   | Banco de Chile                            | Abu Gosh y Cía. Ltda | US\$                                      | 9,361   | -                       | 9,361             | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 2.74%   | 9,361                               | 2.74% |
| 97004000-5                   | Banco de Chile                            | Abu Gosh y Cía. Ltda | US\$                                      | 31,194  | -                       | 31,194            | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 2.73%   | 31,194                              | 2.73% |
| 97004000-5                   | Banco de Chile                            | Abu Gosh y Cía. Ltda | US\$                                      | 44,556  | -                       | 44,556            | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 2.75%   | 44,556                              | 2.75% |
| 97004000-5                   | Banco de Chile                            | Abu Gosh y Cía. Ltda | US\$                                      | 61,483  | -                       | 61,483            | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 0.00%   | 61,483                              | 0.00% |
| 97004000-5                   | Banco de Chile                            | Abu Gosh y Cía. Ltda | US\$                                      | 92,276  | -                       | 92,276            | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 2.75%   | 92,276                              | 2.75% |
| 97004000-5                   | Banco de Chile                            | Abu Gosh y Cía. Ltda | US\$                                      | 15,029  | -                       | 15,029            | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 2.73%   | 15,029                              | 2.73% |
| 97004000-5                   | Banco de Chile                            | Abu Gosh y Cía. Ltda | US\$                                      | 66,053  | -                       | 66,053            | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 2.73%   | 66,053                              | 2.73% |
| 97004000-5                   | Banco de Chile                            | Abu Gosh y Cía. Ltda | US\$                                      | 34,352  | -                       | 34,352            | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 0.00%   | 34,352                              | 0.00% |
| 97004000-5                   | Banco de Chile                            | Abu Gosh y Cía. Ltda | US\$                                      | 9,981   | -                       | 9,981             | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 2.72%   | 9,981                               | 2.72% |
| 97004000-5                   | Banco de Chile                            | Abu Gosh y Cía. Ltda | US\$                                      | 29,000  | -                       | 29,000            | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 2.73%   | 29,000                              | 2.73% |
| 97004000-5                   | Banco de Chile                            | Abu Gosh y Cía. Ltda | US\$                                      | 34,951  | -                       | 34,951            | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 0.00%   | 34,951                              | 0.00% |
| 97006000-6                   | Banco BCI                                 | Abu Gosh y Cía. Ltda | US\$                                      | 23,424  | -                       | 23,424            | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 5.50%   | 23,424                              | 5.50% |
| 97006000-6                   | Banco BCI                                 | Abu Gosh y Cía. Ltda | US\$                                      | 36,550  | -                       | 36,550            | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 5.71%   | 36,550                              | 5.71% |
| 97006000-6                   | Banco BCI                                 | Abu Gosh y Cía. Ltda | US\$                                      | 20,497  | -                       | 20,497            | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 5.71%   | 20,497                              | 5.71% |
| 97006000-6                   | Banco BCI                                 | Abu Gosh y Cía. Ltda | US\$                                      | 22,983  | -                       | 22,983            | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       | At maturity       | 0.00%   | 22,983                              | 0.00% |
| <b>Total bank borrowings</b> |   |                      |   | <b>38,261,029</b>   | <b>25,665,564</b>       | <b>63,926,593</b> | -                       | -                        | -                        | -                        | -                  | -                    | -      | -                       |                   | <b>63,926,593</b>                                 |                                     |       |



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| Tax ID No.<br>Creditor | Bank or Financial<br>Institution          | Debtor Company       | Currency or<br>inflation-adjusted<br>unit | Amount of liabilities exposed to liquidity risk with maturity |                         |                  |                         |                          |                          |                          |                    |                      |           | Type of<br>amortization | Effective<br>rate | Amount of<br>nominal value<br>per the<br>contract | Nominal rate<br>per the<br>contract |       |
|------------------------|---|----------------------|---|---|-------------------------|------------------|-------------------------|--------------------------|--------------------------|--------------------------|--------------------|----------------------|-----------|-------------------------|-------------------|---|-------------------------------------|-------|
|                        |   |                      |   | Up to 90<br>days  | 90 days<br>to 1<br>year | Total<br>current | 1 year<br>to 2<br>years | 2 years<br>to 3<br>years | 3 years<br>to 4<br>years | 4 years<br>to 5<br>years | Over<br>5<br>years | Total<br>non-current |           |                         |                   |   |                                     |       |
|                        |   |                      |   | ThCh\$  | ThCh\$                  | ThCh\$           | ThCh\$                  | ThCh\$                   | ThCh\$                   | ThCh\$                   | ThCh\$             | ThCh\$               | ThCh\$    |                         |                   | %   | ThCh\$                              | %     |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | 61,378  | -                       | 61,378           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.41%   | 61,378                              | 3.41% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | 10,207  | -                       | 10,207           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.38%   | 10,207                              | 3.38% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | 10,193  | -                       | 10,193           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.20%   | 10,193                              | 3.20% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | 10,173  | -                       | 10,173           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.18%   | 10,173                              | 3.18% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | 10,173  | -                       | 10,173           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.18%   | 10,173                              | 3.18% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | 21,193  | -                       | 21,193           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.18%   | 21,193                              | 3.18% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | 57,584  | -                       | 57,584           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.14%   | 57,584                              | 3.14% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | 10,148  | -                       | 10,148           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.21%   | 10,148                              | 3.21% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | 10,148  | -                       | 10,148           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.21%   | 10,148                              | 3.21% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | 19,187  | -                       | 19,187           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.16%   | 19,187                              | 3.16% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | 25,846  | -                       | 25,846           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.12%   | 25,846                              | 3.12% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | -   | 754                     | 754              | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.04%   | 754                                 | 3.04% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | -   | 18,411                  | 18,411           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.04%   | 18,411                              | 3.04% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | -   | 19,040                  | 19,040           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.02%   | 19,040                              | 3.02% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | -   | 19,078                  | 19,078           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.00%   | 19,078                              | 3.00% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | -   | 19,095                  | 19,095           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.01%   | 19,095                              | 3.01% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | -   | 19,112                  | 19,112           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.03%   | 19,112                              | 3.03% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | -   | 19,155                  | 19,155           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.07%   | 19,155                              | 3.07% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | -   | 26,926                  | 26,926           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.00%   | 26,926                              | 3.00% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | -   | 35,641                  | 35,641           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.03%   | 35,641                              | 3.03% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | -   | 38,243                  | 38,243           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.02%   | 38,243                              | 3.02% |
| 97030000-7             | Banco Estado                              | Rendic Hermanos S.A. | US\$                                      | -   | 40,343                  | 40,343           | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 2.99%   | 40,343                              | 2.99% |
| 59203500-6             | China Construction Bank, Agencia en Chile | SMU S.A.             | Ch\$                                      | 3,996,898   | -                       | 3,996,898        | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.95%   | 3,996,898                           | 3.15% |
| 97030000-7             | Banco Estado                              | SMU S.A.             | Ch\$                                      | 37,030  | -                       | 37,030           | 3,922,999               | -                        | -                        | -                        | -                  | -                    | 3,922,999 | -                       | At maturity       | 3.54%   | 3,960,029                           | 2.55% |
| 97080000-K             | BICE                                      | SMU S.A.             | Ch\$                                      | 55,050,599  | -                       | 55,050,599       | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.73%   | 55,050,599                          | 3.48% |
| 97004000-5             | Banco de Chile                            | SMU S.A.             | Ch\$                                      | 7,004,245   | -                       | 7,004,245        | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 4.16%   | 7,004,245                           | 3.36% |
| 97036000-K             | Banco Santander                           | SMU S.A.             | Ch\$                                      | 7,019,015   | -                       | 7,019,015        | -                       | -                        | -                        | -                        | -                  | -                    | -         | -                       | At maturity       | 3.75%   | 7,019,015                           | 3.00% |





| Tax ID No.<br>Creditor       | Bank or Financial<br>Institution          | Debtor Company       | Currency or<br>inflation-adjusted<br>unit | Amount of liabilities exposed to liquidity risk with maturity |                         |                   |                         |                          |                          |                          | Total<br>non-current | Type of<br>amortization | Effective<br>rate<br>% | Amount of          | Nominal rate        |                     |
|------------------------------|---|----------------------|---|---|-------------------------|-------------------|-------------------------|--------------------------|--------------------------|--------------------------|----------------------|-------------------------|------------------------|--------------------|---------------------|---------------------|
|                              |   |                      |   | Up to 90<br>days  | 90 days<br>to 1<br>year | Total<br>current  | 1 year<br>to 2<br>years | 2 years<br>to 3<br>years | 3 years<br>to 4<br>years | 4 years<br>to 5<br>years |                      |                         |                        | Over<br>5<br>years | per the<br>contract | per the<br>contract |
|                              |   |                      |   | ThCh\$  | ThCh\$                  | ThCh\$            | ThCh\$                  | ThCh\$                   | ThCh\$                   | ThCh\$                   |                      |                         |                        | ThCh\$             | ThCh\$              | ThCh\$              |
| 59203500-6                   | China Construction Bank, Agencia en Chile | SMU S.A.             | Ch\$                                      | 1,498,837   | -                       | 1,498,837         | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 3.95%              | 1,498,837           | 3.15%               |
| 97030000-7                   | Banco Estado                              | SMU S.A.             | Ch\$                                      | 5,249   | -                       | 5,249             | 991,999                 | -                        | -                        | -                        | -                    | 991,999                 | At maturity            | 2.98%              | 997,248             | 2.55%               |
| 97006000-6                   | Banco BCI                                 | SMU S.A.             | Ch\$                                      | 7,001,435   | -                       | 7,001,435         | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 4.41%              | 7,001,435           | 3.60%               |
| 97030000-7                   | Banco Estado                              | SMU S.A.             | Ch\$                                      | 2,888   | -                       | 2,888             | 991,999                 | -                        | -                        | -                        | -                    | 991,999                 | At maturity            | 2.99%              | 994,887             | 2.55%               |
| 97030000-7                   | Banco Estado                              | SMU S.A.             | Ch\$                                      | 5,008,180   | -                       | 5,008,180         | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 3.84%              | 5,008,180           | 3.00%               |
| 97030000-7                   | Banco Estado                              | SMU S.A.             | Ch\$                                      | 416   | -                       | 416               | 992,000                 | -                        | -                        | -                        | -                    | 992,000                 | At maturity            | 3.01%              | 992,416             | 2.55%               |
| 97004000-5                   | Banco de Chile                            | Abu Gosh y Cia. Ltda | US\$                                      | 54,802  | -                       | 54,802            | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 4.40%              | 54,802              | 4.40%               |
| 97004000-5                   | Banco de Chile                            | Abu Gosh y Cia. Ltda | US\$                                      | 30,770  | -                       | 30,770            | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 4.41%              | 30,770              | 4.41%               |
| 97004000-5                   | Banco de Chile                            | Abu Gosh y Cia. Ltda | US\$                                      | 8,278   | -                       | 8,278             | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 4.39%              | 8,278               | 4.39%               |
| 97004000-5                   | Banco de Chile                            | Abu Gosh y Cia. Ltda | US\$                                      | 26,039  | -                       | 26,039            | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 4.41%              | 26,039              | 4.41%               |
| 97004000-5                   | Banco de Chile                            | Abu Gosh y Cia. Ltda | US\$                                      | 44,513  | -                       | 44,513            | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 4.40%              | 44,513              | 4.40%               |
| 97004000-5                   | Banco de Chile                            | Abu Gosh y Cia. Ltda | US\$                                      | 85,008  | -                       | 85,008            | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 2.50%              | 85,008              | 2.50%               |
| 97004000-5                   | Banco de Chile                            | Abu Gosh y Cia. Ltda | US\$                                      | 34,161  | -                       | 34,161            | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 2.50%              | 34,161              | 2.50%               |
| 97004000-5                   | Banco de Chile                            | Abu Gosh y Cia. Ltda | US\$                                      | 27,464  | -                       | 27,464            | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 4.40%              | 27,464              | 4.40%               |
| 97006000-6                   | Banco BCI                                 | Abu Gosh y Cia. Ltda | US\$                                      | 15,508  | -                       | 15,508            | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 5.50%              | 15,508              | 5.50%               |
| 97006000-6                   | Banco BCI                                 | Abu Gosh y Cia. Ltda | US\$                                      | 11,752  | -                       | 11,752            | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 7.45%              | 11,752              | 7.45%               |
| 97006000-6                   | Banco BCI                                 | Abu Gosh y Cia. Ltda | US\$                                      | 37,865  | -                       | 37,865            | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 2.50%              | 37,865              | 2.50%               |
| 97006000-6                   | Banco BCI                                 | Abu Gosh y Cia. Ltda | US\$                                      | 41,428  | -                       | 41,428            | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 5.50%              | 41,428              | 5.50%               |
| 97006000-6                   | Banco BCI                                 | Abu Gosh y Cia. Ltda | US\$                                      | 13,892  | -                       | 13,892            | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 0.00%              | 13,892              | 0.00%               |
| 97006000-6                   | Banco BCI                                 | Abu Gosh y Cia. Ltda | US\$                                      | 386   | -                       | 386               | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 0.00%              | 386                 | 0.00%               |
| 97006000-6                   | Banco BCI                                 | Abu Gosh y Cia. Ltda | US\$                                      | 14,288  | -                       | 14,288            | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 7.46%              | 14,288              | 7.46%               |
| 97006000-6                   | Banco BCI                                 | Abu Gosh y Cia. Ltda | US\$                                      | 11,599  | -                       | 11,599            | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 7.45%              | 11,599              | 7.45%               |
| 97006000-6                   | Banco BCI                                 | Abu Gosh y Cia. Ltda | US\$                                      | 34,830  | -                       | 34,830            | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 2.00%              | 34,830              | 2.00%               |
| 97006000-6                   | Banco BCI                                 | Abu Gosh y Cia. Ltda | US\$                                      | 26,496  | -                       | 26,496            | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 7.46%              | 26,496              | 7.46%               |
| 97006000-6                   | Banco BCI                                 | Abu Gosh y Cia. Ltda | US\$                                      | 41,492  | -                       | 41,492            | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 7.40%              | 41,492              | 7.40%               |
| 97006000-6                   | Banco BCI                                 | Abu Gosh y Cia. Ltda | US\$                                      | 13,478  | -                       | 13,478            | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 0.00%              | 13,478              | 0.00%               |
| 97006000-6                   | Banco BCI                                 | Abu Gosh y Cia. Ltda | US\$                                      | 17,768  | -                       | 17,768            | -                       | -                        | -                        | -                        | -                    | -                       | At maturity            | 0.00%              | 17,768              | 0.00%               |
| <b>Total bank borrowings</b> |   |                      |   | <b>87,462,839</b>   | <b>255,798</b>          | <b>87,718,637</b> | <b>6,898,997</b>        | <b>-</b>                 | <b>-</b>                 | <b>-</b>                 | <b>-</b>             | <b>6,898,997</b>        |                        |                    | <b>94,617,634</b>   |                     |



b) As of December 31, 2020 and 2019, the detail of promissory notes and bonds payable by currency and years to maturity is as follows:

As of December 31, 2020

| 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 12.31.2020 ThCh\$ | Up to 90 days ThCh\$ | 90 days to 1 year ThCh\$ | Total as of 12.31.2020 ThCh\$ |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BCSMU-B     | UF       | Bi-annual | Bi-annual    | 3.80                | 4.18                  | Unguaranteed    | 4,234,721                             | -                    | 3,973,420                | 3,973,420                     |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BSDSU-D     | UF       | Bi-annual | At maturity  | 4.70                | 4.76                  | Unguaranteed    | 190,280                               | -                    | 191,919                  | 191,919                       |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BONO G      | UF       | Bi-annual | At maturity  | 4.50                | 5.55                  | Unguaranteed    | 44,125,505                            | 44,029,079           | -                        | 44,029,079                    |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BONO K      | UF       | Bi-annual | At maturity  | 4.50                | 5.55                  | Unguaranteed    | 44,125,505                            | 44,029,079           | -                        | 44,029,079                    |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BONO T      | UF       | Bi-annual | Bi-annual    | 3.00                | 3.24                  | Unguaranteed    | 639,684                               | 680,549              | -                        | 680,549                       |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BONO T      | UF       | Bi-annual | Bi-annual    | 3.00                | 2.85                  | Unguaranteed    | 255,873                               | 241,962              | -                        | 241,962                       |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BONO W      | UF       | Bi-annual | At maturity  | 2.50                | 2.11                  | Unguaranteed    | 59,529                                | -                    | 53,237                   | 53,237                        |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BCSMU-AK    | UF       | Bi-annual | At maturity  | 3.00                | 3.37                  | Unguaranteed    | 442,341                               | -                    | 496,516                  | 496,516                       |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BCSMU-AL    | UF       | Bi-annual | At maturity  | 3.25                | 3.35                  | Unguaranteed    | 240,779                               | -                    | 250,570                  | 250,570                       |
| <b>Total</b> |          |         |                 |                         |             |          |           |              |                     |                       |                 | <b>94,314,217</b>                     | <b>88,980,669</b>    | <b>4,965,662</b>         | <b>93,946,331</b>             |

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 12.31.2020 ThCh\$ | 1 year to 2 years ThCh\$ | 2 years to 3 years ThCh\$ | 3 years to 4 years ThCh\$ | 4 years to 5 years ThCh\$ | More than 5 years ThCh\$ | Total as of 12.31.2020 ThCh\$ |
| 76.012.676-4            | SMU S.A. | Chile   | Other creditors | Chile            | BCSMU-B     | UF       | Bi-annual | Bi-annual    | 3.80                | 4.18                  | Unguaranteed | 83,246,857                            | 7,656,561                | 7,678,291                 | 7,700,948                 | 7,724,561                 | 50,858,161               | 81,618,522                    |
| 76.012.676-4            | SMU S.A. | Chile   | Other creditors | Chile            | BSDSU-D     | UF       | Bi-annual | At maturity  | 4.70                | 4.76                  | Unguaranteed | 29,070,330                            | -                        | -                         | -                         | -                         | 28,960,470               | 28,960,470                    |
| 76.012.676-4            | SMU S.A. | Chile   | Other creditors | Chile            | BONO T      | UF       | Bi-annual | Bi-annual    | 3.00                | 3.24                  | Unguaranteed | 72,675,826                            | 11,790,274               | 24,101,677                | 24,153,004                | 12,099,908                | -                        | 72,144,863                    |
| 76.012.676-4            | SMU S.A. | Chile   | Other creditors | Chile            | BONO T      | UF       | Bi-annual | Bi-annual    | 3.00                | 2.85                  | Unguaranteed | 29,070,330                            | 4,927,348                | 9,722,507                 | 9,707,462                 | 4,849,237                 | -                        | 29,206,554                    |
| 76.012.676-4            | SMU S.A. | Chile   | Other creditors | Chile            | BONO W      | UF       | Bi-annual | At maturity  | 2.50                | 2.11                  | Unguaranteed | 29,070,330                            | -                        | -                         | -                         | -                         | 30,846,207               | 30,846,207                    |
| 76.012.676-4            | SMU S.A. | Chile   | Other creditors | Chile            | BCSMU-AK    | UF       | Bi-annual | At maturity  | 3.00                | 3.37                  | Unguaranteed | 87,210,990                            | -                        | -                         | -                         | 85,635,362                | -                        | 85,635,362                    |
| 76.012.676-4            | SMU S.A. | Chile   | Other creditors | Chile            | BCSMU-AL    | UF       | Bi-annual | At maturity  | 3.25                | 3.35                  | Unguaranteed | 87,210,990                            | 28,801,134               | 28,987,211                | 29,032,584                | -                         | -                        | 86,820,929                    |
| <b>Total</b>            |          |         |                 |                  |             |          |           |              |                     |                       |              | <b>417,555,653</b>                    | <b>53,175,317</b>        | <b>70,489,686</b>         | <b>70,593,998</b>         | <b>110,309,068</b>        | <b>110,664,838</b>       | <b>415,232,907</b>            |



**SMU**



As of December 31, 2019

Current:

| Debtor       |          |         |                 | Terms of the obligation |             |          |           |              |             |             | Carrying amount |                  |                  |                |                  |
|--------------|----------|---------|-----------------|-------------------------|-------------|----------|-----------|--------------|-------------|-------------|-----------------|------------------|------------------|----------------|------------------|
| Tax ID No.   | Company  | Country | Creditor name   | Country of issue        | Description | Currency | Payment   | Amortization | Nominal     | Effective   | Guarantee       | Nominal value    | Up to 90 days    | 90 days to 1   | Total as of      |
|              |          |         |                 |                         |             |          |           |              | annual rate | annual rate |                 | as of 12.31.2019 |                  | year           |                  |
|              |          |         |                 |                         |             |          |           |              |             |             |                 | ThCh\$           | ThCh\$           | ThCh\$         | ThCh\$           |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BCSMU-B     | UF       | Bi-annual | Bi-annual    | 3.80        | 4.18        | Unguaranteed    | 262,071          | -                | 283,636        | 283,636          |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BSDSU-D     | UF       | Bi-annual | At maturity  | 4.70        | 4.76        | Unguaranteed    | 184,285          | -                | 185,800        | 185,800          |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BCSMU-G     | UF       | Bi-annual | At maturity  | 4.50        | 5.55        | Unguaranteed    | 503,625          | 608,878          | -              | 608,878          |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BCSMU-K     | UF       | Bi-annual | At maturity  | 4.50        | 5.55        | Unguaranteed    | 503,625          | 608,878          | -              | 608,878          |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BCSMU-T     | UF       | Bi-annual | Bi-annual    | 3.00        | 3.24        | Unguaranteed    | 619,529          | 661,308          | -              | 661,308          |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BCSMU-T     | UF       | Bi-annual | Bi-annual    | 3.00        | 2.85        | Unguaranteed    | 247,811          | 235,942          | -              | 235,942          |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BONO W      | UF       | Bi-annual | At maturity  | 2.50        | 2.11        | Unguaranteed    | 57,655           | -                | 51,967         | 51,967           |
| <b>Total</b> |          |         |                 |                         |             |          |           |              |             |             |                 | <b>2,378,601</b> | <b>2,115,006</b> | <b>521,403</b> | <b>2,636,409</b> |

Non-current:

| Debtor       |          |         |                 | Terms of the obligation |             |          |           |              |             |             | Carrying amount |                    |                   |                   |                   |                   |                    |                    |
|--------------|----------|---------|-----------------|-------------------------|-------------|----------|-----------|--------------|-------------|-------------|-----------------|--------------------|-------------------|-------------------|-------------------|-------------------|--------------------|--------------------|
| Tax ID No.   | Company  | Country | Creditor name   | Country of issue        | Description | Currency | Payment   | Amortization | Nominal     | Effective   | Guarantee       | Nominal value      | 1 year to 2       | 2 years to 3      | 3 years to 4      | 4 years to 5      | More than 5        | Total as of        |
|              |          |         |                 |                         |             |          |           |              | annual rate | annual rate |                 | as of 12.31.2019   | years             | years             | years             | years             | years              |                    |
|              |          |         |                 |                         |             |          |           |              |             |             |                 | ThCh\$             | ThCh\$            | ThCh\$            | ThCh\$            | ThCh\$            | ThCh\$             | ThCh\$             |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BCSMU-B     | UF       | Bi-annual | Bi-annual    | 3.80        | 4.18        | Unguaranteed    | 84,929,820         | 3,317,539         | 7,456,289         | 7,477,451         | 7,499,515         | 57,050,379         | 82,801,173         |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BSDSU-D     | UF       | Bi-annual | At maturity  | 4.70        | 4.76        | Unguaranteed    | 28,309,940         | -                 | -                 | -                 | -                 | 28,191,925         | 28,191,925         |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BCSMU-G     | UF       | Bi-annual | At maturity  | 4.50        | 5.55        | Unguaranteed    | 42,464,910         | 41,849,424        | -                 | -                 | -                 | -                  | 41,849,424         |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BCSMU-K     | UF       | Bi-annual | At maturity  | 4.50        | 5.55        | Unguaranteed    | 42,464,910         | 41,849,424        | -                 | -                 | -                 | -                  | 41,849,424         |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BCSMU-T     | UF       | Bi-annual | Bi-annual    | 3.00        | 3.24        | Unguaranteed    | 70,774,850         | -                 | 11,326,137        | 23,471,251        | 23,521,236        | 11,783,412         | 70,102,036         |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BCSMU-T     | UF       | Bi-annual | Bi-annual    | 3.00        | 2.85        | Unguaranteed    | 28,309,940         | -                 | 4,834,689         | 9,468,196         | 9,453,545         | 4,722,396          | 28,478,826         |
| 76.012.676-4 | SMU S.A. | Chile   | Other creditors | Chile                   | BONO W      | UF       | Bi-annual | At maturity  | 2.50        | 2.11        | Unguaranteed    | 28,309,940         | -                 | -                 | -                 | -                 | 30,109,124         | 30,109,124         |
| <b>Total</b> |          |         |                 |                         |             |          |           |              |             |             |                 | <b>325,564,310</b> | <b>87,016,387</b> | <b>23,617,115</b> | <b>40,416,898</b> | <b>40,474,296</b> | <b>131,857,236</b> | <b>323,381,932</b> |



Bonds payable and promissory notes:

On May 26, 2011, a series of bonds with a 10-year maturity for UF 7,000,000 was registered with the Securities Registry of the Superintendencia of Securities and Insurance under number 667 and a series of bonds with a 30-year maturity for UF 7,000,000 was registered under number 668. Notwithstanding the above, the Issuer can only place bonds for a total nominal value of UF 7,000,000, including the total bonds issued with charge to the lines registered under numbers 667 and 668.

Bonds with a debit to such lines effective as of December 31, 2020 and 2019 are detailed as follows:

- 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.
- 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.

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 Superintendencia 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, 2020 and 2019 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, 2020, 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.
- Risk ratings of SMU S.A. as of December 31, 2020 and 2019 are detailed below (rating / trend):

|               | <b>As of 12.31.2020</b> | <b>As of 12.31.2019</b> |
|---------------|-------------------------|-------------------------|
| <b>Local:</b> |                         |                         |
| Feller-Rate:  | A - / Stable            | A - / Stable            |
| Humphreys (*) | -                       | BBB+ / Stable           |
| ICR:          | A - / Positive          | A - / Positive          |

(\*) Humphreys' rating ended on December 31, 2019.

c) As of December 31, 2020 and 2019, the detail of right-of-use liabilities associated with a purchase option by currency and years to maturity is as follows:

**December 31, 2020**

| Tax ID No.<br>Creditor | Bank or Financial<br>Institution       | Debtor Company       | Currency or<br>inflation-adjusted<br>unit | Amount of liabilities exposed to liquidity risk with maturity |                         |                  |                         |                          |                          |                          |                    |        |        | Total<br>non-current | Type of<br>amortization | Effective<br>rate | Nominal value<br>per the<br>contract | Nominal rate<br>per the<br>contract |
|------------------------|--|----------------------|---|---|-------------------------|------------------|-------------------------|--------------------------|--------------------------|--------------------------|--------------------|--------|--------|----------------------|-------------------------|-------------------|--------------------------------------|-------------------------------------|
|                        |  |                      |   | Up to 90<br>days  | 90 days<br>to 1<br>year | Total<br>current | 1 year<br>to 2<br>years | 2 years<br>to 3<br>years | 3 years<br>to 4<br>years | 4 years<br>to 5<br>years | Over<br>5<br>years |        |        |                      |                         |                   |                                      |                                     |
|                        |  |                      |   | ThCh\$  | ThCh\$                  | ThCh\$           | ThCh\$                  | ThCh\$                   | ThCh\$                   | ThCh\$                   | ThCh\$             | ThCh\$ | ThCh\$ |                      |                         |                   |                                      |                                     |
| 92040000-0             | IBM de Chile S.A.C.                    | Rendic Hermanos S.A. | UF  | 24,322  | 40,672                  | 64,994           | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 1.00              | 64,994                               | 1.00                                |
| 76575002-4             | IBM Global Financing de Chile SpA      | Rendic Hermanos S.A. | UF  | 6,176   | 6,237                   | 12,413           | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 3.96              | 12,413                               | 3.96                                |
| 76575002-4             | IBM Global Financing de Chile SpA      | Rendic Hermanos S.A. | UF  | 6,711   | 13,623                  | 20,334           | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 3.96              | 20,334                               | 3.96                                |
| 76575002-4             | IBM Global Financing de Chile SpA      | Rendic Hermanos S.A. | UF  | 14,741  | 45,110                  | 59,851           | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 3.96              | 59,851                               | 3.96                                |
| 76575002-4             | IBM Global Financing de Chile SpA      | Rendic Hermanos S.A. | UF  | 32,135  | 98,650                  | 130,785          | 11,172                  | -                        | -                        | -                        | -                  | -      | 11,172 | -                    | Monthly                 | 4.60              | 141,957                              | 4.60                                |
| 76575002-4             | IBM Global Financing de Chile SpA      | Rendic Hermanos S.A. | UF  | 17,227  | -                       | 17,227           | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 6.19              | 17,227                               | 6.19                                |
| 76575002-4             | IBM Global Financing de Chile SpA      | Rendic Hermanos S.A. | UF  | 5,482   | 5,567                   | 11,049           | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 6.19              | 11,049                               | 6.19                                |
| 76575002-4             | IBM Global Financing de Chile SpA      | Rendic Hermanos S.A. | UF  | 5,695   | 17,269                  | 22,964           | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 6.19              | 22,964                               | 6.19                                |
| 76575002-4             | IBM Global Financing de Chile SpA      | Rendic Hermanos S.A. | UF  | 1,256   | 3,813                   | 5,069            | 887                     | -                        | -                        | -                        | -                  | -      | 887    | -                    | Monthly                 | 10.11             | 5,956                                | 10.11                               |
| 97080000-K             | Banco Bice                             | Rendic Hermanos S.A. | UF  | 139,313   | 93,384                  | 232,697          | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 2.62              | 232,697                              | 2.62                                |
| 97080000-K             | Banco Bice                             | Rendic Hermanos S.A. | UF  | 20,012  | 33,672                  | 53,684           | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 3.28              | 53,684                               | 3.28                                |
| 97080000-K             | Banco Bice                             | Rendic Hermanos S.A. | UF  | 38,583  | 77,523                  | 116,106          | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 1.61              | 116,106                              | 1.61                                |
| 97080000-K             | Banco Bice                             | Rendic Hermanos S.A. | Ch\$                                      | 72,910  | 196,504                 | 269,414          | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 3.55              | 269,414                              | 3.55                                |
| 97080000-K             | Banco Bice                             | Rendic Hermanos S.A. | UF  | 20,843  | 48,861                  | 69,704           | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 1.28              | 69,704                               | 1.28                                |
| 97080000-K             | Banco Bice                             | Rendic Hermanos S.A. | UF  | 23,930  | 64,005                  | 87,935           | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 1.20              | 87,935                               | 1.20                                |
| 97080000-K             | Banco Bice                             | Rendic Hermanos S.A. | UF  | 32,051  | 85,743                  | 117,794          | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 1.27              | 117,794                              | 1.27                                |
| 97080000-K             | Banco Bice                             | Rendic Hermanos S.A. | Ch\$                                      | 4,204   | 12,741                  | 16,945           | 17,387                  | 13,346                   | -                        | -                        | -                  | -      | 30,733 | -                    | Monthly                 | 2.66              | 47,678                               | 2.66                                |
| 97080000-K             | Banco Bice                             | Rendic Hermanos S.A. | Ch\$                                      | 8,349   | 24,895                  | 33,244           | 34,094                  | 35,153                   | -                        | -                        | -                  | -      | 69,247 | -                    | Monthly                 | 3.06              | 102,491                              | 3.06                                |
| 97080000-K             | Banco Bice                             | Rendic Hermanos S.A. | Ch\$                                      | 7,581   | 22,601                  | 30,182           | 30,926                  | 29,164                   | -                        | -                        | -                  | -      | 60,090 | -                    | Monthly                 | 2.96              | 90,272                               | 2.96                                |
| 97080000-K             | Banco Bice                             | Rendic Hermanos S.A. | Ch\$                                      | 10,327  | 31,340                  | 41,667           | 42,937                  | 40,548                   | -                        | -                        | -                  | -      | 83,485 | -                    | Monthly                 | 3.11              | 125,152                              | 3.11                                |
| 97053000-2             | Banco Security S.A.                    | Rendic Hermanos S.A. | Ch\$                                      | 31,602  | 42,910                  | 74,512           | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 6.26              | 74,512                               | 6.26                                |
| 97053000-2             | Banco Security S.A.                    | Rendic Hermanos S.A. | Ch\$                                      | 30,200  | 61,011                  | 91,211           | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 6.16              | 91,211                               | 6.16                                |
| 97053000-2             | Banco Security S.A.                    | Rendic Hermanos S.A. | Ch\$                                      | 14,833  | 29,968                  | 44,801           | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 6.22              | 44,801                               | 6.22                                |
| 97053000-2             | Banco Security S.A.                    | Rendic Hermanos S.A. | Ch\$                                      | 14,021  | 28,328                  | 42,349           | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 6.22              | 42,349                               | 6.22                                |
| 77620570-2             | HP Financial Services (Chile) Limitada | Rendic Hermanos S.A. | UF  | 10,667  | 32,977                  | 43,644           | 46,338                  | 32,470                   | -                        | -                        | -                  | -      | 78,808 | -                    | Monthly                 | 6.00              | 122,452                              | 6.00                                |
| 99500410-0             | Banco Consorcio                        | Rendic Hermanos S.A. | Ch\$                                      | 29,526  | 60,155                  | 89,681           | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 4.94              | 89,681                               | 4.94                                |
| 99500410-0             | Banco Consorcio                        | Rendic Hermanos S.A. | Ch\$                                      | 93,289  | 250,698                 | 343,987          | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 3.86              | 343,987                              | 3.86                                |
| 99500410-0             | Banco Consorcio                        | Rendic Hermanos S.A. | UF  | 16,350  | 43,800                  | 60,150           | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 2.28              | 60,150                               | 2.28                                |
| 99500410-0             | Banco Consorcio                        | Rendic Hermanos S.A. | UF  | 23,037  | 61,664                  | 84,701           | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 1.88              | 84,701                               | 1.88                                |
| 99500410-0             | Banco Consorcio                        | Rendic Hermanos S.A. | UF  | 16,701  | 44,702                  | 61,403           | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 1.87              | 61,403                               | 1.87                                |
| 99500410-0             | Banco Consorcio                        | Rendic Hermanos S.A. | UF  | 35,384  | 94,712                  | 130,096          | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 1.87              | 130,096                              | 1.87                                |
| 9706000-6              | Banco BCI                              | Rendic Hermanos S.A. | UF  | 38,575  | 103,084                 | 141,659          | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 1.05              | 141,659                              | 1.05                                |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 710   | 4,607                   | 5,317            | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 6.68              | 5,317                                | 6.68                                |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,359   | 4,376                   | 5,735            | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 19.36             | 5,735                                | 19.36                               |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,562   | 4,711                   | 6,273            | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 1.30              | 6,273                                | 1.30                                |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,450   | 4,527                   | 5,977            | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 10.94             | 5,977                                | 10.94                               |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,430   | 4,494                   | 5,924            | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 12.75             | 5,924                                | 12.75                               |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,453   | 4,532                   | 5,985            | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 10.65             | 5,985                                | 10.65                               |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,399   | 4,442                   | 5,841            | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 15.60             | 5,841                                | 15.60                               |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,497   | 4,604                   | 6,101            | -                       | -                        | -                        | -                        | -                  | -      | -      | -                    | Monthly                 | 6.80              | 6,101                                | 6.80                                |



| Tax ID No.<br>Creditor | Bank or Financial<br>Institution | Debtor Company       | Currency or<br>inflation-adjusted<br>unit | Amount of liabilities exposed to liquidity risk with maturity |                         |                  |                         |                          |                          |                          |                    |        |        | Total<br>non-current<br>ThCh\$ | Type of<br>amortization | Effective<br>rate<br>% | Nominal value<br>per the<br>contract<br>ThCh\$ | Nominal rate<br>per the<br>contract<br>% |
|------------------------|----------------------------------|----------------------|---|---|-------------------------|------------------|-------------------------|--------------------------|--------------------------|--------------------------|--------------------|--------|--------|--------------------------------|-------------------------|------------------------|--|--|
|                        |                                  |                      |   | Up to 90<br>days  | 90 days<br>to 1<br>year | Total<br>current | 1 year<br>to 2<br>years | 2 years<br>to 3<br>years | 3 years<br>to 4<br>years | 4 years<br>to 5<br>years | Over<br>5<br>years |        |        |                                |                         |                        |  |  |
|                        |                                  |                      |   | ThCh\$  | ThCh\$                  | ThCh\$           | ThCh\$                  | ThCh\$                   | ThCh\$                   | ThCh\$                   | ThCh\$             | ThCh\$ | ThCh\$ |                                |                         |                        |  |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,459   | 4,543                   | 6,002            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 10.09                   | 6,002                  | 10.09  |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,228   | 4,146                   | 5,374            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 32.97                   | 5,374                  | 32.97  |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,423   | 4,482                   | 5,905            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 13.38                   | 5,905                  | 13.38  |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,399   | 4,442                   | 5,841            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 15.60                   | 5,841                  | 15.60  |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,347   | 4,355                   | 5,702            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 20.55                   | 5,702                  | 20.55  |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,338   | 4,339                   | 5,677            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 21.44                   | 5,677                  | 21.44  |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,388   | 4,424                   | 5,812            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 16.59                   | 5,812                  | 16.59  |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,388   | 4,424                   | 5,812            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 16.59                   | 5,812                  | 16.59  |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,388   | 4,424                   | 5,812            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 16.59                   | 5,812                  | 16.59  |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,469   | 4,559                   | 6,028            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 9.20                    | 6,028                  | 9.20   |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,334   | 4,331                   | 5,665            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 21.86                   | 5,665                  | 21.86  |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,517   | 4,638                   | 6,155            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 5.05                    | 6,155                  | 5.05   |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,388   | 4,424                   | 5,812            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 16.59                   | 5,812                  | 16.59  |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,367   | 4,388                   | 5,755            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 18.61                   | 5,755                  | 18.61  |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,631   | 4,818                   | 6,449            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | -4.13                   | 6,449                  | -4.13  |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,346   | 4,351                   | 5,697            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 20.72                   | 5,697                  | 20.72  |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,358   | 4,374                   | 5,732            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 19.46                   | 5,732                  | 19.46  |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,315   | 4,300                   | 5,615            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 23.73                   | 5,615                  | 23.73  |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,255   | 4,194                   | 5,449            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 30.00                   | 5,449                  | 30.00  |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,346   | 4,351                   | 5,697            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 20.72                   | 5,697                  | 20.72  |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,185   | 3,590                   | 4,775            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 2.74                    | 4,775                  | 2.74   |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,352   | 4,614                   | 5,966            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 36.11                   | 5,966                  | 36.11  |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,185   | 3,590                   | 4,775            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 2.74                    | 4,775                  | 2.74   |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,185   | 3,590                   | 4,775            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly                        | 2.74                    | 4,775                  | 2.74   |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 590   | 1,807                   | 2,397            | 620                     | -                        | -                        | -                        | -                  | -      | 620    | Monthly                        | 5.90                    | 3,017                  | 5.90   |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 590   | 1,807                   | 2,397            | 620                     | -                        | -                        | -                        | -                  | -      | 620    | Monthly                        | 5.90                    | 3,017                  | 5.90   |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 590   | 1,807                   | 2,397            | 620                     | -                        | -                        | -                        | -                  | -      | 620    | Monthly                        | 5.90                    | 3,017                  | 5.90   |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 590   | 1,807                   | 2,397            | 620                     | -                        | -                        | -                        | -                  | -      | 620    | Monthly                        | 5.90                    | 3,017                  | 5.90   |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 590   | 1,807                   | 2,397            | 620                     | -                        | -                        | -                        | -                  | -      | 620    | Monthly                        | 5.90                    | 3,017                  | 5.90   |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 590   | 1,807                   | 2,397            | 620                     | -                        | -                        | -                        | -                  | -      | 620    | Monthly                        | 5.90                    | 3,017                  | 5.90   |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 590   | 1,807                   | 2,397            | 620                     | -                        | -                        | -                        | -                  | -      | 620    | Monthly                        | 5.90                    | 3,017                  | 5.90   |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 590   | 1,807                   | 2,397            | 620                     | -                        | -                        | -                        | -                  | -      | 620    | Monthly                        | 5.90                    | 3,017                  | 5.90   |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 590   | 1,807                   | 2,397            | 620                     | -                        | -                        | -                        | -                  | -      | 620    | Monthly                        | 5.90                    | 3,017                  | 5.90   |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 590   | 1,807                   | 2,397            | 620                     | -                        | -                        | -                        | -                  | -      | 620    | Monthly                        | 5.90                    | 3,017                  | 5.90   |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 590   | 1,807                   | 2,397            | 620                     | -                        | -                        | -                        | -                  | -      | 620    | Monthly                        | 5.90                    | 3,017                  | 5.90   |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 590   | 1,807                   | 2,397            | 620                     | -                        | -                        | -                        | -                  | -      | 620    | Monthly                        | 5.90                    | 3,017                  | 5.90   |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 590   | 1,807                   | 2,397            | 620                     | -                        | -                        | -                        | -                  | -      | 620    | Monthly                        | 5.90                    | 3,017                  | 5.90   |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 586   | 1,795                   | 2,381            | 824                     | -                        | -                        | -                        | -                  | -      | 824    | Monthly                        | 6.13                    | 3,205                  | 6.13   |  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 586   | 1,795                   | 2,381            | 824                     | -                        | -                        | -                        | -                  | -      | 824    | Monthly                        | 6.13                    | 3,205                  | 6.13   |  |



| Tax ID No.<br>Creditor | Bank or Financial<br>Institution | Debtor Company       | Currency or<br>inflation-adjusted<br>unit | Amount of liabilities exposed to liquidity risk with maturity |                         |                  |                         |                          |                          |                          |                    |                      |                         | Effective<br>rate | Nominal value<br>per the<br>contract | Nominal rate<br>per the<br>contract |       |
|------------------------|----------------------------------|----------------------|---|---|-------------------------|------------------|-------------------------|--------------------------|--------------------------|--------------------------|--------------------|----------------------|-------------------------|-------------------|--------------------------------------|-------------------------------------|-------|
|                        |                                  |                      |   | Up to 90<br>days  | 90 days<br>to 1<br>year | Total<br>current | 1 year<br>to 2<br>years | 2 years<br>to 3<br>years | 3 years<br>to 4<br>years | 4 years<br>to 5<br>years | Over<br>5<br>years | Total<br>non-current | Type of<br>amortization |                   |                                      |                                     |       |
|                        |                                  |                      |   | ThCh\$  | ThCh\$                  | ThCh\$           | ThCh\$                  | ThCh\$                   | ThCh\$                   | ThCh\$                   | ThCh\$             | ThCh\$               | ThCh\$                  |                   |                                      |                                     | %     |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 586   | 1,795                   | 2,381            | 824                     | -                        | -                        | -                        | -                  | -                    | 824                     | Monthly           | 6.13                                 | 3,205                               | 6.13  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 586   | 1,795                   | 2,381            | 824                     | -                        | -                        | -                        | -                  | -                    | 824                     | Monthly           | 6.13                                 | 3,205                               | 6.13  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 586   | 1,795                   | 2,381            | 824                     | -                        | -                        | -                        | -                  | -                    | 824                     | Monthly           | 6.13                                 | 3,205                               | 6.13  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 586   | 1,795                   | 2,381            | 824                     | -                        | -                        | -                        | -                  | -                    | 824                     | Monthly           | 6.13                                 | 3,205                               | 6.13  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 528   | 1,682                   | 2,210            | 1,209                   | -                        | -                        | -                        | -                  | -                    | 1,209                   | Monthly           | 12.15                                | 3,419                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 528   | 1,682                   | 2,210            | 1,209                   | -                        | -                        | -                        | -                  | -                    | 1,209                   | Monthly           | 12.15                                | 3,419                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 528   | 1,682                   | 2,210            | 1,209                   | -                        | -                        | -                        | -                  | -                    | 1,209                   | Monthly           | 12.15                                | 3,419                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 528   | 1,682                   | 2,210            | 1,209                   | -                        | -                        | -                        | -                  | -                    | 1,209                   | Monthly           | 12.15                                | 3,419                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 528   | 1,682                   | 2,210            | 1,209                   | -                        | -                        | -                        | -                  | -                    | 1,209                   | Monthly           | 12.15                                | 3,419                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 528   | 1,682                   | 2,210            | 1,209                   | -                        | -                        | -                        | -                  | -                    | 1,209                   | Monthly           | 12.15                                | 3,419                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 528   | 1,682                   | 2,210            | 1,209                   | -                        | -                        | -                        | -                  | -                    | 1,209                   | Monthly           | 12.15                                | 3,419                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 522   | 1,666                   | 2,188            | 1,404                   | -                        | -                        | -                        | -                  | -                    | 1,404                   | Monthly           | 12.15                                | 3,592                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 522   | 1,666                   | 2,188            | 1,404                   | -                        | -                        | -                        | -                  | -                    | 1,404                   | Monthly           | 12.15                                | 3,592                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 522   | 1,666                   | 2,188            | 1,404                   | -                        | -                        | -                        | -                  | -                    | 1,404                   | Monthly           | 12.15                                | 3,592                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 522   | 1,666                   | 2,188            | 1,404                   | -                        | -                        | -                        | -                  | -                    | 1,404                   | Monthly           | 12.15                                | 3,592                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 522   | 1,665                   | 2,187            | 1,404                   | -                        | -                        | -                        | -                  | -                    | 1,404                   | Monthly           | 12.15                                | 3,591                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 522   | 1,665                   | 2,187            | 1,404                   | -                        | -                        | -                        | -                  | -                    | 1,404                   | Monthly           | 12.15                                | 3,591                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 522   | 1,665                   | 2,187            | 1,404                   | -                        | -                        | -                        | -                  | -                    | 1,404                   | Monthly           | 12.15                                | 3,591                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 522   | 1,665                   | 2,187            | 1,404                   | -                        | -                        | -                        | -                  | -                    | 1,404                   | Monthly           | 12.15                                | 3,591                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 522   | 1,665                   | 2,187            | 1,404                   | -                        | -                        | -                        | -                  | -                    | 1,404                   | Monthly           | 12.15                                | 3,591                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 522   | 1,665                   | 2,187            | 1,404                   | -                        | -                        | -                        | -                  | -                    | 1,404                   | Monthly           | 12.15                                | 3,591                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 522   | 1,665                   | 2,187            | 1,404                   | -                        | -                        | -                        | -                  | -                    | 1,404                   | Monthly           | 12.15                                | 3,591                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 522   | 1,665                   | 2,187            | 1,404                   | -                        | -                        | -                        | -                  | -                    | 1,404                   | Monthly           | 12.15                                | 3,591                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 522   | 1,665                   | 2,187            | 1,404                   | -                        | -                        | -                        | -                  | -                    | 1,404                   | Monthly           | 12.15                                | 3,591                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 522   | 1,665                   | 2,187            | 1,404                   | -                        | -                        | -                        | -                  | -                    | 1,404                   | Monthly           | 12.15                                | 3,591                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 522   | 1,665                   | 2,187            | 1,404                   | -                        | -                        | -                        | -                  | -                    | 1,404                   | Monthly           | 12.15                                | 3,591                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 522   | 1,665                   | 2,187            | 1,404                   | -                        | -                        | -                        | -                  | -                    | 1,404                   | Monthly           | 12.15                                | 3,591                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 522   | 1,665                   | 2,187            | 1,404                   | -                        | -                        | -                        | -                  | -                    | 1,404                   | Monthly           | 12.15                                | 3,591                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 522   | 1,665                   | 2,187            | 1,404                   | -                        | -                        | -                        | -                  | -                    | 1,404                   | Monthly           | 12.15                                | 3,591                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 517   | 1,649                   | 2,166            | 1,596                   | -                        | -                        | -                        | -                  | -                    | 1,596                   | Monthly           | 12.15                                | 3,762                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 517   | 1,649                   | 2,166            | 1,596                   | -                        | -                        | -                        | -                  | -                    | 1,596                   | Monthly           | 12.15                                | 3,762                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 517   | 1,649                   | 2,166            | 1,596                   | -                        | -                        | -                        | -                  | -                    | 1,596                   | Monthly           | 12.15                                | 3,762                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 517   | 1,649                   | 2,166            | 1,596                   | -                        | -                        | -                        | -                  | -                    | 1,596                   | Monthly           | 12.15                                | 3,762                               | 12.15 |





| Tax ID No.<br>Creditor | Bank or Financial<br>Institution  | Debtor Company       | Currency or<br>inflation-adjusted<br>unit | Amount of liabilities exposed to liquidity risk with maturity |                         |                  |                         |                          |                          |                          |                    |        |        | Total<br>non-current | Type of<br>amortization | Effective<br>rate | Nominal value<br>per the<br>contract | Nominal rate<br>per the<br>contract |
|------------------------|-----------------------------------|----------------------|---|---|-------------------------|------------------|-------------------------|--------------------------|--------------------------|--------------------------|--------------------|--------|--------|----------------------|-------------------------|-------------------|--------------------------------------|-------------------------------------|
|                        |                                   |                      |   | Up to 90<br>days  | 90 days<br>to 1<br>year | Total<br>current | 1 year<br>to 2<br>years | 2 years<br>to 3<br>years | 3 years<br>to 4<br>years | 4 years<br>to 5<br>years | Over<br>5<br>years |        |        |                      |                         |                   |                                      |                                     |
|                        |                                   |                      |   | ThCh\$  | ThCh\$                  | ThCh\$           | ThCh\$                  | ThCh\$                   | ThCh\$                   | ThCh\$                   | ThCh\$             | ThCh\$ | ThCh\$ |                      |                         |                   |                                      |                                     |
| 99512120-4             | Securitas S.A.                    | Rendic Hermanos S.A. | UF  | 517   | 1,649                   | 2,166            | 1,596                   | -                        | -                        | -                        | -                  | -      | 1,596  | Monthly              | 12.15                   | 3,762             | 12.15                                |                                     |
| 99512120-4             | Securitas S.A.                    | Rendic Hermanos S.A. | UF  | 517   | 1,649                   | 2,166            | 1,596                   | -                        | -                        | -                        | -                  | -      | 1,596  | Monthly              | 12.15                   | 3,762             | 12.15                                |                                     |
| 99512120-4             | Securitas S.A.                    | Rendic Hermanos S.A. | UF  | 517   | 1,649                   | 2,166            | 1,596                   | -                        | -                        | -                        | -                  | -      | 1,596  | Monthly              | 12.15                   | 3,762             | 12.15                                |                                     |
| 99512120-4             | Securitas S.A.                    | Rendic Hermanos S.A. | UF  | 517   | 1,649                   | 2,166            | 1,596                   | -                        | -                        | -                        | -                  | -      | 1,596  | Monthly              | 12.15                   | 3,762             | 12.15                                |                                     |
| 99512120-4             | Securitas S.A.                    | Rendic Hermanos S.A. | UF  | 512   | 1,632                   | 2,144            | 1,786                   | -                        | -                        | -                        | -                  | -      | 1,786  | Monthly              | 12.15                   | 3,930             | 12.15                                |                                     |
| 99512120-4             | Securitas S.A.                    | Rendic Hermanos S.A. | UF  | 512   | 1,632                   | 2,144            | 1,787                   | -                        | -                        | -                        | -                  | -      | 1,787  | Monthly              | 12.15                   | 3,931             | 12.15                                |                                     |
| 99512120-4             | Securitas S.A.                    | Rendic Hermanos S.A. | UF  | 512   | 1,631                   | 2,143            | 1,787                   | -                        | -                        | -                        | -                  | -      | 1,787  | Monthly              | 12.15                   | 3,930             | 12.15                                |                                     |
| 76575002-4             | IBM Global Financing de Chile SpA | Súper 10 S.A.        | UF  | 385   | 1,176                   | 1,561            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly              | 3.96                    | 1,561             | 3.96                                 |                                     |
| 76575002-4             | IBM Global Financing de Chile SpA | Súper 10 S.A.        | UF  | 2,083   | -                       | 2,083            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly              | 6.19                    | 2,083             | 6.19                                 |                                     |
| 76575002-4             | IBM Global Financing de Chile SpA | Súper 10 S.A.        | UF  | 1,132   | 1,150                   | 2,282            | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly              | 6.19                    | 2,282             | 6.19                                 |                                     |
| 97080000-K             | Banco Bice                        | Súper 10 S.A.        | UF  | 21,428  | 14,365                  | 35,793           | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly              | 2.67                    | 35,793            | 2.67                                 |                                     |
| 97080000-K             | Banco Bice                        | Súper 10 S.A.        | UF  | 13,453  | 18,048                  | 31,501           | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly              | 2.17                    | 31,501            | 2.17                                 |                                     |
| 97080000-K             | Banco Bice                        | Súper 10 S.A.        | UF  | 3,949   | 6,645                   | 10,594           | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly              | 3.28                    | 10,594            | 3.28                                 |                                     |
| 97080000-K             | Banco Bice                        | Súper 10 S.A.        | UF  | 9,899   | 19,867                  | 29,766           | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly              | 1.20                    | 29,766            | 1.20                                 |                                     |
| 97080000-K             | Banco Bice                        | Súper 10 S.A.        | UF  | 17,072  | 34,262                  | 51,334           | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly              | 1.20                    | 51,334            | 1.20                                 |                                     |
| 97080000-K             | Banco Bice                        | Súper 10 S.A.        | Ch\$                                      | 3,668   | 11,113                  | 14,781           | 15,166                  | 11,641                   | -                        | -                        | -                  | -      | 26,807 | Monthly              | 2.65                    | 41,588            | 2.65                                 |                                     |
| 97080000-K             | Banco Bice                        | Súper 10 S.A.        | Ch\$                                      | 6,948   | 20,719                  | 27,667           | 28,375                  | 29,255                   | -                        | -                        | -                  | -      | 57,630 | Monthly              | 0.03                    | 85,297            | 0.03                                 |                                     |
| 99500410-0             | Banco Consorcio                   | Súper 10 S.A.        | UF  | 7,074   | 21,359                  | 28,433           | -                       | -                        | -                        | -                        | -                  | -      | -      | Monthly              | 2.91                    | 28,433            | 2.91                                 |                                     |
| 99512120-4             | Securitas S.A.                    | Súper 10 S.A.        | UF  | 691   | 2,141                   | 2,832            | 749                     | -                        | -                        | -                        | -                  | -      | 749    | Monthly              | 9.80                    | 3,581             | 9.80                                 |                                     |
| 99512120-4             | Securitas S.A.                    | Súper 10 S.A.        | UF  | 907   | 2,833                   | 3,740            | 1,003                   | -                        | -                        | -                        | -                  | -      | 1,003  | Monthly              | 12.16                   | 4,743             | 12.16                                |                                     |
| 99512120-4             | Securitas S.A.                    | Súper 10 S.A.        | UF  | 691   | 2,141                   | 2,832            | 749                     | -                        | -                        | -                        | -                  | -      | 749    | Monthly              | 9.80                    | 3,581             | 9.80                                 |                                     |
| 99512120-4             | Securitas S.A.                    | Súper 10 S.A.        | UF  | 691   | 2,141                   | 2,832            | 749                     | -                        | -                        | -                        | -                  | -      | 749    | Monthly              | 9.80                    | 3,581             | 9.80                                 |                                     |
| 99512120-4             | Securitas S.A.                    | Súper 10 S.A.        | UF  | 691   | 2,141                   | 2,832            | 749                     | -                        | -                        | -                        | -                  | -      | 749    | Monthly              | 9.80                    | 3,581             | 9.80                                 |                                     |
| 99512120-4             | Securitas S.A.                    | Súper 10 S.A.        | UF  | 691   | 2,141                   | 2,832            | 749                     | -                        | -                        | -                        | -                  | -      | 749    | Monthly              | 9.80                    | 3,581             | 9.80                                 |                                     |
| 99512120-4             | Securitas S.A.                    | Súper 10 S.A.        | UF  | 691   | 2,141                   | 2,832            | 749                     | -                        | -                        | -                        | -                  | -      | 749    | Monthly              | 9.80                    | 3,581             | 9.80                                 |                                     |
| 99512120-4             | Securitas S.A.                    | Súper 10 S.A.        | UF  | 691   | 2,141                   | 2,832            | 749                     | -                        | -                        | -                        | -                  | -      | 749    | Monthly              | 9.80                    | 3,581             | 9.80                                 |                                     |
| 99512120-4             | Securitas S.A.                    | Súper 10 S.A.        | UF  | 691   | 2,141                   | 2,832            | 749                     | -                        | -                        | -                        | -                  | -      | 749    | Monthly              | 9.80                    | 3,581             | 9.80                                 |                                     |
| 99512120-4             | Securitas S.A.                    | Súper 10 S.A.        | UF  | 691   | 2,141                   | 2,832            | 749                     | -                        | -                        | -                        | -                  | -      | 749    | Monthly              | 9.80                    | 3,581             | 9.80                                 |                                     |
| 99512120-4             | Securitas S.A.                    | Súper 10 S.A.        | UF  | 691   | 2,141                   | 2,832            | 749                     | -                        | -                        | -                        | -                  | -      | 749    | Monthly              | 9.80                    | 3,581             | 9.80                                 |                                     |
| 99512120-4             | Securitas S.A.                    | Súper 10 S.A.        | UF  | 691   | 2,141                   | 2,832            | 749                     | -                        | -                        | -                        | -                  | -      | 749    | Monthly              | 9.80                    | 3,581             | 9.80                                 |                                     |
| 99512120-4             | Securitas S.A.                    | Súper 10 S.A.        | UF  | 691   | 2,141                   | 2,832            | 749                     | -                        | -                        | -                        | -                  | -      | 749    | Monthly              | 9.80                    | 3,581             | 9.80                                 |                                     |
| 99512120-4             | Securitas S.A.                    | Súper 10 S.A.        | UF  | 1,648   | 5,047                   | 6,695            | 1,735                   | -                        | -                        | -                        | -                  | -      | 1,735  | Monthly              | 6.18                    | 8,430             | 6.18                                 |                                     |
| 99512120-4             | Securitas S.A.                    | Súper 10 S.A.        | UF  | 1,454   | 4,533                   | 5,987            | 1,600                   | -                        | -                        | -                        | -                  | -      | 1,600  | Monthly              | 11.56                   | 7,587             | 11.56                                |                                     |
| 99512120-4             | Securitas S.A.                    | Súper 10 S.A.        | UF  | 684   | 2,120                   | 2,804            | 994                     | -                        | -                        | -                        | -                  | -      | 994    | Monthly              | 10.04                   | 3,798             | 10.04                                |                                     |
| 99512120-4             | Securitas S.A.                    | Súper 10 S.A.        | UF  | 684   | 2,120                   | 2,804            | 994                     | -                        | -                        | -                        | -                  | -      | 994    | Monthly              | 10.04                   | 3,798             | 10.04                                |                                     |
| 99512120-4             | Securitas S.A.                    | Súper 10 S.A.        | UF  | 684   | 2,120                   | 2,804            | 994                     | -                        | -                        | -                        | -                  | -      | 994    | Monthly              | 10.04                   | 3,798             | 10.04                                |                                     |
| 99512120-4             | Securitas S.A.                    | Súper 10 S.A.        | UF  | 1,495   | 4,703                   | 6,198            | 2,266                   | -                        | -                        | -                        | -                  | -      | 2,266  | Monthly              | 15.05                   | 8,464             | 15.05                                |                                     |
| 99512120-4             | Securitas S.A.                    | Súper 10 S.A.        | UF  | 635   | 2,025                   | 2,660            | 1,707                   | -                        | -                        | -                        | -                  | -      | 1,707  | Monthly              | 12.15                   | 4,367             | 12.15                                |                                     |



| Tax ID No.<br>Creditor | Bank or Financial<br>Institution           | Debtor Company                | Currency or<br>inflation-adjusted<br>unit | Amount of liabilities exposed to liquidity risk with maturity |                         |                  |                         |                          |                          |                          |                    |                      |                         |                   | Nominal value<br>per the<br>contract | Nominal rate<br>per the<br>contract |         |       |
|------------------------|--|-------------------------------|---|---|-------------------------|------------------|-------------------------|--------------------------|--------------------------|--------------------------|--------------------|----------------------|-------------------------|-------------------|--------------------------------------|-------------------------------------|---------|-------|
|                        |  |                               |   | Up to 90<br>days  | 90 days<br>to 1<br>year | Total<br>current | 1 year<br>to 2<br>years | 2 years<br>to 3<br>years | 3 years<br>to 4<br>years | 4 years<br>to 5<br>years | Over<br>5<br>years | Total<br>non-current | Type of<br>amortization | Effective<br>rate |                                      |                                     |         |       |
|                        |  |                               |   | ThCh\$  | ThCh\$                  | ThCh\$           | ThCh\$                  | ThCh\$                   | ThCh\$                   | ThCh\$                   | ThCh\$             | ThCh\$               | ThCh\$                  | %                 |                                      |                                     | ThCh\$  | %     |
| 99512120-4             | Securitas S.A.                             | Súper 10 S.A.                 | UF  | 635   | 2,024                   | 2,659            | 1,707                   | -                        | -                        | -                        | -                  | -                    | -                       | 1,707             | Monthly                              | 12.15                               | 4,366   | 12.15 |
| 99512120-4             | Securitas S.A.                             | Súper 10 S.A.                 | UF  | 635   | 2,024                   | 2,659            | 1,707                   | -                        | -                        | -                        | -                  | -                    | -                       | 1,707             | Monthly                              | 12.15                               | 4,366   | 12.15 |
| 99512120-4             | Securitas S.A.                             | Súper 10 S.A.                 | UF  | 635   | 2,024                   | 2,659            | 1,707                   | -                        | -                        | -                        | -                  | -                    | -                       | 1,707             | Monthly                              | 12.15                               | 4,366   | 12.15 |
| 99512120-4             | Securitas S.A.                             | Súper 10 S.A.                 | UF  | 635   | 2,024                   | 2,659            | 1,707                   | -                        | -                        | -                        | -                  | -                    | -                       | 1,707             | Monthly                              | 12.15                               | 4,366   | 12.15 |
| 99512120-4             | Securitas S.A.                             | Súper 10 S.A.                 | UF  | 635   | 2,024                   | 2,659            | 1,707                   | -                        | -                        | -                        | -                  | -                    | -                       | 1,707             | Monthly                              | 12.15                               | 4,366   | 12.15 |
| 99512120-4             | Securitas S.A.                             | Súper 10 S.A.                 | UF  | 629   | 2,004                   | 2,633            | 1,940                   | -                        | -                        | -                        | -                  | -                    | -                       | 1,940             | Monthly                              | 12.15                               | 4,573   | 12.15 |
| 77620570-2             | HP Financial Services (Chile) Limitada     | SMU S.A.                      | UF  | 18,079  | 43,252                  | 61,331           | -                       | -                        | -                        | -                        | -                  | -                    | -                       | -                 | Monthly                              | 6.00                                | 61,331  | 6.00  |
| 77620570-2             | HP Financial Services (Chile) Limitada     | SMU S.A.                      | UF  | 30,925  | 95,607                  | 126,532          | 111,394                 | -                        | -                        | -                        | -                  | -                    | -                       | 111,394           | Monthly                              | 6.01                                | 237,926 | 6.01  |
| 77620570-2             | HP Financial Services (Chile) Limitada     | SMU S.A.                      | UF  | 34,539  | 106,770                 | 141,309          | 137,178                 | -                        | -                        | -                        | -                  | -                    | -                       | 137,178           | Monthly                              | 6.00                                | 278,487 | 6.00  |
| 77620570-2             | HP Financial Services (Chile) Limitada     | SMU S.A.                      | UF  | 34,853  | 107,742                 | 142,595          | 138,424                 | -                        | -                        | -                        | -                  | -                    | -                       | 138,424           | Monthly                              | 6.00                                | 281,019 | 6.00  |
| 76080198-4             | De Lage Landen Chile S.A.                  | SMU S.A.                      | UF  | 18,517  | 57,118                  | 75,635           | 79,949                  | -                        | -                        | -                        | -                  | -                    | -                       | 79,949            | Monthly                              | 5.56                                | 155,584 | 5.56  |
| 97004000-5             | Banco de Chile                             | SMU S.A.                      | Ch\$                                      | 23,363  | 31,354                  | 54,717           | -                       | -                        | -                        | -                        | -                  | -                    | -                       | -                 | Monthly                              | 4.90                                | 54,717  | 4.90  |
| 76140676-0             | FT Vendor Finance Chile S.A.               | SMU S.A.                      | UF  | 582   | 1,510                   | 2,092            | -                       | -                        | -                        | -                        | -                  | -                    | -                       | -                 | Monthly                              | 13.22                               | 2,092   | 13.22 |
| 97080000-K             | Banco Bice                                 | SMU S.A.                      | Ch\$                                      | 3,515   | 10,658                  | 14,173           | 14,557                  | 11,185                   | -                        | -                        | -                  | -                    | -                       | 25,742            | Monthly                              | 2.76                                | 39,915  | 2.76  |
| 76575002-4             | IBM Global Financing de Chile SpA          | Ok Market S.A.                | UF  | 2,010   | -                       | 2,010            | -                       | -                        | -                        | -                        | -                  | -                    | -                       | -                 | Monthly                              | 6.19                                | 2,010   | 6.19  |
| 76575002-4             | IBM Global Financing de Chile SpA          | Ok Market S.A.                | UF  | 510   | 1,546                   | 2,056            | -                       | -                        | -                        | -                        | -                  | -                    | -                       | -                 | Monthly                              | 6.19                                | 2,056   | 6.19  |
| 97080000-K             | Banco Bice                                 | Ok Market S.A.                | UF  | 4,006   | 4,035                   | 8,041            | -                       | -                        | -                        | -                        | -                  | -                    | -                       | -                 | Monthly                              | 2.90                                | 8,041   | 2.90  |
| 97080000-K             | Banco Bice                                 | Ok Market S.A.                | UF  | 6,311   | 19,000                  | 25,311           | 23,457                  | -                        | -                        | -                        | -                  | -                    | -                       | 23,457            | Monthly                              | 1.21                                | 48,768  | 1.21  |
| 97080000-K             | Banco Bice                                 | Ok Market S.A.                | Ch\$                                      | 4,193   | 12,710                  | 16,903           | 17,362                  | 13,340                   | -                        | -                        | -                  | -                    | -                       | 30,702            | Monthly                              | 2.76                                | 47,605  | 2.76  |
| 92040000-0             | IBM de Chile S.A.C.                        | ALVI Supermercados Mayoristas | UF  | 9,206   | 28,316                  | 37,522           | 12,200                  | 858                      | -                        | -                        | -                  | -                    | -                       | 13,058            | Monthly                              | 5.20                                | 50,580  | 5.20  |
| 76575002-4             | IBM Global Financing de Chile SpA          | ALVI Supermercados Mayoristas | UF  | 1,795   | 5,491                   | 7,286            | -                       | -                        | -                        | -                        | -                  | -                    | -                       | -                 | Monthly                              | 3.96                                | 7,286   | 3.96  |
| 76575002-4             | IBM Global Financing de Chile SpA          | ALVI Supermercados Mayoristas | UF  | 1,599   | -                       | 1,599            | -                       | -                        | -                        | -                        | -                  | -                    | -                       | -                 | Monthly                              | 6.19                                | 1,599   | 6.19  |
| 76575002-4             | IBM Global Financing de Chile SpA          | ALVI Supermercados Mayoristas | UF  | 930   | 943                     | 1,873            | -                       | -                        | -                        | -                        | -                  | -                    | -                       | -                 | Monthly                              | 6.19                                | 1,873   | 6.19  |
| 99500410-0             | Banco Consorcio                            | ALVI Supermercados Mayoristas | Ch\$                                      | 4,961   | 11,911                  | 16,872           | -                       | -                        | -                        | -                        | -                  | -                    | -                       | -                 | Monthly                              | 6.87                                | 16,872  | 6.87  |
| 97080000-K             | Banco Bice                                 | ALVI Supermercados Mayoristas | UF  | 7,319   | 4,907                   | 12,226           | -                       | -                        | -                        | -                        | -                  | -                    | -                       | -                 | Monthly                              | 2.81                                | 12,226  | 2.81  |
| 97080000-K             | Banco Bice                                 | ALVI Supermercados Mayoristas | UF  | 12,022  | 8,059                   | 20,081           | -                       | -                        | -                        | -                        | -                  | -                    | -                       | -                 | Monthly                              | 2.72                                | 20,081  | 2.72  |
| 97080000-K             | Banco Bice                                 | ALVI Supermercados Mayoristas | UF  | 7,980   | 16,007                  | 23,987           | -                       | -                        | -                        | -                        | -                  | -                    | -                       | -                 | Monthly                              | 0.91                                | 23,987  | 0.91  |
| 97080000-K             | Banco Bice                                 | ALVI Supermercados Mayoristas | UF  | 17,747  | 41,507                  | 59,254           | -                       | -                        | -                        | -                        | -                  | -                    | -                       | -                 | Monthly                              | 1.27                                | 59,254  | 1.27  |
| 97080000-K             | Banco Bice                                 | ALVI Supermercados Mayoristas | Ch\$                                      | 5,407   | 16,390                  | 21,797           | 22,389                  | 17,202                   | -                        | -                        | -                  | -                    | -                       | 39,591            | Monthly                              | 2.76                                | 61,388  | 2.76  |
| 97080000-K             | Banco Bice                                 | ALVI Supermercados Mayoristas | Ch\$                                      | 5,068   | 15,112                  | 20,180           | 20,696                  | 21,339                   | -                        | -                        | -                  | -                    | -                       | 42,035            | Monthly                              | 3.10                                | 62,215  | 3.10  |
| 99289000-2             | Metlife Chile Seguros de Vida S.A.         | ALVI Supermercados Mayoristas | UF  | 23,037  | 66,820                  | 89,857           | 93,411                  | 98,596                   | 104,068                  | 109,844                  | 838,898            | 1,244,817            | Monthly                 | 5.41              | 1,334,674                            | 5.41                                |         |       |
| 99289000-2             | Metlife Chile Seguros de Vida S.A.         | ALVI Supermercados Mayoristas | UF  | 32,367  | 93,881                  | 126,248          | 131,241                 | 138,526                  | 146,215                  | 154,331                  | 1,178,653          | 1,748,966            | Monthly                 | 5.41              | 1,875,214                            | 5.41                                |         |       |
| 99289000-2             | Metlife Chile Seguros de Vida S.A.         | ALVI Supermercados Mayoristas | UF  | 16,349  | 47,469                  | 63,818           | 66,368                  | 70,061                   | 73,959                   | 78,075                   | 577,895            | 866,358              | Monthly                 | 5.43              | 930,176                              | 5.43                                |         |       |
| 99289000-2             | Metlife Chile Seguros de Vida S.A.         | ALVI Supermercados Mayoristas | UF  | 6,767   | 19,151                  | 25,918           | 26,823                  | 28,372                   | 30,011                   | 31,745                   | 386,839            | 503,790              | Monthly                 | 5.63              | 529,708                              | 5.63                                |         |       |
| 99037000-1             | Chilena Consolidada Seguros Generales S.A. | ALVI Supermercados Mayoristas | UF  | 16,555  | 47,313                  | 63,868           | 66,169                  | 69,874                   | 73,787                   | 77,919                   | 61,289             | 349,038              | Monthly                 | 5.46              | 412,906                              | 5.46                                |         |       |
| 99037000-1             | Chilena Consolidada Seguros Generales S.A. | ALVI Supermercados Mayoristas | UF  | 35,467  | 101,620                 | 137,087          | 142,106                 | 150,048                  | 158,435                  | 167,290                  | 101,871            | 719,750              | Monthly                 | 5.45              | 856,837                              | 5.45                                |         |       |
| 99037000-1             | Chilena Consolidada Seguros Generales S.A. | ALVI Supermercados Mayoristas | UF  | 23,516  | 67,381                  | 90,897           | 94,224                  | 99,488                   | 105,046                  | 110,915                  | 67,540             | 477,213              | Monthly                 | 5.45              | 568,110                              | 5.45                                |         |       |
| 99037000-1             | Chilena Consolidada Seguros Generales S.A. | ALVI Supermercados Mayoristas | UF  | 17,259  | 50,200                  | 67,459           | 70,030                  | 73,740                   | 77,646                   | 81,760                   | 609,138            | 912,314              | Monthly                 | 5.17              | 979,773                              | 5.17                                |         |       |
| 99037000-1             | Chilena Consolidada Seguros Generales S.A. | ALVI Supermercados Mayoristas | UF  | 21,683  | 61,892                  | 83,575           | 86,557                  | 91,404                   | 96,523                   | 101,928                  | 89,286             | 465,698              | Monthly                 | 5.46              | 549,273                              | 5.46                                |         |       |
| 99037000-1             | Chilena Consolidada Seguros Generales S.A. | ALVI Supermercados Mayoristas | UF  | 23,989  | 57,922                  | 81,911           | 81,124                  | 85,810                   | 90,766                   | 96,009                   | 846,622            | 1,200,331            | Monthly                 | 5.63              | 1,282,242                            | 5.63                                |         |       |



