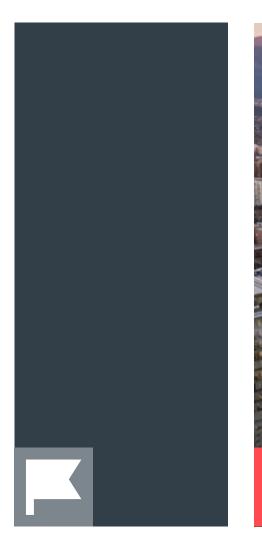


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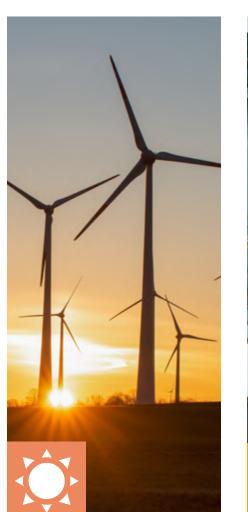
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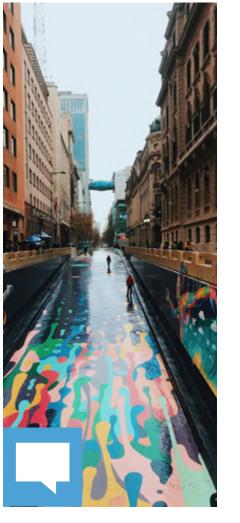


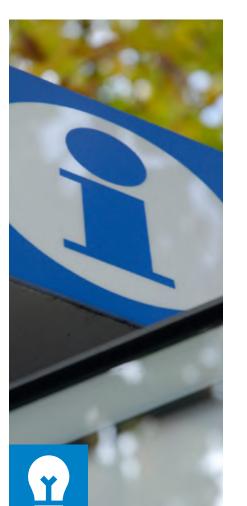
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This is ILC's third Integrated Report, which summarizes its financial and non-financial performance for 2022. It also describes how its environmental, social and governance strategy is progressing.

This is a collaborative document, which has been prepared from information provided by many stakeholders. It was consolidated and presented in accordance with various guidelines and standards, such as standards issued by the Sustainability Accounting Standards Board (SASB) and the regulatory framework in NCG 461 issued by the Financial Market Commission.

ILC has prepared this report in accordance with the GRI (Global Reporting Initiative) Standards for January 1 to December 31, 2022.

Headings will have a sign that indicates when they address a material topic to ease reading and denote the corresponding GRI, SASB or NCG 461 standard.

Finally, the financial information in this report was audited by Deloitte Auditores Consultores Limitada, while the environmental and social indicators were reviewed by KPMG Auditores Consultores Limitada.



#Paperless

ILC has been publishing its Annual Report exclusively online since 2018.

Together with other paper consumption initiatives at our subsidiaries, we aim to reduce our environmental impact while providing information that is simple, friendly and agile.





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"Inversiones La Construcción S.A." was formed as a privately held corporation under the name "Sociedad de Inversiones y Rentas La Construcción S.A." from the spin-off of the company "Compañía de Seguros La Construcción S.A.", as agreed by its shareholders at an Extraordinary Shareholders' Meeting, held on April 29, 1980. The minutes from this meeting were recorded in a public deed on October 22, 1980, signed before Santiago Notary Enrique Morgan Torres. This transaction was approved by the Chilean Superintendent of Insurance Companies, Corporations and Stock Exchanges in Ruling 642-S dated December 2, 1980. That ruling was recorded in the Commerce Registry of the Santiago Real Estate Registrar in 1980 on page 18,638, number 9,551 and published in the Official Gazette on December 17, 1980. ILC registered its shares with the Financial Market Commission on June 19, 2012.



Legal Name Inversiones La Construcción S.A.







Company

Publicly held corporation registered in the Securities Registry of the Financial Market Commission







Contact Information

Investor Relations and Sustainability Department

ilc_ir@ilcinversiones.cl



Further information on the website



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Chairman's Message

"It is crucial to build resilient companies that can weather the crises that arise along the way. However, since 2020 we have suffered several events that were difficult to anticipate, where the rules have become blurred, which has resulted in legal uncertainty."

Dear stakeholders,

I am pleased to present our third Integrated Report, which summarizes our work and performance in 2022 from both a financial standpoint and a social and environmental perspective.

The year 2022 was marked by tremendous local and international challenges that followed the trends in recent years. Although the vaccination plan started to bear fruit, the consequences of the pandemic began to manifest themselves in other ways. In 2022 we suffered from the largest rise in inflation for the last few decades, which was exacerbated by the war in Ukraine. On the domestic front, during 2022 a new presidential administration took power, congressional elections were held for a portion of parliament and the first constitutional process was concluded. These changes came on the heels of major events experienced in 2021 and 2020, such as the largest pandemic in the last hundred years and the profound political and social unrest in Chile in 2019.

Given these circumstances, it is crucial to build resilient companies that can weather the crises that arise along the way, with a strategic plan, robust corporate governance that guides decision making, an adequate capital structure and an institutionalized sustainability model. As business owners, we know that the road will never be easy. Our DNA contains the genes to anticipate, confront and overcome crises such as those described above.

However, since 2020 we have suffered several events that were difficult to anticipate, where the rules have become blurred, which has resulted in legal uncertainty. Examples include pension fund withdrawals and annuity advances, extended emergency parental leave and the recent adjustment of prices and factor tables for private health insurance companies, to mention a few. These facts seem serious to us, since they not only breach the regulatory frameworks that guide us every day, but also break trust, invent post-dated truths and incur costs that unfortunately will be borne by people at the end of the day.

Although we still do not know how the Supreme Court's ruling on the factor table for private health insurance companies will be interpreted, we want to reaffirm that Consalud has always respected the regulatory framework. This is why we deeply regret the statements about alleged incorrect billing by private health insurance companies, since Consalud has always complied with the law and regulations.

As ILC we want to state that we will always be open to analyze how we can contribute to people's welfare, especially their financial and health well-being. As ILC we have not only actively participated in public debate, either directly or through the five trade associations where we are members, but we have also made specific contributions. We have injected capital of Ch\$ 131 billion into Consalud and RedSalud to secure their operational continuity and to integrate the latter into the public-





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"At ILC we want to significantly support the resolution of social and environmental problems."

private institutional network to combat the pandemic. Also AFP Habitat has presented more than 30 initiatives designed to improve pensions in Chile.

We call on the authorities to urgently debate pension and health issues and we encourage them to reach national agreements on these matters. We have been discussing structural projects that reform pensions and health insurance for more than a decade, and we have been participating in various technical and social working groups. We probably all agree on the diagnosis. However, we now urgently need action. Chile is aging at an accelerated pace, so the lack of agreements on health and pensions will cause an increasing impact.

As we have stated in other integrated reports, at ILC we want to significantly support the resolution of social and environmental problems. That was the spirit that drove us to join the Global Compact in 2019, along with our organization's commitment to the 2030 Agenda and the Sustainable Development Goals, where ILC specifically contributes to SDG 3, 4, 5, 8, 13, 16 and 17.

Our ambition is to be inspired by the profound purpose of innovatively resolving social and environmental problems, where sustainability is integrated into our decision-making and culture and drives changes in the industry and the ecosystem that create value and commitment for each stakeholder.

At ILC we have expanded access to good quality financial and health services. In fact 41% of RedSalud's income in 2022 came from patients affiliated with Fonasa (the public health insurance provider), and it performed 42% of its surgeries outside Santiago. Approximately 52% of new Consalud beneficiaries

are came from Fonasa and 60% of Vida Cámara's supplemental health insurance beneficiaries are Fonasa policyholders, which has expanded healthcare access to thousands of people. Banco Internacional provides agile, tailored banking solutions to more than 800 medium and small companies, which represent approximately 16% of its customers. Confuturo aims to become a leader in annuity sales and consumer loans, and to improve the pensions of its almost 110,000 retirees.

In 2022 we developed a strategic plan to position ourselves as a benchmark in inclusion for senior citizens in Chile, which is also aligned with our concern for the demographic changes referred to earlier in this message. As we do business in this sector, we have a lot to contribute to the elderly segment. Our first step was launching the #PorElAdultoMayor public-private initiative program in 2021. In 2022, we developed a roadmap that encourages healthy and participatory aging and comprehensive care for senior citizens. Therefore, we are developing a customer experience project for this segment during 2022 and 2023, and encouraging training in geriatrics in collaboration with universities and RedSalud.

Another challenge that affects the future of our company is climate change. We are aware of our responsibilities, given our leadership position within our industries. Thus, in 2021 Confuturo became the first financial institution in Chile to measure the carbon footprint of its investment portfolio. This was followed by Banco Internacional's loan portfolio and part of RedSalud's value chain in 2022. This is the first step in decarbonizing our business, which is aligned with commitments in the 2015 Paris Agreement. We implemented the Task Force on Climate-Related Financial Disclosures (TCFD) framework in 2022, which identified risks and opportunities related to climate change that will be incorporated into the Group's risk management.

So, ten years after our IPO, we can confirm that we are proud of the road we have traveled. As the CEO will address in his remarks, we have a strong, diversified company with the skills to face the next decade. We

invite each of our stakeholders to join us on this road,

as the challenges we face are so great that no one can solve them alone. This message only mentions inclusion, demographics and climate change, but there are many more challenges ahead. As I stated at the beginning, the road is not an easy one, but it is more manageable if we all pull together for the good of ILC and our country. This is our commitment.

Patricio Donoso T. Chairman of the ILC Board



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1.2 A Word from our CEO

GRI 102-14

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Dear Shareholders and Stakeholders,

I am pleased to present our third Integrated Report, which explains our consolidated results and reviews the main milestones achieved in 2021.

I know that we usually compare this year's performance with last year's. However, on this occasion I would like to take you back to 2012, when we went public.

Ten years ago ILC had 13 employees, with companies in the pension, health, education and information technology sectors. At that time, these businesses were all located in Chile, with assets of approximately US\$ 1.2 billion that generated profit of Ch\$ 63 billion, 96% of which came from AFP Habitat. The company had only issued two bonds, which were entirely subscribed by the local capital market.

Following a capital increase and the subsequent sale of our controlling shareholder's stake, 33% of ILC's shares were sold for US\$ 438 million, the largest IPO in the Chilean market's history. At that moment we laid the foundations for our future growth, and a new stage in our history began.

It would be difficult to summarize in a few lines everything we have seen in the last decade. We have witnessed unique events such as being at the front line of a pandemic, we have survived a significant and turbulent political process in Chile, we have experienced abrupt technological development that has changed how we live and interact and we have experienced the impact of climate change on the planet, to mention just a few. Despite all these changes, the company's mission remains unchanged, which is to build leading companies that sustainably meet pension and healthcare needs, while increasing value for stakeholders.

Accordingly, 10 years after our IPO we have built a solid company based on three strategic pillars: i) a diversified organizational structure that is prepared for growth; ii) a healthy financial position with diverse funding sources and stable returns for shareholders; iii) a sustainable culture integrated into the organization that provides costefficient services in the financial and health sectors.

Back in 2012, ILC had investments in the pension, health, education and information technology sectors. Over time, the company focused on the industries where it had the most experience—the financial and health **industries.** This was improved when we joined the life insurance and banking industries, with the acquisition of Confuturo and Banco Internacional. Since then we have successfully completed strategic transformations at both companies. In 2016 we partnered with Prudential Financial Inc. to extend AFP Habitat's leadership in the Latin American pension industry, and it now operates in Chile, Peru and Colombia, managing more than US\$ 60 billion and serving over 4 million people. We have also transformed RedSalud from a group of independent hospitals and medical centers to the most extensive private network in Chile, providing cost-effective healthcare solutions to more than 2.5 million Chileans.





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Our industries enjoy growth opportunities based on economic and demographic factors that have been incorporated into our companies' strategic plans.

We now have a solid capital structure. Our subsidiaries' growth and capital requirements have been financed using carefully planned internal resources and borrowing, which has improved our credit rating without ILC having to inject additional capital. ILC had issued two bond series by 2012 and it added another five, including an international bond and a bond for social purposes. We have also returned some of the value generated to our shareholders by paying them US\$ 567 million in dividends since our IPO.

Finally, the company is committed to sustainability and continues to preserve the social genes in its DNA that drove it to create companies in the pension and health sector back in the 1980s. However, we now have a sustainability model with pillars and a sustainability strategy, which has helped us to achieve global standards for ESG issues. However, we are on a path to innovatively solve social and environmental issues, to integrate ESG objectives into each company's decision-making and culture, to attract committed employees and loyal customers and to influence changes in the industry and ecosystem.

All this progress has required tremendous dedication by the organization in terms of human and financial resources. However, we are concerned that the legislative debate on pensions and healthcare has not progressed at the same speed. During the last decade we have witnessed four proposed structural reforms in pensions and three in healthcare, where one was for Fonasa and two for private health insurance companies. However, none of them has successfully passed through the legislative process. However, we have always wanted to support the solution, so we have been actively involved in the local debate. At the end of the day, millions of Chileans are suffering from these delays and lack of response regarding such sensitive issues as pensions and healthcare.

We can now confirm that ten years after our IPO our Group employs 17,000 people and serves the financial and health sectors. We currently operate in Chile, Peru and Colombia, through partnerships with global players. By the end of 2022, we had assets of approximately US\$ 16.7 billion, which generated profit of Ch\$ 147 billion, shared across all subsidiaries. The company has an AA+ credit rating in Chile and a BBB+/BBB international credit rating, after issuing various debt instruments in Chile and abroad. Except for 2020, we have delivered a dividend yield that has fluctuated between 5% and 11% pa, based on the IPO price. Finally, ILC now has a consolidated sustainability model, which has been locally and internationally distinguished.

I would like to close these remarks by thanking everyone who has formed part of this journey. I would like to invite you to work on the tremendous challenges facing our industries in Chile and the world. We ended 2022 having learned and reflected a great deal, and with the peace of mind that we are a solid organization, with committed employees who have helped us to weather a difficult and challenging year. We expect to face the next decade well and move forward together towards a better future for ILC and our country as a whole.





Pablo González F.Chief Executive Officer of ILC



ILC in Numbers 1.3

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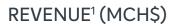
CULTURE OF SERVICE AND ETHICS

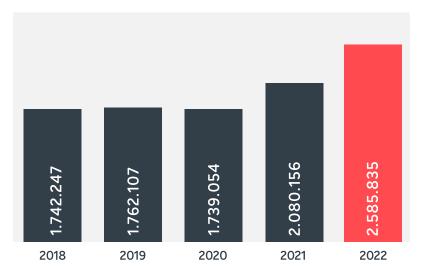
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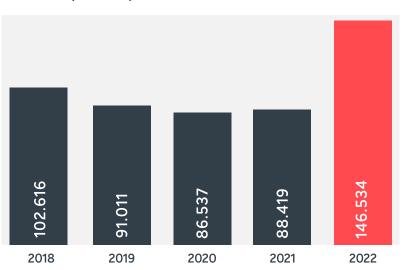
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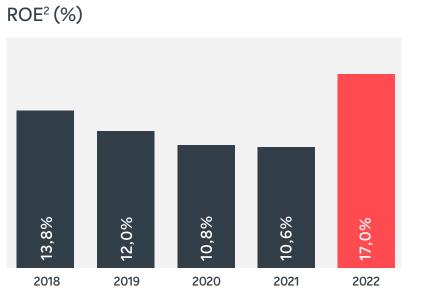
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PROFIT (MCH\$)





Risk Rating



BBB

Fitch Ratings

AA+

Feller Rate & ICR

ASSETS (MCH\$)

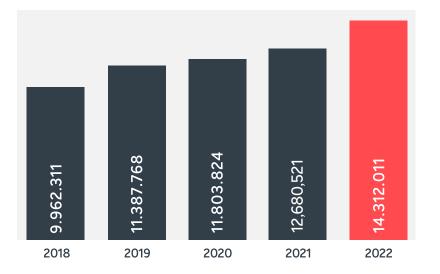
DIVIDENDS PAID (MCH\$)

2019

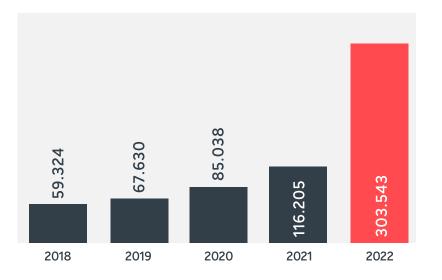
2020

2021

2018



STANDALONE CASH (MCH\$)



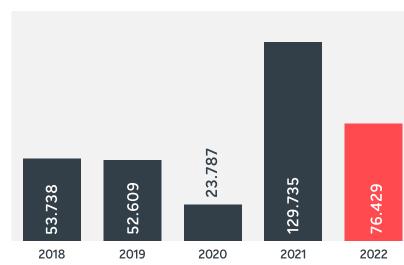
STANDALONE NET FINANCIAL DEBT (MCH\$)

2020

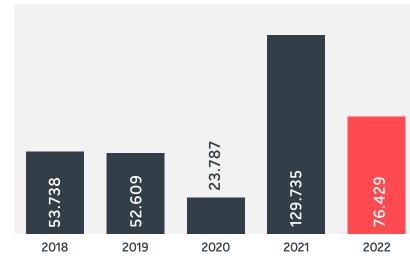
2021

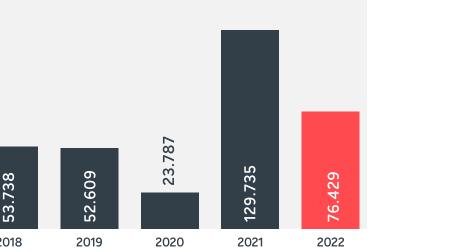
2018

2019



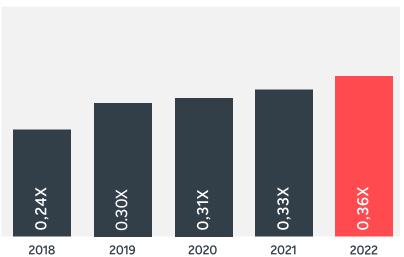
DIVIDENDS RECEIVED (MCH\$)







STANDALONE NET FINANCIAL DEBT / EQUITY



1. Revenue (Non-Insurance Non-Banking Businesses) + Net Interest and Indexation Income (Insurance Business) + Operating Income (Insurance Business) + Net Interest and Indexation Income (Banking Business) + Net Interest and Indexation Income (Banking Business) + Net Financial Operating Income (Banking Business) + Net Foreign Exchange Transactions (Banking Business) + Other Operating Income (Banking Business) 2. Profit attributable to owners of the company / Average equity attributable to owners of the company

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586,000 retirees



1 million health policyholders



10.6 million medical examinations



US\$ 783 million paid for healthcare services and medical leave²



US\$ 71,703 million

assets under management³



38% of executive positions held by women



US\$ 3,138 million in bank lending



Second largest pension fund manager in the Andean Region



82% of employees are loyal¹



US\$ 15 million in CChC social investment



women account for 74% of our workforce



Directly supervised by 5 regulatory entities

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^{1.} According to the SSIndex Employees 2022 survey, 82% of employees rate their loyalty to the company as 4 or 5 (on a scale of 1 to 5)

^{3.} Includes AFP Habitat, Administradora Americana de Inversiones and Confuturo Source: CMF, Superintendent of Pensions, Superintendent of Health, SBS Peru, Superintendent of Finance in Colombia, CChC Exchange Rate Ch\$/US\$: \$855.9 PEN/US\$: \$3.81 COP/US\$: \$4,848

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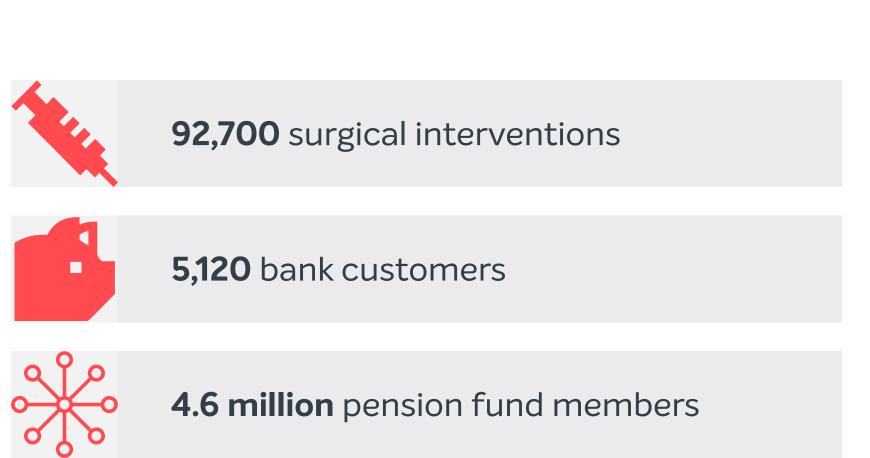
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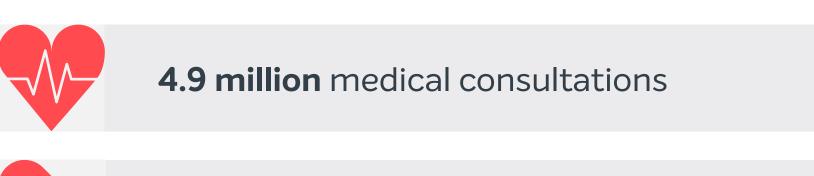
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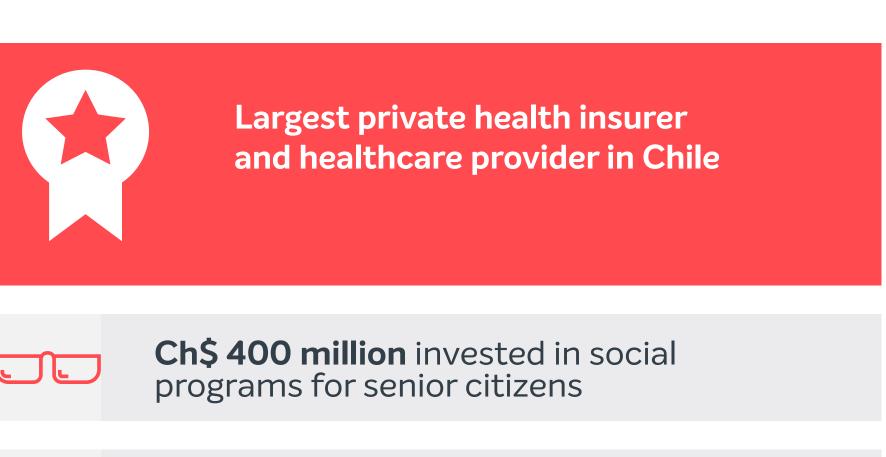
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77,600 hospital discharges













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1.4 Awards and Accolades in 2022

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Dow Jones Sustainability Indices Powered by the S&P Global CSA

ILC was selected for the fifth consecutive year to join the **DJSI Index Chile and MILA**. According to the index manager, S&P: "The DJSI indices are designed for investors who want to track equity markets and select the best-inclass sustainability performers."

ILC scored 64 points in the 2022 survey (96th percentile in the global non-banking financial industry) compared to 50 points (86th percentile) last year.

ILC was selected for the first time to join the DJSI Sustainability Yearbook . This distinction requires companies to be in the top 15% of their industry and score less than 30% below the best performing company in their sector.



Confuturo, Banco Internacional and Vida Cámara were awarded the **SSIndex Employees** seals. This certification is awarded to companies whose employees score the company's environmental, social and governance risk management over 75%.



AFP Habitat was ranked within the top 100 companies by corporate reputation according to the Merco Empresas Survey. It was the only AFP in this category. This study identifies organizations with the best corporate reputation, based on a survey of more than 30,000 responses from many stakeholders.

AFP Habitat was ranked within the top 100 companies for talent attraction and retention capacity according to the Merco Talent Survey. It was the only AFP in this category. This study identifies organizations with the best talent attraction and retention capacity, based on a survey of more than 29,000 responses from many stakeholders.



AFP Habitat won first place in the CADEM Citizen Brands Ranking, within the Pension Funds industry. RedSalud was ranked 35th in a global survey of Chilean citizen brands. This survey identifies the brands that have generated a significant impact on the lives of people and society, that have a clear and consistent purpose, that generate value for the business and the local community.



Banco Internacional was recognized in 2022 by the English magazine World Finance in the following categories: Best Banking Group Chile 2022, Best Emerging Consumer Credit Chile 2022 and Best Digital SME Bank Chile 2022.

AFP Habitat achieved eighth place in the **Great Place to Work Ranking - Chile** for companies with more than 1,000 employees. This survey identifies the organizations with the best working environment, according to their employees' perceptions.

Vida Cámara was recognized by Employers for Youth as one of the best companies for young professionals in Chile. The survey was conducted by FirstJob among employees under 35 years old, who rate variables such as recognition, career development, benefits, infrastructure, work environment, innovation and diversity.

Vida Cámara was recognized as one of the **Best Organizations for Integrating** Work and Personal Life in the Large **Companies** category. This award is selected by El Mercurio Newspaper and Chile Unido Foundation by its Personal Life, Family & Work Conciliation Program.

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ILC was formed more than 42 years ago, when the Chilean Chamber of Construction (CChC) decided to create companies tied to health and social security, for the sole purpose of contributing to improving social security for construction workers and their families. Out of this initiative arose Habitat, Consalud and RedSalud, companies that have continued to grow to serve Chileans throughout the country.

ILC went public ten years ago, which was a significant event for it. Since then, the company has joined other industries such as insurance, banking and fund management, and has expanded into Peru and Colombia.

ILC is now the parent company to leading companies in the financial and healthcare sectors. It is the second largest pension fund manager in the Andean Region, it has the largest number of retirees with annuities and it is the largest private healthcare provider and health insurer in Chile.

ILC and its companies are committed to delivering efficient and accessible services, and strive to secure the financial, social and environmental sustainability of each business.

Our Origins

1980

Sociedad de Inversiones y Rentas La Construcción S.A. becomes the investment vehicle for the Chilean Chamber of Construction (CChC).

ILC becomes the founding shareholder of AFP Habitat in Chile.

1984

"Instituto de Salud Previsional de la Construcción," otherwise known as Isapre Consalud, is formed.

1985

ILC creates Compañía de Seguros La Construcción.

2000

Megasalud emerges as a spin off after Isapre Consalud's bylaws are amended and is now one of the leading outpatient and dental providers in Chile.

2004

ILC sells 100% of its stake in Seguros de Vida La Construcción.

2008

Red Salud is created as the parent company for all of ILC's healthcare providers.

2009

ILC creates Compañía de Seguros Vida Cámara and is awarded a portion of the first tender of disability and survivor insurance (DSI) in Chile.





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Opening up to the Market, Other Countries and **Industries**

2011

ILC is registered with the CMF and successfully issues its first bond on the local market.

Vida Cámara joins the supplemental health and life insurance market.

2012

ILC successfully completes an initial public offering and raises US\$ 468 million. This is one of the largest IPOs in Chile.

The company changes its name to Inversiones la Construcción S.A.



2013

ILC acquires a 67% interest in Inversiones Confuturo

AFP Habitat enters Peru, after winning the first tender for new members in the private pension system.

Vida Cámara enters Peru, after winning part of the first tender for Disability, Survivor and Burial Expenses Insurance (SISCO).

2015

ILC acquires 50.9% of Banco Internacional and 50.1% of Factoring Baninter S.A. and Baninter Corredora de Seguros, thus entering the Chilean banking market.

Diversification and Growth

2016

ILC forms a partnership with Prudential Financial Inc. to share ownership of AFP Habitat.

ILC acquires 100% of Inversiones Confuturo and Red Salud.

2018

ILC joins the Dow Jones Sustainability Index for Chile and for MILA.

2019

AFP Habitat enters the Colombian market by acquiring the fund manager Colfondos.

ILC acquires a 67.2% interest in Banco Internacional through a public takeover bid.

2021

The Pension Fund Manager was split into: AFP Habitat S.A. and a new company Administradora Americana de Inversiones S.A. (AAISA)

ILC's first external risk rating: BBB+ by S&P and BBB by Fitch

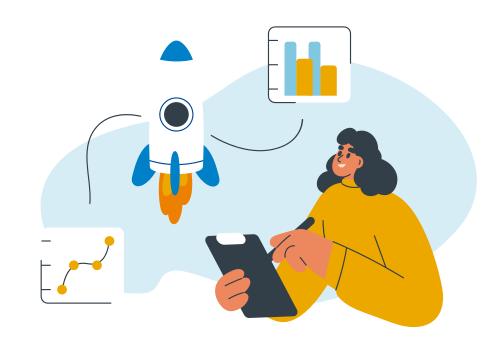
ILC's share buyback program is approved

2022

ILC issues first international 144A bond for US\$ 300 million

Early redemption of local debt totaling UF 1.5 million

ILC joins the DJSI Chile and MILA for the fifth consecutive year, and is included in the DJSI Yearbook



2.2 Mission, Vision and Values

NCG 461 2.1

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Mission

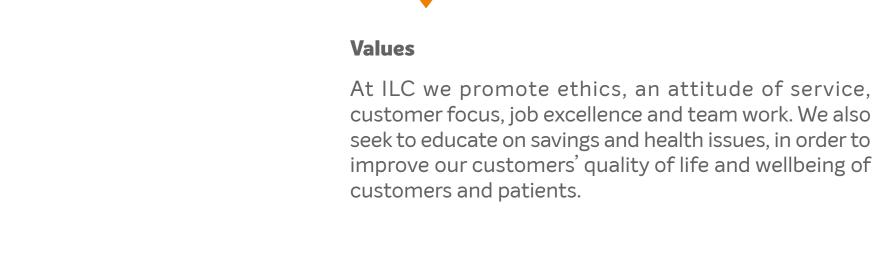
We aim to improve the quality of life for everyone, by providing efficient and accessible services in the finance and health sectors, thereby creating value, efficiency and sustainability.



Vision

We want our subsidiaries to become leading companies that can sustainably meet pension and healthcare requirements, while continually increasing shareholder value, within the values and principles established by the Chilean Chamber of Construction.









Corporate Strategy

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ILC is a parent company whose main purpose is to generate value. This requires a long-term strategy based on:



Capital management

The company supports the financial requirements of its subsidiaries, to drive growth and strengthen their capital structure. This requires financial planning that involves dividends receivable from subsidiaries, capital required by subsidiaries, access to capital markets, liquidity management and dividends payable to shareholders.



Strategic Acquisitions and Transformations

ILC is continually searching for external opportunities such as acquisitions, and internal opportunities such as strategic transformations. This has required venturing into other industries, adding complementary businesses, forming partnerships with multinationals and actively participating in strategic transformations.



Governance

A significant responsibility as a parent company is developing roles and procedures for its subsidiaries, with the objective of implementing its strategic plan. Another significant responsibility as a parent company is appointing directors who can manage the challenges faced by each industry.



Sustainability

ILC's long-term survival depends on its sustainable performance, which encompasses financial, social, environmental and governance perspectives. This requires universal risk management, which must become an inherent part of its organizational culture.



Regulatory Changes

ILC participates in highly regulated sectors such as finance and health. Therefore, it must actively participate in regulatory discussions, and anticipate potential regulatory changes in its strategic planning.



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11. FINANCIA REPORTS

2.4 **Subsidiaries** and Associates

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ILC is a parent company with businesses in the financial and health sectors, as it has invested in leading companies in the pension, banking, insurance and health industries.

Financial Sector Companies

HABITAT Seguridad y Confianza	AAISA	confuturo	Banco Internacional
Since 1980	Since 2021	Since 2013	Since 2015
40.3% interest	40.3% interest	99.9% interest	67.2% interest
Pension funds	Pension funds, fund management	Life insurance	Banking
*		*	*

Health Sector Companies

REDSALUD SOMOS CCHC	consalud	VIDACÁMARA SOMOS CCAC
Since 2008	Since 1984	Since 2009
99.9% interest	99.9% interest	99.9% interest
Provider of inpatient, outpatient and dental services	Mandatory health insurance	Supplemental health insurance
*	*	*

^{*}Baninter Factoring and Vivir Seguros are ILC subsidiaries, but will not be described in detail, as neither represent over 1% of ILC's consolidated assets.

confuturo

Subsidiaries and Associates

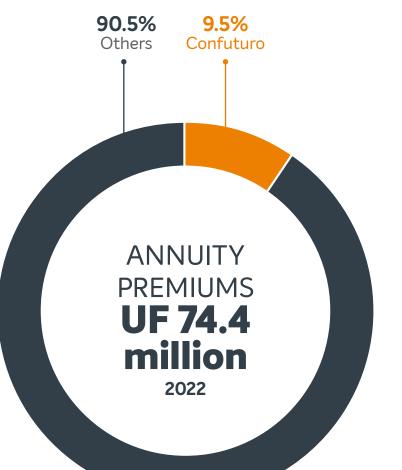
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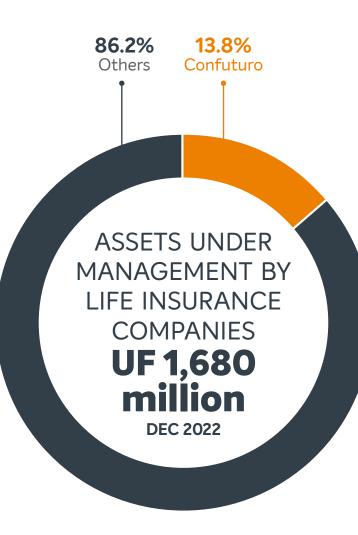
customers to resolve their protection, savings and pension needs by managing

#1 in retirees

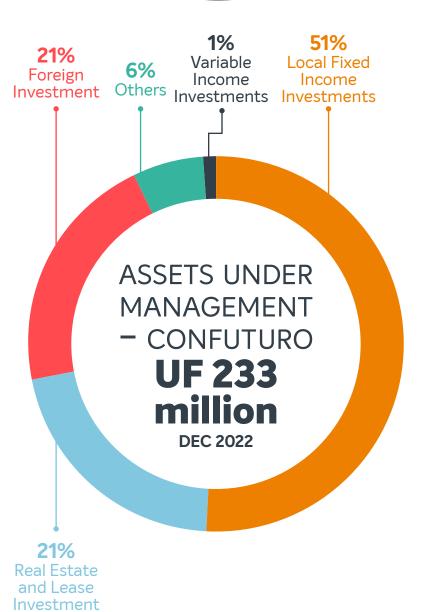
Leading life insurance company in Chile, whose objective is to help our our business sustainably, which contributes to ensuring that Chile has a great future.











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Confuturo is one of 15 pension life insurance companies in Chile. Corpvida was formed back in 1989 and was later renamed Confuturo and Corpseguros was formed in 2001. These two companies were acquired by ILC in 2013 and merged in 2019. ILC owns 99.9% of Confuturo.

Since then, Confuturo has strengthened its share in the life insurance market to be ranked first by number of retirees, fifth by direct annuity premiums and third by assets under management.

Confuturo supports its customers with comprehensive and personalized advice, and competitive insurance products for each stage of their lives. This has been reinforced in recent years by extending its digital and pension education strategies. These initiatives included the Digital Pension Advice Model, the online advice channels "Aló Confuturo!" and "Asesor en Línea", and the "Continuemos" Training Portal, which improve support and advisory services to retirees and customers.

The main achievements in 2022 include implementing the staggered annuity and the universal guaranteed pension. These required amending processes and resulted in demand for annuities growing across the industry. An online annuity simulator was implemented, which guides retirees as they initiate their retirement. Confuturo was awarded contracts for disability and survivor insurance (SIS) in 2022, as in the two previous tenders. Confuturo is integrating sustainability into the organization's strategy and was the first life insurance company in Chile to measure the carbon footprint of its investment portfolio. It is also committed to supporting triple-impact ESG projects, and has financed three solar power projects in Chile. It launched the Telephone Social Support Program, which is a free hotline with advice from specialists in social issues for retirees.

Products and Services

Confuturo participates in two segments of the life insurance industry:

Protection:

- Flexible insurance
- Insurance with additional voluntary pension contributions
- Health insurance
- Temporary life insurance
- Disability and survivor insurance

Retirement:

- Annuities
- Retiree insurance
- Private annuities
- Consumer loans for retirees

Network

Confuturo has a broad national presence and a network of nine branches. It has a website, call center and a network of online platforms. It attended 678,761 customers in 2022, where 7.3% were face-to-face, 71.2% through the website and 21.5% through online advisory channels. The demand for Confuturo's online services has steadily increased, but climbed significantly in 2020 as a result of the COVID-19 pandemic.

The company uses social media, such as Facebook and LinkedIn.





Banco Internacional

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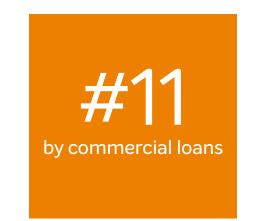
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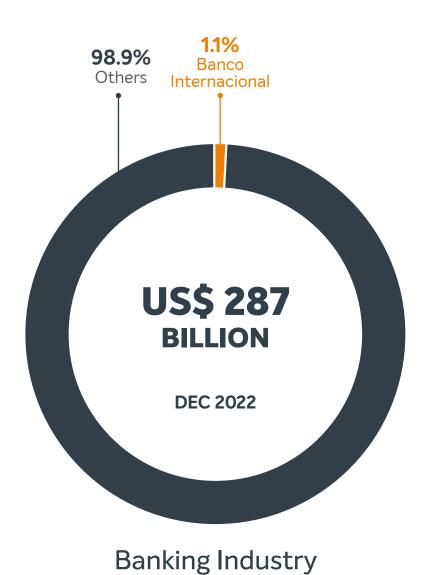
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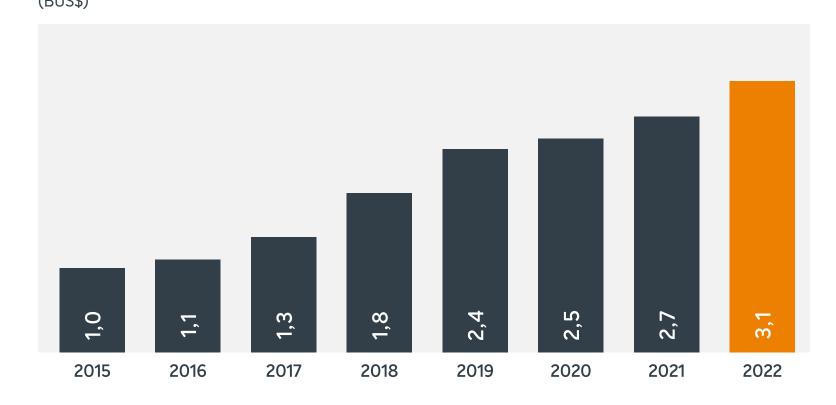
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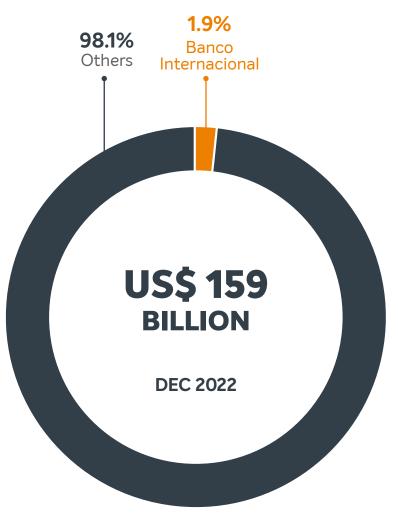
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Banco Internacional's differentiating factor is to provide first-class services, and solutions tailored to the requirements of its current and potential customers by fully understanding their businesses and cultivating long-term relationships.



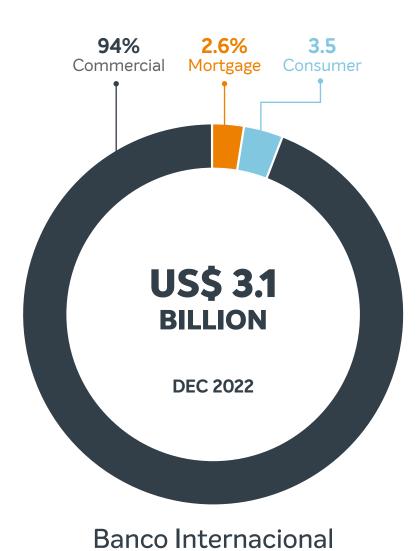






BANCO INTERNACIONAL LOAN GROWTH





Loan Portfolio

Exchange rate Ch\$/US\$: \$855.86 Source: CMF



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Banco Internacional is one of 17 institutions in the banking industry in Chile. It began back in 1944, when it was formed as Banco Israelita. ILC acquired a 51% interest in the bank in 2015, which increased to 67% in 2019.

The organization has significantly grown since ILC became a shareholder, both in lending and performance. This was due to changes in the strategic and governance plan, which resulted in the bank tripling its loans and achieving a return on equity of 18.9% in 2022. Its market share of total loans is now 1.1% and 1.9% for commercial loans, as it was managing US\$ 3.1 billion at the end of 2022.

Banco Internacional is a universal institution that operates throughout Chile and provides a full range of financial products and services to a wide range of customers, companies and individuals.

Banco Internacional's differentiating factor is to provide first-class services, and solutions tailored to the requirements of its current and potential customers by fully understanding their businesses and cultivating long-term relationships.

The Commercial Banking business serves the financial requirements of companies through a network of branches and business centers throughout Chile. This segment mainly focuses on local companies, which are offered commercial loans and other products and services. The Retail Banking business serves the financial requirements of individuals and small and medium-sized enterprises (SMEs). This segment is mainly provided with consumer loans, credit cards, time deposits and mortgage loans. Banco Internacional has strengthened its presence in this segment since 2020, following the launch of an online strategy that resulted in it becoming the first institution in Chile to provide fully online time deposits and consumer loans to customers and non-customers.

Its achievements in 2022 include acquiring a 51% interest in Autofin, an automotive lending company with assets of approximately US\$ 250 million. This acquisition strengthens the Retail Banking product range, which it has been improving since 2020. Banco Internacional opened business centers in Copiapó, Curicó and Puerto Montt, which simply and efficiently strengthened its presence in the commercial banking market outside Santiago. It has achieved significant technological

progress with its website and products such as cash management and payment services, as these services are highly valued by this customer segment. Banco Internacional obtained its first international credit rating of BBB+ by S&P, under its strategy to diversify its sources of funds. During 2022, ICR upgraded the bank's credit rating from AAto AA. Finally, Banco Internacional demonstrated its care for the environment by achieving carbon neutrality.

Products and Services

Banco Internacional participates in two segments of the banking industry:

- Commercial: commercial loans, leasing, lines of credit, factoring, commercial financing, credit cards, checking and savings accounts, mutual funds and time deposits, collection services, international and local payments, interim construction loans and payroll services.
- Retail: checking accounts, consumer loans, credit cards, time deposits, mutual funds, mortgage loans and other products designed for this segment.

Banco Internacional also provides insurance brokered by Baninter Corredores de Seguros and investments through Banco Internacional Administradora General de Fondos.

Network

Banco Internacional has a broad national presence with a network of 18 branches and seven business centers throughout Chile, which includes the business centers opened in Copiapó, Curicó and Puerto Montt during 2022. It has an upgraded website, call center, mobile applications and a network of digital platforms which all bring it closer to its customers from all over the country. During 2022, 64,384 customers were attended by the call center and 6,868 by the website. Every transaction can now be completed entirely online, which is aligned with the agility and simplicity strategy that characterizes its commercial approach.

The bank uses social media such as Facebook, Instagram and LinkedIn.

Chairman:

Segismundo Schulin-Zeuthen S.

Chief Executive Officer:

Mario Chamorro C.



Further information about Banco Internacional can be found here

Subsidiaries and Associates

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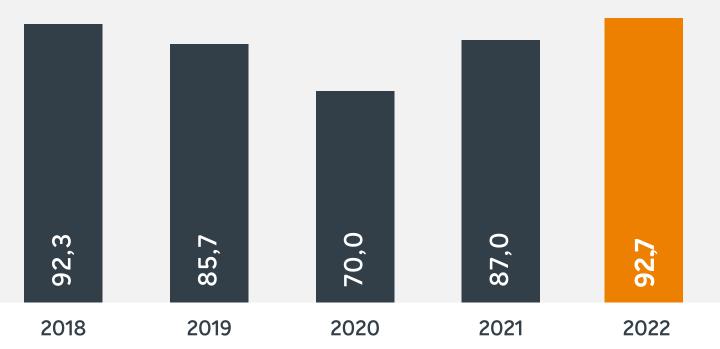
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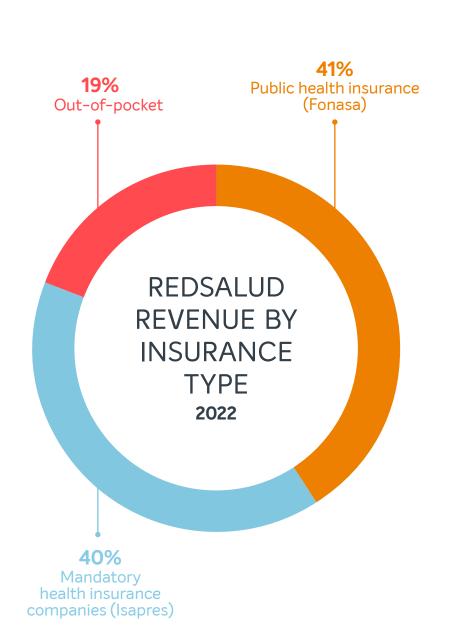
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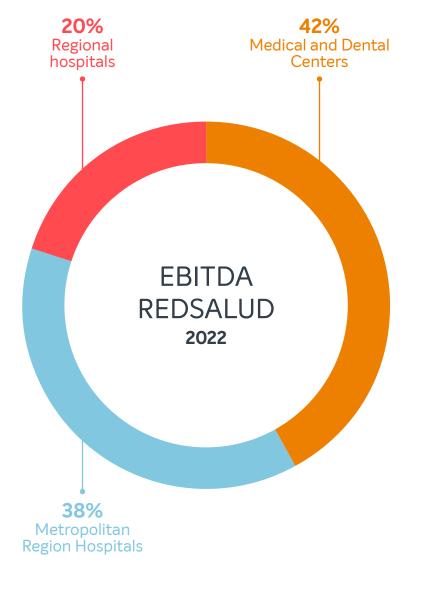
RedSalud's purpose is to be Chile's leading private healthcare network, providing quality, accessible, available, friendly healthcare in different locations around the country. The organization has a significant presence in the inpatient, outpatient and dental market, and these facilities are operated by approximately 10,300 employees throughout Chile.



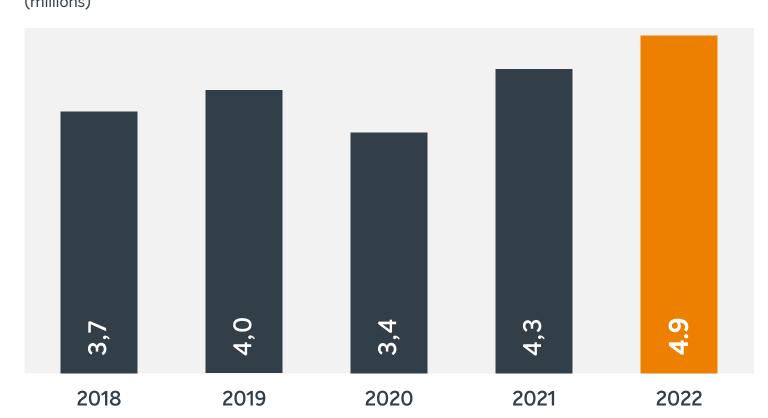












Source: CMF, RedSalud

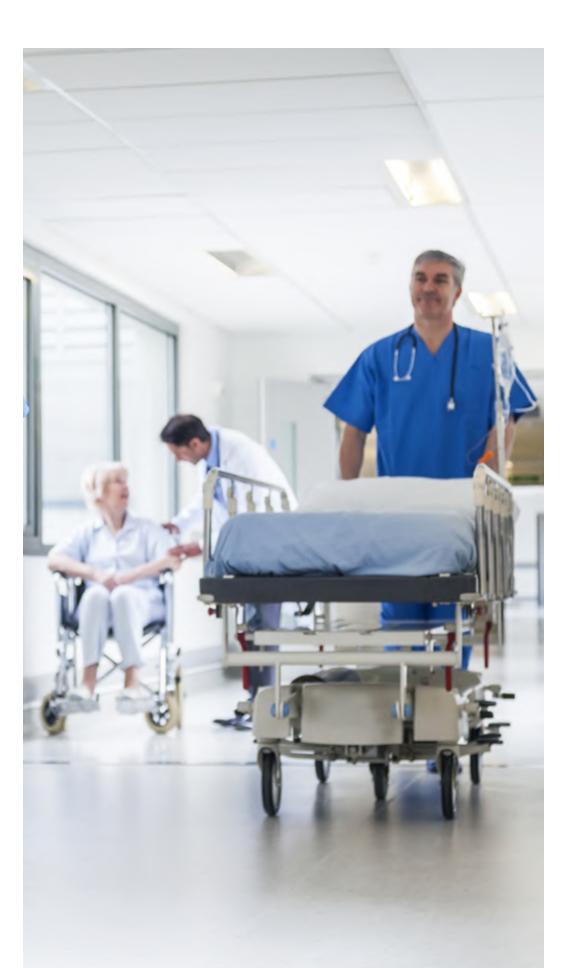
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RedSalud is now the market leader by number of surgeries, bed days

RedSalud's purpose is to be Chile's leading private healthcare network,

- A network of people united by a common purpose, with a culture that makes them unique.

The main achievements in 2022 include strengthening outpatient infrastructure, opening new medical and dental centers in Independencia, Santiago and Coquimbo, and a new distribution center. RedSalud Santiago Hospital improved its infrastructure to increase its complexity. The hospital relaunched the ECMO Program, which provides extracorporeal assistance for emergency and highly complex surgical patients within the new Cardiovascular Center. RedSalud inaugurated its Cancer Institute in 2022, which provides comprehensive, high quality care through state-of-the-art technology, family integration and administrative support and a network of professionals throughout Chile driven by a National Medical Board that discusses cases and treatments. RedSalud implemented a new ERP in RedSalud Providencia Hospital, a new HIS in RedSalud Vitacura Hospital and all the medical and dental centers, and an LIS that integrates ten laboratories in the network. The RedSalud Dental Plan was launched in November, which is the first product developed by the Insurance and Financing Department. Finally, the RedSalud Academy was launched in 2022. This platform contributes to the professional development of the network's medical and administrative staff.



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RedSalud is the largest private healthcare provider network in Chile, which operates an extensive inpatient, outpatient and dental network throughout Chile. It was formed back in 2008, when various ILC medical services were grouped together: Medical and Dental Centers, RedSalud Vitacura Hospital, RedSalud Providencia Hospital, RedSalud Santiago Hospital, Iquique Hospital, Antofagasta Hospital, RedSalud Elqui Hospital, RedSalud Magallanes Hospital and Atesa. RedSalud restructured its assets between 2008 and 2015, and executed an investment plan of approximately US\$ 300 million to expand the capacity of its network. It launched an organizational process in 2015 that focused on operational excellence, with the objective of consolidating the investment plan and achieving greater costefficiency, in order to fulfill its purpose of providing accessible care. ILC owns 99.9% of RedSalud.

and exams. This is due to the dedication of its +10,000 employees and its extensive infrastructure, which includes over 40 medical and dental centers, and 9 hospitals throughout Chile.

providing quality, accessible, available, friendly healthcare in different locations around the country. Accordingly, it launched the "Desafío" (Challenge) 2025, a roadmap with the following features:

- Institutional, comprehensive and networked healthcare.
- Healthcare that supports patients at all times.
- Healthcare within the reach of patients with efficient processes and cost-effective products.

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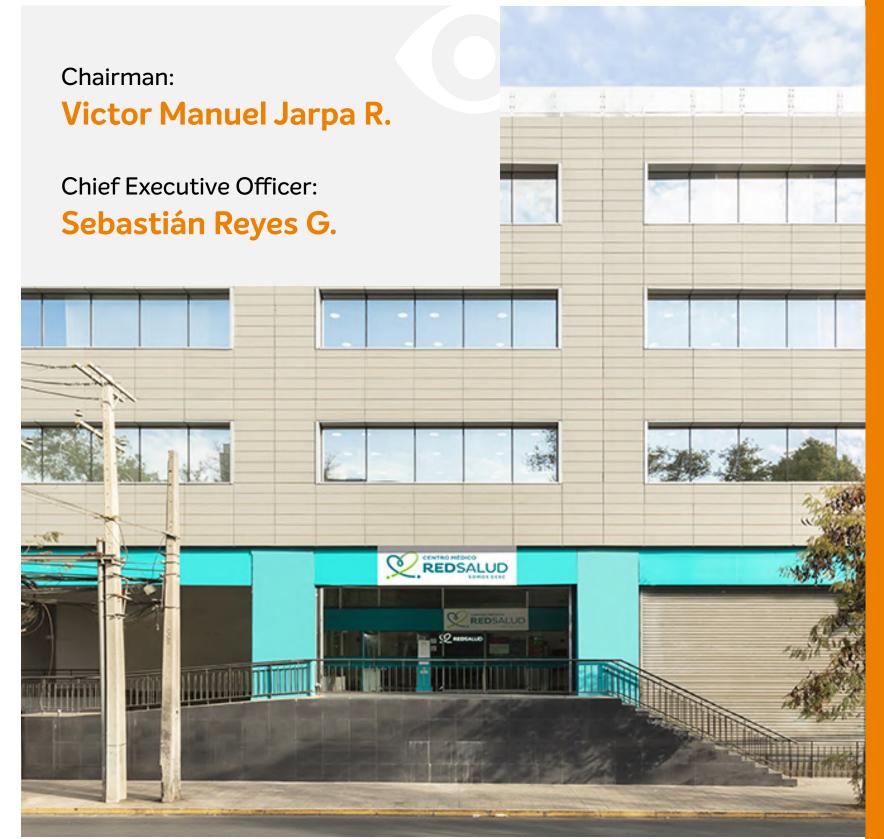
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RedSalud has an extensive network of outpatient centers and hospitals throughout Chile, which includes 601 medical and surgical beds, 78 obstetric beds, 257 ICU beds, 1,034 medical consultation rooms, 126 emergency treatment rooms, 517 dental treatment rooms, 77 operating rooms, 29 scanners and 31 magnetic resonance imaging units. The network is composed of:

- Outpatient care centers: 42 outpatient care centers throughout Chile.
- Private hospitals in the Metropolitan Region: RedSalud Vitacura, RedSalud Providencia, RedSalud Santiago.
- Private hospitals outside Santiago: RedSalud Iquique Hospital, RedSalud Elqui Hospital in La Serena, RedSalud Rancagua Hospital, RedSalud Valparaíso Hospital, RedSalud Mayor Temuco Hospital and RedSalud Magallanes Hospital in Punta Arenas.
- Associated hospitals: Viña del Mar Hospital
- RedSalud Cancer Institute: in hospitals, medical centers and other health centers in Chile.

RedSalud began implementing its telemedicine service in 2020, due to the pandemic. This meant that people in remote areas could quickly and simply arrange consultations with general practitioners and specialists, regardless of whether they had private or public health insurance.

RedSalud also has various online contact channels such as its website for information and scheduling, its call center, its information on social media such as Facebook, Instagram, Twitter, YouTube and WhatsApp, and has developed an app that can be downloaded from the App Store and Google Play. RedSalud handled more than 16 million patient requests in 2022, with 51% being resolved through the website, 17% through the contact center and 32% by other means.





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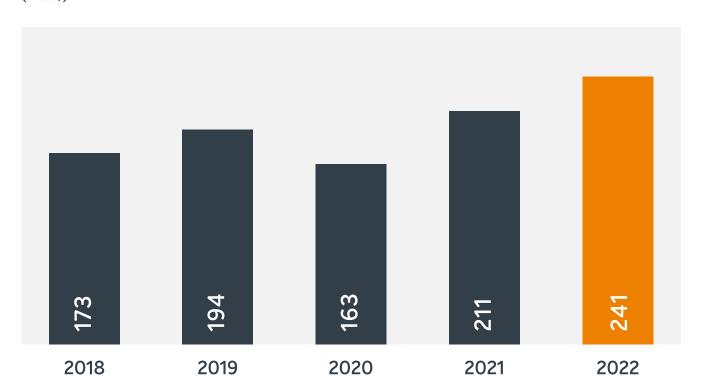
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Consalud is a leading private health insurance company in Chile, which began in 1984. Over almost 40 years, it has ensured that its users have received a superior health and wellness experience, which comprehensively and genuinely revolves around people's healthcare needs.

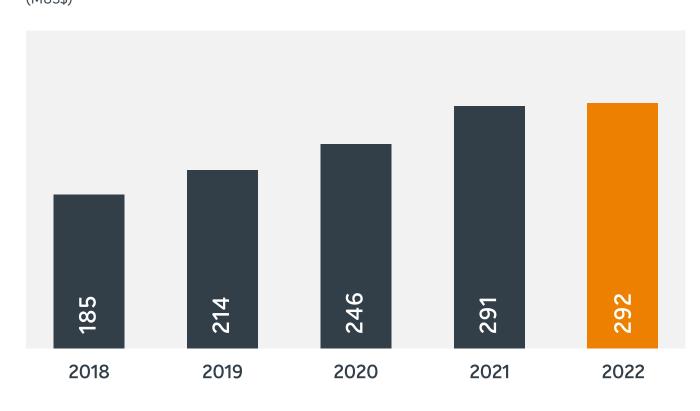
CONSALUD OUTPATIENT SERVICE COVERAGE



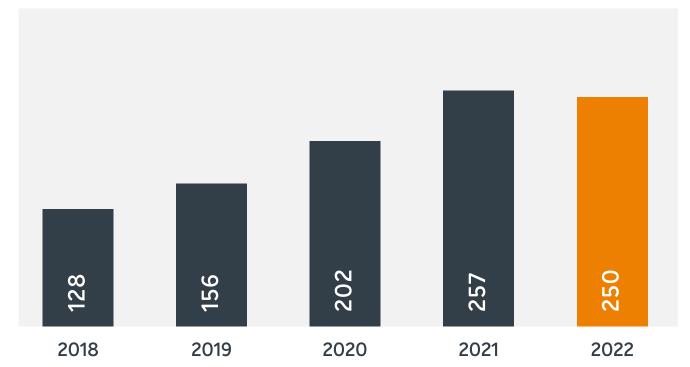
Consalud Others 3.1 MILLION **DEC 2022**

Beneficiaries of open mandatory health insurance companies

CONSALUD INPATIENT SERVICE COVERAGE









Exchange rate Ch\$/US\$: \$855.86 Source: Superintendent of Health, Consalud

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About Consalud - Events in 2022

Consalud is one of seven mandatory health insurance companies, known as Isapres, in the industry in Chile. It was formed back in 1984, when it was named the Instituto de Salud Previsional de la Construcción. ILC was a founding shareholder with a 99.9% interest, which has remained the same to this day.

Since then, Consalud has grown significantly to become the second largest health insurance company by contributors and the third largest by beneficiaries in Chile.

Consalud's value proposition is to provide peace of mind and security to its beneficiaries, by understanding their requirements and providing innovations and improvements that produce service improvements. This is based on four strategic objectives, which are to provide comprehensive service experiences, effective and prompt solutions, simplicity and transparency, and unconditional support.

Similarly to 2021, there was an extremely uncertain and adverse regulatory environment in 2022, which explains the industry's financial results. Accordingly, it focused on addressing the regulatory crisis and explaining the role played by mandatory health insurance companies not only for their 3.1 million policyholders, but also for the structure and stability of the healthcare system in general. Internal and external containment strategies had to be deployed, which focused on the working environment and the main corporate attributes. Consalud improved efficiency due to the financial situation within the industry, which required changing processes and organizational structures, to make the company lighter and better able to manage the sustained increase in costs. Finally, Consalud received Ch\$ 26 billion as a capital increase from ILC to contribute to operational continuity and strengthen its financial structure.

Products and Services

Consalud provides two healthcare solutions to improve protection for its members:

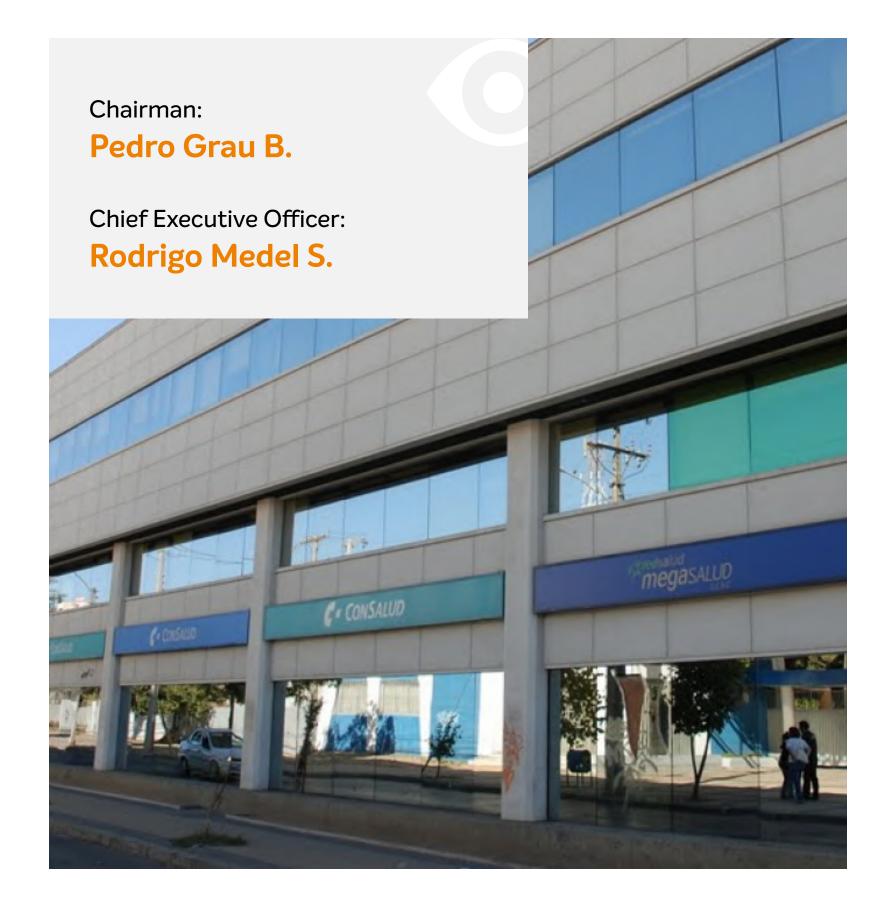
- **Healthcare Plans**: free choice, single provider and preferred provider plans
- Supplemental insurance policies: travel coverage, health coverage for the unemployed, free choice catastrophic coverage, click doctor, total sports, dental coverage, protected accident, protected child, prescription drug coverage, protected emergency plus, protected family and other policies.

Network

Consalud has offices throughout Chile, with 39 branches from the far north to the far south.

Consalud has a website, a contact center and a virtual branch, in order to achieve broad coverage and improve services for its members. It uses social media such as Facebook, Instagram, Twitter, YouTube and LinkedIn and has developed an app that can be downloaded from the App Store and Google Play.

During 2022, 2.7 million people used its website once, which was used 9.1 million times altogether, while 1.4 million people used its app once, which was used 9.1 million times altogether.







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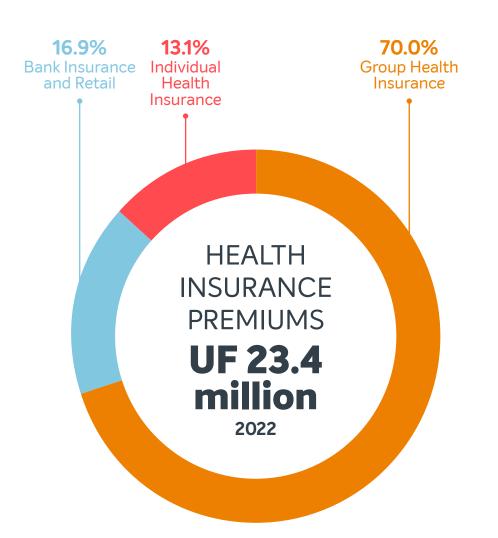
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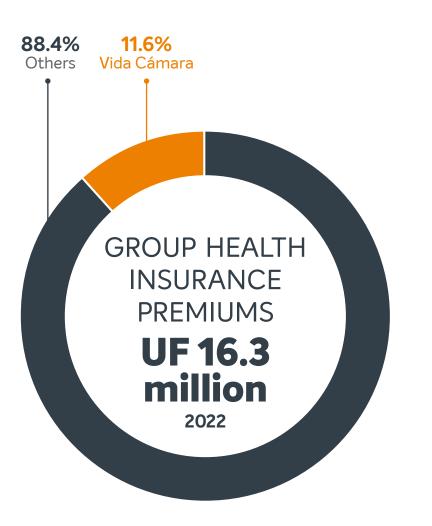
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Leading supplemental health insurance company, whose purpose is to innovate and to improve access to healthcare and the quality of life of all Chileans. Over 2,100 companies currently rely on Vida Cámara, and it has 391,000 policyholders, with a renewal rate of 95%.







VIDA CÁMARA NUMBER OF **BENEFICIARIES**

739,000

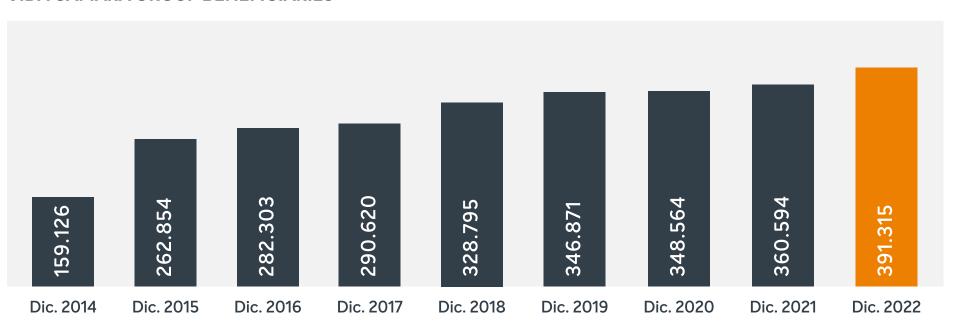
2022

47%

Individual policyholders **53%**

Group policyholders

VIDA CÁMARA GROUP BENEFICIARIES



Source: CMF, AACh, Vida Cámara

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2.4 **Subsidiaries** and Associates

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About Vida Cámara - Milestones 2022

Vida Cámara is one of eight supplemental health insurance companies in Chile with premiums over UF 1 million per year. It began back in 2009, when ILC acquired a 99.9% interest in RBS Seguros de Vida, which later became Compañía de Seguros de Vida Cámara S.A. Initially Vida Cámara only participated in tenders for disability and survivor insurance (SIS), but in 2012 it entered the supplemental insurance industry and this has now become its core business.

Since then, Vida Cámara has strengthened its share of the supplemental health insurance market to be ranked fifth by number of beneficiaries and fourth by direct premiums. At the beginning it only sold group health policies. Then in 2021 it launched individual health policies, which improved its health coverage and do not require a contract through an employer.

It developed a strategic plan to fulfill its purpose of innovating to improve access to healthcare and improve the quality of life of all Chileans. This plan optimized its processes, achieved a customer-centric experience, enhanced digitalization, improved access to healthcare for local communities and introduced responsibly selling of insurance policies.

Vida Cámara's digitalization strategy for 2022 included migrating its data center to the Google cloud and adding Whats-App as a reimbursement channel, given its wide coverage and universality. Its plan to improve access to healthcare for local communities for 2022 included launching individual supplemental insurance policies ("Alma" and "Luz") and selling COVID-19 insurance. Finally, Vida Cámara achieved certified carbon neutrality for the second consecutive year, which is aligned with its strategy of becoming a fully online company.

Products and Services

Vida Cámara participates in four segments within the life and health insurance market:

- Group Supplemental Health Insurance: Financing services mainly for inpatient and outpatient care of policyholders. It is aimed at companies and their workers between 18 and 65 years of age.
- **Group Life Insurance:** Financial coverage for the natural or accidental death of insured employees. Beneficiaries are paid an amount defined by the plan contracted by the employer.
- Disability and Survivor Insurance (SIS) This covers the risk that the funds accumulated in the retirement savings account are insufficient to ensure the payment of pensions generated in the event of disability or death of the worker. For these coverages, Vida Cámara participates in the tenders organized by the pension fund management companies.
- Individual Policies: These are fully online insurance policies, including "Amparo" which covers personal accidents; "Lucas" a supplemental health insurance policy that reimburses medical expenses; "COVID-19" which covers hospitalization and rehabilitation for events associated with COVID-19; "Paz" which covers high-cost diseases and accidents; "Alma" which covers telemedicine, healthy living, sleep, integral health and chronic diseases; and "Luz", which covers second medical opinions, veterinary medicine, sports, healthy living and other benefits.

Network

Vida Cámara operates throughout Chile, with a network of 7 branches.

The company has a broker channel and a direct channel within its distribution channels. The direct channel includes:

- Sales force: Distributed throughout the country and aimed at the segment of companies with 50 or more employees.
- **Website:** For self-service sales aimed at the segment of companies from 5-50 workers for group insurance. It also sells individual policies.

The company has online customer service networks, such as an app available on the App Store and Google Play, a reimbursement website, a contact center and teleservices. It uses social media such as Instagram, YouTube, WhatsApp and LinkedIn.

Chairman:

Rodrigo Medel S.

Chief Executive Officer:

Iñaki Iturriaga L.



Further information about Vida Cámara can be found here

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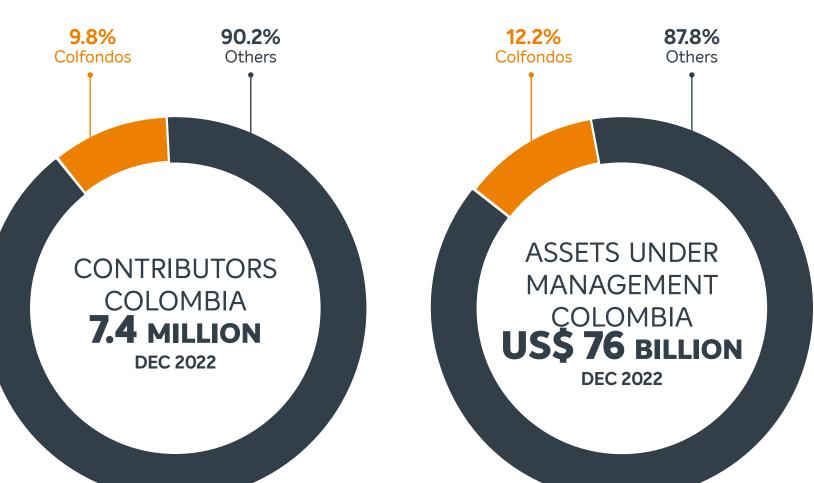
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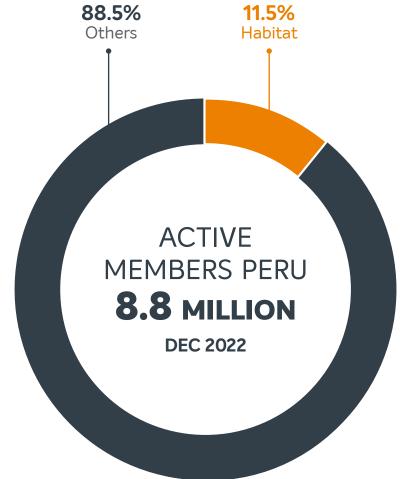
Administradora Americana de Inversiones (AAISA)

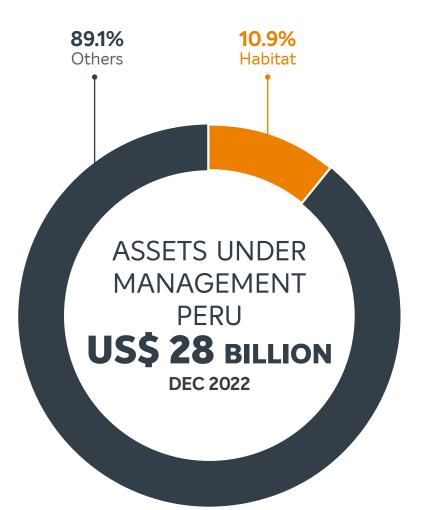
A parent company whose objective is to be a significant regional financial player. AAISA participates in the pension and participates in asset

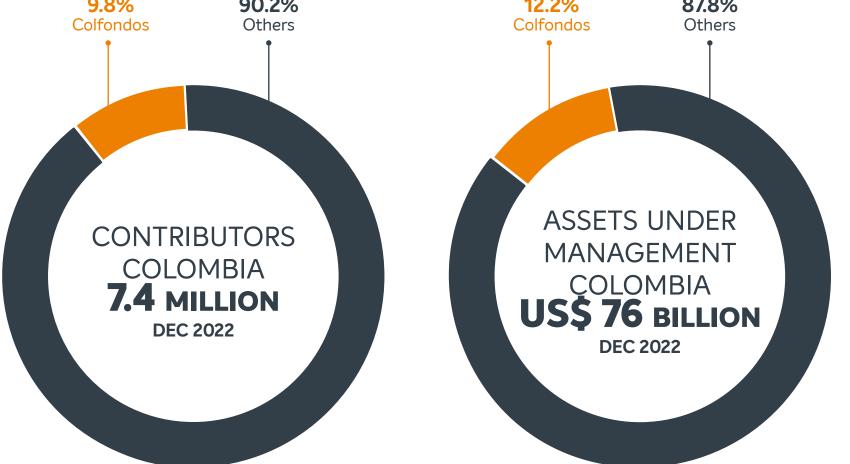












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Administradora Americana de Inversiones (AAISA)

Administradora Americana de Inversiones is a parent company that participates in the mandatory Milestones 2022 sector in Peru and Colombia, and participates in asset management in Chile. AAISA was formed in 2021, after the Superintendent of Pensions and the Financial Market Commission authorized splitting Habitat into two entities: AFP Habitat (Chile) and AAISA (AFP Habitat Peru and Colfondos). Currently, ILC has a 40.3% interest in the company, Prudential Financial Inc. has another 40.3% interest and the remaining 19.4% is free float on Santiago Exchange.

Administradora Americana de Inversiones has three subsidiaries:

- AFP Colfondos: Colombian pension fund manager founded in 1991 and acquired by AAISA in 2019. It is presently the third largest pension fund manager in Colombia by number of members, who total approximately two million people, and by assets under management of approximately US\$ 10 billion.
- AFP Habitat (Peru): Peruvian pension fund manager founded in 2012, and awarded the first two tenders for new entrants to the Peruvian private pension system. Today it is the fourth largest pension fund manager in Peru by number of members, who total approximately one million, and by assets under management of approximately US\$ 3 billion.
- Phi AGF (Nevasa): Chilean general fund manager created in 2020 and acquired by AAISA in 2022, with the purpose of providing complementary savings products for the Chilean retail market.

Products and Services

AAISA offers different products in each subsidiary:

- AFP Colfondos: Mandatory and voluntary Milestones 2022, pensions and individual savings.
- AFP Habitat Perú: Mandatory and voluntary Milestones 2022, pensions (including disability and survivor pensions).
- Phi AGF (Nevasa): Domestic and global mutual funds, covering fixed income, equities and real estate.

Network

AAISA sells its products through a physical and virtual network composed mainly of:

- AFP Colfondos: 15 physical branches, a virtual office, chat, contact center and social media (Facebook, Instagram, YouTube, Linkedin and Twitter).
- AFP Habitat Peru: four physical branches, a contact center and social media (WhatsApp, Facebook, Instagram, YouTube, Linkedin and Twitter).







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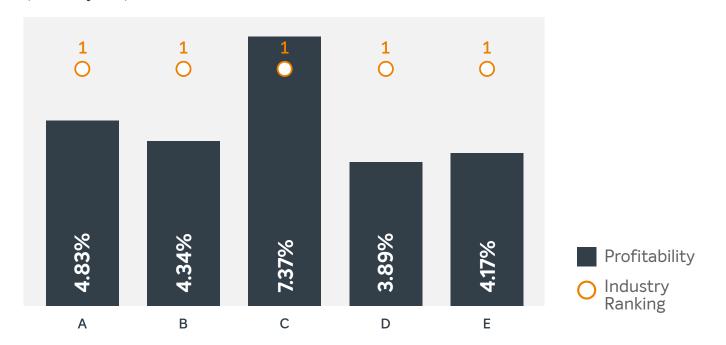
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Leading pension fund manager in Chile by profitability and assets under management, whose purpose is to provide excellent pension services.

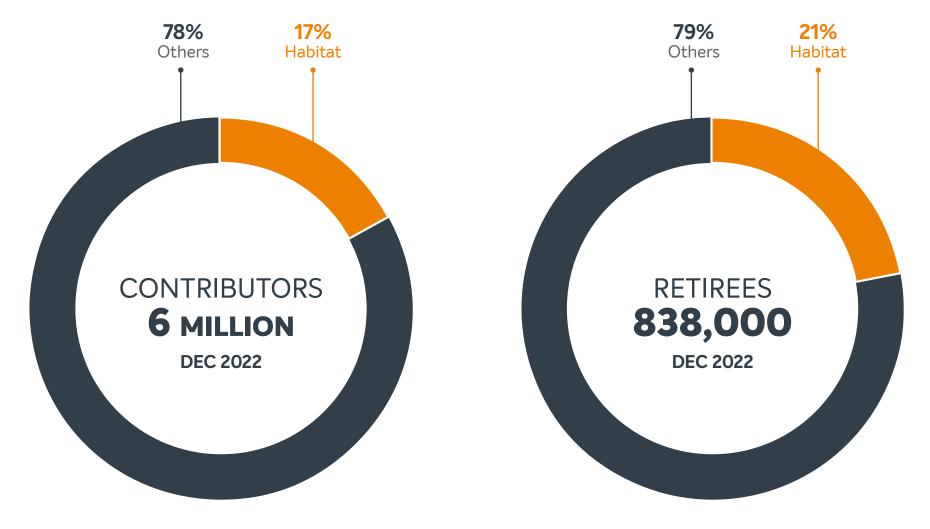


REAL ANNUALIZED PROFITABILITY OF AFP HABITAT FUNDS (Last 20 years)

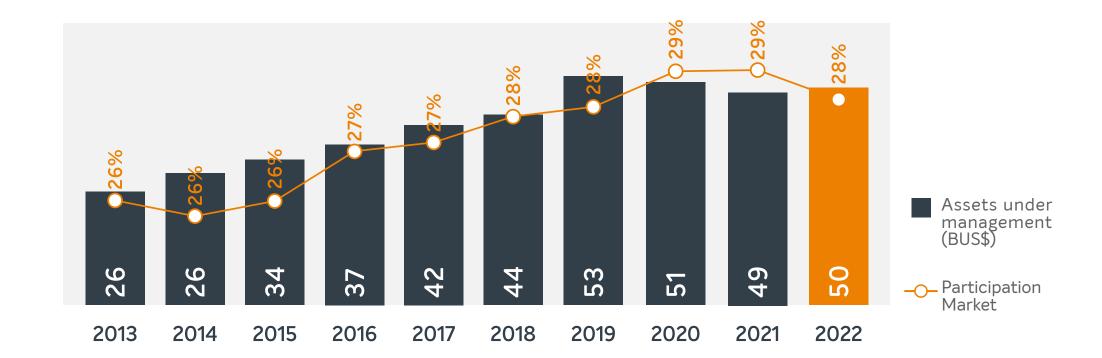


Exchange rate CLP/US\$: \$855.86 Source: Superintendent of Pensions; CMF

HABITAT Seguridad y Confianza



ASSETS UNDER MANAGEMENT BY AFP HABITAT



HABITAT

Seguridad y Confianza

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About AFP Habitat - Milestones 2022

AFP Habitat is one of seven pension fund managers currently operating in Chile. It dates back to 1980, when individual pension savings accounts were created, with ILC as its controlling shareholder.

Since then, Habitat has grown significantly to become the leading AFP by assets under management in Chile for both mandatory and voluntary pension savings, the second largest by members and the third largest by contributors.

Since its inception, AFP Habitat has aimed to expand its business by providing excellent pension services. Accordingly, it developed strategic alliances with global financial multinationals, such as Prudential Financial Inc. in 2006, with the aim of strengthening the Group as a leader in the Latin American pension industry, as AFP Habitat in Chile and as Administradora Americana de Inversiones in the rest of the region.

AFP Habitat's mission is to provide excellent pension services. This requires a broad customer service network, investments that deliver the best returns and active participation in fiduciary issues and local regulatory debates, as it always protects the interests of its members.

In 2022 the AFP Habitat investment department once again achieved first place for return on investment since the multi-fund system was created. It drafted a Responsible Investment Policy, which confirms the company's commitment to its fiduciary role. AFP Habitat was recognized by Great Place to Work as the eighth best company to work for in the segment over 1,000 employees, and by Merco Talento in the same category. AFP Habitat is progressing well with pension education

using high-impact initiatives such as #ElRestoEsFake (#TheRestIsFake) and "Hablemos de tu Futuro" (Let's Talk About Your Future). This was especially important given discussions regarding the new constitution and the pension reform in 2022. Its community role motivated it to launch a third social innovation fund to finance projects that improve welfare for senior citizens, through its "Piensa en Grandes" (Think Big) alliance. Finally, AFP Habitat was ranked in first place in the AFP category at the CADEM Citizen Brands survey.

Products and Services

AFP Habitat participates in the pension industry, which is regulated by Decree Law 3,500 in Chile. It manages retirement savings funds, which include:

- Mandatory pension savings
- Voluntary pension savings
- Voluntary savings
- Scheduled pensions and temporary annuities

Network

AFP Habitat serves clients in over 140 locations in Chile. with a network of 26 branches, 17 mobile branches and a service center. It served more than 1,429,000 customers in person during 2022.

AFP Habitat has a call center, a virtual branch, mobile apps for members and non-members, and a network of online platforms, which remotely processed 41 million transactions during the year. It uses social media such as Facebook, Instagram, Twitter, YouTube and LinkedIn.



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Sustainability Management at AFP Habitat

AFP Habitat's mission is to "Improve the quality of life of customers through a transparent, core, regulated and responsible service of excellence." This objective also guides its sustainability strategy, which ensures that its services are provided in a responsible and transparent manner, generate value for stakeholders and the general community. and improve the future for people.

Contribution to Public Debate

The pension industry is a highly regulated sector, so changes to its regulations have a profound impact on the pensions of its members. AFP Habitat is an important player in this industry, and contributes to ensuring that any changes will improve pensions. Accordingly, it participates in public debate by making proposals based on its technical knowledge and experience going back more than 40 years, and tries to influence discussions so that they are objective and use reliable information.

During 2022, it focused on the pension reform project, which the government presented in November. Previously, authorities had arranged discussions with stakeholders, employers, civic organizations, experts and the AFPs. AFP Habitat joined these conversations. 22 employees shared the technical diagnosis prepared by the company, and specific proposals to improve pensions. The company participated together with the AFP Association and other AFPs

in the technical consultation in May arranged by the Metropolitan Regional Employment Ministry. AFP Habitat also expects to join the congressional discussion of the bill.

Information for Members and Pension Education

It is critical that members and the public have objective, accurate information when changes to the pension system are being considered. AFP Habitat has several associated initiatives.

It launched an area on its private website at the end of 2022, which provides members with information on the investments instruments for their respective funds. It furthered the age segmentation of pension education materials that it provides on the "Hablemos de Tu Futuro" platform (link: https:/www.hablemosdetufuturo. cl/), in its informative e-mails and in the newsletters it publishes twice a month. AFP Habitat's members can receive personalized information through counseling with an expert executive using various channels.

AFP Habitat collaborates with pension education for all Chileans by holding discussions on Radio Pauta with expert guests on topics that impact pensions, while always ensuring a diversity of opinions and robust information. Seven discussions were held in 2022, covering topics such as social security in the new constitution, the labor market, the global economy, the capital market and the pension system reforms.

Social Media Campaigns

Social media are now a source of important information for people, so AFP Habitat uses them to keep the public informed and to respond to questions. During the year it implemented three major campaigns through Twitter and Facebook, to reinforce the fact that funds are owned by members and they can choose the entity that manages them. One campaign was the continuation of

#EIRestoEsFake. This 2021 campaign used objective data to demolish several myths about the individually funded system. Contingency-aligned content was added in 2022, especially targeting Twitter opinion leaders. The strategy succeeded in creating a committed community of individual savings system promoters within this network.

