

SMU S.A.

Consolidated Financial Statements
as of December 31, 2021 and 2020
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 Auditor's 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, 2021 and 2020, and the related consolidated statements of income and other 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. Such responsibility includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's 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 auditor's 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 do not express 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, 2021 and 2020, 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.', is written over a faint, light blue grid background.

Alejandra Vicencio S.

KPMG SpA

Santiago, March 14, 2022



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**SMU S.A. AND
SUBSIDIARIES
CONSOLIDATED
FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2021
AND 2020
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, 2021 AND 2020

(In thousands of Chilean pesos - ThCh\$)

ASSETS	Note	12.31.2021	12.31.2020
	No.	ThCh\$	ThCh\$
Current Assets:			
Cash and cash equivalents	6	113,793,913	197,716,190
Other financial assets, current	7	8,297	18,453
Other non-financial assets, current	8	28,495,948	12,691,832
Trade and other receivables, current	9	93,719,439	91,520,384
Receivables due from related parties, current	10	16,003,772	15,845,246
Inventories	11	231,873,795	188,729,604
Current tax assets	12	2,697,813	2,971,173
Non-current assets or disposal assets groups classified as held for sale	13	<u>41,665,646</u>	<u>-</u>
Total current assets		<u>528,258,623</u>	<u>509,492,882</u>
Non-current assets:			
Other financial assets, non-current	7	1,713,026	258,918
Other non-financial assets, non-current	8	2,269,818	2,442,720
Receivables, non-current	9	2,350,824	1,731,375
Equity-accounted investees	15	13,750,083	14,116,327
Intangible assets other than goodwill	17	61,513,682	59,474,921
Goodwill	16	472,572,694	474,892,881
Property, plant and equipment, net	18	713,964,975	693,189,777
Deferred tax assets	12	<u>424,088,445</u>	<u>426,349,774</u>
Total non-current assets		<u>1,692,223,547</u>	<u>1,672,456,693</u>
TOTAL ASSETS		<u>2,220,482,170</u>	<u>2,181,949,575</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, 2021 AND 2020

(In thousands of Chilean pesos - ThCh\$)

	Note	12.31.2021	12.31.2020
	No.	ThCh\$	ThCh\$
LIABILITIES AND EQUITY			
Current liabilities			
Other financial liabilities, current	19	146,700,001	206,317,781
Trade and other payables	20	423,761,616	362,548,985
Payables due to related parties	10	917,595	1,152,316
Other provisions, current	21	2,192,754	2,080,104
Current tax liabilities	12	138,714	1,662,518
Employee benefits, current	22	34,646,515	20,737,541
Other non-financial liabilities, current	23	7,377,892	9,696,234
Non-current liabilities or disposal liabilities groups classified as held for sale	13	10,877,087	-
Total current liabilities		626,612,174	604,195,479
Non-current liabilities:			
Other financial liabilities, non-current	19	838,520,375	848,123,094
Payables, non-current	20	987	14,093
Deferred tax liabilities	12	73,714	75,480
Employee benefits, non-current	22	2,514,146	5,020,067
Total non-current liabilities		841,109,222	853,232,734
Equity:			
Share capital	25	523,741,973	523,741,973
Retained earnings	25	79,857,936	52,616,978
Other reserves	25	149,160,865	148,162,411
Equity attributable to the owners of the Parent		752,760,774	724,521,362
Non-controlling interests		-	-
Total equity		752,760,774	724,521,362
TOTAL LIABILITIES AND EQUITY		2,220,482,170	2,181,949,575

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, 2021 AND 2020
(In thousands of Chilean pesos - ThCh\$)

	Note	01.01.2021 12.31.2021	01.01.2020 12.31.2020
	No.	ThCh\$	ThCh\$
Statement of income			
Revenue	28	2,472,377,853	2,264,393,729
Cost of sales	11	<u>(1,751,647,287)</u>	<u>(1,597,155,002)</u>
Gross profit		<u>720,730,566</u>	<u>667,238,727</u>
Distribution costs	29	(31,430,985)	(30,776,047)
Administrative expenses	29	(543,349,029)	(539,231,599)
Other losses	31	(14,716,552)	(8,223,358)
Finance income	32	1,641,716	928,591
Finance costs	32	(47,889,429)	(48,879,141)
Share of loss on associates and joint ventures using the equity method.	14	75,388	(955,008)
Foreign currency translation losses	33	142,626	(607,798)
Loss on income adjusted units	34	<u>(28,737,823)</u>	<u>(11,330,262)</u>
Profit before taxes		<u>56,466,478</u>	<u>28,164,105</u>
Income tax benefit (expense)	12	<u>13,398,790</u>	<u>(2,343,945)</u>
Profit from continuing operations		<u>69,865,268</u>	<u>25,820,160</u>
Loss from discontinued operations		5,841,384	4,007,506
Profit for the year		<u>75,706,652</u>	<u>29,827,666</u>
Profit attributable to:			
Owners of the Parent	27	75,706,652	29,827,666
Non-controlling interests	27	<u>-</u>	<u>-</u>
Profit for the year		<u>75,706,652</u>	<u>29,827,666</u>
Earnings per share			
Basic earnings per share:			
Basic earnings per share	27	<u>0.01311</u>	<u>0.00516</u>
Basic earnings per share from continuing operations		0.01210	0.00447
Basic earnings per share from discontinued operations		0.00101	0.00069
Diluted earnings per share:			
Diluted earnings per share	27	<u>0.01311</u>	<u>0.00516</u>
Diluted earnings per share from continuing operations		0.01210	0.00447
Basic earnings per share from discontinued operations		0.00101	0.00069
Statement of comprehensive income			
Profit for the year		<u>75,706,652</u>	<u>29,827,666</u>
Components of other comprehensive income that will be reclassified to profit or loss for the year, before tax			
Foreign currency translation difference		998,454	(2,210,948)
Total other comprehensive income that will be reclassified to profit or loss for the year, before tax		<u>998,454</u>	<u>(2,210,948)</u>
Other comprehensive income		<u>998,454</u>	<u>(2,210,948)</u>
Total comprehensive income		<u>76,705,106</u>	<u>27,616,718</u>
Comprehensive income attributable to:			
Owners of the Parent		76,705,106	27,616,718
Non-controlling interests		<u>-</u>	<u>-</u>
Total comprehensive income		<u>76,705,106</u>	<u>27,616,718</u>

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



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SMU S.A AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE YEARS ENDED DECEMBER 31, 2021 AND 2020
(In thousands of Chilean pesos - ThCh\$)

Note	Changes in other reserves				Retained earnings	Equity attributable to the owners of the parent	Non-controlling interest	Total equity	
	Share Capital	Translation reserve	Other miscellaneous reserves	Total other reserves					
	ThCh\$	ThCh\$	ThCh\$	ThCh\$					
No.	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	
Opening balance as of January 1, 2021	25	523,741,973	3,349,164	144,813,247	148,162,411	52,616,978	724,521,382	-	724,521,382
Comprehensive income									
Gain for the year		-	-	-	-	75,706,652	75,706,652	-	75,706,652
Other comprehensive income	25	-	998,454	-	998,454	-	998,454	-	998,454
Total comprehensive income		-	998,454	-	998,454	75,706,652	76,705,106	-	76,705,106
Dividends	25	-	-	-	-	(48,465,694)	(48,465,694)	-	(48,465,694)
Closing balance as of December 31, 2021	25	523,741,973	4,347,618	144,813,247	149,160,865	79,857,936	752,760,774	-	752,760,774

Note	Changes in other reserves				Retained earnings	Equity attributable to the owners of the parent	Non-controlling interest	Total equity	
	Share capital	Translation reserve	Other miscellaneous reserves	Total other reserves					
	ThCh\$	ThCh\$	ThCh\$	ThCh\$					
No.	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	
Opening balance as of January 1, 2020	25	523,741,973	5,560,112	144,813,247	150,373,359	47,300,249	721,415,581	-	721,415,581
Comprehensive income									
Gain for the year		-	-	-	-	29,827,666	29,827,666	-	29,827,666
Other comprehensive income	25	-	(2,210,948)	-	(2,210,948)	-	(2,210,948)	-	(2,210,948)
Total comprehensive income		-	(2,210,948)	-	(2,210,948)	29,827,666	27,616,718	-	27,616,718
Dividends	25	-	-	-	-	(24,510,937)	(24,510,937)	-	(24,510,937)
Closing balance as of December 31, 2021	25	523,741,973	3,349,164	144,813,247	148,162,411	52,616,978	724,521,382	-	724,521,382

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, 2021 AND 2020
(In thousands of Chilean pesos - ThCh\$)

		01.01.2021	01.01.2020
	Note	12.31.2021	12.31.2020
		ThCh\$	ThCh\$
Consolidated Statements of cash flows - Direct Method			
Cash flows from (used in) operating activities			
Classes of cash receipts from operating activities			
Cash receipts from sale of goods and rendering of services		2,982,780,982	2,736,590,692
Classes of cash payments			
Payments to suppliers for goods and services		(2,396,358,476)	(2,224,693,905)
Payments to and on behalf of employees		(234,817,025)	(231,361,565)
Other payments from operating activities		(113,356,914)	(103,968,370)
Cash flows generated from operating activities		238,248,567	176,566,852
Interest received, recorded as operating activities		1,641,571	955,808
Other cash inflows (outflows), classified as operating activities		(44,401)	-
Net cash generated from operating activities		239,845,737	177,522,660
Cash flows from (used in) financing activities			
Cash flows used for the acquisition of non-controlling interest		-	(795,389)
Loans granted to related parties	10	-	(9,500,000)
Proceeds from sale of property, plant and equipment, recorded as investing activities		329,916	37,041
Acquisition of property, plant and equipment, recorded as investing activities		(35,918,629)	(26,453,486)
Acquisition of intangible assets, recorded as investing activities		(10,789,340)	(5,685,701)
Cash advances and loans to third parties, classified as investment activities		(1,493,863)	-
Collections from related parties		234,721	1,500,000
Dividends received, classified as investment activities	14	441,632	-
Net cash (used in) from investing activities		(47,195,563)	(40,897,535)
Cash flows from (used in) financing activities			
Proceeds from borrowings, classified as financing activities			
Proceeds from long-term borrowings	19	-	171,830,603
Proceeds from short-term borrowings	19	-	38,500,000
Repayment of borrowings, classified as financing activities	19	(120,599,686)	(74,536,492)
Cash payments for finance lease liabilities, classified as financing activities	19	(48,597,723)	(50,822,969)
Dividends paid, classified as financing activities	25	(57,413,560)	(25,962,167)
Interest paid, classified as financing activities	19	(49,961,482)	(48,728,248)
Net cash from (used in) financing activities		(276,572,451)	10,280,727
Increase (decrease) in cash and cash equivalents before the effect of changes in exchange rate		(83,922,277)	146,905,852
Effects of movements in exchange rates on cash and cash equivalents			
Effects of movements in exchange rates on cash and cash equivalents		-	-
Increase (decrease) in cash and cash equivalents		(83,922,277)	146,905,852
Cash and cash equivalents as of January 1	6	197,716,190	50,810,338
Cash and cash equivalents as of December 31	6	113,793,913	197,716,190

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

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SMU S.A. AND SUBSIDIARIES

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2021.

(In thousands of Chilean pesos - ThCh\$)

1. GENERAL INFORMATION

SMU S.A., TAX ID 76.012.676-4 (hereinafter also the “Parent Company”, the “Company”, the “Group”, the “SMU Group” 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, 2021, 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 September 30, 2021 a market share of 17.4% 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, 2021, total employees in the supermarket segment amounted to 25,046 employees (28,336 as of December 31, 2020), whereas the average number of employees for the year ended December 31, 2021 amounted to 25,188 employees (28,836 as of December 31, 2020).



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, 2021, Unimarc has 283 stores, from which 280 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, 2021, Mayorista 10 and Alvi have 96 stores, from which 94 are operating. All stores are leased.

- Mayorsa and Maxi Ahorro (Peru)

Mayorsa S.A. has 26 stores (3 owned and 23 leased) located in Lima, Peru, under the brands Mayorsa (6), and Maxi Ahorro (20), 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 131 total stores, from which 129 are operating as of December 31, 2021. 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.

Also, to respond to higher levels of demand for online shopping, in 2020 SMU expanded its operational capacity by setting up a dark store, which was also used to receive orders from Unimarc.cl, expanding its coverage with last milers to a larger number of stores.

On September 30, 2021, the Company announced the official launch of the new unimarc.cl website and the Unimarc app, after a trial period described as "successful". The platform is available in 37 districts in Santiago and will begin its expansion in the next few months to the other regions of Chile, seeking to reach 16 regions and 25 cities in Chile by the end of the first half of 2022.

As a summary, as of December 31, 2021, the total number of SMU's group stores reached 536, of which 510 of these stores are in Chile (503 operating) and 26 stores are in Peru, all of which are operating. These figures include 131 "Ok market" stores located in Chile and its financial information is presented as available for sale. From these 131 Ok market stores, there are 129 that are 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, 2021 and 2020, 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 14, 2022.

The consolidated financial statements of SMU S.A. and its subsidiaries as of December 31, 2021 and 2020 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, 2021 are presented with their related comparative information as of December 31, 2020, 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, 2021, are presented with their related comparative information as of December 31, 2020.

Because as of December 31, 2021 the Ok market format is presented as assets available for sale in accordance with IFRS 5. For comparative purposes in the statement of comprehensive income for 2020, all items in the statement of comprehensive income of the Ok market format have been reclassified to a single line and presented as discontinued operations.

Classification of the consolidated statements of financial position

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

**Statements of comprehensive income**

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

Statements of cash flows

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

Basis of consolidation**(i) Business combinations**

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

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

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

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

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

(ii) Non-controlling interests

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			
			12.31.2021		12.31.2020	
			Direct %	Indirect %	Total %	Total %
Direct subsidiaries						
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
Indirect subsidiaries						
76.012.833-3	Súper 10 S.A.	Chilean peso	-	100.00	100.00	100.00
81.537.600-5	Rendic Hermanos. S.A.	Chilean peso	-	100.00	100.00	100.00
76.084.682-1	OK Market S.A. (*)	Chilean peso	-	100.00	100.00	100.00
85.641.200-8	Abu Gosch y Cia. 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 Supermercadistas Ltda.	Chilean peso	-	100.00	100.00	100.00
96.618.540-6	ALVI Supermercados Mayoristas S.A.	Chilean peso	-	100.00	100.00	100.00
78.381.240-1	ALVI Servicios Logísticos Ltda.	Chilean peso	0.13	99.87	100.00	100.00
96.781.670-1	Servi 2000 S.A.	Chilean peso	-	100.00	100.00	100.00
76.948.390-K	Red de Apoyo S.A.	Chilean peso	-	100.00	100.00	100.00
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	Pacucho 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

(*) As of December 31, 2021, Ok Market S.A. is presented as available for sale. See note 13 Non-current assets or disposal groups held for sale.

**SMU**

Functional and presentation currency

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

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

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

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

Basis of translation

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

Period	USD (1)	UF (2)	Peruvian Sol (PEN)
	Ch\$	Ch\$	Ch\$
12.31.2021	844.69	30,991.74	211.88
12.31.2020	710.95	29,070.33	196.36

- (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, 2021, 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:

Useful life	Range in years		
Buildings	20	-	80
Plant and equipment	2	-	25
Information technology equipment	3	-	10
Fixtures and fittings	8	-	44
Motor vehicles	7		
Leased assets	3	-	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.



SMU



r. Statement of cash flows

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

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

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



3.1 NEW ACCOUNTING PRONOUNCEMENTS

a) Standards, interpretations and amendments to standards which are mandatory for periods beginning on January 1, 2021.

Amendments to IFRS	Mandatory for
Interest Rate Benchmark Reform (Amendments to IFRS 9, IAS 39, IFRS 7, IFRS 4 and IFRS 16)	Annual periods beginning on or after January 1, 2021.
Covid-19-Related Rent Concessions after June 30, 2021 (Amendment to IFRS 16)	Annual periods beginning on or after April 1, 2021, with early adoption permitted

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

New IFRS	Mandatory for
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.
Amendments to IFRS	
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, 2022. Early adoption is permitted.
Disclosure of accounting policies (Amendment to IAS 1 and Practice Statement 2 <i>Elaboración de Juicios Relacionados con la Materialidad</i>)	Annual periods beginning on or after January 1, 2023. Early adoption is permitted.
Accounting estimate definition (Amendments to IAS 8)	Annual periods beginning on or after January 1, 2023. Early adoption is permitted and will be applied prospectively to the changes in accounting estimates and accounting policies that may develop during or after the start of the first period of annual reporting in which the company applied the amendments.
Deferred tax related to assets and liabilities developed from a single operation (Amendments to IAS 12)	Annual periods beginning on or after January 1, 2023. Early adoption is permitted.
Initial application of IFRS 17 and IFRS 9 - Comparative information (Amendments to IFRS 17)	Adoption of this amendment is allowed since the IFRS 17 application <i>Insurance Contracts</i> .

**Main aspects of the new standards:****Amendments to IFRS 7, IFRS 9 and IAS 39 "Interest Rate Benchmark Reform " phase 2**

The objective of Phase 2 related to this topic is for entities to provide information about the transition to alternative benchmark rates and assist in the application of the requirements of IFRS standards when changes are made to contractual cash flows or hedging relationships as a result of the transition to alternative interest rates.

In assessing the application of these amendments, the Company believes that they have no effect on the consolidated financial statements.

Amendments to IFRS 16 "Covid-19-Related rent Concessions."

The amendment authorizes lessees not to account for rent concessions as lease modifications if they are a direct consequence of COVID-19 and meet certain conditions.

As a summary, an optional exemption was established for lessees not to apply the accounting for a lease modification to rent concessions directly resulting from COVID-19.

In assessing the application of these amendments, the Company believes they have no significant effect on the consolidated financial statements. During the year ended December 31, 2021, lease contract discounts of ThCh\$452,388 (ThCh\$226,291 as of December 2020) have been obtained.

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.



SMU



4. FINANCIAL RISK MANAGEMENT AT SMU

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

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

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

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

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

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

Market risk

The Company's main market risk exposure in the retail industry relates to economic contraction periods, which related to lower consumption periods. SMU's results from operations in Chile represent 98.00% and 97.5% of its consolidated income for 2021 and 2020, 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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In Chile and Peru, SMU faces a strong competition from international companies and local supermarkets, retail stores, e-grocers and convenience stores, and is possible that in the future, other international or local operators enter the markets in which the Company competes, whether directly or through joint ventures. A stronger competition may cause SMU or its competitors to adopt actions that may have a material adverse impact on the Company's sales, gross margin or expenses.

Climate change risk

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

Supplier risk

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

Risk of commercial conditions

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



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Labor risks

As of December 31, 2021, SMU had a total of 26,205 employees, of which 97.1% were located in Chile and 2.9% in Peru. Approximately 71.0% of the employees are represented by more than 130 unions, each of which, have at least a current collective bargaining agreement. Such agreements have a duration of approximately 2 to 3 years, maturing in different dates, generating that the Company is constantly negotiating with such unions. These processes could possibly give rise to an employees' strike, which could have an adverse effect on SMU's financial condition and operating results. To mitigate this risk, the Company has a Labor Relations Management that performs a permanent joint work with each of the unions.

Litigation risks

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

Risk of insurance policy coverage

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

Financial Risk

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

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



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:		Credit customer			
	Aging		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%



Portfolio:		Real estate			
Tranche	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%

Portfolio:		Checks	
Tranche	Aging	PD	LGD
		0	Non-past due
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.



SMU



As of December 31, 2021, the detail of bank borrowings, including accrued interests, bonds and promissory notes payable, and liabilities under finance lease agreements is as follows:

	Up to 90 days ThCh\$	90 days to 1 year ThCh\$	1 year to 2 years ThCh\$	2 year to 3 years ThCh\$	3 year to 4 years ThCh\$	4 years to 5 years ThCh\$	Over 5 years ThCh\$	Total ThCh\$
Bank borrowings	33,006,300	5,634,422	-	-	-	-	-	38,640,722
Bonds payable and promissory notes	1,572,705	57,728,625	75,143,092	75,257,470	117,950,493	8,261,346	109,650,643	445,564,374
Obligations for rights-of-use with purchase option (*)	1,135,813	2,796,744	3,162,815	2,913,458	2,961,003	2,946,940	31,356,608	47,273,381
Obligations for right-of-use (*)	10,706,773	34,118,619	42,489,035	38,135,281	37,463,204	38,826,302	252,002,686	453,741,900
Total	46,421,591	100,278,410	120,794,942	116,306,209	158,374,700	50,034,588	393,009,937	985,220,377
Accrued interests (**)	1,305,805	1,387,636	-	-	-	-	-	2,693,441

(*) 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.

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Cash and cash equivalents

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

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

(iii) Interest rate risk

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

As of December 31, 2021, the Company's consolidated debt and lease liabilities classified as such are summarized in the table below, detailed by debt at fixed rate and debt at variable rate, including accrued interests:

	Fixed rate	Variable rate	Total
	ThCh\$	ThCh\$	ThCh\$
Bank borrowings	38,640,722	-	38,640,722
Bonds payable and promissory notes	445,564,374	-	445,564,374
Obligations for rights-of-use with purchase option	47,273,381	-	47,273,381
Obligations for right-of-use	453,741,899	-	453,741,899
Total	<u>985,220,376</u>	<u>-</u>	<u>985,220,376</u>

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(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, 2021, for each increase of one Chilean peso in the value of U.S. dollar the effect is a foreign currency translation loss of ThCh\$2,848.

(v) Inflation risk

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

As of December 31, 2021, the Company has bank borrowings of UF 15,865,447 and liabilities under finance lease agreements of UF 14,216,750.

For each increase of one Chilean peso in the value of UF the net effect is a loss from index adjusted units of ThCh\$15,865.

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

Original currency	Debt in original currency	Debt in Chilean pesos ThCh\$	Breakout of debt	Impact of the increase of Ch\$1 by currency ThCh\$
Chilean pesos (CLP)	40,374,375,000	40,374,375	4.10%	-
Unidades de fomento (UF)	30,082,197	932,299,627	94.63%	15,865
U.S. dollars (USD)	2,847,902	2,405,594	0.24%	2,848
Peruvian soles (PEN)	47,860,438	10,140,780	1.03%	-
Total		<u>985,220,376</u>	<u>100.00%</u>	



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	sept-13	dec-13	sept-14	sept-15	sept-16	sept-17	sept-18	sept-19	sept-20	sept-21
Supermarkets	10.18%	11.26%	12.51%	13.40%	12.36%	11.22%	10.15%	9.17%	9.63%	9.45%	9.09%	9.22%

After the impairment testing performed for 2021, the Company concluded there is no evidence of impairment.

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

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



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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, 2021 and 2020, this caption is composed of the following:

	Currency	12.31.2021	12.31.2020
		ThCh\$	ThCh\$
Cash and bank balances	Ch\$	50,964,991	161,048,056
Cash and bank balances	US\$	1,988,530	876,939
Cash and bank balances	PEN	945,301	2,530,653
Fixed-term deposit (1) (4)	PEN	1,546,741	-
Fixed-term deposit (2) (4)	Ch\$	46,547,170	-
Agreement subject to variable rate (3) (4)	Ch\$	<u>11,801,180</u>	<u>33,260,542</u>
Totales		<u>113,793,913</u>	<u>197,716,190</u>

(1) Relates to investments in Banco de Crédito-Perú, with maturity on January 7, 2022.

(2) Relates to investments in term deposits in the following financial institutions recording the following maturities:

Institution	Amount ThCh\$	Maturities
Banco Itau	14,500,000	04-01-2022
Banco BCI	6,500,000	05-01-2022
Banco BCI	5,500,000	06-01-2022
Banco Itau	16,000,000	07-01-2022
BTG	<u>4,000,000</u>	07-01-2022
Total	<u>46,500,000</u>	

(3) Relate to investments in repurchase agreements with Banco Estado of ThCh\$5,800,000 and ThCh\$6,000,000 maturing on January 3, 2022.

(4) These amounts include accrued interest as of the closing date.

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

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

7.1 Classification of accounts and fair value

As of December 31, 2021 and 2020, financial instruments and fair value classified by nature and category are detailed as follows:

December 31, 2021

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	
Financial assets not measured at fair value										
Cash and cash equivalents	6	-	-	113,793,913	-	113,793,913	-	-	-	-
Other current financial assets	7	-	-	8,297	-	8,297	-	-	-	-
Trade and other receivables, current	9	-	-	93,719,439	-	93,719,439	-	-	-	-
Receivables due from related parties	10	-	-	16,003,772	-	16,003,772	-	-	-	-
Other non-current financial assets	7	-	-	1,713,026	-	1,713,026	-	-	-	-
Receivables, non-current	9	-	-	2,350,824	-	2,350,824	-	-	-	-
		-	-	227,589,271	-	227,589,271				
Financial liabilities not measured at fair value										
Other current financial liabilities	18	-	-	-	(146,700,001)	(146,700,001)	-	(145,867,783)	-	(145,867,783)
Trade and other payables	19	-	-	-	(423,761,616)	(423,761,616)	-	-	-	-
Payables due to related parties, current	10	-	-	-	(917,595)	(917,595)	-	-	-	-
Other non-current financial liabilities	18	-	-	-	(838,520,375)	(838,520,375)	-	(794,641,016)	-	(794,641,016)
Payables, non-current	19	-	-	-	(987)	(987)	-	-	-	-
		-	-	-	(1,409,900,574)	(1,409,900,574)				

December 31, de 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	
Financial assets not measured at fair value										
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	-	-	-	-
		-	-	307,090,566	-	307,090,566				
Financial liabilities not measured at fair value										
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)	-	-	-	-
		-	-	-	(1,418,156,269)	(1,418,156,269)				



7.2 Derivative Instruments

As December 31, 2021 and 2020, the Company records no derivative instruments.

7.3 Subleases

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

Overview of the main terms of sublease contracts:

- Termination, renewals and amendments:

In relation to the agreements, their lives generally range between 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, 2021 and 2020, 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:

Term	12.31.2021	12.31.2020
	Amount	Amount
	committed	committed
	ThCh\$	ThCh\$
0 to 1 year	9,446,289	14,283,004
1 to 5 years	20,850,494	19,328,634
Over 5 years	<u>6,949,320</u>	<u>6,730,092</u>
Total	<u><u>37,246,103</u></u>	<u><u>40,341,730</u></u>



8. OTHER NON-FINANCIAL ASSETS

As of December 31, 2021 and 2020, this caption is composed of the following:

	Current		Non-current	
	12.31.2021	12.31.2020	12.31.2021	12.31.2020
	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Prepaid insurance (*)	8,713,475	1,329,848	26,253	-
Value-added tax fiscal credit	10,554,768	6,847,016	-	-
Performance bond	239,001	275,695	-	-
Advances to foreign suppliers	6,464,288	2,032,561	-	-
Lease guarantees	-	-	2,024,532	2,442,720
Other expenses paid in advance	2,236,224	2,112,833	-	-
Other non-financial assets	288,192	93,879	219,033	-
Total	28,495,948	12,691,832	2,269,818	2,442,720

(*) Relates to the insurance policies renewed during this period, which expire in June, July and October 2022 and January 2023.

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9. TRADE AND OTHER RECEIVABLES, NET

As of December 31, 2021 and 2020, this caption is composed of the following:

	12.31.2021		12.31.2020	
	Current ThCh\$	Non-current ThCh\$	Current ThCh\$	Non-current ThCh\$
Trade receivables	50,666,287	-	47,763,330	-
Other receivables (1)	44,407,678	2,350,824	48,648,305	1,731,375
Impairment (2)	(1,354,526)	-	(4,891,251)	-
Total	93,719,439	2,350,824	91,520,384	1,731,375

1. Mainly relates to the recognition of the insurance recovery that includes the losses recognized for damages due to the vandalism acts that occurred as of October 18, 2019, as well as the loss due to stoppage associated with such damages that amounts ThCh\$40,178,649. The Company has worked intensively since the occurrence of the claims, delivering all the supporting documentation requested, including the analysis requested and the questions asked by the adjuster, in order to receive prompt payment for the claims.

All reports have already been issued by the adjuster and the insurance company has replied to such reports arguing a general exclusion clause of the policy. The adjuster has formally confirmed in writing his adjustment reports to the insurance company not acknowledging the application of this reason because the policy contains a clause in its particular conditions that covers these events and accordingly, these claims are covered by the policy engaged. Consequently, SMU S.A. will continue with its collection procedures and maintains its estimate of a high probability of recovery of the amounts involved in these claims.

2. Mainly relates to the allowance of 100% of the balances receivable from Network Retail S.p.A., for the balance of the price for the sale of Bigger S.p.A. totaling ThCh\$ 3,137,331, amount that was written off in 2021 and that fully included in an allowance provision.

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:

	0-3 months	3-6 months	6-12 months	Total	Over 1-3	Over 3-5	Over 5 years	Total
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	years	years	ThCh\$	ThCh\$
Trade receivables	49,171,246	223,514	1,271,527	50,666,287	-	-	-	-
Other accounts receivable (*)	42,121,688	922,713	1,363,277	44,407,678	2,343,389	7,067	368	2,350,824
Total gross	91,292,934	1,146,227	2,634,804	95,073,965	2,343,389	7,067	368	2,350,824
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	Over 3-5	Over 5 years	Total
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	years	years	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
Total gross	92,022,594	1,069,620	3,319,421	96,411,635	1,677,280	8,637	45,458	1,731,375

(*) Mainly includes insurance balances recoverable of ThCh\$ 40,178,649 and ThCh\$ 5,750,485 for accounts receivable from employees.

(**) Mainly includes insurance accounts receivable of ThCh\$40,178,649; accounts receivable from the sale of Bigger stores of ThCh\$3,137,331, which has been fully included in an allowance; and ThCh\$4,738,048 for accounts receivable from employees.

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, 2021 and 2020, changes in allowance accounts for impairment losses are as follows:

	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Opening balance	4,891,251	4,618,566
Traspaso a activos disponible para la venta (*)	(41,307)	-
Increase in the allowance	36,405	575,369
Use of the allowance (Write-offs) (**)	(3,531,823)	(302,684)
Total	1,354,526	4,891,251

(*) Relates to the balance of the allowance for impairment of the Ok Market format, which is presented as of December 31, 2021 as available-for-sale assets.

(**) During the period ended December 31, 2021, accounts receivable write-offs of ThCh\$3,573,130 (ThCh\$302,684 during the year ended December 31, 2020) were made, the main of which was the account receivable from Network Retail S.p.A, associated with the sale of Bigger S.p.A., for ThCh\$3,137,331. All accounts receivable written off were fully included in an allowance provision.