# SMU



| Tax ID No.<br>Creditor      | Bank or Financial<br>Institution                               | Debtor Company                | Currency or<br>inflation-adjusted<br>unit | Amount of liabilities exposed to liquidity risk with maturity |                         |                  |                         |                          |                          |                          |                    |                   |         | Total<br>non-current<br>ThCh\$ | Type of<br>amortization | Effective<br>rate<br>% | Nominal value<br>per the<br>contract<br>ThCh\$ | Nominal rate<br>per the<br>contract<br>% |
|-----------------------------|--|-------------------------------|---|---|-------------------------|------------------|-------------------------|--------------------------|--------------------------|--------------------------|--------------------|-------------------|---------|--------------------------------|-------------------------|------------------------|--|--|
|                             |  |                               |   | Up to 90<br>days  | 90 days<br>to 1<br>year | Total<br>current | 1 year<br>to 2<br>years | 2 years<br>to 3<br>years | 3 years<br>to 4<br>years | 4 years<br>to 5<br>years | Over<br>5<br>years |                   |         |                                |                         |                        |  |  |
|                             |  |                               |   | ThCh\$  | ThCh\$                  | ThCh\$           | ThCh\$                  | ThCh\$                   | ThCh\$                   | ThCh\$                   | ThCh\$             | ThCh\$            | ThCh\$  |                                |                         |                        |  |  |
| 99037000-1                  | Chilena Consolidada Seguros Generales S.A.                     | ALVI Supermercados Mayoristas | UF  | 18,101  | 45,607                  | 63,708           | 63,359                  | 66,400                   | 69,587                   | 72,928                   | 525,505            | 797,779           | Monthly | 4.70                           | 861,487                 | 4.70                   |  |  |
| 96571890-7                  | Compañía de Seguros Confuturo S.A.                             | ALVI Supermercados Mayoristas | UF  | 10,003  | 25,522                  | 35,525           | 35,549                  | 37,368                   | 39,279                   | 41,289                   | 300,846            | 454,331           | Monthly | 5.00                           | 489,856                 | 5.00                   |  |  |
| 96571890-7                  | Compañía de Seguros Confuturo S.A.                             | ALVI Supermercados Mayoristas | UF  | 16,245  | 41,448                  | 57,693           | 57,733                  | 60,686                   | 63,791                   | 67,055                   | 488,586            | 737,851           | Monthly | 5.00                           | 795,544                 | 5.00                   |  |  |
| 96571890-7                  | Compañía de Seguros Confuturo S.A.                             | ALVI Supermercados Mayoristas | UF  | 11,572  | 29,525                  | 41,097           | 41,126                  | 43,230                   | 45,442                   | 47,766                   | 348,044            | 525,608           | Monthly | 5.00                           | 566,705                 | 5.00                   |  |  |
| 96571890-7                  | Compañía de Seguros Confuturo S.A.                             | ALVI Supermercados Mayoristas | UF  | 42,818  | 109,245                 | 152,063          | 152,168                 | 159,953                  | 168,137                  | 176,739                  | 1,287,777          | 1,944,774         | Monthly | 5.00                           | 2,096,837               | 5.00                   |  |  |
| 96571890-7                  | Compañía de Seguros Confuturo S.A.                             | ALVI Supermercados Mayoristas | UF  | 20,583  | 52,513                  | 73,086           | 73,146                  | 76,889                   | 80,823                   | 84,958                   | 619,029            | 934,845           | Monthly | 5.00                           | 1,007,941               | 5.00                   |  |  |
| 96571890-7                  | Compañía de Seguros Confuturo S.A.                             | ALVI Supermercados Mayoristas | UF  | 17,095  | 43,615                  | 60,710           | 60,752                  | 63,860                   | 67,127                   | 70,562                   | 514,138            | 776,439           | Monthly | 5.00                           | 837,149                 | 5.00                   |  |  |
| 96571890-7                  | Compañía de Seguros Confuturo S.A.                             | ALVI Supermercados Mayoristas | UF  | 8,595   | 21,929                  | 30,524           | 30,545                  | 32,108                   | 33,750                   | 35,477                   | 258,497            | 390,377           | Monthly | 5.00                           | 420,901                 | 5.00                   |  |  |
| 96571890-7                  | Compañía de Seguros Confuturo S.A.                             | ALVI Supermercados Mayoristas | UF  | 16,439  | 41,941                  | 58,380           | 58,419                  | 61,408                   | 64,550                   | 67,853                   | 494,398            | 746,628           | Monthly | 5.00                           | 805,008                 | 5.00                   |  |  |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas | UF  | 691   | 2,141                   | 2,832            | 749                     | -                        | -                        | -                        | -                  | 749               | Monthly | 9.80                           | 3,581                   | 9.80                   |  |  |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas | UF  | 691   | 2,141                   | 2,832            | 749                     | -                        | -                        | -                        | -                  | 749               | Monthly | 9.80                           | 3,581                   | 9.80                   |  |  |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas | UF  | 691   | 2,141                   | 2,832            | 749                     | -                        | -                        | -                        | -                  | 749               | Monthly | 9.80                           | 3,581                   | 9.80                   |  |  |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas | UF  | 691   | 2,141                   | 2,832            | 749                     | -                        | -                        | -                        | -                  | 749               | Monthly | 9.80                           | 3,581                   | 9.80                   |  |  |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas | UF  | 691   | 2,141                   | 2,832            | 749                     | -                        | -                        | -                        | -                  | 749               | Monthly | 9.80                           | 3,581                   | 9.80                   |  |  |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas | UF  | 684   | 2,120                   | 2,804            | 994                     | -                        | -                        | -                        | -                  | 994               | Monthly | 10.04                          | 3,798                   | 10.04                  |  |  |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas | UF  | 684   | 2,120                   | 2,804            | 994                     | -                        | -                        | -                        | -                  | 994               | Monthly | 10.04                          | 3,798                   | 10.04                  |  |  |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas | UF  | 642   | 2,045                   | 2,687            | 1,470                   | -                        | -                        | -                        | -                  | 1,470             | Monthly | 12.15                          | 4,157                   | 12.15                  |  |  |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas | UF  | 642   | 2,045                   | 2,687            | 1,470                   | -                        | -                        | -                        | -                  | 1,470             | Monthly | 12.15                          | 4,157                   | 12.15                  |  |  |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas | UF  | 642   | 2,045                   | 2,687            | 1,470                   | -                        | -                        | -                        | -                  | 1,470             | Monthly | 12.15                          | 4,157                   | 12.15                  |  |  |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas | UF  | 635   | 2,026                   | 2,661            | 1,706                   | -                        | -                        | -                        | -                  | 1,706             | Monthly | 12.15                          | 4,367                   | 12.15                  |  |  |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas | UF  | 635   | 2,026                   | 2,661            | 1,706                   | -                        | -                        | -                        | -                  | 1,706             | Monthly | 12.15                          | 4,367                   | 12.15                  |  |  |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas | UF  | 635   | 2,027                   | 2,662            | 1,706                   | -                        | -                        | -                        | -                  | 1,706             | Monthly | 12.15                          | 4,368                   | 12.15                  |  |  |
| 99012000-5                  | Compañía de Seguros de Vida Consorcio Nacional de Seguros S.A. | Inmobiliaria SMU S.A.         | UF  | 301,462   | 672,840                 | 974,302          | 939,999                 | 991,460                  | 1,045,738                | 1,102,987                | 22,581,970         | 26,662,154        | Monthly | 5.35                           | 27,636,456              | 5.35                   |  |  |
| 76575002-4                  | IBM Global Financing de Chile SpA                              | UNIDATA S.A.                  | UF  | 4,820   | 4,874                   | 9,694            | -                       | -                        | -                        | -                        | -                  | -                 | Monthly | 4.50                           | 9,694                   | 4.50                   |  |  |
| 76575002-4                  | IBM Global Financing de Chile SpA                              | UNIDATA S.A.                  | US\$                                      | 9,478   | -                       | 9,478            | -                       | -                        | -                        | -                        | -                  | -                 | Monthly | 6.41                           | 9,478                   | 6.41                   |  |  |
| 97080000-K                  | Banco Bice   | Abu Gosh y Cia. Ltda          | UF  | 7,619   | 4,521                   | 12,140           | -                       | -                        | -                        | -                        | -                  | -                 | Monthly | 2.80                           | 12,140                  | 2.80                   |  |  |
| <b>Total finance leases</b> |  |                               |   | <b>1,999,366</b>  | <b>4,617,572</b>        | <b>6,616,938</b> | <b>3,299,937</b>        | <b>2,754,782</b>         | <b>2,634,680</b>         | <b>2,777,430</b>         | <b>32,176,821</b>  | <b>43,643,650</b> |         |                                | <b>50,260,588</b>       |                        |  |  |



## December 31, 2019

| Tax ID No.<br>Creditor | Bank or Financial<br>Institution                     | Debtor Company       | Currency or<br>inflation-adjusted<br>unit | Amount of liabilities exposed to liquidity risk with maturity |                         |                  |                         |                          |                          |                          |                    |        |         | Total<br>non-current | Type of<br>amortization | Effective<br>rate | Amount of<br>nominal value<br>per the<br>contract | Nominal rate<br>per the<br>contract |
|------------------------|--|----------------------|---|---|-------------------------|------------------|-------------------------|--------------------------|--------------------------|--------------------------|--------------------|--------|---------|----------------------|-------------------------|-------------------|---|-------------------------------------|
|                        |  |                      |   | Up to 90<br>days  | 90 days<br>to 1<br>year | Total<br>current | 1 year<br>to 2<br>years | 2 years<br>to 3<br>years | 3 years<br>to 4<br>years | 4 years<br>to 5<br>years | Over<br>5<br>years |        |         |                      |                         |                   |   |                                     |
|                        |  |                      |   | ThCh\$  | ThCh\$                  | ThCh\$           | ThCh\$                  | ThCh\$                   | ThCh\$                   | ThCh\$                   | ThCh\$             | ThCh\$ | ThCh\$  |                      |                         |                   |   |                                     |
| 76575002-4             | IBM Global Financing de Chile SpA                    | Rendic Hermanos S.A. | US\$                                      | 33,409  | -                       | 33,409           | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 0.66              | 33,409  | 0.66                                |
| 76575002-4             | IBM Global Financing de Chile SpA                    | Rendic Hermanos S.A. | US\$                                      | 18,073  | -                       | 18,073           | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 16.07             | 18,073  | 16.07                               |
| 92040000-0             | IBM de Chile S.A.C.                                  | Rendic Hermanos S.A. | UF  | 15,627  | 78,527                  | 94,154           | 63,294                  | -                        | -                        | -                        | -                  | -      | 63,294  | -                    | Monthly                 | 1.00              | 157,448   | 1.00                                |
| 76349271-0             | Rentas San Pedro S.A                                 | Rendic Hermanos S.A. | UF  | 9,874   | -                       | 9,874            | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 9.58              | 9,874   | 9.58                                |
| 96730520-0             | Inmobiliaria e Inv. Centro Nacional de Bodegaje S.A. | Rendic Hermanos S.A. | UF  | 10,761  | 8,156                   | 18,917           | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 9.58              | 18,917  | 9.58                                |
| 99512120-4             | Securitas S.A.                                       | Rendic Hermanos S.A. | UF  | 386   | -                       | 386              | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 9.07              | 386   | 9.07                                |
| 99512120-4             | Securitas S.A.                                       | Rendic Hermanos S.A. | UF  | 385   | -                       | 385              | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 11.64             | 385   | 11.64                               |
| 99512120-4             | Securitas S.A.                                       | Rendic Hermanos S.A. | UF  | 387   | -                       | 387              | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 3.94              | 387   | 3.94                                |
| 99512120-4             | Securitas S.A.                                       | Rendic Hermanos S.A. | UF  | 385   | -                       | 385              | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 14.44             | 385   | 14.44                               |
| 99512120-4             | Securitas S.A.                                       | Rendic Hermanos S.A. | UF  | 385   | -                       | 385              | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 11.25             | 385   | 11.25                               |
| 99512120-4             | Securitas S.A.                                       | Rendic Hermanos S.A. | UF  | 274   | 2,581                   | 2,855            | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 14.92             | 2,855   | 14.92                               |
| 99512120-4             | Securitas S.A.                                       | Rendic Hermanos S.A. | UF  | 1,061   | 2,581                   | 3,642            | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 14.92             | 3,642   | 14.92                               |
| 99512120-4             | Securitas S.A.                                       | Rendic Hermanos S.A. | UF  | 1,061   | 2,581                   | 3,642            | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 14.92             | 3,642   | 14.92                               |
| 99512120-4             | Securitas S.A.                                       | Rendic Hermanos S.A. | UF  | 1,069   | 3,330                   | 4,399            | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 9.61              | 4,399   | 9.61                                |
| 99512120-4             | Securitas S.A.                                       | Rendic Hermanos S.A. | UF  | 1,069   | 3,330                   | 4,399            | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 11.11             | 4,399   | 11.11                               |
| 99512120-4             | Securitas S.A.                                       | Rendic Hermanos S.A. | UF  | 1,069   | 3,330                   | 4,399            | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 11.11             | 4,399   | 11.11                               |
| 99512120-4             | Securitas S.A.                                       | Rendic Hermanos S.A. | UF  | 1,081   | 3,350                   | 4,431            | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 11.11             | 4,431   | 11.11                               |
| 76575002-4             | IBM Global Financing de Chile SpA                    | Rendic Hermanos S.A. | UF  | 3,847   | 19,623                  | 23,470           | 12,088                  | -                        | -                        | -                        | -                  | -      | 12,088  | -                    | Monthly                 | 3.96              | 35,558  | 3.96                                |
| 76575002-4             | IBM Global Financing de Chile SpA                    | Rendic Hermanos S.A. | UF  | 4,181   | 21,324                  | 25,505           | 19,802                  | -                        | -                        | -                        | -                  | -      | 19,802  | -                    | Monthly                 | 3.96              | 45,307  | 3.96                                |
| 76575002-4             | IBM Global Financing de Chile SpA                    | Rendic Hermanos S.A. | UF  | 9,184   | 46,840                  | 56,024           | 58,285                  | -                        | -                        | -                        | -                  | -      | 58,285  | -                    | Monthly                 | 3.96              | 114,309   | 3.96                                |
| 76575002-4             | IBM Global Financing de Chile SpA                    | Rendic Hermanos S.A. | UF  | 19,888  | 101,756                 | 121,644          | 127,365                 | 10,880                   | -                        | -                        | -                  | -      | 138,245 | -                    | Monthly                 | 4.60              | 259,889   | 4.60                                |
| 76575002-4             | IBM Global Financing de Chile SpA                    | Rendic Hermanos S.A. | UF  | 31,626  | 163,101                 | 194,727          | 16,776                  | -                        | -                        | -                        | -                  | -      | 16,776  | -                    | Monthly                 | 6.19              | 211,503   | 6.19                                |
| 76575002-4             | IBM Global Financing de Chile SpA                    | Rendic Hermanos S.A. | UF  | 3,337   | 17,211                  | 20,548           | 10,760                  | -                        | -                        | -                        | -                  | -      | 10,760  | -                    | Monthly                 | 6.19              | 31,308  | 6.19                                |
| 76575002-4             | IBM Global Financing de Chile SpA                    | Rendic Hermanos S.A. | UF  | 5,325   | 15,811                  | 21,136           | 22,253                  | -                        | -                        | -                        | -                  | -      | 22,253  | -                    | Monthly                 | 6.19              | 43,389  | 6.19                                |
| 76575002-4             | IBM Global Financing de Chile SpA                    | Rendic Hermanos S.A. | UF  | 1,147   | 3,357                   | 4,504            | 4,889                   | 864                      | -                        | -                        | -                  | -      | 5,753   | -                    | Monthly                 | 10.11             | 10,257  | 10.11                               |
| 97080000-K             | Banco Bice   | Rendic Hermanos S.A. | UF  | 44,006  | -                       | 44,006           | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 2.73              | 44,006  | 2.73                                |
| 97080000-K             | Banco Bice   | Rendic Hermanos S.A. | UF  | 32,672  | 16,391                  | 49,063           | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 2.69              | 49,063  | 2.69                                |
| 97080000-K             | Banco Bice   | Rendic Hermanos S.A. | UF  | 88,012  | 445,868                 | 533,880          | 226,611                 | -                        | -                        | -                        | -                  | -      | 226,611 | -                    | Monthly                 | 2.62              | 760,491   | 2.62                                |
| 97080000-K             | Banco Bice   | Rendic Hermanos S.A. | UF  | 18,903  | 57,438                  | 76,341           | 52,252                  | -                        | -                        | -                        | -                  | -      | 52,252  | -                    | Monthly                 | 3.28              | 128,593   | 3.28                                |
| 97080000-K             | Banco Bice   | Rendic Hermanos S.A. | UF  | 37,046  | 111,660                 | 148,706          | 113,015                 | -                        | -                        | -                        | -                  | -      | 113,015 | -                    | Monthly                 | 1.61              | 261,721   | 1.61                                |
| 97080000-K             | Banco Bice   | Rendic Hermanos S.A. | Ch\$                                      | 70,817  | 213,680                 | 284,497          | 269,003                 | -                        | -                        | -                        | -                  | -      | 269,003 | -                    | Monthly                 | 3.55              | 553,500   | 3.55                                |
| 97080000-K             | Banco Bice   | Rendic Hermanos S.A. | UF  | 20,058  | 60,466                  | 80,524           | 67,867                  | -                        | -                        | -                        | -                  | -      | 67,867  | -                    | Monthly                 | 1.28              | 148,391   | 1.28                                |
| 97080000-K             | Banco Bice   | Rendic Hermanos S.A. | UF  | 23,089  | 69,321                  | 92,410           | 85,577                  | -                        | -                        | -                        | -                  | -      | 85,577  | -                    | Monthly                 | 1.20              | 177,987   | 1.20                                |
| 97080000-K             | Banco Bice   | Rendic Hermanos S.A. | UF  | 30,909  | 92,801                  | 123,710          | 114,631                 | -                        | -                        | -                        | -                  | -      | 114,631 | -                    | Monthly                 | 1.27              | 238,341   | 1.27                                |
| 97053000-2             | Banco Security S.A.                                  | Rendic Hermanos S.A. | Ch\$                                      | 19,742  | 101,849                 | 121,591          | 74,512                  | -                        | -                        | -                        | -                  | -      | 74,512  | -                    | Monthly                 | 6.26              | 196,103   | 6.26                                |
| 97053000-2             | Banco Security S.A.                                  | Rendic Hermanos S.A. | Ch\$                                      | 21,325  | 54,256                  | 75,581           | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 6.02              | 75,581  | 6.02                                |
| 97053000-2             | Banco Security S.A.                                  | Rendic Hermanos S.A. | Ch\$                                      | 5,081   | 10,271                  | 15,352           | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 6.54              | 15,352  | 6.54                                |
| 97053000-2             | Banco Security S.A.                                  | Rendic Hermanos S.A. | Ch\$                                      | 11,315  | 22,859                  | 34,174           | -                       | -                        | -                        | -                        | -                  | -      | -       | -                    | Monthly                 | 6.16              | 34,174  | 6.16                                |
| 97053000-2             | Banco Security S.A.                                  | Rendic Hermanos S.A. | Ch\$                                      | 28,918  | 86,729                  | 115,647          | 90,820                  | -                        | -                        | -                        | -                  | -      | 90,820  | -                    | Monthly                 | 6.16              | 206,467   | 6.16                                |
| 97053000-2             | Banco Security S.A.                                  | Rendic Hermanos S.A. | Ch\$                                      | 14,198  | 42,580                  | 56,778           | 44,608                  | -                        | -                        | -                        | -                  | -      | 44,608  | -                    | Monthly                 | 6.22              | 101,386   | 6.22                                |



| Tax ID No.<br>Creditor | Bank or Financial<br>Institution       | Debtor Company       | Currency or<br>inflation-adjusted<br>unit | Amount of liabilities exposed to liquidity risk with maturity |                         |                  |                |                 |                 |                 |           |                      |                         | Amount of<br>nominal value |                               |  |
|------------------------|--|----------------------|---|---|-------------------------|------------------|----------------|-----------------|-----------------|-----------------|-----------|----------------------|-------------------------|----------------------------|-------------------------------|--|
|                        |  |                      |   | Up to 90<br>days  | 90 days<br>to 1<br>year | Total<br>current | 1 year<br>to 2 | 2 years<br>to 3 | 3 years<br>to 4 | 4 years<br>to 5 | Over<br>5 | Total<br>non-current | Type of<br>amortization | Effective<br>rate<br>%     | per the<br>contract<br>ThCh\$ | Nominal rate<br>per the<br>contract<br>% |
|                        |  |                      |   | ThCh\$  | ThCh\$                  | ThCh\$           | ThCh\$         | ThCh\$          | ThCh\$          | ThCh\$          | ThCh\$    | ThCh\$               | ThCh\$                  |                            | ThCh\$                        | %  |
| 97053000-2             | Banco Security S.A.                    | Rendic Hermanos S.A. | Ch\$                                      | 13,420  | 40,248                  | 53,668           | 42,166         | -               | -               | -               | -         | 42,166               | Monthly                 | 6.22                       | 95,834                        | 6.22                                     |
| 77620570-2             | HP Financial Services (Chile) Limitada | Rendic Hermanos S.A. | UF  | 6,507   | 33,526                  | 40,033           | 42,503         | 45,126          | 31,621          | -               | -         | 119,250              | Monthly                 | 6.00                       | 159,283                       | 6.00                                     |
| 99500410-0             | Banco Consorcio                        | Rendic Hermanos S.A. | Ch\$                                      | 12,674  | 44,825                  | 57,499           | -              | -               | -               | -               | -         | -                    | Monthly                 | 2.78                       | 57,499                        | 2.78                                     |
| 99500410-0             | Banco Consorcio                        | Rendic Hermanos S.A. | Ch\$                                      | 18,699  | 95,835                  | 114,534          | 89,681         | -               | -               | -               | -         | 89,681               | Monthly                 | 4.94                       | 204,215                       | 4.94                                     |
| 99500410-0             | Banco Consorcio                        | Rendic Hermanos S.A. | Ch\$                                      | 90,770  | 271,809                 | 362,579          | 343,061        | -               | -               | -               | -         | 343,061              | Monthly                 | 3.86                       | 705,640                       | 3.86                                     |
| 99500410-0             | Banco Consorcio                        | Rendic Hermanos S.A. | UF  | 15,665  | 46,950                  | 62,615           | 58,484         | -               | -               | -               | -         | 58,484               | Monthly                 | 2.28                       | 121,099                       | 2.28                                     |
| 99500410-0             | Banco Consorcio                        | Rendic Hermanos S.A. | UF  | 22,136  | 66,356                  | 88,492           | 82,378         | -               | -               | -               | -         | 82,378               | Monthly                 | 1.88                       | 170,870                       | 1.88                                     |
| 99500410-0             | Banco Consorcio                        | Rendic Hermanos S.A. | UF  | 16,047  | 48,105                  | 64,152           | 59,719         | -               | -               | -               | -         | 59,719               | Monthly                 | 1.87                       | 123,871                       | 1.87                                     |
| 99500410-0             | Banco Consorcio                        | Rendic Hermanos S.A. | UF  | 34,000  | 101,920                 | 135,920          | 126,527        | -               | -               | -               | -         | 126,527              | Monthly                 | 1.87                       | 262,447                       | 1.87                                     |
| 97006000-6             | Banco BCI                              | Rendic Hermanos S.A. | UF  | 37,284  | 111,807                 | 149,091          | 137,853        | -               | -               | -               | -         | 137,853              | Monthly                 | 1.05                       | 286,944                       | 1.05                                     |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,378   | 4,196                   | 5,574            | 5,932          | -               | -               | -               | -         | 5,932                | Monthly                 | 6.68                       | 11,506                        | 6.68                                     |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,127   | 3,516                   | 4,643            | 5,550          | -               | -               | -               | -         | 5,550                | Monthly                 | 19.36                      | 10,193                        | 19.36                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,505   | 4,528                   | 6,033            | 6,106          | -               | -               | -               | -         | 6,106                | Monthly                 | 1.30                       | 12,139                        | 1.30                                     |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,286   | 3,953                   | 5,239            | 5,799          | -               | -               | -               | -         | 5,799                | Monthly                 | 10.94                      | 11,038                        | 10.94                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,250   | 3,855                   | 5,105            | 5,745          | -               | -               | -               | -         | 5,745                | Monthly                 | 12.75                      | 10,850                        | 12.75                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,293   | 3,969                   | 5,262            | 5,808          | -               | -               | -               | -         | 5,808                | Monthly                 | 10.65                      | 11,070                        | 10.65                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,195   | 3,704                   | 4,899            | 5,659          | -               | -               | -               | -         | 5,659                | Monthly                 | 15.60                      | 10,558                        | 15.60                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,375   | 4,189                   | 5,564            | 5,928          | -               | -               | -               | -         | 5,928                | Monthly                 | 6.80                       | 11,492                        | 6.80                                     |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,304   | 4,001                   | 5,305            | 5,826          | -               | -               | -               | -         | 5,826                | Monthly                 | 10.09                      | 11,131                        | 10.09                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 919   | 2,916                   | 3,835            | 5,178          | -               | -               | -               | -         | 5,178                | Monthly                 | 32.97                      | 9,013                         | 32.97                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,237   | 3,821                   | 5,058            | 5,725          | -               | -               | -               | -         | 5,725                | Monthly                 | 13.38                      | 10,783                        | 13.38                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,195   | 3,704                   | 4,899            | 5,659          | -               | -               | -               | -         | 5,659                | Monthly                 | 15.60                      | 10,558                        | 15.60                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,107   | 3,459                   | 4,566            | 5,516          | -               | -               | -               | -         | 5,516                | Monthly                 | 20.55                      | 10,082                        | 20.55                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,082   | 3,416                   | 4,508            | 5,491          | -               | -               | -               | -         | 5,491                | Monthly                 | 21.44                      | 9,999                         | 21.44                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,177   | 3,654                   | 4,831            | 5,630          | -               | -               | -               | -         | 5,630                | Monthly                 | 16.59                      | 10,461                        | 16.59                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,177   | 3,654                   | 4,831            | 5,630          | -               | -               | -               | -         | 5,630                | Monthly                 | 16.59                      | 10,461                        | 16.59                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,177   | 3,654                   | 4,831            | 5,630          | -               | -               | -               | -         | 5,630                | Monthly                 | 16.59                      | 10,461                        | 16.59                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,323   | 4,050                   | 5,373            | 5,853          | -               | -               | -               | -         | 5,853                | Monthly                 | 9.20                       | 11,226                        | 9.20                                     |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,085   | 3,396                   | 4,481            | 5,479          | -               | -               | -               | -         | 5,479                | Monthly                 | 21.86                      | 9,960                         | 21.86                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,415   | 4,294                   | 5,709            | 5,984          | -               | -               | -               | -         | 5,984                | Monthly                 | 5.05                       | 11,693                        | 5.05                                     |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,177   | 3,654                   | 4,831            | 5,630          | -               | -               | -               | -         | 5,630                | Monthly                 | 16.59                      | 10,461                        | 16.59                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,140   | 3,553                   | 4,693            | 5,571          | -               | -               | -               | -         | 5,571                | Monthly                 | 18.61                      | 10,264                        | 18.61                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,647   | 4,891                   | 6,538            | 6,289          | -               | -               | -               | -         | 6,289                | Monthly                 | -4.13                      | 12,827                        | -4.13                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,104   | 3,450                   | 4,554            | 5,511          | -               | -               | -               | -         | 5,511                | Monthly                 | 20.72                      | 10,065                        | 20.72                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,125   | 3,511                   | 4,636            | 5,547          | -               | -               | -               | -         | 5,547                | Monthly                 | 19.46                      | 10,183                        | 19.46                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,054   | 3,310                   | 4,364            | 5,426          | -               | -               | -               | -         | 5,426                | Monthly                 | 23.73                      | 9,790                         | 23.73                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 960   | 3,037                   | 3,997            | 5,256          | -               | -               | -               | -         | 5,256                | Monthly                 | 30.00                      | 9,253                         | 30.00                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,104   | 3,450                   | 4,554            | 5,511          | -               | -               | -               | -         | 5,511                | Monthly                 | 20.72                      | 10,065                        | 20.72                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,127   | 3,402                   | 4,529            | 4,646          | -               | -               | -               | -         | 4,646                | Monthly                 | 2.74                       | 9,175                         | 2.74                                     |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 990   | 3,147                   | 4,137            | 5,743          | -               | -               | -               | -         | 5,743                | Monthly                 | 36.11                      | 9,880                         | 36.11                                    |
| 99512120-4             | Securitas S.A.                         | Rendic Hermanos S.A. | UF  | 1,127   | 3,402                   | 4,529            | 4,646          | -               | -               | -               | -         | 4,646                | Monthly                 | 2.74                       | 9,175                         | 2.74                                     |



| Tax ID No.<br>Creditor | Bank or Financial<br>Institution | Debtor Company       | Currency or<br>inflation-adjusted<br>unit | Amount of liabilities exposed to liquidity risk with maturity |                 |                  |                |                 |                 |                 |           |                      |                         | Amount of<br>nominal value |                     |                                     |       |
|------------------------|----------------------------------|----------------------|---|---|-----------------|------------------|----------------|-----------------|-----------------|-----------------|-----------|----------------------|-------------------------|----------------------------|---------------------|-------------------------------------|-------|
|                        |                                  |                      |   | Up to 90<br>days  | 90 days<br>to 1 | Total<br>current | 1 year<br>to 2 | 2 years<br>to 3 | 3 years<br>to 4 | 4 years<br>to 5 | Over<br>5 | Total<br>non-current | Type of<br>amortization | Effective<br>rate          | per the<br>contract | Nominal rate<br>per the<br>contract |       |
|                        |                                  |                      |   | ThCh\$  | ThCh\$          | ThCh\$           | ThCh\$         | ThCh\$          | ThCh\$          | ThCh\$          | ThCh\$    | ThCh\$               | ThCh\$                  | %                          | ThCh\$              | %                                   |       |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 1,127   | 3,402           | 4,529            | 4,646          | -               | -               | -               | -         | -                    | 4,646                   | Monthly                    | 2.74                | 9,175                               | 2.74  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 547   | 1,658           | 2,205            | 2,329          | 604             | -               | -               | -         | -                    | 2,933                   | Monthly                    | 5.90                | 5,138                               | 5.90  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 547   | 1,658           | 2,205            | 2,329          | 604             | -               | -               | -         | -                    | 2,933                   | Monthly                    | 5.90                | 5,138                               | 5.90  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 547   | 1,658           | 2,205            | 2,329          | 604             | -               | -               | -         | -                    | 2,933                   | Monthly                    | 5.90                | 5,138                               | 5.90  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 547   | 1,658           | 2,205            | 2,329          | 604             | -               | -               | -         | -                    | 2,933                   | Monthly                    | 5.90                | 5,138                               | 5.90  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 547   | 1,658           | 2,205            | 2,329          | 604             | -               | -               | -         | -                    | 2,933                   | Monthly                    | 5.90                | 5,138                               | 5.90  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 547   | 1,658           | 2,205            | 2,329          | 604             | -               | -               | -         | -                    | 2,933                   | Monthly                    | 5.90                | 5,138                               | 5.90  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 547   | 1,658           | 2,205            | 2,329          | 604             | -               | -               | -         | -                    | 2,933                   | Monthly                    | 5.90                | 5,138                               | 5.90  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 547   | 1,658           | 2,205            | 2,329          | 604             | -               | -               | -         | -                    | 2,933                   | Monthly                    | 5.90                | 5,138                               | 5.90  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 547   | 1,658           | 2,205            | 2,329          | 604             | -               | -               | -         | -                    | 2,933                   | Monthly                    | 5.90                | 5,138                               | 5.90  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 547   | 1,658           | 2,205            | 2,329          | 604             | -               | -               | -         | -                    | 2,933                   | Monthly                    | 5.90                | 5,138                               | 5.90  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 547   | 1,658           | 2,205            | 2,329          | 604             | -               | -               | -         | -                    | 2,933                   | Monthly                    | 5.90                | 5,138                               | 5.90  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 547   | 1,658           | 2,205            | 2,329          | 604             | -               | -               | -         | -                    | 2,933                   | Monthly                    | 5.90                | 5,138                               | 5.90  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 547   | 1,658           | 2,205            | 2,329          | 604             | -               | -               | -         | -                    | 2,933                   | Monthly                    | 5.90                | 5,138                               | 5.90  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 547   | 1,658           | 2,205            | 2,329          | 604             | -               | -               | -         | -                    | 2,933                   | Monthly                    | 5.90                | 5,138                               | 5.90  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 542   | 1,644           | 2,186            | 2,312          | 803             | -               | -               | -         | -                    | 3,115                   | Monthly                    | 6.13                | 5,301                               | 6.13  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 542   | 1,644           | 2,186            | 2,312          | 803             | -               | -               | -         | -                    | 3,115                   | Monthly                    | 6.13                | 5,301                               | 6.13  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 542   | 1,644           | 2,186            | 2,312          | 803             | -               | -               | -         | -                    | 3,115                   | Monthly                    | 6.13                | 5,301                               | 6.13  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 542   | 1,644           | 2,186            | 2,312          | 803             | -               | -               | -         | -                    | 3,115                   | Monthly                    | 6.13                | 5,301                               | 6.13  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 542   | 1,644           | 2,186            | 2,312          | 803             | -               | -               | -         | -                    | 3,115                   | Monthly                    | 6.13                | 5,301                               | 6.13  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 542   | 1,644           | 2,186            | 2,312          | 803             | -               | -               | -         | -                    | 3,115                   | Monthly                    | 6.13                | 5,301                               | 6.13  |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 302   | 1,605           | 1,907            | 2,152          | 1,178           | -               | -               | -         | -                    | 3,330                   | Monthly                    | 12.15               | 5,237                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 302   | 1,605           | 1,907            | 2,152          | 1,178           | -               | -               | -         | -                    | 3,330                   | Monthly                    | 12.15               | 5,237                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 302   | 1,605           | 1,907            | 2,152          | 1,178           | -               | -               | -         | -                    | 3,330                   | Monthly                    | 12.15               | 5,237                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 302   | 1,605           | 1,907            | 2,152          | 1,178           | -               | -               | -         | -                    | 3,330                   | Monthly                    | 12.15               | 5,237                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 302   | 1,605           | 1,907            | 2,152          | 1,178           | -               | -               | -         | -                    | 3,330                   | Monthly                    | 12.15               | 5,237                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 302   | 1,605           | 1,907            | 2,152          | 1,178           | -               | -               | -         | -                    | 3,330                   | Monthly                    | 12.15               | 5,237                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 302   | 1,605           | 1,907            | 2,152          | 1,178           | -               | -               | -         | -                    | 3,330                   | Monthly                    | 12.15               | 5,237                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 302   | 1,605           | 1,907            | 2,152          | 1,178           | -               | -               | -         | -                    | 3,330                   | Monthly                    | 12.15               | 5,237                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589           | 1,888            | 2,130          | 1,367           | -               | -               | -         | -                    | 3,497                   | Monthly                    | 12.15               | 5,385                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589           | 1,888            | 2,130          | 1,367           | -               | -               | -         | -                    | 3,497                   | Monthly                    | 12.15               | 5,385                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589           | 1,888            | 2,130          | 1,367           | -               | -               | -         | -                    | 3,497                   | Monthly                    | 12.15               | 5,385                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589           | 1,888            | 2,130          | 1,367           | -               | -               | -         | -                    | 3,497                   | Monthly                    | 12.15               | 5,385                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589           | 1,888            | 2,130          | 1,367           | -               | -               | -         | -                    | 3,497                   | Monthly                    | 12.15               | 5,385                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589           | 1,888            | 2,130          | 1,367           | -               | -               | -         | -                    | 3,497                   | Monthly                    | 12.15               | 5,385                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589           | 1,888            | 2,130          | 1,367           | -               | -               | -         | -                    | 3,497                   | Monthly                    | 12.15               | 5,385                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589           | 1,888            | 2,130          | 1,367           | -               | -               | -         | -                    | 3,497                   | Monthly                    | 12.15               | 5,385                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589           | 1,888            | 2,130          | 1,367           | -               | -               | -         | -                    | 3,497                   | Monthly                    | 12.15               | 5,385                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589           | 1,888            | 2,130          | 1,367           | -               | -               | -         | -                    | 3,497                   | Monthly                    | 12.15               | 5,385                               | 12.15 |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589           | 1,888            | 2,130          | 1,367           | -               | -               | -         | -                    | 3,497                   | Monthly                    | 12.15               | 5,385                               | 12.15 |



**SMU**



| Tax ID No.<br>Creditor | Bank or Financial<br>Institution | Debtor Company       | Currency or<br>inflation-adjusted<br>unit | Amount of liabilities exposed to liquidity risk with maturity |                         |                  |                         |                          |                          |                          | Total<br>non-current<br>ThCh\$ | Type of<br>amortization | Effective<br>rate<br>% | Amount of<br>nominal value<br>per the<br>contract<br>ThCh\$ | Nominal rate<br>per the<br>contract<br>% |                    |
|------------------------|----------------------------------|----------------------|---|---|-------------------------|------------------|-------------------------|--------------------------|--------------------------|--------------------------|--------------------------------|-------------------------|------------------------|---|--|--------------------|
|                        |                                  |                      |   | Up to 90<br>days  | 90 days<br>to 1<br>year | Total<br>current | 1 year<br>to 2<br>years | 2 years<br>to 3<br>years | 3 years<br>to 4<br>years | 4 years<br>to 5<br>years |                                |                         |                        |   |  | Over<br>5<br>years |
|                        |                                  |                      |   | ThCh\$  | ThCh\$                  | ThCh\$           | ThCh\$                  | ThCh\$                   | ThCh\$                   | ThCh\$                   |                                |                         |                        |   |  | ThCh\$             |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589                   | 1,888            | 2,130                   | 1,367                    | -                        | -                        | -                              | 3,497                   | Monthly                | 12.15   | 5,385                                    | 12.15              |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589                   | 1,888            | 2,130                   | 1,367                    | -                        | -                        | -                              | 3,497                   | Monthly                | 12.15   | 5,385                                    | 12.15              |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589                   | 1,888            | 2,130                   | 1,367                    | -                        | -                        | -                              | 3,497                   | Monthly                | 12.15   | 5,385                                    | 12.15              |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589                   | 1,888            | 2,130                   | 1,367                    | -                        | -                        | -                              | 3,497                   | Monthly                | 12.15   | 5,385                                    | 12.15              |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589                   | 1,888            | 2,130                   | 1,367                    | -                        | -                        | -                              | 3,497                   | Monthly                | 12.15   | 5,385                                    | 12.15              |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589                   | 1,888            | 2,130                   | 1,367                    | -                        | -                        | -                              | 3,497                   | Monthly                | 12.15   | 5,385                                    | 12.15              |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589                   | 1,888            | 2,130                   | 1,367                    | -                        | -                        | -                              | 3,497                   | Monthly                | 12.15   | 5,385                                    | 12.15              |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589                   | 1,888            | 2,130                   | 1,367                    | -                        | -                        | -                              | 3,497                   | Monthly                | 12.15   | 5,385                                    | 12.15              |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589                   | 1,888            | 2,130                   | 1,367                    | -                        | -                        | -                              | 3,497                   | Monthly                | 12.15   | 5,385                                    | 12.15              |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 299   | 1,589                   | 1,888            | 2,130                   | 1,367                    | -                        | -                        | -                              | 3,497                   | Monthly                | 12.15   | 5,385                                    | 12.15              |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 296   | 1,573                   | 1,869            | 2,109                   | 1,554                    | -                        | -                        | -                              | 3,663                   | Monthly                | 12.15   | 5,532                                    | 12.15              |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 296   | 1,573                   | 1,869            | 2,109                   | 1,554                    | -                        | -                        | -                              | 3,663                   | Monthly                | 12.15   | 5,532                                    | 12.15              |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 296   | 1,573                   | 1,869            | 2,109                   | 1,554                    | -                        | -                        | -                              | 3,663                   | Monthly                | 12.15   | 5,532                                    | 12.15              |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 296   | 1,573                   | 1,869            | 2,109                   | 1,554                    | -                        | -                        | -                              | 3,663                   | Monthly                | 12.15   | 5,532                                    | 12.15              |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 296   | 1,573                   | 1,869            | 2,109                   | 1,554                    | -                        | -                        | -                              | 3,663                   | Monthly                | 12.15   | 5,532                                    | 12.15              |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 296   | 1,573                   | 1,869            | 2,109                   | 1,554                    | -                        | -                        | -                              | 3,663                   | Monthly                | 12.15   | 5,532                                    | 12.15              |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 296   | 1,573                   | 1,869            | 2,109                   | 1,554                    | -                        | -                        | -                              | 3,663                   | Monthly                | 12.15   | 5,532                                    | 12.15              |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 296   | 1,573                   | 1,869            | 2,109                   | 1,554                    | -                        | -                        | -                              | 3,663                   | Monthly                | 12.15   | 5,532                                    | 12.15              |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 293   | 1,557                   | 1,850            | 2,088                   | 1,740                    | -                        | -                        | -                              | 3,828                   | Monthly                | 12.15   | 5,678                                    | 12.15              |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 293   | 1,557                   | 1,850            | 2,088                   | 1,740                    | -                        | -                        | -                              | 3,828                   | Monthly                | 12.15   | 5,678                                    | 12.15              |
| 99512120-4             | Securitas S.A.                   | Rendic Hermanos S.A. | UF  | 293   | 1,557                   | 1,850            | 2,088                   | 1,740                    | -                        | -                        | -                              | 3,828                   | Monthly                | 12.15   | 5,678                                    | 12.15              |
| 76575002-4             | IBM Global Finacing de Chile SpA | Súper 10 S.A.        | UF  | 240   | 1,222                   | 1,462            | 1,520                   | -                        | -                        | -                        | -                              | 1,520                   | Monthly                | 3.96  | 2,982                                    | 3.96               |
| 76575002-4             | IBM Global Finacing de Chile SpA | Súper 10 S.A.        | UF  | 3,825   | 19,726                  | 23,551           | 2,029                   | -                        | -                        | -                        | -                              | 2,029                   | Monthly                | 6.19  | 25,580                                   | 6.19               |
| 76575002-4             | IBM Global Finacing de Chile SpA | Súper 10 S.A.        | UF  | 690   | 3,556                   | 4,246            | 2,223                   | -                        | -                        | -                        | -                              | 2,223                   | Monthly                | 6.19  | 6,469                                    | 6.19               |
| 97080000-K             | Banco Bice                       | Súper 10 S.A.        | UF  | 13,530  | 68,562                  | 82,092           | 34,857                  | -                        | -                        | -                        | -                              | 34,857                  | Monthly                | 2.67  | 116,949                                  | 2.67               |
| 97080000-K             | Banco Bice                       | Súper 10 S.A.        | UF  | 12,823  | 38,874                  | 51,697           | 30,676                  | -                        | -                        | -                        | -                              | 30,676                  | Monthly                | 2.17  | 82,373                                   | 2.17               |
| 97080000-K             | Banco Bice                       | Súper 10 S.A.        | UF  | 3,731   | 11,336                  | 15,067           | 10,312                  | -                        | -                        | -                        | -                              | 10,312                  | Monthly                | 3.28  | 25,379                                   | 3.28               |
| 97080000-K             | Banco Bice                       | Súper 10 S.A.        | UF  | 9,539   | 28,718                  | 38,257           | 28,977                  | -                        | -                        | -                        | -                              | 28,977                  | Monthly                | 1.20  | 67,234                                   | 1.20               |
| 97080000-K             | Banco Bice                       | Súper 10 S.A.        | UF  | 16,451  | 49,526                  | 65,977           | 49,974                  | -                        | -                        | -                        | -                              | 49,974                  | Monthly                | 1.20  | 115,951                                  | 1.20               |
| 99500410-0             | Banco Consorcio                  | Súper 10 S.A.        | UF  | 6,748   | 20,204                  | 26,952           | 27,633                  | -                        | -                        | -                        | -                              | 27,633                  | Monthly                | 2.91  | 54,585                                   | 2.91               |
| 99512120-4             | Securitas S.A.                   | Súper 10 S.A.        | UF  | 619   | 1,891                   | 2,510            | 2,746                   | 729                      | -                        | -                        | -                              | 3,475                   | Monthly                | 9.80  | 5,985                                    | 9.80               |
| 99512120-4             | Securitas S.A.                   | Súper 10 S.A.        | UF  | 798   | 2,445                   | 3,243            | 3,624                   | 976                      | -                        | -                        | -                              | 4,600                   | Monthly                | 12.16   | 7,843                                    | 12.16              |
| 99512120-4             | Securitas S.A.                   | Súper 10 S.A.        | UF  | 619   | 1,891                   | 2,510            | 2,746                   | 729                      | -                        | -                        | -                              | 3,475                   | Monthly                | 9.80  | 5,985                                    | 9.80               |
| 99512120-4             | Securitas S.A.                   | Súper 10 S.A.        | UF  | 619   | 1,891                   | 2,510            | 2,746                   | 729                      | -                        | -                        | -                              | 3,475                   | Monthly                | 9.80  | 5,985                                    | 9.80               |
| 99512120-4             | Securitas S.A.                   | Súper 10 S.A.        | UF  | 619   | 1,891                   | 2,510            | 2,746                   | 729                      | -                        | -                        | -                              | 3,475                   | Monthly                | 9.80  | 5,985                                    | 9.80               |
| 99512120-4             | Securitas S.A.                   | Súper 10 S.A.        | UF  | 619   | 1,891                   | 2,510            | 2,746                   | 729                      | -                        | -                        | -                              | 3,475                   | Monthly                | 9.80  | 5,985                                    | 9.80               |
| 99512120-4             | Securitas S.A.                   | Súper 10 S.A.        | UF  | 899   | 2,756                   | 3,655            | 4,086                   | 1,101                    | -                        | -                        | -                              | 5,187                   | Monthly                | 12.16   | 8,842                                    | 12.16              |
| 99512120-4             | Securitas S.A.                   | Súper 10 S.A.        | UF  | 619   | 1,891                   | 2,510            | 2,746                   | 729                      | -                        | -                        | -                              | 3,475                   | Monthly                | 9.80  | 5,985                                    | 9.80               |
| 99512120-4             | Securitas S.A.                   | Súper 10 S.A.        | UF  | 619   | 1,891                   | 2,510            | 2,746                   | 729                      | -                        | -                        | -                              | 3,475                   | Monthly                | 9.80  | 5,985                                    | 9.80               |



| Tax ID No.<br>Creditor | Bank or Financial<br>Institution       | Debtor Company                     | Currency or<br>inflation-adjusted<br>unit | Amount of liabilities exposed to liquidity risk with maturity |                         |                  |                         |                          |                          |                          |                    |         |         | Total<br>non-current<br>ThCh\$ | Type of<br>amortization | Effective<br>rate<br>% | Amount of<br>nominal value<br>per the<br>contract<br>ThCh\$ | Nominal rate<br>per the<br>contract<br>% |           |           |              |
|------------------------|--|------------------------------------|---|---|-------------------------|------------------|-------------------------|--------------------------|--------------------------|--------------------------|--------------------|---------|---------|--------------------------------|-------------------------|------------------------|---|--|-----------|-----------|--------------|
|                        |  |                                    |   | Up to 90<br>days  | 90 days<br>to 1<br>year | Total<br>current | 1 year<br>to 2<br>years | 2 years<br>to 3<br>years | 3 years<br>to 4<br>years | 4 years<br>to 5<br>years | Over<br>5<br>years | Total   | Type of |                                |                         |                        |   |  | Effective | Amount of | Nominal rate |
|                        |  |                                    |   | ThCh\$  | ThCh\$                  | ThCh\$           | ThCh\$                  | ThCh\$                   | ThCh\$                   | ThCh\$                   | ThCh\$             | ThCh\$  | ThCh\$  |                                |                         |                        |   |  | ThCh\$    | ThCh\$    | %            |
| 99512120-4             | Securitas S.A.                         | Súper 10 S.A.                      | UF  | 619   | 1,891                   | 2,510            | 2,746                   | 729                      | -                        | -                        | -                  | 3,475   | Monthly | 9.80                           | 5,985                   | 9.80                   |   |  |           |           |              |
| 99512120-4             | Securitas S.A.                         | Súper 10 S.A.                      | UF  | 619   | 1,891                   | 2,510            | 2,746                   | 729                      | -                        | -                        | -                  | 3,475   | Monthly | 9.80                           | 5,985                   | 9.80                   |   |  |           |           |              |
| 99512120-4             | Securitas S.A.                         | Súper 10 S.A.                      | UF  | 619   | 1,891                   | 2,510            | 2,746                   | 729                      | -                        | -                        | -                  | 3,475   | Monthly | 9.80                           | 5,985                   | 9.80                   |   |  |           |           |              |
| 99512120-4             | Securitas S.A.                         | Súper 10 S.A.                      | UF  | 619   | 1,891                   | 2,510            | 2,746                   | 729                      | -                        | -                        | -                  | 3,475   | Monthly | 9.80                           | 5,985                   | 9.80                   |   |  |           |           |              |
| 99512120-4             | Securitas S.A.                         | Súper 10 S.A.                      | UF  | 619   | 1,891                   | 2,510            | 2,746                   | 730                      | -                        | -                        | -                  | 3,476   | Monthly | 9.80                           | 5,986                   | 9.80                   |   |  |           |           |              |
| 99512120-4             | Securitas S.A.                         | Súper 10 S.A.                      | UF  | 1,522   | 4,621                   | 6,143            | 6,504                   | 1,691                    | -                        | -                        | -                  | 8,195   | Monthly | 6.18                           | 14,338                  | 6.18                   |   |  |           |           |              |
| 99512120-4             | Securitas S.A.                         | Súper 10 S.A.                      | UF  | 1,285   | 3,935                   | 5,220            | 5,803                   | 1,559                    | -                        | -                        | -                  | 7,362   | Monthly | 11.56                          | 12,582                  | 11.56                  |   |  |           |           |              |
| 99512120-4             | Securitas S.A.                         | Súper 10 S.A.                      | UF  | 612   | 1,868                   | 2,480            | 2,718                   | 969                      | -                        | -                        | -                  | 3,687   | Monthly | 10.04                          | 6,167                   | 10.04                  |   |  |           |           |              |
| 99512120-4             | Securitas S.A.                         | Súper 10 S.A.                      | UF  | 612   | 1,867                   | 2,479            | 2,718                   | 969                      | -                        | -                        | -                  | 3,687   | Monthly | 10.04                          | 6,166                   | 10.04                  |   |  |           |           |              |
| 99512120-4             | Securitas S.A.                         | Súper 10 S.A.                      | UF  | 612   | 1,867                   | 2,479            | 2,718                   | 969                      | -                        | -                        | -                  | 3,687   | Monthly | 10.04                          | 6,166                   | 10.04                  |   |  |           |           |              |
| 99512120-4             | Securitas S.A.                         | Súper 10 S.A.                      | UF  | 612   | 1,867                   | 2,479            | 2,718                   | 969                      | -                        | -                        | -                  | 3,687   | Monthly | 10.04                          | 6,166                   | 10.04                  |   |  |           |           |              |
| 99512120-4             | Securitas S.A.                         | Súper 10 S.A.                      | UF  | 1,284   | 3,943                   | 5,227            | 5,996                   | 2,208                    | -                        | -                        | -                  | 8,204   | Monthly | 15.05                          | 13,431                  | 15.05                  |   |  |           |           |              |
| 99512120-4             | Securitas S.A.                         | Súper 10 S.A.                      | UF  | 364   | 1,931                   | 2,295            | 2,590                   | 1,663                    | -                        | -                        | -                  | 4,253   | Monthly | 12.15                          | 6,548                   | 12.15                  |   |  |           |           |              |
| 99512120-4             | Securitas S.A.                         | Súper 10 S.A.                      | UF  | 364   | 1,931                   | 2,295            | 2,590                   | 1,663                    | -                        | -                        | -                  | 4,253   | Monthly | 12.15                          | 6,548                   | 12.15                  |   |  |           |           |              |
| 99512120-4             | Securitas S.A.                         | Súper 10 S.A.                      | UF  | 364   | 1,931                   | 2,295            | 2,590                   | 1,663                    | -                        | -                        | -                  | 4,253   | Monthly | 12.15                          | 6,548                   | 12.15                  |   |  |           |           |              |
| 99512120-4             | Securitas S.A.                         | Súper 10 S.A.                      | UF  | 364   | 1,931                   | 2,295            | 2,590                   | 1,663                    | -                        | -                        | -                  | 4,253   | Monthly | 12.15                          | 6,548                   | 12.15                  |   |  |           |           |              |
| 99512120-4             | Securitas S.A.                         | Súper 10 S.A.                      | UF  | 364   | 1,931                   | 2,295            | 2,590                   | 1,663                    | -                        | -                        | -                  | 4,253   | Monthly | 12.15                          | 6,548                   | 12.15                  |   |  |           |           |              |
| 99512120-4             | Securitas S.A.                         | Súper 10 S.A.                      | UF  | 360   | 1,911                   | 2,271            | 2,564                   | 1,892                    | -                        | -                        | -                  | 4,456   | Monthly | 12.15                          | 6,727                   | 12.15                  |   |  |           |           |              |
| 77620570-2             | HP Financial Services (Chile) Limitada | SMU S.A.                           | UF  | 11,028  | 56,820                  | 67,848           | 59,726                  | -                        | -                        | -                        | -                  | 59,726  | Monthly | 6.00                           | 127,574                 | 6.00                   |   |  |           |           |              |
| 77620570-2             | HP Financial Services (Chile) Limitada | SMU S.A.                           | UF  | 18,862  | 97,190                  | 116,052          | 123,222                 | 108,480                  | -                        | -                        | -                  | 231,702 | Monthly | 6.01                           | 347,754                 | 6.01                   |   |  |           |           |              |
| 77620570-2             | HP Financial Services (Chile) Limitada | SMU S.A.                           | UF  | 21,068  | 108,550                 | 129,618          | 137,613                 | 133,589                  | -                        | -                        | -                  | 271,202 | Monthly | 6.00                           | 400,820                 | 6.00                   |   |  |           |           |              |
| 77620570-2             | HP Financial Services (Chile) Limitada | SMU S.A.                           | UF  | 21,260  | 109,538                 | 130,798          | 138,865                 | 134,805                  | -                        | -                        | -                  | 273,670 | Monthly | 6.00                           | 404,468                 | 6.00                   |   |  |           |           |              |
| 99500410-0             | Banco Consorcio                        | SMU S.A.                           | UF  | 97,722  | 347,115                 | 444,837          | -                       | -                        | -                        | -                        | -                  | -       | Monthly | 3.94                           | 444,837                 | 3.94                   |   |  |           |           |              |
| 76080198-4             | De Lage Landen Chile S.A.              | SMU S.A.                           | UF  | 11,347  | 58,336                  | 69,683           | 73,657                  | 77,858                   | -                        | -                        | -                  | 151,515 | Monthly | 5.56                           | 221,198                 | 5.56                   |   |  |           |           |              |
| 97004000-5             | Banco de Chile                         | SMU S.A.                           | Ch\$                                      | 13,713  | 55,989                  | 69,702           | -                       | -                        | -                        | -                        | -                  | -       | Monthly | 4.80                           | 69,702                  | 4.80                   |   |  |           |           |              |
| 97004000-5             | Banco de Chile                         | SMU S.A.                           | Ch\$                                      | 22,553  | 67,873                  | 90,426           | 54,538                  | -                        | -                        | -                        | -                  | 54,538  | Monthly | 4.90                           | 144,964                 | 4.90                   |   |  |           |           |              |
| 76140676-0             | FT Vendor Finance Chile S.A.           | SMU S.A.                           | UF  | 791   | 2,373                   | 3,164            | 2,316                   | -                        | -                        | -                        | -                  | 2,316   | Monthly | 13.22                          | 5,480                   | 13.22                  |   |  |           |           |              |
| 76575002-4             | IBM Global Financing de Chile SpA      | Ok Market S.A.                     | UF  | 3,691   | 19,035                  | 22,726           | 1,958                   | -                        | -                        | -                        | -                  | 1,958   | Monthly | 6.19                           | 24,684                  | 6.19                   |   |  |           |           |              |
| 76575002-4             | IBM Global Financing de Chile SpA      | Ok Market S.A.                     | UF  | 476   | 1,415                   | 1,891            | 1,991                   | -                        | -                        | -                        | -                  | 1,991   | Monthly | 6.19                           | 3,882                   | 6.19                   |   |  |           |           |              |
| 97080000-K             | Banco Bice                             | Ok Market S.A.                     | UF  | 2,522   | 12,799                  | 15,321           | 7,831                   | -                        | -                        | -                        | -                  | 7,831   | Monthly | 2.90                           | 23,152                  | 2.90                   |   |  |           |           |              |
| 97080000-K             | Banco Bice                             | Ok Market S.A.                     | UF  | 6,069   | 18,280                  | 24,349           | 24,633                  | 22,844                   | -                        | -                        | -                  | 47,477  | Monthly | 1.21                           | 71,826                  | 1.21                   |   |  |           |           |              |
| 92040000-0             | IBM de Chile S.A.C.                    | ALVI Supermercados Mayoristas S.A. | UF  | 5,675   | 29,092                  | 34,767           | 36,541                  | 11,881                   | 835                      | -                        | -                  | 49,257  | Monthly | 5.20                           | 84,024                  | 5.20                   |   |  |           |           |              |
| 76575002-4             | IBM Global Financing de Chile SpA      | ALVI Supermercados Mayoristas S.A. | UF  | 1,118   | 5,702                   | 6,820            | 7,096                   | -                        | -                        | -                        | -                  | 7,096   | Monthly | 3.96                           | 13,916                  | 3.96                   |   |  |           |           |              |
| 76575002-4             | IBM Global Financing de Chile SpA      | ALVI Supermercados Mayoristas S.A. | UF  | 2,937   | 15,146                  | 18,083           | 1,558                   | -                        | -                        | -                        | -                  | 1,558   | Monthly | 6.19                           | 19,641                  | 6.19                   |   |  |           |           |              |
| 76575002-4             | IBM Global Financing de Chile SpA      | ALVI Supermercados Mayoristas S.A. | UF  | 566   | 2,919                   | 3,485            | 1,825                   | -                        | -                        | -                        | -                  | 1,825   | Monthly | 6.19                           | 5,310                   | 6.19                   |   |  |           |           |              |
| 99500410-0             | Banco Consorcio                        | ALVI Supermercados Mayoristas S.A. | Ch\$                                      | 1,014   | 4,195                   | 5,209            | -                       | -                        | -                        | -                        | -                  | -       | Monthly | 8.05                           | 5,209                   | 8.05                   |   |  |           |           |              |
| 99500410-0             | Banco Consorcio                        | ALVI Supermercados Mayoristas S.A. | Ch\$                                      | 3,080   | 15,937                  | 19,017           | 16,873                  | -                        | -                        | -                        | -                  | 16,873  | Monthly | 6.87                           | 35,890                  | 6.87                   |   |  |           |           |              |
| 99500410-0             | Banco Consorcio                        | ALVI Supermercados Mayoristas S.A. | Ch\$                                      | 2,280   | 7,051                   | 9,331            | -                       | -                        | -                        | -                        | -                  | -       | Monthly | 6.06                           | 9,331                   | 6.06                   |   |  |           |           |              |
| 97080000-K             | Banco Bice                             | ALVI Supermercados Mayoristas S.A. | UF  | 4,615   | 23,399                  | 28,014           | 11,907                  | -                        | -                        | -                        | -                  | 11,907  | Monthly | 2.81                           | 39,921                  | 2.81                   |   |  |           |           |              |
| 97080000-K             | Banco Bice                             | ALVI Supermercados Mayoristas S.A. | UF  | 7,587   | 38,454                  | 46,041           | 19,556                  | -                        | -                        | -                        | -                  | 19,556  | Monthly | 2.72                           | 65,597                  | 2.72                   |   |  |           |           |              |





| Tax ID No.<br>Creditor      | Bank or Financial<br>Institution                               | Debtor Company                     | Currency or<br>inflation-adjusted<br>unit | Amount of liabilities exposed to liquidity risk with maturity |                         |                  |                         |                          |                          |                          |                    |                      |         | Type of<br>amortization | Effective<br>rate | Amount of<br>nominal value<br>per the<br>contract<br>ThCh\$ | Nominal rate<br>per the<br>contract<br>% |
|-----------------------------|--|------------------------------------|---|---|-------------------------|------------------|-------------------------|--------------------------|--------------------------|--------------------------|--------------------|----------------------|---------|-------------------------|-------------------|---|--|
|                             |  |                                    |   | Up to 90<br>days  | 90 days<br>to 1<br>year | Total<br>current | 1 year<br>to 2<br>years | 2 years<br>to 3<br>years | 3 years<br>to 4<br>years | 4 years<br>to 5<br>years | Over<br>5<br>years | Total<br>non-current |         |                         |                   |   |  |
|                             |  |                                    |   | ThCh\$  | ThCh\$                  | ThCh\$           | ThCh\$                  | ThCh\$                   | ThCh\$                   | ThCh\$                   | ThCh\$             | ThCh\$               | ThCh\$  |                         |                   |   |  |
| 97080000-K                  | Banco Bice   | ALVI Supermercados Mayoristas S.A. | UF  | 7,705   | 23,197                  | 30,902           | 23,356                  | -                        | -                        | -                        | -                  | -                    | 23,356  | Monthly                 | 0.91              | 54,258  | 0.91                                     |
| 97080000-K                  | Banco Bice   | ALVI Supermercados Mayoristas S.A. | UF  | 17,126  | 51,369                  | 68,495           | 57,653                  | -                        | -                        | -                        | -                  | -                    | 57,653  | Monthly                 | 1.27              | 126,148   | 1.27                                     |
| 99289000-2                  | Metlife Chile Seguros de Vida S.A.                             | ALVI Supermercados Mayoristas S.A. | UF  | 21,407  | 61,650                  | 83,057           | 86,184                  | 90,967                   | 96,017                   | 101,346                  | 923,927            | 1,298,441            | Monthly | 5.41                    | 1,381,498         | 5.41  |  |
| 99289000-2                  | Metlife Chile Seguros de Vida S.A.                             | ALVI Supermercados Mayoristas S.A. | UF  | 30,077  | 86,618                  | 116,695          | 121,087                 | 127,809                  | 134,903                  | 142,391                  | 1,298,117          | 1,824,307            | Monthly | 5.41                    | 1,941,002         | 5.41  |  |
| 99289000-2                  | Metlife Chile Seguros de Vida S.A.                             | ALVI Supermercados Mayoristas S.A. | UF  | 15,190  | 43,792                  | 58,982           | 61,225                  | 64,632                   | 68,228                   | 72,025                   | 638,811            | 904,921              | Monthly | 5.43                    | 963,903           | 5.43  |  |
| 99289000-2                  | Metlife Chile Seguros de Vida S.A.                             | ALVI Supermercados Mayoristas S.A. | UF  | 6,285   | 17,632                  | 23,917           | 24,695                  | 26,121                   | 27,630                   | 29,226                   | 407,635            | 515,307              | Monthly | 5.63                    | 539,224           | 5.63  |  |
| 99037000-1                  | Chilena Consolidada Seguros Generales S.A.                     | ALVI Supermercados Mayoristas S.A. | UF  | 15,499  | 43,633                  | 59,132           | 61,021                  | 64,438                   | 68,046                   | 71,857                   | 135,567            | 400,929              | Monthly | 5.46                    | 460,061           | 5.46  |  |
| 99037000-1                  | Chilena Consolidada Seguros Generales S.A.                     | ALVI Supermercados Mayoristas S.A. | UF  | 33,203  | 93,724                  | 126,927          | 131,063                 | 138,389                  | 146,123                  | 154,291                  | 262,121            | 831,987              | Monthly | 5.45                    | 958,914           | 5.45  |  |
| 99037000-1                  | Chilena Consolidada Seguros Generales S.A.                     | ALVI Supermercados Mayoristas S.A. | UF  | 22,016  | 62,147                  | 84,163           | 86,904                  | 91,759                   | 96,886                   | 102,299                  | 173,787            | 551,635              | Monthly | 5.45                    | 635,798           | 5.45  |  |
| 99037000-1                  | Chilena Consolidada Seguros Generales S.A.                     | ALVI Supermercados Mayoristas S.A. | UF  | 16,068  | 46,427                  | 62,495           | 64,766                  | 68,198                   | 71,811                   | 75,615                   | 672,826            | 953,216              | Monthly | 5.17                    | 1,015,711         | 5.17  |  |
| 99037000-1                  | Chilena Consolidada Seguros Generales S.A.                     | ALVI Supermercados Mayoristas S.A. | UF  | 20,301  | 57,077                  | 77,378           | 79,823                  | 84,293                   | 89,013                   | 93,998                   | 186,213            | 533,340              | Monthly | 5.46                    | 610,718           | 5.46  |  |
| 99037000-1                  | Chilena Consolidada Seguros Generales S.A.                     | ALVI Supermercados Mayoristas S.A. | UF  | 22,452  | 53,327                  | 75,779           | 74,688                  | 79,002                   | 83,565                   | 88,392                   | 917,975            | 1,243,622            | Monthly | 5.63                    | 1,319,401         | 5.63  |  |
| 99037000-1                  | Chilena Consolidada Seguros Generales S.A.                     | ALVI Supermercados Mayoristas S.A. | UF  | 17,178  | 42,380                  | 59,558           | 58,876                  | 61,702                   | 64,663                   | 67,767                   | 582,780            | 835,788              | Monthly | 4.70                    | 895,346           | 4.70  |  |
| 96571890-7                  | Compañía de Seguros Contuturo S.A.                             | ALVI Supermercados Mayoristas S.A. | UF  | 9,458   | 23,644                  | 33,102           | 32,934                  | 34,619                   | 36,390                   | 38,252                   | 333,186            | 475,381              | Monthly | 5.00                    | 508,483           | 5.00  |  |
| 96571890-7                  | Compañía de Seguros Contuturo S.A.                             | ALVI Supermercados Mayoristas S.A. | UF  | 15,359  | 38,399                  | 53,758           | 53,486                  | 56,223                   | 59,099                   | 62,123                   | 541,106            | 772,037              | Monthly | 5.00                    | 825,795           | 5.00  |  |
| 96571890-7                  | Compañía de Seguros Contuturo S.A.                             | ALVI Supermercados Mayoristas S.A. | UF  | 10,941  | 27,354                  | 38,295           | 38,101                  | 40,050                   | 42,099                   | 44,253                   | 385,456            | 549,959              | Monthly | 5.00                    | 588,254           | 5.00  |  |
| 96571890-7                  | Compañía de Seguros Contuturo S.A.                             | ALVI Supermercados Mayoristas S.A. | UF  | 40,483  | 101,210                 | 141,693          | 140,975                 | 148,188                  | 155,769                  | 163,739                  | 1,426,208          | 2,034,879            | Monthly | 5.00                    | 2,176,572         | 5.00  |  |
| 96571890-7                  | Compañía de Seguros Contuturo S.A.                             | ALVI Supermercados Mayoristas S.A. | UF  | 19,460  | 48,651                  | 68,111           | 67,766                  | 71,233                   | 74,878                   | 78,708                   | 685,572            | 978,157              | Monthly | 5.00                    | 1,046,268         | 5.00  |  |
| 96571890-7                  | Compañía de Seguros Contuturo S.A.                             | ALVI Supermercados Mayoristas S.A. | UF  | 16,163  | 40,407                  | 56,570           | 56,283                  | 59,163                   | 62,190                   | 65,372                   | 569,405            | 812,413              | Monthly | 5.00                    | 868,983           | 5.00  |  |
| 96571890-7                  | Compañía de Seguros Contuturo S.A.                             | ALVI Supermercados Mayoristas S.A. | UF  | 8,126   | 20,316                  | 28,442           | 28,298                  | 29,746                   | 31,268                   | 32,867                   | 286,284            | 408,463              | Monthly | 5.00                    | 436,905           | 5.00  |  |
| 96571890-7                  | Compañía de Seguros Contuturo S.A.                             | ALVI Supermercados Mayoristas S.A. | UF  | 15,542  | 38,855                  | 54,397           | 54,122                  | 56,891                   | 59,802                   | 62,862                   | 547,543            | 781,220              | Monthly | 5.00                    | 835,617           | 5.00  |  |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas S.A. | UF  | 619   | 1,891                   | 2,510            | 2,746                   | 729                      | -                        | -                        | -                  | -                    | 3,475   | Monthly                 | 9.80              | 5,985   | 9.80                                     |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas S.A. | UF  | 619   | 1,891                   | 2,510            | 2,746                   | 729                      | -                        | -                        | -                  | -                    | 3,475   | Monthly                 | 9.80              | 5,985   | 9.80                                     |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas S.A. | UF  | 619   | 1,891                   | 2,510            | 2,746                   | 729                      | -                        | -                        | -                  | -                    | 3,475   | Monthly                 | 9.80              | 5,985   | 9.80                                     |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas S.A. | UF  | 619   | 1,891                   | 2,510            | 2,746                   | 729                      | -                        | -                        | -                  | -                    | 3,475   | Monthly                 | 9.80              | 5,985   | 9.80                                     |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas S.A. | UF  | 619   | 1,891                   | 2,510            | 2,746                   | 729                      | -                        | -                        | -                  | -                    | 3,475   | Monthly                 | 9.80              | 5,985   | 9.80                                     |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas S.A. | UF  | 612   | 1,868                   | 2,480            | 2,718                   | 969                      | -                        | -                        | -                  | -                    | 3,687   | Monthly                 | 10.04             | 6,167   | 10.04                                    |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas S.A. | UF  | 612   | 1,868                   | 2,480            | 2,718                   | 969                      | -                        | -                        | -                  | -                    | 3,687   | Monthly                 | 10.04             | 6,167   | 10.04                                    |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas S.A. | UF  | 367   | 1,951                   | 2,318            | 2,616                   | 1,433                    | -                        | -                        | -                  | -                    | 4,049   | Monthly                 | 12.15             | 6,367   | 12.15                                    |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas S.A. | UF  | 367   | 1,951                   | 2,318            | 2,616                   | 1,433                    | -                        | -                        | -                  | -                    | 4,049   | Monthly                 | 12.15             | 6,367   | 12.15                                    |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas S.A. | UF  | 367   | 1,951                   | 2,318            | 2,616                   | 1,433                    | -                        | -                        | -                  | -                    | 4,049   | Monthly                 | 12.15             | 6,367   | 12.15                                    |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas S.A. | UF  | 364   | 1,932                   | 2,296            | 2,590                   | 1,663                    | -                        | -                        | -                  | -                    | 4,253   | Monthly                 | 12.15             | 6,549   | 12.15                                    |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas S.A. | UF  | 364   | 1,932                   | 2,296            | 2,590                   | 1,663                    | -                        | -                        | -                  | -                    | 4,253   | Monthly                 | 12.15             | 6,549   | 12.15                                    |
| 99512120-4                  | Securitas S.A.   | ALVI Supermercados Mayoristas S.A. | UF  | 364   | 1,933                   | 2,297            | 2,590                   | 1,663                    | -                        | -                        | -                  | -                    | 4,253   | Monthly                 | 12.15             | 6,550   | 12.15                                    |
| 99012000-5                  | Compañía de Seguros de Vida Consorcio Nacional de Seguros S.A. | Inmobiliaria SMU S.A.              | UF  | 285,020   | 621,233                 | 906,253          | 867,899                 | 915,412                  | 965,526                  | 1,018,384                | 23,065,432         | 26,832,653           | Monthly | 5.35                    | 27,738,906        | 5.35  |  |
| 76575002-4                  | IBM Global Financing de Chile SpA                              | UNIDATA S.A.                       | US\$                                      | 2,986   | 15,270                  | 18,256           | 9,440                   | -                        | -                        | -                        | -                  | -                    | 9,440   | Monthly                 | 4.50              | 27,696  | 4.50                                     |
| 76575002-4                  | IBM Global Financing de Chile SpA                              | UNIDATA S.A.                       | US\$                                      | 18,779  | 96,950                  | 115,729          | 9,982                   | -                        | -                        | -                        | -                  | -                    | 9,982   | Monthly                 | 6.41              | 125,711   | 6.41                                     |
| 76575002-4                  | IBM Global Financing de Chile SpA                              | UNIDATA S.A.                       | US\$                                      | 16,785  | 8,441                   | 25,226           | -                       | -                        | -                        | -                        | -                  | -                    | -       | Monthly                 | 4.50              | 25,226  | 4.50                                     |
| 97080000-K                  | Banco Bice   | Abu Gosch y Cia Ltda.              | UF  | 7,214   | 21,948                  | 29,162           | 12,395                  | -                        | -                        | -                        | -                  | -                    | 12,395  | Monthly                 | 2.80              | 41,557  | 2.80                                     |
| <b>Total finance leases</b> |  |                                    |   | <b>2,035,003</b>  | <b>6,179,022</b>        | <b>8,214,025</b> | <b>6,111,660</b>        | <b>2,976,135</b>         | <b>2,466,362</b>         | <b>2,565,767</b>         | <b>34,039,951</b>  | <b>48,159,875</b>    |         |                         | <b>56,373,900</b> |   |  |