The "Hablemos de Tu Futuro" educational site was visited by 63,000 users.

1,500,000 customers

receive the bimonthly newsletter segmented by work life stage.

7,000 people were connected

to discussions in 2022.

Sustainability Management at AFP Habitat

RESULTS OF THE #ELRESTOESFAKE CAMPAIGN IN 2022

60%

increase in the Twitter community, bringing AFP Habitat's followers to more than 73,000, making it the AFP with the most accounts.

1.2%

interaction rate on Twitter, which indicates the community's interest in AFP Habitat's interventions.

54,549,792 copies were printed of the 138

documents published by the AFP.

404,286

interactions and 16,690 likes.

59

average engagement points on the corporate Twitter account, an indicator of its influence on the conversations of opinion leaders on pension matters.

Another initiative implemented in 2022 was the Inspira program, which has been rewarding behaviors associated with the four corporate values for seven years now. Everyone in the organization can reward a colleague, manager or subordinate with a coupon sent using an online platform. Anyone who receives three coupons in a month receives a monthly award. There are also semi-annual and annual awards for both individuals and teams. The annual awards ceremony took place in November, which was broadcast via streaming to the entire company.

A Committed Team

Keeping employees motivated and committed is essential. AFP Habitat reinforced trust within its teams by opening opportunities for conversation with the company's leaders. This included a monthly meeting with the CEO and senior executives to discuss the main issues affecting the company with complete transparency.

8,657

reward coupons received by employees in 2022 in the Inspira program

64

people and

19

teams recognized at the end of the year

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Attracting Talented People

AFP Habitat was once again selected by Merco Talento in 2022 as one of the 100 companies with the greatest ability to attract and retain talent in Chile. During 2022, the company focused on strengthening its employer brand attributes. It launched a communication line on LinkedIn with content related to the benefits and incentives it provides to its employees, such as higher education scholarships, vacation allowances and first home purchase allowances, together with its contributions to sustainability.

Working Environment

AFP Habitat was ranked eighth among the best companies to work with more than 1,000 employees in 2022, according to the Great Place to Work survey. The latest annual working environment survey covered 93% of the workforce, and the corporate vision of the organization's employees increased by two points (84%), which reflects a solid culture and a group of committed people who face challenges as a team.

Inclusion and Quality of Life of Senior Citizens

AFP Habitat understands that it plays an important role in the vital life stage that begins at 60, so it has chosen senior citizens as one of its main stakeholder groups. It aims to provide them with the best possible pensions and to help them with the challenges they face at this stage, by cultivating partnerships that develop innovative initiatives. Four years ago, it teamed up with Hogar de Cristo and Vinson Consulting to create "Piensa en Grandes" (Think Big), a social innovation fund for entrepreneurs, startups, foundations and universities to develop solutions to everyday problems faced by this age group. It attracted 69 submissions during the third campaign, which were assessed and selected by three organizations. For a change the 15 finalists in 2022 participated in four workshops where they received skills and training to strengthen their businesses. Finally, the winners were announced in January 2023 and will receive mentoring and funding to strengthen and scale up their ventures:

Sustainable Investments

Scaling category, second place:
Bond-up, an online platform to
connect groups and cultivate common
interests among senior citizens.

Scaling¹ category, first place: Aluna, a

reusable underwear company for those

who suffer from urinary incontinence.

• Implement category²: Actualizate APP, an application that trains senior citizens how to use mobile devices and the Internet using video tutorials.

AFP Habitat's mission is to secure a good future for people, which also requires protecting the planet. Therefore, despite the fact that the regulatory framework for pension fund managers imposes narrow limits, the company has always ensured that its investments are responsible and meet environmental standards. Nevertheless, its priority is to invest in funds with assured profitability. It went further in 2022 by approving a policy that incorporates ESG factors into its investment analysis using a differentiated approach that depends on whether it is a direct or indirect investment.

Reputational Awards



AFP Habitat was rewarded as the leader of the AFP category during the second half of 2022 by the Cadem Citizen Brands survey. This ranking identifies brands with a significant impact on society and people's lives. It was ranked first in the AFP category in Merco's reputational ranking, and among the top 100 companies in Chile.

Material Topic

Sustainable Results

N461 4.2, 4.3 / FN-IN-550a.1, FN-IN-550a.2 / GRI 3-3, 201-1



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ILC Results 2022

At the end of 2022, ILC achieved profit of Ch\$146,534 million, which was 65.7% higher than the previous year. This performance is mainly explained by the results of Confuturo, Banco Internacional, RedSalud and AFP Habitat. ILC's earnings show considerable diversification, as the first three companies together represented 75% of consolidated profit.

As of December, the non-insurance and non-banking businesses made a net loss of Ch\$14,602 million, which was Ch\$36,043 million above 2021. This change is mainly explained by a lower loss ratio at Consalud, which decreased from 109.2% in 2021 to 95.7% in 2022. This was partially offset by RedSalud, which was affected by higher operating costs, mainly due to improvements to its organizational structure. AFP Habitat and AAISA in the pension sector reported a Ch\$2,546 million decrease in profit, due to lower returns on their legal cash reserves in Chile. Peru and Colombia. Finally, the 12.8% inflation in 2022 in Chile impacted UF-denominated debt, especially at Inversiones Confuturo, RedSalud and ILC.

The insurance business reported profit of Ch\$121,873 million, an increase of Ch\$5,012 million over 2021. This increase is mainly explained by higher premiums, better performance from Confuturo's fixed income and real estate investments, which was partially offset by growth in annuity reserves, as a result of the 84.0% growth in premiums collected by the company. The decrease in profit at Vida Cámara is mainly due to the seventh Disability and Survivor Insurance contract terminating in 2021.

Finally, the banking business achieved profit of Ch\$57,454 million in 2022, up Ch\$19,526 million over 2021. This was mainly explained by a higher net interest margin on commercial loans, which grew by 14.8% during the year and exceeded the 6.9% growth across the industry. This was partially offset by an increase in payroll and personnel expenses, together with greater indexation on time deposits, bonds issued and greater accounting hedges. In terms of risk, provisions over gross operating income remained stable with respect to the previous year, at around 14%. As a result, the bank achieved a return on equity of 18.9%, a solvency ratio of 15.8%, which is in line with Basel III requirements, and voluntary provisions that totaled Ch\$22,582 million at the end of 2022.

COMPOSITION OF PROFIT FOR THE YEAR

MCh\$	2022	2021
	LOLL	2021
Non-insurance business		
Net operating income (loss)	20,253	(67,519)
Non-operating loss	(45,476)	(8,272)
Profit (loss) from the non-insurance business	271	(50,645)
Insurance business		
Net operating income	120,300	131,899
Non-operating loss	(8,705)	(976)
Profit from insurance business	121,873	116,861
Banking business		
Net operating income	81,762	46,125
Non-operating income	-	-
Profit from banking business	57,454	37,927
Profit attributable to the parent company	161,407	88,419
Profit attributable to non-controlling interests	18,191	15,725
Total profit	179,598	104,144

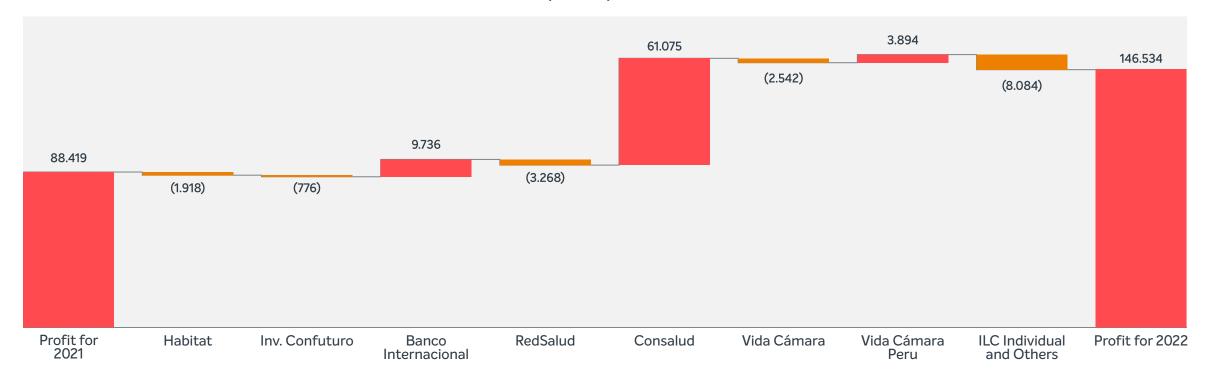


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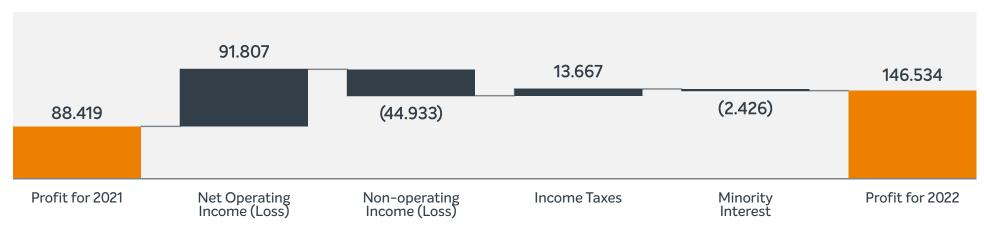
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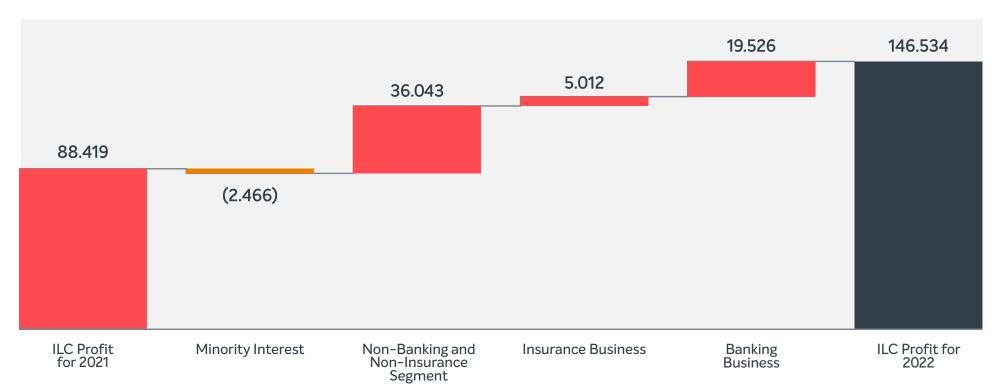
CHANGE IN ILC PROFIT FROM COMPANY CONTRIBUTIONS (MCH\$) CUMULATIVE



ILC PROFIT VARIATION (MCH\$) CUMULATIVE



ILC PROFIT VARIATION BY BUSINESS (MCH\$)



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Results by Subsidiary



Revenue for 2022 grew by 9.2% compared to 2021. This increase is mainly explained by a 10.7% increase in the average taxable income of contributors compared to 2021. Administrative and sales expenses during 2022 were Ch\$87,641 million, a decrease of 1.8% compared to the previous year. This is mainly due to a high comparative figure, as an impairment loss on an intangible asset associated with software developments was recognized during the fourth quarter of 2021. Non-operating income for 2022 increased by 224.0%, as expenses of Ch\$20,960 million were recognized in 2021 related to payments for AAISA's income tax obligation. The return on legal cash reserves for 2022 was Ch\$11,606 million, which was 40.7% lower than the previous year. Consequently, AFP Habitat recorded consolidated profit from continuing operations of Ch\$108,847 million, which was 2.1% higher than in 2021.

Income Statement (MCh\$)	2022	2021	Change %
Revenue	222,092	203,311	9.2%
Administrative and sales expenses	(87,641)	(89,268)	-1.8%
Net operating income	134,450	114,043	17.9%
Return on legal cash reserves	11,606	19,568	-40.7%
Non-operating income	10,011	3,090	224.0%
Profit from continuing operations	108,847	106,580	2.1%
Profit from discontinued operations	-	23.283	-
Profit for the year	108,847	129,863	-16.2%



On November 30, 2021, AFP Habitat S.A. ceased to be the parent company of Habitat Andina S.A. Administradora Americana de Inversiones S.A. is now the direct parent company of Habitat Andina S.A. and indirect parent company of the subsidiaries AFP Habitat Perú and Colfondos, which are no longer part of the corporate structure of AFP Habitat S.A.

AFP Habitat Peru had commission income of Ch\$32,855 million in 2022, while the return on its legal cash reserves was a loss of Ch\$1,570 million. Colfondos had commission income of Ch\$38,713 million and a negative return on its legal cash reserves of Ch\$5,176 million in 2022.

This translated into profit of Ch\$20,149 million for AAISA in 2022.

Income Statement (MCh\$)	2022	2021	Change %
Revenue for AFP Habitat Peru	32,855	2,640	1144.40%
Revenue for Colfondos	38,713	5,190	645.90%
Other income	3,260	-	-
Revenue	74,828	7,831	855.60%
Net operating income	126,552	12,924	879.20%
Non-operating income	(108,148)	13,276	-914.60%
Profit for the year	20,149	3,894	417.40%

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confuturo

Confuturo achieved premium income of Ch\$594,518 million during 2022, which was 91.2% higher than in 2021. This is mainly due to higher premiums for annuities and disability and survivors insurance (SIS). The introduction of the universal guaranteed pension (PGU) decreased the criteria to qualify for an annuity from a self-financed pension of approximately UF 5 to UF 3. This means that more people can qualify for an annuity, which improved sales. A staggered annuity was introduced in September 2022 as a new pension option.

Interest and indexation income decreased by 26.7% compared to last year, mainly due to lower returns on foreign investment funds and single investment accounts (CUI), partially offset by better returns on the local fixed income and real estate portfolios. Therefore, Confuturo had profit of Ch\$133,234 million in 2022, compared with profit of Ch\$123,432 million in 2021.

Income Statement (MCh\$)	2022	2021	Change %
Premium income	594,518	310,873	91.2%
Interest and indexation income	304,986	416,287	-26.7%
Cost of sales	(810,340)	(483,713)	67.5%
Administrative and sales expenses	(54,948)	(31,006)	77.2%
Net operating income	132,144	138,488	-4.6%
Non-operating loss	(8,993)	(2,661)	238.0%
Profit for the year	133,234	123,432	7.9%



The net interest margin was Ch\$76,545 million in 2022, an increase of 58.6% compared to 2021. This was mainly due to higher interest income on commercial loans, partially offset by the higher cost of time deposits due to higher interest rates. Net indexation income decreased by 8.4%, mainly due to higher indexation on debt instruments, time deposits and a lower return on inflation hedges, partially offset by higher indexation on commercial loans. Provisions for credit losses totaled Ch\$19.967 million, compared to Ch\$16,020 million in 2021, mainly due to higher allowances on commercial loans. Banco Internacional's operating efficiency as of December 31, 2022, was 46.5%, 117 basis points lower than as of December 31, 2021, in response to higher gross operating income, partially offset by higher selling and administrative expenses. Therefore, Banco Internacional achieved profit of Ch\$47,526 million in 2022, which was 43.9% higher than its profit of Ch\$33,028 million in 2021. As of December 31, 2022, Banco Internacional's average return on equity was 18.9%, 398 basis points higher than the previous period.

Income Statement (MCh\$)	2022	2021	Change %
Net interest income	76,545	48,257	58.6%
Net indexation income	31,223	34,081	-8.4%
Net commission income	5,540	7,484	-26.0%
Net financial operating income	18,760	20,354	-7.8%
Gross operating income	134,507	109,863	22.4%
Provisions for credit losses	(19,967)	(16,020)	24.6%
Administrative and sales expenses	(56,375)	(44,959)	25.4%
Profit for the year	47,526	33,028	43.9%

2.6 Sustainable

Results

N461 4.2, 4.3 / FN-IN-550a.1, FN-IN-550a.2 / GRI 3-3 201-1



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Revenue for RedSalud increased by 10.6% in 2022 compared to the previous year. This was explained by higher inpatient, outpatient and dental revenue. During 2022, medical consultations increased by 11% and imaging increased by 12%, while surgeries grew by 22% compared to the previous year. Revenue at hospitals outside Santiago increased by 12.9%, at Santiago hospitals increased by 10.9%, and at medical and dental centers increased by 8.2%. Cost of sales increased by 12.3% during 2022 compared to the previous year, mainly due to higher activity during the period. This meant increases in medical expenses, personnel expenses and clinical materials. Administrative and sales expenses increased by 8.4% compared to 2021, related to higher personnel expenses, partially offset by lower impaired receivables. Consequently, RedSalud's EBITDA increased by 1.7% to Ch\$76,677 million and the margin was 12.2%. It reported a non-operating loss of Ch\$34,565 million compared to a loss of Ch\$19,225 million in 2021, mainly due to higher indexation expenses, as a result of higher inflation on its UF-indexed borrowings. Therefore, RedSalud had profit of Ch\$17,929 million, which was 15.4% lower than in 2021.

Income Statement (MCh\$)	2022	2021	Change %
Revenue	627,441	567,057	10.6%
Cost of sales	(480,279)	(427,823)	12.3%
Administrative and sales expenses	(96,016)	(88,560)	8.4%
Net operating income	55,868	51,995	7.4%
Non-operating loss	(34,565)	(19,225)	79.8%
Profit for the year	17,929	21,198	-15.4%
EBITDA	76,677	75,368	1.7%
EBITDA margin	12.2%	13.3%	(107 bps)



Revenue for Consalud rose by 15.6% in 2022, compared to 2021. This increase is mainly explained by inflation, together with an increase in the base rate and the GES rate. It is important to note that during 2020 and 2021, due to the health emergency, mandatory health insurance companies did not adjust the base price of their plans. Cost of sales were Ch\$683,270 million during 2022, which was 1.3% higher than in 2021. This increase was explained by a 14.3% increase in reimbursements of outpatient care and 0.1% in inpatient care, partially offset by a 3.0% decrease in reimbursements for disability subsidies. The difference for medical leave is mainly explained by the parental postnatal leave benefit terminating at the end of 2021, which resulted in an expense of close to Ch\$12,200 million. The loss ratio at Consalud decreased from 109.2% in 2021 to 95.7% in 2022. Administrative and sales expenses increased by 19.4% due to legal costs and staff severance payments. Consequently, Consalud had a net loss of Ch\$21,379 million in 2022, compared to a loss of Ch\$82,454 million the previous year.

Income Statement (MCh\$)	2022	2021	Change %
Revenue	703,674	608,504	15.6%
Cost of sales	(673,270)	(664,508)	1.3%
Administrative and sales expenses	(79,098)	(66,247)	19.4%
Net operating loss	(39,966)	(114,579)	-65.1%
Non-operating income	5,616	27	20,700.0%
Net loss (under IFRS)	(21,379)	(82,454)	-74.1%

2.6 **Sustainable** Results

N461 4.2, 4.3 / FN-IN-550a.1, FN-IN-550a.2 / GRI 3-3 201-1

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The gross margin for 2022 was Ch\$12,776 million, a decrease of Ch\$1,951 million compared to the previous year. This was due to a lower profit from disability and survivorship insurance (SIS), due to the contract finishing during 2020–2021, partially offset by higher profit from health and life insurance. Vida Cámara's contribution margin from supplemental health and life insurance was Ch\$11,534 million in 2022, an increase of Ch\$5,517 million compared to the previous year. The 1.9% annual decrease in health insurance premiums was offset by an improvement in the loss ratio, which decreased from 89.3% in 2021 to 84.9% in 2022. Therefore, Vida Cámara Chile had profit of Ch\$3,270 million in 2022, compared to Ch\$5,812 million in 2021.

Income Statement (MCh\$)	2022	2021	Change %
Profit from disability and survivor insurance in Chile	1,242	8,710	-85.7%
Profit from health and life insurance	11,534	6,017	91.7%
Gross margin	12,776	14,727	-13.2%
Administrative and sales expenses	(11,048)	(8,686)	27.2%
Net operating income	1,728	6,041	-71.4%
Non-operating income	1,347	1,438	-6.3%
Profit for the year	3,270	5,812	-43.7%

Investment Plans

ILC has an Investment Policy that provides general portfolio limits and specific limits by instrument or issuer. It is also responsible for defining general investment procedures. This policy is reviewed by the Investment Committee and was not amended in 2022. As a controlling shareholder, ILC has to examine each of its companies' capital requirements and, if necessary, contribute resources to help them create value. Such requests for resources may arise as a result of growth-related factors or to boost equity. During 2022, the company contributed capital of Ch\$26,000 million to Consalud and Ch\$4,000 million to Vivir Seguros. The subsidiaries have no plans to invest in their infrastructure, with the exception of RedSalud. Banco Internacional. Confuturo, Consalud and Vida Cámara are all growing mainly through the provision of loans and insurance or annuity policies. This growth is generally self-financed by the companies themselves, either through internal resources, debt or capital contributions, in which ILC could also participate. RedSalud has a short and long-term investment policy aligned with its growth strategy and focus on medical specialties. It replaces assets that have reached the

end of their useful lives, to ensure the operational continuity of its services and provide high quality and accessible care for its patients. Investments are focused on imaging equipment, dental growth, medical centers and hospitals outside Santiago. Over the past four years it has invested in building platforms and systems, such as the Scheduling System, ERP (SAP implementation in progress), HIS (new single clinical record network implementation, in progress), DIS (single dental system, which is already installed), RIS (Radiological Information System) and LIS (Laboratory Information System).



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- recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD), as these form part of ILC's climate strategy.
- It joined the DJSI Yearbook.
- The first dual-materiality exercise was performed within ILC and its subsidiaries.

ILC Sustainable Roadmap

ILC was created in the early 1980s

ILC currently has an institutionalized Sustainability Model with defined stakeholders and pillars, which aims to incorporate social, environmental and governance issues into each company's strategy and culture. ILC wants every employee to always reflect the values that have characterized it for more than 40 years, regardless of their location, role or employer.

with the objective of improving the social security of construction workers and their families, which covers both pensions and healthcare. Thus, each company has a strong commitment to its social responsibility, as providing high quality and cost-efficient services are fundamental components of the company's mission.

since its IPO

• ILC launched its IPO with a commitment to report its financial performance together with its environmental, social and governance performance. That year it published its **first** sustainability report.

2015

 ILC conducted its first materiality exercise, to integrate its stakeholders' perceptions.

- Group sustainable performance measurement tools were implemented: SSIndex surveys for employees and customers, and suppliers were added in 2020.
- ILC joined the DJSI Chile and MILA.
- The company measured its environmental footprint for the first time.

- It institutionalized sustainability , with board committees at ILC and its subsidiaries, where ILC has a coordinating role. A Corporate Sustainability Department was created.
- The materiality analysis was repeated at ILC and its subsidiaries, which formed the basis for the first universal sustainability strategy for the entire Group.
- ILC adhered to Global Compact and committed to supporting the 2030 Agenda and its SDGs.
- **ILC issued a social bond** in Chile, making it the first IPSA company to do so.
- First SSIndex certificate for the employees of Confuturo, Banco Internacional, Consalud and Vida Cámara.

- During the pandemic, ILC made its first large-scale donation with a focus on senior citizens, and it collaborated with more than five players from the public and private sectors and civil society.
- ILC launched its **first integrated report.**

2021

- First human rights due diligence for the entire Group.
- It launched the **Environmental Roadmap** for the entire Group level, with milestones such as the **first carbon footprint** measurement of Confuturo's investment portfolio, making it the first Chilean institutional investor to measure this Scope 3 category.

- It developed its **Corporate Social Responsibility Strategic** Plan, which positions ILC as a benchmark for senior citizens.
- It implemented the

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Sustainability Model

NCG 461 4.2 / GRI 2-22, 2-23, 2-24

ILC now has a Sustainability Model that can be summarized as follows:

	Stakeholders	Customers En	nployees	Suppliers	Investors	Mi re	arket gulator so	vil ciety
1.	Committee or Department	Sustainability Committee (Directors + CEO + Sustainability Leader) Sustainability Committee (Directors + CEO + Sustainability Leader)			bility Leader	r (Executive Committee)		
2.	Sustainability Strategy	Inclusion and Access	Inclusion and Access Responsible investment		Culture of Service and	Ethics	Contribution to Public	c Debate
3.	Global Organizations	Global Compact and Sustainable Development Goals (SDG)						
4.	Measurement Tools	Dow Jones Sustainability Index (DJSI) SSIr		ndex		Materiality		
5.	Reporting	GRI	Value R	eporting Foundation (SASB + IR)	TCFD		NCG 461 (CMF))
6.	Corporate Social Responsibility Public-private initiatives with a national scope focused on senior citizens							























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Stakeholders

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ILC and its subsidiaries focus on six priority stakeholders to develop a close and collaborative relationship with them. These stakeholders are identified, mapped and measured by each subsidiary to the extent they are important to strategic management. The requirements and concerns of each stakeholder are diverse, so the company must take care to carefully listen and collaborate with each one, in order to develop a steadily improving long-term relationship.

Specifically, ILC has an Investor Relations Area, which ensures that important information is correctly disclosed to the market. It is also responsible for communicating information on board candidates prior to shareholder meetings and publishing them on the website. Shareholders may participate in and cast their vote at that meeting in person or remotely.



Stakeholders	Communication and Engagement Tools	Related Material Topics
Customers	 Service channels: in-person (throughout Chile) and online (contact centers, virtual offices, applications and web platforms) Communication via social media and texts Informative videos and emails Media and marketing communication Perception surveys, focus groups and active listening processes Complaints Channel 	 Ethical and transparent behavior Demographic changes Customer experience Cyber-security and information security Access to high quality healthcare Reputation
Employees	 Corporate websites Intranet and social media Internal emails Stationery and signage Job portals Trade union discussion Training Feedback meetings Internal campaigns Working environment surveys, focus groups and active listening processes Complaints channel 	 Ethical and transparent behavior Demographic changes Customer experience Cyber-security and information security Regulatory environment Talent management Access to high quality healthcare Risk management Reputation Responsible investment and banking
Suppliers	 Supplier portals and social media Perception surveys, focus groups and active listening processes Training Emails Complaints channel 	 Ethical and transparent behavior Customer experience Cyber-security and information security Access to high quality healthcare Risk management Reputation Climate change
Investors	 Investor Relations Area Face-to-face and remote meetings Local and international events and conferences Emails Website Corporate documents such as reports, financial statements and public presentations Perception studies and interviews Complaints channel 	 Ethical and transparent behavior Sustainable results Cyber-security and information security Regulatory environment Risk management Responsible investment and banking Climate change
Market regulator	 Submission of information required by regulations Inquiries or information on matters of interest using formal communication channels Inspection visits Websites Corporate documents such as reports, financial statements and public presentations Information at meetings, in accordance with the interaction procedure for public officials and working groups Complaints channel 	 Ethical and transparent behavior Sustainable results Cyber-security and information security Regulatory environment Risk management Responsible investment and banking Climate change
Civil society	 Participation in trade associations and other organizations Communication via social media Media and marketing communication Perception surveys, focus groups and active listening processes Meetings and working groups Complaints channel 	 Ethical and transparent behavior Demographic changes Regulatory environment Reputation Responsible Investment and Banking Climate change



Sustainability Governance

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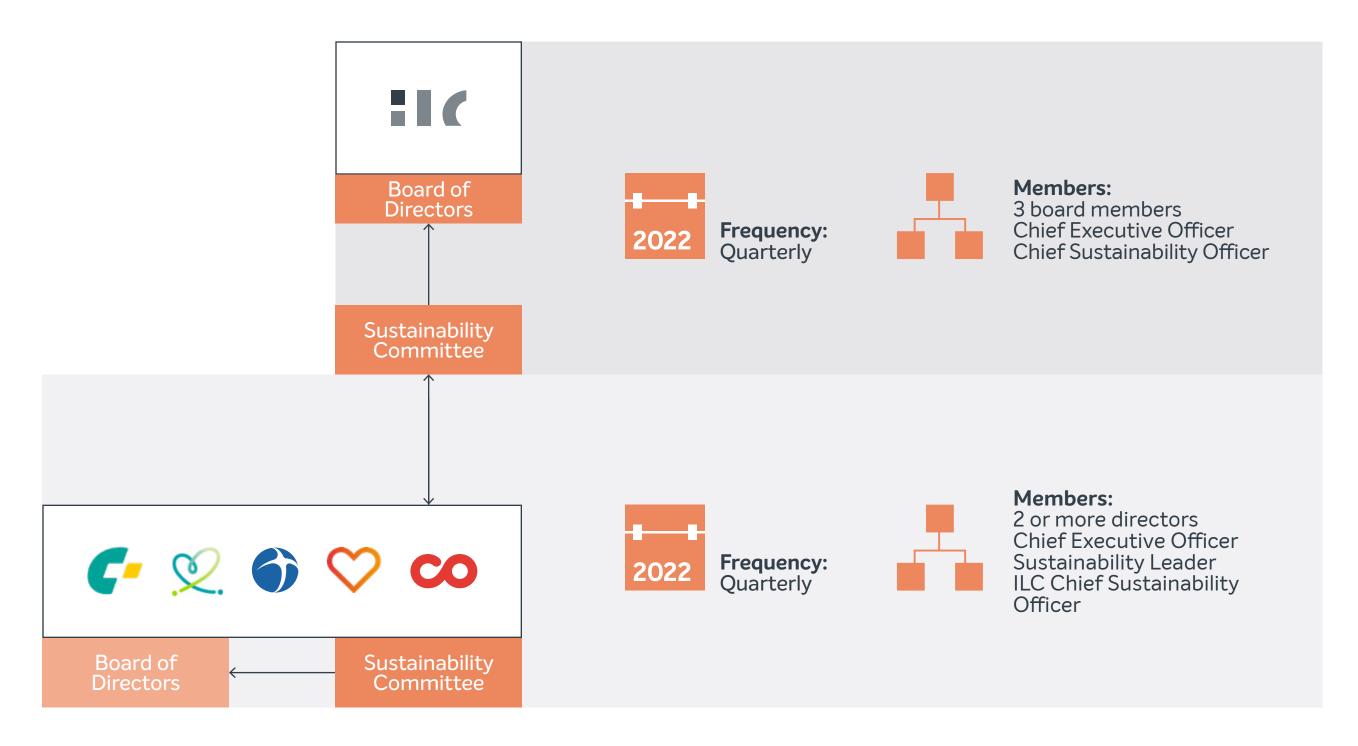
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Sustainability is a strategic pillar at ILC. Therefore, good management requires sustainability governance, where it is integrated into the culture of each company.

ILC and its subsidiaries have Sustainability Committees, which report to the Board of Directors. ILC participates in committee meetings of its subsidiaries, in order to coordinate progress and achieve consistent impact among the Group's companies.

The Sustainability Committee's main responsibilities are to:

- Define and update the Sustainability Strategy, in accordance with the Group's common guidelines, and define objectives and metrics.
- Regularly monitor implementation of the sustainability plan, analyze the implementation reports, highlight the areas of concern and suggest potential improvements. The Board of Directors reviews and approves the annual reports published by ILC.
- Regularly review policies that support the company's sustainable development and propose improvements to the Board.
- Monitor the company's reputation studies with respect to sustainability issues and the performance of its sustainability indices.
- Monitor and evaluate relationships with stakeholders and consider any suggestions from them regarding the company's sustainability.
- Review the corporate social responsibility plan, its execution and impact.



- Analyze and update the physical and transitional risks and opportunities related to climate change, with the objective of restricting global warming to 1.5°C by the end of the century, as established in the Paris Agreement in 2015.
- Monitor the Group's contribution to achieving the UN Sustainable Development Goals (SDGs).

Sustainability Strategy

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ILC and its subsidiaries created their sustainability strategy in 2019, which was based on materiality, ideology and history. This strategy is based on four universal pillars, which each have challenges and metrics that depend on the dynamics of each industry.

This strategy has the form of a pyramid. At the top are the material issues where the Group has or aspires to have greater impact or leadership, to set itself apart from the industry. These issues build trust with stakeholders, as they are the areas where ILC and its subsidiaries can create social value.

The Sustainability Committee is responsible for monitoring and improving the strategy's challenges and metrics, which should be aligned with the following guidelines:

Responsible Investment

A business model with a long-term sustainable

Inclusion and Access

Reduce the obstacles and provide access to priority

Contribution to Public Debate

Relationships of mutual trust with all our stakeholders.

Culture of Service and Ethics

A team with a service vocation and strong ethical standards

Aspiration:

Incorporate ESG factors into our investment management and our own businesses, to invest responsibly and be a responsible ESG investment for our investors.

Aspiration:

Close gaps in accessing financial and health services through information, tools and initiatives provided by subsidiaries that afford priority groups greater knowledge and access.

Aspiration:

For ILC and its subsidiaries to effectively be perceived as active corporate citizens that contribute constructively, leading the discussion in every industry.

Aspiration:

Have motivated and trained teams of individuals with the highest ethical standards and a strong commitment to the social role of ILC and our subsidiaries.





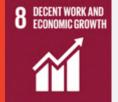














2022 INTEGRATED REPORT

Sustainability Partnerships

NCG 461 4.2

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The world is facing enormous social and environmental challenges, such as ending global poverty and hunger; combating inequalities within and between countries; building peaceful and inclusive societies; protecting human rights; promoting gender equality; ensuring lasting protection for the planet and its natural resources; creating the conditions for sustainable, inclusive economic growth, shared prosperity, decent work for all and other challenges.

Given the magnitude of these challenges, no organization can resolve them alone. Coordinated action is needed between the public and private sectors, and civil society. Accordingly, ILC joined the United Nations Global Compact in 2019 and made a commitment to respect the ten principles involving human rights, labor standards, environment and anticorruption, and to promote the 2030 Agenda and the Sustainable Development Goals (SDGs).

ILC is a Global Compact adherent and has participated in executive meetings for various SDG, human rights working groups, and the SDG Ambition Accelerator.

The main contributions by ILC and its subsidiaries to the SDGs during 2022 were:

	1 POVERTY	3 GOOD HEALTH AND WELL-BEING	4 QUALITY EDUCATION	5 GENDER EQUALITY	7 AFFORDABLE AND CLEAN EMERGY	8 DECENT WORK AND ECONOMIC GROWTH	9 NOUSTRY INVOVATION AND INFRASTRUCTURE	13 CLIMATE ACTION	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	17 PARTNERSHIPS FOR THE GOALS
confuturo	SDGs identi	fied: 11 14 41 4	44 51 55 72	83 85 86 88	8 810 10.2 131	13.2, 13.3, 16.5,	16 6 16 7 1717	0	0	0
Banco Internacional	0		0	0	0	9.5, 9.7, 13.1, 13.2,	0	16 7 177	0	0
REDSALUD SOMOS CCHC		0	0	0		0	0.4, 10.5, 10.6,	0	0	0
consalud		fied: 3.4, 3.8, 3.0	0	0		0.7, 17.17		0	0	0
VIDACÁMARA SOMOS CCAC		fied: 3.4, 3.8, 3.0	0	0		2 2 12 2 16 5 16	5 6 16 7 1717	0	0	0
			0	0		3.2, 13.3, 16.5, 16		0	0	0

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- Healthcare network with national coverage that supports the health of 2.5 million Chileans
- 644,000 beneficiaries of mandatory health insurance
- 391,000 beneficiaries of supplemental group health insurance
- 41% of revenue is from Fonasa policyholders
- 37% of staff have been trained by the RedSalud Academy
- 134,950 medical consultations related to mental health
- Ch\$69.634 million in medical leave costs associated with mental health from mandatory health insurance
- Ch\$1,967 million mental health costs covered by supplemental health insurance
- 27,000 patients in preventive health programs



- 387,000 hours of training following investments of Ch\$2,442 million
- 10,000 elderly people use the Continuemos training portal, which is a free training platform with more than 30 courses
- Ch\$2.33 billion invested in social impact funds, an increase of 55% over 2021, where 12% directly impact SDG 4



- Women represent 74% of our total workforce
- Women occupy 38% of senior positions
- Human Rights Policy at ILC, Confuturo and Vida Cámara; Diversity, Equity and Inclusion Policy at Banco Internacional, RedSalud and Consalud



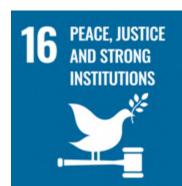
- USD 7 million committed to investments in renewable energy projects
- 80% of head office buildings are supplied with electricity from renewable sources



- 93% of employees have an indefinite contract
- 77% of employees belong to a trade union
- 1.5% accident rate
- 0 fatal accidents
- Ch\$101 billion in loans to small and medium-size companies comprised of 815 customers
- 38,000 loans to pensioners, which total approximately USD 60 million



- TCFD recommendations implemented to integrate climate change management into the organization
- Carbon neutrality Banco Internacional
- Carbon neutrality Vida Cámara
- 20,610 ton CO₂e GHG (scope 1 and 2)



- 0 corruption complaints
- The entire organization has a Crime Prevention Model
- Open and transparent reporting processes in all Group
- PLAFT Committee to prevent money laundering and terrorism financing



- All subsidiaries are members of trade associations
- +30 organizations from the private sector, public sector and academia jointly developing programs to support senior citizens







RedSalud



Vida Cámara



Consolidated

Measurement Tools

GRI 3-1, 3-2

Sustainability management is a dynamic process. Therefore, the company measures its social, environmental and governance performance every year using tools that complement each other:

S&P provides this tool and describes the DJSI as "a stock market index designed for investors who want to track equity markets and select the best-in-class sustainability performers."

ILC uses this indicator to incorporate global

1. Dow Jones Sustainability Index (DJSI)

sustainability trends and to anticipate local regulatory changes. For example, approximately 20% of the data required by CMF NCG 461 is in the DJSI.

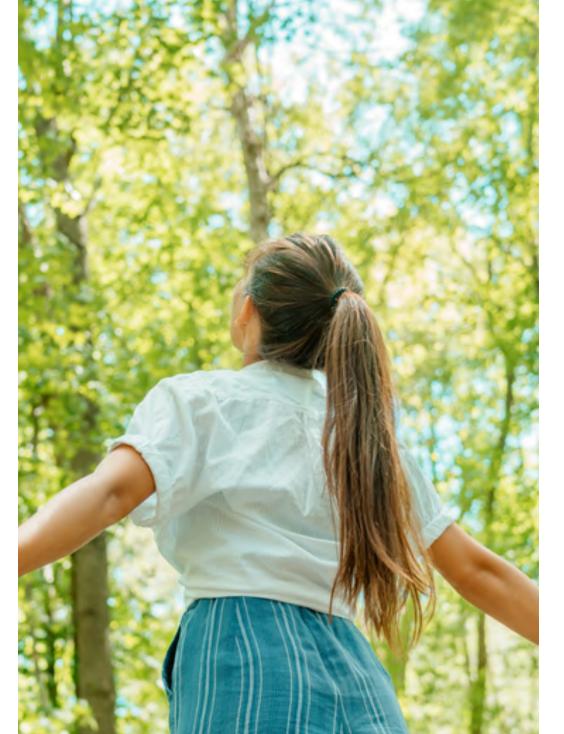
ILC was invited to participate in 2015 within the nonbanking financial industry, and joined the DJSI Chile and MILA in 2018. The company was included in the Sustainability Yearbook in 2022, which recognizes its progress with social, environmental and governance issues. ILC achieved a 14-point increase in its overall score this year compared to the previous year, driven by universal progress in all three categories.

DJSI SCORE AND PERCENTILE TRENDS - ILC



DJSI SCORE BY CATEGORY (2022)





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2. SSIndex

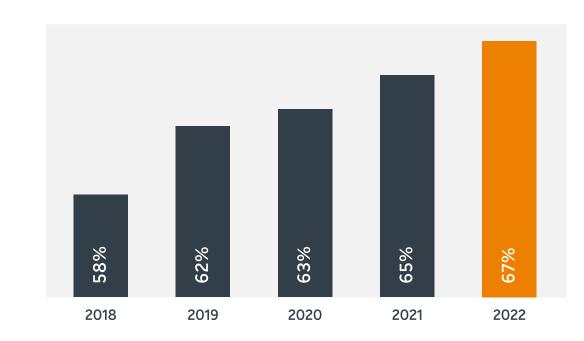
This tool was developed at Yale University and its purpose is to collect good quality data from stakeholders; build environmental, social and corporate governance analytics; and help companies, investors and lenders to anticipate risks. The SSIndex survey provides employees, customers and suppliers with a confidential channel to confidentially evaluate and report opportunities for improvement in real time and to recognize companies with good performance.

ILC and its subsidiaries began universally implementing this tool in 2018, and have since collected important quantitative and qualitative information and over 100,000 comments per year.

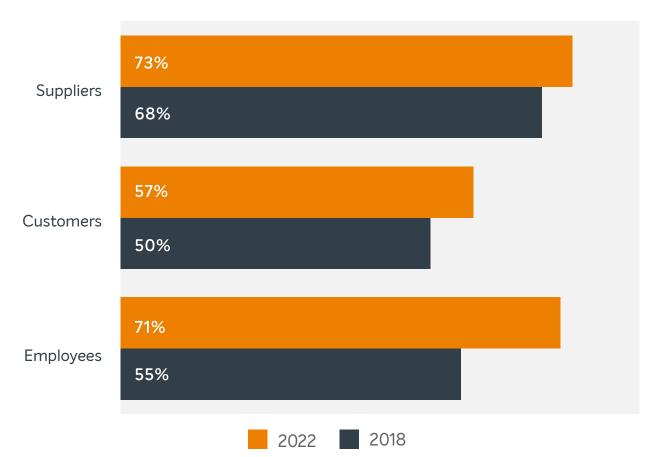
The company chose this tool because it provides firsthand information on the perception of its stakeholders, measures its impact and identifies opportunities for improvement in sustainability.

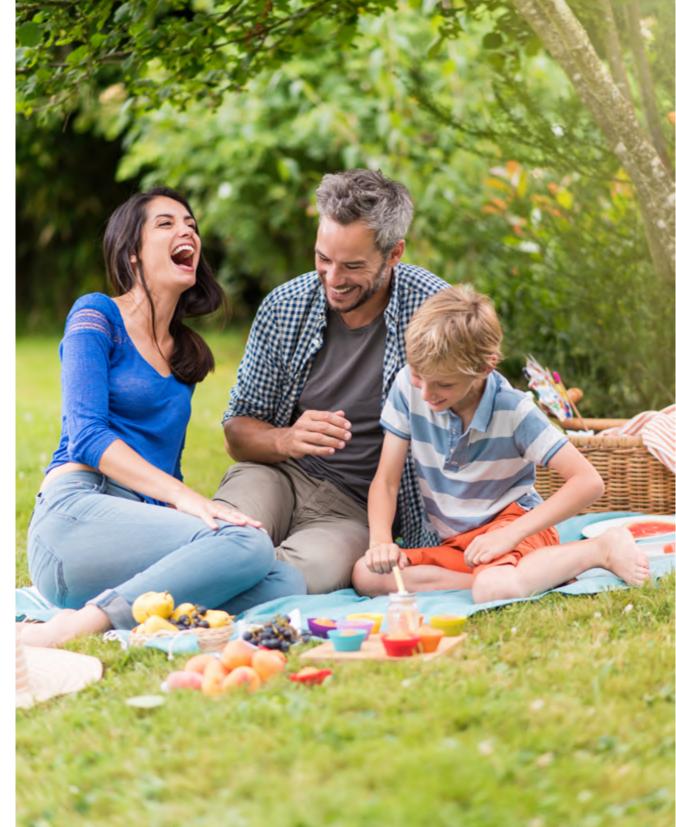
The company has improved its consolidated score since it was implemented, which has been driven by progress in every group:

ILC CONSOLIDATED SSINDEX SCORE TREND



ILC CONSOLIDATED SSINDEX SCORE BY STAKEHOLDER





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Method:

The first step in identifying the material issues was to explore ILC's context and that of each subsidiary by reading various documents. The second step was to identify a long list of potentially material issues. The third step was to assess the impact of these issues on the company's value, on society and on the environment. This evaluation required internal workshops and consultations with

external stakeholders. The latter involved the SSIndex survey, where suppliers, customers and employees were asked about the impact of each issue. The fourth step was to select the main themes. The result of this process was a dual materiality matrix, which was reviewed and approved by the senior executives of ILC and its subsidiaries, and by the Board Sustainability Committee.

3. Materiality

This process identifies and prioritizes the most important issues for the company, and identifies those that most concern stakeholders, measured by their impact on the company's value and its ecosystem.

The materiality process forms the basis for ILC's sustainable strategy. The pillars of the sustainability strategy were defined during the materiality process in 2019, with the objective of managing the issues raised by its stakeholders.

ILC and its subsidiaries performed another materiality

process in 2022 to update the previous process and

identify the issues where the company can make the

greatest internal and external impact. It will be updated

on an as-needed basis, approximately every two years.

This process required collecting the perspective of all

stakeholders including employees, customers, suppliers,

regulators, civil society and investors. The double

materiality method was used, which is based on the GRI

guidelines developed in 2021.



Understanding the Context

Review internal and external documents to understand the context of each subsidiary:

Press analysis, local and industry trends, corporate presentations, materiality exercises, annual reports, global standards and indices, industrial materiality and other documents.



Identifying Potential Material Issues

Identify potential material issues based on the context analysis and select an initial list of 20 issues by their impact inside and outside the company



Assessing Actual and Potential Impacts

a. Executive committee workshop with senior executives to narrow down the list of material issues to those with the most significant impact inside and outside the company, and agree on the relative weight of each stakeholder in the matrix

- b. Check with stakeholders on the impacts of the material issues selected by the executive committee:
 - SSIndex external tool inquiry with +17,000 responses



Prioritizing Issues and Validating Matrix

Develop a score matrix, calibrate and validate these results with the executive committee, and submit them to their respective Sustainability Committees and Boards of Directors.

This matrix forms the basis for reporting by ILC and all its subsidiaries in 2022

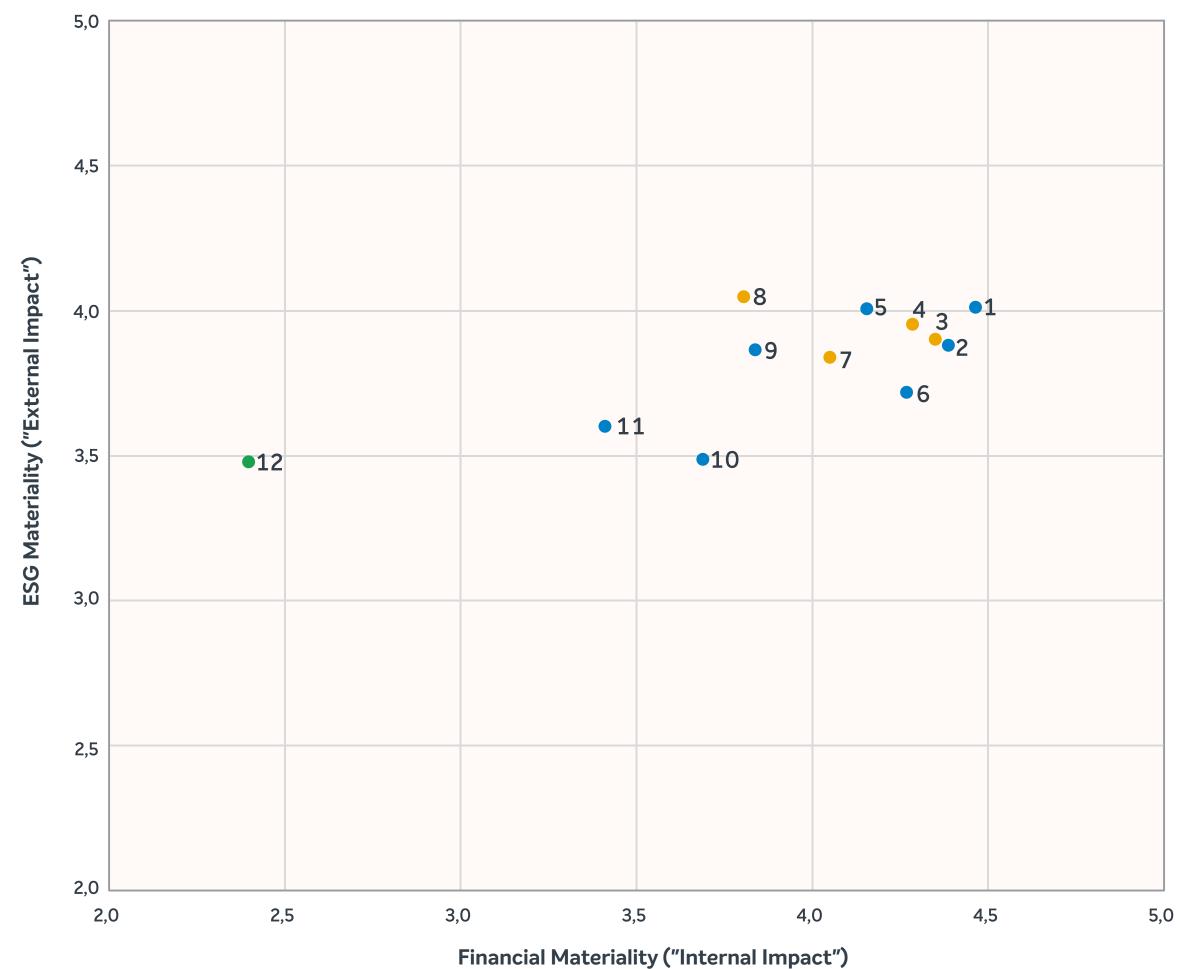
3.7 **Measurement** Tools

GRI 3-1, 3-2

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ILC Consolidated Materiality Matrix:



- 1. Ethical and Transparent Behavior
- 2. Sustainable Results
- 3. Demographic Changes
- 4. Customer Experience
- 5. Cyber-security and Information Security
- **6.** Regulatory Environment
- 7. Talent Management
- 8. Access to Good Quality Healthcare
- 9. Risk Management
- 10. Reputation
- 11. Responsible Investment and Banking

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12. Climate Change



These three measurement tools are complemented by other indicators commonly used by each company to measure their performance, such as recommendation indicators, service evaluations and the working environment.

3.8 Reporting

3.9 **Corporate Social**Responsibility Program

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Reporting is a key component of ILC's Sustainability Model. This transparent materiality process confirms to stakeholders that we understand the issues that they believe to be critical to the company's sustainability. It tracks the company's progress on environmental, social and governance issues.

The company currently reports its performance against various standards, such as the GRI, which includes the materiality process, the SASB and General Standard 461 issued by the CMF. The Board of Directors reviews and approves this information and the selected material issues.

We are facing enormous social and environmental challenges. The only way to address these problems is with a coordinated response involving the public and private sectors, and civil society.

Aging is one such challenge for Chile and the whole world. This derives from an improved quality of life combined with medical advances, greater access to information, and health prevention and promotion, among other reasons. Because of this, for ILC it is important to take early action to address the impacts of an aging population and other demographic changes on operations and on society.

As the population grows older in Chile, there will be greater demand for health and retirement services, which represent a major operational challenge for ILC and its subsidiaries, considering that senior citizens are the segment served by a large part of its operations.

Therefore, the company has created a corporate social responsibility program for senior citizens, as the Group has a special relationship with this segment. ILC contributes to this national challenge by positioning itself as a benchmark in improving the quality of life of senior citizens, through various public-private initiatives. We used the services of an external consultant to prepare a Strategic Plan for our relationship with the elderly in 2022, which focused on our operations and the local community.

Further information on ILC's engagement with aging issues can be found in Chapter 6 "Inclusion and Access", under Demographic Changes.



Further information on ILC's engagement with aging issues

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GOVERNANCE



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Ownership

Inversiones La Construcción S.A. is a publicly listed corporation formed in Chile and registered with the Securities Registry of the Financial Market Commission (CMF in Spanish). It currently trades on Santiago **Exchange and the Chilean Electronic Stock Exchange.**

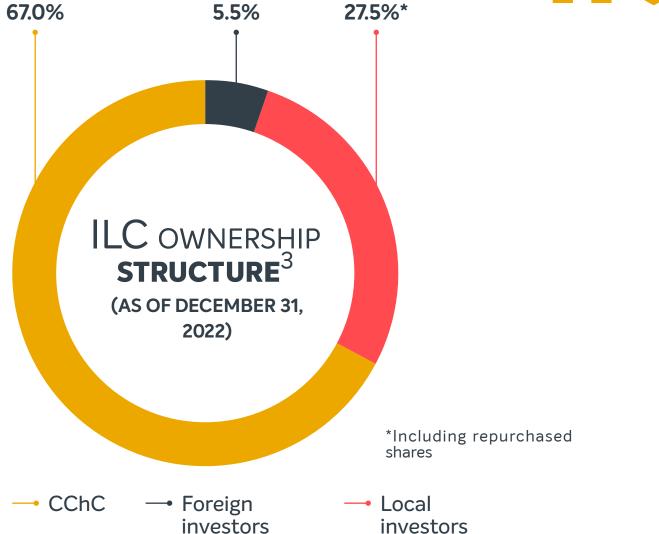
ILC is controlled by the Chilean Chamber of Construction (CChC), founded in 1951¹ as a private trade association linked to the construction industry. At present, it has more than 2,900 members, including companies and individuals involved in the industry.



Ownership Structure

NCG 461 2.3.1, 2.3.2

ILC went public in July 2012. After increasing its share capital and selling part of CChC's interests, the company placed 33% of its shares with Chilean and foreign investors. As of December 31, 2022, CChC controlled 67% of ILC, while 5.5% was held by foreign investors and 27.5% was held on behalf of local investors. ILC's subscribed and paid share capital is divided into 100,000,000 nominative shares, where each share is entitled to one vote. On the same date, ILC had 199 registered shareholders in the Central Securities Repository².



In October 2021, at an extraordinary shareholders' meeting of ILC, shareholders approved a share repurchase program for up to 5% of its shares, which began on April 4, 2022, with a five-year limit. As of December 31, 2022, purchases totaled 770,741 shares, representing 0.77% of its shares, which are in the custody of Banchile Corredores de Bolsa. These repurchases were the only significant change in the company's ownership during the year.

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1. The CChC is governed by Decree Law 2,757 dated 1979 (and its subsequent amendments), which explains why there are no individuals behind this legal entity. As a result, CChC does not have a controller as defined under Article 97, Law 18,045. 2. ILC has no individuals or legal entities other than the parent company that alone or through a shareholder's agreement may appoint at least one director or own 10% or more of the voting capital. The controller CChC has not signed a shareholder's agreement.

3. It shareholders do not include ADRs or pension funds.

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Main Shareholders

NCG 461 2.3.3, 2.3.4, 2.3.5

Shareholders	Shares	%	Tax ID Number
Chilean Chamber of Construction AG (CChC)	67,000,000	67.0%	81.458.500-K
Larraín Vial S.A. Corredora de Bolsa	4,966,024	5.0%	80.537.000-9
Banchile Corredores de Bolsa S.A.	3,866,906	3.9%	96.571.220-8
Bice Inversiones Corredores de Bolsa S.A.	2,503,003	2.5%	79.532.990-0
Pionero Fondo de Inversión	2,388,000	2.4%	76.309.115-5
Banco de Chile on behalf of non-resident third parties	1,967,590	2.0%	97.004.000-5
BTG Pactual Chile S.A. Corredores de Bolsa	1,631,712	1.6%	84.177.300-4
BCI Corredores de Bolsa S.A.	1,573,198	1.6%	96.519.800-8
Valores Security SA Corredores de Bolsa	1,316,399	1.3%	96.515.580-5
Bolsa de Comercio de Santiago Bolsa de Valores	1,242,455	1.2%	90.249.000-0
Others	11,544,713	11.5%	
Total	100,000,000		

No government institution owns more than 5% of the shares.

As of December 31, 2022, ILC had 100,000,000 shares and six bonds issued in the local market and one bond issued in the international market.

- BEILC-C: issued in 2011 for UF 1.5 million for 21 years.
- BEILC-F: issued in 2016 for Ch\$ 52,440 million for 7 years.
- BEILC-H: issued in 2016 for UF 1 million for 25 years.
- BEILC-I: social bond, issued in 2019 for UF 2 million for 8 years.
- BEILC-J: issued in 2019 for UF 2 million for 8 years.
- BEILC-K: issued in 2021 for UF 2 million for 8 years.
- 144A-S: issued in the international market in 2022 for USD 300 million for 10 years.

A voluntary redemption option was exercised for the Series I, J and K bonds in October 2022 of UF 500,000, UF 500,500 and UF 500,500, respectively.

ILC's first international bond has a comfortable amortization schedule for the coming years, and has given it access to a new source of investors and markets.





Governance Structure

The Board of Directors is responsible for setting strategy, assigning responsibilities, approving policies and procedures, and providing the appropriate guidance for management to implement the company's strategic plan, which lays the foundations for its financial, environmental and social performance.



NCG 461 3.1, GRI 2-9

Composition

GRI 2-11

A fundamental role of the Board of Directors is to represent the interests of shareholders. According to its bylaws, ILC is directed by a Board of seven members elected at the annual general meeting for a term of one year, and eligible for reelection. Board members elect the Chairman for the current year, who may not hold an executive position in the company. ILC currently has two independent directors, as defined by Law 18,046.

The Board of Directors is responsible for setting the company's strategy, and approving appropriate procedures and policies to ensure management's success. The Board of Directors meets at least once a month to monitor progress, analyze the company's performance, risks, and medium and long-term progress with its strategic plan.

As of December 31, 2022, ILC's seven directors had been elected at the annual general meeting held on April 28, 2022. They were: Patricio Donoso Tagle, Antonio Errázuriz Ruiz-Tagle, Iñaki Otegui Minteguia, Paulo Bezanilla Saavedra, Michele Labbé Cid, and the independent directors: Fernando Coloma Correa and René Cortázar Sanz. Director Paulo Bezanilla S. resigned in January 2023 and was replaced by Juan Armando Vicuña Marín.







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Directors and Their Experience



PATRICIO
DONOSO T.
Chairman
Chilean National ID:
10.784.960-2
Date of Birth:
June 9, 1975
Nationality:
Chilean

Experience:

- Industry (financial)
- Management (executive positions)

Civil Engineer, Pontificia Universidad Católica de Chile and Master's of Science in Engineering. He joined the Board of Directors in October 2018 and has been its Chairman since April 2021. He was Chairman of the CChC from 2018 to 2020, member and Chairman of CChC Rancagua and vice-president of the **CChC National Steering Committee** for two terms. He worked in social institutions such as the Esperanza Fund as CFO, Un Techo para Chile Foundation and Trabajo en Calle Foundation. He is currently a director of Cristo Vive Laboral, Corporación Ciudades and Corporación Reguemos Chile. He is a partner and manager of Grupo Acacios, an agriculture, construction and real estate management company, where he currently the Managing Director.



ANTONIO
ERRÁZURIZ R.
Vice Chairman
Chilean National ID:
5.616.237-2
Date of Birth:
October 18, 1952
Nationality:
Chilean

Experience:

- Industry (financial and health)
- Management (executive positions)

Civil Engineer, Pontificia Universidad Católica de Chile. He joined the Board of Directors in November 2020 and has been Vice Chairman since May 2021. He was Chairman of the CChC between 2020 and 2022, where he has had an extensive career that includes Vice-Chairman, the Board of Directors and participation in committees and commissions on occupational safety and contractor management. He is also a founding partner of Mas & Errazuriz Ingeniería y Construcción, an underground excavation, civil works and assembly company in the mining, hydroelectric power and infrastructure sectors, with businesses in Chile, Colombia, Peru and Argentina. He was on the boards of Mutual de Seguridad and AFP Habitat.



PAULO
BEZANILLA S.
Board member
Chilean National ID:
7.060.451-5
Date of Birth:
February 20, 1967
Nationality:
Chilean

Experience:

- Management (executive positions)
- Risk management (participation on committees)

Civil Engineer, Pontificia Universidad Católica de Chile. He joined the Board of Directors in April 2021, having also participated between 2011 and 2014. He has an extensive business and corporate background. At the CChC he has held numerous positions and is currently on its board. He has participated in committees and commissions on public infrastructure and human capital, and has been advisor and chairman of Coreduc (Corporación Educacional de la Construcción). He is currently the CEO of Besalco, a leading company in the construction industry in Chile, Peru and Colombia. At that organization he has also served as Project and Engineering Manager, and held other positions.



MICHELE LABBÉ C. Board Member Chilean National ID: 12.265.582-2 Date of Birth: November 19, 1972 Nationality: Chilean

Experience:

- Industry (economics and consulting)
- Regulation (economic, public sector)

Business Administrator and Master of Economics, Pontificia Universidad Católica de Chile. She joined the Board of Directors in April 2021. She has over twenty years in the field of economics with consulting firms such as Dominus Capital, Fontaine e Inhen, Fontaine y Paul and Econsult, where she reached the position of Chief Economist. She also served as Head Advisor to the Chilean Ministry of the Economy and director of Sistema Empresas Públicas de Chile (SEP), which groups together state-owned enterprises in the transportation, port and services sectors. She is currently on the board of Empresas Gasco S.A. and a columnist for La Tercera.

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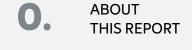
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IÑAKI
OTEGUI M.
Board member
Chilean National ID:
7.016.386-1
Date of Birth:
July 29, 1959
Nationality:
Chilean

Experience:

- Management (executive positions)
- Risk management (participation on committees)

Civil industrial engineering, Universidad de Chile and MBA, Universidad Adolfo Ibáñez. He joined the Board of Directors in April 2019. He has an extensive business and corporate career. He started working in the procurement and distribution areas at Sodimac. He then joined the CMPC holding company, where he held various positions in the paper department and was eventually appointed as CEO of the subsidiary EDIPAC in 1995. He joined Cementos Bío Bío in the early 2000s, where he held various management positions and led the expansion of the company's cement and lime business in Chile. In 2018, he was appointed to the board of AZA S.A. (formerly Gerdau). In terms of trade association experience, he has held several positions within the CChC, including National Advisor, Chairman of the Industry Committee and Director. He has also been an Advisor for institutions such as the Chilean Federation of Industry (SOFOFA) and the Chilean National Mining Society (SONAMI).



RENÉ
CORTÁZAR S.
Independent Board Member
Chilean National ID:
5.894.548-K
Date of Birth:
February 29, 1952
Nationality:
Chilean

Experience:

- Industry (economics and financial)
- Risk management (participation on committees)
- Regulation (economic, public sector)

Business Administrator, Pontificia Universidad Católica de Chile, and PhD in Economics, MIT. He joined the Board of Directors in April 2014. He has enjoyed a distinguished career in Chile's private and public sectors. He has served as a director of several of the largest companies in Chile: AES-Gener and Guacolda (electricity generation), Entel (telecommunications), D&S (supermarkets), París and La Polar (retail), Moneda and Corpbanca (financial), TVN and Canal 13 (communications). He was Minister of Labor and Social Security and Minister of Transportation and Telecommunications. He is currently a researcher at the Corporación de Estudios para Latinoamérica (CIEPLAN) and a professor at Universidad de Chile.



FERNANDO
COLOMA C.
Independent Board Member
Chilean National ID:
6.598.134-3
Date of Birth:
May 12, 1958
Nationality:
Chilean

Experience:

- Industry (economics, financial and consulting)
- Risk management (participation on committees)
- Regulation (economic, public sector)

Business Administrator from Pontificia Universidad Católica and an MA from the University of Chicago. He joined the Board of Directors in April 2017. He has been a professor at the Economics Institute of Pontificia Universidad Católica de Chile since 1980, where he has taught several courses such as Competition and Markets, Labor Economics and Regulations. He has authored numerous academic publications and consulted on domestic and international projects on public policy, the job market, regulation and competition, among other topics. He is currently a member of the Capital Markets Advisory Board and Director of Sociedad Hipódromo Chile S.A. He served as Superintendent of Securities and Insurance between 2010 and 2014. He also chaired the Council of Securities Regulators of the Americas (COSRA) for two years. He has also been Director of Chile Transparente, Chairman of the Board of Canal 13, member of the Finance and Business Circle of Icare, member of the group of experts convened by the Ministry of Finance to strengthen the Capital Markets, and member of the Presidential Advisory Council on Labor, Equity and the Justice and Peace Commission.

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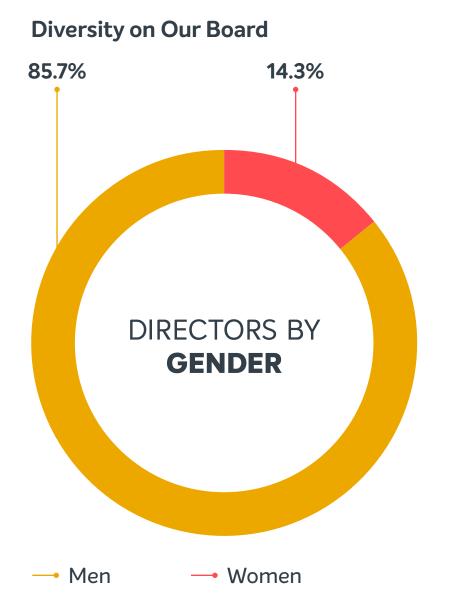
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Number of Directors by Age Range	Men	Women
Under 30 years old		
30-40 years old		
41–50 years old	1	1
51-60 years old	1	
61-70 years old	4	
Over 70 years old		



Number of Directors by Length of Service	Men	Women
Less than 3 years	1	1
3 to 6 years	3	
6 to 9 years	1	
9 to 12 years	1	
More than 12 years		



- There are no directors with disabilities.
- As of December 31, 2022, the average age of the directors was 59.9 years.
- The average length of service was 4.4 years.

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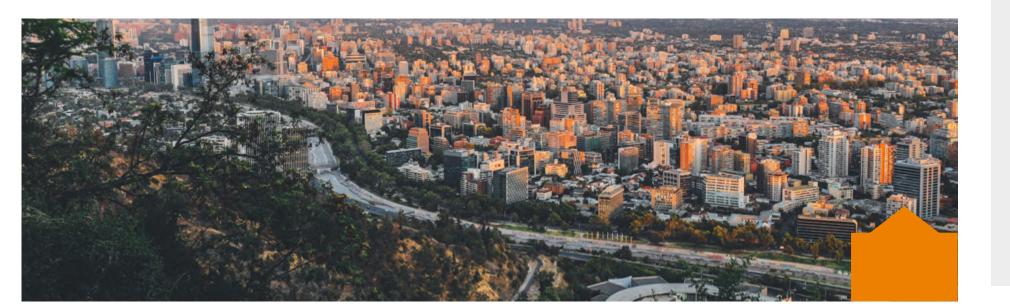
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Appointment

GRI 2-10

ILC believes that appointing the best qualified people to its Board of Directors and promoting diversity among its members is very important. Therefore, it has suggested the following guidelines for the appointment of directors, which are included in its **General Corporate Governance Policies and Procedures** Manual updated in 2022:

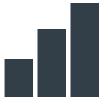


General Corporate Governance **Policies and Procedures** Manual



- That candidates have the highest standards of qualification for exercising their position, taking into account their academic background, knowledge, experience, responsibility and leadership.
- That candidates have a variety of visions, to enrich discussions and create value for both ILC and its shareholders.
- That candidates have a variety of characteristics and perspectives by gender, age, cultural and social background and nationality.

- That candidates serve on a maximum of three boards of publicly traded companies (including ILC).
- That candidates for independent director must declare whether they have or have had contractual, commercial or other relations with the company's controller, main competitors or suppliers, in the last 18 months.







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Board Functions

GRI 2-18

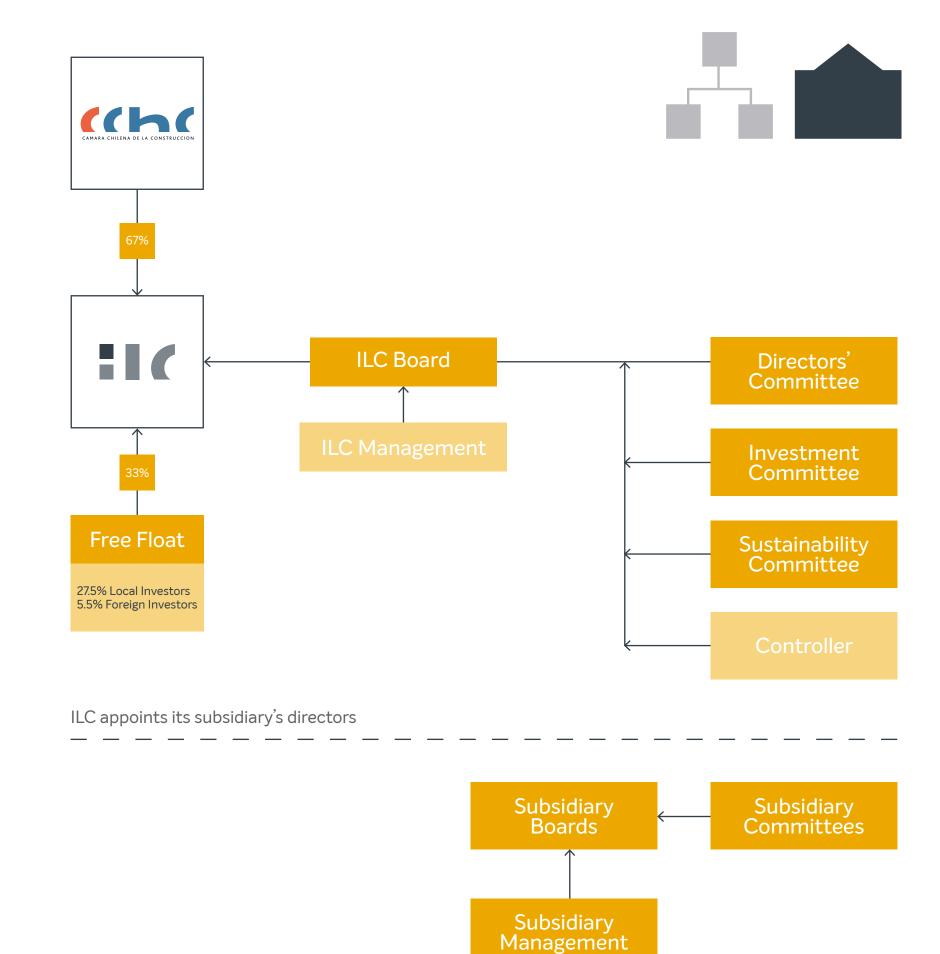
The Board met 12 times in 2022. The average annual attendance at meetings was 100%, which was above the minimum of 83% recommended in the General Corporate Governance Policies and Procedures Manual.

ILC's Board ensures that it complies with good corporate governance practices and standards and continuously improves its functions by relying on the General Corporate Governance Policies and Procedures Manual. The Board has a Working Group comprised of the Chairman, Vice Chairman and CEO of ILC, who regularly meet to review best corporate governance practices and incorporate them into the Board.

The Board Working Group selects the areas that require greater knowledge and training every year, based on a local and international review of relevant best practices, such as risk management including ESG, best reporting standards and other topics on the sustainable agenda such as inclusion and diversity, to reduce any barriers to progress with board diversity, ability, visions and conditions. It can also appoint external specialists to analyze potential improvements.

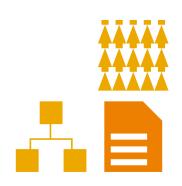
Prior to the first board meeting of the year, an agenda is sent with all the regular board meetings and their estimated duration³. Notice for these meetings is also defined in advance and the information required for them, considering the complexity of the matters to be discussed, the diversity of experiences and knowledge of the Board.

The General Corporate Governance Policies and Procedures Manual states that the Board is responsible for action plans during emergency or crisis situations, in order to ensure operational continuity.



Governance Structure

Director Orientation



ILC has an orientation procedure for new

The objective of this process is to provide the information that new directors require to become familiar with the main organizational challenges and the short, medium and long term strategic plans.

engagement strategies.

During orientation, new directors receive

including the integrated report for the previous period, the latest financial statements, notes to the financial statements, quarterly financial reports and management analysis, management reports, board minutes, the annual reports of subsidiaries, the Market Information Manual, the General Policy for Routine Transactions between Related Parties, the company's bylaws, the Code of Conduct and Ethics, the Crime Prevention Manual, the Internal Regulations on Order, Hygiene and Safety, the General Corporate Governance Policy and Procedures Manual, the Corporations Law and its regulations, and other relevant corporate documents.

directors, which is described in the General **Corporate Governance Policies and Procedures Manual.**

The manual requires orientation to include meetings with the company's management, which are led by the Chief Executive Officer. These meetings review the results of ILC and its subsidiaries, their strategy and plans, businesses, risks and other relevant matters. They identify priority stakeholders and their

important corporate information,

Board Access to Information

The General Corporate Governance Policies and Procedures Manual requires a fluid and secure information system for directors. It requires that information on board meetings is held for up to three years, together with the agenda for the next meeting, and the directors must have access to this information as soon as possible.

Thus, information submitted to board meetings, minutes and material distributed therein, is available electronically on the business day following a director's request. The directors must also have access to information that will be submitted at the next meeting, which must be sent electronically, with the exception of confidential and critical information. Directors also receive the minutes of the previous meeting, prior to approving them. Finally, directors can use a remote complaint channel, which is published on the company's website.



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NCG 461 3.3

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ILC directors participate in several company committees. The members of each committee are selected by the Board each year⁵.

Name	Position	Directors' Committee	Investment Committee	Sustainability Committee
Patricio Donoso T.	Director, Chairman		Regularly attends	Regularly attends
Antonio Errázuriz R.	Director, Vice Chairman			
Paulo Bezanilla S.	Director			
Michele Labbé C.	Director		Chairman	Regularly attends
Iñaki Otegui M.	Director	Regularly attends		Chairman
René Cortázar S.	Independent Director	Chairman		
Fernando Coloma C.	Independent Director	Regularly attends		

lñaki Otegui M.	Director	Regularly attends	Chairman
René Cortázar S.	Independent Director	Chairman	
Fernando Coloma C.	Independent Director	Regularly attends	
	ш		



5. Independent directors always participate in the Directors' Committee.



Investment Committee



Directors' Committee

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Directors' Committee

GRI 102-18 / 102-35 / NCG 461 3.2, 3.3

Its main role of this important corporate governance committee is to protect the interests of minority shareholders. The committee is chaired by René Cortázar S. (Independent Director), and includes Fernando Coloma C. (Independent Director) and Iñaki Otegui M. The Committee is also attended by the CEO and the Controller, and on occasion by other managers.

Its main functions include:

- Reviewing internal and external audit reports before submitting them to shareholders for approval.
- Proposing the external auditors and risk rating agencies to the Board
- Reviewing Chapter XVI information relating to related party transactions and issuing its opinion to the Board.
- Reviewing the compensation plans for company managers, senior executives and employees.
- Preparing an annual management report including suggestions for shareholders.

The committee prepares an annual report on its main activities of the year. This report mentions all the transactions between related parties pursuant to Chapter XVI of Law 18,046, which are also included in a separate report approved in the last quarter of each year.

An annual general meeting was held on April 28, 2022, at which shareholders approved an annual budget for the Directors' Committee of UF 1,500 for advisory services and other expenses. The committee's expenses totaled UF 900 during 2022, which were three audits and special projects commissioned by the committee. These were a study conducted by Clerc & Carvajal SpA on compensation and remuneration plans for managers, senior executives and employees (UF180), and internal procedure prevention audits at subsidiaries by Vision Consulting SpA (UF 350) and Prieto Abogados SpA (UF 370).

The committee meets every month, with a minimum of eight times a year. The committee met 12 times during 2022, and subsequently reported these to the Board. The General Corporate Governance Policies and Procedures Manual suggests that at least eight committee meetings should review risk management and internal control issues, including internal audit reviews. The external auditors are invited three to four times a year to explain issues related to planning, the mid-year review, internal control, its management letter and the annual closing report. The committee met the external auditors six times during 2022.

The Directors' Committee's main recommendations to shareholders in 2022 were to:

• Approve the financial statements for 2021 and the external auditors report for the year.

- Appoint "Deloitte Auditores Consultores Limitada" as the external auditors for 2022, and as an alternative, "Ernst & Young Auditores Consultores Limitada".
- Appoint Feller Rate Clasificadora de Riesgo Ltda. and ICR Compañía Clasificadora de Riesgo Ltda. as private risk rating agencies for 2022.

These recommendations were approved at the annual general meeting on April 28, 2022.





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Investment Committee

GRI 102-18 / 102-35 / NCG 461 3.3



This committee's objective is to ensure compliance with the guidelines in ILC's Investment Policy and timely decision-making.

Its main functions include:

- Establishing corporate investment policies.
- Reviewing the company's cash flow forecasts and monitoring ILC's investments in financial assets.
- Providing guidelines regarding investments in derivative contracts, to ensure that these investments achieve the risk mitigation required by the committee and comply with the cash flow hedge accounting criteria in IFRS.

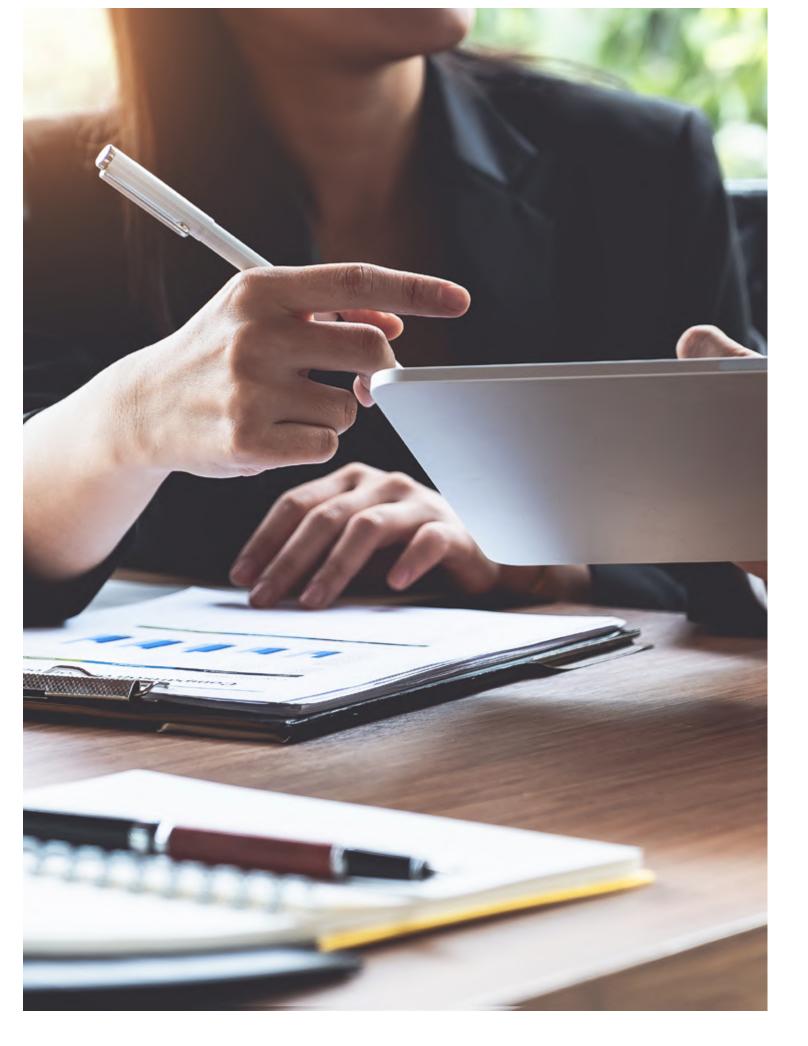
ILC holds its financial investments in local fixed-income instruments with a rating equal to or greater than AA-, except for investments prior to the issuance of this policy, which represent less than 1.5% of ILC's investment portfolio.

These investments are separate from its subsidiaries' investments, which are managed under a boardapproved Investment Policy.

The committee is chaired by Michelle Labbé, with Patricio Donoso also attending. It meets every quarter and is attended by other company officers, such as the CEO, the Chief Development Officer and the Chief Performance Management Officer. It regularly reports its main decisions to the Board. The committee met twice in 2022.

The Controller submitted the audit results of the 2021 portfolio managed by third parties during 2022, which was monitored by the Investment Committee. The objectives of this audit were to verify compliance with investment limits, reconcile physical custody at the central securities depository with reports from managing banks and that purchase and sale transactions were at market value. The audit did not identify any findings. The results of the 2022 audit will be submitted to the first committee meeting in 2023.

The cash flow coverage strategies and policies were also reviewed during the year.



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Sustainability Committee

GRI 2-12 / NCG 461 3.1; 3.2



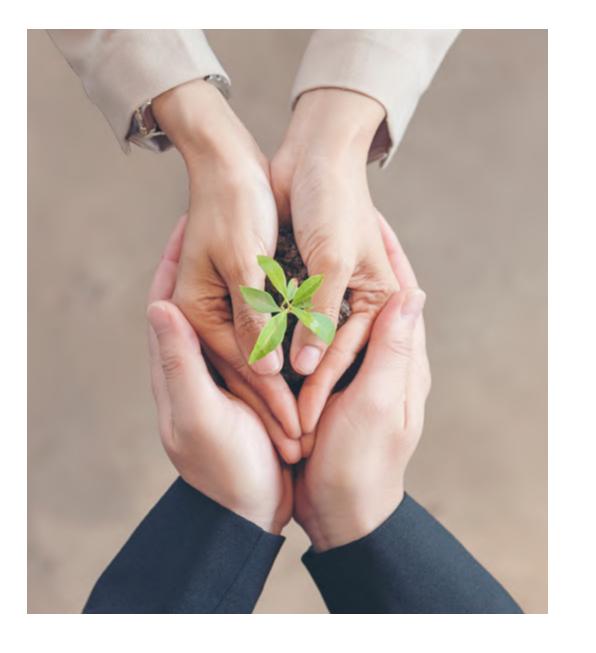
The main objective of the Sustainability Committee is to support the Board with corporate sustainability issues. As sustainable management is important to ILC, this committee has played a central role in achieving the company's strategic objectives since its creation in 2019.

Its main duties include:

- Monitoring corporate sustainability strategy, objectives and indicators.
- Regularly monitoring progress with the Sustainability Plan at ILC and its subsidiaries, analyzing progress reports and suggesting potential improvements.
- Regularly reviewing the policies and procedures that support the company's sustainable development.
- Supervising and evaluating stakeholder engagement processes.
- Monitoring the group's contribution to achieving the UN Sustainable Development Goals (SDGs).
- Reviewing and incorporating sustainability suggestions from investors and rating firms to strengthen the company's financial value.
- Analyzing the results of economic, social and environmental measurement tools, and proposing action plans for improvements.

This committee's members are Iñaki Otegui (chairman), Patricio Donoso and Michele Labbé, together with ILC's Chief Executive Officer and Chief Sustainability and Investor Relations Officer. It meets every quarter, and the issues addressed at each meeting are subsequently reported to the ILC Board. It met three times in 2022, as the December meeting was moved to January 2023.

- The committee adopted the TCFD recommendations for managing the risks and opportunities arising from climate change. It also monitored ILC's Environmental Route, which supports various eco-efficiency and decarbonization projects.
- The committee approved a Strategic Plan to comprehensively improve the quality of life of elderly citizens, aiming for the Group to become a benchmark in this segment.
- The committee monitored progress with governance reporting. It expanded ESG disclosures in accordance with best practices, and prepared a Diversity and Inclusion Policy, to move forward on governance of this issue. It proposed improvements to the Tax Policy, Human Rights Policy and Code of Ethics, by incorporating international best practices.
- Finally, the committee also performed recurring tasks, such as an analysis of ESG measurement tools, a review of the matters discussed at the committees of its subsidiaries, and other important issues.