Movements in the balance of the allowance for doubtful accounts for the years ended December 31, 2021 and 2020 are detailed as follows:

	Twelve-month period ended	
	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Allowance for doubtful accounts, portfolio	36,405	575,369
Amounts written-off for the period	(3,531,823)	(302,684)

As of December 31, 2021 and 2020, 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, 2021				December 31, 2020			
	Invoices ThCh\$	Checks ThCh\$	Agreements ThCh\$	Total ThCh\$	Invoices ThCh\$	Checks ThCh\$	Agreements ThCh\$	Total ThCh\$
Delinquency tranche								
Current	46,142,318	-	14,441	46,156,759	41,332,540	-	-	41,332,540
Tranche 1 (1-30 days)	2,006,165	20,537	27,735	2,054,437	2,747,401	36,296	3,415	2,787,112
Tranche 2 (31-60 days)	558,217	10,668	23,864	592,749	821,525	6,697	17,613	845,835
Tranche 3 (61-90 days)	285,642	6,182	75,477	367,301	635,283	3,790	8,923	647,996
Tranche 4 (91-120 days)	78,488	300	10,605	89,393	113,423	2,881	9,995	126,299
Tranche 5 (121-150 days)	59,641	352	4,091	64,084	161,810	2,706	8,707	173,223
Tranche 6 (151-180 days)	64,602	361	5,074	70,037	88,474	5,887	4,058	98,419
Tranche 7 (181-210 days)	57,729	25,695	2,738	86,162	97,614	4,121	41,506	143,241
Tranche 8 (211-250 days)	53,178	7,826	15,790	76,794	93,559	8,634	76,649	178,842
Tranche 9 (Over 250 days)	601,068	294,862	212,641	1,108,571	756,886	388,647	284,290	1,429,823
Total	49,907,048	366,783	392,456	50,666,287	46,848,515	459,659	455,156	47,763,330

Allowance for impairment of trade receivable portfolio:

Delinquency tranche	December 31, 2021				December 31, 2020			
	Invoices ThCh\$	Checks ThCh\$	Agreements ThCh\$	Total ThCh\$	Invoices ThCh\$	Checks ThCh\$	Agreements ThCh\$	Total ThCh\$
Current	36,434	-	42	36,476	39,617	-	-	39,617
Tranche 1 (1-30 days)	18,626	897	155	19,678	20,626	1,577	64	22,267
Tranche 2 (31-60 days)	11,531	608	1,427	13,566	20,153	381	748	21,282
Tranche 3 (61-90 days)	15,465	549	1,065	17,079	24,893	337	784	26,014
Tranche 4 (91-120 days)	7,128	78	1,730	8,936	8,168	749	1,080	9,997
Tranche 5 (121-150 days)	10,238	91	830	11,159	23,385	703	1,753	25,841
Tranche 6 (151-180 days)	16,272	100	1,674	18,046	33,363	1,631	543	35,537
Tranche 7 (181-210 days)	24,677	24,905	651	50,233	37,033	1,142	19,675	57,850
Tranche 8 (211-250 days)	49,936	7,826	15,790	73,552	88,186	8,634	60,674	157,494
Tranche 9 (Over 250 days)	598,298	294,862	212,641	1,105,801	718,778	388,647	250,596	1,358,021
Total	788,605	329,916	236,005	1,354,526	1,014,202	403,801	335,917	1,753,920

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

December 31, 2021

	Aging in days										
	Current	1-30	31-60	61-90	91-120	121-150	151-180	181-210	211-250	Over 250	Total
Trade and other receivables	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Trade receivables, gross	46,156,759	2,054,437	592,749	367,301	89,393	64,084	70,037	86,162	76,794	1,108,571	50,666,287
Allowance account for impairment	(36,476)	(19,678)	(13,566)	(17,079)	(8,936)	(11,159)	(18,046)	(50,233)	(73,552)	(1,105,801)	(1,354,526)
Other receivables, gross (1)	46,758,502	-	-	-	-	-	-	-	-	-	46,758,502
Allowance account for impairment	-	-	-	-	-	-	-	-	-	-	-
Total gross	92,915,261	2,054,437	592,749	367,301	89,393	64,084	70,037	86,162	76,794	1,108,571	97,424,789
Total provision	(36,476)	(19,678)	(13,566)	(17,079)	(8,936)	(11,159)	(18,046)	(50,233)	(73,552)	(1,105,801)	(1,354,526)

(1) Includes mainly insurance receivables amounting to ThCh\$40,178,649 and receivables from employees amounting to ThCh\$5,750,485

December 31, 2020

	Aging in days										
	Current	1-30	31-60	61-90	91-120	121-150	151-180	181-210	211-250	Over 250	Total
Trade and other receivables	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	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 (2)	47,242,349	-	-	-	-	-	-	-	-	-	3,137,331
Allowance account for impairment	-	-	-	-	-	-	-	-	-	-	(3,137,331)
Total gross	88,574,889	2,787,112	845,835	647,996	126,299	173,223	98,419	143,241	178,842	4,567,154	98,143,010
Total provision	(39,617)	(22,267)	(21,282)	(26,014)	(9,997)	(25,841)	(35,537)	(57,850)	(157,494)	(4,495,352)	(4,891,251)

(2) 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.

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

Delinquency tranches in days	Balance as of 12.31.2021						Balance as of 12.31.2020					
	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 (*)	378	46,142,318	2	14,441	380	46,156,759	645	41,332,540	-	-	645	41,332,540
1-30 days	618	2,026,702	3	27,735	621	2,054,437	866	2,783,697	4	3,415	870	2,787,112
31-60 days	153	568,885	1	23,864	154	592,749	336	828,222	9	17,613	345	845,835
61-90 days	58	291,824	3	75,477	61	367,301	177	639,073	10	8,923	187	647,996
91-120 days	38	78,788	3	10,605	41	89,393	109	116,304	9	9,995	118	126,299
121-150 days	22	59,993	4	4,091	26	64,084	85	164,516	16	8,707	101	173,223
151-180 days	21	64,963	5	5,074	26	70,037	59	94,361	17	4,058	76	98,419
181-210 days	18	83,424	6	2,738	24	86,162	78	101,735	16	41,506	94	143,241
211-250 days	12	61,004	7	15,790	19	76,794	62	102,193	26	76,649	88	178,842
Over 250 days	306	895,930	28	212,641	334	1,108,571	890	1,145,533	40	284,290	930	1,429,823
Total	1,624	50,273,831	62	392,456	1,686	50,666,287	3,307	47,308,174	147	455,156	3,454	47,763,330

(*) Includes ThCh\$42,156,599 receivable from Transbank for credit card payments and restaurant vouchers (ThCh\$38,998,737 as of December 31, 2020)

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

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



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

	Balances as of 12.31.2021		Balances as of 12.31.2020	
	Number of customers	Amount ThCh\$	Number of customers	Amount ThCh\$
Notes receivables disputed	351	366,782	549	459,660
Total	351	366,782	549	459,660

As of December 31, 2021 and 2020, the allowance for doubtful accounts and amounts written off are detailed as follows:

	Twelve-month period ended	
	12.31.2021 ThCh\$	12.31.2020 ThCh\$
Allowance for doubtful accounts, portfolio	36,405	575,369
Amounts written-off for the period	(3,531,823)	(302,684)

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

As of December 31, 2021 and 2020, 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, 2021				December 31, 2020			
	Invoices	Checks	Agreements	Total	Invoices	Checks	Agreements	Total
Current	0.08%	0.00%	0.00%	0.08%	0.10%	0.00%	0.00%	0.10%
Tranche 1 (1-30 days)	0.93%	4.37%	0.56%	0.96%	0.75%	4.34%	1.87%	0.80%
Tranche 2 (31-60 days)	2.07%	5.70%	5.98%	2.29%	2.45%	5.69%	4.25%	2.52%
Tranche 3 (61-90 days)	5.41%	8.88%	1.41%	4.65%	3.92%	8.89%	8.79%	4.01%
Tranche 4 (91-120 days)	9.08%	26.00%	16.31%	10.00%	7.20%	26.00%	10.81%	7.92%
Tranche 5 (121-150 days)	17.17%	25.85%	20.29%	17.41%	14.45%	25.98%	20.13%	14.92%
Tranche 6 (151-180 days)	25.19%	27.70%	32.99%	25.77%	37.71%	27.71%	13.38%	36.11%
Tranche 7 (181-210 days)	42.75%	96.93%	23.78%	58.30%	37.94%	27.71%	47.40%	40.39%
Tranche 8 (211-250 days)	93.90%	100.00%	100.00%	95.78%	94.26%	100.00%	79.16%	88.06%
Tranche 9 (Over 250 days)	99.54%	100.00%	100.00%	99.75%	94.97%	100.00%	88.15%	94.98%
Total	1.58%	89.95%	60.14%	2.67%	2.16%	87.85%	73.80%	3.67%



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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	12.31.2021		12.31.2020	
	Regular portfolio	Portfolio with renegotiated terms	Regular portfolio	Portfolio with renegotiated terms
Current	0.08%	0.00%	0.10%	0.00%
1-30 days	0.96%	0.56%	0.80%	1.87%
31-60 days	2.13%	5.98%	2.48%	4.25%
61-90 days	5.49%	1.41%	3.95%	8.79%
91-120 days	9.15%	16.31%	7.67%	10.81%
121-150 days	17.22%	20.29%	14.64%	20.13%
151-180 days	25.20%	32.99%	37.09%	13.38%
181-210 days	59.43%	23.78%	37.52%	47.40%
211-250 days	94.69%	100.00%	94.74%	79.16%
Over 250 days	99.69%	100.00%	96.67%	88.15%
Weighted average total	<u>2.22%</u>	<u>60.14%</u>	<u>3.00%</u>	<u>73.80%</u>

As of December 31, 2021 and 2020, allowance account/portfolio risk ratios are as follows:

Risk Ratio		31.12.2021	31.12.2020
Allowance / Portfolio	=	1.39%	4.98%
Write-off / Portfolio	=	3.63%	0.31%

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, 2021 and 2020, 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	
					12.31.2021 ThCh\$	12.31.2020 ThCh\$	12.31.2021 ThCh\$	12.31.2020 ThCh\$
76.058.352-9	Vivo Corp S.A.	Common Parent	Chile	Ch\$	9,516	2,922	-	-
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	Ch\$	98,596	113,178	-	-
76.086.272-K	Unicard S.A. (2)	Associate	Chile	Ch\$	15,279,081	15,178,261	-	-
76.208.961-0	Inversiones RF S.A.	Common Parent	Chile	Ch\$	534,390	534,390	-	-
76.454.856-6	Unimarc Corredores De Seguros Ltda.	Associate	Chile	Ch\$	40,749	6,401	-	-
76.862.770-3	Aeronest S.A.	Related to Parent	Chile	Ch\$	-	97	-	-
76.891.181-9	Administradora de Tecnologías y Servicios Unicard Ltda.	Associate	Chile	Ch\$	40,995	9,276	-	-
96.758.830-K	CorpGroup Interhold SpA	Common Parent	Chile	Ch\$	445	410	-	-
Total					<u>16,003,772</u>	<u>15,845,246</u>	<u>-</u>	<u>-</u>

- (1) Unired S.A. is an associate incorporated to collect utility bills from customers, which can be paid at supermarket checkout terminals or through its website.
- (2) On September 26, 2019, SMU S.A. lent ThCh\$4,000,000 to Unicard S.A.; on October 25, 2019 lent ThCh\$ 1,000,000 to Unicard S.A.; on November 26, 2019 lent ThCh\$1,000,000 to Unicard S.A.; on December 26, 2019 lent ThCh\$1,000,000 to Unicard S.A., on January 27, 2020 lent ThCh\$2,000,000 to Unicard S.A., on February 26, 2020 lent ThCh\$1,000,000 to this company, on December 28, 2020 lent ThCh\$6,500,000 to this company all of them at a rate of 0.6% per month, maturing on September 26, 2021. Through the present date, Unicard S.A. has made prepayments of ThCh\$1,000,000 and ThCh\$500,000 in 2020. On September 27, 2021, an addendum to the agreement was entered into modifying the maturity date to January 14, 2022 and the interest rate to 0.6875% per month.



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b. Trade payables due to related parties

Tax ID No	Company	Relationship	Country	Currency	Current		Non-current	
					12.31.2021	12.31.2020	12.31.2021	12.31.2020
					ThCh\$	ThCh\$	ThCh\$	ThCh\$
65.034.895-8	Fundacion Descúbreme	Related to Parent	Chile	Ch\$	12,953	7,650	-	-
76.002.124-5	SR Inmobiliaria S.A.	Common Parent	Chile	UF	18,276	313,466	-	-
76.058.352-9	Vivo Corp S.A.	Common Parent	Chile	Ch\$	-	10,909	-	-
76.063.653-3	Unired S.A. (1)	Associate	Chile	Ch\$	749,898	694,325	-	-
76.086.272-K	Unicard S.A.	Associate	Chile	Ch\$	120,998	125,966	-	-
76.170.725-6	Copesa S.A.	Related to Parent	Chile	Ch\$	15,470	-	-	-
	Total				917,595	1,152,316	-	-

(1) Unired S.A. is an associate incorporated to collect utility bills from customers, which can be paid at supermarket checkout terminals or through its website.

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

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

As of December 31, 2021 and 2020, the effect of such transactions on the statement of comprehensive income is detailed as follows:

Tax ID No.	Company	Relationship	Transaction description	Accumulated 01.01.2021 12.31.2021		Accumulated 01.01.2020 12.31.2020	
				Transaction amount	Effect on profit or loss (debit) credit	Transaction amount	Effect on profit or loss (debit) credit
				ThCh\$	ThCh\$	ThCh\$	ThCh\$
65.034.895-8	Fundación Descúbreme	Related to Parent	Collection	123,459	-	51,788	-
76.002.124-5	SR Inmobiliaria S.A.	Common Parent	Lease of assets	9,626,535	(8,089,525)	9,732,059	(8,178,201)
			Shared expenses	1,116,788	(938,477)	1,069,821	(899,010)
76.014.444-4	Inmobiliarias SRW S.A.	Common Parent	Lease of assets	328,109	(275,722)	316,004	(265,549)
			Shared expenses	98,029	(82,378)	93,826	(78,846)
76.014.448-7	Inmobiliaria SRR S.A.	Common Parent	Lease of assets	447,312	(375,893)	409,661	(344,253)
			Shared expenses	142,507	(119,754)	149,922	(125,985)
76.014.452-5	Inmobiliaria SRB S.A.	Common Parent	Lease of assets	428,412	(360,010)	412,606	(346,728)
76.046.651-4	Inmobiliaria Puente Ltda.	Common Parent	Lease of assets	1,605,467	(1,349,132)	1,545,157	(1,298,452)
			Shared expenses	508,701	(427,480)	530,533	(445,826)
76.050.151-4	Inmobiliaria Punta Arenas S.A.	Common Parent	Lease of assets	140,254	(117,860)	135,870	(114,177)
76.058.352-9	Vivo Corp S.A.	Common Parent	Income from lease of assets	41,084	34,524	53,252	44,749
			Venta de Mercaderías	5,566	4,673	-	-
76.063.653-3	Unired S.A.	Associate	Other income	421,247	362,015	482,770	412,286
			Collection of payment of service bills	121,084,438	-	163,452,986	-
			Sale of Gift card	121,030,682	-	164,316,880	-
			Sale of Gift card	6,000	-	5,250	-



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Tax ID No.	Company	Relationship	Transaction description	Accumulated 01.01.2021 12.31.2021		Accumulated 01.01.2020 12.31.2020	
				Transaction amount	Effect on profit or loss (debit) credit	Transaction amount	Effect on profit or loss (debit) credit
				ThCh\$	ThCh\$	ThCh\$	ThCh\$
76.086.272-K	Unicard S.A.	Associate	Current account	35,483	-	-	-
			Service commission	234,930	(197,555)	267,971	(225,384)
			Other income	890,862	760,770	1,171,605	1,001,594
			Sales of Unimarc cards	20,116,766	-	20,957,564	-
			Transfer of funds	19,768,824	-	22,556,839	-
			Collection	19,765,237	-	22,541,264	-
			Loans	-	-	9,500,000	-
			Interests	1,136,563	1,136,563	652,100	652,100
			Sale of Gift card	-	-	8,327	-
76.170.725-6	Copesa S.A.	Related to Parent	Advertising	62,340	(52,387)	95,268	(80,057)
76.208.961-0	Inversiones RF S.A.	Common Parent	Capital contribution	-	-	112,989	-
			Current account	-	-	9,841	-
76.454.856-6	Unimarc Corredores De Seguros Ltda.	Associate	Other income	95,305	86,176	87,476	78,688
96.541.340-5	Hotel Corporation Of Chile S.A.	Related to Parent	Other income	9,286	(7,803)	-	-
76.891.181-9	Administradora de Tecnologías y Servicios Unicard Ltda.	Associate	Other income	82,503	72,212	83,143	69,869
			Capital contribution	-	-	682,400	-
96.646.430-5	Distribución y Servicios Meta S.A.	Common Parent	Packing services	70,320	(59,093)	142,764	(119,969)
			Sale of goods	-	-	3,451	(2,900)
96.763.040-3	Inmobiliaria Rio Lluta S.A.	Common Parent	Lease of assets	253,307	(212,863)	243,961	(205,010)
97.023.000-9	Banco Itau CorpBanca	Related to Parent	Commission for lease of space behind cashier's desks	2,523,512	2,523,512	2,748,242	2,748,242
			Commissions	160,136	(134,568)	51,256	(43,072)

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d. Administration and senior management

The members of senior management and other individuals who assume the management of the SMU Group, as well as the shareholders or the natural persons or legal entities they represent, as of December 31, 2021 and 2020 have not been involved in unusual transactions.

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

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

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

Board of Directors' Committee

As of December 31, 2021, the Board of Directors' Committee is composed of the following members:

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

e. Key management personnel and executive compensation

During the years ended December 31, 2021 and 2020, the compensation received by managers and main executives of the SMU Group amounts to ThCh\$ 4,191,465 and ThCh\$ 5,145,455, distributed among 13 and 12 executives in both periods respectively. These amounts include the payment of the executives' annual bonus corresponding to the previous year.

The executives have two variable income systems:

- **Short-term:** which consists of an annual bonus for meeting objectives. These objectives are defined and approved by the Board of Directors. At the beginning of each evaluation period they are delivered and informed to each executive.
- **Long-Term:** consisting of a bonus with a retention component and a three-year (2019-2021) and (2021-2023) goal achievement component. These objectives are defined and approved by the Board of Directors and relate to financial objectives and/or stock market appreciation



and, in a subgroup of executives that includes the CEO, a return on equity objective is added for the 2021-2023 version.

f. Directors' fees

At the Ordinary Shareholders' Meeting held on April 20, 2021, the monthly salary for directors was set at UF 400 for the Chairman, UF 250 for the Vice-Chairman and UF 150 for each director. Likewise, it was agreed to set as the monthly salary system for the members of the following committees: Investment Committee: UF 50; People Committee: UF 50, Audit and Risk Committee: UF 50, Sustainability Committee: UF 50 and Compliance 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, 2021 and 2020 is as follows:

Name	Position	12.31.2021 ThCh\$	12.31.2020 ThCh\$
Pilar Dañobeitia Estades	Chairwoman	199,398	189,219
María Francisca Saieh Guzmán	Vice-Chairwoman	101,403	57,602
Alejandro Álvarez Aravena	Director	89,278	86,063
Fernando Del Solar Concha	Director	71,449	68,776
Abel Bouchon Silva	Director	76,377	84,496
Juan Andrés Olivos B.	Director	92,258	85,976
Rodrigo Pérez Mackenna	Director	107,521	103,208
Tina Rosenfeld Kreisselmeyer	Director	114,655	103,207



11. INVENTORIES

a. As of December 31, 2021 and 2020, this caption is composed of the following:

	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Goods	220,975,922	181,793,170
Raw materials	1,080,832	929,074
Supplies	2,213,309	2,853,186
Imports-in-transit	12,692,698	4,082,070
Reclassification of assets held for sale- Goods (*)	(3,114,809)	-
Allowance for obsolescence	(2,079,505)	(927,896)
Reclassification to assets held for sale-Impairment estimate (*)	105,348	-
Total	<u>231,873,795</u>	<u>188,729,604</u>

(*) Correspond to the balance of merchandise and its estimated impairment of merchandise in Ok Market format premises, which are presented as of December 31, 2021 as available-for-sale assets

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, 2021, the amount expended was ThCh\$579,719 as an increase to the allowance, and during the same period through the sale of inventory, ThCh\$477,542 of the allowance has been released.

As of December 31, 2021 and 2020 and, the carrying amount of inventories adjusted at net realizable value is as follows:

	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Carrying amount	4,138,552	1,232,048
Adjustments to net realizable value	(172,451)	(70,274)
Net realizable value	<u>3,966,101</u>	<u>1,161,774</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, 2021 and 2020, this caption is as follows:

	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Opening balance	927,896	1,285,274
Reclassification to assets held for sale (*)	(105,348)	-
Increase in the allowance	2,637,775	3,755,831
Uses of the allowance	<u>(1,486,166)</u>	<u>(4,113,209)</u>
Total	<u>1,974,157</u>	<u>927,896</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, 2021 and 2020, inventory consumptions recognized as costs were as follows:

	01.01.2021	01.01.2020
	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Costs of inventories recognized for the period	(1,679,675,313)	(1,535,272,656)
Other costs of inventories	<u>(71,971,974)</u>	<u>(61,882,346)</u>
Total	<u>(1,751,647,287)</u>	<u>(1,597,155,002)</u>

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12. INCOME TAXES

- a. As of December 31, 2021 and 2020, income tax (expense) recorded in the consolidated statements of comprehensive income is as follows:

Income tax benefit (expense)	01.01.2021	01.01.2020
	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Current tax expense	(169,913)	(932,024)
Other current tax (expense) benefit	1,734,725	(15,662)
Total current income tax expense, net	<u>1,564,812</u>	<u>(947,686)</u>
Deferred tax related to the generation and reversal of temporary differences associated with current taxes	11,833,978	(1,396,259)
Total deferred tax benefit, net	<u>11,833,978</u>	<u>(1,396,259)</u>
Total	<u>13,398,790</u>	<u>(2,343,945)</u>

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

	01.01.2021	01.01.2020
	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Profit (loss) before tax	56,466,478	28,164,105
Tax loss	(15,245,949)	(7,604,308)
Adjustment to income tax benefit (expense) using the legal rate:		
Permanent differences	28,616,773	5,268,728
Additional rate applied to foreign subsidiaries	<u>27,966</u>	<u>(8,365)</u>
Total adjustments to income taxes using the legal rate	<u>28,644,739</u>	<u>5,260,363</u>
Tax benefit (expense) using the effective rate	<u>13,398,790</u>	<u>(2,343,945)</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, 2021 and 2020, the detail of current tax assets and liabilities is as follows:

	Assets		Liabilities	
	12.31.2021	12.31.2020	12.31.2021	12.31.2020
	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Income tax expense	-	-	138,714	1,662,518
Monthly provisional income tax payments (*)	450,466	718,900	-	-
Sence credit for training expenses	1,472,382	1,718,397	-	-
Prior year recoverable taxes	774,965	533,876	-	-
Total	2,697,813	2,971,173	138,714	1,662,518

(*) The provision for income taxes as of December 31, 2021 and 2020 is presented net of monthly interim payments.

d. As of December 31, 2021 and 2020, deferred tax assets and liabilities are as follows:

Deferred tax assets, recognized:	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Deferred income/revenue	4,270,250	3,605,843
Provisions	15,535,292	13,147,140
Tax losses	401,245,035	403,310,023
Intangible assets subject to amortization for tax purposes	30,488,962	39,466,504
Deferred tax assets	451,539,539	459,529,510
Deferred tax liabilities, recognized:	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Property, plant and equipment	16,714,168	22,163,211
Other goodwill	115,900	243,769
Other	10,694,740	10,848,236
Deferred tax liabilities	27,524,808	33,255,216
Net deferred tax, recognized:	424,014,731	426,274,294



e. Deferred tax balances

As of December 31, 2021 and 2020, net deferred tax assets relate to the following movements:

	12.31.2021	12.31.2020	
	ThCh\$	ThCh\$	
Opening balance of deferred taxes, net	426,274,294	425,645,723	413,732,780
Transfer to assets available for sale (*)	(14,595,318)	-	11,912,943
Changes in deferred tax assets and liabilities	11,833,978	1,396,259	1,396,259
Changes in 2020 Ok Market assets and liabilities reclassified as discontinued operations	-	(110,143)	
Variation in foreign subsidiary parity	<u>501,777</u>	<u>(657,545)</u>	<u>(657,545)</u>
Closing balance of deferred taxes, net	<u><u>424,014,731</u></u>	<u><u>426,274,294</u></u>	<u><u>426,384,437</u></u>

(*) Corresponds to the deferred tax balance as of December 31, 2020 of Ok Market, which is presented as of December 31, 2021 as an asset available for sale.

The effect on deferred tax assets for the years ended December 31, 2021 and 2020, relates to the following:

Item	01.01.2021	01.01.2020
	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Deferred income/revenue	664,407	(164,543)
Provisions	2,562,296	456,043
Tax losses	14,004,309	8,980,747
Intangible assets subject to amortization for tax purposes	(9,085,933)	(10,493,957)
Property, plant and equipment	3,561,029	4,325,511
Deferred tax liabilities related to other	-	(1,998,150)
Other goodwill	127,870	180,465
Total effect on profit or loss	<u>11,833,978</u>	<u>1,286,116</u>
Transfer to assets held for sale (*)	(14,595,318)	-
Effect on deferred tax translation differences, Peru	<u>501,777</u>	<u>(657,545)</u>
Total variation of deferred taxes	<u><u>12,837,532</u></u>	<u><u>(28,974)</u></u>

(*) Corresponds to the deferred tax balance as of December 31, 2020 of Ok Market, which is presented as of December 31, 2021 as an asset available for sale.

**SMU**

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

Item	01.01.2021	01.01.2020
	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Consolidated profit or loss	(16,740,122)	(7,962,094)
Price-level adjustment, loss	26,189,405	11,115,378
Price-level adjustment, permanent differences	6,998,241	4,619,007
Adjustments for variation of tax result	<u>(2,443,215)</u>	<u>1,208,456</u>
Total	<u>14,004,309</u>	<u>8,980,747</u>



SMU



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

On October 8, 2020, Supermercados Chile S.A. and Inversiones SMU SpA. and Inversiones SMU SpA, both subsidiaries of the Company and owners of 100% of the share capital of Ok Market S.A., entered into a binding agreement with FEMSA Comercio S.A. C.V., for the sale of 100% of the share capital owned by them in Ok Market S.A.. This Transaction is subject to a number of conditions for closing it, including, among others, the approval of the Transaction by the competition authorities, the negotiation and agreement of the share purchase agreement pursuant to which the shares subject to the Transaction will be transferred, and the completion by FEMSA of due diligence with respect to the Sellers, OK Market, its assets and business.

On November 26, 2021, the National Economic Prosecutor's Office approved the transaction subject to the measures proposed by the parties. As a result of the foregoing, the sale process will continue to move forward subject to the measures proposed to the National Economic Prosecutor's Office and the completion of a confirmatory due diligence process by the buyer and the subsequent signature of the share purchase agreement. This authorization by the National Economic Prosecutor's Office greatly increased the probability that this transaction will be performed.

Accordingly, IFRS 5 "Non-current assets held for sale and discontinued operations" has been applied in these financial statements, classifying the assets or groups of assets associated with this transaction as held for sale. In accordance with IFRS 5, the consolidated statement of comprehensive income for the year ended December 31, 2020 has been restated to make it comparative with December 31, 2021.

As communicated in an essential event issued on February 28, 2022, the purchase and sale agreement was informed into (See subsequent events below).

The amount of assets or group of assets available for sale amounts to ThCh\$ 41,665,646 and the amount of liabilities or group of liabilities for disposal classified as held for sale amounts to ThCh\$ 10,877,087.

**SMU**

The breakdown of income from discontinued operations within comprehensive income is as follows:

Statement of income	01.01.2021	01.01.2020
	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Revenue from ordinary activities	62,815,558	51,952,330
Cost of sales	(37,085,783)	(30,297,987)
Administrative and selling expenses	(20,787,629)	(19,365,787)
Other non-operating expenses	<u>(463,400)</u>	<u>(963,425)</u>
Profit before discontinued operation taxes	<u>4,478,746</u>	<u>1,325,131</u>
Income for income taxes	1,362,638	2,682,375
Profit for the year from discontinued operations	<u><u>5,841,384</u></u>	<u><u>4,007,506</u></u>

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

	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Transaction activities	4,602,147	3,866,356
Investment activities	(1,585,167)	(1,361,495)
Financing activities	<u>(2,932,366)</u>	<u>(2,674,095)</u>
Total	<u><u>84,614</u></u>	<u><u>(169,234)</u></u>



SMU



14 INVESTMENTS IN SUBSIDIARIES

The consolidated financial statements include the financial statements of the Parent and controlled companies (see Note 2). The detailed information of direct subsidiaries as of December 31, 2021 and 2020 is included below:

12.31.2021

Company	Current Assets ThCh\$	Non-current assets ThCh\$	Current liabilities ThCh\$	Non-current liabilities ThCh\$	Revenue ThCh\$	Profit or loss for the year ThCh\$
Inversiones SMU Ltda.	557,682,809	1,282,982,559	596,799,555	453,005,684	2,510,220,227	109,430,537
Inversiones SMU SpA	1	13,645	12,148	-	-	1
Omicron SpA	-	637	1,660	-	-	40
Inversiones Omega Ltda.	13,405,126	142,532,289	439,284,291	-	3,242,404	(11,565,794)
Unidata S.A	2,634,356	7,620,606	21,118,025	57,842	8,525,487	(600,034)

12.31.2020

Company	Current Assets ThCh\$	Non-current assets ThCh\$	Current liabilities ThCh\$	Non-current liabilities ThCh\$	Revenue ThCh\$	Profit or loss for the year ThCh\$
Inversiones SMU Ltda.	461,366,894	1,282,852,903	630,216,760	433,786,839	2,294,436,821	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	8,525,487	(600,034)



SMU



15 EQUITY ACCOUNTED INVESTMENTS IN ASSOCIATES

12.31.2021

Company	Number of shares	Ownership	Balance as of		Additions	Dividends	Profit for the period	Total
		12.31.2021	01.01.2021					
		%	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	
Unicard S.A.	29,068	42.6273%	10,053,694	-	-	360,617	10,414,311	
Unired S.A.	1,218,581	48.9999%	3,236,448	-	(441,632)	349,142	3,143,958	
Inversiones RF S.A.	2,402,403	11.1000%	1,384,010	-	-	(36,095)	1,347,915	
Unimarc Corredores de Seguros Ltda.	-	42.6295%	(187,731)	-	-	(74,540)	(262,271)	
Administradora de Tecnologías y Servicios Unicard Ltda.	-	42.6294%	(370,094)	-	-	(523,736)	(893,830)	
Total			14,116,327	-	(441,632)	75,388	13,750,083	

12.31.2020

Company	Number of shares	Ownership	Balance as of		Additions	Increase (Decrease)	Loss for the period	Total
		12.31.2020	01.01.2020					
		%	ThCh\$	ThCh\$	ThCh\$	ThCh\$	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.	2,402,403	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)	
Total			14,275,946	795,389	-	(955,008)	14,116,327	

The detailed information of associates as of December 31, 2021 and 2020 is included below:

12.31.2021

Company	Information date	Current assets	Non-current assets	Current liabilities	Non-current liabilities	Revenue	Net loss amount
		ThCh\$	ThCh\$	ThCh\$	ThCh\$		ThCh\$
Unicard S.A.	12.31.2021	24,796,720	17,007,975	17,316,303	57,508	6,207,548	845,976
Unired S.A.	12.31.2021	16,213,361	5,340,402	15,096,582	41,316	4,853,678	712,534
Inversiones RF S.A. y Filiales	12.31.2021	19,168,467	20,381,664	19,146,385	134,000	8,500,200	(587,766)
Unimarc Corredores de Seguros Ltda.	12.31.2021	80,132	301,558	953,397	43,521	135,153	(174,855)
Administradora de Tecnologías y Servicios Unicard Ltda.	12.31.2021	645,061	2,925,223	6,333,648	68,478	2,213,033	(1,228,579)

12.31.2020

Company	Information date	Current assets	Non-current assets	Current liabilities	Non-current liabilities	Revenue	Net loss amount
		ThCh\$	ThCh\$	ThCh\$	ThCh\$		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. y Filiales	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)



SMU



16 GOODWILL

a. As of December 31, 2021 and 2020, this caption is composed of the following:

Company	Goodwill		Country
	12.31.2021 ThCh\$	12.31.2020 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 Hiper más 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	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	2,897,474	2,531,235	Perú
Sociedad Inversiones P&P S.A.	797,418	696,625	Perú
Supermercados del Sur S.A.	342,894,556	342,894,556	Chile
Total Goodwill	657,629,762	661,172,749	
Accumulated impairment	(185,057,068)	(186,279,868)	
Total	472,572,694	474,892,881	

(*) Reclassified to assets or groups of assets available for sale

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.

**SMU****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.

**SMU****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 01.01.2021	474,892,881
Transfer to assets available for sale (*)	(2,787,219)
Exchange rate differences arising for the year	<u>467,032</u>
Closing balance as of 12.31.2021	<u>472,572,694</u>
	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>

(*) Reclassification Ok Market's goodwill net of impairment, which is presented as an available for sale asset.