**SMU**



d) As of December 31, 2020 and 2019, the detail of right-of-use liabilities by currency and years to maturity is as follows:

**December 31, 2020**

| Tax ID No.   | Creditor                              |               | 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 |
|--------------|---------------------------------------|---------------|---|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|-----------|----------------------|----------------|--|-------------------------------|
| Creditor     | Currency or inflation-adjusted unit   | Up to 90 days | 90 days to 1 year   | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current |           | %                    | ThCh\$         | %  |                               |
|              |                                       | ThCh\$        | ThCh\$  | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       | ThCh\$            |           |                      | ThCh\$         |  |                               |
| 3.129.793-1  | Raul Rolando Romero Godoy             | UF            | 15,208  | 48,308        | 63,516            | 71,169             | 79,743             | 21,394             | -            | -                 | 172,306   | Monthly              | 11.43%         | 235,822                                  | 11.43%                        |
| 3.153.889-0  | Maria Teresa Gomez Mandiola           | UF            | 4,805   | 15,178        | 19,983            | 22,145             | 24,541             | 27,196             | 30,138       | 198,493           | 302,513   | Monthly              | 10.32%         | 322,496                                  | 10.32%                        |
| 4.815.781-5  | Juan Nuñez R Y Otro                   | Ch\$          | 13,810  | 41,976        | 55,786            | 57,263             | 19,422             | -                  | -            | -                 | 76,685    | Monthly              | 2.61%          | 132,471                                  | 2.61%                         |
| 4.815.781-5  | Juan Nuñez R Y Otro                   | Ch\$          | 251   | 774           | 1,025             | 1,088              | 377                | -                  | -            | -                 | 1,465     | Monthly              | 5.96%          | 2,490                                    | 5.96%                         |
| 4.841.171-1  | M Luz Jarufe J.                       | UF            | 618   | 2,164         | 2,782             | 3,778              | 5,131              | 6,968              | 9,463        | 74,383            | 99,723    | Monthly              | 31.00%         | 102,505                                  | 31.00%                        |
| 5.417.675-9  | Fernando Enrique Gonzalez Ahumada     | UF            | 10,736  | 32,687        | 43,423            | 44,724             | 46,063             | 3,900              | -            | -                 | 94,687    | Monthly              | 2.96%          | 138,110                                  | 2.96%                         |
| 5.428.811-5  | Arnaldo Papapietro Vallejos           | UF            | 6,669   | 20,306        | 26,975            | 27,783             | 28,616             | 29,473             | 30,356       | 71,667            | 187,895   | Monthly              | 2.96%          | 214,870                                  | 2.96%                         |
| 5.645.655-4  | Mirza Rojas Garcia                    | UF            | 572   | -             | 572               | -                  | -                  | -                  | -            | -                 | -         | Monthly              | 27.98%         | 572                                      | 27.98%                        |
| 5.910.742-9  | Ladislao Salinas                      | UF            | 3,934   | -             | 3,934             | -                  | -                  | -                  | -            | -                 | -         | Monthly              | 32.68%         | 3,934                                    | 32.68%                        |
| 6.052.158-1  | Francisco Enrique Martinez Suarez     | UF            | 20,768  | 63,232        | 84,000            | 86,517             | -                  | -                  | -            | -                 | 86,517    | Monthly              | 2.96%          | 170,517                                  | 2.96%                         |
| 6.205.901-K  | Fernando Arenillas Cotroneo           | UF            | 25,648  | 78,481        | 104,129           | 115,066            | 120,326            | 125,173            | 130,215      | 477,685           | 968,465   | Monthly              | 3.96%          | 1,072,594                                | 3.96%                         |
| 6.294.500-1  | Marcela Eliana Bianchi Becker         | UF            | 15,035  | -             | 15,035            | -                  | -                  | -                  | -            | -                 | -         | Monthly              | 2.96%          | 15,035                                   | 2.96%                         |
| 6.432.529-9  | Patricia Ramirez Castro               | Ch\$          | 505   | 1,568         | 2,073             | 2,222              | 2,382              | 2,553              | 2,736        | 10,920            | 20,813    | Monthly              | 6.96%          | 22,886                                   | 6.96%                         |
| 6.432.529-9  | Patricia Ramirez Castro               | UF            | 6,265   | 19,879        | 26,144            | 29,230             | 34,691             | 40,304             | 45,059       | 201,746           | 351,030   | Monthly              | 11.21%         | 377,174                                  | 11.21%                        |
| 6.799.859-6  | Ana Maria Martinez Norambuena         | UF            | 12,132  | 37,123        | 49,255            | 74,765             | 89,774             | 98,213             | 104,629      | 1,094,462         | 1,461,843 | Monthly              | 3.96%          | 1,511,098                                | 3.96%                         |
| 7.262.501-3  | Maria Teresa Piña Robledo             | UF            | 1,229   | 3,717         | 4,946             | 5,031              | 5,118              | 3,897              | -            | -                 | 14,046    | Monthly              | 1.71%          | 18,992                                   | 1.71%                         |
| 7.271.336-2  | Monica Aragonese B.                   | UF            | 8,146   | 21,894        | 30,040            | -                  | -                  | -                  | -            | -                 | -         | Monthly              | 1.71%          | 30,040                                   | 1.71%                         |
| 7.341.306-0  | Maria Veronica Cerda                  | UF            | 24,294  | 27,506        | 51,800            | 53,352             | 54,950             | 56,597             | 43,066       | -                 | 207,965   | Monthly              | 2.96%          | 259,765                                  | 2.96%                         |
| 7.670.636-0  | Gustavo Adolfo Muñoz Mas              | UF            | 19,271  | 60,677        | 79,948            | 88,031             | 96,933             | 106,734            | 77,087       | -                 | 368,785   | Monthly              | 9.67%          | 448,733                                  | 9.67%                         |
| 7.805.993-1  | Veronica Graciela Arriagada Sancho    | UF            | 8,457   | 25,748        | 34,205            | 35,229             | 37,294             | 39,435             | 13,406       | -                 | 125,364   | Monthly              | 2.96%          | 159,569                                  | 2.96%                         |
| 8.523.729-2  | Jose M. Rodriguez Godoy               | UF            | 39,746  | 60,562        | 100,308           | 103,313            | 106,409            | 109,597            | 95,057       | -                 | 414,376   | Monthly              | 2.96%          | 514,684                                  | 2.96%                         |
| 8.856.493-6  | Carlos Enrique Vera Perez             | UF            | 1,627   | 4,922         | 6,549             | 6,662              | 6,777              | 6,894              | 7,014        | 14,393            | 41,740    | Monthly              | 1.71%          | 48,289                                   | 1.71%                         |
| 10.815.501-9 | Cecilia Cassanelli                    | UF            | 1,416   | 4,332         | 5,748             | 5,980              | 6,221              | 6,471              | 6,732        | 31,096            | 56,500    | Monthly              | 3.96%          | 62,248                                   | 3.96%                         |
| 13.100.277-7 | Damari Cabrera Castillo               | UF            | (330)   | (1,005)       | (1,335)           | (1,376)            | (1,417)            | 4,069              | 9,801        | 34,841            | 45,918    | Monthly              | 2.96%          | 44,583                                   | 2.96%                         |
| 15.844.914-5 | Daniel Vilches Muñoz                  | UF            | 4,952   | 15,077        | 20,029            | 20,629             | 21,248             | 7,223              | -            | -                 | 49,100    | Monthly              | 2.96%          | 69,129                                   | 2.96%                         |
| 16.957.214-3 | Jose Gabriel Neira Igor               | UF            | 2,367   | 7,244         | 9,611             | 11,026             | 12,550             | 14,189             | 15,950       | 208,534           | 262,249   | Monthly              | 3.96%          | 271,860                                  | 3.96%                         |
| 50.280.200-3 | Gutierrez Hermanos Ltda.              | UF            | 10,877  | 34,080        | 44,957            | 49,022             | 53,454             | 58,287             | 63,557       | 69,303            | 293,623   | Monthly              | 8.69%          | 338,580                                  | 8.69%                         |
| 50.280.200-3 | Gutierrez Hermanos Ltda.              | UF            | 5,039   | 15,342        | 20,381            | 20,991             | 21,620             | 22,268             | 22,935       | 23,622            | 111,436   | Monthly              | 2.96%          | 131,817                                  | 2.96%                         |
| 50.280.200-3 | Gutierrez Hermanos Ltda.              | Ch\$          | 58,696  | 178,710       | 237,406           | 244,519            | 251,845            | 259,391            | 267,162      | 275,166           | 1,298,083 | Monthly              | 2.96%          | 1,535,489                                | 2.96%                         |
| 56.010.350-6 | Com. Edificio Torre Edmundo Pe        | Ch\$          | 682   | 2,107         | 2,789             | -                  | -                  | -                  | -            | -                 | -         | Monthly              | 5.96%          | 2,789                                    | 5.96%                         |
| 61.219.000-3 | Emp. de Trans de Pasajeros Metro S.A. | UF            | 12,040  | 36,607        | 48,647            | 45,752             | -                  | -                  | -            | -                 | 45,752    | Monthly              | 2.68%          | 94,399                                   | 2.68%                         |
| 61.219.000-3 | Emp. de Trans de Pasajeros Metro S.A. | UF            | 4,817   | 14,667        | 19,484            | 20,329             | 16,241             | -                  | -            | -                 | 36,570    | Monthly              | 2.96%          | 56,054                                   | 2.96%                         |
| 61.219.000-3 | Emp. de Trans de Pasajeros Metro S.A. | UF            | 4,171   | 13,335        | 17,506            | 18,528             | 19,620             | 10,324             | -            | -                 | 48,472    | Monthly              | 2.71%          | 65,978                                   | 2.71%                         |
| 61.219.000-3 | Emp. de Trans de Pasajeros Metro S.A. | UF            | 4,580   | 14,642        | 19,222            | 20,345             | 21,543             | 11,336             | -            | -                 | 53,224    | Monthly              | 1.71%          | 72,446                                   | 1.71%                         |
| 61.219.000-3 | Emp. de Trans de Pasajeros Metro S.A. | UF            | 4,680   | 14,135        | 18,815            | 20,406             | 20,956             | 22,684             | 3,859        | -                 | 67,905    | Monthly              | 1.37%          | 86,720                                   | 1.37%                         |
| 61.402.000-8 | Ministerio De Bienes Nacionales       | Ch\$          | 2,139   | 6,611         | 8,750             | -                  | -                  | -                  | -            | -                 | -         | Monthly              | 5.96%          | 8,750                                    | 5.96%                         |
| 70.027.000-9 | Provincia Mercedaria De Chile         | UF            | 7,089   | 22,895        | 29,984            | 31,326             | 32,264             | 34,607             | 36,110       | 49,835            | 184,142   | Monthly              | 2.96%          | 214,126                                  | 2.96%                         |
| 70.251.100-3 | Centra De Compras La Calera S.A.      | UF            | 3,633   | 11,444        | 15,077            | 16,618             | 18,316             | 20,188             | 22,251       | 117,073           | 194,446   | Monthly              | 9.77%          | 209,523                                  | 9.77%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.                  | UF            | 49,395  | 155,125       | 204,520           | 224,051            | 245,448            | 268,887            | 294,565      | 865,428           | 1,898,379 | Monthly              | 9.16%          | 2,102,899                                | 9.16%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.                  | UF            | -   | -             | -                 | -                  | 1                  | 6                  | 38           | 87,514            | 87,569    | Monthly              | 196.02%        | 87,569                                   | 196.02%                       |
| 76.002.124-5 | SR Inmobiliaria S.A.                  | UF            | 15,765  | 47,998        | 63,763            | 65,673             | 67,641             | 69,667             | 71,754       | -                 | 274,735   | Monthly              | 2.96%          | 338,498                                  | 2.96%                         |



**SMU**



| Tax ID No.   |                                     | Creditor      | 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 |        |
|--------------|-------------------------------------|---------------|---|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|----------------------|----------------|--|-------------------------------|--------|
| Creditor     | Currency or inflation-adjusted unit | Up to 90 days | 90 days to 1 year   | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current |                      |                |  |                               |        |
|              |                                     | ThCh\$        | ThCh\$  | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       | ThCh\$            |                      |                |  |                               | %      |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 28,110  | 86,016        | 114,126           | 118,723            | 123,506            | 128,481            | 133,656      | 472,702           | 977,068              | Monthly        | 3.96%                                    | 1,091,194                     | 3.96%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 30,918  | 94,136        | 125,054           | 128,801            | 132,660            | 136,634            | 140,728      | -                 | 538,823              | Monthly        | 2.96%                                    | 663,877                       | 2.96%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 26,973  | 82,536        | 109,509           | 113,921            | 118,510            | 123,284            | 128,250      | 453,582           | 937,547              | Monthly        | 3.96%                                    | 1,047,056                     | 3.96%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 68,503  | 209,613       | 278,116           | 289,318            | 300,972            | 313,096            | 325,708      | 1,183,458         | 2,412,552            | Monthly        | 3.96%                                    | 2,690,668                     | 3.96%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 29,323  | 92,871        | 122,194           | 136,125            | 151,644            | 168,933            | 188,192      | 2,014,372         | 2,659,266            | Monthly        | 10.85%                                   | 2,781,460                     | 10.85% |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 16,243  | 49,704        | 65,947            | 68,603             | 71,367             | 74,242             | 77,232       | 333,643           | 625,087              | Monthly        | 3.96%                                    | 691,034                       | 3.96%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 50,145  | 157,048       | 207,193           | 225,740            | 245,946            | 267,961            | 291,946      | 1,141,757         | 2,173,350            | Monthly        | 8.60%                                    | 2,380,543                     | 8.60%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 11,472  | 35,574        | 47,046            | 50,251             | 53,675             | 57,331             | 61,237       | 331,472           | 553,966              | Monthly        | 6.61%                                    | 601,012                       | 6.61%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 7,354   | 22,504        | 29,858            | 31,061             | 32,313             | 33,614             | 34,968       | 175,628           | 307,584              | Monthly        | 3.96%                                    | 337,442                       | 3.96%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 59,005  | 180,552       | 239,557           | 249,207            | 259,246            | 269,688            | 280,552      | 1,211,985         | 2,270,678            | Monthly        | 3.96%                                    | 2,510,235                     | 3.96%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 28,123  | 90,680        | 118,803           | 137,126            | 158,277            | 182,689            | 210,866      | 1,936,995         | 2,625,953            | Monthly        | 14.43%                                   | 2,744,756                     | 14.43% |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 6,517   | 20,579        | 27,096            | 30,008             | 33,233             | 36,805             | 40,761       | 335,399           | 476,206              | Monthly        | 10.25%                                   | 503,302                       | 10.25% |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 13,728  | 41,797        | 55,525            | 57,189             | 58,902             | 60,667             | 62,485       | -                 | 239,243              | Monthly        | 2.96%                                    | 294,768                       | 2.96%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 11,993  | 36,515        | 48,508            | 49,962             | 51,459             | 53,000             | 54,588       | -                 | 209,009              | Monthly        | 2.96%                                    | 257,517                       | 2.96%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 23,168  | 70,892        | 97,849            | 97,849             | 101,790            | 105,890            | 110,156      | 621,022           | 1,036,707            | Monthly        | 3.96%                                    | 1,130,767                     | 3.96%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 52,810  | 161,594       | 214,404           | 223,040            | 232,024            | 241,370            | 251,093      | 888,043           | 1,835,570            | Monthly        | 3.96%                                    | 2,049,974                     | 3.96%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 15,127  | 47,707        | 62,834            | 69,409             | 76,673             | 84,697             | 93,560       | 377,173           | 701,512              | Monthly        | 9.99%                                    | 764,346                       | 9.99%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 18,951  | 57,988        | 76,939            | 80,038             | 83,262             | 86,616             | 90,105       | 318,676           | 658,697              | Monthly        | 3.96%                                    | 735,636                       | 3.96%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 39,984  | 122,349       | 162,333           | 168,873            | 175,675            | 182,752            | 190,114      | 840,182           | 1,557,596            | Monthly        | 3.96%                                    | 1,719,929                     | 3.96%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 39,294  | 123,945       | 163,239           | 180,389            | 199,340            | 220,283            | 243,426      | 1,257,760         | 2,101,198            | Monthly        | 10.03%                                   | 2,264,437                     | 10.03% |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 16,006  | 48,977        | 64,983            | 67,601             | 70,324             | 73,157             | 76,104       | 336,331           | 623,517              | Monthly        | 3.96%                                    | 688,500                       | 3.96%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 31,605  | 96,226        | 127,831           | 131,660            | 135,605            | 139,668            | 143,852      | -                 | 550,785              | Monthly        | 2.96%                                    | 678,616                       | 2.96%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 33,918  | 103,787       | 137,705           | 143,253            | 149,023            | 155,026            | 161,271      | 539,302           | 1,147,875            | Monthly        | 3.96%                                    | 1,285,580                     | 3.96%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 48,425  | 147,439       | 195,864           | 201,733            | 207,777            | 214,002            | 220,413      | -                 | 843,925              | Monthly        | 2.96%                                    | 1,039,789                     | 2.96%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 8,576   | 27,655        | 36,231            | 41,821             | 48,272             | 55,720             | 64,316       | 207,613           | 417,742              | Monthly        | 14.43%                                   | 453,973                       | 14.43% |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 6,941   | 22,119        | 29,060            | 32,770             | 36,953             | 41,670             | 46,989       | 145,415           | 303,797              | Monthly        | 12.07%                                   | 332,857                       | 12.07% |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 11,203  | 34,584        | 45,787            | 48,477             | 51,325             | 54,341             | 57,534       | 159,063           | 370,740              | Monthly        | 5.72%                                    | 416,527                       | 5.72%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 10,497  | 31,959        | 42,456            | 43,728             | 45,038             | 46,387             | 47,777       | 125,799           | 308,729              | Monthly        | 2.96%                                    | 351,185                       | 2.96%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 17,677  | 55,265        | 72,942            | 79,194             | 85,982             | 93,351             | 101,352      | 293,031           | 652,910              | Monthly        | 8.25%                                    | 725,852                       | 8.25%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 9,577   | 29,576        | 39,153            | 41,484             | 43,954             | 46,571             | 49,344       | 136,598           | 317,951              | Monthly        | 5.80%                                    | 357,104                       | 5.80%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 3,739   | 11,384        | 15,123            | 15,577             | 16,043             | 16,524             | 17,019       | 44,812            | 109,975              | Monthly        | 2.96%                                    | 125,098                       | 2.96%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 21,742  | 67,245        | 88,987            | 94,570             | 100,504            | 106,809            | 113,511      | 777,932           | 1,193,326            | Monthly        | 6.10%                                    | 1,282,313                     | 6.10%  |
| 76.002.124-5 | SR Inmobiliaria S.A.                | UF            | 13,176  | 40,317        | 53,493            | 55,647             | 57,889             | 60,221             | 62,646       | 399,112           | 635,515              | Monthly        | 3.96%                                    | 689,008                       | 3.96%  |
| 76.003.016-3 | Inmobiliaria Los Toros S.A.         | UF            | 86,133  | 263,937       | 360,070           | 365,211            | 381,007            | 397,487            | 413,890      | -                 | 1,177,595            | Monthly        | 4.24%                                    | 1,527,665                     | 4.24%  |
| 76.012.742-6 | S y R Inversiones S. A.             | UF            | 456   | 1,397         | 1,853             | 1,928              | 2,005              | 2,086              | 2,173        | 44,314            | 52,706               | Monthly        | 3.96%                                    | 54,559                        | 3.96%  |
| 76.012.742-6 | S y R Inversiones S. A.             | UF            | 50,311  | 153,179       | 203,490           | 209,587            | 215,866            | 222,333            | 228,994      | 336,202           | 1,212,982            | Monthly        | 2.96%                                    | 1,416,472                     | 2.96%  |
| 76.012.742-6 | S y R Inversiones S. A.             | UF            | 599   | 1,833         | 2,432             | 2,529              | 2,631              | 2,737              | 2,846        | 31,113            | 69,157               | Monthly        | 2.96%                                    | 71,589                        | 2.96%  |
| 76.012.742-6 | S y R Inversiones S. A.             | UF            | 4,833   | 14,713        | 19,546            | 20,132             | 20,735             | 21,356             | 21,996       | 70,021            | 154,240              | Monthly        | 2.96%                                    | 173,786                       | 2.96%  |
| 76.012.790-6 | Inmobiliaria Larrain Fresno Ltda.   | UF            | 1,756   | 6,019         | 7,775             | 10,117             | 13,164             | 17,129             | 22,287       | 185,834           | 248,531              | Monthly        | 26.62%                                   | 256,306                       | 26.62% |
| 76.012.790-6 | Inmobiliaria Larrain Fresno Ltda.   | UF            | 3,153   | 10,305        | 13,458            | 15,956             | 18,919             | 22,432             | 26,598       | 170,632           | 254,537              | Monthly        | 17.15%                                   | 267,995                       | 17.15% |



| Tax ID No.   |                                     | Creditor                            | 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 |
|--------------|-------------------------------------|-------------------------------------|---|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|-----------|---------|----------------------|----------------|--|-------------------------------|
| Creditor     | Currency or inflation-adjusted unit | Up to 90 days                       | 90 days to 1 year   | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current | %         | %       |                      |                |  |                               |
|              |                                     |                                     |   |               |                   |                    |                    |                    |              |                   |           |         |                      |                |  |                               |
| 76.014.444-4 | UF                                  | Inmobiliaria SRW S.A.               | 22,923  | 72,009        | 94,932            | 104,049            | 114,041            | 124,993            | 136,996      | 1,362,201         | 1,842,280 | Monthly | 9.20%                | 1,937,212      | 9.20%                                    |                               |
| 76.014.448-7 | UF                                  | Inmobiliaria SRR S.A.               | 15,606  | 50,197        | 65,803            | 75,581             | 86,813             | 99,714             | 114,532      | 366,427           | 743,067   | Monthly | 13.94%               | 808,870        | 13.94%                                   |                               |
| 76.014.448-7 | UF                                  | Inmobiliaria SRR S.A.               | 18,820  | 58,154        | 76,974            | 81,653             | 86,617             | 91,883             | 97,469       | 617,730           | 975,352   | Monthly | 5.92%                | 1,052,326      | 5.92%                                    |                               |
| 76.014.448-7 | UF                                  | Inmobiliaria SRR S.A.               | 4,879   | 14,930        | 19,809            | 20,608             | 21,438             | 22,301             | 23,200       | 138,035           | 225,582   | Monthly | 3.96%                | 245,391        | 3.96%                                    |                               |
| 76.014.452-5 | UF                                  | Inmobiliaria SRB S.A.               | 2,730   | 8,550         | 11,280            | 12,289             | 13,389             | 14,586             | 15,891       | 1,165,671         | 1,221,826 | Monthly | 8.60%                | 1,233,106      | 8.60%                                    |                               |
| 76.014.452-5 | UF                                  | Inmobiliaria SRB S.A.               | 19,682  | 60,224        | 79,906            | 83,124             | 86,473             | 89,956             | 93,580       | 3,518,127         | 3,871,260 | Monthly | 3.96%                | 3,951,166      | 3.96%                                    |                               |
| 76.023.657-8 | UF                                  | Holding Inmob Covarrubias S.A.      | 1,190   | 3,728         | 4,918             | 5,360              | 5,842              | 6,367              | 6,939        | 1,305,168         | 1,329,676 | Monthly | 8.64%                | 1,334,594      | 8.64%                                    |                               |
| 76.023.657-8 | UF                                  | Holding Inmob Covarrubias S.A.      | 258   | 810           | 1,068             | 1,169              | 1,279              | 1,400              | 1,532        | 316,865           | 322,245   | Monthly | 9.04%                | 323,313        | 9.04%                                    |                               |
| 76.031.071-9 | UF                                  | Salcobrand S.A.                     | 29,931  | 91,130        | 121,061           | 124,688            | 31,751             | -                  | -            | -                 | 156,439   | Monthly | 2.96%                | 277,500        | 2.96%                                    |                               |
| 76.031.071-9 | UF                                  | Salcobrand S.A.                     | 21,846  | 66,514        | 88,360            | 91,008             | 30,938             | -                  | -            | -                 | 121,946   | Monthly | 2.96%                | 210,306        | 2.96%                                    |                               |
| 76.031.071-9 | UF                                  | Salcobrand S.A.                     | 19,320  | 58,822        | 78,142            | 80,483             | 6,815              | -                  | -            | -                 | 87,298    | Monthly | 2.96%                | 165,440        | 2.96%                                    |                               |
| 76.031.071-9 | UF                                  | Salcobrand S.A.                     | 30,536  | 92,973        | 123,509           | 127,210            | 131,021            | 134,946            | -            | -                 | 393,177   | Monthly | 2.96%                | 516,686        | 2.96%                                    |                               |
| 76.031.071-9 | UF                                  | Salcobrand S.A.                     | 6,606   | 20,112        | 26,718            | 27,518             | 28,342             | 21,812             | -            | -                 | 77,672    | Monthly | 2.96%                | 104,390        | 2.96%                                    |                               |
| 76.031.071-9 | UF                                  | Salcobrand S.A.                     | 20,016  | 61,246        | 81,262            | 84,535             | 87,941             | 91,483             | 95,168       | 364,306           | 723,433   | Monthly | 3.96%                | 804,695        | 3.96%                                    |                               |
| 76.031.071-9 | UF                                  | Salcobrand S.A.                     | 20,229  | 63,798        | 84,027            | 92,828             | -                  | -                  | -            | -                 | 92,828    | Monthly | 10.00%               | 176,855        | 10.00%                                   |                               |
| 76.031.071-9 | UF                                  | Salcobrand S.A.                     | 18,245  | 55,550        | 73,795            | 76,006             | 78,283             | 26,612             | -            | -                 | 180,901   | Monthly | 2.96%                | 254,696        | 2.96%                                    |                               |
| 76.031.071-9 | UF                                  | Salcobrand S.A.                     | 16,569  | 50,048        | 66,617            | 67,534             | 71,975             | 54,631             | -            | -                 | 194,140   | Monthly | 1.37%                | 260,757        | 1.37%                                    |                               |
| 76.036.846-6 | UF                                  | Inmobiliaria Plusren Dos Ltda.      | 6,890   | 20,976        | 27,866            | 28,701             | 29,561             | 30,446             | 15,564       | -                 | 104,272   | Monthly | 2.96%                | 132,138        | 2.96%                                    |                               |
| 76.036.846-6 | UF                                  | Inmobiliaria Plusren Dos Ltda.      | 4,756   | 14,563        | 19,319            | 20,123             | 20,959             | 21,831             | 11,254       | -                 | 74,167    | Monthly | 4.08%                | 93,486         | 4.08%                                    |                               |
| 76.036.846-6 | UF                                  | Inmobiliaria Plusren Dos Ltda.      | 9,547   | 29,066        | 38,613            | 39,770             | 40,962             | 42,189             | 21,566       | -                 | 144,487   | Monthly | 2.96%                | 183,100        | 2.96%                                    |                               |
| 76.037.875-5 | UF                                  | Rapallo Gestion de Inver. S.A.      | 37,041  | 112,853       | 149,894           | 154,594            | 159,441            | 164,441            | 169,597      | 478,712           | 1,126,785 | Monthly | 3.09%                | 1,276,679      | 3.09%                                    |                               |
| 76.039.524-2 | UF                                  | Soc. Constructora E Inmob JCS Ltda. | 5,167   | 17,392        | 22,559            | 28,332             | 35,583             | 44,690             | 56,127       | 16,147            | 180,879   | Monthly | 23.01%               | 203,438        | 23.01%                                   |                               |
| 76.039.524-2 | UF                                  | Soc. Constructora E Inmob JCS Ltda. | 13,676  | 41,638        | 55,314            | 56,971             | 58,678             | 60,436             | 62,247       | 15,851            | 254,183   | Monthly | 2.96%                | 309,497        | 2.96%                                    |                               |
| 76.039.524-2 | UF                                  | Soc. Constructora E Inmob JCS Ltda. | 9,922   | 30,962        | 40,884            | 44,218             | 47,825             | 51,725             | 55,944       | 14,685            | 214,397   | Monthly | 7.87%                | 255,281        | 7.87%                                    |                               |
| 76.039.524-2 | UF                                  | Soc. Constructora E Inmob JCS Ltda. | 5,834   | 17,762        | 23,596            | 24,303             | 25,031             | 25,781             | 26,554       | 6,762             | 108,431   | Monthly | 2.96%                | 132,027        | 2.96%                                    |                               |
| 76.046.651-4 | UF                                  | Inmobiliaria Puente Ltda.           | 22,045  | 68,139        | 90,184            | 95,721             | 101,598            | 107,836            | 114,457      | 184,995           | 604,607   | Monthly | 5.97%                | 694,791        | 5.97%                                    |                               |
| 76.046.651-4 | UF                                  | Inmobiliaria Puente Ltda.           | 75,701  | 236,954       | 312,655           | 340,264            | 370,312            | 403,012            | 438,601      | 5,617,407         | 7,169,596 | Monthly | 8.49%                | 7,482,251      | 8.49%                                    |                               |
| 76.046.651-4 | UF                                  | Inmobiliaria Puente Ltda.           | 36,406  | 111,400       | 147,806           | 153,760            | 159,954            | 166,397            | 173,100      | 1,891,492         | 2,544,703 | Monthly | 3.96%                | 2,692,509      | 3.96%                                    |                               |
| 76.050.151-4 | UF                                  | Inmob Pta Arenas S.A.               | 8,117   | 25,116        | 33,233            | 35,345             | 37,592             | 39,981             | 42,523       | 157,775           | 313,216   | Monthly | 6.18%                | 346,449        | 6.18%                                    |                               |
| 76.050.151-4 | UF                                  | Inmob Pta Arenas S.A.               | 11,120  | 34,028        | 45,148            | 46,967             | 48,859             | 50,827             | 52,874       | 187,000           | 386,527   | Monthly | 3.96%                | 431,675        | 3.96%                                    |                               |
| 76.055.511-8 | UF                                  | Inver. Santa Julia S.A.             | 26,647  | 81,133        | 107,780           | 82,949             | -                  | -                  | -            | -                 | 82,949    | Monthly | 2.96%                | 190,729        | 2.96%                                    |                               |
| 76.058.352-9 | UF                                  | Vivo Corp S.A.                      | 73,836  | 225,934       | 299,770           | 311,845            | 324,407            | 337,475            | 351,069      | 1,551,502         | 2,876,298 | Monthly | 3.96%                | 3,176,068      | 3.96%                                    |                               |
| 76.058.352-9 | UF                                  | Vivo Corp S.A.                      | 7,428   | 23,983        | 31,411            | 36,348             | 42,060             | 48,670             | 56,319       | 328,820           | 512,217   | Monthly | 14.69%               | 543,628        | 14.69%                                   |                               |
| 76.058.352-9 | UF                                  | Vivo Corp S.A.                      | 13,949  | 42,343        | 56,292            | 57,637             | 59,013             | 60,423             | 61,866       | 211,454           | 450,393   | Monthly | 2.36%                | 506,685        | 2.36%                                    |                               |
| 76.058.352-9 | UF                                  | Vivo Corp S.A.                      | 29,241  | 89,476        | 118,717           | 123,500            | 128,475            | 133,650            | 138,034      | 491,721           | 1,016,380 | Monthly | 3.96%                | 1,135,097      | 3.96%                                    |                               |
| 76.058.352-9 | UF                                  | Vivo Corp S.A.                      | 23,689  | 72,485        | 96,174            | 100,048            | 104,078            | 108,270            | 112,632      | 398,344           | 823,372   | Monthly | 3.96%                | 919,546        | 3.96%                                    |                               |
| 76.058.352-9 | UF                                  | Vivo Corp S.A.                      | 36,564  | 113,733       | 150,297           | 161,539            | 173,622            | 186,608            | 200,566      | 761,395           | 1,483,730 | Monthly | 7.23%                | 1,634,027      | 7.23%                                    |                               |
| 76.058.352-9 | UF                                  | Vivo Corp S.A.                      | 40,262  | 123,198       | 163,460           | 170,045            | 176,894            | 184,020            | 191,432      | 677,040           | 1,399,431 | Monthly | 3.96%                | 1,562,891      | 3.96%                                    |                               |
| 76.058.352-9 | UF                                  | Vivo Corp S.A.                      | 33,995  | 104,022       | 138,017           | 143,577            | 149,361            | 155,377            | 161,636      | 1,064,129         | 1,674,080 | Monthly | 3.96%                | 1,812,097      | 3.96%                                    |                               |
| 76.058.352-9 | UF                                  | Vivo Corp S.A.                      | 22,614  | 70,506        | 93,120            | 100,549            | 108,571            | 117,232            | 126,585      | 950,535           | 1,403,472 | Monthly | 7.70%                | 1,496,592      | 7.70%                                    |                               |



**SMU**



| Tax ID No.   | Creditor                                  | Amount of liabilities exposed to liquidity risk with maturity |                         |                  |                         |                          |                          |                          |                    |                      |              | Type of | Effective                            | Amount of           | Nominal rate |
|--------------|---|---|-------------------------|------------------|-------------------------|--------------------------|--------------------------|--------------------------|--------------------|----------------------|--------------|---------|--------------------------------------|---------------------|--------------|
| Creditor     | Currency or<br>inflation-adjusted<br>unit | Up to 90<br>days  | 90 days<br>to 1<br>year | Total<br>current | 1 year<br>to 2<br>years | 2 years<br>to 3<br>years | 3 years<br>to 4<br>years | 4 years<br>to 5<br>years | Over<br>5<br>years | Total<br>non-current | amortization | rate    | nominal value<br>per the<br>contract | per the<br>contract |              |
|              |   | ThCh\$  | ThCh\$                  | ThCh\$           | ThCh\$                  | ThCh\$                   | ThCh\$                   | ThCh\$                   | ThCh\$             | ThCh\$               |              | %       | ThCh\$                               | %                   |              |
| 76.058.352-9 | Vivo Corp S.A.                            | UF  | 14,572                  | 45,823           | 60,395                  | 66,334                   | 72,857                   | 80,021                   | 87,889             | 259,415              | 566,516      | Monthly | 9.42%                                | 626,911             | 9.42%        |
| 76.058.352-9 | Vivo Corp S.A.                            | UF  | 44,956                  | 136,875          | 181,831                 | 187,278                  | 192,889                  | 198,668                  | 204,620            | -                    | 783,455      | Monthly | 2.96%                                | 965,286             | 2.96%        |
| 76.058.983-7 | Inver. Santa Caterina Limitada            | UF  | 61,622                  | 187,619          | 249,241                 | 191,819                  | -                        | -                        | -                  | -                    | 191,819      | Monthly | 2.96%                                | 441,060             | 2.96%        |
| 76.058.983-7 | Inver. Santa Caterina Limitada            | UF  | 10,295                  | 31,345           | 41,640                  | 32,047                   | -                        | -                        | -                  | -                    | 32,047       | Monthly | 2.96%                                | 73,687              | 2.96%        |
| 76.060.664-2 | Del Parque S.A.                           | UF  | 11,592                  | 35,293           | 46,885                  | 3,970                    | -                        | -                        | -                  | -                    | 3,970        | Monthly | 2.96%                                | 50,855              | 2.96%        |
| 76.062.587-6 | Inmobiliaria Pisagua Ltda.                | UF  | 8,458                   | 24,806           | 33,264                  | 37,945                   | 43,284                   | 49,375                   | 56,323             | 274,497              | 461,424      | Monthly | 13.24%                               | 494,688             | 13.24%       |
| 76.068.860-6 | Soc Inv E Inmob Maria Ortiz e Hijos Ltda. | Ch\$  | 3,610                   | 10,958           | 14,568                  | 14,916                   | 15,273                   | 15,639                   | 16,013             | 261,415              | 323,256      | Monthly | 2.37%                                | 337,824             | 2.37%        |
| 76.068.860-6 | Soc Inv E Inmob Maria Ortiz e Hijos Ltda. | Ch\$  | 6,544                   | 20,225           | 26,769                  | 28,407                   | 30,146                   | 7,820                    | -                  | -                    | 66,373       | Monthly | 5.96%                                | 93,142              | 5.96%        |
| 76.070.260-9 | Inmob. Y de Inver. Las Brujas Ltda.       | UF  | 9,171                   | 29,258           | 38,429                  | 43,434                   | 49,092                   | 55,487                   | 62,714             | 116,422              | 327,149      | Monthly | 12.31%                               | 365,578             | 12.31%       |
| 76.070.260-9 | Inmob. Y de Inver. Las Brujas Ltda.       | UF  | 9,534                   | 29,027           | 38,561                  | 39,716                   | 40,905                   | 42,131                   | 43,393             | 71,380               | 237,525      | Monthly | 2.96%                                | 276,086             | 2.96%        |
| 76.070.260-9 | Inmob. Y de Inver. Las Brujas Ltda.       | UF  | 7,806                   | 25,279           | 33,085                  | 38,514                   | 44,834                   | 52,191                   | 60,756             | 117,227              | 313,522      | Monthly | 15.29%                               | 346,607             | 15.29%       |
| 76.070.260-9 | Inmob. Y de Inver. Las Brujas Ltda.       | UF  | 6,794                   | 22,136           | 28,930                  | 34,082                   | 40,151                   | 47,300                   | 55,722             | 109,209              | 286,464      | Monthly | 16.50%                               | 315,394             | 16.50%       |
| 76.070.260-9 | Inmob. Y de Inver. Las Brujas Ltda.       | UF  | 10,900                  | 33,187           | 44,087                  | 45,407                   | 46,768                   | 48,169                   | 49,612             | 81,610               | 271,566      | Monthly | 2.96%                                | 315,653             | 2.96%        |
| 76.070.598-5 | Inmob. El Mirador Limitada                | UF  | 855                     | 2,615            | 3,470                   | 3,610                    | 3,836                    | 4,156                    | 4,324              | 16,766               | 32,692       | Monthly | 3.96%                                | 36,162              | 3.96%        |
| 76.072.304-5 | Compañía De Seg Corseguros Sa             | UF  | 43,833                  | 133,457          | 177,290                 | 182,601                  | 188,072                  | 193,707                  | 199,510            | 222,887              | 986,777      | Monthly | 2.96%                                | 1,164,067           | 2.96%        |
| 76.073.869-7 | Inmobiliaria Rentas Australes S.A.        | UF  | 4,494                   | 11,485           | 15,979                  | 18,429                   | 21,255                   | 24,514                   | 28,273             | 453,132              | 545,603      | Monthly | 14.35%                               | 561,582             | 14.35%       |
| 76.073.869-7 | Inmobiliaria Rentas Australes S.A.        | UF  | 16,795                  | 41,897           | 58,692                  | 64,264                   | 70,366                   | 77,047                   | 84,363             | 1,037,165            | 1,333,205    | Monthly | 9.11%                                | 1,391,897           | 9.11%        |
| 76.073.869-7 | Inmobiliaria Rentas Australes S.A.        | UF  | 2,417                   | 6,544            | 8,961                   | 9,322                    | 9,697                    | 10,088                   | 10,494             | 100,694              | 140,295      | Monthly | 3.96%                                | 149,256             | 3.96%        |
| 76.073.869-7 | Inmobiliaria Rentas Australes S.A.        | UF  | 9,907                   | 34,111           | 44,018                  | 48,799                   | 54,100                   | 59,977                   | 66,492             | 869,870              | 1,099,238    | Monthly | 10.36%                               | 1,143,256           | 10.36%       |
| 76.073.869-7 | Inmobiliaria Rentas Australes S.A.        | UF  | 3,136                   | 10,955           | 14,091                  | 19,041                   | 25,729                   | 34,767                   | 46,980             | 265,178              | 391,695      | Monthly | 30.49%                               | 405,786             | 30.49%       |
| 76.073.869-7 | Inmobiliaria Rentas Australes S.A.        | UF  | 15,729                  | 41,037           | 56,766                  | 58,466                   | 60,218                   | 62,022                   | 63,880             | 203,354              | 447,940      | Monthly | 2.96%                                | 504,706             | 2.96%        |
| 76.077.161-9 | Inver. Cinque Terre S.A.                  | UF  | 17,639                  | 55,287           | 72,926                  | 79,579                   | 86,840                   | 94,763                   | 103,410            | 747,923              | 1,112,515    | Monthly | 8.76%                                | 1,185,441           | 8.76%        |
| 76.077.161-9 | Inver. Cinque Terre S.A.                  | UF  | 11,025                  | 33,735           | 44,760                  | 46,563                   | 48,439                   | 50,390                   | 52,420             | 322,889              | 520,701      | Monthly | 3.96%                                | 565,461             | 3.96%        |
| 76.084.697-K | Gajardo Muñoz Y Cia. Ltda.                | UF  | 46,448                  | 146,281          | 192,729                 | 212,314                  | 233,888                  | 257,655                  | 283,837            | 938,253              | 1,925,947    | Monthly | 9.72%                                | 2,118,676           | 9.72%        |
| 76.088.073-6 | Inmob. E Inver. Villa Alemania Ltda.      | UF  | 9,387                   | 11,234           | 20,621                  | 21,239                   | 21,875                   | 22,530                   | 18,762             | -                    | 84,406       | Monthly | 2.96%                                | 105,027             | 2.96%        |
| 76.088.073-6 | Inmob. E Inver. Villa Alemania Ltda.      | UF  | 9,549                   | 13,732           | 23,281                  | 23,978                   | 24,697                   | 25,437                   | 21,201             | -                    | 95,313       | Monthly | 2.96%                                | 118,594             | 2.96%        |
| 76.089.347-1 | Inversiones y Rentas Manto Ltda.          | UF  | 5,662                   | 17,251           | 22,913                  | 23,982                   | 25,445                   | 26,710                   | 16,516             | -                    | 92,653       | Monthly | 3.09%                                | 115,566             | 3.09%        |
| 76.091.932-2 | Soc Arica Store S.A.                      | UF  | 9,074                   | 28,917           | 37,991                  | 42,840                   | 48,308                   | 54,473                   | 61,426             | 497,547              | 704,594      | Monthly | 12.07%                               | 742,585             | 12.07%       |
| 76.099.309-3 | Inmobiliaria el Plomo S.A.                | UF  | 20,292                  | 61,400           | 81,692                  | -                        | -                        | -                        | -                  | -                    | -            | Monthly | 1.71%                                | 81,692              | 1.71%        |
| 76.100.625-8 | Rentas Patio I SpA                        | UF  | 2,290                   | 7,276            | 9,566                   | 10,723                   | 12,018                   | 13,471                   | 15,099             | 620,705              | 672,016      | Monthly | 11.46%                               | 681,582             | 11.46%       |
| 76.100.625-8 | Rentas Patio I SpA                        | UF  | 6,973                   | 21,230           | 28,203                  | 29,047                   | 29,918                   | 30,814                   | 31,737             | 112,819              | 234,335      | Monthly | 2.96%                                | 262,538             | 2.96%        |
| 76.100.625-8 | Rentas Patio I SpA                        | UF  | 27,103                  | 82,519           | 109,622                 | 112,906                  | 116,289                  | 119,773                  | 123,361            | 438,524              | 910,853      | Monthly | 2.96%                                | 1,020,475           | 2.96%        |
| 76.100.625-8 | Rentas Patio I SpA                        | UF  | 12,203                  | 37,154           | 49,357                  | 50,836                   | 52,359                   | 53,927                   | 55,543             | 197,445              | 410,110      | Monthly | 2.96%                                | 459,467             | 2.96%        |
| 76.100.625-8 | Rentas Patio I SpA                        | UF  | 22,905                  | 69,739           | 92,644                  | 95,420                   | 98,279                   | 101,223                  | 104,266            | 370,609              | 769,787      | Monthly | 2.96%                                | 862,431             | 2.96%        |
| 76.100.625-8 | Rentas Patio I SpA                        | UF  | 13,353                  | 40,655           | 54,008                  | 55,626                   | 57,292                   | 59,009                   | 60,777             | 216,049              | 448,753      | Monthly | 2.96%                                | 502,761             | 2.96%        |
| 76.100.625-8 | Rentas Patio I SpA                        | UF  | 55,973                  | 170,420          | 226,393                 | 233,176                  | 240,162                  | 247,357                  | 254,768            | 905,652              | 1,881,115    | Monthly | 2.96%                                | 2,107,508           | 2.96%        |
| 76.100.625-8 | Rentas Patio I SpA                        | UF  | 21,186                  | 64,505           | 85,691                  | 88,258                   | 90,903                   | 93,626                   | 96,431             | 342,794              | 712,012      | Monthly | 2.96%                                | 797,703             | 2.96%        |
| 76.100.625-8 | Rentas Patio I SpA                        | UF  | 10,443                  | 31,797           | 42,240                  | 43,506                   | 44,809                   | 46,151                   | 47,534             | 168,975              | 350,975      | Monthly | 2.96%                                | 393,215             | 2.96%        |
| 76.100.625-8 | Rentas Patio I SpA                        | UF  | 14,584                  | 44,403           | 58,987                  | 60,755                   | 62,575                   | 64,449                   | 66,380             | 235,969              | 490,128      | Monthly | 2.96%                                | 549,115             | 2.96%        |
| 76.100.625-8 | Rentas Patio I SpA                        | UF  | 43,966                  | 133,861          | 177,827                 | 183,155                  | 188,642                  | 194,294                  | 200,115            | 711,370              | 1,477,576    | Monthly | 2.96%                                | 1,655,403           | 2.96%        |



| Tax ID No.<br>Creditor | Creditor                           | Currency or<br>inflation-adjusted<br>unit | Amount of liabilities exposed to liquidity risk with maturity |                         |                            |                         |                          |                          |                          |                    |           | Total<br>non-current<br>ThCh\$ | Type of<br>amortization | Effective<br>rate<br>% | Amount of<br>nominal value<br>per the<br>contract<br>ThCh\$ | Nominal rate<br>per the<br>contract<br>% |
|------------------------|------------------------------------|---|---|-------------------------|----------------------------|-------------------------|--------------------------|--------------------------|--------------------------|--------------------|-----------|--------------------------------|-------------------------|------------------------|---|--|
|                        |                                    |   | Up to 90<br>days  | 90 days<br>to 1<br>year | Total<br>current<br>ThCh\$ | 1 year<br>to 2<br>years | 2 years<br>to 3<br>years | 3 years<br>to 4<br>years | 4 years<br>to 5<br>years | Over<br>5<br>years |           |                                |                         |                        |   |  |
|                        |                                    |   | ThCh\$  | ThCh\$                  | ThCh\$                     | ThCh\$                  | ThCh\$                   | ThCh\$                   | ThCh\$                   | ThCh\$             |           |                                |                         |                        |   |  |
| 76.100.625-8           | Rentas Patio I SpA                 | UF  | 40,045  | 121,925                 | 161,970                    | 166,823                 | 171,821                  | 176,969                  | 182,271                  | 647,937            | 1,345,821 | Monthly                        | 2.96%                   | 1,507,791              | 2.96%   |  |
| 76.100.625-8           | Rentas Patio I SpA                 | UF  | 4,428   | 13,481                  | 17,909                     | 18,445                  | 18,998                   | 19,567                   | 20,153                   | 71,640             | 148,803   | Monthly                        | 2.96%                   | 166,712                | 2.96%   |  |
| 76.103.574-6           | Inmob. Santa Elba Ltda.            | UF  | 49,032  | 149,285                 | 198,317                    | 204,258                 | 210,377                  | 180,121                  | -                        | -                  | 594,756   | Monthly                        | 2.96%                   | 793,073                | 2.96%   |  |
| 76.107.304-4           | Inmob. CR S.A.                     | UF  | 10,109  | 31,336                  | 41,445                     | 42,876                  | 44,160                   | 49,293                   | 51,121                   | 116,079            | 303,529   | Monthly                        | 2.96%                   | 344,974                | 2.96%   |  |
| 76.107.304-4           | Inmob. CR S.A.                     | UF  | 14,423  | 46,870                  | 61,293                     | 64,630                  | 66,566                   | 71,693                   | 75,431                   | 191,754            | 470,074   | Monthly                        | 2.96%                   | 531,367                | 2.96%   |  |
| 76.111.742-4           | Inver. Isla Kent SpA               | UF  | 44,707  | 142,818                 | 187,525                    | 212,494                 | 240,789                  | 272,851                  | 309,182                  | 1,040,969          | 2,076,285 | Monthly                        | 12.57%                  | 2,263,810              | 12.57%  |  |
| 76.116.213-6           | Desarrollos Comerciales S.A.       | UF  | 19,345  | 59,196                  | 78,541                     | 81,705                  | 84,996                   | 88,420                   | 91,982                   | 1,934,165          | 2,281,268 | Monthly                        | 3.96%                   | 2,359,809              | 3.96%   |  |
| 76.116.213-6           | Desarrollos Comerciales S.A.       | UF  | 14,378  | 43,608                  | 57,986                     | 59,264                  | 60,571                   | 61,906                   | 63,270                   | 1,142,336          | 1,387,347 | Monthly                        | 2.18%                   | 1,445,333              | 2.18%   |  |
| 76.116.213-6           | Desarrollos Comerciales S.A.       | UF  | 13,918  | 42,587                  | 56,505                     | 58,781                  | 61,149                   | 63,612                   | 66,175                   | 1,391,501          | 1,641,218 | Monthly                        | 3.96%                   | 1,697,723              | 3.96%   |  |
| 76.116.213-6           | Desarrollos Comerciales S.A.       | UF  | 3,272   | 10,243                  | 13,515                     | 14,707                  | 16,005                   | 17,417                   | 18,953                   | 602,973            | 670,055   | Monthly                        | 8.48%                   | 683,570                | 8.48%   |  |
| 76.116.213-6           | Desarrollos Comerciales S.A.       | UF  | 6,208   | 18,995                  | 25,203                     | 26,218                  | 27,274                   | 28,373                   | 29,516                   | 620,649            | 732,030   | Monthly                        | 3.96%                   | 757,233                | 3.96%   |  |
| 76.116.213-6           | Desarrollos Comerciales S.A.       | UF  | 5,174   | 16,210                  | 21,384                     | 23,313                  | 25,417                   | 27,711                   | 30,211                   | 1,089,214          | 1,195,866 | Monthly                        | 8.67%                   | 1,217,250              | 8.67%   |  |
| 76.116.213-6           | Desarrollos Comerciales S.A.       | UF  | 9,804   | 30,000                  | 39,804                     | 41,408                  | 43,076                   | 44,811                   | 46,616                   | 1,060,744          | 1,236,655 | Monthly                        | 3.96%                   | 1,276,459              | 3.96%   |  |
| 76.116.213-6           | Desarrollos Comerciales S.A.       | UF  | (19,647)  | (50,675)                | (70,322)                   | 33,257                  | 40,366                   | 47,289                   | 49,193                   | 1,880,378          | 2,050,483 | Monthly                        | 3.96%                   | 1,980,161              | 3.96%   |  |
| 76.116.213-6           | Desarrollos Comerciales S.A.       | UF  | 16,054  | 53,755                  | 69,809                     | 74,983                  | 82,633                   | 88,323                   | 91,881                   | 924,719            | 1,262,539 | Monthly                        | 3.96%                   | 1,332,348              | 3.96%   |  |
| 76.116.213-6           | Desarrollos Comerciales S.A.       | UF  | 2,753   | 9,217                   | 11,970                     | 12,856                  | 14,168                   | 15,144                   | 15,754                   | 158,551            | 216,473   | Monthly                        | 3.96%                   | 228,443                | 3.96%   |  |
| 76.116.433-3           | Inmob. Ariztia Nueva York S.A.     | UF  | 6,469   | 19,697                  | 26,166                     | 13,376                  | -                        | -                        | -                        | -                  | 13,376    | Monthly                        | 2.96%                   | 39,542                 | 2.96%   |  |
| 76.116.433-3           | Inmob. Ariztia Nueva York S.A.     | UF  | 25,114  | 78,890                  | 104,004                    | 113,991                 | 124,938                  | 136,937                  | 150,088                  | 835,730            | 1,361,684 | Monthly                        | 9.20%                   | 1,465,688              | 9.20%   |  |
| 76.116.433-3           | Inmob. Ariztia Nueva York S.A.     | UF  | 42,572  | 129,617                 | 172,189                    | 177,348                 | 182,661                  | 188,134                  | 193,770                  | 32,855             | 774,768   | Monthly                        | 2.96%                   | 946,957                | 2.96%   |  |
| 76.116.433-3           | Inmob. Ariztia Nueva York S.A.     | UF  | 8,835   | 26,918                  | 35,753                     | 36,874                  | 28,412                   | -                        | -                        | -                  | 65,286    | Monthly                        | 3.09%                   | 101,039                | 3.09%   |  |
| 76.121.300-8           | Comercial Bulnes Ltda.             | UF  | 37,034  | 116,422                 | 153,456                    | 168,442                 | 184,891                  | 202,947                  | 222,766                  | 584,020            | 1,363,066 | Monthly                        | 9.35%                   | 1,516,522              | 9.35%   |  |
| 76.128.866-0           | Sociedad Coronel Store S.A.        | UF  | 24,580  | 75,211                  | 99,791                     | 103,811                 | 107,992                  | 112,342                  | 116,868                  | 683,144            | 1,124,157 | Monthly                        | 3.96%                   | 1,223,948              | 3.96%   |  |
| 76.132.261-3           | Inmob Mayorista Pte Alto S.A.      | UF  | 9,073   | 30,467                  | 39,540                     | 49,440                  | 61,819                   | 77,298                   | 96,654                   | 1,618,873          | 1,904,084 | Monthly                        | 22.56%                  | 1,943,624              | 22.56%  |  |
| 76.132.261-3           | Inmob Mayorista Pte Alto S.A.      | UF  | 33,227  | 101,671                 | 134,898                    | 140,332                 | 145,985                  | 151,866                  | 157,983                  | 1,211,381          | 1,807,547 | Monthly                        | 3.96%                   | 1,942,445              | 3.96%   |  |
| 76.144.598-7           | Inmob E Inver. GP Ltda.            | UF  | 19,472  | 67,976                  | 87,448                     | 44,906                  | -                        | -                        | -                        | -                  | 44,906    | Monthly                        | 30.32%                  | 132,354                | 30.32%  |  |
| 76.171.513-5           | Cons.e Inmob. San Jose SpA         | UF  | 45,564  | 138,727                 | 184,291                    | 189,812                 | 195,499                  | 201,356                  | 207,389                  | 660,197            | 1,454,253 | Monthly                        | 2.96%                   | 1,638,544              | 2.96%   |  |
| 76.179.644-5           | Inmob. Patio Krc II SpA            | UF  | 13,052  | 40,482                  | 53,534                     | 57,213                  | 61,145                   | 65,347                   | 69,838                   | 203,445            | 456,988   | Monthly                        | 6.67%                   | 510,522                | 6.67%   |  |
| 76.179.644-5           | Inmob. Patio Krc II SpA            | UF  | 8,640   | 26,307                  | 34,947                     | 35,995                  | 37,073                   | 38,184                   | 39,328                   | 107,137            | 257,717   | Monthly                        | 2.96%                   | 292,664                | 2.96%   |  |
| 76.180.346-8           | Sociedad De Inver. Galaxia SpA     | UF  | 5,647   | -                       | 5,647                      | -                       | -                        | -                        | -                        | -                  | -         | Monthly                        | 2.96%                   | 5,647                  | 2.96%   |  |
| 76.186.219-7           | Inmob. Centros Comerciales I SpA.  | UF  | 6,758   | 21,267                  | 28,025                     | 30,823                  | 33,899                   | 37,283                   | 41,004                   | 1,586,059          | 1,729,068 | Monthly                        | 9.55%                   | 1,757,093              | 9.55%   |  |
| 76.186.219-7           | Inmob. Centros Comerciales I SpA.  | UF  | 56,188  | 171,932                 | 228,120                    | 237,309                 | 246,868                  | 256,813                  | 267,157                  | 1,478,530          | 2,486,677 | Monthly                        | 3.96%                   | 2,714,797              | 3.96%   |  |
| 76.186.219-7           | Inmob. Centros Comerciales I SpA.  | UF  | 8,121   | 25,186                  | 33,307                     | 35,589                  | 38,027                   | 40,633                   | 43,417                   | 1,267,211          | 1,424,877 | Monthly                        | 6.65%                   | 1,458,184              | 6.65%   |  |
| 76.186.219-7           | Inmob. Centros Comerciales I SpA.  | UF  | 10,129  | 30,993                  | 41,122                     | 42,779                  | 44,502                   | 46,295                   | 48,159                   | 1,088,176          | 1,269,911 | Monthly                        | 3.96%                   | 1,311,033              | 3.96%   |  |
| 76.186.219-7           | Inmob. Centros Comerciales I SpA.  | UF  | 20,825  | 65,435                  | 86,260                     | 94,594                  | 103,732                  | 113,752                  | 124,741                  | 4,144,703          | 4,581,522 | Monthly                        | 9.26%                   | 4,667,782              | 9.26%   |  |
| 76.186.219-7           | Inmob. Centros Comerciales I SpA.  | UF  | 10  | 37                      | 47                         | 69                      | 99                       | 143                      | 207                      | 54,359             | 54,877    | Monthly                        | 37.28%                  | 54,924                 | 37.28%  |  |
| 76.186.219-7           | Inmob. Centros Comerciales I SpA.  | UF  | 1,178   | 3,606                   | 4,784                      | 4,977                   | 5,177                    | 5,386                    | 5,603                    | 87,717             | 108,860   | Monthly                        | 3.96%                   | 113,644                | 3.96%   |  |
| 76.186.219-7           | Inmob. Centros Comerciales I SpA.  | UF  | 748   | 2,385                   | 3,133                      | 3,539                   | 3,998                    | 4,516                    | 5,102                    | 147,620            | 164,775   | Monthly                        | 12.26%                  | 167,908                | 12.26%  |  |
| 76.186.482-3           | Inmobiliaria Villa S.p.A.          | UF  | 28,159  | 89,172                  | 117,331                    | 130,669                 | 145,522                  | 162,064                  | 180,487                  | 1,457,341          | 2,076,083 | Monthly                        | 10.81%                  | 2,193,414              | 10.81%  |  |
| 76.193.006-0           | Soc. Comercial Los Italianos Ltda. | UF  | 42,308  | 130,747                 | 173,055                    | 183,612                 | 194,813                  | 206,697                  | 217,664                  | -                  | 656,786   | Monthly                        | 5.94%                   | 829,841                | 5.94%   |  |
| 76.193.006-0           | Soc. Comercial Los Italianos Ltda. | UF  | 52,008  | 158,347                 | 210,355                    | 216,657                 | 223,148                  | 229,834                  | 236,131                  | -                  | 747,770   | Monthly                        | 2.96%                   | 958,125                | 2.96%   |  |