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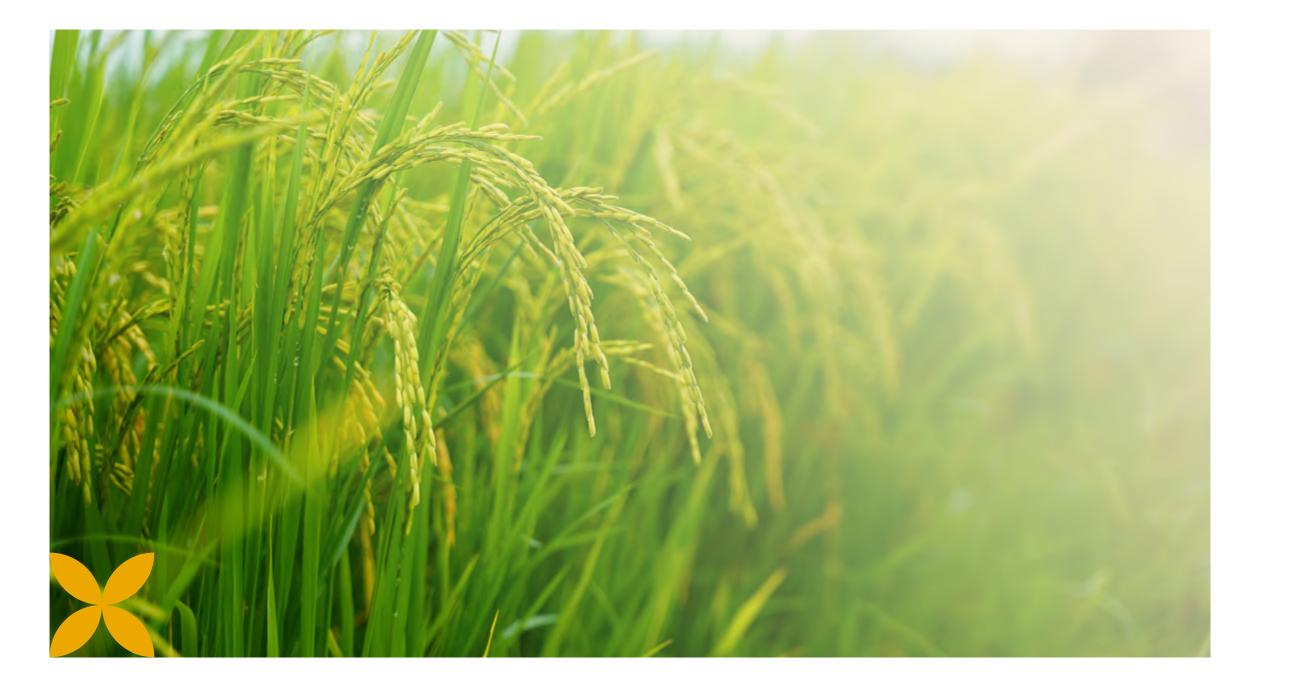
Hiring Specialists

GRI 102-18 / 102-35 / NCG 461 3.3

ILC has a General Corporate Governance Policies and Procedures Manual that describes the authority of directors and Board Committees to hire specialists to advise them on accounting, tax, financial, legal or other matters.

The Investment and Sustainability committees can hire specialists when required to fulfill their objectives. The Directors' Committee has an annual budget and hiring decisions by this committee are recorded in the minutes.

Any director may request or veto a specialist in the aforementioned areas. They must propose it to the Board for its approval.



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Compensation Policy

GRI 2-19, 2-20

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Board compensation was approved at the annual general meeting held on April 28, 2022, as follows.

- Directors: UF 55 per meeting attended + 0.03% of annual profit
- Vice Chairman: UF 82.5 per meeting attended + 0.045% of annual profit
- Chairman: UF 110 per meeting attended + 0.06% of annual profit

Compensation paid to ILC's Board totaled Ch\$ 186.1 million in 2022, and profit sharing amounted to Ch\$ 225.4 million. Directors also received Ch\$ 92.7 million in compensation for attending committee meetings during 2022.

Each director's profit-sharing compensation may not exceed Ch\$ 100,000 million, which is set in UF at the date of the meeting. Compensation for attending

meetings is only paid for one meeting each calendar month, regardless of the number of meetings during that period. However, if a regular monthly meeting is postponed to the following month, it will be compensated for together with the regular meeting for that respective month.

An annual general meeting held on April 28, 2022, approved the compensation of committee members, as follows.

- Directors' Committee: UF 71.5 per meeting attended
- Investment Committee UF 15 per meeting attended
- Sustainability Committee UF 15 per meeting attended

Compensation for attending meetings of the Directors' Committee is only paid for one meeting each calendar month, regardless of the number of meetings during that period. However, if a regular monthly meeting is postponed to the following month, it will be compensated for together with the regular meeting for that respective month.

Compensation for attending meetings of the Investment and Sustainability committees is only paid for one meeting each quarter, regardless of the number of meetings during that period.

COMPENSATION AND PROFIT SHARING FOR DIRECTORS AND COMMITTEE MEMBERS (IN MCH\$)

			2022					2021		
Director	ILC Board Compensation	Directors' Committee Compensation	Investment Committee Compensation	Sustainability Committee Compensation	Profit Sharing 2021	ILC Board Compensation	Directors' Committee Compensation	Investment Committee Compensation	Sustainability Committee Compensation	Profit Sharing 2020
Patricio Donoso	\$43.8		\$1.5	\$1.5	\$48.6	\$36.2	\$10.5	\$0.9	\$1.8	\$38.9
Antonio Errázuriz	\$32.8				\$35.4	\$26.3				\$4.3
lñaki Otegui	\$21.9	\$28.4		\$1.5	\$26.5	\$19.7	\$15.1	\$0.9	\$1.8	\$26.0
Michele Labbé	\$21.9		\$1.5	\$1.5	\$17.7	\$13.2		\$0.9	\$1.4	
Paulo Bezanilla	\$21.9				\$17.7	\$13.2				
Fernando Coloma	\$21.9	\$28.4			\$26.5	\$19.7	\$25.6			\$26.0
René Cortázar	\$21.9	\$28.4			\$26.5	\$19.7	\$25.6			\$26.0
Sergio Torretti ₍₁₎					\$17.7	\$12.9				\$51.9
Varsovia Valenzuela ₍₂₎					\$8.8	\$6.4		\$0.9	\$0.4	\$26.0
Jorge Mas ₍₃₎										\$17.3
Total	\$186.1	\$85.2	\$3.0	\$4.5	\$225.4	\$167.3	\$76.8	\$3.6	\$5.4	\$216.4

There is no salary gap in the Board, as men and women receive the same salary according to the compensation policy approved by the Board, which does not distinguish by any variable.

^{1.} Sergio Torretti served as an ILC director until April 2021.

^{2.} Varsovia Valenzuela served as an ILC director until April 2021.

^{3.} Jorge Mas served as an ILC director until August 2020.

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Management

NCG 461 3.1, 3.2, 3.4

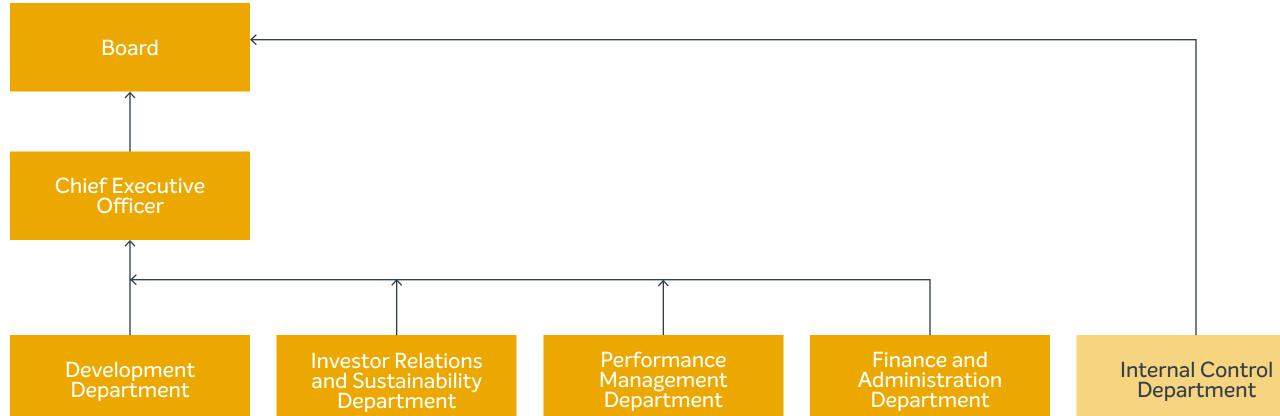
Structure and Senior Executives

ILC's management is responsible for implementing the strategy set by the Board and carefully managing the company's resources. It is led by a Chief Executive Officer, and the following departments report to him.

- Development
- Investor Relations and Sustainability
- Performance Management
- Accounting and Administration

Both the Chief Executive Officer and the Controller report directly to the Board. ILC has a Legal Department headed by an external legal counsel. ILC exercises control over its subsidiaries and associates through their respective Boards.

ORGANIZATIONAL CHART







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ILC's senior management is comprised of:



PABLO
GONZALEZ F.
Chief Executive Officer

Chilean National ID: 9.611.943-7
Nationality:
Chilean

Business administrator from Pontificia Universidad Católica de Chile, and MBA, University of Notre Dame, USA.

Ample experience in the financial sector, where he headed the Corporate Finance area of BICE Chileconsult-Rothschild. There he led and participated in numerous M&A transactions, bond issues, financial restructurings, privatizations and equity placements. He has also been teaching finance courses for the undergraduate and graduate business programs at Universidad Católica for more than 15 years. He is a director of Confuturo, RedSalud, Vida Cámara, Securitizadora BICE, Clínica RedSalud Santiago, Icertifica, and Asociación de Aseguradores de Chile. He joined ILC in 2008 as Chief Development Officer and was promoted to CEO in 2009.



ROSARIO
LETELIER L.¹
Chief Development Officer

Chilean National ID: 15.784.020-7 Nationality: Chilean

Industrial engineer from Pontificia Universidad Católica de Chile.

She has vast corporate finance experience. She has participated in and led project evaluations, M&A processes and debt and equity placements for significant companies in the electricity, consumer and financial sectors. She joined the Group in 2017, as Corporate Finance Manager of RedSalud. to later take over as CFO in 2018. She was responsible for debt structuring, covenant negotiations and bond issuances for all subsidiaries and other achievements. She directed the SAP integration and implementation at the company's nine hospitals and over 40 medical centers. She joined ILC as Chief Development Officer in May 2022, and was appointed a director of Vida Cámara.



JUAN PABLO
UNDURRAGA C.
Chief Performance
Control Manager

Chilean National ID: 13.241.472-6
Nationality:

Civil engineer from Pontificia Universidad Católica and an MBA from the University of Michigan, USA.

He began his career at Copec and gained extensive experience in project evaluation and development. Later, he joined Corporate Finance at Santander Global Banking & Markets, where he was an associate and Vice President managing transactions in the oil and gas, energy, manufacturing and salmon sectors. He joined RedSalud as Development Manager in 2012, where he evaluated organic and inorganic growth projects, and led internal management initiatives and corporate studies. He joined ILC in 2016 as Chief Performance Management Officer. He is a director of Vivir Seguros.



TRINIDAD
VALDÉS M.
Chief Investor Relations
and Sustainability
Officer
Chilean National ID:
15.642.103-0
Nationality:

Business administrator from Pontificia Universidad Católica de Chile.

She has more than 15 years experience in finance and investor relations. She began her career at CMPC, where she was named Head of Investor Relations in 2012. There she managed several financial transactions, including capital increases and local and international bond placements that raised more than US\$8 billion in Latin America. to fund the company's growth plan. She joined ILC as Head of Investor Relations in 2015, and became Chief Investor Relations and Sustainability Officer in 2019, with a commitment to improve financial and ESG issues in order to strengthen the company's relationships with the market and other stakeholders.

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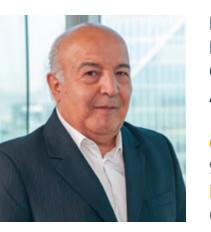
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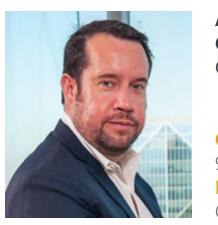


ROBINSON
PEÑA G.
Chief Accounting and
Administration Officer

Chilean National ID: 9.184.681-0 Nationality: Chilean

Certified Public Accountant from Universidad Católica del Norte, and MBA from Universidad Adolfo Ibáñez

He has extensive experience in accounting and administration. He worked at AFP Habitat for 16 years, where his impressive career led him to be appointed Chief Accountant. Subsequently, he became Deputy Finance Manager of Invesco Internacional S.A. (formerly Habitat Internacional S.A.), where he helped to develop pension fund administrators in Peru, Argentina and Mexico. He joined ILC in 2010 as Chief Accounting and Administration Officer.



ANDRÉS GALLO P. Controller

Chilean National ID: 9.047.302-6
Nationality:
Chilean

Business administrator from Pontificia Universidad Católica de Chile;

Broad experience in the insurance, pension and healthcare industries. He has held positions related to finance, risk, audit and internal control in major multinational groups such as PWC, ING, Metlife and Zurich. He has participated in important projects such as creating the Operational Risk Department at ING in Chile, the merger of Metlife with Interamericana de Seguros and the migration of this company to IFRS. He joined ILC in 2014 as Controller.



Name	Position	Directors' Committee	Investment Committee	Sustainability Committee	Subsidiary Committees	Subsidiary Boards
Pablo González	Chief Executive Officer	Regularly attends	Regularly attends	Regularly attends	Regularly attends Strategic Committees	Regularly attends as CEO of the Parent Company
Rosario Letelier	Chief Development Officer		Regularly attends			Regularly attends the Vida Cámara Board
Juan Pablo Undurraga	Chief Performance Management Officer	Occasionally attends	Regularly attends		Regularly attends the Investment Committee (Confuturo)	Regularly attends the Vivir Seguros Board
Trinidad Valdés	Chief Investor Relations and Sustainability Officer	Occasionally attends		Regularly attends	Regularly attends Sustainability Committees	
Robinson Peña	Chief Accounting and Administration Officer	Occasionally attends				
Andrés Gallo	Controller	Regularly attends			Regularly attends Risk Committees	

1. Director of Vida Cámara until December 21, 2022.

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Succession Plans

Management Compensation Policy

ILC has developed a Succession Plan to ensure business continuity if the Chief Executive Officer or other senior executives leave. This is recorded in the General Corporate Governance Policies and Procedures Manual. If the Chief Executive Officer leaves, then the Board will appoint a person to temporarily perform their duties and select the new Chief Executive Officer. This appointment is from the short list of candidates proposed by the Board. If necessary, a specialist company may be contracted to search for candidates. Management proposes any replacements for other senior executives. The proposal must be approved by the Board.

At ILC, senior executive and CEO compensation has a variable component. The metrics established by the Board of Directors to determine the variable component include financial targets (associated with return on equity, etc.) and the implementation of strategic initiatives such as efficiency projects, new businesses, sustainability management, long-term financial and operational planning, and other metrics. This bonus encourages achievements aligned with the Board's expectations and the company's long-term strategic objectives.

ILC's procedures require the Board to review all salary structures and compensation and severance policies for all senior executives, including the Chief Executive Officer. This is described in the General Corporate Governance Policies and Procedures Manual. The Directors' Committee reviews the compensation⁵ systems and plans for the company's managers, senior executives and employees, and its Chairman submits this analysis to the Board. Both the Board and the Directors' Committee may request advice from a specialist, in accordance with the manual.

An external firm is commissioned to review the compensation systems and plans every year using market parameters. The results are then submitted to the Directors' Committee (with two independent directors as members) and to the Board.

As of December 31, 2022, compensation for management and executives of the ILC Group and its direct subsidiaries totaled Ch\$ 2,949 million, where 64% was fixed compensation and 36% variable compensation. Total compensation of managers and executives of the ILC Group and subsidiaries in 2021 totaled Ch\$ 2,825 million, where Ch\$ 1,804 million was fixed compensation. The group's management team includes the executive officers of the parent company and the CEOs of direct subsidiaries.





Dividends, **Profit and Financing**

Dividend Policy

NCG 461 3.4

At the annual general meeting, shareholders must approve the distribution of dividends and the financial statements⁶.

to provide the company with greater financial flexibility to manage economic uncertainty.

Dividends

Ch\$ 23,303 million in dividends earned in 2019 were paid in January and May 2020. Dividends per share were Ch\$ 223.0343 in 2020.

Ch\$ 33,000 million in dividends earned in 2020 were paid in January and May 2021. Dividends per share were Ch\$ 330 in 2021.

Ch\$ 35,000 million in dividends earned in 2021 were paid in January and May 2022. Dividends per share were Ch\$ 350 in 2022.

Finally, in December 2022, ILC's Board proposed an interim dividend earned in 2022 of Ch\$ 10,000 million, which was paid in January 2023.

Earnings Distribution

The company's share capital totals Ch\$ 239,852 million and is represented by 100,000,000 common registered shares with no par value.

Equity has increased by the appropriate proportion of capital growth, which is understood to be a legal right, once the financial statements are approved at the annual general meeting, in accordance with Article 10 of Law 18,046.

An extraordinary shareholders' meeting of ILC was held on October 28, 2021, which approved a Treasury Share Buyback Program, in accordance with Articles 27 A to 27 C and other relevant provisions of Law 18,046. This program was implemented during 2022 and acquisitions totaled Ch\$ 770.7 million as of December 31, 2022.

The ILC Financing Policy sets the standards and procedures for the company's financing. It also describes the procedures that apply to these transactions, and ensures that appropriate and sufficient control measures ensure that financing complies with the standards in this policy. This policy was approved by the Board in November 2019 and reviewed by the Board again in November 2021 but not changed.

Financing Policy

It describes the main sources of financing resources in Chile and abroad.

At ILC's annual general meeting held on April 28, 2022, the shareholders approved the 2022 Dividend Policy. All shareholders who attended agreed to keep the 2021 Dividend Policy to ensure sufficient liquidity and to distribute either as interim or final dividends an amount between the legal minimum of 30% of consolidated profit for the year and 70% of distributable net profit⁷ for the year. The purpose of keeping this policy was

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6. In accordance with article twenty-four of the company's bylaws.

^{7. &}quot;Distributable Profit" is understood for these purposes to be profit for the year, less ILC's proportional share of the change in legal cash reserves at the subsidiaries AFP Habitat S.A. and Administradora Americana de Inversiones S.A. For this purpose, a positive change in legal cash reserves results from an increase in the net investment in legal cash reserve units, or purchases less sales, and an increase in the value of such legal cash reserve units. If either of these values is negative, it will be excluded from this calculation.

Dividends, **Profit and Financing**

Risk Rating

During 2020, risk rating agencies Feller ILC's access to liquidity and financing, as it has an amortization profile that is constantly structured over the medium and long term and plenty of cash.

S&P Global awarded ILC an initial rating of BBB+ with a negative outlook in January 2022, and ratified it in October 2022. It recognized the diversification of the company's businesses and revenue, adequate profitability and capitalization, and the leadership of its subsidiaries in their industries, who remit stable dividends to meet its financial obligations. The negative outlook reflects its financial risks mainly associated with the political outlook in Chile.

Fitch Ratings kept its BBB rating with a stable outlook in January 2023. It recognized the company's diversification with dominant subsidiaries in heavily regulated industries. It recognized ILC's consistent strategy, which has generated stable results and recurring dividends from its subsidiaries.









Rate and ICR renewed ILC's solvency risk rating of AA+. Feller Rate maintained ILC's risk rating at AA+ with a stable outlook in March 2022, which reflects a very strong business profile, with strong capital generation capacity, capital structure and financial flexibility. It recognizes that ILC has investments are diversified across several businesses, it has a solid competitive position, it regularly receives dividends from its subsidiaries and its liabilities have a good maturity profile. ICR ratified its risk rating at AA+ with a stable trend in October 2022. It recognizes ILC's stability, diversification and strong cash flow from its subsidiaries, where it holds a controlling interest. It also highlights

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4.3 **Dividends,**Profit and Financing

EFFECTS ON EQUITY

Equity Accounts	Balance as of 12/31/2022 (MCh\$)	Proposal at the AGM (MCh\$)
Paid-in capital	239,852	239,852
Share premium	471	471
Other reserves	(84,330)	(84,330)
Retained earnings	577,935	577,935
Profit for the year	146,534	146,534
Reversal of dividend provision	-	(43,960)
Interim dividend (January 2023)	-	10,000
Final dividend*	-	40,000
Total equity	880,463	874,423

^{*} Subject to approval at the 2023 annual general meeting

DISTRIBUTABLE PROFIT

Equity Accounts	Proposal at the AGM (MCh\$)
(+) Total ILC profit for 2022	146,534
(-) Return on legal cash reserves at AFP Habitat (at 40.29%)	4,676
(-) Net acquisition of legal cash reserves at AFP Habitat (at 40.29%)	-
(-) Return on legal cash reserves at Administradora Americana de Inversiones (at 40.29%)	-
(-) Net acquisition of legal cash reserves at Administradora Americana de Inversiones (at 40.29%)	415
ILC distributable profit	141,433
Interim dividends	10,000
Final dividend*	40,000
Total dividend earned in 2022	50,000
Dividend as a percentage of distributable profit	35.3%
Dividend as a percentage of total profit	34.1%

^{*} Subject to approval at the 2023 annual general meeting



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GRI 3-3, 2-26, 205-2 / NCG 461 3.5, 3.6, 8.1.5. / SASB FN-AC-510a.1, FN-AC-510a.2 / SASB FN-CB-510a.1, FN-CB-510a.2



ILC wants all its directors, employees and suppliers to perform their duties in strict compliance with the law, internal regulations and general ethical principles. Therefore, it has developed documents and policies, and structure of committees and departments.

Committee or Department

Committees

Ensure that the financial, operational, social and environmental impacts of corporate risks are monitored and managed. This information is subsequently reported to the Board.

Internal Control Department

Ensures that management's processes are correctly executed. The Controller reports to the Board and attends the Directors' Committees of ILC and each subsidiary. This department also monitors the risk matrix, develops policies and conducts internal audits.

Investor Relations Department

It communicates with the market and reports business progress, risks, and the company's economic, financial and legal issues, while ensuring that information is consistent. Accordingly, ILC issues several reports and has an open-door policy for those who require information.

Tools

Audits

Regular procedures whose purpose is to understand, manage and supervise specific company processes. These audits are submitted to the Directors' Committee and subsequently to the Board.

Complaints Channel

Receives complaints from employees, investors, suppliers, customers or any other person, regarding any irregularities or illegal acts committed by ILC employees. It is managed by a third party, which guarantees that this process is confidential and preserves the anonymity of the whistleblower, if required. This channel is available to the public on ILC's website. The online complaints channel and the status of your complaint can be found by <u>clicking here</u>

Risk Matrix

This is the core of the company's risk management system, as it monitors risk categories for ILC and each subsidiary, such as information management and security, reputation, regulatory, operational, financial exposure, staff recruitment and retention, corporate and ESG risks.

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Policies

Crime Prevention Model (CPM)

Its purpose is to protect the company from the crimes in Law 20,393, using controls, responsibilities and training programs. To see this document, click here

General Corporate Governance Policies and Procedures Manual

Its purpose is to describe the corporate governance policies, standards, procedures and best practices that apply to ILC. To see this document, click here

Market Information Manual

Its purpose is to ensure that the company's public information consistently used, to preserve the trust and transparency required by the market to invest in ILC. To see this document, click here

General Policy for Routine Transactions between Related Parties

Its purpose is to ensure that ILC transactions between people or companies contribute to the business, and that the price, and terms and conditions are equivalent to those prevailing in the market. To see this document, <u>click here</u>

Human Rights Policy

Its purpose is to confirm the company's commitment to the ten fundamental sustainability principles in the United Nations Global Compact and the Universal Declaration of Human Rights. To see this document, click here

Code of Conduct and Ethics

Its purpose is to communicate the principles and standards governing the behavior of employees at ILC and its subsidiaries when performing their daily duties. To see this document, <u>click here</u>

Tax Policy

Its purpose is to ensure compliance with tax obligations, with good corporate governance standards, with the code of business conduct, with the principles and regulations governing the company's tax strategy. To see this document, click here

Diversity and Inclusion Policy

Its purpose is to commit ILC to encouraging inclusive and diverse workplaces, free of any kind of discrimination, so that all employees can develop to their full potential. To see this document, <u>click here</u>

Internal Regulations on Order, Hygiene and Safety

Its purpose is to describe the general obligations and prohibitions that apply to employees, their work and their conduct on the company's premises. It also describes the procedure for joining the company as a dependent employee, and the procedure for investigating complaints. This manual is provided to every ILC employee when hired.

4.4 Ethical and

Transparent Conduct

GRI 3-3, 2-26, 205-2 / NCG 461 3.5, 3.6, 8.1.5. / SASB FN-AC-510a.1, FN-AC-510a.2 / SASB FN-CB-510a.1, FN-CB-510a.2

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All subsidiaries have departments, policies and procedures based on ILC's guidelines, to ensure that their employees behave ethically.

 The Code of Conduct at Confuturo is reviewed by the Board every year. This code and other policies, such as the Conflict of Interest, Travel and Gifts policies, are regularly communicated by email and in training courses. Every employee must pass two mandatory courses on ethical and market conduct once a year. Specialized market conduct courses are also given to members of the Management Committee, brokers and annuity agents according to their roles.

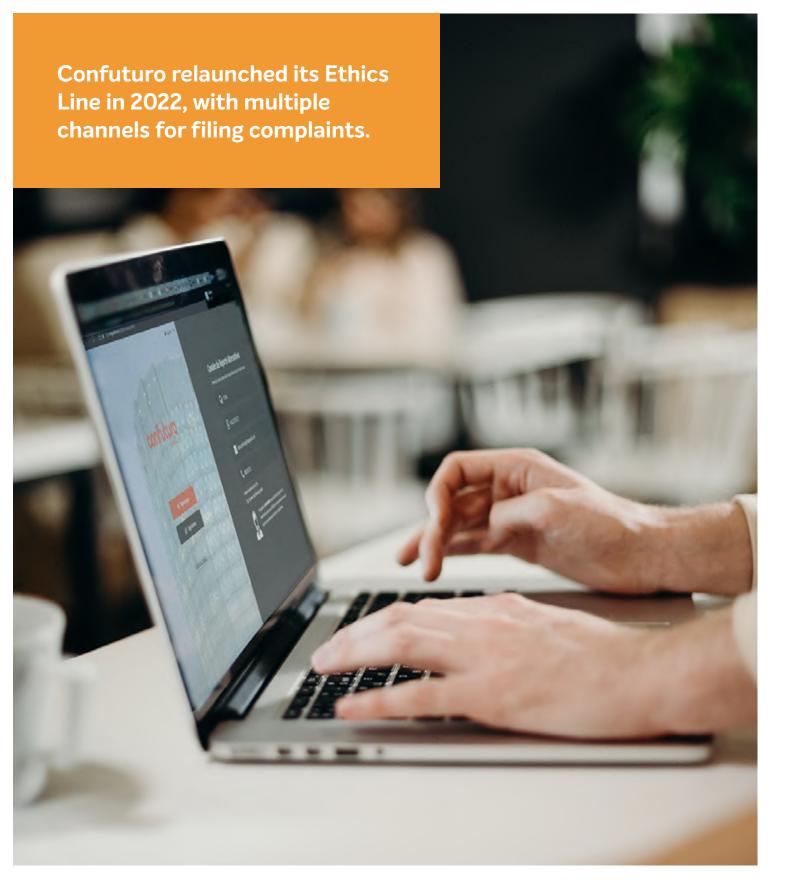
Confuturo has a Crime Prevention Model that is certified by an external company. It requires the appointment of a Crime Prevention Officer who reports directly to the Board. There is also an Anti-Money Laundering and Counter Terrorism Financing Policy.

The subsidiary relaunched its "Ethics Line" channel in 2022, to publicize this channel among all its stakeholders. This channel has been available using the

website, e-chat, WhatsApp, email and telephone since July. A publicity campaign was executed for employees and suppliers, to publicize the changes and encourage them to correctly use it. Contracts with suppliers include clauses acknowledging the Code of Conduct and the Ethics Line, and the duty to report irregularities. Information on these issues was added to all purchase orders, to reinforce them.

Complaints received through the Ethics Line and progress with the ethics training program are reported to the Audit Committee every quarter and to the Board every year. The Audit Committee is composed of directors. The Compliance, Risk and Legal Department analyzes incidents with an impact on market conduct twice a month, which are then submitted to the Management and Audit committees.

Confuturo was not involved in any judicial or administrative proceedings involving fraud, antitrust issues, unfair competition or any other issues in 2022, based on the definitions of these crimes in domestic law and in the company's Crime Prevention Manual.



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Ethical and 4.4 Transparent Conduct

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• Banco Internacional amended its Code of Ethics and Conduct in 2022 with the approval of the Board, to strengthen its sustainability, diversity and inclusion issues. The Anti-Corruption Manual is an integral part of the bank's Crime Prevention Model and it was approved and certified by an external risk rating agency. The policy and manual were widely communicated to the company's employees and contractors.

This subsidiary keeps a record of money laundering and financing terrorism documents for 5 years. The bank did not receive any sanctions in 2022 for issues involving fraud, insider trading, antitrust, unfair competition, market manipulation or any other related laws or regulations issued by the financial industry in Chile.

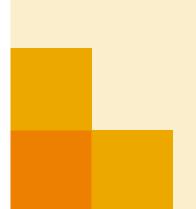
- RedSalud launched its Code of Conduct in 2022, with an internal campaign to communicate it. Every employee signed a document that evidenced they had received it. Suppliers must adhere to the Code and the Crime Prevention Model as required by clauses in contracts.
- Consalud has a Code of Conduct and Ethics, several risk policies, a Human Resources Policy, a Conflict of Interest

Policy and a Related Parties Policy. The company communicates them using e-learning training and regulatory courses. Its Crime Prevention Model is certified by an external company and it participates in sustainability surveys with its principal stakeholders to measure the associated gaps and opportunities for improvement.

• The main policies and regulations regarding ethical behavior in Vida Cámara are the Code of Conduct, the Internal Rules of Order, Hygiene and Safety, the Conflict of Interest Policy and the Crime Prevention Policy. All new employees must sign a document evidencing that they have received the code and the internal regulations within the first few days of joining the company. Contracts with suppliers contain clauses acknowledging its anti-corruption measures.



- Every member of the governing bodies and employees of all the Group's subsidiaries were informed of the organization's anti-corruption policies and procedures.
- All of Confuturo, Consalud and Vida Cámara's business partners were informed of the organization's anticorruption policies and procedures.
- There were no sanctions in 2022, for crimes under Law 20,393 in Chile at any of ILC's subsidiaries, including corruption, bribery, money laundering and unfair administration.



Banco Internacional approved its Anti-Corruption Manual in 2022 within its certified **Crime Prevention Model.**

Ethical and **Transparent Conduct**

GRI 3-3, 2-26, 205-2 / NCG 461 3.5, 3.6, 8.1.5. / SASB FN-AC-510a.1, FN-AC-510a.2 / SASB FN-CB-510a.1, FN-CB-510a.2

Free Competition

NCG 461 8.1/4

always been a value promoted by ILC, so all its subsidiaries have procedures to prevent and detect regulatory breaches that may

No ILC subsidiary was sanctioned for regulatory breaches of antitrust matters in 2022.

Confuturo

Thisaspect is covered by the Code of Conduct. The Compliance Department training program includes respect for free competition and the market conduct principles.

Banco Internacional

It is governed by the General Banking Law and has guidelines that avoid breaching antitrust regulations in its Code of Ethics and Conduct, which confirms that the bank promotes fair competition.

Red Salud

The fourth clause of RedSalud's Code of Ethics states that the company goes beyond the associated regulations and has channels for inquiries if there is uncertainty regarding potential breaches in the law, regulations or the principle of free competition when negotiating.

Consalud

It has a model for achieving compliance with antitrust regulations, which has been approved by the Board of Directors and is monitored by the Compliance Department.

Vida Cámara

It has an Antitrust Policy, which forms the basis for a crime prevention model that describes the crimes where the company may be exposed. It describes procedures for reporting to the Compliance Officer and using the complaint channel. It provides guidelines for dealings with trade associations such as the Chilean Association of Insurers (AACH) or audits by the National Economic Prosecutor's Office (Fiscalía Nacional Económica). The Legal Department provides appropriate support.

Freedom of choice has

affect it.

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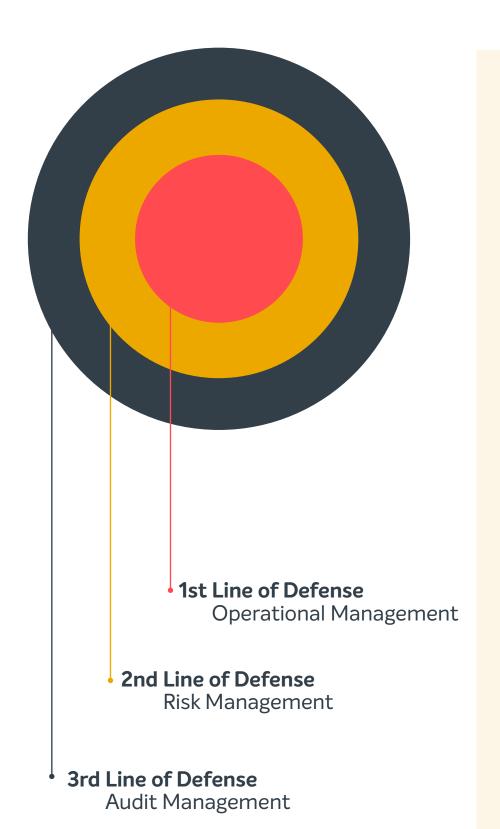
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ILC RISK MANAGEMENT MODEL





Framework

Risk management policies, procedures and practices are described in the General Corporate Governance Policies and Procedures Manual.



Identification

Systematic process that gathers risks identified by company stakeholders, which are centralized in the parent company, monitored by the Risk Committee and reported to the Board of Directors very month.



Coverage

The entire organization, from the Board of Directors to every employee, where each team and person is assigned a role and responsibility.

Material Topic



Tools

The core of the risk management system is a matrix that is updated every month and covers information regarding ILC and all its subsidiaries.

The Group is adopting the standards issued by the Task Force on Climate-related Financial Disclosures (TCFD), and it intends to address the risks and opportunities related to climate change.



ILC operates in several segments, such as pension, life insurance, banking, healthcare and health insurance, so it needs a comprehensive and robust model to identify, control and monitor the wide range of risks that can affect its business. The company uses a model every day that has three lines of defense. These are operational management, risk management and audit management. They involve the entire organization, from the Board of Directors to each employee at its subsidiaries.

The associated policies, procedures and practices form part of ILC's General Corporate Governance Policies and Procedures Manual. The core of the risk management system is a matrix that is updated every month and covers information regarding ILC and all its subsidiaries. It also considers the regulatory framework, the domestic context and environmental, social and corporate governance criteria.



GRI 3-3 / NCG 461 3.6

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Main Risk Management Roles

NCG 461 3.6

Risk management at ILC begins at the top with the Board of Directors and its committees, and is a systematic and strategic objective.

- Directors' Committee: monitors risk management and internal control, and it reports to the Board of Directors. It reviews the corporate risk matrix in detail, which includes ESG risks covering environmental, social, human rights and other issues. It also analyzes the key issues raised by subsidiary committees.
- Sustainability Committee: discusses, proposes and evaluates measures to improve the control and mitigation of environmental, social, governance, human rights and other issues.
- Investment Committee: reviews issues related to cash flow management and the investment portfolio.

 Internal Control: performs internal audits to verify the effectiveness and ensure compliance with the policies, procedures, controls and codes approved by the Board, and reports the results of these reviews to the Directors' Committee.

Each subsidiary has a risk management unit responsible for risk detection, quantification, monitoring and communication. ILC's Controller participates in regular committee meetings at these units, which provide information to ILC to update the risk matrix every month.

Main Risks, Controls and Mitigation Measures at Subsidiaries

SASB FN-IN-550a.2

Insurance Business Risk

Confuturo is a life insurance and annuity company, so it makes long-term commitments. Accordingly, preserving solvency is fundamental to fulfilling its role in society, which requires verifying that its capital structure can cope with a range of stress scenarios. Therefore, it has an Overall Risk Management Strategy and Policy, and specific policies for each strategic risk. It has explicitly defined its risk appetite, its preferred solvency levels, and statements on operational risk tolerance, expressed in various indicators. It measures its solvency by conducting an annual ORSA (Own Risk and Solvency Assessment)8 exercise, where the results are compared with its risk appetite. The operational exercise involves a quarterly assessment of compliance with its tolerances.

Confuturo developed a new Cyber-security Policy and a new Human Rights Policy in 2022, and strengthened the business continuity process, as this involves risk management. Confuturo
approved new
Cyber-security
and Human
Rights policies in
2022.

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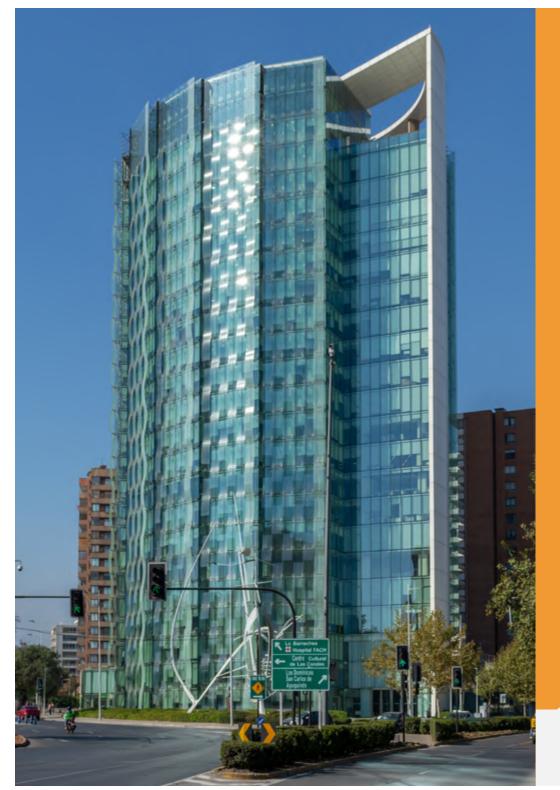
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Vida Cámara updated its Risk Management Policy in 2022 by incorporating an incident management procedure, an operational risk appetite statement, and the ORSA Risk Appetite, specifically the financial solvency ratio. It also has Group Risk Management, Legal and Regulatory Risk Management, Operational Risk Appetite and Information Security policies.

The subsidiary has an investment portfolio not associated with insurance reserves, which is covered by an investment policy aligned with NCG 325 issued by the CMF, which defines management's risk appetite to ensure appropriate hedging and liquidity for the company's obligations.

Vida Cámara prepares a company risk matrix and specific matrices for significant strategic projects. Both the risks and the controls are continuously evaluated and any emerging risks are incorporated.

The subsidiary conducted a risk survey in 2022 regarding its individual insurance portfolio and began preparing the risk matrix for the Genesis project. The company arranges training on its risks. This includes training at orientation for new hires, informative capsules on the defense model sent by e-mail, and managing operational incidents.



Vida Cámara updated its Risk Management Policy in 2022, when it incorporated incident management, operational risk appetite statements and ORSA

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Banking Business Risk

Banco Internacional analyzed its process risks and identified checks and mitigators to detect the risks that exceed the threshold and control them, according to board-approved tolerances.

The bank has identified three main risks:

· Credit risk: This refers to unexpected deterioration of the loan portfolio. This requires higher provisions, lower risk ratings, increased funding costs, higher liquidity and higher capital requirements.

The bank has two lines of defense for the credit process: first, the Commercial Department and second, the Credit Risk Department. They are responsible for detecting, quantifying and communicating risks with a higher than normal profile.

Operational risk is the risk of incurring losses from deficiencies or failures in internal processes, human factors or systems, or from external circumstances.

The operational risk management model prevents risks by defining and controlling limits and by identifying risks that may impact results, including evaluations, contingency preparedness exercises and insurance management.

• Information security risks: breach of confidentiality, integrity and availability of company and customer information.

These risks are prevented by reinforcing access control and log-in procedures. Furthermore, information leaks or anomalous behavior are monitored and blocked, which is strengthened by several other cyber-security measures.

Risk management has an impact on employee incentives, which are reviewed during internal audits.

Non-Insurance and Non-Banking Business Risk

Consalud provides access to large-scale social security benefits, which cannot be suspended, so guaranteeing operational continuity is critical. The complexity of the business, together with many regulatory requirements and legal indicators, all require that its finances be closely monitored.

There are several policies associated with each risk category, and most of them are reviewed every two years. For example, the company has financial policies for borrowing, investments, credit risk, collection, capital and liquidity. The Risk Manager is responsible for monitoring and communicating the performance of control panel indicators to the Risk Committee every month.

RedSalud reviewed and defined a new integrated risk management model based on international best practices during 2022. This project is supervised by the Board of Directors, who reviewed and approved the new Risks and Risk Appetite Policy and Manual for each risk category, together with impact and probability assessments. Senior management has helped to identify, validate and calibrate significant strategic and operational risks. This model will replace the current approach where each management takes decisions regarding risk mitigation, transfer, acceptance, avoidance and priorities, rather than a centralized team, with the various RedSalud committees involved in reviewing and approving significant risks.





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Emerging Risks

Accelerating the decarbonization of the investment portfolio and commercial loans



Over the last few years, companies have noticed that their cash flows are no longer the only relevant variable when analyzing an investment opportunity, or when estimating risk factors. Portfolios containing polluting industries may be threatened over time, due to their effect on climate change.

Therefore, several global organizations have emerged that encourage the financial industry to reduce their emissions and their impact on the planet through their investments.

The Portfolio Decarbonization Coalition was founded by investors and important environmental organizations such as Amundi, AP4 Sweden, CDP and UNEPFi. It is mobilizing a critical mass of investors committed to managing their assets in line with a low-carbon economy. Institutions such as this are just one example of how investors worldwide are moving towards decarbonization.



Material

The first Framework Law on Climate Change was enacted in Chile in June 2022. This law requires the country to become carbon neutral and climate resilient by 2050, and it includes several commitments for both the public and private sectors, with mitigation and adaptation plans to limit the global temperature rise to 1.5° Celsius.

This law recognizes Nationally Determined Contributions (NDC) as an intermediate target towards 2030 to accelerate carbon neutrality. It also refers to:

- Mechanisms to promote GHG-neutral and climate resilient investments.
- Measures that promote climate finance developments for the public and private sectors, to strengthen neutral GHG emission and climate resilience developments.
- Measures that promote risk management associated with climate change in the financial sector.



Given the urgency of the global climate crisis, there may be a call to accelerate carbon neutrality plans or take additional measures, which could negatively impact operational flows and investments in industries with significant environmental impacts. Chile and other countries have presented plans for carbon neutrality by 2050, with specific measures in Chile such as closing coal plants by 2025.

As of December 31, 2022, Confuturo's portfolio emissions from its fixed and variable income investments were equivalent to 590,703 mtCO2e, while Banco Internacional reported a total of 409,956 mtCO2e in its individual portfolio of commercial loans, according to chapter



Mitigating Measures

Confuturo is an institutional investor with a portfolio of over USD 8 billion and it has assigned an ESG rating to all its financial investments, based on parameters such as the environmental risk of the industry and any risks specific to the issuer. These ratings are variables within the Investment Policy, which contains investment limits in ESG terms. This subsidiary has also been measuring the carbon footprint of its investment portfolio since 2021, which it uses to identify and mitigate its environmental impacts.

Banco Internacional measured the carbon footprint of its loan portfolio for the first time in 2022, which has raised its awareness of how to manage and reduce its financed emissions in the future.

As explained in chapter 5 of this report, ILC has developed a climate strategy based on the TCFD framework, where it has identified the main physical and transitional risks, opportunities, objectives and governance for managing climate change, where decarbonization plays a fundamental role.

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Emerging Risks

Progressive deterioration in the mental health of the populace



The sixth Mental Health Thermometer was conducted by the Chilean Safety Association and Pontificia Universidad Católica and published in December 2022. It reveals that one in five Chileans say they feel lonely and 14% say they suffer from depression. This study indicates a substantial reduction in general mental health complaints compared to 2020 and 2021, the critical period of the pandemic. However, loneliness and depression are among the most persistent symptoms.

Although the mental health budget has increased, mental health benefits cover about 20% of the Chilean population, which is well below the 50% coverage seen in middle-income countries.

In Chile there is a significant gap between mental health services and demand. According to the National Mental Health Plan published in 2021, Chile requires 1,029 specialized centers. However, there are less than 400 in the country.

Securing the budget, infrastructure and personnel necessary for effective treatment is a must to protect society.



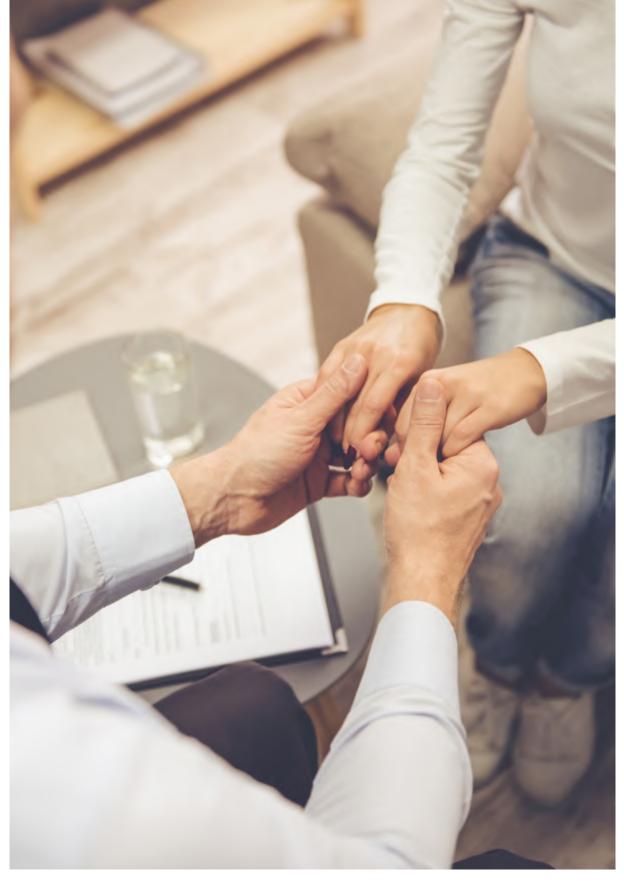
Material

ILC is a major player in the mental health sector in Chile. The group controls RedSalud, Chile's most extensive private healthcare network, as well as Vida Cámara and Consalud, which are significant companies in the supplemental and mandatory health insurance sectors, respectively.

RedSalud currently has five mental health specialties, providing both in-person and telemedicine services throughout Chile. Both Consalud and Vida Cámara offer plans that cover mental health.

There has been a substantial increase in mental health coverage during the last few years, especially for medical leave authorized by Consalud. The cost of covering mental health leave increased by 66.1% between 2019-2022, and represented 27% of all leave during the last year, discounting leave associated with COVID-19. Vida Cámara paid approximately Ch\$ 2 billion in mental health-related illnesses.

ILC also has 13,604 direct employees working in industries that are important to Chile, such as banking, pensions and healthcare industries, which have suffered from many pressures due to the public health and economic emergencies. During the critical periods of the pandemic, RedSalud employees (who account for 76% of our total workforce) were more exposed to COVID-19, resulting in an increase in stress and burnout syndromes among employees, which led to an increase in medical leave.



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Progressive deterioration in the mental health of the populace



A significant deterioration in the mental health of Chileans may result in (i) insufficient mental health specialists or a significant increase in the costs of covering these services (ii) a workforce with deteriorating health, higher absenteeism and lower productivity.

"The Global Economic Burden of Noncommunicable Diseases," was prepared by Harvard in conjunction with the World Economic Forum. It notes that mental health costs could more than double by 2030.

	Low- and Middle-Income Countries ¹				
	Direct Costs	Indirect Costs	Total Costs		
2010	287	583	870		
2030	697	1416	2,113		

	High-Income Countries ¹					
	Direct Costs	Indirect Costs	Total Costs			
2010	536	1,088	1,624			
2030	1,298	2,635	3,933			

		World ¹	
	Direct Costs	Indirect Costs	Total Costs
2010	823	1,671	2,494
2030	1,995	4,051	6,046

(1) Figures in US\$ billion

2) Direct costs: associated with health insurance/ Indirect costs: associated with the economy and productivity



Our subsidiaries have developed programs that support the mental health of employees, with initiatives that promote a healthy lifestyle and work-life balance for all employees.

These programs include Vida Cámara's "Vida Mind" program, which supports the mental health of employees with initiatives such as psychology workshops, free therapy sessions and massages in the office.

RedSalud has developed the "Take care of your mind" program, which protects the mental health of employees through prevention, promotion and intervention. Workshops, lectures and videos address various topics every month. The goal is for each employee to become an agent of change and be prepared to support others.

Some programs provided by subsidiaries mitigate the deterioration of mental health outside the company.

Consalud has a special mental healthcare telemedicine plan for beneficiaries and patients called "Click Doctor", which offers psychiatric, psychological care and other specialties, with high-quality standards at preferential prices for its members. Psychiatrists attended more than 1,950 appointments during 2022, an increase of 90% over the previous year.

Vida Cámara's "Vida Contigo" program publicizes mental health issues through lectures, activities and agreements that give beneficiaries access to these benefits. This program is aimed at FONASA (public insurance) policyholders. Group insurance beneficiaries can access monthly phone-based therapy sessions with a psychologist free of charge through Medismart.live.

Finally, RedSalud has five medical specialties that provided almost 135,000 mental health appointments, which are expected to grow. Thus, the challenge arises to find and train sufficient suitable people who can contribute to this situation.

Human Rights 4.6

GRI 2-25 / NCG 461 2.1

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ILC's Human Rights Policy ratifies its commitment to the Ten Fundamental **Sustainability Principles** of the Global Compact and the Universal **Declaration of Human** Rights, which are understood to be a guideline for business. This policy provides guidelines on human rights issues for each subsidiary to implement through its internal regulations and codes of conduct.

ILC has joined the United Nations Global Compact, which asks its members to commit to ten principles on human rights, labor relations, the environment and anti-corruption. These principles are aligned with the 17 Sustainable Development Goals for 2030.

This policy commits the company to:

- 1. Promote a culture of respect for all stakeholders.
- 2. Maintain a working environment free from harassment, abuse, intimidation and violence.
- 3. Protect the physical, mental and social safety of its employees.
- 4. Respect people's privacy and beliefs.
- 5. Reject arbitrary discrimination based on gender, race, religion, sexual orientation, marital status, maternity, political stance or ethnic background.
- 6. Promote equal opportunities, equal pay for men and women in positions of equal responsibility, equal participation and meritocracy.
- 7. Reject all forms of human trafficking, and both forced and child labor.
- 8. Respect freedom of opinion, freedom of association and collective bargaining.
- 9. Ensure that its suppliers and other business partners respect the principles in this policy

ILC has complaints channels for employees and third parties to report any event that breaches their rights, in order to take appropriate measures and ensure that these principles are swiftly safeguarded. It coordinates with each subsidiary to promote the fundamental rights of employees, contractors and customers.

- The Board of Directors of Confuturo approved its Human Rights Policy in 2022, which was published throughout the organization. Managers participated in lectures on the new policy and in the Inclusive Leadership Program. Clauses were added to contracts with suppliers that describe Confuturo's commitment to the Human Rights Policy and inviting them to adopt it. Initiatives were developed such as community phone-based support to advise elderly customers how to exercise their rights. Progress is being monitored by the SSIndex survey. During the year, the company also arranged lectures to explain diversity-related topics such as addressing disability, 60+ awareness, 60+ prejudices and stereotypes, discrimination, micro-aggressions, inequalities and female leadership.
- RedSalud completed its lectures on labor and sexual harassment in 2022. with a focus on fair treatment.
- Vida Cámara reinforced its Human Rights Policy, which was published in 2021, by sending it to its employees to commemorate Human Rights Day.

ILC developed a Human Rights Due Diligence during 2021, which identified its most significant human rights risks. This consisted of mapping internal operations, suppliers and customers of its five subsidiaries. The purpose was to examine their commitment to the UN Global Compact Principles and the UN Guiding Principles. This exercise did not find any significant or systematic breaches. However, priority risks were identified in each business with recommended action plans and several mitigation measures, such as strengthening complaint channels, introducing flexibility and employee well-being measures, reinforcing transparency, reviewing feedback processes and employee training, improving consultation and discussion channels with stakeholders, reinforcing internal leadership and increasing personal data protection measures.

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Confuturo

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launches its new

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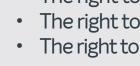
GRI 2-25 / NCG 461 2.1

Due diligence in 2021



Evaluated Human Rights

- The right to integrity
- The right to a safe and healthy working environment
- The right to privacy
- The right to identity, diversity and inclusion
- The rights of people with disabilities.
- The right to education and training (human development)
- The right to decent and equitable remuneration
- The right to occupational health and safety
- The right to equal opportunities and non-discrimination
- The right to freedom of association and trade union freedom
- The right to protection, assistance and family life
- The right to free labor (as opposed to forced labor)
- The right to education and training (human development)
- The right to promotion at work
- The right to privacy
- The right to a defined working day
- The right to occupational well-being (absence of workplace or sexual harassment)



Target Audiences

- Employees (especially the opinion of women, minorities such as migrants and people with disabilities)
- Subcontracted workers
- Suppliers
- Customers



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Material Topic

GRI 3-3 / FN-CB-230a.2

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Information security and cyber-security are areas of concern that have grown in importance for the Group, especially with its accelerated digitalization over recent years. Both issues are currently integrated into the corporate risk matrix and monitored by the Directors' Committee, where they are managed by the Internal Control Department and the Compliance Officer. The Group also has an external Information Security Officer, who identifies gaps at ILC and its subsidiaries, then submits recommendations and implements any improvements required.

Associated operational risk indicators are regularly reviewed by the Directors' Committee. These include the results of ethical hacks, cyber-security training coverage, attempted attacks and the IP blocking status for potentially dangerous countries.

The information handled by subsidiaries requires them all to have cyber-security and information security policies and control procedures that match their business.

Confuturo manages its information security and cybersecurity risks using two lines of defense. Cyber-security risks are on the first line and information security risks are on the second line. The latter was reinforced with an evaluation using the ISO 27001 standard as a guideline. Furthermore, the NCG 454 Standard was implemented to strengthen cyber-security. There are regular awareness campaigns for employees and customers. The status of both risks is submitted to executive committees such as the Operational Risk Committee, the Audit Committee and the Information Security, Cyber-security and Personal Data Protection Committee.

Banco Internacional has formal procedures to manage and protect its technological infrastructure, which include managing vulnerabilities and technological

obsolescence, with regular evaluations and monitoring to detect anomalous behavior. Processes have been implemented based on best practices, including preventive and reactive measures, complemented by specialized external services for specific issues. There is a formal escalation procedure for leaks, which involves the Technology and Operational Risk teams, who analyze the warnings and review each case depending on its impact. The bank approved a new Debtor Data Protection and Security Policy in 2022 in response to regulatory changes. The Information Security Policy at Banco Internacional is aligned with NCh-27001:2013 and, failing that, with the ISO/IEC 27001:2013 standard and its code of practice, ISO 27002:2013.

RedSalud has established processes that are specially designed to reduce the risk of information breaches, within a strategy that contains the following pillars: breach avoidance, operational continuity and fraud protection. All cyber-security initiatives are approved by the IT Department and tracked on the collaborative platform. Cyber-security indicators such as incident management, anti-malware coverage, vulnerability remediation and ethical phishing results are monitored. A business impact analysis was performed, which analyzed the reported incidents and their impact. This analysis is submitted to committees, management and the Board of Directors. The company was very active in 2022.



During October (cyber-security month), RedSalud launched an internal awareness campaign with emails, webinars and contests. It published the first regulatory course on cybersecurity for its employees using the RedSalud Academy. It launched campaigns targeting patients with recommendations to avoid fraud.



Threats were managed with measures such as ethical website hackings and using the Nessus probe to scan critical servers for vulnerabilities. The hacking findings resulted in resolving critical and high risk vulnerabilities.



Connection blocking to communication endpoints on external storage devices was performed for all assets using the Kaspersky console, which achieved 98% coverage of workstations and on-site servers with antimalware.



These measures led to zero active threats as of December 31, 2022, whereas the company had 3,966 active threats as of August 2021.

Active threats as of year-end at RedSalud

Critical and high-risk vulnerabilities were corrected during 2022 at RedSalud.



Information Security and Cyber-security

GRI 3-3 / FN-CB-230a.2

Consalud operates a business with intensive digital transactions, and it stores and uses sensitive member data and confidential data that is vital for decision making. Therefore, cyber-security and information security affects every process, with an emphasis on technological support systems. Performance is monitored by the Risk and Cyber-security Committee at its monthly meetings. Key performance indicators are monitored such as protection tool coverage, vulnerability management and course coverage. The company recorded several associated advances during 2022.



The Information Security and Cybersecurity Policy was amended.



A cyber-security course was published on the Nivelat platform, which was aimed at the entire organization. A regular newsletter containing cybersecurity information was circulated, such as recommendations and good habits.



An Information Security Officer was hired and a cyber-security incident management model was implemented.

Vida Cámara manages sensitive customer and employee data. Therefore, it has been mitigating the risk of information breach or loss. It has developed a management model based on the ISO 27001 Standard, which requires regular measurements that confirm its scope and compliance. The system includes techniques such as secure HTTPS protocols and data obfuscation; information asset management protocols; and security incident management processes with flows and escalations to resolve various kinds of threats. The company has also migrated all its servers to the cloud, with advanced segmentations that increase the security of these systems. It also regularly conducts training on cybersecurity risks and ethical phishing exercises to test the cyber-security awareness among employees. It reports progress to the Board of Directors every month through the Audit and Risk Committee.



It updated the Endpoint Detection and Response (EDR) tool in 2022, which is installed on the company's notebooks and servers to detect and repel advanced threats, such as ransomware.



It changed the service provider for the Security Operations Center (SOC) at the end of the year, in order to optimize threat monitoring and management.



It upgraded the physical firewalls that support the network, and VPN access was also completed.

None of the Group's subsidiaries reported any data breaches during 2022.

CYBER-SECURITY INCIDENTS

ENI_CR_220~1

FN-CB-230a.1	
Item	2022
Number of information security or cyber-security incidents	1
Number of data breaches	0
Number of customers and employees affected by company data incidents	20 employees and 0 customers
Number and value of fines for cyber-security and information security incidents	0

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Supplier Management

GRI 204-1 / NCG 461 6.2

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Supplier Payments

NCG 461 7.1

ILC strives to build fair and responsible relationships with its suppliers, based on compliance with corporate management standards, swift payment standards and fair competition during invitations to tender. However, it requires its suppliers to adopt its internal standards and adhere to its sustainability vision.

Confuturo, Banco Internacional and Vida Cámara have Supplier policies that describe the conditions and responsibilities for payment management, and distinguish between critical and non-critical suppliers. Notwithstanding these policies, some ILC subsidiaries aim to pay them within 30 calendar days, in line with Law 21,131.

Confuturo has a Purchasing Policy and a supplier payment procedure, which requires the Payments Department to report supplier's invoices pending approval every week, and produce payment term reports for all documents.

RedSalud uses the Procurement Department to purchase most of its clinical supplies, medicines, medical equipment and general services, using formal centralized invitations to tender and payments processes.

Vida Cámara has implemented reports aimed at improving the internal controls governing payment processes for the company's obligations.

No supplier represents more than 10% of consolidated supplier payments.

PAYMENTS TO DOMESTIC SUPPLIERS

	Number of Invoices Paid	Total Amount Paid (MCh\$)	Number of Suppliers
Under 30 Days	36,431	\$107,241	3,379
31 to 60 days	17,314	\$20,297	562
More than 60 Days	56,129	\$49,544	310
TOTAL	109,874	\$177,083	4,251

PAYMENTS TO FOREIGN SUPPLIERS

	Number of Invoices Paid	Total Amount Paid (MCh\$)	Number of Suppliers
Under 30 Days	236	\$4,768	57
31 to 60 days	0	0	0
More than 60 Days	0	0	0
Total	236	\$4,768	57

Supplier Management

GRI 204-1 / NCG 461 6.2

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Supplier Assessment

NCG 461 7.2

Confuturo, Banco Internacional and Vida Cámara have policies and procedures to assess their suppliers.

The Compliance Department at Confuturo reviews PEP (Politically Exposed Persons) information for all its suppliers and classifies them as critical or noncritical. Critical suppliers are evaluated in accordance with the guidelines in its Purchasing Policy and related procedures such as its Purchasing Management, Service Outsourcing, Contract Formalization and Supplier Control procedures. The Purchasing Management procedure describes the assessment process that applies to critical suppliers, based on the organization's Business Impact Analysis (BIA). This process includes a questionnaire which asks suppliers about their operational risks, information security and business continuity, and requests additional information when necessary. The Procurement Department verifies supplier information using the Gesintel system to check whether they appear on risk lists. It also manages the conflict of interest form. If an alert is triggered, then the case is referred to the Compliance Department for analysis.

Banco Internacional selects its suppliers in accordance with its policy, using quality, utility, financial and other criteria. It has special criteria for assessing critical strategic suppliers, including service delivery, good labor practices, respect for the environment and their local communities, and their market reputation.

Vida Cámara's Supplier Policy defines those suppliers classified as critical suppliers, which must be re-evaluated every year. This requires completing a questionnaire for each supplier that evaluates quality of service, deadlines and other aspects. The requirements are delivering a swift service, complying with safety standards, meeting deadlines and delivering very high service quality.

ASSESSED SUPPLIERS

	Domestic Suppliers	Foreign Suppliers
Number of suppliers assessed	246	15
Number of suppliers analyzed using sustainability criteria	16	0
Suppliers analyzed using sustainability criteria as a percentage of all suppliers assessed	6.5%	0%
Total purchases (MCh\$)	\$139,581	\$2,712
Total purchases from suppliers analyzed using sustainability criteria (Ch\$ million)	\$5,850	\$0
Purchases from suppliers analyzed using sustainability criteria as a percentage of total purchases	4.2%	0%

Tax Policy and 4.9 **Treatment**

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Inversiones la Construcción S.A.'s **Taxation Policy lays out its primary** obligations regarding timely payment of taxes and strict compliance with taxation requirements. Accordingly, the company seeks to manage its taxes with complete transparency, clarity, order and consistency, always bearing in mind its responsibility to its shareholders, employees and other stakeholders.

The policy consists of a set of principles and rules that govern the design and application of the tax strategy, ensuring strict compliance with the standards of good corporate governance and a code of business conduct. Its objectives were strengthened during 2022, which are to comply with the spirit and the letter of tax laws in Chile and abroad, and avoid transferring value to low-tax jurisdictions.

Principle and Rules for Tax Policy Application

ILC is built on the principles of:

- 1. Integrity: observing standards and maintaining a relationship of cooperation and good faith with tax authorities.
- 2. Legality: ensuring that it complies with the law, its bylaws and other corporate regulations.
- 3. Precaution: the assumption of risk. In this sense, ILC assesses the tax implications of its decisions prior to finalizing them.
- 4. Transparency: on tax matters with relevant authorities and the rest of our stakeholders.
- 5. Responsible corporate citizenship: ILC strictly complies with tax obligations and exercises its rights within the framework of the constitution and the law.

ILC's Tax Policy was approved by its Board of Directors and is implemented by ILC's employees and officers under certain rules that include the following:



- 2. Ensure that the employees involved in planning, managing and implementing tax matters act in accordance with the law.
- 3. Ensure that the company, in pursuit of greater profitability, does not engage in tax evasion or avoidance practices contrary to that which is established in the corresponding tax regulations, while also avoiding the use of tax havens
- 4. Consider the tax benefits permitted under the law, without compromising the company's legal action or reputation.
- 5. Properly store ledgers as well as commercial and accounting documents.
- 6. Respect corporate values.
- 7. Cooperate with the tax authorities
- 8. Pay taxes on time and align the Tax Policy with other commercial and corporate policies.



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RESPONSIBLE INVESTMENT



We aim to incorporate ESG factors into our investment management and our own operations. In other words, we strive to invest responsibly and to be a responsible asset for our investors.

5.0 **Responsible** Investment

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ILC's objective is to create longterm value, reflected in its businesses. This implies achieving organic and balanced growth that generates benefits for the company and its ecosystem, which involves all stakeholders. After all, a company cannot prosper if its businesses do not contribute to the sustainable development of society. One of the company's main techniques for mobilizing the industry is resource allocation. ILC is the country's leading institutional investor through its subsidiaries. Selecting investments that are not only financially profitable, but also produce social and environmental benefits is a challenge that the Group addressed in a pillar of its sustainability strategy. Responsible Investment



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5.1 **Responsible** Investment and Banking

GRI 3-3



Material Topic

ILC as a responsible asset for investors

The Group's responsible investment and banking approach through its sustainability strategy has also been applied to applying for finance. ILC issued its first social bond under the Social Bond Principles (SBP) of the International Capital Markets Association in 2019. These principles require that resources are used to finance or refinance projects in specific social categories. ILC used its resources for the "Financing to Small and Medium-Sized Enterprises" category to inject capital into Banco Internacional, as it is active in the SME segment. Since then, the Group has introduced various initiatives that incorporate ESG factors into its investments, lending and operations. Effectively, ILC aims not only to invest responsibly, but also to be a responsible investment for its investors.

Consequently, ILC has been part of the DJSI Chile and MILA index since 2018, and it joined the DJSI Yearbook in 2022. This recognizes the company's commitment to adopting the principal global sustainability standards. ILC has improved from 45 to 65 points since 2018, moving from the 74th percentile to the 96th percentile of the non-banking finance industry.



An Investment Committee reviews investment decisions every week, with the participation of management and of its investments. The results are submitted to the Investment Committee.

5.1 Responsible Investment and Banking

GRI 3-3

Portfolio with ESG Criteria

SASB FN-AC-410a.1, SASB FN-AC-410a.2

Confuturo is an institutional investor and its liabilities are mainly long-term annuity obligations to retirees. Therefore, a policy that encompasses non-financial variables is critical for investment management, as this is a material issue. Confuturo is convinced that investing in companies with solid ESG management results in higher returns in the long term, and it attracts customers and employees who value this investment strategy.

Therefore, the company is committed to responsible

Confuturo Responsible Investment Policy

investment, where the main milestones have been:

2018

 Confuture is the first institutional investor in Chile to participate in "FIS 2.0", a leading impact investment fund in Chile

2020

 Confuturo develops a Sustainable **Investment Roadmap**, which begins with an exclusion list

2021

- Confuturo approves an ESG **Investment Policy**, based on financial asset screening criteria using S&P, real estate project engagement and responsible investment principles for its asset managers and private equity
- Confuturo measures the carbon footprint of its investment portfolio for the first time

2022

- Confuturo classifies its entire financial portfolio using ESG criteria
- Confuturo promotes triple-impact **investments** by investing in 4 NCRE projects

Confuturo is a responsible institutional investor with a portfolio of more than USD 8 billion and it has been incorporating governance, social and environmental criteria into its decisions. This approach was formally adopted in a new Investment Policy in 2021, whose guidelines include:

- 1. Limit investments in sectors with the greatest negative environmental or social impact.
- 2. Promote investments in counterparties with suitable ESG management.
- 3. Invest in sectors that contribute to the UN Sustainable Development Goals (SDG)
- 4. Participate in an investment ecosystem of social and environmental impact initiatives.

This policy required Confuturo to assign an ESG rating to all its financial investments¹, which it completed in 2022, and to develop its own method to evaluate the ESG management of real estate counterparties, which it will start applying in 2023.

directors, thus ensuring governance. The departments responsible for implementing this policy are the Risks & Finance and the Financial Investments & Real Estate Income Departments. Confuturo evaluates compliance with this policy every year, based on the maturity

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1. According to an ESG assessment by S&P Global Ratings

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General Investment Policy Features:



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Maturity

Immediate for cash flows, three gradual years for stock



Impact Investments

- Active search for positive impact investments aligned with the SDGs, especially in infrastructure projects with a positive environmental and social impact (SDGs 1, 6, 7, 11, 12, 13, 14 and 15)
- Target: impact investment portfolio of at least 2% of assets under management by 2024



Exclusion

Confuturo does not invest in some sectors due to their social or environmental impacts, and it excludes sectors that may violate a country's regulations, which would affect its population and ecosystem.



Coverage

All financial assets are assessed for their compliance with ESG criteria using S&P screening methods and internal reviews



Alternative Assets

Committed to the PRI or equivalent (>90% currently meet this requirement)



Financial Assets

Limited using the S&P screening method by industry and issuer



Real Estate Assets

An internally developed method will be fully implemented in 2023

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As described above, an important aspect of Confuturo's ESG Investment Policy is to develop an impact project ecosystem. As a result, the company's objective is that these investments comprise at least 2% of its portfolio by 2024. Confuturo made thematic investments based on the SDGs in 2022, when it invested in four projects totaling USD 6.8 million:

- USD 3.0 million invested in the Weg 4 public fund managed by Weg Capital, which acquires non-polluting and renewable power plants in Chile. The fund had three solar power plants with a total installed capacity of 170 MWh (San Pedro III, María Elena and Doña Carmen) when this report was closed.
- USD 2.1 million in the Rentas ERNC Fund managed by Link Capital Partners, which acquires leases where non-conventional renewable power projects are located.
- USD 0.8 million in the Sol-Malku Project, through Moonvalley Solar SPV. This company acquired 10% of Nala Chile, which managed the acquisition of 13 solar plants in various locations around Chile. They will have an estimated installed capacity of 111 MW, which will avoid emitting 95,039 metric tons of CO₂ per year.

 USD 0.9 million in the Energías Renovables I Fund managed by Banchile Inversiones, which has an 80% interest in Energías Renovables Holding S.A., which acquired five DER (Distributed Energy Resources)¹ projects. Confuturo's contribution will enable a sixth to be developed.

Confuturo invested USD 3.0 million in BTG Pactual's Venture Debt I fund in 2022, which is a debt vehicle for fintechs and early stage startups with high growth potential. It invested USD 0.6 million in the Quest Doble Impacto FI fund, which is committed to SDGs such as quality education, sustainable cities and communities, decent work and economic growth.

Confuturo already has other ESGfocused investments totaling USD 3.5 million through FIS Ameris, which is the impact investment arm of Ameris Capital. It allocated USD 2.0 million to the FIS Ameris 2.0 fund in 2019 and USD 1.5 million to the FIS Ameris 3.0 fund in 2021. Confuturo was the first institutional investor in this fund, which contributes to SDGs linked to ending poverty, reducing inequalities and sustainable communities. The first two investments of the 3.0 fund took place in March 2022, and were used for Fondo Esperanza (Hope Fund) and Banca Etica (Ethical Bank).

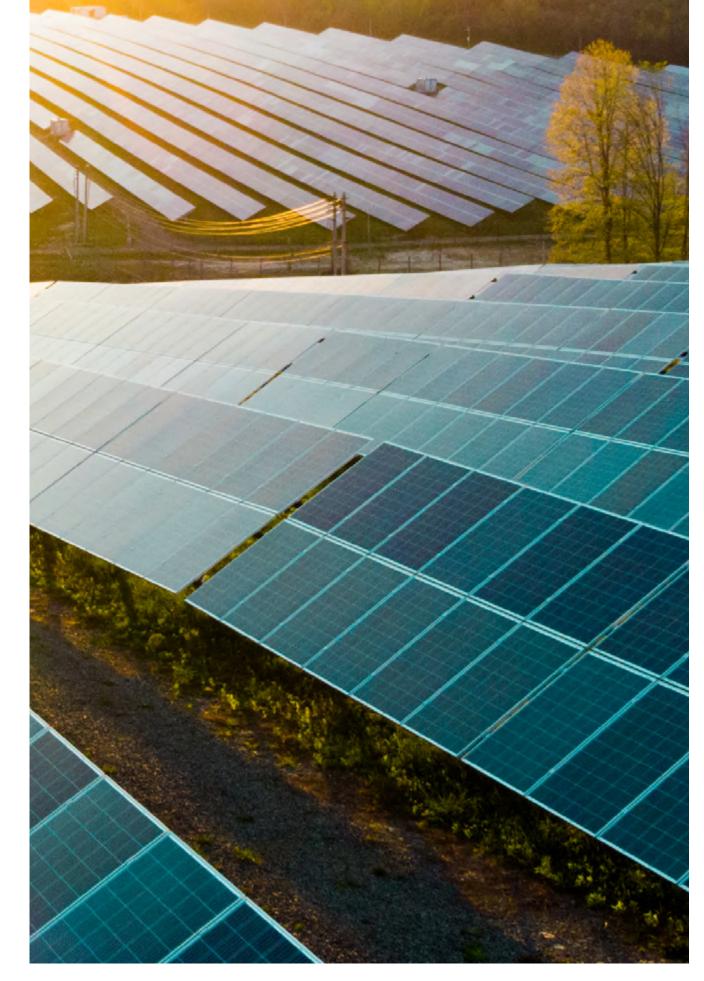
COMPANIES SUPPORTED BY THE FIS AMERIS 3.0 SOCIAL INVESTMENT FUND

Banca Ética (Ethical Bank)

Crowdlending² platform that finances companies with a double social or environmental impact. More than 1,000 retail investors participate in Chile, plus an investment fund of Ch\$ 6 billion developed together with Quest Capital. It operates in several Latin American countries.

Fondo Esperanza (Hope Fund)

Microfinance company with 17 years experience supporting entrepreneurs in vulnerable sectors by providing microfinance services, training and support networks. It operates throughout Chile.



⁽¹⁾ Generators whose power surplus is less than 9 MW and which are connected to the National Grid.

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5.1 **Responsible** Investment and Banking





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"Projects that meet ESG criteria will offer a better risk-return ratio"

Why are ESG criteria considered important for investment decisions at Confuturo?

Confuturo is an institutional investor and is convinced that it is vitally important to promote investment projects that meet ESG criteria. We are responsible for requiring that investment decision-makers use these criteria, to ensure that their projects are environmentally friendly, socially responsible and well governed. Accordingly, we expect to start seeing an increasing number of such projects, which by nature will be more likely to be backed by investors and offer a better risk-return ratio. We are helping to create a local social impact fund ecosystem, which drives the development of triple-impact projects.

Which projects have priority?

The projects where we no longer invest are as important as the projects where we have started investing, since the former verify our company's tangible commitment to implementing ESG criteria. Confuturo's Investment Policy describes a list of exclusions related to producing or selling products or services not eligible for investment.

This policy focuses on direct investments in social impact funds and sustainable infrastructure, such as non-conventional renewable energy projects. The company invested in four sustainable investment projects during 2022. Fondo Weg 4 managed by Weg Capital; Proyecto Sol through Moonvalley; Fondo Rentas ERNC managed by Link Capital Partners; and Fondo de Energías Renovables I managed by Banchile Inversiones. We invest in a venture debt fund called BTG Pactual Venture Debt I FI, which finances early-stage startups with growth potential.

What is the company's responsible investment ambition?

We aim to have an investment portfolio that is fully compliant with the policy by the end of 2023 and to support sustainable infrastructure projects and social impact funds. The policy establishes the objective that the portfolio that meets ESG impact criteria will represent 2% of risk equity plus technical reserves, which the company aims to achieve over the medium term.



Alvaro Reyes, Confuturo's Risk and Finance Manager

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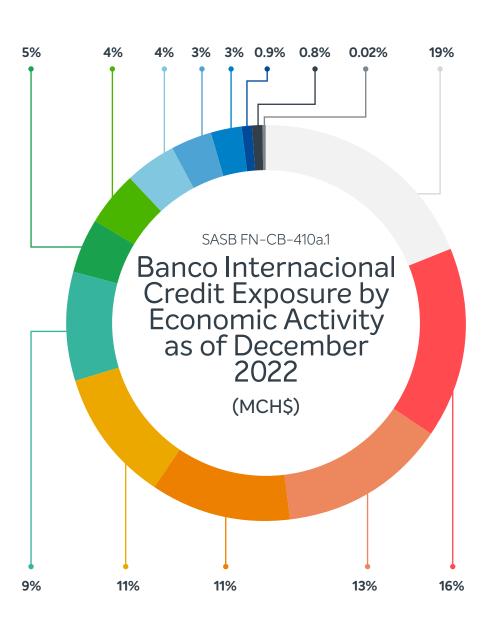
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SASB FN-CB-410a.1, FN-CB-410a.2

Banco Internacional aims to mitigate its financial, economic, operational, legal and reputational risks, and help to develop society by preventing illicit capital from entering Chile. The bank has implemented its Crime Prevention Model procedures and has always avoided financing companies or projects that risk damaging the environment or creating conflicts with local communities. This is reflected in its investment portfolio and its Credit Committee's decisions. The company is formally incorporating ESG criteria into its Credit Risk Policy.

An ESG risk identification process was initiated during 2022 with the aim of incorporating ESG risks into the bank's nonfinancial risk matrix, which was submitted to the Capital Committee. This is the starting point for defining the governance associated with these risks, with its respective assessment model and controls, where environmental, social and governance issues are beginning to be incorporated into the organization's strategic guidelines.

Thus, initial variables such as human rights, compliance with labor regulations and physical and transition risks linked to climate change, should be incorporated.



O Real Estate Rent [\$468,492]

- Other Services [\$384,845]
- Real Estate and Construction (Limit of 1.5 Times Regulatory Capital) [\$334,819]
- Investment Companies [\$276,202]
- Individuals [\$266,754]
- Trade [\$218,972]
- Financial and Other Services [\$114,370]
- Industrial [\$104,956]
- Transport and Telecom [\$102,997]
- Other Real Estate and Construction (Excluded from Limit) [\$82,557]
- Forestry and Livestock [\$64,685]
- Electricity, Gas and Water [\$21,531]
- Fishing [\$20,690]
- Mining [\$454]





5.2 **Climate Action** and Decarbonization

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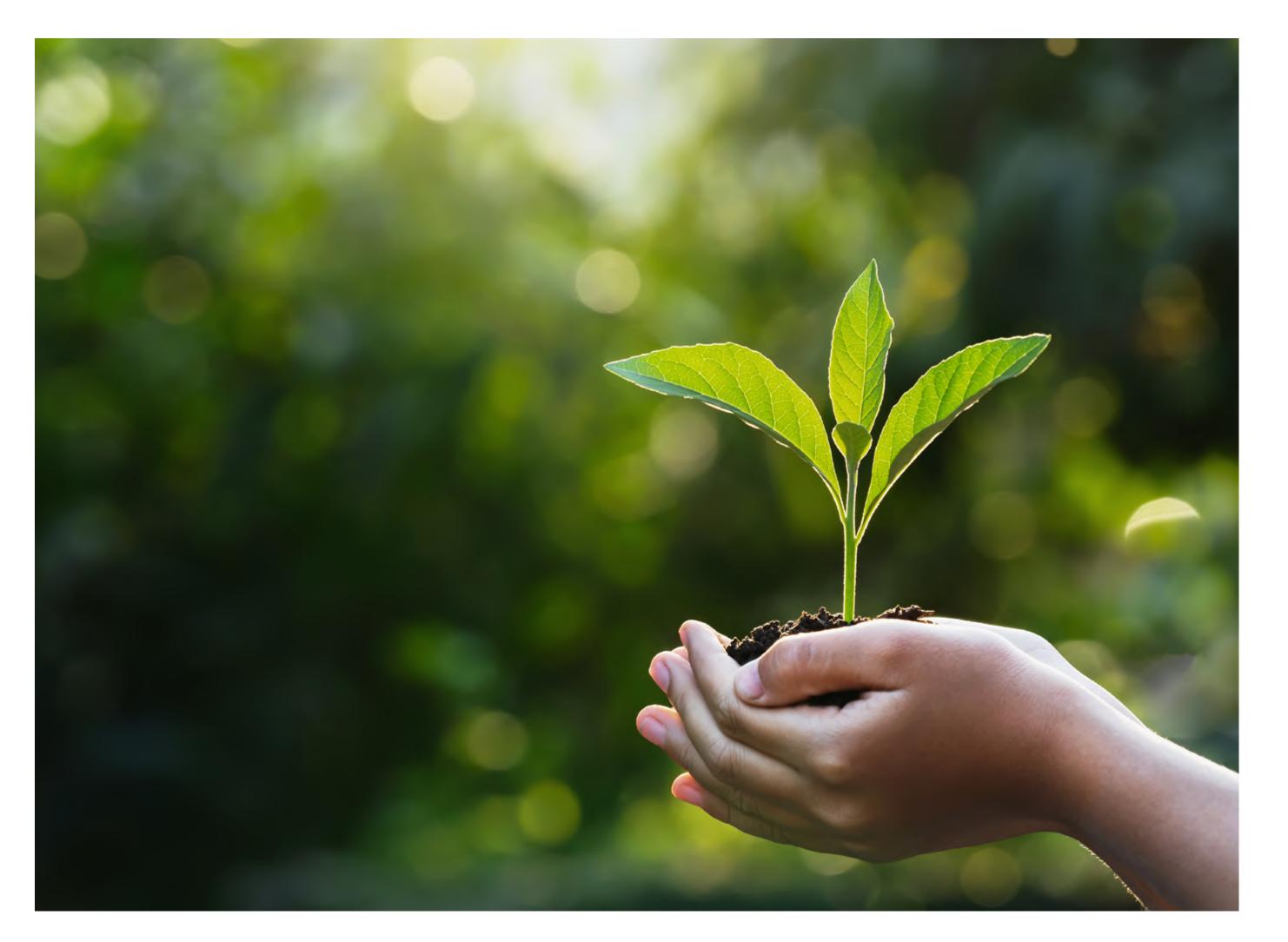
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ILC has an Environmental Roadmap that aims to develop reportability, reduce the environmental impact of its business, manage climate change risks and opportunities, and develop a decarbonization plan. Progress was achieved during 2022 in each pillar:

- 1. Reportability: ILC has included all its energy consumption and materials in its scope 1, 2, and 3 carbon footprint measurements. Its consumption and GHG emission data were certified during 2022.
- **2. Eco-efficiency:** Initiatives associated with reducing energy and water consumption, waste management and carbon footprint were implemented.
- **3. Climate change:** The TCFD framework was implemented in 2022, which identified the associated risks and opportunities.
- 4. Decarbonization: Progress was achieved with GHG emissions measurements, especially in scope 3 for bank loans and the RedSalud value chain, which represent the first stage in developing a decarbonization strategy, in accordance with the commitments to the Paris Agreement.



5.2 **Climate Action** and Decarbonization

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1. Reportability

GRI 3-3

Over the last few years, ILC has made considerable progress increasing the scope and consistency of monitoring and reporting its ecoefficiency indicators. It would like its environmental footprint to cover all its direct business, including all the Group's corporate offices, branches, hospitals, medical and dental centers.

The company's energy and water consumption indicators covered the entire business in 2022, and 59% was covered for consolidated waste indicators. This represents significant progress on coverage, as non-hazardous waste from seven RedSalud hospitals was included for the first time. KPMG audited this data, including waste management for the first time.

ENERGY CONSUMPTION

20221	ILC Group	ILC	Confuturo	Banco Internacional	RedSalud	Consalud	Vida Cámara
Total consumption (kWh)	70,231,410	57,229	652,144	1,294,772	66,565,371	1,539,227	122,668
Fuels (kWh)	21,077,072	214	82,537	4,872	20,825,898	162,840	711
Electricity (kWh)	49,154,338	57,015	569,607	1,289,900	45,739,473	1,376,386	121,957
Renewable (%)	3%	100%	41%	59%	0%	15%	95%
Electricity coverage (% of m²)	100%	100%	100%	100%	100%	100%	100%

WATER CONSUMPTION

2022²	ILC Group	ILC	Confuturo	Banco Internacional	RedSalud	Consalud	Vida Cámara
Total consumption (megaliters)	651.5	0.69	8.63	7.51	582.7	50.38	1.57
Coverage (% of m²)	100%	100%	100%	100%	100%	100%	100%

WASTE MANAGEMENT

2022³	ILC Group	ILC	Confuturo	Banco Internacional	RedSalud	Consalud	Vida Cámara
Total non- hazardous waste (metric tons)	3,029.6	31.7	106.5	226.3	2,552.8	43.2	69.1
Recycled (metric tons)	176.8	0.3	2.0	3.5	164.6	5.7	0.7
Eliminated (metric tons)	2,852.1	31.4	104.5	222.8	2,387.4	37.5	68.5
Others (metric tons)	0.9	0	0	0	0.9	0	0
Coverage (% of m²)	59%	100%	32%	50%	66%	6%	100%
Total hazardous waste (metric tons)	83.9	0	0	0	83.9	0	0
Total special waste (metric tons)	572.2	0	0	0	572.2	0	0
Landfill	52%	N/A	N/A	N/A	52%	N/A	N/A
Incineration	31%	N/A	N/A	N/A	31%	N/A	N/A
Recycled or treated	17%	N/A	N/A	N/A	17%	N/A	N/A
Coverage (% of m²)	100%	100%	100%	100%	100%	100%	100%

⁽¹⁾ The company does not purchase heating, cooling or steam from a third party. The consumption by 17 branches of Banco Internacional and Consalud, and 5 RedSalud hospitals have been estimated based on their floor area, due to unavailable data for 2022 as of the close of this report

⁽²⁾ The consumption by 6 RedSalud hospitals in 2022 has been estimated based on their actual consumption in 2021, due to unavailable data for 2022 as of the close of this report. The consumption of 15 centers has been estimated based on their floor area.