17 INTANGIBLE ASSETS OTHER THAN GOODWILL

As of December 31, 2021 and 2020, this caption is composed of the following:

a. Components of intangible assets

12.31.2021	Gross values	Accumulated amortization	Accumulated impairment	Total net
Concepts	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Software	94,889,900	(68,668,421)	-	26,221,479
Lease transfers	9,354,663	(9,130,698)	-	223,965
Unimarc brand	6,484,019	(2,268,711)	-	4,215,308
Mayorista 10 brand	1,635,441	(537,198)	-	1,098,243
Telemercados brand	970,248	(592,759)	-	377,489
Comer brand	902,000	(902,000)	-	-
Maxiahorro brand	714,000	(116,571)	-	597,429
Alvi brand	25,950,619	(2,039,511)	(13,830,000)	10,081,108
Telemercados customer relationship	12,147,000	(4,023,000)	(8,124,000)	-
Alvi customer relationship	67,854,000	(20,897,806)	(32,396,000)	14,560,194
Other (*)	21,552,664	(17,414,197)	-	4,138,467
Intangible assets	242,454,554	(126,590,872)	(54,350,000)	61,513,682

12.31.2020	Gross values	Accumulated amortization	Accumulated impairment	Total net
Concepts	ThCh\$	ThCh\$	ThCh\$	ThCh\$
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
Intangible assets	232,107,376	(118,282,455)	(54,350,000)	59,474,921

(*) mainly relates to the operating and commercial efficiency project (Cima Project) for a net balance of ThCh\$3,388,726 as of December 31, 2021 (ThCh\$5,966,360 as of December 31, 2020) and other trademarks such as Tucapel, Mayorsa, Bryc, Puerto Cristo, Flash Market, among others, for a net balance of ThCh\$749,741 as of December 31, 2021 (ThCh\$748,330 as of December 31, 2020).

The Company defined software, customer relationship, assignment of contracts and trademarks as intangible assets with finite useful lives. The useful lives of these assets have been determined on the basis of the period in which these assets are expected to generate benefits. For trademarks with definite useful life, this was assigned on the basis of the long-term business plan, setting a useful life of 40 years for most of these assets. The amortization period was established considering the condition of these intangibles at the date of acquisition, prior to the implementation of the change in corporate image currently in process, which will affect the performance of the trademarks when said process has been normalized. Considering this, the



Company will review the development and strengthening of these trademarks on a regular basis and, based on such review, it may, as stated by IAS 38, expand, maintain or reduce the amortization period, and even change the classification from an intangible asset subject to amortization to an intangible asset with an infinite useful life, if the period of return is more than 40 years or becomes indefinite. The trademarks “Telemercados”, “Comer” and “Alvi” are recorded at their fair values, which were determined in studies performed by third parties.

b. Useful lives assigned

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

c. Amortization

The amortization expense recorded in the caption Administrative expenses amounted to ThCh\$8,621,725 (ThCh\$11,858,098 as of December 31, 2020).

d. Movements in intangible assets:

Decrease for transfer of assets held for sale

	Balance as of 01.01.2021	Reclassification to assets available for sale (*)	Increases (**)	Reclassifications	Decreases	Amortization for the year	Total intangible assets as of 12.31.2021
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Software	19,148,212	(81,568)	10,569,986	-	-	(3,415,151)	26,221,479
Lease transfers	671,896	-	-	-	-	(447,931)	223,965
Unimarc brand	4,355,769	-	28,662	-	-	(169,123)	4,215,308
Mayorista brand	1,127,748	-	13,149	-	-	(42,654)	1,098,243
Telemercado brand	417,520	-	1,881	-	-	(41,912)	377,489
Maxiahorro brand	616,857	-	-	-	-	(19,428)	597,429
Alvi brand	10,406,015	-	19,987	-	-	(344,894)	10,081,108
Alvi customer relationship	16,016,214	-	-	-	-	(1,456,020)	14,560,194
Others	6,714,690	(11,103)	155,675	-	(36,183)	(2,684,612)	4,138,467
Final balance of intangible assets	59,474,921	(92,671)	10,789,340	-	(36,183)	(8,621,725)	61,513,682

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

(*) relates to the balance of intangible assets as of December 31, 2020 of Ok Market, which is presented as of December 31, 2021 as an available for sale asset.

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



18 PROPERTY, PLANT AND EQUIPMENT

As of December 31, 2021 and 2020, this caption is composed of the following:

a. Detail:

Property, plant and equipment, net:	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Work in progress	56,851,319	57,581,854
Land	1,224,515	1,204,764
Buildings	84,621,876	87,456,870
Plant and equipment	34,360,163	29,284,344
IT equipment	4,946,662	3,022,291
Fixture and fittings	91,435,094	88,053,835
Vehicles	75,726	86,852
Other property, plant and equipment	8,299,929	8,778,722
Rights-of-use	432,149,691	417,720,245
	<u>713,964,975</u>	<u>693,189,777</u>
Total property, plant and equipment, net		
	<u>713,964,975</u>	<u>693,189,777</u>
Property, plant and equipment, gross:	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Work in progress	56,851,319	57,581,854
Land	1,224,515	1,204,764
Buildings	119,221,783	119,479,714
Plant and equipment	118,823,939	113,258,400
IT equipment	22,415,581	17,357,068
Fixture and fittings	193,017,184	182,821,161
Vehicles	674,475	1,069,299
Other property, plant and equipment	35,504,005	36,031,221
Rights-of-use	688,588,580	638,656,787
	<u>1,236,321,381</u>	<u>1,167,460,268</u>
Total property, plant and equipment, net		
	<u>1,236,321,381</u>	<u>1,167,460,268</u>
Accumulated depreciation:	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Buildings	(34,599,907)	(32,022,844)
Plant and equipment	(84,463,776)	(83,974,056)
IT equipment	(17,468,919)	(14,334,777)
Fixture and fittings	(101,582,090)	(94,767,326)
Vehicles	(598,749)	(982,447)
Other property, plant and equipment	(27,204,076)	(27,252,499)
Rights-of-use (*)	(256,438,889)	(220,936,542)
	<u>(522,356,406)</u>	<u>(474,270,491)</u>
Total accumulated depreciation		
	<u>(522,356,406)</u>	<u>(474,270,491)</u>



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

	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Rights-of-use with purchase option	(5,596,822)	(10,439,728)
Rights-of-use	<u>(250,842,067)</u>	<u>(210,496,814)</u>
Total	<u><u>(256,438,889)</u></u>	<u><u>(220,936,542)</u></u>



b. Movements in Property, Plant and Equipment:

Movements for the years ended December 31, 2021 and 2020, 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\$
Assets										
Net balance as of January 1, 2021	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
Reclassification to assets available for sale (*)	(1,188,368)	-	(4,586,252)	(1,389,278)	(66,788)	(2,725,682)	(2,331)	(214,420)	(7,704,313)	(17,877,432)
Additions	24,375,840	-	3,283,478	3,420,039	218,139	4,081,525	37,112	502,496	80,529,497	116,448,126
Disposals and derecognition	(18)	-	(622,094)	(1,073,049)	(7,175)	(875,314)	(19,210)	(89,329)	(4,346,334)	(7,032,523)
Sales	-	-	-	(250,680)	(6,270)	(2,015)	(34,300)	(53,712)	(9,774)	(356,751)
Depreciation expense	-	-	(4,763,218)	(6,093,147)	(1,251,188)	(9,230,562)	(7,680)	(1,447,665)	(48,414,022)	(71,207,482)
Other increases (decreases)	17,125	19,751	397,118	62,627	8,102	-	15,283	2,927	278,327	801,260
Reclassifications	(23,935,114)	-	3,455,974	10,399,307	3,029,551	12,133,307	-	820,910	(5,903,935)	-
Net balance as of December 31, 2021	56,851,319	1,224,515	84,621,876	34,360,163	4,946,662	91,435,094	75,726	8,299,929	432,149,691	713,964,975
	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\$
Assets										
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, 2021	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

(*) Relates to the balance of property, plant and equipment as of December 31, 2020 of Ok Market, which is presented as of December 31, 2021 as available-for-sale assets.



c. Additional information on Property, Plant and Equipment

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

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

i. Additions

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

	01.01.2021 12.31.2021	01.01.2020 12.31.2020	
	ThCh\$	ThCh\$	Main concepts
Buildings	14,968,963	12,258,322	Opening of new stores.
Plant and equipment	6,081,099	9,984,087	Cooling equipment, Point of Sale (POS) equipment, ovens
IT equipment	2,888,549	1,560,138	Printers, laptops, radio frequency scanner.
Fixtures and fittings	8,591,388	1,830,769	Electric installations, protection for cash registers, local shielding
Other property, plant and equipment	3,351,518	820,170	Racks, shelves, furniture
Vehicles	37,112	-	Trucks
Right-of-use - Vehicles	-	265,774	Trucks
Right-of-use - Leases of stores	80,529,497	21,858,464	New store lease contracts.s.
Total	<u>116,448,126</u>	<u>48,577,724</u>	

ii. Depreciation expense:

The depreciation charge to profit or loss is presented in the caption administrative expenses during the current period, amounts to ThCh\$1,249,963 (ThCh\$74,093,012 as of December 31, 2020).

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, 2021 and 2020 are as follows:

Other property, plant and equipment	12.31.2021	12.31.2020
Description	ThCh\$	ThCh\$
Supermarket furniture	7,762,652	8,219,917
Office furniture	327,183	344,925
Other	210,094	213,880
Total, net	<u>8,299,929</u>	<u>8,778,722</u>

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

As of December 31, 2021 and 2020, right-of-use assets and rights of use with a purchase option, presented in each caption correspond to:

	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Right-of-use with purchase option - Land	25,786,785	24,435,975
Right-of-use with purchase option - Buildings and facilities	25,078,017	25,041,867
Right-of-use with purchase option - IT equipment	3,027,213	9,140,274
Right-of-use with purchase option - Vehicles	573,871	315,772
Rights-of-use - Lease of stores	<u>377,683,805</u>	<u>358,786,357</u>
Total, net	<u>432,149,691</u>	<u>417,720,245</u>

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

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

v. Insurance

SMU S.A. has formalized insurance policies to cover the possible risks to which the various items of property, plant and equipment are subject, as well as possible claims that may arise from the exercise of its activity. These policies sufficiently cover the risks to which they are subject. The current insurance policies were renewed during this period and expire in June 2022.

vi. Interest costs

The SMU Group maintains works in progress that have generated a capitalization of interest of ThCh\$ 833,602 and ThCh\$ 566,995 for the years ended December 31, 2021 and 2020, respectively.

vii. Dismantling, removal and restoration costs

As of December 31, 2021 and 2020, the Company has no contractual obligation for removal, dismantling and restoration.

viii. Temporarily out of service assets

As of December 31, 2021 and 2020, the Company has no significant property, plant and equipment that are temporarily out of service.

ix. Depreciated assets in use

As of December 31, 2021 and 2020, the Company maintains no property, plant and equipment fully depreciated and in use.

**SMU**

19 OTHER FINANCIAL LIABILITIES, CURRENT AND NON-CURRENT

As of December 31, 2021 and 2020, this caption is composed of the following:

	12.31.2021		12.31.2020	
	Current ThCh\$	Non-current ThCh\$	Current ThCh\$	Non-current ThCh\$
Bank borrowings (*)	38,640,722	-	63,926,593	-
Bonds payable and promissory notes	59,301,330	386,263,044	93,946,331	415,232,907
Obligations for rights-of-use with purchase option (**) (***)	3,932,557	43,340,824	6,616,938	43,643,650
Obligations for right-of-use (**) (***)	44,825,392	408,916,507	41,827,919	389,246,537
Total	146,700,001	838,520,375	206,317,781	848,123,094

(*) Current bank loan debt as of December 31, 2021 of ThCh\$38,640,722 (ThCh\$63,926,593 as of December 31, 2020), includes debt associated with letters of credit for ThCh\$829,050 (ThCh\$1,272,168 as of December 31, 2020), the renewal of which is standard practice in the industry.

(**) (***) Rights-of-use obligations with and without purchase option are presented separately in order to provide information for the calculation of one of the covenants for bond issuance indebtedness. Rights-of-use obligations with purchase option correspond to financial lease obligations (formerly financial leasing), and current rights-of-use obligations include lease contracts qualifying as financial leases (when the former IAS 17 was applied).

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

Movements in other current and non-current financial liabilities	Opening balance as of 01.01.2021	Assets available for sale (*)	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	Finance lease decrease	Payment of interest	Foreign currency translation and index-adjusted differences	Other	Closing balance as of 12.31.2021
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$		ThCh\$	ThCh\$	ThCh\$	ThCh\$
Bank borrowings	63,926,593	-	-	2,799,280	628,766	(28,252,726)	-	-	(1,519,404)	120,561	937,652	38,640,722
Bonds payable and promissory notes	509,179,238	-	-	-	15,026,931	(92,346,960)	-	-	(16,206,975)	28,618,133	1,294,007	445,564,374
Obligations for rights-of-use with purchase option	50,260,588	(108,480)	-	870,446	2,529,558	-	(6,714,789)	-	(2,530,929)	2,966,987	-	47,273,381
Obligations for rights-of-use	431,074,456	(8,933,800)	-	80,334,776	29,704,174	-	(41,882,934)	(34,070,310)	(29,704,174)	28,868,134	(1,648,423)	453,741,899
Total	1,054,440,875	(9,042,280)	-	84,004,502	47,889,429	(120,599,686)	(48,597,723)	(34,070,310)	(49,961,482)	60,573,815	583,236	985,220,376

(*) Relates to the balance of Ok Market's financial liabilities as of December 31, 2020, which is presented as of December 31, 2021 as an available for sale asset..



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

December 31, 2021

Tax ID No. Creditor	Bank or Financial Institution	Debtor Company	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 ThCh\$	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 Current					
				ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$					
97030000-7	Banco Estado	Rendic Hermanos S.A.	US\$	34,306	-	34,306	-	-	-	-	-	-	-	At maturity	1.50%	34,306	1.50%
97030000-7	Banco Estado	Rendic Hermanos S.A.	US\$	12,525	-	12,525	-	-	-	-	-	-	-	At maturity	1.52%	12,525	1.52%
97030000-7	Banco Estado	Rendic Hermanos S.A.	US\$	171,333	-	171,333	-	-	-	-	-	-	-	At maturity	1.50%	171,333	1.50%
97030000-7	Banco Estado	Rendic Hermanos S.A.	US\$	61,679	-	61,679	-	-	-	-	-	-	-	At maturity	1.50%	61,679	1.50%
97030000-7	Banco Estado	Rendic Hermanos S.A.	US\$	34,916	-	34,916	-	-	-	-	-	-	-	At maturity	1.50%	34,916	1.50%
97030000-7	Banco Estado	Rendic Hermanos S.A.	US\$	20,606	-	20,606	-	-	-	-	-	-	-	At maturity	1.50%	20,606	1.50%
97030000-7	Banco Estado	Rendic Hermanos S.A.	US\$	10,156	-	10,156	-	-	-	-	-	-	-	At maturity	1.50%	10,156	1.50%
97030000-7	Banco Estado	Rendic Hermanos S.A.	US\$	152,173	-	152,173	-	-	-	-	-	-	-	At maturity	1.49%	152,173	1.49%
97030000-7	Banco Estado	Rendic Hermanos S.A.	US\$	-	36,822	36,822	-	-	-	-	-	-	-	At maturity	1.51%	36,822	1.51%
97030000-7	Banco Estado	Rendic Hermanos S.A.	US\$	-	29,717	29,717	-	-	-	-	-	-	-	At maturity	1.51%	29,717	1.51%
97030000-7	Banco Estado	Rendic Hermanos S.A.	US\$	-	41,300	41,300	-	-	-	-	-	-	-	At maturity	1.51%	41,300	1.51%
97030000-7	Banco Estado	SMU S.A.	Ch\$	2,019,000	-	2,019,000	-	-	-	-	-	-	-	At maturity	1.51%	2,019,000	1.51%
59203500-6	China Construction Bank, Agencia en Chile	SMU S.A.	Ch\$	2,118,155	-	2,118,155	-	-	-	-	-	-	-	At maturity	1.50%	2,118,155	1.50%
97036000-K	Banco Santander	SMU S.A.	Ch\$	4,006,507	-	4,006,507	-	-	-	-	-	-	-	At maturity	1.50%	4,006,507	1.50%
59203500-6	China Construction Bank, Agencia en Chile	SMU S.A.	Ch\$	-	4,019,333	4,019,333	-	-	-	-	-	-	-	At maturity	1.51%	4,019,333	1.51%
97030000-7	Banco Estado	SMU S.A.	Ch\$	4,038,000	-	4,038,000	-	-	-	-	-	-	-	At maturity	3.60%	4,038,000	3.60%
97004000-5	Banco de Chile	SMU S.A.	Ch\$	4,002,862	-	4,002,862	-	-	-	-	-	-	-	At maturity	2.25%	4,002,862	2.25%
59203500-6	China Construction Bank, Agencia en Chile	SMU S.A.	Ch\$	-	1,507,250	1,507,250	-	-	-	-	-	-	-	At maturity	4.44%	1,507,250	4.44%
97030000-7	Banco Estado	SMU S.A.	Ch\$	1,009,500	-	1,009,500	-	-	-	-	-	-	-	At maturity	3.60%	1,009,500	3.60%
97030000-7	Banco Estado	SMU S.A.	Ch\$	1,009,500	-	1,009,500	-	-	-	-	-	-	-	At maturity	2.25%	1,009,500	2.25%
97030000-7	Banco Estado	SMU S.A.	Ch\$	1,009,500	-	1,009,500	-	-	-	-	-	-	-	At maturity	3.60%	1,009,500	3.60%
97030000-7	Banco Estado	SMU S.A.	Ch\$	2,019,000	-	2,019,000	-	-	-	-	-	-	-	At maturity	3.80%	2,019,000	3.80%
97030000-7	Banco Estado	SMU S.A.	Ch\$	1,009,500	-	1,009,500	-	-	-	-	-	-	-	At maturity	3.12%	1,009,500	2.82%
97004000-5	Banco de Chile	SMU S.A.	Ch\$	7,015,065	-	7,015,065	-	-	-	-	-	-	-	At maturity	2.04%	7,015,065	2.04%
97030000-7	Banco Estado	SMU S.A.	Ch\$	3,028,500	-	3,028,500	-	-	-	-	-	-	-	At maturity	3.60%	3,028,500	3.60%
97004000-5	Banco de Chile	Abu Gosh y Cía. Ltda	USD	37,632	-	37,632	-	-	-	-	-	-	-	At maturity	3.60%	37,632	3.60%
97004000-5	Banco de Chile	Abu Gosh y Cía. Ltda	US\$	28,495	-	28,495	-	-	-	-	-	-	-	At maturity	3.60%	28,495	3.60%
97004000-5	Banco de Chile	Abu Gosh y Cía. Ltda	US\$	26,543	-	26,543	-	-	-	-	-	-	-	At maturity	3.60%	26,543	3.60%
97004000-5	Banco de Chile	Abu Gosh y Cía. Ltda	US\$	130,847	-	130,847	-	-	-	-	-	-	-	At maturity	3.60%	130,847	3.60%
Total bank borrowings				33,006,300	5,634,422	38,640,722	-	-	-	-	-	-	-			38,640,722	

December 31, 2020

Tax ID No. Creditor	Bank or Financial Institution	Debtor Company	Currency or inflation-adjusted Unit	Amount of liabilities exposed to liquidity risk with maturity										Total No Current	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							
				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%
Total bank loans				38,261,029	25,665,564	63,926,593	-	-	-	-	-	-	-	-		63,926,593		



SMU



b) As of December 31, 2021 and 2020, the detail of promissory notes and bonds payable by currency and years to maturity is as follows:

As of December 31, 2021

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 12.31.2021 ThCh\$	Up to 90 days ThCh\$	90 days to 1 year ThCh\$	Total as of 12.31.2021 ThCh\$
76.012.676-4	SMU S.A.	Chile	Other creditors	Chile	BCSMU-B	UF	Bi-annual	Bi-annual	3.80	4.18	Unguaranteed	8,727,645	-	8,462,324	8,462,324
76.012.676-4	SMU S.A.	Chile	Other creditors	Chile	BSDSU-D	UF	Bi-annual	At maturity	4.70	4.76	Unguaranteed	202,857	-	204,687	204,687
76.012.676-4	SMU S.A.	Chile	Other creditors	Chile	BCSMU-T	UF	Bi-annual	Bi-annual	3.00	3.24	Unguaranteed	13,595,189	727,125	12,738,647	13,465,772
76.012.676-4	SMU S.A.	Chile	Other creditors	Chile	BCSMU-T	UF	Bi-annual	Bi-annual	3.00	2.85	Unguaranteed	5,438,075	257,596	5,209,772	5,467,368
76.012.676-4	SMU S.A.	Chile	Other creditors	Chile	BCSMU-W	UF	Bi-annual	At maturity	2.50	2.11	Unguaranteed	63,463	56,618	-	56,618
76.012.676-4	SMU S.A.	Chile	Other creditors	Chile	BCSMU-AK	UF	Bi-annual	At maturity	3.00	3.37	Unguaranteed	471,577	531,366	-	531,366
76.012.676-4	SMU S.A.	Chile	Other creditors	Chile	BCSMU-AL	UF	Bi-annual	Bi-annual	3.25	3.36	Unguaranteed	31,248,434	-	31,113,195	31,113,195
Total												59,747,240	1,572,705	57,728,625	59,301,330

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 12.31.2021 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 12.31.2021 ThCh\$
76.012.676-4	SMU S.A.	Chile	Other creditors	Chile	BCSMU-B	UF	Bi-annual	Bi-annual	3.80	4.18	Unguaranteed	80,296,792	8,185,789	8,209,944	8,235,118	8,261,346	45,958,297	78,850,494
76.012.676-4	SMU S.A.	Chile	Other creditors	Chile	BSDSU-D	UF	Bi-annual	At maturity	4.70	4.76	Unguaranteed	30,991,740	-	-	-	-	30,887,258	30,887,258
76.012.676-4	SMU S.A.	Chile	Other creditors	Chile	BCSMU-T	UF	Bi-annual	Bi-annual	3.00	3.24	Unguaranteed	64,566,125	25,694,682	25,749,403	12,899,654	-	-	64,343,739
76.012.676-4	SMU S.A.	Chile	Other creditors	Chile	BCSMU-T	UF	Bi-annual	Bi-annual	3.00	2.85	Unguaranteed	25,826,450	10,365,118	10,349,079	5,169,748	-	-	25,883,945
76.012.676-4	SMU S.A.	Chile	Other creditors	Chile	BCSMU-W	UF	Bi-annual	At maturity	2.50	2.11	Unguaranteed	30,991,740	-	-	-	-	32,805,088	32,805,088
76.012.676-4	SMU S.A.	Chile	Other creditors	Chile	BCSMU-AK	UF	Bi-annual	At maturity	3.00	3.37	Unguaranteed	92,975,220	-	-	91,645,973	-	-	91,645,973
76.012.676-4	SMU S.A.	Chile	Other creditors	Chile	BCSMU-AL	UF	Bi-annual	Bi-annual	3.25	3.36	Unguaranteed	61,983,480	30,897,503	30,949,044	-	-	-	61,846,547
Total												387,631,547	75,143,092	75,257,470	117,950,493	8,261,346	109,650,643	386,263,044



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	BCSMU-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	BCSMU-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	BCSMU-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	BCSMU-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	BCSMU-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
Total												94,314,217	88,980,669	4,965,662	93,946,331

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	BCSMU-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	BCSMU-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	BCSMU-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
Total												417,555,653	53,175,317	70,489,686	70,593,998	110,309,068	110,664,838	415,232,907



SMU



Bonds payable and promissory notes:

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

A detail of the bonds issued under these lines outstanding as of December 31, 2021 and 2020 is provided below.

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

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

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

Bonds with a debit to such lines effective as of December 31, 2021 and 2020 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, 2021, 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, 2021 and 2020 are detailed below (rating / trend):

	As of 12.31.2021	As of 12.31.2020
Local:		
Feller-Rate:	A / Stable	A - / Stable
ICR:	A / Stable	A - / Positive



SMU



Tax ID No. Creditor	Bank or Financial Institution	Debtor Company	Currency inflation-adjusted unit	Amount of liabilities exposed to liquidity risk with maturity								Type of amortization	Effective rate %	Nominal value per the contract ThCh\$	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\$
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	801	-	801	-	-	-	-	-	-	Monthly	9.80	801	9.80
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	801	-	801	-	-	-	-	-	-	Monthly	9.80	801	9.80
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	801	-	801	-	-	-	-	-	-	Monthly	9.80	801	9.80
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	1,210	-	1,210	-	-	-	-	-	-	Monthly	12.16	1,210	12.16
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	801	-	801	-	-	-	-	-	-	Monthly	9.80	801	9.80
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	801	-	801	-	-	-	-	-	-	Monthly	9.80	801	9.80
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	801	-	801	-	-	-	-	-	-	Monthly	9.80	801	9.80
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	801	-	801	-	-	-	-	-	-	Monthly	9.80	801	9.80
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	801	-	801	-	-	-	-	-	-	Monthly	9.80	801	9.80
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	801	-	801	-	-	-	-	-	-	Monthly	9.80	801	9.80
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	801	-	801	-	-	-	-	-	-	Monthly	9.80	801	9.80
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	801	-	801	-	-	-	-	-	-	Monthly	9.80	801	9.80
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	1,853	-	1,853	-	-	-	-	-	-	Monthly	6.18	1,853	6.18
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	1,712	-	1,712	-	-	-	-	-	-	Monthly	11.56	1,712	11.56
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	795	268	1,063	-	-	-	-	-	-	Monthly	10.04	1,063	10.04
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	795	268	1,063	-	-	-	-	-	-	Monthly	10.04	1,063	10.04
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	795	268	1,063	-	-	-	-	-	-	Monthly	10.04	1,063	10.04
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	795	268	1,063	-	-	-	-	-	-	Monthly	10.04	1,063	10.04
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	1,812	615	2,427	-	-	-	-	-	-	Monthly	15.05	2,427	15.05
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	764	1,056	1,820	-	-	-	-	-	-	Monthly	12.15	1,820	12.15
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	764	1,056	1,820	-	-	-	-	-	-	Monthly	12.15	1,820	12.15
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	764	1,056	1,820	-	-	-	-	-	-	Monthly	12.15	1,820	12.15
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	764	1,056	1,820	-	-	-	-	-	-	Monthly	12.15	1,820	12.15
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	764	1,056	1,820	-	-	-	-	-	-	Monthly	12.15	1,820	12.15
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	764	1,056	1,820	-	-	-	-	-	-	Monthly	12.15	1,820	12.15
99512120-4	Securitas S.A.	Súper 10 S.A.	UF	756	1,315	2,071	-	-	-	-	-	-	Monthly	12.15	2,071	12.15
77620570-2	HP Financial Services (Chile) Limitada	SMU S.A.	UF	35,006	83,751	118,757	-	-	-	-	-	-	Monthly	6.01	118,757	6.01
77620570-2	HP Financial Services (Chile) Limitada	SMU S.A.	UF	39,092	107,153	146,245	-	-	-	-	-	-	Monthly	6.00	146,245	6.00
77620570-2	HP Financial Services (Chile) Limitada	SMU S.A.	UF	39,448	108,126	147,574	-	-	-	-	-	-	Monthly	6.00	147,574	6.00
76080198-4	De Lage Landen Chile S.A.	SMU S.A.	UF	20,867	64,366	85,233	-	-	-	-	-	-	Monthly	5.56	85,233	5.56
97080000-K	Banco Bice	SMU S.A.	Ch\$	3,609	10,955	14,564	11,184	-	-	-	-	11,184	Monthly	2.76	25,748	2.76
97004000-5	Banco De Chile	SMU S.A.	Ch\$	2,179	6,601	8,780	9,270	6,493	-	-	-	-	Monthly	5.90	24,543	5.90
92040000-0	IBM de Chile S.A.C.	ALVI Supermercados Mayoristas S.A.	UF	7,073	2,681	9,754	915	-	-	-	-	915	Monthly	5.20	10,669	5.20
97080000-K	Banco Bice	ALVI Supermercados Mayoristas S.A.	Ch\$	5,551	16,850	22,401	17,202	-	-	-	-	17,202	Monthly	2.76	39,603	2.76
97080000-K	Banco Bice	ALVI Supermercados Mayoristas S.A.	Ch\$	4,901	14,720	19,621	20,166	-	-	-	-	20,166	Monthly	3.10	39,787	3.10
97004000-5	Banco De Chile	ALVI Supermercados Mayoristas S.A.	Ch\$	3,011	8,846	11,857	12,514	11,093	-	-	-	23,607	Monthly	6.80	35,464	6.80
99289000-2	Metlife Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	25,746	75,191	100,937	105,112	110,946	117,105	123,604	770,741	1,227,508	Monthly	5.41	1,328,445	5.41
99289000-2	Metlife Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	36,173	105,642	141,815	147,682	155,879	164,531	173,664	1,082,892	1,724,648	Monthly	5.41	1,866,463	5.41
99289000-2	Metlife Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	18,274	53,424	71,698	74,692	78,848	83,235	87,866	528,225	852,866	Monthly	5.43	924,564	5.43
99289000-2	Metlife Chile Seguros de Vida S.A.	ALVI Supermercados Mayoristas S.A.	UF	7,568	21,597	29,165	30,248	31,995	33,843	35,798	376,608	508,492	Monthly	5.63	537,657	5.63
99185000-7	Chilena Consolidada Seguros De Vida S.A	ALVI Supermercados Mayoristas S.A.	UF	18,424	53,265	71,689	74,492	78,664	83,069	85,340	-	301,565	Monthly	5.46	373,254	5.46