| Tax ID No.   | Creditor                              |                                     | Amount of liabilities exposed to liquidity risk with maturity |                   |               |                   |                    |                    |                    |              |                   |                      |                |  |                               |  |
|--------------|---------------------------------------|-------------------------------------|---|-------------------|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|----------------------|----------------|--|-------------------------------|--|
| Creditor     |                                       | Currency or inflation-adjusted unit | Up to 90 days   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current | Type of amortization | Effective rate | Amount of nominal value per the contract | Nominal rate per the contract |  |
|              |                                       |                                     | ThCh\$  | ThCh\$            | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       | ThCh\$            |                      | %              | ThCh\$                                   | %                             |  |
| 76.196.772-K | Inmobiliaria San Rosendo Ltda.        | UF                                  | 2,973   | 9,373             | 12,346        | 13,633            | 15,053             | 16,622             | 18,354             | 130,086      | 193,748           | Monthly              | 9.95%          | 206,094                                  | 9.95%                         |  |
| 76.196.772-K | Inmobiliaria San Rosendo Ltda.        | UF                                  | 2,829   | 8,657             | 11,486        | 11,949            | 12,431             | 12,931             | 13,452             | 62,138       | 112,901           | Monthly              | 3.96%          | 124,387                                  | 3.96%                         |  |
| 76.196.772-K | Inmobiliaria San Rosendo Ltda.        | UF                                  | 5,143   | 16,241            | 21,384        | 23,685            | 26,234             | 29,057             | 32,183             | 230,436      | 341,595           | Monthly              | 10.26%         | 362,979                                  | 10.26%                        |  |
| 76.196.772-K | Inmobiliaria San Rosendo Ltda.        | UF                                  | 247   | 910               | 1,157         | 1,734             | 2,598              | 3,893              | 5,833              | 300,553      | 314,611           | Monthly              | 41.13%         | 315,768                                  | 41.13%                        |  |
| 76.196.772-K | Inmobiliaria San Rosendo Ltda.        | UF                                  | 4,560   | 14,335            | 18,895        | 20,737            | 22,759             | 24,978             | 27,413             | 190,441      | 286,328           | Monthly              | 9.34%          | 305,223                                  | 9.34%                         |  |
| 76.196.772-K | Inmobiliaria San Rosendo Ltda.        | UF                                  | 1,330   | 4,215             | 5,545         | 6,181             | 6,889              | 7,679              | 8,560              | 659,715      | 689,024           | Monthly              | 10.90%         | 694,569                                  | 10.90%                        |  |
| 76.204.814-0 | Inmob. e Inver. Sirmercado Uno Ltda.  | UF                                  | 17,392  | 52,080            | 69,472        | 379,989           | -                  | -                  | -                  | -            | 379,989           | Monthly              | -0.37%         | 449,461                                  | -0.37%                        |  |
| 76.204.814-0 | Inmob. e Inver. Sirmercado Uno Ltda.  | UF                                  | 15,606  | 47,517            | 63,123        | 420,529           | -                  | -                  | -                  | -            | 420,529           | Monthly              | 2.96%          | 483,652                                  | 2.96%                         |  |
| 76.204.814-0 | Inmob. e Inver. Sirmercado Uno Ltda.  | UF                                  | 37,239  | 111,573           | 148,812       | 818,956           | -                  | -                  | -                  | -            | 818,956           | Monthly              | -0.26%         | 967,768                                  | -0.26%                        |  |
| 76.204.814-0 | Inmob. e Inver. Sirmercado Uno Ltda.  | UF                                  | 20,209  | 61,530            | 81,739        | 544,550           | -                  | -                  | -                  | -            | 544,550           | Monthly              | 2.96%          | 626,289                                  | 2.96%                         |  |
| 76.211.767-3 | Empresas de Inversiones AMS Ltda.     | UF                                  | 4,077   | 12,338            | 16,415        | 16,999            | 16,988             | 17,281             | -                  | -            | 50,968            | Monthly              | 1.71%          | 67,383                                   | 1.71%                         |  |
| 76.237.858-2 | Inmob. E Inv. Laura Muñoz A. E.I.R.L. | UF                                  | 53,193  | 165,989           | 219,182       | 237,087           | 256,455            | 277,406            | 300,067            | 957,696      | 2,028,711         | Monthly              | 7.88%          | 2,247,893                                | 7.88%                         |  |
| 76.237.858-2 | Inmob. E Inv. Laura Muñoz A. E.I.R.L. | UF                                  | 49,129  | 149,581           | 198,710       | 204,663           | 210,795            | 217,110            | 223,615            | 650,093      | 1,506,276         | Monthly              | 2.96%          | 1,704,986                                | 2.96%                         |  |
| 76.237.858-2 | Inmob. E Inv. Laura Muñoz A. E.I.R.L. | UF                                  | 4,788   | 15,080            | 19,868        | 21,887            | 24,111             | 26,561             | 29,260             | 96,723       | 198,542           | Monthly              | 9.72%          | 218,410                                  | 9.72%                         |  |
| 76.251.380-3 | Inver. Y Transportes Rojas Ltda.      | UF                                  | 13,575  | 43,491            | 57,066        | 65,037            | 74,122             | 84,476             | 96,277             | 71,546       | 391,458           | Monthly              | 13.15%         | 448,524                                  | 13.15%                        |  |
| 76.257.820-4 | Inmobiliaria Montecristo Ltda.        | UF                                  | 33,533  | 109,325           | 142,858       | 168,524           | 198,803            | 234,522            | 276,658            | 326,364      | 1,204,871         | Monthly              | 16.64%         | 1,347,729                                | 16.64%                        |  |
| 76.259.200-2 | Inmob. e Inver. Santo Domingo Ltda.   | UF                                  | 13,463  | 44,203            | 57,666        | 68,983            | 82,521             | 7,568              | -                  | -            | 159,072           | Monthly              | 18.05%         | 216,738                                  | 18.05%                        |  |
| 76.259.200-2 | Inmob. e Inver. Santo Domingo Ltda.   | UF                                  | 32,193  | 100,552           | 132,745       | 143,852           | 155,888            | 13,565             | -                  | -            | 313,305           | Monthly              | 8.06%          | 446,050                                  | 8.06%                         |  |
| 76.264.990-K | Inmobiliaria Beckna Ltda.             | UF                                  | 2,331   | 7,324             | 9,655         | 10,584            | 11,602             | 12,718             | 13,942             | 604,113      | 652,959           | Monthly              | 9.22%          | 662,614                                  | 9.22%                         |  |
| 76.264.990-K | Inmobiliaria Beckna Ltda.             | UF                                  | 2,962   | 9,064             | 12,026        | 12,510            | 13,014             | 13,539             | 14,084             | 350,385      | 403,532           | Monthly              | 3.96%          | 415,558                                  | 3.96%                         |  |
| 76.264.990-K | Inmobiliaria Beckna Ltda.             | UF                                  | 1,710   | 5,447             | 7,157         | 8,060             | 9,077              | 10,223             | 11,513             | 679,834      | 718,707           | Monthly              | 11.94%         | 725,864                                  | 11.94%                        |  |
| 76.264.990-K | Inmobiliaria Beckna Ltda.             | UF                                  | 4,378   | 13,736            | 18,114        | 19,811            | 21,667             | 23,697             | 25,917             | 1,094,604    | 1,185,696         | Monthly              | 8.99%          | 1,203,810                                | 8.99%                         |  |
| 76.264.990-K | Inmobiliaria Beckna Ltda.             | UF                                  | 959   | 2,936             | 3,895         | 4,052             | 4,216              | 4,385              | 4,562              | 113,497      | 130,712           | Monthly              | 3.96%          | 134,607                                  | 3.96%                         |  |
| 76.264.990-K | Inmobiliaria Beckna Ltda.             | UF                                  | 240   | 782               | 1,022         | 1,204             | 1,418              | 1,670              | 1,966              | 122,635      | 128,893           | Monthly              | 16.45%         | 129,915                                  | 16.45%                        |  |
| 76.264.990-K | Inmobiliaria Beckna Ltda.             | UF                                  | 3,101   | 10,098            | 13,199        | 15,534            | 18,282             | 21,516             | 25,322             | 1,571,265    | 1,651,919         | Monthly              | 16.40%         | 1,665,118                                | 16.40%                        |  |
| 76.264.990-K | Inmobiliaria Beckna Ltda.             | UF                                  | 1,236   | 3,904             | 5,140         | 5,695             | 6,310              | 6,991              | 7,747              | 266,217      | 292,960           | Monthly              | 10.30%         | 298,100                                  | 10.30%                        |  |
| 76.269.718-1 | Inmob. Portal Centro Ltda             | UF                                  | 29,148  | 89,189            | 118,337       | 123,103           | 128,062            | 133,221            | 138,587            | 1,202,196    | 1,725,169         | Monthly              | 3.96%          | 1,843,506                                | 3.96%                         |  |
| 76.285.753-7 | Inver. Ela SpA                        | UF                                  | 58  | -                 | 58            | -                 | -                  | -                  | -                  | -            | -                 | Monthly              | 2.96%          | 58                                       | 2.96%                         |  |
| 76.285.753-7 | Inver. Ela SpA                        | UF                                  | 47,977  | -                 | 47,977        | -                 | -                  | -                  | -                  | -            | -                 | Monthly              | 2.96%          | 47,977                                   | 2.96%                         |  |
| 76.285.753-7 | Inver. Ela SpA                        | UF                                  | 519,476   | -                 | 519,476       | -                 | -                  | -                  | -                  | -            | -                 | Monthly              | 2.96%          | 519,476                                  | 2.96%                         |  |
| 76.285.753-7 | Inver. Ela SpA                        | UF                                  | 17,272  | -                 | 17,272        | -                 | -                  | -                  | -                  | -            | -                 | Monthly              | 2.96%          | 17,272                                   | 2.96%                         |  |
| 76.349.271-0 | Rentas San Pedro S.A.                 | UF                                  | 66,475  | 202,394           | 268,869       | 631,449           | -                  | -                  | -                  | -            | 631,449           | Monthly              | 2.96%          | 900,318                                  | 2.96%                         |  |
| 76.349.271-0 | Rentas San Pedro S.A.                 | UF                                  | 32,978  | 99,786            | 132,764       | 136,059           | 137,393            | 139,768            | 142,184            | 267,083      | 821,487           | Monthly              | 1.71%          | 954,251                                  | 1.71%                         |  |
| 76.349.271-0 | Rentas San Pedro S.A.                 | UF                                  | 71,796  | 218,745           | 290,541       | 299,651           | 309,047            | 318,737            | 328,731            | 629,678      | 1,885,844         | Monthly              | 3.09%          | 2,176,385                                | 3.09%                         |  |
| 76.360.596-5 | Inver. Manquehue SpA                  | UF                                  | 30,695  | 90,044            | 120,739       | 124,357           | 128,083            | 131,920            | 135,872            | 357,062      | 877,294           | Monthly              | 2.96%          | 998,033                                  | 2.96%                         |  |
| 76.360.596-5 | Inver. Manquehue SpA                  | UF                                  | 9,235   | 25,604            | 34,839        | 39,584            | 44,976             | 51,101             | 58,061             | 860,901      | 1,054,623         | Monthly              | 12.84%         | 1,089,462                                | 12.84%                        |  |
| 76.360.596-5 | Inver. Manquehue SpA                  | UF                                  | 64,932  | 198,688           | 263,620       | 274,240           | 285,287            | 296,779            | 308,733            | 2,962,300    | 4,127,339         | Monthly              | 3.96%          | 4,390,959                                | 3.96%                         |  |
| 76.360.598-1 | Inver. Magallanes SpA                 | UF                                  | 35,060  | 70,901            | 105,961       | -                 | -                  | -                  | -                  | -            | -                 | Monthly              | 2.96%          | 105,961                                  | 2.96%                         |  |
| 76.366.515-1 | Inmob. Bravo Hermanos Ltda.           | UF                                  | 9,771   | 29,900            | 39,671        | 41,269            | 42,932             | 44,661             | 46,460             | 325,822      | 501,144           | Monthly              | 3.96%          | 540,815                                  | 3.96%                         |  |
| 76.366.515-1 | Inmob. Bravo Hermanos Ltda.           | UF                                  | 7,795   | 23,851            | 31,646        | 32,920            | 34,246             | 35,626             | 37,061             | 259,904      | 399,757           | Monthly              | 3.96%          | 431,403                                  | 3.96%                         |  |





| Tax ID No.   |                                     | Creditor | Amount of liabilities exposed to liquidity risk with maturity |                   |               |                   |                    |                    |                    |              |                   |              | Type of | Effective                      | Amount of        | Nominal rate |
|--------------|-------------------------------------|----------|---|-------------------|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|--------------|---------|--------------------------------|------------------|--------------|
| Creditor     | Currency or inflation-adjusted unit |          | Up to 90 days   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current | amortization | rate    | nominal value per the contract | per the contract |              |
|              | ThCh\$                              | ThCh\$   | ThCh\$  | ThCh\$            | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       | ThCh\$            | %            | %       | ThCh\$                         | %                |              |
| 76.366.515-1 | Inmob. Bravo Hermanos Ltda.         | UF       | 9,320   | 28,517            | 37,837        | 39,361            | 40,946             | 42,596             | 44,312             | 310,755      | 477,970           | Monthly      | 3.96%   | 515,807                        | 3.96%            |              |
| 76.366.515-1 | Inmob. Bravo Hermanos Ltda.         | UF       | 9,433   | 28,863            | 38,296        | 39,838            | 41,443             | 43,112             | 44,849             | 314,522      | 483,764           | Monthly      | 3.96%   | 522,060                        | 3.96%            |              |
| 76.366.515-1 | Inmob. Bravo Hermanos Ltda.         | UF       | 10,619  | 32,492            | 43,111        | 44,848            | 46,654             | 48,533             | 50,488             | 354,073      | 544,596           | Monthly      | 3.96%   | 587,707                        | 3.96%            |              |
| 76.366.515-1 | Inmob. Bravo Hermanos Ltda.         | UF       | 7,851   | 24,024            | 31,875        | 33,159            | 34,494             | 35,884             | 37,329             | 261,788      | 402,654           | Monthly      | 3.96%   | 434,529                        | 3.96%            |              |
| 76.366.515-1 | Inmob. Bravo Hermanos Ltda.         | UF       | 5,592   | 17,110            | 22,702        | 23,617            | 24,568             | 25,558             | 26,587             | 186,453      | 286,783           | Monthly      | 3.96%   | 309,485                        | 3.96%            |              |
| 76.366.515-1 | Inmob. Bravo Hermanos Ltda.         | UF       | 6,157   | 18,839            | 24,996        | 26,002            | 27,049             | 28,139             | 29,273             | 205,287      | 315,750           | Monthly      | 3.96%   | 340,746                        | 3.96%            |              |
| 76.366.515-1 | Inmob. Bravo Hermanos Ltda.         | UF       | 6,721   | 20,567            | 27,288        | 28,388            | 29,531             | 30,721             | 31,958             | 224,120      | 344,718           | Monthly      | 3.96%   | 372,006                        | 3.96%            |              |
| 76.366.515-1 | Inmob. Bravo Hermanos Ltda.         | UF       | 2,824   | 8,642             | 11,466        | 11,928            | 12,408             | 12,908             | 13,428             | 94,168       | 144,840           | Monthly      | 3.96%   | 156,306                        | 3.96%            |              |
| 76.378.831-8 | Farmacias Ahumada S.A.              | UF       | 5,769   | 17,565            | 23,334        | 24,033            | -                  | -                  | -                  | -            | 24,033            | Monthly      | 2.96%   | 47,367                         | 2.96%            |              |
| 76.409.851-K | Inmob. Power Center Ltda.           | UF       | 4,134   | 13,716            | 19,222        | 19,222            | 20,699             | 22,290             | 24,003             | 271,845      | 358,059           | Monthly      | 7.43%   | 375,909                        | 7.43%            |              |
| 76.409.851-K | Inmob. Power Center Ltda.           | UF       | 24,230  | 77,246            | 101,476       | 105,563           | 109,815            | 114,239            | 118,841            | 1,140,279    | 1,588,737         | Monthly      | 3.96%   | 1,690,213                      | 3.96%            |              |
| 76.409.851-K | Inmob. Power Center Ltda.           | UF       | 80,976  | 202,876           | 283,852       | 295,286           | 307,181            | 319,554            | 332,427            | 3,189,637    | 4,444,085         | Monthly      | 3.96%   | 4,727,937                      | 3.96%            |              |
| 76.409.851-K | Inmob. Power Center Ltda.           | UF       | 57,812  | 176,900           | 234,712       | 244,166           | 254,002            | 264,233            | 274,877            | 2,637,450    | 3,674,728         | Monthly      | 3.96%   | 3,909,440                      | 3.96%            |              |
| 76.409.851-K | Inmob. Power Center Ltda.           | UF       | 2,214   | 6,773             | 8,987         | 9,349             | 9,726              | 10,117             | 10,525             | 125,041      | 164,758           | Monthly      | 3.96%   | 173,745                        | 3.96%            |              |
| 76.415.916-0 | Inmob. Alto Castro Limitada         | UF       | 3,197   | 10,084            | 13,281        | 14,674            | 16,213             | 17,913             | 19,792             | 937,170      | 1,005,762         | Monthly      | 10.01%  | 1,019,043                      | 10.01%           |              |
| 76.432.227-4 | Inmob. Insigne S.A.                 | UF       | 48,436  | 147,472           | 195,908       | 201,778           | 207,823            | 214,049            | 18,124             | -            | 641,774           | Monthly      | 2.96%   | 837,682                        | 2.96%            |              |
| 76.432.227-4 | Inmob. Insigne S.A.                 | UF       | 24,842  | 75,414            | 100,256       | 102,657           | 122,748            | 125,687            | 128,697            | 1,124,082    | 1,603,871         | Monthly      | 2.37%   | 1,704,127                      | 2.37%            |              |
| 76.437.010-4 | Inmob. E Inver. Ligure L            | UF       | 24,660  | 75,080            | 99,740        | 102,728           | 105,806            | 108,976            | 112,241            | 346,946      | 776,697           | Monthly      | 2.96%   | 876,437                        | 2.96%            |              |
| 76.452.349-0 | Inmob. E Inv. Santa Rosa SpA        | UF       | 23,246  | 74,673            | 97,919        | 112,184           | 128,528            | 147,253            | 168,706            | 3,034,496    | 3,591,167         | Monthly      | 13.68%  | 3,689,086                      | 13.68%           |              |
| 76.452.349-0 | Inmob. E Inv. Santa Rosa SpA        | UF       | 4,333   | 14,425            | 18,758        | 23,053            | 28,331             | 34,817             | 42,788             | 1,028,557    | 1,157,546         | Monthly      | 20.79%  | 1,176,304                      | 20.79%           |              |
| 76.498.520-6 | Inver. Paluma Uno Ltda.             | UF       | 17,641  | 35,971            | 53,612        | -                 | -                  | -                  | -                  | -            | -                 | Monthly      | 2.96%   | 53,612                         | 2.96%            |              |
| 76.536.500-7 | Inver. Del Agua Ltda.               | UF       | 9,250   | 28,164            | 37,414        | 38,535            | 39,690             | 40,879             | 42,104             | 39,702       | 200,910           | Monthly      | 2.96%   | 238,324                        | 2.96%            |              |
| 76.608.870-8 | Inmob.E Invers. Tiempo Nuevo Ltda   | UF       | 5,517   | 16,799            | 22,316        | -                 | -                  | -                  | -                  | -            | -                 | Monthly      | 2.96%   | 22,316                         | 2.96%            |              |
| 76.659.210-4 | Inmobiliaria Santa Margherita S.A.  | UF       | 18,990  | 60,739            | 79,729        | 86,268            | 88,853             | 91,515             | 94,257             | 64,402       | 425,295           | Monthly      | 2.96%   | 505,024                        | 2.96%            |              |
| 76.659.210-4 | Inmobiliaria Santa Margherita S.A.  | UF       | 26,302  | 80,482            | 106,784       | 111,085           | 115,560            | 120,214            | 125,057            | 565,141      | 1,037,057         | Monthly      | 3.96%   | 1,143,841                      | 3.96%            |              |
| 76.672.960-6 | San Benito S.A.                     | UF       | 69,317  | 209,743           | 279,060       | 283,884           | 288,790            | 293,781            | -                  | -            | 866,455           | Monthly      | 1.71%   | 1,145,515                      | 1.71%            |              |
| 76.695.489-8 | Soc. Com. Y de Inv. Lautaro Ltda.   | UF       | 17,392  | -                 | 17,392        | -                 | -                  | -                  | -                  | -            | -                 | Monthly      | 1.71%   | 17,392                         | 1.71%            |              |
| 76.718.080-2 | Dacna SpA                           | UF       | 6,052   | 18,425            | 24,477        | 8,321             | -                  | -                  | -                  | -            | 8,321             | Monthly      | 2.96%   | 32,798                         | 2.96%            |              |
| 76.756.744-8 | Rentas Miraflores SpA               | UF       | 154,109   | 51,623            | 205,732       | -                 | -                  | -                  | -                  | -            | -                 | Monthly      | 2.96%   | 205,732                        | 2.96%            |              |
| 76.756.744-8 | Rentas Miraflores SpA               | UF       | 46,103  | 140,368           | 186,471       | 192,058           | 197,812            | 84,161             | -                  | -            | 474,031           | Monthly      | 2.96%   | 660,502                        | 2.96%            |              |
| 76.756.744-8 | Rentas Miraflores SpA               | UF       | 212,843   | 665,091           | 877,934       | 929,431           | 959,069            | 1,054,367          | 1,092,097          | 92,472       | 4,127,436         | Monthly      | 2.96%   | 5,005,370                      | 2.96%            |              |
| 76.769.393-1 | Rentas Coquimbo SpA                 | UF       | 219,420   | 671,408           | 890,828       | 926,712           | 964,042            | 1,002,875          | 1,043,272          | 11,498,737   | 15,435,638        | Monthly      | 3.96%   | 16,326,466                     | 3.96%            |              |
| 76.805.470-3 | Inmob. El Mazo Ltda.                | UF       | 46,474  | 141,499           | 187,973       | 193,605           | 199,405            | 205,379            | 211,533            | 423,314      | 1,233,236         | Monthly      | 2.96%   | 1,421,209                      | 2.96%            |              |
| 76.842.460-8 | Inmobiliaria Andaluca Ltda.         | UF       | 11,963  | 38,548            | 50,511        | 58,228            | 67,125             | 77,382             | 89,205             | 253,748      | 545,688           | Monthly      | 14.30%  | 596,199                        | 14.30%           |              |
| 76.890.725-0 | Inmob. Plaza Parque SpA             | UF       | 12,334  | 38,831            | 51,165        | 56,329            | 62,015             | 68,275             | 49,304             | -            | 235,923           | Monthly      | 9.66%   | 287,088                        | 9.66%            |              |
| 76.926.668-2 | Inversiones Chasemiro II SpA        | UF       | 7,360   | 22,409            | 29,769        | 15,218            | -                  | -                  | -                  | -            | 15,218            | Monthly      | 2.96%   | 44,987                         | 2.96%            |              |
| 76.955.190-5 | Inmob. Curtiduria Ltda.             | UF       | 28,930  | 19,405            | 48,335        | -                 | -                  | -                  | -                  | -            | -                 | Monthly      | 2.96%   | 48,335                         | 2.96%            |              |
| 76.955.190-5 | Inmob. Curtiduria Ltda.             | UF       | 6,001   | 10,100            | 16,101        | -                 | -                  | -                  | -                  | -            | -                 | Monthly      | 2.96%   | 16,101                         | 2.96%            |              |
| 77.006.810-K | Inmob. Y De Inver. Mansilla SpA     | UF       | 9,786   | 29,794            | 39,580        | 20,233            | -                  | -                  | -                  | -            | 20,233            | Monthly      | 2.96%   | 59,813                         | 2.96%            |              |
| 77.013.310-6 | Hinojosa Hermanos Ltda.             | Ch\$     | 8,888   | 17,634            | 26,522        | 28,145            | 29,868             | 31,696             | 25,022             | -            | 114,731           | Monthly      | 5.96%   | 141,253                        | 5.96%            |              |





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| Tax ID No.   | Creditor                                  | Amount of liabilities exposed to liquidity risk with maturity |                         |                  |                         |                          |                          |                          |                    |                      |              | Type of | Effective                            | Amount of           | Nominal rate |
|--------------|---|---|-------------------------|------------------|-------------------------|--------------------------|--------------------------|--------------------------|--------------------|----------------------|--------------|---------|--------------------------------------|---------------------|--------------|
| Creditor     | Currency or<br>inflation-adjusted<br>unit | Up to 90<br>days  | 90 days<br>to 1<br>year | Total<br>current | 1 year<br>to 2<br>years | 2 years<br>to 3<br>years | 3 years<br>to 4<br>years | 4 years<br>to 5<br>years | Over<br>5<br>years | Total<br>non-current | amortization | rate    | nominal value<br>per the<br>contract | per the<br>contract |              |
|              |   | ThCh\$  | ThCh\$                  | ThCh\$           | ThCh\$                  | ThCh\$                   | ThCh\$                   | ThCh\$                   | ThCh\$             | ThCh\$               |              | %       | ThCh\$                               | %                   |              |
| 77.070.383-2 | Centros Comerciales IV SpA                | UF  | 7,120                   | 22,548           | 29,668                  | 33,045                   | 36,808                   | 40,998                   | 45,665             | 1,485,790            | 1,642,306    | Monthly | 10.83%                               | 1,671,974           | 10.83%       |
| 77.070.383-2 | Centros Comerciales IV SpA                | UF  | 23,671                  | 72,432           | 96,103                  | 99,974                   | 104,002                  | 108,191                  | 112,549            | 2,401,476            | 2,826,192    | Monthly | 3.96%                                | 2,922,295           | 3.96%        |
| 77.070.384-0 | Centros Comerciales I SpA                 | UF  | 4,584                   | 14,568           | 19,152                  | 21,482                   | 24,096                   | 27,028                   | 30,317             | 1,492,269            | 1,595,192    | Monthly | 11.54%                               | 1,614,344           | 11.54%       |
| 77.072.500-3 | Sociedad De Rentas Comerciales            | UF  | 34,135                  | 106,859          | 140,994                 | 153,480                  | 167,073                  | 181,869                  | 197,976            | 959,385              | 1,659,783    | Monthly | 8.52%                                | 1,800,777           | 8.52%        |
| 77.072.500-3 | Sociedad De Rentas Comerciales            | UF  | 73,345                  | 223,310          | 296,655                 | 305,542                  | 314,696                  | 296,747                  | -                  | -                    | 916,985      | Monthly | 2.96%                                | 1,213,640           | 2.96%        |
| 77.095.980-2 | Comercial Lagomarsino Ltda.               | UF  | 1,035                   | 4,786            | 5,821                   | 23,993                   | 48,626                   | 82,015                   | 127,274            | 152,127              | 434,035      | Monthly | 30.81%                               | 439,856             | 30.81%       |
| 77.099.000-9 | Inmobiliaria Nueva Vida                   | UF  | 12,800                  | 40,752           | 53,552                  | 60,281                   | 67,856                   | 76,382                   | 84,914             | -                    | 253,433      | Monthly | 11.90%                               | 306,985             | 11.90%       |
| 77.141.420-6 | Supermercado Mejor Solución S.A.          | UF  | 15,570                  | 47,404           | 62,974                  | 64,861                   | 66,804                   | 68,805                   | 70,867             | 42,315               | 313,652      | Monthly | 2.96%                                | 376,626             | 2.96%        |
| 77.268.830-K | Incisiones Carsi Ltda.                    | UF  | 6,815                   | 20,584           | 27,399                  | 29,506                   | 30,261                   | 31,370                   | 5,293              | -                    | 96,430       | Monthly | 1.37%                                | 123,829             | 1.37%        |
| 77.354.930-3 | Supermercados Covarrubias y Cia Ltda.     | UF  | 128                     | 411              | 539                     | 618                      | 709                      | 812                      | 931                | 619,471              | 622,541      | Monthly | 13.75%                               | 623,080             | 13.75%       |
| 77.398.570-7 | Comercial Lubba Ltda.                     | UF  | 14,620                  | 44,735           | 59,355                  | 61,746                   | 64,233                   | 66,821                   | 69,512             | 314,130              | 576,442      | Monthly | 3.96%                                | 635,797             | 3.96%        |
| 77.398.570-7 | Comercial Lubba Ltda.                     | UF  | 3,123                   | 10,701           | 13,824                  | 17,987                   | 23,404                   | 30,452                   | 39,623             | 330,375              | 441,841      | Monthly | 26.62%                               | 455,665             | 26.62%       |
| 77.401.270-2 | Sociedad De Inver. y de Inver. Samo Ltda. | UF  | 8,916                   | 28,158           | 37,074                  | 41,072                   | 45,501                   | 50,408                   | 55,844             | 61,866               | 254,691      | Monthly | 10.28%                               | 291,765             | 10.28%       |
| 77.464.410-5 | Petes Y Schapira Inver. Ltda              | UF  | 33,913                  | 103,772          | 137,685                 | 143,231                  | 149,001                  | 155,003                  | 161,247            | 712,609              | 1,321,091    | Monthly | 3.96%                                | 1,458,776           | 3.96%        |
| 77.464.410-5 | Petes Y Schapira Inver. Ltda              | UF  | 1,583                   | 4,845            | 6,428                   | 6,687                    | 6,956                    | 7,237                    | 7,528              | 51,982               | 80,390       | Monthly | 3.96%                                | 86,818              | 3.96%        |
| 77.466.030-5 | Sociedad De Inver. Saglietto Ltda.        | UF  | 34,228                  | 104,736          | 138,964                 | 144,562                  | 150,385                  | 156,443                  | 162,744            | 1,176,607            | 1,790,741    | Monthly | 3.96%                                | 1,929,705           | 3.96%        |
| 77.491.750-0 | Inmob. e Inver. Castro Campos S.A.        | UF  | 24,466                  | 74,543           | 99,009                  | 102,114                  | 105,316                  | 108,618                  | 83,693             | -                    | 399,741      | Monthly | 3.09%                                | 498,750             | 3.09%        |
| 77.491.750-0 | Inmob. e Inver. Castro Campos S.A.        | UF  | 21,480                  | 65,444           | 86,924                  | 89,650                   | 92,461                   | 95,360                   | 73,477             | -                    | 350,948      | Monthly | 3.09%                                | 437,872             | 3.09%        |
| 77.528.650-4 | Inver. Reus Ltda.                         | UF  | 7,972                   | 24,273           | 32,245                  | 33,212                   | 35,502                   | 3,016                    | -                  | -                    | 71,730       | Monthly | 2.96%                                | 103,975             | 2.96%        |
| 77.542.730-2 | Inver. Tucapel S.A.                       | UF  | 15,362                  | 61,325           | 76,687                  | 87,164                   | 99,073                   | 112,610                  | 127,996            | 1,179,474            | 1,606,317    | Monthly | 12.88%                               | 1,683,004           | 12.88%       |
| 77.542.730-2 | Inver. Tucapel S.A.                       | UF  | 51,741                  | 175,910          | 227,651                 | 236,821                  | 246,360                  | 256,284                  | 266,608            | 1,778,753            | 2,784,826    | Monthly | 3.96%                                | 3,012,477           | 3.96%        |
| 77.542.730-2 | Inver. Tucapel S.A.                       | UF  | 41,159                  | 122,536          | 163,695                 | 170,289                  | 177,148                  | 184,284                  | 191,707            | 1,278,304            | 2,001,732    | Monthly | 3.96%                                | 2,165,427           | 3.96%        |
| 77.590.750-9 | Distrib De Materiales De Ferreteria       | UF  | 12,519                  | 38,306           | 50,825                  | 52,872                   | 55,002                   | 57,218                   | 59,522             | 1,206,108            | 1,430,722    | Monthly | 3.96%                                | 1,481,547           | 3.96%        |
| 77.650.880-2 | Inmobiliaria S & MLtda.                   | UF  | 13,035                  | 39,638           | 52,673                  | 54,121                   | 55,609                   | 57,137                   | 58,708             | 593,947              | 819,522      | Monthly | 2.71%                                | 872,195             | 2.71%        |
| 78.051.100-1 | Laura Muñoz Aramayona Y Cia Ltda.         | UF  | 100,174                 | 304,985          | 405,169                 | 417,307                  | 429,810                  | 442,687                  | 455,950            | 1,325,537            | 3,071,291    | Monthly | 2.96%                                | 3,476,460           | 2.96%        |
| 78.058.830-6 | Sociedad Comercial La Paloma Ltda.        | UF  | 7,982                   | 25,171           | 33,153                  | 34,742                   | 36,903                   | 38,648                   | 40,981             | 252,054              | 403,328      | Monthly | 3.96%                                | 436,481             | 3.96%        |
| 78.102.180-6 | Inmob Caupolican Ltda.                    | UF  | 4,055                   | 12,902           | 16,957                  | 26,861                   | 38,076                   | 50,765                   | 65,112             | 5,929,107            | 6,109,921    | Monthly | 11.79%                               | 6,126,878           | 11.79%       |
| 78.102.180-6 | Inmob Caupolican Ltda.                    | UF  | 27,199                  | 88,088           | 115,287                 | 118,741                  | 122,298                  | -                        | -                  | -                    | 241,039      | Monthly | 2.96%                                | 356,326             | 2.96%        |
| 78.103.570-K | Inmobiliaria Vittorio Y Cia Ltda.         | UF  | 447                     | 1,501            | 1,948                   | 2,434                    | 3,040                    | 3,797                    | 4,742              | 2,205,093            | 2,219,106    | Monthly | 22.45%                               | 2,221,054           | 22.45%       |
| 78.103.570-K | Inmobiliaria Vittorio Y Cia Ltda.         | UF  | 18,008                  | 59,571           | 77,579                  | 79,904                   | 82,298                   | -                        | -                  | -                    | 162,202      | Monthly | 2.96%                                | 239,781             | 2.96%        |
| 78.146.230-6 | Myne S.A.                                 | UF  | 47,411                  | 149,111          | 196,522                 | 215,908                  | 237,206                  | 260,605                  | 286,313            | 1,243,475            | 2,243,507    | Monthly | 9.44%                                | 2,440,029           | 9.44%        |
| 78.233.990-7 | Inversiones Bepa Ltda.                    | UF  | 13,725                  | 41,815           | 55,540                  | 57,281                   | 34,240                   | -                        | -                  | -                    | 91,521       | Monthly | 3.09%                                | 147,061             | 3.09%        |
| 78.297.040-2 | Inmobiliaria Catedral S.A.                | UF  | 38,836                  | 121,289          | 160,125                 | 173,486                  | 187,962                  | 203,646                  | 220,639            | 520,581              | 1,306,314    | Monthly | 8.04%                                | 1,466,439           | 8.04%        |
| 78.297.040-2 | Inmobiliaria Catedral S.A.                | UF  | 9,379                   | 28,556           | 37,935                  | 39,072                   | 40,242                   | 41,448                   | 42,690             | 128,028              | 291,480      | Monthly | 2.96%                                | 329,415             | 2.96%        |
| 78.297.040-2 | Inmobiliaria Catedral S.A.                | UF  | 21,507                  | 65,481           | 86,988                  | 89,594                   | 92,278                   | 95,043                   | 97,890             | 293,576              | 668,381      | Monthly | 2.96%                                | 755,369             | 2.96%        |
| 78.297.040-2 | Inmobiliaria Catedral S.A.                | UF  | 11,586                  | 35,275           | 46,861                  | 48,265                   | 49,711                   | 51,200                   | 52,734             | 158,152              | 360,062      | Monthly | 2.96%                                | 406,923             | 2.96%        |
| 78.297.040-2 | Inmobiliaria Catedral S.A.                | UF  | 4,600                   | 15,173           | 19,773                  | 23,866                   | 28,806                   | 34,769                   | 41,966             | 172,297              | 301,704      | Monthly | 18.96%                               | 321,477             | 18.96%       |
| 78.297.040-2 | Inmobiliaria Catedral S.A.                | UF  | 17,108                  | 52,089           | 69,197                  | 71,270                   | 73,406                   | 75,605                   | 77,870             | 233,535              | 531,686      | Monthly | 2.96%                                | 600,883             | 2.96%        |
| 78.297.040-2 | Inmobiliaria Catedral S.A.                | UF  | 3,492                   | 11,410           | 14,902                  | 17,658                   | 20,924                   | 24,795                   | 29,381             | 116,223              | 208,981      | Monthly | 17.09%                               | 223,883             | 17.09%       |
| 78.297.040-2 | Inmobiliaria Catedral S.A.                | UF  | 64,706                  | 205,629          | 270,335                 | 303,184                  | 340,025                  | 381,343                  | 427,681            | 1,496,303            | 2,948,536    | Monthly | 11.52%                               | 3,218,871           | 11.52%       |



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| Tax ID No.   |                                     | Creditor                            | Amount of liabilities exposed to liquidity risk with maturity |                   |               |                   |                    |                    |                    |              |                   |              | Type of | Effective                      | Amount of        | Nominal rate |
|--------------|-------------------------------------|-------------------------------------|---|-------------------|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|--------------|---------|--------------------------------|------------------|--------------|
| Creditor     | Currency or inflation-adjusted unit |                                     | Up to 90 days   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current | amortization | rate    | nominal value per the contract | per the contract |              |
|              |                                     |                                     | ThCh\$  | ThCh\$            | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       |                   | %            | ThCh\$  | %                              |                  |              |
| 78.297.040-2 | UF                                  | Inmobiliaria Catedral S.A.          | 42,632  | 129,800           | 172,432       | 177,598           | 182,919            | 188,399            | 194,044            | 581,943      | 1,324,903         | Monthly      | 2.96%   | 1,497,335                      | 2.96%            |              |
| 78.297.040-2 | UF                                  | Inmobiliaria Catedral S.A.          | 25,827  | 78,634            | 104,461       | 107,591           | 110,814            | 114,134            | 117,554            | 352,547      | 802,640           | Monthly      | 2.96%   | 907,101                        | 2.96%            |              |
| 78.297.040-2 | UF                                  | Inmobiliaria Catedral S.A.          | 89,652  | 272,960           | 362,612       | 373,476           | 384,666            | 396,190            | 408,060            | 1,223,786    | 2,786,178         | Monthly      | 2.96%   | 3,148,790                      | 2.96%            |              |
| 78.297.040-2 | UF                                  | Inmobiliaria Catedral S.A.          | 13,355  | 41,899            | 55,254        | 60,409            | 66,043             | 72,204             | 78,939             | 265,969      | 543,564           | Monthly      | 8.95%   | 598,818                        | 8.95%            |              |
| 78.297.040-2 | UF                                  | Inmobiliaria Catedral S.A.          | 4,606   | 14,023            | 18,629        | 19,186            | 19,761             | 20,353             | 20,963             | 62,869       | 143,132           | Monthly      | 2.96%   | 161,761                        | 2.96%            |              |
| 78.297.040-2 | UF                                  | Inmobiliaria Catedral S.A.          | 25,641  | 78,068            | 103,709       | 106,816           | 110,016            | 113,312            | 116,707            | 350,009      | 796,860           | Monthly      | 2.96%   | 900,569                        | 2.96%            |              |
| 78.297.040-2 | UF                                  | Inmobiliaria Catedral S.A.          | 7,940   | 25,488            | 33,428        | 38,245            | 43,755             | 50,060             | 57,273             | 211,152      | 400,485           | Monthly      | 13.54%  | 433,913                        | 13.54%           |              |
| 78.297.040-2 | UF                                  | Inmobiliaria Catedral S.A.          | 9,294   | 29,474            | 38,768        | 43,302            | 48,367             | 54,024             | 60,343             | 212,103      | 418,139           | Monthly      | 11.11%  | 456,907                        | 11.11%           |              |
| 78.297.040-2 | UF                                  | Inmobiliaria Catedral S.A.          | 14,469  | 45,688            | 60,157        | 66,620            | 73,777             | 81,703             | 90,480             | 312,690      | 625,270           | Monthly      | 10.25%  | 685,427                        | 10.25%           |              |
| 78.297.040-2 | UF                                  | Inmobiliaria Catedral S.A.          | 18,934  | 57,649            | 76,583        | 78,877            | 81,240             | 83,674             | 86,181             | 258,461      | 588,433           | Monthly      | 2.96%   | 665,016                        | 2.96%            |              |
| 78.297.040-2 | UF                                  | Inmobiliaria Catedral S.A.          | 56,809  | 172,965           | 229,774       | 236,658           | 243,748            | 251,051            | 258,572            | 775,467      | 1,765,496         | Monthly      | 2.96%   | 1,995,270                      | 2.96%            |              |
| 78.548.940-3 | UF                                  | Comercial Colon Ltda                | 12,032  | 36,633            | 48,665        | 50,123            | 51,625             | -                  | -                  | -            | 101,748           | Monthly      | 2.96%   | 150,413                        | 2.96%            |              |
| 78.592.260-3 | UF                                  | Inmob. E Inver. Frigonza Ltda.      | 20,506  | 62,433            | 82,939        | 85,424            | 87,983             | 90,619             | 93,334             | 96,130       | 453,490           | Monthly      | 2.96%   | 536,429                        | 2.96%            |              |
| 78.630.800-3 | UF                                  | Inmobiliaria E Inver. Allipen Ltda. | 33,790  | 102,880           | 136,670       | 69,863            | -                  | -                  | -                  | -            | 69,863            | Monthly      | 2.96%   | 206,533                        | 2.96%            |              |
| 78.648.070-1 | US\$                                | Sociedad Rentas Inmob. Ltda.        | 4,272   | 14,278            | 18,550        | 21,020            | 14,482             | -                  | -                  | -            | 35,502            | Monthly      | 3.96%   | 54,052                         | 3.96%            |              |
| 78.648.070-1 | US\$                                | Sociedad Rentas Inmob. Ltda.        | 1,323   | 4,423             | 5,746         | 6,511             | 4,486              | -                  | -                  | -            | 10,997            | Monthly      | 3.96%   | 16,743                         | 3.96%            |              |
| 78.648.070-1 | US\$                                | Sociedad Rentas Inmob. Ltda.        | 1,202   | 4,016             | 5,218         | 5,912             | 4,073              | -                  | -                  | -            | 9,985             | Monthly      | 3.96%   | 15,203                         | 3.96%            |              |
| 78.648.070-1 | US\$                                | Sociedad Rentas Inmob. Ltda.        | 5,858   | 19,578            | 25,436        | 28,821            | 19,856             | -                  | -                  | -            | 48,677            | Monthly      | 3.96%   | 74,113                         | 3.96%            |              |
| 78.648.070-1 | US\$                                | Sociedad Rentas Inmob. Ltda.        | 3,775   | 12,616            | 16,391        | 18,572            | 12,795             | -                  | -                  | -            | 31,367            | Monthly      | 3.96%   | 47,758                         | 3.96%            |              |
| 78.648.070-1 | US\$                                | Sociedad Rentas Inmob. Ltda.        | 10,078  | 33,986            | 44,064        | 50,593            | 53,158             | 55,853             | 61,676             | 361,714      | 582,994           | Monthly      | 4.96%   | 627,058                        | 4.96%            |              |
| 78.648.070-1 | US\$                                | Sociedad Rentas Inmob. Ltda.        | 7,615   | 25,678            | 33,293        | 38,225            | 40,163             | 42,199             | 46,599             | 273,291      | 440,477           | Monthly      | 4.96%   | 473,770                        | 4.96%            |              |
| 78.648.070-1 | US\$                                | Sociedad Rentas Inmob. Ltda.        | 4,580   | 15,058            | 19,638        | 21,920            | 22,803             | 23,721             | 25,721             | 72,767       | 166,932           | Monthly      | 3.96%   | 186,570                        | 3.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda.             | (365)   | 272               | (93)          | 1,630             | 2,141              | 4,416              | 7,638              | 198,636      | 214,461           | Monthly      | 27.58%  | 214,368                        | 27.58%           |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda.             | 519   | 2,480             | 2,999         | 4,408             | 5,225              | 7,016              | 9,213              | 136,164      | 162,026           | Monthly      | 17.11%  | 165,025                        | 17.11%           |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda.             | 13,590  | 40,744            | 54,334        | 55,961            | 57,638             | -                  | -                  | -            | 113,599           | Monthly      | 2.96%   | 167,933                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda.             | 8,385   | 31,070            | 39,455        | 47,971            | 58,323             | -                  | -                  | -            | 106,294           | Monthly      | 19.70%  | 145,749                        | 19.70%           |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda.             | 1,733   | 5,277             | 7,010         | 7,221             | 7,820              | -                  | -                  | -            | 15,041            | Monthly      | 2.96%   | 22,051                         | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda.             | 1,733   | 5,277             | 7,010         | 7,221             | 7,820              | -                  | -                  | -            | 15,041            | Monthly      | 2.96%   | 22,051                         | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda.             | 57,906  | 203,682           | 261,588       | 269,424           | 277,496            | -                  | -                  | -            | 546,920           | Monthly      | 2.96%   | 808,508                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda.             | 17,517  | 53,334            | 70,851        | 72,974            | 75,160             | 12,744             | -                  | -            | 160,878           | Monthly      | 2.96%   | 231,729                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda.             | 1,733   | 5,277             | 7,010         | 7,221             | 7,820              | -                  | -                  | -            | 15,041            | Monthly      | 2.96%   | 22,051                         | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda.             | 762   | 2,333             | 3,095         | 3,220             | 3,973              | 4,133              | 4,300              | 214,074      | 229,700           | Monthly      | 3.96%   | 232,795                        | 3.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda.             | 9,379   | 29,694            | 39,073        | 43,492            | 48,411             | 53,886             | 59,980             | 532,432      | 738,201           | Monthly      | 10.76%  | 777,274                        | 10.76%           |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda.             | 1,989   | 7,038             | 9,027         | 10,758            | 11,855             | 13,876             | 16,143             | 168,037      | 220,669           | Monthly      | 9.75%   | 229,696                        | 9.75%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda.             | 4,812   | 15,117            | 19,929        | 21,843            | 23,941             | 26,241             | 28,761             | 145,451      | 246,237           | Monthly      | 9.21%   | 266,166                        | 9.21%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda.             | 1,173   | 3,590             | 4,763         | 4,984             | 5,505              | 5,727              | 5,988              | 28,312       | 50,516            | Monthly      | 3.96%   | 55,279                         | 3.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda.             | 6,955   | 20,175            | 27,130        | 27,944            | 28,781             | -                  | -                  | -            | 56,725            | Monthly      | 2.96%   | 83,855                         | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda.             | 3,302   | 10,055            | 13,357        | 13,817            | 14,902             | -                  | -                  | -            | 28,719            | Monthly      | 2.96%   | 42,076                         | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda.             | (238)   | (21)              | (259)         | 584               | 779                | 1,885              | 3,493              | 100,286      | 107,027           | Monthly      | 29.24%  | 106,768                        | 29.24%           |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda.             | 4,208   | 15,629            | 19,837        | 20,432            | 21,044             | -                  | -                  | -            | 41,476            | Monthly      | 2.96%   | 61,313                         | 2.96%            |              |



| Tax ID No.   |                                     | Creditor                | Amount of liabilities exposed to liquidity risk with maturity |                   |               |                   |                    |                    |                    |              |                   |              | Type of | Effective                      | Amount of        | Nominal rate |
|--------------|-------------------------------------|-------------------------|---|-------------------|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|--------------|---------|--------------------------------|------------------|--------------|
| Creditor     | Currency or inflation-adjusted unit |                         | Up to 90 days   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current | amortization | rate    | nominal value per the contract | per the contract |              |
|              |                                     |                         | ThCh\$  | ThCh\$            | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       |                   | %            | ThCh\$  | %                              |                  |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 1,572   | 4,786             | 6,358         | 6,577             | 7,093              | -                  | -                  | -            | 13,670            | Monthly      | 2.96%   | 20,028                         | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 13,443  | 40,868            | 54,311        | 55,772            | 57,272             | 58,813             | 60,395             | 615,687      | 847,939           | Monthly      | 2.66%   | 902,250                        | 2.66%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 26,487  | 81,049            | 107,536       | 111,869           | 116,375            | 121,063            | 125,939            | 1,372,831    | 1,848,077         | Monthly      | 3.96%   | 1,955,613                      | 3.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 13,085  | 45,363            | 58,448        | 60,199            | 62,003             | -                  | -                  | -            | 122,202           | Monthly      | 2.96%   | 180,650                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 16,881  | 56,523            | 73,404        | 75,603            | 77,868             | -                  | -                  | -            | 153,471           | Monthly      | 2.96%   | 226,875                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 27,265  | 90,194            | 117,459       | 120,979           | 124,603            | -                  | -                  | -            | 245,582           | Monthly      | 2.96%   | 363,041                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 11,566  | 34,359            | 45,925        | 47,301            | 48,718             | -                  | -                  | -            | 96,019            | Monthly      | 2.96%   | 141,944                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 34,375  | 101,048           | 135,423       | 139,480           | 143,659            | -                  | -                  | -            | 283,139           | Monthly      | 2.96%   | 418,562                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 20,227  | 71,171            | 91,398        | 94,137            | 96,957             | -                  | -                  | -            | 191,094           | Monthly      | 2.96%   | 282,492                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 13,664  | 29,869            | 43,533        | 44,837            | 46,180             | -                  | -                  | -            | 91,017            | Monthly      | 2.96%   | 134,550                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 21,767  | 66,140            | 87,907        | 90,541            | 93,254             | -                  | -                  | -            | 183,795           | Monthly      | 2.96%   | 271,702                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 14,588  | 41,962            | 56,550        | 58,244            | 59,989             | -                  | -                  | -            | 118,233           | Monthly      | 2.96%   | 174,783                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 22,385  | 65,211            | 87,596        | 90,221            | 92,924             | -                  | -                  | -            | 183,145           | Monthly      | 2.96%   | 270,741                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 23,886  | 70,755            | 94,641        | 97,476            | 100,397            | -                  | -                  | -            | 197,873           | Monthly      | 2.96%   | 292,514                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 37,403  | 99,486            | 136,889       | 140,991           | 145,215            | -                  | -                  | -            | 286,206           | Monthly      | 2.96%   | 423,095                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 29,200  | 41,400            | 70,600        | 72,715            | 74,894             | -                  | -                  | -            | 147,609           | Monthly      | 2.96%   | 218,209                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 8,207   | 20,334            | 28,541        | 29,396            | 30,277             | -                  | -                  | -            | 59,673            | Monthly      | 2.96%   | 88,214                         | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 6,357   | 15,247            | 21,604        | 23,157            | 24,823             | -                  | -                  | -            | 47,980            | Monthly      | 6.97%   | 69,584                         | 6.97%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 10,976  | 26,482            | 37,458        | 38,579            | 39,735             | -                  | -                  | -            | 78,314            | Monthly      | 2.96%   | 115,772                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 10,552  | 28,803            | 39,355        | 40,533            | 41,747             | -                  | -                  | -            | 82,280            | Monthly      | 2.96%   | 121,635                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 19,223  | 48,785            | 68,008        | 70,045            | 72,144             | -                  | -                  | -            | 142,189           | Monthly      | 2.96%   | 210,197                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 14,508  | 40,409            | 54,917        | 56,563            | 58,257             | -                  | -                  | -            | 114,820           | Monthly      | 2.96%   | 169,737                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 21,531  | 66,481            | 88,012        | 90,649            | 93,365             | -                  | -                  | -            | 184,014           | Monthly      | 2.96%   | 272,026                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 19,801  | 54,713            | 74,514        | 76,746            | 79,046             | -                  | -                  | -            | 155,792           | Monthly      | 2.96%   | 230,306                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 11,000  | 31,671            | 42,671        | 43,950            | 45,266             | -                  | -                  | -            | 89,216            | Monthly      | 2.96%   | 131,887                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 26,328  | 78,637            | 104,965       | 108,110           | 111,349            | -                  | -                  | -            | 219,459           | Monthly      | 2.96%   | 324,424                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 8,176   | 21,658            | 29,834        | 30,729            | 31,649             | -                  | -                  | -            | 62,378            | Monthly      | 2.96%   | 92,212                         | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 8,419   | 23,575            | 31,994        | 32,953            | 33,940             | -                  | -                  | -            | 66,893            | Monthly      | 2.96%   | 98,887                         | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 12,994  | 43,081            | 56,075        | 57,755            | 59,486             | -                  | -                  | -            | 117,241           | Monthly      | 2.96%   | 173,316                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 12,650  | 44,494            | 57,144        | 58,856            | 60,619             | -                  | -                  | -            | 119,475           | Monthly      | 2.96%   | 176,619                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 5,936   | 16,107            | 22,043        | 22,704            | 23,384             | -                  | -                  | -            | 46,088            | Monthly      | 2.96%   | 68,131                         | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 29,242  | 78,114            | 107,356       | 120,659           | 135,612            | -                  | -                  | -            | 256,271           | Monthly      | 11.74%  | 363,627                        | 11.74%           |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 8,213   | 26,271            | 34,484        | 39,180            | 44,517             | 50,580             | 57,469             | 692,516      | 884,262           | Monthly      | 12.84%  | 918,746                        | 12.84%           |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 2,869   | 8,735             | 11,604        | 11,952            | 12,945             | -                  | -                  | -            | 24,897            | Monthly      | 2.96%   | 36,501                         | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 8,780   | 26,733            | 35,513        | 36,577            | 37,673             | -                  | -                  | -            | 74,250            | Monthly      | 2.96%   | 109,763                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 9,825   | 29,914            | 39,739        | 40,930            | 42,157             | -                  | -                  | -            | 83,087            | Monthly      | 2.96%   | 122,826                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 21,744  | 66,202            | 87,946        | 90,581            | 93,294             | -                  | -                  | -            | 183,875           | Monthly      | 2.96%   | 271,821                        | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 3,247   | 9,886             | 13,133        | 13,527            | 13,932             | -                  | -                  | -            | 27,459            | Monthly      | 2.96%   | 40,592                         | 2.96%            |              |
| 78.658.950-9 | UF                                  | Inmobiliaria Gama Ltda. | 1,500   | 4,565             | 6,065         | 6,247             | 6,434              | -                  | -                  | -            | 12,681            | Monthly      | 2.96%   | 18,746                         | 2.96%            |              |



| Tax ID No.   | Creditor                                   | Currency or inflation-adjusted unit | 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   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current |                      |                |  |                               |       |
|              |  |                                     | ThCh\$  | ThCh\$            | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       | ThCh\$            | ThCh\$               | %              | ThCh\$                                   | %                             |       |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 1,500   | 4,565             | 6,065         | 6,247             | 6,434              | -                  | -                  | -            | -                 | 12,681               | Monthly        | 2.96%                                    | 18,746                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 10,366  | 31,561            | 41,927        | 43,184            | 44,477             | -                  | -                  | -            | -                 | 87,661               | Monthly        | 2.96%                                    | 129,588                       | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 5,998   | 18,262            | 24,260        | 24,987            | 25,735             | -                  | -                  | -            | -                 | 50,722               | Monthly        | 2.96%                                    | 74,982                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 1,500   | 4,565             | 6,065         | 6,247             | 6,434              | -                  | -                  | -            | -                 | 12,681               | Monthly        | 2.96%                                    | 18,746                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 4,560   | 13,884            | 18,444        | 18,997            | 19,566             | -                  | -                  | -            | -                 | 38,563               | Monthly        | 2.96%                                    | 57,007                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 7,203   | 21,931            | 29,134        | 30,007            | 30,906             | -                  | -                  | -            | -                 | 60,913               | Monthly        | 2.96%                                    | 90,047                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 1,852   | 5,640             | 7,492         | 7,717             | 7,948              | -                  | -                  | -            | -                 | 15,665               | Monthly        | 2.96%                                    | 23,157                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 3,000   | 9,133             | 12,133        | 12,497            | 12,871             | -                  | -                  | -            | -                 | 25,368               | Monthly        | 2.96%                                    | 37,501                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 1,500   | 4,565             | 6,065         | 6,247             | 6,434              | -                  | -                  | -            | -                 | 12,681               | Monthly        | 2.96%                                    | 18,746                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 4,298   | 13,085            | 17,383        | 17,903            | 18,440             | -                  | -                  | -            | -                 | 36,343               | Monthly        | 2.96%                                    | 53,726                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 2,705   | 8,237             | 10,942        | 11,270            | 11,608             | -                  | -                  | -            | -                 | 22,878               | Monthly        | 2.96%                                    | 33,820                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 2,304   | 7,014             | 9,318         | 9,597             | 9,884              | -                  | -                  | -            | -                 | 19,481               | Monthly        | 2.96%                                    | 28,799                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 1,500   | 4,565             | 6,065         | 6,247             | 6,434              | -                  | -                  | -            | -                 | 12,681               | Monthly        | 2.96%                                    | 18,746                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 8,240   | 25,088            | 33,328        | 34,327            | 35,355             | -                  | -                  | -            | -                 | 69,682               | Monthly        | 2.96%                                    | 103,010                       | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 2,674   | 8,142             | 10,816        | 11,140            | 11,474             | -                  | -                  | -            | -                 | 22,614               | Monthly        | 2.96%                                    | 33,430                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 3,209   | 9,772             | 12,981        | 13,370            | 13,771             | -                  | -                  | -            | -                 | 27,141               | Monthly        | 2.96%                                    | 40,122                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 6,276   | 19,110            | 25,386        | 26,147            | 26,930             | -                  | -                  | -            | -                 | 53,077               | Monthly        | 2.96%                                    | 78,463                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 3,277   | 9,979             | 13,256        | 13,653            | 14,062             | -                  | -                  | -            | -                 | 27,715               | Monthly        | 2.96%                                    | 40,971                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 2,551   | 7,767             | 10,318        | 10,627            | 10,945             | -                  | -                  | -            | -                 | 21,572               | Monthly        | 2.96%                                    | 31,890                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 1,500   | 4,565             | 6,065         | 6,247             | 6,434              | -                  | -                  | -            | -                 | 12,681               | Monthly        | 2.96%                                    | 18,746                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 6,357   | 19,353            | 25,710        | 26,480            | 27,274             | -                  | -                  | -            | -                 | 53,754               | Monthly        | 2.96%                                    | 79,464                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 6,147   | 18,715            | 24,862        | 25,607            | 26,374             | -                  | -                  | -            | -                 | 51,981               | Monthly        | 2.96%                                    | 76,843                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 3,772   | 11,484            | 15,256        | 15,713            | 16,184             | -                  | -                  | -            | -                 | 31,897               | Monthly        | 2.96%                                    | 47,153                        | 2.96% |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF                                  | 1,500   | 4,565             | 6,065         | 6,247             | 6,434              | -                  | -                  | -            | -                 | 12,681               | Monthly        | 2.96%                                    | 18,746                        | 2.96% |
| 78.710.050-3 | Inmob. Los Ingleses Ltda                   | UF                                  | 5,236   | 16,022            | 21,258        | 22,115            | 23,006             | 23,933             | 24,897             | 150,739      | 244,690           | Monthly              | 3.96%          | 265,948                                  | 3.96%                         |       |
| 78.845.680-8 | Inver. Santa Manuela Limitada              | UF                                  | 46,920  | 31,473            | 78,393        | -                 | -                  | -                  | -                  | -            | -                 | -                    | Monthly        | 2.96%                                    | 78,393                        | 2.96% |
| 78.846.970-5 | Sociedad Inver. Mediterraneo L             | UF                                  | 22,806  | 69,436            | 92,242        | 15,640            | -                  | -                  | -                  | -            | -                 | 15,640               | Monthly        | 2.96%                                    | 107,882                       | 2.96% |
| 78.867.820-7 | Soc Inv Torca                              | UF                                  | 5,339   | 16,570            | 21,909        | 23,443            | 25,085             | 26,841             | 28,721             | 75,082       | 179,172           | Monthly              | 6.79%          | 201,081                                  | 6.79%                         |       |
| 79.513.120-5 | Comercial Rio Claro Ltda.                  | UF                                  | 20,737  | 63,137            | 83,874        | 86,386            | 14,647             | -                  | -                  | -            | -                 | 101,033              | Monthly        | 2.96%                                    | 184,907                       | 2.96% |
| 79.579.690-8 | Bravo Y Cia. Ltda.                         | Ch\$                                | 687   | 2,124             | 2,811         | 2,984             | 2,625              | -                  | -                  | -            | -                 | 5,609                | Monthly        | 5.96%                                    | 8,420                         | 5.96% |
| 79.579.690-8 | Bravo Y Cia. Ltda.                         | UF                                  | 17,369  | 52,882            | 70,251        | 72,356            | 61,950             | -                  | -                  | -            | -                 | 134,306              | Monthly        | 2.96%                                    | 204,557                       | 2.96% |
| 79.698.330-2 | Inmob. y Cons. Veinticuatro de Enero Ltda. | UF                                  | 5,553   | 18,261            | 23,814        | 37,428            | 74,025             | 88,815             | 106,561            | 1,830,846    | 2,137,675         | Monthly              | 18.35%         | 2,161,489                                | 18.35%                        |       |
| 79.756.050-2 | Viviendas 2000 Ltda.                       | UF                                  | 76,420  | 232,675           | 309,095       | 291,466           | -                  | -                  | -                  | -            | -                 | 291,466              | Monthly        | 2.96%                                    | 600,561                       | 2.96% |
| 79.821.620-1 | Distribuidora De Combustible Chena         | UF                                  | 36,307  | 110,541           | 146,848       | 167,867           | 71,420             | -                  | -                  | -            | -                 | 239,287              | Monthly        | 2.96%                                    | 386,135                       | 2.96% |
| 79.848.500-8 | Sociedad Alarcon Hermanos Ltda.            | UF                                  | 26,334  | 80,579            | 106,913       | 111,219           | 115,699            | 120,360            | 125,208            | 565,824      | 1,038,310         | Monthly              | 3.96%          | 1,145,223                                | 3.96%                         |       |
| 79.959.800-0 | Soc Comercial E Inmob Uncastillo Ltda.     | UF                                  | 14,444  | 43,978            | 58,422        | 60,172            | 61,975             | 63,832             | 65,744             | 197,169      | 448,892           | Monthly              | 2.96%          | 507,314                                  | 2.96%                         |       |
| 79.959.800-0 | Soc Comercial E Inmob Uncastillo Ltda.     | UF                                  | 6,383   | 19,433            | 25,816        | 26,589            | 27,386             | 28,206             | 29,051             | 87,126       | 198,358           | Monthly              | 2.96%          | 224,174                                  | 2.96%                         |       |
| 79.959.800-0 | Soc Comercial E Inmob Uncastillo Ltda.     | UF                                  | 5,173   | 16,161            | 21,334        | 23,130            | 25,077             | 27,188             | 29,476             | 97,695       | 202,566           | Monthly              | 8.11%          | 223,900                                  | 8.11%                         |       |
| 79.959.800-0 | Soc Comercial E Inmob Uncastillo Ltda.     | UF                                  | 16,847  | 51,294            | 68,141        | 70,182            | 72,285             | 74,451             | 76,681             | 229,970      | 523,569           | Monthly              | 2.96%          | 591,710                                  | 2.96%                         |       |
| 79.959.800-0 | Soc Comercial E Inmob Uncastillo Ltda.     | UF                                  | (380)   | 6,584             | 6,204         | 6,390             | 6,581              | 6,778              | 6,981              | 18,387       | 45,117            | Monthly              | 2.96%          | 51,321                                   | 2.96%                         |       |



| Tax ID No.   | Creditor                            | Amount of liabilities exposed to liquidity risk with maturity |                   |               |                   |                    |                    |                    |              |                   |              | Type of | Effective                      | Amount of        | Nominal rate |
|--------------|-------------------------------------|---|-------------------|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|--------------|---------|--------------------------------|------------------|--------------|
| Creditor     | Currency or inflation-adjusted unit | Up to 90 days   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current | amortization | rate    | nominal value per the contract | per the contract |              |
|              | ThCh\$                              | ThCh\$  | ThCh\$            | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       | ThCh\$            |              | %       | ThCh\$                         | %                |              |
| 79.961.250-K | Inmobiliaria Tres Rios S.A          | UF  | 33,922            | 103,282       | 137,204           | 141,315            | 145,549            | 149,909            | 154,401      | 392,503           | 983,677      | Monthly | 2.96%                          | 1,120,881        | 2.96%        |
| 79.961.250-K | Inmobiliaria Tres Rios S.A          | UF  | 21,730            | 68,904        | 90,634            | 101,207            | 113,013            | 126,197            | 140,918      | 412,203           | 893,538      | Monthly | 11.08%                         | 984,172          | 11.08%       |
| 79.961.250-K | Inmobiliaria Tres Rios S.A          | UF  | 82,515            | 261,653       | 344,168           | 384,318            | 429,151            | 479,213            | 535,116      | 1,565,281         | 3,393,079    | Monthly | 11.08%                         | 3,737,247        | 11.08%       |
| 79.961.250-K | Inmobiliaria Tres Rios S.A          | UF  | 11,457            | 34,882        | 46,339            | 47,727             | 49,157             | 50,630             | 52,147       | 132,563           | 332,224      | Monthly | 2.96%                          | 378,563          | 2.96%        |
| 79.991.280-5 | Inver. Santa Fidelmira S.A          | UF  | 19,449            | 59,217        | 78,666            | 81,023             | 83,451             | 85,951             | 88,526       | 30,094            | 369,045      | Monthly | 2.96%                          | 447,711          | 2.96%        |
| 79.991.280-5 | Inver. Santa Fidelmira S.A          | UF  | 17,840            | 54,819        | 72,659            | 76,225             | 79,966             | 83,890             | 88,007       | 30,285            | 358,373      | Monthly | 4.80%                          | 431,032          | 4.80%        |
| 79.991.280-5 | Inver. Santa Fidelmira S.A          | UF  | 15,994            | 48,697        | 64,691            | 66,630             | 68,626             | 70,682             | 72,800       | 24,748            | 303,486      | Monthly | 2.96%                          | 368,177          | 2.96%        |
| 79.991.280-5 | Inver. Santa Fidelmira S.A          | UF  | 36,997            | 113,209       | 150,206           | 156,257            | 162,551            | 169,099            | 175,910      | 883,510           | 1,547,327    | Monthly | 3.96%                          | 1,697,533        | 3.96%        |
| 79.991.280-5 | Inver. Santa Fidelmira S.A          | UF  | 41,157            | 125,309       | 166,466           | 171,454            | 43,660             | -                  | -            | -                 | 215,114      | Monthly | 2.96%                          | 381,580          | 2.96%        |
| 79.991.280-5 | Inver. Santa Fidelmira S.A          | UF  | 19,424            | 60,570        | 79,994            | 86,403             | 93,325             | 100,802            | 108,878      | 466,874           | 856,282      | Monthly | 7.73%                          | 936,276          | 7.73%        |
| 79.991.280-5 | Inver. Santa Fidelmira S.A          | UF  | 38,510            | 117,249       | 155,759           | 171,790            | 211,541            | 217,878            | 224,406      | 429,018           | 1,254,633    | Monthly | 2.96%                          | 1,410,392        | 2.96%        |
| 79.993.230-K | Sociedad Inver. Araucana Ltda.      | UF  | 11,426            | 36,066        | 47,492            | 52,548             | 58,142             | 64,331             | 71,179       | 1,114,503         | 1,360,703    | Monthly | 10.16%                         | 1,408,195        | 10.16%       |
| 79.993.230-K | Sociedad Inver. Araucana Ltda.      | UF  | 5,429             | 16,846        | 22,275            | 23,825             | 25,483             | 27,256             | 29,152       | 319,405           | 425,121      | Monthly | 6.74%                          | 447,396          | 6.74%        |
| 79.993.230-K | Sociedad Inver. Araucana Ltda.      | UF  | 7,938             | 24,291        | 32,229            | 33,527             | 34,878             | 36,282             | 37,744       | 362,154           | 504,585      | Monthly | 3.96%                          | 536,814          | 3.96%        |
| 81.358.600-2 | Cominco S.A.                        | UF  | 15,807            | 47,830        | 63,637            | 64,738             | 54,802             | -                  | -            | -                 | 119,540      | Monthly | 1.71%                          | 183,177          | 1.71%        |
| 81.392.000-K | Sabas Chahuan E Hijos Ltda.         | UF  | 9,876             | 32,195        | 42,071            | 49,619             | 58,521             | 69,020             | 81,403       | 514,631           | 773,194      | Monthly | 16.62%                         | 815,265          | 16.62%       |
| 81.795.100-7 | Arzobspado de Santiago              | UF  | 46,410            | 141,301       | 187,711           | 193,335            | 199,127            | -                  | -            | -                 | 392,462      | Monthly | 2.96%                          | 580,173          | 2.96%        |
| 81.795.100-7 | Arzobspado de Santiago              | UF  | 6,545             | 20,905        | 27,450            | 31,098             | 35,232             | 39,916             | 45,222       | 1,905,390         | 2,056,858    | Monthly | 12.55%                         | 2,084,308        | 12.55%       |
| 84.082.500-0 | Ribeiro SpA                         | UF  | 11,980            | 36,657        | 48,637            | 50,596             | 52,634             | 54,754             | 56,960       | 190,478           | 405,422      | Monthly | 3.96%                          | 454,059          | 3.96%        |
| 84.082.500-0 | Ribeiro SpA                         | UF  | 10,314            | 31,559        | 41,873            | 43,560             | 45,314             | 47,140             | 49,039       | 163,989           | 349,042      | Monthly | 3.96%                          | 390,915          | 3.96%        |
| 84.301.800-9 | Comercial Las Brujas S.A            | UF  | 855               | 2,705         | 3,560             | 3,956              | 4,397              | 4,887              | 5,432        | 534,689           | 553,361      | Monthly | 10.61%                         | 556,921          | 10.61%       |
| 84.301.800-9 | Comercial Las Brujas S.A            | UF  | 13,620            | 41,469        | 55,089            | 56,740             | 58,440             | 60,190             | 61,994       | 101,977           | 339,341      | Monthly | 2.96%                          | 394,430          | 2.96%        |
| 84.301.800-9 | Comercial Las Brujas S.A            | UF  | 15,628            | 47,582        | 63,210            | 65,103             | 67,054             | 69,063             | 71,132       | 117,009           | 389,361      | Monthly | 2.96%                          | 452,571          | 2.96%        |
| 84.301.800-9 | Comercial Las Brujas S.A            | UF  | 16,006            | 48,734        | 64,740            | 66,680             | 68,678             | 70,736             | 72,855       | 119,844           | 398,793      | Monthly | 2.96%                          | 463,533          | 2.96%        |
| 84.348.700-9 | Abastecedora Del Comercio Ltda      | UF  | 13,885            | -             | 13,885            | -                  | -                  | -                  | -            | -                 | -            | Monthly | 2.96%                          | 13,885           | 2.96%        |
| 84.571.600-5 | Supermercados Independencia S.A.    | UF  | 16,485            | 50,190        | 66,675            | 68,672             | 70,729             | 72,849             | 74,999       | 210,242           | 422,492      | Monthly | 2.96%                          | 489,167          | 2.96%        |
| 85.395.500-0 | Disprib Pisquera Portugal Ltda.     | UF  | 6,476             | 20,039        | 26,515            | 28,205             | 30,004             | 31,916             | 33,951       | 329,420           | 453,496      | Monthly | 6.20%                          | 480,011          | 6.20%        |
| 85.395.500-0 | Disprib Pisquera Portugal Ltda.     | UF  | 12,853            | 39,330        | 52,183            | 54,285             | 56,471             | 58,746             | 61,113       | 537,080           | 767,695      | Monthly | 3.96%                          | 819,878          | 3.96%        |
| 85.395.500-0 | Disprib Pisquera Portugal Ltda.     | UF  | 25,377            | 59,947        | 85,324            | -                  | -                  | -                  | -            | -                 | -            | Monthly | 2.96%                          | 85,324           | 2.96%        |
| 88.006.900-4 | E.Ci S.A.                           | Ch\$  | 1,628             | 5,031         | 6,659             | 7,067              | 7,499              | 1,294              | -            | -                 | 15,880       | Monthly | 5.96%                          | 22,519           | 5.96%        |
| 88.883.600-4 | Dist. y Supermercado Diez Ltda.     | UF  | 52,130            | 163,423       | 215,553           | 235,300            | 256,856            | 280,387            | 306,073      | 827,688           | 1,906,304    | Monthly | 8.80%                          | 2,121,857        | 8.80%        |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda. | UF  | 776               | 2,426         | 3,202             | 3,476              | 3,772              | 4,093              | 4,441        | 186,524           | 202,306      | Monthly | 8.20%                          | 205,508          | 8.20%        |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda. | UF  | 1,223             | 3,742         | 4,965             | 5,165              | 5,373              | 5,590              | 5,815        | 153,532           | 175,475      | Monthly | 3.96%                          | 180,440          | 3.96%        |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda. | UF  | 9,449             | 28,751        | 38,200            | 39,296             | 40,422             | 41,581             | 42,772       | 1,005,867         | 1,169,938    | Monthly | 2.83%                          | 1,208,138        | 2.83%        |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda. | UF  | 14,697            | 44,972        | 59,669            | 62,073             | 64,573             | 67,174             | 69,880       | 1,845,016         | 2,108,716    | Monthly | 3.96%                          | 2,168,385        | 3.96%        |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda. | UF  | 8,102             | 24,743        | 32,845            | 34,034             | 35,266             | 36,543             | 37,866       | 959,788           | 1,103,497    | Monthly | 3.56%                          | 1,136,342        | 3.56%        |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda. | UF  | 7,203             | 22,041        | 29,244            | 30,423             | 31,648             | 32,923             | 34,249       | 904,271           | 1,033,514    | Monthly | 3.96%                          | 1,062,758        | 3.96%        |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda. | UF  | 2,208             | 6,873         | 9,081             | 9,774              | 10,521             | 11,324             | 12,189       | 466,414           | 510,222      | Monthly | 7.38%                          | 519,303          | 7.38%        |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda. | UF  | 5,302             | 16,225        | 21,527            | 22,394             | 23,296             | 24,235             | 25,211       | 665,633           | 760,769      | Monthly | 3.96%                          | 782,296          | 3.96%        |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda. | UF  | 2,252             | 6,925         | 9,177             | 9,643              | 10,133             | 10,648             | 11,189       | 328,660           | 370,273      | Monthly | 4.97%                          | 379,450          | 4.97%        |