The consumption of 30 branches of Banco Internacional, Consalud and Vida Cámara has been estimated based on their floor area.

⁽³⁾ The total non-hazardous waste of Confuturo, Banco Internacional and Consalud only includes their head offices. RedSalud's total non-hazardous waste includes 7 hospitals.

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2. Eco-efficiency

GRI 305-5, 306-5

An Eco-efficiency Roadmap was developed in 2021, with the aim of identifying opportunities for improvement, based on the current position of each subsidiary with respect to its energy and water consumption, waste management and environmental footprint.

Each company achieved progress with its own environmental initiatives during 2022:

Confuturo has been implementing measures to reduce its environmental footprint in its Espacio Urbano mall network for years:

- A program was implemented during 2022 that replaced grass with water resistant species.
- Remodeling at Espacio Urbano Antofagasta included installing photovoltaic cells on the roof to partially power the air conditioning



system.

- Fourteen fast charging stations for electric cars were installed in shopping centers from Antofagasta to Punta Arenas through an alliance with Enel X Way. These stations included sectors without these chargers, such as Melipilla, San Miguel, Maipú, Rancagua and Linares.
- The first organic waste bio-processor was installed at the La Dehesa Urbano Mall. The company together with B PRO Recicla expect to process 3,650 kg of waste into 1,217 kg of compost by the end of 2023.



Environmental commitment by employees

Confuturo began an education and support program for employees in 2022 that contributes to caring for the environment by recycling. A Recycling Committee was formed with the aim of collaboratively implementing a recycling system that encourages every employee to participate. Video capsules were broadcast to teach employees how to select recyclable waste and choose products that are good for the planet. A green initiatives contest was launched that provides financial support to employees who implement projects in their homes that contribute to global sustainability. Birthday gifts for employees were transformed into native tree plantings for the third consecutive year. A total of 468 trees had been planted in Chilean Patagonia by the end of 2022, through an alliance with the Reforestemos Foundation.

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Banco Internacional encourages energy efficiency and clean energy. The Vitacura office is powered entirely by photovoltaic panels and the lighting in the corporate building is programmed by a centralized Building Management System, which reduces the energy originally consumed by 10%. Backlit signs and totems in the offices use energy-efficient lighting. The bank hired a company that only uses electric cars to provide executive transport for people and cargo. The company's vehicles are free of particle and sound emissions and certified by a monthly CO₂ reduction certificate issued by the Energy Sustainability Agency. It has a centralized waste collection and management system for all the companies that occupy floors in its corporate building. Its offices use toilet paper and paper towel made from fully biodegradable materials, as well as EU Ecolabel¹ foam soap. It digitalized account statements for the corporate segment in

employee's files have all been digitalized.

Offsetting the climate impact

Banco Internacional obtained the CarbonNeutral Seal in 2022. This is the most widely recognized global carbon neutrality certificate, which proves that the company offset its net CO₂ emissions in 2021. This was achieved by identifying the sources of its greenhouse gas emissions during the year and certifying them. This exercise identified 1.578 metric tons of CO, emissions. Finally, these emissions were offset by purchasing clean energy bonds that inject resources into the Cuel Wind Farm, in the Biobío Region.

Consalud employees have been motivated by ecological initiatives. The company developed an employee environmental awareness plan in 2022 with mainly informative events, such as lectures and training. Since 2021, it has been rewarding its employees' achievements by planting a tree in their name, plus an additional tree on behalf of their family, through an alliance with Reforestemos Foundation.

Vida Cámara has an Environmental Policy that has encouraged internal campaigns to encourage recycling and informative events that commemorate specific dates. A "lenga" tree is planted in the Chilean Patagonia for each company that takes out a group insurance policy. The subsidiary was certified as carbon neutral in 2022 for the second year, making it the second complementary insurance company to achieve it in Chile. Vida Cámara generated 130 metric tons of CO₂ equivalent in 2021, where 42% is associated with remote working. This category includes heating and electricity consumed in employee's homes while performing their duties for the company. It offset these emissions by purchasing carbon credits from renewable energy projects, which achieved carbon neutral certification.

2022, to reduce paper use. This measure had already been implemented for the retail banking segment in 2021. Similarly,

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3. Climate Change

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Climate change is affecting Chile and the world. The Adaptation Communiqué presented by Chile at the UN Climate Change Conference (COP27), held in November 2022 in Egypt, reports that the precipitation deficit in Chile has reached an average of 23%. But the effects also include increased risk of forest fires, longer heat waves and increasing frequency of extreme weather events.

It is estimated that 84% of Chile's municipalities are exposed to at least one climate-related risk¹. Moreover, it impacts public policies. Chile's objective is to reduce its greenhouse gas emissions by 30% by 2030 using 2016 emissions as a baseline, in order to achieve carbon neutrality by 2050. Therefore, the State is preparing national, sectoral, regional and local community policies and action plans.

Accordingly, ILC implemented the TCFD² recommendations, based on its governance, strategy and risk management pillars and its objectives.

Governance: This pillar explains how the Board and management effectively manage its climate change related risks and opportunities.

The ILC Sustainability Committee formalized its responsibility to monitor climate change in 2022. This will be at least once each year, ideally at the June committee meeting. Training was provided to directors and administrative staff to ensure that they have sufficient knowledge to address this challenge. The Sustainability Department will be responsible for implementing the climate change instructions issued by the Board of Directors and its committees.

Strategy: This pillar explains how climate change risks and opportunities will affect the company, and the required strategic response to achieve a resilient long-term business model.

 Climate Change Risks and Opportunities Assessment

TCFD / GRI 201-2 / NCG 461 3.6

ILC identified the climate change related opportunities and risks for the company and its subsidiaries under several future scenarios during 2022. This covered both physical impacts and the transitional impacts of progressing towards a low-carbon economy. The project referred to the TCFD recommendations and included the following tasks:



change

practices



1. Initial diagnosis of ILC's climate information and

potential risks and opportunities, by benchmarking with companies in the financial and health sectors, and a review of sectoral literature such as government strategies, reports and analysis of ILC's sectors.

2. Initial assessment of

Reviewed +50 sources



3. Climate change scenario analysis and risk testing at workshops with subsidiaries

- d. Transition risk scenario analysis
- e. Physical risk scenario analysis

Workshop participants had a multi-disciplinary profile covering risk, sustainability and critical business areas such as investments and operations.



4. Estimated potential impacts of transition and physical risk scenarios in workshops with subsidiaries using the IPCC methodology.

OUTPUTS

ILC's starting point for its climate change status

Long list of potential **risks** and opportunities arising from climate change

Short list of potential **risks** and opportunities arising from climate change

List of risks weighted by impact

(1) The Environment Ministry: Climate Risks Atlas (ARCLIM)

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⁽²⁾ Working group to encourage companies to explain to their investors their climate change-related risks and how these are managed. It was established in 2015 by the Financial Stability Board (FSB).

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ILC selected the following two scenarios for the stage 3 work:

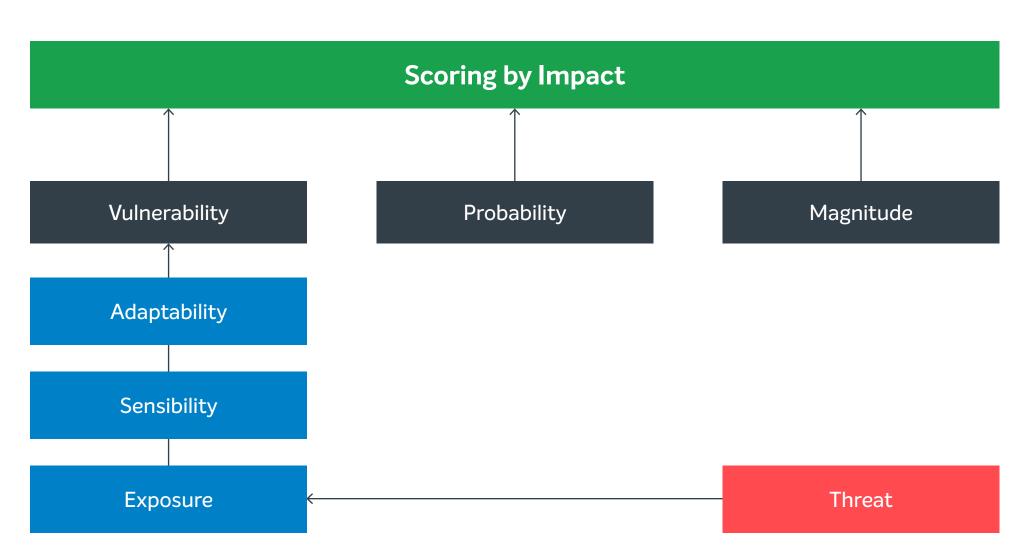
- Transition Risks: based on a scenario with a gradual transition to a GHG emission-free economy in 2050, where global warming is limited to between 1.5 and 2.0°C.
- Consequently, the Net Zero 2050 scenario of the Network for **Greening the Financial System** (NGFS) was selected, as it is used by central banks and financial institutions.
- Physical Risks: based on a scenario where no actions are taken to mitigate global GHG emissions, resulting in more extreme physical climate changes.
- Consequently, the UN IPCC RCP8.5 scenario was selected, which uses the same variables as the Climate Risk Atlas of the Chilean Ministry of the Environment.

Two scenario narratives were then developed, with short, medium and long-term forecasts through to 2050. These were analyzed in multi-disciplinary workshops with each subsidiary, with the aim of reviewing the most important climate trends, evaluating how these variables could affect the business model and strategy, and mapping the potential risks and opportunities that could arise.

Five workshops were attended by 22 representatives from various subsidiaries, in addition to ILC. The Risk Management and Sustainability departments attended them all, and representatives were invited from departments critical to each business, such as investments and operations. Certain scenarios were subject to more intense scrutiny to analyze specific risks.

Finally, during stage 4, all subsidiaries identified at least one important risk related to physical and transition scenarios.

The impact of these risks was then assessed using a qualitative method aligned with the IPCC conceptual framework (Intergovernmental Panel on Climate Change). This method provides a score that measures the impact of the risk using the following variables:



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SASB HC-DY-450a.1, HC-MC-450a.1

The potential impacts of these selected risks and scenarios was measured with the subsidiaries using the method described above. Then a map was prepared as follows:

Scenarios	= ₽	ortfolio	Health	Suppliers and Customers	Facilities	Compliance
 Transitional situation A gradual transition to a low-carbon economy Global warming is limited to 1.5 - 2.0°C, in line with the Paris Agreement Key data: NGFS Net Zero 2050, the Chilean Government's policies and strategies 	Decrease in the portfolio value or volatility in sectors exposed to transitional and physical impacts	Reduced ability of customers to pay due to transitional and physical impacts		Lower policy acquisition versus higher physical and transitional costs	Costs to bring facilities into compliance with regulations (efficiency, emissions)	New compliance, measurement and accreditation costs
 Physical situation No measures to mitigate global GHG emissions with increases of >4°C by 2100 Key data: RCP8.5, analyzed in ARCLIM of the Ministry of the Environment 	0		Increased medical leave and services for extreme weather events Change in the mix of pathologies, resulting in variability in demand and specialists by location and service	Operational discontinuity due to shortages of consumables, energy costs and critical services costs	Costs of air-conditioning and retrofitting buildings due to increased temperatures and other physical risks	

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5.2 **Climate Action** and Decarbonization

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The main findings were as follows:

 The subsidiaries with the highest number of risks associated with climate change are Confuturo and RedSalud, followed by Banco Internacional.

 Diversification value: ILC does not have any significant risks, after consolidating the results based on the equity contribution of each subsidiary. However, this requires further analysis, to robustly verify the resilience of this strategy.

 ILC's main risks stem from Confuturo's investment portfolio and the potential impact of the selected physical and transition scenarios; from the potential costs of adapting its Espacios Urbanos facilities, hospitals and medical centers; and from changes to the mix of medical services in a physical scenario.

• There is an opportunity for Confuturo to invest in projects that mitigate the effects of climate change, which the company began to do in 2021, similarly for Banco Internacional.

• **Risk Management:** This pillar explains how processes, systems and methods can identify, assess and manage climate change risks, and whether this is integrated along with other risks.

ILC has identified and measured the potential impact of these risks. It created a working group with the subsidiaries to identify the KPIs for its three priority risks that should be added to the consolidated risk matrix and reviewed by the Directors' Committee every month. The proposed KPIs are metric tons CO₂e per US dollar invested at Confuturo and the bank, percentage of the portfolio invested in high and relatively high transition and physical risk sectors at Confuturo and the bank, percentage NCRE and energy efficiency (kWh/m²) in Confuturo and RedSalud facilities, carbon footprint under scopes 1, 2 and 3, and the m² in risk areas according to Chilean government data.

Metrics and Targets: This pillar discloses the KPIs used by companies to demonstrate company performance in addressing their material climate change risks and opportunities.

During the first stage, ILC identified potential KPIs, which were described in the Risk Management pillar. These should be agreed by the subsidiaries. Short, medium and long-term risk tolerances should then be agreed. The company currently has all the required information and reports, so time-bound targets are required based on the risk appetite. The Group's carbon footprint under scopes 1, 2 and 3 are comprehensive, which is crucial given that this should be a leading actionable variable.

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4. Decarbonization

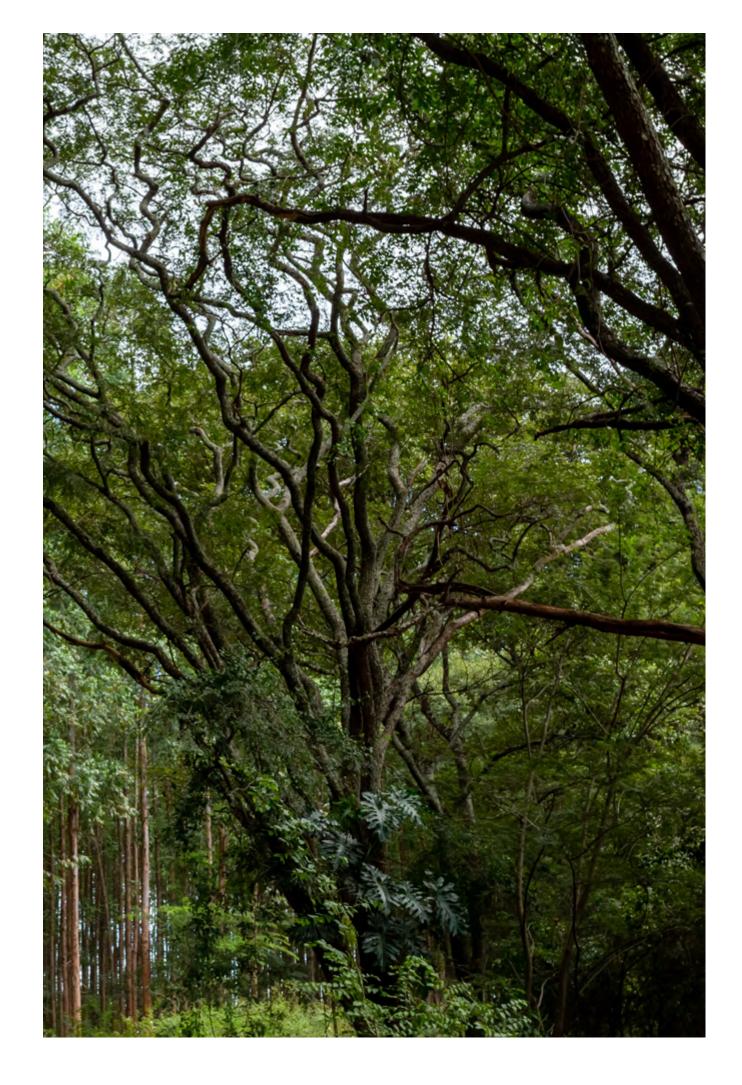
GRI 305-1, 305-2, 305-3, 305-4

ILC calculates its carbon emissions inventory each year, which describes its footprint under scopes 1, 2 and 3 and measures them according to the standards in the GHG Protocol. The results have been externally verified since 2021. The market-based method to measure the scope 2 carbon footprint reflects certified renewable energy purchases by the head offices of ILC, Banco Internacional, Confuturo, Consalud and Vida Cámara.

The Group has been expanding measurements of its value chain emissions under scope 3. The diversity of the Group means that it has prioritized the activities common to all subsidiaries and the more significant activities due to their climate impact and associated emissions. During 2022, business travel, telecommuting and transporting employees between work and home were evaluated, and the measurement of RedSalud's value chain in 2022 was expanded to include capital goods. The emissions footprint of Confuturo's investment portfolio has been measured since 2021, and the bank's commercial loan portfolio was measured for the first time during 2022.

ILC GROUP CARBON FOOTPRINT UNDER SCOPE 1, 2 AND 3 FOR 2022 BY ACTIVITY

Scope and activity	Organizational coverage	Total mtCO ₂ e 2022
Scope 1 Fuel and refrigerant gas consumption	Entire Group	6,257
Scope 2 Electricity consumption; market-based method	Entire Group	14,353
Scope 3		
Category 2: Capital expenditure Purchase of medical equipment, furniture and other capital expenditure	RedSalud	660
Category 6: Business trips By plane and cab	Entire Group	301
Category 7: Transporting employees and teleworking	ILC, Confuturo, Banco Internacional, Consalud, Vida Cámara	1,596
Category 13: Downstream leased assets Leasing and investment real estate	Confuturo	52,275
Category 15: Investments Confuturo's investment portfolio; Bank's commercial loan portfolio	Confuturo, Banco Internacional	See results below



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FINANCED EMISSIONS

Banco Internacional — **Commercial Loan Portfolio**

Banco Internacional measured the financed emissions associated with its commercial loan portfolio for the first time in 2022, and became one of the first banks in Chile to publish this scope 3 measurement within its carbon footprint. It followed the recommendations within the Partnership for Carbon Accounting Financials (PCAF) Standard, which are guidelines for financial institutions to consistently calculate these emissions.

The bank mainly serves small and medium-sized companies, so it categorized the companies in its loan portfolio by economic sector and then estimated each company's emissions based on the average emissions intensity under Scope 1 and 2 for the sector. This involved using data from the Ministry of the Environment and the Ministry of Energy. This method is aligned with grade 4 PCAF data quality and is consistent with the usual methods used by other banks.

This first measurement provides the bank with a fundamental insight into the magnitude and nature of the impact of its financing activities on climate change,

which would help it to understand and manage these impacts. The bank has analyzed its financed emissions by sector and conducted a benchmark comparison with other banks. This analysis raises awareness among employees and refines the measurement quality, in order to progress to managing and reducing financed emissions in the future.

	Result 2022
Absolute emissions [mtCO2e] Individual commercial loan portfolio	409,956
Emissions intensity [mtCO2e / Loans in MCh\$]	0.176
PCAF data quality note	4

FINANCED EMISSIONS

Confuturo — **Investment Portfolio**

Confuturo measures the direct carbon footprint of its business and its asset portfolio, which is consistent with including ESG factors in its investment analysis. In fact, it became the first financial institution in Chile to publicly report its financed emissions in 2022. It used the most robust method, the Partnership for Carbon Accounting Financials (PCAF) Standard, which estimates the financed emissions associated with various asset classes.

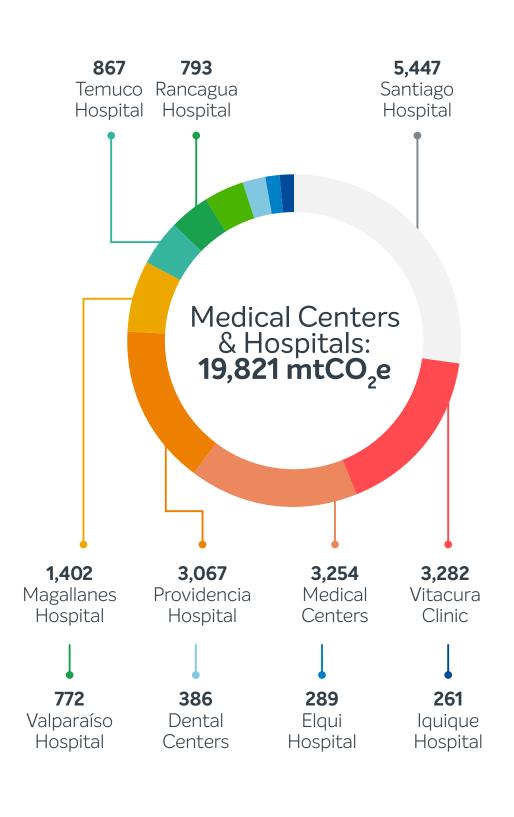
This measurement is based on the fixed income portfolio of domestic and foreign corporate and financial issuers, and the domestic equities portfolio. The calculations use data reported by these companies to S&P regarding their Scope 1 and 2 carbon footprints. If this data is not available, then each company's emissions are estimated from its revenue and the average emissions intensity for its sector.

	Result 2022
Absolute emissions [mtCO2e] Fixed income portfolio of domestic and foreign corporate and financial issuers, domestic equities portfolio.	590,703
Emissions intensity [mtCO2e / Exposure in MCh\$]	0.145
PCAF data quality note	2.2

Confuturo quantifies the emissions associated with its investment and leasing real estate portfolios. Although they form part of the investment portfolio, these assets are wholly owned by Confuturo and are leased to third parties under lease agreements, so they are classified in category 13 of the GHG Protocol. The results can be found in the table on the previous page.

5.2 **Climate Action** and Decarbonization

ILC GROUP CARBON FOOTPRINT UNDER SCOPE 1 AND 2 FOR 2022 BY ACTIVITY¹ 1.4% 2.5% Corporate **58%** Offices Branches RM Hospitals 1.9% 96% RedSalud Consalud **17%** Medical and Dental Centers Total scopes 1 & 2: 20,610 mtCO₂e Total scopes 1 & 2: 20,610 mtCO₂e 22% Regional Hospitals 0.01% 0.04% 0.7% 0.8% Vida ILC Banco Confuturo Cámara Internacional Vida Banco Internacional Confuturo Cámara ILC 130 Vida 220 Confuturo Cámara Consalud Head offices: Branches: **512 mtCO₂e** 276 mtCO₂e 159 Banco



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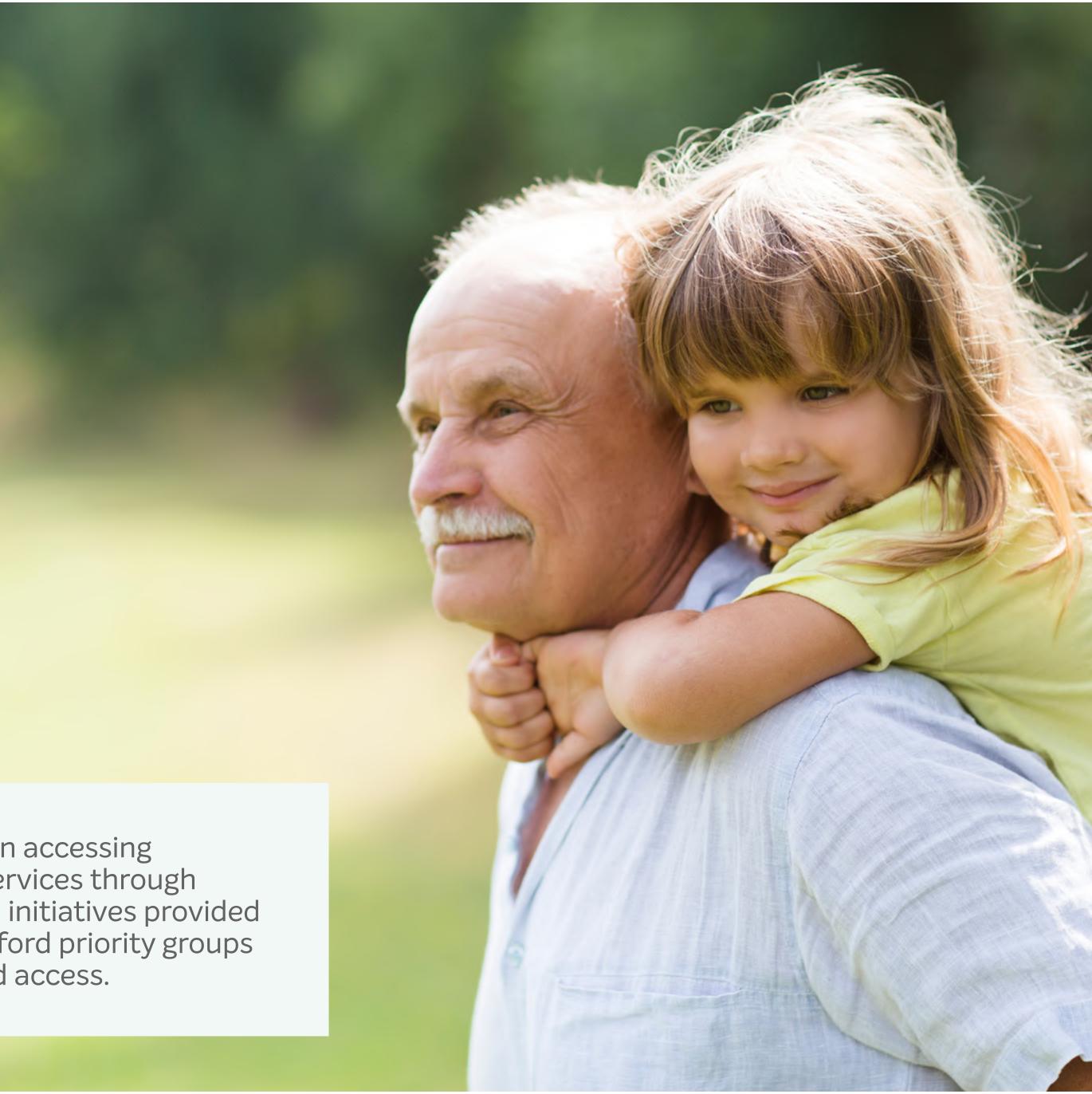
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6. T

INCLUSION AND ACCESS



We aim to close gaps in accessing financial and health services through information, tools and initiatives provided by subsidiaries that afford priority groups greater knowledge and access.

6.0 **Inclusion** and Access

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financia reports ILC's sustainability strategy calls for closing gaps to financial services and healthcare, whether due to geographic, social or economic issues. This objective has been ingrained within the company since it began in the 1980s, when a number of industries linked to social security were being formed. At that time, the Chilean Chamber of Construction (CChC) joined these segments by providing healthcare and pensions to construction workers and their families. Thus it formed AFP Habitat, Consalud and RedSalud, and these companies have now expanded their customer base.

Together with Confuturo, Banco Internacional and Vida Cámara, these companies are called to provide loans, protection and quality healthcare, by providing information, products and services that improve people's quality of life now and in the future. This is an increasingly challenging task, due to demographic changes and the rising cost of healthcare worldwide, which requires close coordination between the public and private sectors, and innovative new technology.



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6.1 **Access to**Quality Healthcare

GRI 3-3

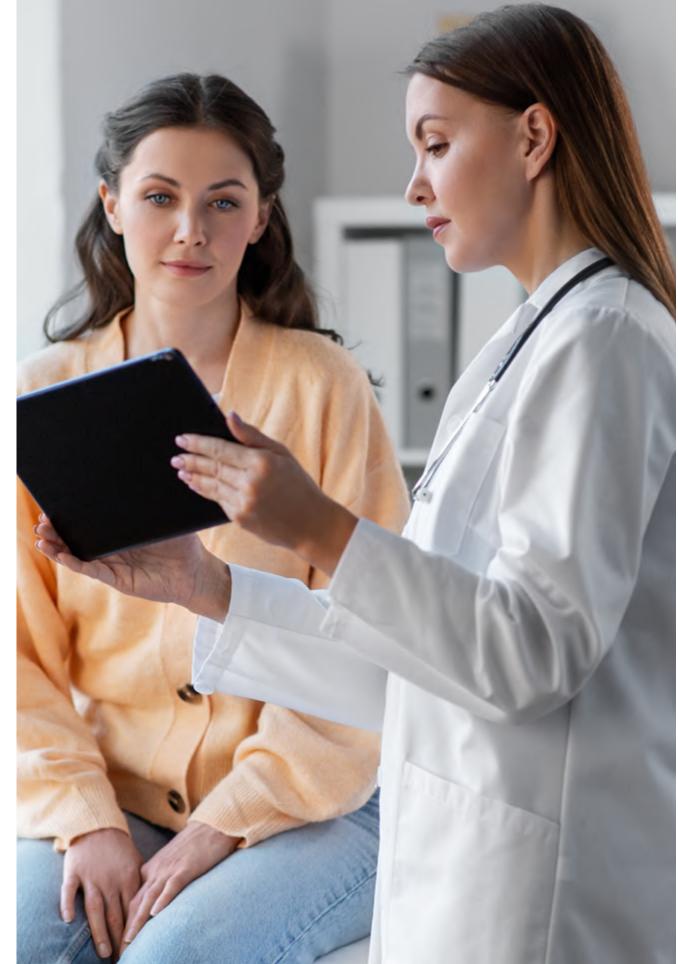


ILC's guiding purpose includes providing people with quality healthcare at an affordable cost. This desire is central for RedSalud, Consalud and Vida Cámara. This guiding purpose has remained constant even when health systems were under extraordinary pressure from the COVID-19 pandemic. The ability of countries to provide prompt care to their inhabitants was tested by 674 million cases of SARS-CoV-2 worldwide¹ and more than five million in Chile². The pandemic led to several changes in health policies. It forced the focus to almost exclusively switch to fighting coronavirus, while other elective and preventive services had to be postponed. Once the pandemic was under control, an abrupt increase in the demand for non-COVID-19 care arose, due to the accumulation of postponed treatments and the deterioration in people's health

caused by these delays. For example, waiting lists for a consultation with a specialist in the Chilean public sector increased by more than 159,000 people³ in 2022, compared to 2021. Furthermore, the prevalence of mental illness has climbed significantly in recent years.

Rising healthcare costs have followed a global trend over the last decade, accentuated in 2022 by high inflation. Global healthcare spending increased by 8.1% in 2021, 8.8% in 2022 and is expected to grow by 10.0% in 2023, according to data from insurer Willis Towers Watson. The increase in Chile is explained by the explosion of chronic non-communicable diseases related to aging and unhealthy lifestyles, such as diabetes, hypertension, cancer and obesity.

ILC addresses rising demand and costs as both a provider and an insurer. It has a long-term perspective that considers potential changes to the current system in the future.



⁽¹⁾ Statista (February 2023). Cumulative number of coronavirus cases worldwide from January 22, 2020 to February 20, 2023. https:/es.statista.com/estadisticas/1104227/numero-acumulado-de-casos-de-coronavirus-covid-19-en-el-mundo-enero-marzo/

(2) Government of Chile (February 23, 2023). National status of COVID-19 in Chile. https://www.gob.cl/pasoapaso/cifrasoficiales/

⁽³⁾ Canales, Ignacia (January 31, 2023). Post-pandemic medical reactivation: waiting lists continue to grow, but waiting times are decreasing. La Tercera. https://www.latercera.com/nacional/noticia/reactivacion-medica-pospandemia-listas-de-espera-no-paran-de-crecer-pero-los-tiempos-de-atencion-bajan/W245BB27IZFTZODZ5KKKYW46FQ/

6.1 Access to Quality Healthcare

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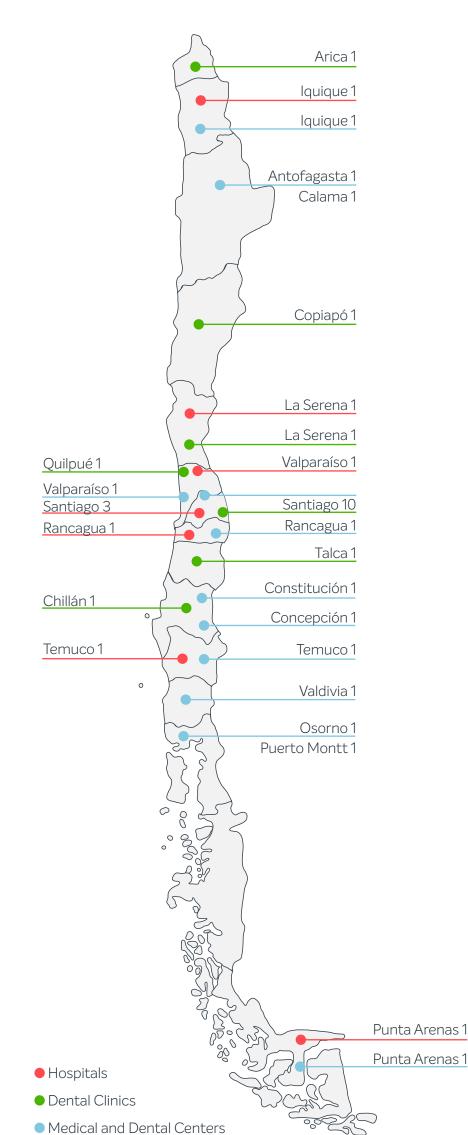
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Affordable, **Quality Healthcare**

SASB HC-DY-240a-1 / SASB HC-DY-260a.1

RedSalud aims to reach more and more people every year with reasonably priced medical, dental and hospital care, regardless of the patient's health insurer. It strengthen the connection with the State in 2022, to cover more public health insurance (Fonasa) beneficiaries. Accordingly, it created a specific administrative department, developed special packages of services and became one of three private healthcare providers addressing the waiting lists for public health insurance beneficiaries, with 1,200 patients referred during 2022. As a result, **RedSalud is now** the main private healthcare provider for public health insurance patients, who represent around 40% of the company's business. It commercially and operationally redesigned its services to attend pathologies covered by GES (Explicitly Guaranteed Healthcare) through its extensive network, which provides healthcare to people in parts of Chile where there are few alternatives.

RedSalud is aware that it must guarantee medical care with increasingly demanding quality and safety standards, so it is deploying a strategy that focuses on operational excellence and cost-effective products.





Telemedicine Service

The COVID-19 pandemic has driven the healthcare sector to find ways to ensure that no patient is left without care while avoiding exposure to infection. Therefore, RedSalud launched the telemedicine system in March 2020, which it was able to rapidly develop, as this project had been advancing for several years. This system was integrated into the network and provides the same quality of care as face-to-face consultations. It has other benefits such as eliminating geographical barriers to more than 30 specialties, including psychiatry and dermatology. The service is available 24 hours a day, and is served by 220 professionals accredited by the Superintendent of Health, who ensure that service quality meets the standards that characterize the organization. During 2022, 63% of the patients using the system were from the Santiago Metropolitan Region, 65% of them were women, and 68% were covered by public health insurance.

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"We have everything needed to partner with the State and expand access to quality healthcare."

RedSalud intensified its partnership with the public sector and care of patients covered by public health insurance in 2022. What are the benefits of this strategy?

This strategy is very important because it is at the heart of RedSalud. It focuses on providing all our health services to every part of Chile. The pandemic was very painful and stressful for thousands of healthcare employees, but it confirmed the strategy of strengthening our services among patients covered by public health insurance and it represented an opportunity for them to try our services. Public health insurance revenue represented around 30% of RedSalud's total revenue before the pandemic, and now accounts for more than 40% of revenue and close to 60% of total services, making us one of the private healthcare providers with the most patients covered by public health insurance.

Does this leave RedSalud in a better position to address the challenges of the future?

The healthcare sector is facing significant cost pressures in Chile and worldwide, mainly due to aging, better diagnostics and an increase in chronic diseases. Therefore, health systems and member organizations must strive to deliver quality healthcare at a much lower cost. There are still many people in Chile who do not have access to immediately available quality healthcare. At RedSalud we have been developing our operational

excellence, reducing our costs and improving the quality of our services for several years. We want to contribute to improving people's health and now have everything needed to partner with the State and expand access to quality healthcare. We are one of the few healthcare providers that responded to the State's call for help to reduce waiting lists, because our mission is to serve the country. We belong to an association with a very strong social vision, so we said "let's do it".

How did the pandemic influence this outreach to the public sector?

The pandemic was a catalyst. First, it validated our strategy of making patients covered by public health insurance our principal customers. Second, the pandemic illustrated what the private sector can jointly achieve with the public sector, demonstrated in the titanic joint commitment to provide critical bed coverage for the entire population.

Finally, it gave us the opportunity to develop initiatives that will improve our care model for patients covered by public health insurance. For example, one clinical record throughout the network, and better access to web and personal channels. We are improving our services by being more attentive to our patients and supporting them with their healthcare issues. We are implementing our plan to increase efficiency and economies of scale, in order to leverage cost increases while maintaining the excellence and quality that characterizes us.



Sebastián Reyes, CEO of RedSalud

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Ensure operational excellence by providing integrated, standardized medicine

A strategic pillar of RedSalud's Strategic Plan "Desafío 2025", is to provide institutional, integrated and networked **healthcare**, guided by the best available scientific evidence, where the focus is on applying standardized procedures throughout the network and to every process, from admission protocols to accident & emergency units and complex surgeries. This ensures we provide quality services and increase efficiency. There are indicators for this objective:

- Clinical management indicator, which measures standardized clinical practices. During 2022, 28 standardized surgical practices and 77 protocols and guidelines were introduced.
- Preferred physician indicator for those working 22 hours or more a week at RedSalud. When a physician devotes more time to the organization, they are more likely to follow its protocols. During 2022, 32% of preferred physicians met the 22-hour requirement, which was 14% higher than when there was no measurement.

Other progress with operational excellence in 2022

- The treasury and accounting service was centralized in five regional hospitals.
- The medical and dental audit offices were consolidated.

Another strategic pillar of RedSalud is to organize network infrastructure by complexity, specialty and clinical management unit, where the focus is on meeting patients' needs, and referring and supporting them. This has positive effects on efficiency and quality, and optimizes demand. A tremendous operational and commercial challenge is choosing the complexities and specialties served by each center and hospital, then redistributing medical staff accordingly and rearranging commercial agreements with insurers. Progress was achieved in 2022, where the most important events were opening the RedSalud Santiago Cardiovascular Center and the RedSalud Cancer Institute, which are based at the Vitacura Hospital. Both provide care to patients with very complex conditions from all over the network.

Furthermore, RedSalud is implementing protocols and technologies that support patients at all times and streamline their doctor's and exam appointments, and their transition from general medical care to specialized care. Remote scheduling was centralized in RedSalud. cl, which increased the percentage of medical appointments scheduled using the Internet from 20% prior to centralization to 70%. Subsequently, patients are referred to a center or clinic according to geographical distribution criteria and the applicant's preferences. All appointments can now be scheduled on the website and we are developing the same for medical procedures. We are building the Patient Portal, which is an online support platform. These measures have helped the no-show rate to fall from 24% to 17% over five years, which is below the industry average of around 20%.

- The number of specialty departments increased from 4 to 6 in 2022 and 3 dental departments were created.
- The Independencia and Coquimbo medical centers were opened.

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Cost-effective Products and Services

Another strategic pillar of RedSalud is to provide affordable, quality healthcare, where the focus is on cost efficiency. RedSalud encourages each employee to optimize their processes and become more efficient, in order to ensure that its prices are reasonable. This has been an organizational objective for several years and it has a roadmap for 2025. Standardized medicine helps to achieve this objective, but there are other measures such as:

- Bundled products with fixed costs: Increase specific popular products for patients on waiting lists, or that few providers can provide on the local private market.
- Unified systems: During 2022, progress with installing SAP across the network reached 66%, while the Hospital Information System (HIS) was fully deployed in medical and dental centers, and the single networked logistics information project was completed.

- Increased outpatient surgeries: This new approach to surgery is very beneficial, as it saves costs for the patient and frees up clinical capacity. They have grown from 20% of total surgeries prior to the pandemic, to around 50% as of this report, which has required reorganizing medical staff and amending post-care protocols.
- Automation: Self-service systems were installed at all RedSalud clinics and medical centers in 2022. By the end of the year, about 60% of the appointments at medical and dental centers were managed by digital totems.
- Procurement strategy: Savings and reduced inventories were achieved by implementing processes.



Outpatient and Dental



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Guaranteed Coverage

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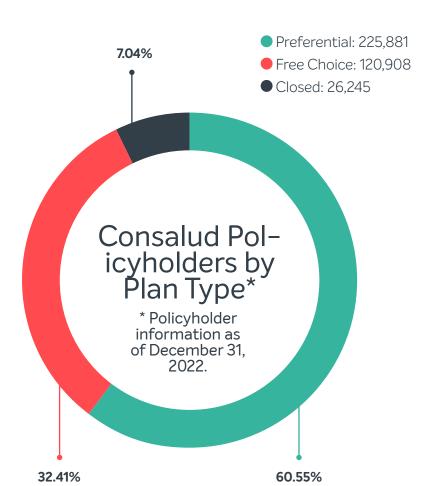
Private health insurance companies play an important role in eliminating restrictions to healthcare. Consalud is characterized by its balanced portfolio of policyholders from various socioeconomic strata, which is consistent with its purpose of making more people eligible for integrated quality healthcare. By the end of 2022, it was the second largest private health insurance company by policyholders, the second largest by policyholder's dependents and the third largest by total beneficiaries¹. The company developed a successful cost efficiency plan during a difficult period for the industry, to reduce its losses and provide coverage to more than 640,000 beneficiaries. This plan includes programs such as Consalud Camina Contigo (Consalud walks with you), which is a preferential, integrated and personalized care model for patients with long and complex illnesses.

Also Sanamente, which provides psychological and psychosocial treatments for patients with complex illnesses and quality psychiatric care at low cost. This is an important program, given that 27% of the medical leave financed by Consalud is associated with mental health problems.

Consalud offers its beneficiaries Click Doctor, which is a Medismart telemedicine platform with high quality standards and preferential prices for Consalud beneficiaries. Click Doctor gives beneficiaries access to various specialties including psychiatry at reasonable prices with an average co-pay of Ch\$4,500, thus eliminating financial restrictions to mental health treatment. The psychiatry specialty at Click Doctor began in March 2021 and provided 1,016 sessions,

which increased by more than 90% in 2022. During 2022, ten new specialties were implemented at Click Doctor bringing the number of currently available total specialties to 15. These are general medicine, nutrition, pediatrics, psychology, psychiatry, gynecology, urology, dermatology, orthopedics, internal medicine, family medicine, rheumatology, neurology, speech therapy and physiotherapy.

Consalud has a disease prevention program that addresses a range of health problems. Rather than treating an injury or illness, these services focus on the causes and attempt to prevent health problems or detect them before they become threatening. The costs associated with these disease prevention services represented 1.35% of the insurer's medical expenditure in 2022.



	20	21	2022		
Health Problems with Disease Prevention Programs	Number of beneficiaries	Percentage of beneficiaries	Number of beneficiaries	Percentage of beneficiaries	
GES 7 Diabetes mellitus type 2	7,293	1.05%	6,059	0.94%	
GES 21 Primary or essential arterial hypertension	9,053	1.30%	9,919	1.54%	
GES 15 Schizophrenia	103	0.01%	104	0.02%	
GES 34 Depression	4,304	0.62%	5,818	0.90%	
GES 75 Bipolar disorder	783	0.11%	757	0.12%	
GES 85 Alzheimer's disease and other dementias	259	0.04%	288	0.04%	
GES 53 Harmful consumption or low to moderate-risk alcohol and drug dependence	6	0.001%	18	0.003%	

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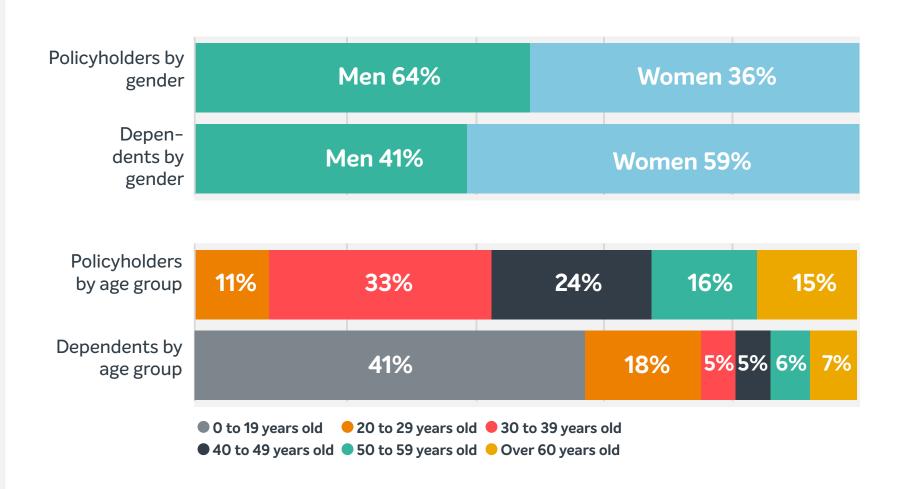
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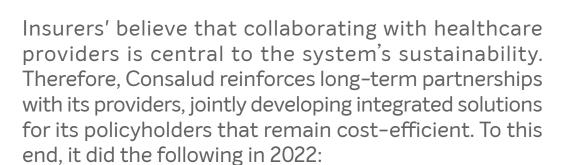
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Healthcare Provider Management

 Outpatient and inpatient costs were controlled through guidance initiatives, bundling, shared risk

43.1% bundling rate in 2022, up 11.3% from 2021, and the guidance program achieved savings of Ch\$1,735 million. models, proactive account reviews, complex case management, monitoring provider indicators and joint development of medical care protocols, without neglecting quality clinical care.

- A management model was implemented with the main providers and the indicators with the highest impact on cost were monitored. The partnerships team created various coordination mechanisms to capture business opportunities and build close ties with potential providers.
- Cost performance is monitored using the inpatient and outpatient cost indicator.

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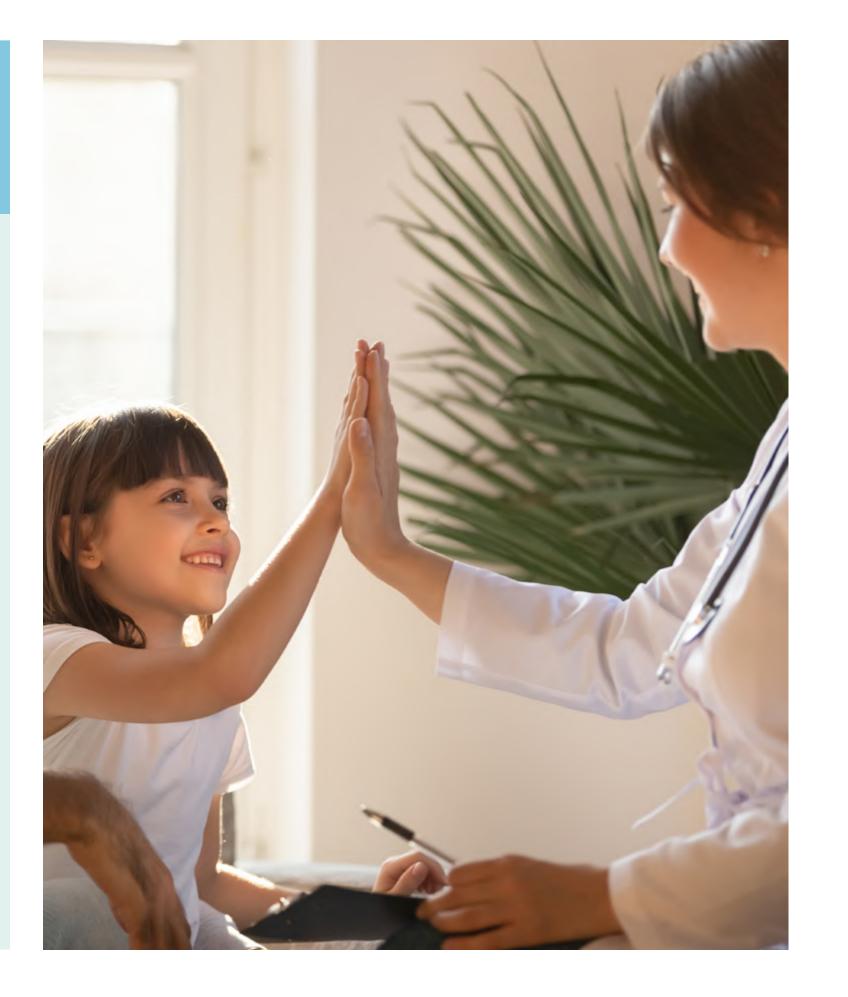


Safeguarding Quality Oncology Care

Quality services are particularly important to patients with chronic noncommunicable diseases, such as cancer. Swift and appropriate intervention can affect the prognosis, improve quality of life and decrease the costs associated with these diseases.

Consalud actively monitors the quality of these interventions using universal oncological indicators, together with a management model that has improved the clinical results of its patients. The company took the following measures in 2022:

- It updated its cancer clinical protocols to accommodate the new regulations and the latest scientific evidence. Subsequently, it arranged training on these protocols for both providers and employees.
- It introduced partnerships with oncology care providers to incorporate into contracts, updated protocols, jointly formulated packages, health indicators, risk types, integrated resolution purchases and other clauses.
- Consalud has introduced new internal practices, such as routine meetings with providers and the pharmaceutical industry to discuss topics such as incorporating the latest drugs and oncological therapies, reviewing protocols, reformulating packages, designing hematological vade mecum, together with monitoring provider performance clinical indicators every quarter.



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Supplemental

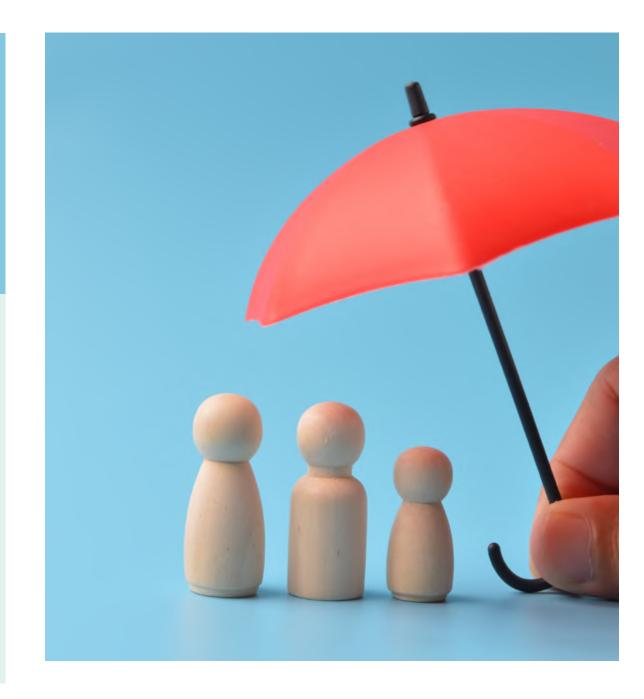
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Inclusion is a strategic pillar at Vida the full price for the services up front.

The company's diversification strategy included improving its new line of individual health insurance, mainly catastrophic and supplemental for hospitalizations, examinations and medical appointments, and it had built a portfolio of more than 340,000 people by the end of the year. These policies give people health coverage that is



Disease prevention is crucial when healthcare costs are constantly rising, so Vida Cámara implemented a benefits program for its policyholders in 2022, consisting of free monthly phone sessions on nutrition and psychology using Medismart live. It rolled out communication plans to encourage people to use it. The benefit is available to all group insurance policyholders, and 282 people used at least one session during 2022.



Health Insurance

Cámara, which is implemented within its products and services for various segments that provide access to private and public providers. During 2022 it improved an online service for public health insurance beneficiaries, who represent around 67% of the total portfolio. This service offers automatic reimbursements by simply presenting their voucher. It increased direct reimbursements through healthcare providers, so that the patient only pays the final co-pay, without having to pay

independent of their employer.

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Health Education

The ILC subsidiaries understand the value of health education. A well-informed patient can prevent disease or recover faster from their pathological conditions. Furthermore, an early diagnosis increases the likelihood of a good recovery.

 RedSalud has developed the RedSalud Educa program, which communicates interesting material on social media and the institutional website, such as educational material, articles on healthy habits, answers to frequently asked questions and live interviews with health professionals on various topics, such as common pathologies suffered by women and types of cancer, which were the most requested in 2022. Twenty-four interviews were conducted with specialists during the year. The Communications Department manages RedSalud's expert spokespersons' publications in traditional media as they guide the community in these matters.

24
interviews with health
professionals that were
broadcast live by RedSalud
during 2022.

- Consalud is aware that disease prevention in primary and secondary healthcare is an excellent and costeffective approach to avoiding catastrophic, high-cost and social impact conditions. Therefore, its Medical Division has been developing disease prevention and patient management programs during 2022 for implementation in 2023, where education will play a central role.
- Vida Cámara wants to educate all its beneficiaries on the issues related to its products, so that they can make full use of their policy coverage. It arranged workshops for its policyholders in 2022 that explained how GES and CAEC operate, and gave online lectures on disease prevention that addressed topics such as cancer, care for the elderly, sports, nutrition and heart disease.



Financial Inclusion 6.1

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Emerging financing models and technologies provide financial institutions with the opportunity to offer products and services to frequently under-served markets, such as low-income families and small and medium-sized enterprises (SMEs). They help lenders to expand access to loans and consolidated financial services, thereby creating long-term value.

 The financial inclusion of Confuturo's retirees is a priority. It provided them with consumer loans at highly competitive rates during 2022, and aimed to offer the best conditions in the market. Accordingly, every month it compares the rates offered by other insurance companies and employee benefit funds, evaluates its lending policy and reviews its customers' financial status, to ensure that their debt levels remain healthy. Confuturo granted 38,000 loans to its retirees in 2022.

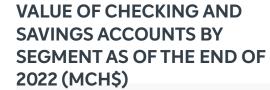
Confuturo swiftly and successfully implemented the staggered annuity approved by the CMF and the Superintendent of Pensions in 2022, which became effective as of September 5, 2022. This option involves a higher monthly annuity for a period with a maximum increase of 100% and then decreasing it. It also successfully implemented the reduction in the minimum funds to qualify for an annuity pension from UF 5 to UF 3, following the implementation of the PGU. This segment represents

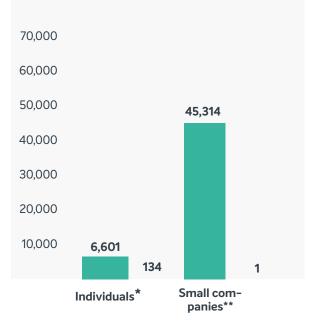
30% of pensions granted by Confuturo in 2022.

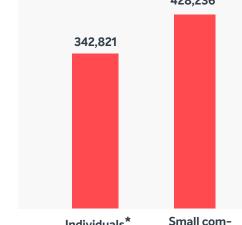
Banco Internacional's policy is to translate its efficiency gains into interest rate reductions, as conveyed in its new recruits welcome program. It is committed to the development of Chile and its customers, most of which are SMEs. The Bank has improved its risk rating, in order to expand its sources of funds and provide increasingly competitive loans to the mediumsize company segment. Its rating improved from "BBB-" to "BBB" (Fitch, international) in February 2022, while ICR upgraded the Bank's rating from "AA-" to "AA" in July. It opened business centers in Curicó, Puerto Montt and Copiapó, as it did not have any branches in these cities, in order to improve its relationship with its current and future customers. Its strategy to expand the retail segment also broadens financial inclusion, as it does not focus on a particular socio-economic stratum, but provides opportunities to responsible borrowers from any sector, regardless of whether they are customers.

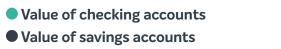
Bank with Universal Access

Banco Internacional's purpose is to create inclusive growth opportunities, which is expressed in its universal access measures. Its website functionalities and infrastructure changes implement this purpose. The audiovisual materials it uses to communicate with its customers include subtitles that comply with its access protocols. It opened a branch specially designed to serve people with disabilities in 2020, which is in an important commercial area of Providencia, Santiago.

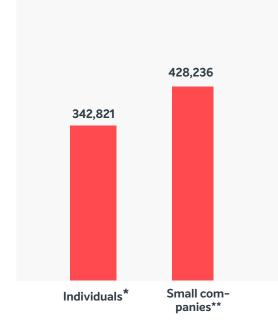








VALUE OF LOANS BY SEGMENTS AS OF THE END OF 2022 (MCH\$)



Value of loans

CHECKING AND SAVINGS ACCOUNTS AND LOANS BY SEGMENT AS OF THE END OF 2022

Number of loans



^{*}Includes people with CAE credit

^{**} Companies with annual billing < UF 100,000 (SII definition)

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Financial Literacy

Generating tangible social capital requires opening up credit and other banking services while improving people's financial literacy.

Accordingly, Banco Internacional reformulated its sustainability strategy in 2022 by emphasizing financial literacy, which is recognized as the greatest contribution the institution can make to public debate and the local community.

While reforms are being discussed regarding the mandatory individually funded pension system, it is crucial that people are well informed about pensions.

Confuturo educates and advises its potential customers regarding pensions, savings and insurance issues, so that

1,000

social telephone

support calls were

attended in 2022.

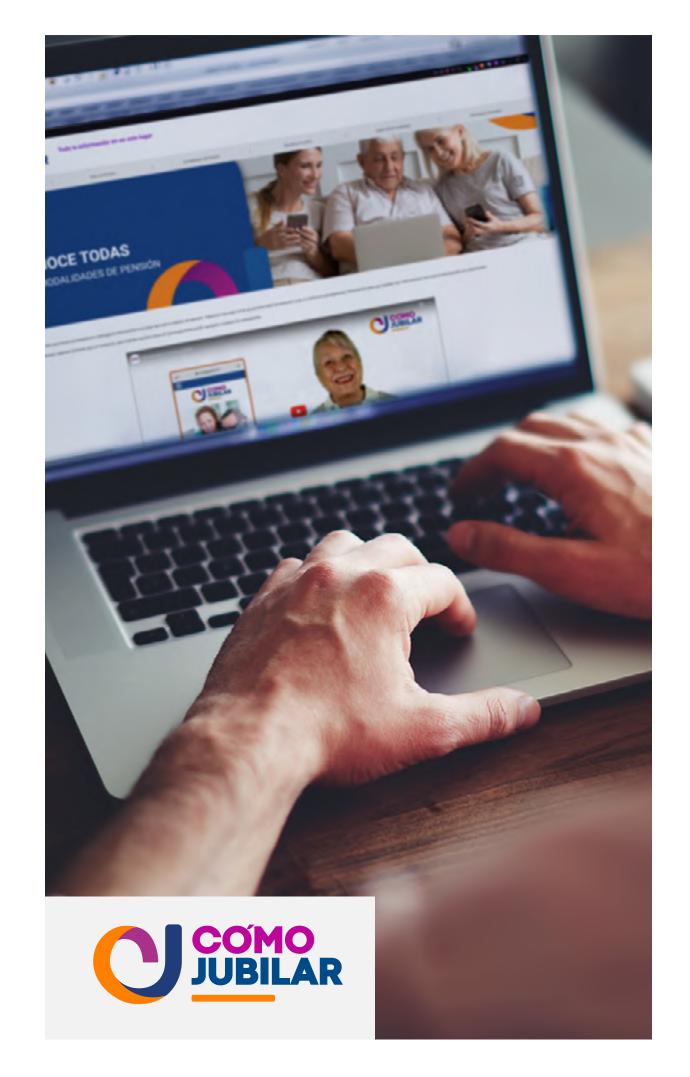
they can make informed decisions when buying a product. It has developed various communication channels for its customers who are retirees.

- It launched a telephone support service in July 2022 that helps them to register with the Social Household Registry, which is the first step in applying for state benefits.
- It sends them regular newsletters that include recommendations on how to manage their personal finances.
- The Investment team broadcasts a podcast every month, to keep customers and the general public informed about the performance of the world's major economies1.

 It also publishes the Investment Modalities newsletter, which explains trends in investments offered by the company, particularly the customer's investments.

Confuturo has developed the "Cómo Jubilar" (How to Retire) portal for the community in general, which provides information on the various types of pensions, the process and the benefits provided by the State. The site is entirely free and transparent, with no bias in favor of any particular retirement plan.

Further information is available here



launch.

24,000

visitors to the "Cómo Jubilar"

(How to Retire) portal during

the first month after its

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Material Topic

A significant demographic change is taking place in Chile and worldwide. The proportion of elderly people is rapidly increasing. People over 60 years old represented 4% of the total population in 1950, but now represent 18%. This proportion is expected to reach 33% by 2050, according to data from the UC **Innovation and Aging Laboratory.** This trend affects the whole country, as it raises social, economic and political needs and challenges. This demographic context is driving changes to public policies, the labor market, and how public and private institutions function. Therefore, responding to this change is fundamental for the welfare of senior citizens in particular and the population as a whole.

According to the sixth National Survey of Social Inclusion and Exclusion among the Elderly (2021), 76% of senior citizens believe that Chile is inadequately prepared to manage the aging population, as it lacks initiatives, infrastructure and public policies. Satisfaction among senior citizens has declined with the percentage feeling satisfied or very satisfied with their lives falling from 72% in 2016 to 67% in 2019¹, which reversed the upward trend since 2007.

They have expressed that their main challenges include healthcare, such as increasing the number of geriatricians or specialists serving this segment, improving the treatment provided by healthcare professionals and encouraging preferential care. They also mentioned improving pensions, increasing



employment and training opportunities, integrating senior citizens into society and eliminating discrimination². In fact, 35% of senior citizens had received unfair healthcare treatment and their pension represents 49% of their income, while the rest is provided by their relatives or from their work. These figures are concerning and reflect both a public and private challenge³.

Growth of the elderly population (+60 years) in Chile:

4% in 1950

18% in 2022

33% forecast for 2050



^{1.} Pontificia Universidad Católica de Chile (2019). Quality of Life Survey.

^{2.} SENAMA (2019). Participatory Public Report on the National Service for the Elderly.
3. Pontificia Universidad Católica de Chile (2019). Quality of Life Survey.

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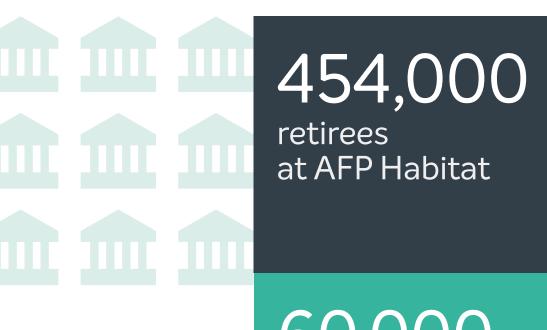
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ILC's subsidiaries can play an important role in the financial and healthcare sectors to improve the welfare of senior citizens and society as a whole.

Most of ILC's subsidiaries serve senior citizens, as AFP Habitat serves about 454,000 retirees, Confuturo serves 110,000, RedSalud receives more than 400,000 every year, while Consalud insures approximately 60,000 people over 60 years old. The subsidiaries play an important role in satisfying the requirements of this segment, including healthcare and pensions, which are fundamental issues for them.

The Group is committed to improving the quality of life of senior citizens, although this is a challenge. It has to strategically manage ever increasing requirements and incorporate the implications of online technology, Chile's economy and the ever increasing needs of Chilean families. There are differences among the elderly that depend on their independence,



110,000 retirees at Confuturo

60,000
policyholders
+60 years old at
Consalud

400,000 patients

+60 years old at RedSalud

mobility, behavior and requirements, which are not the same as they were years ago. There are also operational challenges for ILC and its subsidiaries as Chile's aging process becomes more pronounced and demand increases for their healthcare and pension services.

Thus, addressing the impacts of an aging population at an early stage is fundamental for the company's business continuity in a country that is constantly changing. The increase in life expectancy and expanding number of people over 60 years old have a direct impact on variables such as the sales rate, annuity reserves, the mix of benefits and healthcare reimbursements.



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Demographic Changes

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Commitment to Senior Citizens

ILC developed a Corporate Social Responsibility Strategic Plan during 2022, together with an external expert in aging issues to comprehensively address its contribution to senior citizens. Both ILC and its subsidiaries have introduced several initiatives that improve the quality of life of senior citizens. Its Strategic Plan establishes a clear vision for the future that reiterates our commitment to senior citizens. The initiatives introduced by ILC and its subsidiaries for senior citizens were integrated. They position the organization as a benchmark in this segment by supporting projects with national coverage that benefit the elderly, where ILC participates in promoting traceable, efficient and effective programs.

The strategy began with a diagnosis of senior citizens in Chile and their challenges. This was followed by a review of several secondary sources, and more than 30 interviews with significant people from the private sector, civil society and experts who represent senior citizens. These opportunities were analyzed to find a strategy that would benefit from the Group's advantages and experience to create the greatest added value.

This diagnosis identified more than 20 problems. These were prioritized based on trends, scalability and relevance to the organization, resulting in initiatives related to **encouraging healthy and** participatory aging and integrated care for senior citizens.



AS A RESULT OF THE PROBLEMS IDENTIFIED, THE STRATEGIC PLAN HAS THREE OBJECTIVES.

- Improve training for health professionals in aging and care for senior citizens.
- Encourage healthy aging among employees and members/policyholders/customers with disease prevention measures.
- Become a benchmark in integrating senior citizens into the private sector, by improving their image and treatment within ILC and its subsidiaries.

These objectives will guide ILC's strategy for senior citizens, which will be achieved through customer and employee initiatives. The Group must consider both stakeholders to achieve success and ensure the internal and external consistency of this strategy.

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Progress in 2022

During 2022, various training initiatives began for RedSalud employees covering how to correctly care for senior citizens. This program was jointly developed by ILC, RedSalud and specialized local universities and it will be integrated into the RedSalud Academy. Its main objective will be to raise awareness and provide training on integrated healthcare for senior citizens.

The objective of becoming a benchmark in integrating senior citizens into the private sector, by improving their image and treatment within ILC and its subsidiaries was also addressed. The 60+ segment covers a very broad range of people, with completely different characteristics, conditions and circumstances.

An external consultant began to analyze the experience of elderly customers at Confuturo, RedSalud and Hábitat, in order to diagnose how senior citizens are treated in each company, and develop improvement plans to resolve the gaps. The Group conducted a study of more than 40 pertinent cases and several in-depth interviews, field visits and co-creation workshops to propose improvements. A workshop was held for employees at each subsidiary, together with a workshop for elderly customers to discover their perceptions, requirements and expectations. Closely examining the service from an integrated perspective both inside and outside the company has identified five experience improvements and 14 specific measures to improve care for senior citizens.





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Progress in 2022

The Strategic Plan for senior citizens did not start from scratch. Recently, both ILC and its subsidiaries have developed various public-private initiatives to improve the quality of life of senior citizens. The most important are summarized as follows:



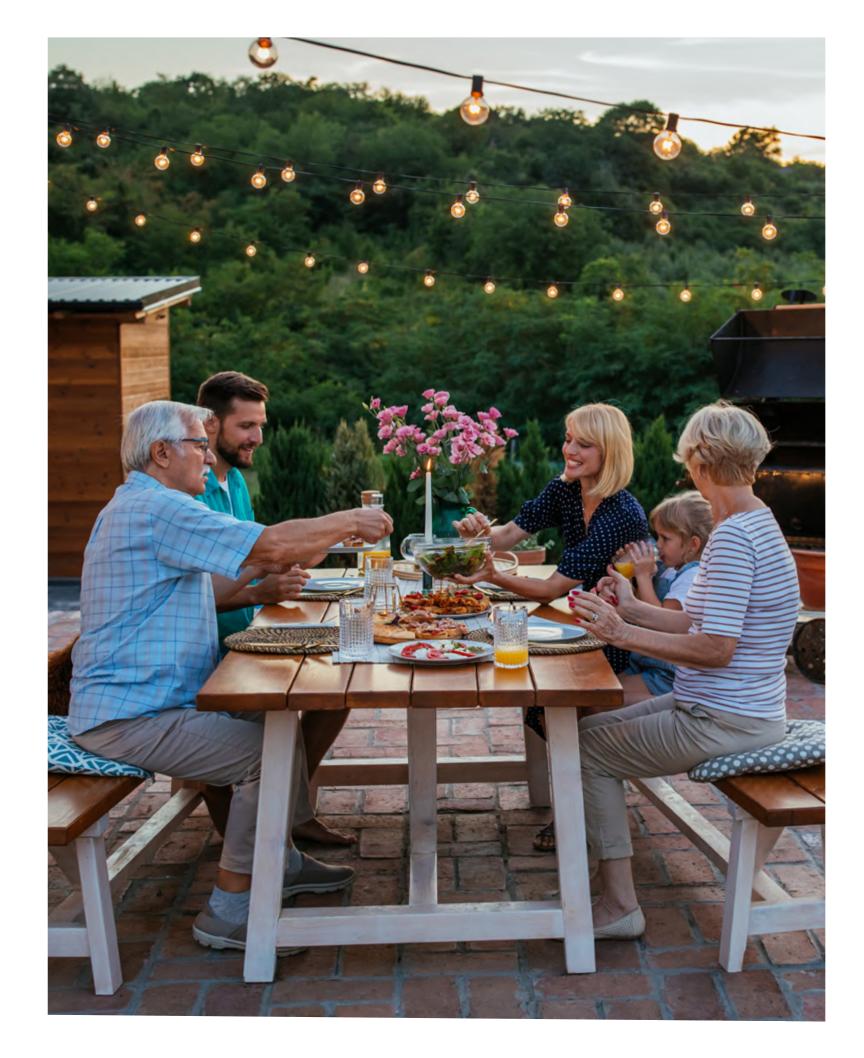
A Finnish program led by the University of North Karelia and Universidad de Chile, with the aim of extending the autonomy and reducing health problems among senior citizens through lifestyle changes and disease prevention programs. These initiatives are designed to control diseases, promoting exercise and a healthy diet, with the aim of improving the quality of life of senior citizens and their environment.

The program includes disease control training, mental health programs, initiatives to improve nutrition such as check-ups and courses, and incentives to increase physical activity such as running and sports workshops. A significant event in 2022 was opening a day center that centralized various activities for senior citizens. ILC is one of the main donors to this project and it has been involved in its implementation and management.

+1,300 people attended training



Further information is available here



Demographic Changes

GRI 3-3

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Public-private initiative developed during 2021 and 2022, which aims to connect and integrate 100 longstay residences for the elderly (ELEAM), by providing computers, training, content and helping these residences to get established.

This program helps these residences to get established by meeting the requirements of the Ministry of Health (MINSAL), improving the welfare of senior citizens, improving their working conditions and opening the door to technology. Training was provided for employees to improve their digital literacy and help them to get maximum benefit from the computers. They used these technological tools to improve their administrative organization, access telemedicine and connect senior citizens with their families and friends online. RedSalud collaborated in making capsules related to healthcare for senior citizens, with presentations by various experts on these topics.

This project covered ELEAMs in over 50 municipalities in eight regions. The 100 residences achieved average progress of 50% in the requirements that rely on a computer with respect to Decree 14.

capsules on healthcare for senior citizens

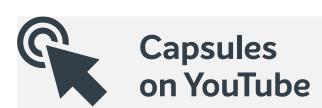
online training courses, with 75% of ELEAMs participating

+2,480 senior citizens and employees benefited "The most useful aspect was learning how to use Google Meet, to bring senior citizens closer to their relatives and for telemedicine."

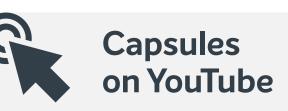
ELEAM Los Sauces, Biobío, benefited from Connect ELEAM

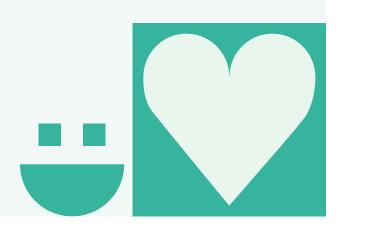
"The best was the desire to teach us how to operate our computers, the detailed instructions on how to use free devices to store and manage information. Thank you very much."

ELEAM San Francisco de Asís, Araucanía.









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Demographic Changes

GRI 3-3



Social innovation fund launched in 2022 by AFP Habitat, Hogar de Cristo and Vinson Consulting, to promote projects that improve the quality of life of senior citizens. This was the third time that this initiative was launched and 69 applications were received that were evaluated by the three organizations. The 15 finalists in 2022 participated in four workshops where they acquired skills and training to strengthen their businesses. Finally, there were three winners who shared Ch\$45 million: **Aluna:** Manufacturer of reusable underwear designed for people with urinary incontinence. **BondUP:** Social network to connect senior citizens and form links. **ActualizateApp:** Application that trains senior citizens how to use technology and the Internet.

69 applications from entrepreneurs

Ch\$45 million shared among the three winners



Further information is available here



Free online portal developed by Confuturo, with approximately 10,000 users, which keeps retirees active by providing training courses, agreements, events, articles and benefits. It currently offers training in digital literacy, hobbies, training, computing and entrepreneurship.

+25 free courses

8 active healthcare agreements



Further information is available here

Observatorio del **Envejecimiento** Para un Chile con futuro

Partnership between Pontificia Universidad Católica de Chile and Confuturo, which reports the latest relevant information on senior citizens, in order to raise the profile of this segment and generate awareness of aging among Chileans.

The reports published in 2022 included:

- Continuing Education and Senior Citizens
- Elderly People on the Street
- Dependence and Care in Old Age
- Mental health for those 60+ two years after the pandemic
- The Internet, Information and Communication Technologies used by Senior Citizens
- Political and Social Participation by Senior Citizens

20 reports since its launch in 2020

publications in 2022



Further information is available here

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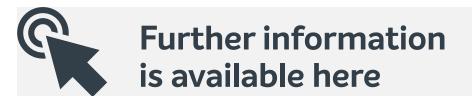
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6.2 **Demographic** Changes

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Free platform developed by Confuturo with information on pensions in Chile, with the objective of supporting people close to retirement. It provides information about pension modalities, state benefits, factors that influence the pension calculation, and other data.



Other Initiatives

The subsidiaries gave donations during 2022 as an initiative related to senior citizens. In particular Confuturo sponsored a residence operated by the Las Rosas Foundation and aims to provide continual support to develop its operations and infrastructure. Also Consalud donated furniture to foundations that directly support senior citizens, in the context of the "Si te importa, Nos importa" (If you care, then we care) campaign. This project supports voluntary initiatives where employees give their free time.



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ILC and its subsidiaries are in touch with various sectors and audiences throughout the country, people at various stages of their lives, companies of various sizes, civil society associations involved in a wide range of projects, and communities with many requirements and interests. The company aims to develop excellent relationships with them all, based on creating shared value. Each subsidiary has identified its stakeholders, and anyone who might be positively affected by its business.

10,000

joined the La Tercera Sustainability Hub, which brings together companies involved in sustainability.

The following events describe the relationship between these companies and their local communities.

Confuturo strives to improve the quality of life of senior citizens and it has developed initiatives with local communities and municipalities near shopping centers in the Espacio Urbano chain, which it owns. Initiatives in 2022 include:

- Espacio Urbano Mall Antofagasta and the local municipality held the Women 2022 Job Fair in October, which was attended by more than 500 women who were able to apply for 614 jobs at 15 regional companies attending the event. This job fair was also attended by entrepreneurs who exhibited their work in several disciplines.
- The first municipal collaborative workspace was inaugurated at Espacio Urbano Mall Puente Alto in December, which was free of charge for entrepreneurs, students and municipality employees: Muni Impulsa Space. This 143 square meter area was inaugurated for the local community to meet and work comfortably and safely, as a result of collaboration between Confuturo and the Puente Impulsa Department at the municipality. This partnership is expected to improve in 2023 with more commercial areas for entrepreneurs in the sector.
- The Confuturo mall chain launched "Oficio Vecino" (Neighborhood Bulletin), a free online platform on which mall residents can advertise their services or trades. It was launched in October and by December 2022 it had already attracted more than 530 advertisers. This initiative won third place in the Social Innovation 2022 contest run by the Chamber of Shopping Centers.

- Confuturo created the Training Portal during 2022, this is another online platform that provides various open courses free of charge to anyone interested in acquiring new skills and knowledge, regardless of whether they are customers. The topics covered range from using computer programs and social media, such as Excel, Word & Instagram, to embroidery techniques and first aid. By the end of the year, over 10,000 users had registered¹
- Consalud aimed to involve its employees in community relations initiatives while resources were restricted during 2022, as this requirement was raised in the last SSIndex survey. It arranged volunteer programs and donated furniture and equipment from the former head office in the Huechuraba municipality. The beneficiaries were nominated by employees.
- Local community contributions are addressed by Vida Cámara's Sustainability Committee. In 2022 it supported and gave donations to charities such as Teletón and the Paicaví Foundation, which cares for girls who must be temporarily separated from their families.

Over

users registered in the Confuturo Training Portal.

Vida Cámara has

(1) Available at: https://confuturo.classroomtv.com/user/account/login

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Commitment to the Local Community

The Social Values of the Chilean Chamber of Construction

The Chilean Chamber of Construction (CChC) is the founder and principal shareholder of ILC, and has a 67% interest in the company. The CChC is a trade association established in 1951 to promote construction and make a positive impact on Chile's development. The Chilean Chamber of Construction (CChC) created companies providing social security and healthcare services in 1980, with the sole purpose of improving the social security of construction workers and their families. ILC's subsidiaries are aligned with this principle, as they have been growing and serving Chileans throughout the country.

Sixty-seven percent of ILC's dividends are paid to the CChC, its main shareholder. A significant percentage of these dividends goes to CChC Social, which finances social investment projects for construction workers and their families, mainly involving healthcare, training, housing and welfare. The remainder is transferred to an investment fund that financially supports the CChC over the long term.

During 2022, CChC Social supported CChC member companies to design and implement integrated programs that improve the quality of life of their workers and create a positive impact on the sustainability and productivity of these companies. CChC Social collaborates with each partner company to create a customized development and welfare plan for their workers. Companies can choose from a series of tools and programs from CChC Social that focus on healthcare, training and social care for workers. Employees returned to working on site during 2022, which required adapting these initiatives.

The main focus was on healthcare in 2022, and a significant program is "Construye Tranquilo" (Peacefully Build), which secures full outpatient and hospital medical coverage for workers and their families. RedSalud has joined this program, as it is a preferred healthcare providers under this program. Disease prevention examinations and dental care programs were performed during 2022.

A second focus was on training, where education and training to professionally develop construction workers is encouraged. There are several types of program, but since 2021 e-learning courses have been heavily promoted. There are also continuing education programs for workers, and scholarships for their children.

A third focus was on social care, which aims to improve the quality of life of workers and the social welfare of their families and their environment, through extra activities that nurture the lives of workers.

Further information is available here

CChC SOCIAL INVESTMENT (MUS\$)

CChC Intervention Department	2022 Investment (UF)	% Change 2021-2022	2022 Benefits	% Change 2021-2022
Healthcare programs	120,361	22.1%	147,887	30.1%
Social assistance programs	87,225	-44.1%	157,127	-1.6%
Training programs	91,061	2.2%	8,537	-8.1%
Others such as culture, sports, Coreduc and other TP schools	67,146	-1.4%	72,998	-19.6%
Total	365,793	-11.2%	386,549	3.5%

3.8	3.9	4.2	5.1	10.2	15.6	17.5	18.4	18.6	18.1	18.3	19.7	20.9	16.9	15.0
2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022

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Exchange Rate CLP/USD: \$855.86

Donations

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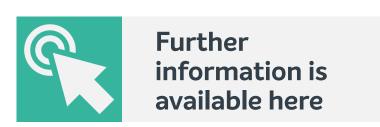
10. ESG APPENDIX

The company's Donations Policy is described in ILC's General Corporate Governance Policies and Procedure Manual, which regulates the initiatives supported by ILC and explicitly mentions that it does not donate to any political purpose. This is also covered by the corporate Crime Prevention Model. All donations are reviewed by the Directors' and the Sustainability committees.

ILC's most important donations involve its corporate social responsibility program, which supports public-private initiatives that support senior citizens with national coverage.

ILC'S LARGEST CONTRIBUTIONS AND EXPENSES IN 2022

	Organization Name	Organization Type	Program	Amount Paid in 2022 (MCh\$)
1	Simon of Cyrene Non-Governmental Development Organization	NGO	#ConectaELEAM	22.7
2	Universidad de Chile	University	Active and Healthy Aging	40.0
3	Universidad de Chile	University	Active and Healthy Aging	40.0
4	Simon of Cyrene Non-Governmental Development Organization	NGO	#ConectaELEAM	12.3





Digital Transformation and Innovation

NCG 461 3.1

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ILC believes that it is essential that its customers have remote access to its products and services, with the same quality of advice and guidance that they receive in person, and online technology is therefore critical. ILC's subsidiaries are undergoing a digital transformation that responds to public demand for transparency and interconnection, which accelerated during the pandemic. This is not simply a technological upgrade, but also a cultural change that enables organizations to become agile, generate competitive advantages, and expand their products and services to more people.

Confuturo has a Digital Life Area that functions as a startup dedicated to exploring and designing business models and customer approaches using online experiences. Its projects are monitored by various committees, such as the Digital Committee with senior management representation, and the Commercial Committee with director representation. This strategy is already bearing fruit:

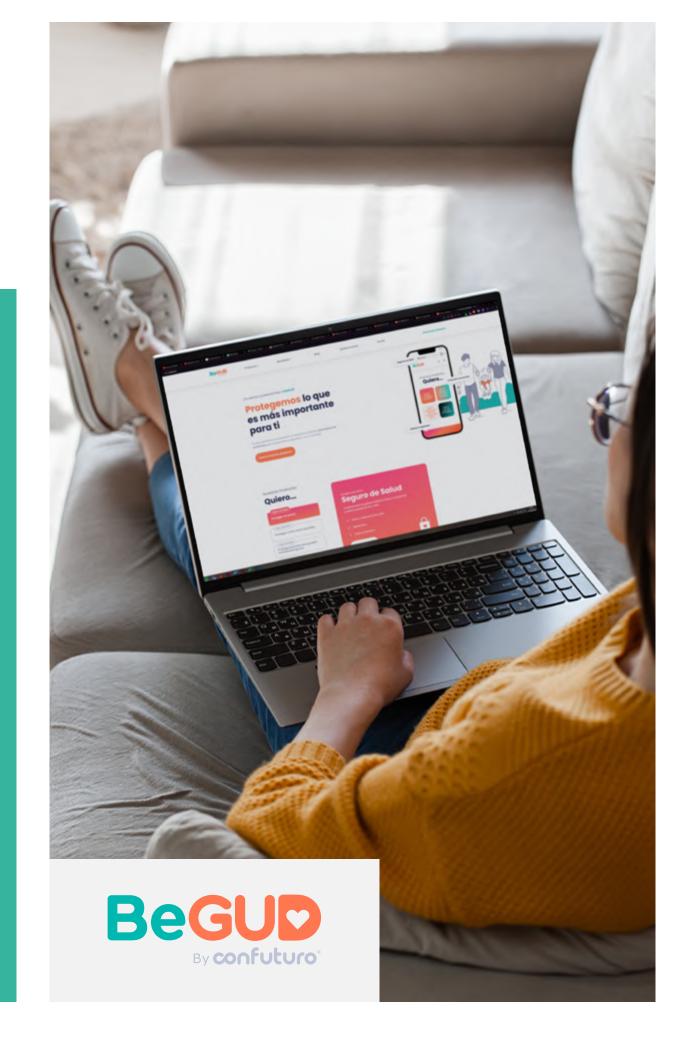
• BeGud was born in August 2022. This is a unifying digital platform, which offers customers online life and health insurance with assistance from executives via chat and WhatsApp. a blog on wellbeing, medical examinations at home, medical appointment schedules and a mobile application that encourages healthy living with challenges and prizes.

The Zendesk customer service platform was commissioned, which has improved process fluidity and information availability, thus enhancing the customer experience.

Banco Internacional believes that digital transformation will help it to reach more customers and provide agile services. For years its Technology Area has been implementing a software development model, which formed the basis for several of its latest products, and has improved the functionality of its selfservice remote communication channels. Accordingly, it became the first bank in Chile to grant consumer loans to noncustomers using a fully online process, so that the loan can be transferred to the applicant's checking account in minutes. This innovation is complemented by time deposits for non-customers, which is also a fully online process. Various procedures involving factoring, leasing, payments and investments are available on the web page. All these products are designed from the customer's perspective, as a result of many discussions.

Digitization also aims to improve operational efficiency. Over the past seven years, the Bank has upgraded all its systems and has replaced manual processes with digital ones from start to

Banco Internacional became the first bank in Chile to grant consumer loans to noncustomers using fully online onboarding.



6.5 **Digital Transformation** and Innovation





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financia reports

"We believe that payment services will become our biggest products."