SMU



Tax ID No. Creditor	Bank or Financial Institution	Debtor Company	Currency inflation-adjusted unit	Amount of liabilities exposed to liquidity risk with maturity								Total non-current	Type of amortization			
				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		Effective rate	Nominal value per the contract	Nominal rate per the contract	
				ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$		ThCh\$	%	ThCh\$	%
99185000-7	Chilena Consolidada Seguros De Vida S.A	ALVI Supermercados Mayoristas S.A.	UF	39,467	114,392	153,859	159,966	168,907	178,347	108,604	-	615,824	Monthly	5.45	769,683	5.45
99185000-7	Chilena Consolidada Seguros De Vida S.A	ALVI Supermercados Mayoristas S.A.	UF	26,168	75,848	102,016	106,064	111,989	118,246	72,004	-	408,303	Monthly	5.45	510,319	5.45
99185000-7	Chilena Consolidada Seguros De Vida S.A	ALVI Supermercados Mayoristas S.A.	UF	19,252	56,353	75,605	78,614	82,779	87,164	91,782	557,617	897,956	Monthly	5.17	973,561	5.17
99185000-7	Chilena Consolidada Seguros De Vida S.A	ALVI Supermercados Mayoristas S.A.	UF	24,131	69,678	93,809	97,446	102,902	108,665	95,188	-	404,201	Monthly	5.46	498,010	5.46
99185000-7	Chilena Consolidada Seguros De Vida S.A	ALVI Supermercados Mayoristas S.A.	UF	26,590	65,318	91,908	91,481	96,765	102,354	108,266	794,315	1,193,181	Monthly	5.63	1,285,089	5.63
99185000-7	Chilena Consolidada Seguros De Vida S.A	ALVI Supermercados Mayoristas S.A.	UF	19,813	50,956	70,769	70,789	74,187	77,748	81,480	478,759	782,963	Monthly	4.70	853,732	4.70
96571890-7	Compañía de Seguros Confituro S.A.	ALVI Supermercados Mayoristas S.A.	UF	10,991	28,600	39,591	39,837	41,876	44,018	46,270	274,460	446,461	Monthly	5.00	486,052	5.00
96571890-7	Compañía de Seguros Confituro S.A.	ALVI Supermercados Mayoristas S.A.	UF	17,849	46,448	64,297	64,698	68,008	71,487	75,144	445,733	725,070	Monthly	5.00	789,367	5.00
96571890-7	Compañía de Seguros Confituro S.A.	ALVI Supermercados Mayoristas S.A.	UF	12,715	33,087	45,802	46,087	48,445	50,924	53,529	317,518	516,503	Monthly	5.00	562,305	5.00
96571890-7	Compañía de Seguros Confituro S.A.	ALVI Supermercados Mayoristas S.A.	UF	47,046	122,425	169,471	170,525	179,250	188,420	198,060	1,174,833	1,911,088	Monthly	5.00	2,080,559	5.00
96571890-7	Compañía de Seguros Confituro S.A.	ALVI Supermercados Mayoristas S.A.	UF	22,615	58,849	81,464	81,971	86,165	90,573	95,207	564,737	918,653	Monthly	5.00	1,000,117	5.00
96571890-7	Compañía de Seguros Confituro S.A.	ALVI Supermercados Mayoristas S.A.	UF	18,783	48,877	67,660	68,081	71,564	75,226	79,074	469,044	762,989	Monthly	5.00	830,649	5.00
96571890-7	Compañía de Seguros Confituro S.A.	ALVI Supermercados Mayoristas S.A.	UF	9,444	24,574	34,018	34,230	35,981	37,822	39,757	235,826	383,616	Monthly	5.00	417,634	5.00
96571890-7	Compañía de Seguros Confituro S.A.	ALVI Supermercados Mayoristas S.A.	UF	18,062	47,002	65,064	65,467	68,817	72,337	76,038	451,035	733,694	Monthly	5.00	798,758	5.00
99512120-4	Securitas S.A.	ALVI Supermercados Mayoristas S.A.	UF	801	-	801	-	-	-	-	-	-	Monthly	9.80	801	9.80
99512120-4	Securitas S.A.	ALVI Supermercados Mayoristas S.A.	UF	801	-	801	-	-	-	-	-	-	Monthly	9.80	801	9.80
99512120-4	Securitas S.A.	ALVI Supermercados Mayoristas S.A.	UF	801	-	801	-	-	-	-	-	-	Monthly	9.80	801	9.80
99512120-4	Securitas S.A.	ALVI Supermercados Mayoristas S.A.	UF	801	-	801	-	-	-	-	-	-	Monthly	9.80	801	9.80
99512120-4	Securitas S.A.	ALVI Supermercados Mayoristas S.A.	UF	801	-	801	-	-	-	-	-	-	Monthly	9.80	801	9.80
99512120-4	Securitas S.A.	ALVI Supermercados Mayoristas S.A.	UF	795	268	1,063	-	-	-	-	-	-	Monthly	10.04	1,063	10.04
99512120-4	Securitas S.A.	ALVI Supermercados Mayoristas S.A.	UF	795	268	1,063	-	-	-	-	-	-	Monthly	10.04	1,063	10.04
99512120-4	Securitas S.A.	ALVI Supermercados Mayoristas S.A.	UF	772	796	1,568	-	-	-	-	-	-	Monthly	12.15	1,568	12.15
99512120-4	Securitas S.A.	ALVI Supermercados Mayoristas S.A.	UF	772	796	1,568	-	-	-	-	-	-	Monthly	12.15	1,568	12.15
99512120-4	Securitas S.A.	ALVI Supermercados Mayoristas S.A.	UF	772	796	1,568	-	-	-	-	-	-	Monthly	12.15	1,568	12.15
99512120-4	Securitas S.A.	ALVI Supermercados Mayoristas S.A.	UF	764	1,055	1,819	-	-	-	-	-	-	Monthly	12.15	1,819	12.15
99512120-4	Securitas S.A.	ALVI Supermercados Mayoristas S.A.	UF	764	1,055	1,819	-	-	-	-	-	-	Monthly	12.15	1,819	12.15
99512120-4	Securitas S.A.	ALVI Supermercados Mayoristas S.A.	UF	764	1,055	1,819	-	-	-	-	-	-	Monthly	12.15	1,819	12.15
99012000-5	Compañía de Seguros de Vida Consorcio Nacional de Seguros S.A.	Inmobiliaria SMU S.A.	UF	331,266	756,582	1,087,848	1,056,990	1,114,856	1,175,889	1,240,265	22,834,265	27,422,265	Monthly	5.35	28,510,113	5.35
Total finance leases				1,135,813	2,796,744	3,932,557	3,162,815	2,913,458	2,961,003	2,946,940	31,356,608	43,340,824			47,273,381	



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Tax ID No. Creditor	Bank or Financial Institution	Debtor Company	Currency or inflation-adjusted unit	Amount of liabilities exposed to liquidity risk with maturity										Total non-current ThCh\$	Type of amortization	Effective rate %	Nominal value per the contract ThCh\$	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							
				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	
97006000-6	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. Creditor	Bank or Financial Institution	Debtor Company	Currency or inflation-adjusted unit	Amount of liabilities exposed to liquidity risk with maturity										Total non-current ThCh\$	Type of amortization	Effective rate %	Nominal value per the contract ThCh\$	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							
				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. Creditor	Bank or Financial Institution	Debtor Company	Currency or inflation-adjusted unit	Amount of liabilities exposed to liquidity risk with maturity										Effective rate	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	Type of 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	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. Creditor	Bank or Financial Institution	Debtor Company	Currency or inflation-adjusted unit	Amount of liabilities exposed to liquidity risk with maturity										Total non-current	Type of amortization	Effective rate	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							
				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. Creditor	Bank or Financial Institution	Debtor Company	Currency or inflation-adjusted unit	Amount of liabilities exposed to liquidity risk with maturity											Type of amortization	Effective rate %	Nominal value per the contract ThCh\$	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\$					
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		



Tax ID No. Creditor	Bank or Financial Institution	Debtor Company	Currency or inflation-adjusted unit	Amount of liabilities exposed to liquidity risk with maturity										Total non-current ThCh\$	Type of amortization	Effective rate %	Nominal value per the contract ThCh\$	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							
				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 Confluturo 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 Confluturo 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 Confluturo 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 Confluturo 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 Confluturo S.A.	ALVI Supermercados Mayoristas	UF	20,583	52,513	73,096	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 Confluturo 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 Confluturo 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 Confluturo 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		
Total finance leases				1,999,366	4,617,572	6,616,938	3,299,937	2,754,782	2,634,680	2,777,430	32,176,821	43,643,650			50,260,588			



d) As of December 31, 2021 and 2020, the detail of right-of-use liabilities by currency and years to maturity is as follows:

December 31, 2021

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 year 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\$
3.129.793-1	Raul Rolando Romero Godoy	UF	18,167	57,706	75,873	85,014	22,808	-	-	-	107,822	Monthly	11.43%	183,695	11.43%
4.815.781-5	Juan Nuñez R Y Otro	Ch\$	14,176	43,087	57,263	19,422	-	-	-	-	19,422	Monthly	2.61%	76,685	2.61%
4.815.781-5	Juan Nuñez R Y Otro	Ch\$	266	822	1,088	377	-	-	-	-	377	Monthly	5.96%	1,465	5.96%
4.841.171-1	M Luz Jarufe Jarufe	UF	894	3,133	4,027	5,470	7,429	10,089	79,299	-	102,287	Monthly	31.00%	106,314	31.00%
5.417.675-9	Fernando Enrique Gonzalez Ahumada	UF	11,788	35,891	47,679	49,108	4,158	-	-	-	53,266	Monthly	2.96%	100,945	2.96%
5.428.811-5	Arnaldo Papapietro Vallejos	UF	7,323	22,296	29,619	30,507	31,421	32,362	33,332	43,073	170,695	Monthly	2.96%	200,314	2.96%
6.052.158-1	Francisco Enrique Martínez Suarez	UF	22,804	69,431	92,235	-	-	-	-	-	-	Monthly	2.96%	92,235	2.96%
6.205.901-K	Fernando Arenillas Cotroneo	UF	29,732	92,939	122,671	128,279	133,446	138,821	144,413	364,845	909,804	Monthly	3.96%	1,032,475	3.96%
6.432.529-9	Patricia Ramirez Castro	Ch\$	541	1,681	2,222	2,382	2,553	2,736	2,933	7,987	18,591	Monthly	6.96%	20,813	6.96%
6.432.529-9	Patricia Ramirez Castro	UF	7,468	23,694	31,162	36,984	42,967	48,037	53,705	161,376	343,069	Monthly	11.21%	374,231	11.21%
6.753.719-K	Paz Rosales R. y Otro	UF	1,299	3,959	5,258	5,425	5,597	5,775	2,460	-	19,257	Monthly	3.13%	24,515	3.13%
6.799.859-6	Ana Maria Martínez Noremabuena	UF	13,455	66,252	79,707	95,708	104,705	111,544	116,038	1,050,763	1,478,758	Monthly	3.96%	1,558,465	3.96%
7.262.501-3	Maria Teresa Piña Robledo	UF	1,332	4,031	5,363	5,456	4,154	-	-	-	9,610	Monthly	1.71%	14,973	1.71%
7.271.336-2	Monica Aragonese B.	UF	8,747	26,646	35,393	33,404	-	-	-	-	33,404	Monthly	3.05%	68,797	3.05%
7.341.306-0	Maria Veronica Cerda	UF	26,309	30,570	56,879	58,582	60,338	45,913	-	-	164,833	Monthly	2.96%	221,712	2.96%
7.670.636-0	Gustavo Adolfo Muñoz Mas	UF	22,622	71,228	93,850	103,339	113,789	82,182	-	-	299,310	Monthly	9.67%	393,160	9.67%
8.523.729-2	Jose M. Rodríguez Godoy	UF	43,165	66,977	110,142	113,442	116,841	101,340	-	-	331,623	Monthly	2.96%	441,765	2.96%
8.856.493-6	Carlos Enrique Vera Perez	UF	1,764	5,338	7,102	7,225	7,350	7,477	7,606	7,738	37,396	Monthly	1.71%	44,498	1.71%
9.455.612-0	Margarita Varas Avalos	UF	7,004	21,335	28,339	29,215	30,119	31,050	32,010	-	122,394	Monthly	3.05%	150,733	3.05%
13.100.277-7	Damari Cabrera Castillo	UF	(363)	(1,104)	(1,467)	(1,511)	4,338	10,449	10,762	26,382	50,420	Monthly	2.96%	48,953	2.96%
15.844.914-5	Daniel Vilches Muñoz	UF	5,438	16,555	21,993	22,652	7,700	-	-	-	30,352	Monthly	2.96%	52,345	2.96%
16.957.214-3	Jose Gabriel Neira Igor	UF	2,895	8,859	11,754	13,379	15,126	17,004	19,022	203,295	267,826	Monthly	3.96%	279,580	3.96%
50.280.200-3	Gutierrez Hermanos Ltda.	UF	12,645	39,618	52,263	56,987	62,139	67,757	73,883	-	260,766	Monthly	8.69%	313,029	8.69%
50.280.200-3	Gutierrez Hermanos Ltda.	UF	5,533	16,846	22,379	23,049	23,740	24,451	25,184	-	96,424	Monthly	2.96%	118,803	2.96%
50.280.200-3	Gutierrez Hermanos Ltda.	UF	64,451	196,230	260,681	268,491	276,535	284,820	293,353	-	1,123,199	Monthly	2.96%	1,383,880	2.96%
61.402.000-8	Ministerio De Bienes Nacionales	Ch\$	1,976	6,110	8,086	8,589	9,123	9,691	10,293	-	37,696	Monthly	6.05%	45,782	6.05%
70.251.100-3	Central De Compras La Calera S.A.	UF	4,269	13,447	17,716	19,527	21,522	23,722	26,146	-	189,582	Monthly	9.77%	207,298	9.77%
76.002.124-5	SR Inmobiliaria S.A.	UF	57,688	181,172	238,860	261,670	286,659	314,035	344,024	578,605	1,784,993	Monthly	9.16%	2,023,853	9.16%
76.002.124-5	SR Inmobiliaria S.A.	UF	-	-	-	1	7	41	249	93,050	93,348	Monthly	196.02%	93,348	196.02%
76.002.124-5	SR Inmobiliaria S.A.	UF	17,310	52,704	70,014	72,111	74,272	76,497	-	-	222,880	Monthly	2.96%	292,894	2.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	31,176	95,395	126,571	131,669	136,973	142,490	148,230	355,716	915,078	Monthly	3.96%	1,041,649	3.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	33,949	103,365	137,314	141,428	145,665	150,029	-	-	437,122	Monthly	2.96%	574,436	2.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	29,914	91,536	121,450	126,343	131,432	136,726	142,234	341,327	878,062	Monthly	3.96%	999,512	3.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	75,972	232,469	308,441	320,865	333,790	347,236	361,223	900,456	2,263,570	Monthly	3.96%	2,572,011	3.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	34,825	110,297	145,122	161,667	180,098	200,631	223,504	1,924,008	2,689,908	Monthly	10.85%	2,835,030	10.85%
76.002.124-5	SR Inmobiliaria S.A.	UF	18,015	55,123	73,138	76,084	79,149	82,337	85,654	270,042	593,266	Monthly	3.96%	666,404	3.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	58,245	182,415	240,660	262,202	285,672	311,242	339,102	878,120	2,076,338	Monthly	8.60%	2,316,998	8.60%
76.002.124-5	SR Inmobiliaria S.A.	UF	13,064	40,509	53,573	57,222	61,120	65,284	69,732	283,649	537,007	Monthly	6.61%	590,580	6.61%
76.002.124-5	SR Inmobiliaria S.A.	UF	8,156	24,958	33,114	34,448	35,836	37,279	38,781	148,455	294,799	Monthly	3.96%	327,913	3.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	65,439	200,239	265,678	276,381	287,514	299,095	311,143	980,948	2,155,081	Monthly	3.96%	2,420,759	3.96%



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			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	34,606	111,584	146,190	168,738	194,764	224,803	259,477	1,805,545	2,653,327	Monthly	14.43%	2,799,517	14.43%
76.002.124-5	SR Inmobiliaria S.A.	UF	7,694	24,297	31,991	35,430	39,238	43,455	48,125	309,443	475,691	Monthly	10.25%	507,682	10.25%
76.002.124-5	SR Inmobiliaria S.A.	UF	15,074	45,895	60,969	62,796	64,677	66,615	-	-	194,088	Monthly	2.96%	255,057	2.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	13,169	40,095	53,264	54,860	56,503	58,196	-	-	169,559	Monthly	2.96%	222,823	2.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	25,694	78,622	104,316	108,518	112,889	117,436	122,167	539,901	1,000,911	Monthly	3.96%	1,105,227	3.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	58,568	179,214	237,782	247,360	257,324	267,689	278,472	668,266	1,719,111	Monthly	3.96%	1,956,893	3.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	17,815	56,182	73,997	81,741	90,295	99,744	110,183	291,920	673,883	Monthly	9.99%	747,880	9.99%
76.002.124-5	SR Inmobiliaria S.A.	UF	21,017	64,311	85,328	88,765	92,341	96,061	99,930	239,808	616,905	Monthly	3.96%	702,233	3.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	46,292	146,019	192,311	212,516	234,843	259,516	286,780	1,054,112	2,047,767	Monthly	10.03%	2,240,078	10.03%
76.002.124-5	SR Inmobiliaria S.A.	UF	17,751	54,318	72,069	74,972	77,992	81,134	84,402	274,159	592,659	Monthly	3.96%	664,728	3.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	34,703	105,659	140,362	144,568	148,899	153,360	-	-	446,827	Monthly	2.96%	587,189	2.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	37,617	115,104	152,721	158,873	165,272	171,930	178,855	396,092	1,071,022	Monthly	3.96%	1,223,743	3.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	53,173	161,893	215,066	221,510	228,146	234,981	-	-	684,637	Monthly	2.96%	899,703	2.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	10,554	34,031	44,585	51,463	59,403	68,567	79,145	142,190	400,768	Monthly	14.43%	445,353	14.43%
76.002.124-5	SR Inmobiliaria S.A.	UF	8,344	26,591	34,935	39,395	44,424	50,095	56,489	98,537	288,940	Monthly	12.07%	323,875	12.07%
76.002.124-5	SR Inmobiliaria S.A.	UF	12,645	39,036	51,681	54,718	57,933	61,337	64,941	104,635	343,564	Monthly	5.72%	395,245	5.72%
76.002.124-5	SR Inmobiliaria S.A.	UF	11,526	35,092	46,618	48,014	49,453	50,935	52,461	81,653	282,516	Monthly	2.96%	329,134	2.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	20,461	63,968	84,429	91,665	99,521	108,051	117,312	195,087	611,636	Monthly	8.25%	696,065	8.25%
76.002.124-5	SR Inmobiliaria S.A.	UF	10,818	33,408	44,226	46,859	49,649	52,605	55,737	89,890	294,740	Monthly	5.80%	338,966	5.80%
76.002.124-5	SR Inmobiliaria S.A.	UF	4,106	12,500	16,606	17,104	17,616	18,144	18,687	29,086	100,637	Monthly	2.96%	117,243	2.96%
76.002.124-5	SR Inmobiliaria S.A.	UF	24,633	76,188	100,821	107,147	113,869	121,013	128,606	700,743	1,171,378	Monthly	6.10%	1,272,199	6.10%
76.002.124-5	SR Inmobiliaria S.A.	UF	14,612	44,713	59,325	61,715	64,201	66,787	69,477	356,015	618,195	Monthly	3.96%	677,520	3.96%
76.003.016-3	Inmobiliaria Los Toros S.A.	UF	95,797	293,552	389,349	406,190	423,759	36,130	-	-	866,079	Monthly	4.24%	1,255,428	4.24%
76.012.742-6	S y R Inversiones S. A.	UF	506	1,549	2,065	2,138	2,224	2,530	2,631	44,612	54,135	Monthly	3.96%	56,190	3.96%
76.012.742-6	S y R Inversiones S. A.	UF	55,243	168,196	223,439	230,134	237,028	244,130	251,444	106,979	1,069,715	Monthly	2.96%	1,293,154	2.96%
76.012.742-6	S y R Inversiones S. A.	UF	664	2,032	2,696	2,805	2,918	3,319	3,453	58,538	71,033	Monthly	3.96%	73,729	3.96%
76.012.742-6	S y R Inversiones S. A.	UF	5,306	16,156	21,462	22,105	22,767	23,450	24,152	50,497	142,971	Monthly	2.96%	164,433	2.96%
76.012.742-6	S y R Inversiones S. A.	UF	24,799	75,951	100,750	115,412	130,692	136,194	141,927	1,684,832	2,209,057	Monthly	4.13%	2,309,807	4.13%
76.012.790-6	Inmobiliaria Larrain Fresno Ltda.	UF	2,436	8,350	10,786	14,034	18,261	23,760	30,916	167,200	254,171	Monthly	26.62%	264,957	26.62%
76.012.790-6	Inmobiliaria Larrain Fresno Ltda.	UF	3,985	13,026	17,011	20,169	23,915	28,356	33,621	148,289	254,350	Monthly	17.15%	271,361	17.15%
76.014.444-4	Inmobiliaria SRW S.A.	UF	26,785	84,141	110,926	121,579	133,254	146,050	160,076	1,292,160	1,853,119	Monthly	9.20%	1,964,045	9.20%
76.014.448-7	Inmobiliaria SRR S.A.	UF	19,110	61,467	80,577	92,551	106,305	122,102	140,247	250,399	711,604	Monthly	13.94%	792,181	13.94%
76.014.448-7	Inmobiliaria SRR S.A.	UF	21,283	65,767	87,050	92,342	97,956	103,912	110,229	548,330	952,769	Monthly	5.92%	1,039,819	5.92%
76.014.448-7	Inmobiliaria SRR S.A.	UF	5,411	16,558	21,969	22,855	23,775	24,733	25,730	121,429	218,522	Monthly	3.96%	240,491	3.96%
76.014.452-5	Inmobiliaria SRB S.A.	UF	3,171	9,931	13,102	14,274	15,550	16,942	18,457	1,224,259	1,289,482	Monthly	8.60%	1,302,584	8.60%
76.014.452-5	Inmobiliaria SRB S.A.	UF	21,828	66,791	88,619	92,188	95,902	99,765	103,784	3,646,875	4,038,514	Monthly	3.96%	4,127,133	3.96%
76.023.657-8	Holding Inmob Covarrubias S.A.	UF	1,383	4,332	5,715	6,228	6,788	7,397	8,062	1,383,371	1,411,846	Monthly	8.64%	1,417,561	8.64%
76.023.657-8	Holding Inmob Covarrubias S.A.	UF	301	945	1,246	1,364	1,492	1,633	1,787	336,021	342,297	Monthly	9.04%	343,543	9.04%
76.036.846-6	Inmobiliaria Plusren Dos Ltda.	UF	5,282	16,171	21,453	22,345	23,274	11,997	-	-	57,616	Monthly	4.08%	79,069	4.08%
76.036.846-6	Inmobiliaria Plusren Dos Ltda.	UF	10,483	31,916	42,399	43,669	44,977	22,991	-	-	111,637	Monthly	2.96%	154,036	2.96%



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			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\$				
76.039.524-2	Soc. Constructora E Inmob JCS Ltda.	UF	6,919	23,286	30,205	37,935	47,644	59,837	17,214	-	162,630	Monthly	23.01%	192,835	23.01%		
76.039.524-2	Soc. Constructora E Inmob JCS Ltda.	UF	15,017	45,720	60,737	62,556	64,431	66,361	16,899	-	210,247	Monthly	2.96%	270,984	2.96%		
76.039.524-2	Soc. Constructora E Inmob JCS Ltda.	UF	11,441	35,700	47,141	50,986	55,144	59,641	15,655	-	181,426	Monthly	7.87%	228,567	7.87%		
76.039.524-2	Soc. Constructora E Inmob JCS Ltda.	UF	6,406	19,504	25,910	26,686	27,485	28,309	7,209	-	89,689	Monthly	2.96%	115,599	2.96%		
76.046.651-4	Inmobiliaria Puente Ltda.	UF	24,945	77,103	102,048	108,313	114,963	122,022	129,513	67,709	542,520	Monthly	5.97%	644,568	5.97%		
76.046.651-4	Inmobiliaria Puente Ltda.	UF	87,831	274,923	362,754	394,787	429,649	467,590	508,881	5,479,810	7,280,717	Monthly	8.49%	7,643,471	8.49%		
76.046.651-4	Inmobiliaria Puente Ltda.	UF	40,376	123,547	163,923	170,526	177,395	184,541	191,974	1,824,537	2,548,973	Monthly	3.96%	2,712,896	3.96%		
76.050.151-4	Inmob Pta Arenas S.A.	UF	9,204	28,478	37,682	40,077	42,624	45,333	48,215	119,988	296,237	Monthly	6.18%	333,919	6.18%		
76.050.151-4	Inmob Pta Arenas S.A.	UF	12,333	37,738	50,071	52,088	54,186	56,369	58,639	140,721	362,003	Monthly	3.96%	412,074	3.96%		
76.055.511-8	Inver. Santa Julia S.A.	UF	29,260	59,172	88,432	-	-	-	-	-	-	Monthly	2.96%	88,432	2.96%		
76.058.352-9	Vivo Corp S.A.	UF	81,887	250,569	332,456	345,849	359,780	374,273	389,349	1,264,701	2,733,952	Monthly	3.96%	3,066,408	3.96%		
76.058.352-9	Vivo Corp S.A.	UF	26,272	80,389	106,661	110,957	115,426	120,076	124,913	299,760	771,132	Monthly	3.96%	877,793	3.96%		
76.058.352-9	Vivo Corp S.A.	UF	41,897	130,320	172,217	185,098	198,942	213,823	229,816	581,904	1,409,583	Monthly	7.23%	1,581,900	7.23%		
76.058.352-9	Vivo Corp S.A.	UF	44,652	136,632	181,284	188,586	196,183	204,085	212,306	509,483	1,310,643	Monthly	3.96%	1,491,927	3.96%		
76.058.352-9	Vivo Corp S.A.	UF	37,702	115,365	153,067	159,233	165,647	172,319	179,261	955,203	1,631,663	Monthly	3.96%	1,784,730	3.96%		
76.058.352-9	Vivo Corp S.A.	UF	26,032	81,162	107,194	115,747	124,981	134,952	145,718	867,643	1,389,041	Monthly	7.70%	1,496,235	7.70%		
76.058.352-9	Vivo Corp S.A.	UF	17,063	53,656	70,719	77,672	85,310	93,698	102,912	173,649	533,241	Monthly	9.42%	603,960	9.42%		
76.058.352-9	Vivo Corp S.A.	UF	49,363	150,294	199,657	205,638	211,799	218,145	-	-	635,582	Monthly	2.96%	835,239	2.96%		
76.058.983-7	Inver. Santa Caterina Limitada	UF	67,663	136,834	204,497	-	-	-	-	-	-	Monthly	2.96%	204,497	2.96%		
76.058.983-7	Inver. Santa Caterina Limitada	UF	11,304	22,860	34,164	-	-	-	-	-	-	Monthly	2.96%	34,164	2.96%		
76.062.587-6	Inmobiliaria Pisagua Ltda.	UF	10,204	30,249	40,453	46,145	52,638	60,045	68,495	224,145	451,468	Monthly	13.24%	491,921	13.24%		
76.062.765-8	Inversiones Maria Cristina Ltda.	UF	40,727	124,085	164,812	169,980	175,309	180,806	186,476	323,877	1,036,448	Monthly	3.09%	1,201,260	3.09%		
76.068.860-6	Soc Inv E Inmob Maria Ortiz e Hijos Ltda.	Ch\$	3,696	11,220	14,916	15,273	15,639	16,013	16,396	245,018	308,339	Monthly	2.37%	323,255	2.37%		
76.068.860-6	Soc Inv E Inmob Maria Ortiz e Hijos Ltda.	Ch\$	6,944	21,463	28,407	30,146	7,820	-	-	-	37,966	Monthly	5.96%	66,373	5.96%		
76.070.260-9	Inmob. Y de Inver. Las Brujas Ltda.	UF	11,050	35,255	46,305	52,337	59,154	66,859	75,568	48,549	302,467	Monthly	12.31%	348,772	12.31%		
76.070.260-9	Inmob. Y de Inver. Las Brujas Ltda.	UF	10,468	31,872	42,340	43,609	44,916	46,261	47,647	28,451	210,884	Monthly	2.96%	253,224	2.96%		
76.070.260-9	Inmob. Y de Inver. Las Brujas Ltda.	UF	9,688	31,372	41,060	47,797	55,641	64,772	75,401	49,574	293,185	Monthly	15.29%	334,245	15.29%		
76.070.260-9	Inmob. Y de Inver. Las Brujas Ltda.	UF	8,533	27,801	36,334	42,804	50,426	59,405	69,983	46,444	269,062	Monthly	16.50%	305,396	16.50%		
76.070.260-9	Inmob. Y de Inver. Las Brujas Ltda.	UF	11,968	36,440	48,408	49,859	51,353	52,891	54,476	32,528	241,107	Monthly	2.96%	289,515	2.96%		
76.070.598-5	Inmob. El Mirador Limitada	UF	903	2,762	3,665	3,895	4,220	4,390	4,567	12,455	29,527	Monthly	3.96%	33,192	3.96%		
76.072.304-5	Compañia De Seg Corpseguros Sa	UF	48,130	146,540	194,670	200,503	206,510	212,697	219,069	18,549	857,328	Monthly	2.96%	1,051,998	2.96%		
76.073.869-7	Inmobiliaria Rentas Australes S.A.	UF	5,409	14,238	19,647	22,660	26,134	30,142	34,764	448,319	562,019	Monthly	14.35%	581,666	14.35%		
76.073.869-7	Inmobiliaria Rentas Australes S.A.	UF	19,340	49,172	68,512	75,017	82,140	89,939	98,478	1,007,239	1,352,813	Monthly	9.11%	1,421,325	9.11%		
76.073.869-7	Inmobiliaria Rentas Australes S.A.	UF	2,672	7,266	9,938	10,338	10,755	11,188	11,639	95,710	139,630	Monthly	3.96%	149,568	3.96%		
76.073.869-7	Inmobiliaria Rentas Australes S.A.	UF	11,787	40,238	52,025	57,676	63,941	70,887	78,588	848,777	1,119,869	Monthly	10.36%	1,171,894	10.36%		
76.073.869-7	Inmobiliaria Rentas Australes S.A.	UF	4,518	15,781	20,299	27,430	37,065	50,085	67,678	215,027	397,285	Monthly	30.49%	417,584	30.49%		
76.073.869-7	Inmobiliaria Rentas Australes S.A.	UF	17,217	45,114	62,331	64,198	66,121	68,102	70,142	146,652	415,215	Monthly	2.96%	477,546	2.96%		
76.077.161-9	Inver. Cinque Terre S.A.	UF	20,520	64,319	84,839	92,580	101,027	110,245	120,303	677,054	1,101,209	Monthly	8.76%	1,186,048	8.76%		
76.077.161-9	Inver. Cinque Terre S.A.	UF	12,227	37,414	49,641	51,640	53,721	55,885	58,136	286,095	505,477	Monthly	3.96%	555,118	3.96%		
76.084.697-K	Gajardo Muñoz Y Cia. Ltda.	UF	54,550	171,797	226,347	249,347	274,685	302,597	333,346	666,921	1,826,896	Monthly	9.72%	2,053,243	9.72%		