**SMU**



| Tax ID No.   |   | Creditor | Amount of liabilities exposed to liquidity risk with maturity |                   |               |                   |                    |                    |                    |              |                   |              | Type of | Effective                      | Amount of        | Nominal rate |
|--------------|---|----------|---|-------------------|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|--------------|---------|--------------------------------|------------------|--------------|
| Creditor     | Currency or inflation-adjusted unit     |          | Up to 90 days   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current | amortization | rate    | nominal value per the contract | per the contract |              |
|              |   |          | ThCh\$  | ThCh\$            | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       | ThCh\$            |              | %       | ThCh\$                         | %                |              |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF       | 7,560   | 23,133            | 30,693        | 31,929            | 33,216             | 34,554             | 35,945             | 949,053      | 1,084,697         | Monthly      | 3.96%   | 1,115,390                      | 3.96%            |              |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF       | 383   | 1,171             | 1,554         | 1,617             | 1,682              | 1,750              | 1,820              | 48,059       | 54,928            | Monthly      | 3.96%   | 56,482                         | 3.96%            |              |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF       | 2,590   | 7,925             | 10,515        | 10,939            | 11,379             | 11,838             | 12,315             | 325,136      | 371,607           | Monthly      | 3.96%   | 382,122                        | 3.96%            |              |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF       | 1,719   | 5,261             | 6,980         | 7,261             | 7,553              | 7,858              | 8,174              | 215,821      | 246,667           | Monthly      | 3.96%   | 253,647                        | 3.96%            |              |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF       | 1,188   | 3,635             | 4,823         | 5,017             | 5,219              | 5,429              | 5,648              | 149,126      | 170,439           | Monthly      | 3.96%   | 175,262                        | 3.96%            |              |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF       | 1,223   | 3,741             | 4,964         | 5,164             | 5,372              | 5,589              | 5,814              | 153,495      | 175,434           | Monthly      | 3.96%   | 180,398                        | 3.96%            |              |
| 92.985.000-9 | Satel Inver. Inmobiliarias S.A          | UF       | 42,746  | 130,148           | 172,894       | 178,074           | 183,409            | 188,904            | 194,563            | 983,075      | 1,728,025         | Monthly      | 2.96%   | 1,900,919                      | 2.96%            |              |
| 92.985.000-9 | Satel Inver. Inmobiliarias S.A          | UF       | 77,017  | 247,014           | 324,031       | 370,079           | 422,670            | 482,736            | 551,337            | 3,649,445    | 5,476,267         | Monthly      | 13.36%  | 5,800,298                      | 13.36%           |              |
| 92.985.000-9 | Satel Inver. Inmobiliarias S.A          | UF       | 1,734   | 13,128            | 14,862        | 28,366            | 32,523             | 37,289             | 42,754             | 1,082,648    | 1,223,580         | Monthly      | 13.75%  | 1,238,442                      | 13.75%           |              |
| 94.716.000-1 | Renta Nac. Cia. de Seguros de Vida S.A. | UF       | 113,767   | 346,383           | 460,150       | 473,937           | 488,136            | 502,760            | 517,823            | 1,082,654    | 3,065,310         | Monthly      | 2.96%   | 3,525,460                      | 2.96%            |              |
| 96.439.000-2 | Distribucion Y Serv D&S S.A.            | UF       | 20,786  | 66,021            | 86,807        | 97,252            | 108,955            | 122,065            | 136,754            | 74,429       | 539,455           | Monthly      | 11.42%  | 626,262                        | 11.42%           |              |
| 96.508.300-6 | Inmobiliaria Uncastillo S.A.            | UF       | 22,483  | 70,764            | 93,247        | 102,603           | 83,653             | -                  | -                  | -            | 186,256           | Monthly      | 9.60%   | 279,503                        | 9.60%            |              |
| 96.508.300-6 | Inmobiliaria Uncastillo S.A.            | UF       | 19,987  | 60,854            | 80,841        | 83,263            | 64,080             | -                  | -                  | -            | 147,343           | Monthly      | 2.96%   | 228,184                        | 2.96%            |              |
| 96.508.300-6 | Inmobiliaria Uncastillo S.A.            | UF       | 2,767   | 8,696             | 11,463        | 12,572            | 13,787             | -                  | -                  | -            | 26,359            | Monthly      | 9.26%   | 37,822                         | 9.26%            |              |
| 96.508.300-6 | Inmobiliaria Uncastillo S.A.            | UF       | 4,293   | 13,072            | 17,365        | 17,886            | 18,422             | -                  | -                  | -            | 36,308            | Monthly      | 2.96%   | 53,673                         | 2.96%            |              |
| 96.508.300-6 | Inmobiliaria Uncastillo S.A.            | UF       | 20,343  | 64,447            | 84,790        | 94,511            | 77,929             | -                  | -                  | -            | 172,440           | Monthly      | 10.90%  | 257,230                        | 10.90%           |              |
| 96.551.140-7 | Cons. de Cen. Comerciales C.C.C. S.A.   | UF       | 10,278  | 31,294            | 41,572        | 31,995            | -                  | -                  | -                  | -            | 31,995            | Monthly      | 2.96%   | 73,567                         | 2.96%            |              |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF       | 6,528   | 20,209            | 26,737        | 28,469            | 30,313             | 32,277             | 34,368             | 634,819      | 760,246           | Monthly      | 6.29%   | 786,983                        | 6.29%            |              |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF       | 11,517  | 35,241            | 46,758        | 48,642            | 50,601             | 52,640             | 54,760             | 857,344      | 1,063,987         | Monthly      | 3.96%   | 1,110,745                      | 3.96%            |              |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF       | 404   | 1,402             | 1,806         | 2,405             | 3,202              | 4,264              | 5,677              | 685,684      | 701,232           | Monthly      | 28.98%  | 703,038                        | 28.98%           |              |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF       | 8,859   | 11,914            | 20,773        | -                 | -                  | -                  | -                  | -            | -                 | Monthly      | 2.96%   | 20,773                         | 2.96%            |              |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF       | 6,580   | 20,338            | 26,918        | 28,566            | 30,314             | 32,170             | 34,139             | 1,017,193    | 1,142,382         | Monthly      | 5.96%   | 1,169,300                      | 5.96%            |              |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF       | 16,138  | 49,380            | 65,518        | 68,157            | 70,902             | 73,758             | 76,729             | 1,870,686    | 2,160,232         | Monthly      | 3.96%   | 2,225,750                      | 3.96%            |              |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF       | 893   | 2,867             | 3,760         | 4,303             | 4,925              | 5,637              | 6,452              | 444,871      | 466,188           | Monthly      | 13.58%  | 469,948                        | 13.58%           |              |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF       | 9,637   | 29,918            | 39,555        | 42,345            | 45,332             | 48,530             | 51,953             | 1,695,135    | 1,883,295         | Monthly      | 6.84%   | 1,922,850                      | 6.84%            |              |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF       | 8,711   | 26,656            | 35,367        | 36,792            | 38,274             | 39,816             | 41,420             | 1,009,826    | 1,166,128         | Monthly      | 3.96%   | 1,201,495                      | 3.96%            |              |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF       | 2,408   | 7,686             | 10,094        | 11,418            | 12,915             | 14,609             | 16,524             | 482,754      | 538,220           | Monthly      | 12.39%  | 548,314                        | 12.39%           |              |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF       | 1,557   | 5,044             | 6,601         | 7,691             | 8,961              | 10,440             | 12,164             | 1,038,643    | 1,077,899         | Monthly      | 15.38%  | 1,084,500                      | 15.38%           |              |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF       | 10,785  | 34,120            | 44,905        | 49,918            | 55,491             | 61,687             | 68,574             | 1,748,738    | 1,984,408         | Monthly      | 10.63%  | 2,029,313                      | 10.63%           |              |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF       | 6,475   | 20,103            | 26,578        | 28,465            | 30,485             | 32,649             | 34,967             | 842,556      | 969,122           | Monthly      | 6.88%   | 995,700                        | 6.88%            |              |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF       | 4,756   | 14,554            | 19,310        | 20,088            | 20,898             | 21,739             | 22,615             | 427,834      | 513,174           | Monthly      | 3.96%   | 532,484                        | 3.96%            |              |
| 96.606.770-5 | Inmob. E Inver. Cerro Navia S.A.        | UF       | 30,999  | 94,382            | 125,381       | 129,138           | 133,007            | 136,992            | 11,600             | -            | 410,737           | Monthly      | 2.96%   | 536,118                        | 2.96%            |              |
| 96.643.660-3 | Inmobiliaria El Roble S.A.              | UF       | 9,632   | 30,778            | 40,410        | 45,815            | 51,943             | 58,892             | 66,769             | 1,222,839    | 1,446,258         | Monthly      | 12.62%  | 1,486,668                      | 12.62%           |              |
| 96.643.660-3 | Inmobiliaria El Roble S.A.              | UF       | 13,186  | 41,611            | 54,797        | 60,602            | 67,021             | 74,120             | 81,972             | 1,352,904    | 1,636,619         | Monthly      | 10.11%  | 1,691,416                      | 10.11%           |              |
| 96.643.660-3 | Inmobiliaria El Roble S.A.              | UF       | 28,846  | 87,828            | 116,674       | 120,170           | 123,770            | 127,478            | 131,298            | 135,231      | 637,947           | Monthly      | 2.96%   | 754,621                        | 2.96%            |              |
| 96.643.660-3 | Inmobiliaria El Roble S.A.              | UF       | 1,702   | 5,260             | 6,962         | 7,389             | 7,843              | 8,325              | 8,837              | 452,113      | 484,507           | Monthly      | 5.98%   | 491,469                        | 5.98%            |              |
| 96.643.660-3 | Inmobiliaria El Roble S.A.              | UF       | 2,204   | 6,743             | 8,947         | 9,307             | 9,681              | 10,071             | 10,477             | 402,693      | 442,229           | Monthly      | 3.96%   | 451,176                        | 3.96%            |              |
| 96.643.660-3 | Inmobiliaria El Roble S.A.              | UF       | 4,110   | 12,522            | 16,632        | 17,154            | -                  | -                  | -                  | -            | 17,154            | Monthly      | 3.09%   | 33,786                         | 3.09%            |              |
| 96.652.980-6 | Inmob. Mekano S.A.                      | UF       | 31,849  | 96,971            | 128,820       | 132,680           | 136,655            | 23,171             | -                  | -            | 292,506           | Monthly      | 2.96%   | 421,326                        | 2.96%            |              |
| 96.653.650-0 | Plaza Oeste S.A.                        | UF       | 3,874   | 11,794            | 15,668        | 16,480            | 17,221             | 17,737             | 18,621             | 47,968       | 118,027           | Monthly      | 2.96%   | 133,695                        | 2.96%            |              |



**SMU**



| Tax ID No.   | Creditor                                  | Currency or inflation-adjusted unit | 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   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years |                      |                |  |                               | Total non-current |
|              |   |                                     | ThCh\$  | ThCh\$            | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       | ThCh\$               | ThCh\$         | %  | ThCh\$                        | %                 |
| 96.661.550-8 | Inmobiliaria E Inver. Alexis Chahuan S.A. | UF                                  | 10,906  | 34,355            | 45,261        | 49,882            | 54,976             | 60,590             | 66,777             | 351,272      | 583,497              | Monthly        | 9.76%                                    | 628,758                       | 9.76%             |
| 96.678.130-0 | Inmob. Santa Maria S.A.                   | UF                                  | 9,906   | 30,160            | 40,066        | 41,266            | 42,502             | 43,776             | 45,087             | 102,377      | 275,008              | Monthly        | 2.96%                                    | 315,074                       | 2.96%             |
| 96.720.900-7 | Inmobiliaria Aldi S.A.                    | Ch\$                                | 4,183   | 12,993            | 17,176        | 18,409            | 19,731             | 21,148             | 22,667             | 670,235      | 752,190              | Monthly        | 6.96%                                    | 769,366                       | 6.96%             |
| 96.728.340-1 | Inmob Independencia S.A.                  | UF                                  | 24,163  | 72,988            | 97,151        | 98,489            | 99,846             | 106,469            | 113,219            | 408,687      | 826,710              | Monthly        | 1.37%                                    | 923,861                       | 1.37%             |
| 96.730.520-0 | Inmob. E Inver. C. Nac. de Bodegaje S.A.  | UF                                  | 27,375  | 83,348            | 110,723       | 104,408           | -                  | -                  | -                  | -            | 104,408              | Monthly        | 2.96%                                    | 215,131                       | 2.96%             |
| 96.730.520-0 | Inmob. E Inver. C. Nac. de Bodegaje S.A.  | UF                                  | 47,050  | 143,349           | 190,399       | 196,369           | 202,526            | 208,877            | 215,426            | 412,644      | 1,235,842            | Monthly        | 3.09%                                    | 1,426,241                     | 3.09%             |
| 96.734.110-K | Arauco Malls Chile S.A.                   | UF                                  | 6,494   | 21,168            | 27,662        | 30,358            | -                  | -                  | -                  | -            | 30,358               | Monthly        | 2.96%                                    | 58,020                        | 2.96%             |
| 96.767.250-5 | Inmobiliaria Inversur S.A.                | UF                                  | 86,225  | 262,526           | 348,751       | 359,200           | 369,962            | 381,046            | 392,462            | 750,306      | 2,252,976            | Monthly        | 2.96%                                    | 2,601,727                     | 2.96%             |
| 96.767.250-5 | Inmobiliaria Inversur S.A.                | UF                                  | 16,489  | 51,549            | 68,038        | 73,864            | 80,188             | 87,053             | 94,507             | 194,776      | 530,388              | Monthly        | 8.24%                                    | 598,426                       | 8.24%             |
| 96.767.250-5 | Inmobiliaria Inversur S.A.                | UF                                  | 7,791   | 23,720            | 31,511        | 32,455            | 33,428             | 34,429             | 35,461             | 67,794       | 203,567              | Monthly        | 2.96%                                    | 235,078                       | 2.96%             |
| 96.792.130-0 | Inmob Jaen S.A.                           | UF                                  | 6,009   | 18,854            | 24,863        | 27,183            | 29,720             | 32,493             | 35,525             | 1,397,815    | 1,522,736            | Monthly        | 8.96%                                    | 1,547,599                     | 8.96%             |
| 96.792.130-0 | Inmob Jaen S.A.                           | UF                                  | 17,466  | 53,445            | 70,911        | 73,768            | 76,740             | 79,831             | 83,047             | 1,970,172    | 2,283,558            | Monthly        | 3.96%                                    | 2,354,469                     | 3.96%             |
| 96.808.880-7 | Importaciones E Inver. Valencia           | UF                                  | 100,061   | 312,303           | 412,364       | 293,550           | -                  | -                  | -                  | -            | 293,550              | Monthly        | 7.92%                                    | 705,914                       | 7.92%             |
| 96.839.400-2 | Inver. San Jorge S.A.                     | UF                                  | 33,067  | 100,055           | 133,122       | 138,938           | 141,340            | 143,782            | 155,057            | 536,475      | 1,115,592            | Monthly        | 1.71%                                    | 1,248,714                     | 1.71%             |
| 96.886.790-3 | Inmob. Panguilemu S.A.                    | UF                                  | 38,088  | 115,965           | 154,053       | 158,668           | 163,422            | 168,318            | 14,252             | -            | 504,660              | Monthly        | 2.96%                                    | 658,713                       | 2.96%             |
| 96.927.420-5 | Soc. Com. E Inv. Galicia S.A.             | UF                                  | 15,409  | 46,626            | 62,035        | 10,443            | -                  | -                  | -                  | -            | 10,443               | Monthly        | 1.71%                                    | 72,478                        | 1.71%             |
| 96.929.630-6 | Plusren S.A.                              | UF                                  | 9,686   | 29,996            | 39,682        | 42,278            | 33,514             | -                  | -                  | -            | 75,792               | Monthly        | 6.35%                                    | 115,474                       | 6.35%             |
| 96.929.630-6 | Plusren S.A.                              | UF                                  | 8,732   | 26,585            | 35,317        | 36,375            | 27,995             | -                  | -                  | -            | 64,370               | Monthly        | 2.96%                                    | 99,687                        | 2.96%             |
| 96.929.630-6 | Plusren S.A.                              | UF                                  | 15,220  | 46,339            | 61,559        | 63,403            | 48,796             | -                  | -                  | -            | 112,199              | Monthly        | 2.96%                                    | 173,758                       | 2.96%             |
| 96.929.630-6 | Plusren S.A.                              | UF                                  | 10,844  | 33,643            | 44,487        | 47,570            | 37,829             | -                  | -                  | -            | 85,399               | Monthly        | 6.72%                                    | 129,886                       | 6.72%             |
| 96.929.630-6 | Plusren S.A.                              | UF                                  | 20,417  | 62,163            | 82,580        | 85,054            | 65,459             | -                  | -                  | -            | 150,513              | Monthly        | 2.96%                                    | 233,093                       | 2.96%             |
| 96.929.630-6 | Plusren S.A.                              | UF                                  | 14,575  | 45,850            | 60,425        | 66,416            | 54,099             | -                  | -                  | -            | 120,515              | Monthly        | 9.49%                                    | 180,940                       | 9.49%             |
| 96.929.630-6 | Plusren S.A.                              | UF                                  | 5,524   | 17,167            | 22,691        | 24,342            | 19,411             | -                  | -                  | -            | 43,753               | Monthly        | 7.04%                                    | 66,444                        | 7.04%             |
| 96.929.630-6 | Plusren S.A.                              | UF                                  | 5,096   | 15,517            | 20,613        | 21,231            | 16,340             | -                  | -                  | -            | 37,571               | Monthly        | 2.96%                                    | 58,184                        | 2.96%             |
| 96.929.630-6 | Plusren S.A.                              | UF                                  | 3,487   | 10,828            | 14,315        | 15,334            | 12,212             | -                  | -                  | -            | 27,546               | Monthly        | 6.90%                                    | 41,861                        | 6.90%             |
| 96.929.630-6 | Plusren S.A.                              | UF                                  | 3,915   | 11,921            | 15,836        | 16,311            | 12,553             | -                  | -                  | -            | 28,864               | Monthly        | 2.96%                                    | 44,700                        | 2.96%             |
| 96.929.630-6 | Plusren S.A.                              | UF                                  | 8,752   | 27,685            | 36,437        | 40,494            | 33,303             | -                  | -                  | -            | 73,797               | Monthly        | 10.60%                                   | 110,234                       | 10.60%            |
| 96.929.630-6 | Plusren S.A.                              | UF                                  | 14,343  | 43,669            | 58,012        | 59,750            | 45,984             | -                  | -                  | -            | 105,734              | Monthly        | 2.96%                                    | 163,746                       | 2.96%             |
| 96.929.630-6 | Plusren S.A.                              | UF                                  | 18,917  | 59,183            | 78,100        | 84,914            | 68,513             | -                  | -                  | -            | 153,427              | Monthly        | 8.39%                                    | 231,527                       | 8.39%             |
| 96.939.230-5 | Inersa S.A.                               | UF                                  | 23,190  | 70,605            | 93,795        | 80,305            | -                  | -                  | -                  | -            | 80,305               | Monthly        | 2.96%                                    | 174,100                       | 2.96%             |
| 96.939.230-5 | Inersa S.A.                               | UF                                  | 38,654  | 117,688           | 156,342       | 161,026           | 165,850            | 170,819            | 28,963             | -            | 526,658              | Monthly        | 2.96%                                    | 683,000                       | 2.96%             |
| 96.939.230-5 | Inersa S.A.                               | UF                                  | 38,940  | 118,560           | 157,500       | 162,218           | 167,078            | 157,549            | -                  | -            | 486,845              | Monthly        | 2.96%                                    | 644,345                       | 2.96%             |
| 96.939.230-5 | Inersa S.A.                               | UF                                  | 50,682  | 154,309           | 204,991       | 211,133           | 126,070            | -                  | -                  | -            | 337,203              | Monthly        | 2.96%                                    | 542,194                       | 2.96%             |
| 96.945.050-K | Montemarano S.A.                          | UF                                  | 18,674  | 56,857            | 75,531        | -                 | -                  | -                  | -                  | -            | -                    | Monthly        | 2.96%                                    | 75,531                        | 2.96%             |
| 99.279.000-8 | Euroamerica Seguros De Visa S.A.          | UF                                  | 46,266  | 140,863           | 187,129       | 192,735           | 162,145            | -                  | -                  | -            | 354,880              | Monthly        | 2.96%                                    | 542,009                       | 2.96%             |
| 99.301.000-6 | Seguros De Vida Security Prevision        | UF                                  | 8,886   | 29,015            | 37,901        | 44,843            | 53,056             | 62,773             | 74,270             | 756,049      | 990,991              | Monthly        | 16.94%                                   | 1,028,892                     | 16.94%            |
| 99.301.000-6 | Seguros De Vida Security Prevision        | UF                                  | 22,642  | 69,282            | 91,924        | 95,626            | 99,478             | 103,486            | 107,654            | 1,911,448    | 2,317,692            | Monthly        | 3.96%                                    | 2,409,616                     | 3.96%             |
| 99.530.420-1 | Inmobiliaria Nlalem S.A.                  | UF                                  | 46,960  | 142,978           | 189,938       | 17,292            | -                  | -                  | -                  | -            | 17,292               | Monthly        | 2.96%                                    | 207,230                       | 2.96%             |
| 99.539.770-6 | Inmob. Uncastillo Ltda.                   | UF                                  | 28,161  | 89,356            | 117,517       | 131,397           | 108,636            | -                  | -                  | -            | 240,033              | Monthly        | 11.22%                                   | 357,550                       | 11.22%            |
| 99.567.710-5 | Subcentro Las Condes S.A.                 | UF                                  | 10,030  | 30,537            | 40,567        | 41,782            | 43,034             | 44,323             | 45,651             | 116,049      | 290,839              | Monthly        | 2.96%                                    | 331,406                       | 2.96%             |





| Tax ID No.                  | Creditor                            |               | Amount of liabilities exposed to liquidity risk with maturity |                   |                   |                    |                    |                    |                   |                    |                      |                |  |                               |       |
|-----------------------------|-------------------------------------|---------------|---|-------------------|-------------------|--------------------|--------------------|--------------------|-------------------|--------------------|----------------------|----------------|--|-------------------------------|-------|
| Creditor                    | Currency or inflation-adjusted unit | Up to 90 days | 90 days to 1 year   | Total current     | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years      | Total non-current  | Type of amortization | Effective rate | Amount of nominal value per the contract | Nominal rate per the contract |       |
|                             |                                     | ThCh\$        | ThCh\$  | ThCh\$            | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$            | ThCh\$             |                      | %              | ThCh\$                                   | %                             |       |
| 99.579.570-1                | Inv Punta Blanca Ltda.              | UF            | 36,151  | 110,618           | 146,769           | 152,681            | 158,831            | 165,229            | 171,885           | 2,691,091          | 3,339,717            | Monthly        | 3.96%                                    | 3,486,486                     | 3.96% |
| 99.579.570-1                | Inv Punta Blanca Ltda.              | UF            | 628   | 1,913             | 2,541             | 2,617              | 2,696              | 2,777              | 2,860             | 4,958              | 15,908               | Monthly        | 2.96%                                    | 18,449                        | 2.96% |
| Extranjero                  | Seguros Sura                        | PEN           | 1,765   | 5,632             | 7,397             | 8,362              | 9,453              | 10,687             | 12,081            | 837,681            | 878,264              | Monthly        | 1.03%                                    | 885,661                       | 1.03% |
| Extranjero                  | Portal Canto Grande S.A.C.          | PEN           | 14,355  | 44,967            | 59,322            | 64,660             | 52,286             | -                  | -                 | -                  | 116,946              | Monthly        | 0.72%                                    | 176,268                       | 0.72% |
| Extranjero                  | Rocio Lockett                       | PEN           | 9,481   | 9,690             | 19,171            | -                  | -                  | -                  | -                 | -                  | -                    | Monthly        | 0.73%                                    | 19,171                        | 0.73% |
| Extranjero                  | Abusada Heresi                      | PEN           | 5,541   | 17,359            | 22,900            | 24,961             | 27,208             | 4,767              | -                 | -                  | 56,936               | Monthly        | 0.72%                                    | 79,836                        | 0.72% |
| Extranjero                  | Jose Quiñonez Hurtado               | PEN           | 9,376   | 16,031            | 25,407            | -                  | -                  | -                  | -                 | -                  | -                    | Monthly        | 0.64%                                    | 25,407                        | 0.64% |
| Extranjero                  | Inversiones Baldor S.A.C.           | PEN           | 10,677  | 33,294            | 43,971            | 47,497             | 51,306             | 55,421             | 59,866            | 196,993            | 411,083              | Monthly        | 0.64%                                    | 455,054                       | 0.64% |
| Extranjero                  | Conglomerado Alessia S.A.C.         | PEN           | 1,310   | 4,181             | 5,491             | 6,208              | 7,018              | 7,933              | 8,969             | 636,315            | 666,443              | Monthly        | 1.03%                                    | 671,934                       | 1.03% |
| Extranjero                  | Protecta                            | PEN           | 9,686   | 30,342            | 40,028            | 43,631             | 47,557             | 8,332              | -                 | -                  | 99,520               | Monthly        | 0.72%                                    | 139,548                       | 0.72% |
| Extranjero                  | Inmuebles Limatambo S.A.            | PEN           | 8,438   | 26,432            | 34,870            | 38,008             | 41,428             | 45,157             | 49,221            | 122,376            | 296,190              | Monthly        | 0.72%                                    | 331,060                       | 0.72% |
| Extranjero                  | Seguros Sura                        | PEN           | 2,007   | 6,404             | 8,411             | 9,508              | 10,749             | 12,152             | 13,737            | 1,195,550          | 1,241,696            | Monthly        | 1.03%                                    | 1,250,107                     | 1.03% |
| Extranjero                  | Maria Hidalgo De Torres             | PEN           | 4,232   | 5,789             | 10,021            | -                  | -                  | -                  | -                 | -                  | -                    | Monthly        | 0.73%                                    | 10,021                        | 0.73% |
| Extranjero                  | Manuel Ayon Wong                    | PEN           | 5,590   | 17,383            | 22,973            | 24,676             | 26,504             | 4,605              | -                 | -                  | 55,785               | Monthly        | 0.60%                                    | 78,758                        | 0.60% |
| Extranjero                  | Manuel Vivanco Velando              | PEN           | 5,177   | 16,217            | 21,394            | 23,320             | 25,418             | 4,453              | -                 | -                  | 53,191               | Monthly        | 0.72%                                    | 74,585                        | 0.72% |
| Extranjero                  | Abusada Heresi                      | PEN           | 5,477   | 17,157            | 22,634            | 24,670             | 26,891             | 4,711              | -                 | -                  | 56,272               | Monthly        | 0.72%                                    | 78,906                        | 0.72% |
| Extranjero                  | Inmobiliaria Alquife SAC            | PEN           | 10,336  | 32,379            | 42,715            | 46,559             | 50,750             | 55,317             | 60,296            | 208,678            | 421,600              | Monthly        | 0.72%                                    | 464,315                       | 0.72% |
| Extranjero                  | Inmobiliaria R y L                  | PEN           | 15,551  | 48,714            | 64,265            | 70,049             | 76,353             | 13,378             | -                 | -                  | 159,780              | Monthly        | 0.72%                                    | 224,045                       | 0.72% |
| Extranjero                  | Castagnino Lema                     | PEN           | 24,629  | 42,266            | 66,895            | -                  | -                  | -                  | -                 | -                  | -                    | Monthly        | 0.73%                                    | 66,895                        | 0.73% |
| Extranjero                  | Constanza Cereghino                 | PEN           | 5,167   | 8,835             | 14,002            | -                  | -                  | -                  | -                 | -                  | -                    | Monthly        | 0.64%                                    | 14,002                        | 0.64% |
| Extranjero                  | Max Rabinovich Trelles              | PEN           | 4,521   | 7,730             | 12,251            | -                  | -                  | -                  | -                 | -                  | -                    | Monthly        | 0.64%                                    | 12,251                        | 0.64% |
| Extranjero                  | Enrique Guerrero Flores             | PEN           | 4,743   | 4,848             | 9,591             | -                  | -                  | -                  | -                 | -                  | -                    | Monthly        | 0.73%                                    | 9,591                         | 0.73% |
| Extranjero                  | Ronald Sommer Seminario             | PEN           | 4,743   | 4,848             | 9,591             | -                  | -                  | -                  | -                 | -                  | -                    | Monthly        | 0.73%                                    | 9,591                         | 0.73% |
| Extranjero                  | Nelly Torrejon                      | PEN           | 7,988   | 24,838            | 32,826            | 35,260             | 37,873             | 40,679             | 43,694            | 88,667             | 246,173              | Monthly        | 0.60%                                    | 278,999                       | 0.60% |
| <b>Total finance leases</b> |                                     |               | <b>10,991,409</b>   | <b>30,836,510</b> | <b>41,827,919</b> | <b>43,816,494</b>  | <b>40,575,154</b>  | <b>36,319,730</b>  | <b>35,556,040</b> | <b>232,979,119</b> | <b>389,246,537</b>   |                |  | <b>431,074,456</b>            |       |





**SMU**



**December 31, 2019**

| Tax ID No.<br>Creditor | Creditor                              | Currency or<br>inflation-adjusted<br>unit | Amount of liabilities exposed to liquidity risk with maturity |                         |                  |                         |                          |                          |                          |                    |                      | Type of<br>amortization | Effective<br>rate<br>% | Amount of<br>nominal value<br>per the<br>contract<br>ThCh\$ | Nominal rate<br>per the<br>contract<br>% |
|------------------------|---------------------------------------|---|---|-------------------------|------------------|-------------------------|--------------------------|--------------------------|--------------------------|--------------------|----------------------|-------------------------|------------------------|---|--|
|                        |                                       |   | Up to 90<br>days  | 90 days<br>to 1<br>year | Total<br>current | 1 year<br>to 2<br>years | 2 years<br>to 3<br>years | 3 years<br>to 4<br>years | 4 years<br>to 5<br>years | Over<br>5<br>years | Total<br>non-current |                         |                        |   |  |
|                        |                                       |   | ThCh\$  | ThCh\$                  | ThCh\$           | ThCh\$                  | ThCh\$                   | ThCh\$                   | ThCh\$                   | ThCh\$             | ThCh\$               |                         |                        |   |  |
| 3.129.793-1            | Raul Rolando Romero Godoy             | UF  | 13,218  | 41,986                  | 55,204           | 61,855                  | 69,307                   | 77,657                   | 20,834                   | -                  | 229,653              | Monthly                 | 11.43%                 | 284,857   | 11.43%                                   |
| 3.153.889-0            | Maria Teresa Gomez Mandiola           | UF  | 3,043   | 10,465                  | 13,508           | 19,460                  | 21,566                   | 23,899                   | 26,484                   | 222,650            | 314,059              | Monthly                 | 10.32%                 | 327,567   | 10.32%                                   |
| 3.682.797-1            | Olga Raquel Perez Pino                | UF  | 5,844   | 9,836                   | 15,680           | -                       | -                        | -                        | -                        | -                  | -                    | Monthly                 | 2.96%                  | 15,680  | 2.96%                                    |
| 4.486.444-4            | Maria Eugenia Perez Pino              | UF  | 5,844   | 9,836                   | 15,680           | -                       | -                        | -                        | -                        | -                  | -                    | Monthly                 | 2.96%                  | 15,680  | 2.96%                                    |
| 4.815.781-5            | Juan Nuñez R Y Otro                   | Ch\$                                      | 13,454  | 40,894                  | 54,348           | 55,787                  | 57,263                   | 19,422                   | -                        | -                  | 132,472              | Monthly                 | 2.61%                  | 186,820   | 2.61%                                    |
| 4.815.781-5            | Juan Nuñez R Y Otro                   | Ch\$                                      | 236   | 730                     | 966              | 1,025                   | 1,088                    | 377                      | -                        | -                  | 2,490                | Monthly                 | 5.96%                  | 3,456   | 5.96%                                    |
| 4.825.665-1            | Jacinto Juan Rosso Ratto              | UF  | 8,367   | 11,535                  | 19,902           | -                       | -                        | -                        | -                        | -                  | -                    | Monthly                 | 2.96%                  | 19,902  | 2.96%                                    |
| 4.841.171-1            | M Luz Jarufe J.                       | UF  | 443   | 1,552                   | 1,995            | 2,709                   | 3,679                    | 4,997                    | 6,786                    | 81,653             | 99,824               | Monthly                 | 31.00%                 | 101,819   | 31.00%                                   |
| 5.417.675-9            | Fernando Enrique Gonzalez Ahumada     | UF  | 10,151  | 30,906                  | 41,057           | 42,287                  | 43,554                   | 44,859                   | 3,798                    | -                  | 134,498              | Monthly                 | 2.96%                  | 175,555   | 2.96%                                    |
| 5.428.811-5            | Arnaldo Papapietro Vallejos           | UF  | 7,753   | 23,606                  | 31,359           | 7,986                   | -                        | -                        | -                        | -                  | 7,986                | Monthly                 | 2.96%                  | 39,345  | 2.96%                                    |
| 5.645.655-4            | Mirza Rojas Garcia                    | UF  | 637   | 2,213                   | 2,850            | 557                     | -                        | -                        | -                        | -                  | 557                  | Monthly                 | 27.98%                 | 3,407   | 27.98%                                   |
| 6.052.158-1            | Francisco Enrique Martinez Suarez     | UF  | 19,637  | 59,787                  | 79,424           | 81,803                  | 84,254                   | -                        | -                        | -                  | 166,057              | Monthly                 | 2.96%                  | 245,481   | 2.96%                                    |
| 6.294.500-1            | Marcela Eliana Bianchi Becker         | UF  | 14,216  | 43,283                  | 57,499           | 14,642                  | -                        | -                        | -                        | -                  | 14,642               | Monthly                 | 2.96%                  | 72,141  | 2.96%                                    |
| 6.432.529-9            | Patricia Ramirez Castro               | Ch\$                                      | 471   | 1,463                   | 1,934            | 2,073                   | 2,222                    | 2,382                    | 2,553                    | 13,656             | 22,886               | Monthly                 | 6.96%                  | 24,820  | 6.96%                                    |
| 6.432.529-9            | Patricia Ramirez Castro               | UF  | 5,458   | 17,316                  | 22,774           | 25,461                  | 28,465                   | 33,783                   | 39,249                   | 240,349            | 367,307              | Monthly                 | 11.21%                 | 390,081   | 11.21%                                   |
| 6.799.859-6            | Ana Maria Martinez Norambuena         | UF  | 11,357  | 34,752                  | 46,109           | 47,966                  | 72,809                   | 87,426                   | 95,644                   | 1,167,726          | 1,471,571            | Monthly                 | 3.96%                  | 1,517,680   | 3.96%                                    |
| 7.016.557-0            | Maria Beatriz Uauy Uauy               | UF  | 19,695  | 39,828                  | 59,523           | -                       | -                        | -                        | -                        | -                  | -                    | Monthly                 | 2.96%                  | 59,523  | 2.96%                                    |
| 7.262.501-3            | Maria Teresa Piña Robledo             | UF  | 1,176   | 3,559                   | 4,735            | 4,816                   | 4,900                    | 4,984                    | 3,795                    | -                  | 18,495               | Monthly                 | 1.71%                  | 23,230  | 1.71%                                    |
| 7.271.336-2            | Monica Aragonese B.                   | UF  | 7,798   | 23,596                  | 31,394           | 29,254                  | -                        | -                        | -                        | -                  | 29,254               | Monthly                 | 1.71%                  | 60,648  | 1.71%                                    |
| 7.341.306-0            | Maria Veronica Cerda                  | UF  | 23,296  | 25,682                  | 48,978           | 50,445                  | 51,957                   | 53,513                   | 55,116                   | 41,940             | 252,971              | Monthly                 | 2.96%                  | 301,949   | 2.96%                                    |
| 7.670.636-0            | Gustavo Adolfo Muñoz Mas              | UF  | 17,043  | 53,663                  | 70,706           | 77,856                  | 85,729                   | 94,397                   | 103,942                  | 75,070             | 436,994              | Monthly                 | 9.67%                  | 507,700   | 9.67%                                    |
| 7.805.993-1            | Veronica Graciela Arriagada Sancho    | UF  | 7,996   | 24,345                  | 32,341           | 33,310                  | 34,308                   | 36,319                   | 38,404                   | 13,055             | 155,396              | Monthly                 | 2.96%                  | 187,737   | 2.96%                                    |
| 8.268.883-8            | Miriam Isidora Morales Pino           | Ch\$                                      | 1,142   | 3,130                   | 4,272            | -                       | -                        | -                        | -                        | -                  | -                    | Monthly                 | 5.96%                  | 4,272   | 5.96%                                    |
| 8.491.690-0            | Jose Luis Valdivieso Rojas            | UF  | 10,067  | 10,142                  | 20,209           | -                       | -                        | -                        | -                        | -                  | -                    | Monthly                 | 2.96%                  | 20,209  | 2.96%                                    |
| 8.523.729-2            | Jose M. Rodriguez Godoy               | UF  | 38,004  | 56,839                  | 94,843           | 97,684                  | 100,611                  | 103,625                  | 106,730                  | 92,571             | 501,221              | Monthly                 | 2.96%                  | 596,064   | 2.96%                                    |
| 8.856.493-6            | Carlos Enrique Vera Perez             | UF  | 1,557   | 4,712                   | 6,269            | 6,378                   | 6,488                    | 6,600                    | 6,714                    | 20,846             | 47,026               | Monthly                 | 1.70%                  | 53,295  | 1.70%                                    |
| 10.815.501-9           | Cecilia Cassanelli                    | UF  | 1,325   | 4,056                   | 5,381            | 5,598                   | 5,823                    | 6,058                    | 6,302                    | 36,838             | 60,619               | Monthly                 | 3.96%                  | 66,000  | 3.96%                                    |
| 13.100.277-7           | Damari Cabrera Castillo               | UF  | (312)   | (951)                   | (1,263)          | (1,301)                 | (1,340)                  | (1,380)                  | 3,962                    | 43,475             | 43,416               | Monthly                 | 2.96%                  | 42,153  | 2.96%                                    |
| 13.791.017-9           | Marjorie Del Carmen Silva Castillo    | UF  | 1,987   | 1,333                   | 3,320            | -                       | -                        | -                        | -                        | -                  | -                    | Monthly                 | 2.96%                  | 3,320   | 2.96%                                    |
| 14.478.995-4           | Jihat Slet Redwan                     | UF  | 4,050   | 12,332                  | 16,382           | -                       | -                        | -                        | -                        | -                  | -                    | Monthly                 | 2.96%                  | 16,382  | 2.96%                                    |
| 15.844.914-5           | Daniel Vilches Muñoz                  | UF  | 3,229   | 10,822                  | 14,051           | 19,505                  | 20,090                   | 20,692                   | 7,034                    | -                  | 67,321               | Monthly                 | 2.96%                  | 81,372  | 2.96%                                    |
| 16.957.214-3           | Jose Gabriel Neira Igor               | UF  | 1,990   | 6,090                   | 8,080            | 9,359                   | 10,738                   | 12,221                   | 13,817                   | 218,612            | 264,747              | Monthly                 | 3.96%                  | 272,827   | 3.96%                                    |
| 50.280.200-3           | Gutierrez Hermanos Ltda.              | UF  | 55,498  | 168,973                 | 224,471          | 231,197                 | 238,124                  | 245,258                  | 252,606                  | 528,143            | 1,495,328            | Monthly                 | 2.96%                  | 1,719,799   | 2.96%                                    |
| 50.280.200-3           | Gutierrez Hermanos Ltda.              | UF  | 9,714   | 30,437                  | 40,151           | 43,781                  | 47,740                   | 52,056                   | 56,762                   | 129,384            | 329,723              | Monthly                 | 8.69%                  | 369,874   | 8.69%                                    |
| 50.280.200-3           | Gutierrez Hermanos Ltda.              | UF  | 4,764   | 14,506                  | 19,270           | 19,848                  | 20,442                   | 21,055                   | 21,685                   | 45,340             | 128,370              | Monthly                 | 2.96%                  | 147,640   | 2.96%                                    |
| 56.010.350-6           | Com. Edificio Torre Edmundo Pe        | Ch\$                                      | 643   | 1,986                   | 2,629            | 2,789                   | -                        | -                        | -                        | -                  | 2,789                | Monthly                 | 5.96%                  | 5,418   | 5.96%                                    |
| 61.219.000-3           | Emp. de Trans de Pasajeros Metro S.A. | UF  | 11,415  | 34,707                  | 46,122           | 47,374                  | 44,555                   | -                        | -                        | -                  | 91,929               | Monthly                 | 2.68%                  | 138,051   | 2.68%                                    |
| 61.219.000-3           | Emp. de Trans de Pasajeros Metro S.A. | UF  | 4,317   | 13,388                  | 17,705           | 18,974                  | 19,798                   | 15,816                   | -                        | -                  | 54,588               | Monthly                 | 2.96%                  | 72,293  | 2.96%                                    |
| 61.219.000-3           | Emp. de Trans de Pasajeros Metro S.A. | UF  | 3,993   | 12,081                  | 16,074           | 17,048                  | 18,044                   | 19,107                   | 10,054                   | -                  | 64,253               | Monthly                 | 2.71%                  | 80,327  | 2.71%                                    |
| 61.219.000-3           | Emp. de Trans de Pasajeros Metro S.A. | UF  | 4,384   | 13,266                  | 17,650           | 18,719                  | 19,813                   | 20,980                   | 11,040                   | -                  | 70,552               | Monthly                 | 1.71%                  | 88,202  | 1.71%                                    |



| Tax ID No.   | Creditor                          | Currency or inflation-adjusted unit | 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   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current |                      |                |  |                               |
|              |                                   |                                     | ThCh\$  | ThCh\$            | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       | ThCh\$            |                      |                |  |                               |
| 61.402.000-8 | Ministerio De Bienes Nacionales   | Ch\$                                | 2,016   | 6,230             | 8,246         | 8,750             | -                  | -                  | -                  | -            | 8,750             | Monthly              | 5.96%          | 16,996                                   | 5.96%                         |
| 70.027.000-9 | Provincia Mercedaria De Chile     | UF                                  | 6,703   | 20,408            | 27,111        | 29,200            | 30,506             | 31,420             | 33,702             | 83,697       | 208,525           | Monthly              | 2.96%          | 235,636                                  | 2.96%                         |
| 70.251.100-3 | Central De Compras La Calera S.A. | UF                                  | 3,210   | 10,111            | 13,321        | 14,683            | 16,183             | 17,837             | 19,660             | 135,680      | 204,043           | Monthly              | 9.77%          | 217,364                                  | 9.77%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | -   | -                 | -             | -                 | -                  | -                  | 1                  | 6            | 85,262            | Monthly              | 196.02%        | 85,269                                   | 196.02%                       |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 14,906  | 45,383            | 60,289        | 62,095            | 63,955             | 65,871             | 67,845             | 69,878       | 329,644           | Monthly              | 2.96%          | 389,933                                  | 2.96%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 26,315  | 80,522            | 106,837       | 111,141           | 115,618            | 120,275            | 125,120            | 590,498      | 1,062,652         | Monthly              | 3.96%          | 1,169,489                                | 3.96%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 29,234  | 89,007            | 118,241       | 121,783           | 125,432            | 129,190            | 133,060            | 137,047      | 646,512           | Monthly              | 2.96%          | 764,753                                  | 2.96%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 25,251  | 77,265            | 102,516       | 106,645           | 110,941            | 115,410            | 120,059            | 566,612      | 1,019,667         | Monthly              | 3.96%          | 1,122,183                                | 3.96%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 64,128  | 196,225           | 260,353       | 270,840           | 281,750            | 293,100            | 304,906            | 1,469,690    | 2,620,286         | Monthly              | 3.96%          | 2,880,639                                | 3.96%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 25,634  | 81,186            | 106,820       | 118,998           | 132,564            | 147,678            | 164,514            | 2,144,952    | 2,708,706         | Monthly              | 10.85%         | 2,815,526                                | 10.85%                        |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 15,206  | 46,529            | 61,735        | 64,222            | 66,809             | 69,500             | 72,300             | 400,128      | 672,959           | Monthly              | 3.96%          | 734,694                                  | 3.96%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 44,822  | 140,375           | 185,197       | 201,774           | 219,835            | 239,513            | 260,952            | 1,396,202    | 2,318,276         | Monthly              | 8.60%          | 2,503,473                                | 8.60%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 10,460  | 32,434            | 42,894        | 45,816            | 48,937             | 52,271             | 55,832             | 382,437      | 585,293           | Monthly              | 6.61%          | 628,187                                  | 6.61%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 6,885   | 21,067            | 27,952        | 29,078            | 30,249             | 31,467             | 32,735             | 205,087      | 328,616           | Monthly              | 3.96%          | 356,568                                  | 3.96%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 55,237  | 169,021           | 224,258       | 233,291           | 242,689            | 252,465            | 262,634            | 1,453,497    | 2,444,576         | Monthly              | 3.96%          | 2,668,834                                | 3.96%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 23,727  | 76,508            | 100,235       | 115,695           | 133,540            | 154,137            | 177,910            | 2,091,680    | 2,672,962         | Monthly              | 14.43%         | 2,773,197                                | 14.43%                        |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 5,731   | 18,096            | 23,827        | 26,388            | 29,223             | 32,364             | 35,842             | 366,321      | 490,138           | Monthly              | 10.25%         | 513,965                                  | 10.25%                        |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 12,980  | 39,520            | 52,500        | 54,073            | 55,693             | 57,362             | 59,080             | 60,850       | 287,058           | Monthly              | 2.96%          | 339,558                                  | 2.96%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 11,340  | 34,526            | 45,866        | 47,240            | 48,655             | 50,113             | 51,614             | 53,160       | 250,782           | Monthly              | 2.96%          | 296,648                                  | 2.96%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 21,688  | 66,364            | 88,052        | 91,599            | 95,289             | 99,128             | 103,121            | 712,052      | 1,101,189         | Monthly              | 3.96%          | 1,189,241                                | 3.96%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 49,437  | 151,273           | 200,710       | 208,795           | 217,206            | 225,955            | 235,057            | 1,109,340    | 1,996,353         | Monthly              | 3.96%          | 2,197,063                                | 3.96%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 13,336  | 42,057            | 55,393        | 61,190            | 67,594             | 74,668             | 82,481             | 458,420      | 744,353           | Monthly              | 9.99%          | 799,746                                  | 9.99%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 17,741  | 54,285            | 72,026        | 74,926            | 77,945             | 81,084             | 84,351             | 398,088      | 716,394           | Monthly              | 3.96%          | 788,420                                  | 3.96%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 37,431  | 114,536           | 151,967       | 158,088           | 164,456            | 171,080            | 177,972            | 1,003,347    | 1,674,943         | Monthly              | 3.96%          | 1,826,910                                | 3.96%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 34,628  | 109,227           | 143,855       | 158,969           | 175,670            | 194,126            | 214,521            | 1,461,920    | 2,205,206         | Monthly              | 10.03%         | 2,349,061                                | 10.03%                        |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 14,984  | 45,849            | 60,833        | 63,284            | 65,833             | 68,485             | 71,243             | 401,646      | 670,491           | Monthly              | 3.96%          | 731,324                                  | 3.96%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 29,883  | 90,983            | 120,866       | 124,487           | 128,217            | 132,058            | 136,014            | 140,089      | 660,865           | Monthly              | 2.96%          | 781,731                                  | 2.96%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 31,752  | 97,159            | 128,911       | 134,104           | 139,506            | 145,125            | 150,971            | 682,248      | 1,251,954         | Monthly              | 3.96%          | 1,380,865                                | 3.96%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 45,787  | 139,406           | 185,193       | 190,741           | 196,456            | 202,342            | 208,404            | 214,648      | 1,012,591         | Monthly              | 2.96%          | 1,197,784                                | 2.96%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 7,236   | 23,332            | 30,568        | 35,283            | 40,727             | 47,010             | 54,262             | 264,817      | 442,099           | Monthly              | 14.43%         | 472,667                                  | 14.43%                        |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 5,994   | 19,102            | 25,096        | 28,300            | 31,913             | 35,986             | 40,580             | 187,372      | 324,151           | Monthly              | 12.07%         | 349,247                                  | 12.07%                        |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 10,304  | 31,810            | 42,114        | 44,589            | 47,209             | 49,983             | 52,920             | 210,931      | 405,632           | Monthly              | 5.72%          | 447,746                                  | 5.72%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 9,925   | 30,218            | 40,143        | 41,345            | 42,584             | 43,860             | 45,174             | 169,035      | 341,998           | Monthly              | 2.96%          | 382,141                                  | 2.96%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 15,856  | 49,571            | 65,427        | 71,034            | 77,123             | 83,733             | 90,909             | 384,067      | 706,866           | Monthly              | 8.25%          | 772,293                                  | 8.25%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 8,802   | 27,184            | 35,986        | 38,129            | 40,399             | 42,804             | 45,353             | 181,078      | 347,763           | Monthly              | 5.80%          | 383,749                                  | 5.80%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 3,535   | 10,764            | 14,299        | 14,728            | 15,169             | 15,624             | 16,092             | 60,213       | 121,826           | Monthly              | 2.96%          | 136,125                                  | 2.96%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 19,923  | 61,620            | 81,543        | 86,659            | 92,097             | 97,875             | 104,016            | 868,125      | 1,248,772         | Monthly              | 6.10%          | 1,330,315                                | 6.10%                         |
| 76.002.124-5 | SR Inmobiliaria S.A.              | UF                                  | 12,334  | 37,742            | 50,076        | 52,093            | 54,192             | 56,374             | 58,645             | 449,681      | 670,985           | Monthly              | 3.96%          | 721,061                                  | 3.96%                         |
| 76.003.016-3 | Inmobiliaria Los Toros S.A.       | UF                                  | 80,402  | 246,377           | 326,779       | 340,913           | 355,658            | 371,041            | 387,090            | 33,003       | 1,487,705         | Monthly              | 4.24%          | 1,814,484                                | 4.24%                         |
| 76.012.742-6 | S y R Inversiones S. A.           | UF                                  | 427   | 1,307             | 1,734         | 1,805             | 1,877              | 1,953              | 2,032              | 45,466       | 53,133            | Monthly              | 2.96%          | 54,867                                   | 2.96%                         |



| Tax ID No.   | Creditor                            | Amount of liabilities exposed to liquidity risk with maturity |                   |               |                   |                    |                    |                    |              |                   |              | Type of | Effective                      | Amount of        | Nominal rate |
|--------------|-------------------------------------|---|-------------------|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|--------------|---------|--------------------------------|------------------|--------------|
| Creditor     | Currency or inflation-adjusted unit | Up to 90 days   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current | amortization | rate    | nominal value per the contract | per the contract |              |
|              |                                     | ThCh\$  | ThCh\$            | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       | ThCh\$            |              | %       | ThCh\$                         | %                |              |
| 76.012.742-6 | S y R Inversiones S. A.             | UF  | 47,059            | 111,165       | 158,224           | -                  | -                  | -                  | -            | -                 | Monthly      | 2.96%   | 158,224                        | 2.96%            |              |
| 76.012.742-6 | S y R Inversiones S. A.             | UF  | 47,570            | 144,833       | 192,403           | 198,167            | 204,104            | 210,219            | 216,518      | 550,412           | 1,379,420    | 2.96%   | 1,571,823                      | 2.96%            |              |
| 76.012.742-6 | S y R Inversiones S. A.             | UF  | 561               | 1,716         | 2,277             | 2,368              | 2,463              | 2,562              | 2,666        | 59,658            | 69,717       | 2.96%   | 71,994                         | 2.96%            |              |
| 76.012.742-6 | S y R Inversiones S. A.             | UF  | 4,569             | 13,912        | 18,481            | 19,035             | 19,605             | 20,192             | 20,797       | 89,610            | 169,239      | 2.96%   | 187,720                        | 2.96%            |              |
| 76.012.790-6 | Inmobiliaria Larrain Fresno Ltda.   | UF  | 1,315             | 4,505         | 5,820             | 7,572              | 9,853              | 12,820             | 16,681       | 202,677           | 249,603      | 26.62%  | 255,423                        | 26.62%           |              |
| 76.014.444-4 | Inmobiliaria SRW S.A.               | UF  | 20,368            | 63,982        | 84,350            | 92,450             | 101,328            | 111,058            | 121,723      | 1,459,982         | 1,886,541    | 9.20%   | 1,970,891                      | 9.20%            |              |
| 76.014.448-7 | Inmobiliaria SRR S.A.               | UF  | 13,232            | 42,559        | 55,791            | 64,082             | 73,604             | 84,542             | 97,106       | 468,378           | 787,712      | 13.94%  | 843,503                        | 13.94%           |              |
| 76.014.448-7 | Inmobiliaria SRR S.A.               | UF  | 17,277            | 53,387        | 70,664            | 74,960             | 79,517             | 84,352             | 89,480       | 696,492           | 1,024,801    | 5.92%   | 1,095,465                      | 5.92%            |              |
| 76.014.448-7 | Inmobiliaria SRR S.A.               | UF  | 4,568             | 13,977        | 18,545            | 19,292             | 20,069             | 20,877             | 21,718       | 157,018           | 238,974      | 3.96%   | 257,519                        | 3.96%            |              |
| 76.014.452-5 | Inmobiliaria SRB S.A.               | UF  | 2,440             | 7,643         | 10,083            | 10,985             | 11,968             | 13,038             | 14,205       | 1,150,656         | 1,200,852    | 8.60%   | 1,210,935                      | 8.60%            |              |
| 76.014.452-5 | Inmobiliaria SRB S.A.               | UF  | 18,425            | 56,378        | 74,803            | 77,816             | 80,950             | 84,211             | 87,603       | 3,517,236         | 3,847,816    | 3.96%   | 3,922,619                      | 3.96%            |              |
| 76.023.657-8 | Holding Inmob Covarrubias S.A.      | UF  | 1,063             | 3,331         | 4,394             | 4,789              | 5,220              | 5,689              | 6,200        | 1,277,786         | 1,299,684    | 8.64%   | 1,304,078                      | 8.64%            |              |
| 76.023.657-8 | Holding Inmob Covarrubias S.A.      | UF  | 230               | 721           | 951               | 1,040              | 1,138              | 1,246              | 1,363        | 310,068           | 314,855      | 9.04%   | 315,806                        | 9.04%            |              |
| 76.031.071-9 | Salcobrand S.A.                     | UF  | 4,942             | -             | 4,942             | -                  | -                  | -                  | -            | -                 | -            | 2.96%   | 4,942                          | 2.96%            |              |
| 76.031.071-9 | Salcobrand S.A.                     | UF  | 28,300            | 86,165        | 114,465           | 117,894            | 121,426            | 30,921             | -            | -                 | 270,241      | 2.96%   | 384,706                        | 2.96%            |              |
| 76.031.071-9 | Salcobrand S.A.                     | UF  | 7,027             | 7,079         | 14,106            | -                  | -                  | -                  | -            | -                 | -            | 2.96%   | 14,106                         | 2.96%            |              |
| 76.031.071-9 | Salcobrand S.A.                     | UF  | 20,656            | 62,890        | 83,546            | 86,049             | 88,627             | 30,129             | -            | -                 | 204,805      | 2.96%   | 288,351                        | 2.96%            |              |
| 76.031.071-9 | Salcobrand S.A.                     | UF  | 18,267            | 55,617        | 73,884            | 76,098             | 78,377             | 6,636              | -            | -                 | 161,111      | 2.96%   | 234,995                        | 2.96%            |              |
| 76.031.071-9 | Salcobrand S.A.                     | UF  | 28,873            | 87,907        | 116,780           | 120,279            | 123,882            | 127,594            | 131,417      | -                 | 503,172      | 2.96%   | 619,952                        | 2.96%            |              |
| 76.031.071-9 | Salcobrand S.A.                     | UF  | 6,246             | 19,016        | 25,262            | 26,018             | 26,798             | 27,601             | 21,242       | -                 | 101,659      | 2.96%   | 126,921                        | 2.96%            |              |
| 76.031.071-9 | Salcobrand S.A.                     | UF  | 18,737            | 57,335        | 76,072            | 79,136             | 82,324             | 85,640             | 89,090       | 447,455           | 783,645      | 3.96%   | 859,717                        | 3.96%            |              |
| 76.031.071-9 | Salcobrand S.A.                     | UF  | 17,832            | 56,239        | 74,071            | 81,829             | 90,400             | -                  | -            | -                 | 172,229      | 10.00%  | 246,300                        | 10.00%           |              |
| 76.031.071-9 | Salcobrand S.A.                     | UF  | 17,251            | 52,523        | 69,774            | 71,865             | 74,018             | 76,235             | 25,916       | -                 | 248,034      | 2.96%   | 317,808                        | 2.96%            |              |
| 76.036.846-6 | Inmobiliaria Plusren Dos Ltda.      | UF  | 4,447             | 13,616        | 18,063            | 18,814             | 19,596             | 20,411             | 21,260       | 10,959            | 91,040       | 4.08%   | 109,103                        | 4.08%            |              |
| 76.036.846-6 | Inmobiliaria Plusren Dos Ltda.      | UF  | 9,027             | 27,483        | 36,510            | 37,603             | 38,730             | 39,890             | 41,085       | 21,002            | 178,310      | 2.96%   | 214,820                        | 2.96%            |              |
| 76.036.846-6 | Inmobiliaria Plusren Dos Ltda.      | UF  | 14,470            | 35,552        | 50,022            | -                  | -                  | -                  | -            | -                 | -            | 12.41%  | 50,022                         | 12.41%           |              |
| 76.036.846-6 | Inmobiliaria Plusren Dos Ltda.      | UF  | 6,514             | 19,833        | 26,347            | 27,137             | 27,950             | 28,787             | 29,650       | 15,156            | 128,680      | 2.96%   | 155,027                        | 2.96%            |              |
| 76.037.875-5 | Rapallo Gestion de Inver. S.A.      | UF  | 44,810            | 75,421        | 120,231           | -                  | -                  | -                  | -            | -                 | -            | 2.96%   | 120,231                        | 2.96%            |              |
| 76.039.524-2 | Soc. Constructora E Inmob JCS Ltda. | UF  | 4,007             | 13,485        | 17,492            | 21,969             | 27,591             | 34,652             | 43,521       | 70,384            | 198,117      | 23.01%  | 215,609                        | 23.01%           |              |
| 76.039.524-2 | Soc. Constructora E Inmob JCS Ltda. | UF  | 12,931            | 39,370        | 52,301            | 53,867             | 55,481             | 57,143             | 58,855       | 76,055            | 301,401      | 2.96%   | 353,702                        | 2.96%            |              |
| 76.039.524-2 | Soc. Constructora E Inmob JCS Ltda. | UF  | 8,934             | 27,878        | 36,812            | 39,815             | 43,062             | 46,574             | 50,372       | 68,781            | 248,604      | 7.87%   | 285,416                        | 7.87%            |              |
| 76.039.524-2 | Soc. Constructora E Inmob JCS Ltda. | UF  | 5,516             | 16,794        | 22,310            | 22,979             | 23,667             | 24,376             | 25,107       | 32,444            | 128,573      | 2.96%   | 150,883                        | 2.96%            |              |
| 76.046.651-4 | Inmobiliaria Puente Ltda.           | UF  | 20,226            | 62,519        | 82,745            | 87,825             | 93,217             | 98,941             | 105,015      | 291,618           | 676,616      | 5.97%   | 759,361                        | 5.97%            |              |
| 76.046.651-4 | Inmobiliaria Puente Ltda.           | UF  | 67,739            | 212,032       | 279,771           | 304,477            | 331,364            | 360,625            | 392,471      | 5,897,601         | 7,286,538    | 8.49%   | 7,566,309                      | 8.49%            |              |
| 76.046.651-4 | Inmobiliaria Puente Ltda.           | UF  | 34,081            | 104,285       | 138,366           | 143,940            | 149,738            | 155,770            | 162,044      | 2,010,589         | 2,622,081    | 3.96%   | 2,760,447                      | 3.96%            |              |
| 76.050.151-4 | Inmob Pta Arenas S.A.               | UF  | 7,432             | 22,997        | 30,429            | 32,364             | 34,421             | 36,609             | 38,936       | 195,058           | 337,388      | 6.18%   | 367,817                        | 6.18%            |              |
| 76.050.151-4 | Inmob Pta Arenas S.A.               | UF  | 10,410            | 31,854        | 42,264            | 43,967             | 45,738             | 47,581             | 49,497       | 233,600           | 420,383      | 3.96%   | 462,647                        | 3.96%            |              |
| 76.055.511-8 | Inver. Santa Julia S.A.             | UF  | 25,196            | 76,712        | 101,908           | 104,961            | 80,779             | -                  | -            | -                 | 185,740      | 2.96%   | 287,648                        | 2.96%            |              |
| 76.058.352-9 | CAI Gestion Inmobiliaria S.A        | UF  | 42,506            | 129,417       | 171,923           | 177,074            | 182,380            | 187,844            | 193,472      | 199,268           | 940,038      | 2.96%   | 1,111,961                      | 2.96%            |              |
| 76.058.352-9 | CAI Gestion Inmobiliaria S.A        | UF  | 69,121            | 211,504       | 280,625           | 291,929            | 303,688            | 315,921            | 328,647      | 1,852,806         | 3,082,991    | 3.96%   | 3,373,616                      | 3.96%            |              |