What is your aspiration with respect to Retail Banking?

We will close 2022 with record lending and profitability in this segment, and we are taking advantage of this success to rethink our strategy and to set new, important objectives. Until very recently, Retail Banking represented 3% of our loans, whereas it is now 5% and we expect it to represent between 10% and 20% of our business in the future.

How do you expect to achieve these objectives?

Commercial Banking is relational banking, whereas growth in the Retail Banking segment closely relies on the availability and quality of the products we offer.

We understand that people need quick answers and intuitive products. Therefore, the internet is a pillar of our strategy, so that people do not need to physically go to the bank. We started by developing fully online consumer loans for people who are not currently bank customers and the product was very successful. We will incorporate improvements into our products that we believe will be popular payment services, such as credit and debit cards, depending on our customers' requirements.

We are always evaluating inorganic growth opportunities and partnerships, which will help us to reach customers with financing or payment needs and provide them with an expanding range of products.

What role does the Edison Route digitization program play in this strategy?

During 2017 we completely migrated the core banking system. We started from scratch with new architecture and machines. It was very difficult, but it has been very beneficial, primarily because it mitigates cyber-security threats and protects our customers' data. We also have highly skilled in-house development teams, which gives us the flexibility to build on our systems and develop a continuous improvement and upgrade plan. We have developed some innovative products, such as the online consumer loan and the online onboarding card, while building solid foundations that mean we can increase our customers by a hundredfold without any problems. Therefore, the sky is the limit.



Ezequiel Iturian, Management Performance and Planning Division Manager at Banco Internacional.

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RedSalud's technology strategy is structured around centralizing and modernizing its critical systems. The objective is to install universal platforms for the entire organization with single providers that use the advantages of cloud technology to achieve flexibility and technological upgrades that meet the requirements of the organization and healthcare in Chile, including data security. We have achieved significant progress in recent years:

• The Telemedicine service was launched: Geographical factors affect the availability of medical specialists in Chile, as rural areas experience greater barriers to specific services or specialties. Today's technology offers considerable advantages, and these only get better every year. Although RedSalud launched its telemedicine services in March 2020, in the midst of the pandemic, it was able to do so in a short period of time given what it had already accomplished in previous years. More than 300,000 telemedicine appointments were provided during 2022. The organization currently has 220 professionals providing these services, all trained and accredited. It provides more than 30 specialties. In addition, virtual medical consultations carried out via the first to be subsidized by Fonasa through a co-pay system.

- We began implementing a worldclass health information system (HIS): TrakCare from InterSystems. We began by implementing it in the medical and dental centers during 2020, then at RedSalud Vitacura Hospital in 2021.
- We then began implementing the SAP S/4 Hana enterprise resource planning (ERP) system. It was installed in the medical and dental centers in 2020, then at RedSalud Vitacura Hospital in 2021 and RedSalud Providencia Hospital in 2022.
- A dental management system (DIS) was implemented between 2019 and 2020, which provided us with greater security and stability.

Digital transformation is an ongoing process, which is reported to various committees. More than 50 projects were completed and reported in 2022. The greater flexibility and agility provided by these systems was reflected in RedSalud being able to swiftly implement a telemedicine service at the beginning of the pandemic.

Consalud restructured its Digital Transformation team in 2022, and it became part of the Operations and Technology RedSalud's telemedicine service were Department, in order to incorporate this approach into every project. Significant achievements included:

- Progress was achieved with the Consalud Resuelve project, which integrates the entire organization into a single service platform (Zendesk). It will capture a 360° vision of beneficiaries contacting the company, regardless of the channel they use, and provide full traceability for each requirement. This is expected to reduce resolution times, improve efficiency with inter-departmental processes and increase customer satisfaction. It has been supported by user training and is reviewed every twice monthly by customer committees.
- The "Sucursal Digital" (Virtual Branch) is being upgraded. This is a private site where customers can manage their plans, reimbursements, medical leave and access other functions. The task is being tackled in modules with complete renovation expected in the second quarter of 2023. These changes will simplify navigation and incorporate GES and other features, which will make the site more intuitive for users.



6.5 **Digital Transformation** and Innovation

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Digital transformation will meet customers' requirements for agile, simple and transparent processes, and it received an additional boost with the arrival of insurtechs. Vida Cámara has been implementing a strategic plan for the past four years to dispense with its network of physical branches. It has digitized the entire claims declaration process with an app that can photograph vouchers and automatically process reimbursements, which has eliminated manual reimbursements.

It is also digitalizing enrollment and underwriting of insurables. In 2021, it launched its individual products that use online processes, covering contracting these policies through claims, which has expanded the availability of this insurance. The entire portfolio of individual insurance customers was captured using online sales. Several developments were added to this list in 2022:

- Online acceptance of channel terms and conditions was implemented.
- The information provided to policyholders about their policies and the online enrollment process for each product was improved.
- An online quotation system was implemented for SMEs to calculate and value life and healthcare insurance plans.

 All of these developments were improved by migrating all of the servers to the Google cloud, together with adopting some of the technologies offered by the cloud, which has helped to secure operational continuity and mitigate risks.

Digital Branch 2.0 in 2022:

+490,000 logins per month.

+130,000 reimbursements using the platform, which represent 97%.

42% of estimated inpatient treatment costs requested using the platform.



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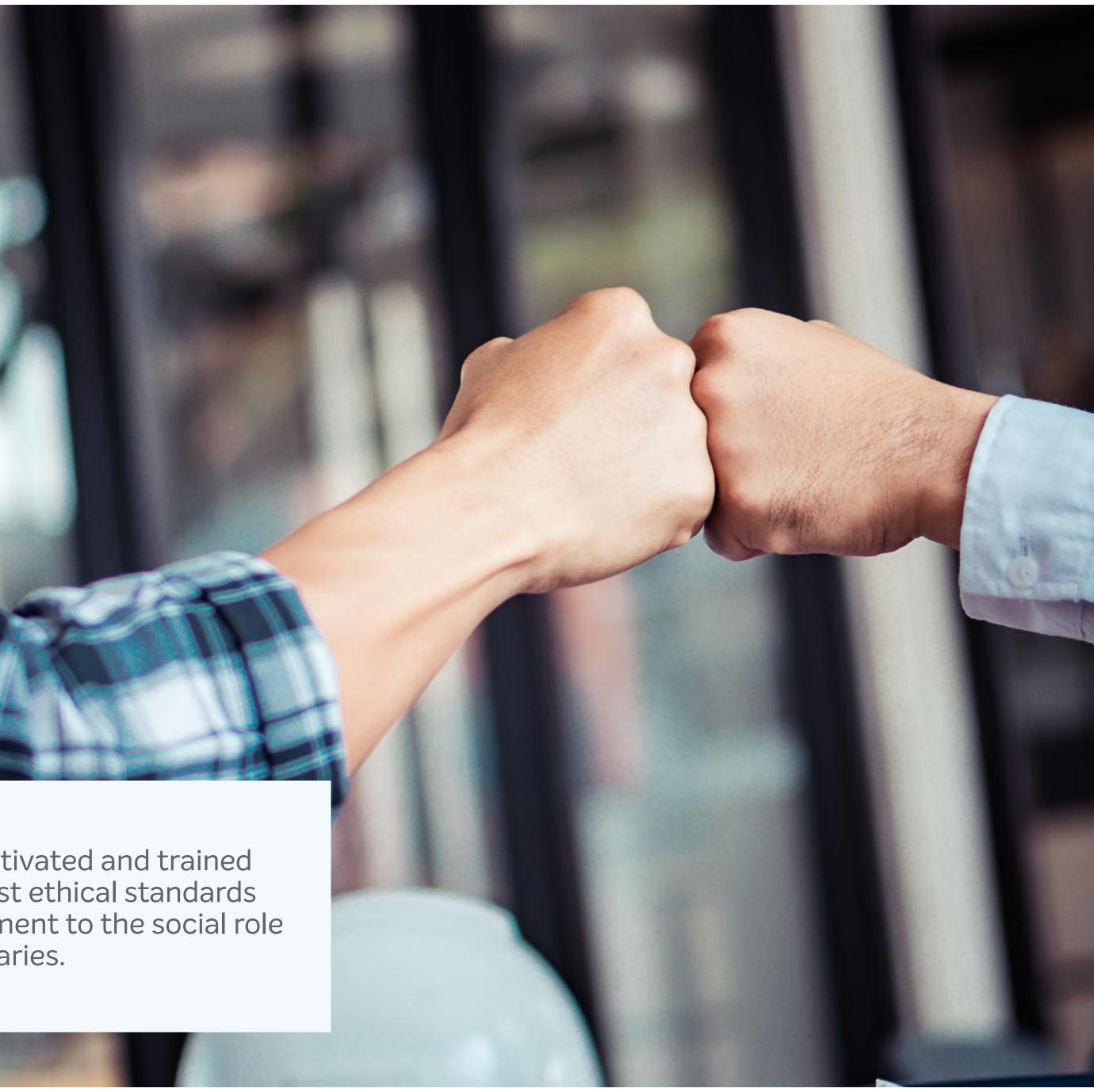
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CULTURE OF SERVICE AND ETHICS



We aim to employ motivated and trained teams, with the highest ethical standards and a strong commitment to the social role of ILC and our subsidiaries.

Culture of Service and Ethics

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People are at the center of ILC. The company's subsidiaries provide very important services to individuals, entrepreneurs and families such as healthcare, a timely loan, the peace of mind of insurance and assertive financial and pension advice. These are all services that require a team with a service vocation and high ethical standards. A pillar of the Group's Sustainability Strategy is the Culture of Service and Ethics, which has proposed to secure these in all its companies.

ILC aims to motivate and train its employees, who meet the highest standards of behavior and are fiercely committed to their social role by delivering high-quality services every day at an efficient cost. This results in a concern for the welfare and professional development of all those who work for the Group.

ILC's concern for people extends not only to its customers and the local community, but also to its employees. A recent priority has been to provide them with peace of mind, support and motivation in the midst of their challenges so they can progress, and equip them with the working conditions and skills they require to provide consistent service. Another priority has been promoting diversity, because only a diverse organization can truly connect with its customers' numerous requirements. In this spirit, the priority has been gender balance and labor inclusion for the elderly, with specific goals and progress.

PRINCIPAL MILESTONES IN 2022

confuturo

- Launch of the "Estar Bien" (Feel Good) program: a new approach to caring for the physical, mental and emotional health of employees and their families.
- New Confuturo leadership training program.
- Development of various initiatives that improve inclusion for the 60+ segment.



- Implementation of the post-pandemic hybrid working mode.
- Approval of the first Diversity, Equity and Inclusion Policy.



- Launch of the RedSalud Academy, which is a virtual training platform for employees.
- Working together with patients to improve their experience: Oncology Journey, ER Redesign.
- "Cuida tu Mente" (Protect your Mind) program to protect the mental health of employees.



- Implementation of the 40-hour working week, to encourage a healthy work-life balance and good quality of life for employees.
- "Consalud Meetings": informative employee meetings on current topics to ensure transparency.



- Continuing education scholarship program for
- Development of the Leadership Program.

7.0 **Culture of** Service and Ethics

Our People GRI 2-7

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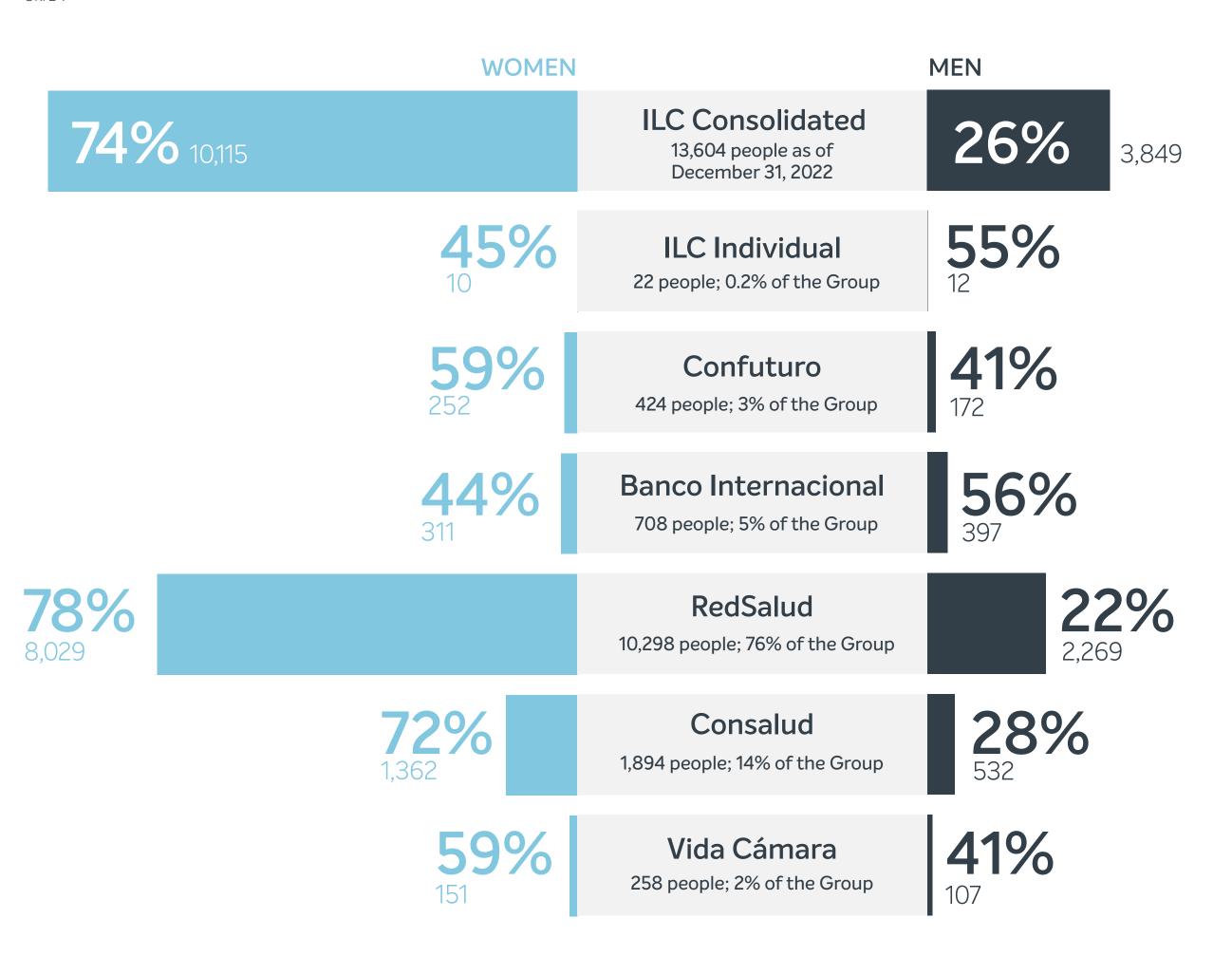
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74% of consolidated employees are women

7.1 **Equality,** Diversity and Inclusion

GRI 202-1, 405-1, 405-2, NCG 461 3.1, 5.5

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ILC is convinced that a culture of respect and tolerance can encourage diverse teams and build innovative, competitive companies. Therefore, diversity and inclusion at subsidiaries is focused on women leaders, people over 60 years old, and people with disabilities.

Subsidiaries arranged diversity and inclusion activities during 2022, and made progress preparing diversity and inclusion policies for the Group and subsidiaries.



Updated Policies

ILC published its Diversity and Inclusion Policy in 2022, which encourages inclusive and diverse workplaces, free of any kind of discrimination, where all employees can develop to their full potential. This policy is a guideline for subsidiaries. Similarly, RedSalud updated its Diversity and Inclusion Policy to align it with the latest legal changes and the Group's agenda.

Banco Internacional launched its latest Diversity, Equity and Inclusion Policy, which recognizes the importance of diversity for the bank. It aims to build inclusive environments and processes that support a diverse organization that provides equal treatment and development opportunities for all employees. The policy applies to employees and directors of Banco Internacional and its subsidiaries, in all areas of engagement, management and processes.

EQUITY, DIVERSITY AND INCLUSION TRAINING AND AWARENESS IN 2022

	Training and Communication
Confuturo	Six awareness courses for leaders on the company's three diversity groups, which addressed female leadership, discrimination, microaggression, inequality, inclusion, treatment of people with disabilities, and 60+ prejudices and stereotypes. Training and certification of "Inclusion Specialists" within the organization, who are responsible for encouraging working practices that embed inclusion and diversity at the heart of the organization.
Banco Internacional	Training and certification of "Workplace Inclusion Specialists" (Law 21,275).
RedSalud	Discussions on diversity and inclusion, protocols for socially and officially changing a name, and inclusive treatment. Several diversity and inclusion awareness workshops attended by more than 800 leaders, with a focus on sexual diversity. Three meetings that addressed diversity biases, specifically how they are identified and managed.
Consalud	Introductory awareness workshop for new hires. Several workshops for the entire company, to communicate the Diversity Policy and its impacts. Lectures on Women's Day, sexual diversity and the elderly. Survey to find out which diversity and inclusion issues employees find most interesting. These were "Self-protection and the mental health of caregivers", "Adapting workspaces for people with disabilities" and "The elderly and aging".
Vida Cámara	Training for "Occupational Inclusion Specialists" (Law 21,275). Internal communication campaigns for Women's Month and LGTBQ+ Pride Month.



Equality, Diversity and Inclusion

GRI 202-1, 405-1, 405-2, NCG 461 3.1, 5.5

Female Leadership

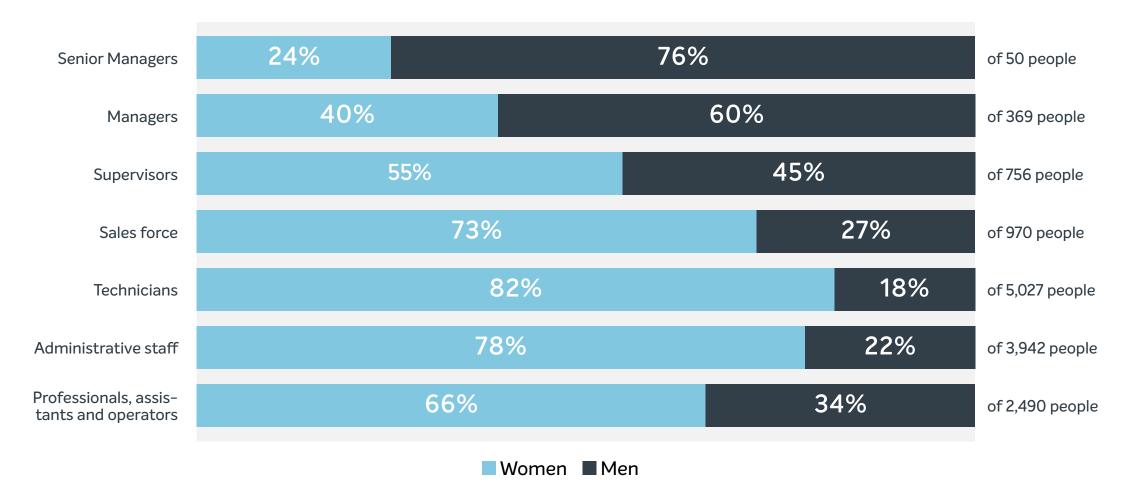
The Group employs many women, who represent 74% of the total workforce. The greatest challenge is to increase their involvement in positions with responsibility in management and senior management. Progress was achieved in 2022:

- Confuturo increased the percentage of women in supervisor, deputy manager and manager positions to 39%. The company aims to increase it to between 45% and 55% by 2025. The company aims to select women for leadership positions by obligatorily including women as candidates in all selection processes. It has been preparing employees with the potential to manage greater responsibility. Female employees participated in the "Promociona" (Promotion) program at Icare and Universidad Adolfo Ibáñez
- Banco Internacional has been driving female reporting directly to the CEO.

during 2022, which develops female leadership.



ILC GROUP - WOMEN BY POSITION IN 2022¹



Senior Managers: the company's senior executives, who are responsible for a division or equivalent unit, which is composed of other departments or equivalent units, as divisions are responsible for departments or equivalent units. Managers: people who are responsible for a division or equivalent unit, who report to senior management, which is composed of other departments or equivalent units, as divisions are responsible for departments or equivalent units. **Supervisors:** people who are responsible for a department or equivalent unit comprised of people, which forms part of a division. **Sales force:** people who are engaged in serving the public or selling products and services to the public.

Technicians: people who are part of a department or equivalent unit, whose qualifications are supported by specialized knowledge and formally recognized by a technical degree, and who are not in any of the previous categories. **Administrative staff:** people who perform support tasks for departments or equivalent units to which they belong, who are not in any of the previous categories and who include secretarial staff, administrative assistants and other staff. Professionals: people who are part of a department or equivalent unit, whose qualifications are supported by an academic degree at a higher educational institution, and who are not in any of the previous categories. Assistants: people who provide ancillary services, without a professional or technical qualification, which includes staff responsible for housekeeping, maintenance and mail delivery. **Operators:** people who perform physically strenuous work.

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^{1.} Definitions, as described in NCG 461.

Equality, Diversity and Inclusion

GRI 202-1, 405-1, 405-2, NCG 461 3.1, 5.5

People over 60 Years Old

Chile is experiencing accelerated aging, which has economic, social and political impacts. The challenges associated with the expanding elderly segment require change to occur in public and private institutions, which are essential for organizational continuity.

Since its inception, ILC has played a fundamental role serving the elderly segment, mainly because its subsidiaries serve this segment. Most of its customers are over 60 years old, so it strives every day to meet their fundamental needs, which include healthcare and

pensions. However, not only customers are important to ILC, but its over 13,600 employees are as well. This demographic change has also affected them.

Therefore, some Group companies have proposed recruiting more people from this segment, since they bring experience and have been proven to support cultural learning for the next generation.

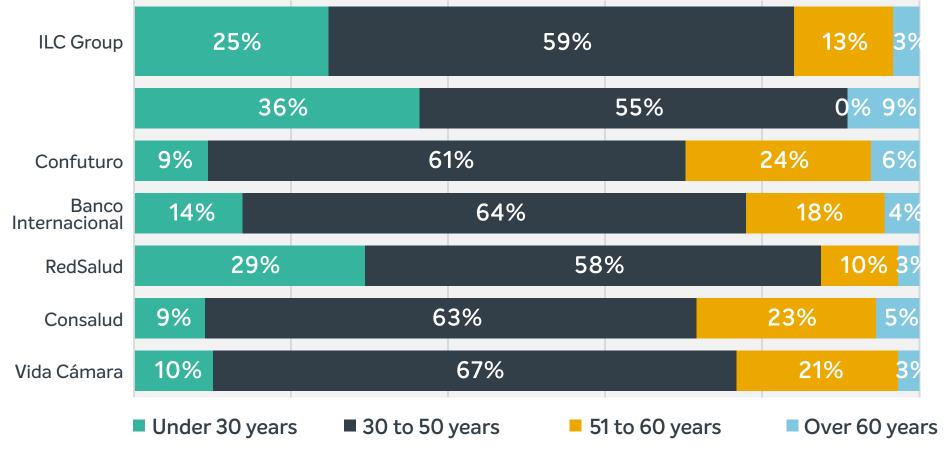
Confuturo has set a target that people over 60 years old should represent at least 10% of its workforce by 2024. It introduced several measures in 2022 to achieve this target:

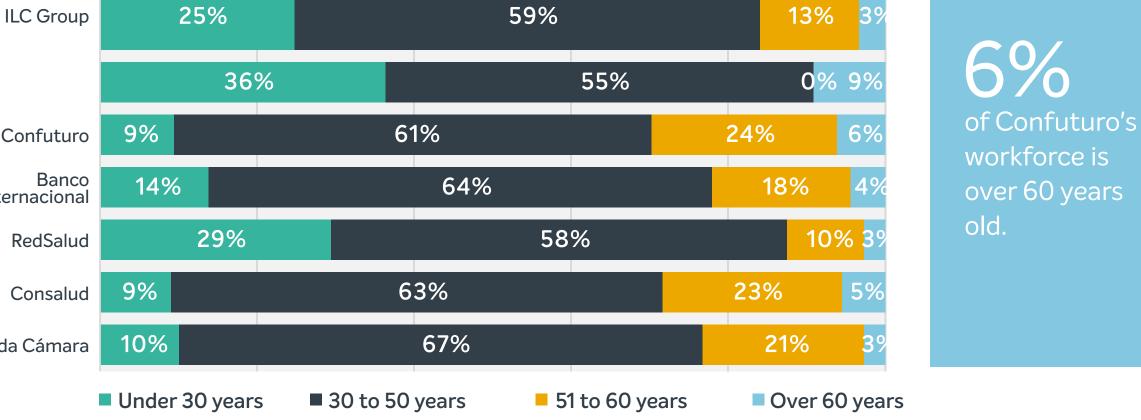
It joined the Experienced Companies Network, which was developed by Seniorlab to unite organizations that aim to recruit people over 60 years old.

It launched a training program in the Contact Center together with "Travesía 100", to increase the employability of people over 60 years old. It invited anyone over 60 years old with an inquiring mind, and trained them in customer management, oral and written communication, and explained life insurance and pension systems.

It formed an alliance with the UC Aging Research Center to launch the Aging Observatory for Chile on the Move several years ago, which aimed to collect the latest data on aging and employability in our society.

DISTRIBUTION OF THE WORKFORCE BY AGE RANGE





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GRI 202-1, 405-1, 405-2, NCG 461 3.1, 5.5

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People with Disabilities

ILC's ambition is to go beyond the Employment Inclusion Law, which requires that people with a disability represent at least 1% of an organization's workforce. Accordingly, its subsidiaries have achieved the following:

- Confuturo contracted the platform Incluyeme.com in 2022, which specializes in publishing job adverts for people with disabilities. The platform also provides training, practices and proposals that help ILC to become a more diverse company.
- People with disabilities were trained for nine months in the services provided by Clínica RedSalud Santiago in 2022 during a job placement program run by ConTrabajo Foundation. Four were recruited.
- Banco Internacional has recently changed its infrastructure to accommodate customers and employees with disabilities. Its in-house audiovisual materials include subtitles that comply with accessibility protocols.

There were 141 people with disabilities in the Group in 2022, and they represented 1.0% of the workforce.

Pay Equity by Gender

NCG 461 5.4.1, 5.4.2

Gender equity in treatment and salaries is central to the Group's diversity and inclusion. Confuturo, RedSalud, Vida Cámara and Banco Internacional have policies that describe procedures for setting employee's salaries, which depend on their responsibilities and performance without any gender bias. Salaries are regularly researched to ensure compliance with the principles of internal equity and external competitiveness, and some subsidiaries have specific goals to reduce the gender gaps.

ILC SALARY GAP IN 2022

Salary Gap	Managers	Supervisors	Administrative Staff
Average salary gap (1)	1.09	0.94	0.96
Median salary gap (2)	1.17	0.98	0.99

There are no employees working at ILC in sales force, operator, technician or assistant positions. The Senior Managers segment is not included, as it only has one person (N.A.).

(1) The average gross salary of women over men (2) The median gross salary of women over men

Preventing Workplace and Sexual Harassment

NCG 461 5.5, GRI 406-1

The codes of ethics and internal health and safety regulations at subsidiaries address workplace and sexual harassment. They describe procedures and channels for reporting, investigating and sanctioning this kind of harassment. Complaints may be reported anonymously, if the whistleblower prefers. Every complaint is reviewed and any that are substantiated are investigated by an external person. Finally, the Ethics Committee or a similar body that depends on the subsidiary, selects the corresponding corrective or legal measures.

Consalud has a Diversity and Inclusion Policy, which is committed to building inclusive workplaces, free of discrimination and harassment. This policy establishes retaliation–free complaint mechanisms for reporting discrimination. Complaints are channeled through a committee that selects the appropriate sanctions.

Confuturo's Compliance and Labor Relations departments arrange courses on workplace and sexual harassment within their annual training programs, as a preventive measure. RedSalud instructs its leaders with regular lectures on casuistry and related regulations. Banco Internacional ensures that all its employees attend ethics and conduct training. Some members of the People and Organization Division team took a course given by Icare on both types of harassment. Consalud has established responsibilities throughout the organization, especially for the HR Department, through the Organizational Development and Change Management Department, which ensure compliance with the inclusion objectives and the Diversity and Inclusion Policy. Vida Cámara reinforced its complaint channel among its employees during 2022, which is described in its Human Rights Policy.

Nine internal complaints of sexual harassment were received in 2022, while another five were submitted to the Labor Directorate. 66 internal complaints of workplace harassment were received and one was submitted to the Labor Directorate. These complaints were promptly reviewed and appropriate disciplinary action was taken.

Talent Management

GRI 3-3, 401-1, 404-1, 404-3



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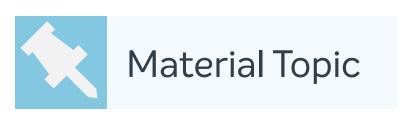
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Competent and motivated teams are essential for improving productivity, efficiently achieving strategic objectives, securing operational continuity, achieving comprehensive management excellence and providing the best possible service.

ILC has a small workforce, the CEO and its division managers manage the team's performance. ILC's Risk Matrix includes an occupational performance dimension for the company and its subsidiaries. Each Group company has its own policies with clear guidelines for selecting and developing employees, with the aim filling each position with a person that has appropriate experience, knowledge and mastery of the company's processes, standards and corporate values.

Attracting Talented People

Organizations keep up to date and synchronized with changes in environment by recruiting people with different perspectives and knowledge, together with diverse, excellent talents. Therefore, it is essential to develop an attractive employer brand with smooth, transparent recruitment processes. Accordingly, ILC's companies implemented several measures in 2022:

- Confuturo communicated its sustainability priorities every month using LinkedIn, in order to attract young talented people.
- RedSalud recruited administrative and healthcare staff using referral campaigns, communicating content through social media, and agreements with institutes, universities and municipalities. Job offers were made more attractive by explicitly describing the benefits and value propositions offered by the company.
- Consalud empowered new talent by creating positions that do not require experience. It began using the BUK platform for its recruitment process, where candidates can register their data to streamline contract management and internal account creation if they are selected. Other important practices include involving leaders in selection and conducting monthly surveys of all new hires to explore their experiences of the recruitment process. Any suggestions for improvements can be submitted anonymously.
- Vida Cámara recruited for its technology, operations, digital and commercial departments. It reinforced the onboarding of new employees, to ensure they had a thorough knowledge of the company when they joined. It currently uses a recruitment and selection platform (Aira) to search for the best candidates for open positions.

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47% of open positions at Confuturo were filled by internal candidates.

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Talent Retention

Team loyalty is as important as recruitment at ILC, so it offers an attractive value proposition and growth opportunities within the company. Otherwise, there is a risk of losing knowledge within the organization, which could have negative consequences for excellence and service. Therefore, talent management policies at subsidiaries highlight the internal transfer and promotion opportunities for their employees. This takes advantage of their business experience and helps them to adapt to new positions, as they maintain their experience and contact networks. These policies resulted in various initiatives during 2022:

confuturo

The Management Committee surveyed highperforming and high-potential employees and analyzed their potential for promotions, salary reviews, coaching and diploma courses. The company always publishes internal movements to encourage more employees to participate in these contests. Accordingly, 47% of open positions were filled by internal candidates during 2022. The company conducts an annual salary review that reviews salary information, individual performance, internal equity and market comparisons, in order to motivate the organization's leaders, reducing the risk they may leave and increasing loyalty.



It is reducing its turnover rate, which increased significantly across the industry, due to the extraordinary pressures faced by healthcare staff during the pandemic. It reinforced its benefits with special recognition bonuses, psychological support and more days off; created a new training center called the RedSalud Academy; encouraged mobility both between its hospitals and throughout its network; and prioritized commitment, which remained high even during the most difficult moments of the pandemic. As a result, RedSalud's staff turnover has remained at 34%, making it a challenge to retain talent in a sector substantially affected by the pandemic. RedSalud initiated a talent identification process for its second-line positions using a method to evaluate potential, and together with performance measurement, it will develop specific mobility plans.





It is leveraging its comparative advantages as an employer, including the opportunities for greater exposure to decision-making committees and multifunctional roles with a universal impact, given its relative size compared to other banks in the market.

7.2 **Talent** Management

GRI 3-3, 401-1, 404-1, 404-3

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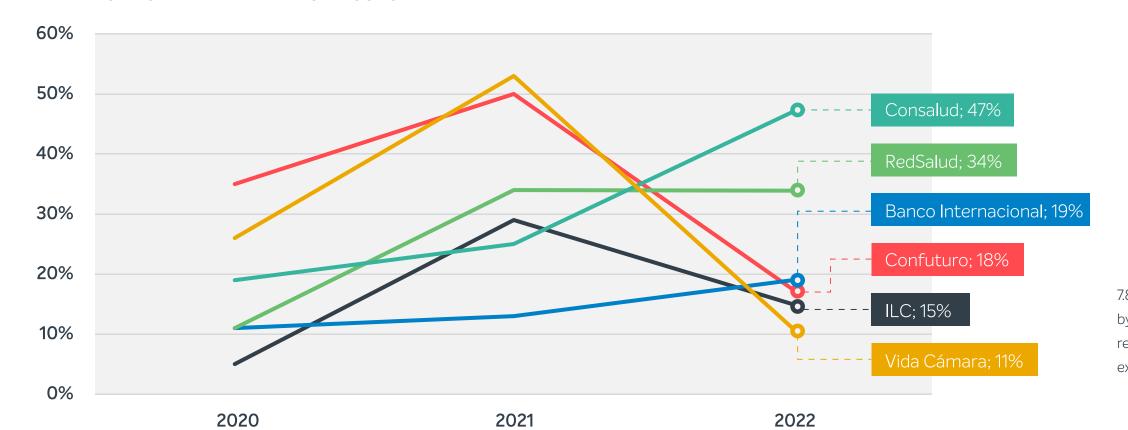
It preferred internal development as the main selection process for technically demanding positions. It published its mobility policies and internal openings, which emphasized the criteria for filling vacancies and made them transparent. It trained its leaders in motivational techniques, created internal communication channels to keep employees informed about the company's strategy in the event of an emergency, such as Consalud Meetings, and introduced benefits, such as reducing the working week to 40 hours. Consalud has made its staff planning and succession processes more efficient and effective using the BUK platform, which reduces time and errors in these processes.



Employee professional development is fundamental for the company, so its Human Resources Policy has a chapter exclusively dedicated to it. It has a scholarship program for continuing education, which provides financial support to employees wanting to improve their professional development. The Leadership Program was launched in 2022, with the aim of developing the skills that leaders currently require. Similarly, Vida Cámara carries out workforce planning using internal mapping, succession plans and external tools such as 9box and Rankmi, which reduces the risk of employees leaving. As a result of its initiatives to retain and develop its employees, 39% of open positions were filled by internal candidates in 2022.

All of the subsidiaries employee retention initiatives have reduced staff turnover rates, as these had increased during the pandemic. However, gaining employee loyalty using initiatives that improve their professional growth and provide benefits that improve their quality of life is still a challenge for the Group and an opportunity to build a motivated and excellent team.

TURNOVER RATE TRENDS BY SUBSIDIARY



7.8% of open positions were filled by internal candidates in 2022. Total recruitment costs were Ch\$ 356,174,412, excluding Banco Internacional.

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GRI 3-3, 401-1, 404-1, 404-3





"The reduction in the work week has been a tremendous benefit for our employees and for the company"

The work week was reduced to 40 hours at the end of 2022, in anticipation of the bill under debate in congress. Why was this done and how did it happen?

It was gradual, in stages. A work week finishing on Friday at lunch-time during the summer months from December to March was introduced in 2020, so people looked forward to the first Friday in December. Then we decided to extend Friday afternoons off to the whole year, to improve their quality of life during the difficult pandemic, and to reduce the work week from 45 to 43.5 hours. This change was introduced in January 2021. This continued until the 40-hour conversations began. We studied the issue and based on previous experience we concluded that employees could do the same work in fewer hours, with no delays. So, we talked to the trade union and introduced it on December 1, 2022, with employees committing to greater efficiency, as we must achieve the same objectives. This measure still aims at achieving a healthy work-life balance, because staff can leave earlier to do what they want to do, which helps to maintain commitment while the industry is facing tremendous uncertainty.

How have you managed this uncertainty?

We have been as transparent as possible with our employees. For example, when there is news that affects the industry, we invite every member of the organization throughout Chile to connect to a live broadcast, where the CEO describes the issue and answers live questions from the employees. We use a simplified version of the old meetings software for television programs via streaming that were regularly transmitted. We have a connection rate of more than 60% and it has been much appreciated, as the company is being transparent. We may not have all the answers at that moment, but those we have are shared.

How have leaders approached this challenge?

We held workshops for our 200 leaders in 2022 with speakers from an external consulting firm and from within the organization. These workshops were specially designed for the challenges we were facing, and we transmitted them with the same transparency. They explained the company's situation and its plan to remain part of the healthcare ecosystem. The leaders then cascaded the main concepts down to their teams and we reinforced these messages throughout the year using various internal communication channels.

We arranged leadership workshops for people who were going to be appointed to leadership positions, where we provided them with the skills to fulfill their role and develop their teams.

We kept this spirit alive by holding monthly webinars for everyone, where we delivered techniques to assertively manage this context.



Liz Romero, People Manager at Consalud

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Training and Developing Human Capital

NCG 461 5.8

ILC and its subsidiaries aim to create the right conditions for employees to grow, accept more responsibility and serve the company with all their talent and experience. Subsidiaries have developed training courses for their teams, based on this objective and their training requirements, some through training plans and programs, such as Confuturo's DCD, Banco Internacional's Avanza and the new RedSalud Academy. Confuturo and Vida Cámara have a training policy within their Human Resources policies.



Confuturo's DCD:

This process defines an employee's annual training program, based on their requirements as agreed with their supervisor. A jointly agreed proposal is generated, then the manager analyzes and prioritizes these courses, based on the organization's objectives for the year, the budget and internal equity within the department.



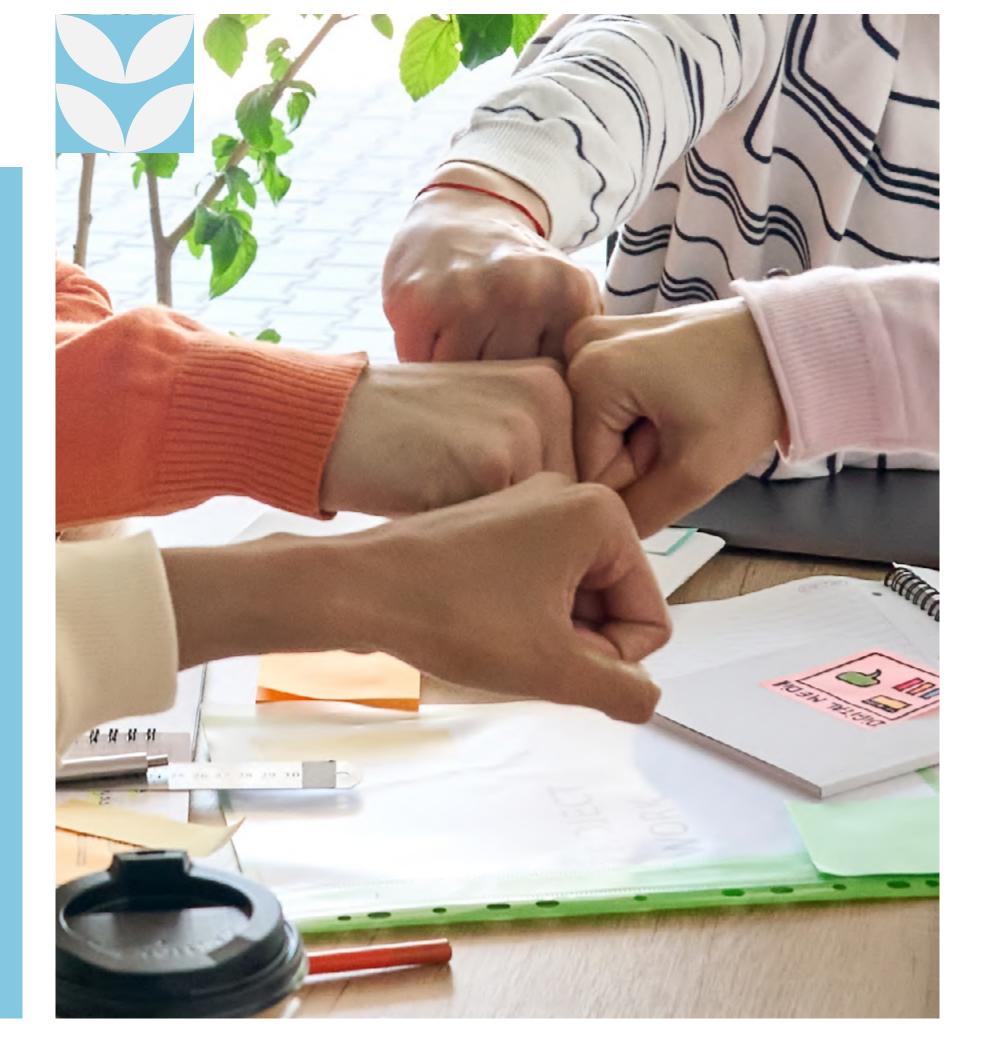
Banco Internacional Avanza Program:

develops the talents of employees through five training schools: Welcome School, Leadership School, Standards School, Technical School and Development School.



RedSalud Academy:

virtual platform that has provided more than 900 courses. It supports professional development for employees through technical, leadership, integral, experience and regulatory learning areas.



Number of

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GRI 3-3, 401-1, 404-1, 404-3

MAIN TRAINING PROGRAMS IN 2022

Subsidiary	Course / Program	Participants	Number of Participants
Confuturo	Leadership Program 1. Tuning in to values: defining and communicating organizational values. 2. Leaders in action: leadership skills workshop.	Leaders	104
	Diversity awareness for leaders: Six courses on company diversity are offered, of which participants select two.	Leaders	82
	DCD Program: Technical training course selection process conducted jointly by the employee and their supervisor. 128 courses were developed.	All head office employees	231
	Evoluciona Program: Customer advisory and monitoring skills using standard practices.	Pension segment employees	76
	Refresher course on annuities: Universal Guaranteed Pension, life annuity with temporary pension increase, pension mode, additional clauses in life annuities, additional voluntary contributions, pension fund value and profitability.	Sales force in the pension segment and employees serving the public	76
	Refresher course on individual life insurance: Taxation and investments in life insurance, Inheritance Law in life insurance.	All individual segment employees	58

Subsidiary	Course / Program	Participants	Number of Participants
	Leadership School: Leadership development courses (Avanza Program).	Senior positions	12
Banco Internacional	Technical School: Specific courses according to department's requirements, which address specific skills required for the employee's current or future position (Avanza Program).	Open to all employees	348
	Development School: General training courses that support integrated employee development (Avanza Program).	Open to all employees	276

Subsidiary	Course / Program	Participants	Participants
	CPR training program: Cardiopulmonary resuscitation with various complexities depending on the participant.	Health professionals and technicians and administrative staff attending the public.	1,594
	Infection prevention training program with various complexities depending on the participant.	Health professionals and technicians and clinical support staff.	644
	Boiler and autoclave handling course.	Operators and maintenance staff for boilers, autoclaves and sterilization equipment	55
	Radiology protection course: Protection methods against exposure to ionizing radiation equipment.	People exposed to ionizing equipment: X-rays, CAT scanner	181
RedSalud	Patient experience at RedSalud: RedSalud's patient care model, IBB.	Open to all employees, particularly for staff attending the public.	1,096
	Cyber-security: Cyber-security description, frequent situations, prevention techniques, impact of an attack on healthcare, data confidentiality.	Open to all employees	524
	Diversity and inclusion program: Discussions, protocols for socially and officially changing a name, and inclusive treatment.	Open to all employees	4,380
	Leading with purpose: Leadership and team management skills.	Leaders	998
	Behavioral competencies: Teamwork, effective communication, agile methods, optimal time management.	Open to all employees, depending on demand	1,786

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MAIN TRAINING PROGRAMS IN 2022

Subsidiary	Course / Program	Participants	Number of Participants
Consalud	Explore the BUK platform! New platform for HR management.	Open to all employees	522
	Diversity and inclusion	Open to all employees	435
	Consalud Academy: Study program differentiated by department.	Support departments.	276

Subsidiary	Course / Program	Participants	Number of Participants
Vida Cámara	Leadership program: Latest leadership skills and leading oneself.	Leaders	51
	Basic, intermediate and advanced Excel.	Open to all employees	16
	Problem solving: Problem solving method.	Analysts	18
	Innovation management: Techniques that identify and improve creativity and innovation in employees and teams.	Analysts	15
	Expression and communication: Techniques that improve communication skills and effective expression for sales teams.	Sales team	7
	Corporate orientation: A course where each business department explains their function and imparts a general understanding of the company, its policies, procedures and regulations.	Open to all employees	36



GRI 3-3, 401-1, 404-1, 404-3

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INVESTMENT IN TRAINING IN 2022

	Group	Confuturo	Banco Internacional	RedSalud	Consalud	Vida Cámara
Investments in training - ThCh\$	2,441,882	316,116	207,093	1,620,143	273,752	24,778
% of employees trained	62%	100%	100%	47%	100%	48%
Total training hours	386,062	59,567	48,684	203,627	66,875	7,309
Average training hours per FTE	28	140	69	20	35	28



Performance Evaluations

Methods to evaluate employee performance using objective criteria are fundamental for good talent management, since they can detect areas that require reinforcement and people with the potential to continue growing.

The companies use a variety of assessments. The results have many purposes, such as designing training programs and career development plans, selection for internal transfers and scholarships.

Performance review modalities:

- Evaluation of objectives: 45% of the workforce.
- Multidimensional (360°) evaluation that includes peers and subordinates: 4% of
- Comparative ranking with the team: 20% of the workforce.

PERFORMANCE EVALUATIONS

Evaluation type	ILC Group Practices
Evaluation of skills	ILC, Confuturo, Redsalud and Vida Cámara perform these evaluations. At Confuturo, this is an annual 360° evaluation that involves their peers, their internal customers, for supervisors their employees, and their manager for the top-down evaluation. At Vida Cámara, this evaluation uses the Rankmi platform throughout the year. At ILC, this annual evaluation uses the Nine Box methodology and incorporates an evaluation of the employee's potential.
Evaluation of objectives	Redsalud, Confuturo, Consalud and Vida Cámara perform these evaluations. At Confuturo, this is an annual top-down evaluation of objectives by the employee's supervisor. At RedSalud and Consalud, it has 5 stages that end in an annual fully top-down evaluation. At Vida Cámara, this evaluation uses the Rankmi platform and includes continuous feedback.
Top-down, bottom-up and 360° evaluations.	These evaluations are performed by Banco Internacional twice per year and by Confuturo during its annual evaluation of objectives.

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Working Relationships

GRI 2-30

ILC places great importance on building transparent and respectful relationships with its stakeholders, including all its employees and their representatives. It collaborates with them all to secure safe, fair and inspiring working environments.

All subsidiaries have trade unions. The Group's unionization rate is 77%, with more than 10,000 people covered by some collective bargaining agreement.

PERCENTAGE OF EMPLOYEES REPRESENTED BY COLLECTIVE BARGAINING AGREEMENTS

ILC Group	Confuturo	Banco Internacional	RedSalud	Consalud	Vida Cámara
77%	71%	72%	78%	79%	55%

At Confuturo and Vida Cámara, the benefits of the collective agreements are extended to non-unionized employees. At RedSalud, employees not covered by collective agreements are eligible for the company's universal, regular benefits and their compensation is governed by individual employment contracts.

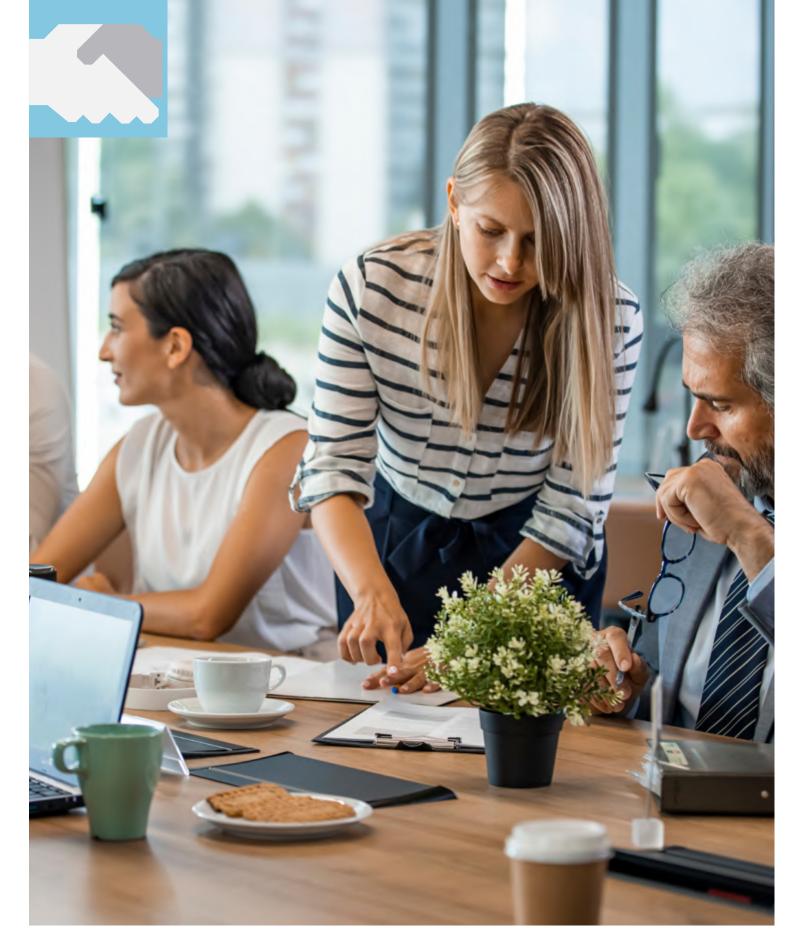
Safeguarding Labor Rights

NCG 461 8.1/2

ILC's subsidiaries have procedures that prevent and detect breaches to regulations regarding employee rights, which are described in their codes of conduct, internal order, hygiene and safety regulations and complaints procedures. RedSalud has a procedure that prevents and detects breaches to regulations regarding employee rights. Its "Desafío" (Challenge) 2025 project is developing a risk matrix to activate preventive monitoring of occupational risks. Confuturo monitors the management of employees' human rights. It uses the SSIndex survey for this purpose, which measures the working environment and how the company protects its employees' welfare and quality of life.

Only RedSalud and Consalud were subject to legal proceedings for wrongful termination and labor protection in 2022, but none resulted in a conviction. They are implementing measures and strategies to prevent a repetition.

RedSalud had one sanction for a breach of labor rights, with a fine of 30 UTM.



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Subcontracting Policy

NCG 461 5.9

The Group's companies strictly comply with the Subcontracting Law (20,123), by implementing various internal regulations.

Confuturo has a Purchasing Policy and a Services Outsourcing Procedure, which describe the responsibilities of people employed by contractors and subcontractors who are performing tasks assigned to them by the company. They must comply with labor and internal regulations, which are monitored in accordance with the Internal Order, Hygiene and Safety Regulations and the Special Contractor Regulations.

Banco Internacional has Special Contractor Regulations that govern subcontractor employees. Monitoring follows a specific procedure that includes regular checks, monthly meetings and reporting the latest documentation regarding these employees. They are governed by the Special Contractor and External Services Regulations.

Consalud has a Supplier Policy that describes guidelines for managing contractor relationships and requires contractors to comply with Law 20,123 and to submit forms 30 and 31 of the Labor Directorate, which is monitored, where appropriate.

Vida Cámara has a Supplier Procedure that indicates how to manage subcontracting. It requires all the subcontractor's documents to be up to date, a certificate of compliance with Law 16,744 together with statistics of accidents and claims. They must submit form 30-1 from the Labor Directorate every month, which is a certificate of social security payments and payslips.

RedSalud has independent outsourcing policies and standards at each medical center and hospital, as their employment and safety standards surpass the law and vary from center to center, while always striving to operate best practice.



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Safeguarding Occupational Health and Safety

GRI 403-8, 403-9, 403-10, NCG 461 5.6

ILC has an ethical duty to safeguard the physical, psychological and emotional integrity of all its employees, contractors, customers and the general public, by controlling the risks inherent to its business. Therefore, it strives to keep its workplaces healthy and safe, and to comply with regulations. It provides employees and contractors with all the skills and knowledge they require to protect themselves, which includes communicating up-to-date recommendations, protocols and procedures. The ultimate objective is to build an organizational culture that prioritizes health and safety and protects the lives of all who work for the company.

The COVID-19 pandemic has introduced new risks over the last three years, which have been swiftly mapped and controlled using measures that prevent infection and protect employees from the mental health effects of this public health crisis. This is very important for all ILC Group companies, as they have been in the front line combating COVID-19. For example, RedSalud has been providing services to patients infected with this quired by the authorities to alleviate its in accordance with Law 16,744. socioeconomic effects.

All ILC subsidiaries have occupational health and safety policies and management systems aligned with these principles and they have procedures to identify and control the risks associated with their work.

These Operational Health and Safety (OHS) policies and programs have been jointly developed with the CChC Mutual de Seguridad, which has advised each subsidiary on compliance with Law 16,744, which protects employees against the risk of work-related accidents and diseases. This included developing protocols covering accidents, illnesses and emergencies, and evaluating the risks that can lead to such events. It includes various preventive measures such as internal inspections and health and safety awareness training. These programs can also be extended to subcontracted workers.

This advice has helped subsidiaries to prepare action plans that include priorities for objectives with specific targets in some cases. Each subsidiary has appointed a Joint Health and Safety Committee with employee representation disease or implementing measures re- that addresses health and safety issues,

confuturo

It addresses this issue with an annual work plan. This plan focused on prevention measures related to the pandemic in 2022 and included health protocols, work center certifications with the Mutual de Seguridad's COVID Seal, evaluations of remote workstations. controls over psychosocial risks and support for infected employees and their families.

The company has a Human Resources Policy that describes various OHS commitments, which is approved by senior management every year. This policy applies to everyone working in its facilities, and includes the annual work plan that describes priorities and objectives. The Human Resources and Administration Manager is responsible for implementing these OHS plans.



The company is still attentive to the pandemic and has adapted its protocols to the reopening phases, which are based on its risk matrix and the work plan it prepares together with the Mutual de Seguridad. It has been applying the PEC¹ program since 2021, in the Standard mode.



It has developed risk prevention policies for each hospital, which are certified or being certified in the PEC management system. COVID-19 prevention continued during the first half of 2022. All of its facilities maintained the Mutual de Seguridad's COVID seal. A psychological support department was created for healthcare employees, which was in high demand during the pandemic. This department is staffed by psychologists and social workers who provide support and counseling.

HC-DY-320a.1



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Consalud has an Occupational Health and Safety Policy which evaluates risks and prevents accidents and workrelated illnesses, with monitoring and a continuous improvement commitment. This preventive policy ensured that the company survived the pandemic with no work-related infections until the end of 2022. Its branches cannot remain closed by law and are certified with the Mutual de Seguridad's COVID seal. Moreover, remote teleworking was introduced for a third of employees, or 600 people, which has helped to reduce exposure to infection. Consalud implemented the PEC program in 2022, which was rated "excellent" by the Mutual de Seguridad, with full compliance. The program has encouraged supervisors to directly participate in safety education, the Joint Health and Safety Committees to be actively involved in preventive measures, and many employees to receive training in these matters.



Occupational health and safety is supported by a risk prevention specialist, a Joint Health and Safety Committee and the Healthy Company program, which in 2022 gave lectures on measures to prevent COVID-19 infection, first aid, fire extinguishers and work-related accidents. Ophthalmology treatments and flu shots were provided. The main achievements of the year were obtaining the COVID seal for its work centers, being awarded Bronze and Silver category certification for its Joint Health and Safety Committee granted by the Mutual de Seguridad, and one million work hours without work-related accidents.

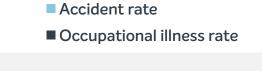
There were no deaths in the Group from a work-related injury or disease. The average number of days lost due to accidents during the year was 9.69 among the subsidiaries.

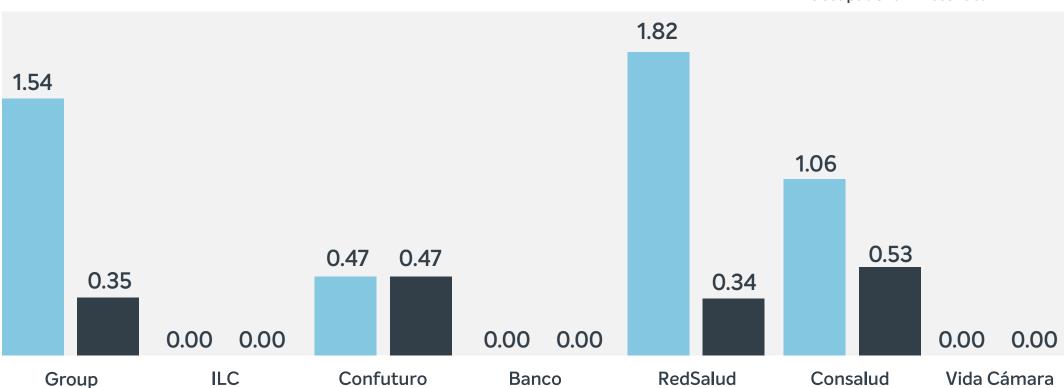
Mind your mind

RedSalud's People Department promotes this program that safeguards employee mental health by focusing on prevention, promotion and intervention. Workshops, lectures and videos address various topics every month. Topics covered in 2022 include assertive communication, respectful treatment, stress management, healthy living, anxiety, grief and loss. The idea is for each employee to become an agent of change and be prepared to support others.

OCCUPATIONAL SAFETY RATES IN 2022

[number of work-related accidents or illnesses per 100 employees]





Internacional

1 million work hours

without work-related accidents achieved by Vida Cámara in 2022.

Consalud had no work-related COVID-19 infections

as of December 31, 2022, despite being a health insurance company.

Promoting Employee Health and Well-being

GRI 403-6

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An essential part of ILC's commitment to its employees is promoting a healthy lifestyle and a risk prevention culture, both on-site and while working remotely. All subsidiaries have a Joint Health and Safety Committee that prepares action plans to build a culture of self-protection. This concern transcends all areas of our business. All subsidiaries provide access to non-work related healthcare services for employees and their families through voluntary programs.

During the first half of 2022, **Confuturo** was developing its Quality of Life Program, which offers its employees various online courses, such as yoga, functional training, acupressure, mindfulness, active breaks and pilates, as well as workshops on personal development and techniques for managing crises. It launched the "Estar Bien" Program in November 2022, which encompasses:

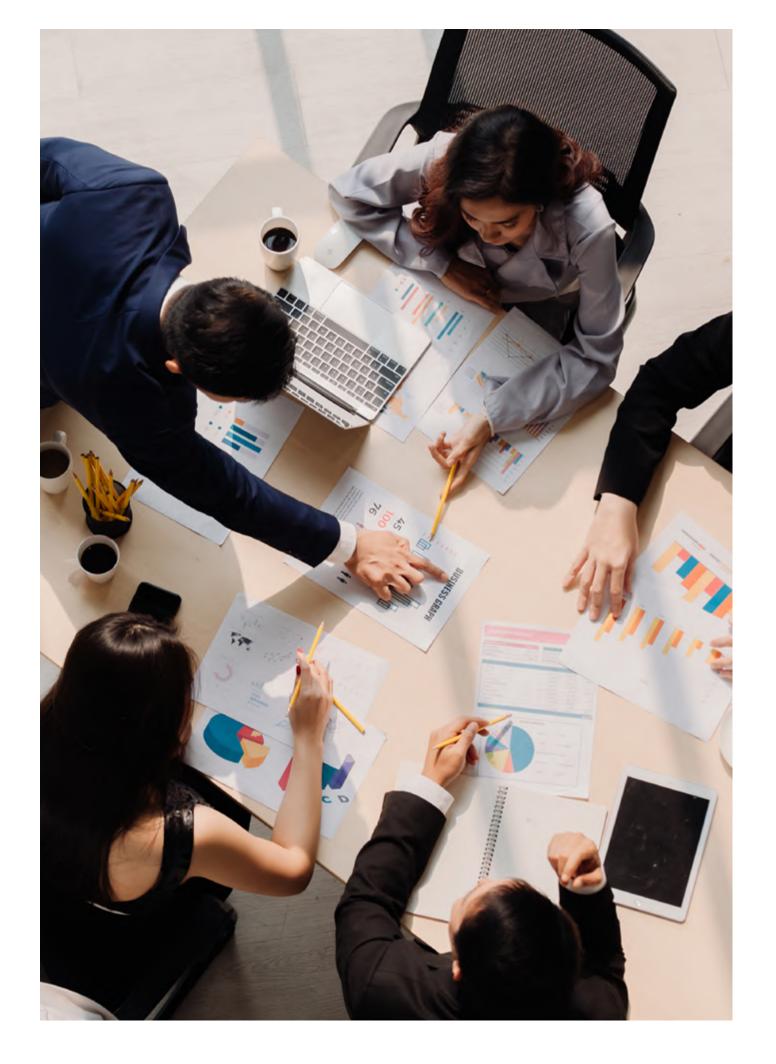
- 1. Sports and relaxation classes for employees and their families with free enrollment. There are four monthly workshops at various times.
- 2. Sessions with professionals covering psychology, psycho-pedagogy, speech therapy, nutrition, caring for the elderly, and legal and financial counseling. Each employee is entitled to six free sessions that can be shared with their immediate family. After that, the sessions can continue at a preferential price.

Confuturo allows employees to attend lectures and health treatments during the working day.

RedSalud has a universal benefits policy and program for its entire network, which covers health, work-life balance, agreements and others. Each hospital, medical and dental center implements its own policies and programs in the same format.

Consalud supports health and life insurance policies by financing a percentage of the premium. During 2022, 1,354 employees benefited from insurance through this program. It provides loans for medical emergencies and high-cost treatments, provides an outpatient care voucher for children under one year old who cannot attend nursery because of illness, provides ophthalmology treatments, provides financial support for the influenza vaccine, provides free diabetes screenings and manages awareness campaigns on the impact of alcohol consumption, responsible fertilization, the dangers of breast cancer, and allows employees time off for cancer examinations and reimburses mammography expenses. The health insurance policy provides free services, such as telemedicine sessions, psychological counseling and nutritional advice.

Vida Cámara fully pays for the supplemental health insurance premiums for its employees. It arranges nutritional sessions, free ophthalmology screenings, and implements its Healthy Company Program, which includes voluntary active breaks in offices.



Banco Internacional implemented its Guidance Program, which is an external service providing psychological, legal and financial assistance that supports welfare through prevention education. These professionals are highly-trained specialists who actively listen and can identify, develop and implement measures that have a positive impact on people. Banco Internacional provides supplemental insurance policies covering health, dental and medicines, to improve the welfare of its employees and their families. This insurance is fully paid for by the company and covers all employees and their dependents.

ABSENTEEISM RATE 0% 0% ILC 0.9% 1.3% 3.6% Confuturo 3.7% 2.6% Banco 2.4% Internacional 2.9% 18.3% 11.5% RedSalud 10.8% 12.3% 11.1% Consalud 10.6% **2020 2021** Vida Cámara 2022 2.4%

5,0%

10,0%

15,0%

20,0%

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7.4 Employee Well-being Health, Safety and





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"Listening to and understanding employees is very important."

Vida Cámara achieved very good scores in the SSIndex survey in 2022, and Chile Unido ranked it in the top 5 of large companies with the best work-life balance. These achievements are largely due to the "Todos Somos Vida" program. What does it include?

Our culture focuses on our customers and people. We want our employees to integrally develop, to grow professionally while caring for their families and developing other interests in their free time. Therefore, we have developed several initiatives. Such as "Empresa Saludable" (Healthy Company). It was launched in January 2020 and has since been adapted to the changing circumstances. It helped us to build a bond with our employees while they were working remotely during the pandemic, and then to attract them back to the office.

The program's pillars are as follows: The first is the Healthy Life pillar, which encourages physical wellness through Zumba classes, functional training, free flu shots, active breaks and nutritional sessions. The second is the Work Life pillar, which attempts to balance work and family life. Accordingly, we launched Flex Life, which are points that can be redeemed for benefits such as up to 2 days off per year, and we arrange activities such as theme weeks to spice up time in the office. The third is the Mind Life pillar, which encourages mental health and happiness with initiatives such as positive psychology workshops, lectures on responsible borrowing and massages at the office. Finally, as part of the Green Life pillar, which involves employees in our social and environmental causes, we arranged vegetable garden workshops and lectures by the

DKMS Foundation. We organized more than 30 activities in 2022, all of which were voluntary and in hybrid (in-person and online) format, with an average satisfaction rating of 4.9 out of 5.

Where do these ideas come from?

This program is consistent with our people-centric strategy and with our concern to improve health across Chile. This requires considering not only our customers, but also our employees.

We think about each initiative, and afterwards we conduct a survey to collect our employees' ideas. "Listening to and understanding our employees is very important.

Has the program evaluation revealed any associated benefits for the company?

We believe that achieving a healthy work-life balance has helped our physical, mental and professional health, and encouraged motivation, commitment and job satisfaction. The staff turnover rate decreased from one year to the next. In fact, people increasingly prefer companies that provide opportunities to balance their work and personal lives, especially young professionals. We have heard this at interviews. This was also reflected in the award we received from Employers for Youth, as one of the best companies for young professionals in Chile.

Which were the best evaluated aspects of Vida Cámara in the Chile Unido survey?

We achieved the best evaluations for job flexibility due to specific measures, and benefits highly valued by our employees. We have built a positive, challenging and healthy working environment. The survey particularly mentioned benefits such as a day off for birthdays and leave for medical examinations.

The program's results as described above are due to our employees' trust in us, as every day they demonstrate their commitment to the company, their work and their team.



Andrea Floody, People Manager at Vida Cámara

Promoting Employee Health and Well-being

GRI 403-6

ILC provides its employees with many benefits, including supplemental health and life insurance, time off work and allowances for a marriage, birth or death of a family member, scholarships for children, fully paid medical leave if differences arise between remuneration and taxable income, nursery facilities for children up to two years old, employee training bonus, inflation indexation of salaries, Christmas and Independence Day bonuses, lunch allowance, commuting allowance and other benefits.

Job Flexibility and Remote Work

NCG 461 5.8

ILC encourages a healthy work-life balance and has been implementing flexible working arrangements for years, which continued during the pandemic. All subsidiaries moved towards a hybrid working mode in 2022 for positions where remote working is possible. Most people chose to work three days a week at the office and two days a week from home. This approach combines the advantages of remote working, such as saving commuting time, with preserving the collaborative culture found at offices. Some people chose 90% remote working, in particular for specific positions at Confuturo. Confuturo also has flexible working hours and part-time working options.

Vida Cámara is among the best companies at integrating employees' work and personal lives:

Chile Unido Foundation and El Mercurio held an awards ceremony as a result of their survey of the Best Organizations for Integrating Employees' Work and Personal Lives in 2022. Vida Cámara ranked fourth place in the Large Companies category.

Parental Leave

GRI 401-3, NCG 461 5.7

There are several benefit programs that support employees with children from prenatal to school age. For example, ILC pays mothers on pre and postnatal leave the difference between their gross salary and the their health insurer's payments. Some subsidiaries provide birth allowances and all subsidiaries have a nursery benefit or home care allowance, if applicable.

Confuturo grants new fathers, as secondary caregivers, five additional days off in addition to their legal entitlement. Mothers returning from postnatal leave may work a half day for the first two weeks and leave two hours earlier for the following two weeks, which is one hour earlier than the legal entitlement, while fathers may leave one hour earlier for a full month.

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Workplace Climate

Maintaining a pleasant and motivating working environment that respects individuality has been vital to keeping employees committed during a period with many challenges. In order to achieve a good working environment, it is essential to understand the perceptions and opinions of all employees.

The CEO at ILC and division managers individually manage the workplace climate of their teams. Subsidiaries use the SSIndex to measure employee satisfaction and this survey is conducted at least once a year.

WORKPLACE CLIMATE MEASUREMENTS IN 2022 (SSINDEX)

	Confuturo	Banco Internacional	RedSalud	Consalud	Vida Cámara	Consolidated ¹
atisfaction	88%	87%	68%	70%	88%	71%
lumber of people urveyed	396	662	8,261	1,601	234	11,154
esponse rate	97%	91%	88%	77%	94%	87%

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Customer and Patient Experience



Commitment to **Transparency and Satisfaction**

GRI 3-3 / NCG 461 8.1.1 / SASB FN-AC-270a.2, FN-AC-270a.3, FN-IN-270a.1, FN-IN-270a.3, FN-IN-270a.4, HC-DY-260a.1, HC-DY-250a.2, HC-DY-270a.1, HC-DY-270a.2.

Customer experience is a crucial factor for the business strategies of all ILC companies, as this helps them to differentiate their services from the competition, build loyalty and grow. The Group aims to build long-term relationships with its customers based on trust, by providing high-quality products, services and advice that meets their expectations. Therefore, it provides them with prompt, transparent information using simple language, so they can understand their products and make informed decisions.

A good experience is built day by day, in every interaction, service and product, so it requires continual and consistent dedication from the entire organization. This is especially important now, as customers are demanding a faster response to their requirements and greater transparency in communications. The services provided by ILC's subsidiaries cover pensions, financing, savings, healthcare services and health insurance. Therefore, public satisfaction is imperative and a reflection of their commitment to their social role.

Every subsidiary has policies and procedures that ensure regulatory compliance with respect to customer rights, in compliance with Law 19,496 on Consumer Rights Protection.

Confuturo

At Confuturo, customer relationships are based on the corporate value of excellence, which requires the organization to achieve high quality standards for its services, which comply with the Market Conduct Principles issued by the CMF. These principles cover providing fair treatment, managing conflicts of interest, protecting customer information and promoting market development through transparency. Its Pension Advice Model standardizes advisory services to avoid misleading or abusive practices. None of Confuturo's employees has been investigated for investment malpractice, customer complaints, private civil litigation, or other regulatory proceedings as of December 31, 2022.

Customer service teams participate regularly in training and workshops where they examine emotionality, empathy and direction, to assimilate and apply these guidelines. The company had several associated achievements in 2022:

- It successfully implemented the Universal Guaranteed Pension (PGU) in a short period. This was a remarkable achievement as Confuturo is the largest annuity payer in Chile. It provided information and advice on this new benefit.
- It implemented the Zendesk customer service platform to improve the fluidity of customer service processes, and it launched BeGud, an online platform where customers can purchase protection insurance online.

Confuturo regularly provides customers with transparent information about investment alternatives, government benefits and pension account statements. The company also has a training portal, conducts seminars, provides telephone support and guidance, to help customers make informed decisions. Product and service information is published in its public website, brochures, branches and social media. Information was provided in these campaigns during 2022, which covered the new PGU, and the content in contact channels was expanded.

Confuturo is not regulated by the National Consumer Service. However, it has a CMF-SERNAC Complaint Management Procedure and has a complaints channel where anyone can report a breach in its policies regarding product and service information, which will be managed in accordance with the respective complaint procedures. It was not sanctioned for breaches in customer rights during 2022, nor was it involved in legal proceedings related to marketing and communicating insurance product information.

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7.6 **Customer and**Patient Experience

GRI 3-3

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Banco Internacional

One objective of Banco Internacional is to improve customer loyalty. Historically, it has specialized in medium-sized companies, and its share of this market has grown from 2% to 4% since it became part of ILC. It made progress in 2022 by extending its self-service functionalities and its physical contact points, with new business centers in Curicó, Puerto Montt and Copiapó, which increased access to its services.

The bank's regulatory group and the Legal Division monitored the implementation of its customer rights regulations. During 2022, Banco Internacional received two sanctions regarding customer rights under Law 19,046, amounting to UTM 155.

RedSalud

The mission of RedSalud is to always attend patients swiftly and carefully. This includes the entire patient journey from scheduling appointments, physical meetings and telemedicine, through to subsequent interactions. The most important projects in 2022 were redesigning its ER operational flows, developing the My RedSalud patient portal, constructing the oncology journey and improving the scheduling platform. The organization has procedures that safeguard its patients' rights and duties. In particular, it has developed protocols based on the Law of Rights and Duties. It has protocols, complaint channels, legal committees, and patient feedback procedures.

It is important to RedSalud that its patients fully understand the price of their procedures, as it prefers transparency. Therefore, the company uses various physical and remote techniques. This ensures that patients know the cost of their treatment and how this is shared between their own pocket and their insurer, where applicable.

RedSalud publishes the fees for its services on its website and in physical documents at its medical centers and hospitals for the benefit of insurance companies and patients covered by agreements. Thus, the fees for outpatient and dental services are precise. However, when hospital and surgical services have an open account, where the final fees will depend on the complexity of the procedure and the recovery of the patient, an estimate is provided. Insurance coverage is applied after the final fees are billed, where applicable. There is also a fixed price for procedures associated with a medical diagnosis, which applies to patients covered by both State and private health insurance.

During 2022, RedSalud received a sanction regarding patient rights under Law 19,046, amounting to Ch\$ 700,000.

For five years RedSalud has had a protocol that categorizes reportable adverse events aligned with National Quality Forum (NQF) criteria. It has a computer platform for reporting these events, which are analyzed to ascertain their cause and develop a improvement plan to prevent their repetition, which may include staff training. Reportable events in Chile involve infections caused by healthcare services. Seven sentinel events were recorded during 2022.

Consalud

Consalud wants to transform its relationship with its members by building an appropriate, collaborative, simple and transparent relationship that provides effective and swift solutions. It has controls, procedures and audit mechanisms to ensure that its health insurance policies comply with the law and the rights arising from agreements with members. Progress was achieved in 2022:

- Digital Branch 2.0 was launched and a single customer service platform for the entire organization called Zendesk was commissioned, which efficiently manages customer information.
- The Voice of the Customer (VoC) program was developed, where the old experience instruments were replaced by a new online platform and surveys.
- Nationwide training was arranged for branch and Contact Center supervisors and service managers, in order to implement the Close The Loop continuous improvement model. This model obtains feedback from detractor users (NPS), by calling contacts and collecting service surveys.
- Resolving the requirements and observations of detractors was emphasized.
- The first service experience forum was created with participation from the Service, Planning and Marketing teams, where continuous improvement initiatives are implemented and monitored.

Consalud did not receive any sanctions related to its beneficiaries rights during 2022.

in the Servitest SME Benchmark Study in 2022 awarded to Banco Internacional due to overall satisfaction with the bank, the account executive, the products and services

First place

In addition, it had the lowest problem rate.

Customer and Patient Experience

GRI 3-3

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Vida Cámara

Managing the customer experience is a strategic objective at Vida Cámara and stakeholders believe that this has a high impact, according to the SSIndex survey. Vida Cámara had a retention rate of 73.6% for 2022.

The company has a Customer Policy and a specific department that manages customers. The annual communications plan is managed by the Marketing Department who also manage communication requests raised by employees. Insurance issues are selected using the results of the SSIndex survey and service tickets received by the Customer Experience Department, which are explained each month in online manuals and brochures.

The company invested in online solutions during 2022 to improve the agility and transparency of its services. It participated in DEC (Customer Experience Development Association), which brings together companies from various industries to share initiatives that improve customer relations.

- Several initiatives were developed to improve the customer experience, such as proactive calls, advice following reimbursement rejections, and mobile applications for tracking claims reports.
- The website's help center has been updated, which provides answers to frequently asked questions about its products.

Vida Cámara has a complaint channel for reporting breaches to its information policies about its products and services. It was not sanctioned for breaches in customer rights in 2022, nor for marketing and communicating insurance product information.

Customer Experience Monitoring in 2022

Monitoring the customer experience using measurable indicators means potential gaps in services can be resolved and continuous improvement managed.

The number of customers who scored their satisfaction with the service as a 4 and 5 (on a scale of 1 to 5) is as follows: The SSIndex survey was used at all ILC subsidiaries:

	Confuturo	Banco Internacio- nal	RedSalud	Consalud	Vida Cámara	Consolidated¹
Satisfaction	78%	72%	72%	34%	75%	64%

Confuturo

- Telephone campaigns were conducted to follow-up dissatisfied customers in 2022, in order to detect failings and develop solutions. The services provided are recorded as are market behavior self-assessments.
- Main measurements:
 - Post-service satisfaction surveys (EPA) for various channels such as Aló Confuturo, branches, private portal, and written communications.
 - Annual customer SSIndex survey

Banco Internacional

- Internal surveys and external studies are conducted to measure satisfaction with the bank and its products and services.
- Main measurements:
 - Post-service satisfaction surveys (EPA) for various channels such as branches, private portal, and written communications.
 - Annual customer SSIndex survey
 - Monthly internal customer satisfaction surveys at banks
 - NPS Study (Servitest SME): 72% in 2022 (overall satisfaction with the bank)
 - Annual customer SSIndex survey

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7.6 **Customer and**Patient Experience

GRI 3-3

RedSalud

- RedSalud continuously gathers patient's perceptions. The highlights of 2022 were exploratory sessions with patients to develop the oncology journey and the My RedSalud portal.
- Main measurements:
 - Post-service satisfaction surveys (EPA).
 - "Word of Mouth" index that gathers feedback from post-service patients.
 - Operational indicators such as waiting times.
 - Annual customer SSIndex survey.

Consalud

- Monthly tracking dashboards were automated in 2022, to visualize customer experience compliance indicators. Two relational surveys were arranged with more than 5,000 customer responses from each one. External measurements such as ALCO are monitored, and Consalud was ranked in second place in 2022.
- Main measurements:
 - Recommendation (NPS). Cumulative NPS: Branches: 43%, Contact center: 27%, Remote customer service: -32%
 - Net satisfaction index (NSI): Branches: 69%, Contact center: 44%, Remote customer service: -11%
 - Satisfaction attributes, annual customer SSIndex survey.

Vida Cámara

- Customer meetings and focus groups were held in 2022 to gather their impressions of the company and opportunities for improvement. The internal customer experience was measured.
- Main measurements:
 - Satisfaction with the reimbursement process, daily frequency: 81% (2021: 68%).
 - NPS, semi-annual measurement of corporate and broker customers: 69% (2021: 63%).
 - Annual customer SSIndex survey: 65% (= 2021).
 - Post-service satisfaction surveys (EPA).

Customer Privacy

Safeguarding Banking Data

Banco Internacional performs regular evaluations and monitors data management, in order to avoid technological vulnerabilities and obsolescence that may cause data breaches. This process detects anomalous behavior that may indicate the risk of data loss. This is complemented by specialist services from external suppliers for more specific issues. The bank published its latest Debtor Data Protection and Security Policy in 2022 in response to regulatory changes.

There is a formal escalation procedure for any breaches, which involves the Technology and Operational Risk teams, who analyze the warnings and review each case depending on its impact.

No data breaches were recorded in 2022.

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Customer and Patient Experience

GRI 3-3

Safeguarding Patient Data

SASB HC-DY-230a.2, HC-DY-230a.3, HC-DY-230a.4

RedSalud ensures the security of its medical records and other personally identifiable patient data using various measures:

- Restricted access: only authorized employees can access this data and they must be authenticated.
- Access monitoring: who and when data is accessed is recorded.
- Records are encrypted to protect against data theft.
- Data is regularly backed-up and recovered to ensure that it can be recovered in the event of a disaster.
- Training: employees are trained in the security policies and practices that apply to these records.
- Regulatory compliance: compliance is assured with all data privacy and protection laws and regulations, such as the Patient Rights and Responsibilities Act.
- Regular evaluations and audits verify compliance with security policies and practices.

RedSalud uses monitoring systems and audits to ensure that disaster recovery plans comply with internal policies, for example to deal with a cyber-attack.

Personal data at Consalud is governed by its Data Security and Data Privacy policies, which were both updated in 2022, and both protect data privacy. This requirement is extended to suppliers through contractual clauses. All data repositories are managed using a roles and profiles model that segments access according to the employee's duties.

The company uses various tools to monitors incoming and outgoing data traffic and any potential vulnerabilities in its infrastructure. A cyber-security course is a mandatory component of the training curriculum for all employees, which covers personal data protection.



RedSalud:

- Laws 19,223, 19,628, 19,799, 20,584, 20,724 & 21,459
- Decree 41 F.C.
- Information systems for hospitals (HIS), dentists (DIS), laboratories (LIS) and radiology and imaging (RISPACS).

Consalud:

- Personal Data Protection Law
- Regulations issued by the Superintendency of Health (SIS)



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HC-DY-230a.3; HC-DY-230a.4; FN-CB-510a.1 / GRI 3-3

Applicable regulations

Law 19,728, Law 21,459 and NCG 454.

DATA LIFE CYCLE

Creation and Classification

RedSalud: Patient data is recorded in computer systems and classified accordingly.

Consalud: Data is captured when a new health contract is signed, and the member is given a copy of the Privacy Policy.

Storage

RedSalud: Data is stored in secure systems. All traffic and stored data is encrypted using robust mechanisms.

Consalud: The data required to identify beneficiaries is stored for later use.

Retention

RedSalud: Data is stored for 15 years in databases with high uptime.

Consalud: Data stored during the health contract is used to provide coverage and support the reimbursement process. Operational data is passed to the management system every day, although personal data is anonymized. Data is stored for five years and then moved to non-operational servers.

Destruction

RedSalud: Data is destroyed in accordance with the guidelines in NIST SP 800-88 (Guidelines for Media Cleansing).

Consalud: Personal data is only destroyed in individual cases following a formal request.

Safeguarding Insurance Beneficiary Data

Vida Cámara has an Data Security Policy that protects customers' personal data collected through its formal channels. Data use is controlled by permissions.

The company prevents breaches using a security operations center that monitors the technology platform to detect any potential risks. It also provides training and awareness programs for employees.

Vida Cámara's data security system is supervised by external specialists who ensure that controls are properly implemented.

There were no data breaches at Vida Cámara in 2022 or costs as a result of legal proceedings related to data security and privacy.

Confuturo is a life insurance and annuity company. Its Code of Conduct specifies its data protection and confidentiality criteria. Furthermore, it has procedures covering data storage, custody and access, which aim to protect its data. This issue is closely monitored by designated employees and disciplinary measures apply to any breaches.

Privacy-Related Claims

GRI 418-1

2022	Confuturo	Banco Inter- nacional	RedSalud	Consalud	Vida Cámara
Number of third-party complaints substantiated by the organization	0	0	0	0	0
Number of complaints from regulatory bodies	0	0	0	0	0

No subsidiary received complaints from third parties or regulatory bodies regarding data privacy during 2022.