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			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$					ThCh\$
76.088.073-6	Inmob. E Inver. Villa Alemana Ltda.	UF	10,171	12,472	22,643	23,321	24,020	20,002	-	-	67,343	Monthly	2.96%	89,986	2.96%
76.088.073-6	Inmob. E Inver. Villa Alemana Ltda.	UF	10,364	15,199	25,563	26,329	27,118	22,602	-	-	76,049	Monthly	2.96%	101,612	2.96%
76.091.932-2	Soc Arica Store S.A.	UF	10,909	34,762	45,671	51,501	58,074	65,486	73,845	456,588	705,494	Monthly	12.07%	751,165	12.07%
76.100.625-8	Rentas Patio I SpA	UF	2,737	8,695	11,432	12,813	14,361	16,097	18,043	643,688	705,002	Monthly	11.46%	716,434	11.46%
76.100.625-8	Rentas Patio I SpA	UF	7,656	23,311	30,967	31,895	32,851	33,835	34,849	85,428	218,858	Monthly	2.96%	249,825	2.96%
76.100.625-8	Rentas Patio I SpA	UF	29,760	90,609	120,369	123,975	127,689	131,515	135,455	332,054	850,688	Monthly	2.96%	971,057	2.96%
76.100.625-8	Rentas Patio I SpA	UF	13,399	40,796	54,195	55,819	57,492	59,214	60,988	149,507	383,020	Monthly	2.96%	437,215	2.96%
76.100.625-8	Rentas Patio I SpA	UF	25,151	76,576	101,727	104,775	107,914	111,147	114,477	280,628	718,941	Monthly	2.96%	820,668	2.96%
76.100.625-8	Rentas Patio I SpA	UF	14,662	44,640	59,302	61,079	62,909	64,794	66,735	163,594	419,111	Monthly	2.96%	478,413	2.96%
76.100.625-8	Rentas Patio I SpA	UF	61,461	187,127	248,588	256,036	263,707	271,607	279,745	685,766	1,756,861	Monthly	2.96%	2,005,449	2.96%
76.100.625-8	Rentas Patio I SpA	UF	23,263	70,829	94,092	96,911	99,814	102,805	105,885	259,566	664,981	Monthly	2.96%	759,073	2.96%
76.100.625-8	Rentas Patio I SpA	UF	11,467	34,914	46,381	47,771	49,202	50,676	52,194	127,949	327,792	Monthly	2.96%	374,173	2.96%
76.100.625-8	Rentas Patio I SpA	UF	16,014	48,756	64,770	66,711	68,709	70,768	72,888	178,678	457,754	Monthly	2.96%	522,524	2.96%
76.100.625-8	Rentas Patio I SpA	UF	48,276	146,984	195,260	201,111	207,136	213,342	219,734	538,655	1,379,978	Monthly	2.96%	1,575,238	2.96%
76.100.625-8	Rentas Patio I SpA	UF	43,971	133,878	177,849	183,177	188,666	194,318	200,140	490,623	1,256,924	Monthly	2.96%	1,434,773	2.96%
76.100.625-8	Rentas Patio I SpA	UF	4,862	14,802	19,664	20,253	20,860	21,485	22,129	54,247	138,974	Monthly	2.96%	158,638	2.96%
76.103.574-6	Inmob. Santa Elba Ltda.	UF	53,838	163,920	217,758	224,282	192,026	-	-	-	416,308	Monthly	2.96%	634,066	2.96%
76.111.742-4	Inver. Isla Kent SpA	UF	54,008	172,531	226,539	256,704	290,885	329,617	373,507	736,265	1,986,978	Monthly	12.57%	2,213,517	12.57%
76.116.213-6	Desarrollos Comerciales S.A.	UF	21,455	65,650	87,105	90,614	94,264	98,061	102,011	1,959,992	2,344,942	Monthly	3.96%	2,432,047	3.96%
76.116.213-6	Desarrollos Comerciales S.A.	UF	15,666	47,515	63,181	64,574	65,997	67,452	68,939	1,148,900	1,415,862	Monthly	2.18%	1,479,043	2.18%
76.116.213-6	Desarrollos Comerciales S.A.	UF	15,435	47,231	62,666	65,191	67,817	70,548	73,390	1,410,083	1,687,029	Monthly	3.96%	1,749,695	3.96%
76.116.213-6	Desarrollos Comerciales S.A.	UF	3,797	11,883	15,680	17,063	18,568	20,205	21,988	620,838	698,662	Monthly	8.48%	714,342	8.48%
76.116.213-6	Desarrollos Comerciales S.A.	UF	6,885	21,066	27,951	29,077	30,248	31,467	32,734	628,937	752,463	Monthly	3.96%	780,414	3.96%
76.116.213-6	Desarrollos Comerciales S.A.	UF	6,014	18,841	24,855	27,097	29,542	32,208	35,114	1,126,092	1,250,053	Monthly	8.67%	1,274,908	8.67%
76.116.213-6	Desarrollos Comerciales S.A.	UF	10,873	33,271	44,144	45,923	47,773	49,697	51,699	1,079,155	1,274,247	Monthly	3.96%	1,318,391	3.96%
76.116.213-6	Desarrollos Comerciales S.A.	UF	8,609	26,846	35,455	43,034	50,414	52,445	54,557	1,950,104	2,150,554	Monthly	3.96%	2,186,009	3.96%
76.116.213-6	Desarrollos Comerciales S.A.	UF	19,690	60,249	79,939	88,095	94,160	97,953	101,899	883,939	1,266,046	Monthly	3.96%	1,345,985	3.96%
76.116.213-6	Desarrollos Comerciales S.A.	UF	3,376	10,330	13,706	15,105	16,145	16,795	17,471	151,559	217,075	Monthly	3.96%	230,781	3.96%
76.116.433-3	Inmob. Ariztia Nueva York S.A	UF	29,345	92,181	121,526	133,196	145,988	160,008	175,374	715,594	1,330,160	Monthly	9.20%	1,451,686	9.20%
76.116.433-3	Inmob. Ariztia Nueva York S.A	UF	46,745	142,324	189,069	194,734	200,568	206,577	35,026	-	636,905	Monthly	2.96%	825,974	2.96%
76.121.300-8	Comercial Buñes Ltda.	UF	43,338	136,238	179,576	197,112	216,361	237,490	260,682	361,938	1,273,583	Monthly	9.35%	1,453,159	9.35%
76.128.866-0	Sociedad Coronel Store S.A.	UF	27,260	83,412	110,672	115,130	119,768	124,592	129,611	598,686	1,087,787	Monthly	3.96%	1,198,459	3.96%
76.132.261-3	Inmob Mayorista Pte Alto S.A.	UF	12,094	40,613	52,707	65,905	82,407	103,042	128,843	1,597,030	1,977,227	Monthly	22.56%	2,029,934	22.56%
76.132.261-3	Inmob Mayorista Pte Alto S.A.	UF	36,850	112,758	149,608	155,634	161,903	168,425	175,209	1,116,238	1,777,409	Monthly	3.96%	1,927,017	3.96%
76.147.499-5	Inversiones Inmob. Comerciales S.A.	UF	13,362	40,907	54,269	57,579	66,490	75,768	84,358	1,039,327	1,323,522	Monthly	4.05%	1,377,791	4.05%
76.171.513-5	Cons.e Inmob. San Jose SpA	UF	50,031	152,327	202,358	208,420	214,665	221,096	227,720	476,112	1,348,013	Monthly	2.96%	1,550,371	2.96%
76.179.644-5	Inmob. Patio Krc ii SpA	UF	14,871	46,123	60,994	65,186	69,666	74,454	79,571	137,321	426,198	Monthly	6.67%	487,192	6.67%
76.179.644-5	Inmob. Patio Krc ii SpA	UF	9,487	28,866	38,373	39,523	40,707	41,927	43,183	71,035	236,375	Monthly	2.96%	274,748	2.96%
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	7,924	24,936	32,860	36,140	39,747	43,714	48,078	1,642,812	1,810,491	Monthly	9.55%	1,843,351	9.55%
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	9,251	28,690	37,941	40,541	43,319	46,287	49,459	1,301,509	1,481,115	Monthly	6.65%	1,519,056	6.65%



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\$
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	11,233	34,373	45,606	47,443	49,354	51,342	53,411	1,106,689	1,308,239	Monthly	3.96%	1,353,845	3.96%
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	24,346	76,499	100,845	110,588	121,271	132,986	145,832	4,272,816	4,783,493	Monthly	9.26%	4,884,338	9.26%
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	16	57	73	106	153	220	318	57,634	58,431	Monthly	37.28%	58,504	37.28%
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	1,307	3,999	5,306	5,519	5,742	5,973	6,214	87,301	110,749	Monthly	3.96%	116,055	3.96%
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	900	2,872	3,772	4,262	4,815	5,440	6,145	151,231	171,893	Monthly	12.26%	175,665	12.26%
76.186.219-7	Inmob. Centros Comerciales I SpA.	UF	49,436	151,403	200,839	209,294	218,105	227,288	236,856	4,580,539	5,472,082	Monthly	4.13%	5,672,921	4.13%
76.186.482-3	Inmobiliaria Villa S.p.A.	UF	33,433	105,872	139,305	155,140	172,776	192,416	214,289	1,339,375	2,073,996	Monthly	10.81%	2,213,301	10.81%
76.193.006-0	Soc. Comercial Los Italianos Ltda.	UF	47,856	147,892	195,748	207,689	220,359	76,401	-	-	504,449	Monthly	5.94%	700,197	5.94%
76.193.006-0	Soc. Comercial Los Italianos Ltda.	UF	57,107	173,871	230,978	237,897	245,025	83,296	-	-	566,218	Monthly	2.96%	797,196	2.96%
76.196.772-K	Inmobiliaria San Rosendo Ltda.	UF	395	1,454	1,849	2,770	4,150	6,219	9,318	311,100	333,557	Monthly	41.13%	335,406	41.13%
76.196.772-K	Inmobiliaria San Rosendo Ltda.	UF	5,336	16,772	22,108	24,263	26,629	29,225	32,074	170,954	283,145	Monthly	9.34%	305,253	9.34%
76.196.772-K	Inmobiliaria San Rosendo Ltda.	UF	1,581	5,008	6,589	7,345	8,187	9,126	10,172	693,146	727,976	Monthly	10.90%	734,565	10.90%
76.204.814-0	Inmob. e Inver. Sirmercado Uno Ltda.	UF	18,473	386,632	405,105	-	-	-	-	-	-	Monthly	-0.37%	405,105	-0.37%
76.204.814-0	Inmob. e Inver. Sirmercado Uno Ltda.	UF	17,136	431,188	448,324	-	-	-	-	-	-	Monthly	2.96%	448,324	2.96%
76.204.814-0	Inmob. e Inver. Sirmercado Uno Ltda.	UF	39,597	833,488	873,085	-	-	-	-	-	-	Monthly	-0.26%	873,085	-0.26%
76.204.814-0	Inmob. e Inver. Sirmercado Uno Ltda.	UF	22,190	558,351	580,541	-	-	-	-	-	-	Monthly	2.96%	580,541	2.96%
76.211.767-3	Empresas de Inversiones AMS Ltda.	UF	4,422	13,381	17,803	18,110	18,423	-	-	-	36,533	Monthly	1.71%	54,336	1.71%
76.237.858-2	Inmob. E Inv. Laura Muñoz A. E.I.R.L.	UF	5,623	17,710	23,333	25,705	28,317	31,194	34,364	68,752	188,332	Monthly	9.72%	211,665	9.72%
76.251.380-3	Inver. Y Transportes Rojas Ltda.	UF	16,493	52,842	69,335	79,021	90,060	102,641	76,274	-	347,996	Monthly	13.15%	417,331	13.15%
76.257.820-4	Inmobiliaria Montecristo Ltda.	UF	42,172	137,491	179,663	211,943	250,022	294,943	347,935	-	1,104,843	Monthly	16.64%	1,284,506	16.64%
76.259.200-2	Inmob. e Inver. Santo Domingo Ltda.	UF	17,169	56,373	73,542	87,976	8,068	-	-	-	96,044	Monthly	18.05%	169,586	18.05%
76.259.200-2	Inmob. e Inver. Santo Domingo Ltda.	UF	37,192	116,167	153,359	166,191	14,462	-	-	-	180,653	Monthly	8.06%	334,012	8.06%
76.264.990-K	Inmobiliaria Beckna Ltda.	UF	2,724	8,559	11,283	12,369	13,559	14,864	16,294	627,748	684,834	Monthly	9.22%	696,117	9.22%
76.264.990-K	Inmobiliaria Beckna Ltda.	UF	3,285	10,052	13,337	13,874	14,433	15,015	15,620	357,924	416,866	Monthly	3.96%	430,203	3.96%
76.264.990-K	Inmobiliaria Beckna Ltda.	UF	2,053	6,539	8,592	9,677	10,899	12,274	13,823	710,944	757,617	Monthly	11.94%	767,209	11.94%
76.264.990-K	Inmobiliaria Beckna Ltda.	UF	5,104	16,016	21,120	23,099	25,263	27,630	30,219	1,136,733	1,242,944	Monthly	8.99%	1,264,064	8.99%
76.264.990-K	Inmobiliaria Beckna Ltda.	UF	1,064	3,256	4,320	4,494	4,675	4,864	5,060	115,939	135,032	Monthly	3.96%	139,352	3.96%
76.264.990-K	Inmobiliaria Beckna Ltda.	UF	302	982	1,284	1,512	1,780	2,096	2,468	128,273	136,129	Monthly	16.45%	137,413	16.45%
76.264.990-K	Inmobiliaria Beckna Ltda.	UF	3,891	12,670	16,561	19,490	22,938	26,996	31,772	1,643,346	1,744,542	Monthly	16.40%	1,761,103	16.40%
76.264.990-K	Inmobiliaria Beckna Ltda.	UF	1,460	4,611	6,071	6,727	7,453	8,259	9,151	274,662	306,252	Monthly	10.30%	312,323	10.30%
76.269.718-1	Inmob. Portal Centro Ltda	UF	32,326	98,914	131,240	136,527	142,026	147,747	153,699	1,127,956	1,707,955	Monthly	3.96%	1,839,195	3.96%
76.349.271-0	Rentas San Pedro S.A.	UF	72,992	600,192	673,184	-	-	-	-	-	-	Monthly	2.96%	673,184	2.96%
76.349.271-0	Rentas San Pedro S.A.	UF	35,765	108,220	143,985	146,474	149,006	151,581	154,201	130,535	731,797	Monthly	1.71%	875,782	1.71%
76.349.271-0	Rentas San Pedro S.A.	UF	78,942	240,515	319,457	329,473	339,804	350,459	361,448	309,849	1,691,033	Monthly	3.09%	2,010,490	3.09%
76.360.596-5	Inver. Manquehue SpA	UF	11,051	31,150	42,201	47,948	54,479	61,899	70,330	847,472	1,082,128	Monthly	12.84%	1,124,329	12.84%
76.360.596-5	Inver. Manquehue SpA	UF	72,013	220,353	292,366	304,143	316,394	329,139	342,397	2,815,697	4,107,770	Monthly	3.96%	4,400,136	3.96%
76.360.598-1	Inver. Magallanes SpA	UF	33,259	109,763	143,022	150,305	154,953	159,744	40,702	-	505,704	Monthly	3.05%	648,726	3.05%
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	10,837	33,160	43,997	45,769	47,613	49,531	51,526	295,831	490,270	Monthly	3.96%	534,267	3.96%
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	8,644	26,451	35,095	36,510	37,980	39,510	41,102	235,981	391,083	Monthly	3.96%	426,178	3.96%
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	10,336	31,627	41,963	43,653	45,411	47,240	49,143	282,151	467,598	Monthly	3.96%	509,561	3.96%



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			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\$
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	10,461	32,010	42,471	44,182	45,962	47,813	49,739	285,571	473,267	Monthly	3.96%	515,738	3.96%
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	11,777	36,035	47,812	49,738	51,741	53,826	55,994	321,481	532,780	Monthly	3.96%	580,592	3.96%
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	8,707	26,643	35,350	36,774	38,256	39,797	41,400	237,691	393,918	Monthly	3.96%	429,268	3.96%
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	6,201	18,976	25,177	26,192	27,247	28,344	29,486	169,291	280,560	Monthly	3.96%	305,737	3.96%
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	6,828	20,893	27,721	28,837	29,999	31,207	32,464	186,391	308,898	Monthly	3.96%	336,619	3.96%
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	7,454	22,810	30,264	31,483	32,751	34,070	35,443	203,491	337,238	Monthly	3.96%	367,502	3.96%
76.366.515-1	Inmob. Bravo Hermanos Ltda.	UF	3,132	9,584	12,716	13,228	13,761	14,315	14,892	85,500	141,696	Monthly	3.96%	154,412	3.96%
76.409.851-K	Inmob. Power Center Ltda.	UF	4,762	15,730	20,492	22,067	23,763	25,590	27,557	262,256	361,233	Monthly	7.43%	381,725	7.43%
76.409.851-K	Inmob. Power Center Ltda.	UF	26,905	85,636	112,541	117,074	121,790	126,696	131,799	1,083,847	1,581,206	Monthly	3.96%	1,693,747	3.96%
76.409.851-K	Inmob. Power Center Ltda.	UF	89,331	225,472	314,803	327,484	340,675	354,398	368,674	3,031,783	4,423,014	Monthly	3.96%	4,737,817	3.96%
76.409.851-K	Inmob. Power Center Ltda.	UF	64,116	196,189	260,305	270,790	281,698	293,045	304,850	2,506,924	3,657,307	Monthly	3.96%	3,917,612	3.96%
76.409.851-K	Inmob. Power Center Ltda.	UF	2,455	7,512	9,967	10,368	10,786	11,221	11,673	121,633	165,681	Monthly	3.96%	175,648	3.96%
76.415.916-0	Inmob. Alto Castro Limitada	UF	3,766	11,878	15,644	17,284	19,097	21,100	23,313	975,799	1,056,593	Monthly	10.01%	1,072,237	10.01%
76.432.227-4	Inmob. Insigne S.A.	UF	53,185	161,930	215,115	221,559	228,197	19,322	-	-	469,078	Monthly	2.96%	684,193	2.96%
76.432.227-4	Inmob. Insigne S.A.	UF	27,118	82,324	109,442	130,861	133,994	137,203	159,286	1,039,092	1,600,436	Monthly	2.96%	1,709,878	2.37%
76.437.010-4	Inmob. E Inver. Ligure L	UF	27,077	82,441	109,518	112,799	116,178	119,659	123,244	246,633	718,513	Monthly	2.96%	828,031	2.96%
76.452.349-0	Inmob. E Inv. Santa Rosa SpA	UF	28,392	91,206	119,598	137,023	156,986	179,857	206,060	3,029,001	3,708,927	Monthly	13.68%	3,828,525	13.68%
76.452.349-0	Inmob. E Inv. Santa Rosa SpA	UF	5,678	18,899	24,577	30,203	37,118	45,616	56,059	1,040,481	1,209,477	Monthly	20.79%	1,234,054	20.79%
76.587.958-2	Renta Patio X SpA	UF	15,226	46,220	61,446	62,914	64,417	65,955	67,531	157,900	418,717	Monthly	2.36%	480,163	2.36%
76.587.958-2	Renta Patio X SpA	UF	32,430	99,233	131,663	136,966	142,484	148,223	154,194	370,027	951,894	Monthly	3.96%	1,083,557	3.96%
76.608.870-8	Inmob.E Invers. Tiempo Nuevo Ltda	UF	5,203	15,849	21,052	21,703	22,374	23,066	23,779	-	90,922	Monthly	3.05%	111,974	3.05%
76.659.210-4	Inmobiliaria Santa Margherita S.A.	UF	22,739	69,232	91,971	94,726	97,564	100,487	68,658	-	361,435	Monthly	2.96%	453,406	2.96%
76.659.210-4	Inmobiliaria Santa Margherita S.A.	UF	29,170	89,257	118,427	123,197	128,160	133,323	138,693	463,801	987,174	Monthly	3.96%	1,105,601	3.96%
76.672.960-6	San Benito S.A.	UF	75,176	227,471	302,647	307,878	313,199	-	-	-	621,077	Monthly	1.71%	923,724	1.71%
76.756.744-8	Rentas Miraflores SpA	UF	50,623	154,129	204,752	210,886	89,723	-	-	-	300,609	Monthly	2.96%	505,361	2.96%
76.756.744-8	Rentas Miraflores SpA	UF	243,584	747,278	990,862	1,022,459	1,124,056	1,164,280	98,584	-	3,409,379	Monthly	2.96%	4,400,241	2.96%
76.769.393-1	Rentas Coquimbo SpA	UF	243,345	744,618	987,963	1,027,760	1,069,160	1,112,228	1,157,030	11,101,719	15,467,897	Monthly	3.96%	16,455,860	3.96%
76.769.393-1	Rentas Coquimbo SpA	UF	38,736	122,381	161,117	167,704	173,030	44,110	-	-	384,844	Monthly	3.13%	545,961	3.13%
76.805.470-3	Inmob. El Mazo Ltda.	UF	51,030	155,371	206,401	212,585	218,954	225,514	232,270	219,023	1,108,346	Monthly	2.96%	1,314,747	2.96%
76.842.460-8	Inmobiliaria Andaluca Ltda.	UF	14,702	47,375	62,077	71,562	82,496	95,101	109,632	160,887	519,678	Monthly	14.30%	581,755	14.30%
76.955.190-5	Inmob. Curiduria Ltda.	UF	27,200	82,887	110,087	113,584	117,192	120,914	51,507	-	403,197	Monthly	3.13%	513,284	3.13%
76.955.190-5	Inmob. Curiduria Ltda.	UF	5,660	17,242	22,902	23,611	24,341	25,093	17,159	-	90,204	Monthly	3.05%	113,706	3.05%
77.013.310-6	Hinojosa Hermanos Ltda.	Ch\$	9,284	18,861	28,145	29,868	31,696	25,022	-	-	86,586	Monthly	5.96%	114,731	5.96%
77.070.383-2	Centros Comerciales IV SpA	UF	8,455	26,775	35,230	39,240	43,708	48,684	54,226	1,529,768	1,715,626	Monthly	10.83%	1,750,856	10.83%
77.070.383-2	Centros Comerciales IV SpA	UF	26,252	80,330	106,582	110,876	115,342	119,988	124,821	2,435,381	2,906,408	Monthly	3.96%	3,012,990	3.96%
77.070.384-0	Centros Comerciales I SpA	UF	5,481	17,421	22,902	25,689	28,815	32,321	36,254	1,554,648	1,677,727	Monthly	11.54%	1,700,629	11.54%
77.072.500-3	Sociedad De Rentas Comerciales	UF	39,614	124,011	163,625	178,115	193,890	211,061	229,753	793,042	1,605,861	Monthly	8.52%	1,769,486	8.52%
77.072.500-3	Sociedad De Rentas Comerciales	UF	80,535	245,202	325,737	335,496	316,361	-	-	-	651,857	Monthly	2.96%	977,594	2.96%
77.095.980-2	Comercial Lagomarsino Ltda.	UF	5,409	20,170	25,579	51,840	87,436	135,686	162,182	-	437,144	Monthly	30.81%	462,723	30.81%
77.099.000-9	Inmobiliaria Nueva Vida	UF	15,360	48,905	64,265	72,341	81,431	52,147	-	-	205,919	Monthly	11.90%	270,184	11.90%



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			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\$	ThCh\$			ThCh\$
77.141.420-6	Supermercado Mejor Solución S.A.	UF	17,096	52,052	69,148	71,219	73,353	75,551	45,112	-	265,235	Monthly	2.96%	334,383	2.96%		
77.354.930-3	Supermercados Covarrubias y Cia Ltda.	UF	156	503	659	756	866	993	1,139	659,277	663,031	Monthly	13.75%	663,690	13.75%		
77.398.570-7	Comercial Lubba Ltda.	UF	16,214	49,613	65,827	68,479	71,237	74,107	77,092	257,801	548,716	Monthly	3.96%	614,543	3.96%		
77.398.570-7	Comercial Lubba Ltda.	UF	4,331	14,844	19,175	24,950	32,464	42,241	54,963	297,249	451,867	Monthly	26.62%	471,042	26.62%		
77.401.270-2	Sociedad Inmob. y de Inver. Samo Ltda.	UF	10,530	33,257	43,787	48,509	53,740	59,535	65,955	-	227,739	Monthly	10.28%	271,526	10.28%		
77.464.410-5	Petes Y Schapira Inver. Ltda.	UF	37,611	115,087	152,698	158,849	165,248	171,904	178,829	580,880	1,255,710	Monthly	3.96%	1,408,408	3.96%		
77.464.410-5	Petes Y Schapira Inver. Ltda.	UF	1,756	5,373	7,129	7,416	7,715	8,026	8,349	47,069	78,575	Monthly	3.96%	85,704	3.96%		
77.466.030-5	Sociedad De Inver. Saglietto Ltda.	UF	37,960	116,156	154,116	160,324	166,783	173,501	180,490	1,073,885	1,754,983	Monthly	3.96%	1,909,099	3.96%		
77.491.750-0	Inmob. e Inver. Castro Campos S.A.	UF	26,901	81,961	108,862	112,276	115,797	89,224	-	-	317,297	Monthly	3.09%	426,159	3.09%		
77.491.750-0	Inmob. e Inver. Castro Campos S.A.	UF	23,618	71,957	95,575	98,572	101,663	78,334	-	-	278,569	Monthly	3.09%	374,144	3.09%		
77.542.730-2	Inver. Tucapel S.A.	UF	19,037	73,888	92,925	105,622	120,053	136,456	155,100	1,102,331	1,619,562	Monthly	12.88%	1,712,487	12.88%		
77.542.730-2	Inver. Tucapel S.A.	UF	57,569	194,905	252,474	262,644	273,223	284,229	295,678	1,600,641	2,716,415	Monthly	3.96%	2,968,889	3.96%		
77.542.730-2	Inver. Tucapel S.A.	UF	45,611	135,933	181,544	188,857	196,464	204,378	212,611	1,150,183	1,952,493	Monthly	3.96%	2,134,037	3.96%		
77.590.750-9	Distrib De Materiales De Ferreteria	UF	13,884	42,483	56,367	58,637	60,999	63,457	66,013	1,219,814	1,468,920	Monthly	3.96%	1,525,287	3.96%		
77.650.880-2	Inmobiliaria S & M Ltda.	UF	14,278	43,420	57,698	59,284	60,914	62,588	64,309	568,896	815,991	Monthly	2.71%	873,689	2.71%		
78.051.100-1	Laura Muñoz Aramayona Y Cia Ltda.	UF	109,994	334,895	444,889	458,218	471,947	486,086	500,649	912,499	2,829,399	Monthly	2.96%	3,274,288	2.96%		
78.058.830-6	Sociedad Comercial La Paloma Ltda.	UF	9,123	27,915	37,038	39,342	41,202	43,689	45,731	222,983	392,947	Monthly	3.96%	429,985	3.96%		
78.102.180-6	Inmob Caupolican Ltda.	UF	6,847	21,789	28,636	40,593	54,120	69,416	86,701	6,234,292	6,485,122	Monthly	11.79%	6,513,758	11.79%		
78.102.180-6	Inmob Caupolican Ltda.	UF	29,907	96,682	126,589	130,382	-	-	-	-	130,382	Monthly	2.96%	256,971	2.96%		
78.103.570-K	Inmobiliaria Vittorio Y Cia Ltda.	UF	596	1,999	2,595	3,241	4,048	5,056	6,315	2,344,525	2,363,185	Monthly	22.45%	2,365,780	22.45%		
78.103.570-K	Inmobiliaria Vittorio Y Cia Ltda.	UF	19,811	65,374	85,185	87,738	-	-	-	-	87,738	Monthly	2.96%	172,923	2.96%		
78.146.230-6	Myne S.A.	UF	55,531	174,648	230,179	252,884	277,830	305,237	335,346	990,317	2,161,614	Monthly	9.44%	2,391,793	9.44%		
78.206.040-6	Inversiones Rio Colorado Ltda.	UF	12,441	36,496	48,937	49,976	51,521	8,740	-	-	110,237	Monthly	3.05%	159,174	3.05%		
78.297.040-2	Inmobiliaria Catedral S.A.	UF	31,821	50,182	82,003	132,618	138,089	143,786	149,717	3,388,200	3,952,410	Monthly	4.05%	4,034,413	4.05%		
78.297.040-2	Inmobiliaria Catedral S.A.	UF	73,321	115,628	188,949	305,576	318,182	331,308	344,975	7,807,010	9,107,051	Monthly	4.05%	9,296,000	4.05%		
78.297.040-2	Inmobiliaria Catedral S.A.	UF	25,057	39,516	64,573	104,430	108,738	113,224	117,895	2,668,028	3,112,315	Monthly	4.05%	3,176,888	4.05%		
78.297.040-2	Inmobiliaria Catedral S.A.	UF	15,180	23,939	39,119	63,265	65,874	68,592	71,422	1,616,317	1,885,470	Monthly	4.05%	1,924,589	4.05%		
78.297.040-2	Inmobiliaria Catedral S.A.	UF	52,693	83,099	135,792	219,609	228,668	238,101	247,924	5,610,674	6,544,976	Monthly	4.05%	6,680,768	4.05%		
78.297.040-2	Inmobiliaria Catedral S.A.	UF	15,170	23,924	39,094	63,226	65,834	68,550	71,378	1,615,318	1,884,306	Monthly	4.05%	1,923,400	4.05%		
78.297.040-2	Inmobiliaria Catedral S.A.	UF	15,071	23,767	38,838	62,809	65,400	68,098	70,907	1,604,681	1,871,895	Monthly	4.05%	1,910,733	4.05%		
78.297.040-2	Inmobiliaria Catedral S.A.	UF	10,537	16,616	27,153	43,913	45,725	47,611	49,575	1,121,918	1,308,742	Monthly	4.05%	1,335,895	4.05%		
78.297.040-2	Inmobiliaria Catedral S.A.	UF	10,240	16,149	26,389	42,678	44,438	46,272	48,180	1,090,353	1,271,921	Monthly	4.05%	1,298,310	4.05%		
78.297.040-2	Inmobiliaria Catedral S.A.	UF	14,918	23,526	38,444	62,174	64,738	67,409	70,190	1,588,443	1,852,954	Monthly	4.05%	1,891,398	4.05%		
78.297.040-2	Inmobiliaria Catedral S.A.	UF	11,129	17,550	28,679	46,381	48,294	50,286	52,361	1,184,960	1,382,282	Monthly	4.05%	1,410,961	4.05%		
78.297.040-2	Inmobiliaria Catedral S.A.	UF	33,390	52,656	86,046	139,158	144,898	150,876	157,100	3,555,272	4,147,304	Monthly	4.05%	4,233,350	4.05%		
78.297.040-2	Inmobiliaria Catedral S.A.	UF	73,139	223,906	297,045	309,299	322,059	335,345	349,179	7,902,139	9,218,021	Monthly	4.05%	9,515,066	4.05%		
78.297.040-2	Inmobiliaria Catedral S.A.	UF	11,359	25,619	36,978	47,101	48,558	50,060	51,608	98,794	296,121	Monthly	3.05%	333,099	3.05%		
78.297.040-2	Inmobiliaria Catedral S.A.	UF	17,158	52,265	69,423	71,570	73,783	76,064	78,416	150,115	449,948	Monthly	3.05%	519,371	3.05%		
78.297.040-2	Inmobiliaria Catedral S.A.	UF	12,642	38,508	51,150	52,731	54,362	56,043	57,776	110,603	331,515	Monthly	3.05%	382,665	3.05%		
78.297.040-2	Inmobiliaria Catedral S.A.	UF	10,294	23,218	33,512	42,687	44,007	45,368	46,771	89,535	268,368	Monthly	3.05%	301,880	3.05%		



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			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\$
78.548.940-3	Comercial Colon Ltda	UF	13,212	40,225	53,437	55,037	-	-	-	-	55,037	Monthly	2.96%	108,474	2.96%
78.592.260-3	Inmob. E Inver. Frigonzza Ltda.	UF	22,516	68,554	91,070	93,798	96,609	99,503	102,484	-	392,394	Monthly	2.96%	483,464	2.96%
78.630.800-3	Inmobiliaria E Inver. Allipen Ltda.	UF	37,103	37,378	74,481	-	-	-	-	-	-	Monthly	2.96%	74,481	2.96%
78.648.070-1	Sociedad Rentas Inmob. Ltda.	US\$	6,151	18,823	24,974	17,206	-	-	-	-	17,206	Monthly	3.96%	42,180	3.96%
78.648.070-1	Sociedad Rentas Inmob. Ltda.	US\$	1,905	5,830	7,735	5,329	-	-	-	-	5,329	Monthly	3.96%	13,064	3.96%
78.648.070-1	Sociedad Rentas Inmob. Ltda.	US\$	1,730	5,294	7,024	4,839	-	-	-	-	4,839	Monthly	3.96%	11,863	3.96%
78.648.070-1	Sociedad Rentas Inmob. Ltda.	US\$	8,434	25,809	34,243	23,592	-	-	-	-	23,592	Monthly	3.96%	57,835	3.96%
78.648.070-1	Sociedad Rentas Inmob. Ltda.	US\$	5,435	16,631	22,066	15,202	-	-	-	-	15,202	Monthly	3.96%	37,268	3.96%
78.648.070-1	Sociedad Rentas Inmob. Ltda.	US\$	14,750	45,360	60,110	63,157	66,359	73,279	82,096	347,662	632,553	Monthly	4.96%	692,663	4.96%
78.648.070-1	Sociedad Rentas Inmob. Ltda.	US\$	11,144	34,271	45,415	47,718	50,137	55,365	62,027	262,674	477,921	Monthly	4.96%	523,336	4.96%
78.648.070-1	Sociedad Rentas Inmob. Ltda.	US\$	6,415	19,629	26,044	27,092	28,184	30,559	33,562	52,894	172,291	Monthly	3.96%	198,335	3.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	14,917	44,743	59,660	61,447	-	-	-	-	61,447	Monthly	2.96%	121,107	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	11,045	40,096	51,141	62,178	-	-	-	-	62,178	Monthly	19.70%	113,319	19.70%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	1,726	5,256	6,982	7,562	-	-	-	-	7,562	Monthly	2.96%	14,544	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	1,726	5,256	6,982	7,562	-	-	-	-	7,562	Monthly	2.96%	14,544	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	63,799	223,433	287,232	295,838	-	-	-	-	295,838	Monthly	2.96%	583,070	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	19,235	58,563	77,798	80,128	13,586	-	-	-	93,714	Monthly	2.96%	171,512	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	1,726	5,256	6,982	7,562	-	-	-	-	7,562	Monthly	2.96%	14,544	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	767	2,347	3,114	3,842	3,997	4,158	4,959	202,047	219,003	Monthly	3.96%	222,117	3.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	11,130	35,236	46,366	51,610	57,447	63,944	71,176	496,447	740,624	Monthly	10.76%	786,890	10.76%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	5,623	17,664	23,287	25,524	27,975	30,662	33,607	121,458	239,226	Monthly	9.21%	262,513	9.21%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	1,302	3,984	5,286	5,871	6,108	6,354	7,001	23,153	48,487	Monthly	3.96%	53,773	3.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	7,629	22,161	29,790	30,683	-	-	-	-	30,683	Monthly	2.96%	60,473	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	3,627	11,042	14,669	15,887	-	-	-	-	15,887	Monthly	2.96%	30,556	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	4,643	17,139	21,782	22,435	-	-	-	-	22,435	Monthly	2.96%	44,217	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	1,726	5,256	6,982	7,562	-	-	-	-	7,562	Monthly	2.96%	14,544	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	14,717	44,741	59,458	61,058	62,700	64,387	66,119	590,263	844,527	Monthly	2.66%	903,985	2.66%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	29,376	89,887	119,263	124,067	129,064	134,263	139,672	1,323,897	1,850,963	Monthly	3.96%	1,970,226	3.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	14,411	49,766	64,177	66,101	-	-	-	-	66,101	Monthly	2.96%	130,278	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	18,576	62,024	80,600	83,015	-	-	-	-	83,015	Monthly	2.96%	163,615	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	29,995	98,980	128,975	132,839	-	-	-	-	132,839	Monthly	2.96%	261,814	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	12,694	37,734	50,428	51,938	-	-	-	-	51,938	Monthly	2.96%	102,366	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	37,716	110,983	148,699	153,154	-	-	-	-	153,154	Monthly	2.96%	301,853	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	22,286	78,073	100,359	103,365	-	-	-	-	103,365	Monthly	2.96%	203,724	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	14,910	32,890	47,800	49,233	-	-	-	-	49,233	Monthly	2.96%	97,033	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	23,900	72,626	96,526	99,417	-	-	-	-	99,417	Monthly	2.96%	195,943	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	15,998	46,095	62,093	63,954	-	-	-	-	63,954	Monthly	2.96%	126,047	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	24,556	71,628	96,184	99,065	-	-	-	-	99,065	Monthly	2.96%	195,249	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	26,212	77,707	103,919	107,032	-	-	-	-	107,032	Monthly	2.96%	210,951	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	40,957	109,353	150,310	154,813	-	-	-	-	154,813	Monthly	2.96%	305,123	2.96%