**SMU**



| Tax ID No.   | Creditor                                  |                                     | Amount of liabilities exposed to liquidity risk with maturity |                   |               |                   |                    |                    |                    |              |                   |                      |                |  | Amount of    | Nominal rate |
|--------------|---|-------------------------------------|---|-------------------|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|----------------------|----------------|--|--------------|--------------|
| Creditor     |   | Currency or inflation-adjusted unit | Up to 90 days   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current | Type of amortization | Effective rate | Amount of nominal value per the contract | Nominal rate |              |
|              |   |                                     | ThCh\$  | ThCh\$            | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       | ThCh\$            |                      | %              | ThCh\$                                   | %            |              |
| 76.058.352-9 | CAI Gestion Inmobiliaria S.A              | UF                                  | 6,252   | 20,184            | 26,436        | 30,590            | 35,397             | 40,960             | 47,397             | 375,065      | 529,409           | Monthly              | 14.69%         | 555,845                                  | 14.69%       |              |
| 76.058.352-9 | CAI Gestion Inmobiliaria S.A              | UF                                  | 13,267  | 40,274            | 53,541        | 54,820            | 56,129             | 57,470             | 58,842             | 266,171      | 493,432           | Monthly              | 2.36%          | 546,973                                  | 2.36%        |              |
| 76.058.352-9 | CAI Gestion Inmobiliaria S.A              | UF                                  | 27,374  | 83,762            | 111,136       | 115,613           | 120,270            | 125,114            | 130,154            | 614,256      | 1,105,407         | Monthly              | 3.96%          | 1,216,543                                | 3.96%        |              |
| 76.058.352-9 | CAI Gestion Inmobiliaria S.A              | UF                                  | 22,176  | 67,856            | 90,032        | 93,658            | 97,431             | 101,355            | 105,438            | 497,610      | 895,492           | Monthly              | 3.96%          | 985,524                                  | 3.96%        |              |
| 76.058.352-9 | CAI Gestion Inmobiliaria S.A              | UF                                  | 33,130  | 103,050           | 136,180       | 146,366           | 157,314            | 169,081            | 181,727            | 936,799      | 1,591,287         | Monthly              | 7.23%          | 1,727,467                                | 7.23%        |              |
| 76.058.352-9 | CAI Gestion Inmobiliaria S.A              | UF                                  | 37,691  | 115,330           | 153,021       | 159,185           | 165,597            | 172,267            | 179,206            | 845,756      | 1,522,011         | Monthly              | 3.96%          | 1,675,032                                | 3.96%        |              |
| 76.058.352-9 | CAI Gestion Inmobiliaria S.A              | UF                                  | 31,824  | 97,379            | 129,203       | 134,407           | 139,822            | 145,454            | 151,313            | 1,193,703    | 1,764,699         | Monthly              | 3.96%          | 1,893,902                                | 3.96%        |              |
| 76.058.352-9 | CAI Gestion Inmobiliaria S.A              | UF                                  | 20,396  | 63,588            | 83,984        | 90,684            | 97,919             | 105,731            | 114,166            | 1,048,946    | 1,457,446         | Monthly              | 7.70%          | 1,541,430                                | 7.70%        |              |
| 76.058.352-9 | CAI Gestion Inmobiliaria S.A              | UF                                  | 12,920  | 40,629            | 53,549        | 58,815            | 64,599             | 70,951             | 77,928             | 338,220      | 610,513           | Monthly              | 9.42%          | 664,062                                  | 9.42%        |              |
| 76.058.352-9 | CAI Gestion Inmobiliaria S.A              | UF                                  | 43,909  | 137,899           | 181,808       | 199,171           | 218,191            | 239,027            | 261,854            | 1,129,652    | 2,047,895         | Monthly              | 9.16%          | 2,229,703                                | 9.16%        |              |
| 76.058.983-7 | Inver. Santa Caterina Limitada            | UF                                  | 58,265  | 177,397           | 235,662       | 242,722           | 186,802            | -                  | -                  | -            | 429,524           | Monthly              | 2.96%          | 665,186                                  | 2.96%        |              |
| 76.058.983-7 | Inver. Santa Caterina Limitada            | UF                                  | 9,734   | 29,637            | 39,371        | 40,551            | 31,208             | -                  | -                  | -            | 71,759            | Monthly              | 2.96%          | 111,130                                  | 2.96%        |              |
| 76.060.664-2 | Del Parque S.A.                           | UF                                  | 10,960  | 33,371            | 44,331        | 45,659            | 3,866              | -                  | -                  | -            | 49,525            | Monthly              | 2.96%          | 93,856                                   | 2.96%        |              |
| 76.062.587-6 | Inmobiliaria Pisagua Ltda.                | UF                                  | 7,286   | 21,112            | 28,398        | 32,394            | 36,952             | 42,152             | 48,083             | 322,166      | 481,747           | Monthly              | 13.24%         | 510,145                                  | 13.24%       |              |
| 76.068.860-6 | Soc Inv E Inmob Maria Ortiz e Hijos Ltda. | Ch\$                                | 3,525   | 10,702            | 14,227        | 14,568            | 14,916             | 15,273             | 15,639             | 277,428      | 337,824           | Monthly              | 2.37%          | 352,051                                  | 2.37%        |              |
| 76.068.860-6 | Soc Inv E Inmob Maria Ortiz e Hijos Ltda. | Ch\$                                | 6,166   | 19,058            | 25,224        | 26,768            | 28,407             | 30,146             | 7,820              | -            | 93,141            | Monthly              | 5.96%          | 118,365                                  | 5.96%        |              |
| 76.070.260-9 | Inmob. Y de Inver. Las Brujas Ltda.       | UF                                  | 7,902   | 25,209            | 33,111        | 37,423            | 42,298             | 47,808             | 54,035             | 174,450      | 356,014           | Monthly              | 12.31%         | 389,125                                  | 12.31%       |              |
| 76.070.260-9 | Inmob. Y de Inver. Las Brujas Ltda.       | UF                                  | 9,014   | 27,445            | 36,459        | 37,552            | 38,677             | 39,836             | 41,029             | 111,771      | 268,865           | Monthly              | 2.96%          | 305,324                                  | 2.96%        |              |
| 76.070.260-9 | Inmob. Y de Inver. Las Brujas Ltda.       | UF                                  | 6,530   | 21,147            | 27,677        | 32,219            | 37,506             | 43,661             | 50,826             | 173,327      | 337,539           | Monthly              | 15.29%         | 365,216                                  | 15.29%       |              |
| 76.070.260-9 | Inmob. Y de Inver. Las Brujas Ltda.       | UF                                  | 5,617   | 18,299            | 23,916        | 28,174            | 33,190             | 39,100             | 46,063             | 160,617      | 307,144           | Monthly              | 16.50%         | 331,060                                  | 16.50%       |              |
| 76.070.260-9 | Inmob. Y de Inver. Las Brujas Ltda.       | UF                                  | 10,306  | 31,378            | 41,684        | 42,933            | 44,220             | 45,544             | 46,909             | 127,789      | 307,395           | Monthly              | 2.96%          | 349,079                                  | 2.96%        |              |
| 76.070.598-5 | Inmob. El Mirador Limitada                | UF                                  | 800   | 2,448             | 3,248         | 3,379             | 3,516              | 3,736              | 4,048              | 20,538       | 35,217            | Monthly              | 3.96%          | 38,465                                   | 3.96%        |              |
| 76.072.304-5 | Compañia De Seg Corpseguros Sa            | UF                                  | 41,445  | 126,185           | 167,630       | 172,652           | 177,825            | 183,153            | 188,640            | 411,348      | 1,133,618         | Monthly              | 2.96%          | 1,301,248                                | 2.96%        |              |
| 76.073.869-7 | Inmobiliaria Rentas Australes S.A.        | UF                                  | 3,886   | 9,606             | 13,492        | 15,561            | 17,947             | 20,699             | 23,873             | 468,813      | 546,893           | Monthly              | 14.35%         | 560,385                                  | 14.35%       |              |
| 76.073.869-7 | Inmobiliaria Rentas Australes S.A.        | UF                                  | 15,158  | 37,042            | 52,200        | 57,157            | 62,583             | 68,526             | 75,032             | 1,092,192    | 1,355,490         | Monthly              | 9.11%          | 1,407,690                                | 9.11%        |              |
| 76.073.869-7 | Inmobiliaria Rentas Australes S.A.        | UF                                  | 2,271   | 6,118             | 8,389         | 8,727             | 9,078              | 9,444              | 9,824              | 108,280      | 145,353           | Monthly              | 3.96%          | 153,742                                  | 3.96%        |              |
| 76.073.869-7 | Inmobiliaria Rentas Australes S.A.        | UF                                  | 8,638   | 30,028            | 38,666        | 42,866            | 47,523             | 52,685             | 58,408             | 911,870      | 1,113,352         | Monthly              | 10.36%         | 1,152,018                                | 10.36%       |              |
| 76.073.869-7 | Inmobiliaria Rentas Australes S.A.        | UF                                  | 2,261   | 7,895             | 10,156        | 13,723            | 18,543             | 25,056             | 33,858             | 303,993      | 395,173           | Monthly              | 30.49%         | 405,329                                  | 30.49%       |              |
| 76.073.869-7 | Inmobiliaria Rentas Australes S.A.        | UF                                  | 14,920  | 38,753            | 53,673        | 55,280            | 56,937             | 58,642             | 60,399             | 260,244      | 491,502           | Monthly              | 2.96%          | 545,175                                  | 2.96%        |              |
| 76.077.161-9 | Inver. Cinque Terre S.A.                  | UF                                  | 15,741  | 49,339            | 65,080        | 71,018            | 77,498             | 84,569             | 92,285             | 829,064      | 1,154,434         | Monthly              | 8.76%          | 1,219,514                                | 8.76%        |              |
| 76.077.161-9 | Inver. Cinque Terre S.A.                  | UF                                  | 10,321  | 31,581            | 41,902        | 43,589            | 45,345             | 47,172             | 49,072             | 365,492      | 550,670           | Monthly              | 3.96%          | 592,572                                  | 3.96%        |              |
| 76.088.073-6 | Inmob. E Inver. Villa Alemana Ltda.       | UF                                  | 8,997   | 10,500            | 19,497        | 20,082            | 20,683             | 21,303             | 21,941             | 18,272       | 102,281           | Monthly              | 2.96%          | 121,778                                  | 2.96%        |              |
| 76.088.073-6 | Inmob. E Inver. Villa Alemana Ltda.       | UF                                  | 9,136   | 12,876            | 22,012        | 22,672            | 23,351             | 24,051             | 24,771             | 20,646       | 115,491           | Monthly              | 2.96%          | 137,503                                  | 2.96%        |              |
| 76.091.932-2 | Soc Arica Store S.A.                      | UF                                  | 7,837   | 24,973            | 32,810        | 36,997            | 41,719             | 47,044             | 53,049             | 544,352      | 723,161           | Monthly              | 12.07%         | 755,971                                  | 12.07%       |              |
| 76.100.625-8 | Rentas Patio I SpA                        | UF                                  | 1,990   | 6,322             | 8,312         | 9,316             | 10,442             | 11,704             | 13,119             | 619,173      | 663,754           | Monthly              | 11.46%         | 672,066                                  | 11.46%       |              |
| 76.100.625-8 | Rentas Patio I SpA                        | UF                                  | 6,593   | 20,073            | 26,666        | 27,465            | 28,288             | 29,135             | 30,008             | 140,775      | 255,671           | Monthly              | 2.96%          | 282,337                                  | 2.96%        |              |
| 76.100.625-8 | Rentas Patio I SpA                        | UF                                  | 25,626  | 78,023            | 103,649       | 106,754           | 109,953            | 113,247            | 116,640            | 547,188      | 993,782           | Monthly              | 2.96%          | 1,097,431                                | 2.96%        |              |
| 76.100.625-8 | Rentas Patio I SpA                        | UF                                  | 11,538  | 35,130            | 46,668        | 48,066            | 49,506             | 50,989             | 52,517             | 246,371      | 447,449           | Monthly              | 2.96%          | 494,117                                  | 2.96%        |              |
| 76.100.625-8 | Rentas Patio I SpA                        | UF                                  | 21,657  | 65,939            | 87,596        | 90,221            | 92,924             | 95,708             | 98,576             | 462,444      | 839,873           | Monthly              | 2.96%          | 927,469                                  | 2.96%        |              |
| 76.100.625-8 | Rentas Patio I SpA                        | UF                                  | 12,625  | 38,440            | 51,065        | 52,595            | 54,171             | 55,794             | 57,465             | 269,585      | 489,610           | Monthly              | 2.96%          | 540,675                                  | 2.96%        |              |



| Tax ID No.   | Creditor                         |                                     | Amount of liabilities exposed to liquidity risk with maturity |                   |               |                   |                    |                    |                    |              |                   |                      |                |  |                               |
|--------------|----------------------------------|-------------------------------------|---|-------------------|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|----------------------|----------------|--|-------------------------------|
|              |                                  | Currency or inflation-adjusted unit | Up to 90 days   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current | Type of amortization | Effective rate | Amount of nominal value per the contract | Nominal rate per the contract |
| Creditor     |                                  |                                     | ThCh\$  | ThCh\$            | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       |                   | %                    | ThCh\$         | %  |                               |
| 76.100.625-8 | Rentas Patio I SpA               | UF                                  | 52,924  | 161,135           | 214,059       | 220,472           | 227,077            | 233,880            | 240,887            | 1,130,067    | 2,052,383         | Monthly              | 2.96%          | 2,266,442                                | 2.96%                         |
| 76.100.625-8 | Rentas Patio I SpA               | UF                                  | 20,032  | 60,990            | 81,022        | 83,450            | 85,950             | 88,525             | 91,177             | 427,736      | 776,838           | Monthly              | 2.96%          | 857,860                                  | 2.96%                         |
| 76.100.625-8 | Rentas Patio I SpA               | UF                                  | 9,874   | 30,064            | 39,938        | 41,135            | 42,368             | 43,637             | 44,944             | 210,846      | 382,930           | Monthly              | 2.96%          | 422,868                                  | 2.96%                         |
| 76.100.625-8 | Rentas Patio I SpA               | UF                                  | 13,789  | 41,984            | 55,773        | 57,444            | 59,165             | 60,938             | 62,764             | 294,441      | 534,752           | Monthly              | 2.96%          | 590,525                                  | 2.96%                         |
| 76.100.625-8 | Rentas Patio I SpA               | UF                                  | 41,570  | 126,568           | 168,138       | 173,176           | 178,364            | 183,708            | 189,212            | 887,644      | 1,612,104         | Monthly              | 2.96%          | 1,780,242                                | 2.96%                         |
| 76.100.625-8 | Rentas Patio I SpA               | UF                                  | 37,864  | 115,282           | 153,146       | 157,734           | 162,459            | 167,327            | 172,340            | 808,492      | 1,468,352         | Monthly              | 2.96%          | 1,621,498                                | 2.96%                         |
| 76.100.625-8 | Rentas Patio I SpA               | UF                                  | 4,186   | 12,746            | 16,932        | 17,440            | 17,963             | 18,501             | 19,055             | 89,392       | 162,351           | Monthly              | 2.96%          | 179,283                                  | 2.96%                         |
| 76.103.574-6 | Inmob. Santa Elba Ltda.          | UF                                  | 46,360  | 141,151           | 187,511       | 193,129           | 198,915            | 204,875            | 175,410            | -            | 772,329           | Monthly              | 2.96%          | 959,840                                  | 2.96%                         |
| 76.107.304-4 | Inmob. CR S.A.                   | UF                                  | 9,211   | 28,044            | 37,255        | 40,361            | 41,754             | 43,005             | 48,004             | 162,826      | 335,950           | Monthly              | 2.96%          | 373,205                                  | 2.96%                         |
| 76.107.304-4 | Inmob. CR S.A.                   | UF                                  | 13,638  | 41,522            | 55,160        | 59,690            | 62,939             | 64,825             | 69,818             | 260,197      | 517,469           | Monthly              | 2.96%          | 572,629                                  | 2.96%                         |
| 76.111.742-4 | Inver. Isla Kent SpA             | UF                                  | 38,422  | 122,739           | 161,161       | 182,620           | 206,936            | 234,491            | 265,714            | 1,314,835    | 2,204,596         | Monthly              | 12.57%         | 2,365,757                                | 12.57%                        |
| 76.116.213-6 | Desarrollos Comerciales S.A.     | UF                                  | 18,110  | 55,415            | 73,525        | 76,487            | 79,568             | 82,773             | 86,107             | 1,973,148    | 2,298,083         | Monthly              | 3.96%          | 2,371,608                                | 3.96%                         |
| 76.116.213-6 | Desarrollos Comerciales S.A.     | UF                                  | 13,700  | 41,551            | 55,251        | 56,469            | 57,714             | 58,986             | 60,287             | 1,174,071    | 1,407,527         | Monthly              | 2.18%          | 1,462,778                                | 2.18%                         |
| 76.116.213-6 | Desarrollos Comerciales S.A.     | UF                                  | 13,029  | 39,867            | 52,896        | 55,027            | 57,244             | 59,549             | 61,948             | 1,419,548    | 1,653,316         | Monthly              | 3.96%          | 1,706,212                                | 3.96%                         |
| 76.116.213-6 | Desarrollos Comerciales S.A.     | UF                                  | 2,929   | 9,166             | 12,095        | 13,162            | 14,323             | 15,586             | 16,961             | 605,658      | 665,690           | Monthly              | 8.48%          | 677,785                                  | 8.48%                         |
| 76.116.213-6 | Desarrollos Comerciales S.A.     | UF                                  | 5,811   | 17,782            | 23,593        | 24,544            | 25,532             | 26,561             | 27,631             | 633,159      | 737,427           | Monthly              | 3.96%          | 761,020                                  | 3.96%                         |
| 76.116.213-6 | Desarrollos Comerciales S.A.     | UF                                  | 4,622   | 14,479            | 19,101        | 20,824            | 22,704             | 24,752             | 26,986             | 1,090,145    | 1,185,411         | Monthly              | 8.67%          | 1,204,512                                | 8.67%                         |
| 76.116.213-6 | Desarrollos Comerciales S.A.     | UF                                  | 9,178   | 28,084            | 37,262        | 38,763            | 40,325             | 41,949             | 43,639             | 1,078,395    | 1,243,071         | Monthly              | 3.96%          | 1,280,333                                | 3.96%                         |
| 76.116.213-6 | Desarrollos Comerciales S.A.     | UF                                  | (18,392)  | (56,278)          | (74,670)      | (68,483)          | 32,387             | 39,310             | 46,052             | 1,879,100    | 1,928,366         | Monthly              | 3.96%          | 1,853,696                                | 3.96%                         |
| 76.116.213-6 | Desarrollos Comerciales S.A.     | UF                                  | 15,029  | 45,988            | 61,017        | 67,983            | 73,021             | 80,472             | 86,012             | 990,008      | 1,297,496         | Monthly              | 3.96%          | 1,358,513                                | 3.96%                         |
| 76.116.213-6 | Desarrollos Comerciales S.A.     | UF                                  | 2,577   | 7,885             | 10,462        | 11,656            | 12,520             | 13,798             | 14,748             | 169,745      | 222,467           | Monthly              | 3.96%          | 232,929                                  | 3.96%                         |
| 76.116.433-3 | Inmob. Ariztia Nueva York S.A    | UF                                  | 22,314  | 70,095            | 92,409        | 101,283           | 111,010            | 121,670            | 133,355            | 960,031      | 1,427,349         | Monthly              | 9.20%          | 1,519,758                                | 9.20%                         |
| 76.116.433-3 | Inmob. Ariztia Nueva York S.A    | UF                                  | 40,252  | 122,555           | 162,807       | 167,685           | 172,709            | 177,883            | 183,213            | 220,697      | 922,187           | Monthly              | 2.96%          | 1,084,994                                | 2.96%                         |
| 76.116.433-3 | Inmob. Ariztia Nueva York S.A    | UF                                  | 6,117   | 18,624            | 24,741        | 25,482            | 13,026             | -                  | -                  | -            | 38,508            | Monthly              | 2.96%          | 63,249                                   | 2.96%                         |
| 76.121.300-8 | Comercial Bulnes Ltda.           | UF                                  | 32,857  | 103,290           | 136,147       | 149,442           | 164,036            | 180,055            | 197,639            | 785,683      | 1,476,855         | Monthly              | 9.35%          | 1,613,002                                | 9.35%                         |
| 76.127.641-7 | Rentas El Rosal SpA              | UF                                  | 72,724  | -                 | 72,724        | -                 | -                  | -                  | -                  | -            | -                 | Monthly              | 2.96%          | 72,724                                   | 2.96%                         |
| 76.128.866-0 | Sociedad Coronel Store S.A.      | UF                                  | 23,010  | 70,408            | 93,418        | 97,181            | 101,095            | 105,168            | 109,404            | 779,086      | 1,191,934         | Monthly              | 3.96%          | 1,285,352                                | 3.96%                         |
| 76.132.261-3 | Inmob Mayorista Pte Alto S.A.    | UF                                  | 7,066   | 23,728            | 30,794        | 38,505            | 48,146             | 60,202             | 75,276             | 1,670,654    | 1,892,783         | Monthly              | 22.56%         | 1,923,577                                | 22.56%                        |
| 76.132.261-3 | Inmob Mayorista Pte Alto S.A.    | UF                                  | 31,105  | 95,178            | 126,283       | 131,370           | 136,662            | 142,166            | 147,893            | 1,333,546    | 1,891,637         | Monthly              | 3.96%          | 2,017,920                                | 3.96%                         |
| 76.144.598-7 | Inmob E Inver. GP Ltda.          | UF                                  | 14,057  | 49,071            | 63,128        | 85,161            | 43,731             | -                  | -                  | -            | 128,892           | Monthly              | 30.32%         | 192,020                                  | 30.32%                        |
| 76.171.513-5 | Cons.e Inmob. San Jose SpA       | UF                                  | 43,081  | 131,168           | 174,249       | 179,470           | 184,847            | 190,385            | 196,089            | 844,892      | 1,595,683         | Monthly              | 2.96%          | 1,769,932                                | 2.96%                         |
| 76.179.644-5 | Inmob. Patio Krc li SpA          | UF                                  | 11,893  | 36,888            | 48,781        | 52,133            | 55,716             | 59,545             | 63,638             | 266,135      | 497,167           | Monthly              | 6.67%          | 545,948                                  | 6.67%                         |
| 76.179.644-5 | Inmob. Patio Krc li SpA          | UF                                  | 8,170   | 24,874            | 33,044        | 34,033            | 35,053             | 36,103             | 37,185             | 142,633      | 285,007           | Monthly              | 2.96%          | 318,051                                  | 2.96%                         |
| 76.180.346-8 | Sociedad De Inver. Galaxia SpA   | UF                                  | 7,400   | 22,531            | 29,931        | 5,500             | -                  | -                  | -                  | -            | 5,500             | Monthly              | 2.96%          | 35,431                                   | 2.96%                         |
| 76.186.219-7 | Inmob. Centros Comerciales I SpA | UF                                  | 52,600  | 160,951           | 213,551       | 222,153           | 231,102            | 240,411            | 250,095            | 1,700,225    | 2,643,786         | Monthly              | 3.96%          | 2,857,337                                | 3.96%                         |
| 76.186.219-7 | Inmob. Centros Comerciales I SpA | UF                                  | 7,401   | 22,954            | 30,355        | 32,435            | 34,658             | 37,033             | 39,570             | 1,276,346    | 1,420,042         | Monthly              | 6.65%          | 1,450,397                                | 6.65%                         |
| 76.186.219-7 | Inmob. Centros Comerciales I SpA | UF                                  | 9,482   | 29,014            | 38,496        | 40,047            | 41,660             | 43,338             | 45,084             | 1,106,613    | 1,276,742         | Monthly              | 3.96%          | 1,315,238                                | 3.96%                         |
| 76.186.219-7 | Inmob. Centros Comerciales I SpA | UF                                  | 18,494  | 58,110            | 76,604        | 84,004            | 92,119             | 101,018            | 110,777            | 4,157,769    | 4,545,687         | Monthly              | 9.26%          | 4,622,291                                | 9.26%                         |
| 76.186.219-7 | Inmob. Centros Comerciales I SpA | UF                                  | 7   | 25                | 32            | 46                | 67                 | 97                 | 139                | 53,138       | 53,487            | Monthly              | 37.28%         | 53,519                                   | 37.28%                        |
| 76.186.219-7 | Inmob. Centros Comerciales I SpA | UF                                  | 1,103   | 3,375             | 4,478         | 4,659             | 4,846              | 5,042              | 5,245              | 90,878       | 110,670           | Monthly              | 3.96%          | 115,148                                  | 3.96%                         |



| Tax ID No.   | Creditor                              | 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 |
|--------------|---------------------------------------|---|-------------------|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|-----------|----------------------|----------------|--|-------------------------------|
| Creditor     | Currency or inflation-adjusted unit   | Up to 90 days   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current |           |                      |                |  |                               |
|              |                                       | ThCh\$  | ThCh\$            | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       | ThCh\$            | ThCh\$    |                      |                |  |                               |
|              |                                       |   | year              |               | years             | years              | years              | years              | years        | years             |           |                      |                |  |                               |
| 76.186.219-7 | Inmob. Centros Comerciales I SpA.     | UF  | 644               | 2,056         | 2,700             | 3,050              | 3,446              | 3,893              | 4,398        | 148,727           | 163,514   | Monthly              | 12.26%         | 166,214                                  | 12.26%                        |
| 76.186.219-7 | Inmob. Centros Comerciales I SpA.     | UF  | 5,984             | 18,831        | 24,815            | 27,292             | 30,017             | 33,013             | 36,308       | 1,584,505         | 1,711,135 | Monthly              | 9.55%          | 1,735,950                                | 9.55%                         |
| 76.186.482-3 | Inmobiliaria Villa S.p.A.             | UF  | 24,624            | 77,975        | 102,599           | 114,262            | 127,251            | 141,716            | 157,825      | 1,594,987         | 2,136,041 | Monthly              | 10.81%         | 2,238,640                                | 10.81%                        |
| 76.193.006-0 | Soc. Comercial Los Italianos Ltda.    | UF  | 40,880            | 123,487       | 164,367           | 168,528            | 178,809            | 189,717            | 201,291      | 69,790            | 808,135   | Monthly              | 5.94%          | 972,502                                  | 5.94%                         |
| 76.193.006-0 | Soc. Comercial Los Italianos Ltda.    | UF  | 51,432            | 153,519       | 204,951           | 204,853            | 210,990            | 217,311            | 223,822      | 76,088            | 933,064   | Monthly              | 2.96%          | 1,138,015                                | 2.96%                         |
| 76.204.814-0 | Inmob. e Inver. Sirmercado Uno Ltda.  | UF  | 17,001            | 50,907        | 67,908            | 67,655             | 370,050            | -                  | -            | -                 | 437,705   | Monthly              | -0.37%         | 505,613                                  | -0.37%                        |
| 76.204.814-0 | Inmob. e Inver. Sirmercado Uno Ltda.  | UF  | 14,756            | 44,928        | 59,684            | 61,472             | 409,529            | -                  | -            | -                 | 471,001   | Monthly              | 2.96%          | 530,685                                  | 2.96%                         |
| 76.204.814-0 | Inmob. e Inver. Sirmercado Uno Ltda.  | UF  | 36,360            | 108,938       | 145,298           | 144,920            | 797,535            | -                  | -            | -                 | 942,455   | Monthly              | -0.26%         | 1,087,753                                | -0.26%                        |
| 76.204.814-0 | Inmob. e Inver. Sirmercado Uno Ltda.  | UF  | 19,108            | 58,177        | 77,285            | 79,601             | 530,306            | -                  | -            | -                 | 609,907   | Monthly              | 2.96%          | 687,192                                  | 2.96%                         |
| 76.211.767-3 | Empresas de Inversiones AMS Ltda.     | UF  | 3,903             | 11,811        | 15,714            | 15,986             | 16,262             | 16,543             | 16,829       | -                 | 65,620    | Monthly              | 1.71%          | 81,334                                   | 1.71%                         |
| 76.237.858-2 | Inmob. E Inv. Laura Muñoz A. E.I.R.L. | UF  | 4,233             | 13,331        | 17,564            | 19,348             | 21,315             | 23,481             | 25,867       | 122,688           | 212,699   | Monthly              | 9.72%          | 230,263                                  | 9.72%                         |
| 76.251.380-3 | Inver. Y Transportes Rojas Ltda.      | UF  | 11,599            | 37,162        | 48,761            | 55,573             | 63,336             | 72,183             | 82,267       | 163,433           | 436,792   | Monthly              | 13.15%         | 485,553                                  | 13.15%                        |
| 76.257.820-4 | Inmobiliaria Montecristo Ltda.        | UF  | 27,682            | 90,250        | 117,932           | 139,121            | 164,116            | 193,603            | 228,387      | 587,249           | 1,312,476 | Monthly              | 16.64%         | 1,430,408                                | 16.64%                        |
| 76.259.200-2 | Inmob. e Inver. Santo Domingo Ltda.   | UF  | 10,960            | 35,985        | 46,945            | 56,157             | 67,179             | 80,363             | 7,370        | -                 | 211,069   | Monthly              | 18.05%         | 258,014                                  | 18.05%                        |
| 76.259.200-2 | Inmob. e Inver. Santo Domingo Ltda.   | UF  | 28,930            | 90,361        | 119,291           | 129,273            | 140,089            | 151,810            | 13,210       | -                 | 434,382   | Monthly              | 8.06%          | 553,673                                  | 8.06%                         |
| 76.269.718-1 | Inmob. Portal Centro Ltda             | UF  | 27,286            | 83,493        | 110,779           | 115,241            | 119,883            | 124,713            | 129,736      | 1,305,712         | 1,795,285 | Monthly              | 3.96%          | 1,906,064                                | 3.96%                         |
| 76.285.753-7 | Inver. Ela SpA                        | UF  | 165               | 502           | 667               | 56                 | -                  | -                  | -            | -                 | 56        | Monthly              | 2.96%          | 723                                      | 2.96%                         |
| 76.285.753-7 | Inver. Ela SpA                        | UF  | 33,404            | 101,703       | 135,107           | 46,722             | -                  | -                  | -            | -                 | 46,722    | Monthly              | 2.96%          | 181,829                                  | 2.96%                         |
| 76.285.753-7 | Inver. Ela SpA                        | UF  | 365,678           | 1,113,368     | 1,479,046         | 505,888            | -                  | -                  | -            | -                 | 505,888   | Monthly              | 2.96%          | 1,984,934                                | 2.96%                         |
| 76.285.753-7 | Inver. Ela SpA                        | UF  | 11,973            | 36,452        | 48,425            | 16,820             | -                  | -                  | -            | -                 | 16,820    | Monthly              | 2.96%          | 65,245                                   | 2.96%                         |
| 76.348.996-5 | Inmob. Vista Bella Ltda.              | UF  | 5,844             | 9,836         | 15,680            | -                  | -                  | -                  | -            | -                 | -         | Monthly              | 2.96%          | 15,680                                   | 2.96%                         |
| 76.349.271-0 | Rentas San Pedro S.A.                 | UF  | 62,853            | 191,367       | 254,220           | 261,837            | 614,932            | -                  | -            | -                 | 876,769   | Monthly              | 2.96%          | 1,130,989                                | 2.96%                         |
| 76.349.271-0 | Rentas San Pedro S.A.                 | UF  | 31,570            | 95,525        | 127,095           | 129,292            | 131,526            | 133,800            | 136,112      | 398,562           | 929,292   | Monthly              | 1.71%          | 1,056,387                                | 1.71%                         |
| 76.360.596-5 | Inver. Manquehue SpA                  | UF  | 5,615             | 53,601        | 59,216            | 117,581            | 121,104            | 124,732            | 128,469      | 480,041           | 971,927   | Monthly              | 2.96%          | 1,031,143                                | 2.96%                         |
| 76.360.596-5 | Inver. Manquehue SpA                  | UF  | (9,504)           | (2,425)       | (11,929)          | 33,928             | 38,549             | 43,799             | 49,765       | 894,925           | 1,060,966 | Monthly              | 12.84%         | 1,049,037                                | 12.84%                        |
| 76.360.596-5 | Inver. Manquehue SpA                  | UF  | 60,785            | 185,999       | 246,784           | 256,725            | 267,067            | 277,825            | 289,016      | 3,185,473         | 4,276,106 | Monthly              | 3.96%          | 4,522,890                                | 3.96%                         |
| 76.360.598-1 | Inver. Magallanes SpA                 | UF  | 33,150            | 100,929       | 134,079           | 103,189            | -                  | -                  | -            | -                 | 103,189   | Monthly              | 2.96%          | 237,268                                  | 2.96%                         |
| 76.366.515-1 | Inmob. Bravo Hermanos Ltda.           | UF  | 7,297             | 22,328        | 29,625            | 30,818             | 32,059             | 33,350             | 34,694       | 289,197           | 420,118   | Monthly              | 3.96%          | 449,743                                  | 3.96%                         |
| 76.366.515-1 | Inmob. Bravo Hermanos Ltda.           | UF  | 8,724             | 26,696        | 35,420            | 36,847             | 38,331             | 39,875             | 41,482       | 345,779           | 502,314   | Monthly              | 3.96%          | 537,734                                  | 3.96%                         |
| 76.366.515-1 | Inmob. Bravo Hermanos Ltda.           | UF  | 8,830             | 27,020        | 35,850            | 37,294             | 38,796             | 40,359             | 41,984       | 349,971           | 508,404   | Monthly              | 3.96%          | 544,254                                  | 3.96%                         |
| 76.366.515-1 | Inmob. Bravo Hermanos Ltda.           | UF  | 9,941             | 30,417        | 40,358            | 41,983             | 43,675             | 45,434             | 47,264       | 393,979           | 572,335   | Monthly              | 3.96%          | 612,693                                  | 3.96%                         |
| 76.366.515-1 | Inmob. Bravo Hermanos Ltda.           | UF  | 7,350             | 22,489        | 29,839            | 31,041             | 32,291             | 33,592             | 34,945       | 291,293           | 423,162   | Monthly              | 3.96%          | 453,001                                  | 3.96%                         |
| 76.366.515-1 | Inmob. Bravo Hermanos Ltda.           | UF  | 5,235             | 16,018        | 21,253            | 22,108             | 22,999             | 23,925             | 24,889       | 207,468           | 301,389   | Monthly              | 3.96%          | 322,642                                  | 3.96%                         |
| 76.366.515-1 | Inmob. Bravo Hermanos Ltda.           | UF  | 5,763             | 17,636        | 23,399            | 24,341             | 25,322             | 26,342             | 27,403       | 228,424           | 331,832   | Monthly              | 3.96%          | 355,231                                  | 3.96%                         |
| 76.366.515-1 | Inmob. Bravo Hermanos Ltda.           | UF  | 6,292             | 19,253        | 25,545            | 26,575             | 27,645             | 28,759             | 29,917       | 249,380           | 362,276   | Monthly              | 3.96%          | 387,821                                  | 3.96%                         |
| 76.366.515-1 | Inmob. Bravo Hermanos Ltda.           | UF  | 2,644             | 8,090         | 10,734            | 11,166             | 11,616             | 12,083             | 12,570       | 104,782           | 152,217   | Monthly              | 3.96%          | 162,951                                  | 3.96%                         |
| 76.366.515-1 | Inmob. Bravo Hermanos Ltda.           | UF  | 9,147             | 27,990        | 37,137            | 38,634             | 40,190             | 41,809             | 43,493       | 362,545           | 526,671   | Monthly              | 3.96%          | 563,808                                  | 3.96%                         |
| 76.378.831-8 | Farmacias Ahumada S.A.                | UF  | 5,040             | 15,488        | 20,528            | 22,723             | 23,404             | -                  | -            | -                 | 46,127    | Monthly              | 2.96%          | 66,655                                   | 2.96%                         |
| 76.415.916-0 | Inmob. Alto Castro Limitada           | UF  | 2,818             | 8,888         | 11,706            | 12,933             | 14,290             | 15,789             | 17,444       | 931,930           | 992,386   | Monthly              | 10.01%         | 1,004,092                                | 10.01%                        |
| 76.432.227-4 | Inmob. Insigne S.A.                   | UF  | 45,797            | 139,437       | 185,234           | 190,784            | 196,500            | 202,387            | 208,451      | 17,650            | 815,772   | Monthly              | 2.96%          | 1,001,006                                | 2.96%                         |





| Tax ID No.   | Creditor                               | 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 % |
|--------------|--|---|-------------------|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|------------|----------------------|----------------|---|---------------------------------|
| Creditor     | Currency or inflation-adjusted unit    | Up to 90 days   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current |            |                      |                |   |                                 |
|              |  | ThCh\$  | ThCh\$            | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       | ThCh\$            | ThCh\$     |                      |                |   |                                 |
|              |  |   |                   |               |                   |                    |                    |                    |              |                   |            |                      |                |   |                                 |
| 76.432.227-4 | Inmob. Insigne S.A.                    | UF  | 16,983            | 50,163        | 67,146            | 65,092             | 63,101             | -                  | -            | -                 | 128,193    | Monthly              | -3.10%         | 195,339   | -3.10%                          |
| 76.432.227-4 | Inmob. Insigne S.A.                    | UF  | 9,145             | 27,844        | 36,989            | 38,098             | 39,239             | -                  | -            | -                 | 77,337     | Monthly              | 2.96%          | 114,326   | 2.96%                           |
| 76.437.010-4 | Inmob. E Inver. Ligure L               | UF  | 23,316            | 70,989        | 94,305            | 97,131             | 100,041            | 103,038            | 106,125      | 447,175           | 853,510    | Monthly              | 2.96%          | 947,815   | 2.96%                           |
| 76.452.349-0 | Inmob. E Inv. Santa Rosa SpA           | UF  | 19,759            | 63,472        | 83,231            | 95,357             | 109,250            | 125,166            | 143,401      | 3,119,416         | 3,592,590  | Monthly              | 13.68%         | 3,675,821                                       | 13.68%                          |
| 76.452.349-0 | Inmob. E Inv. Santa Rosa SpA           | UF  | 3,434             | 11,431        | 14,865            | 18,268             | 22,450             | 27,590             | 33,906       | 1,043,322         | 1,145,536  | Monthly              | 20.79%         | 1,160,401                                       | 20.79%                          |
| 76.498.520-6 | Inver. Paluma Uno Ltda.                | UF  | 16,679            | 50,783        | 67,462            | 52,210             | -                  | -                  | -            | -                 | 52,210     | Monthly              | 2.96%          | 119,672   | 2.96%                           |
| 76.536.500-7 | Inver. Del Agua Ltda.                  | UF  | 8,746             | 26,630        | 35,376            | 36,436             | 37,527             | 38,652             | 39,810       | 79,666            | 232,091    | Monthly              | 2.96%          | 267,467   | 2.96%                           |
| 76.608.870-8 | Inmob.E Invers. Tiempo Nuevo Ltda      | UF  | 5,217             | 15,883        | 21,100            | 21,732             | -                  | -                  | -            | -                 | 21,732     | Monthly              | 2.96%          | 42,832  | 2.96%                           |
| 76.659.210-4 | Inmobiliaria Santa Margherita S.A.     | UF  | 17,955            | 54,668        | 72,623            | 77,644             | 84,012             | 86,529             | 89,121       | 154,509           | 491,815    | Monthly              | 2.96%          | 564,438   | 2.96%                           |
| 76.659.210-4 | Inmobiliaria Santa Margherita S.A.     | UF  | 24,622            | 75,342        | 99,964            | 103,990            | 108,179            | 112,537            | 117,070      | 672,144           | 1,113,920  | Monthly              | 3.96%          | 1,213,884                                       | 3.96%                           |
| 76.672.960-6 | San Benito S.A.                        | UF  | 66,357            | 200,787       | 267,144           | 271,761            | 276,458            | 281,236            | 286,097      | -                 | 1,115,552  | Monthly              | 1.71%          | 1,382,696                                       | 1.71%                           |
| 76.695.489-8 | Soc. Com. Y de Inv. Lautaro Ltda.      | UF  | 12,449            | 42,498        | 54,947            | 16,938             | -                  | -                  | -            | -                 | 16,938     | Monthly              | 1.70%          | 71,885  | 1.70%                           |
| 76.718.080-2 | Dacna SpA                              | UF  | 7,925             | 17,422        | 25,347            | 23,837             | 8,103              | -                  | -            | -                 | 31,940     | Monthly              | 2.96%          | 57,287  | 2.96%                           |
| 76.756.744-8 | Rentas Miraflores SpA                  | UF  | 187,204           | 580,356       | 767,560           | 854,970            | 905,120            | 933,983            | 1,026,788    | 1,153,584         | 4,874,445  | Monthly              | 2.96%          | 5,642,005                                       | 2.96%                           |
| 76.756.744-8 | Rentas Miraflores SpA                  | UF  | 135,079           | 440,084       | 575,163           | 200,351            | -                  | -                  | -            | -                 | 200,351    | Monthly              | 2.96%          | 775,514   | 2.96%                           |
| 76.756.744-8 | Rentas Miraflores SpA                  | UF  | 43,591            | 132,720       | 176,311           | 181,594            | 187,034            | 192,638            | 81,959       | -                 | 643,225    | Monthly              | 2.96%          | 819,536   | 2.96%                           |
| 76.769.393-1 | Rentas Coquimbo SpA                    | UF  | 205,406           | 628,528       | 833,934           | 867,527            | 902,472            | 938,825            | 976,643      | 12,213,949        | 15,899,416 | Monthly              | 3.96%          | 16,733,350                                      | 3.96%                           |
| 76.805.470-3 | Inmob. El Mazo Ltda.                   | UF  | 43,942            | 133,789       | 177,731           | 183,056            | 188,541            | 194,189            | 200,007      | 618,241           | 1,384,034  | Monthly              | 2.96%          | 1,561,765                                       | 2.96%                           |
| 76.842.460-8 | Inmobiliaria Andalucia Ltda.           | UF  | 10,106            | 32,564        | 42,670            | 49,189             | 56,705             | 65,369             | 75,357       | 333,982           | 580,602    | Monthly              | 14.30%         | 623,272   | 14.30%                          |
| 76.890.725-0 | Inmob. Plaza Parque SpA.               | UF  | 10,910            | 34,348        | 45,258            | 49,826             | 54,856             | 60,393             | 66,489       | 48,014            | 279,578    | Monthly              | 9.66%          | 324,836   | 9.66%                           |
| 76.926.668-2 | Inversiones Chasemiro II SpA.          | UF  | 6,959             | 21,189        | 28,148            | 28,991             | 14,820             | -                  | -            | -                 | 43,811     | Monthly              | 2.96%          | 71,959  | 2.96%                           |
| 76.955.190-5 | Inmob. Curtiduria Ltda.                | UF  | 27,353            | 83,282        | 110,635           | 47,071             | -                  | -                  | -            | -                 | 47,071     | Monthly              | 2.96%          | 157,706   | 2.96%                           |
| 76.955.190-5 | Inmob. Curtiduria Ltda.                | UF  | 5,674             | 17,274        | 22,948            | 15,679             | -                  | -                  | -            | -                 | 15,679     | Monthly              | 2.96%          | 38,627  | 2.96%                           |
| 77.013.310-6 | Hinojosa Hermanos Ltda.                | Ch\$  | 8,514             | 16,479        | 24,993            | 26,522             | 28,145             | 29,868             | 31,696       | 25,022            | 141,253    | Monthly              | 5.96%          | 166,246   | 5.96%                           |
| 77.070.383-2 | Centros Comerciales IV SpA             | UF  | 6,225             | 19,714        | 25,939            | 28,892             | 32,181             | 35,845             | 39,926       | 1,491,397         | 1,628,241  | Monthly              | 10.83%         | 1,654,180                                       | 10.83%                          |
| 77.070.383-2 | Centros Comerciales IV SpA             | UF  | 22,159            | 67,806        | 89,965            | 93,590             | 97,359             | 101,281            | 105,361      | 2,448,266         | 2,845,857  | Monthly              | 3.96%          | 2,935,822                                       | 3.96%                           |
| 77.070.384-0 | Centros Comerciales I SpA              | UF  | 3,980             | 12,648        | 16,628            | 18,651             | 20,920             | 23,466             | 26,321       | 1,482,760         | 1,572,118  | Monthly              | 11.54%         | 1,588,746                                       | 11.54%                          |
| 77.072.500-3 | Sociedad De Rentas Comerciales         | UF  | 30,537            | 95,597        | 126,134           | 137,306            | 149,466            | 162,703            | 177,112      | 1,127,087         | 1,753,674  | Monthly              | 8.52%          | 1,879,808                                       | 8.52%                           |
| 77.072.500-3 | Sociedad De Rentas Comerciales         | UF  | 69,348            | 211,143       | 280,491           | 288,895            | 297,550            | 306,465            | 288,985      | -                 | 1,181,895  | Monthly              | 2.96%          | 1,462,386                                       | 2.96%                           |
| 77.095.980-2 | Comercial Lagomarsino Ltda.            | UF  | 744               | 2,603         | 3,347             | 5,669              | 23,366             | 47,354             | 79,870       | 272,092           | 428,351    | Monthly              | 30.81%         | 431,698   | 30.81%                          |
| 77.099.000-9 | Inmobiliaria Nueva Vida                | UF  | 11,074            | 35,256        | 46,330            | 52,151             | 58,704             | 66,081             | 74,384       | 47,635            | 298,955    | Monthly              | 11.90%         | 345,285   | 11.90%                          |
| 77.141.420-6 | Supermercado Mejor Solucion S.A.       | UF  | 14,721            | 44,822        | 59,543            | 61,327             | 63,164             | 65,057             | 67,006       | 110,222           | 366,776    | Monthly              | 2.96%          | 426,319   | 2.96%                           |
| 77.354.930-3 | Supermercados Covarrubias y Cia Ltda.  | UF  | 109               | 349           | 458               | 525                | 602                | 690                | 791          | 604,175           | 606,783    | Monthly              | 13.75%         | 607,241   | 13.75%                          |
| 77.398.570-7 | Comercial Lubba Ltda.                  | UF  | 13,686            | 41,878        | 55,564            | 57,802             | 60,131             | 62,553             | 65,073       | 373,608           | 619,167    | Monthly              | 3.96%          | 674,731   | 3.96%                           |
| 77.398.570-7 | Comercial Lubba Ltda.                  | UF  | 2,337             | 8,009         | 10,346            | 13,462             | 17,516             | 22,791             | 29,655       | 360,230           | 443,744    | Monthly              | 26.62%         | 454,090   | 26.62%                          |
| 77.401.270-2 | Sociedad Inmob. y de Inver. Samo Ltda. | UF  | 7,837             | 24,753        | 32,590            | 36,104             | 39,998             | 44,311             | 49,089       | 114,631           | 284,133    | Monthly              | 10.28%         | 316,723   | 10.28%                          |
| 77.464.410-5 | Petes Y Schapira Inver. Ltda           | UF  | 31,747            | 97,144        | 128,891           | 134,084            | 139,485            | 145,103            | 150,948      | 850,998           | 1,420,618  | Monthly              | 3.96%          | 1,549,509                                       | 3.96%                           |
| 77.464.410-5 | Petes Y Schapira Inver. Ltda           | UF  | 1,482             | 4,535         | 6,017             | 6,260              | 6,512              | 6,774              | 7,047        | 57,954            | 84,547     | Monthly              | 3.96%          | 90,564  | 3.96%                           |
| 77.466.030-5 | Sociedad De Inver. Saglietto Ltda.     | UF  | 32,042            | 98,047        | 130,089           | 135,329            | 140,780            | 146,451            | 152,350      | 1,304,318         | 1,879,228  | Monthly              | 3.96%          | 2,009,317                                       | 3.96%                           |
| 77.491.750-0 | Inmob. e Inver. Castro Campos S.A.     | UF  | 26,983            | 54,567        | 81,550            | -                  | -                  | -                  | -            | -                 | -          | Monthly              | 2.96%          | 81,550  | 2.96%                           |



**SMU**



| Tax ID No.   | Creditor                             | 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 |
|--------------|--------------------------------------|---|-------------------|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|-----------|----------------------|----------------|--|-------------------------------|
| Creditor     | Currency or inflation-adjusted unit  | Up to 90 days   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current |           |                      |                |  |                               |
|              |                                      | ThCh\$  | ThCh\$            | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       | ThCh\$            |           |                      |                |  |                               |
|              |                                      |   |                   |               |                   |                    |                    |                    |              |                   |           |                      |                |  |                               |
|              |                                      |   |                   |               |                   |                    |                    |                    |              |                   |           |                      | %              | ThCh\$                                   | %                             |
| 77.491.750-0 | Inmob. e Inver. Castro Campos S.A.   | UF  | 23,689            | 47,906        | 71,595            | -                  | -                  | -                  | -            | -                 | -         | Monthly              | 2.96%          | 71,595                                   | 2.96%                         |
| 77.528.650-4 | Inver. Reus Ltda.                    | UF  | 7,538             | 22,951        | 30,489            | 31,402             | 32,343             | 34,573             | 2,937        | 101,255           | Monthly   | 2.96%                | 131,744        | 2.96%                                    |                               |
| 77.542.730-2 | Inver. Tucapel S.A.                  | UF  | 12,822            | 52,881        | 65,703            | 74,680             | 84,884             | 96,482             | 109,664      | 1,273,271         | Monthly   | 12.88%               | 1,704,684      | 12.88%                                   |                               |
| 77.542.730-2 | Inver. Tucapel S.A.                  | UF  | 48,273            | 164,839       | 213,112           | 221,696            | 230,626            | 239,916            | 249,581      | 1,991,860         | 2,933,679 | Monthly              | 3.96%          | 3,146,791                                | 3.96%                         |
| 77.542.730-2 | Inver. Tucapel S.A.                  | UF  | 38,562            | 114,678       | 153,240           | 159,413            | 165,834            | 172,515            | 179,464      | 1,431,560         | 2,108,786 | Monthly              | 3.96%          | 2,262,026                                | 3.96%                         |
| 77.590.750-9 | Distrib. De Materiales De Ferreteria | UF  | 11,719            | 35,860        | 47,579            | 49,495             | 51,489             | 53,563             | 55,721       | 1,232,526         | 1,442,794 | Monthly              | 3.96%          | 1,490,373                                | 3.96%                         |
| 77.650.880-2 | Inmobiliaria S & M Ltda.             | UF  | 12,354            | 37,569        | 49,923            | 51,295             | 52,705             | 54,154             | 55,643       | 635,584           | 849,381   | Monthly              | 2.71%          | 899,304                                  | 2.71%                         |
| 78.051.100-1 | Laura Muñoz Aramayo Y Cia Ltda.      | UF  | 94,716            | 288,377       | 383,093           | 394,570            | 406,392            | 418,567            | 431,108      | 1,734,889         | 3,385,526 | Monthly              | 2.96%          | 3,768,619                                | 2.96%                         |
| 78.058.830-6 | Sociedad Comercial La Paloma Ltda.   | UF  | 7,472             | 22,865        | 30,337            | 32,286             | 33,833             | 35,937             | 37,637       | 425,063           | 425,063   | Monthly              | 3.96%          | 455,400                                  | 3.96%                         |
| 78.102.180-6 | Inmob. Caupolican Ltda.              | UF  | 1,914             | 6,089         | 8,003             | 16,514             | 26,159             | 37,080             | 49,437       | 5,837,429         | 5,966,619 | Monthly              | 11.79%         | 5,974,622                                | 11.79%                        |
| 78.102.180-6 | Inmob. Caupolican Ltda.              | UF  | 25,680            | 83,326        | 109,006           | 112,271            | 115,635            | 119,099            | -            | 347,005           | Monthly   | 2.96%                | 456,011        | 2.96%                                    |                               |
| 78.146.230-6 | Myne S.A.                            | UF  | 42,025            | 132,173       | 174,198           | 191,382            | 210,261            | 231,002            | 253,789      | 1,489,773         | 2,376,207 | Monthly              | 9.44%          | 2,550,405                                | 9.44%                         |
| 78.297.040-2 | Inmobiliaria Catedral S.A.           | UF  | 8,868             | 27,000        | 35,868            | 36,943             | 38,050             | 39,190             | 40,364       | 166,252           | 320,799   | Monthly              | 2.96%          | 356,667                                  | 2.96%                         |
| 78.297.040-2 | Inmobiliaria Catedral S.A.           | UF  | 20,335            | 61,913        | 82,248            | 84,712             | 87,250             | 89,864             | 92,557       | 381,227           | 735,610   | Monthly              | 2.96%          | 817,858                                  | 2.96%                         |
| 78.297.040-2 | Inmobiliaria Catedral S.A.           | UF  | 10,955            | 33,353        | 44,308            | 45,635             | 47,003             | 48,411             | 49,861       | 205,371           | 396,281   | Monthly              | 2.96%          | 440,589                                  | 2.96%                         |
| 78.297.040-2 | Inmobiliaria Catedral S.A.           | UF  | 3,712             | 12,242        | 15,954            | 19,256             | 23,242             | 28,053             | 33,860       | 208,659           | 313,070   | Monthly              | 18.96%         | 329,024                                  | 18.96%                        |
| 78.297.040-2 | Inmobiliaria Catedral S.A.           | UF  | 16,176            | 49,251        | 65,427            | 67,387             | 69,406             | 71,486             | 73,627       | 303,260           | 585,166   | Monthly              | 2.96%          | 650,593                                  | 2.96%                         |
| 78.297.040-2 | Inmobiliaria Catedral S.A.           | UF  | 2,870             | 9,377         | 12,247            | 14,512             | 17,196             | 20,377             | 24,146       | 141,795           | 218,026   | Monthly              | 17.09%         | 230,273                                  | 17.09%                        |
| 78.297.040-2 | Inmobiliaria Catedral S.A.           | UF  | 56,186            | 178,554       | 234,740           | 263,263            | 295,254            | 331,131            | 371,368      | 1,873,658         | 3,134,674 | Monthly              | 11.52%         | 3,369,414                                | 11.52%                        |
| 78.297.040-2 | Inmobiliaria Catedral S.A.           | UF  | 40,309            | 122,728       | 163,037           | 167,922            | 172,953            | 178,134            | 183,471      | 755,690           | 1,458,170 | Monthly              | 2.96%          | 1,621,207                                | 2.96%                         |
| 78.297.040-2 | Inmobiliaria Catedral S.A.           | UF  | 24,420            | 74,350        | 98,770            | 101,729            | 104,776            | 107,916            | 111,149      | 457,804           | 883,374   | Monthly              | 2.96%          | 982,144                                  | 2.96%                         |
| 78.297.040-2 | Inmobiliaria Catedral S.A.           | UF  | 84,767            | 258,088       | 342,855           | 353,128            | 363,707            | 374,604            | 385,827      | 1,589,162         | 3,066,428 | Monthly              | 2.96%          | 3,409,283                                | 2.96%                         |
| 78.297.040-2 | Inmobiliaria Catedral S.A.           | UF  | 11,896            | 37,322        | 49,218            | 53,809             | 58,828             | 64,316             | 70,315       | 335,886           | 583,154   | Monthly              | 8.95%          | 632,372                                  | 8.95%                         |
| 78.297.040-2 | Inmobiliaria Catedral S.A.           | UF  | 4,355             | 13,259        | 17,614            | 18,141             | 18,684             | 19,244             | 19,821       | 81,639            | 157,529   | Monthly              | 2.96%          | 175,143                                  | 2.96%                         |
| 78.297.040-2 | Inmobiliaria Catedral S.A.           | UF  | 24,244            | 73,815        | 98,059            | 100,996            | 104,022            | 107,139            | 110,349      | 454,508           | 877,014   | Monthly              | 2.96%          | 975,073                                  | 2.96%                         |
| 78.297.040-2 | Inmobiliaria Catedral S.A.           | UF  | 6,759             | 21,695        | 28,454            | 32,554             | 37,245             | 42,611             | 48,751       | 261,404           | 422,565   | Monthly              | 13.54%         | 451,019                                  | 13.54%                        |
| 78.297.040-2 | Inmobiliaria Catedral S.A.           | UF  | 8,103             | 25,698        | 33,801            | 37,754             | 42,170             | 47,102             | 52,611       | 265,319           | 444,956   | Monthly              | 11.11%         | 478,757                                  | 11.11%                        |
| 78.297.040-2 | Inmobiliaria Catedral S.A.           | UF  | 12,723            | 40,177        | 52,900            | 58,584             | 64,877             | 71,847             | 79,566       | 392,624           | 667,498   | Monthly              | 10.25%         | 720,398                                  | 10.25%                        |
| 78.297.040-2 | Inmobiliaria Catedral S.A.           | UF  | 17,903            | 54,508        | 72,411            | 74,580             | 76,814             | 79,115             | 81,486       | 335,627           | 647,622   | Monthly              | 2.96%          | 720,033                                  | 2.96%                         |
| 78.297.040-2 | Inmobiliaria Catedral S.A.           | UF  | 53,714            | 163,541       | 217,255           | 223,764            | 230,468            | 237,372            | 244,484      | 1,006,992         | 1,943,080 | Monthly              | 2.96%          | 2,160,335                                | 2.96%                         |
| 78.297.040-2 | Inmobiliaria Catedral S.A.           | UF  | 34,908            | 109,019       | 143,927           | 155,937            | 168,948            | 183,046            | 198,320      | 721,831           | 1,428,082 | Monthly              | 8.04%          | 1,572,009                                | 8.04%                         |
| 78.548.940-3 | Comercial Colon Ltda.                | UF  | 11,376            | 34,637        | 46,013            | 47,392             | 48,812             | 50,275             | -            | -                 | 146,479   | Monthly              | 2.96%          | 192,492                                  | 2.96%                         |
| 78.592.260-3 | Inmob. E Inver. Frigonza Ltda.       | UF  | 19,389            | 59,031        | 78,420            | 80,769             | 83,189             | 85,682             | 88,249       | 184,509           | 522,398   | Monthly              | 2.96%          | 600,818                                  | 2.96%                         |
| 78.630.800-3 | Inmobiliaria E Inver. Allipen Ltda.  | UF  | 31,949            | 97,275        | 129,224           | 133,095            | 68,036             | -                  | -            | -                 | 201,131   | Monthly              | 2.96%          | 330,355                                  | 2.96%                         |
| 78.648.070-1 | Sociedad Rentas Inmob. Ltda.         | US\$  | 4,325             | 13,234        | 17,559            | 19,537             | 22,138             | 15,252             | -            | -                 | 56,927    | Monthly              | 3.96%          | 74,486                                   | 3.96%                         |
| 78.648.070-1 | Sociedad Rentas Inmob. Ltda.         | US\$  | 1,340             | 4,099         | 5,439             | 6,051              | 6,857              | 4,724              | -            | -                 | 17,632    | Monthly              | 3.96%          | 23,071                                   | 3.96%                         |
| 78.648.070-1 | Sociedad Rentas Inmob. Ltda.         | US\$  | 1,216             | 3,722         | 4,938             | 5,495              | 6,226              | 4,290              | -            | -                 | 16,011    | Monthly              | 3.96%          | 20,949                                   | 3.96%                         |
| 78.648.070-1 | Sociedad Rentas Inmob. Ltda.         | US\$  | 5,930             | 18,146        | 24,076            | 26,787             | 30,353             | 20,912             | -            | -                 | 78,052    | Monthly              | 3.96%          | 102,128                                  | 3.96%                         |
| 78.648.070-1 | Sociedad Rentas Inmob. Ltda.         | US\$  | 3,821             | 11,693        | 15,514            | 17,262             | 19,560             | 13,476             | -            | -                 | 50,298    | Monthly              | 3.96%          | 65,812                                   | 3.96%                         |
| 78.648.070-1 | Sociedad Rentas Inmob. Ltda.         | US\$  | 10,102            | 31,066        | 41,168            | 46,407             | 53,282             | 55,983             | 58,821       | 445,896           | 660,389   | Monthly              | 4.96%          | 701,557                                  | 4.96%                         |





| Tax ID No.   | Creditor                            | 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 |
|--------------|-------------------------------------|---|-------------------|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|-----------|----------------------|----------------|--|-------------------------------|
| Creditor     | Currency or inflation-adjusted unit | Up to 90 days   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current |           |                      |                |  |                               |
|              |                                     | ThCh\$  | ThCh\$            | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       | ThCh\$            |           |                      |                |  |                               |
|              |                                     |   |                   |               |                   |                    |                    |                    |              |                   |           |                      |                |  |                               |
|              |                                     |   |                   |               |                   |                    |                    |                    |              |                   |           | %                    | ThCh\$         | %  |                               |
| 78.648.070-1 | Sociedad Rentas Inmob. Ltda.        | US\$  | 7,633             | 23,472        | 31,105            | 35,062             | 40,257             | 42,298             | 44,442       | 336,893           | 498,952   | Monthly              | 4.96%          | 530,057                                  | 4.96%                         |
| 78.648.070-1 | Sociedad Rentas Inmob. Ltda.        | US\$  | 4,637             | 14,187        | 18,824            | 20,682             | 23,085             | 24,015             | 24,982       | 103,723           | 196,487   | Monthly              | 3.96%          | 215,311                                  | 3.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 8,206             | 25,979        | 34,185            | 38,051             | 42,354             | 47,144             | 52,476       | 576,916           | 756,941   | Monthly              | 10.76%         | 791,126                                  | 10.76%                        |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 4,276             | 13,432        | 17,708            | 19,408             | 21,272             | 23,315             | 25,554       | 169,655           | 259,204   | Monthly              | 9.21%          | 276,912                                  | 9.21%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 1,098             | 3,361         | 4,459             | 4,639              | 4,853              | 5,361              | 5,577        | 33,403            | 53,833    | Monthly              | 3.96%          | 58,292                                   | 3.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 6,583             | 19,069        | 25,652            | 26,421             | 27,213             | 28,028             | -            | -                 | 81,662    | Monthly              | 2.96%          | 107,314                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 3,122             | 9,507         | 12,629            | 13,008             | 13,456             | 14,512             | -            | -                 | 40,976    | Monthly              | 2.96%          | 53,605                                   | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 3,959             | 14,798        | 18,757            | 19,318             | 19,897             | 20,493             | -            | -                 | 59,708    | Monthly              | 2.96%          | 78,465                                   | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 1,486             | 4,525         | 6,011             | 6,192              | 6,405              | 6,908              | -            | -                 | 19,505    | Monthly              | 2.96%          | 25,516                                   | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 12,748            | 38,757        | 51,505            | 52,891             | 54,313             | 55,774             | 57,274       | 658,398           | 878,650   | Monthly              | 2.66%          | 930,155                                  | 2.66%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 24,796            | 75,873        | 100,669           | 104,724            | 108,942            | 113,331            | 117,896      | 1,459,567         | 1,904,460 | Monthly              | 3.96%          | 2,005,129                                | 3.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 12,333            | 42,930        | 55,263            | 56,919             | 58,624             | 60,381             | -            | -                 | 175,924   | Monthly              | 2.96%          | 231,187                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 15,925            | 53,480        | 69,405            | 71,484             | 73,626             | 75,832             | -            | -                 | 220,942   | Monthly              | 2.96%          | 290,347                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 25,729            | 85,331        | 111,060           | 114,387            | 117,814            | 121,344            | -            | -                 | 353,545   | Monthly              | 2.96%          | 464,605                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 10,942            | 32,481        | 43,423            | 44,724             | 46,064             | 47,444             | -            | -                 | 138,232   | Monthly              | 2.96%          | 181,655                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 32,527            | 95,517        | 128,044           | 131,880            | 135,832            | 139,901            | -            | -                 | 407,613   | Monthly              | 2.96%          | 535,657                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 19,058            | 67,361        | 86,419            | 89,008             | 91,674             | 94,421             | -            | -                 | 275,103   | Monthly              | 2.96%          | 361,522                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 13,001            | 28,160        | 41,161            | 42,394             | 43,664             | 44,972             | -            | -                 | 131,030   | Monthly              | 2.96%          | 172,191                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 20,582            | 62,536        | 83,118            | 85,608             | 88,173             | 90,814             | -            | -                 | 264,595   | Monthly              | 2.96%          | 347,713                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 13,810            | 39,659        | 53,469            | 55,071             | 56,721             | 58,420             | -            | -                 | 170,212   | Monthly              | 2.96%          | 223,681                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 21,186            | 61,638        | 82,824            | 85,305             | 87,861             | 90,493             | -            | -                 | 263,659   | Monthly              | 2.96%          | 346,483                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 22,598            | 66,886        | 89,484            | 92,165             | 94,927             | 97,771             | -            | -                 | 284,863   | Monthly              | 2.96%          | 374,347                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 35,466            | 93,965        | 129,431           | 133,309            | 137,303            | 141,417            | -            | -                 | 412,029   | Monthly              | 2.96%          | 541,460                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 27,942            | 38,811        | 66,753            | 68,753             | 70,813             | 72,935             | -            | -                 | 212,501   | Monthly              | 2.96%          | 279,254                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 7,792             | 19,194        | 26,986            | 27,794             | 28,627             | 29,485             | -            | -                 | 85,906    | Monthly              | 2.96%          | 112,892                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 5,846             | 13,780        | 19,626            | 21,038             | 22,552             | 24,174             | -            | -                 | 67,764    | Monthly              | 6.97%          | 87,390                                   | 6.97%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 10,426            | 24,990        | 35,416            | 36,477             | 37,570             | 38,696             | -            | -                 | 112,743   | Monthly              | 2.96%          | 148,159                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 10,000            | 27,210        | 37,210            | 38,325             | 39,473             | 40,655             | -            | -                 | 118,453   | Monthly              | 2.96%          | 155,663                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 18,244            | 46,059        | 64,303            | 66,229             | 68,213             | 70,257             | -            | -                 | 204,699   | Monthly              | 2.96%          | 269,002                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 13,744            | 38,181        | 51,925            | 53,481             | 55,083             | 56,733             | -            | -                 | 165,297   | Monthly              | 2.96%          | 217,222                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 20,351            | 62,866        | 83,217            | 85,710             | 88,278             | 90,923             | -            | -                 | 264,911   | Monthly              | 2.96%          | 348,128                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 18,761            | 51,693        | 70,454            | 72,565             | 74,739             | 76,978             | -            | -                 | 224,282   | Monthly              | 2.96%          | 294,736                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 10,413            | 29,933        | 40,346            | 41,555             | 42,800             | 44,082             | -            | -                 | 128,437   | Monthly              | 2.96%          | 168,783                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 24,904            | 74,342        | 99,246            | 102,220            | 105,282            | 108,437            | -            | -                 | 315,939   | Monthly              | 2.96%          | 415,185                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 7,754             | 20,456        | 28,210            | 29,054             | 29,925             | 30,822             | -            | -                 | 89,801    | Monthly              | 2.96%          | 118,011                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 7,974             | 22,276        | 30,250            | 31,157             | 32,091             | 33,052             | -            | -                 | 96,300    | Monthly              | 2.96%          | 126,550                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 12,262            | 40,758        | 53,020            | 54,609             | 56,245             | 57,930             | -            | -                 | 168,784   | Monthly              | 2.96%          | 221,804                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 11,918            | 42,112        | 54,030            | 55,649             | 57,316             | 59,034             | -            | -                 | 171,999   | Monthly              | 2.96%          | 226,029                                  | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 5,626             | 15,216        | 20,842            | 21,467             | 22,110             | 22,772             | -            | -                 | 66,349    | Monthly              | 2.96%          | 87,191                                   | 2.96%                         |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 25,720            | 67,300        | 93,020            | 104,547            | 117,503            | 132,065            | -            | -                 | 354,115   | Monthly              | 11.74%         | 447,135                                  | 11.74%                        |



| Tax ID No.   | Creditor                            | 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 |
|--------------|-------------------------------------|---|-------------------|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|---------|---------|----------------------|----------------|--|-------------------------------|
| Creditor     | Currency or inflation-adjusted unit | Up to 90 days   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current |         |         |                      |                |  |                               |
|              |                                     | ThCh\$  | ThCh\$            | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       | ThCh\$            | ThCh\$  | %       | ThCh\$               | %              |  |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 7,039             | 22,517        | 29,556            | 33,581             | 38,155             | 43,352             | 49,257       | 730,368           | 894,713 | Monthly | 12.84%               | 924,269        | 12.84%                                   |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 2,713             | 8,259         | 10,972            | 11,301             | 11,640             | 12,607             | -            | -                 | 35,548  | Monthly | 2.96%                | 46,520         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 8,302             | 25,276        | 33,578            | 34,584             | 35,620             | 36,687             | -            | -                 | 106,891 | Monthly | 2.96%                | 140,469        | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 9,290             | 28,285        | 37,575            | 38,700             | 39,860             | 41,054             | -            | -                 | 119,614 | Monthly | 2.96%                | 157,189        | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 20,559            | 62,595        | 83,154            | 85,645             | 88,211             | 90,854             | -            | -                 | 264,710 | Monthly | 2.96%                | 347,864        | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 3,070             | 9,348         | 12,418            | 12,790             | 13,173             | 13,568             | -            | -                 | 39,531  | Monthly | 2.96%                | 51,949         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 1,418             | 4,317         | 5,735             | 5,906              | 6,083              | 6,266              | -            | -                 | 18,255  | Monthly | 2.96%                | 23,990         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 1,418             | 4,317         | 5,735             | 5,906              | 6,083              | 6,266              | -            | -                 | 18,255  | Monthly | 2.96%                | 23,990         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 9,801             | 29,842        | 39,643            | 40,831             | 42,054             | 43,314             | -            | -                 | 126,199 | Monthly | 2.96%                | 165,842        | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 5,671             | 17,267        | 22,938            | 23,625             | 24,333             | 25,062             | -            | -                 | 73,020  | Monthly | 2.96%                | 95,958         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 1,418             | 4,317         | 5,735             | 5,906              | 6,083              | 6,266              | -            | -                 | 18,255  | Monthly | 2.96%                | 23,990         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 4,312             | 13,128        | 17,440            | 17,962             | 18,500             | 19,054             | -            | -                 | 55,516  | Monthly | 2.96%                | 72,956         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 6,811             | 20,736        | 27,547            | 28,372             | 29,222             | 30,098             | -            | -                 | 87,692  | Monthly | 2.96%                | 115,239        | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 1,751             | 5,333         | 7,084             | 7,296              | 7,515              | 7,740              | -            | -                 | 22,551  | Monthly | 2.96%                | 29,635         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 2,836             | 8,636         | 11,472            | 11,816             | 12,170             | 12,534             | -            | -                 | 36,520  | Monthly | 2.96%                | 47,992         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 1,418             | 4,317         | 5,735             | 5,906              | 6,083              | 6,266              | -            | -                 | 18,255  | Monthly | 2.96%                | 23,990         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 4,064             | 12,372        | 16,436            | 16,928             | 17,435             | 17,958             | -            | -                 | 52,321  | Monthly | 2.96%                | 68,757         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 2,558             | 7,788         | 10,346            | 10,656             | 10,975             | 11,304             | -            | -                 | 32,935  | Monthly | 2.96%                | 43,281         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 2,178             | 6,632         | 8,810             | 9,074              | 9,346              | 9,626              | -            | -                 | 28,046  | Monthly | 2.96%                | 36,856         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 1,418             | 4,317         | 5,735             | 5,906              | 6,083              | 6,266              | -            | -                 | 18,255  | Monthly | 2.96%                | 23,990         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 7,791             | 23,721        | 31,512            | 32,457             | 33,429             | 34,431             | -            | -                 | 100,317 | Monthly | 2.96%                | 131,829        | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 2,528             | 7,698         | 10,226            | 10,533             | 10,849             | 11,174             | -            | -                 | 32,556  | Monthly | 2.96%                | 42,782         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 3,035             | 9,239         | 12,274            | 12,642             | 13,020             | 13,410             | -            | -                 | 39,072  | Monthly | 2.96%                | 51,346         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 5,935             | 18,069        | 24,004            | 24,722             | 25,463             | 26,226             | -            | -                 | 76,411  | Monthly | 2.96%                | 100,415        | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 3,099             | 9,435         | 12,534            | 12,910             | 13,296             | 13,695             | -            | -                 | 39,901  | Monthly | 2.96%                | 52,435         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 2,412             | 7,344         | 9,756             | 10,048             | 10,349             | 10,659             | -            | -                 | 31,056  | Monthly | 2.96%                | 40,812         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 1,418             | 4,317         | 5,735             | 5,906              | 6,083              | 6,266              | -            | -                 | 18,255  | Monthly | 2.96%                | 23,990         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 6,010             | 18,299        | 24,309            | 25,037             | 25,788             | 26,560             | -            | -                 | 77,385  | Monthly | 2.96%                | 101,694        | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 5,812             | 17,695        | 23,507            | 24,212             | 24,937             | 25,684             | -            | -                 | 74,833  | Monthly | 2.96%                | 98,340         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 3,566             | 10,859        | 14,425            | 14,857             | 15,302             | 15,761             | -            | -                 | 45,920  | Monthly | 2.96%                | 60,345         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 1,418             | 4,317         | 5,735             | 5,906              | 6,083              | 6,266              | -            | -                 | 18,255  | Monthly | 2.96%                | 23,990         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 12,854            | 38,519        | 51,373            | 52,912             | 54,498             | 56,130             | -            | -                 | 163,540 | Monthly | 2.96%                | 214,913        | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 6,584             | 25,019        | 31,603            | 38,423             | 46,716             | 56,798             | -            | -                 | 141,937 | Monthly | 19.70%               | 173,540        | 19.70%                                   |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 1,639             | 4,990         | 6,629             | 6,827              | 7,032              | 7,616              | -            | -                 | 21,475  | Monthly | 2.96%                | 28,104         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 1,639             | 4,990         | 6,629             | 6,827              | 7,032              | 7,616              | -            | -                 | 21,475  | Monthly | 2.96%                | 28,104         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 54,559            | 192,776       | 247,335           | 254,745            | 262,377            | 270,238            | -            | -                 | 787,360 | Monthly | 2.96%                | 1,034,695      | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 16,563            | 50,428        | 66,991            | 68,998             | 71,065             | 73,194             | 12,411       | -                 | 225,668 | Monthly | 2.96%                | 292,659        | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 1,639             | 4,990         | 6,629             | 6,827              | 7,032              | 7,616              | -            | -                 | 21,475  | Monthly | 2.96%                | 28,104         | 2.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | 714               | 2,184         | 2,898             | 3,014              | 3,136              | 3,869              | 4,025        | 212,662           | 226,706 | Monthly | 3.96%                | 229,604        | 3.96%                                    |                               |
| 78.658.950-9 | Inmobiliaria Gama Ltda.             | UF  | (270)             | (931)         | (1,201)           | (90)               | 1,587              | 2,085              | 4,300        | 200,878           | 208,760 | Monthly | 27.58%               | 207,559        | 27.58%                                   |                               |