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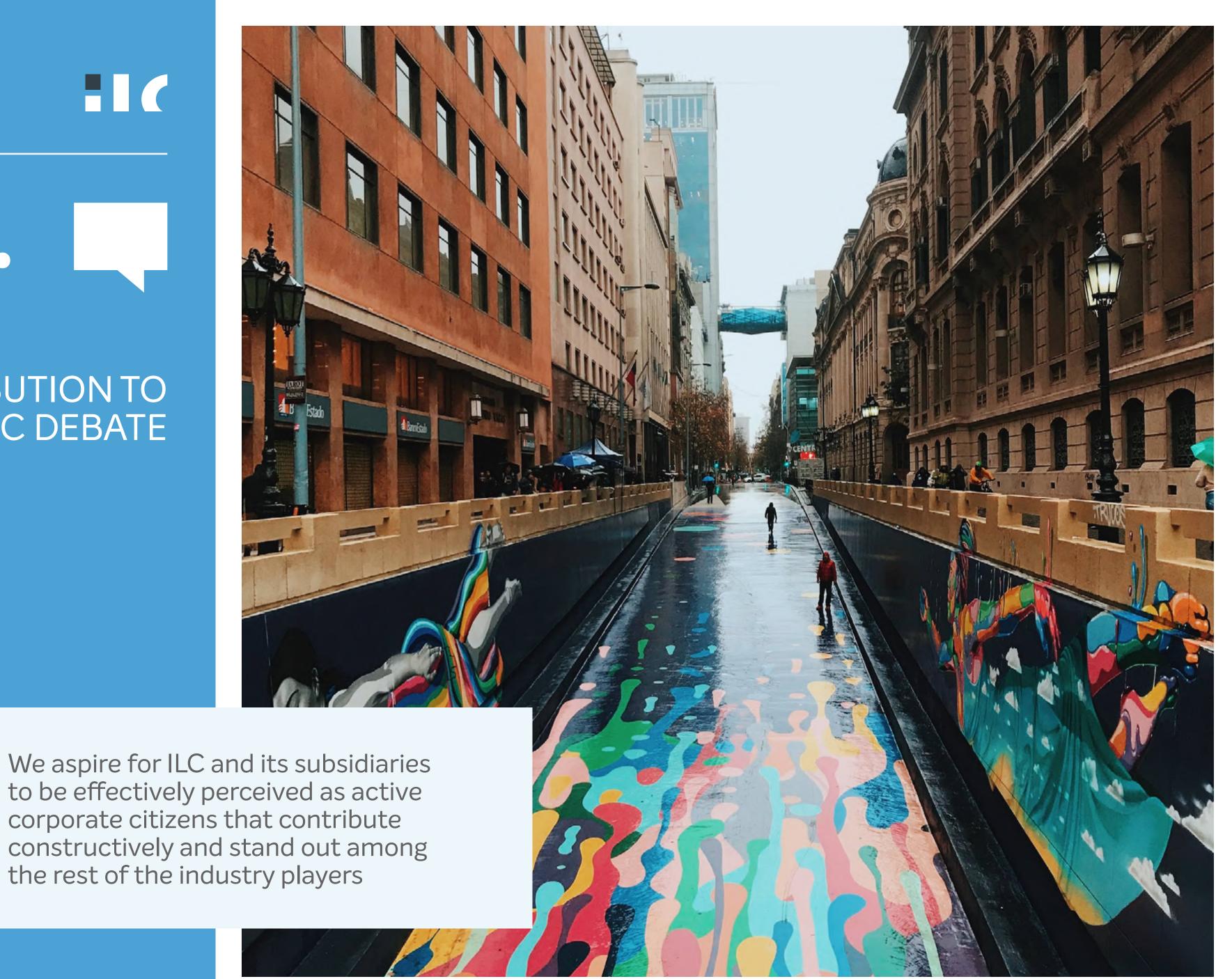
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ILC's subsidiaries operate in highly regulated sectors. Several regulatory bodies, such as the Financial Market Commission (CMF) and the Superintendencies of Pensions and Health, currently supervise companies and ensure they comply with the regulations and laws governing each industry. Since the company's IPO in 2012. it has been subject to the regulations and practices imposed by national and international financial markets.

Therefore, it is extremely important that it identifies any risks or regulatory changes that may affect the company, its strategy and financial position. This has become especially important in recent years, as there have been various regulatory changes and bills related to the banking, healthcare and social security sectors in Chile that affect ILC's businesses. Therefore, the State and regulatory bodies are stakeholders, and contributing to public debate is a critical pillar of the Sustainability Strategy for ILC and its subsidiaries.

Accordingly, ILC aims to constructively contribute to the challenges faced by these industries and to build multilateral trust-based relationships with its **stakeholders.** Therefore, its subsidiaries have joined trade associations, such as the AFP Association, the Insurance Companies Association, the Association of Banks and Financial Institutions, the Chilean Hospitals Association and the Isapre (Mandatory Health Insurance Companies) Association. Through these organizations, the different companies channel their contributions, complaints and suggestions regarding the problems arising from their industries, always keeping in mind the wellbeing of the users, as well as the sustainability of their companies.

Regulatory Environment Pensions



Regulatory framework: Decree Law 3.500 dated 1980.



Market regulator: Superintendent of Pensions, Chilean Central Bank, Financial Markets Commission (CMF), Rating Commission and Pension Advisory Council. The Superintendent of Pensions is the principal regulator.



Latest important regulatory changes: Chilean pension reform has been a main priority of recent government administrations. Since 2017, four structural pension reform bills have been proposed, without reaching full approval in Congress. The conclusions from the Marcel commission in 2006 and the Bravo commission in 2015 agree that savings must increase and they recommend various mechanisms to achieve this goal.

When the pandemic arrived in Chile in March 2020, Congress approved constitutional bills in 2020 and 2021 that allowed individuals to withdraw 10% of their pension funds three times within a deadline of one year, or up to all their funds if these were less than UF 35. Bills to approve a fourth and fifth withdrawal with the same characteristics were rejected in Congress.

Material Topic

As of December 31, 2022, the status of these withdrawals was as follows:

- Law 21,248 of Constitutional Reform (first withdrawal, completed): 11.1 million people withdrew resources totaling US\$ 19.9 billion.
- Law 21,295 on Constitutional Reform (second withdrawal, completed): 9.2 million people withdrew resources totaling US\$ 16.6 billion.
- Law 21,330 of Constitutional Reform (third withdrawal, completed): 8.8 million people withdrew resources totaling US\$ 15.4 billion.



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Despite the depth of the crisis and its impact on the economy and employment, withdrawing funds from resources destined to finance retirement was not the best solution, as they weakened pensions for those who suffered from the crisis and those who did not. Moreover, capital markets were also affected by the liquidation of a significant amount of assets in a very short period of time in order to finance the withdrawals. This resulted in a tighter local financial market, higher interest rates and higher inflation.

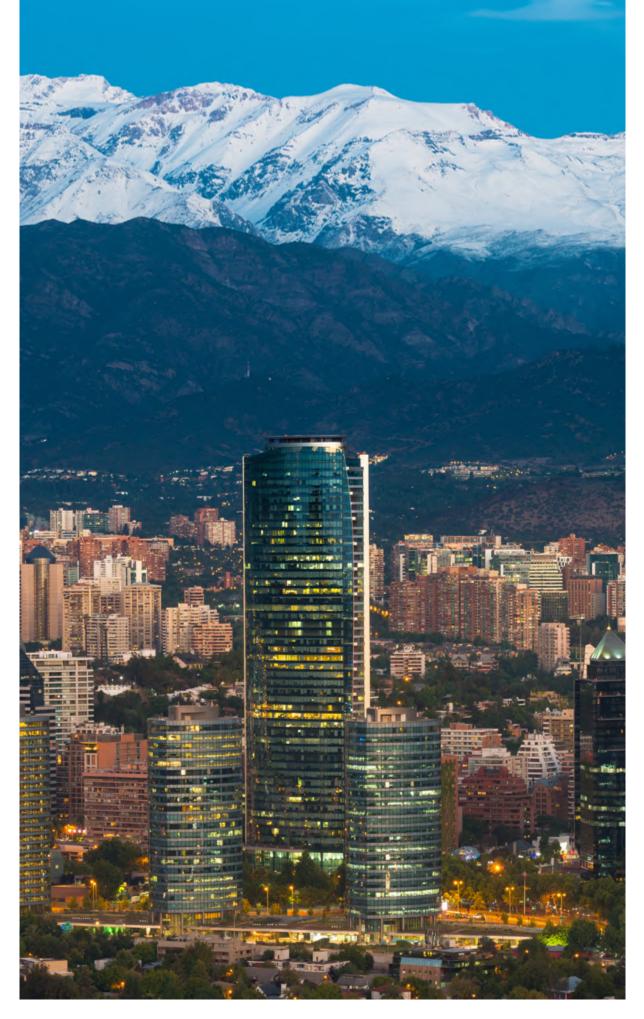
Congress approved Law 21,419 in January 2022, which was driven by the executive branch. It aimed to improve pensions by creating the Universal Guaranteed Pension (PGU) with a limit of Ch\$185,000 per month plus indexation for everyone over 65 years old except for the 10% of the population with the highest income. The PGU is non-contributory. It replaces the current benefit of the "Pilar Solidario" (Solidarity Pillar). It complements individual pension savings and can be received by retirees under any pension type, and by senior citizens who are still working, without having to retire or be

affiliated with a pension system. It is financed by the State and is managed and paid by the "Instituto de Previsión Social" (Social Security Institute), which is supervised by the Superintendent of Pensions.

Finally, on November 2, 2022, President Gabriel Boric submitted a pension reform bill, which is a structural initiative mentioned in his mandate. The purpose of the bill is to repeal Decree Law 3,500, which regulates pension fund managers and the individual contribution system. The project suggests three parts to the pension system, a non-contributory part (PGU), a contributory part and a voluntary part. However, the reform amends financing for the contributory part and reorganizes how the industry operates and gives the State a significant role in managing funds. The main proposals are to:

- Raise the PGU (Universal Guaranteed Pension) to Ch\$250,000 per month.
- Extend the contributory part from 10% to 16% of taxable salary, where the extra percentage will be contributed by the employer and entirely held in a solidarity fund (Integrated Pension Fund or FIP).

- Create the Autonomous Pension Administrator (APA), who will succeed the Social Security Institute (IPS) and will register, collect and pay pensions.
- Establish Private Pension Investors (IPP). After creating the APA, the role of AFPs will essentially focus on managing members' funds. Therefore, AFPs can become IPPs without changing their bylaws.
- Create the Public and Autonomous Pension Investor (IPPA). This state entity will invest members' funds. It will be the de facto fund manager, unless the member chooses an IPP to manage their funds.
- Other amendments, such as increasing the taxable limit to UF 122.6, terminating multifunds, terminating programmed withdrawals, changing the commission structure (from salary to managed balances) and other amendments.



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Regulatory Environment Life Insurance



Regulatory framework: Chilean Commercial Code, Insurance Companies Law (DFL 251) and Pension Law and its amendments.



Market regulator: CMF, Superintendent of Pensions.



Latest important regulatory changes: In 2015, the CMF published NCG 398 and the Superintendent of Pensions issued NCG 162. These regulations changed the mortality tables used to calculate the technical reserves required by insurance companies offering annuities. The objective of this measure was to change these tables to reflect the longer life expectancy for both men and women in Chile. With this measure, insurance companies increased their technical reserves by approximately US\$ 530 million, equivalent to 1.48% of the technical reserves for annuities in June 2015. This effect was gradually recognized starting in 2016 and continuing until 2022.

The third pension fund withdrawal was approved by Congress in 2021, which included annuity retirees, who had one year to request a withdrawal of up to 10% of their technical reserves. The period for requesting this withdrawal closed on April 29, 2022, and by then insurance companies had paid US\$ 1,245 million divided over 312,985 payments, which represents approximately 47% of all annuity retirees. In view of this measure, several insurance companies filed requests for injunctions, since the ownership of the advanced funds belongs to the companies and not to the retirees, and therefore this law intervenes in contracts between private parties. That argument was ratified by the Constitutional Court.

Regulatory Environment Banks



Regulatory framework: General Banking Law.



Market regulator: CMF.



Latest important regulatory changes: Following the financial crisis in 2008, the Basel Committee on Banking Supervision modified regulatory standards with the purpose of creating a system that would be more resilient to stress events. As a result, the Basel III standards were developed, which strengthen solvency, liquidity and market discipline by increasing the quantity and quality of required capital and establishing buffers above the minimum credit, market and operating requirements.

In January 2019, Law No. 21,130 was published in Chile, modernizing banking legislation (General Banking Act), and introducing changes that allow for the implementation of Basel III. In turn, Law No. 21,000 designated the CMF as the institution in charge of implementing these standards. Accordingly, in 2020 the CMF published new chapters in the Updated Compilation of Standards (RAN), establishing guidelines for the measurement of regulatory capital, risk-weighted assets, methodology for conducting a systemic rating of key banks, among other aspects. The new Basel III standards were introduced in December 2021 and will gradually increase until they are fully implemented in 2025.

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8.1 **Regulatory Context** and Framework

NCG 461 6.1, GRI 3-3

Regulatory Environment Private Healthcare Providers



Regulatory framework: DFL 1 issued by the Ministry of Health, Decree Laws 15 and 161 issued by the Ministry of Health & Law 20,548.



Market regulator: Ministry of Health and dependent organizations, Superintendent of Health, Regional Ministerial Secretariats (SEREMI), Department of Quality and Patient Safety, Institute of Public Health, CMF.



Latest important regulatory changes: After COVID-19 arrived in Chile, the Ministry of Health published Decree 10, which created the COVID-19 Integrated Network. Then it announced a plan to strengthen hospital capacity on April 1, 2020, which resulted in creating an integrated health system. The Ministry of Health took control over the public and private infrastructure used to manage the pandemic, it centralized the management of beds and ventilators, and authorized the development of non-critical services.

Regulatory Environment Private Health Insurers



Regulatory framework: DFL 1 and 3 issued by the Ministry of Health.



Market regulator: Ministry of Health and dependent organizations, Superintendent of Health, Preventive Medicine and Disability Commission, Superintendent of Social Security.



Latest important regulatory changes: The health insurance system—both public and private—has been the subject of discussion during recent governments. This has resulted in two structural bills on private insurance proposed in 2011 and 2019 and one on public health insurance at the end of 2019. However, the bills are still being discussed in Congress due to a failure to reach agreements.

However, the Superintendent of Health implemented various changes in 2019. These changes meant, among other things, doing away with plans that did not include maternity coverage (Ruling No. 334) and the elimination of the price differential in health plans between men and women of the same age (Ruling No. 343). Likewise, the Association of Isapres promoted the ability of individuals with pre-existing health conditions to change insurers in 2021 under certain conditions.

During the pandemic, Law 21,247 was enacted in July 2020, which granted individuals the right to postnatal parental medical leave (LMPP) during the state of emergency. This consists of a 30-day extension of postnatal medical leave that may be extended for up to two continuous periods of 30 days each, and was valid until November 2021. The LMPP applied between March 2020 and November 2021. Unlike previous regulations regarding postnatal subsidies, this law required these subsidies to be paid directly by private or public health insurers, as appropriate, without any compensation or right to reimbursement. Furthermore, the law expressly forbade private health insurers from including the cost of this subsidy in the prices of their health plans. The LMPP had a significant financial impact on private health insurers, which motivated Consalud to file a claim for damages to Consalud against the Treasury. This includes the co-legislators (President of the Republic, President of the Senate and Chamber of Deputies) and the Superintendent of Social Security, caused by Law 21,247, which "establishes benefits for fathers, mothers and caregivers of children under certain conditions (LMPP)".

Health insurance played an important role during the pandemic, and the Association of Isapres reached an agreement with the executive branch to freeze rates until the end of 2020, which was extended to 2021, as a result of the economic and health problems caused by COVID-19.

Furthermore, as a result of the pandemic Congress unanimously approved Law 21,350 in 2021, which prohibited indexation of plan prices in 2020 and 2021. This law significantly affected the financial performance of these companies. It transferred the authority to index prices from private health insurers to the regulator. The law stipulated that indexation must be calculated using the Health Cost Reference Indicator (IRCSA). This law stipulates that the indexation calculated by the regulator is the maximum that private health insurers can apply to their prices in March every year.

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The Superintendent of Health issued Resolution 352, which established that the 2022 IRCSA is 7.6% for the 2022/2023 annual price increase. As a result, all private health insurers increased their prices by this percentage. However, this increase was postponed by a ruling by the Supreme Court in August 2022, which reaffirmed the legality of private health insurers indexing their prices and validated the IRCSA as a reference parameter for such increases. However, it annulled the increase in prices in March 2022, and private health insurers had to submit the justification for such increases, which was completed during September 2022. The Superintendent established maximum increases based on the data it received. An increase in plan prices of 7.6% was authorized for Consalud.

The Superintendent of Health issued Ruling 406 on June 29, 2022, which provides instructions on the regulations governing preventive medicine coverage goals and the regulations governing private health insurers preventive plans. These coverage goals are a prerequisite for price increases. This ruling made various changes that in practice make it difficult to meet these goals. Consalud filed an appeal for protection against this regulation, which has now been declared Santiago.

The Superintendent of Health issued Supreme Decree 72 on October 1, 2022. and to comply with Article 206 of DFL 1 dated 2005 issued by the Ministry of Health, set the prices to be charged to their beneficiaries each month by private health insurers for the Explicit Health Guarantees (GES) published in the Official Gazette on October 5, 2022, according to IF/412. The value of the GES for Consalud increased from UF 0.6 to UF 1.39 per beneficiary. This decree added two pathologies to the 85 included in this premium. These are integrated healthcare for acute sexual assault, and SARS CoV-2 rehabilitation.

On November 30, 2022, the Supreme Court changed its jurisprudence regarding factor tables. Based on its rulings, the Court understands that the factor tables in the health contracts of private health insurers abide by the law as long as they comply with the terms of Ruling 343 issued by the Superintendent of Health in 2019. Consequently, the Supreme Court issued a general ruling that ordered: (i) The factor tables Consalud had associated with the health plan contracted by the appellant to be annulled; (ii) The use of factor tables to calculate the final price of all individual health contracts administered by the appellant to be annulled; (iii) Private admissible by the Court of Appeals of health insurers must calculate the

final price of all their health plans, by multiplying the value of the base plan by the sum of the factors in the family group using the factor tables in Ruling IF/343 issued by the Superintendent of Health; iv) The Superintendent of Health shall exercise its supervisory authority and within a term of six months it shall determine how to effectively increase the price of all health plans and comply with the factor tables in Ruling IF/343. As of December 31, the interpretation and application of this ruling was being examined, in order to address the various issues that could undermine its implementation.



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A fundamental pillar of ILC's Sustainability Strategy is its contribution to discussions with people involved in developing public policies that affect its healthcare, pension and banking businesses.

Every single day ILC works towards improving the welfare of its stakeholders, while also contributing ideas and technical studies to design reforms that are aimed at reinforcing the systems in which they do business and making them more sustainable, thereby providing better conditions for policyholders, customers and patients. The company and its subsidiaries are actively involved in discussions on issues such as pensions, health and indebtedness, which are relevant areas in which they operate and from where they contribute mainly through industry and trade associations.

For ILC, contributing to public debate means building relationships of mutual trust with all its stakeholders. The company and its subsidiaries aspire to being effectively perceived as corporate citizens who participate and get involved in the main issues concerning the industry.

Subsidiary Participation in Public Debate

GRI 2-28

Confuturo

The company has a Communications Committee, which is led by the Executive Committee, with the support of an external consultant. This group analyzes and monitors the most relevant issues of public and legislative discussion, defining the role that the company will undertake in each issue, either individually or through the Chilean Association of Insurers (AACh).

Confuturo participates in a highly regulated industry, so it takes an active role in regulatory debates. It has developed a Legal and Regulatory Risk Policy that reduces the potential losses arising from legal or regulatory changes that affect the company's business, and ensures compliance with relevant regulations. The Board of Directors, its committees, management and employees all implement this policy and the related procedures that cover evaluating, managing and monitoring these risks.

Legal and regulatory risks are very important to Confuturo, so we closely monitor any changes to regulations or bills that affect the life insurance industry, and we assess their potential operational, financial, legal, market conduct, image

and reputational impact. The company has created inter-departmental groups that review any regulatory changes in detail and prepare an impact analysis, to develop the subsequent action plan and raise objections with the regulator, where necessary. These action plans are constantly monitored, and progress implementing each regulatory change is reported to the Board Audit Committee every quarter.

Confuturo participates in the Legal and Compliance Committee of the AACh, which analyzes these issues. During 2022, its regulatory managers communicated all the legal and regulatory proposals that impact the industry to employees, together with any related discussions and public consultations, in order to participate in these debates. Groups were created to analyze the impacts and send comments to the regulators. The company communicated all the regulatory changes to employees and planned to implement them within the company, which includes any additional departmental training.

Banco Internacional

Banco Internacional contributes to public debate by offering its expertise in financial services for small and mediumsized enterprises.

This approach is based on contributing to the continuous improvement of the regulatory framework governing the industry. The company contributes by participating in working groups created by the Association of Banks and Financial Institutions (ABIF). The Bank's Executive Committee participates in several ABIF committees, to learn what other banking institutions are doing and to contribute to specific issues. These committees are: Women in Finance, Diversity and Inclusion, Environment and Sustainability, Technology and Innovation, Ethics and Transparency, Capital Management and Credit and Operational Risk.

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8.2 **Contribution to**Public Debate

NCG 461 6.1

RedSalud

The organization monitors worldwide trends within the industry, in order to incorporate them into its strategic design.

RedSalud communicates its legislative position on regulatory changes through the Chilean Private Hospital Association. It unites the 46 largest private healthcare providers in the country, with the aim of encouraging development within this sector, and securing good quality care, patient safety, free competition and freedom of choice for individuals. RedSalud is actively involved through two of its ten directors and one of the six members of its Medical Council.

During 2022 the Chilean Private Hospital Association explained and defended the role of private providers in the national healthcare system. The president of the association called for a national pact on healthcare and proposed a reform based on five issues:

• Access and opportunity: Waiting lists need to be managed, as they are the

biggest problem within the health system in Chile, with approximately two million pending interventions.

- Equity and freedom of choice:
 Patients should be able to choose where to receive healthcare from a wide range of public and private providers that are committed to expanding access.
- **Financing:** Public and private insurance must be sound and sustainable.
- Complementarity: The public healthcare system needs improving, so that it complements the private sector.
- **Prevention:** Curative medicine is very inefficient and costly. It is vital that healthcare migrates from a curative to a preventive approach, to guarantee the financial sustainability of the system.

Consalud

Isapre Consalud has targeted its contributions on concrete actions that benefit its policyholders, while also ensuring the sustainability of the industry. The main channel for expressing its position on regulatory matters is the Association of Isapres, which was founded in 1984 with the aim of presenting the principles, values and opinions of its members to public and nongovernmental bodies.

Consalud and this association addressed two issues during 2021 and 2022, which were the financial crisis caused by a sustained rise in claims, and explaining and defending the role of private insurance in Chile's healthcare system. The financial crisis has been caused by the industry not being permitted to index its prices, which has been exacerbated by the pandemic. Consalud has participated in several working groups at the association, which are searching for joint solutions that maintains the private insurance system viable despite two rulings by the Supreme Court regarding price indexation and the factor table during the second half of 2022. Consalud and the association were asked to defend the role of private health insurers in the Chilean healthcare system by explaining the benefits of private health insurance, and their relevance for treating highcost diseases and decongesting the public system.

Consalud is controlled by an audit plan approved by the Board of Directors, which ensures that it is aligned with the sector's regulations and standards. These are regular audits and they review regulatory compliance with each issue.

Vida Cámara

The insurer participates in groups that monitor legal and regulatory initiatives to change the regulatory framework of the insurance industry. It has participated in several technical committees created by the Chilean Association of Insurance Companies, such as the Legal, Operations, Compliance and Risk committees, which discuss initiatives that may impact the insurance business.

Vida Cámara has played a proactive and continuous role in the analysis and discussion of initiatives submitted for consultation by the insurance regulator (CMF) or the Financial Analysis Unit (UAF), by submitting its comments and proposals through the association, especially when it has felt that the new regulations could have a negative impact on its line of business.

Vida Cámara has also participated in working groups involving trade associations and various regulatory authorities in order to examine industry-specific situations that may be subject to new regulations or legal improvements. The company's Legal Risk Management Policy describes how it monitors regulatory initiatives, which was approved by its Board of Directors. The Compliance Department performs this monitoring and is responsible for keeping all departments informed.

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8.3 Partnerships, memberships and Industry Associations

GRI 2-28 / NCG 461 6.3

External Initiatives

GRI 2-28

ILC adopted the UN Global Compact in 2019, which ratifies its commitment to the Ten Principles and the Universal Declaration of Human Rights. ILC has committed to build partnerships that contribute to achieving the United Nations 2030 Agenda and its Sustainable Development Goals. In addition, the company's participation in the Global Compact is in keeping with the pillars of its Sustainability Model, since this organization provides ILC an opportunity to join the largest global ecosystem of private sector players in the field of sustainability.

As part of ILC's commitment to this network, the company has participated in different executive round tables. In 2019, the company was part of the Leading Companies Working Group on SDG16: Peace, Justice and Strong Institutions, led by Santiago Exchange (Bolsa de Comercio de Santiago) and Global Compact Chile. The group's work consisted of preparing a document entitled "Corporate Complaint Management Systems and their Contribution to SDG16," which seeks to further explore the relevance of this type of tool in establishing good corporate governance.

Moreover, as part of ILC's commitment to the Global Compact principles, the company worked on its first human rights due diligence at the organizational level. Similarly, it took part in the 2020 webinar "Continuous Improvement in Due Diligence," an event hosted by Colbún and Global Compact Chile to better integrate respect for human rights at the network's member companies, through a higher level of commitment and understanding based on issues identified by companies in 2019. The group worked on preparing the documents "Lessons Learned from Applying Due Diligence in Global Compact Companies" and "Generic Human Rights Risk Matrix with Sector Appendices."

In addition, in 2021 and 2022 the company was one of 14 companies selected to participate in the "SDG Ambition" program, an international initiative that aims to support and challenge Global Compact companies to set ambitious corporate goals related to the SDGs.

Finally, in 2022 ILC joined the Executive Board for SDG13: Climate Action, which supports companies with their climate action, as ILC has been actively involved in this area since 2021.

Memberships and Associations

ILC and its subsidiaries participate in various associations related to each industry, taking part in discussions and decision making. As such, they work together with different organizations in the industry to find sectoral improvements that promote the wellbeing of beneficiaries and the sustainability of the system.

Confuturo

Member of the Chilean Association of Insurers (AACh). In addition, it has a partnership with the UC Center for the Study of Aging and Old Age.

Banco Internacional

Member of the UAF (Financial Analysis Unit) and the Association of Banks and Financial Institutions (ABIF).

RedSalud

Member of the Chilean Association of Private Hospitals and DEC Chile.

Consalud

Member of the Association of Isapres.

Vida Cámara

Member of the Chilean Association of Insurers (AACh) and a founding member of the Association for the Development of the Customer Experience (DEC).

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8.4 **Reputation and** Stakeholder Perception

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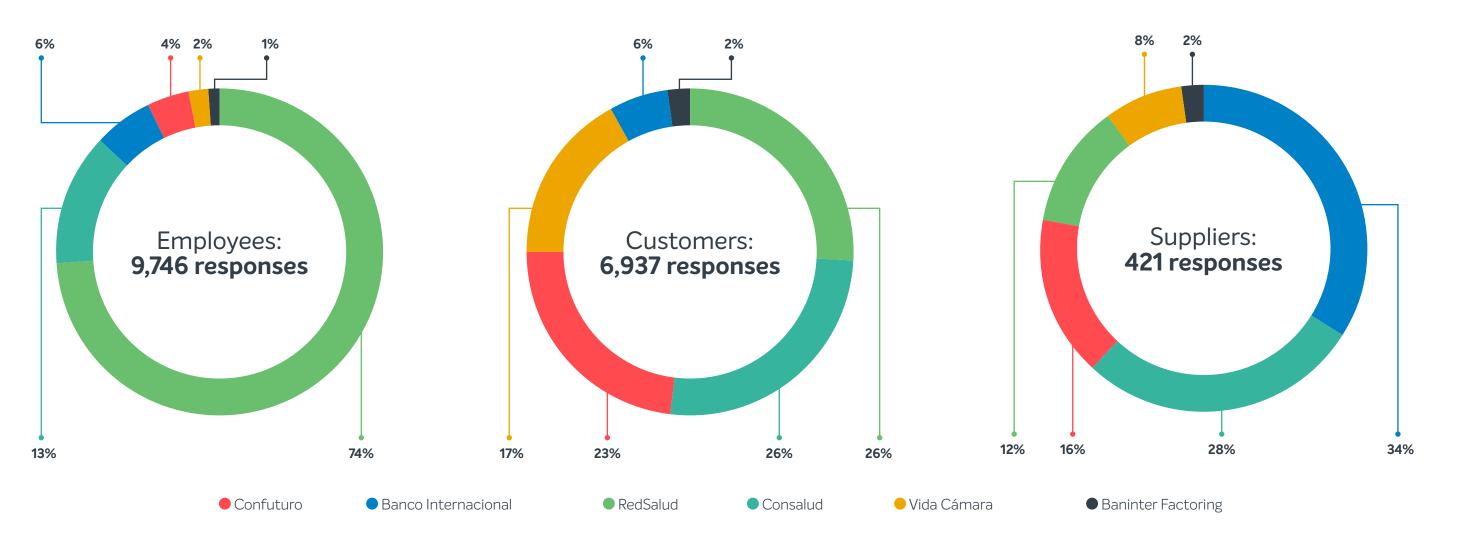
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As highly regulated companies, ILC and its subsidiaries must comply with regulatory frameworks and meet stakeholder requirements. This is why stakeholder perception and reputation are also part of the group's risk matrix. The company's reputation reflects the perception and satisfaction of its stakeholders, which stems mainly from the quality of the services provided and the role played by the company in its economic, social and environmental activities. ILC measures this variable through the SSIndex and other parameters such as the number of claims, lawsuits and others.

During 2022, ILC and its subsidiaries measured their SSIndex for the fifth consecutive year. It helps companies to anticipate risks and improve their sustainability performance by providing real-time information on a fast and flexible platform. During 2022, 17,104 people participated in this survey, where 9,746 were employed by ILC and its subsidiaries, 6,937 were customers and 421 were suppliers.

The SSIndex examines environmental, internal social, external social and corporate governance. It has approximately 50 dimensions. If 75% of the responses for a category are favorable or very favorable, then the company is awarded the SSIndex Seal.

DISTRIBUTION OF STAKEHOLDERS PARTICIPATING IN THE SSINDEX IN 2022 BY SUBSIDIARY





Perception of Stakeholders & Reputation

ILC and the SSIndex

The survey in 2022 found that 67% of employees, customers and consolidated suppliers perceived that the Group and its subsidiaries were committed to long-term ESG variables, an increase of 2% compared to 2021, which is mainly explained by improvements in employee and supplier management.

The company obtained a consolidated score of 71% from its employees, which was 2% higher than in 2021. Confuturo, Banco Internacional and Vida Cámara were certified with the SSIndex Employee.

All the subsidiaries surveyed their suppliers for the second consecutive year and achieved a score of 73%, which was 9% higher than in 2021.

ILC obtained a consolidated score of 57% from its customers, which was 5% below 2021, mainly due to a decrease in the mandatory health insurance score and the higher weight assigned to this subsidiary in 2022.

Other measurements

Measurements form part of the sustainability model of ILC and its subsidiaries. Along with the SSIndex, the most important are the materiality matrix and the Dow Jones Sustainability Index (DJSI), which provide information on global trends in ESG issues. They are complemented by other measurements, such as NPS, internal customer measurement, working environment and service quality.

ILC CONSOLIDATED SSINDEX SCORE BY **STAKEHOLDER** 71% 2022 57% 73%

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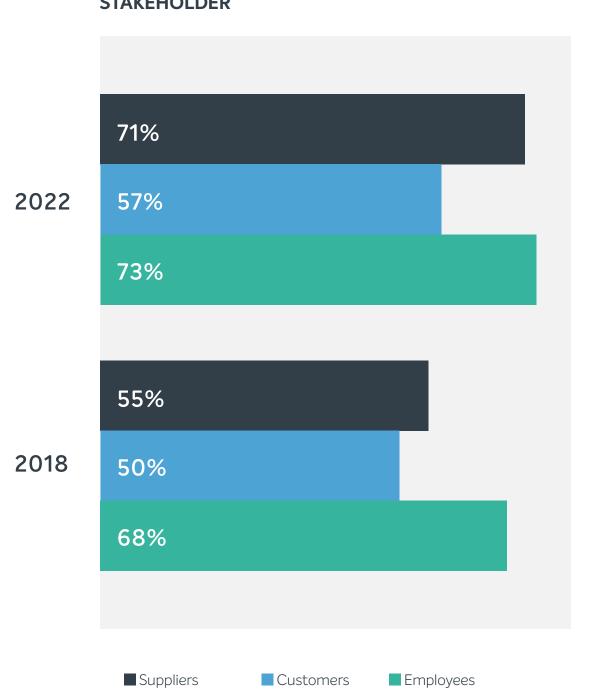
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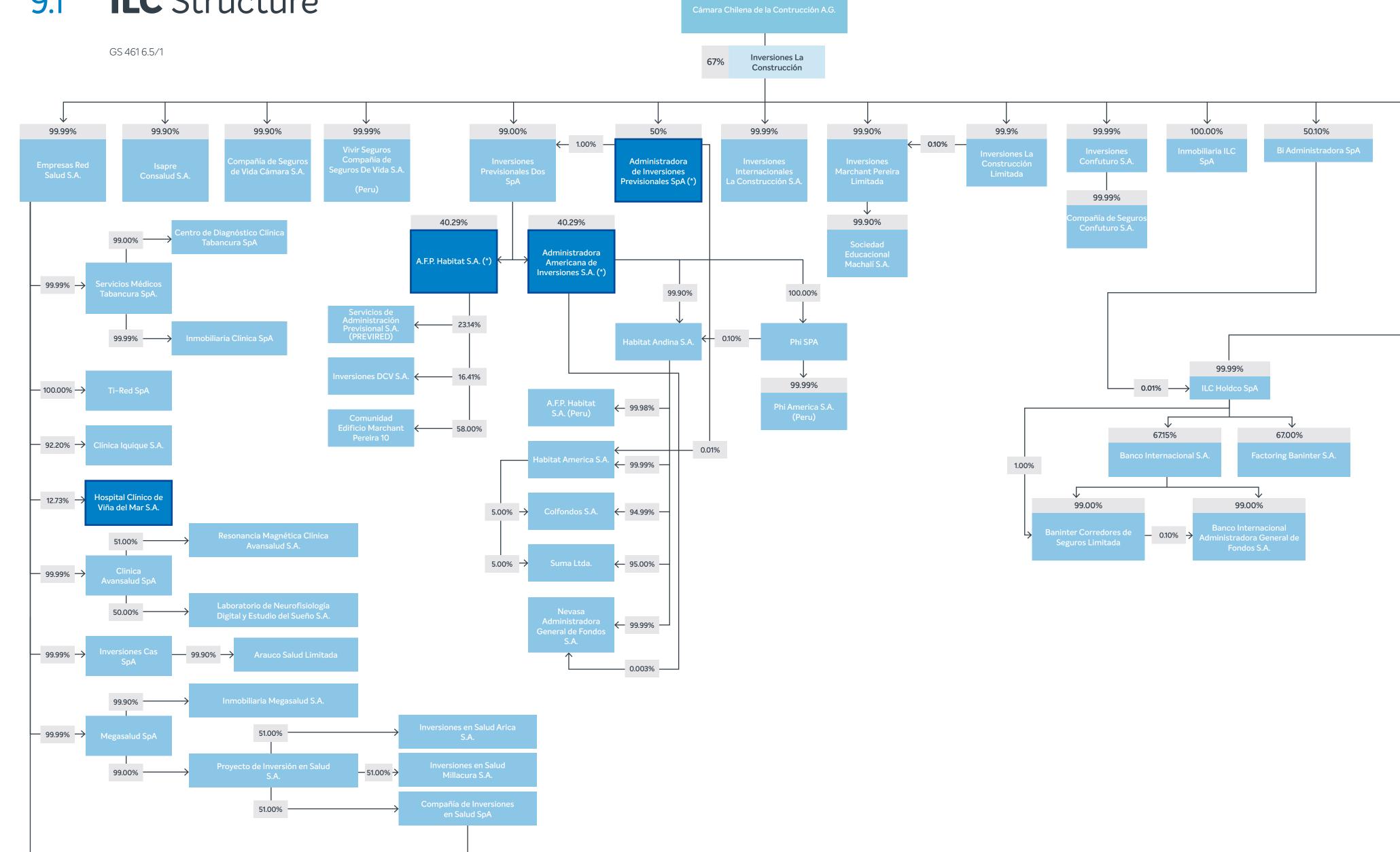
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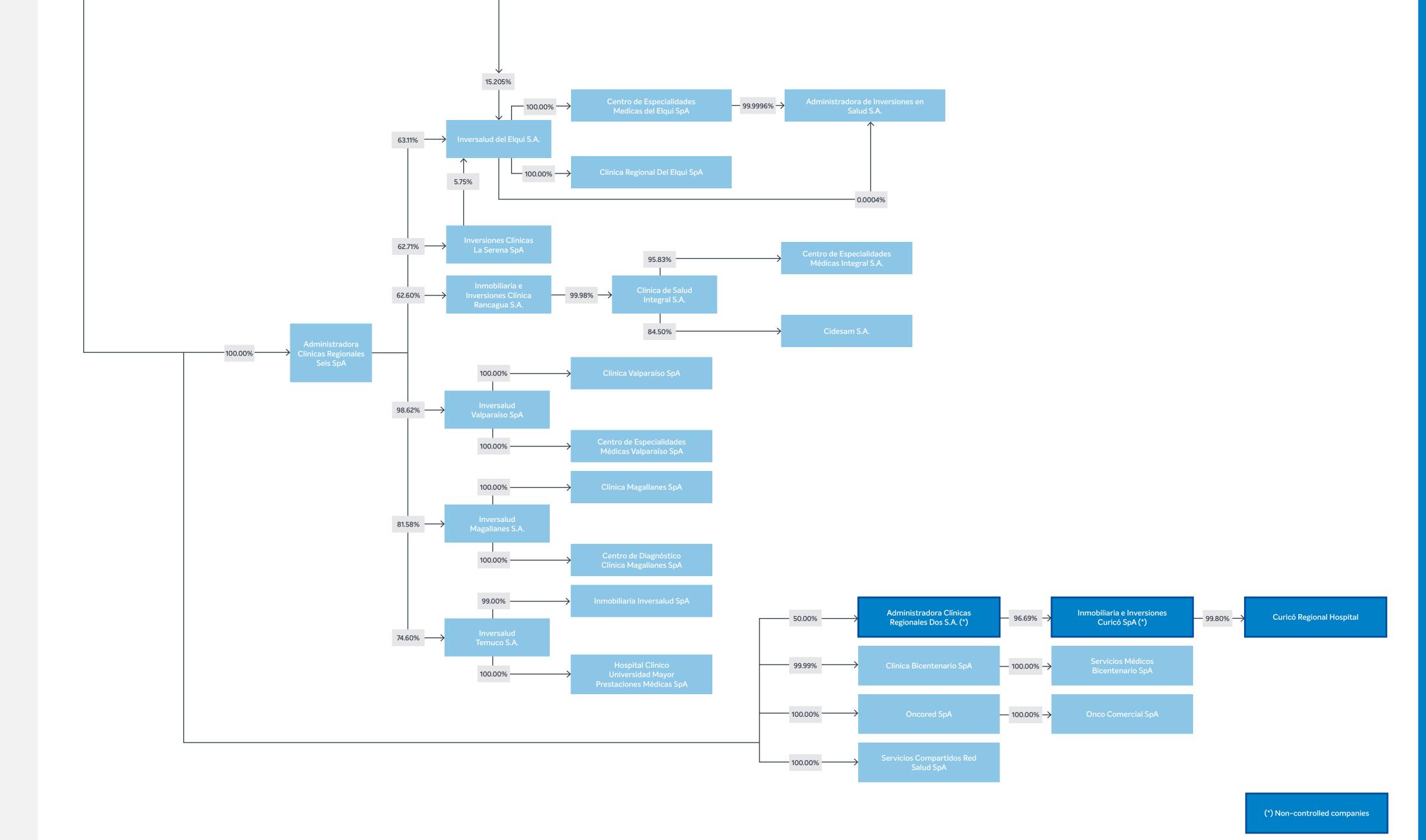
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February 7, 2022 - Placement of securities on international and domestic markets

On February 7, 2022, the company placed bonds on the international markets that totaled US\$300,000,000 (three hundred million United States dollars), maturing in 2032, at an interest rate of 4.750% per annum (the "US Bonds"), under Rule 144-A and Regulation S of the Securities and Exchange Commission of the United States of America, and under the Securities Act of 1933 of the United States of America.

The proceeds from placing the US Bonds will finance general corporate expenditure, mainly refinancing or repaying some the company's borrowings. The company's obligations under the US Bonds will not be secured by guarantees of any kind. The US bonds will not require registration with the US Securities and Exchange Commission nor the CMF, nor be offered to the public in the USA or Chile, in accordance with legislation.

March 28, 2022 - Call to ILC's annual general meeting

On March 28, 2022, the Board agreed to call an annual general meeting for April 28, 2022, at 10:00am at Avenida Apoquindo 6750, floor -1, Las Condes, Santiago, to address the following issues.

- 1. Approve the annual report and financial statements of the company and receive the report of the external auditors for the year ended December 31, 2021.
- 2. Distribute earnings for 2021, as the Board of Directors has proposed a final dividend to shareholders from these earnings of Ch\$25 billion following the interim dividends already distributed during that year, which represent a final dividend of Ch\$250 per share, which if approved at the meeting would be paid on May 17, 2022, to the shareholders of record in the company's Shareholder Registry on the fifth business day prior to that date. It is proposed to keep the remaining earnings within the company's equity.
- 3. Review the dividend policy for 2022.
- 4. Appoint the company's Directors.
- **5.** Approve the compensation of the Board of Directors for 2022 and review expenses incurred in 2021.
- **6.** Approve the compensation for members of the different committees for 2022, especially the committee referred to in Article 50 - bis of Law 18,046, and approve its expense budget for 2022.
- 7. Appoint the external auditors and risk rating agencies of the company.

- 8. Review the Director's Committee report.
- 9. Review the related party transactions, in accordance with Chapter XVI of Law 18,046.
- 10. Select the newspaper to publish notices of calls to shareholder meetings.
- **11.** Other matters within the jurisdiction of an annual general meeting, according to the law and the company's bylaws.

April 13, 2022 - Acquisition or disposal of shares or share packages

On April 13, 2022, the subsidiary Habitat Andina S.A. signed a share purchase agreement with NevasaCorp S.A., where it acquired 37,500 shares in Nevasa Administradora General de Fondos S.A. (the "Administrator"), which represented a 99.997% interest in that company and made Habitat Andina S.A. the controller of the Administrator. The remaining shares were acquired by the subsidiary Administradora Americana de Inversiones S.A.

The price for these shares was US\$2,000,000 (two million US dollars) plus Ch\$500,000,000 (five hundred million Chilean pesos).

April 28, 2022 - Calls, agreements and proposals for the annual general meeting,

An annual general meeting was held on April 28, 2022, at which shareholders approved the following:

- 1. The annual report and financial statements as of December 31, 2021.
- 2. A final dividend from earnings for 2021 of Ch\$25 billion following the interim dividends already distributed during that year, which represent a final dividend of Ch\$250 per share, which will be paid on May 17, 2022, to the shareholders of record in the company's Shareholder Registry on the fifth business day prior to that date.
- **3.** The dividend policy for 2022.
- 4. The appointment as directors of Patricio Donoso Tagle, Antonio Errázuriz Ruiz-Tagle, Iñaki Otegui Minteguia, Paulo Bezanilla Saavedra, Michele Labbé Cid, René Cortázar Sanz (as an independent director) and Fernando Coloma Correa (as an independent director).
- 5. The compensation of the Directors, its committees and the budget of the Directors' Committee for 2022.

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- **6.** The appointment of Deloitte Auditores y Consultores Limitada as external auditors.
- 7. The appointment of Feller-Rate Clasificadora de Riesgo Limitada and International Credit Rating Compañía Clasificadora de Riesgo Limitada as risk rating agencies.

August 12, 2022 - Banco Internacional signs agreement to acquire Autofin

On August 12, 2022, the subsidiary Banco Internacional S.A. (the "Bank") signed an agreement with the shareholders of Autofin S.A., who are the Frontal Trust Autofin private investment fund, Inversiones y Rentas Bilbao S.A., Inversiones Torca Limitada, Flomanju SpA, Frontal Trust S.A., Inversiones F y M Dos SpA, and Inversiones Norfolk Limitada. This acquisition will give the Bank a 51% interest in Autofin S.A. (the "Transaction").

Closing the Transaction requires completing the contractual agreements and obtaining the corresponding approvals from the National Economic Prosecutor's Office and the CMF. Therefore, the financial effects of the Transaction on the company cannot be determined at this time.

October 11, 2022 - Early redemption of local bonds

On October 11, 2022, ILC published a notice in the electronic newspaper El Libero that reported a voluntary early redemption offer to all holders of Series I, J and K Bonds where the outstanding principal for each series totals 500,000 Unidades de Fomento, in accordance with Article 130 of Law 18.045 of the Securities Market Law.

November 28, 2022 - Interim dividend

On November 26, 2022, the Board agreed to distribute to the shareholders an interim dividend of Ch\$100 per share from earnings for 2022 payable on January 10, 2023.

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Comments from Shareholders

An ILC annual general meeting was held on April 28, 2022, at which no comments were received from the shareholders on corporate matters.

The Directors' Committee reported the following **during 2022:**



The meeting held on January 24, 2022 discussed the following issues:

- 1. The Annual Internal Audit Plan 2022 was reviewed and approved, and compliance with the interlocking regulations by Prieto Abogados SpA and compliance with the 2021 Plan were reviewed.
- 2. The Risk Matrix as of December 2021 for ILC and subsidiaries was reviewed, where updates to the risks in the matrix, their trends and main variations with respect to the previous period were analyzed in detail.
- 3. The main themes arising from the "Summary of Subsidiary Audit Committees" for December 2021 were reviewed.
- **4.** Progress with the internal control and audit plans for 2021 were reviewed at ILC, together with the external auditors KPMG. The KPMG team did not identify any significant issues in the company's "internal control". After some discussion, the Directors' Committee accepted the progress with the internal control and audit plans.

The meeting held on March 9, 2022 discussed the following issues:

- 1. The "Directors' Committee Annual Report for 2021" was reviewed and approved in accordance with the requirements of Article 50 bis of Law 18,046, which includes the main recommendations to shareholders.
- 2. The Risk Matrix indicators for 2021 for ILC and subsidiaries were reviewed, where updates to the risks in the matrix, their trends and main variations during 2021 were analyzed in detail.
- 3. The main themes arising from the "Summary of Subsidiary Audit Committees" for January 2022 were reviewed.
- 4. Progress with the internal control plan for 2022 was reviewed, which was in accordance with the plan.
- 5. The KPMG team attended to present the effects of the latest tax reform in Law 21,420, and the results of the internal control review at subsidiaries for 2021. After some discussion, the Directors' Committee accepted the review and its results.
- **6.** It met with the external auditors KPMG without ILC management in attendance, in accordance with best corporate governance practice.

The meeting held on March 28, 2022 discussed the following issues:

- . Review of the document prepared in response to General Standard 385 for 2021 and any changes to the responses submitted for 2020. It received the certification of these responses issued by BH Compliance, indicating which documents had been reviewed and a description of the validation process.
- 2. The main points arising from the internal audit review of the investment portfolio managed by third parties were analyzed. After some discussion, the Directors' Committee accepted the review and its results.
- 3. The main points arising from the internal audit review of the expenses and resources of the "Active and Healthy Aging" donation program were analyzed. After some discussion, the Directors' Committee accepted the review and its results.
- 4. The preliminary results of the 2021 external audit evaluation with KPMG were reviewed. The main changes were discussed. After the directors evaluated the report presented by KPMG, the final report could be issued.
- 5. Proposals for the company's external auditors for 2022 were submitted. The Directors' Committee reviewed this information, management's



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analysis and various parameters, then recommended to the Board of Directors that Deloitte be selected as external auditors for 2022 and EY Auditores Consultores Limitada as the second choice.

- 6. Proposals for risk rating agency fees for 2022 were submitted. Keeping Feller Rate and ICR was proposed. The main reason was their extensive experience covering the insurance and banking markets.
- 7. Review of the ILC and subsidiaries' risk matrix as of February 2022, including a detailed examination of the risks defined therein, changes and major differences with respect to the previous period.
- 8. The financial statements as of December 31, 2021 and the audit of ILC and subsidiaries by KPMG were reviewed. The KPMG team found no significant issues that could be considered major weaknesses in the company's internal controls and operations. They indicated that "These consolidated financial statements present fairly, in all material respects, the financial position of Inversiones La Construcción S.A. and 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 accounting

standards and instructions issued by the Financial Market Commission, as described in Note 3 to the consolidated financial statements."

9. The annual financial statements as of December 31, 2021, and the proforma individual financial statements of ILC as of December 31, 2021, were analyzed. After this analysis and the review by KPMG, the committee recommended that the Board of Directors approve the financial statements as of December 31, 2021, and the pro-forma individual financial statements of ILC as of December 31, 2021.

The meeting held on April 25, 2022 discussed the following issues:

- 1. The "Annual Report on Subsidiary Audit Committees" was reviewed, in order to understand the functions of Subsidiaries' Audit Committees.
- 2. The main points of the fees review by the internal audit team were reviewed. After some discussion, the Directors' Committee accepted the review and its results.
- 3. The main points of the suppliers review by the internal audit team were reviewed. After some discussion, the Directors' Committee accepted the review and its results.
- **4.** The Risk Matrix as of March 2022 for ILC and subsidiaries was reviewed,

where updates to the risks in the matrix, their trends and main variations with respect to the previous period were analyzed in detail.

- 5. The main themes in the "Summary of Subsidiary Audit Committees" report for March 2022 were reviewed.
- 6. Progress with the internal control plan for 2022 was reviewed, which was in accordance with the plan.
- 7. The main points regarding how the IFRS 9 method, concepts and regulations were implemented at RedSalud by ILC's Chief Performance Management Officer were reviewed. After some discussion, the Directors' Committee accepted the review and its results.

The meeting held on May 23, 2022 discussed the following issues:

- 1. The Chairman of the Directors' Committee was elected. The directors agreed that René Cortázar S. should continue as Chairman of the committee.
- 2. Procuring a "Data Security Officer Report" is good corporate governance practice, and it was reviewed as it provided an initial opinion of data security at ILC and subsidiaries. After some discussion, the Directors' Committee accepted the review and its results.

- 3. The main points of the reimbursement of expense claims review by the internal audit team were reviewed. After some discussion, the Directors' Committee accepted the review and its results.
- 4. The Risk Matrix as of April 2022 for ILC and subsidiaries was reviewed, where updates to the risks in the matrix, their trends and main variations with respect to the previous period were analyzed in detail.
- **5.** The main themes in the "Summary of Subsidiary Audit Committees" report for April 2022 were reviewed.
- **6.** Progress with the internal control plan for 2022 was reviewed, which was in accordance with the plan.
- 7. The ILC and subsidiaries consolidated financial statements as of March 31, 2022 and the pro-forma individual financial statements of ILC as of March 31, 2022 were analyzed. Subsequently, it recommended that the Board approve the consolidated financial statements as of March 31, 2022 and the pro-forma individual financial statements of ILC as of March 31, 2022

The meeting held on June 20, 2022 discussed the following issues:

1. The main points regarding the "Description of Confuturo's Impairment Policy" by ILC's Chief Performance Officer were reviewed.

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After some discussion, the Directors' Committee accepted the review and its results.

- 2. The main points of the review of the company credit card in the name of ILC's CEO by ILC's Chief Performance Management Officer were reviewed. After some discussion, the Directors' Committee accepted the review and its results.
- 3. The Risk Matrix as of May 2022 for ILC and subsidiaries was reviewed, where updates to the risks in the matrix, their trends and main variations with respect to the previous period were analyzed in detail.
- 4. The main themes in the "Summary of Subsidiary Audit Committees" report for May 2022 were reviewed.
- 5. The sale of PHI SpA to Administradora Americana de Inversiones S.A. (AAISA) was reviewed. The committee understood that this sale is a related party transaction regulated by Chapter XVI of Law 18,046. However, as the counterparty is an associate, it does not need to comply with the requirements and procedures in Article 147 of that Law, since it is

immaterial to company based on the law and the assumption in letter c) of the final paragraph of Article 147 was verified. Furthermore, the substantive requirements in that article are maintained. The Directors' Committee believe that the sale of an interest in PHI SpA to AAISA under the indicated terms would contribute to the corporate interest of ILC and that its price, terms and conditions were aligned with the market.

- **6.** The main changes in some of the company's policies were reviewed at the request of the Sustainability Committee, which suggested incorporating global best practices, as established by the Dow Jones Sustainability Index (DJSI).
- 7. Progress with the internal control plan for 2022 was reviewed, which was in accordance with the plan.
- 8. The Deloitte team attended and presented their annual audit plan for ILC and its subsidiaries for 2022. Roberto Espinoza, Roberto Leiva and Benjamín Arriagada of the Deloitte team presented the main milestones in the audit plan for the financial statements. Then, the key processes to be audited were reviewed in detail, and the directors requested the inclusion of some points in the external audit by Deloitte.

The meeting held on July 20, 2022 discussed the following issues:

- The main points of the new computer crimes added by the internal audit team to the catalog in Law 20,393 on the criminal liability of legal entities were reviewed. After some discussion, the Directors' Committee accepted the review and its results.
- 2. The review by BH Compliance for the purposes of the "Third Follow-up and Certification Report on the Crime Prevention Model under Law 20,393" was issued on July 2022 was reported. BH Compliance concluded that "The result of our assessment shows that ILC's CPM has not significantly changed and functions correctly, as of the date of this report. Therefore, we can conclude that ILC's CPM complies in all material respects with the requirements in paragraphs 1, 2 and 3 of Article 4 of Law 20,393, and the certificate issued by BH Compliance was renewed."
- 3. The main points of the investments review by the internal audit team were reviewed. After some discussion, the Directors' Committee accepted the review and its results.
- 4. The main points of the donations review by the internal audit team were reviewed. After some discussion, the Directors' Committee accepted the review and its results.

- 5. The risk matrix as of June 2022 for ILC and its subsidiaries was reviewed. The risks in the matrix and its main changes with respect to the previous period were analyzed in detail.
- 6. The main themes in the "Summary of Subsidiary Audit Committees" report for June 2022 were reviewed.
- 7. Progress with the internal control plan for 2022 was reviewed, which was in accordance with the plan.
- 8. The VISION Consulting team attended to present the credit risk review of Baninter Factoring under the selective audit of subsidiaries. After some discussion, the Directors' Committee accepted the review and its results.

The meeting held on August 30, 2022 discussed the following issues:

- 1. The interim financial statements for ILC and its subsidiaries as of June 30. 2022 were reviewed. This began with a review of the consolidated net income. followed by an analysis of variations as of June 2022 compared to June 2021, then movements in equity from December 2021 to June 2022. and finally the pro-forma individual financial statements of ILC as of June
- 2. The Deloitte team attended for the limited review of the financial statements as of June 30, 2022.

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The Deloitte team gave a detailed presentation and responded to various questions. Based on their review, they concluded that they were not aware of any significant change required to the interim consolidated financial statements for them to comply with the instructions and standards for the preparation and presentation of financial information issued by the Financial Market Commission, as described in Note 3(a) to the interim consolidated financial statements for ILC as of June 30, 2022. After this review and the review by Deloitte, the committee recommended that the Board of Directors approve the interim consolidated financial statements as of June 30, 2022 and the pro-forma individual financial statements of ILC as of June 30, 2022.

- 3. The main points of the procurement process review by the internal audit team were reviewed. After some discussion, the Directors' Committee accepted the review and its results.
- **4.** The risk matrix as of July 2022 for ILC and its subsidiaries was reviewed. The risks in the matrix and its main changes with respect to the previous period were analyzed in detail.
- **5.** The main themes in the "Summary of Subsidiary Audit Committees" report for July 2022 were reviewed.

6. Progress with the internal control plan for 2022 was reviewed, which was in accordance with the plan.

The meeting held on September 26, 2022 discussed the following issues:

- 1. The "Hiring auditors for services other than external auditing" policy (Art. 50 bis) was reviewed. Deloitte was hired to assist in a review of hedging strategy under IFRS 9, which are not prohibited services. The directors indicated that although this service was hired prior to appointing Deloitte as external auditors, they requested that the opinion of another external auditing firm be sought to examine the hedging strategy under IFRS 9.
- 2. The main points of the ILC bank mandate review by the internal audit team were reviewed. After some discussion, the Directors' Committee accepted the review and its results.
- 3. The main points of the conflicts of interest process review by the internal audit team were reviewed. After some discussion, the Directors' Committee accepted the review and its results.
- 4. The main points of the borrowing process review by the internal audit team were reviewed. After some discussion, the Directors' Committee accepted the review and its results.

- 5. Progress with the "Active and Healthy Aging" program implemented by ILC's Investor Relations and Sustainability Department was analyzed. After explaining the main points and responding to some questions, the Directors' Committee accepted the review and its results.
- 6. The risk matrix as of August 2022 for ILC and its subsidiaries was reviewed. The risks in the matrix and its main changes with respect to the previous period were analyzed in detail.
- 7. The main themes in the "Summary of Subsidiary Audit Committees" report for August 2022 were reviewed.
- 8. Progress with the 2022 internal audit plan was monitored, which was 10% over the plan, due to additional reviews during 2022.

The meeting held on October 24, 2022 discussed the following issues:

- 1. The main points of the employee recruitment, selection and training review by the internal audit team were reviewed. After some discussion, the Directors' Committee accepted the review and its results.
- 2. The main points of the system access review by the internal audit team were reviewed. After some discussion, the Directors' Committee accepted the review and its results.

- 3. RedSalud's data security team, represented by Daniel de la Maza and Cristián Donaire, presented progress with data security plans. After explaining the main points they responded to some questions from the Directors' Committee.
- 4. The risk matrix as of September 2022 for ILC and its subsidiaries was reviewed. The risks in the matrix and its main changes with respect to the previous period were analyzed in detail.
- **5.** The main themes in the "Summary of Subsidiary Audit Committees" report for September 2022 were reviewed.
- **6.** Progress with the 2022 internal audit plan was monitored, which was 10% over the plan, due to additional reviews during 2022.
- 7. The consolidated Group credit risk was reviewed, which was presented by the company's Chief Executive Officer. After reviewing and commenting on the main presentations, the directors were satisfied with the information.

The meeting held on November 28, 2022 discussed the following issues:

1. The main points of the "Meetings and Inspections by Public Officials", "Complaints", "Gifts" and "Travel Expenses" review by the internal audit team were reviewed. After some discussion, the Directors' Committee accepted the review and its results.

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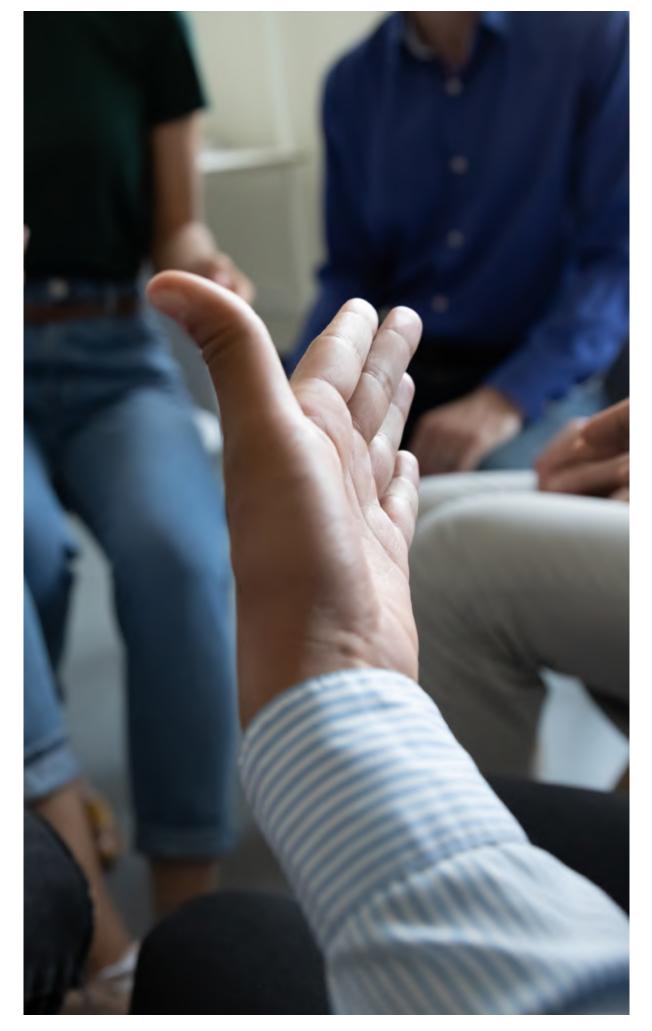
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- 2. The interim financial statements for ILC and its subsidiaries as of September 30, 2022 were reviewed. This began with a review of the consolidated net income, followed by an analysis of variations as of September 2022 compared to September 2021, then movements in equity from December 2021 to September 2022, and finally the proforma individual financial statements of ILC as of September 30, 2022. Subsequently, it recommended that the Board approve the interim consolidated financial statements as of September 30, 2022 and the proforma individual financial statements of ILC as of September 30, 2022
- 3. The risk matrix as of October 2022 for ILC and its subsidiaries was reviewed. The risks in the matrix and its main changes with respect to the previous period were analyzed in detail.
- **4.** The main themes in the "Summary of Subsidiary Audit Committees" report for October 2022 were reviewed.
- **5.** Progress with the 2022 internal audit plan was monitored, which was 19% over the plan, due to additional reviews during 2022.
- 6. The Crime Prevention Manual, which incorporates the latest crimes in Law 20.393, was sent to the directors for review.

The meeting held on December 14, 2022 discussed the following issues:

- 1. The management letter where Deloitte commented that "we have not found any significant weaknesses or deficiencies, nor are we aware of any outstanding comments from the previous year" was reviewed. Finally, Deloitte commented that "we are not aware of any any significant weaknesses or deficiencies at ILC's subsidiaries at the moment". Progress with the external audit plan was reviewed. Deloitte then concluded its presentation by responding to some questions from the Directors' Committee.
- 2. ILC's CEO commented on the main implications of applying the factor table. After reviewing the main financial impacts of this measure and responding to some questions from the Directors' Committee, the directors were satisfied with the information.
- 3. The results of the "annual review of remuneration systems and compensation plans" for managers, senior executives and key employees, based on the requirements of Article 50 bis of Law 18,046 were reviewed. The committee made some inquiries in this regard and recommendations to management, and then approved this information.

- 4. The report regarding "related party transactions, Article 147 Law 18,046 and Chapter XVI of Law 18,046" covering the main contracts with subsidiaries was reviewed. The Directors' Committees minutes that approved transactions that fell outside the Routine Transactions Policy were reviewed. The directors were satisfied with the information, they approved the report and confirmed that it complied with legislation and the corporate interest.
- 5. The main themes in the "Summary of Subsidiary Audit Committees" report for November 2022 were reviewed.
- **6.** Progress with the 2022 internal audit plan was monitored, which was 15% over the plan, due to additional reviews during 2022.
- 7. The Crime Prevention Manual, which incorporates the latest crimes in Law 20.393, was sent to the directors to approve. This approval will take place at the meeting on January 23, 2023.
- 8. The BH Compliance team, formed by Susana Sierra, Ramón Montero and Francisco Bilbao, attended to present the results of the audit tests for the fourth follow-up of the Law 20,393 certification. After some discussion, the Directors' Committee accepted the review and its results.



9.4 **Dividends Paid** and ILC Share Transactions

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DIVIDENDS PAID IN THE LAST THREE YEARS

Payment Month	Dividend Number	Dividend per Share	Participating Shares	Total Distributed	Dividend Type	Year Earned
January 2020	24	40	100,000,000	4,000,000,000	Interim	2019
May 2020	25	183.0343	100,000,000	18,303,430,000	Final	2019
January 2021	26	50	100,000,000	5,000,000,000	Interim	2020
May 2021	27	209.61	100,000,000	20,961,000,000	Final	2020
May 2021	28	70.39	100,000,000	7,039,000,000	Additional	2020
January 2022	29	100	100,000,000	10,000,000,000	Interim	2021
May 2022	30	165.256169	100,000,000	16,525,616,900	Final	2021
May 2022	31	84.743831	100,000,000	8,474,383,100	Additional	2021
January 2023	32	100	100,000,000	10,000,000,000	Interim	2022

SANTIAGO EXCHANGE TRANSACTIONS

Quarter	Number of Shares Traded	Average Price	Total Value Traded	Stock Exchange Presence
1st Quarter 2022	4,122,227	3,281	13,523,978,501	99.81%
2nd Quarter 2022	2,238,205	3,312	7,414,000,552	97.41%
3rd Quarter 2022	3,610,835	3,104	11,207,711,524	90.00%
4th Quarter 2022	2,848,167	2,959	8,426,828,219	86.30%

CHILEAN ELECTRONIC STOCK EXCHANGE TRANSACTIONS

Quarter	Number of Shares Traded	Average Price	Total Value Traded
1st Quarter 2022	63,522	3,395	215,634,738
2nd Quarter 2022	389,759	3,370	1,313,310,765
3rd Quarter 2022	524,216	2,997	1,571,031,048
4th Quarter 2022	291,134	2,958	861,074,108

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9.5 **ILC Ownership Interests** of Directors and Executives

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Name	Position	Number of Shares	% Interest
Patricio Donoso Tagle	Chairman	0	0.00000%
Manuel Antonio Errazuriz Ruiz-Tagle	Vice-Chairman	0	0.00000%
Paulo Felipe Bezanilla Saavedra	Director	3,628	0.003628%
Michele Alida Labbé Cid	Director	0	0.00000%
Iñaki Otegui Minteguia	Director	0	0.00000%
Fernando Coloma Correa	Director	0	0.00000%
René Cortázar Sanz	Director	0	0.00000%
Pablo González Figari (1)	CEO	8,744	0.008744%
Robinson Peña Gaete	Chief Accounting and Administration Officer	0	0.00000%
Juan Pablo Undurraga Costa	Chief Performance Management Officer	1,616	0.001616%
Andrés Gallo Poblete	Controller	137	0.000137%
Rosario Letelier Letelier	Chief Development Officer	0	0.00000%
Trinidad Valdés Monge	Chief Sustainability and Investor Relations Officer	733	0.000733%
Juan Olguín Tenorio	Chief Accountant	0	0.00000%
Lorena Mardones Jara	Treasurer	0	0.00000%
Hernando Farías Ulloa	Internal Control Manager	0	0.00000%
Fredy Arcila Vilches	Accounting Manager	0	0.00000%

(1) Through Golden Dome Asesorías e Inversiones Ltda.

There were no ILC share transactions by Directors and Executives during 2022.

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9.6 Transactions with Related Companies

TRANSACTIONS BETWEEN THE PARENT COMPANY AND ITS SUBSIDIARIES IN 2022

Tax ID Number	Parent Company	Tax ID Number	Subsidiary	Transaction	Amount ThCh\$	(Charge)/Credit to Profit ThCh\$
94.139.000-5	Inversiones La Construcción S.A.	76.499.521-K	BI Administradora SpA	Administrative consulting	7,459	7,459
94.139.000-5	Inversiones La Construcción S.A.	76.090.153-9	Inversiones La Construcción Ltda.	Administrative consulting	7,611	7,611
94.139.000-5	Inversiones La Construcción S.A.	76.296.621-2	Inmobiliaria ILC SpA	Administrative consulting	21,803	21,803
94.139.000-5	Inversiones La Construcción S.A.	76.296.621-2	Inmobiliaria ILC SpA	Office lease	210,334	(210,334)
94.139.000-5	Inversiones La Construcción S.A.	96.608.510-K	Inversiones Internacionales La Construcción S.A.	Administrative consulting	27,297	27,297
94.139.000-5	Inversiones La Construcción S.A.	96.751.830-1	Inversiones Confuturo S.A.	Administrative consulting	48,597	48,597
94.139.000-5	Inversiones La Construcción S.A.	96.751.830-1	Inversiones Confuturo S.A.	Dividend receivable provision	32,121,285	_
94.139.000-5	Inversiones La Construcción S.A.	96.751.830-1	Inversiones Confuturo S.A.	Mercantile current account (paid)	14,900,000	1,612,858
94.139.000-5	Inversiones La Construcción S.A.	96.751.830-1	Inversiones Confuturo S.A.	Mercantile current account	1,418,283	5,425
94.139.000-5	Inversiones La Construcción S.A.	76.499.524-4	ILC Holdco SpA	Mercantile current account (paid)	37,606	2,012
94.139.000-5	Inversiones La Construcción S.A.	76.499.524-4	ILC Holdco SpA	Administrative consulting	29,848	29,848
94.139.000-5	Inversiones La Construcción S.A.	76.499.524-4	ILC Holdco SpA	Dividend receivable provision	9,457,002	-
94.139.000-5	Inversiones La Construcción S.A.	76.283.171-6	Inversiones Marchant Pereira Ltda.	Administrative consulting	4,487	4,487
94.139.000-5	Inversiones La Construcción S.A.	76.093.446-1	Inversiones Previsionales Dos SpA.	Mercantile current account (paid)	52,895	2,895
94.139.000-5	Inversiones La Construcción S.A.	76.093.446-1	Inversiones Previsionales Dos SpA.	Administrative consulting	29,519	29,519
94.139.000-5	Inversiones La Construcción S.A.	99.003.000-6	Cía. de Seguros Vida Cámara S.A.	Dividend receivable provision	980,984	-
94.139.000-5	Inversiones La Construcción S.A.	76.072.472-6	Factoring Baninter S.A.	Promissory notes receivable	3,028,483	292,885
94.139.000-5	Inversiones La Construcción S.A.	76.081.583-7	Soc. Educacional Machalí S.A.	Mercantile current account on bank loan renewal	3,321,956	500,154
94.139.000-5	Inversiones La Construcción S.A.	76.081.583-7	Soc. Educacional Machalí S.A.	Mercantile current account	160,529	19,571
94.139.000-5	Inversiones La Construcción S.A.	76.081.583-7	Soc. Educacional Machalí S.A.	Administrative consulting	10,032	10,035
94.139.000-5	Inversiones La Construcción S.A.	76.020.458-7	Empresas Red Salud S.A.	Dividend receivable provision	5,363,458	-
94.139.000-5	Inversiones La Construcción S.A.	97.011.000-3	Banco Internacional	Investments in time deposits	14,200,000	523,343
94.139.000-5	Inversiones La Construcción S.A.	99.003.000-6	Cía. de Seguros Vida Cámara S.A.	Investment in bonds issued by Inversiones la Construcción	1,131,918	(179,861)
94.139.000-5	Inversiones La Construcción S.A.	96.571.890-7	Cía. de Seguros Confuturo S.A.	Investment in bonds issued by Inversiones la Construcción	21,971,232	(2,396,330)

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confuturo	Address	m²	Owned	Rented	Leased
	Iquique	144	Х		
	Calama	78		X	
	Antofagasta	74		X	
	La Serena	165	X		
	Viña del Mar	445		X	
	Miraflores (Santiago)	3330		X	
Real estate used by branches	Rancagua	161		X	
	Talca	204		X	
	Concepción	554		X	
	Los Angeles	70		X	
	Temuco	295		X	
	Puerto Montt	74		X	
	Punta Arenas	45		X	
Real estate used by corporate offices	Head Office Apoquindo (Santiago)	2,835	Х		

VIDACÁMARA SOMOS CCAC	Address	m²	Owned	Rented	Leased
	Calle Prat 461, office 601, Antofagasta	40		х	
	Prat 391, Depto. 62, Edificio Empresarial, Arica	33		х	
	Camarones 3940 V, Calama	37		х	
Real estate	Autopista Concepción a Talcahuano 8696 Office 705 Hualpén, Concepción	94		х	
used by branches	Colipi 484 office B-105, Copiapó	60		х	
	Pasaje Luis Uribe 100 Floor 7, Iquique	14		x	
	Calle Quillota 175 Office 814, Puerto Montt	37		х	
	1/2 Oriente 831 Office 308, Viña del Mar	66		х	
	Apoquindo 6750, Floor 9, Santiago	927	х		
Real estate used by corporate offices	Apoquindo 6750, Floor 10, Santiago	927	х		

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	SOMOS CChC

Address	Company	m²	Owned	Rented	Leased
Avenida Libertador Bernardo O'Higgins 103, Iquique	Clínica Iquique S.A.	4,989	X		
Avda. El Santo 1475, La Serena	Inversalud del Elqui S.A.	7,264	Х		
Huanhualí 186, La Serena	Inversalud del Elqui S.A.	5,060	Χ		
Av. Brasil 2350, Valparaíso	Inversalud Valparaíso SpA	12,480	Х		
Av. Libertador Bernardo O'Higgins 4850, Estación Central	Clínica Bicentenario SpA	62,240			X
Av. Salvador 100, Providencia	Clínica Avansalud SpA	30,432			X
General Bari 135-145-149, Providencia	Clínica Avansalud SpA	255	X		
Av. Tabancura 1185, Vitacura	Servicios Médicos Tabancura S.A.	28,514	X		
Av. Bernardo O'Higgins 634, Rancagua	Inmobiliaria e Inversiones Clínicas Rancagua S.A.	12,787	Χ		
Cáceres 645, Rancagua	Inmobiliaria e Inversiones Clínicas Rancagua S.A.	4,005	Х		
José Manuel Astorga 33, Rancagua	Inmobiliaria e Inversiones Clínicas Rancagua S.A.	4,208	Х		
Gabriela Mistral 0155, Temuco	Inversalud Temuco S.A.	9,946	Х		
Av. Bulnes 01448, Punta Arenas	Inversalud Magallanes S.A	5,078	X		
Av. España 01459, Punta Arenas	Inversalud Magallanes S.A	351	Х		
Av. España 01459, Punta Arenas	Inversalud Magallanes S.A	2,228	Χ		
Av. España 01459, Punta Arenas	Inversalud Magallanes S.A	403	Х		
San Martín 30, Santiago	Megasalud SpA	4,645	Χ		
Av. Fermín Vivaceta 3161, Conchalí	Megasalud SpA	1,871	Х		
Av. Alberto Llona 1770, Maipú	Megasalud SpA	4,159	Х		
Av. América 654, San Bernardo	Megasalud SpA	3,476	Х		
Av. José Miguel Carrera 5728, San Miguel	Megasalud SpA	2,958	X		
Av. Vicuña Mackenna 7747, La Florida	Megasalud SpA	3,731	Х		
Av. Concha y Toro 3779, Puente Alto	Megasalud SpA	2,732	X		
Av. Nueva Providencia 1920, Providencia	Megasalud SpA	3,164	Х		
Av. Irarrázaval 2305, Ñuñoa	Megasalud SpA	2,794	X		
Av. O'Higgins 581, Office 67, Quilicura	Megasalud SpA	1,988		X	
Eleuterio Ramírez 1162, Iquique	Megasalud SpA	1,682	Х		
Sucre 251, Antofagasta	Megasalud SpA	1,710	Х		
Av. Granaderos 1474, Calama	Megasalud SpA	1,961	Χ		
Huanhualí 186, La Serena	Megasalud SpA	414	Х		
3 Norte 464, Viña del Mar	Megasalud SpA	2,620	X		
Av. Argentina 1, Valparaíso	Megasalud SpA	1,040		X	
Aníbal Pinto 843, Quilpué	Megasalud SpA	188	X		
Germán Riesco 206, Rancagua	Megasalud SpA	1,674	X		
1 Poniente 1369, Talca	Megasalud SpA	376	X		
Av. Libertad 431, Chillán	Megasalud SpA	1,913	X		
Freire 1445, Concepción	Megasalud SpA	2,904	X		
Lautaro 615, Los Ángeles	Megasalud SpA	1,380	X		
Manuel Bulnes 846, Temuco	Megasalud SpA	2,058	X		
Av. Alemania 475, Valdivia	Megasalud SpA	1726	X		
O' Higgins 791, Osorno	Megasalud SpA	1,691	X		
Rengifo 412, Puerto Montt	Megasalud SpA	1,340	X		
Pedro Montt 890, P. Arenas	Megasalud SpA	1,432	X		
Av. Kennedy 5735, Floor 3, West Tower, Las Condes	Megasalud SpA	624	X		
Av. Apoquindo 4680, Las Condes	Megasalud SpA	511		X	

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REDSALUD SOMOS CCHC	Address	Company	m²	Owned	Rented	Leased
	Agustinas 641, Santiago	Megasalud SpA	679		Х	
	Av. Presidente Kennedy 5413, Las Condes	Megasalud SpA	353		X	
	Av. Pedro Fontova 6121, Office 2, Huechuraba	Megasalud SpA	383		X	
	Av. Luis Bascuñán 1872, Lo Barnechea	Megasalud SpA	425		X	
	Av. Independencia 1930, Independencia	Megasalud SpA	330		X	
	Av. Carlos Ossandón 1301, La Reina	Megasalud SpA	391		X	
Real estate used by branches	Av. Providencia 1346, Providencia	Megasalud SpA	417		X	
	Av. Grecia 8585, Peñalolén	Megasalud SpA	383		X	
	José Luis Coo 106, Puente Alto	Megasalud SpA	473		X	
	San Marcos 121, Arica	Megasalud SpA	207	X		
	Chacabuco 210, Copiapó	Megasalud SpA	350		X	
	Vicuña Mackena 406, Ovalle	Megasalud SpA	330		X	
	Arturo Prat 430, Chillán	Megasalud SpA	392		X	
Real estate used by corporate	Av. Presidente Kennedy 5413 Block B, Floor 6, Las Condes	Oncored SpA	183		X	
offices	Av. Los Conquistadores 1730, Floors 13, 14 & 15, Providencia	Megasalud SpA/RedSalud			X	

Banco Internacional	Address	m²	Owned	Rented	Leased
	Av. Apoquindo 6750, Floor 1	404		х	
	Av.Del Parque 4023, Huechuraba	302		Х	
	Av. Américo Vespucio 2758-A, Conchali	232		Х	
	Av. Nueva Costanera 3863, Vitacura	439		Х	
	Ricardo Lyon 87, Office 5	450		Х	
	Santa Elena 2380, Office 1, San Joaquin	640		Х	
	Moneda 810, Santiago	937		Х	
	Av. Libertad 1105, on the corner of 12 Norte, Viña Del Mar	426		Х	
Real estate used by branches	Simon Bolivar 202, Office 03, Finance Building, Iquique	342		Х	
Real estate used by branches	14 De Febrero 1806, Office 3 & 4, Antofagasta	169		Х	
	Bernardo O'Higgins 324, Concepción	402		Х	
	Av. Cisternas 2283, Office C01, C01, C21 Atrium Building, La Serena	105		Х	
	Av. Chacabuco 681, Floor 10, Office 1005, Copiapó	63		Х	
	Bello Horizonte 845, Office 701, Tower B, Rancagua	106		Х	
	Avda. España 717, Curicó	60		Х	
	30 Oriente 1528, Office 613, Talca	147		Х	
	San Martin 745, Office 603, Temuco	94		Х	
	Antonio Varas 55, Floor 3, Office 306, Puerto Montt	100		Х	
Real estate used by corporate offices	Av. Apoquindo 6750, Half of floor 11, 12-16	4,944		x	

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consalud somos cenc	Address	m²	Owned	Rented	Leased
	José Miguel Carrera 1791, Antofagasta	294		Х	
	San Marcos 121, Arica	223		X	
	Latorre 1499, Calama	119		Χ	
	Sotomayor 217, Castro	140		Χ	
	Calle 5 de Abril 263, Chillán	300		Χ	
	Calle Lincoyan 470, Office 3, Concepción	636		Χ	
	Montt 314-G, Constitución	70		X	
	Atacama 701, Floor 1, Copiapó	135		Χ	
	Dussen 340, Office 3, Coyhaique	99		Χ	
	Manuel Montt 357, Cúrico	134		Χ	
	Ignacio Serrano 646, Iquique	600		X	
	Av. Estadio 1646, La Serena	234		X	
	Calle O'Higgins 294, Office 201, Los Andes	61		X	
	Av. Ercilla 195, Office 4, Los Ángeles	186		X	
	Av. Pajaritos 2626, Maipu	600		Χ	
	Serrano 274, Melipilla	164		Χ	
	O'Higgins 791, Osorno	150		Χ	
	Urmeneta 304, Puerto Montt.	120	X		
eal estate used by branches	Otto Bader 810, Puerto Varas Hospital	172		X	
	Pedro Montt 890, Punta Arenas	268		X	
	Pudeto 362, Office 1, Quillota	58		X	
	Pudeto 362, Office 7 & 8, Quillota	38		X	
	Germán Riesco 206, Rancagua	258		Χ	
	Antonio Palmieri 250, San Antonio Hospital	13		X	
	Merced 265, San Felipe	172		X	
	Concha y Toro 3955, Office 1, Puente Alto	274		X	
	Las Américas 654, San Bernardo	275		X	
	Gran Avenida 5617, Office 2, San Miguel	224		X	
	Nueva Providencia 1910, Providencia	1,029	X		
	Miraflores 199	689		Χ	
	Bernardo O'Higgins 728	61		X	
	Uno Oriente 1058, Talca	260		X	
	Avenida Alemania 0822, Temuco	174		X	
	Calle Independencia 491, on the corner with Libertad, Valdivia	252		X	
	Arturo Prat 1045, Office 5 & 6, Vallenar	100		X	
	Calle 7 Norte 610, Office 2 & 3, Viña del Mar	255		X	
	Rosario Norte 407, Floor 8 & 9, Las Condes	2,351		X	
	Agustinas 540	1,379		X	
eal estate used by corporate	Huérfanos 812, Floor 7, Santiago	1,020	X	A	
ffices	Santa Lucia 302, & Huérfanos 521, Santiago	6,288	^		X
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	Pedro Fontova 6650, Head Office	23,256	X		

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Legal Name	Type of Entity	Tax ID Number	Subscribed and Paid- in Capital (ThCh\$)	ILC Ownership Interest %	Investment as a Percentage of the Parent Company's Assets	Corporate Purpose/Business	Chairman	Directors	CEO	Main Contracts with the Parent Company
Inversiones La Construcción S.A.	Publicly traded corporation	94.139.000-5	239,852,287	Not applicable	Not applicable	The purpose of the company is to invest in all kinds of real estate, shares, rights, bonds and other securities, particularly in those issued by social welfare entities, insurers, hospitals, educational and electronic services.	Patricio Donoso T.	Antonio Errázuriz R. Fernando Coloma C. Rene Cortazar S. Michele Labbe C. Inaki Otaegui M. Juan Armando Vicuña M.	Pablo González F.	Not applicable
Red Salud S.A.	Privately held corporation	76.020.458-7	73,041,211	99.99%	4.70%	The purpose of the company is to invest in tangible and intangible assets, including rights in companies, shares, securities, credit instruments and commercial documents.	Victor Manuel Jarpa R.	Paula Daza N. Marie Paule Ithurbisquy L. Mario Kuflik D. Cristian Carlos Baeza Pedro Cubillos M. Claudia Ricci R.	Sebastián Reyes G.	It has no contracts with the parent company.
Isapre Consalud S.A.	Privately held corporation	96.856.780-2	130,983,683	99.99%	8.43%	The sole purpose of Isapre Consalud is to finance healthcare services, also any other activities that are similar or complementary to that purpose, although this will never involve providing such services, or participating in the management of service providers.	Pedro Grau B.	Paulina Aguad Jaime Silva Juan Carlos Délano Patrick Muzard	Rodrigo Medel S.	It has no contracts with the parent company.
Compañía de Seguros Vida Cámara S.A.	Privately held corporation	99.003.000-6	23,150,603	99.90%	1.49%	The purpose of the company is to insure risks, based on insurance and reinsurance premiums, included within the second group referred to in Article 8 of the Decree with Force of Law 251 dated May 20, 1931, and the subsequent legal or regulatory provisions that may replace or amend it.	Rodrigo Medel S.	Sebastián Reyes Rosario Letelier Ignacio González Claudio Lucarelli	lñaki Iturriaga L.	It has no contracts with the parent company.
Compañía de Seguros Vivir Seguros S.A.	Privately held corporation	20,554,477,721	21,610,602	99.90%	1.39%	The purpose of the company is to insure, based on life insurance premiums allowed by Law 26,702 covering general financial systems, and the insurance market regulations issued by the Superintendency of Banking and Insurance and any regulations that amend or replace it, which apply to the insurance companies referred to in subparagraph D) of Article 16 of Law 26,702. It can also do anything that contributes to achieving its purpose, even if not expressly referred to in its statutes, and anything that companies included in that paragraph and insurance companies are permitted to do.	Jorge Alfredo Guillermo Picasso S	Dulio Aurelio Costa Jaime Silva Sergio Arroyo Juan Pablo Undurraga Costa	José Ernesto Bazo F.	It has no contracts with the parent company.
Inversiones Previsionales Dos SpA	Simplified private corporation	94.139.000-5	42,931,714	Not applicable	2.76%	The purpose of the company is to invest in all kinds of real estate, shares, rights, bonds and other securities, particularly in those issued by social welfare entities, insurers, hospitals, educational and electronic services.		Juan Pablo Undurraga Costa Pablo González Figari Rodrigo Ochagavía Ruiz-Tagle David Uri Klaber Alaluf		The company has a management consulting contract and a mercantile current account with the parent company.