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			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$					ThCh\$
78.658.950-9	Inmobiliaria Gama Ltda.	UF	31,688	45,833	77,521	79,844	-	-	-	-	79,844	Monthly	2.96%	157,365	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	8,975	22,364	31,339	32,278	-	-	-	-	32,278	Monthly	2.96%	63,617	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	7,180	17,508	24,688	26,464	-	-	-	-	26,464	Monthly	6.97%	51,152	6.97%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	11,997	29,133	41,130	42,362	-	-	-	-	42,362	Monthly	2.96%	83,492	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	11,560	31,652	43,212	44,507	-	-	-	-	44,507	Monthly	2.96%	87,719	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	21,030	53,645	74,675	76,912	-	-	-	-	76,912	Monthly	2.96%	151,587	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	15,901	44,401	60,302	62,108	-	-	-	-	62,108	Monthly	2.96%	122,410	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	23,649	72,992	96,641	99,536	-	-	-	-	99,536	Monthly	2.96%	196,177	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	21,698	60,121	81,819	84,270	-	-	-	-	84,270	Monthly	2.96%	166,089	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	12,064	34,790	46,854	48,258	-	-	-	-	48,258	Monthly	2.96%	95,112	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	28,897	86,358	115,255	118,709	-	-	-	-	118,709	Monthly	2.96%	233,964	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	8,952	23,807	32,759	33,741	-	-	-	-	33,741	Monthly	2.96%	66,500	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	9,228	25,903	35,131	36,183	-	-	-	-	36,183	Monthly	2.96%	71,314	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	14,296	47,276	61,572	63,417	-	-	-	-	63,417	Monthly	2.96%	124,989	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	13,937	48,809	62,746	64,626	-	-	-	-	64,626	Monthly	2.96%	127,372	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	6,502	17,702	24,204	24,930	-	-	-	-	24,930	Monthly	2.96%	49,134	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	34,566	94,068	128,634	144,575	-	-	-	-	144,575	Monthly	11.74%	273,209	11.74%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	9,948	31,822	41,770	47,459	53,923	61,268	69,613	668,675	900,938	Monthly	12.84%	942,708	12.84%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	3,150	9,592	12,742	13,801	-	-	-	-	13,801	Monthly	2.96%	26,543	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	10,108	30,775	40,883	44,279	-	-	-	-	44,279	Monthly	2.96%	85,162	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	11,311	34,438	45,749	49,550	-	-	-	-	49,550	Monthly	2.96%	95,299	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	25,032	76,213	101,245	109,656	-	-	-	-	109,656	Monthly	2.96%	210,901	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	3,738	11,381	15,119	16,375	-	-	-	-	16,375	Monthly	2.96%	31,494	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	1,726	5,256	6,982	7,562	-	-	-	-	7,562	Monthly	2.96%	14,544	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	1,726	5,256	6,982	7,562	-	-	-	-	7,562	Monthly	2.96%	14,544	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	11,934	36,334	48,268	52,277	-	-	-	-	52,277	Monthly	2.96%	100,545	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	6,905	21,023	27,928	30,249	-	-	-	-	30,249	Monthly	2.96%	58,177	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	1,726	5,256	6,982	7,562	-	-	-	-	7,562	Monthly	2.96%	14,544	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	5,250	15,983	21,233	22,997	-	-	-	-	22,997	Monthly	2.96%	44,230	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	8,292	25,247	33,539	36,326	-	-	-	-	36,326	Monthly	2.96%	69,865	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	2,132	6,493	8,625	9,342	-	-	-	-	9,342	Monthly	2.96%	17,967	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	3,453	10,514	13,967	15,128	-	-	-	-	15,128	Monthly	2.96%	29,095	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	1,726	5,256	6,982	7,562	-	-	-	-	7,562	Monthly	2.96%	14,544	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	4,948	15,064	20,012	21,674	-	-	-	-	21,674	Monthly	2.96%	41,686	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	3,114	9,482	12,596	13,643	-	-	-	-	13,643	Monthly	2.96%	26,239	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	2,652	8,074	10,726	11,618	-	-	-	-	11,618	Monthly	2.96%	22,344	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	1,726	5,256	6,982	7,562	-	-	-	-	7,562	Monthly	2.96%	14,544	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	9,486	28,882	38,368	41,556	-	-	-	-	41,556	Monthly	2.96%	79,924	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	3,079	9,373	12,452	13,486	-	-	-	-	13,486	Monthly	2.96%	25,938	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	3,695	11,249	14,944	16,186	-	-	-	-	16,186	Monthly	2.96%	31,130	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 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	7,226	21,999	29,225	31,653	-	-	-	-	-	-	31,653	Monthly	2.96%	60,878	2.96%	
78.658.950-9	Inmobiliaria Gama Ltda.	UF	3,773	11,488	15,261	16,529	-	-	-	-	-	-	16,529	Monthly	2.96%	31,790	2.96%	
78.658.950-9	Inmobiliaria Gama Ltda.	UF	2,937	8,941	11,878	12,865	-	-	-	-	-	-	12,865	Monthly	2.96%	24,743	2.96%	
78.658.950-9	Inmobiliaria Gama Ltda.	UF	1,726	5,256	6,982	7,562	-	-	-	-	-	-	7,562	Monthly	2.96%	14,544	2.96%	
78.658.950-9	Inmobiliaria Gama Ltda.	UF	7,318	22,280	29,598	32,057	-	-	-	-	-	-	32,057	Monthly	2.96%	61,655	2.96%	
78.658.950-9	Inmobiliaria Gama Ltda.	UF	7,076	21,545	28,621	30,999	-	-	-	-	-	-	30,999	Monthly	2.96%	59,620	2.96%	
78.658.950-9	Inmobiliaria Gama Ltda.	UF	4,342	13,221	17,563	19,022	-	-	-	-	-	-	19,022	Monthly	2.96%	36,585	2.96%	
78.658.950-9	Inmobiliaria Gama Ltda.	UF	1,726	5,256	6,982	7,562	-	-	-	-	-	-	7,562	Monthly	2.96%	14,544	2.96%	
78.846.970-5	Sociedad Inver. Mediterraneo L	UF	21,503	65,500	87,003	89,693	92,467	95,326	98,274	16,672	392,432	Monthly	3.05%	479,435	3.05%			
78.867.820-7	Soc Inv Torca	UF	6,090	18,902	24,992	26,743	28,615	30,619	32,764	47,281	166,022	Monthly	6.79%	191,014	6.79%			
79.579.690-8	Bravo Y Cia. Ltda.	Ch\$	729	2,254	2,983	2,625	-	-	-	-	2,625	Monthly	5.96%	5,608	5.96%			
79.579.690-8	Bravo Y Cia. Ltda.	UF	19,072	58,066	77,138	66,044	-	-	-	-	66,044	Monthly	2.96%	143,182	2.96%			
79.698.330-2	Inmob. y Cons. Veinticuatro de Enero Ltda.	UF	66,210	202,774	268,984	280,308	292,109	304,407	279,320	2,989,253	4,145,397	Monthly	4.13%	4,414,381	4.13%			
79.756.050-2	Viviendas 2000 Ltda.	UF	83,912	226,818	310,730	-	-	-	-	-	-	Monthly	2.96%	310,730	2.96%			
79.821.620-1	Distribuidora De Combustible Chena	UF	44,247	134,716	178,963	76,141	-	-	-	-	76,141	Monthly	2.96%	255,104	2.96%			
79.848.500-8	Sociedad Alarcon Hermanos Ltda.	UF	29,205	89,365	118,570	123,346	128,315	133,484	138,861	464,361	988,367	Monthly	3.96%	1,106,937	3.96%			
79.959.800-0	Soc Comercial E Inmob Uncastillo Ltda.	UF	15,860	48,289	64,149	66,071	68,051	70,090	72,190	138,012	414,414	Monthly	2.96%	478,563	2.96%			
79.959.800-0	Soc Comercial E Inmob Uncastillo Ltda.	UF	7,008	21,338	28,346	29,196	30,071	30,971	31,899	60,985	183,122	Monthly	2.96%	211,468	2.96%			
79.959.800-0	Soc Comercial E Inmob Uncastillo Ltda.	UF	5,979	18,680	24,659	26,734	28,985	31,425	34,070	70,083	191,297	Monthly	8.11%	215,956	8.11%			
79.959.800-0	Soc Comercial E Inmob Uncastillo Ltda.	UF	18,499	56,322	74,821	77,063	79,372	81,750	84,199	160,971	483,355	Monthly	2.96%	558,176	2.96%			
79.959.800-0	Soc Comercial E Inmob Uncastillo Ltda.	UF	(356)	7,168	6,812	7,016	7,226	7,443	7,666	11,936	41,287	Monthly	2.96%	48,099	2.96%			
79.961.250-K	Inmobiliaria Tres Rios S.A.	UF	37,248	113,407	150,655	155,169	159,818	164,606	169,537	248,909	898,039	Monthly	2.96%	1,048,694	2.96%			
79.961.250-K	Inmobiliaria Tres Rios S.A.	UF	25,868	82,028	107,896	120,483	134,538	150,232	167,758	271,690	844,701	Monthly	11.08%	952,597	11.08%			
79.961.250-K	Inmobiliaria Tres Rios S.A.	UF	98,231	311,488	409,719	457,516	510,887	570,485	637,035	1,031,704	3,207,627	Monthly	11.08%	3,617,346	11.08%			
79.961.250-K	Inmobiliaria Tres Rios S.A.	UF	12,580	38,302	50,882	52,406	53,976	55,593	57,259	84,066	303,300	Monthly	2.96%	354,182	2.96%			
79.991.280-5	Inver. Santa Fidelmira S.A.	UF	21,356	65,022	86,378	88,966	91,632	94,377	32,083	-	307,058	Monthly	2.96%	393,436	2.96%			
79.991.280-5	Inver. Santa Fidelmira S.A.	UF	19,952	61,311	81,263	85,251	89,435	93,824	32,287	-	300,797	Monthly	4.80%	382,060	4.80%			
79.991.280-5	Inver. Santa Fidelmira S.A.	UF	17,562	53,471	71,033	73,162	75,354	77,611	26,384	-	252,511	Monthly	2.96%	323,544	2.96%			
79.991.280-5	Inver. Santa Fidelmira S.A.	UF	41,031	125,553	166,584	173,295	180,275	187,537	195,091	746,815	1,483,013	Monthly	3.96%	1,649,597	3.96%			
79.991.280-5	Inver. Santa Fidelmira S.A.	UF	45,192	137,594	182,786	46,546	-	-	-	-	46,546	Monthly	2.96%	229,332	2.96%			
79.991.280-5	Inver. Santa Fidelmira S.A.	UF	22,367	69,747	92,114	99,494	107,465	116,074	125,373	372,359	820,765	Monthly	7.73%	912,879	7.73%			
79.991.280-5	Inver. Santa Fidelmira S.A.	UF	42,285	140,860	183,145	225,523	232,279	239,238	246,406	1,154,414	1,337,559	Monthly	2.96%	1,337,559	2.96%			
79.993.230-K	Sociedad Inver. Araucana Ltda.	UF	13,478	42,542	56,020	61,984	68,583	75,884	83,962	1,104,205	1,394,618	Monthly	10.16%	1,450,638	10.16%			
79.993.230-K	Sociedad Inver. Araucana Ltda.	UF	6,191	19,209	25,400	27,167	29,057	31,079	33,241	307,275	427,819	Monthly	6.74%	453,219	6.74%			
79.993.230-K	Sociedad Inver. Araucana Ltda.	UF	8,804	26,939	35,743	37,183	38,681	40,239	41,860	344,231	502,194	Monthly	3.96%	537,937	3.96%			
81.392.000-K	Sabas Chahuan E Hijos Ltda.	UF	12,418	40,481	52,899	62,389	73,582	86,783	102,353	446,292	771,399	Monthly	16.62%	824,298	16.62%			
81.795.100-7	Arzobspado de Santiago	UF	50,959	155,154	206,113	212,288	-	-	-	-	212,288	Monthly	2.96%	418,401	2.96%			
81.795.100-7	Arzobspado de Santiago	UF	7,905	25,249	33,154	37,561	42,554	48,211	54,620	1,976,706	2,159,652	Monthly	12.55%	2,192,806	12.55%			
84.082.500-0	Ribeiro SpA	UF	13,286	40,654	53,940	56,113	58,373	60,725	63,171	139,897	378,279	Monthly	3.96%	432,219	3.96%			
84.082.500-0	Ribeiro SpA	UF	11,438	35,000	46,438	48,309	50,255	52,280	54,386	120,442	325,672	Monthly	3.96%	372,110	3.96%			



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 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\$
Creditor			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$		%	ThCh\$	%	ThCh\$
84.301.800-9	Comercial Las Brujas S.A.	UF	1,013	3,205	4,218	4,688	5,210	5,791	6,436	563,594	585,719	Monthly	10.61%	589,937	10.61%		
84.301.800-9	Comercial Las Brujas S.A.	UF	14,955	45,534	60,489	62,302	64,169	66,091	68,071	40,646	301,279	Monthly	2.96%	361,768	2.96%		
84.301.800-9	Comercial Las Brujas S.A.	UF	17,160	52,246	69,406	71,486	73,627	75,833	78,105	46,638	345,689	Monthly	2.96%	415,095	2.96%		
84.301.800-9	Comercial Las Brujas S.A.	UF	17,576	53,512	71,088	73,218	75,411	77,670	79,998	47,767	354,064	Monthly	2.96%	425,152	2.96%		
84.571.600-5	Supermercados Independencia S.A.	UF	18,101	55,110	73,211	75,404	77,663	224,138	-	-	377,205	Monthly	2.96%	450,416	2.96%		
85.395.500-0	Disprib Pisquera Portugal Ltda.	UF	7,344	22,725	30,069	31,987	34,026	36,195	38,503	312,690	453,401	Monthly	6.20%	483,470	6.20%		
85.395.500-0	Disprib Pisquera Portugal Ltda.	UF	14,255	43,618	57,873	60,204	62,629	65,152	67,776	504,802	760,563	Monthly	3.96%	818,436	3.96%		
88.006.900-4	E.CI S.A.	Ch\$	1,727	5,339	7,066	-	1,294	-	-	-	8,793	Monthly	5.96%	15,859	5.96%		
88.883.600-4	Dist. y Supermercado Diez Ltda.	UF	60,667	190,185	250,852	273,833	298,919	326,303	356,196	526,198	1,781,449	Monthly	8.80%	2,032,301	8.80%		
89.693.500-3	Soc De Bonis Cervellino Hnos. Ltda.	UF	898	2,807	3,705	4,021	4,363	4,735	5,138	193,714	211,971	Monthly	8.20%	215,676	8.20%		
89.693.500-3	Soc De Bonis Cervellino Hnos. Ltda.	UF	1,366	4,150	5,506	5,729	5,959	6,199	6,449	157,230	181,566	Monthly	3.96%	187,072	3.96%		
89.693.500-3	Soc De Bonis Cervellino Hnos. Ltda.	UF	10,362	31,530	41,892	43,094	44,329	45,599	46,906	1,025,443	1,205,371	Monthly	2.83%	1,247,263	2.83%		
89.693.500-3	Soc De Bonis Cervellino Hnos. Ltda.	UF	16,300	49,876	66,176	68,841	71,614	74,499	77,500	1,889,463	2,181,917	Monthly	3.96%	2,248,093	3.96%		
89.693.500-3	Soc De Bonis Cervellino Hnos. Ltda.	UF	8,950	27,333	36,283	37,597	38,959	40,369	41,831	981,394	1,140,150	Monthly	3.56%	1,176,433	3.56%		
89.693.500-3	Soc De Bonis Cervellino Hnos. Ltda.	UF	7,989	24,445	32,434	33,740	35,099	36,513	37,984	926,055	1,069,391	Monthly	3.96%	1,101,825	3.96%		
89.693.500-3	Soc De Bonis Cervellino Hnos. Ltda.	UF	2,534	7,887	10,421	11,216	12,073	12,995	13,987	483,255	533,526	Monthly	7.38%	543,947	7.38%		
89.693.500-3	Soc De Bonis Cervellino Hnos. Ltda.	UF	5,880	17,994	23,874	24,836	25,836	26,877	27,960	681,668	787,177	Monthly	3.96%	811,051	3.96%		
89.693.500-3	Soc De Bonis Cervellino Hnos. Ltda.	UF	2,523	7,758	10,281	10,803	11,352	11,929	12,535	337,848	384,467	Monthly	4.97%	394,748	4.97%		
89.693.500-3	Soc De Bonis Cervellino Hnos. Ltda.	UF	8,384	25,655	34,039	35,411	36,837	38,321	39,865	971,916	1,122,350	Monthly	3.96%	1,156,389	3.96%		
89.693.500-3	Soc De Bonis Cervellino Hnos. Ltda.	UF	425	1,299	1,724	1,793	1,865	1,941	2,019	49,217	56,835	Monthly	3.96%	58,559	3.96%		
89.693.500-3	Soc De Bonis Cervellino Hnos. Ltda.	UF	2,872	8,789	11,661	12,131	12,620	13,128	13,657	332,968	384,504	Monthly	3.96%	396,165	3.96%		
89.693.500-3	Soc De Bonis Cervellino Hnos. Ltda.	UF	1,907	5,834	7,741	8,053	8,377	8,714	9,066	221,020	255,230	Monthly	3.96%	262,971	3.96%		
89.693.500-3	Soc De Bonis Cervellino Hnos. Ltda.	UF	1,317	4,031	5,348	5,564	5,788	6,021	6,264	152,719	176,356	Monthly	3.96%	181,704	3.96%		
89.693.500-3	Soc De Bonis Cervellino Hnos. Ltda.	UF	1,356	4,149	5,505	5,727	5,958	6,198	6,448	157,193	181,524	Monthly	3.96%	187,029	3.96%		
92.985.000-9	Satel Inver. Inmobiliarias S.A.	UF	46,937	142,907	189,844	195,531	201,389	207,423	213,637	834,414	1,652,394	Monthly	2.96%	1,842,238	2.96%		
92.985.000-9	Satel Inver. Inmobiliarias S.A.	UF	93,776	300,763	394,539	450,607	514,642	587,778	3,890,656	-	5,443,683	Monthly	13.36%	5,838,222	13.36%		
92.985.000-9	Satel Inver. Inmobiliarias S.A.	UF	7,177	23,064	30,241	34,673	39,754	45,580	52,259	1,101,947	1,274,213	Monthly	13.75%	1,304,454	13.75%		
94.716.000-1	Renta Nac. Cia. de Seguros de Vida S.A.	UF	124,921	380,341	505,262	520,399	535,990	552,049	568,588	585,623	2,762,649	Monthly	2.96%	3,267,911	2.96%		
96.439.000-2	Distribucion Y Serv D&S S.A.	UF	24,826	78,854	103,680	116,156	130,133	145,792	79,349	-	471,430	Monthly	11.42%	575,110	11.42%		
96.508.300-6	Inmobiliaria Uncastillo S.A.	UF	26,373	83,011	109,384	89,182	-	-	-	-	89,182	Monthly	9.60%	198,566	9.60%		
96.508.300-6	Inmobiliaria Uncastillo S.A.	UF	21,946	66,820	88,766	68,316	-	-	-	-	68,316	Monthly	2.96%	157,082	2.96%		
96.508.300-6	Inmobiliaria Uncastillo S.A.	UF	3,236	10,167	13,403	14,698	-	-	-	-	14,698	Monthly	9.26%	28,101	9.26%		
96.508.300-6	Inmobiliaria Uncastillo S.A.	UF	4,714	14,354	19,068	19,639	-	-	-	-	19,639	Monthly	2.96%	38,707	2.96%		
96.508.300-6	Inmobiliaria Uncastillo S.A.	UF	24,174	76,584	100,758	83,079	-	-	-	-	83,079	Monthly	10.90%	183,837	10.90%		
96.551.140-7	Cons. de Cen. Comerciales C.C.C. S.A.	UF	11,286	22,824	34,110	-	-	-	-	-	-	Monthly	2.96%	34,110	2.96%		
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	7,410	22,941	30,351	32,317	34,410	36,639	39,012	637,766	780,144	Monthly	6.29%	810,495	6.29%		
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	12,773	39,084	51,857	53,946	56,119	58,380	60,731	853,279	1,082,455	Monthly	3.96%	1,134,312	3.96%		
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	574	1,990	2,564	3,414	4,546	6,053	8,060	722,945	745,018	Monthly	28.98%	747,582	28.98%		
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	7,445	23,009	30,454	32,318	34,296	36,396	38,624	1,045,801	1,187,435	Monthly	5.96%	1,217,889	5.96%		
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	17,897	54,764	72,661	75,589	78,633	81,801	85,096	1,909,234	2,230,353	Monthly	3.96%	2,303,014	3.96%		



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\$
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	1,089	3,498	4,587	5,251	6,010	6,879	7,873	466,401	492,414	Monthly	13.58%	497,001	13.58%
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	10,999	34,145	45,144	48,328	51,737	55,387	59,293	1,747,882	1,962,627	Monthly	6.84%	2,007,771	6.84%
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	9,661	29,563	39,224	40,804	42,448	44,157	45,936	1,030,634	1,203,979	Monthly	3.96%	1,243,203	3.96%
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	2,904	9,269	12,173	13,769	15,574	17,617	19,927	494,735	561,622	Monthly	12.39%	573,795	12.39%
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	1,934	6,265	8,199	9,553	11,130	12,968	15,110	1,092,182	1,140,943	Monthly	15.38%	1,149,142	15.38%
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	12,781	40,436	53,217	59,159	65,764	73,106	81,268	1,783,053	2,062,350	Monthly	10.63%	2,115,567	10.63%
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	7,393	22,953	30,346	32,500	34,807	37,278	39,924	858,321	1,002,830	Monthly	6.88%	1,033,176	6.88%
96.571.890-7	Cia. de Seguros de Vida Corpvida S.A.	UF	5,275	16,141	21,416	22,279	23,176	24,110	25,081	431,030	525,676	Monthly	3.96%	547,092	3.96%
96.606.770-5	Inmob. E Inver. Cerro Navia S.A.	UF	34,038	103,635	137,673	141,798	146,046	12,366	-	-	300,210	Monthly	2.96%	437,883	2.96%
96.643.660-3	Inmobiliaria El Roble S.A.	UF	11,642	37,201	48,843	55,377	62,784	71,183	80,704	1,222,959	1,493,007	Monthly	12.62%	1,541,850	12.62%
96.643.660-3	Inmobiliaria El Roble S.A.	UF	15,547	49,060	64,607	71,451	79,019	87,390	96,647	1,345,678	1,680,185	Monthly	10.11%	1,744,792	10.11%
96.643.660-3	Inmobiliaria El Roble S.A.	UF	31,674	96,438	128,112	131,951	135,904	139,976	144,170	-	552,001	Monthly	2.96%	680,113	2.96%
96.643.660-3	Inmobiliaria El Roble S.A.	UF	1,926	5,952	7,878	8,362	8,876	9,421	10,000	471,995	508,654	Monthly	5.98%	516,532	5.98%
96.643.660-3	Inmobiliaria El Roble S.A.	UF	2,444	7,478	9,922	10,321	10,737	11,170	11,620	417,889	461,537	Monthly	3.96%	471,459	3.96%
96.643.660-3	Inmobiliaria El Roble S.A.	UF	4,519	13,768	18,287	-	-	-	-	-	-	Monthly	3.09%	18,287	3.09%
96.652.980-6	Inmob. Mekano S.A.	UF	34,972	106,478	141,450	145,687	24,702	-	-	-	170,389	Monthly	2.96%	311,839	2.96%
96.661.550-8	Inmobiliaria E Inver. Alexis Chahuan S.A.	UF	12,814	40,365	53,179	58,610	64,594	71,190	78,460	296,029	568,883	Monthly	9.76%	622,062	9.76%
96.678.130-0	Inmob. Santa Maria S.A.	UF	10,877	33,116	43,993	45,311	46,669	48,067	49,507	59,636	249,190	Monthly	2.96%	292,183	2.96%
96.720.900-7	Inmobiliaria Aldi S.A.	Ch\$	4,483	13,926	18,409	19,731	21,148	22,667	24,295	645,941	733,782	Monthly	6.96%	752,191	6.96%
96.728.340-1	Inmob Independencia S.A.	UF	26,115	78,884	104,999	106,445	113,506	120,702	122,364	313,335	776,352	Monthly	1.37%	881,351	1.37%
96.730.520-0	Inmob. E Inver. C. Nac. de Bodegaje S.A.	UF	30,059	81,250	111,309	-	-	-	-	-	-	Monthly	2.96%	111,309	2.96%
96.730.520-0	Inmob. E Inver. C. Nac. de Bodegaje S.A.	UF	51,733	157,615	209,348	215,912	222,682	229,665	236,866	203,052	1,108,177	Monthly	3.09%	1,317,525	3.09%
96.730.520-0	Inmob. E Inver. C. Nac. de Bodegaje S.A.	UF	62,877	191,529	254,406	262,272	270,383	278,744	287,363	246,246	1,345,008	Monthly	3.05%	1,599,414	3.05%
96.730.520-0	Inmob. E Inver. C. Nac. de Bodegaje S.A.	UF	19,666	59,905	79,571	82,031	84,568	87,183	89,879	77,019	420,680	Monthly	3.05%	500,251	3.05%
96.767.250-5	Inmobiliaria Inversur S.A.	UF	94,678	288,263	382,941	394,414	406,231	418,402	430,937	368,961	2,018,945	Monthly	2.96%	2,401,886	2.96%
96.767.250-5	Inmobiliaria Inversur S.A.	UF	19,084	59,662	78,746	85,488	92,807	100,753	109,380	98,270	486,698	Monthly	8.24%	565,444	8.24%
96.767.250-5	Inmobiliaria Inversur S.A.	UF	8,555	26,046	34,601	35,637	36,705	37,805	38,937	33,337	182,421	Monthly	2.96%	217,022	2.96%
96.792.130-0	Inmob Jaen S.A.	UF	7,004	21,975	28,979	31,684	34,641	37,874	41,408	1,448,796	1,594,403	Monthly	8.96%	1,623,382	8.96%
96.792.130-0	Inmob Jaen S.A.	UF	19,371	59,273	78,644	81,812	85,107	88,536	92,102	2,008,289	2,355,846	Monthly	3.96%	2,434,490	3.96%
96.808.880-7	Importaciones E Inver. Valencia	UF	115,433	197,520	312,953	-	-	-	-	-	-	Monthly	7.92%	312,953	7.92%
96.839.400-2	Inver. San Jorge S.A.	UF	36,793	111,329	148,122	150,681	153,286	165,306	168,163	403,770	1,041,206	Monthly	1.71%	1,189,328	1.71%
96.886.790-3	Inmob. Pangullemu S.A.	UF	41,822	127,334	169,156	174,223	179,443	15,194	-	-	368,860	Monthly	2.96%	538,016	2.96%
96.927.420-5	Soc. Com. E Inv. Galicia S.A.	UF	11,133	-	11,133	-	-	-	-	-	-	Monthly	1.71%	11,133	1.71%
96.929.630-6	Plusren S.A.	UF	11,002	34,071	45,073	35,729	-	-	-	-	35,729	Monthly	6.35%	80,802	6.35%
96.929.630-6	Plusren S.A.	UF	9,588	29,191	38,779	29,845	-	-	-	-	29,845	Monthly	2.96%	68,624	2.96%
96.929.630-6	Plusren S.A.	UF	16,712	50,882	67,594	52,021	-	-	-	-	52,021	Monthly	2.96%	119,615	2.96%
96.929.630-6	Plusren S.A.	UF	12,362	38,352	50,714	40,329	-	-	-	-	40,329	Monthly	6.72%	91,043	6.72%
96.929.630-6	Plusren S.A.	UF	22,419	68,257	90,676	69,785	-	-	-	-	69,785	Monthly	2.96%	160,461	2.96%
96.929.630-6	Plusren S.A.	UF	17,079	53,727	70,806	57,675	-	-	-	-	57,675	Monthly	9.49%	128,481	9.49%
96.929.630-6	Plusren S.A.	UF	6,318	19,633	25,951	20,694	-	-	-	-	20,694	Monthly	7.04%	46,645	7.04%