| Tax ID No.   | Creditor                                   | Amount of liabilities exposed to liquidity risk with maturity |                   |               |                   |                    |                    |                    |              |                   |                      |                |  | Amount of    | Nominal rate |
|--------------|--|---|-------------------|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|----------------------|----------------|--|--------------|--------------|
| Creditor     | Currency or inflation-adjusted unit        | Up to 90 days   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current | Type of amortization | Effective rate | Amount of nominal value per the contract | Nominal rate |              |
|              |  | ThCh\$  | ThCh\$            | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       | ThCh\$            |                      | %              | ThCh\$                                   | %            |              |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF  | 426               | 1,393         | 1,819             | 2,920              | 4,293              | 5,088              | 6,833        | 141,574           | 160,708              | Monthly        | 17.11%                                   | 162,527      | 17.11%       |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF  | 1,758             | 5,536         | 7,294             | 8,791              | 10,477             | 11,545             | 13,513       | 179,363           | 223,689              | Monthly        | 9.75%                                    | 230,983      | 9.75%        |
| 78.658.950-9 | Inmobiliaria Gama Ltda.                    | UF  | (174)             | (603)         | (777)             | (253)              | 568                | 759                | 1,836        | 101,064           | 103,974              | Monthly        | 29.24%                                   | 103,197      | 29.24%       |
| 78.710.050-3 | Inmob. Los Ingleses Ltda                   | UF  | 4,902             | 14,999        | 19,901            | 20,703             | 21,537             | 22,404             | 23,307       | 171,041           | 258,992              | Monthly        | 3.96%                                    | 278,893      | 3.96%        |
| 78.845.680-8 | Inver. Santa Manuela Limitada              | UF  | 42,879            | 134,574       | 177,453           | 76,342             | -                  | -                  | -            | -                 | 76,342               | Monthly        | 2.96%                                    | 253,795      | 2.96%        |
| 78.846.970-5 | Sociedad Inver. Mediterraneo L             | UF  | 20,153            | 65,653        | 85,806            | 89,829             | 15,231             | -                  | -            | -                 | 105,060              | Monthly        | 2.96%                                    | 190,866      | 2.96%        |
| 78.867.820-7 | Soc Inv Torca                              | UF  | 4,859             | 15,080        | 19,939            | 21,335             | 22,830             | 24,428             | 26,139       | 101,088           | 195,820              | Monthly        | 6.79%                                    | 215,759      | 6.79%        |
| 79.513.120-5 | Comercial Rio Claro Ltda.                  | UF  | 19,607            | 59,697        | 79,304            | 81,680             | 84,127             | 14,264             | -            | -                 | 180,071              | Monthly        | 2.96%                                    | 259,375      | 2.96%        |
| 79.579.690-8 | Bravo Y Cia. Ltda.                         | Ch\$  | 648               | 2,002         | 2,650             | 2,811              | 2,984              | 2,625              | -            | -                 | 8,420                | Monthly        | 5.96%                                    | 11,070       | 5.96%        |
| 79.579.690-8 | Bravo Y Cia. Ltda.                         | UF  | 16,422            | 50,001        | 66,423            | 68,413             | 70,463             | 60,329             | -            | -                 | 199,205              | Monthly        | 2.96%                                    | 265,628      | 2.96%        |
| 79.698.330-2 | Inmob. y Cons. Veinticuatro de Enero Ltda. | UF  | 4,507             | 14,822        | 19,329            | 23,191             | 36,449             | 72,089             | 86,492       | 1,886,730         | 2,104,951            | Monthly        | 18.35%                                   | 2,124,280    | 18.35%       |
| 79.756.050-2 | Viviendas 2000 Ltda.                       | UF  | 72,257            | 219,997       | 292,254           | 301,010            | 283,842            | -                  | -            | -                 | 584,852              | Monthly        | 2.96%                                    | 877,106      | 2.96%        |
| 79.821.620-1 | Distribuidora De Combustible Chena         | UF  | 34,328            | 104,519       | 138,847           | 143,007            | 163,476            | 69,552             | -            | -                 | 376,035              | Monthly        | 2.96%                                    | 514,882      | 2.96%        |
| 79.848.500-8 | Sociedad Alarcon Hermanos Ltda.            | UF  | 24,652            | 75,433        | 100,085           | 104,116            | 108,310            | 112,673            | 117,211      | 672,956           | 1,115,266            | Monthly        | 3.96%                                    | 1,215,351    | 3.96%        |
| 79.959.800-0 | Soc Comercial E Inmob Uncastillo Ltda.     | UF  | 6,035             | 18,374        | 24,409            | 25,140             | 25,894             | 26,669             | 27,468       | 113,138           | 218,300              | Monthly        | 2.96%                                    | 242,718      | 2.96%        |
| 79.959.800-0 | Soc Comercial E Inmob Uncastillo Ltda.     | UF  | 4,647             | 14,517        | 19,164            | 20,776             | 22,525             | 24,421             | 26,477       | 123,845           | 218,044              | Monthly        | 8.11%                                    | 237,208      | 8.11%        |
| 79.959.800-0 | Soc Comercial E Inmob Uncastillo Ltda.     | UF  | 15,929            | 48,499        | 64,428            | 66,359             | 68,347             | 70,394             | 72,503       | 298,630           | 576,233              | Monthly        | 2.96%                                    | 640,661      | 2.96%        |
| 79.959.800-0 | Soc Comercial E Inmob Uncastillo Ltda.     | UF  | 8,766             | 26,689        | 35,455            | 36,517             | 37,612             | 38,738             | 39,899       | 145,561           | 298,327              | Monthly        | 2.96%                                    | 333,782      | 2.96%        |
| 79.959.800-0 | Soc Comercial E Inmob Uncastillo Ltda.     | UF  | 13,657            | 41,582        | 55,239            | 56,894             | 58,598             | 60,354             | 62,162       | 256,037           | 494,045              | Monthly        | 2.96%                                    | 549,284      | 2.96%        |
| 79.991.280-5 | Inver. Santa Fidelmira S.A                 | UF  | 38,915            | 118,482       | 157,397           | 162,112            | 166,969            | 42,518             | -            | -                 | 371,599              | Monthly        | 2.96%                                    | 528,996      | 2.96%        |
| 79.991.280-5 | Inver. Santa Fidelmira S.A                 | UF  | 17,513            | 54,611        | 72,124            | 77,902             | 84,143             | 90,884             | 98,165       | 560,692           | 911,786              | Monthly        | 7.73%                                    | 983,910      | 7.73%        |
| 79.991.280-5 | Inver. Santa Fidelmira S.A                 | UF  | 36,411            | 110,860       | 147,271           | 151,684            | 167,297            | 206,007            | 212,179      | 636,333           | 1,373,500            | Monthly        | 2.96%                                    | 1,520,771    | 2.96%        |
| 79.991.280-5 | Inver. Santa Fidelmira S.A                 | UF  | 34,634            | 105,979       | 140,613           | 146,277            | 152,169            | 158,299            | 164,676      | 1,031,709         | 1,653,130            | Monthly        | 3.96%                                    | 1,793,743    | 3.96%        |
| 79.991.280-5 | Inver. Santa Fidelmira S.A                 | UF  | 18,390            | 55,990        | 74,380            | 76,609             | 78,904             | 81,268             | 83,703       | 115,517           | 436,001              | Monthly        | 2.96%                                    | 510,381      | 2.96%        |
| 79.991.280-5 | Inver. Santa Fidelmira S.A                 | UF  | 16,560            | 50,888        | 67,448            | 70,759             | 74,231             | 77,874             | 81,696       | 115,199           | 419,759              | Monthly        | 4.80%                                    | 487,207      | 4.80%        |
| 79.991.280-5 | Inver. Santa Fidelmira S.A                 | UF  | 15,123            | 46,044        | 61,167            | 62,999             | 64,887             | 66,831             | 68,833       | 94,996            | 358,546              | Monthly        | 2.96%                                    | 419,713      | 2.96%        |
| 81.358.600-2 | Cominco S.A.                               | UF  | 10,835            | 45,788        | 56,623            | 61,973             | 63,044             | 53,369             | -            | -                 | 178,386              | Monthly        | 1.71%                                    | 235,009      | 1.71%        |
| 81.795.100-7 | ArzobiSpAdo De Santiago                    | UF  | 43,881            | 133,603       | 177,484           | 182,801            | 188,278            | 193,919            | -            | -                 | 564,998              | Monthly        | 2.96%                                    | 742,482      | 2.96%        |
| 81.795.100-7 | ArzobiSpAdo De Santiago                    | UF  | 5,626             | 17,969        | 23,595            | 26,731             | 30,285             | 34,311             | 38,872       | 1,899,590         | 2,029,789            | Monthly        | 12.55%                                   | 2,053,384    | 12.55%       |
| 84.082.500-0 | Ribeiro SpA                                | UF  | 9,655             | 29,544        | 39,199            | 40,778             | 42,420             | 44,129             | 45,907       | 207,456           | 380,690              | Monthly        | 3.96%                                    | 419,889      | 3.96%        |
| 84.082.500-0 | Ribeiro SpA                                | UF  | 11,215            | 34,316        | 45,531            | 47,365             | 49,272             | 51,257             | 53,322       | 240,966           | 442,182              | Monthly        | 3.96%                                    | 487,713      | 3.96%        |
| 84.301.800-9 | Comercial Las Brujas S.A                   | UF  | 749               | 2,370         | 3,119             | 3,467              | 3,853              | 4,282              | 4,759        | 525,993           | 542,354              | Monthly        | 10.61%                                   | 545,473      | 10.61%       |
| 84.301.800-9 | Comercial Las Brujas S.A                   | UF  | 12,878            | 39,209        | 52,087            | 53,648             | 55,255             | 56,911             | 58,616       | 159,682           | 384,112              | Monthly        | 2.96%                                    | 436,199      | 2.96%        |
| 84.301.800-9 | Comercial Las Brujas S.A                   | UF  | 14,776            | 44,989        | 59,765            | 61,556             | 63,400             | 65,300             | 67,256       | 183,219           | 440,731              | Monthly        | 2.96%                                    | 500,496      | 2.96%        |
| 84.301.800-9 | Comercial Las Brujas S.A                   | UF  | 15,134            | 46,079        | 61,213            | 63,047             | 64,936             | 66,882             | 68,886       | 187,659           | 451,410              | Monthly        | 2.96%                                    | 512,623      | 2.96%        |
| 84.348.700-9 | Abastecedora Del Comercio Ltda             | UF  | 13,129            | 39,973        | 53,102            | 13,522             | -                  | -                  | -            | -                 | 13,522               | Monthly        | 2.96%                                    | 66,624       | 2.96%        |
| 84.571.600-5 | Supermercados Independencia S.A.           | UF  | 15,586            | 47,455        | 63,041            | 64,930             | 66,876             | 68,879             | 70,943       | 204,743           | 476,371              | Monthly        | 2.96%                                    | 539,412      | 2.96%        |
| 85.395.500-0 | Disprib Pisquera Portugal Ltda.            | UF  | 23,995            | 73,055        | 97,050            | 83,092             | -                  | -                  | -            | -                 | 83,092               | Monthly        | 2.96%                                    | 180,142      | 2.96%        |
| 85.395.500-0 | Disprib Pisquera Portugal Ltda.            | UF  | 6,313             | 19,534        | 25,847            | 25,821             | 27,468             | 29,219             | 31,082       | 353,866           | 467,456              | Monthly        | 6.20%                                    | 493,303      | 6.20%        |
| 85.395.500-0 | Disprib Pisquera Portugal Ltda.            | UF  | 12,623            | 38,626        | 51,249            | 50,818             | 52,865             | 54,994             | 57,210       | 582,545           | 798,432              | Monthly        | 3.96%                                    | 849,681      | 3.96%        |



| Tax ID No.   | Creditor                                |                                     | Amount of liabilities exposed to liquidity risk with maturity |                   |               |                   |                    |                    |                    |              |                   |                      |                |           | Amount of nominal value per the contract | Nominal rate per the contract |  |
|--------------|---|-------------------------------------|---|-------------------|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|----------------------|----------------|-----------|--|-------------------------------|--|
| Creditor     |   | Currency or inflation-adjusted unit | Up to 90 days   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 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\$    |  | %                             |  |
| 86.486.100-8 | Cecinas Bavaria Ltda.                   | UF                                  | 12,430  | 33,598            | 46,028        | -                 | -                  | -                  | -                  | -            | -                 | Monthly              | 2.96%          | 46,028    |  | 2.96%                         |  |
| 88.006.900-4 | E.CI S.A.                               | Ch\$                                | 1,534   | 4,741             | 6,275         | 6,659             | 7,067              | 7,499              | 1,294              | -            | 22,519            | Monthly              | 5.96%          | 28,794    |  | 5.96%                         |  |
| 88.883.600-4 | Dist. y Supermercado Diez Ltda.         | UF                                  | 46,506  | 145,792           | 192,298       | 209,915           | 229,145            | 250,137            | 273,053            | 1,104,106    | 2,066,356         | Monthly              | 8.80%          | 2,258,654 |  | 8.80%                         |  |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF                                  | 697   | 2,177             | 2,874         | 3,119             | 3,385              | 3,673              | 3,986              | 185,970      | 200,133           | Monthly              | 8.20%          | 203,007   |  | 8.20%                         |  |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF                                  | 1,145   | 3,503             | 4,648         | 4,835             | 5,030              | 5,233              | 5,444              | 155,179      | 175,721           | Monthly              | 3.96%          | 180,369   |  | 3.96%                         |  |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF                                  | 8,946   | 27,219            | 36,165        | 37,201            | 38,268             | 39,365             | 40,493             | 1,021,210    | 1,176,537         | Monthly              | 2.83%          | 1,212,702 |  | 2.83%                         |  |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF                                  | 13,758  | 42,100            | 55,858        | 58,108            | 60,449             | 62,884             | 65,417             | 1,864,808    | 2,111,666         | Monthly              | 3.96%          | 2,167,524 |  | 3.96%                         |  |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF                                  | 7,614   | 23,254            | 30,868        | 31,986            | 33,144             | 34,344             | 35,587             | 971,559      | 1,106,620         | Monthly              | 3.56%          | 1,137,488 |  | 3.56%                         |  |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF                                  | 6,743   | 20,634            | 27,377        | 28,480            | 29,627             | 30,820             | 32,062             | 913,972      | 1,034,961         | Monthly              | 3.96%          | 1,062,338 |  | 3.96%                         |  |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF                                  | 1,998   | 6,218             | 8,216         | 8,843             | 9,519              | 10,246             | 11,028             | 466,084      | 505,720           | Monthly              | 7.38%          | 513,936   |  | 7.38%                         |  |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF                                  | 4,964   | 15,188            | 20,152        | 20,964            | 21,808             | 22,687             | 23,601             | 672,773      | 761,833           | Monthly              | 3.96%          | 781,985   |  | 3.96%                         |  |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF                                  | 2,087   | 6,418             | 8,505         | 8,937             | 9,391              | 9,868              | 10,369             | 330,960      | 369,525           | Monthly              | 4.97%          | 378,030   |  | 4.97%                         |  |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF                                  | 7,077   | 21,656            | 28,733        | 29,890            | 31,094             | 32,347             | 33,650             | 959,234      | 1,086,215         | Monthly              | 3.96%          | 1,114,948 |  | 3.96%                         |  |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF                                  | 358   | 1,097             | 1,455         | 1,514             | 1,575              | 1,638              | 1,704              | 48,575       | 55,006            | Monthly              | 3.96%          | 56,461    |  | 3.96%                         |  |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF                                  | 2,425   | 7,419             | 9,844         | 10,240            | 10,653             | 11,082             | 11,528             | 328,623      | 372,126           | Monthly              | 3.96%          | 381,970   |  | 3.96%                         |  |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF                                  | 1,609   | 4,925             | 6,534         | 6,797             | 7,071              | 7,356              | 7,652              | 218,136      | 247,012           | Monthly              | 3.96%          | 253,546   |  | 3.96%                         |  |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF                                  | 1,112   | 3,403             | 4,515         | 4,697             | 4,886              | 5,083              | 5,287              | 150,726      | 170,679           | Monthly              | 3.96%          | 175,194   |  | 3.96%                         |  |
| 89.693.500-3 | Soc De Bonis Cervellino Hnos. Ltda.     | UF                                  | 1,145   | 3,502             | 4,647         | 4,834             | 5,029              | 5,232              | 5,442              | 155,142      | 175,679           | Monthly              | 3.96%          | 180,326   |  | 3.96%                         |  |
| 91.944.000-7 | Agricola E Inmob. San Andrés Ltda.      | UF                                  | 109,867   | -                 | 109,867       | -                 | -                  | -                  | -                  | -            | -                 | Monthly              | 2.96%          | 109,867   |  | 2.96%                         |  |
| 92.985.000-9 | Satel Inver. Inmobiliarias S.A.         | UF                                  | 40,417  | 123,057           | 163,474       | 168,371           | 173,416            | 178,611            | 183,963            | 1,146,835    | 1,851,196         | Monthly              | 2.96%          | 2,014,670 |  | 2.96%                         |  |
| 92.985.000-9 | Satel Inver. Inmobiliarias S.A.         | UF                                  | 65,670  | 210,621           | 276,291       | 315,555           | 360,399            | 411,615            | 470,109            | 4,090,903    | 5,648,581         | Monthly              | 13.36%         | 5,924,872 |  | 13.36%                        |  |
| 92.985.000-9 | Satel Inver. Inmobiliarias S.A.         | UF                                  | 1,473   | 4,734             | 6,207         | 14,474            | 27,624             | 31,672             | 36,314             | 1,095,965    | 1,206,049         | Monthly              | 13.75%         | 1,212,256 |  | 13.75%                        |  |
| 94.716.000-1 | Renta Nac. Cia. de Seguros de Vida S.A. | UF                                  | 107,569   | 327,510           | 435,079       | 448,114           | 461,540            | 475,368            | 489,610            | 1,558,613    | 3,433,245         | Monthly              | 2.96%          | 3,868,324 |  | 2.96%                         |  |
| 96.439.000-2 | Distribucion Y Serv D&S S.A.            | UF                                  | 18,068  | 57,388            | 75,456        | 84,536            | 94,708             | 106,105            | 118,873            | 205,659      | 609,881           | Monthly              | 11.42%         | 685,337   |  | 11.42%                        |  |
| 96.508.300-6 | Inmobiliaria Uncastillo S.A.            | UF                                  | 2,458   | 7,722             | 10,180        | 11,164            | 12,243             | 13,426             | -                  | -            | 36,833            | Monthly              | 9.26%          | 47,013    |  | 9.26%                         |  |
| 96.508.300-6 | Inmobiliaria Uncastillo S.A.            | UF                                  | 4,060   | 12,360            | 16,420        | 16,911            | 17,418             | 17,940             | -                  | -            | 52,269            | Monthly              | 2.96%          | 68,689    |  | 2.96%                         |  |
| 96.508.300-6 | Inmobiliaria Uncastillo S.A.            | UF                                  | 17,773  | 56,306            | 74,079        | 82,572            | 92,039             | 75,890             | -                  | -            | 250,501           | Monthly              | 10.90%         | 324,580   |  | 10.90%                        |  |
| 96.508.300-6 | Inmobiliaria Uncastillo S.A.            | UF                                  | 19,898  | 62,629            | 82,527        | 90,807            | 99,919             | 81,465             | -                  | -            | 272,191           | Monthly              | 9.60%          | 354,718   |  | 9.60%                         |  |
| 96.508.300-6 | Inmobiliaria Uncastillo S.A.            | UF                                  | 18,898  | 57,538            | 76,436        | 78,726            | 81,085             | 62,404             | -                  | -            | 222,215           | Monthly              | 2.96%          | 298,651   |  | 2.96%                         |  |
| 96.551.140-7 | Cons. de Cen. Comerciales C.C.C. S.A.   | UF                                  | 9,414   | 29,589            | 39,003        | 40,485            | 31,158             | -                  | -                  | -            | 71,643            | Monthly              | 2.96%          | 110,646   |  | 2.96%                         |  |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF                                  | 8,376   | 25,503            | 33,879        | 20,230            | -                  | -                  | -                  | -            | 20,230            | Monthly              | 2.96%          | 54,109    |  | 2.96%                         |  |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF                                  | 6,038   | 18,663            | 24,701        | 26,214            | 27,818             | 29,521             | 31,329             | 1,023,833    | 1,138,715         | Monthly              | 5.96%          | 1,163,416 |  | 5.96%                         |  |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF                                  | 15,107  | 46,226            | 61,333        | 63,804            | 66,374             | 69,048             | 71,829             | 1,896,477    | 2,167,532         | Monthly              | 3.96%          | 2,228,865 |  | 3.96%                         |  |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF                                  | 760   | 2,439             | 3,199         | 3,661             | 4,191              | 4,796              | 5,490              | 439,518      | 457,656           | Monthly              | 13.58%         | 460,855   |  | 13.58%                        |  |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF                                  | 8,767   | 27,215            | 35,982        | 38,521            | 41,238             | 44,146             | 47,260             | 1,701,390    | 1,872,555         | Monthly              | 6.84%          | 1,908,537 |  | 6.84%                         |  |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF                                  | 8,155   | 24,954            | 33,109        | 34,442            | 35,830             | 37,273             | 38,774             | 1,023,748    | 1,170,067         | Monthly              | 3.96%          | 1,203,176 |  | 3.96%                         |  |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF                                  | 2,073   | 6,617             | 8,690         | 9,830             | 11,119             | 12,577             | 14,227             | 486,219      | 533,972           | Monthly              | 12.39%         | 542,662   |  | 12.39%                        |  |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF                                  | 1,301   | 4,216             | 5,517         | 6,428             | 7,490              | 8,726              | 10,167             | 1,023,322    | 1,066,133         | Monthly              | 15.38%         | 1,061,650 |  | 15.38%                        |  |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF                                  | 9,448   | 29,891            | 39,339        | 43,730            | 48,613             | 54,040             | 60,073             | 1,769,776    | 1,976,232         | Monthly              | 10.63%         | 2,015,571 |  | 10.63%                        |  |
| 96.571.890-7 | Cia. de Seguros de Vida Corpvida S.A.   | UF                                  | 5,887   | 18,280            | 24,167        | 25,883            | 27,720             | 29,688             | 31,795             | 854,569      | 969,655           | Monthly              | 6.88%          | 993,822   |  | 6.88%                         |  |



| Tax ID No.   | Creditor                                  | 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 |
|--------------|---|---|-------------------|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|-----------|----------------------|----------------|--|-------------------------------|
| Creditor     | Currency or inflation-adjusted unit       | Up to 90 days   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current |           |                      |                |  |                               |
|              |   | ThCh\$  | ThCh\$            | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       | ThCh\$            |           |                      |                |  |                               |
|              |   |   |                   |               |                   |                    |                    |                    |              |                   |           |                      |                |  |                               |
| 96.571.890-7 | Cía. de Seguros de Vida Corpvida S.A.     | UF  | 4,453             | 13,625        | 18,078            | 18,805             | 19,563             | 20,351             | 21,171       | 438,666           | 518,556   | Monthly              | 3.96%          | 536,634                                  | 3.96%                         |
| 96.571.890-7 | Cía. de Seguros de Vida Corpvida S.A.     | UF  | 5,970             | 18,484        | 24,454            | 26,038             | 27,725             | 29,520             | 31,433       | 651,683           | 766,399   | Monthly              | 6.29%          | 790,853                                  | 6.29%                         |
| 96.571.890-7 | Cía. de Seguros de Vida Corpvida S.A.     | UF  | 10,782            | 32,991        | 43,773            | 45,535             | 47,370             | 49,278             | 51,263       | 888,246           | 1,081,692 | Monthly              | 3.96%          | 1,125,465                                | 3.96%                         |
| 96.571.890-7 | Cía. de Seguros de Vida Corpvida S.A.     | UF  | 296               | 1,025         | 1,321             | 1,759              | 2,342              | 3,118              | 4,152        | 673,278           | 684,649   | Monthly              | 28.98%         | 685,970                                  | 28.98%                        |
| 96.606.770-5 | Inmob. E Inver. Cerro Navia S.A.          | UF  | 29,310            | 89,240        | 118,550           | 122,102            | 125,760            | 129,528            | 133,408      | 11,296            | 522,094   | Monthly              | 2.96%          | 640,644                                  | 2.96%                         |
| 96.643.660-3 | Inmobiliaria El Roble S.A.                | UF  | 27,275            | 83,043        | 110,318           | 113,622            | 117,027            | 120,533            | 124,144      | 259,557           | 734,883   | Monthly              | 2.96%          | 845,201                                  | 2.96%                         |
| 96.643.660-3 | Inmobiliaria El Roble S.A.                | UF  | 1,561             | 4,826         | 6,387             | 6,779              | 7,196              | 7,638              | 8,108        | 448,893           | 478,614   | Monthly              | 5.98%          | 485,001                                  | 5.98%                         |
| 96.643.660-3 | Inmobiliaria El Roble S.A.                | UF  | 2,063             | 6,312         | 8,375             | 8,712              | 9,063              | 9,428              | 9,808        | 402,363           | 439,374   | Monthly              | 3.96%          | 447,749                                  | 3.96%                         |
| 96.643.660-3 | Inmobiliaria El Roble S.A.                | UF  | 4,133             | 12,584        | 16,717            | -                  | -                  | -                  | -            | -                 | -         | Monthly              | 2.96%          | 16,717                                   | 2.96%                         |
| 96.643.660-3 | Inmobiliaria El Roble S.A.                | UF  | 8,273             | 26,436        | 34,709            | 39,353             | 44,617             | 50,585             | 57,351       | 1,255,876         | 1,447,782 | Monthly              | 12.62%         | 1,482,491                                | 12.62%                        |
| 96.643.660-3 | Inmobiliaria El Roble S.A.                | UF  | 11,612            | 36,641        | 48,253            | 53,364             | 59,016             | 65,268             | 72,182       | 1,397,344         | 1,647,174 | Monthly              | 10.11%         | 1,695,427                                | 10.11%                        |
| 96.652.980-6 | Inmob. Mekano S.A.                        | UF  | 30,114            | 91,688        | 121,802           | 125,451            | 129,209            | 133,081            | 22,565       | -                 | 410,306   | Monthly              | 2.96%          | 532,108                                  | 2.96%                         |
| 96.653.650-0 | Plaza Oeste S.A.                          | UF  | 3,483             | 10,604        | 14,087            | 14,508             | 14,943             | 15,391             | 15,852       | 57,831            | 118,525   | Monthly              | 2.96%          | 132,612                                  | 2.96%                         |
| 96.661.550-8 | Inmobiliaria E Inver. Alexis Chahuan S.A. | UF  | 9,637             | 30,356        | 39,993            | 44,077             | 48,577             | 53,538             | 59,005       | 407,114           | 612,311   | Monthly              | 9.76%          | 652,304                                  | 9.76%                         |
| 96.678.130-0 | Inmob. Santa María S.A.                   | UF  | 9,366             | 28,517        | 37,883            | 39,018             | 40,187             | 41,391             | 42,631       | 143,607           | 306,834   | Monthly              | 2.96%          | 344,717                                  | 2.96%                         |
| 96.720.900-7 | Inmobiliaria Aldi S.A.                    | Ch\$  | 3,903             | 12,122        | 16,025            | 17,175             | 18,409             | 19,731             | 21,148       | 692,902           | 769,365   | Monthly              | 6.96%          | 785,390                                  | 6.96%                         |
| 96.730.520-0 | Inmob. E Inver. C. Nac. de Bodegaje S.A.  | UF  | 25,884            | 78,807        | 104,691           | 107,827            | 101,677            | -                  | -            | -                 | 209,504   | Monthly              | 2.96%          | 314,195                                  | 2.96%                         |
| 96.767.250-5 | Inmobiliaria Inversur S.A.                | UF  | 74,963            | 228,238       | 303,201           | 312,286            | 321,642            | 331,279            | 341,204      | 1,023,281         | 2,329,692 | Monthly              | 2.96%          | 2,632,893                                | 2.96%                         |
| 96.767.250-5 | Inmobiliaria Inversur S.A.                | UF  | 14,791            | 46,242        | 61,033            | 66,259             | 71,932             | 78,090             | 84,776       | 281,717           | 582,774   | Monthly              | 8.24%          | 643,807                                  | 8.24%                         |
| 96.767.250-5 | Inmobiliaria Inversur S.A.                | UF  | 7,366             | 22,428        | 29,794            | 30,687             | 31,606             | 32,553             | 33,529       | 100,554           | 228,929   | Monthly              | 2.96%          | 258,723                                  | 2.96%                         |
| 96.792.130-0 | Inmob. Jaen S.A.                          | UF  | 5,353             | 16,793        | 22,146            | 24,213             | 26,472             | 28,942             | 31,643       | 1,395,849         | 1,507,119 | Monthly              | 8.96%          | 1,529,265                                | 8.96%                         |
| 96.792.130-0 | Inmob. Jaen S.A.                          | UF  | 16,351            | 50,032        | 66,383            | 69,057             | 71,839             | 74,732             | 77,743       | 1,999,513         | 2,292,884 | Monthly              | 3.96%          | 2,359,267                                | 3.96%                         |
| 96.808.880-7 | Importaciones E Inver. Valencia           | UF  | 90,051            | 281,060       | 371,111           | 401,578            | 285,872            | -                  | -            | -                 | 687,450   | Monthly              | 7.92%          | 1,058,561                                | 7.92%                         |
| 96.839.400-2 | Inver. San Jorge S.A.                     | UF  | 31,794            | 96,205        | 127,999           | 130,211            | 135,886            | 138,234            | 140,624      | 637,999           | 1,182,954 | Monthly              | 1.71%          | 1,310,953                                | 1.71%                         |
| 96.867.090-5 | Inmobiliaria El Alarife S.A.              | UF  | 5,954             | 12,041        | 17,995            | -                  | -                  | -                  | -            | -                 | -         | Monthly              | 2.96%          | 17,995                                   | 2.96%                         |
| 96.886.790-3 | Inmob. Panguilemu S.A.                    | UF  | 36,013            | 109,647       | 145,660           | 150,023            | 154,518            | 159,147            | 163,916      | 13,879            | 641,483   | Monthly              | 2.96%          | 787,143                                  | 2.96%                         |
| 96.927.420-5 | Soc. Com. E Inv. Galicia S.A.             | UF  | 14,751            | 44,635        | 59,386            | 60,412             | 10,170             | -                  | -            | -                 | 70,582    | Monthly              | 1.71%          | 129,968                                  | 1.71%                         |
| 96.929.630-6 | Plusren S.A.                              | UF  | 9,876             | 30,639        | 40,515            | 43,323             | 46,326             | 36,839             | -            | -                 | 126,488   | Monthly              | 6.72%          | 167,003                                  | 6.72%                         |
| 96.929.630-6 | Plusren S.A.                              | UF  | 19,305            | 58,776        | 78,081            | 80,420             | 82,829             | 63,746             | -            | -                 | 226,995   | Monthly              | 2.96%          | 305,076                                  | 2.96%                         |
| 96.929.630-6 | Plusren S.A.                              | UF  | 12,913            | 40,622        | 53,535            | 58,844             | 64,679             | 52,684             | -            | -                 | 176,207   | Monthly              | 9.49%          | 229,742                                  | 9.49%                         |
| 96.929.630-6 | Plusren S.A.                              | UF  | 5,015             | 15,585        | 20,600            | 22,098             | 23,705             | 18,903             | -            | -                 | 64,706    | Monthly              | 7.04%          | 85,306                                   | 7.04%                         |
| 96.929.630-6 | Plusren S.A.                              | UF  | 4,819             | 14,672        | 19,491            | 20,074             | 20,676             | 15,912             | -            | -                 | 56,662    | Monthly              | 2.96%          | 76,153                                   | 2.96%                         |
| 96.929.630-6 | Plusren S.A.                              | UF  | 3,170             | 9,844         | 13,014            | 13,940             | 14,932             | 11,893             | -            | -                 | 40,765    | Monthly              | 6.90%          | 53,779                                   | 6.90%                         |
| 96.929.630-6 | Plusren S.A.                              | UF  | 3,702             | 11,271        | 14,973            | 15,422             | 15,884             | 12,225             | -            | -                 | 43,531    | Monthly              | 2.96%          | 58,504                                   | 2.96%                         |
| 96.929.630-6 | Plusren S.A.                              | UF  | 7,669             | 24,260        | 31,929            | 35,484             | 39,435             | 32,432             | -            | -                 | 107,351   | Monthly              | 10.60%         | 139,280                                  | 10.60%                        |
| 96.929.630-6 | Plusren S.A.                              | UF  | 13,561            | 41,290        | 54,851            | 56,494             | 58,187             | 44,781             | -            | -                 | 159,462   | Monthly              | 2.96%          | 214,313                                  | 2.96%                         |
| 96.929.630-6 | Plusren S.A.                              | UF  | 16,944            | 53,010        | 69,954            | 76,057             | 82,693             | 66,721             | -            | -                 | 225,471   | Monthly              | 8.39%          | 295,425                                  | 8.39%                         |
| 96.929.630-6 | Plusren S.A.                              | UF  | 8,854             | 27,418        | 36,272            | 38,644             | 41,172             | 32,637             | -            | -                 | 112,453   | Monthly              | 6.35%          | 148,725                                  | 6.35%                         |
| 96.929.630-6 | Plusren S.A.                              | UF  | 8,256             | 25,137        | 33,393            | 34,393             | 35,423             | 27,262             | -            | -                 | 97,078    | Monthly              | 2.96%          | 130,471                                  | 2.96%                         |
| 96.929.630-6 | Plusren S.A.                              | UF  | 14,391            | 43,814        | 58,205            | 59,949             | 61,745             | 47,520             | -            | -                 | 169,214   | Monthly              | 2.96%          | 227,419                                  | 2.96%                         |



| Tax ID No.   | Creditor                                |                                     | Amount of liabilities exposed to liquidity risk with maturity |                   |               |                   |                    |                    |                    |              |                   |                      |                |  |                           |
|--------------|---|-------------------------------------|---|-------------------|---------------|-------------------|--------------------|--------------------|--------------------|--------------|-------------------|----------------------|----------------|--|---------------------------|
| Creditor     |   | Currency or inflation-adjusted unit | Up to 90 days   | 90 days to 1 year | Total current | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years | Total non-current | Type of amortization | Effective rate | Amount of nominal value per the contract | Nominal rate per contract |
|              |   |                                     | ThCh\$  | ThCh\$            | ThCh\$        | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$       | ThCh\$            |                      | %              | ThCh\$                                   | %                         |
| 96.939.230-5 | Inersa S.A.                             | UF                                  | 36,548  | 111,276           | 147,824       | 152,252           | 156,814            | 161,512            | 166,351            | 28,206       | 665,135           | Monthly              | 2.96%          | 812,959                                  | 2.96%                     |
| 96.939.230-5 | Inersa S.A.                             | UF                                  | 36,818  | 112,100           | 148,918       | 153,380           | 157,975            | 162,708            | 153,428            | -            | 627,491           | Monthly              | 2.96%          | 776,409                                  | 2.96%                     |
| 96.939.230-5 | Inersa S.A.                             | UF                                  | 47,920  | 145,902           | 193,822       | 199,629           | 205,610            | 122,772            | -                  | -            | 528,011           | Monthly              | 2.96%          | 721,833                                  | 2.96%                     |
| 96.939.230-5 | Inersa S.A.                             | UF                                  | 21,926  | 66,758            | 88,684        | 91,341            | 78,205             | -                  | -                  | -            | 169,546           | Monthly              | 2.96%          | 258,230                                  | 2.96%                     |
| 99.279.000-8 | Euroamerica Seguros De Visa S.A.        | UF                                  | 42,966  | 130,816           | 173,782       | 178,988           | 184,350            | 157,904            | -                  | -            | 521,242           | Monthly              | 2.96%          | 695,024                                  | 2.96%                     |
| 99.301.000-6 | Seguros De Vida Security Prevision      | UF                                  | 7,314   | 23,882            | 31,196        | 36,910            | 43,670             | 51,668             | 61,131             | 808,600      | 1,001,979         | Monthly              | 16.94%         | 1,033,175                                | 16.94%                    |
| 99.301.000-6 | Seguros De Vida Security Prevision      | UF                                  | 21,196  | 64,857            | 86,053        | 89,519            | 93,125             | 96,876             | 100,779            | 1,966,288    | 2,346,587         | Monthly              | 3.96%          | 2,432,640                                | 3.96%                     |
| 99.530.420-1 | Inmobiliaria Nialeam S.A.               | UF                                  | 51,921  | 135,188           | 187,109       | 184,970           | 16,840             | -                  | -                  | -            | 201,810           | Monthly              | 2.96%          | 388,919                                  | 2.96%                     |
| 99.539.770-6 | Inmob. Uncastillo Ltda.                 | UF                                  | 24,527  | 77,826            | 102,353       | 114,443           | 127,960            | 105,795            | -                  | -            | 348,198           | Monthly              | 11.22%         | 450,551                                  | 11.22%                    |
| 99.567.710-5 | Subcentro Las Condes S.A.               | UF                                  | 9,483   | 28,873            | 38,356        | 39,505            | 40,689             | 41,908             | 43,163             | 157,470      | 322,735           | Monthly              | 2.96%          | 361,091                                  | 2.96%                     |
| 99.579.570-1 | Inv Punta Blanca Ltda.                  | UF                                  | 33,842  | 103,554           | 137,396       | 142,930           | 148,687            | 154,677            | 160,907            | 2,788,090    | 3,395,291         | Monthly              | 3.96%          | 3,532,687                                | 3.96%                     |
| 99.579.570-1 | Inv Punta Blanca Ltda.                  | UF                                  | 594   | 1,809             | 2,403         | 2,475             | 2,549              | 2,625              | 2,704              | 7,613        | 17,966            | Monthly              | 2.96%          | 20,369                                   | 2.96%                     |
| 3.124.272-K  | Enrique Marnich Doberti                 | UF                                  | 19,138  | 58,270            | 77,408        | -                 | -                  | -                  | -                  | -            | -                 | Monthly              | 2.96%          | 77,408                                   | 2.96%                     |
| 3.202.209-K  | Nalda Yaksic                            | UF                                  | 7,113   | 9,566             | 16,679        | -                 | -                  | -                  | -                  | -            | -                 | Monthly              | 2.96%          | 16,679                                   | 2.96%                     |
| 5.910.742-9  | Ladislao Salinas                        | UF                                  | 8,554   | 30,216            | 38,770        | 3,831             | -                  | -                  | -                  | -            | 3,831             | Monthly              | 32.68%         | 42,601                                   | 32.68%                    |
| 6.205.901-K  | Fernando Arenillas Cotroneo             | UF                                  | 24,526  | 75,049            | 99,575        | 103,586           | 107,758            | 112,099            | 116,615            | 550,357      | 990,415           | Monthly              | 3.96%          | 1,089,990                                | 3.96%                     |
| 76.012.790-6 | Inmobiliaria Larrain Fresno Ltda.       | UF                                  | 2,589   | 8,464             | 11,053        | 13,105            | 15,539             | 18,424             | 21,845             | 192,071      | 260,984           | Monthly              | 17.15%         | 272,037                                  | 17.15%                    |
| 76.053.014-K | Cruz Del Sur Fondo De Inversion Privado | UF                                  | 16,031  | 11,081            | 27,112        | -                 | -                  | -                  | -                  | -            | -                 | Monthly              | 17.50%         | 27,112                                   | 17.50%                    |
| 76.084.697-K | Gajardo Muñoz Y Cia. Ltda.              | UF                                  | 41,061  | 129,315           | 170,376       | 187,688           | 206,760            | 227,771            | 250,916            | 1,190,124    | 2,063,259         | Monthly              | 9.72%          | 2,233,635                                | 9.72%                     |
| 76.196.772-K | Inmobiliaria San Rosendo Ltda.          | UF                                  | 4,046   | 12,719            | 16,765        | 18,401            | 20,195             | 22,163             | 24,324             | 212,156      | 297,239           | Monthly              | 9.34%          | 314,004                                  | 9.34%                     |
| 76.196.772-K | Inmobiliaria San Rosendo Ltda.          | UF                                  | 1,162   | 3,682             | 4,844         | 5,400             | 6,019              | 6,709              | 7,478              | 650,795      | 676,401           | Monthly              | 10.90%         | 681,245                                  | 10.90%                    |
| 76.196.772-K | Inmobiliaria San Rosendo Ltda.          | UF                                  | 161   | 592               | 753           | 1,127             | 1,689              | 2,530              | 3,791              | 298,372      | 307,509           | Monthly              | 41.13%         | 308,262                                  | 41.13%                    |
| 76.196.772-K | Inmobiliaria San Rosendo Ltda.          | UF                                  | 2,622   | 8,267             | 10,889        | 12,023            | 13,276             | 14,659             | 16,187             | 144,557      | 200,702           | Monthly              | 9.95%          | 211,591                                  | 9.95%                     |
| 76.196.772-K | Inmobiliaria San Rosendo Ltda.          | UF                                  | 2,649   | 8,105             | 10,754        | 11,186            | 11,637             | 12,106             | 12,593             | 73,613       | 121,135           | Monthly              | 3.96%          | 131,889                                  | 3.96%                     |
| 76.196.772-K | Inmobiliaria San Rosendo Ltda.          | UF                                  | 4,522   | 14,279            | 18,801        | 20,824            | 23,065             | 25,547             | 28,297             | 255,750      | 353,483           | Monthly              | 10.26%         | 372,284                                  | 10.26%                    |
| 76.237.858-2 | Inmob. E Inv. Laura Muñoz A. E.I.R.L.   | UF                                  | 47,889  | 149,440           | 197,329       | 213,449           | 230,886            | 249,747            | 270,150            | 1,224,864    | 2,189,096         | Monthly              | 7.88%          | 2,386,425                                | 7.88%                     |
| 76.237.858-2 | Inmob. E Inv. Laura Muñoz A. E.I.R.L.   | UF                                  | 46,452  | 141,431           | 187,883       | 193,512           | 199,310            | 205,281            | 211,431            | 850,855      | 1,660,389         | Monthly              | 2.96%          | 1,848,272                                | 2.96%                     |
| 76.264.990-K | Inmobiliaria Beckna Ltda.               | UF                                  | 2,071   | 6,506             | 8,577         | 9,403             | 10,307             | 11,299             | 12,386             | 601,889      | 645,284           | Monthly              | 9.22%          | 653,861                                  | 9.22%                     |
| 76.264.990-K | Inmobiliaria Beckna Ltda.               | UF                                  | 2,773   | 8,485             | 11,258        | 11,711            | 12,183             | 12,674             | 13,184             | 354,935      | 404,687           | Monthly              | 3.96%          | 415,945                                  | 3.96%                     |
| 76.264.990-K | Inmobiliaria Beckna Ltda.               | UF                                  | 1,479   | 4,710             | 6,189         | 6,970             | 7,849              | 8,840              | 9,955              | 673,263      | 706,877           | Monthly              | 11.94%         | 713,066                                  | 11.94%                    |
| 76.264.990-K | Inmobiliaria Beckna Ltda.               | UF                                  | 3,898   | 12,231            | 16,129        | 17,640            | 19,293             | 21,100             | 23,077             | 1,091,212    | 1,172,322         | Monthly              | 8.99%          | 1,188,451                                | 8.99%                     |
| 76.264.990-K | Inmobiliaria Beckna Ltda.               | UF                                  | 898   | 2,748             | 3,646         | 3,794             | 3,946              | 4,105              | 4,271              | 114,971      | 131,087           | Monthly              | 3.96%          | 134,733                                  | 3.96%                     |
| 76.264.990-K | Inmobiliaria Beckna Ltda.               | UF                                  | 199   | 647               | 846           | 996               | 1,173              | 1,381              | 1,626              | 121,342      | 126,518           | Monthly              | 16.45%         | 127,364                                  | 16.45%                    |
| 76.264.990-K | Inmobiliaria Beckna Ltda.               | UF                                  | 2,566   | 8,355             | 10,921        | 12,853            | 15,127             | 17,804             | 20,953             | 1,554,825    | 1,621,562         | Monthly              | 16.40%         | 1,632,483                                | 16.40%                    |
| 76.264.990-K | Inmobiliaria Beckna Ltda.               | UF                                  | 1,086   | 3,431             | 4,517         | 5,005             | 5,546              | 6,145              | 6,808              | 266,798      | 290,302           | Monthly              | 10.30%         | 294,819                                  | 10.30%                    |
| 76.409.851-K | Inmob. Power Center Ltda.               | UF                                  | 3,724   | 12,418            | 16,142        | 17,383            | 18,719             | 20,158             | 21,707             | 288,110      | 366,077           | Monthly              | 7.43%          | 382,219                                  | 7.43%                     |
| 76.409.851-K | Inmob. Power Center Ltda.               | UF                                  | 22,654  | 72,341            | 94,995        | 98,821            | 102,802            | 106,943            | 111,251            | 1,226,185    | 1,646,002         | Monthly              | 3.96%          | 1,740,997                                | 3.96%                     |
| 76.409.851-K | Inmob. Power Center Ltda.               | UF                                  | 76,222  | 189,502           | 265,724       | 276,427           | 287,562            | 299,146            | 311,196            | 3,429,937    | 4,604,268         | Monthly              | 3.96%          | 4,869,992                                | 3.96%                     |
| 76.409.851-K | Inmob. Power Center Ltda.               | UF                                  | 54,120  | 165,602           | 219,722       | 228,572           | 237,780            | 247,358            | 257,322            | 2,836,150    | 3,807,182         | Monthly              | 3.96%          | 4,026,904                                | 3.96%                     |
| 76.409.851-K | Inmob. Power Center Ltda.               | UF                                  | 2,072   | 6,341             | 8,413         | 8,752             | 9,104              | 9,471              | 9,853              | 132,020      | 169,200           | Monthly              | 3.96%          | 177,613                                  | 3.96%                     |



**SMU**



| Tax ID No.                  | Creditor                            | Amount of liabilities exposed to liquidity risk with maturity |                   |                   |                   |                    |                    |                    |                   |                    |                      |                |  | Amount of                     | Nominal rate |
|-----------------------------|-------------------------------------|---|-------------------|-------------------|-------------------|--------------------|--------------------|--------------------|-------------------|--------------------|----------------------|----------------|--|-------------------------------|--------------|
| Creditor                    | Currency or inflation-adjusted unit | Up to 90 days   | 90 days to 1 year | Total current     | 1 year to 2 years | 2 years to 3 years | 3 years to 4 years | 4 years to 5 years | Over 5 years      | Total non-current  | Type of amortization | Effective rate | Amount of nominal value per the contract | Nominal rate per the contract |              |
|                             |                                     | ThCh\$  | ThCh\$            | ThCh\$            | ThCh\$            | ThCh\$             | ThCh\$             | ThCh\$             | ThCh\$            | ThCh\$             |                      | %              | ThCh\$                                   | %                             |              |
| 77.006.810-K                | Inmob. Y De Inver. Mansilla SpA     | UF  | 7,071             | 25,974            | 33,045            | 38,545             | 19,703             | -                  | -                 | -                  | 58,248               | Monthly        | 2.96%                                    | 91,293                        | 2.96%        |
| 78.103.570-K                | Inmobiliaria Vittorio Y Cia Ltda.   | UF  | 16,994            | 56,359            | 73,353            | 75,551             | 77,814             | 80,145             | -                 | -                  | 233,510              | Monthly        | 2.96%                                    | 306,863                       | 2.96%        |
| 78.103.570-K                | Inmobiliaria Vittorio Y Cia Ltda.   | UF  | 349               | 1,170             | 1,519             | 1,897              | 2,370              | 2,960              | -                 | -                  | 2,162,957            | Monthly        | 22.45%                                   | 2,164,476                     | 22.45%       |
| 79.961.250-K                | Inmobiliaria Tres Rios S.A          | UF  | 18,951            | 60,092            | 79,043            | 88,263             | 98,559             | 110,057            | 122,896           | 538,653            | 958,428              | Monthly        | 11.08%                                   | 1,037,471                     | 11.08%       |
| 79.961.250-K                | Inmobiliaria Tres Rios S.A          | UF  | 71,962            | 228,190           | 300,152           | 335,166            | 374,265            | 417,925            | 466,679           | 2,045,457          | 3,639,492            | Monthly        | 11.08%                                   | 3,939,644                     | 11.08%       |
| 79.961.250-K                | Inmobiliaria Tres Rios S.A          | UF  | 10,833            | 32,982            | 43,815            | 45,127             | 46,479             | 47,871             | 49,306            | 179,878            | 368,661              | Monthly        | 2.96%                                    | 412,476                       | 2.96%        |
| 79.961.250-K                | Inmobiliaria Tres Rios S.A          | UF  | 32,074            | 97,655            | 129,729           | 133,615            | 137,618            | 141,741            | 145,988           | 532,599            | 1,091,561            | Monthly        | 2.96%                                    | 1,221,290                     | 2.96%        |
| 79.993.230-K                | Sociedad Inver. Araucana Ltda.      | UF  | 10,057            | 31,743            | 41,800            | 46,250             | 51,173             | 56,621             | 62,648            | 1,154,669          | 1,371,361            | Monthly        | 10.16%                                   | 1,413,161                     | 10.16%       |
| 79.993.230-K                | Sociedad Inver. Araucana Ltda.      | UF  | 4,943             | 15,339            | 20,282            | 21,693             | 23,202             | 24,816             | 26,543            | 339,439            | 435,693              | Monthly        | 6.74%                                    | 455,975                       | 6.74%        |
| 79.993.230-K                | Sociedad Inver. Araucana Ltda.      | UF  | 7,431             | 22,739            | 30,170            | 31,386             | 32,650             | 33,965             | 35,333            | 389,438            | 522,772              | Monthly        | 3.96%                                    | 552,942                       | 3.96%        |
| 81.392.000-K                | Sabas Chahuan E Hijos Ltda.         | UF  | 8,155             | 26,583            | 34,738            | 40,970             | 48,321             | 56,990             | 67,215            | 580,444            | 793,940              | Monthly        | 16.62%                                   | 828,678                       | 16.62%       |
| 84.509.800-K                | Inmbiliaria Veintiuno De Mayo Ltda  | UF  | 14,120            | -                 | 14,120            | -                  | -                  | -                  | -                 | -                  | -                    | Monthly        | 2.96%                                    | 14,120                        | 2.96%        |
| 96.734.110-K                | Arauco Malls Chile S.A.             | UF  | 5,694             | 18,696            | 24,390            | 26,939             | 29,564             | -                  | -                 | -                  | 56,503               | Monthly        | 2.96%                                    | 80,893                        | 2.96%        |
| 96.945.050-K                | Montemarano S.A.                    | UF  | 17,657            | 53,759            | 71,416            | 73,555             | -                  | -                  | -                 | -                  | 73,555               | Monthly        | 2.96%                                    | 144,971                       | 2.96%        |
| 76.099.909-3                | Inmobiliaria el Plomo S.A.          | UF  | 19,425            | 58,778            | 78,203            | 79,555             | -                  | -                  | -                 | -                  | 79,555               | Monthly        | 1.70%                                    | 157,758                       | 1.70%        |
| Foreign                     | Seguros Sura                        | PEN   | 1,798             | 5,737             | 7,535             | 8,518              | 9,630              | 10,887             | 12,308            | 978,639            | 1,019,982            | Monthly        | 1.03%                                    | 1,027,517                     | 1.03%        |
| Foreign                     | Portal Canto Grande S.A.C.          | PEN   | 15,167            | 47,511            | 62,678            | 68,318             | 74,467             | 80,216             | -                 | -                  | 203,001              | Monthly        | 0.72%                                    | 265,679                       | 0.72%        |
| Foreign                     | Rocio Lockett                       | PEN   | 10,003            | 31,357            | 41,360            | 22,079             | -                  | -                  | -                 | -                  | 22,079               | Monthly        | 0.73%                                    | 63,439                        | 0.73%        |
| Foreign                     | Abusada Heresi                      | PEN   | 5,855             | 18,341            | 24,196            | 26,373             | 28,747             | 31,334             | 5,490             | -                  | 91,944               | Monthly        | 0.72%                                    | 116,140                       | 0.72%        |
| Foreign                     | Jose Quiñonez Hurtado               | PEN   | 10,002            | 31,180            | 41,182            | 29,260             | -                  | -                  | -                 | -                  | 29,260               | Monthly        | 0.64%                                    | 70,442                        | 0.64%        |
| Foreign                     | Inversiones Baldor S.A.C.           | PEN   | 11,383            | 35,497            | 46,880            | 50,639             | 54,701             | 59,088             | 63,826            | 295,814            | 524,068              | Monthly        | 0.64%                                    | 570,948                       | 0.64%        |
| Foreign                     | Conglomerado Alessia S.A.C.         | PEN   | 1,335             | 4,259             | 5,594             | 6,324              | 7,149              | 8,082              | 9,137             | 743,149            | 773,841              | Monthly        | 1.03%                                    | 779,435                       | 1.03%        |
| Foreign                     | Protecta                            | PEN   | 10,234            | 32,059            | 42,293            | 46,099             | 50,248             | 54,770             | 5,996             | -                  | 160,713              | Monthly        | 0.72%                                    | 203,006                       | 0.72%        |
| Foreign                     | Inmuebles Limatambo S.A.            | PEN   | 8,915             | 27,927            | 36,842            | 40,158             | 43,772             | 47,711             | 52,005            | 197,622            | 381,268              | Monthly        | 0.72%                                    | 418,110                       | 0.72%        |
| Foreign                     | Seguros Sura                        | PEN   | 2,044             | 6,523             | 8,567             | 9,686              | 10,950             | 12,379             | 13,995            | 1,392,691          | 1,439,701            | Monthly        | 1.03%                                    | 1,448,268                     | 1.03%        |
| Foreign                     | Maria Hidalgo De Torres             | PEN   | 4,466             | 13,998            | 18,464            | 11,541             | -                  | -                  | -                 | -                  | 11,541               | Monthly        | 0.73%                                    | 30,005                        | 0.73%        |
| Foreign                     | Manuel Ayon Wong                    | PEN   | 5,994             | 18,638            | 24,632            | 26,458             | 28,418             | 30,524             | 5,303             | -                  | 90,703               | Monthly        | 0.60%                                    | 115,335                       | 0.60%        |
| Foreign                     | Manuel Vivanco Velando              | PEN   | 5,470             | 17,135            | 22,605            | 24,639             | 26,856             | 29,273             | 5,129             | -                  | 85,897               | Monthly        | 0.72%                                    | 108,502                       | 0.72%        |
| Foreign                     | Abusada Heresi                      | PEN   | 5,787             | 18,127            | 23,914            | 26,066             | 28,412             | 30,969             | 5,426             | -                  | 90,873               | Monthly        | 0.72%                                    | 114,787                       | 0.72%        |
| Foreign                     | Constructora Monte Elbruz           | PEN   | 12,882            | 4,357             | 17,239            | -                  | -                  | -                  | -                 | -                  | -                    | Monthly        | 0.73%                                    | 17,239                        | 0.73%        |
| Foreign                     | Constructora Monte Elbruz           | PEN   | 5,200             | 1,759             | 6,959             | -                  | -                  | -                  | -                 | -                  | -                    | Monthly        | 0.73%                                    | 6,959                         | 0.73%        |
| Foreign                     | Inmobiliaria Alquife Sac            | PEN   | 10,921            | 34,211            | 45,132            | 49,193             | 53,621             | 58,447             | 63,707            | 309,767            | 534,735              | Monthly        | 0.72%                                    | 579,867                       | 0.72%        |
| Foreign                     | Inmobiliaria R Y L                  | PEN   | 16,430            | 51,470            | 67,900            | 74,011             | 80,672             | 87,933             | 15,406            | -                  | 258,022              | Monthly        | 0.72%                                    | 325,922                       | 0.72%        |
| Foreign                     | Castagnino Lema                     | PEN   | 25,987            | 81,461            | 107,448           | 77,040             | -                  | -                  | -                 | -                  | 77,040               | Monthly        | 0.73%                                    | 184,488                       | 0.73%        |
| Foreign                     | Constanza Cereghino                 | PEN   | 5,512             | 17,184            | 22,696            | 16,126             | -                  | -                  | -                 | -                  | 16,126               | Monthly        | 0.64%                                    | 38,822                        | 0.64%        |
| Foreign                     | Max Rabinovich Trelles              | PEN   | 4,823             | 15,036            | 19,859            | 14,110             | -                  | -                  | -                 | -                  | 14,110               | Monthly        | 0.64%                                    | 33,969                        | 0.64%        |
| Foreign                     | Enrique Guerrero Flores             | PEN   | 5,004             | 15,686            | 20,690            | 11,045             | -                  | -                  | -                 | -                  | 11,045               | Monthly        | 0.73%                                    | 31,735                        | 0.73%        |
| Foreign                     | Ronald Sommer Seminario             | PEN   | 5,004             | 15,686            | 20,690            | 11,045             | -                  | -                  | -                 | -                  | 11,045               | Monthly        | 0.73%                                    | 31,735                        | 0.73%        |
| Foreign                     | Nelly Torrejon                      | PEN   | 8,565             | 26,581            | 35,146            | 37,832             | 40,616             | 43,617             | 46,849            | 152,457            | 321,371              | Monthly        | 0.60%                                    | 356,517                       | 0.60%        |
| <b>Total finance leases</b> |                                     |   | <b>10,285,087</b> | <b>30,472,835</b> | <b>40,757,922</b> | <b>39,719,365</b>  | <b>41,580,882</b>  | <b>38,319,054</b>  | <b>34,167,144</b> | <b>257,997,860</b> | <b>411,784,305</b>   |                |  | <b>452,542,227</b>            |              |





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, 2020, income from subleasing space amounted to ThCh\$11,624,233 (ThCh\$13,755,575 as of December 31, 2019). Income affected by the quarantines imposed due to the COVID-19 pandemic.

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\$6,060,271 and ThCh\$6,327,659, for the years ended December 31, 2020 and 2019, respectively.





**iii. Additional information**

As of December 31, 2020 and 2019, the reconciliation of the future payments of finance leases is as follows:

| <b>As of December 31, 2020</b>                         | <b>Up to 1 year</b> | <b>From 1 to 5<br/>years</b> | <b>Over 5 years</b> | <b>Total</b>  |
|--|---------------------|------------------------------|---------------------|---------------|
|  | <b>ThCh\$</b>       | <b>ThCh\$</b>                | <b>ThCh\$</b>       | <b>ThCh\$</b> |
| Minimum financial lease payment payable                | 68,807,168          | 243,109,980                  | 337,360,622         | 649,277,770   |
| Minimum financial lease payment payable, present value | 41,827,919          | 156,267,418                  | 232,979,119         | 431,074,456   |
| Future financial expense in financial leases           | 26,979,249          | 86,842,562                   | 104,381,503         | 218,203,314   |

  

| <b>As of December 31, 2019</b>                         | <b>Up to 1 year</b> | <b>From 1 to 5<br/>years</b> | <b>Over 5 years</b> | <b>Total</b>  |
|--|---------------------|------------------------------|---------------------|---------------|
|  | <b>ThCh\$</b>       | <b>ThCh\$</b>                | <b>ThCh\$</b>       | <b>ThCh\$</b> |
| Minimum financial lease payment payable                | 68,726,037          | 245,876,145                  | 377,488,640         | 692,090,822   |
| Minimum financial lease payment payable, present value | 40,757,948          | 153,786,419                  | 257,997,860         | 452,542,227   |
| Future financial expense in financial leases           | 27,968,089          | 92,089,726                   | 119,490,780         | 239,548,595   |



## 19. TRADE AND OTHER PAYABLES

a. As of December 31, 2020 and 2019, this caption is composed of the following:

|   | <b>Current</b>     |                    |
|---|--------------------|--------------------|
|   | <b>12.31.2020</b>  | <b>12.31.2019</b>  |
|   | ThCh\$             | ThCh\$             |
| Payables to suppliers   | 338,802,499        | 357,379,916        |
| Dividends payable   | 8,959,191          | 10,410,417         |
| Withholdings  | 6,385,232          | 7,402,538          |
| Other payables for acquisition of property, plant and equipment | 43,155             | 69,981             |
| Other payables for expenses and services                        | 5,775,616          | 5,277,581          |
| Other trade payables  | <u>2,583,292</u>   | <u>2,317,967</u>   |
| Total   | <u>362,548,985</u> | <u>382,858,400</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.

b. As of December 31, 2020 and 2019, non-current payables are as follows:

|   | <b>Non-current</b> |                   |
|---|--------------------|-------------------|
|   | <b>12.31.2020</b>  | <b>12.31.2019</b> |
|   | ThCh\$             | ThCh\$            |
| Other payables for acquisition of property, plant and equipment | <u>14,093</u>      | <u>55,961</u>     |

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, 2020, the average term is 44.2 days. For such purpose, the average includes the total debt to suppliers of goods, without considering services to suppliers, net of rebates and is divided by cost of sales



The summary of accounts payable to suppliers is the following:

| SUPPLIERS WITH PAYMENTS CURRENT AS OF 12.31.2020 |                             |                   |              |          |          |          |                    |
|--|-----------------------------|-------------------|--------------|----------|----------|----------|--------------------|
| Type of supplier                                 | ThCh\$ as per payment dates |                   |              |          |          |          |                    |
|  | Up to 30 days (*)           | 31 - 60           | 61- 90       | 91 - 120 | 121 -365 | Over 365 | Total              |
| Goods  | 233,722,318                 | 57,753,720        | 8,722        | -        | -        | -        | 291,484,760        |
| Services   | 15,300,809                  | 2,743,107         | -            | -        | -        | -        | 18,043,916         |
| Other  | 28,446,145                  | -                 | -            | -        | -        | -        | 28,446,145         |
| <b>Total</b>                                     | <b>277,469,272</b>          | <b>60,496,827</b> | <b>8,722</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>337,974,821</b> |

| SUPPLIERS WITH PAYMENTS PAST DUE AS OF 12.31.2020 |                             |               |               |              |               |              |                |
|---|-----------------------------|---------------|---------------|--------------|---------------|--------------|----------------|
| Type of supplier                                  | ThCh\$ as per days past due |               |               |              |               |              |                |
|   | Up to 30 days (*)           | 31 - 60       | 61- 90        | 91 - 120     | 121 -365      | Over 365     | Total          |
| Goods   | -                           | 9,365         | 1,397         | 46           | 39            | 1,268        | 12,115         |
| Services  | 739,334                     | 47,680        | 12,115        | 3,132        | 10,714        | 2,588        | 815,563        |
| <b>Total</b>                                      | <b>739,334</b>              | <b>57,045</b> | <b>13,512</b> | <b>3,178</b> | <b>10,753</b> | <b>3,856</b> | <b>827,678</b> |

| SUPPLIERS WITH PAYMENTS CURRENT AS OF 12.31.2019 |                             |                   |               |          |          |          |                    |
|--|-----------------------------|-------------------|---------------|----------|----------|----------|--------------------|
| Type of supplier                                 | ThCh\$ as per payment dates |                   |               |          |          |          |                    |
|  | Up to 30 days (*)           | 31 - 60           | 61- 90        | 91 - 120 | 121 -365 | Over 365 | Total              |
| Goods  | 241,588,530                 | 60,942,741        | 86,327        | -        | -        | -        | 302,617,598        |
| Services   | 20,309,107                  | 2,684,229         | 6,906         | -        | -        | -        | 23,000,242         |
| Other  | 25,611,007                  | -                 | -             | -        | -        | -        | 25,611,007         |
| <b>Total</b>                                     | <b>287,508,644</b>          | <b>63,626,970</b> | <b>93,233</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>351,228,847</b> |

| SUPPLIERS WITH PAYMENTS PAST DUE AS OF 12.31.2019 |                             |                |                |                |                |                |                  |
|---|-----------------------------|----------------|----------------|----------------|----------------|----------------|------------------|
| Type of supplier                                  | ThCh\$ as per days past due |                |                |                |                |                |                  |
|   | Up to 30 days (*)           | 31 - 60        | 61- 90         | 91 - 120       | 121 -365       | Over 365       | Total            |
| Goods   | -                           | 47,133         | 30,316         | 102,935        | 124,422        | 285,977        | 590,783          |
| Services  | 4,924,590                   | 268,732        | 254,687        | 48,938         | 1,213          | 62,126         | 5,560,286        |
| <b>Total</b>                                      | <b>4,924,590</b>            | <b>315,865</b> | <b>285,003</b> | <b>151,873</b> | <b>125,635</b> | <b>348,103</b> | <b>6,151,069</b> |

(\*) Variations may exist in current balances payable to suppliers and past due amounts payable to suppliers because of the schedule of payments.

In general, suppliers presented past due mainly relate to requests for retaining the payment because of the following:

- Withholding provisions established by the Chilean Treasury or a Chilean Court.
- Non-compliance with payment of social security and healthcare contributions and/or remuneration of subcontracted employees.
- Non-compliance with the delivery of a good and/or service agreed in a purchase order or contract.

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As of December 31, 2020 and 2019, the main suppliers per segment, per purchase volume are detailed as follows:

**December 31, 2020**

Agrosuper Comercializadora de Alimentos Ltda.  
Nestlé Chile S.A.  
Empresas Carozzi S.A.  
Cervecera CCU Chile Ltda.  
Comercial Santa Elena S.A.  
CMPC Tissue S.A.  
Unilever Chile S.A.  
DIWatt's S.A.  
BAT Chile S.A.  
Cooperativa Agrícola y Lechera de la Unión Ltda.

**December 31, 2019**

Nestlé Chile S.A.  
Agrosuper Comercializadora de Alimentos Ltda.  
Empresas Carozzi S.A.  
Comercial Santa Elena S.A.  
Cervecera CCU Chile Ltda.  
Unilever Chile S.A.  
DIWatt's S.A.  
BAT Chile S.A.  
CMPC Tissue S.A.  
Cooperativa Agrícola y Lechera de la Unión Ltda.

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, 2020 and 2019, the Company records no confirming operations.

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## 20. OTHER PROVISIONS

As of December 31, 2020 and 2019, this caption comprises the following:

### a. Detail

The detail is as follows:

|                        | <b>Current</b>    |                   | <b>Non-current</b> |                   |
|------------------------|-------------------|-------------------|--------------------|-------------------|
|                        | <b>12.31.2020</b> | <b>12.31.2019</b> | <b>12.31.2020</b>  | <b>12.31.2019</b> |
|                        | ThCh\$            | ThCh\$            | ThCh\$             | ThCh\$            |
| Provision for lawsuits | <u>2,080,104</u>  | <u>3,796,293</u>  | <u>-</u>           | <u>-</u>          |

See the detail of lawsuits in Note 23 d).

### b. Movements in provisions for lawsuit are as follows:

| <b>Movements in provisions</b>     | <b>Current</b>     | <b>Non-current</b> |
|------------------------------------|--------------------|--------------------|
|                                    | ThCh\$             | ThCh\$             |
| Balance as of January 1, 2020      | 3,796,293          | -                  |
| Increase in current provisions (1) | 6,506,340          | -                  |
| Reversal in current provisions     | <u>(8,222,529)</u> | <u>-</u>           |
| Balance as of December 31, 2020    | <u>2,080,104</u>   | <u>-</u>           |
| Balance as of January 1, 2019      | 3,318,788          | -                  |
| Increase in current provisions     | 3,194,009          | -                  |
| Reversal in current provisions     | <u>(2,716,504)</u> | <u>-</u>           |
| Balance as of December 31, 2019    | <u>3,796,293</u>   | <u>-</u>           |

- (1) On April 8, 2020, the Company was noticed of the final judgment issued by the Supreme Court for Case No. 9361-2019, within the framework of the requirement filed by the National Economic Prosecutor's Office ("FNE") with the Free Competition Tribunal ("TDLC") in 2016. Through such judgment, the fine for the benefit of the Chilean Treasury was increased to 6,876 (six thousand eight hundred and seventy-six) Annual Tax Units.; Accordingly, the Company recorded a provision for the additional amount during this period. Subsequently, the Company paid 100% of the fine.