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Legal Name	Type of Entity	Tax ID Number	Subscribed and Paid- in Capital (ThCh\$)	ILC Ownership Interest %	Investment as a Percentage of the Parent Company's Assets	Corporate Purpose/Business	Chairman	Directors	CEO	Main Contracts with the Parent Company
Invesco Internacional S.A.	Privately held corporation	96.608.510-K	5,922,037	99.99%	0.38%	The purpose of the company is to invest in all kinds of real estate, shares, rights, bonds and other securities, particularly in those issued by social welfare entities, insurers, hospitals, educational and electronic services.	Alberto Etchegaray A.	Alfredo Schmidt Gustavo Vicuña José Molina	Robinson Peña G.	The company has a management consulting contract and a mercantile current account with the parent company.
Inversiones Marchant Pereira Limitada	Limited liability company	76.283.171-6	2,445,000	99.99%	0.16%	The purpose of the company is to continually invest in assets and receive revenue and returns from them, and invest in other businesses as decided by its management.		Inversiones La Construcción solely and exclusively manages the company and uses its legal name. This is accomplished by its legal representatives, and its general or specially designated representatives.		The company has a management consulting contract with the parent company.
Sociedad Educacional Machalí S.A.	Privately held corporation	76.081.583-7	1,818,557	99.80%	0.12%	The purpose of the company is to plan, organize, create and operate either directly or through subsidiaries or in partnership with third parties educational establishments for nursery, primary and secondary education, and to construct the associated infrastructure.	Robinson Peña Gaete	David Gallagher Blamberg Juan Pablo Undurraga Costa		The company has a management consulting contract and a mercantile current account with the parent company.
Invesco Limitada	Limited liability company	76.090.153-9	1,250,000	99.90%	0.08%	The purpose of the company is to invest in movable and immovable, tangible and intangible property, and in rights, shares or any transferable securities.		Inversiones La Construcción solely and exclusively manages the company and uses its legal name. This is accomplished by its legal representatives, and its general or specially designated representatives.		The company has a management consulting contract with the parent company.
Inmobiliaria ILC SpA	Simplified private corporation	76.296.621-2	6,550,000	100.00%	0.42%	The purpose of the company is to buy, sell or exchange properties and any associated rights over them; use them in any manner, for its own account or on behalf of third parties; lease, lend and manage furnished and unfurnished property; use parking spaces; and perform anything associated with these purposes. The company has 10 floors, parking spaces and storage units at the Chilean Chamber of Construction corporate building.		Inversiones La Construcción S.A. solely and exclusively manages the company and uses its legal name. This is accomplished by its legal representatives, and its general or specially designated representatives.		It has a current account loan contract, another for interest, and another for management consultancy with the parent company.
Inversiones Confuturo S.A	Privately held corporation	96.751.830-1	262,741,807	99.99%	16.91%	The purpose of the company is to invest in movable or immovable property, for itself or on behalf of third parties, in particular investing in insurance companies. It may also provide any kind of consulting service.	Nicolás Genolla A.	Alberto Etchegaray A. Alejandro Ferreiro Y. Sebastián Claro E. José Amenabar M. Fernando Siña G.	Robinson Peña G.	The company has a management consulting contract with the parent company

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9.8 **Subsidiaries** and Associates

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Legal Name	Type of Entity	Tax ID Number	Subscribed and Paid- in Capital (ThCh\$)	ILC Ownership Interest %	Investment as a Percentage of the Parent Company's Assets	Corporate Purpose/Business	Chairman	Directors	CEO	Main Contracts with the Parent Company
Compañía de Seguros Confuturo S.A.	Privately held corporation, subject to special rules (Art. 126 and SS of Law 18,046)	96.571.890-8	339,746,008	99.80%	21.87%	The purpose of the company is to contract any kind of current or future life insurance and reinsurance, retirement or income insurance and any other insurance that may be classified as belonging to the second group of the classification in Article 8 of Decree with Force of Law 251 dated 1931, or the laws or regulations that may replace or amend it. It may also undertake other activities that are similar or complementary to this purpose, which includes insurance against personal accident and health risks, and in general, to undertake any other activities, contracts or operations that the law allows second group insurance companies to perform.	Nicolás Genolla A.	Alberto Etchegaray A. Alejandro Ferreiro Y. Sebastián Claro E. José Amenabar M. Fernando Siña G. Carolina Arroyo L.	Christian Abello P.	
BI Administradora SpA	Simplified private corporation	76.499.521-K	35,517	50.10%	0.00%	The purpose of the company is to directly or indirectly manage investments in banking corporations, in insurance brokerage firms, factoring companies and other legal entities engaged in financial business, which includes, without limitation, participating in the ownership and management or control of any company that has direct or indirect investments in one or more companies conducting the aforementioned business. Furthermore, the company may acquire and dispose of any security, and in general, directly or through its subsidiaries enter into any agreement related to the aforementioned business that is necessary to fulfill the company's purpose or develop its business.	Andrés Gallo Poblete	Juan Olguín Tenorio Trinidad Valdés Monge Fredy Arcila Vilches Andrés Gallo Poblete Robinson Peña Gaete	Fredy Arcila Vilches	The company has a management consulting and cost reimbursement contract with the parent company.
ILC HoldCo SpA	Simplified private corporation	76.499.524-4	145,803,000	99.99%	9.38%	The purpose of the company is to directly or indirectly invest in banking corporations, in insurance brokerages, factoring companies and other legal entities engaged in financial business, manage and operate them, and receive returns on these investments.		The company is managed by BI Administradora SpA. through its legal representatives or through its general or specially designated representatives.		The company has a management consulting contract with the parent company.
Banco Internacional S.A.	Private banking corporation	97.011.000-3	170,388,000	67.18%	10.97%	Operate all businesses permitted by the General Banking Law and its complementary regulations, now or in the future, without affecting its ability to extend or restrict its activities within such legislation, without the need to modify its statutes.	Segismundo Schulin-Zeuthen S.	Andrés Solari Juan Antonio Minassian Arturo Tagle Sebastián Claro Andrés Navarro Carlos Brito Carolina Cuevas Fred Meller	Mario Chamorro C.	

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Legal Name	Type of Entity	Tax ID Number	Subscribed and Paid- in Capital (ThCh\$)	ILC Ownership Interest %	Investment as a Percentage of the Parent Company's Assets	Corporate Purpose/Business	Chairman	Directors	CEO	Main Contracts with the Parent Company
Factoring Baninter S.A.	Privately held corporation	76.072.472-6	5,570,059	67.00%	0.36%	The purposes of the company are a) to undertake factoring, which includes managing loan repayments earning collection fees, or in its own name as the assignee of such loans, and advances on loans; b) to invest within Chile or abroad in income–producing activities, in businesses involving financial markets, and intangible movable property such as shares, pledged shares, debt securities, bonds or debentures, savings plans, shares or rights in civil or commercial companies, communities or associations, and in registered or bearer securities, commercial documents, privileges, investment patents, trademarks, industrial models, licenses and concessions; the purchase, sale and disposal of such property, rights or shares, and the administration, marketing and exploitation of these investments and receiving returns and revenue on them; c) to perform research, provide commercial, economic and financial advice and consulting services; d) to acquire and possess tangible and intangible movable goods, debt securities, shares, bonds or other securities and real or personal rights, in order to sell or exploit them according to their nature and receive returns on them or dispose of such property and its benefits; e) to acquire and dispose of commercial documents and transferable securities; f) to provide services and advice, and to represent itself or third parties, especially in matters relating to the previous purposes; g) to form and hold interests in companies, communities and associations, whatever their nature; and any other business that the partners agree upon, and h) to generally do anything directly or indirectly related to any of these purposes.	Juan Antonio Minassian B.	Pablo Ihnen Encarnación Canalejo Carlos Brito Andrés Navarro	Claudia Sepulveda C	The company has a loan from the parent company.

Trademarks Registered by

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Trademarks Registered by Inversiones La Construcción S.A.

As of December 31, 2022, the following main trademarks are registered in the name of ILC (formerly Sociedad de Inversiones y Servicios la Construcción S.A.):

- The trademark ILC INVERSIONES under number 938523 for classes 35 and 36, and valid until 11/18/2021.
- The trademark LA CONSTRUCTION under number 871262 for class 36, and valid until 02/02/2029.
- The trademark CONVIDA under number 1127511 for class 36, and valid until 09/25/2024.
- The trademark CONSTRUVIDA under number 1145865 for class 36, and valid until 12/16/2024. Under numbers 1247592 and 1247593 for classes 37 and 42 respectively, and valid until 05/12/2027.
- The trademark CONSTRUSALUD under number 1174476 for classes 36 and 44, and valid until 08/04/2025.
- The trademark ILC under numbers 1240309, 1240310, 1240312, 1240313, 1240314, 1240315, 1240316, 1240317

and 1228809 for classes 35, 36, 42, 35, 36, 37, 41, 42 and 37 respectively, and valid until 03/15/2027. Under number 1245470 for class 44, and valid until 04/26/2027. Under number 1247569 for class 44, and valid until 05/12/2027. Under number 1265701 for class 41. and valid until 12/15/2027.

 The trademark DONE under numbers 1315103, 1315104 and 1315105 for classes 35, 36 and 44 respectively, and valid until 01/23/2030.

Trademarks Registered by Subsidiaries of Inversiones La Construcción S.A.

Administradora de Fondos de Pensiones Habitat S.A.

- The trademark HABITAT A.F.P. through Administradora de Fondos de Pensiones Hábitat S.A. under numbers 943597 and 943598 for classes 16. 36 and 38 and valid until 11/01/2031.
- The trademark AFP HABITAT through Administradora de Fondos de Pensiones Hábitat S.A. under number 983178 for class 36, and valid until 01/01/2033.
- The trademark AFP HABITAT, SEGURIDAD Y CONFIANZA, through Administradora de Fondos de Pensiones Hábitat S.A. under number 936857 for class 16, and valid until

09/01/2031: under numbers 914091 and 556953 for class 36, and valid until 06/01/2031 and 12/01/2039.

- The trademark HABITAT ADMINISTRADORA DE FONDOS DE PENSIONES HABITAT S.A., through Administradora de Fondos de Pensiones Habitat S.A. under number 951231 for classes 36 and 38, and valid until 01/01/2032; under number 949367 for class 16, and valid until 12/01/2032.
- The trademark HABITAT through Administradora de Fondos de Pensiones Hábitat S.A. under numbers 1227407 and 1229193 for classes 36 and valid until 11/01/2026 and 12/01/2026.

Administradora Americana de Inversiones S.A.:

- The trademark PHI through Administradora de Fondos de Pensiones Hábitat S.A. under numbers 1382308 and 1382309 for classes 36 and 44 and valid until 11/04/2032.
- The trademark PHI-AM through Administradora de Fondos de Pensiones Hábitat S.A. under numbers 1382310 and 1372770 for classes 36 and 44 and valid until 11/04/2032 and 06/01/2032.

Inversiones Confuturo S.A.:

 To date there are no trademarks registered in the name of Inversiones Confuturo S.A.'s subsidiaries

Compañía de Seguros Confuturo S.A.:

- The trademark CORP VIDA through COMPAÑIA DE SEGUROS CONFUTURO S.A. under numbers 960835, 960838, 960836 and 960837 for classes 16, 35, 36, 37, 42, 43, 44 and 45. and valid until 01/24/2032.
- The trademark Confuturo through COMPAÑIA DE SEGUROS CONFUTURO S.A. under number 1167385 for class 36, and valid until 05/27/2025.

Trademarks Registered by

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Banco Internacional S.A.:

- The trademark BANCO INTERNACIONAL through Compañía Banco Internacional S.A., under numbers 813726, 813727, 822734, 813728 and 813729 for classes 16, 35, and 36, and valid until 04/15/2028.
- The trademark FACTORING BANCO INTERNACIONAL, through Compañía Banco Internacional S.A., under numbers 813698 and 813699, for classes 35 and 38, and valid until 04/15/2028.

Empresas RedSalud S.A.:

The main trademarks registered in the name of Empresas Red Salud S.A. are the following:

Trademarks Registered by Empresas RedSalud S.A.

- The trademark RED SALUD SOMOS CCHC, through Empresas RedSalud S.A., under numbers 1,237,315 and 1,237,316 for classes 36 and 44, and valid until 02/20/2027.
- The trademark RED SALUD CCHC, through Empresas RedSalud S.A., under number 822222 for class 44. and valid until 07/18/2028.
- The trademark REDSALUD CLÍNICA INTEGRAL, through Empresas RedSalud S.A., under number 1.243.968 for class 44, and valid until 04/11/2027.

 The trademark REDSALUD CLÍNICA VALPARAÍSO, through Empresas RedSalud S.A., under number 1,243,969 for class 44, and valid until 04/11/2027.

Trademarks Registered by Servicios Médicos **Tabancura SpA**

- The trademark CLÍNICA TABANCURA through Servicios Médicos Tabancura SpA under number 1,006,266 for class 16. and valid until 10/30/2022. This registration expired on 10/30/2022. However, a grace period applied that finally expires on 04/30/2023.
- The trademark TABANCURA through Servicios Médicos Tabancura SpA under number 1,260,821, for class 44, and valid until 01/02/2017.
- The trademark REDSALUD CLÍNICA TABANCURA through Servicios Médicos Tabancura SpA, under number 1,253,934 for class 44, and valid until 07/12/2027.

Trademarks Registered by Clínica Iquique S.A.

- The trademark CLÍNICA IQUIQUE through Clínica Iquique S.A. under number 1,265,864 for class 44, and valid until 12/19/2027.
- The trademark REDSALUD CLÍNICA IQUIQUE through Clínica Iquique S.A. under number 1,266,099 for class 44, and valid until 12/21/2027.

Trademarks Registered by Arauco Salud Limitada

- The trademark ARAUCO SALUD through Arauco Salud Limitada, under number 1,246,215 for class 35, and valid until 05/15/2027.
- The trademark CLÍNICA ARAUCO SALUD through Arauco Salud Limitada under number 1,246,214 for class 10, and valid until 03/21/2027.
- The trademark CLÍNICA ARAUCO through Arauco Salud Limitada, under numbers 823.834. 823.835. 823,836, 823,837 and 823,838 for classes 5, 44, 35, 10 and 3, and valid until 02/09/2028, 02/09/2028, 02/09/2028, 04/08/2028 and 02/09/2028, respectively.
- The trademark LABORATORIO CLÍNICA ARAUCO, through Arauco Salud Limitada, under numbers 1,246,213, 1,249,281, 1,259,566 for classes 10, 35, 42 and 44, and valid until 04/30/2027, 09/10/2027 and 10/29/2027, respectively.
- The trademark RED SALUD CLÍNICA ARAUCO SALUD CENTRO MÉDICO through Arauco Salud Limitada, under numbers 1,024,719, 1,027,006, and 1,168,773 for classes 44, 35 and 36, and valid until 07/24/2023, 07/31/2023 and 06/11/2025, respectively.

Trademarks Registered by Clínica Avansalud S.A.

- The trademark AVANSALUD, through Clínica Avansalud S.A., under numbers 982,282, 982,284, 1,087,364 for classes 36, 38 and 16, and valid until 09/10/2022, 09/10/2022 and 03/18/2024, respectively.
- The trademark CLÍNICA AVANSALUD, through Clínica Avansalud S.A., under numbers 1,087,358, 1,087,360 and 1,087,362, for classes 36, 38 and 16, and valid until 09/07/2024, 09/07/2024 and 09/07/2024, respectively.
- The trademark AVANSALUD, through Clínica Avansalud S.A., under number 1,192,723 for class 44, and valid until 11/17/2025.

Trademarks Registered by Clínica Avansalud SpA

- The trademark AVANSALUD, through Clínica Avansalud SpA., under numbers 1,042,249 and 1,120,984 for class 44. and valid until 12/22/2023 and 06/16/2024, respectively.
- The trademark REDSALUD CLÍNICA AVANSALUD through Clínica Avansalud S.p.A., under number 1,269,579 for class 44, and valid until 02/14/2028.

Trademarks Registered by

Inversiones La Construcción S.A. and its Subsidiaries

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Trademarks Registered by Megasalud SpA

- The trademark RED SALUD MEGASALUD CCHC, through Megasalud SpA. under numbers 857,897 and 1,262,250 for classes 16 and 44, and valid until 08/18/2019 and 11/02/2027, respectively.
- The trademark MEGASALUD, through Megasalud SpA., under number 1,213,461 for class 44, and valid until 02/10/2026.
- The trademark CENTRO MÉDICO Y DENTAL MEGASALUD SOMOS REDSALUD, through Megasalud SpA., under number 1,241,595 for class 44. and valid until 03/27/2027.
- The trademark MEGASALUD SOMOS RED SALUD, through Megasalud SpA., under number 1,241,594 for class 44, and valid until 03/27/2027.
- The trademark REDSALUD CLÍNICA COPIAPÓ, through Megasalud SpA., under number 1.262.373 for class 44. and valid until 11/02/2027.
- The trademark REDSALUD CLÍNICA VALDIVIA, through Megasalud SpA., under number 1,262,440 for class 44. and valid until 11/02/2027.
- The trademark REDSALUD CLÍNICA OSORNO, through Megasalud SpA., under number 1,262,371 for class 44, and valid until 11/02/2027.

- The trademark REDSALUD CLÍNICA CONCEPCIÓN, through Megasalud SpA., under number 1,262,372 for class 44, and valid until 11/02/2027.
- The trademark REDSALUD CLÍNICA TEMUCO through Megasalud SpA under number 1,262,374 for class 44, and valid until 11/02/2027.

Trademarks Registered by Inversalud Magallanes S.A.

 The trademark REDSALUD CLÍNICA MAGALLANES, through Inversalud Magallanes S.A., under number 1.266.809 for class 44, and valid until 01/04/2028.

Trademarks Registered by Clínica Bicentenario SpA

- The trademark REDSALUD CLÍNICA BICENTENARIO through Clínica Bicentenario SpA, under number 1,266,810 for class 44, and valid until 01/04/2028.
- The trademark CLÍNICA METROPOLITANA under number 804.625, for classes 35, 39, 41, 42 and 44, and valid until 12/28/2027.

Isapre Consalud S.A.:

• The trademark ISAPRE CONSALUD, through Isapre Consalud S.A., under numbers 932317 and 933201 for classes

- 35, 36, 38, 44 and 16, and valid until 09/22/2031 and 09/29/2031 respectively.
- The trademark CONSALUD SEGUROS. through Isapre Consalud S.A., under numbers 1145624, 1145625 and 1145626 for classes 35, 36 and 16, and valid until 12/15/2024.

Compañía de Seguros Vida Cámara S.A.:

- The trademark Vida Cámara under number 1,266,540 for classes 16, 36, 38 and 41, and valid until 2027.
- The trademark Compañía de Seguros de Vida Cámara under number 873,571 for class 36, and valid until 2030.

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Ethical and Transparent Conduct

VIOLATIONS OF THE CODE OF CONDUCT AND ETHICS (ILC GROUP, 2022)

GRI 205-3, 206-1

Consolidated Gaps ¹	Number of Reported Claims	Cases Under Investigation	Substantiated Cases
Workplace harassment	23	15	2
Sexual harassment	5	3	2
Corruption	0	0	0
Discrimination	0	0	0
Anticompetitive practices	0	0	0
Asset laundering	0	0	0
Confidentiality of Information	0	0	0
Bribery	0	0	0
Others ²	0	0	0
Total	28		4

FINES FOR NON-COMPLIANCE WITH THE LAW AND REGULATIONS (ILC GROUP, 2022)

GRI 2-27

		2022
Total number of cases of non-compliance with legislation and regulations	No. of cases	5
Cases of non-compliance with legislation and regulations that resulted in fines	No. of cases	3
Monetary value of fines	Ch\$	0
Monetary value of fines that have occurred in the past	Ch\$	2,420

COMMUNICATION AND TRAINING ON ANTI-CORRUPTION PROCEDURES AND POLICIES (2022)

GRI 406-1

2022	Confuturo	Banco International	RedSalud	Consalud	Vida Cámara			
Percentage to whom the organization's anti-corruption policies and procedures have been communicated								
Board	100%	100%	100%	100%	100%			
Employees	100%	100%	100%	100%	100%			
Percentage who have received anti-corruption training								
Board	100%	100%	100%	100%	100%			
Employees	100%	100%	100%	100%	100%			

Supplier Management

PAYMENTS TO SUPPLIERS BY TYPE AND PAYMENT TERM (ILC GROUP, 2022)

NCG 461 7.1

			Payment Term	
2022		Under 30 Days	31 to 60 Days	More than 60 days
	Number of invoices paid	36,431	17,314	56,129
Domestic suppliers	Total amount paid (MCh\$)	107,241	20,297	49,544
	Number of suppliers involved	3,379	562	310
	Number of invoices paid	236	0	0
Foreign suppliers	Total amount paid (MCh\$)	4,768	\$0	\$0
	Number of suppliers involved	57	0	0
	Number of invoices paid	36,667	17,314	56,129
Total	Total amount paid (MCh\$)	112,009	20,297	49,544
	Number of suppliers involved	3,436	562	310

^{1.} RedSalud considered reports coming from its Ethics Line
2. Others: terrorism financing; reception of stolen goods; conflicts of interest; falsification of contracts; misappropriation of assets; misappropriation of information; theft; violation of environmental regulations; noncompliance with regulatory standards or policies; incompatible negotiation; corruption among individuals; unfair administration

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Climate Action and Environmental Footprint Reduction

ENERGY CONSUMPTION BY SUBSIDIARY (2022)

GRI 302-1, SASB HC-DY-130a.1

2022 ¹	Unit	Group	ILC	Banco Internacional	Confuturo	Consalud	Red Salud	Vida Cámara
Non-renewable fuels	kWh	21,077,072	214	4,872	82,537	162,840	20,825,898	711
Non-renewable electricity	kWh	47,748,949	0	502,984	334,658	1,165,370	45,739,473	6,464
Renewable electricity	kWh	1,405,389	57,015	786,916	234,949	211,016	0	115,493
Total energy consumption	kWh	70,231,410	57,229	1,294,772	652,144	1,539,227	66,565,371	122,668
Electricity from renewable sources	% of total consumption	3%	100%	61%	41%	15%	0%	95%

HISTORICAL ENERGY CONSUMPTION (ILC GROUP)

ILC Group	Unit	2022	2021
Total non-renewable energy consumption	kWh	68,826,021	57,512,810
Total renewable energy consumption	kWh	1,405,389	1,162,639
Total energy consumption	kWh	70,231,410	58,675,449

ENERGY INTENSITY PER SUBSIDIARY (2022)

GRI 302-3

2022	Unit	Group	ILC	Confuturo	Banco Internacional	RedSalud	Consalud	Vida Cámara
Energy consumption per employee	kWh/ETC	5,163	2,601	1,538	1,829	6,464	813	475
Energy consumption per m2 of occupied floor area	kWh/m2	183.9	73.7	72.5	117.6	207.2	39.8	92.9

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Climate Action and Environmental Footprint Reduction

GHG EMISSIONS BY SUBSIDIARY AND SCOPE¹ (2022)

GRI 305-1, 305-2, 305-3

2022		Group	ILC	Confuturo	Banco International	RedSalud	Consalud	Vida Cámara
Scope 1	mtCO2e	6,257	2.1	36	23	6,155	33	7:1
Scope 2 (market-based approach) ²	mtCO2e	14,353	0.0	100	151	13,749	350	1.9
Scope 3								
Category 2 - Capital expenditures	mtCO2e	660	S/I	S/I	S/I	660	S/I	S/I
Category 6 - Business travel	mtCO2e	301	42	92	68	8.4 ³	86	5.8
Category 7 - Transportation of employees and teleworking	mtCO2e	1,596	20	146	551	S/I	822	57
Category 13 - Downstream leased assets	mtCO2e	52,275	N/A	52,275	S/I	N/A	N/A	N/A
Category 15 - Investments	mtCO2e	1,000,659	N/A	590,703	409,956	N/A	N/A	N/A

HISTORICAL GHG EMISSIONS BY SCOPE, ILC GROUP

ILC Group		2022	2021
Scope 1	mtCO2e	6,257	4,297
Scope 2 (market-based approach) ⁴	mtCO2e	14,353	17,527
Scope 2 (location-based approach)	mtCO2e	14,776	17,981
Scope 3			
Category 2 - Capital expenditures	mtCO2e	660	S/I
Category 6 - Business travel	mtCO2e	301	193
Category 7 - Transportation of employees and teleworking	mtCO2e	1,596	1,072
Category 13 - Downstream leased assets	mtCO2e	52,275	58,934
Category 15 - Investments	mtCO2e	1.00.659	441010 ⁵

^{1.} The carbon footprint is prepared using the GHG Protocol guidelines with the operational control consolidation approach. The sum includes CO2, CH4, N2O, HFC. The company does not produce any biogenic emissions. Emission factors are from the Chilean Ministry of Environment, and the Department of Business, Energy & Industrial Strategy (UK), and use AR4 Global Warming Potential (GWP) rates.

^{2.} Scope 2 emissions of the market-based method are calculated considering the consumption of certified renewable energy in the parent company of ILC, Banco Internacional, Confuturo, Vida Cámara and Consalud. For all other electricity consumption we use the Chilean National Electric System's annual average emissions factor provided by the Chilean National Energy Commission (Comisión Nacional de Energía).

3. It only considers partial information from RedSalud on taxi trips.

^{4.} Scope 2 emissions of the market-based method are calculated considering the consumption of certified renewable energy in the parent company of ILC, Banco Internacional, Confuturo, Vida Cámara and Consalud. For all other electricity consumption we use the Chilean National Electric System's annual average emissions factor provided by the Chilean National Energy Commission (Comisión Nacional de Energía).

5. It only considered the measurement of Confuturo's investment portfolio.

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GHG EMISSIONS INTENSITY SCOPE 1 AND 2 BY SUBSIDIARY¹ (2022)

GRI 305-4

2022	Unit	Group	ILC	Confuturo	Banco Internacional	RedSalud	Consalud	Vida Cámara
GHG emissions per employee	kgCO2e / ETC	1,515	97	323	246	1,933	202	35
GHG emissions per m2 of occupied floor area	kgCO2e / m2	54.0	2.7	15.2	15.8	62.0	9.9	6.8

WATER CONSUMPTION PER SUBSIDIARY PER YEAR

GRI 303-5

Year	Unit	Group	ILC	Confuturo	Banco Internacional	RedSalud	Consalud	Vida Cámara
Total 2022 (from municipal sources) ²	megaliters	651.5	0.7	8.6	7.5	582.7	50.4	1.6
Total 2021	megaliters	397.0	0.6	11.3	7.3	359.3 ³	17.2	1.4

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Considering the market-based approach for Scope 2 emissions
 ILC and its subsidiaries do not use water from surface sources (rivers, lakes, etc.) or groundwater sources, nor do they treat and return used water to its source.
 Considers the consumption of the 9 RedSalud hospitals, but excludes the consumption of the network of medical and dental centers.

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NON-HAZARDOUS WASTE (2022)

GRI 306-3, 306-4, 306-5

2022	Unit	Group	ILC	Confuturo	Banco Internacional	RedSalud	Consalud	Vida Cámara
Total non-hazardous waste generated	mt	3,030	32	107	226	2,553	43	69
Recycled / reused	mt	177	0	2	3	165	6	1
Landfill	mt	2,852	31	105	223	2,387	38	68
Incineration with energy recovery	mt	0	0	0	0	0	0	0
Incineration without energy recovery	mt	0	0	0	0	0	0	0
Other elimination methods	mt	1	0	0	0	1	0	0
Unknown method of elimination	mt	0	0	0	0	0	0	0

HAZARDOUS AND SPECIAL WASTE (2022)

GRI 306-3, 306-4, 306-5

2022	Unit	Group	ILC	Confuturo	Banco Internacional	RedSalud	Consalud	Vida Cámara
Total hazardous waste generated	mt	84	N/A	N/A	N/A	84	N/A	N/A
Total special waste generated	mt	572	N/A	N/A	N/A	572	N/A	N/A

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ACCOUNTS AND LOANS WITH INDIVIDUALS AND SMALL COMPANIES (BANCO INTERNACIONAL, 2022)

SASB FN-CB-000.A, FN-CB-000.B

2022	Inc	lividuals	Small Companies				
Product	Number	MCh\$	Number	MCh\$			
Checking accounts	2,963	6,601	3,496	45,314			
Savings accounts	224	134	3	1			
Loans	60,357	343,821	6,557	428,236			

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Standardization of labor categories among the ILC Group [NCG 4615] – these definitions are used in the corresponding indicators in the report

Category	Confuturo	Banco Internacional	RedSalud	Consalud	Vida Cámara	ILC
Senior executives	Managers	Managers	Managers	CEO and first-line managers	Managers	CEO
Managers	Other managers	Other managers	Directors	Second-line and deputy manager	Deputy managers	Area managers
Supervisors	Executives, directors, heads	Heads, deputy managers	Directors, nurses, heads	Heads and supervisors	Directors, heads, supervisors	General accountant, heads
Operators	This category	was not included because it represe	ents very few ILC employees, who have bee	en incorporated in the category of other profession	nals.	
Sales force	Account executives, consultants, assistants	Account executives	-	Sales executives	Account executives	_
Administrative staff	Administrative staff, assistants	Assistants, secretaries	Administrative staff	General workers (administrative, customer service)	Assistants, certain sales executives	Treasurer, area analysts, administrative assistants, etc
Support staff	Support staff	Maintenance clerk, administrative assistant, server, security guard	General services assistant, warehouse clerk, cashier, coder	-	-	-
Other professionals	Lawyers, specialists, coordinators, product owners	Lawyers, analysts, coordinators, specialists	Lawyers, coordinators, developers, nurses	Professional workers (analysts)	Lawyers, analysts, consultants, coordinators	-
Other technicians	Analysts, errand runner	Analysts, technical assistants	Assistants, specific assistants, leads, supervisors, etc.	-	Analysts, executives, liquidators	-

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Equity, Diversity and Inclusion

NUMBER OF EMPLOYEES BY GENDER AND JOB CATEGORY

NCG 461 5.1.1 / GRI 405-1 / SASB FN-AC-330a.1

Business		Senior Executives	Managers	Supervisors	Sales Force	Administrative Staff	Support Staff	Other Professionals	Other Technicians	Total
W.C.	Women	0	2	2	0	6	0	0	0	10
ILC	Men	1	3	4	0	4	0	0	0	12
Carefistana	Women	4	11	36	108	6	0	56	31	252
Confuturo	Men	8	15	27	12	11	0	77	22	172
Dance Internacional	Women	4	10	40	88	5	1	83	80	311
Banco Internacional	Men	10	29	50	55	0	31	159	63	397
DadCalad	Women	1	115	225	0	2,396	191	1,169	3,932	8,029
RedSalud	Men	6	160	155	0	706	153	299	790	2,269
Camaalaad	Women	2	7	94	490	647	0	122	0	1,362
Consalud	Men	6	10	90	191	142	0	93	0	532
Vida Cámana	Women	1	1	20	18	16	0	16	79	151
Vida Cámara	Men	7	6	13	8	3	0	40	30	107
	Women	12	146	417	704	3,076	192	1,446	4,122	10,115
	% Women	24%	40%	55%	73%	78%	51%	68%	82%	74%
ILC Group	Men	38	223	339	266	866	184	668	905	3,489
	% Men	76%	60%	45%	27%	22%	49%	32%	18%	26%
	Total	50	369	756	970	3,942	376	2,114	5,027	13,604

Equity, Diversity and Inclusion

NUMBER OF EMPLOYEES BY NATIONALITY

NCG 461 5.1.2 / SASB FN-AC-330a.

Nationality		Total	Senior Executives	Managers	Supervisors	Sales Force	Administrative Staff	Support Staff	Other Professionals	Other Technicians
Nationality										
	Women	9,743	11	143	405	694	2,903	176	1,392	4,019
Chilean	Men	3,311	37	214	327	255	822	171	610	874
	Total	13,054	48	357	733	949	3,725	347	2,002	4,893
	%	96%	96%	97%	97%	98%	94%	92%	95%	97%
Non-Chilean	Total	550	2	12	24	21	217	29	112	134
Non-Cillean	%	4%	4%	3%	3%	2%	6%	8%	5%	3%
	Women	175	1	0	10	3	112	4	25	20
Venezuelan	Men	86	0	3	4	6	33	5	22	13
	Total	261 (1.9%)	1	3	14	9	145	9	47	33
	Women	81	0	2	2	1	26	4	18	28
Colombian	Men	46	0	3	2	0	8	4	19	10
	Total	127 (0.9%)	0	5	4	1	34	8	37	38
	Women	59	0	0	0	3	15	2	5	34
Peruvian	Men	13	0	0	2	0	2	2	3	4
	Total	72 (0.5%)	0	0	2	3	17	4	8	38
	Women	18	0	0	0	1	11	0	0	6
Ecuadorian	Men	11	0	0	2	0	0	1	7	1
	Total	29 (0.2%)	0	0	2	1	11	1	7	7
	Women	13	0	1	0	1	6	1	1	3
Argentinean	Men	5	1	1	1	1	0	1	0	0
	Total	18 (0.1%)	1	2	1	2	6	2	1	3
Other	Women	26	0	0	0	1	3	5	5	12
Culei	Men	17	0	2	1	4	1	0	7	3

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NUMBER OF EMPLOYEES BY AGE GROUP (ILC GROUP, 2022)

NCG 461 5.1/3

Age Group	All Cate	egories		All Categorie	es by Gender	Senior Executives	Managers	Supervisors	Sales Force	Administrative Staff	Support Staff	Other Professionals	Other Technicians
	No.	%		No.	%	No.	%	No.	No.	No.	No.	No.	No.
30 years old or under	3,376	25%	Women	2,681	20%	0	2	24	34	603	38	376	1,604
30 years old or under	3,376	25%	Men	695	5%	0	4	16	13	204	48	131	279
21 to 40 years old	5,444	40%	Women	4,047	30%	2	74	149	198	1,139	48	812	1,625
31 to 40 years old	5,444	40%	Men	1,397	10%	6	86	149	80	297	44	314	421
41 to FO years ald	2,614	19%	Women	1,911	14%	8	42	144	238	752	45	179	503
41 to 50 years old	2,614	1970	Men	703	5%	17	91	86	80	162	30	125	112
F1to CO years ald	1 710	13%	Women	1,225	9%	2	23	86	193	504	51	59	307
51 to 60 years old	1,719	15%	Men	494	4%	14	30	68	71	133	40	71	67
C1 to 70 and	421	3%	Women	242	2%	0	5	14	39	76	10	19	79
61 to 70 years old	421	3%	Men	179	1%	1	12	17	21	63	17	23	25
O 71	20	0%	Women	9	0%	0	0	0	2	2	0	1	4
Over 71 years old	30	0%	Men	21	0%	0	0	3	1	7	5	4	1

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YEARS OF SERVICE (ILC GROUP, 2022)

NCG 461 5.1/4

		egories		All Categorie	es by Gender	Senior Executives	Managers	Supervisors	Sales Force	Administrative Staff	Support Staff	Other Professionals	Other Technicians
	No.	%		No.	%	No.	No.	No.	No.	No.	No.	No.	No.
2 years or loss	6,707	49%	Women	5,017	37%	4	61	140	281	1,477	97	810	2,147
3 years or less	6,707	49%	Men	1,690	12%	7	85	130	137	442	96	334	459
A to Carona	2.265	25%	Women	2,433	18%	5	53	107	256	755	51	340	866
4 to 6 years	3,365	25%	Men	932	7%	12	92	120	80	193	37	176	222
74. 0	1124	00/	Women	877	6%	0	3	36	54	274	22	127	361
7 to 9 years	1,124	8%	Men	247	2%	4	9	18	12	68	8	61	67
10 1 - 12	1.242	00/	Women	934	7%	2	17	52	47	248	12	116	440
10 to 12 years	1,242	9%	Men	308	2%	7	21	30	8	76	18	53	95
	1166	00/	Women	854	6%	1	12	82	66	322	10	53	308
More than 13 years	1,166	9%	Men	312	2%	8	16	41	29	87	25	44	62

NUMBER OF PEOPLE WITH DISABILITIES BY JOB CATEGORY AND GENDER (ILC GROUP, 2022)

NCG 461 5.1/5

2022	Senior Executives	Managers	Supervisors	Sales Force	Administrative Staff	Support Staff	Other Professionals	Other Technicians	ILC Group
Women	0	0	1	6	38	0	15	4	64
Men	1	2	1	0	51	1	20	1	77
Total	1	2	2	6	89	1	35	5	141

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NUMBER OF PEOPLE BY LABOR FORMALITY¹ (2022)

NCG 461 5.2, GRI 2-7

2022		Open-term	contract	Fixed-term contract				
Business	Total No.	%	No. Women	No. Men	Total No.	%	No. Women	No. Men
ILC	22	100%	10	12	0	0%	0	0
Confuturo	413	97%	246	167	11	3%	6	5
Banco Internacional	689	97%	298	391	19	3%	13	6
RedSalud	9,423	92%	7,388	2,035	875	8%	641	234
Consalud	1,788	94%	1,277	511	106	6%	85	21
Vida Cámara	250	97%	149	101	8	3%	2	6
ILC Group	12,585	93%	9,368	3,217	1,019	7%	747	272

NUMBER OF PEOPLE BY LABOR ADAPTABILITY² (2022)

NCG 461 5.3, GRI 2-7

2022		Full-ti	me	Part-time				
Business	Total No.	%	No. Women	No. Men	Total No.	%	No. Women	No. Men
ILC	21	95%	9	12	1	5%	1	0
Confuturo	422	100%	250	172	2	0%	2	0
Banco Internacional	708	100%	311	397	0	0%	0	0
RedSalud	9,947	97%	7,840	2,107	351	3%	189	162
Consalud	1,894	100%	1,362	532	0	0%	0	0
Vida Cámara	257	100%	151	106	1	0%	0	1
ILC Group	13,249	97%	9,923	3,326	355	3%	192	163

2022		Telewo		
Business	Total No.	%	No. Women	No. Men
ILC	22	100%	10	12
Confuturo	128	30%	78	50
Banco Internacional	272	38%	116	156
RedSalud	702	7%	409	293
Consalud	647	34%	487	160
Vida Cámara	119	46%	89	30
Total	1,890	14%	1,189	701

(1) ILC and its subsidiaries do not hire workers on a per-job basis.
(2) ILC and its subsidiaries do not have employees with adaptability agreements for family responsibilities.
(3) Workers who can benefit from teleworking or shift adaptability agreements.

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NUMBER OF WORKERS WHO ARE NOT EMPLOYEES AND WHOSE WORK IS CONTROLLED BY THE ORGANIZATION (CONTRACTORS AND SUBCONTRACTORS)

GRI 2-8

2022	Confuturo	Banco Internacional	RedSalud	Consalud	Vida Cámara
Number of workers ¹	57	47	NDA ²	0	33
Types of workers and most common jobs	Janitorial services, security, professional services for the development and implementation of technology projects, typing services and training	Maintenance, general services and cleaning services	NDA	-	Programmers, contact center executives

ELIGIBILITY AND USE OF PARENTAL LEAVE (2022)

NCG 461 5.7

2022	Total		Wo	omen	Men		
Business	No.	% Eligible	No. Women	No. Men	Total No.	% Eligible	
ILC	1	100%	1	100%	0	N/A	
Confuturo	4	44%	4	100%	0	0%	
Banco	14	NDA	5	NDA	9	NDA	
RedSalud	385	NDA	385	NDA	0	NDA	
Consalud	30	77%	30	100%	0	0%	
Vida Cámara	5	42%	5	100%	0	0%	
Group	439	NDA	430	NDA	9	NDA	

AVERAGE NUMBER OF PARENTAL LEAVE DAYS USED (2022)

NCG 461 5.7

Job Category	Women	Men (paternity 5 days)	Men (paternity 6 weeks)
Senior executives	N/A³	N/A	N/A
Managers	140	9	N/A
Supervisors	147	9	N/A
Operators	N/A	N/A	N/A
Sales force	87	10	N/A
Administrative staff	136	N/A	N/A
Support staff	131	N/A	N/A
Other professionals	135	7	N/A
Other technicians	145	5	N/A

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There were no significant fluctuations in the number of such workers during the reporting period.
 No data available because RedSalud does not have consolidated information at the network level.
 Not applicable because there were no people in this labor category who used their maternity leave option during 2022.

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TURNOVER RATE BY HEALTH JOB CATEGORY (REDSALUD, 2022)SASB HC-DY-330a.1

2022	Voluntary	Non-voluntary
Physicians	21%	8%
Non-physician health professionals	13%	8%
Other employees	15%	28%

STAFF TURNOVER¹ (2022)

GRI 401-1

2022		Withdrawals	Rate (%)
Total ILC Group		4617	34%
Withdrawals and turnover rate by	Women	3,399	34%
gender	Men	1,218	36%
	<30 years old	1,641	49%
	30 to 40 years old	1,692	31%
Withdrawals and turnover rate	41 to 50 years old	771	30%
by age group	51 to 60 years old	383	22%
	61 to 70 years old	120	29%
	>70 years old	10	36%
	Senior executives	4	10%
	Management	60	17%
	Supervisors	171	30%
Withdrawals and turnover rate	Sales force	736	255%
by job category	Administrative staff	991	32%
	Support staff	329	88%
	Other professionals	1,115	59%
	Other technicians	1,211	24%

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TRAINING PER EMPLOYEE (2022)

NCG 461 5.8, GRI 404-1

2022		Senior Executives	Managers	Supervisors	Sales Force	Administrative Staff	Support Staff	Other Professionals	Other Technicians	Total
	Confuturo	13	31	77	137	17	N/A	149	55	479
	Banco	18	41	101	165	6	39	280	162	812
Number of people trained	RedSalud	7	117	238		857	226	868	2,560	4,873
	Consalud	5	13	189	1,289	398	N/A	216	6	2116
	Vida Cámara	12	8	38	6	2	N/A	42	15	123
	Confuturo	108%	119%	122%	114%	100%	N/A	112%	104%	113%
	Banco	129%	105%	112%	115%	120%	122%	116%	113%	115%
% of workforce that has received training as of the end of the year	RedSalud	100%	43%	63%	N/A	28%	66%	60%	54%	47%
	Consalud	63%	76%	103%	189%	50%	N/A	100%	N/A	112%
	Vida Cámara	150%	114%	115%	23%	11%	N/A	75%	14%	48%
	Total ILC Group	2,429	8,296	42,756	62,604	45,460	15,651	88,392	120,477	386,062
Number of training hours	Women	1,075	3,633	23,650	47,751	28,184	7,310	51,437	101,849	264,889
	Men	1,353	4,662	19,107	14,853	17,275	8,341	36,954	18,628	121,173
Average training hours per person	Total ILC Group	48.6	22.5	56.6	64.5	11.5	41.6	42.0	23.9	28.4
	Women	89.6	24.9	56.7	67.8	9.2	38.1	35.6	24.7	26.2
	Men	35.6	20.9	56.4	55.8	19.9	45.3	55.9	20.4	34.7

SPENDING ON TRAINING AND PROFESSIONAL DEVELOPMENT (ILC GROUP, 2022)

	2022
Total amount of monetary resources allocated to training and professional development (MCh\$)	\$2,442
% of annual revenue for training and professional development	0.1%

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Talent Management

NEW HIRES (ILC GROUP, 2022)

GRI 401-1

	New Hires	New Hire Rate (%)
Total	4,639	34%
New hires and % of new hires by g	ender	
Women	3,400	73%
Men	1,239	27%
New hires and % of new hires by a	ge group	
<30 years old	2,008	43%
30 to 40 years old	1,622	35%
41 to 50 years old	681	15%
51 to 60 years old	288	6%
61 to 70 years old	38	1%
>70 years old	2	0%
New hires and % of new hires by jo	b category	
Senior executives	7	0%
Management	63	1%
Supervisors	106	2%
Sales force	39	1%
Administrative staff	1,262	27%
Support staff	192	4%
Other professionals	604	13%
Other technicians	1,817	39%

Health, Safety and Well-being of Employees

COVERAGE OF OCCUPATIONAL HEALTH AND SAFETY SYSTEM

GRI 403-8

Scope of the OHS management system (2022)			Confuturo	RedSalud	Banco Internacional	Vida Cámara	Consalud
		No.	436	10,298	708	NDA	1,894
Covered by an occupational health and	Employees	%	100%	100%	100%	NDA	100%
safety management system	NI	No.	57	900	0	NDA	N/A
	Non-employees	%	100%	100%	0	NDA	N/A
Covered by an internally audited	Employees	No.	436	10,298	0	NDA	1,894
		%	100%	100%	0	NDA	100%
management system	Non-employees	No.	35	900	0	NDA	N/A
		%	61%	100%	0	NDA	N/A
	Franksysse	No.	390	10,298	0	NDA	1,894
Covered by an externally audited management system	Employees	%	89%	100%	0	NDA	100%
	Non ampleyees	No.	35	900	0	NDA	N/A
	Non-employees	%	61%	100%	0	NDA	N/A



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WORK-RELATED INJURIES (2022) 12

GRI 403-9

Indicator (2022)			Confuturo	Banco Internacional	RedSalud	Consalud	Vida Cámara
Total number of hours worked	Employees	Hours	1,103,332	1,316,070	20,897,430	5,687,842	359,280
Total Humber of Hours worked	Non-employees	Hours	168,147	0	1,944,000	8,488	NDA
	Franksysse	Number	0	0	0	0	0
Deaths resulting from a work-related	Employees	Rate	0	0	0	0	0
injury	Non ampleyees	Number	0	0	0	0	NDA
	Non-employees	Rate	0	0	0	0	NDA
	Employees	Number	0	0	0	0	0
Work-related injuries with major		Rate	0	0	0	0	0
consequences	Non omplevess	Number	0	0	NDA	0	NDA
	Non-employees	Rate	0	0	NDA	0	NDA
	Frankrissa	Number	2	0	187	20	1
Recorded injuries from workplace accidents	Employees	Rate	1.81	0	8.95	3.52	2.78
	Non ampleus s	Number	0	0	NDA	0	NDA
	Non-employees	Rate	0	0	NDA	0	NDA

Rates calculated per 1,000,000 hours worked.
 Main types of injuries: RedSalud (falls of the same level causing sprains in the lower extremities (18%), contusions due to different types of blows (17%)), Consalud (sprains and fractures), Confuturo (blow to the foot, cut, sprained ankle), Vida Cámara (sprained foot).

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OCCUPATIONAL HAZARDS WITH RISK OF INJURY WITH MAJOR CONSEQUENCES (2022)

GRI 403-9

2022	Hazards	Hazards that Caused Injuries with Major Consequences in 2022	Measures Taken to Eliminate These and Other Occupational Hazards
Confuturo	Established in the IPER matrix.	None	IPER (Hazard Identification and Risk Evaluation) Risk Matrix: a tool for the identification of occupational risks.
Banco Internacional	Collision, crash, fire, earthquake, bombing ¹ .	None	Emergency plans, training and dissemination of information on preventive measures, road safety campaigns. Maintenance of emergency equipment, safety inspections and observations, maintenance of clear and clean areas.
RedSalud	In clinical areas, exposure to chemical and biological agents.	None	Application of ministerial protocols and internal work procedures, training, health controls, use of personal protective equipment.
Consalud	Exposure to risk of falls due to walking on public roads.	Traveling on public roads (road safety)	Preventive recommendations, self-care campaigns, weekly meetings, promotion of the use of comfortable footwear, safe work procedures, reinforcement of safe behavior through leaders. Use of PPE, communication of preventive measures, cleaning and disinfection protocol, reduction of the working day, reduction of face-to-face instances, use of alcohol gel, social distancing, control of people inside enclosed spaces.
Vida Cámara	Traffic accidents.	None	Administrative controls. Training and awareness campaigns.

OCCUPATIONAL DISEASES AND AILMENTS²

GRI 403-10

Indicator (2022)		Confuturo	Banco Internacional	RedSalud	Consalud	Vida Cámara
Deaths and III and Commence and II and II and III and	Employees	0	0	0	0	0
Deaths resulting from an occupational disease or illness	Non-employees	0	0	0	0	0
	Employees	2	0	35	10	0
Cases of recordable occupational diseases or ailments	Non-employees	0	NDA	NDA	0	NDA

^{1.} Determined in the MIPER risk and hazard identification matrix prepared by the Risk Prevention Department.
2. Main types of occupational diseases and ailments: RedSalud (psychosocial diseases, dermatitis, musculoskeletal injuries), Confuturo (mental health), Consalud (occupational stress).

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Health, Safety and Well-being of Employees

OCCUPATIONAL HAZARDS THAT PRESENT A RISK OF DISEASE AND ILLNESS (2022)

GRI 403-10

2022	Hazards	Hazards that Caused Ailments and Diseases	Measures Taken to Eliminate These and Other Occupational Hazards
Confuturo	NDA	Mental health and musculoskeletal disorder	Implementation of Istas 21 protocol and job evaluations
Banco Internacional	COVID-19-derived strains, musculoskeletal disorders of the upper extremities (MSDs), psychosocial risks.	None	Training and dissemination of preventive material, application of current Minsal protocols to define risk levels and preventive measures, use of personal protective equipment.
RedSalud	Exposures to chemical and/or biological agents; mental health¹.	Most of the occupational diseases reported are of mental origin.	Cuida tu Mente" (Take Care of Your Mind) Program by the People Department.
Consalud	Work overload, unstable work environment, interpersonal relations or relations with superiors ² .	All of the above hazards.	Redistribution of duties, review and changes in job descriptors, job reintegration and support programs, periodic meetings and awareness workshops, as well as constant communication with company leaders about the current context.
Vida Cámara	Inadequate working posture at the workstation ³ .	None	Administrative controls. Training and awareness campaigns.

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Determined by means of the different risk matrices.
 Determined through various meetings and also through internal surveys.
 Determined by hazard identification and risk assessment.

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Customer and Patient Experience - Privacy

In addition to the contents of chapter 7, our subsidiaries have at least one of these
CUSTOMER EXPERIENCE MONITORING IN 2022 procedures:

- Data privacy clause for suppliers
- Incorporation of privacy safeguards in the company's asset protection and risk management
- Designation of responsible persons and application of disciplinary measures in case of noncompliance
- Audit of compliance with the privacy policy
- User monitoring for secondary purposes
- Consent clauses explaining the nature and use of the information collected
- Possibility for users to access the stored information, with the possibility of exclusion, modification and deletion of their data. In this regard, users are informed about their rights of access, opposition, cancellation and deletion of data, having contact lines in case of any concern.
- Guarantees regarding the extension of stored data to third parties (including the transfer of data to other service providers) and the safeguarding of stored data. This also includes guidelines regarding the transfer of data to foreign territories.
- Time of validity of the stored information.

	Confuturo	Banco International	RedSalud	Consalud	Vida Cámara	Consolidated ¹
Satisfaction	78%	72%	72%	34%	75%	64%
Number of persons surveyed	47,820	3,464	168,615	53,790	95,539	369,228
Response rate	3.4%	12.1%	10.6%	3.3%	1.2%	1.8%

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2-1	General	Organizational description	5, 59	Legal name: Inversiones La Construcción S.A. Doing business as: ILC or ILC Inversiones Tax ID Number: 94.139.000-5 Company type: Publicly held corporation registered in the Securities Registry of the Financial Market Commission Address: Avenida Apoquindo 6750, Floor 20, Las Condes, Santiago, Chile Phone: (+56-2) 2477 4600	About this Report	Corporate Information
2-2	General	Entities included in the organization's sustainability report	4	The information reported corresponds to all the operations of the ILC Group, including its subsidiaries Confuturo (annuities and insurance), Banco Internacional (bank), RedSalud (inpatient, outpatient and dental network), Consalud (mandatory health insurance) and Vida Cámara (supplemental health insurance), as well as AFP Habitat (pension funds). Coverage of environmental, social and governance data is consistent with our consolidated financial statements.	About this Report	Scope of this Report and Standards
2-3	General	Reporting period and frequency of reporting and point of contact	4, 5	The information contained in this integrated annual report corresponds to the activities during the period from January 1 to December 31, 2022. The report was published on April 12, 2022. The contact persons for questions about the information contained herein are: Magdalena Morales P. (Sustainability, mmorales@ilcinversiones.cl) Macarena Solar L. (Sustainability, msoler@ilcinversiones.cl) Gustavo Maturana V. (Head of Investor Relations, gmaturana@ilcinversiones.cl)	About this Report	Scope of this Report and Standards
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	3. CORPORATE GOVERNANCE						
3.5	Adherence to national or int	ernational codes	84		Corporate Governance	Ethical and Transparent Conduct	
		i. General guidelines	86		Corporate Governance	Risk Management	
		ii. Material risks and opportunities	87-89, 112-115		Corporate Governance	Main Risks, Controls and Mitigation Measures in Subsidiaries Climate Action and Environmental Footprint Reduction Information Security and Cyber- security	
		iii. Materiality assessment	86		Corporate Governance	Risk Management	
		iv. Governance	87		Corporate Governance	Main Risk Management Roles	
		v. Risk Management Unit	87		Corporate Governance	Main Risk Management Roles	
3.6	Risk Management	vi. Internal Audit Unit	86		Corporate Governance	Risk Management	
		vii. Code of Ethics	81-84		Corporate Governance	Ethical and Transparent Conduct	
		viii. Dissemination and training	81-84		Corporate Governance	Ethical and Transparent Conduct	
		ix. Complaints Channel	81-84		Corporate Governance	Ethical and Transparent Conduct	
		x. Succession Plans	77		Corporate Governance	Succession Plans	
		xi. Review of compensation plans by the Board of Directors	77		Corporate Governance	Management Compensation Policy	
		xii. Approval of shareholder compensation plans	-	ILC does not implement this practice.	-	-	
		xiii. Crime Prevention Model (Law No. 20,393)	82		Corporate Governance	Ethical and Transparent Conduct	
		i. Stakeholder Relations Unit	48		Sustainability Model	Stakeholders	
3.7	Relationship with stakeholders and the	ii. Continuous improvement procedure	48		Sustainability Model	Stakeholders	
3./	general public	iii. Communication with shareholders	48		Sustainability Model	Stakeholders	
		iv. Shareholder interests	48		Sustainability Model	Stakeholders	

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				4. STRATEGY		
4.1	Timeline		-	ILC's investments are in companies linked to the financial and healthcare sectors where it maintains a long-term investment focus	-	-
4.2	Strategic objectives		19 50-52		Creating Value Sustainability Model	Corporate Strategy Sustainability Partnerships
4.3	Investment plans		44		Creating Value	Investment Plans
				5. PEOPLE		
5.1.1	Number of employees by g	ender	222		Appendices	Appendices
5.1.2	Number of employees by n	ationality	223		Appendices	Appendices
5.1.3	Number of employees by a	ge group	224		Appendices Culture of Service and Ethics	People Over 60 Years Old
5.1.4	Years of service		225		Appendices	Appendices
5.1.5	Number of people with disabilities		225		Appendices	Appendices
5.2	Employment contracts		226		Appendices	Appendices
5.3	Labor adaptability		226		Appendices	Appendices
5.4.1	Equity Policy		151		Culture of Service and Ethics	Equity, Diversity and Inclusion
5.4.2	Salary Gap		154		Culture of Service and Ethics	Equity, Diversity and Inclusion
5.5	Workplace and sexual hara	ssment	151, 154		Culture of Service and Ethics	Equity, Diversity and Inclusion
5.6	Work safety		165-166		Culture of Service and Ethics	Employee Health, Safety and Well- being
5.7	Postnatal leave		170 227		Culture of Service and Ethics Appendix	Employee Health, Safety and Well- being Appendices
		i. Investment in education and professional development	162 229		Culture of Service and Ethics	Talent Management
5.8	Training and Benefits	ii. Number and percentage of personnel trained	162 229		Culture of Service and Ethics	Talent Management
		iii. Average annual hours of training	162 229		Culture of Service and Ethics	Talent Management
		iv. Subjects covered in training courses	159-161		Culture of Service and Ethics	Talent Management
5.9	Subcontracting Policy		164		Culture of Service and Ethics	People and Labor Relations Management

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				6. BUSINESS MODEL		
		i. Nature of the products and/or services	179-183		Contribution to Public Debate	Context and Regulatory Framework
		ii. Competition	179-183		Contribution to Public Debate	Context and Regulatory Framework
		iii. Legal or regulatory framework	179-183		Contribution to Public Debate	Context and Regulatory Framework
6.1	Industrial sector	iv. National or foreign regulatory entities	179-183		Contribution to Public Debate	Context and Regulatory Framework
		v. Stakeholders	187-188		Contribution to Public Debate	Stakeholder Perception and Reputation
		vi. Membership in trade associations or other organizations	186		Contribution to Public Debate	Regulatory Context and Framework
		i. Main assets and/or services	20		Creating Value	ILC: Subsidiaries and Associates
		ii. Sales and marketing channels	21-35		Creating Value	ILC: Subsidiaries and Associates
		iii. Relevant suppliers	97		Corporate Governance	Supplier Management
		iv. Relevant customers	21-35		Creating Value	ILC: Subsidiaries and Associates
6.2	Business	v. Main brands	20, 211		Creating Value / Information of Interest	ILC: Subsidiaries and Associates / Registered Trademarks
		vi. Proprietary patents	-		Not applicable	Not applicable
		vii. Main licenses, franchises, royalties and/ or concessions owned	21-35		Creating Value	ILC: Subsidiaries and Associates
		viii. Other relevant external environmental factors	21-35		Creating Value	ILC: Subsidiaries and Associates
6.3	Stakeholders		48 51-52 187-188		Sustainability Model Contribution to Public Debate	Stakeholders Partnerships, Memberships and Industry Associations / Stakeholder Perception and Reputation
		i. Main properties and facilities	203-206		Information of Interest	Properties and Facilities
6.4	Properties and facilities	ii. Concession areas and/ or land	-		Not applicable	Not applicable
		iii. Property Ownership	203-206		Information of Interest	Properties and Facilities

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Code	Indicator		Page	Observation	Chapter	Section or Subsection
6. BUSINESS MODEL						
		Identification, domicile and legal status	207-210		Information of Interest	Subsidiaries and Associates
		Subscribed and Paid-in Capital	207-210		Information of Interest	Subsidiaries and Associates
		Corporate Purpose	207-210		Information of Interest	Subsidiaries and Associates
		Directors	207-210		Information of Interest	Subsidiaries and Associates
6.5.1	Subsidiaries and	Ownership Interest	207-210		Information of Interest	Subsidiaries and Associates
0.0.1	Associates	Percentage represented by investment	207-210		Information of Interest	Subsidiaries and Associates
		Main executives	207-210		Information of Interest	Subsidiaries and Associates
		Business Relations	207-210		Information of Interest	Subsidiaries and Associates
		Acts and contracts	207-210		Information of Interest	Subsidiaries and Associates
		Corporate structure matrix	190-191		Information of Interest	Corporate Structure
		Corporate and Legal Information	207-210		Information of Interest	Subsidiaries and Associates
6.5.2	Investments in other	Ownership Interest	207-210		Information of Interest	Subsidiaries and Associates
0.5.2	companies	Main activities	207-210		Information of Interest	Subsidiaries and Associates
		Percentage represented by investment	207-210		Information of Interest	Subsidiaries and Associates
				7. SUPPLIER MANAGEMENT		
		Number of Invoices Paid	97 215		Corporate Governance Appendices	Supplier Payments Appendices
		Total amount (MCh\$)	97 215		Corporate Governance Appendices	Supplier Payments Appendices
71	Cupplior payments	Total interest for late payment of invoices	97 215		Corporate Governance Appendices	Supplier Payments Appendices
7.1	Supplier payments	Number of suppliers	97 215		Corporate Governance Appendices	Supplier Payments Appendices
		Number of agreements registered in the Register of Exceptional Payment Deadline Agreements	97 215		Corporate Governance Appendices	Supplier Payments Appendices
7.2	Supplier assessment		98		Corporate Governance	Supplier Assessment

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				8. INDICATORS		
8.1.1	Relating to customers		172		Culture of Service and Ethics	Customer and Patient Experience
8.1.2	Relating to its employees		163		Culture of Service and Ethics	Labor Relations
8.1.3	Relating to the environmen	t	-	Due to the nature of their operations, none of our subsidiaries have a corporate environmental management and compliance system.	-	-
8.1.4	Free competition		85		Corporate Governance	Free Competition
8.1.5	Others		84		Corporate Governance	Ethical and Transparent Conduct
				8.2 SASB		
				Asset Management and Custody Activities - Confuturo		
FN-AC- 270a.1		(1) Number and (2) percentage of covered employees with a history of investigations related to investments, consumer complaints, private civil litigation or other regulatory proceedings.	172		Culture of Service and Ethics	Commitment to Transparency and Satisfaction
FN-AC- 270a.2	Transparent information and fair advice for customers	Total amount of monetary losses as a result of legal proceedings related to the marketing and communication of information related to financial products to new and existing customers.	172-175		Culture of Service and Ethics	Commitment to Transparency and Satisfaction
FN-AC- 270a.3		Description of the approach to informing customers about products and services.	172		Culture of Service and Ethics	Commitment to Transparency and Satisfaction
FN-AC- 330a.1	Employee diversity and inclusion	Percentage representation of gender and racial/ethnic groups in (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees.	222-223		Appendices	Appendices

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				8.2 SASB		
				Asset Management and Custody Activities - Confuturo		
FN-AC- 410a.1	Incorporation of	Number of assets under management, by asset class, that employ (1) environmental, social and corporate governance (ESG) thematic (2) thematic investment in sustainability, and (3) screening.	105		Responsible Investment and Banking	Portfolio with ESG Criter
-N-AC- 410a.2	environmental, social, and governance factors in investment management and advisory	Description of the approach to incorporating environmental, social and corporate governance (ESG) factors into investment or wealth management processes and strategies.	103		Responsible Investment and Banking	Portfolio with ESG Criter
-N-AC- 410a.3		Description of proxy voting and investee voting policies and procedures	-	Given the nature of its investments, Confuturo is a passive investor and, therefore, does not engage in proxy voting or other engagement and influence activities with investees.	-	-
FN-AC- 510a.1	Business ethics	Total amount of monetary losses as a result of legal proceedings related to fraud, insider trading, antitrust, unfair competition, market manipulation, malpractice or other related industry laws or regulations.	83		Appendices	Appendices
N-AC- 510a.2		Description of complaint policies and procedures	81-83			
-N-AC- 000.A	Activity Parameters	(1) Total registered assets and (2) total non- registered assets under management (AUM)	21		Creating Value	Confuturo
N-AC- 000.B		Total assets under custody and supervision	-		-	-

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	COMMERCIAL BANKS - Banco Internacional							
FN-CB- 230a.1	Data security	(1) number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	96		Corporate Governance	Information Security and Cybersecurity		
FN-CB- 230a.2		Description of the approach to identifying and addressing data security risks	95-96		Corporate Governance	Information Security and Cybersecurity		
FN-CB- 240a.1		(1) number and (2) amount of outstanding qualified loans for programs designed to promote small business and community development	-	One of the pillars of Banco Internacional's strategy is focused on enabling the development of small and medium-sized companies in the medium and long term, through financial services based on the knowledge of their business and instances of support to their management. The Bank granted loans of more than MCh\$ 428,235 to small businesses during 2022 and for the second consecutive year was recognized as the best bank in the Servitest SME General Satisfaction Survey 2022. However, it does not have programs specifically designed to promote this segment of companies that meet the criteria of the indicator.	_	_		
FN-CB- 240a.2	Generation of financial inclusion and capacity	(1) Number and (2) amount of past due and nonperforming loans qualified for programs designed to promote small business and community development.	-	See previous comment.	-	_		
FN-CB- 240a.3		Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	ı	Banco Internacional does not offer no-cost checking accounts. The Bank's portfolio is focused on corporate clients, with a small share of individuals.	-	-		
FN-CB- 240a.4		Number of participants in financial education initiatives for unbanked, underbanked or underserved customers	-	The evaluation of this topic is incipient in Banco Internacional and there are no associated programs. The definition and implementation of initiatives, programs and financial services aimed at improving access to financial education for clients is a matter currently under study with a view to determining priorities, subjects and topics for training and implementation deadlines.	-	-		
FN-CB- 410a.1	Incorporation of environmental, social and governance factors in credit analysis	Commercial and industrial credit exposure, by industry	107		Responsible Investment and Banking	Responsible Banking		
FN-CB- 410a.2		Description of approach to embedding environmental, social and governance (ESG) factors in credit analysis	107		Responsible Investment and Banking	Responsible Banking		

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	COMMERCIAL BANKS - Banco Internacional							
FN-CB- 510a.1	Business ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anti-competitive behavior, market manipulation, malpractice or other related financial industry laws or regulations	84 177		Corporate Governance	Ethical and Transparent Conduct		
FN-CB- 510a.2		Description of complaint policies and procedures	81-85		Corporate Governance	Ethical and Transparent Conduct		
FN-CB- 550a.1		Global systemically important bank (G-SIB) assessment score, by category	_	Banco Internacional is not a bank of global systemic importance. As of December 31, 2022, the RCL liquidity ratio under the Basel III standard, measured as high-quality liquid assets (comprised primarily of cash, bank deposits and liquid investment-grade fixed-income investments) to 30-day cash and cash equivalents, was 366%, 266 percentage points above the Central Bank-imposed minimum of 100%.	-	-		
FN-CB- 550a.2	Systemic risk management	Description of the approach for incorporating results of mandatory and voluntary stress tests into capital adequacy plans, long-term strategy, and other business activities.	-	See previous comment.	_	_		
FN-CB- 000.A	Activity Parameters	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	220		Inclusion and Access Appendix	Financial Inclusion Appendix		
FN-CB- 000.B		(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	220		Inclusion and Access Appendix	Financial Inclusion Appendix		

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	HEALTHCARE DELIVERY - RedSalud							
HC-DY- 130a.1	Energy management	(1) Total energy consumed, (2) percentage of electricity from grid, (3)	216		Responsible Investment	Eco-efficiency		
		percentage of renewables			Appendix	Appendix		
HC-DY- 150a.1		Total amount of medical waste, percentage a) incinerated, b) recycled or treated, and c) landfilled	109		Responsible Investment	Eco-Efficiency		
HC-DY- 150a.2	Waste management	Total amount of: 1) hazardous and 2) non- hazardous pharmaceutical waste, percentage a) incinerated, b) recycled or treated and c) landfilled	10.9	The amount of special and hazardous waste, which includes pharmaceutical waste, is reported.	Responsible Investment	Eco-Efficiency		
HC-DY- 230a.1		Percentage of patient records that are electronic health records (EHR) that meet "meaningful use" requirements	-	"Meaningful use" is a term used in the context of the U.S. healthcare system that defines minimum standards for electronic patient records to facilitate exchange between providers and insurers. At RedSalud, all outpatient and emergency activity is electronic. In 2022, the number of services with electronic records was 5,075,370, equivalent to 98.3% of the total number of services. The New HIS project is moving forward to convert 100% of the records into electronic records under a single format throughout the network, which is expected to be completed by 2025.		-		
HC-DY- 230a.2	Patient privacy and electronic medical records	Description of policies and practices to protect patients' protected health information (PHI) records and other personally identifiable information (PII)	176		Culture of Service and Ethics	Safeguarding Patient Data		
HC-DY- 230a.3		(1) Number of data breaches, (2) percentage involving a) only personally identifiable information (PII) and b) protected health information (PHI), (3) number of clients affected in each category, a) PII only and b) PHI	177		Culture of Service and Ethics	Safeguarding Patient Data		
HC-DY- 230a.4		Total amount of monetary losses as a result of legal proceedings related to data security and privacy ³	177		Culture of Service and Ethics	Safeguarding Patient Data		

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HEALTHCARE DELIVERY - RedSalud							
HC-DY- 240a.1	Access for low-income	Analysis of the strategy for managing the different patient insurance situations	122-125		Inclusion and Access	Affordable, Quality Healthcare	
HC-DY- 240a.2	patients	Number of adjustment payments received from hospitals with disproportionate share of hospitalizations (DSH)	-	This refers to a program that does not exist in Chile.	-	-	
HC-DY- 250a.1		Average total purchasing performance score based on hospital value and domain score, across all facilities		Currently, there is no measurement with quality indicators associated with payment for private sector healthcare providers. However, as of 2022, RedSalud is advancing in the codification of DRGs, a payment mechanism that is intended to be used on a massive scale by the public sector, which implies complying with standards, times and types of care.	-	-	
HC-DY- 250a.2		Number of serious reportable events (SRE) as defined by the National Quality Forum (NQF)	172-175		Culture of Service and Ethics	Commitment to Transparency and Satisfaction	
HC-DY- 250a.3	Quality of care and patient satisfaction	Inpatient Hospital Condition Reduction (HAC) Program score by hospital		In Chile, there is no program as such; however, in each of the RedSalud Hospitals we have an Infection Control Program associated with healthcare, through which we monitor the rates by type of infection according to ministerial regulations. This is an active epidemiological surveillance system whose results are permanently reviewed at all meetings of the RedSalud medical team. This information is used to construct an indicator that forms part of the KPIs of RedSalud's strategic plan, called "Desafío 2025" (Challenge 2025).		-	
HC-DY- 250a.4		Rate of excess readmissions per hospital	-	Although both readmissions and rehospitalizations are recorded and monitored in RedSalud, there are currently no standards for Chile to assimilate a readmission rate under the qualification of "excessive".	-	-	
HC-DY- 250a.5		Magnitude of readmission payment adjustment as part of the Hospital Readmissions Reduction Program (HRRP)	-	Not applicable. There is currently no such program in Chile.	-	-	
HC-DY- 260a.1	Management of controlled substances	Description of policies and practices for managing the number of prescriptions issued for controlled substances	172	RedSalud has a Controlled Substances Management Protocol based on national regulations, which is permanently monitored by the Audit area. This protocol is oriented to the handling of these substances, considering the safe storage and transport conditions, as well as the correct stock control in each shift. Registration of the prescription of substances by the physician is not mandatory in Chile, being the SEREMI of Health the one who keeps the record of the prescriptions that this Secretariat delivers to the physicians for prescription. However, RedSalud conducts training as part of improvement plans for the management of controlled substances, which covers the personnel responsible for the chain of custody of these products within the institution (pharmacy, operating rooms, ICU, among others).	_		
HC-DY- 260a.2		Percentage of prescriptions for controlled substances prescribed for which a prescription drug monitoring program (PDMP) database was consulted		Not applicable. There is currently no such program in Chile.	_	_	

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HC-DY- 240a.1	Access for low-income	Analysis of the strategy for managing the different patient insurance situations	122-125		Inclusion and Access	Affordable, Quality Healthcare
HC-DY- 240a.2	patients	Number of adjustment payments received from hospitals with disproportionate share of hospitalizations (DSH)	-	This refers to a program that does not exist in Chile.	-	_
HC-DY- 250a.1		Average total purchasing performance score based on hospital value and domain score, across all facilities	-	Currently, there is no measurement with quality indicators associated with payment for private sector healthcare providers. However, as of 2022, RedSalud is advancing in the codification of DRGs, a payment mechanism that is intended to be used on a massive scale by the public sector, which implies complying with standards, times and types of care.	-	-
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HC-DY- 250a.4		Rate of excess readmissions per hospital	-	Although both readmissions and rehospitalizations are recorded and monitored in RedSalud, there are currently no standards for Chile to assimilate a readmission rate under the qualification of "excessive".	-	-
HC-DY- 250a.5		Magnitude of readmission payment adjustment as part of the Hospital Readmissions Reduction Program (HRRP)	-	Not applicable. There is currently no such program in Chile.	-	-
HC-DY- 260a.1	Management of controlled substances	Description of policies and practices for managing the number of prescriptions issued for controlled substances	172	RedSalud has a Controlled Substances Management Protocol based on national regulations, which is permanently monitored by the Audit area. This protocol is oriented to the handling of these substances, considering the safe storage and transport conditions, as well as the correct stock control in each shift. Registration of the prescription of substances by the physician is not mandatory in Chile, being the SEREMI of Health the one who keeps the record of the prescriptions that this Secretariat delivers to the physicians for prescription. However, RedSalud conducts training as part of improvement plans for the management of controlled substances, which covers the personnel responsible for the chain of custody of these products within the institution (pharmacy, operating rooms, ICU, among others).		
HC-DY- 260a.2		Percentage of prescriptions for controlled substances prescribed for which a prescription drug monitoring program (PDMP) database was consulted		Not applicable. There is currently no such program in Chile.	_	_

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HC-DY- 260a.2		Percentage of prescriptions for controlled substances prescribed for which a prescription drug monitoring program (PDMP) database was consulted	-	Not applicable. There is currently no such program in Chile.	-	_
HC-DY- 270a.1		Description of policies or initiatives to ensure that patients are adequately informed about price prior to undergoing a procedure	172-174		Culture of Service and Ethics	Commitment to Transparency and Satisfaction
HC-DY- 270a.2	Transparency in billing and pricing	Analysis of the way in which information on service prices is made available to the public	172-174		Culture of Service and Ethics	Commitment to Transparency and Satisfaction
HC-DY- 270a.3		Number of the entity's 25 most common services for which pricing information is available, percentage of total services provided (by volume) they represent	-	Pricing information is available for all services provided by RedSalud. In terms of volume of services provided, in 2022, 62.5% were outpatient and dental services, and 37.5% were inpatient services.		
HC-DY- 320a.1	Employee health and safety	(1) Total Recordable Incident Rate (TRIR) and (2) Days Away, Restricted or Transferred Rate (DART)	166	In line with NCG 461, RedSalud reports the accident rate, occupational disease rate, fatality rate and average number of days lost per accident. In addition, it reports the rate of occupational injuries with major consequences and total recordable occupational injuries. Although these apply different definitions, they are considered to cover the information required by this indicator.	Culture of Service and Ethics Appendix	Employee Health, Safety and Well- being Appendices
HC-DY- 330a.1	Recruitment, development and retention of employees		228		Appendix	Appendix
HC-DY- 330a.2		Description of talent recruitment and retention activities for healthcare professionals	155		Culture of Service and Ethics	Attracting Talented People

Code	Indicator		Page	Observation	Chapter	Section or Subsection
				HEALTHCARE DELIVERY - RedSalud		
HC-DY- 450a.1	Impacts of climate change on human health and	Description of policies and practices to be addressed: 1) physical risks due to increased frequency and intensity of extreme weather events and 2) changes in morbidity and mortality rates of diseases and ailments associated with climate change	112-115		Responsible Investment	Climate Action and Decarbonization
HC-DY- 450a.2	infrastructure		<u>-</u>	RedSalud does not operate in a jurisdiction where Medicare and Medicaid rules apply. However, all of its outpatient centers and hospitals have an emergency preparedness and response system in place, which is part of compliance with the national institutional accreditation system. In addition, in compliance with the requirements to be an institution accredited by the Superintendency of Health, the nine hospitals have an Emergency Preparedness and Action Plan, which is detailed in the Institutional Accreditation Manual. Based on this plan, firefighters evaluate the facilities in terms of safety and implement preparedness actions, including training and preventive evacuation drills.	_	_
HC-DY- 510a.1	Fraud and unnecessary procedures	Total amount of monetary losses as a result of legal proceedings related to Medicare and Medicaid fraud under the Fraudulent Claims Act.	-	There were no legal proceedings related to such frauds in 2022.	_	-
HC-DY- 000.A		Number of (1) facilities and (2) beds, by type	27		Creating Value	About RedSalud
HC-DY- 000.B	Activity Parameters	Number of (1) hospital admissions and (2) outpatient visits	25		Creating Value	About RedSalud

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Code	Indicator		Page	Observation	Chapter	Section or Subsection
				MANAGED CARE - Consalud, Vida Cámara		
HC-MC- 230a.1		Description of policies and practices to protect patients' protected health information (PHI) records and other personally identifiable information (PII)	176		Culture of Service and Ethics	Safeguarding Patient Data
HC-MC- 230a.2	Customer privacy and technology standards	(1) Number of data breaches, (2) percentage involving a) only personally identifiable information (PII) and b) protected health information (PHI), (3) number of clients affected in each category, a) PII only and b) PHI	177		Culture of Service and Ethics	Safeguarding Insurance Beneficiary Data
HC-MC- 230a.3		Total amount of monetary losses as a result of legal proceedings related to data security and privacy	177		Culture of Service and Ethics	Safeguarding Insurance Beneficiary Data
HC-MC- 240a.1		Medical Loss Ratio (MLR)	-	Information is not available to report this indicator in the 2022 Report.	-	-
HC-MC- 240a.2	Coverage access	Total amount of reimbursements accrued and paid due to non-compliance with the Patient Protection and Affordable Care Act (PPACA) medical loss ratio (MLR)	<u>-</u>	This indicator refers to a U.S. law that does not exist in Chile where Consalud and Vida Cámara operate.		
HC-MC- 240a.3		Percentage of proposed rate increases that have been designated "non-abusive" as reviewed by the U.S. Department of Health and Human Services (HHS) or other state reviews	-	This indicator refers to a U.S. program that does not exist in Chile where Consalud and Vida Cámara operate.	_	

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Code	Indicator		Page	Observation	Chapter	Section or Subsection
				MANAGED CARE - Consalud, Vida Cámara		
HC-MC- 250a.1		Average Medicare Advantage plan rating for each of the following plan types: (1) HMO, (2) local PPO, (3) regional PPO, (4) PFFS and (5) SNP	-	This indicator refers to a U.S. rating system that is not applied in Chile where Consalud and Vida Cámara operate.	-	-
HC-MC- 250a.2	Plan performance	Member retention rate by type of plan, including: (1) HMO, (2) local PPO, (3) regional PPO, (4) PFFS and (5) SNP	-	Information is not available to report this indicator in the 2022 Report.	-	-
HC-MC- 250a.3		Percentage of denied claims that were appealed by customers and finally revoked	-	Information is not available to report this indicator in the 2022 Report.	-	-
HC-MC- 250a.4		Rate of resources of members in the plan	-	Information is not available to report this indicator in the 2022 Report.	-	-
HC-MC- 260a.1		Percentage of members in wellness programs by type: (1) diet and nutrition, (2) exercise, (3) stress management, (4) mental health, (5) smoking and alcohol cessation, or (6) others	126, 129		Inclusion and Access	Supplemental Health Insurance/ Guaranteed Coverage
HC-MC- 260a.2	Improvement of results	Total coverage of preventive health services without member costsharing, total coverage of preventive health services requiring member cost-sharing, percentage of members receiving initial preventive medical examinations (IPEE) or annual health promotion consultations (AWV).	126		Inclusion and Access	Guaranteed Coverage
HC-MC- 260a.3		Number of clients receiving care from accountable care organizations (ACOs) or enrolled in patient-centered care programs (PCMHs)	-	This indicator refers to a U.S. program that does not exist in Chile where Consalud and Vida Cámara operate.	_	-

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Code	Indicator		Page	Observation	Chapter	Section or Subsection
				MANAGED CARE - Consalud, Vida Cámara		
450a.1	Impacts of climate change on human health	Analysis of the strategy for dealing with the effects of climate change on business operations and on the incorporation into risk models of the specific risks presented by changes in the geographical incidence, morbidity and mortality of diseases and ailments	112-115		Responsible Investment	Climate Action and Decarbonization
HC-MC- 000.A	Activity Parameters	Number of members, by type of plan	126		Access to Quality Healthcare	Guaranteed Coverage
				INSURANCE - Vida Cámara		
FN-IN -270a.1	Transparent information and fair advice for	Total amount of monetary losses as a result of legal proceedings related to the marketing and communication of information related to financial products to new and existing customers.	172-175		Culture of Service and Ethics	Commitment to Transparency and Satisfaction
	customers	Complaints-to-claims ratio	-	In 2022 Vida Cámara received a total of 111 regulatory complaints from customers, which corresponds to a rate of 0.034 complaints per 1,000 reimbursements made by the company	-	-
FN-IN -270a.3		Customer retention rate	174		Culture of Service and Ethics	Commitment to Transparency and Satisfaction
FN-IN -270a.4		Description of the approach to informing customers about products.	173-174		Culture of Service and Ethics	Commitment to Transparency and Satisfaction
FN-IN -410a.1		Total assets invested, by sector and asset class	-	The company's internal investment policy only invests in fixed income instruments (Bonds and Time Deposits) of local issuers (Pesos and UF) and short term. For the aforementioned reasons, there are also no shares, derivatives, mortgage loans and/or real estate assets to report.	_	_
	Incorporation of environmental, social and governance factors into investment management	Description of the approach to incorporating environmental, social and corporate governance (ESG) factors into investment management processes and strategies.	-	To date, Vida Cámara's Investment Policy does not incorporate ESG criteria in the investment management processes and/or strategies.	_	_
FN-IN- 410b.1	Policies designed to	Net premiums written related to energy efficiency and low-carbon technology	-	Vida Cámara does not offer insurance products for physical assets and technology.	-	_
	encourage responsible behavior	Analysis of products or product features that encourage health, safety or environmentally responsible actions or behaviors	-	Vida Cámara does not offer insurance products with direct incentives of this type.	-	-

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Code	Indicator		Page	Observation	Chapter	Section or Subsection
	INSURANCE - Vida Cámara					
FN-IN- 450a.1		Probable maximum loss (PML) of insured products due to weather-related natural catastrophes	-	While there is an initial assessment of the potential impact of climate change on the company, Vida Camara does not offer insurance products that are traditionally considered to be exposed to catastrophic weather events.	-	-
FN-IN- 450a.2	Environmental risk exposure	Total amount of monetary losses attributable to insurance payments (indemnities) from (1) modeled natural catastrophes and (2) non-modeled natural catastrophes, by type of event and geographic segment (before and after reinsurance)	1	While there is an initial assessment of the potential impact of climate change on the company, Vida Camara does not offer insurance products that are traditionally considered to be exposed to catastrophic weather events.	-	-
FN-IN- 450a.3		Description of the approach to incorporating environmental risks into (1) the individual contract underwriting process and (2) enterprise-wide risk management and capital adequacy.	-	While there is an initial assessment of the potential impact of climate change on the company, Vida Camara does not offer insurance products that are traditionally considered to be exposed to catastrophic weather events.	_	_
FN-IN- 550a.1	Systemic risk management	Exposure to derivative instruments by category: (1) total potential exposure to non-centrally cleared derivatives, (2) total fair value of acceptable collateral posted at the central clearinghouse, and (3) total potential exposure to centrally cleared derivatives.	-	As defined in Vida Cámara's Investment Policy, it is not allowed to trade in repo agreements, buyback agreements, forwards, futures, or any type of derivative products	_	_
FN-IN- 550a.2		Total fair value of securities lending guarantees	-	Vida Cámara has not defined the investment in this type of financial instruments in the Investment Policy.	-	-
FN-IN- 550a.3		Description of the approach to the management of capital and liquidity risks associated with uninsured systemic activities	87		Corporate Governance	Insurance Business Risk
FN-IN- 000.A	Activity Parameters	Number of policies in force, by segment: 1) property and casualty, (2) life, (3) assumed reinsurance	30		Creating Value	Subsidiaries and Associates

Code	Indicator	Page	Observation	Chapter	Section or Subsection
			9. MATERIAL OR ESSENTIAL EVENTS		
9	Material or essential events	192-193		Information of Interest	Material Events
			10. COMMENTS FROM SHAREHOLDERS AND DIRECTORS' COMMITTEE		
10	Comments from Shareholders and Directors' Committee	194-199		I Intormation of Intoract	Comments from Shareholders and Directors' Committee
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			Governance - Disclose the organization's governance of climate-	a) Describe the role of management in assessing and managing related risks and opportunities.
1.	WELCOME		related risks and opportunities.	b) Describe the Board's control over climate-related risks and opportunities.
2.	CREATING VALUE		Strategy - Disclose the current and potential	a) Describe the climate-related risks and opportunities identif organization in the short, medium and long term.
3.	SUSTAINABILITY MODEL		impact of climate-related risks and opportunities on the organization's business, strategy and financial planning where	b) Describe the impact of climate-related risks and opportunit organization's business, strategy and financial planning.
4.	GOVERNANCE		such information is material	c) Describe the resilience of the organization's strategy, taking account different climate-related scenarios, such as a scenario or less
5	RESPONSIBLE			a) Describe the organization's processes for identifying and as climate-related risks.
3.	INVESTMENT		Risk management - Disclose how the organization identifies, assesses and manages	b) Describe the organization's processes for managing climate risks.
6.	INCLUSION AND ACCESS		climate-related risks.	c) Describe how the processes for identifying, assessing and m climate-related risks are integrated into the organization's overmanagement.
7.	CULTURE OF SERVICE AND ETHICS		Metrics and targets -	a) Disclose the metrics used by the organization to assess clim related risks and opportunities in accordance with its strategy management process.
8.	CONTRIBUTION TO PUBLIC DEBATE		Disclose metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material.	b) Disclose Scope 1, Scope 2 and, if applicable, Scope 3 greenho (GHG) emissions and related risks.
9.	INFORMATION OF INTEREST			c) Describe the objectives used by the organization to manage opportunities related to climate and performance against objectives.
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Pillar	Disclosure	Reference	Observations
Governance - Disclose the organization's governance of climate-	a) Describe the role of management in assessing and managing climate- related risks and opportunities.	Corporate Governance, Sustainability Committee, p71 Responsible Investment, Climate Change – Governance, p112 Sustainability Model, Sustainability Governance, p49	ILC is in the process of formalizing the integration of climate change issues into the responsibilities of the Board of Directors and its committees.
related risks and opportunities.	b) Describe the Board's control over climate-related risks and opportunities.	Corporate Governance, Sustainability Committee, p71 Sustainability Model, Sustainability Governance, p49; Sustainability Strategy, p50 Responsible Investment, Climate Change – Governance, p112	
Strategy - Disclose the current and potential impact of climate-related	a) Describe the climate-related risks and opportunities identified by the organization in the short, medium and long term.	Responsible Investment, Climate Change - Strategy, p112-114 Risk Management, Emerging Risks, p90	
risks and opportunities on the organization's business, strategy and financial planning where	b) Describe the impact of climate-related risks and opportunities on the organization's business, strategy and financial planning.	Responsible Investment, Climate Change - Strategy, p114-115	
such information is material	c) Describe the resilience of the organization's strategy, taking into account different climate-related scenarios, such as a scenario with 2°C or less	Responsible Investment, Climate Change - Strategy, p113-114	
	a) Describe the organization's processes for identifying and assessing climate-related risks.	Responsible Investment, Climate Change - Assessing the Risks and Opportunities of Climate Change, p112-113	
Risk management - Disclose how the organization identifies, assesses and manages	b) Describe the organization's processes for managing climate-related risks.	Responsible Investment, Climate Change – Risk Management, p115	
climate-related risks.	c) Describe how the processes for identifying, assessing and managing climate-related risks are integrated into the organization's overall risk management.	Governance, Risk Management, p86-92 Responsible Investment, Climate Change - Risk Management, p115	ILC is in the process of formalizing the integration of climate risks into the enterprise risk management system, including the definition of quantitative metrics for the periodic monitoring and control of the main climate change risks identified.
Metrics and targets - Disclose metrics and targets used to assess	a) Disclose the metrics used by the organization to assess climate- related risks and opportunities in accordance with its strategy and risk management process.	Responsible Investment, Reporting (energy and water consumption, waste management), p109; Climate Change - Metrics and Targets, p115 ESG Appendix, Responsible Investing, p216-219	ILC is in the process of formalizing the definition and integration of metrics in its risk management system for the main climate change risks identified.
	b) Disclose Scope 1, Scope 2 and, if applicable, Scope 3 greenhouse gas (GHG) emissions and related risks.	Responsible Investment, Decarbonization (carbon footprint scope 1, 2 and 3, including financed emissions), p116–118 ESG Appendix, Responsible Investment, p216–219	
opportunities where such information is material.	c) Describe the objectives used by the organization to manage risks and opportunities related to climate and performance against objectives.	Responsible Investment, Climate Change - Metrics and Targets, p115	As of the date of this Report, ILC has not set targets related to the management of climate change risks and opportunities. As the Group continues to improve the measurement of its environmental and climate metrics, plans are in place to develop appropriate targets.