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Tax ID No.	Creditor	Currency or inflation-adjusted unit	Amount of liabilities exposed to liquidity risk with maturity							Total non-current	Type of amortization	Effective rate	Amount of nominal value per the contract	Nominal rate per the contract	
			Up to 90 days	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
			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$						ThCh\$
96.929.630-6	Plusren S.A.	UF	5,596	17,038	22,634	17,420	-	-	-	-	17,420	Monthly	2.96%	40,054	2.96%
96.929.630-6	Plusren S.A.	UF	3,982	12,365	16,347	13,019	-	-	-	-	13,019	Monthly	6.90%	29,366	6.90%
96.929.630-6	Plusren S.A.	UF	4,299	13,090	17,389	13,383	-	-	-	-	13,383	Monthly	2.96%	30,772	2.96%
96.929.630-6	Plusren S.A.	UF	10,369	32,802	43,171	35,504	-	-	-	-	35,504	Monthly	10.60%	78,675	10.60%
96.929.630-6	Plusren S.A.	UF	15,749	47,950	63,699	49,024	-	-	-	-	49,024	Monthly	2.96%	112,723	2.96%
96.929.630-6	Plusren S.A.	UF	21,927	68,600	90,527	73,041	-	-	-	-	73,041	Monthly	8.39%	163,568	8.39%
96.939.230-5	Inersa S.A.	UF	25,463	60,150	85,613	-	-	-	-	-	-	Monthly	2.96%	85,613	2.96%
96.939.230-5	Inersa S.A.	UF	42,443	129,225	171,668	176,812	182,109	30,878	-	-	389,799	Monthly	2.96%	561,467	2.96%
96.939.230-5	Inersa S.A.	UF	42,758	130,183	172,941	178,122	167,962	-	-	-	346,084	Monthly	2.96%	519,025	2.96%
96.939.230-5	Inersa S.A.	UF	55,650	169,437	225,087	134,402	-	-	-	-	134,402	Monthly	2.96%	359,489	2.96%
99.279.000-8	Euroamerica Seguros De Visa S.A.	UF	50,801	154,673	205,474	172,862	-	-	-	-	172,862	Monthly	2.96%	378,336	2.96%
99.301.000-6	Seguros De Vida Security Prevision	UF	11,209	36,598	47,807	56,563	66,922	79,179	93,681	712,339	1,008,684	Monthly	16.94%	1,056,491	16.94%
99.301.000-6	Seguros De Vida Security Prevision	UF	25,111	76,836	101,947	106,054	110,326	114,770	119,393	1,918,392	2,368,935	Monthly	3.96%	2,470,882	3.96%
99.530.420-1	Inmobiliaria Naleam S.A.	UF	34,532	123,566	158,098	170,692	177,734	185,066	192,700	1,109,599	1,835,791	Monthly	4.05%	1,993,889	4.05%
99.539.770-6	Inmob. Uncastillo Ltda.	UF	33,568	106,514	140,082	115,817	-	-	-	-	115,817	Monthly	11.22%	255,899	11.22%
99.579.570-1	Inv Punta Blanca Ltda.	UF	40,093	122,680	162,773	169,329	176,150	183,246	190,627	2,678,332	3,397,684	Monthly	3.96%	3,560,457	3.96%
99.579.570-1	Inv Punta Blanca Ltda.	UF	690	2,101	2,791	2,874	2,960	3,049	3,140	2,146	14,169	Monthly	2.96%	16,960	2.96%
Foreign	Nelly Torrejon	PEN	9,259	28,789	38,048	40,867	43,896	47,148	50,642	45,057	227,610	Monthly	0.60%	265,658	0.60%
Foreign	Inmobiliaria R y L	PEN	18,291	57,297	75,588	82,390	14,435	-	-	-	96,825	Monthly	0.72%	172,413	0.72%
Foreign	Inmobiliaria Alquife S.A.C.	PEN	12,157	38,084	50,241	54,762	59,691	65,063	70,919	154,258	404,693	Monthly	0.72%	454,934	0.72%
Foreign	Abusada Heresi	PEN	6,442	20,179	26,621	29,017	5,084	-	-	-	34,101	Monthly	0.72%	60,722	0.72%
Foreign	Manuel Ayon Wong	PEN	6,479	20,147	26,626	28,600	4,969	-	-	-	33,569	Monthly	0.60%	60,195	0.60%
Foreign	Manuel Vivanco Velando	PEN	6,089	19,074	25,163	27,428	4,806	-	-	-	32,234	Monthly	0.72%	57,397	0.72%
Foreign	Seguros Sura	PEN	2,448	7,812	10,260	11,599	13,112	14,824	16,758	1,273,320	1,329,613	Monthly	1.03%	1,339,873	1.03%
Foreign	Inmuebles Limatambo S.A.	PEN	9,924	31,088	41,012	44,704	48,727	53,113	57,893	74,159	278,596	Monthly	0.72%	319,608	0.72%
Foreign	Protecta	PEN	11,392	35,688	47,080	51,318	8,991	-	-	-	60,309	Monthly	0.72%	107,389	0.72%
Foreign	Conglomerado Alessia S.A.C.	PEN	1,598	5,100	6,698	7,573	8,561	9,678	10,941	675,685	712,438	Monthly	1.03%	719,136	1.03%
Foreign	Inversiones Baldor S.A.C.	PEN	12,445	38,808	51,253	55,363	59,803	64,599	69,780	142,788	392,333	Monthly	0.64%	443,586	0.64%
Foreign	Abusada Heresi	PEN	6,518	20,417	26,935	29,359	5,144	-	-	-	34,503	Monthly	0.72%	61,438	0.72%
Foreign	Portal Canto Grande S.A.C.	PEN	16,884	52,889	69,773	56,421	-	-	-	-	56,421	Monthly	0.72%	126,194	0.72%
Foreign	Seguros Sura	PEN	2,153	6,870	9,023	10,201	11,532	13,037	14,738	889,175	938,683	Monthly	1.03%	947,706	1.03%
Foreign	Multimercados Zonales	PEN	20,177	62,151	82,328	86,783	91,478	96,427	101,643	1,201,549	1,577,880	Monthly	0.44%	1,660,208	0.44%
Foreign	Grupo Patio Comercial S.A.C.	PEN	4,142	12,990	17,132	18,718	20,451	22,345	24,414	128,560	214,488	Monthly	0.74%	231,620	0.74%
Foreign	A Balmaceda	PEN	4,157	13,097	17,254	19,024	20,976	23,128	25,501	114,842	203,471	Monthly	0.82%	220,725	0.82%
Foreign	Enrique Guerrero	PEN	5,032	16,140	21,172	23,753	26,558	29,605	15,884	-	95,800	Monthly	0.59%	116,972	0.59%
Foreign	Ronald Sommer Seminario	PEN	3,085	9,588	12,673	13,595	14,585	15,647	16,786	92,004	152,617	Monthly	0.59%	165,290	0.59%
Foreign	María Hidalgo de Torres	PEN	9,480	30,397	39,877	45,644	52,036	59,337	43,601	-	200,618	Monthly	0.63%	240,495	0.63%
Foreign	Constanza Cereghino	PEN	5,635	17,309	22,944	24,050	25,209	26,424	18,320	-	94,003	Monthly	0.39%	116,947	0.39%
Foreign	Jose Quiñonez hurtado	PEN	5,644	17,684	23,328	25,520	27,841	30,294	32,889	484,687	601,231	Monthly	0.39%	624,559	0.39%
Foreign	Castagnino Lema	PEN	15,962	51,796	67,758	77,232	87,537	98,738	110,903	678,786	1,053,196	Monthly	0.59%	1,120,954	0.59%
Foreign	Manuel Abusada Dahoud	PEN	9,635	29,604	39,239	41,106	43,105	45,704	49,512	288,095	467,522	Monthly	0.39%	506,761	0.39%
Total finance leases			10,706,773	34,118,619	44,825,392	42,489,035	38,135,281	37,463,204	38,826,302	252,002,686	408,916,507			453,741,899	



December 31, 2020

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\$	%
3.129.793-1	Raul Rolando Romero Godoy	UF	15,208	48,308	63,516	71,169	79,743	21,394	-	-	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	Monthly	9.16%	2,102,899	9.16%
76.002.124-5	SR Inmobiliaria S.A.	UF	-	-	-	-	1	6	38	87,514	Monthly	196.02%	87,559	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	-	Monthly	2.96%	338,498	2.96%



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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\$	%	
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	2,847	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	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\$	%	
76.014.444-4	Inmobiliaria SRW S.A.	UF	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	Inmobiliaria SRR S.A.	UF	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	Inmobiliaria SRR S.A.	UF	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	Inmobiliaria SRR S.A.	UF	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	Inmobiliaria SRB S.A.	UF	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	Inmobiliaria SRB S.A.	UF	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	Holding Inmob Covarrubias S.A.	UF	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	Holding Inmob Covarrubias S.A.	UF	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	Salcobrand S.A.	UF	29,931	91,130	121,061	124,688	31,751	-	-	-	156,439	Monthly	2.96%	277,500	2.96%
76.031.071-9	Salcobrand S.A.	UF	21,846	66,514	88,360	91,008	30,938	-	-	-	121,946	Monthly	2.96%	210,306	2.96%
76.031.071-9	Salcobrand S.A.	UF	19,320	58,822	78,142	80,483	6,815	-	-	-	87,298	Monthly	2.96%	165,440	2.96%
76.031.071-9	Salcobrand S.A.	UF	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	Salcobrand S.A.	UF	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	Salcobrand S.A.	UF	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	Salcobrand S.A.	UF	20,229	63,798	84,027	92,828	-	-	-	-	92,828	Monthly	10.00%	176,855	10.00%
76.031.071-9	Salcobrand S.A.	UF	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	Salcobrand S.A.	UF	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	Inmobiliaria Plusren Dos Ltda.	UF	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	Inmobiliaria Plusren Dos Ltda.	UF	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	Inmobiliaria Plusren Dos Ltda.	UF	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	Rapallo Gestion de Inver. S.A.	UF	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	Soc. Constructora E Inmob JCS Ltda.	UF	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	Soc. Constructora E Inmob JCS Ltda.	UF	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	Soc. Constructora E Inmob JCS Ltda.	UF	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	Soc. Constructora E Inmob JCS Ltda.	UF	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	Inmobiliaria Puente Ltda.	UF	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	Inmobiliaria Puente Ltda.	UF	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	Inmobiliaria Puente Ltda.	UF	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	Inmob Pta Arenas S.A.	UF	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	Inmob Pta Arenas S.A.	UF	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	Inver. Santa Julia S.A.	UF	26,647	81,133	107,780	82,949	-	-	-	-	82,949	Monthly	2.96%	190,729	2.96%
76.058.352-9	Vivo Corp S.A.	UF	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	Vivo Corp S.A.	UF	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	Vivo Corp S.A.	UF	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	Vivo Corp S.A.	UF	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	Vivo Corp S.A.	UF	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	Vivo Corp S.A.	UF	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	Vivo Corp S.A.	UF	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	Vivo Corp S.A.	UF	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	Vivo Corp S.A.	UF	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%



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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\$		
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 Mantto 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	104,256	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. Creditor	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 ThCh\$	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\$				
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%	1,465,888	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%	



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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\$
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	Farmacías 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 Andalucía 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. Curtiduría Ltda.	UF	28,930	19,405	48,335	-	-	-	-	-	-	Monthly	2.96%	48,335	2.96%	
76.955.190-5	Inmob. Curtiduría 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	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 ThCh\$	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\$
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%



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\$	%
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	11,855	13,876	16,143	18,037	220,669	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	Currency or inflation-adjusted unit	Amount of liabilities exposed to liquidity risk with maturity								Total non-current	Type of amortization	Effective rate	Amount of nominal value per the contract	Nominal rate per the contract
			Up to 90 days	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					
Creditor			ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	%	ThCh\$	%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	1,572	4,786	6,358	6,577	7,093	-	-	-	13,670	Monthly	2.96%	20,028	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	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	Inmobiliaria Gama Ltda.	UF	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	Inmobiliaria Gama Ltda.	UF	13,085	45,363	58,448	60,199	62,003	-	-	-	122,202	Monthly	2.96%	180,650	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	16,881	56,523	73,404	75,603	77,868	-	-	-	153,471	Monthly	2.96%	226,875	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	27,265	90,194	117,459	120,979	124,603	-	-	-	245,582	Monthly	2.96%	363,041	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	11,566	34,359	45,925	47,301	48,718	-	-	-	96,019	Monthly	2.96%	141,944	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	34,375	101,048	135,423	139,480	143,659	-	-	-	283,139	Monthly	2.96%	418,562	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	20,227	71,171	91,398	94,137	96,957	-	-	-	191,094	Monthly	2.96%	282,492	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	13,664	29,869	43,533	44,837	46,180	-	-	-	91,017	Monthly	2.96%	134,550	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	21,767	66,140	87,907	90,541	93,254	-	-	-	183,795	Monthly	2.96%	271,702	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	14,588	41,962	56,550	58,244	59,989	-	-	-	118,233	Monthly	2.96%	174,783	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	22,385	65,211	87,596	90,221	92,924	-	-	-	183,145	Monthly	2.96%	270,741	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	23,886	70,755	94,641	97,476	100,397	-	-	-	197,873	Monthly	2.96%	292,514	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	37,403	99,486	136,889	140,991	145,215	-	-	-	286,206	Monthly	2.96%	423,905	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	29,200	41,400	70,600	72,715	74,894	-	-	-	147,609	Monthly	2.96%	218,209	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	8,207	20,334	28,541	29,396	30,277	-	-	-	59,673	Monthly	2.96%	88,214	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	6,357	15,247	21,604	23,157	24,823	-	-	-	47,980	Monthly	6.97%	69,584	6.97%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	10,976	26,482	37,458	38,579	39,735	-	-	-	78,314	Monthly	2.96%	115,772	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	10,552	28,803	39,355	40,533	41,747	-	-	-	82,280	Monthly	2.96%	121,635	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	19,223	48,785	68,008	70,045	72,144	-	-	-	142,189	Monthly	2.96%	210,197	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	14,508	40,409	54,917	56,563	58,257	-	-	-	114,820	Monthly	2.96%	169,737	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	21,531	66,481	88,012	90,649	93,365	-	-	-	184,014	Monthly	2.96%	272,026	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	19,801	54,713	74,514	76,746	79,046	-	-	-	155,792	Monthly	2.96%	230,306	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	11,000	31,671	42,671	43,950	45,266	-	-	-	89,216	Monthly	2.96%	131,887	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	26,328	78,637	104,965	108,110	111,349	-	-	-	219,459	Monthly	2.96%	324,424	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	8,176	21,658	29,834	30,729	31,649	-	-	-	62,378	Monthly	2.96%	92,212	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	8,419	23,575	31,994	32,953	33,940	-	-	-	66,893	Monthly	2.96%	98,887	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	12,994	43,081	56,075	57,755	59,486	-	-	-	117,241	Monthly	2.96%	173,316	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	12,650	44,494	57,144	58,856	60,619	-	-	-	119,475	Monthly	2.96%	176,619	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	5,936	16,107	22,043	22,704	23,384	-	-	-	46,088	Monthly	2.96%	68,131	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	29,242	78,114	107,356	120,659	135,612	-	-	-	256,271	Monthly	11.74%	363,627	11.74%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	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	Inmobiliaria Gama Ltda.	UF	2,869	8,735	11,604	11,952	12,945	-	-	-	24,897	Monthly	2.96%	36,501	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	8,780	26,733	35,513	36,577	37,673	-	-	-	74,250	Monthly	2.96%	109,763	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	9,825	29,914	39,739	40,930	42,157	-	-	-	83,087	Monthly	2.96%	122,826	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	21,744	66,202	87,946	90,581	93,294	-	-	-	183,875	Monthly	2.96%	271,821	2.96%
78.658.950-9	Inmobiliaria Gama Ltda.	UF	3,247	9,886	13,133	13,527	13,932	-	-	-	27,459	Monthly	2.96%	40,592	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%



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			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					
Creditor			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 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\$	%	
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	75,000	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	-	-	15,860	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%



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\$
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%	



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\$	%
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	Currency or inflation-adjusted unit	Amount of liabilities exposed to liquidity risk with maturity									Type of amortization	Effective rate	Amount of nominal	
			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			value per the contract	Nominal rate per the contract
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%
Foreign	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%
Foreign	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%
Foreign	Rocio Lockett	PEN	9,481	9,690	19,171	-	-	-	-	-	-	Monthly	0.73%	19,171	0.73%
Foreign	Abusada Heresi	PEN	5,541	17,359	22,900	24,961	27,208	4,767	-	-	56,936	Monthly	0.72%	79,836	0.72%
Foreign	Jose Quiñonez Hurtado	PEN	9,376	16,031	25,407	-	-	-	-	-	-	Monthly	0.64%	25,407	0.64%
Foreign	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%
Foreign	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%
Foreign	Protecta	PEN	9,686	30,342	40,028	43,631	47,557	8,332	-	-	99,520	Monthly	0.72%	139,548	0.72%
Foreign	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%
Foreign	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%
Foreign	Maria Hidalgo De Torres	PEN	4,232	5,789	10,021	-	-	-	-	-	-	Monthly	0.73%	10,021	0.73%
Foreign	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%
Foreign	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%
Foreign	Abusada Heresi	PEN	5,477	17,157	22,634	24,670	26,891	4,711	-	-	56,272	Monthly	0.72%	78,906	0.72%
Foreign	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%
Foreign	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%
Foreign	Castagnino Lema	PEN	24,629	42,266	66,895	-	-	-	-	-	-	Monthly	0.73%	66,895	0.73%
Foreign	Constanza Cereghino	PEN	5,167	8,835	14,002	-	-	-	-	-	-	Monthly	0.64%	14,002	0.64%
Foreign	Max Rabinovich Trelles	PEN	4,521	7,730	12,251	-	-	-	-	-	-	Monthly	0.64%	12,251	0.64%
Foreign	Enrique Guerrero Flores	PEN	4,743	4,848	9,591	-	-	-	-	-	-	Monthly	0.73%	9,591	0.73%
Foreign	Ronald Sommer Seminario	PEN	4,743	4,848	9,591	-	-	-	-	-	-	Monthly	0.73%	9,591	0.73%
Foreign	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%
Total finance leases			10,991,409	30,836,510	41,827,919	43,816,494	40,575,154	36,319,730	35,556,040	232,979,119	389,246,537			431,074,456	



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, 2021, income from subleasing space amounted to ThCh\$12,767,395 (ThCh\$10,758,237 as of December 31, 2020). 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\$7,569,677 and ThCh\$6,060,271, for the years ended December 31, 2021 and 2020, respectively.



iii. Additional information

As of December 31, 2021 and 2020, the reconciliation of the future payments of finance leases is as follows:

As of December 31, 2021	Up to 1 year	From 1 to 5 years	Over 5 years	Total
	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Minimum financial lease payment payable	72,232,461	244,387,129	361,428,090	678,047,680
Minimum financial lease payment payable, present value	44,825,392	156,913,822	252,002,686	453,741,900
Future financial expense in financial leases	27,407,069	87,473,307	109,425,404	224,305,780

As of December 31, 2020	Up to 1 year	From 1 to 5 years	Over 5 years	Total
	ThCh\$	ThCh\$	ThCh\$	ThCh\$
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



20 TRADE AND OTHER PAYABLES

a. As of December 31, 2021 and 2020, this caption is composed of the following:

	Current	
	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Payables to suppliers	406,208,759	338,802,499
Dividends payable	10,980	8,959,191
Withholdings	6,343,585	6,385,232
Other payables for acquisition of property, plant and equipment	10,527	43,155
Other payables for expenses and services	7,608,228	5,775,616
Other trade payables	<u>3,579,537</u>	<u>2,583,292</u>
Total	<u><u>423,761,616</u></u>	<u><u>362,548,985</u></u>

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

b. As of December 31, 2021 and 2020, non-current payables are as follows:

	Non-current	
	12.31.2021	12.31.2020
Other payables for acquisition of property, plant and equipment	<u>987</u>	<u>14,093</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, 2021, the average term is 46.4 days. For such purposes, the average includes the total debt with 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 12.31.2021							
Type of supplier	ThCh\$ as per payment dates						Total
	Up to 30 days (*)	31 - 60	61- 90	91 - 120	121 -365	Over 365	
Goods	278,586,918	68,715,717	4,765	-	-	-	347,307,400
Services	21,678,999	3,101,679	-	-	-	-	24,780,678
Other	34,006,875	86	315	-	-	-	34,007,276
Total	334,272,792	71,817,482	5,080	-	-	-	406,095,354

SUPPLIERS WITH PAYMENTS PAST DUE AS OF 12.31.2021							
Type of supplier	ThCh\$ as per days past due						Total
	Up to 30 days (*)	31 - 60	61- 90	91 - 120	121 -365	Over 365	
Goods	-	990	-	-	-	-	990
Services	85,447	24,495	2,473	-	-	-	112,415
Total	85,447	25,485	2,473	-	-	-	113,405

SUPPLIERS WITH PAYMENTS CURRENT AS OF 12.31.2020							
Type of supplier	ThCh\$ as per payment dates						Total
	Up to 30 days (*)	31 - 60	61- 90	91 - 120	121 -365	Over 365	
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
Total	277,469,272	60,496,827	8,722	-	-	-	337,974,821

SUPPLIERS WITH PAYMENTS PAST DUE AS OF 12.31.2020							
Type of supplier	ThCh\$ as per days past due						Total
	Up to 30 days (*)	31 - 60	61- 90	91 - 120	121 -365	Over 365	
Goods	-	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
Total	739,334	57,045	13,512	3,178	10,753	3,856	827,678

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

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

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

**SMU**

As of December 31, 2021 and 2020, the main suppliers per segment, per purchase volume are detailed as follows:

December 31, 2021

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

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.

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, 2021 and 2020, the Company records no confirming operations.



21 OTHER PROVISIONS

As of December 31, 2021 and 2020, this caption comprises the following:

a. Detail

The detail is as follows:

	Current		Non-current	
	12.31.2021	12.31.2020	12.31.2021	12.31.2020
	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Provision for lawsuits	<u>2,192,754</u>	<u>2,080,104</u>	<u>-</u>	<u>-</u>

See the detail of lawsuits in Note 24 d).

b. Movements in provisions for lawsuit are as follows:

Movements in provisions	Provision for bonuses		Accrued vacations	
	Current	Non-current	Current	Non-current
	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Balance as of January 1, 2021	10,332,401	4,550,186	10,249,049	-
Reclassification of assets available for sale (*)	(199,396)	(37,723)	(300,566)	-
Increase (decrease) in current provisions	23,228,762	3,398,628	8,811,835	-
Use of provisions	(16,097,468)	-	(7,644,389)	-
Transfer to current	<u>5,853,926</u>	<u>(5,853,926)</u>	<u>-</u>	<u>-</u>
Balance as of December 31, 2021	<u>23,118,225</u>	<u>2,057,165</u>	<u>11,115,929</u>	<u>-</u>
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>

(*) Relates to the balance of Ok Market's provisions for lawsuits as of December 31, 2020, which is presented as of December 31, 2021 as an asset available for sale.

(**) On April 8, 2020, the Company was notified of the final judgment issued by the Supreme Court in case No. 9361-2019, within the framework of the injunction filed by the National Economic Prosecutor's Office in 2016 to the TDLC. By means of this ruling, the fine imposed on the Company was increased to 6,876 (six thousand eight hundred and seventy-six) Annual Tax Units, for which the Company made a provision the additional amount during 2020 and paid it finally in October of that year.



22 EMPLOYEE BENEFITS

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

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

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

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

a) As of December 31, 2021 and 2020, the detail of balances of provisions for employee benefits is the following:

	Current		Non-current	
	12.31.2021	12.31.2020	12.31.2021	12.31.2020
	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Provision for bonuses	23,118,225	10,332,401	2,057,165	4,550,186
Accrued vacations	11,115,929	10,249,049	-	-
Severance indemnity payments	412,361	156,091	456,981	469,881
Total	34,646,515	20,737,541	2,514,146	5,020,067



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

Movements in provisions	Provision for bonuses		Accrued vacations	
	Current ThCh\$	Non-current ThCh\$	Current ThCh\$	Non-current ThCh\$
Balance as of January 1, 2021	10,332,401	4,550,186	10,249,049	-
Reclassification of assets available for sale (*)	(199,396)	(37,723)	(300,566)	-
Increase (decrease) in current provisions	23,228,762	3,398,628	8,811,835	-
Use of provisions	(16,097,468)	-	(7,644,389)	-
Transfer to current	5,853,926	(5,853,926)	-	-
Balance as of December 31, 2021	<u>23,118,225</u>	<u>2,057,165</u>	<u>11,115,929</u>	<u>-</u>
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	(16,362,258)	-	(9,176,891)	-
Balance as of December 31, 2020	<u>10,332,401</u>	<u>4,550,186</u>	<u>10,249,049</u>	<u>-</u>

(*) Relates to the balance of provisions for employee benefits as of December 31, 2020 of Ok Market, which is presented as of December 31, 2021 as an available for sale asset.

c) Movements in provisions for severance indemnity payments

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

Reconciliation of the present value of the obligation for severance indemnity payments	Current ThCh\$	Non-current ThCh\$
Balance as of January 1, 2021	156,091	469,881
Increase in current provisions	734,543	150,335
Use of provisions	(618,234)	(23,274)
Transfer to current	139,961	(139,961)
Balance as of December 31, 2021	<u>412,361</u>	<u>456,981</u>
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	56,678	(56,678)
Balance as of December 31, 2020	<u>156,091</u>	<u>469,881</u>

As of December 31, 2021, the Company is not required to make defined contributions, nor is it obliged to make any payments related to defined benefits.



23 OTHER NON-FINANCIAL LIABILITIES

As of December 31, 2021 and 2020, this caption comprises the following:

	Current		Non-current	
	12.31.2021	12.31.2020	12.31.2021	12.31.2020
	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Prepaid leases (1)	-	2,887,536	-	-
Value-added tax fiscal debit	6,404,362	5,851,193	-	-
Prepaid income for lease of space	751,620	785,062	-	-
Other prepaid income	221,910	172,443	-	-
Total	7,377,892	9,696,234	-	-

(1) General Description of the Contract:

This relates to a lease contract for the use of space in sales rooms for the installation and operation of ATMs owned by Itaú-Corpbanca, in sales rooms throughout Chile, existing at the date of the contract or in those stores that will be opened in the future. The lease contract provides that Itaú-Corpbanca pays in advance the total amount of the leased space for the installation of a maximum of 500 ATMs and for the entire term of the contract until the advance amount is used up, which totaled ThCh\$ 24,639,637 (historical) and occurred during 2021.

Maturity table as of:

December 31, 2021	Maturity			
	0 to 1 year	1 to 5 years	Over 5 years	Total
	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Prepaid leases	-	-	-	-

December 31, 2020	Vencimientos			
	0 to 1 year	1 to 5 years	Over 5 years	Total
	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Prepaid leases	2,887,536	-	-	2,887,536

As of December 31, 2021, there are no unguaranteed residual values recognized in favor of the lessor.

The contract does not establish fees or contingent amounts in addition to the monthly lease fee for each ATM.



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24 CONTINGENCIES, LAWSUITS AND RESTRICTIONS

As of December 31, 2021, the SMU Group and its direct and indirect subsidiaries present the following guarantees, contingencies, commitments and restrictions:

a) Contingencies

As of December 31, 2021, 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, 2021, SMU S.A. has obligations with Banco del Estado de Chile amounting to ThCh\$ 15,142,500.
2. As of December 31, SMU S.A. has obligations with Banco China Bank amounting to ThCh\$7,644,738.
3. As of December 31, 2021, SMU S.A. has obligations with Banco de Chile amounting to ThCh\$11,017,6927.
4. As of December 31, 2021, SMU S.A. has obligations with Banco Santander amounting to ThCh\$4,006,507.

As of December 31, 2021, 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, 2021 and 2020, the composition of future minimum operating lease payments is as follows:

Term	12.31.2021	12.31.2020
	Amount	Amount
	committed	committed
	ThCh\$	ThCh\$
0 to 1 year	748,633	231,371
1 to 5 years	-	-
Over 5 years	-	-
Total	<u>748,633</u>	<u>231,371</u>

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

c) Claim Recovery:

Relates to the provision for the collection of the loss for the stoppage at the different premises affected by the civil unrest that occurred beginning on October 18, 2019 of ThCh\$13,109,171 as of December 31, 2021 (ThCh\$13,109,171 as of December 31, 2020) and for the recovery of assets and goods damaged by these same events of ThCh\$27,069,478 (ThCh\$27,069,478 as of December 31, 2020). The insurance company has contested some of the reports issued by the adjuster arguing a general exclusion clause of the policy, but the adjuster has formally confirmed in writing his adjustment reports to the insurance company, discarding the application of this cause because the policy contains a clause in its particular conditions that covers these events and accordingly, these claims are covered by the policy engaged. In view of the above, the Company maintains its estimate of a high probability of collection of these claims.

c) Lawsuits:

As of December 31, 2021, the consolidated SMU Group has lawsuits pending against it for claims related to the normal course of its operations, which according to Management and legal advisors of the SMU Group, do not present a significant equity risk. For those lawsuits that, according to the legal advisors, could have a loss effect on the financial statements, provisions have been made in the respective direct and indirect subsidiaries (see Note 21 a).



As of December 31, 2021 and 2020, the detail of lawsuits considered to generate probable losses for which provisions have been recognized is as follows:

	December 31, 2021			December 31, 2020		
	No. of Cases	Amount ThCh\$	Provision ThCh\$	No. of Cases	Amount ThCh\$	Provision ThCh\$
Civil	12	410,181	165,274	13	139,735	86,046
Labor	90	5,056,237	740,732	101	1,807,995	801,984
Labor fines (1))	241	730,025	730,025	265	692,982	692,631
Local court	66	1,003,550	169,509	72	423,846	112,694
Sanitary investigations	192	387,214	387,214	197	386,749	386,749
Total	601	7,587,207	2,192,754	648	3,451,307	2,080,104

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

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 notified 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 notified of the final judgment issued by the Supreme Court in case No. 9361-2019, within the framework of the injunction filed by the National Economic Prosecutor's Office in 2016 to the TDLC. By means of this ruling, the fine for tax benefit imposed on the Company was increased to 6,876 (six thousand eight hundred and seventy-six) Annual Tax Units. As a result, the Company made a provision for the additional amount during this period.

On October 9, 2020 the fine was paid and by resolution of October 22 the Free Competition Tribunal considered it.



In addition, as of December 31, 2021 and 2020, other lawsuits exist, which Management believes could potentially generate losses and are detailed as follows:

	December 31, 2021			December 31, 2020		
	No. of Cases	Amount ThCh\$	Provision ThCh\$	No. of Cases	Amount ThCh\$	Provision ThCh\$
Civil	12	1,748,170	-	13	1,999,869	-
Labor	9	126,543	-	9	40,281	-
Local court	12	159,592	-	10	57,519	-
Total	33	2,034,305	-	32	2,097,669	-

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.

d) 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.
- EBITDAR: relates to EBITDA less rental expense, as presented in the Notes to the Financial Statements.
- Net Financial Expenses: the difference in absolute value between (i) the "Financial Costs" account and (ii) the "Financial Income" account in the Statement of Income.



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Restrictions with Banks and Financial Institutions

SMU S.A. and its subsidiaries have obligations associated with borrowings payable to the following financial institutions: Banco de Chile, Banco Estado, 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-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 5, 2018, the Company placed bonds of UF 2,500,000 under line No. 650, series BCSMU-T.

On June 14, 2018, the Company placed bonds of UF 1,000,000 under line No. 650, series BCSMU-T.

On May 17 and 24, 2019, the modification of the Net Financial Indebtedness covenant was signed-off with the Bondholders' Representative Agents, Banco de Chile and BICE, respectively. This change occurs as a consequence of applying the existing clause in the Bond issuance contracts related to the application of new accounting standards, in order to maintain the sense and purpose foreseen in each Bond issuance contract. Because of this, the aforementioned covenant was modified from a limit of 1.3 times before the accounting change to a new limit of 1.66 times.

On June 20, 2019, the Company placed bonds of UF 1,000,000 under line No. 650, series BCSMU-W.



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

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

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

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, 2021, 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, 2021, the existing financial indicators are detailed as follows:

Detail	ThCh\$
Cash on hand	113,793,913
Financial liability	985,220,376
Financial debt	531,478,477
Equity	752,760,774
EBITDA LTM (1)	225,779,759
EBITDAR LTM (1)	251,500,135
Finance expense LTM (1)	47,889,429
Finance income LTM (1)	1,641,716
Revenue from business areas LTM (1) (2)	2,472,377,853
Total consolidated revenue LTM (1)	2,472,377,853

Detail	Indicator
Net financial liability / equity	1.16
Net financial debt / equity (4)	0.55
EBITDA / net finance expense (4)	4.88
Net financial liability / EBITDAR	3.46
Net financial debt / EBITDA	1.85
% 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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25 CAPITAL AND RESERVES

Movements in equity:

a. Paid-in capital and number of shares

As of December 31, 2021, the Company's capital is the following:

Capital

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

Number of shares with no par value

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, 2021 and 2020, the Company's main shareholders are detailed as follows:

Shareholders as of December 31, 2021	%	Shareholders as of December 31, 2020	%	%
Inversiones Sams SpA	23.348%	Inversiones Sams SpA	23.348%	23.348%
Inversiones SMU Matriz Ltda.	16.654%	Inversiones SMU Matriz Ltda.	16.654%	16.654%
Gestora Omega Ltda. Holding y Cía. en CpA	4.912%	Gestora Omega Ltda. Holding y Cía. en CpA	4.912%	4.912%
Credicorp Capital S.A. Corredores de Bolsa	4.337%	Compass Small Cap Chile Fondo de Inversion	3.975%	4.337%
Compass Small Cap Chile Fondo de Inversion	3.978%	Credicorp Capital S.A. Corredores de Bolsa	3.961%	3.978%
FIP Epsilon	3.385%	FIP Epsilon	3.385%	3.385%
FIP Gamma	2.814%	FIP Gamma	2.814%	2.814%
Larrain Vial Corredores de Bolsa	2.513%	CorpGroup Inversiones Ltda.	2.350%	2.513%
Banco de Chile por cuenta de State Street	2.427%	BTG Pactual Chile S.A. Corredores de Bolsa	2.206%	2.427%
BTG Pactual Chile S.A. Corredores de Bolsa	2.354%	Banco de Chile por cuenta de State Street	2.079%	2.354%
CorpGroup Inversiones Ltda.	2.350%	FIP Moneda S.A. AFI para Pionero	1.984%	2.350%
BCI Corredores de Bolsa	2.227%	Corp Group Holding Inversiones Ltda.	1.973%	2.227%
Bolsa de Comercio de Santiago, Bolsa de valores	2.092%	CBI Corredores de Bolsa	1.801%	2.092%
Banco de Chile por cuenta de Citi NA	2.016%	FIP Siglo XXI	1.766%	2.016%
Corp Group Holding Inversiones Ltda.	1.973%	BTG Pactual Small Cap Chile Fondo de Inversión	1.681%	1.973%
FIP Toesca Small Cap Chile	1.874%	Banco Santander por Cuenta de Inver. Extranjeros	1.610%	1.874%
Banco Santander por Cuenta de Inver. Extranjeros	1.600%	Fip Toesca Small Cap Chile	1.302%	1.600%
FIP Siglo XXI	1.584%	AFP Cuprum, para Fondo C	1.155%	1.584%
Other	17.562%	Other	21.044%	17.562%
	<u>100.000%</u>		<u>100.000%</u>	



c. Dividend policy

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

On April 9, 2020, at the Ordinary Shareholders' Meeting of SMU S.A. the shareholders agreed to distribute 75% of the profit for 2020.