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## 21. 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 (2019-2021). 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, 2020 and 2019, the detail of balances of provisions for employee benefits is the following:

|                              | <b>Current</b>    |                   | <b>Non-current</b> |                   |
|------------------------------|-------------------|-------------------|--------------------|-------------------|
|                              | <b>12.31.2020</b> | <b>12.31.2019</b> | <b>12.31.2020</b>  | <b>12.31.2019</b> |
|                              | ThCh\$            | ThCh\$            | ThCh\$             | ThCh\$            |
| Provision for bonuses        | 10,332,401        | 11,384,044        | 4,550,186          | 1,755,256         |
| Accrued vacations            | 10,249,049        | 9,701,067         | -                  | -                 |
| Severance indemnity payments | 156,091           | 447,634           | 469,881            | 172,202           |
| Total                        | <u>20,737,541</u> | <u>21,532,745</u> | <u>5,020,067</u>   | <u>1,927,458</u>  |



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

| <b>Movements in provisions</b>            | <b>Provision for bonuses</b> |                              | <b>Accrued vacations</b> |                              |
|---|------------------------------|------------------------------|--------------------------|------------------------------|
|   | <b>Current</b><br>ThCh\$     | <b>Non-current</b><br>ThCh\$ | <b>Current</b><br>ThCh\$ | <b>Non-current</b><br>ThCh\$ |
| Balance as of January 1, 2020             | 11,384,044                   | 1,755,256                    | 9,701,067                | -                            |
| Increase (decrease) in current provisions | 15,310,615                   | 2,794,930                    | 9,724,873                | -                            |
| Use of provisions                         | <u>(16,362,258)</u>          | <u>-</u>                     | <u>(9,176,891)</u>       | <u>-</u>                     |
| Balance as of December 31, 2020           | <u>10,332,401</u>            | <u>4,550,186</u>             | <u>10,249,049</u>        | <u>-</u>                     |
| Balance as of January 1, 2019             | 7,566,295                    | 427,631                      | 8,951,924                | -                            |
| Increase (decrease) in current provisions | 16,806,291                   | 1,327,625                    | 8,398,324                | -                            |
| Use of provisions                         | <u>(12,988,542)</u>          | <u>-</u>                     | <u>(7,649,181)</u>       | <u>-</u>                     |
| Balance as of December 31, 2019           | <u>11,384,044</u>            | <u>1,755,256</u>             | <u>9,701,067</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:

|  | <b>Current</b><br>ThCh\$ | <b>Non-current</b><br>ThCh\$ |
|--|--------------------------|------------------------------|
| Reconciliation of the present value of the obligation for severance indemnity payments |                          |                              |
| Balance as of January 1, 2020  | 447,634                  | 172,202                      |
| Increase in current provisions   | 615,657                  | 354,357                      |
| Use of provisions  | (963,878)                | -                            |
| Transfer to current  | <u>56,678</u>            | <u>(56,678)</u>              |
| Balance as of December 31, 2020  | <u>156,091</u>           | <u>469,881</u>               |
| Balance as of January 1, 2019  | 176,457                  | 549,447                      |
| Increase in current provisions   | 411,120                  | 246,398                      |
| Use of provisions  | (763,586)                | -                            |
| Transfer to current  | <u>623,643</u>           | <u>(623,643)</u>             |
| Balance as of December 31, 2019  | <u>447,634</u>           | <u>172,202</u>               |

As of December 31, 2020, the Company is not required to make defined contributions, nor it is obliged to make any payments related to defined benefits.



**22. OTHER NON-FINANCIAL LIABILITIES**

As of December 31, 2020 and 2019, this caption comprises the following:

|                                   | <b>Current</b>    |                   | <b>Non-current</b> |                   |
|-----------------------------------|-------------------|-------------------|--------------------|-------------------|
|                                   | <b>12.31.2020</b> | <b>12.31.2019</b> | <b>12.31.2020</b>  | <b>12.31.2019</b> |
|                                   | ThCh\$            | ThCh\$            | ThCh\$             | ThCh\$            |
| Prepaid leases (1)                | 2,887,536         | 2,653,208         | -                  | 3,323,497         |
| Value-added tax fiscal debit      | 5,851,193         | 6,994,088         | -                  | -                 |
| Prepaid income for lease of space | 785,062           | 772,566           | -                  | -                 |
| Other prepaid income              | 172,443           | 196,982           | -                  | -                 |
| <b>Total</b>                      | <b>9,696,234</b>  | <b>10,616,844</b> | <b>-</b>           | <b>3,323,497</b>  |

(1) General Description of the Contract:

Corresponds to agreements for the lease of space for the installation and operation of automated teller machines owned by Itaú-Corpbanca, in the existing and future stores across the country. Such lease agreement establishes that Itaú-Corpbanca pays in advance the total amount owed for the space leased to install a maximum of 500 Automatic Teller Machines and during the life of the agreement, until the advance payment is completely used, which amounted to ThCh\$24,639,637 (historical).

Maturity table as of:

| <b>December 31, 2020</b> | <b>Maturity</b>    |                     |                     |                  |
|--------------------------|--------------------|---------------------|---------------------|------------------|
|                          | <b>0 to 1 year</b> | <b>1 to 5 years</b> | <b>Over 5 years</b> | <b>Total</b>     |
|                          | ThCh\$             | ThCh\$              | ThCh\$              | ThCh\$           |
| Prepaid leases           | <u>2,887,536</u>   | <u>-</u>            | <u>-</u>            | <u>2,887,536</u> |

  

| <b>December 31, 2019</b> | <b>Maturity</b>    |                     |                     |                  |
|--------------------------|--------------------|---------------------|---------------------|------------------|
|                          | <b>0 to 1 year</b> | <b>1 to 5 years</b> | <b>Over 5 years</b> | <b>Total</b>     |
|                          | ThCh\$             | ThCh\$              | ThCh\$              | ThCh\$           |
| Prepaid leases           | <u>2,653,208</u>   | <u>3,323,497</u>    | <u>-</u>            | <u>5,976,705</u> |

As of December 31, 2020, there are no unguaranteed residual values recognized in favor of the lessor.

The contract establishes no additional contingent rents or amounts to the monthly rent per automated teller machine.





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## 23. CONTINGENCIES, LAWSUITS AND RESTRICTIONS

As of December 31, 2020, the SMU Group and its direct and indirect subsidiaries present the following guarantees, contingencies, commitments and restrictions:

### a) Contingencies

As of December 31, 2020, 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, 2020, SMU S.A. has obligations with Banco Estado de Chile for ThCh\$26,048,579.
2. As of December 31, 2020, SMU S.A. has obligations with China Bank for ThCh\$8,501,663.
3. As of December 31, 2020, SMU S.A. has obligations with Banco de Chile for ThCh\$14,020,038.
4. As of December 31, 2020, SMU S.A. has obligations with Banco BCI for ThCh\$7,051,015.
5. As of December 31, 2020, SMU S.A. has obligations with Banco Santander for ThCh\$7,033,133.

As of December 31, 2020, 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, 2020 and 2019, the composition of future minimum operating lease payments is as follows:

| Term         | 12.31.2020          | 12.31.2019          |
|--------------|---------------------|---------------------|
|              | Amount<br>committed | Amount<br>committed |
|              | ThCh\$              | ThCh\$              |
| 0 to 1 year  | 231,371             | 615,114             |
| 1 to 5 years | -                   | -                   |
| Over 5 years | -                   | -                   |
| Total        | <u>231,371</u>      | <u>615,114</u>      |

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

**c) Recovery of insurance claims:**

Corresponds to the provision for the collection of the compensation for damages to the different stores affected by the public unrest occurred since October 18, 2019 amounting to ThCh\$13,109,171 (ThCh\$8,492,982 as of December 31, 2019) and the recovery of assets and goods for these same events amounting to ThCh\$27,069,478 (ThCh\$24,285,110 as of December 31, 2019).

**d) Lawsuits:**

As of December 31, 2020, the consolidated SMU Group presents pending lawsuits against it for claims in the normal course of business, which, according to the Group's management and legal counsel, do not represent a significant risk to its equity. Provisions have been recorded in the respective direct and indirect subsidiaries for those lawsuits which, according to the Group's legal counsel, could generate a loss in the financial statements (see Note 20 a).



As of December 31, 2020 and 2019, the detail of lawsuits considered to generate probable losses for which provisions have been recognized is as follows:

|                         | December 31, 2020 |                  |                  | December 31, 2019 |                  |                  |
|-------------------------|-------------------|------------------|------------------|-------------------|------------------|------------------|
|                         | No. of Cases      | Amount ThCh\$    | Provision ThCh\$ | No. of Cases      | Amount ThCh\$    | Provision ThCh\$ |
| Civil                   | 13                | 139,735          | 90,193           | 9                 | 252,356          | 155,682          |
| Other lawsuits          | 11                | 81,005           | 72,193           | 5                 | 162,139          | 142,662          |
| Labor                   | 103               | 1,816,547        | 803,017          | 124               | 1,402,987        | 640,132          |
| Labor fines (1)         | 263               | 684,430          | 684,430          | 190               | 482,548          | 482,548          |
| Local court             | 72                | 423,846          | 115,716          | 84                | 517,776          | 123,565          |
| Sanitary investigations | 197               | 386,749          | 386,748          | 187               | 399,515          | 399,515          |
| Free competition (2)    | -                 | -                | -                | 1                 | 1,994,851        | 1,994,851        |
| <b>Total</b>            | <b>648</b>        | <b>3,451,307</b> | <b>2,080,104</b> | <b>595</b>        | <b>5,050,033</b> | <b>3,796,293</b> |

- (1) Relates to labor fines imposed by inspectors from the Labor Inspector's Office where, mainly is because of noncompliance with having updated employment contracts, establishing schedules for entry and breaks, absence of procedures for hygiene and safety, among others.
- (2) Relates to the judgment for Case No. 304-2016 issued by the Free Competition Tribunal, which was paid during the current year.

Suit filed by the National Economic Prosecutor's Office ("FNE") against Cencosud, Walmart and SMU S.A.

On January 13, 2016, the Company was notified that the National Economic Prosecutor's Office filed a suit against Cencosud, SMU and Walmart for alleged practices against free competition consisting of agreements or practices designed to fix, through suppliers, a sales price to the public of fresh poultry meat in supermarkets that was equal to or higher than the wholesaler list price. The National Economic Prosecutor's Office requested the payment of a fine of 30,000 Annual Tax Units (UTA) from each of the entities involved.

On March 22, 2016, the Company replied to the suit requesting its dismissal and absolutely denying the existence of any collusive actions or actions which affect free competition.

On April 6, 2016, the TDLC issued the resolution beginning the evidentiary stage, which contains the relevant, substantial and controversial facts that should be subject to such evidentiary stage within the proceeding. This resolution was noticed to the Company on June 28, 2016.

On March 1, 2019, the Company was noticed of the judgment for Case No. 304-2016 issued by the Free Competition Tribunal ("TDLC"), which sentenced the Company to pay a fine, for the benefit of the Chilean Treasury of 3,438 (three thousand four hundred and thirty-eight) Annual Tax Units, and the adoption of a compliance program on free competition matters, supplementary to the current program of the Company, including at least the actions indicated in the sentence.



On April 8, 2020, the Company was noticed of the final judgment issued by the Supreme Court for Case No. 9361-2019, within the framework of the requirement filed by the National Economic Prosecutor's Office ("FNE") with the Free Competition Tribunal ("TDLC") in 2016. Through such judgment, the fine for the benefit of the Chilean Treasury was increased to 6,876 (six thousand eight hundred and seventy-six) Annual Tax Units.; Accordingly, the Company recorded a provision for the additional amount during this period.

On October 9, 2020, the Company paid the fine, which was acknowledged by the Free Competition Tribunal as per resolution dated October 22.

In addition, as of December 31, 2020 and 2019, other lawsuits exist, which Management believes could potentially generate losses and are detailed as follows:

|              | December 31, 2020 |                  |                  | December 31, 2019 |                  |                  |
|--------------|-------------------|------------------|------------------|-------------------|------------------|------------------|
|              | No. of Cases      | Amount ThCh\$    | Provision ThCh\$ | No. of Cases      | Amount ThCh\$    | Provision ThCh\$ |
| Civil        | 13                | 1,999,869        | -                | 4                 | 594,246          | -                |
| Labor        | 9                 | 40,281           | -                | 30                | 697,677          | -                |
| Local court  | 10                | 57,519           | -                | 11                | 60,838           | -                |
| <b>Total</b> | <b>32</b>         | <b>2,097,669</b> | <b>-</b>         | <b>45</b>         | <b>1,352,761</b> | <b>-</b>         |

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.
- 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.



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- EBITDAR: shall correspond to EBITDA minus rental expenses presented in the notes to the financial statements.
- Net Financial Expenses: the difference in absolute value of (i) the “Finance Costs” account and (ii) the “Finance Income” account of the Consolidated Statement of Comprehensive 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 BCI, Banco de Chile, Banco Estado, Banco Santander, 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-G, BCSMU-K, BCSMU-T, BCSMU-W, BCSMU-AK, and BCSMU-AL, the restrictions are measured on a quarterly basis considering a 12-month retrospective periods for profit or loss accounts.

On October 7, 2016, the Company communicated through essential event that at the same date, bondholders' meetings were held for Series B and Series C bonds, charged to the line of bonds registered with the Securities Registry of the Chilean Superintendence of Securities and Insurance under number 649; and for Series D Bonds charged to the line of bonds registered with the Securities Registry of the Chilean Superintendence of Securities and Insurance under number 650.

At the meeting of bondholders of Series B and Series D, it was agreed, among other matters, the following amendments to the Issue Contracts: i) modifying the covenant related to the Net Indebtedness Level, establishing its measurement starting from December 2019; and (ii) modifying the covenant related to the Net Financial Expense Hedging, establishing that the issuer should maintain a level of Net Financial Expense Hedging over or equal to: /One/ 1.5 times from December 31, 2016 through to September 30, 2017; /Two/ 2.0 times from December 31, 2017 through September 30, 2019; and /Three/ 2.5 times from December 31, 2019 through the remaining term of the Issue Contract.

On April 24, 2017, bonds were placed for UF 1,500,000 with a debit to line No. 667, BCSMU-G series.

On April 24, 2017, bonds were placed for UF 1,500,000 with a debit to line No. 667, BCSMU-K series.

At the Bondholders' meeting held on May 23, 2017 for Series G and Series K Bonds, the bondholders agreed on the following amendments to the Line Issuance Contract: (i) including a covenant consisting of maintaining in its quarterly financial statements a level of Net Financial Indebtedness of less than or equal to 1.3 times, establishing its measurement from December 2019; and (ii) modifying the covenant on Coverage of Net Financial Expenses, which must be greater than or equal to: /a/ 1.5 times from December 31, 2016 through September 30, 2017; /b/ 2.0 times from December 31, 2017 through September 30, 2019; and /c/ 2.5 times from December 31, 2019 through the remaining term of the Issuance Contract.



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Accordingly, the covenants on the line of bonds registered with the Securities Registry held by such Superintendencia under number 667, will remain under the same terms as the covenants in this matter contained in the SMU bond lines registered with the Securities Registry maintained by such Superintendencia under numbers 650 and 668.

On September 28, 2017, bonds were placed for UF 1,000,000 with a debit to line No. 667, BCSMU-G series.

On April 05, 2018, bonds were placed for UF 2,500,000 with a debit to line No. 650, BCSMU-T series.

On June 14, 2018, bonds were placed for UF 1,000,000 with a debit to line No. 650, BCSMU-T series.

On May 17 and 24, 2019, the Company signed with the Agents Representing the Bondholders, Banco de Chile and BICE, respectively, the amendment of the Net Financial Indebtedness covenant. Such amendment occurs as a result of applying the existing clause in Bond Issuance contracts relating to the new accounting standards, in order to maintain the sense and objective intended in each Bond Issuance contract. Accordingly, the aforementioned covenant was amended changing the limit from 1.3 times prior to the application of the accounting change, to 1.66 times.

On April 20, 2019, bonds were placed for UF 1,000,000 with a debit to line No. 650, BCSMU-W series.

On September 13, 2019, a series of bonds with a 10-year maturity for UF 3,000,000 was registered with the Securities Registry of the Superintendencia of Securities and Insurance under number 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.

On June 19, 2020, bonds were placed for UF 3,000,000 with a debit to line No. 649, BCSMU-AK series.

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, 2020, 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.



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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.

On December 23, 2020, bonds were placed for UF 3,000,000 with a charge to line No. 964, BCSMU-AL series.

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, 2020, 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, 2020, the existing financial indicators are detailed as follows:

| <b>Detail</b>                           | <b>ThCh\$</b> |
|---|---------------|
| Cash on hand                            | 197,716,190   |
| Financial liability                     | 1,054,440,875 |
| Financial debt                          | 623,366,419   |
| Equity                                  | 724,521,362   |
| EBITDA LTM (1)                          | 185,470,747   |
| EBITDAR LTM (1)                         | 211,240,723   |
| Finance expense LTM (1)                 | 49,478,352    |
| Finance income LTM (1)                  | 955,808       |
| Revenue from business areas LTM (1) (2) | 2,316,346,059 |
| Total consolidated revenue LTM (1)      | 2,316,346,059 |

| <b>Detail</b>                          | <b>Indicator</b> |
|--|------------------|
| Net financial liability / equity       | 1.18             |
| Net financial debt / equity (4)        | 0.59             |
| EBITDA / net finance expense (4)       | 3.82             |
| Net financial liability / EBITDAR      | 4.06             |
| Net financial debt / EBITDA            | 2.29             |
| % of sales from business areas (3) (4) | 1.00             |

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

(2) Relates to revenue from the business areas supermarkets, retail, wholesale and retail sales.

(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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## 24. CAPITAL AND RESERVES

### Movements in equity:

#### a. Paid-in capital and number of shares

As of December 31, 2020, the Company's capital is the following:

#### Capital

| Series | Subscribed capital<br>ThCh\$ | Paid-in capital<br>ThCh\$ |
|--------|------------------------------|---------------------------|
| Single | 523,741,973                  | 523,741,973               |

#### Number of shares with no par value

| Series | No. of shares authorized | No. of subscribed shares | No. of shares paid-in | No. of shares with voting rights |
|--------|--------------------------|--------------------------|-----------------------|----------------------------------|
| Single | 5,772,576,856            | 5,772,576,856            | 5,772,576,856         | 5,772,576,856                    |

#### b. Shareholder

As of December 31, 2020 and 2019, the Company's main shareholders are detailed as follows:

| Shareholders as of December 31, 2020             | %               | Shareholders as of December 31, 2019                   | %               |
|--|-----------------|--|-----------------|
| Inversiones Sams SpA                             | 23.348%         | Inversiones Sams SpA                                   | 23.348%         |
| Inversiones SMU Matriz Ltda.                     | 16.654%         | Inversiones SMU Matriz Ltda.                           | 16.654%         |
| Gestora Omega Ltda. Holding y Cía. en CpA        | 4.912%          | Gestora Omega Ltda. Holding y Cía. en CpA              | 7.107%          |
| Compass Small Cap Chile Fondo de Inversion       | 3.975%          | Compass Small Cap Chile Fondo de Inversion             | 3.733%          |
| Credicorp Capital S.A. Corredores de Bolsa       | 3.961%          | FIP Epsilon  | 3.385%          |
| FIP Epsilon                                      | 3.385%          | BTG Pactual Chile S.A. Corredores de Bolsa             | 3.321%          |
| FIP Gamma  | 2.814%          | BTG Pactual Small Cap Chile Fondo de Inversión         | 2.895%          |
| CorpGroup Inversiones Ltda.                      | 2.350%          | Banco de Chile por Cuenta de Citi NA Hong Kong         | 2.829%          |
| BTG Pactual Chile S.A. Corredores de Bolsa       | 2.206%          | FIP Gamma  | 2.814%          |
| Banco de Chile por cuenta de State Street        | 2.079%          | CorpGroup Inversiones Ltda.                            | 2.350%          |
| FIP Moneda S.A. AFI para Pionero                 | 1.984%          | FIP Siglo XXI  | 2.088%          |
| Corp Group Holding Inversiones Ltda.             | 1.973%          | Banco Itau Corp Banca por Cuenta de Inver. Extranjeros | 1.989%          |
| CBI Corredores de Bolsa                          | 1.801%          | Corp Group Holding Inversiones Ltda.                   | 1.973%          |
| FIP Siglo XXI                                    | 1.766%          | FIP Moneda S.A. AFI para Pionero                       | 1.973%          |
| BTG Pactual Small Cap Chile Fondo de Inversión   | 1.681%          | Bolsa de Comercio de Santiago, Bolsa de Valores        | 1.781%          |
| Banco Santander por Cuenta de Inver. Extranjeros | 1.610%          | Agricola Corniglia Ltda.                               | 1.550%          |
| Fip Toesca Small Cap Chile                       | 1.302%          | Fondo de Inversion Santander Small Cap                 | 1.396%          |
| AFP Cuprum, para Fondo C                         | 1.155%          | Banco Santander por Cuenta de Inver. Extranjeros       | 1.261%          |
| Otros  | 21.044%         | Other  | 17.553%         |
|  | <u>100.000%</u> |  | <u>100.000%</u> |

**c. Dividend policy**

Article No. 39 of the Company's bylaws expressly establishes that: "On an annual basis, the shareholders at the related Shareholders' Meeting will determine, the use of profits, if any, notwithstanding the legal and statutory provisions." At each year-end, the amount of the obligation with the shareholders is determined, net of any interim dividends that may have been approved during the year, and it is accounted for in "Trade and other payables" and charged to an account included in Net Equity called "Retained earnings".

As of December 31, 2020, the Company records a provision for dividends payable equal to 30% of profit for the year ended December 31, 2020 of ThCh\$8,948,299.

At the Company's Ordinary Shareholders' Meeting held on April 9, 2020, the shareholders agreed to distribute 75% of the profit for 2019.

On April 28, 2020, the Company began the payment of the dividend approved at the Ordinary Shareholders' Meeting of ThCh\$25,937,746, which corresponds to 75% of the profit for 2019, from which provisions have been recognized for ThCh\$10,375,106 in December 2019.

As of December 31, 2019, the Company paid a dividend equal to 30% of the profit for the year ended December 31, 2018, amounting to ThCh\$9,909,954.

**d. Capital increase****As of December 31, 2020:**

The Company records no capital increase for the period ended December 31, 2020.

**December 31, 2019:**

The Company records no capital increase for the period ended December 31, 2019.

**e. Movements in paid-in capital during the periods ended December 31, 2020 and 2019:**

|   | ThCh\$                    |
|---|---------------------------|
| Opening balance as of January 1, 2020   | <u>523,741,973</u>        |
| Closing balance as of December 31, 2020 | <u><u>523,741,973</u></u> |
| Opening balance as of January 1, 2019   | <u>523,741,973</u>        |
| Closing balance as of December 31, 2019 | <u><u>523,741,973</u></u> |

**f. Movements in other reserves**

|  | <b>ThCh\$</b>      |
|--|--------------------|
| Opening balance as of January 1, 2020                          | 150,373,359        |
| Foreign currency translation difference - foreign subsidiaries | (2,210,948)        |
| Closing balance as of December 31, 2020                        | <u>148,162,411</u> |
| Opening balance as of January 1, 2019                          | 148,445,653        |
| Foreign currency translation difference - foreign subsidiaries | <u>1,927,706</u>   |
| Closing balance as of December 31, 2019                        | <u>150,373,359</u> |

**g. Movements in retained earnings**

For the period ended December 31, 2020 and 2019, the movements generated in Retained earnings, are as follows:

|  | <b>ThCh\$</b>       |
|--|---------------------|
| Opening balance as of January 1, 2020      | 47,300,249          |
| Profit for the period                      | 29,827,666          |
| Minimum dividend for 2020                  | (8,948,299)         |
| Difference in dividend for profit for 2019 | <u>(15,562,638)</u> |
| Closing balance as of December 31, 2020    | <u>52,616,978</u>   |

  

|                                 | <b>ThCh\$</b>       |
|---------------------------------|---------------------|
| Balance as of January 1, 2019   | 23,091,667          |
| Profit for the period           | 34,583,689          |
| Minimum dividend for 2019       | <u>(10,375,107)</u> |
| Balance as of December 31, 2019 | <u>47,300,249</u>   |



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## 25. 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 23 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.

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## 26. EARNINGS (LOSSES) PER SHARE

Earnings per share are calculated dividing the profit or loss attributable to the owners of the Parent by the weighted average of common shares outstanding. The detail is as follows:

|  | <b>01.01.2020</b>    | <b>01.01.2019</b>    |
|--|----------------------|----------------------|
|  | <b>12.31.2020</b>    | <b>12.31.2019</b>    |
|  | ThCh\$               | ThCh\$               |
| Continuing operations  | 29,827,666           | 34,583,689           |
| Discontinued operations  | -                    | -                    |
| Total  | <u>29,827,666</u>    | <u>34,583,689</u>    |
| Weighted average number of basic shares<br>outstanding during the period | <u>5,772,576,856</u> | <u>5,772,576,856</u> |
| Basic earnings (losses) per share - Continuing operations                | <u>0.00517</u>       | <u>0.00599</u>       |
| Basic earnings (losses) per share - Discontinued operations              | <u>0.00000</u>       | <u>0.00000</u>       |
| Total basic earnings (losses) per share                                  | <u>0.00517</u>       | <u>0.00599</u>       |

During the years ended December 31, 2020 and 2019, 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.



## 27. REVENUE

For the years ended December 31, 2020 and 2019, this caption comprises the following:

|                                    | <b>01.01.2020</b>           | <b>01.01.2019</b>           |
|------------------------------------|-----------------------------|-----------------------------|
|                                    | <b>12.31.2020</b>           | <b>12.31.2019</b>           |
|                                    | ThCh\$                      | ThCh\$                      |
| Sales revenue                      | 2,292,777,819               | 2,267,139,283               |
| Revenue from service rendering (1) | 11,624,233                  | 13,755,575                  |
| Other income (2)                   | <u>11,944,007</u>           | <u>16,137,131</u>           |
| Total                              | <u><u>2,316,346,059</u></u> | <u><u>2,297,031,989</u></u> |

- (1) Corresponds to revenue from services rendered to third parties, mainly for sub-leases of space in stores. The current year these revenues were affected by operating hour restrictions due to quarantine.
- (2) This concept includes the estimate of revenue from losses due to stoppages recoverable from insurance companies related to the events occurred since October 18. During 2020, it amounts to ThCh\$4,616,189 (ThCh\$8,492,982 in 2019).

**28. ADMINISTRATIVE AND DISTRIBUTION EXPENSES**

a) For the years ended December 31, 2020 and 2019, distribution expenses comprise the following:

|                               | <b>01.01.2020</b>   | <b>01.01.2019</b>   |
|-------------------------------|---------------------|---------------------|
|                               | <b>12.31.2020</b>   | <b>12.31.2019</b>   |
|                               | ThCh\$              | ThCh\$              |
| Distribution costs (Freights) | <u>(31,207,032)</u> | <u>(31,335,181)</u> |

b) For the years ended December 31, 2020 and 2019, administrative expenses comprise the following:

|                                       | <b>01.01.2020</b>    | <b>01.01.2019</b>    |
|---------------------------------------|----------------------|----------------------|
|                                       | <b>12.31.2020</b>    | <b>12.31.2019</b>    |
|                                       | ThCh\$               | ThCh\$               |
| Personnel expenses (Note 29)          | (244,458,257)        | (242,778,240)        |
| Services                              | (88,348,637)         | (84,195,973)         |
| Depreciation and amortization         | (85,951,110)         | (86,227,381)         |
| Lease and shared expenses             | (25,769,976)         | (25,935,924)         |
| IT services                           | (16,936,100)         | (13,336,820)         |
| Credit card commissions               | (16,608,882)         | (14,237,545)         |
| Maintenance                           | (15,980,980)         | (16,686,458)         |
| Insurance                             | (13,224,182)         | (5,624,038)          |
| Materials                             | (13,104,796)         | (12,760,870)         |
| External services                     | (12,122,566)         | (9,837,927)          |
| Advertising                           | (11,710,548)         | (16,365,029)         |
| Travels, transportation and paperwork | (5,073,291)          | (4,311,484)          |
| Fines and sanctions                   | (1,567,378)          | (1,821,924)          |
| Patents                               | (1,505,497)          | (1,674,897)          |
| Consumer loyalty                      | (1,325,463)          | (860,807)            |
| Other                                 | <u>(4,478,738)</u>   | <u>(2,087,564)</u>   |
| Total                                 | <u>(558,166,401)</u> | <u>(538,742,881)</u> |

**29. PERSONNEL EXPENSES**

For the years ended December 31, 2020 and 2019, the detail of personnel expenses recorded in the caption administrative expenses is the following:

|                          | <b>01.01.2020</b>           | <b>01.01.2019</b>           |
|--------------------------|-----------------------------|-----------------------------|
|                          | <b>12.31.2020</b>           | <b>12.31.2019</b>           |
|                          | ThCh\$                      | ThCh\$                      |
| Wages and salaries       | (173,459,136)               | (170,312,431)               |
| Employee benefits        | (49,319,438)                | (49,107,828)                |
| Other personnel expenses | <u>(21,679,683)</u>         | <u>(23,357,981)</u>         |
| Total                    | <u><u>(244,458,257)</u></u> | <u><u>(242,778,240)</u></u> |





### 30. OTHER INCOME (EXPENSES)

For the years ended December 31, 2020 and 2019, the detail of other gains (losses) is as follows:

|   | <b>01.01.2020</b>         | <b>01.01.2019</b>         | <b>01.01.2019</b>         |
|---|---------------------------|---------------------------|---------------------------|
|   | <b>12.31.2020</b>         | <b>12.31.2019</b>         | <b>30.09.2019</b>         |
|   | ThCh\$                    | ThCh\$                    | ThCh\$                    |
| <b>Other income (expenses):</b>                                       |                           |                           |                           |
| Acts of vandalism (*)   | (7,635,376)               | (29,849,399)              | -                         |
| Free competence lawsuit (**)  | (2,106,166)               | -                         | -                         |
| Loss from sale and disposal of items of property, plant and equipment | (882,348)                 | (1,350,172)               | (367,767)                 |
| Loss in stores from fire / flood / earthquake                         | (517,645)                 | (77,395)                  | (77,395)                  |
| Amendments/terms of lease contracts                                   | -                         | 1,096,173                 | 1,096,173                 |
| Restructuring by Operational Efficiency Plan                          | -                         | (3,656,673)               | (3,507,467)               |
| Adjustment for reconciliation with suppliers                          | (77,357)                  | (631,787)                 | (522,882)                 |
| Insurance recovery (***)  | 2,796,515                 | 26,733,007                | 2,447,897                 |
| Other   | <u>(200,026)</u>          | <u>(711,085)</u>          | <u>(103,489)</u>          |
| <b>Total</b>  | <u><b>(8,622,403)</b></u> | <u><b>(8,447,331)</b></u> | <u><b>(1,034,930)</b></u> |

(\*) Corresponds to the loss generated due to the public unrest occurred since October 18, 2019, which have affected the country, in which a group of stores were looted, or their facilities have been damaged.

(\*\*) On April 8, 2020, the Company was noticed of the judgment ruled by the Supreme Court for Case No. 9361-2019 within the framework of the requirement filed by the National Economic Prosecutor's Office ("FNE") with the Free Competition Tribunal ("TDL") in 2016. Through such judgment, the fine for the benefit of the Chilean Treasury was increased to 6,876 (six thousand eight hundred seventy-six) Annual Tax Units; at the judgment date, the Company had already made a provision of 3,483 Annual Tax Units; accordingly, the effect for 2020 is only 50% of the final fine amount.

(\*\*\*) Corresponds to the Company's estimate related to the insurance recovery for damages as a result of acts of vandalism occurred during the period amounting to ThCh\$2,784,367, and the balance of ThCh\$12,148 for the recovery of other minor claims. For 2019, the Company has recognized ThCh\$24,285,110 as insurance claim recoveries, which correspond to the first estimate of the claims adjuster related to the total expenses recognized by the Company. In addition, during 2019 the Company recognized ThCh\$2,447,897, with the main recovery being from the Las Tranqueras store amounting to ThCh\$2,438,607.



### 31. FINANCE INCOME AND FINANCE COSTS

a) For the years ended December 31, 2020 and 2019, finance income comprises the following:

|   | <b>01.01.2020</b>     | <b>01.01.2019</b>     |
|---|-----------------------|-----------------------|
|   | <b>12.31.2020</b>     | <b>12.31.2019</b>     |
|   | ThCh\$                | ThCh\$                |
| Interests received from financial investments | 277,476               | 337,152               |
| Interests in related parties                  | 652,100               | 411,005               |
| Interests in leases of stores                 | <u>26,232</u>         | <u>23,117</u>         |
| Total   | <u><u>955,808</u></u> | <u><u>771,274</u></u> |

b) For the years ended December 31, 2020 and 2019, finance costs comprise the following:

|  | <b>01.01.2020</b>          | <b>01.01.2019</b>          |
|--|----------------------------|----------------------------|
|  | <b>12.31.2020</b>          | <b>12.31.2019</b>          |
|  | ThCh\$                     | ThCh\$                     |
| Interests and expenses for financial liabilities and other | (17,573,208)               | (17,364,136)               |
| Interest on right-of-use liabilities                       | (29,154,779)               | (29,683,189)               |
| Interest on right-of-use with purchase option              | <u>(2,750,365)</u>         | <u>(3,009,507)</u>         |
| Total  | <u><u>(49,478,352)</u></u> | <u><u>(50,056,832)</u></u> |



### 32. FOREIGN CURRENCY EXCHANGE DIFFERENCES

For the years ended December 31, 2020 and 2019, this caption comprises the following:

| <b>Concept</b>              | <b>Currency</b> | <b>01.01.2020</b>       | <b>01.01.2019</b>     |
|-----------------------------|-----------------|-------------------------|-----------------------|
|                             |                 | <b>12.31.2020</b>       | <b>12.31.2019</b>     |
|                             |                 | ThCh\$                  | ThCh\$                |
| Cash and cash equivalents   | US\$            | (61,076)                | (788,720)             |
| Other financial liabilities | EUR             | -                       | 10,024                |
| Other financial liabilities | US\$            | <u>(546,656)</u>        | <u>1,261,260</u>      |
| Total                       |                 | <u><u>(607,732)</u></u> | <u><u>482,564</u></u> |

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### 33. INCOME (EXPENSE) FOR INFLATION-ADJUSTED UNITS

For the years ended December 31, 2020 and 2019, this caption comprises the following:

| <b>Concept</b>              | <b>Inflation-<br/>adjusted unit</b> | <b>01.01.2020</b>   | <b>01.01.2019</b>   |
|-----------------------------|-------------------------------------|---------------------|---------------------|
|                             |                                     | <b>12.31.2020</b>   | <b>12.31.2019</b>   |
|                             |                                     | ThCh\$              | ThCh\$              |
| Trade and other receivables | UF                                  | (2,879)             | 106,038             |
| Interest-bearing loans      | UF                                  | (11,057,022)        | (11,451,765)        |
| Other                       | UF                                  | (262,813)           | (60,756)            |
| Total                       |                                     | <u>(11,322,714)</u> | <u>(11,406,483)</u> |

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### 34. 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, including stores of various sizes with country-wide coverage, grouped under the Unimarc, Mayorista 10, Alvi, Ok Market trademarks, telephone and Internet sales through Telemercados, and convenience stores. All include the sale of a wide variety of retail and wholesale products, including groceries, fruits and vegetables, non-food, among others.
- The Supermarket Segment comprises retail sales, for end customers, and wholesales, where Mayorista 10 is 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.
- The criteria used to measure the performance of the business segments correspond the accounting policies used in preparing the consolidated financial statements.

Information by segment, as of December 31, 2020 and 2019, is as follows:

| ASSETS  | Supermarkets         |                      | Parent, Support and consolidation adjustments (*) |                    | Total                |                      |
|---|----------------------|----------------------|---|--------------------|----------------------|----------------------|
|   | 12.31.2020           | 12.31.2019           | 12.31.2020  | 12.31.2019         | 12.31.2020           | 12.31.2019           |
|   | ThCh\$               | ThCh\$               | ThCh\$  | ThCh\$             | ThCh\$               | ThCh\$               |
| <b>Current assets</b>                             |                      |                      |   |                    |                      |                      |
| Cash and cash equivalents                         | 94,614,326           | 47,921,740           | 103,101,864                                       | 2,888,598          | 197,716,190          | 50,810,338           |
| Other current financial assets                    | 18,453               | 20,556               | -   | -                  | 18,453               | 20,556               |
| Other current non-financial assets                | 9,790,967            | 15,209,743           | 2,900,865   | 2,745,694          | 12,691,832           | 17,955,437           |
| Trade and other receivables, current              | 89,726,293           | 90,824,599           | 1,794,091   | 988,410            | 91,520,384           | 91,813,009           |
| Receivables due from related parties, current     | 11,985,671           | 12,704,153           | 3,859,575   | (11,178,662)       | 15,845,246           | 1,525,491            |
| Inventories                                       | 188,729,604          | 195,744,022          | -   | -                  | 188,729,604          | 195,744,022          |
| Current tax assets                                | 2,657,377            | 3,959,572            | 313,796   | 303,444            | 2,971,173            | 4,263,016            |
| <b>Total current assets</b>                       | <b>397,522,691</b>   | <b>366,384,385</b>   | <b>111,970,191</b>                                | <b>(4,252,516)</b> | <b>509,492,882</b>   | <b>362,131,869</b>   |
| <b>Non-current assets:</b>                        |                      |                      |   |                    |                      |                      |
| Other non-current financial assets                | 83,918               | 75,047               | 175,000   | 175,000            | 258,918              | 250,047              |
| Other non-financial non-current assets            | 2,435,849            | 2,171,661            | 6,871   | 6,691              | 2,442,720            | 2,178,352            |
| Trade and other receivables, non-current          | 1,701,638            | 1,446,263            | 29,737  | 79,105             | 1,731,375            | 1,525,368            |
| Receivables due from related parties, non-current | -                    | -                    | -   | 7,000,000          | -                    | 7,000,000            |
| Equity-accounted investees                        | -                    | -                    | 14,116,327  | 14,275,946         | 14,116,327           | 14,275,946           |
| Intangible assets other than goodwill             | 46,287,935           | 51,671,522           | 13,186,986  | 14,073,682         | 59,474,921           | 65,745,204           |
| Goodwill  | 356,906,676          | 358,023,191          | 117,986,205                                       | 117,693,963        | 474,892,881          | 475,717,154          |
| Property, plant and equipment, net                | 687,455,937          | 718,916,199          | 5,733,840   | 4,369,681          | 693,189,777          | 723,285,880          |
| Deferred tax assets                               | 326,821,581          | 329,602,908          | 99,528,193  | 96,118,943         | 426,349,774          | 425,721,851          |
| <b>Total non-current assets</b>                   | <b>1,421,693,534</b> | <b>1,461,906,791</b> | <b>250,763,159</b>                                | <b>253,793,011</b> | <b>1,672,456,693</b> | <b>1,715,699,802</b> |
| <b>TOTAL ASSETS</b>                               | <b>1,819,216,225</b> | <b>1,828,291,176</b> | <b>362,733,350</b>                                | <b>249,540,495</b> | <b>2,181,949,575</b> | <b>2,077,831,671</b> |



**SMU**



| LIABILITIES AND EQUITY                                 | Supermarkets         |                      | Parent, Support and consolidation adjustments (*) |                      | Total                |                      |
|--|----------------------|----------------------|---|----------------------|----------------------|----------------------|
|  | 12.31.2020           | 12.31.2019           | 12.31.2020  | 12.31.2019           | 12.31.2020           | 12.31.2019           |
|  | ThCh\$               | ThCh\$               | ThCh\$  | ThCh\$               | ThCh\$               | ThCh\$               |
| <b>Current liabilities</b>                             |                      |                      |   |                      |                      |                      |
| Other current financial liabilities                    | 48,956,205           | 48,667,246           | 157,361,576                                       | 90,659,747           | 206,317,781          | 139,326,993          |
| Trade and other payables                               | 345,652,572          | 368,650,308          | 16,896,413  | 14,208,092           | 362,548,985          | 382,858,400          |
| Payables due to related entities, current              | 553,004,121          | 537,213,690          | (551,851,805)                                     | (535,334,969)        | 1,152,316            | 1,878,721            |
| Other current provisions                               | 2,059,654            | 1,726,176            | 20,450  | 2,070,117            | 2,080,104            | 3,796,293            |
| Current tax liabilities                                |                      | -                    | 1,662,518   | 797,941              | 1,662,518            | 797,941              |
| Provisions for employee benefits, current              | 12,242,990           | 11,247,534           | 8,494,551   | 10,285,211           | 20,737,541           | 21,532,745           |
| Other current non-financial liabilities                | 4,132,918            | 5,575,590            | 5,563,316   | 5,041,254            | 9,696,234            | 10,616,844           |
| <b>Total current liabilities</b>                       | <b>966,048,460</b>   | <b>973,080,544</b>   | <b>(361,852,981)</b>                              | <b>(412,272,607)</b> | <b>604,195,479</b>   | <b>560,807,937</b>   |
| <b>Non-current liabilities:</b>                        |                      |                      |   |                      |                      |                      |
| Other financial liabilities, non-current               | 432,365,506          | 458,728,890          | 415,757,588                                       | 331,496,219          | 848,123,094          | 790,225,109          |
| Other payables, non-current                            | 14,093               | 53,162               |   | 2,799                | 14,093               | 55,961               |
| Deferred tax liabilities                               | 75,480               | 76,128               |   | -                    | 75,480               | 76,128               |
| Provision for employee benefits, non-current           | 1,219,346            | 452,665              | 3,800,721   | 1,474,793            | 5,020,067            | 1,927,458            |
| Other non-current non-financial liabilities            |                      | 3,323,497            |   | -                    | -                    | 3,323,497            |
| <b>Total liabilities, non-current</b>                  | <b>433,674,425</b>   | <b>462,634,342</b>   | <b>419,558,309</b>                                | <b>332,973,811</b>   | <b>853,232,734</b>   | <b>795,608,153</b>   |
| <b>Equity attributable to the owners of the Parent</b> |                      |                      |   |                      |                      | -                    |
| <b>Total equity</b>                                    | <b>419,493,340</b>   | <b>392,576,290</b>   | <b>305,028,022</b>                                | <b>328,839,291</b>   | <b>724,521,362</b>   | <b>721,415,581</b>   |
| <b>TOTAL EQUITY AND LIABILITIES</b>                    | <b>1,819,216,225</b> | <b>1,828,291,176</b> | <b>362,733,350</b>                                | <b>249,540,495</b>   | <b>2,181,949,575</b> | <b>2,077,831,671</b> |

**SMU**

(\*) Basically, this column includes the information of the Parent, supporting office, logistics and consolidation adjustments.

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.

The detail of consolidation adjustments relate to:

| <b>Receivables due from related parties, current</b>                                | <b>12.31.2020</b>    | <b>12.31.2019</b>    |
|---|----------------------|----------------------|
|   | <b>ThCh\$</b>        | <b>ThCh\$</b>        |
| Total receivables due from related parties not included in the consolidation of SMU | 15,845,246           | 8,525,491            |
| Total receivables due from subsidiaries included in the consolidation of SMU        | 760,930,839          | 648,899,023          |
| Consolidation adjustment SMU Group  | <u>(772,916,510)</u> | <u>(668,603,176)</u> |
| Total   | <u>3,859,575</u>     | <u>(11,178,662)</u>  |

  

| <b>Payables due to related parties, current</b>  | <b>12.31.2020</b>    | <b>12.31.2019</b>    |
|--|----------------------|----------------------|
|  | <b>ThCh\$</b>        | <b>ThCh\$</b>        |
| Total current payables due to related parties not included in the consolidation of SMU | 1,152,316            | 1,878,721            |
| Total payables due to subsidiaries included in the consolidation of SMU                | 219,912,389          | 131,389,486          |
| Consolidation adjustment SMU Group   | <u>(772,916,510)</u> | <u>(668,603,176)</u> |
| Total  | <u>(551,851,805)</u> | <u>(535,334,969)</u> |





**SMU**



|  | Supermarkets         |                      | Parent, Support and consolidation adjustments |                      | Total                |                      |
|--|----------------------|----------------------|---|----------------------|----------------------|----------------------|
|  | 12.31.2020<br>ThCh\$ | 12.31.2019<br>ThCh\$ | 12.31.2020<br>ThCh\$                          | 12.31.2019<br>ThCh\$ | 12.31.2020<br>ThCh\$ | 12.31.2019<br>ThCh\$ |
| <b>Statement of income</b>   |                      |                      |   |                      |                      |                      |
| Revenue  | 2,313,114,642        | 2,294,754,893        | 3,231,417                                     | 2,277,096            | 2,316,346,059        | 2,297,031,989        |
| Cost of sales  | (1,627,469,274)      | (1,615,167,743)      | 16,285  | 1,456                | (1,627,452,989)      | (1,615,166,287)      |
| <b>Gross profit</b>  | <b>685,645,368</b>   | <b>679,587,150</b>   | <b>3,247,702</b>                              | <b>2,278,552</b>     | <b>688,893,070</b>   | <b>681,865,702</b>   |
| Distribution costs   | (31,200,278)         | (31,333,001)         | (6,754)                                       | (2,180)              | (31,207,032)         | (31,335,181)         |
| Administrative expenses  | (534,117,061)        | (516,924,340)        | (24,049,340)                                  | (21,818,541)         | (558,166,401)        | (538,742,881)        |
| Other income (expense)   | (6,443,036)          | (8,444,863)          | (2,179,367)                                   | (2,468)              | (8,622,403)          | (8,447,331)          |
| Finance income   | 3,295,930            | 2,009,707            | (2,340,122)                                   | (1,238,433)          | 955,808              | 771,274              |
| Finance costs  | (83,643,629)         | (82,833,367)         | 34,165,277                                    | 32,776,535           | (49,478,352)         | (50,056,832)         |
| Share of losses of associates, joint ventures and equity accounted investees | -                    | -                    | (955,008)                                     | (3,331,565)          | (955,008)            | (3,331,565)          |
| Foreign currency translation differences                                     | (619,215)            | 427,632              | 11,483  | 54,932               | (607,732)            | 482,564              |
| Results from inflation-adjusted units  | (1,466,002)          | (1,538,078)          | (9,856,712)                                   | (9,868,405)          | (11,322,714)         | (11,406,483)         |
| <b>Profit (loss) before tax</b>  | <b>31,452,077</b>    | <b>40,950,840</b>    | <b>(1,962,841)</b>                            | <b>(1,151,573)</b>   | <b>29,489,236</b>    | <b>39,799,267</b>    |
| Income tax revenue (expense)   | (2,206,243)          | (8,123,322)          | 2,544,673                                     | 2,907,744            | 338,430              | (5,215,578)          |
| <b>Profit (loss) from continuing operations</b>                              | <b>29,245,834</b>    | <b>32,827,518</b>    | <b>581,832</b>                                | <b>1,756,171</b>     | <b>29,827,666</b>    | <b>34,583,689</b>    |
| <b>Profit (loss) from discontinued operations</b>                            | <b>-</b>             | <b>-</b>             | <b>-</b>                                      | <b>-</b>             | <b>-</b>             | <b>-</b>             |
| <b>Profit (loss) for the year</b>  | <b>29,245,834</b>    | <b>32,827,518</b>    | <b>581,832</b>                                | <b>1,756,171</b>     | <b>29,827,666</b>    | <b>34,583,689</b>    |
| Depreciation and amortization  | (81,920,187)         | (82,183,688)         | (4,030,923)                                   | (4,043,693)          | (85,951,110)         | (86,227,381)         |
| EBITDA for the period (1)  | 202,248,216          | 213,513,497          | (16,777,469)                                  | (15,498,476)         | 185,470,747          | 198,015,021          |

(1) EBITDA: the sum of the following accounts of the Consolidated Statement of Comprehensive Income: "Revenue", "Cost of Sales", "Distribution Costs", "Administrative Expenses" and discounting the amount in "Depreciation and Amortization".



Reconciliation of the information of reported segments under IFRS

|  | <b>12.31.2020</b>           | <b>12.31.2019</b>           |
|--|-----------------------------|-----------------------------|
|  | <b>ThCh\$</b>               | <b>ThCh\$</b>               |
| <b>Revenue</b>   |                             |                             |
| Total revenue from reported segments                         | 2,313,114,642               | 2,294,754,893               |
| Total revenue from other segments                            | <u>3,231,417</u>            | <u>2,277,096</u>            |
| <b>Total consolidated revenue</b>                            | <b><u>2,316,346,059</u></b> | <b><u>2,297,031,989</u></b> |
| <br>   |                             |                             |
| <b>Profit (loss) before tax</b>                              |                             |                             |
| Profit or loss before tax related to other reported segments | 31,452,077                  | 40,950,840                  |
| Profit or loss before tax related to other segments          | <u>(1,962,841)</u>          | <u>(1,151,573)</u>          |
| <b>Consolidated profit (loss) before tax</b>                 | <b><u>29,489,236</u></b>    | <b><u>39,799,267</u></b>    |
| <br>   |                             |                             |
| <b>Assets</b>  |                             |                             |
| Assets from reported segments                                | 1,819,216,225               | 1,828,291,176               |
| Assets for other segments                                    | <u>362,733,350</u>          | <u>249,540,495</u>          |
| <b>Total consolidated assets</b>                             | <b><u>2,181,949,575</u></b> | <b><u>2,077,831,671</u></b> |
| <br>   |                             |                             |
| <b>Liabilities</b>   |                             |                             |
| Liabilities from reported segments                           | 1,399,722,885               | 1,435,714,886               |
| Liabilities for other segments                               | <u>57,705,328</u>           | <u>(79,298,796)</u>         |
| <b>Total consolidated liabilities</b>                        | <b><u>1,457,428,213</u></b> | <b><u>1,356,416,090</u></b> |
| <br>   |                             |                             |
| <b>EBITDA</b>  |                             |                             |
| Ebitda from reported segments                                | 202,248,216                 | 213,513,497                 |
| Ebitda from other segments                                   | <u>(16,777,469)</u>         | <u>(15,498,476)</u>         |
| <b>Total Consolidated EBITDA</b>                             | <b><u>185,470,747</u></b>   | <b><u>198,015,021</u></b>   |

**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.

|  | <b>12.31.2020</b>           | <b>12.31.2019</b>           |
|--|-----------------------------|-----------------------------|
|  | <b>ThCh\$</b>               | <b>ThCh\$</b>               |
| <b>Revenue</b>                               |                             |                             |
| Chile  | 2,259,067,021               | 2,245,465,519               |
| Peru   | <u>57,279,038</u>           | <u>51,566,470</u>           |
| <b>Total Consolidated Revenue</b>            | <b><u>2,316,346,059</u></b> | <b><u>2,297,031,989</u></b> |
|  |                             |                             |
|  | <b>12.31.2020</b>           | <b>12.31.2019</b>           |
|  | <b>ThCh\$</b>               | <b>ThCh\$</b>               |
| <b>Non-current assets (*)</b>                |                             |                             |
| Chile  | 1,229,470,610               | 1,269,996,784               |
| Peru   | <u>16,636,309</u>           | <u>19,981,167</u>           |
| <b>Total consolidated non-current assets</b> | <b><u>1,246,106,919</u></b> | <b><u>1,289,977,951</u></b> |

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

|                                  | <b>12.31.2020</b>         | <b>12.31.2019</b>         |
|----------------------------------|---------------------------|---------------------------|
|                                  | <b>ThCh\$</b>             | <b>ThCh\$</b>             |
| <b>EBITDA</b>                    |                           |                           |
| Chile                            | 183,072,460               | 196,968,138               |
| Peru                             | <u>2,398,287</u>          | <u>1,046,883</u>          |
| <b>Total Consolidated EBITDA</b> | <b><u>185,470,747</u></b> | <b><u>198,015,021</u></b> |

### 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.

The movements in cash flows for the years ended December 31, 2020 and 2019, are detailed as follows:

|                      | <b>Supermarkets</b> | <b>Parent, Support and<br/>consolidation<br/>adjustments (*)</b> | <b>Total 12.31.2020</b> |
|----------------------|---------------------|--|-------------------------|
|                      | <b>ThCh\$</b>       | <b>ThCh\$</b>  | <b>ThCh\$</b>           |
| Operating activities | 232,599,293         | (55,076,633)   | 177,522,660             |
| Investing activities | (98,484,579)        | 57,587,044   | (40,897,535)            |
| Financing activities | (87,422,128)        | 97,702,855   | 10,280,727              |
| <b>Total</b>         | <b>46,692,586</b>   | <b>100,213,266</b>   | <b>146,905,852</b>      |

|                      | <b>Supermarkets</b> | <b>Parent, Support and<br/>consolidation<br/>adjustments (*)</b> | <b>Total 12.31.2019</b> |
|----------------------|---------------------|--|-------------------------|
|                      | <b>ThCh\$</b>       | <b>ThCh\$</b>  | <b>ThCh\$</b>           |
| Operating activities | 193,416,578         | (48,396,993)   | 145,019,585             |
| Investing activities | (125,524,016)       | 70,781,649   | (54,742,367)            |
| Financing activities | (99,906,119)        | (22,204,744)   | (122,110,863)           |
| <b>Total</b>         | <b>(32,013,557)</b> | <b>179,912</b>   | <b>(31,833,645)</b>     |

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

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

| ASSETS  | Retailers            |                      | Wholesalers          |                      | Total supermarket segment |                      |
|---|----------------------|----------------------|----------------------|----------------------|---------------------------|----------------------|
|   | 12.31.2020<br>ThCh\$ | 12.31.2019<br>ThCh\$ | 12.31.2020<br>ThCh\$ | 12.31.2019<br>ThCh\$ | 12.31.2020<br>ThCh\$      | 12.31.2019<br>ThCh\$ |
| <b>Current assets:</b>                        |                      |                      |                      |                      |                           |                      |
| Cash and cash equivalents                     | 70,111,815           | 35,276,891           | 24,502,511           | 12,644,849           | 94,614,326                | 47,921,740           |
| Other current financial assets                | 18,453               | 20,556               | -                    | -                    | 18,453                    | 20,556               |
| Other current non-financial assets            | 7,297,271            | 11,417,788           | 2,493,696            | 3,791,955            | 9,790,967                 | 15,209,743           |
| Trade and other receivables, current          | 55,396,025           | 60,257,901           | 34,330,268           | 30,566,698           | 89,726,293                | 90,824,599           |
| Receivables due from related parties, current | 11,985,074           | 12,702,705           | 597                  | 1,448                | 11,985,671                | 12,704,153           |
| Inventories                                   | 136,132,522          | 150,614,860          | 52,597,082           | 45,129,162           | 188,729,604               | 195,744,022          |
| Current tax assets                            | 687,150              | 1,588,294            | 1,970,227            | 2,371,278            | 2,657,377                 | 3,959,572            |
| <b>Total current assets</b>                   | <b>281,628,310</b>   | <b>271,878,995</b>   | <b>115,894,381</b>   | <b>94,505,390</b>    | <b>397,522,691</b>        | <b>366,384,385</b>   |
| <b>Non-current assets:</b>                    |                      |                      |                      |                      |                           |                      |
| Other non-current financial assets            | 83,918               | 75,047               | -                    | -                    | 83,918                    | 75,047               |
| Other non-financial non-current assets        | 1,920,934            | 1,687,926            | 514,915              | 483,735              | 2,435,849                 | 2,171,661            |
| Trade and other receivables, non current      | 1,371,212            | 1,183,721            | 330,426              | 262,542              | 1,701,638                 | 1,446,263            |
| Intangible assets other than goodwill         | 15,939,306           | 19,702,637           | 30,348,629           | 31,968,885           | 46,287,935                | 51,671,522           |
| Goodwill                                      | 309,730,830          | 309,730,830          | 47,175,846           | 48,292,361           | 356,906,676               | 358,023,191          |
| Property, plant and equipment, net            | 549,074,877          | 574,267,076          | 138,381,060          | 144,649,123          | 687,455,937               | 718,916,199          |
| Deferred tax assets                           | 268,639,331          | 273,530,809          | 58,182,250           | 56,072,099           | 326,821,581               | 329,602,908          |
| <b>Total non-current assets</b>               | <b>1,146,760,408</b> | <b>1,180,178,046</b> | <b>274,933,126</b>   | <b>281,728,745</b>   | <b>1,421,693,534</b>      | <b>1,461,906,791</b> |
| <b>TOTAL ASSETS</b>                           | <b>1,428,388,718</b> | <b>1,452,057,041</b> | <b>390,827,507</b>   | <b>376,234,135</b>   | <b>1,819,216,225</b>      | <b>1,828,291,176</b> |



**SMU**



**LIABILITIES AND EQUITY**

|  | Retailers            |                      | Wholesalers          |                      | Total supermarket segment |                      |
|--|----------------------|----------------------|----------------------|----------------------|---------------------------|----------------------|
|  | 12.31.2020<br>ThCh\$ | 12.31.2019<br>ThCh\$ | 12.31.2020<br>ThCh\$ | 12.31.2019<br>ThCh\$ | 12.31.2020<br>ThCh\$      | 12.31.2019<br>ThCh\$ |
| <b>Current liabilities:</b>                            |                      |                      |                      |                      |                           |                      |
| Other current financial liabilities                    | 36,985,801           | 36,659,705           | 11,970,404           | 12,007,541           | 48,956,205                | 48,667,246           |
| Trade and other payables                               | 268,528,625          | 286,013,745          | 77,123,947           | 82,636,563           | 345,652,572               | 368,650,308          |
| Payables due to related entities, current              | 363,153,789          | 374,559,321          | 189,850,332          | 162,654,369          | 553,004,121               | 537,213,690          |
| Other current provisions                               | 1,686,147            | 1,347,741            | 373,507              | 378,435              | 2,059,654                 | 1,726,176            |
| Provisions for employee benefits, current              | 9,828,182            | 8,883,723            | 2,414,808            | 2,363,811            | 12,242,990                | 11,247,534           |
| Other current non-financial liabilities                | 3,774,039            | 5,201,714            | 358,879              | 373,876              | 4,132,918                 | 5,575,590            |
| <b>Total current liabilities</b>                       | <b>683,956,583</b>   | <b>712,665,949</b>   | <b>282,091,877</b>   | <b>260,414,595</b>   | <b>966,048,460</b>        | <b>973,080,544</b>   |
| <b>Non-current liabilities:</b>                        |                      |                      |                      |                      |                           |                      |
| Other non-current financial liabilities                | 337,530,043          | 356,506,128          | 94,835,463           | 102,222,762          | 432,365,506               | 458,728,890          |
| Payables, non-current                                  | -                    | -                    | 14,093               | 53,162               | 14,093                    | 53,162               |
| Payables due to related entities, non-current          | -                    | -                    | -                    | -                    | -                         | -                    |
| Deferred tax liabilities                               | 75,480               | 76,128               | -                    | -                    | 75,480                    | 76,128               |
| Provision for employee benefits, non-current           | 972,194              | 389,108              | 247,152              | 63,557               | 1,219,346                 | 452,665              |
| Other non-current non-financial liabilities            | -                    | 3,323,497            | -                    | -                    | -                         | 3,323,497            |
| <b>Total non-current liabilities</b>                   | <b>338,577,717</b>   | <b>360,294,861</b>   | <b>95,096,708</b>    | <b>102,339,481</b>   | <b>433,674,425</b>        | <b>462,634,342</b>   |
| <b>Net equity attributable to owners of the Parent</b> |                      |                      |                      |                      |                           |                      |
| <b>Total equity</b>                                    | <b>405,854,418</b>   | <b>379,096,231</b>   | <b>13,638,922</b>    | <b>13,480,059</b>    | <b>419,493,340</b>        | <b>392,576,290</b>   |
| <b>TOTAL LIABILITIES AND EQUITY</b>                    | <b>1,428,388,718</b> | <b>1,452,057,041</b> | <b>390,827,507</b>   | <b>376,234,135</b>   | <b>1,819,216,225</b>      | <b>1,828,291,176</b> |



**SMU**



|  | Retailers            |                      | Wholesalers          |                      | Total supermarket segment |                      |
|--|----------------------|----------------------|----------------------|----------------------|---------------------------|----------------------|
|  | 12.31.2020<br>ThCh\$ | 12.31.2019<br>ThCh\$ | 12.31.2020<br>ThCh\$ | 12.31.2019<br>ThCh\$ | 12.31.2020<br>ThCh\$      | 12.31.2019<br>ThCh\$ |
| <b>Statements of income</b>  |                      |                      |                      |                      |                           |                      |
| Revenue  | 1,634,835,847        | 1,650,960,778        | 678,278,795          | 643,794,115          | 2,313,114,642             | 2,294,754,893        |
| Cost of sales  | (1,091,595,990)      | (1,107,371,931)      | (535,873,284)        | (507,795,812)        | (1,627,469,274)           | (1,615,167,743)      |
| <b>Gross profit</b>  | <u>543,239,857</u>   | <u>543,588,847</u>   | <u>142,405,511</u>   | <u>135,998,303</u>   | <u>685,645,368</u>        | <u>679,587,150</u>   |
| Distribution costs   | (24,925,323)         | (25,663,742)         | (6,274,955)          | (5,669,259)          | (31,200,278)              | (31,333,001)         |
| Administrative expenses  | (429,619,838)        | (419,877,981)        | (104,497,223)        | (97,046,359)         | (534,117,061)             | (516,924,340)        |
| Other income (expense)   | (3,386,297)          | (4,004,113)          | (3,056,739)          | (4,440,750)          | (6,443,036)               | (8,444,863)          |
| Finance income   | 1,325,159            | 1,653,100            | 1,970,771            | 356,607              | 3,295,930                 | 2,009,707            |
| Finance costs  | (58,971,020)         | (61,510,992)         | (24,672,609)         | (21,322,375)         | (83,643,629)              | (82,833,367)         |
| Share of profits (losses) of associates, joint ventures and equity-accounted investees |                      | -                    |                      | -                    | -                         | -                    |
| Foreign currency translation differences   | (646,273)            | 396,691              | 27,058               | 30,941               | (619,215)                 | 427,632              |
| Income (expense) from inflation-adjusted units   | (1,011,480)          | (1,105,819)          | (454,522)            | (432,259)            | (1,466,002)               | (1,538,078)          |
| <b>Profit (loss) before tax</b>  | <u>26,004,785</u>    | <u>33,475,991</u>    | <u>5,447,292</u>     | <u>7,474,849</u>     | <u>31,452,077</u>         | <u>40,950,840</u>    |
| Income tax revenue (expense)   | (5,007,241)          | (9,132,307)          | 2,800,998            | 1,008,985            | (2,206,243)               | (8,123,322)          |
| <b>Profit (loss) from continuing operations</b>  | <u>20,997,544</u>    | <u>24,343,684</u>    | <u>8,248,290</u>     | <u>8,483,834</u>     | <u>29,245,834</u>         | <u>32,827,518</u>    |
| <b>Profit (loss) from discontinued operations</b>                                      | -                    | -                    | -                    | -                    | -                         | -                    |
| <b>Profit (loss) for the year</b>  | <u>20,997,544</u>    | <u>24,343,684</u>    | <u>8,248,290</u>     | <u>8,483,834</u>     | <u>29,245,834</u>         | <u>32,827,518</u>    |
| <b>Depreciation and amortization</b>   | <u>(63,363,234)</u>  | <u>(64,238,511)</u>  | <u>(18,556,953)</u>  | <u>(17,945,177)</u>  | <u>(81,920,187)</u>       | <u>(82,183,688)</u>  |
| <b>EBITDA for the year</b>   | <u>152,057,930</u>   | <u>162,285,635</u>   | <u>50,190,286</u>    | <u>51,227,862</u>    | <u>202,248,216</u>        | <u>213,513,497</u>   |



**SMU**



### 35. ENVIRONMENT

SMU and its subsidiaries adhere to the principles of "Sustainable Development", which combines economic development protecting the environment and the health and safety of its personnel.

SMU S.A. recognizes that these principles are important for the well-being of its personnel, the protection of the environment and the success of its operations.

Note the Company's special concern for the current regulation referred to as "Extended Responsibility of the Provider" (the ERP Act), where from its issue, the Company has searched for identifying the information of all the "priority products" where the Company is involved (e.g., containers and packaging) engaging the advisory from specialists for the effective implementation of control and measurement mechanisms for potential negative impacts that the Act seeks to protect.

As of December 31, 2020 and 2019, the Company made no expenditure related to the environment.

The activities of SMU S.A. and its subsidiaries operate in accordance with the currently effective legislation, and at the closing date of the financial statements, fully comply with municipal ordinances or requirements issued by other environmental regulators.





36. FOREIGN CURRENCY

As of December 31, 2020 and 2019, this caption comprises the following:

|   | 12.31.2020       |                     |                         |                          |                         |                           | 12.31.2019              |                          |                         |                           |
|---|------------------|---------------------|-------------------------|--------------------------|-------------------------|---------------------------|-------------------------|--------------------------|-------------------------|---------------------------|
|   |                  |                     | Current assets          |                          | Non-current assets      |                           | Current assets          |                          | Non-current assets      |                           |
|   | Foreign currency | Functional currency | 1 to 3 months<br>ThCh\$ | 3 to 12 months<br>ThCh\$ | 1 to 5 years<br>ThCh\$  | 5 years or more<br>ThCh\$ | 1 to 3 months<br>ThCh\$ | 3 to 12 months<br>ThCh\$ | 1 to 5 years<br>ThCh\$  | 5 years or more<br>ThCh\$ |
| <b>Assets</b>                           |                  |                     |                         |                          |                         |                           |                         |                          |                         |                           |
| Cash and cash equivalents               | US\$             | Ch\$                | 876,939                 | -                        | -                       | -                         | 924,102                 | -                        | -                       | -                         |
| Cash and cash equivalents               | PEN              | Ch\$                | 2,530,653               | -                        | -                       | -                         | 1,653,246               | -                        | -                       | -                         |
| <b>Total assets</b>                     |                  |                     | <b>3,407,592</b>        | <b>-</b>                 | <b>-</b>                | <b>-</b>                  | <b>2,577,348</b>        | <b>-</b>                 | <b>-</b>                | <b>-</b>                  |
|   |                  |                     |                         |                          |                         |                           |                         |                          |                         |                           |
|   | 12.31.2020       |                     |                         |                          |                         |                           | 12.31.2019              |                          |                         |                           |
|   |                  |                     | Current liabilities     |                          | Non-current liabilities |                           | Current liabilities     |                          | Non-current liabilities |                           |
|   | Foreign currency | Functional currency | 1 to 3 months<br>ThCh\$ | 3 to 12 months<br>ThCh\$ | 1 to 5 years<br>ThCh\$  | 5 years or more<br>ThCh\$ | 1 to 3 months<br>ThCh\$ | 3 to 12 months<br>ThCh\$ | 1 to 5 years<br>ThCh\$  | 5 years or more<br>ThCh\$ |
| <b>Liabilities</b>                      |                  |                     |                         |                          |                         |                           |                         |                          |                         |                           |
| Other current financial liabilities     | US\$             | Ch\$                | 1,101,500               | 348,479                  | -                       | -                         | 947,312                 | 472,367                  | -                       | -                         |
| Other non-current financial liabilities | US\$             | Ch\$                | -                       | -                        | 619,159                 | 707,772                   | -                       | -                        | 698,218                 | 886,512                   |
| Other current financial liabilities     | PEN              | Ch\$                | 170,790                 | 425,336                  | -                       | -                         | 198,781                 | 571,720                  | -                       | -                         |
| Other non-current financial liabilities | PEN              | Ch\$                | -                       | -                        | 1,473,619               | 3,286,260                 | -                       | -                        | 2,098,226               | 4,070,139                 |
| <b>Total liabilities</b>                |                  |                     | <b>1,272,290</b>        | <b>773,815</b>           | <b>2,092,778</b>        | <b>3,994,032</b>          | <b>1,146,093</b>        | <b>1,044,087</b>         | <b>2,796,444</b>        | <b>4,956,651</b>          |

### 37. SUBSEQUENT EVENTS

- On January 11, 2021, the Company communicated through essential event that its shareholder SAMS SpA, which owns over 10% of the voting shares issued by SMU S.A. (hereinafter the “Company”) requested that the Board of Directors call an Extraordinary Shareholders' Meeting in order to submit for assessment and approval the distribution of a potential dividend under the terms described below.

The Board of Directors assessed Inversiones SAMS SpA's request, and at its extraordinary meeting held on January 11, 2021, agreed to:

Call an Extraordinary Shareholders' Meeting (hereinafter “the Meeting”) on January 29, 2021 at 10:00 at the Company's office located at Cerro El Plomo N° 5680, piso 11, comuna de Las Condes, Santiago, in order to discuss and issue a statement on the following matter:

Distribute a potential dividend of Ch\$10,608,000,000, which corresponds to a dividend of Ch\$1.83765 per share, to all shareholders with a debit to prior year retained earnings. In the event that such dividend distribution is approved, it would be paid on February 5, 2021 to the shareholders registered with the Company's Shareholders Record on the fifth business day prior to that date. 2 .

In light of General Standard No. 435 and Circular No. 1141 issued by the CMF, and in conformity with the health measures and recommendations established by the Chilean government as a result of the Coronavirus or COVID-19 pandemic currently affecting Chile, the Board of Directors has agreed on implementing electronic mechanisms to allow its shareholders to attend and participate in the Meeting remotely. Accordingly, the Company will inform through its web site, as well as through notices and summons to this Meeting, the mechanism to attend, and the manner in which each shareholder and their proxy, may prove their identity and, for proxies, the power of attorney to attend the Meeting.

- As a result of the operational efficiency initiatives under the framework of the Company's strategic plan, which considers incorporating technological tools and redesigning processes for its stores, the Company developed a plan to optimize its organizational structure, which was approved by the Board of Directors on January 25, 2021, and implemented in February 2021. The plan has a cost of MCh\$13, and its accounting will be reflected in the Company's financial statements for the first quarter of 2021.
- On January 29, 2021, the Company communicated through essential event that at the Shareholders' Meeting held that same day, the shareholders agreed to distribute to all shareholders a provisional dividend of Ch\$10,607,975,859 or to Ch\$1.83765 per share, with a debit to prior year retained earnings. Such dividend will be paid starting from February 5, 2021 to the shareholders registered with the Company's Shareholders Record on the fifth business day prior to that date.



- At the issuance date of these consolidated financial statements, the situation of the Company's stores is as follows:

Unimarc: from the current 284 stores in Chile, 281 are operating.

Mayorista 10: from the current 63 stores in Chile, 62 are operating.

Alvi: from the current 32 stores in Chile, 29 are operating.

OK Market: from the current 125 stores in Chile, 122 are operating.

Between January 1, 2021 and the date of issuance of these Consolidated Financial Statements there are no other subsequent events that could significantly affect their interpretation.

\* \* \* \* \*