On April 28, 2020, began the payment of the dividend approved at the Ordinary Shareholders' Meeting of ThCh\$ 25,937,747 related to 75% of profit for 2019, of which ThCh\$ 10,375,108 were included in a provision in December 2019.

On January 29, 2021, at the Extraordinary Shareholders' Meeting of SMU S.A., the shareholders agreed to distribute ThCh\$10,607,977 against prior year retained earnings, which was paid beginning on February 5, 2021.

On April 20, 2021, at the Extraordinary Shareholders' Meeting of SMU S.A., the shareholders agreed to distribute ThCh\$11,762,722 against profit for 2020, which was paid beginning on April 27, 2021. As of December 31, 2020, there was a provision of ThCh\$8,948,299

On June 2, 2021, at an extraordinary meeting of the Board of Directors, the directors agreed to distribute ThCh\$3,782,481 related to 75% of retained earnings as of March 31, 2021. Such provisional dividend was paid beginning on June 23, 2021.

On August 30, 2021, at an ordinary meeting of the Board of Directors, the directors agreed to distribute ThCh\$14,332,269 related to 75% of profit for the second half of 2021. Such provisional dividend was paid beginning on September 28, 2021.

On November 29, 2021, at an ordinary meeting of the Board of Directors, the directors agreed to distribute ThCh\$16,928,543 related to 75% of profits of the third quarter of 2021. Such provisional dividend was paid beginning on December 22, 2021.

d. Capital increase

As of December 31, 2021:

The Company records no capital increase for the period ended December 31, 2021.

December 31, 2020:

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

**e. Movements in paid-in capital during the periods ended December 31, 2021 and 2020:**

	ThCh\$
Opening balance as of January 1, 2021	<u>523,741,973</u>
Closing balance as of December 31, 2021	<u><u>523,741,973</u></u>
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>

f. Movements in other reserves

	ThCh\$
Opening balance as of January 1, 2021	148,162,411
Foreign currency translation difference - foreign subsidiaries	998,454
Closing balance as of December 31, 2021	<u>149,160,865</u>
Opening balance as of January 1, 2020	150,373,359
Foreign currency translation difference - foreign subsidiaries	<u>(2,210,948)</u>
Closing balance as of December 31, 2020	<u><u>148,162,411</u></u>

g. Movements in retained earnings

For the period ended December 31, 2021 and 2020, the movements generated in Retained earnings, are as follows:

	ThCh\$
Opening balance as of January 1, 2021	52,616,978
Profit for the period	75,706,652
Final dividend profit, 2021	(2,814,422)
Interim dividend profit, 2021	(35,043,293)
Eventual dividend with charge to retaining earnings	<u>(10,607,979)</u>
Closing balance as of December 31, 2021	<u><u>79,857,936</u></u>

	ThCh\$
Opening balance as of January 1, 2020	47,300,249
Profit for the period	29,827,666
Final dividend profit, 2020	<u>(24,510,937)</u>
Closing balance as of December 31, 2020	<u><u>52,616,978</u></u>



SMU



26 CAPITAL MANAGEMENT

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

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

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

**SMU**

27 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:

	01.01.2021	01.01.2020
	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Continuing operations	69,865,268	25,820,160
Discontinued operations	5,841,384	4,007,506
Total	<u>75,706,652</u>	<u>29,827,666</u>
Weighted average number of basic shares outstanding during the period	<u>5,772,576,856</u>	<u>5,772,576,856</u>
Basic earnings (losses) per share - Continuing operations	<u>0.01210</u>	<u>0.00447</u>
Basic earnings (losses) per share - Discontinued operations	<u>0.00101</u>	<u>0.00069</u>
Total basic earnings (losses) per share	<u>0.01311</u>	<u>0.00516</u>

During the years ended December 31, 2021 and 2020, 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.



28 REVENUE

For the years ended December 31, 2021 and 2020, this caption comprises the following:

	01.01.2021	01.01.2020
	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Sales revenue	2,452,674,314	2,241,863,039
Revenue from service rendering (1)	12,862,940	10,878,395
Other income (2)	<u>6,840,599</u>	<u>11,652,295</u>
Total	<u><u>2,472,377,853</u></u>	<u><u>2,264,393,729</u></u>

- (1) Relates to revenue from services rendered to third parties, mainly from subleasing of space in the premises. These income were affected in the current period by the restrictions on operating hours in quarantine.
- (2) For 2020, this item includes the estimate of the income for loss due to stoppage to be recovered from the insurance policies for the events occurred beginning on October 18, 2019, of ThCh\$7,400,566 for the year ended December 31, 2020.

**29 ADMINISTRATIVE AND DISTRIBUTION EXPENSES**

a) For the years ended December 31, 2021 and 2020, distribution expenses comprise the following:

	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Distribution costs (Freights)	(31,430,985)	(30,776,047)

b) For the years ended December 31, 2021 and 2020, administrative expenses comprise the following:

	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Personnel expenses (Note 30)	(234,371,013)	(236,941,465)
Services	(87,018,769)	(85,533,240)
Depreciation and amortization	(79,829,207)	(82,779,878)
Lease and shared expenses	(25,720,376)	(22,424,208)
Credit card commissions	(18,721,469)	(16,225,712)
IT services	(17,507,681)	(16,837,548)
Maintenance	(16,006,978)	(15,606,740)
Advertising	(13,573,596)	(11,625,685)
External services	(13,183,299)	(12,042,830)
Insurance	(12,848,386)	(12,861,317)
Materials	(11,035,470)	(12,669,314)
Travels, transportation and paperwork	(5,590,061)	(4,971,452)
Patents	(1,741,816)	(1,453,730)
Fines and sanctions	(1,463,540)	(1,533,411)
Contributions	(1,356,971)	(983,916)
Other	<u>(3,380,397)</u>	<u>(4,741,153)</u>
Total	<u><u>(543,349,029)</u></u>	<u><u>(539,231,599)</u></u>



30 PERSONNEL EXPENSES

For the years ended December 31, 2021 and 2020, the detail of personnel expenses recorded in the caption administrative expenses is the following:

	01.01.2021	01.01.2020
	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Wages and salaries	(155,739,657)	(167,739,797)
Employee benefits	(56,235,714)	(47,993,118)
Other personnel expenses	<u>(22,395,642)</u>	<u>(21,208,550)</u>
Total	<u><u>(234,371,013)</u></u>	<u><u>(236,941,465)</u></u>

**SMU**

31 OTHER INCOME (EXPENSES)

For the years ended December 31, 2021 and 2020, the detail of other gains (losses) is as follows:

	01.01.2021	01.01.2020
	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Other income (expenses):		
Restructuring by Operational Efficiency Plan	(13,141,885)	-
Loss from sale and disposal of items of property, plant and equipment	(2,681,976)	(882,348)
Adjustment for reconciliation with suppliers	1,001,107	(85,034)
Acts of vandalism (*)	(1,517,180)	(7,299,346)
Loss in stores from fire /	-	(432,945)
Free competence lawsuit (**)	-	(2,106,166)
Insurance recovery	978,904	2,782,509
Amendments/terms of lease contracts	514,997	-
Other	129,481	(200,028)
Total	<u>(14,716,552)</u>	<u>(8,223,358)</u>

(*) Corresponds to the loss recorded each period as a result of the civil unrest that have affected Chile beginning on October 18, 2019, in which a number of premises were looted or their facilities were damaged at varying degrees.

(**) On April 8, 2020, the Company was notified of the final judgment issued by the Supreme Court in case No. 9361-2019, within the framework of the injunction filed by the National Economic Prosecutor's Office in 2016 to the TDLC. Through this ruling, the fine imposed on the Company was increased to 6,876 (six thousand eight hundred seventy-six) Annual Tax Units, at the date of the ruling the Company already had a provision equivalent to 3,483 Annual Tax Units, and accordingly the effect on profit or loss for 2020 is only 50% of the final fine.

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32 FINANCE INCOME AND FINANCE COSTS

a) For the years ended December 31, 2021 and 2020, finance income comprises the following:

	01.01.2021	01.01.2020
	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Interests received from loans and financial investments	<u>1,641,716</u>	<u>928,591</u>
Total	<u><u>1,641,716</u></u>	<u><u>928,591</u></u>

b) For the years ended December 31, 2021 and 2020, finance costs comprise the following:

	01.01.2021	01.01.2020
	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Interests and expenses for financial liabilities and other	(15,655,697)	(17,531,356)
Interest on right-of-use liabilities	(29,704,174)	(28,600,312)
Interest on right-of-use with purchase option	(2,529,558)	(2,747,473)
Total	<u><u>(47,889,429)</u></u>	<u><u>(48,879,141)</u></u>



33 FOREIGN CURRENCY EXCHANGE DIFFERENCES

For the years ended December 31, 2021 and 2020, this caption comprises the following:

Concept	Currency	01.01.2021	01.01.2020
		12.31.2021	12.31.2020
		ThCh\$	ThCh\$
Cash and cash equivalents	US\$	223,702	(61,076)
Other financial liabilities	US\$	411,368	(225,118)
Trade creditors	US\$	<u>(492,444)</u>	<u>(321,604)</u>
Total		<u>142,626</u>	<u>(607,798)</u>

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34 INCOME (EXPENSE) FOR INFLATION-ADJUSTED UNITS

For the years ended December 31, 2021 and 2020, this caption comprises the following:

Concept	Inflation adjusted unit	01.01.2021	01.01.2020
		12.31.2021	12.31.2020
		ThCh\$	ThCh\$
Trade and other receivables	UF	(31,391)	(2,879)
Interest-bearing loans	UF	(28,593,999)	(11,054,611)
Other	UF	<u>(112,433)</u>	<u>(272,772)</u>
Total		<u>(28,737,823)</u>	<u>(11,330,262)</u>



SMU



35 SEGMENT INFORMATION

Financial information by operating segment

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

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

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

The Company's business segments are the following:

- The Supermarket segment includes stores of several sizes with domestic coverage, grouped under the Unimarc, Mayorista 10, Alvi, Ok Market, telephone and internet sales and convenience supermarkets, all of which include the marketing of a wide variety of retail and wholesale products, such as groceries, fruit and vegetables, non-food, among others. As of December 3, 2021, this segment records assets and liabilities of the Ok Market format are as assets or disposal groups available for sale.
- 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, 2021 and 2020, is as follows:

ASSETS	Supermarkets		Parent, Support and consolidation adjustments (*)		Total	
	12.31.2021	12.31.2020	12.31.2021	12.31.2020	12.31.2021	12.31.2020
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Current assets						
Cash and cash equivalents	91,082,651	94,614,326	22,711,262	103,101,864	113,793,913	197,716,190
Other current financial assets	8,297	18,453	-	-	8,297	18,453
Other current non-financial assets	26,099,743	9,790,967	2,396,205	2,900,865	28,495,948	12,691,832
Trade and other receivables, current	91,633,877	89,726,293	2,085,562	1,794,091	93,719,439	91,520,384
Receivables due from related parties, current	9,639,430	11,985,671	6,364,342	3,859,575	16,003,772	15,845,246
Inventories	231,873,795	188,729,604	-	-	231,873,795	188,729,604
Current tax assets	2,474,573	2,657,377	223,240	313,796	2,697,813	2,971,173
Non-current assets or groups of assets classified as held for sale	41,665,646	-	-	-	41,665,646	-
Total current assets	494,478,012	397,522,691	33,780,611	111,970,191	528,258,623	509,492,882
Non-current assets:						
Other non-current financial assets	1,538,026	83,918	175,000	175,000	1,713,026	258,918
Other non-financial non-current assets	2,245,714	2,435,849	24,104	6,871	2,269,818	2,442,720
Trade and other receivables, non-current	2,322,610	1,701,638	28,214	29,737	2,350,824	1,731,375
Equity-accounted investees	-	-	13,750,083	14,116,327	13,750,083	14,116,327
Intangible assets other than goodwill	44,845,838	46,287,935	16,667,844	13,186,986	61,513,682	59,474,921
Goodwill	354,586,489	356,906,676	117,986,205	117,986,205	472,572,694	474,892,881
Property, plant and equipment, net	707,954,548	687,455,937	6,010,427	5,733,840	713,964,975	693,189,777
Deferred tax assets	306,589,188	326,821,581	117,499,257	99,528,193	424,088,445	426,349,774
Total non-current assets	1,420,082,413	1,421,693,534	272,141,134	250,763,159	1,692,223,547	1,672,456,693
TOTAL ASSETS	1,914,560,425	1,819,216,225	305,921,745	362,733,350	2,220,482,170	2,181,949,575



SMU



LIABILITIES AND EQUITY	Supermarkets		Parent, Support and consolidation adjustments (*)		Total	
	12.31.2021	12.31.2020	12.31.2021	12.31.2020	12.31.2021	12.31.2020
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Current liabilities						
Other current financial liabilities	49,031,736	48,956,205	97,668,265	157,361,576	146,700,001	206,317,781
Trade and other payables	413,527,295	345,652,572	10,234,321	16,896,413	423,761,616	362,548,985
Payables due to related entities, current	550,078,679	553,004,121	(549,161,084)	(551,851,805)	917,595	1,152,316
Other current provisions	2,192,212	2,059,654	542	20,450	2,192,754	2,080,104
Current tax liabilities	138,714		-	1,662,518	138,714	1,662,518
Provisions for employee benefits, current	14,134,132	12,242,990	20,512,383	8,494,551	34,646,515	20,737,541
Other current non-financial liabilities	1,281,080	4,132,918	6,096,812	5,563,316	7,377,892	9,696,234
Non-current liabilities or groups of liabilities classified as held for sale	10,877,087	-	-	-	10,877,087	-
Total current liabilities	1,041,260,935	966,048,460	(414,648,761)	(361,852,981)	626,612,174	604,195,479
Non-current liabilities:						
Other financial liabilities, non-current	452,230,384	432,365,506	386,289,991	415,757,588	838,520,375	848,123,094
Other payables, non-current	987	14,093	-	-	987	14,093
Deferred tax liabilities	73,714	75,480	-	-	73,714	75,480
Provision for employee benefits, non-current	747,200	1,219,346	1,766,946	3,800,721	2,514,146	5,020,067
Total liabilities, non-current	453,052,285	433,674,425	388,056,937	419,558,309	841,109,222	853,232,734
Equity attributable to the owners of the Parent						
Total equity	420,247,205	419,493,340	332,513,569	305,028,022	752,760,774	724,521,362
TOTAL EQUITY AND LIABILITIES	1,914,560,425	1,819,216,225	305,921,745	362,733,350	2,220,482,170	2,181,949,575

**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:

Receivables due from related parties, current	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
	Non-audited	
Total receivables due from related parties not included in the consolidation of SMU	16,003,772	15,845,246
Total receivables due from subsidiaries included in the consolidation of SMU	551,599,870	760,930,839
Consolidation adjustment SMU Group	<u>(561,239,300)</u>	<u>(772,916,510)</u>
Total	<u>6,364,342</u>	<u>3,859,575</u>
Payables due to related parties, current	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
	Non-audited	
Total current payables due to related parties not included in the consolidation of SMU	917,595	1,152,316
Total payables due to subsidiaries included in the consolidation of SMU	11,160,621	219,912,389
Consolidation adjustment SMU Group	<u>(561,239,300)</u>	<u>(772,916,510)</u>
Total	<u>(549,161,084)</u>	<u>(551,851,805)</u>



SMU



	Supermercados		Parent, Support and consolidation adjustments		Total	
	12.31.2021	12.31.2020	12.31.2021	12.31.2020	12.31.2021	12.31.2020
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Statement of income						
Revenue	2,466,545,818	2,261,162,312	5,832,035	3,231,417	2,472,377,853	2,264,393,729
Costo of sales	(1,751,647,287)	(1,597,171,287)	-	16,285	(1,751,647,287)	(1,597,155,002)
Gross profit	<u>714,898,531</u>	<u>663,991,025</u>	<u>5,832,035</u>	<u>3,247,702</u>	<u>720,730,566</u>	<u>667,238,727</u>
Distribution costs	(31,423,401)	(30,769,293)	(7,584)	(6,754)	(31,430,985)	(30,776,047)
Administrative expenses	(513,651,178)	(515,182,259)	(29,697,851)	(24,049,340)	(543,349,029)	(539,231,599)
Other income (expense)	(14,176,716)	(6,043,991)	(539,836)	(2,179,367)	(14,716,552)	(8,223,358)
Finance income	5,127,965	3,268,713	(3,486,249)	(2,340,122)	1,641,716	928,591
Finance costs	(62,728,079)	(83,044,418)	14,838,650	34,165,277	(47,889,429)	(48,879,141)
Share of losses of associates, joint ventures and equity accounted investees	-	-	75,388	(955,008)	75,388	(955,008)
Foreign currency translation differences	124,183	(619,281)	18,443	11,483	142,626	(607,798)
Results from inflation-adjusted units	(158,110)	(1,473,550)	(28,579,713)	(9,856,712)	(28,737,823)	(11,330,262)
Profit (loss) before tax	<u>98,013,195</u>	<u>30,126,946</u>	<u>(41,546,717)</u>	<u>(1,962,841)</u>	<u>56,466,478</u>	<u>28,164,105</u>
Income tax revenue (expense)	(6,234,791)	(4,888,618)	19,633,581	2,544,673	13,398,790	(2,343,945)
Profit (loss) from continuing operations	<u>91,778,404</u>	<u>25,238,328</u>	<u>(21,913,136)</u>	<u>581,832</u>	<u>69,865,268</u>	<u>25,820,160</u>
Profit (loss) from discontinued operations	5,841,384	4,007,506	-	-	5,841,384	4,007,506
Profit (loss) for the year	<u>97,619,788</u>	<u>29,245,834</u>	<u>(21,913,136)</u>	<u>581,832</u>	<u>75,706,652</u>	<u>29,827,666</u>
Depreciation and amortization	(77,550,232)	(78,748,955)	(2,278,975)	(4,030,923)	(79,829,207)	(82,779,878)
EBITDA for the period (1)	<u>247,374,184</u>	<u>196,788,428</u>	<u>(21,594,425)</u>	<u>(16,777,469)</u>	<u>225,779,759</u>	<u>180,010,959</u>

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

**SMU**

Reconciliation of the information of reported segments under IFRS

	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Revenue		
Total revenue from reported segments	2,466,545,818	2,261,162,312
Total revenue from other segments	5,832,035	3,231,417
Total consolidated revenue	<u>2,472,377,853</u>	<u>2,264,393,729</u>
	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Profit (loss) before tax		
Profit or loss before tax related to other reported segments	98,013,195	30,126,946
Profit or loss before tax related to other segments	(41,546,717)	(1,962,841)
Consolidated profit (loss) before tax	<u>56,466,478</u>	<u>28,164,105</u>
	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Assets		
Assets from reported segments	1,914,560,425	1,819,216,225
Assets for other segments	305,921,745	362,733,350
Total consolidated assets	<u>2,220,482,170</u>	<u>2,181,949,575</u>
	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Liabilities		
Liabilities from reported segments	1,494,313,220	1,399,722,885
Liabilities for other segments	(26,591,824)	57,705,328
Total consolidated liabilities	<u>1,467,721,396</u>	<u>1,457,428,213</u>
	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
EBITDA		
Ebitda from reported segments	247,374,184	196,788,428
Ebitda from other segments	(21,594,425)	(16,777,469)
Total Consolidated EBITDA	<u>225,779,759</u>	<u>180,010,959</u>

**SMU****Geographic Information:**

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

	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Revenue		
Chile	2,422,362,803	2,207,114,691
Peru	50,015,050	57,279,038
Total Consolidated Revenue	<u>2,472,377,853</u>	<u>2,264,393,729</u>
	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Non-current assets (*)		
Chile	1,244,473,838	1,229,470,610
Peru	23,661,264	16,636,309
Total consolidated non-current assets	<u>1,268,135,102</u>	<u>1,246,106,919</u>

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

	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
EBITDA		
Chile	224,078,439	177,612,672
Peru	1,701,320	2,398,287
Total Consolidated EBITDA	<u>225,779,759</u>	<u>180,010,959</u>
	12.31.2021	12.31.2020
	ThCh\$	ThCh\$
Taxes		
Chile	12,920,263	(2,343,945)
Peru	478,527	-
Total consolidated taxes	<u>13,398,790</u>	<u>(2,343,945)</u>

Main customer:

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

The movements in cash flows for the years ended December 31, 2021 and 2020, are detailed as follows:

	Supermarkets	Parent, Support and consolidation adjustments (*)	Total 12.31.2021
	ThCh\$	ThCh\$	ThCh\$
Operating activities	296,439,656	(56,593,919)	239,845,737
Investing activities	(42,163,450)	(5,032,113)	(47,195,563)
Financing activities	(81,103,177)	(195,469,274)	(276,572,451)
Total	173,173,029	(257,095,306)	(83,922,277)

	Supermarkets	Parent, Support and consolidation adjustments (*)	Total 12.31.2020
	ThCh\$	ThCh\$	ThCh\$
Operating activities	232,599,293	(55,076,633)	177,522,660
Investing activities	(27,460,905)	(13,436,630)	(40,897,535)
Financing activities	(87,422,128)	97,702,855	10,280,727
Total	117,716,260	29,189,592	146,905,852

(*) 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	
	12.31.2021	12.31.2020	12.31.2021	12.31.2020	12.31.2021	12.31.2020
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Current assets:						
Cash and cash equivalents	80,163,975	70,111,815	10,918,676	24,502,511	91,082,651	94,614,326
Other current financial assets	8,297	18,453	-	-	8,297	18,453
Other current non-financial assets	20,009,858	7,297,271	6,089,885	2,493,696	26,099,743	9,790,967
Trade and other receivables, current	58,429,910	55,396,025	33,203,967	34,330,268	91,633,877	89,726,293
Receivables due from related parties, current	2,991,348	11,985,074	6,648,082	597	9,639,430	11,985,671
Inventories	178,096,403	136,132,522	53,777,392	52,597,082	231,873,795	188,729,604
Current tax assets	641,327	687,150	1,833,246	1,970,227	2,474,573	2,657,377
Non-current assets or groups of assets classified as held for sale	41,665,646	-	-	-	41,665,646	-
Total current assets	382,006,764	281,628,310	112,471,248	115,894,381	494,478,012	397,522,691
Non-current assets:						
Other non-current financial assets	1,538,026	83,918	-	-	1,538,026	83,918
Other non-financial non-current assets	1,624,836	1,920,934	620,878	514,915	2,245,714	2,435,849
Trade and other receivables, non current	1,809,479	1,371,212	513,131	330,426	2,322,610	1,701,638
Intangible assets other than goodwill	15,813,342	15,939,306	29,032,496	30,348,629	44,845,838	46,287,935
Goodwill	306,972,707	309,730,830	47,613,782	47,175,846	354,586,489	356,906,676
Property, plant and equipment, net	535,553,285	549,074,877	172,401,263	138,381,060	707,954,548	687,455,937
Deferred tax assets	250,391,555	268,639,331	56,197,633	58,182,250	306,589,188	326,821,581
Total non-current assets	1,113,703,230	1,146,760,408	306,379,183	274,933,126	1,420,082,413	1,421,693,534
TOTAL ASSETS	1,495,709,994	1,428,388,718	418,850,431	390,827,507	1,914,560,425	1,819,216,225

LIABILITIES AND EQUITY

	Retailers		Wholesalers		Total supermarket segment	
	12.31.2021	12.31.2020	12.31.2021	12.31.2020	12.31.2021	12.31.2020
	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$	ThCh\$
Current liabilities:						
Other current financial liabilities	36,096,449	36,985,801	12,935,287	11,970,404	49,031,736	48,956,205
Trade and other payables	332,151,595	268,528,625	81,375,700	77,123,947	413,527,295	345,652,572
Payables due to related entities, current	362,302,269	363,153,789	187,776,410	189,850,332	550,078,679	553,004,121
Other current provisions	1,769,049	1,686,147	423,163	373,507	2,192,212	2,059,654
Current tax liabilities	138,714	-	-	-	138,714	-
Provisions for employee benefits, current	11,033,119	9,828,182	3,101,013	2,414,808	14,134,132	12,242,990
Other current non-financial liabilities	870,991	3,774,039	410,089	358,879	1,281,080	4,132,918
Non-current liabilities or groups of liabilities classified as held for sale	10,877,087	-	-	-	10,877,087	-
Total current liabilities	755,239,273	683,956,583	286,021,662	282,091,877	1,041,260,935	966,048,460
Non-current liabilities:						
Other non-current financial liabilities	338,167,117	337,530,043	114,063,267	94,835,463	452,230,384	432,365,506
Payables, non-current	-	-	987	14,093	987	14,093
Deferred tax liabilities	73,714	75,480	-	-	73,714	75,480
Provision for employee benefits, non-current	602,161	972,194	145,039	247,152	747,200	1,219,346
Total non-current liabilities	338,842,992	338,577,717	114,209,293	95,096,708	453,052,285	433,674,425
Net equity attributable to owners of the Parent						
Total equity	401,627,729	405,854,418	18,619,476	13,638,922	420,247,205	419,493,340
TOTAL LIABILITIES AND EQUITY	1,495,709,994	1,428,388,718	418,850,431	390,827,507	1,914,560,425	1,819,216,225

	Retailers		Wholesalers		Total supermarket segment	
	12.31.2021 ThCh\$	12.31.2020 ThCh\$	12.31.2021 ThCh\$	12.31.2020 ThCh\$	12.31.2021 ThCh\$	12.31.2020 ThCh\$
Statements of income						
Revenue	1,740,357,480	1,582,883,517	726,188,338	678,278,795	2,466,545,818	2,261,162,312
Cost of sales	(1,178,285,093)	(1,061,298,003)	(573,362,194)	(535,873,284)	(1,751,647,287)	(1,597,171,287)
Gross profit	<u>562,072,387</u>	<u>521,585,514</u>	<u>152,826,144</u>	<u>142,405,511</u>	<u>714,898,531</u>	<u>663,991,025</u>
Distribution costs	(25,180,966)	(24,494,338)	(6,242,435)	(6,274,955)	(31,423,401)	(30,769,293)
Administrative expenses	(407,653,532)	(410,685,036)	(105,997,646)	(104,497,223)	(513,651,178)	(515,182,259)
Other income (expense)	(11,822,271)	(2,987,252)	(2,354,445)	(3,056,739)	(14,176,716)	(6,043,991)
Ingresos financieros	2,205,386	1,297,942	2,922,579	1,970,771	5,127,965	3,268,713
Finance income	(43,444,336)	(58,371,809)	(19,283,743)	(24,672,609)	(62,728,079)	(83,044,418)
Foreign currency translation differences	128,563	(646,339)	(4,380)	27,058	124,183	(619,281)
Income (expense) from inflation-adjusted units	(254,452)	(1,019,028)	96,342	(454,522)	(158,110)	(1,473,550)
Profit (loss) before tax	<u>76,050,779</u>	<u>24,679,654</u>	<u>21,962,416</u>	<u>5,447,292</u>	<u>98,013,195</u>	<u>30,126,946</u>
Income tax revenue (expense)	(3,848,182)	(7,689,616)	(2,386,609)	2,800,998	(6,234,791)	(4,888,618)
Profit (loss) from continuing operations	<u>72,202,597</u>	<u>16,990,038</u>	<u>19,575,807</u>	<u>8,248,290</u>	<u>91,778,404</u>	<u>25,238,328</u>
Profit (loss) from discontinued operations	5,841,384	4,007,506	-	-	5,841,384	4,007,506
Profit (loss) for the year	<u>78,043,981</u>	<u>20,997,544</u>	<u>19,575,807</u>	<u>8,248,290</u>	<u>97,619,788</u>	<u>29,245,834</u>
Depreciation and amortization	<u>(58,592,021)</u>	<u>(60,192,002)</u>	<u>(18,958,211)</u>	<u>(18,556,953)</u>	<u>(77,550,232)</u>	<u>(78,748,955)</u>
EBITDA for the year	<u>187,829,910</u>	<u>146,598,142</u>	<u>59,544,274</u>	<u>50,190,286</u>	<u>247,374,184</u>	<u>196,788,428</u>



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36 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, 2021 and 2020, 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.

37 FOREIGN CURRENCY

As of December 31, 2021 and 2020, this caption comprises the following:

Assets	Foreign currency	Functional currency	12.31.2021				12.31.2020			
			Current assets		Non-current assets		Current assets		Non-current assets	
			1 to 3 months ThCh\$	3 to 12 months ThCh\$	1 to 5 years ThCh\$	5 years or more ThCh\$	1 to 3 months ThCh\$	3 to 12 months ThCh\$	1 to 5 years ThCh\$	5 years or more ThCh\$
Cash and cash equivalents	US\$	Ch\$	1,988,530	-	-	-	876,939	-	-	-
Cash and cash equivalents	PEN	Ch\$	2,492,042	-	-	-	2,530,653	-	-	-
Total assets			4,480,572	-	-	-	3,407,592	-	-	-

Liabilities	Foreign currency	Functional currency	12.31.2021				12.31.2020			
			Current liabilities		Non-current liabilities		Current liabilities		Non-current liabilities	
			1 to 3 months ThCh\$	3 to 12 months ThCh\$	1 to 5 years ThCh\$	5 years or more ThCh\$	1 to 3 months ThCh\$	3 to 12 months ThCh\$	1 to 3 years ThCh\$	5 years or more ThCh\$
Other current financial liabilities	US\$	Ch\$	777,175	279,486	685,703	663,230	1,101,500	348,479	-	-
Other non-current financial liabilities	US\$	Ch\$	-	-	-	-	-	-	619,159	707,772
Other current financial liabilities	PEN	Ch\$	205,028	642,998	-	-	170,790	425,336	-	-
Other non-current financial liabilities	PEN	Ch\$	-	-	3,049,789	731,124	-	-	1,473,619	3,286,260
Total liabilities			982,203	922,484	3,735,492	1,394,354	1,272,290	773,815	2,092,778	3,994,032



SMU



38 SUBSEQUENT EVENTS

- On February 28, 2022, by means of an essential event, the Company communicated the following:
 1. As communicated through an essential event of October 8, 2020, Supermercados Chile S.A. and Inversiones SMU SpA (jointly referred to as the "Sellers"), both subsidiaries of the Company and owners of 100% of the capital stock of OK Market S.A. ("OK Market"), entered into a binding agreement (hereinafter the "Agreement") with FEMSA Comercio, S.A. de C.V. ("FEMSA" and jointly with the Sellers, referred to as the "Parties"), for the sale of 100% of the share capital owned by them in OK Market and of the goods held in the several stores of OK Market as of the closing date (the "Transaction").
 2. In the aforementioned essential event, the Company communicated that the Transaction was subject to a number of conditions for closing it, including, among others, the approval of the Transaction by free competition authorities, the negotiation and agreement of the share purchase agreement under which the shares subject to the Transaction will be transferred, and the performance by FEMSA of a due diligence regarding the Sellers, OK Market, their assets and businesses.
 3. On November 26, 2021, the National Economic Prosecutor's Office (FNE) approved the Transaction subject to compliance, in due course, with certain mitigation measures offered by the parties.
 4. Having complied with the regulatory requirements that allow materializing the Transaction and after having satisfactorily completed the due diligence process performed by FEMSA, we hereby inform that the sale of OK Market has been materialized through the execution of a share purchase and sale agreement.
 5. The price received by the Company as a result of the Transaction amounted Ch\$49,473,788,613. As stated in the essential event of October 8, 2020, SMU's Board of Directors approved that the proceeds of this transaction will be used mainly to enhance the execution of its strategic plan.
 6. The impact on the Company's profit for the first quarter of 2022 is estimated as approximately amounting to Ch\$ 20,000,000.
- Between January 1, 2022 and the date of issuance of these Consolidated Financial Statements, there are no other significant events of a financial and accounting nature that may affect their interpretation

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