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Consolidated Statements of Financial Position as of December 31, 2022 and 2021 (Figures in ThCh\$)

NON-INSURANCE AND NON-BANKING BUSINESS ASSETS	Note	12/31/2022	12/31/2021
Current assets:			
Cash and cash equivalents	(6a)	74,606,633	97,984,113
Financial instruments, current	(10)	253,109,267	65,464,606
Other non-financial assets, current	(12)	24,784,972	24,669,251
Trade and other receivables	(7)	189,822,218	186,747,328
Related party receivables, current	(8)	19,261,479	17,468,078
Inventory	(9)	11,087,628	10,622,436
Non-current assets and disposal groups classified as held for sale	(16xi)	18,463,988	19,371,736
Current tax assets	(11)	15,895,367	4,337,610
Total non-current assets for non-insurance and non-banking business	5	607,031,552	426,665,158
Non-current assets:			
Financial instruments, non-current	(10)	67,019,245	54,670,151
Other non-financial assets, non-current	(12)	45,743,599	46,830,939
Rights receivable, non-current	(7)	3,989,110	7,103,597
Equity method investments	(14)	354,530,211	363,829,703
Intangible assets other than goodwill	(15)	27,896,335	23,152,984
Goodwill	(17)	2,270,657	2,270,657
Property, plant and equipment	(16)	284,616,870	283,830,979
Right-of-use assets	(16)	115,895,110	110,880,020
Investment property	(18)	6,924,105	7,036,782
Deferred tax assets	(11)	76,808,613	51,346,717
Total non-current assets for non-insurance and non-banking business	5	985,693,855	950,952,529
Total assets for non-insurance and non-banking business		1,592,725,407	1,377,617,687

	Note	12/31/2022	12/31/2021
Cash and deposits in banks	(6a)	72,798,448	321,944,684
Financial investments	(31)	5,622,780,552	4,859,213,230
Real estate and similar investments	(35)	1,685,946,369	1,483,987,850
nvestments in single investment accounts	(34)	493,359,592	514,000,757
Customer loans and receivables	(33)	48,671,871	39,719,316
Premiums receivable	(37)	44,484,297	10,786,062
Reinsurance receivable	(38)	47,172,431	63,802,383
Investments in companies	(39)	21,673,466	18,939,666
ntangible assets	(40)	28,800,190	29,190,091
Property, plant and equipment	(36)	16,478,924	15,048,685
Current tax assets	(41)	19,165,296	21,200,828
Deferred tax assets	(41)	55,250,758	32,491,217
Other assets	(42)	169,811,080	232,382,626
Total assets for insurance business		8,326,393,274	7,642,707,395
BANKING BUSINESS ASSETS			
BANKING BUSINESS ASSETS			
BANKING BUSINESS ASSETS Cash and due from banks	(6a)	143,677,244	372,320,434
	(6a) (56)	143,677,244 32,353,665	372,320,434
Cash and due from banks			· · ·
Cash and due from banks Transactions pending settlement	(56)	32,353,665	25,795,172
Cash and due from banks Transactions pending settlement Fair value financial assets	(56) (57) and (58)	32,353,665 1,347,197,105	25,795,172 747,699,729
Cash and due from banks Transactions pending settlement Fair value financial assets Financial derivative contracts for accounting hedges	(56) (57) and (58) (59)	32,353,665 1,347,197,105 34,265,763	25,795,172 747,699,729 21,113,033
Cash and due from banks Transactions pending settlement Fair value financial assets Financial derivative contracts for accounting hedges Financial assets at amortized cost	(56) (57) and (58) (59) (61)	32,353,665 1,347,197,105 34,265,763 2,633,367,440	25,795,172 747,699,729 21,113,033 2,294,544,136
Cash and due from banks Transactions pending settlement Fair value financial assets Financial derivative contracts for accounting hedges Financial assets at amortized cost Investments in companies	(56) (57) and (58) (59) (61) (62)	32,353,665 1,347,197,105 34,265,763 2,633,367,440 228,044	25,795,172 747,699,729 21,113,033 2,294,544,136 228,044
Cash and due from banks Transactions pending settlement Fair value financial assets Financial derivative contracts for accounting hedges Financial assets at amortized cost Investments in companies Intangible assets	(56) (57) and (58) (59) (61) (62) (63)	32,353,665 1,347,197,105 34,265,763 2,633,367,440 228,044 41,975,336	25,795,172 747,699,729 21,113,033 2,294,544,136 228,044 43,463,861
Cash and due from banks Transactions pending settlement Fair value financial assets Financial derivative contracts for accounting hedges Financial assets at amortized cost Investments in companies Intangible assets Right-of-use leased assets	(56) (57) and (58) (59) (61) (62) (63) (64)	32,353,665 1,347,197,105 34,265,763 2,633,367,440 228,044 41,975,336 13,660,415	25,795,172 747,699,729 21,113,033 2,294,544,136 228,044 43,463,861 14,230,790
Cash and due from banks Transactions pending settlement Fair value financial assets Financial derivative contracts for accounting hedges Financial assets at amortized cost Investments in companies Intangible assets Right-of-use leased assets Property, plant and equipment	(56) (57) and (58) (59) (61) (62) (63) (64) (65)	32,353,665 1,347,197,105 34,265,763 2,633,367,440 228,044 41,975,336 13,660,415 2,247,090	25,795,172 747,699,729 21,113,033 2,294,544,136 228,044 43,463,861 14,230,790 1,904,355
Cash and due from banks Transactions pending settlement Fair value financial assets Financial derivative contracts for accounting hedges Financial assets at amortized cost nvestments in companies Intangible assets Right-of-use leased assets Property, plant and equipment Current tax assets Deferred tax assets	(56) (57) and (58) (59) (61) (62) (63) (64) (65) (66)	32,353,665 1,347,197,105 34,265,763 2,633,367,440 228,044 41,975,336 13,660,415 2,247,090 4,922,959	25,795,172 747,699,729 21,113,033 2,294,544,136 228,044 43,463,861 14,230,790 1,904,355 71,965
Cash and due from banks Transactions pending settlement Fair value financial assets Financial derivative contracts for accounting hedges Financial assets at amortized cost nvestments in companies ntangible assets Right-of-use leased assets Property, plant and equipment Current tax assets Deferred tax assets Other assets Other non-current assets and disposal groups classified as held	(56) (57) and (58) (59) (61) (62) (63) (64) (65) (66)	32,353,665 1,347,197,105 34,265,763 2,633,367,440 228,044 41,975,336 13,660,415 2,247,090 4,922,959 33,006,373	25,795,172 747,699,729 21,113,033 2,294,544,136 228,044 43,463,861 14,230,790 1,904,355 71,965 26,839,482
Cash and due from banks Transactions pending settlement Fair value financial assets Financial derivative contracts for accounting hedges Financial assets at amortized cost Investments in companies Intangible assets Right-of-use leased assets Property, plant and equipment Current tax assets	(56) (57) and (58) (59) (61) (62) (63) (64) (65) (66) (66) (67)	32,353,665 1,347,197,105 34,265,763 2,633,367,440 228,044 41,975,336 13,660,415 2,247,090 4,922,959 33,006,373 90,957,092	25,795,172 747,699,729 21,113,033 2,294,544,136 228,044 43,463,861 14,230,790 1,904,355 71,965 26,839,482 109,637,473

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NON-INSURANCE AND NON-BANKING BUSINESS LIABILITIES	Note	12/31/2022	12/31/2021
Current liabilities:			
Other financial liabilities, current	(19)	155,173,043	152,438,693
Lease liabilities, current	(19)	14,819,263	12,464,662
Trade and other payables, current	(20)	251,226,430	198,117,646
Related party payables, current	(8)	2,325,971	2,534,877
Other provisions, current	(21)	74,455,944	71,367,679
Current tax liabilities	(11)	1,733,068	4,218,347
Employee benefit provisions, current	(22)	22,412,025	20,144,672
Non-current liabilities and disposal groups classified as held for sale	(16xi)	777,751	1,226,687
Other non-financial liabilities, current	(23)	10,170,123	11,494,351
Total current liabilities for non-insurance and non-banking business		533,093,618	474,007,614
Non-current liabilities:	(40)	000 404 640	
Other financial liabilities, non-current	(19)	863,424,618	608,444,758
Non-current lease liabilities	(19)	79,732,100	75,444,513
Other provisions, non-current	(21)	4,981	1,865
Deferred tax liabilities	(7)	4,388,364	2,688,126
Other non-financial liabilities, non-current	(14)	592,533	62,125
Total non-current liabilities for non-insurance and non-banking business		948,142,596	686,641,387
Total liabilities for non-insurance and non-banking business		1,481,236,214	1,160,649,001
INSURANCE BUSINESS LIABILITIES	Note	12/31/2022	12/31/2021
Retirement insurance reserve	(44)	6,836,909,100	5,939,646,860
Non-retirement insurance reserve	(44)	592,880,752	606,254,254
Premiums payable	(45)	42,177,247	59,284,997
Borrowings from financial institutions	(43)	234,471,896	569,496,856
Current tax liabilities	(47)	13,937,045	4,796,987
Provisions	(46)	611,342	587,170
Other liabilities	(48)	94,673,533	46,261,682
Total liabilities for insurance business		7,815,660,915	7,226,328,806

BANKING BUSINESS LIABILITIES	Note	12/31/2022	12/31/2021
Transactions pending settlement	(56)	28,927,900	24,697,484
Financial derivative contracts	(57), (59) and (60)	526,340,564	342,386,429
Financial liabilities at amortized cost	(69), (70), (71) and (72)	3,196,437,512	2,754,347,875
Lease liabilities	(72)	7,900,241	8,033,515
Regulatory capital financial instruments issued	(71)	153,219,625	140,030,113
Contingency provisions	(73)	2,554,707	2,066,450
Provisions for dividends, interest payments and depreciation of regulatory capital financial instruments issued	(73)	4,679,522	3,252,476
Special allowances for loan losses	(73)	24,721,961	25,578,300
Current tax liabilities	(66)	_	1,329,641
Deferred tax liabilities	(66)	6,348,937	6,513,420
Other liabilities	(74)	69,414,014	43,172,985
Total banking liabilities		4,020,544,983	3,351,408,688
TOTAL LIABILITIES		13,317,442,112	11,738,386,495
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EQUITY	Note	12/31/2022	12/31/2021
EQUITY Paid-in capital	Note (89)	12/31/2022 239,852,287	
			12/31/2021
Paid-in capital		239,852,287	12/31/2021 239,852,287
Paid-in capital Share premium	(89)	239,852,287 471,175	12/31/2021 239,852,287 471,175
Paid-in capital Share premium Other reserves	(89)	239,852,287 471,175 -81,833,025	12/31/2021 239,852,287 471,175
Paid-in capital Share premium Other reserves Treasury shares	(89)	239,852,287 471,175 -81,833,025 -2,496,936	12/31/2021 239,852,287 471,175 -31,654,608
Paid-in capital Share premium Other reserves Treasury shares Retained earnings	(89)	239,852,287 471,175 -81,833,025 -2,496,936 724,469,434	12/31/2021 239,852,287 471,175 -31,654,608 - 629,778,759
Paid-in capital Share premium Other reserves Treasury shares Retained earnings Equity attributable to owners of the company	(89) (89) (89)	239,852,287 471,175 -81,833,025 -2,496,936 724,469,434 880,462,935	12/31/2021 239,852,287 471,175 -31,654,608 - 629,778,759 838,447,613
Paid-in capital Share premium Other reserves Treasury shares Retained earnings Equity attributable to owners of the company Non-controlling interest	(89) (89) (89)	239,852,287 471,175 -81,833,025 -2,496,936 724,469,434 880,462,935 114,106,163	12/31/2021 239,852,287 471,175 -31,654,608 - 629,778,759 838,447,613 103,686,770

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2022

374,808,132

-74,402,157

300,405,975

704,391,261

97,333,322

801,724,583

-883,564,314

-10,644,201

-14,810,949

-909,019,464

-29,596,726

-4,767,663

-12,016,674

-4,040,827

-22,389,315

-72,811,205

120,299,889

-7,682,761

-1,022,358

-8,705,119

111,594,770

10,278,578

121,873,348

121,873,348

2021

416,558,887

-8,412,725

408,146,162

457,956,714

-82,425,081

375,531,633

-592,924,640

-8,673,050

-13,197,998

-27,391,813

-4,036,278

-8,480,434

8,068,254

-5,142,783

-36,983,054

131,899,053

-1,132,885

156,443

-976,442

130,922,611

-14,061,599

116,861,012

116,861,012

-614,795,688

Summary Financial Statements

Consolidated Statements of Comprehensive Income

(Figures in ThCh\$)

STATEMENTS OF INCOME FROM NON-INSURANCE AND NON-BANKING BUSINESS	Note	2022	2021
NON-BANKING BUSINESS	Note	2022	2021
Revenue	(24)	1,340,177,631	1,181,108,293
Cost of sales	(24)	-1,157,905,979	-1,093,368,126
Gross margin		182,271,652	87,740,167
Other income by function		8,727,692	7,679,012
Administrative expenses	(28)	-183,396,969	-161,959,880
Other expenses by function		-1,063,687	-695,473
Other gains (losses)	(26)	13,713,903	-282,898
Finance income	(25)	26,768,830	1,027,918
Finance costs	(27)	-41,681,491	-27,610,845
Share of profits (losses) of equity method associates and joint ventures	(14)	50,839,228	52,849,911
Exchange differences	(29)	1,021,659	93,252
Indexation gains (losses)	(30)	-82,423,823	-34,631,783
Loss before taxes		-25,223,006	-75,790,619
Income taxes	(11)	10,581,067	25,145,692
Loss from continuing operations		-14,641,939	-50,644,927
Profit from discontinued operations		40,249	0
Loss from non-insurance and non-banking business		-14,601,690	-50,644,927

STATEMENTS OF INCOME FROM INSURANCE BUSINESS	Ν
Interest and indexation income	(4
Interest and indexation expense	(;
Net interest and indexation income	
Net premiums written	
Adjustment to life unexpired risk and mathematical risk reserves	(
Operating income from insurance business	
Claims paid	(!
Underwriting expenses	
Administrative expenses	
Total cost of insurance business	
Payroll and personnel expenses	
Administrative expenses	
Depreciation and amortization	
Impairment	
Other operating expenses	(!
Total operating expenses of insurance business	
Operating income from insurance business	
Indexation losses	(!
Exchange differences	
Other income and costs	
Profit before tax	
Income taxes	(
Profit from continuing operations	

Profit from discontinued operations

Profit from insurance business

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Consolidated Statements of Comprehensive Income

(Figures in ThCh\$)

STATEMENTS OF INCOME FROM BANKING BUSINESS	Note	2022	2021
Net interest income	(77)	77,779,161	48,267,621
Net indexation income	(78)	39,073,817	38,464,894
Net fee income	(76)	5,540,428	7,485,755
Net financial operating income	(79)	18,760,153	20,355,924
Income from investments in companies	(62)	7,325	34,391
Income from non-current assets and disposal groups held for sale not admissible as discontinued operations	(85)	-75,350	-2,617,249
Other operating income	(84)	2,372,968	2,138,974
Payroll and personnel expenses	(80)	-43,154,157	-32,253,618
Administrative expenses	(82)	-13,221,405	-12,705,492
Depreciation and amortization	(83)	-4,670,143	-4,609,109
Other operating expenses	(84)	-650,551	-2,380,696
Cost of sales	(24)	-1,157,905,979	-1,093,368,126
Operating income before credit losses		81,762,246	62,181,395
Provision for credit losses	(81)	-19,967,716	-16,021,791
Profit from continuing operations before income tax		61,794,530	46,159,604
Income taxes	(66)	-4,340,825	-8,232,143
Profit from continuing operations after tax		57,453,705	37,927,461
Profit from banking business		57,453,705	37,927,461

CONSOLIDATED PROFIT FOR THE PERIOD		164,725,363	104,143,546
Profit attributable to owners of the company		146,534,220	88,418,723
Profit attributable to non-controlling interest	(90)	18,191,143	15,724,823
Consolidated profit for the year		164,725,363	104,143,546
Basic earnings per share		1.47	0.88
Diluted earnings per share		1.47	0.88
Diluted earnings per snare		1.4/	

STATEMENT OF COMPREHENSIVE INCOME	2022	2021
Profit for the year	164,725,363	104,143,546
Other comprehensive loss	-20,132,907	-3,937,004
Total comprehensive income	144,592,456	100,206,542
Comprehensive income attributable to owners of the company	124,982,945	84,768,666
Non-controlling interest	19,609,511	15,437,876
Total comprehensive income	144,592,456	100,206,542

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Consolidated Statements of Changes in Net Equity

(Figures in ThCh\$)

STATEMENT OF CHANGES IN EQUITY	Note	Paid-in Capital	Treasury Shares	Share Premium	Cash Flow Hedge Reserve	Revaluation Surplus	Other Reserves	Total Other Reserves	Retained Earnings (Accumulated Deficit)	Equity Attributable to Owners of the Company	Non-Controlling Interest	Total Net Equity
Opening balances as of 1/1/2022		239,852,287	0	411,175	0	43,073,639	-74,728,247	-31,654,608	629,778,759	838,447,613	103,686,770	942,134,383
Adjustments for changes in accounting policies		0	0	0	0	0	0	0	0	0	0	0
Initial balance		239,852,287	0	411,175	0	43,073,639	-74,728,247	-31,654,608	629,778,759	838,447,613	103,686,770	942,134,383
Dividends distributed		0	0	0	0	0	0	0	-52,434,649	-52,434,649	-7,367,048	-59,801,697
Profit (loss) for the year		0	0	0	0	0	0	0	146,534,220	146,534,220	18,191,143	164,725,363
Other comprehensive income (loss)	(95)	0	0	0	-13,480,911	0	-8,688,379	-22,169,290	618,015	-21,551,275	1,418,368	-20,132,907
Total comprehensive income (loss)		0	0	0	-13,480,911	0	-8,688,379	-22,169,290	147,152,235	124,982,945	19,609,511	144,592,456
Equity issuance		0	0	0	0	0	0	0	0	0	0	0
Increase (decrease) for other capital contributions		0	0	0	0	0	118,701	118,701	0	118,701	57,990	176,691
Increase (decrease) from stock transactions		0	-2,496,936	0	0	0	0	0	0	-2,496,936	0	-2,496,936
Increase (decrease) for transfers and other changes		0	0	0	0	0	-28,127,828	-28,127,828	-26,911	-28,154,739	-1,881,060	-30,035,799
Total changes in equity		0	-2,496,936	0	-13,480,911	0	-36,697,506	-50,178,417	94,690,675	42,015,322	10,419,393	52,434,715
Closing balance as of 12/31/2022	(89)	239,852,287	-2,496,936	411,175	-13,480,911	43,073,639	-111,425,753	-81,833,025	724,469,434	880,462,935	114,106,163	994,569,098

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Consolidated Statements of Changes in Net Equity

(Figures in ThCh\$)

STATEMENT OF CHANGES IN EQUITY	Note	Paid-in Capital	Treasury Shares	Share Premium	Cash Flow Hedge Reserve	Revaluation Surplus	Other Reserves	Total Other Reserves	Retained Earnings (Accumulated Deficit)	Equity Attributable to Owners of the Company	Non-Controlling Interest	Total Net Equity
Opening balances as of 1/1/2021		239,852,287	0	411,175	0	43,073,639	-31,737,055	11,336,584	573,735,184	825,395,230	93,415,145	918,810,375
Adjustments for changes in accounting policies		0	0	0	0	0	0	0	0	0	0	0
Initial balance		239,852,287	0	411,175	0	43,073,639	-31,737,055	11,336,584	573,735,184	825,395,230	93,415,145	918,810,375
Dividends distributed		0	0	0	0	0	0	0	-33,564,661	-33,564,661	-5,037,706	-38,602,367
Profit (loss) for the year		0	0	0	0	0	0	0	88,418,723	88,418,723	15,724,823	104,143,546
Other comprehensive income (loss)	(95)	0	0	0	0	0	-4,876,472	-4,876,472	1,226,415	-3,650,057	-286,947	-3,937,004
Total comprehensive income (loss)		0	0	0	0	0	-4,876,472	-4,876,472	89,645,138	84,768,666	15,437,876	100,206,542
Equity issuance		0	0	0	0	0	0	0	0	0	0	0
Increase (decrease) for other capital contributions		0	0	0	0	0	0	0	0	0	0	0
Increase (decrease) from stock transactions		0	0	0	0	0	0	0	0	0	0	0
Increase (decrease) for transfers and other changes		0	0	0	0	0	-38,114,720	-38,114,720	-36,902	-38,151,622	-128,545	-38,280,167
Total changes in equity		0	0	0	0	0	-42,991,192	-42,991,192	56,043,575	13,052,383	10,271,625	23,324,008
Closing balance as of December 31, 2021	(89)	239,852,287	0	411,175	0	43,073,639	-74,728,247	-31,654,608	629,778,759	838,447,613	103,686,770	942,134,383

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Consolidated Statements of Cash Flow

(Figures in ThCh\$)

CASH FLOW STATEMENTS	Note	2022	2021
Cash flows from operating activities Non-banking and non-insurance business			
Proceeds from sales of goods and provision of services		1,696,114,893	1,487,503,752
Other proceeds from operating activities		110,264,565	48,297,213
Payments to suppliers for goods and services		-500,993,232	-457,355,412
Payments to and on behalf of employees	(28)	-235,240,154	-206,624,552
Payments for premiums and claims, annuities and other policy obligations		-812,871,016	-693,683,550
Other payments for operating activities		-220,386,272	-239,914,392
Dividends received	(14)	50,033,669	44,830,387
Interest paid		-2,342,414	-880,196
Interest received		9,107,379	888,671
Income taxes paid	(11c)	-31,192,378	-13,645,761
Other proceeds		56,482,476	44,717,656
Net cash flows provided by operating activities of non-insurance and non-banking business		118,977,516	14,133,816

Cash flows from operating activities Insurance business		
Proceeds from insurance and coinsurance premiums	693,214,928	543,571,188
Proceeds from reinsurance claims	5,253,891	5,381,845
Proceeds from financial assets at fair value	1,120,622,044	10,841,918,858
Proceeds from financial assets at amortized cost	8,152,895,141	4,608,419,643
Interest received	72,975,429	77,955,550
Other proceeds from insurance business	4,774,825	11,568,951
Loans and receivables	1,079,675	1,571,199
Direct insurance payments	-989,985	-6,578,151
Payment of annuities and claims	-749,607,508	-849,816,751
Payments for direct insurance commission	-10,405,329	-9,364,185
Payments for financial assets at fair value	-1,066,850,125	-11,057,020,153
Payments for financial assets at amortized cost	-8,253,849,397	-4,000,575,387
Other payments for insurance business	-25,763,918	-16,402,590
Payments for taxes	-18,144,693	-28,113,057
Other	-87,803,553	-85,669,739
Net cash flows provided by (used in) operating activities of insurance business	-162,598,575	36,847,221

CONSOLIDATED STATEMENTS	Note	2022	2021
Cash flows from operating activities Banking business			
Profit for the year		57,453,705	37,927,461
Charges (credits) to net income not involving cash movements Depreciation and amortization	(83)	4,670,143	5,886,003
Provisions for credit losses		19,967,716	15,720,984
Adjustment to market value of trading instruments		-18,760,152	10,400,000
Net gain (loss) from investments in companies with significant influence		-7,325	34,391
Net loss on sales of repossessed or awarded assets		-217,435	-27,215
Write-off of repossessed or awarded assets		369,848	1,500,313
Other charges that do not represent cash flows		25,610,955	882,805
Net changes in accrued interest, indexation and commission on asset and liabilities	ts	-113,204,001	-86,949,538
Net (increase) decrease in customer loans and receivables		-332,938,709	-216,790,000
Net (increase) decrease in trading instruments		0	188,693,927
Increase (decrease) in savings accounts and time deposits		330,219,247	-113,646,407
Increase (decrease) in bank borrowings		159,711,819	0
Increase (decrease) in other financial obligations		-68,943	-475,606
Proceeds from foreign borrowings (long-term)		0	139,188,923
Other		-329,683,964	118,547,304
Net net cash flows provided by (used in) operating activities from banking business		-196,877,096	100,893,345
TOTAL NET CASH FLOWS PROVIDED BY (USED IN) OPERATING ACTIVITIES		-240,498,155	151,874,382

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Consolidated Statements of Cash Flow

(Figures in ThCh\$)

CASH FLOW STATEMENTS	Note	2022	2021
Cash flows from investing activities, non-insurance and non-banking business			
Cash flows from loss of control of subsidiaries or other businesses		54,979	0
Other proceeds from the sale of equity or debt instruments of other entities		272,361,278	97,398,771
Other payments to acquire equity or debt instruments of other entities		-449,863,958	-110,205,450
Loans to related parties		-225,184	-963,197
Proceeds from the sale of property, plant and equipment		0	122,282
Purchases of property, plant and equipment	(16b)	-18,651,793	-14,451,986
Purchases of intangible assets	(15c)	-7,036,720	-5,846,813
Purchases of other long-term assets		-115,286,976	-22,470,000
Amounts from other long-term assets		107,236,749	3,717,583
Payments under futures, forwards, options and swaps contracts		-239,654,660	0
Charges for futures, forwards, options and swaps contracts		238,058,504	0
Proceeds from related parties		1,157,086	965,490
Interest received		2,121,371	50,525
Other proceeds		47,941	38,862
Net cash flows used in investing activities of non-insurance and non-banking business		-209,681,383	-51,643,933
Cash flows from investing activities of insurance business			
Payments for investments in group entities and subsidiaries		-3,492,110	-3,933,995
Proceeds from investment property		134,561,802	103,595,683
Payments for investment property	(35)	-12,239,907	-94,728,531
Payments for plant and equipment	(36)	-170,720	-51,909
Payments for intangible assets		-197,833	-1,309,786
Other proceeds related to investment activities		380,989	269,583
Other payments related to investment activities		-152,260	-151,072
Net cash flows provided by investing activities of insurance business		118,689,961	3,689,973

CASH FLOW STATEMENTS	Note	2022	2021
Cash flows from investing activities of banking business			
Purchases of fixed assets		-1,245,670	-266,038
Investments in companies		6,083	0
Dividends received from investments in other companies		0	5,339
Sales of repossessed or awarded assets		1,725,283	2,251,862
Net (increase) decrease of other assets and liabilities		-7,820,107	6,774,907
Other		-16,845,432	-2,369,582
Net cash flows provided by (used in) investing activities of banking business		-24,179,843	6,396,488
TOTAL NET CASH FLOWS USED IN INVESTMENT ACTIVITIES		-115,171,265	-41,557,472

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Consolidated Statements of Cash Flow

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CASH FLOW STATEMENTS	Note	2022	2021
Cash flows from financing activities, non-insurance and non-banking activities			
Proceeds from issue of other equity instruments		242,237,649	58,332,481
Payments to acquire or redeem shares of the company's stock		-2,455,956	0
Proceeds from long-term loans		66,955,376	7,992,278
Proceeds from short-term loans		40,805,999	65,033,150
Loans from related parties		3,342,204	12,573,773
Loan repayments		-148,350,284	-115,025,764
Repayment of finance lease liabilities		-14,564,279	-13,014,020
Loan payments to related entities		-9,162,930	-9,896,278
Dividends paid		-37,847,444	-34,530,028
Interest paid		-24,383,278	-27,080,002
Other proceeds		-49,777,217	8,331
Net cash flows provided by (used in) financing activities of non-insurance and non-banking activities	(6b)	66,799,840	-55,606,079
Cash flows from financing activities within insurance			
Related banking loans		0	131,698,022
Dividends		0	-67
Other proceeds (payments) from financing activities		623,155,018	191,037,479
Interest paid		-11,649,372	-3,997
Other payments for financing activities		-827,391,023	-149,847,897
Net cash flows provided by (used in) financing activities within insurance	(6b)	-215,885,377	172,883,540

CASH FLOW STATEMENTS	Note	2022	2021
Cash flows from financing activities within banking			
Bond issuance		23,336,568	154,640,076
Other long-term borrowings		235,064,172	0
Dividends paid		-3,251,581	-2,425,779
Other		-45,532,457	-453,058
Net cash flows provided by financing activities within banking	(6b)	209,616,702	151,761,239
TOTAL NET CASH FLOWS PROVIDED BY FINANCING ACTIVITIES		60,531,165	269,038,700
			_
Net increase (decrease) in cash and cash equivalents, before the effect of exchange rate changes	ct	-295,138,255	379,355,610
Effects of exchange rate fluctuations on cash and cash equivalents		6,600,855	7,128,320
Net increase (decrease) in cash and cash equivalents during the period	d	-288,537,400	386,483,930
Cash and cash equivalents at beginning of year		986,686,670	600,202,740
CASH AND CASH EQUIVALENTS AT END OF YEAR		698,149,270	986,686,670

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4.	GOVERNANCE
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Empresas RedSalud S.A.

(Figures in ThCh\$)

Non-controlling interest

Profit (loss) for the year

STATEMENT OF FINANCIAL POSITION	2022	2021
Total current assets	192,985,968	182,604,087
Total non-current assets	431,702,848	409,986,698
Total assets	624,688,816	592,590,785
Total current liabilities	181,326,672	190,343,328
Total non-current liabilities	243,209,667	200,168,206
Total equity	200,152,477	202,079,251
Total liabilities and equity	624,688,816	592,590,785
STATEMENT OF COMPREHENSIVE INCOME	2022	2021
Profit (loss) before taxes	21,303,096	32,769,262
ncome taxes	-1,178,180	-8,698,361

STATEMENT OF CASH FLOWS	2022	2021
Operating cash flows	41,439,241	58,455,680
Investing cash flows	-17,582,254	-18,013,144
Financing cash flows	-43,245,508	-47,669,051
Effect of exchange rates on cash and cash equivalents and others	13,458	1428
Net increase (decrease) in cash and cash equivalents	-19,375,063	-7,225,087
Cash and cash equivalents at beginning of year	34,988,675	42,213,762
Cash and cash equivalents at end of year	15,613,612	34,988,675

STATEMENT OF CHANGES IN EQUITY	Note	Paid-in Capital	Revaluation Surplus	Other Reserves	Retained Earnings	Equity Attributable to Owners of the Company	Non-Controlling Interest	Total Net Equity
Opening balance as of 1/1/2022	23	73,041,211	41,579,475	60,891,239	13,513,837	189,025,762	13,053,489	202,079,251
Comprehensive Income								
Profit (loss) for the year					17,930,884	17,930,884	2,194,032	20,124,916
Dividends					-18,877,293	-18,877,293	-2,050,480	-20,927,773
Increase (decrease) for transfers and other changes					-764,523	-764,523	-359,394	-1,123,917
Total changes in equity					-1,710,932	-1,710,932	-215,842	-1,926,774
Closing balance as of 12/31/2022		73,041,211	41,579,475	60,891,239	11,802,905	187,314,830	12,837,647	200,152,477
Closing balance as of 12/31/2022		73,041,211	41,579,475	60,891,239	11,802,905	187,314,830	12,837,647	200,152,4

-2,871,408

21,199,493

-2,194,032

17,930,884

CULTURE OF SERVICE AND ETHICS CONTRIBUTION TO PUBLIC DEBATE INFORMATION OF INTEREST 10. ESG APPENDIX

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Isapre Consalud S.A.

(Figures in ThCh\$)

Income taxes

Non-controlling interest

Profit (loss) for the year

Total non-current assets 172,666,484 151,28 Total assets 243,302,331 207,50 Total current liabilities 203,337,981 166,22 Total non-current liabilities 8,414,679 14,34 Total equity 31,549,671 26,93			
Total non-current assets 172,666,484 151,28 Total assets 243,302,331 207,50 Total current liabilities 203,337,981 166,22 Total non-current liabilities 8,414,679 14,34 Total equity 31,549,671 26,93 Total liabilities and equity 243,302,331 207,50	FOF FINANCIAL POSITION	2022	2021
Total assets 243,302,331 207,50 Total current liabilities 203,337,981 166,22 Total non-current liabilities 8,414,679 14,34 Total equity 31,549,671 26,93 Total liabilities and equity 243,302,331 207,50	assets	70,635,847	56,218,509
Total current liabilities 203,337,981 166,22 Total non-current liabilities 8,414,679 14,34 Total equity 31,549,671 26,93 Total liabilities and equity 243,302,331 207,50	rrent assets	172,666,484	151,286,086
Total non-current liabilities 8,414,679 14,34 Total equity 31,549,671 26,93 Total liabilities and equity 243,302,331 207,50		243,302,331	207,504,595
Total equity 31,549,671 26,93 Total liabilities and equity 243,302,331 207,50	liabilities	203,337,981	166,225,422
Total liabilities and equity 243,302,331 207,50	rrent liabilities	8,414,679	14,348,434
		31,549,671	26,930,739
STATEMENT OF COMPREHENSIVE INCOME 2022	s and equity	243,302,331	207,504,595
STATEMENT OF COMPREHENSIVE INCOME 2022			
	OF COMPREHENSIVE INCOME	2022	2021
Profit (loss) before taxes -35,616,844 -114,55	pefore taxes	-35,616,844	-114,551,645

14,235,776

-21,381,068

32,089,836

-82,461,809

STATEMENT OF CASH FLOWS	2022	2021
Operating cash flows	968,247	-74,044,037
Investing cash flows	-13,247,464	-20,819,937
Financing cash flows	20,809,160	87,640,890
Effect of exchange rates on cash and cash equivalents and others	0	0
Net increase (decrease) in cash and cash equivalents	8,529,943	-7,223,084
Cash and cash equivalents at beginning of year	2,672,472	9,895,556
Cash and cash equivalents at end of year	11,202,415	2,672,472

STATEMENT OF CHANGES IN EQUITY	Note	Paid-in Capital	Other Reserves	Earnings Retained	Equity Attributable to Owners of the Company	Non-controlling Interest	Total Net Equity
Opening balance as of 1/1/2022		104,983,683	1,184,993	-79,237,937	26,930,739	0	26,930,739
Comprehensive Income (Loss)							
Profit (loss) for the year				-21,381,068	-21,381,068	0	-21,381,068
Dividends					0		-
Equity issuance		26,000,000			26,000,000		26,000,000
Increase (decrease) for transfers and other changes					0		-
Total changes in equity		26,000,000	0	-21,381,068	4,618,932	0	4,618,932
Closing balance as of 12/31/2022		130,983,683	1,184,993	-100,619,005	31,549,671	0	31,549,671

Compañía de Seguros de Vida Cámara S.A.

(Figures in ThCh\$)

STATEMENT OF FINANCIAL POSITION	2022	2021
Total assets	98,789,950	126,031,939
Total liabilities	69,254,558	98,785,508
Total equity	29,535,392	27,246,431
Total liabilities and equity	98,789,950	126,031,939
STATEMENT OF COMPREHENSIVE INCOME	2022	2021
Profit (loss) before taxes	3,074,314	7,479,680
Income taxes	195,631	-1,666,781
Non-controlling interest	0	0
Profit (loss) for the year	3,269,945	5,812,899

STATEMENT OF CASH FLOWS	2022	2021
Operating cash flows	-866,700	17,680,255
Investing cash flows	-105,901	-588,851
Financing cash flows	-1,747,362	-18,348,641
Effect of exchange rates on cash and cash equivalents and others	0	0
Net increase (decrease) in cash and cash equivalents	-2,719,963	-1,257,237
Cash and cash equivalents at beginning of year	4,444,844	5,702,081
Cash and cash equivalents at end of year	1,724,881	4,444,844

STATEMENT OF CHANGES IN EQUITY	Note	Paid-in Capital	Other Reserves	Earnings Retained	Equity Attributable to Owners of the Company	Non-controlling Interest	Total Net Equity
Opening balance as of 1/1/2022		23,150,603	26,799	4,069,029	27,246,431	0	27,246,431
Comprehensive Income (Loss)							
Profit (loss) for the year				3,269,945	3,269,945	0	3,269,945
Dividends				-980,984	-980,984	0	-980,984
Equity issuance					0	0	_
Increase (decrease) for transfers and other changes					0	0	-
Total changes in equity		0	0	2,288,961	2,288,961	0	2,288,961
Closing balance as of 12/31/2022		23,150,603	26,799	6,357,990	29,535,392	0	29,535,392

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Inversiones Previsionales Dos SpA

(Figures in ThCh\$)

STATEMENT OF FINANCIAL POSITION	2022	2021
Total current assets	18,717,011	16,177,109
Total non-current assets	351,116,910	359,800,943
Total assets	369,833,921	375,978,052
Total liabilities	1,221,491	544,306
Total equity	368,612,430	375,433,746
Total liabilities and equity	369,833,921	375,978,052
STATEMENT OF COMPREHENSIVE INCOME	2022	2021
Profit (loss) before taxes	50,330,986	52,199,617
Income taxes	-1,218,348	-541,063
Non-controlling interest	0	0
Profit (loss) for the year	49,112,638	51,658,554

STATEMENT OF CASH FLOWS	2022	2021
Operating cash flows	49,224,988	44,226,587
Investing cash flows	0	0
Financing cash flows	-49,120,665	-44,158,633
Effect of exchange rates on cash and cash equivalents and others	0	0
Net increase (decrease) in cash and cash equivalents	104,323	67,954
Cash and cash equivalents at beginning of year	78,568	10,614
Cash and cash equivalents at end of year	182,891	78,568

STATEMENT OF CHANGES IN EQUITY	Note	Paid-in Capital	Other Reserves	Retained Earnings	Total Net Equity
Opening balance as of 1/1/2022		42,931,714	-4,665,718	337,167,750	375,433,746
Comprehensive Income (Loss)					
Profit (loss) for the year			-6,325,288	49,112,638	42,787,350
Dividends				-49,117,772	-49,117,772
Equity issuance					_
Increase (decrease) for transfers and other changes			-452	-490,442	-490,894
Total changes in equity		0	-6,325,740	-495,576	-6,821,316
Closing balance as of 12/31/2022		42,931,714	-10,991,458	336,672,174	368,612,430

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Inversiones Internacionales La Construcción S.A.

(Figures in ThCh\$)

STATEMENT OF FINANCIAL POSITION	2022	2021
Total current assets	5,940,780	5,403,742
Total non-current assets	1,392,981	1,396,183
Total assets	7,333,761	6,799,925
Total liabilities	0	4,238
Total equity	7,333,761	6,795,687
Total liabilities and equity	7,333,761	6,799,925
STATEMENT OF COMPREHENSIVE INCOME	2022	2021
Profit (loss) before taxes	541,276	-133,598
Income taxes	-3,202	21,821
Non-controlling interest	0	0
Profit (loss) for the year	538,074	-111,777

STATEMENT OF CASH FLOWS	2022	2021
Operating cash flows	37,898	-51,058
Investing cash flows	-173,615	147,337
Financing cash flows	0	0
Effect of exchange rates on cash and cash equivalents and others	0	0
Net increase (decrease) in cash and cash equivalents	-135,717	96,279
Cash and cash equivalents at beginning of year	1,389,160	1,292,881
Cash and cash equivalents at end of year	1,253,443	1,389,160

STATEMENT OF CHANGES IN EQUITY	Note	Paid-in Capital	Other Reserves	Retained Earnings	Total Net Equity
Opening balance as of 1/1/2022		5,922,037	-22,489	896,139	6,795,687
Comprehensive Income (Loss)					
Profit (loss) for the year				538,074	538,074
Dividends					-
Equity issuance					-
Increase (decrease) for transfers and other changes					-
Total changes in equity		0	0	538,074	538,074
Closing balance as of 12/31/2022		5,922,037	-22,489	1,434,213	7,333,761

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2022

216,064

-152,458

63,606

44,759

108,365

0

2021

82,269

-110,423

-28,154

72,913

44,759

0

11. **Summary** Financial Statements

Inversiones Marchant Pereira Limitada

(Figures in ThCh\$)

Profit (loss) before taxes

Non-controlling interest

Profit (loss) for the year

Income taxes

STATEMENT OF FINANCIAL POSITION	2022	2021	STATEMENT OF CASH FLOWS
Total current assets	108,365	44,759	Operating cash flows
Total non-current assets	4,463,310	4,543,550	Investing cash flows
Total assets	4,571,675	4,588,309	Financing cash flows
Total current liabilities	364,317	392,304	Effect of exchange rates on cash and cash equivalents
Total non-current liabilities	3,127,358	2,735,191	Net increase (decrease) in cash and cash equivalents
Total equity	1,080,000	1,460,815	Cash and cash equivalents at beginning of year
Total liabilities and equity	4,571,675	4,588,310	Cash and cash equivalents at end of year
STATEMENT OF COMPREHENSIVE INCOME	2022	2021	

-378,019

-380,778

-2,796

37

STATEMENT OF CHANGES IN EQUITY	Note	Paid-in Capital	Other Reserves	Retained Earnings	Non-controlling In- terest	Total Net Equity
Opening balance as of 1/1/2022		2,445,000	-370,102	-614,228	145	1,460,815
Comprehensive Income (Loss)						
Profit (loss) for the year				-380,778	-37	-380,815
Dividends						-
Equity issuance						_
Increase (decrease) for transfers and other changes						-
Total changes in equity		0	0	-380,778	-37	-380,815
Closing balance as of 12/31/2022		2,445,000	-370,102	-995,006	108	1,080,000

-277,046

26,455

-250,567

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Inversiones La Construcción Limitada

(Figures in ThCh\$)

Profit (loss) for the year

STATEMENT OF FINANCIAL POSITION	2022	2021
Total current assets	1,001,980	927,496
Total non-current assets	62,133	10,094
Total assets	1,064,113	937,590
Total current liabilities	1,867	3,173
Total non-current liabilities	0	0
Total equity	1,062,246	934,417
Total liabilities and equity	1,064,113	937,590
STATEMENT OF COMPREHENSIVE INCOME	2022	2021
Profit (loss) before taxes	75,790	-3,430
Income taxes	52,039	-11,964
Non-controlling interest	0	0

STATEMENT OF CASH FLOWS	2022	2021
Operating cash flows	74,484	-2,699
Investing cash flows	0	0
Financing cash flows	0	0
Effect of exchange rates on cash and cash equivalents and others	0	0
Net increase (decrease) in cash and cash equivalents	74,484	-2,699
Cash and cash equivalents at beginning of year	927,496	930,195
Cash and cash equivalents at end of year	1,001,980	927,496

STATEMENT OF CHANGES IN EQUITY	Note	Paid-in Capital	Other Reserves	Retained Earnings	Total Net Equity
Opening balance as of 1/1/2022		1,250,000	-2,599,287	2,283,704	934,417
Comprehensive Income (Loss)					
Profit (loss) for the year				127,829	127,829
Dividends					-
Equity issuance					_
Increase (decrease) for transfers and other changes					-
Total changes in equity		0	0	127,829	127,829
Closing balance as of 12/31/2022		1,250,000	-2,599,287	2,411,533	1,062,246

-15,394

127,829

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(Figures in ThCh\$)

Dividends

Total changes in equity

Closing balance as of 12/31/2022

Increase (decrease) for transfers and other changes

STATEMENT OF FINANCIAL POSITION	2022	2021	STATEME	ENT OF COMPREHENSI	VE INCOME	2022	2021
Non-insurance assets			Profit (los	s) before taxes		95,790,759	119,941,045
Total current assets	1,605,993	2,460,566	Income ta	xes		11,304,212	-12,070,569
Total non-current assets	1,140,195	55,062	Non-cont	rolling interest		-13,314	-12,273
			Profit (loss	s) for the year		107,081,657	107,858,203
Insurance assets							
Total assets for insurance business	8,178,711,730	7,494,347,677					
Total assets	8,181,457,918	7,496,863,305	STATEME	ENT OF CASH FLOWS		2022	2021
Non-insurance liabilities			017112112	2. 2. 3. 3 20			
	40.046.070	45.756.224	Operating	cash flows		-141,552,971	24,722,716
Total current liabilities	48,046,979	45,756,234	Investing	cash flows		119,071,026	5,618,959
Total non-current liabilities	166,819,781	142,973,521	Financing	cash flows		-216,908,498	96,091,454
Insurance liabilities				exchange rates on cash equivalents and others		-8,586,877	7,486,848
Total liabilities for insurance business	7,618,236,679	7,034,286,085	Net increa	ase (decrease) in cash and	d cash equivalents	-247,977,320	133,919,977
Total equity	348,354,479	273,847,465	Cash and cash equivalents at beginning of year		315,339,186	181,419,209	
Total liabilities and equity	8,181,457,918	7,496,863,305	Cash and	cash equivalents at end o	of year	67,361,866	315,339,186
STATEMENT OF CHANGES IN EQUITY	N	Note Paid-	-in Capital	Other Reserves	Retained Earnings	Non-controlling In- terest	Total Net Equity
Opening balance as of 1/1/2022		2	262,741,807	-191,414,358	202,471,269	48,747	273,847,465
Comprehensive Income (Loss)							
Profit (loss) for the year					107,081,657	13,314	107,094,971
Other comprehensive income (loss)				-5,267,595	618,077	-465	-4,649,983

262,741,807

-32,124,497

32,357,464

107,932,701

310,403,970

-28,168,124

-33,435,719

-224,850,077

-32,124,497

4,186,523

74,507,014

348,354,479

-2,817

10,032

58,779

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Inmobiliaria ILC SpA

(Figures in ThCh\$)

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Non-controlling interest

Profit (loss) for the year

STATEMENT OF FINANCIAL POSITION	2022	2021	STATEMENT
Total current assets	2,045,558	1,318,917	Operating cas
Total non-current assets	23,178,993	23,527,837	Investing cash
Total assets	25,224,551	24,846,754	Financing cash
Total current liabilities	947,714	794,726	Effect of excha
Total non-current liabilities	21,565,955	19,795,067	and cash equiv
Total equity	2,710,882	4,256,961	Net increase (
Total liabilities and equity	25,224,551	24,846,754	Cash and cash
			Cash and cash
STATEMENT OF COMPREHENSIVE INCOME	2022	2021	
Profit (loss) before taxes	-1,535,901	-783,209	

-10,179

-1,546,080

STATEMENT OF CASH FLOWS	2022	2021
Operating cash flows	1,762,137	1,434,644
Investing cash flows	0	0
Financing cash flows	-979,402	-1,475,154
Effect of exchange rates on cash and cash equivalents and others	0	0
Net increase (decrease) in cash and cash equivalents	782,735	-40,510
Cash and cash equivalents at beginning of year	1,222,496	1,263,006
Cash and cash equivalents at end of year	2,005,231	1,222,496

STATEMENT OF CHANGES IN EQUITY	Note	Paid-in Capital	Revaluation Surplus	Retained Earnings	Total Net Equity
Opening balance as of 1/1/2022		6,550,000	1,129,238	-3,422,277	4,256,961
Comprehensive Income (Loss)					
Profit (loss) for the year				-1,546,080	-1,546,080
Dividends					-
Equity issuance					_
Increase (decrease) for transfers and other changes				1	1
Total changes in equity		0	0	-1,546,079	-1,546,079
Closing balance as of 12/31/2022		6,550,000	1,129,238	-4,968,356	2,710,882

-77,194

-860,403

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BI Administradora SpA

(Figures in ThCh\$)

Income taxes

Non-controlling interest

Profit (loss) for the year

STATEMENT OF FINANCIAL POSITION	2022	2021	STATEM
Total current assets	6,919	17,354	Operatin
Total non-current assets	17,356	8,564	Investing
Total assets	24,275	25,918	Financing
Total current liabilities	10,525	10,596	Effect of
Total non-current liabilities	0	0	and cash
Total equity	13,750	15,322	Net incre
Total liabilities and equity	24,275	25,918	Cash and
	,	·	Cash and
STATEMENT OF COMPREHENSIVE INCOME	2022	2021	
Profit (loss) before taxes	-10,364	-8,056	

8,792

-1,572

0

STATEMENT OF CASH FLOWS	2022	2021
Operating cash flows	-10,435	-8,413
Investing cash flows	0	0
Financing cash flows	0	0
Effect of exchange rates on cash and cash equivalents and others	0	0
Net increase (decrease) in cash and cash equivalents	-10,435	-8,413
Cash and cash equivalents at beginning of year	17,354	25,767
Cash and cash equivalents at end of year	6,919	17,354

	-1,572	-1,572 -
		-
		-
0	-1,572	-1,572
35,517	-1,572 -21,767	-1,572 13,750
		-1,572 0 -1,572

5,746

-2,310

0

ILC Holdco SpA

(Figures in ThCh\$)

STATEMENT OF FINANCIAL POSITION	2022	2021	STATEMENT OF COMPREHENSIVE INCOME	2022	2021
Non-banking assets			Profit (loss) before taxes	51,175,871	41,576,398
Total current assets	33,119,828	53,670,092	Income taxes	-4,164,961	-8,380,159
Total non-current assets	2,044,532	2,302,912	Non-controlling interest	-15,482,176	-10,877,643
			Profit (loss) for the year	31,528,734	22,318,596
Banking assets					
Total assets for insurance business	4,404,061,016	3,669,570,081			
Total assets	4,439,225,376	3,725,543,085	STATEMENT OF CASH FLOWS	2022	2021
			STATEMENT OF CASH FLOWS	2022	2021
Non-banking liabilities			Operating cash flows	-171,437,416	88,119,136
Total current liabilities	35,601,064	46,280,257	Investing cash flows	-7,871,167	6,402,143
Total non-current liabilities	188,249	229,089	Financing cash flows	175,473,295	153,761,124
Banking liabilities			Effect of exchange rates on cash and cash equivalents and others	-8,960,610	-112,714
Total liabilities for insurance business	4,100,809,998	3,413,536,304	Net increase (decrease) in cash and cash equivalents	-12,795,898	248,169,689
Total equity	302,626,065	265,497,435	Cash and cash equivalents at beginning of year	568,055,290	319,885,601
Total liabilities and equity	4,439,225,376	3,725,543,085	Cash and cash equivalents at end of year	555,259,392	568,055,290

STATEMENT OF CHANGES IN EQUITY	Note	Paid-in Capital	Other Reserves	Earnings Retained	terest	Total Net Equity
Opening balance as of 1/1/2022		145,803,000	1,411,869	32,846,537	85,436,029	265,497,435
Comprehensive Income (Loss)						
Profit (loss) for the year			3,034,712	31,528,734	16,964,749	51,528,195
Other comprehensive income (loss)						-
Dividends				-9,457,948	-4,821,232	-14,279,180
Equity issuance			118,701			118,701
Increase (decrease) for transfers and other changes			-535	-297,197	58,646	-239,086
Total changes in equity		0	3,152,878	21,773,589	12,202,163	37,128,630
Closing balance as of 12/31/2022		145,803,000	4,564,747	54,620,126	97,638,192	302,626,065

ABOUT THIS REPORT

WELCOME

CREATING VALUE

SUSTAINABILITY MODEL

GOVERNANCE

RESPONSIBLE INVESTMENT

> INCLUSION AND ACCESS

CULTURE OF SERVICE AND ETHICS

CONTRIBUTION TO PUBLIC DEBATE

INFORMATION OF INTEREST



Independent Assurance Report

We have been engaged by Management of Inversiones La Construcción S.A. (hereinafter the Company), to report and provide an independent limited assurance conclusion as to whether the assessment of the Corporate Carbon Footprint Calculation and subsidiaries (Banco Internacional, Compañía de Seguros Confuturo S.A., Isapre Consalud S.A., Compañía de Seguros de Vida Cámara S.A. and Empresas Red Salud S.A.) are in compliance with the standards: Corporate Accounting and Reporting Standard - Revised Edition of the GHG Protocol, the IPCC Guidelines for National Greenhouse Gas Inventories (2006) in all material respects under ISAE 3410 (hereinafter "the Report") for the year ended December 31, 2022.

Calculation of Carbon Footprint Indicators covered by this limited assurance engagement include:

Subsidiaries	Scope 1 (t CO2eq)	Scope 2 (t CO2eq)	Scope 3 (t CO2eq)	Total by subsidiary
ILC	2	0	62	64
Banco Internacional	23	151	410,575	410,749
Confuturo	36	101	643,216	643,353
Consalud	33	350	908	1,291
RedSalud	6,155	13,749	668	20,572
Vida Cámara	7	2	63	72
Total by scope	6,257	14,353	1,055,491	1,076,101

Responsibilities of Inversiones La Construcción S.A.

The Company confirms that the party responsible for the Corporate Carbon Footprint Calculation and the measurer or assessor of the information in this report is the Investor Relations and Sustainability Management.

Our engagement has been conducted on the basis that the Company recognizes and understands that Sustainability Management is responsible for:

- a) The presentation of the information of the Carbon Footprint Calculation of Inversiones La Construcción S.A. in compliance with the guidelines established in the Corporate Accounting and Reporting Standard Revised Edition of the GHG Protocol, the IPCC Guidelines for National Greenhouse Gas Inventories (2006).
- b) The design, implementation and maintenance of the internal control that the General Management and the Investor Relations and Sustainability Management determine as necessary to enable compliance with the guidelines established in the Corporate Accounting and Reporting Standard Revised Edition of the GHG Protocol, the IPCC Guidelines for National Greenhouse Gas Inventories (2006), which is free from non-compliance, whether caused by fraud or error.

La Construcción S.A. Corporate Carbon Footprint Calculation Santiago, April 10, 2023 Page 2



- c) The preparation and fair presentation of the statement that the Company's corporate Carbon Footprint Calculation is in compliance with the guidelines established in the Corporate Accounting and Reporting Standard Revised Edition of the GHG Protocol, the IPCC Guidelines for National Greenhouse Gas Inventories (2006) and,
- d) The process to ensure that Area Management, personnel involved with the preparation and presentation of the information of the Assurance Engagement are properly trained, systems are properly updated and that any changes to relevant Assurance Engagement information include all significant business units. This responsibility also includes informing us of any changes in the Company's operations from January 1, 2022 through the date of issuance of our conclusion.

Responsibility of the Assurance Professional

Our responsibility is to issue an independent limited assurance report as to whether the 2022 Carbon Footprint Calculation is in compliance with the guidelines established in the Corporate Accounting and Reporting Standard - Revised Edition of the GHG Protocol, the IPCC Guidelines for National Greenhouse Gas Inventories (2006), in all material respects, under ISAE 3410.

We have complied with the independence and other ethical requirements of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants, which is based on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional conduct and implemented quality control procedures that are applicable to the individual engagement in accordance with the requirements of the International Standard on Quality Control 1: "Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements(ISQC 1)" and we planned and performed our engagement to obtain an independent limited assurance conclusion. Based on that indicated in the preceding paragraphs, we confirm that we have performed this engagement for La Construcción S.A. independently and free of conflicts of interest.

The scope of an independent limited assurance engagement is substantially less than that of a reasonable assurance engagement, and accordingly, the assurance provided is also lower.

The procedures we performed are based on our professional judgment and included inquiries, process observation, documentation analysis, analytical procedures and sample review tests described below.

- We interviewed key Company personnel in order to assess the preparation process, the definition of its contents and the information systems used.
- We verified the data included in the Assurance Engagement from the supporting documentation provided by Management. However, our procedures did not include testing the data on which the estimates are based or separately developing our own estimates against which to evaluate Inversiones La Construcción S.A.'s estimates.
- We analyzed the data gathering and internal control processes for the quantitative data reflected in the Assurance Engagement.
- We verified the reliability of the information using analytical procedures and review tests based on sampling and review of calculations through recalculations.





The procedures performed on a limited assurance engagement vary in nature and timing and are less extensive than those performed for a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Purpose of our report

In accordance with the terms of our engagement, this assurance report has been prepared for Inversiones La Construcción S.A. for the purpose of assisting management in determining whether the Corporate Carbon Footprint calculations, subject to limited assurance, are prepared and presented in accordance with the guidelines established in the Corporate Accounting and Reporting Standard - Revised Edition of the GHG Protocol, the IPCC Guidelines for National Greenhouse Gas Inventories (2006), in all material respects, under ISAE 3410.

Restrictions on use of the report

Inversiones La Construcción S.A. confirms that the users of our assurance report regarding the Verification of the Carbon Footprint Calculation are the Company's Management, Board of Directors, employees and suppliers, the local communities of the locations where the performs its activities, the investors and regulators of Inversiones La Construcción S.A., and the guild organizations to which the Company is affiliated, as support for its decision-making processes.

Any third party other than the "Users" indicated in the preceding paragraph, who obtains access to our report or a copy thereof and determines to rely on it, or any part thereof, does so at their own risk. To the fullest extent permitted by law, we do not accept or assume responsibility or liability to parties other than "Users" for our work, for this limited assurance report, or for the conclusions we have reached.

Our report is provided to Inversiones La Construcción S.A. on the basis that it may not be copied, referred to or disclosed, in whole (except for Inversiones La Construcción S.A.'s own internal purposes) or in part, without our prior written consent.

Our conclusions

Our conclusion has been established based on and subject to the matters described in this Report.

We believe that the evidence we have obtained is sufficient and appropriate to support the conclusion expressed below.





Based on the procedures performed and evidence obtained, described above, nothing has come to our attention that would indicate that the Carbon Footprint Calculation, for the year ended December 31, 2022 is not adequately prepared and presented, in all material respects, in accordance with the guidelines established in the Corporate Accounting and Reporting Standard - Revised Edition of the GHG Protocol, the IPCC Guidelines for National Greenhouse Gas Inventories (2006), in all material respects, under ISAE 3410, which includes the reliability of the data, the adequacy of the information presented and the absence of significant deviations and omissions.

The above translation of the report is provided as a free translation from the Spanish language original, which is the official and binding version. Such translation has been made solely for the convenience of non-Spanish readers.

Very truly yours,

KPMG Auditores Consultores Ltda.

Signed in the Spanish version

Karin Eggers ESG Partner



INVERSIONES LA CONSTRUCCIÓN S.A.

Assurance Report ESG indicators in the Integrated Report as of December 31, 2022



Independent Assurance Report

We have been engaged by Management of Inversiones La Construcción S.A. (hereinafter the Company), to report and provide an independent limited assurance conclusion as to whether the assessment of ESG Indicators in the 2021 Integrated Report of Inversiones La Construcción S.A. comply with the Global Reporting Initiative (GRI) Sustainability Reporting Standard in all material respects under ISAE 3000 (hereinafter "the Report") for the year ended December 31, 2022.

ESG indicators in the 2022 Integrated Report covered by this limited assurance engagement are:

Assurance indicators	Assurance Standard	
302-1 Energy consumption within the organization	GRI Standard	
303-5 Water consumption	GRI Standard	
306-4 Waste not destined for disposal	GRI Standard	
306-5 Waste destined for disposal	GRI Standard	
Absenteeism rate	Proprietary content	

Responsibilities of Inversiones La Construcción S.A.

The Company confirms that the party responsible for the collection and presentation of the ESG indicators of the 2022 Integrated Report of Inversiones La Construcción S.A. and the measurer or assessor of the information in this report is the Company's Management of Investor Relations and Sustainability.

Our engagement has been conducted on the basis that the Company recognizes and understands that the Company's Management of Investor Relations and Sustainability is responsible for:

- a) The presentation of the ESG Indicators in the 2022 Integrated Report included in the engagement complies with the Global Reporting Initiative (GRI) Sustainability Reporting Standard.
- b) The preparation and fair presentation of the statement that ESG Indicators in the 2022 Integrated Report included in the engagement complies with the Global Reporting Initiative (GRI) Sustainability Reporting Standard.
- c) The design, implementation and maintenance of internal control that determine that it is necessary to enable compliance with the GRI standard and that it is free from non-compliance, whether caused by fraud or error.
- d) The prevention and detection of fraud, and to identify and ensure that the Company complies with the laws and regulations applicable to its activities.





- e) To ensure that any changes in the relevant information on Assurance Engagement include all significant business units.
- f) This responsibility also includes informing us of any changes in the Company's operations from January 01, 2022 through the date of issuance of our conclusion.

Responsibility of the Assurance Professional

Our responsibility is to issue an independent limited assurance report as to whether the ESG Indicators of the 2022 Integrated Report included in the Assurance Engagement comply with the Global Reporting Initiative (GRI) Sustainability Reporting Standard, in all material respects, under ISAE 3000.

We have complied with the independence and other ethical requirements of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants, which is based on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional conduct and implemented quality control procedures that are applicable to the individual engagement in accordance with the requirements of the International Standard on Quality Control 1: "Quality Control for Firms Performing Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements (ISQC 1)" and we planned and performed our engagement to obtain an independent limited assurance conclusion. Based on that indicated in the preceding paragraphs, we confirm that we have performed this engagement for La Construcción S.A. independently and free of conflicts of interest.

The scope of an independent limited assurance engagement is substantially less than that of a reasonable assurance engagement, and accordingly, the assurance provided is also lower.

The procedures we performed are based on our professional judgment and included inquiries, process observation, documentation analysis, analytical procedures and sampling review tests, which are described below:

- We interviewed key personnel of the Inversiones La Construcción S.A. Investor Relations and Sustainability Management, in order to assess the process for preparing and defining the contents and the information systems used for the Assurance Engagement.
- We verified the data included in the Assurance Engagement from the supporting documentation provided by Management. However, our procedures did not include testing the data on which the estimates are based or separately developing our own estimates against which to evaluate Inversiones La Construcción S.A.'s estimates.
- We analyzed the processes of gathering and internal control of the quantitative data reflected in the Assurance Engagement.
- We verified the reliability of the information using analytical procedures and review tests based on sampling and review of calculations through recalculations.
- We reviewed the wording and revised the composition of the 2022 Integrated Report containing the Assurance Engagement.





The procedures performed on a limited assurance engagement vary in nature and timing and are less extensive than those performed for a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Purpose of our report

In accordance with the terms of our engagement, this assurance report has been prepared for Inversiones La Construcción S.A. for the purpose of assisting Investor Relations and Sustainability Management in determining whether the ESG Indicators of the 2022 Integrated Report included in the Assurance Engagement and, subject to limited assurance, are prepared and presented in accordance with the Global Reporting Initiative (GRI) Sustainability Reporting Standard, in all material respects, under ISAE 3000.

Restrictions on use of the report

Inversiones La Construcción S.A. confirms that the users of its 2022 Integrated Report and our assurance reports with respect to the ESG indicators of the 2022 Integrated Report are the Company's management, the Board of Directors, the Company's employees and suppliers, the local communities of the locations where the Company performs its activities, the investors and regulators of Inversiones La Construcción S.A., and the guild organizations to which the Company is affiliated as support for its decision-making processes.

Any third party other than the "Users" indicated in the preceding paragraph, who obtains access to our report or a copy thereof and determines to rely on it, or any part thereof, does so at their own risk. To the fullest extent permitted by law, we do not accept or assume responsibility or liability to parties other than "Users" for our work, for this limited assurance report, or for the conclusions we have reached.

This report is provided to Inversiones La Construcción S.A. on the basis that it may not be copied or referred to, in whole or in part, without our prior written consent. Furthermore, this report may only be disclosed, in its entirety and not in part, for Inversiones La Construcción S.A.'s own internal purposes and to third parties in order to show that the contents reported have been verified by an independent third party.

Our conclusions

Our conclusion has been established based on and subject to the matters described in this report.

We believe that the evidence we have obtained is sufficient and appropriate to support the conclusion expressed below.





Based on the procedures performed and evidence obtained, described above, nothing has come to our attention that would indicate to us that the ESG Indicators of the 2022 Integrated Report listed above, for the year ended December 31, 2022, are not prepared and presented fairly, in all material respects, in accordance with the Global Reporting Initiative (GRI) Sustainability Reporting Standard in all material respects under ISAE 3000, including the reliability of the data, the adequacy of the information presented and the absence of significant deviations and omissions.

The above translation of the report is provided as a free translation from the Spanish language original, which is the official and binding version. Such translation has been made solely for the convenience of non-Spanish readers.

Very truly yours,

KPMG Ltda.

Signed in the Spanish version

Karin Eggers ESG Partner



Análisis Razonado Estados Financieros Inversiones La Construcción y Subsidiarias al 31 de diciembre de 2022

I. Introducción

Inversiones la Construcción S.A. (en adelante también "ILC", "ILC Inversiones" o la "Compañía") presenta sus estados financieros según las normas e instrucciones contables emitidas por la Comisión para el Mercado Financiero de acuerdo con las Normas Internacionales de Información Financiera ("NIIF"), emitidos por el International Accounting Standards Board (en adelante "IASB").

Los Estados Financieros de ILC son desglosados por tipo de actividad. Estas actividades se encuentran conformadas por: i) Actividad no aseguradora y no bancaria la cual incorpora a Isapre Consalud, Red Salud, Baninter Factoring, Inversiones La Construcción (matriz), Inversiones Confuturo (Matriz), participación de 40,29% sobre AFP Habitat y Administradora Americana de Inversiones (AAISA) a través de la empresa controladora y Otras Sociedades; ii) Actividad aseguradora considera a las Compañías de Seguros Confuturo, Vida Cámara y Vivir Seguros (ex Vida Cámara Perú) y; iii) Actividad bancaria incluye a Banco Internacional.

Principales hitos del período:

•	07/Feb.22	ILC emitió en los mercados internacionales bonos bullet por un monto total de
		US\$300.000.000, con vencimiento al año 2032, a una tasa de interés de 4,75% anual. Los
		fondos recaudados con esta emisión serán utilizados para fines corporativos generales,
		principalmente destinados para el refinanciamiento y/o pago de parte del endeudamiento
		de la Sociedad.

- 14/Feb.22 Isapre Consalud interpuso una demanda de indemnización de perjuicios en contra del Fisco de Chile y la Superintendencia de Seguridad Social, por los perjuicios causados a Isapre Consalud con la dictación de la Ley N°21.247, que "establece beneficios para padres, madres y cuidadores de niños o niñas en las condiciones que indica (LMPP)".
- Ene./Jun.22 Durante el año 2022, ILC realizó 4 aportes de capital a Isapre Consalud por un monto total de \$26.000 millones y 4 aportes de capital a Compañía de Seguros Vivir Seguros S.A. por un monto total de \$4.000 millones.
- Jun./Nov.22 ILC contrató 6 Cross Currency Swaps USD/UF por un total de USD 188.000.000 y un Cross Currency Swap USD/CLP por USD 14.000.000. La tasa ponderada obtenida con estos derivados es de UF+3,32% y CLP+6,2% respectivamente.
- 13/Oct.22 ILC ofreció una opción de rescate anticipado voluntario a los Tenedores de los Bonos series I, J y K conforme a los dispuesto en el artículo 130 de la Ley de Mercado de Valores. El monto total rescatado por concepto de capital insoluto de los Bonos Series I, J, y K fue de UF 1.501.000.



Al cierre de diciembre 2022, ILC alcanzó un resultado de \$146.534 millones, principalmente explicado por el resultado obtenido por el sector financiero de ILC, específicamente la Compañía de Seguros Confuturo por \$133.141 millones, y el Banco Internacional con \$47.526 millones¹. Adicionalmente contribuyen el resultado de Inpresa Dos con \$49.113 millones, y de Red Salud con \$17.931 millones. Estos resultados se vieron parcialmente contrarestados por las pérdidas obtenidas por Isapre Consalud por \$21.381 millones y el resultado de ILC matriz, afectada en el año por el aumento en gastos financieros debido al efecto de la unidad de reajuste.

El resultado de ILC a nivel consolidado representa un variación positiva de \$58.115 millones respecto del año anterior. Esta variación se explica por el desempeño de las inversiones financieras de subsidiarias, mayor margen de intereses y reajustes sumado a un control de la eficiencia en Banco Internacional, y una menor pérdida en la Isapre por efecto IPC, reajuste de precios y menor costo por término de la aplicación de la normativa de Licencia Maternal Preventiva Parental (LMPP) el tercer trimestre de 2021.

A nivel de resultado controlador de cada subsidiaria, la variación de ILC consolidado se descompone en un mejor desempeño del Banco Internacional por \$14.498 millones, de la cual ILC participa en un 67%, por mayor resultado por intereses y reajustes por colocaciones comerciales, sumado a una mayor utilidad de operaciones financieras y un control de riesgo, solvencia y liquidez. Por su parte, Inversiones Confuturo presenta un resultado similar al año anterior explicado por un mejor desempeño en su filial Confuturo por \$10.415 millones, por mejor desempeño de inversión en Renta Fija y Bienes Raíces, compensado por menor resultado en Fondos de Inversión, Renta Variable, y mayor venta de Rentas Vitalicias. Sin embargo, este mayor resultado se vio compensado por el efecto de la unidad de reajuste sobre la deuda de la matriz Inv. Confuturo.

A nivel de filiales del sector salud, la pérdida de Consalud por \$21.381 millones representa una variación de \$61.081 millones explicada principalmente por una menor siniestralidad debido a efecto inflación sobre los contratos vigentes con sus cotizantes y menor costo por término de la aplicación de la LMPP a finales de 2021. Adicionalmente durante el cuarto trimestre se incluye un efecto positivo por la implementación de reajuste de precios Base y GES. En Red Salud, el menor resultado por \$3.268 millones se explica principalmente por mayores gastos no operacionales debido al impacto de la mayor inflación en sus pasivos financieros y mayores costos operacionales, debido al fortalecimiento de su estructura de personal. Por su parte, Vida Cámara presenta un menor desempeño por \$2.543 millones debido al término del contrato siete del SIS a partir del julio de 2021.

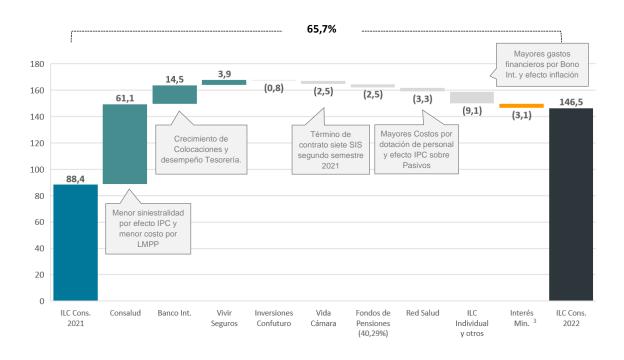
¹ Resultado controlador de Banco Internacional en el año 2022. A nivel de resultado controlador de ILC se considera el 67,18% de este resultado.



En el Gráfico 1 se presenta el aporte de las subsidiarias de ILC a la variación en resultado acumulado respecto del año anterior.

Gráfico 1 Análisis variación utilidad atribuible a controlador ILC ²

Cifras en CLP miles de millones



² La variación de resultado en la gráfica corresponde a la variación del resultado controlador de cada subsidiaria

³ Variación por Interés Minoritario considera las participaciones minoritarias a nivel controlador de cada subsidiaria.



A nivel de Actividades, durante el año ILC presenta una ganancia de la actividad aseguradora por \$121.873 millones, una ganancia de la actividad bancaria de \$57.454 millones, y pérdidas en la actividad no aseguradora y no bancaria por \$14.602 millones. En el período, el efecto atribuible a participaciones no controladoras corresponde a \$18.191 millones.

A diciembre, la **actividad no aseguradora y no bancaria** presenta una pérdida de \$14.602 millones, \$36.043 millones de menor pérdida respecto del resultado a igual periodo de 2021. Esta desviación se explica por una menor pérdida en Consalud por \$61.081 millones, por mayores ingresos por efecto inflación sobre los contratos vigentes sumado a implementación de reajustes de precios base y GES durante el último trimestre del año. Adicionalmente impacta de manera positiva la base de comparación más negativa debido a mayores pérdidas en 2021, principalmente por costos de Licencias Maternales Preventivas Parental (LMPP) cuya aplicación terminó durante el tercer trimestre de 2021. Lo anterior, se ve compensado parcialmente por un menor desempeño en Inversiones Confuturo por \$10.578 millones, debido a efecto de reajuste por inflación sobre deuda de la compañía; adicionalmente se generó menor resultado en la operación de ILC matriz por \$8.465 millones debido a un mayor gasto financiero por emisión de bono internacional y mayor gasto por unidad de reajuste sobre la deuda denominada en UF. Por su parte, Red Salud⁴ presenta una variación negativa por \$3.946 millones principalmente por mayores gastos no operacionales por reajuste de sus pasivos financieros y mayores costos operacionales, debido al fortalecimiento de su estructura de personal. Además, se observa un menor resultado por \$2.546 millones proveniente de las operaciones del sector Pensiones (Habitat y AAISA) influenciado por un menor resultado por Encaje en Habitat Chile, Perú y Colfondos.

A nivel de resultado de la **actividad aseguradora** se presenta una utilidad de \$121.873 millones, superior en \$5.012 millones respecto de la utilidad registrada en igual período de 2021. Esta variación positiva se explica por el desempeño de Confuturo debido a mejor resultado por inversiones en Renta Fija y en Bienes Raíces, sumado a efecto positivo en impuestos y aumento en el valor de mercado de derivados. Compensa, menor resultado proveniente de Fondos de Inversión y Renta variable sumado a mayores costos provenientes de una mayor venta de Rentas Vitalicias. Adicionalmente se observa un menor desempeño de Vida Cámara por menor resultado proveniente del Seguro de Invalidez y Sobrevivencia (SIS) por término de contrato 7 del SIS en 2021.

Finalmente, respecto la **actividad bancaria**, el resultado a diciembre fue de \$57.454 millones, \$19.526 millones mayor que los \$37.927 millones alcanzados en el mismo periodo del año 2021. Esta desviación en resultado se explica principalmente por una mayor ganancia en intereses por colocaciones comerciales, por depósitos overnight, por resultado de instrumentos financieros de inversión y por resultado de coberturas contables. Adicionalmente, en el periodo se observa un mayor resultado por activos nos corrientes por venta de bienes recibidos en pago y menores gastos asociados a estos bienes, menores gastos operacionales asociados a leasing y un menor impuesto a la renta explicado principalmente por efecto inflación acumulada a diciembre sobre patrimonio. Esto se compensa parcialmente por un aumento en el nivel de remuneraciones y gastos de personal, junto con mayor reajuste de depósitos a plazo, mayor reajuste de bonos emitidos y mayores coberturas contables. Finalmente, se observa un mayor gasto por comisiones en distintos productos del Banco.

⁴ A nivel de Resultado de Actividad no Aseguradora y no Bancaria, el resultado de Red Salud incluye resultado correspondiente a participaciones minoritarias



Por su parte, el RAIIDAIE total de ILC a diciembre de 2022, alcanzó \$342.435 millones lo que representa una variación de +56,8% respecto de los \$218.448 millones obtenidos en igual periodo de 2021. Del análisis por tipo de actividad se observa un crecimiento en el RAIIDAIE producto de la variación positiva de la actividad no Aseguradora y no Bancaria, y de la actividad Bancaria de +424% y +31% respectivamente. Por su parte, a nivel de la actividad Aseguradora, se observa una variación de -8% principalmente explicada por desempeño inversiones, aumento de Rentas Vitalicias y efecto de impuestos.



Gráfico 2 Análisis variación RAIIDAIE ILC

Resultado antes de impuestos, intereses, depreciación, amortización e ítems extraordinarios (RAIIDAIE): (Ganancia de actividad no aseguradora y no bancaria antes de impuestos – rentabilidad del encaje – costos financieros actividad no aseguradora y no bancaria – Resultado por unidad de reajuste y dif. de cambio actividad no aseguradora y no bancaria - depreciación y amortización actividad no aseguradora y no bancaria) + (Ganancia de actividad aseguradora antes de impuestos - costos financieros actividad aseguradora - depreciación y amortización actividad aseguradora) + (Ganancia de actividad bancaria antes de impuestos - depreciación y amortización actividad bancaria). Para el cálculo del RAIIDAIE, a contar de diciembre de 2019, la rentabilidad del encaje incorpora las operaciones de Habitat Chile, Habitat Perú y Colfondos.



II. Estados Consolidados de Resultados Integrales

(1) Ganancia Atribuible a los Propietarios de la Controladora

Al 31 de diciembre de 2022, ILC presenta un resultado del período⁽¹⁾ de \$146.534 millones, superior a los \$88.419 millones de utilidad registrada durante el año anterior. Esta variación se explica principalmente por mayor desempeño de la actividad no aseguradora no bancaria por \$36.043 millones, la actividad bancaria por \$19.526 millones y de la actividad aseguradora por \$5.012 millones

A nivel de **Resultado Operacional** total ⁽²⁾ ILC alcanzó \$202.347 millones, cifra 83,1% superior respecto al año anterior principalmente por una variación positiva de la actividad no aseguradora no bancaria de \$87.772 millones y mejor desempeño de la actividad bancaria por \$15.636 millones, compensado por una caída en la actividad aseguradora de \$11.599 millones.

A nivel de actividad no aseguradora no bancaria, la variación positiva tiene relación con la menor pérdida de Isapre Consalud por \$74.613 millones, asociada a mayores ingresos por efecto IPC en contratos vigentes, sumado a menores costos SIL por mayor base de comparación, debido a menores costos incurridos por Licencias Maternales Preventivas Parental cuya aplicación terminó durante el tercer trimestre de 2021. Por su parte, Red Salud tiene un mayor resultado por \$3.873 millones asociado a mayores ingresos por mayor actividad, compensado en parte por aumento de gastos por fortalecimiento de la estructura de personal y mayores costos variables por ajustes de variables macroeconómicas.

En la actividad bancaria, el mejor desempeño se debe al mayor resultado operacional proveniente del Banco Internacional por \$10.533 millones. Esta desviación en resultado se explica por mayor resultado por intereses por resultado de colocaciones comerciales, de depósitos, de instrumentos financieros y de coberturas contables. A esto se le suman menores gastos operacionales y mayor resultado por venta de bienes recibidos en pago. Esto se compensa parcialmente en el periodo por un aumento gastos de personal, junto con un mayor gasto por reajustes, por un mayor gasto asociado a coberturas contables y mayor gasto asociado a comisiones.

El menor desempeño operacional de la actividad aseguradora se explica mayoritariamente por Confuturo, donde se observa una variación negativa por \$6.344 millones principalmente producto de menor resultado de inversiones CUI, y de renta variable por extraordinario desempeño de inversiones en 2021. Adicional a esto, se observan mayores costos por siniestros asociados al SIS y a una mayor pérdida contable por mayor primaje de rentas vitalicias. Finalmente, se observa un efecto negativo por mayores gastos financieros por aumento en pasivos financieros y por efecto de liberación de provisiones por deterioro en 2021. Estos efectos negativos se ven en parte compensados por un mayor resultado en inversiones de renta fija e inmobiliarias y por caída en reservas por disminución en el valor del fondo, asociado al menor resultado en inversiones observado.

Vida Cámara presenta una variación operacional negativa por \$4.189 millones por alta base de comparación en prima retenida neta dado que en 2021 la compañía recibía flujos provenientes del contrato 7 del SIS.

Por otro lado, se observa un mayor resultado operacional en Vivir Seguros por \$4.185 millones por un incremento en inversiones influenciado por crecimiento de las carteras de rentas vitalicias y renta particular. Adicionalmente, se observa una liberación de reservas de siniestros incurridos y no reportados del SISCO como consecuencia de cambio normativo definido por el Regulador. Esta liberación de provisiones compensa el impacto de las mayores reservas constituidas por mayor primaje.



Por otra parte, el **Resultado no Operacional** total⁽³⁾ de la Compañía registra una pérdida de \$54.181 millones, la cual representa una variación negativa de \$44.933 millones respecto de la pérdida de \$9.248 millones observada en igual periodo de 2021. Dicha variación se explica por una disminución de \$37.204 millones en la actividad no aseguradora y no bancaria principalmente por mayor gasto financiero debido a bono internacional de ILC sumado a efecto de unidad de reajuste sobre deuda denominada en UF en ILC, Red Salud, y en Inversiones Confuturo. La variación también considera un menor resultado proveniente de la operación de AFP Habitat y de Administradora Americana de Inversiones.

En el caso de la actividad aseguradora, se observa una disminución de \$7.729 millones principalmente en Confuturo por una variación negativa por efecto de unidad de reajuste.

Finalmente, a nivel de impuestos⁽⁴⁾ se presenta una variación positiva de \$13.667 millones explicada mayormente por una variación en impuestos de la actividad aseguradora de \$24.340 millones por mayor impacto por diferencias permanentes en 2022, sumado a una variación en la actividad bancaria por \$3.891 millones, compensado en parte por variación negativa en impuestos de la actividad no aseguradora no bancaria por \$14.565 millones

Cuadro N°1: Composición de la Ganancia del Período

Cifras en MM\$	31-dic-2022	31-dic-2021	Var MM\$	Var %
Actividad no aseguradora y no bancaria	20.253	(67.519)	87.772	130,0%
Actividad aseguradora	120.300	131.899	(11.599)	-8,8%
Actividad bancaria	61.794	46.158	15.636	33,9%
Resultado Banco Internacional ⁽⁷⁾	52.032	41.498	10.534	25,4%
Ajustes de Consolidacion ⁽⁸⁾	9.762	4.660	5.102	109,5%
Resultado operacional (2)	202.347	110.538	91.808	83,1%
Actividad no aseguradora y no bancaria	(45.476)	(8.272)	(37.204)	-449,8%
Actividad aseguradora	(8.705)	(976)	(7.729)	-791,5%
Actividad bancaria	-	-	-	-
Resultado Banco Internacional ⁽⁷⁾	-	-	-	-
Ajustes de Consolidacion ⁽⁸⁾	-	-	_	
Resultado no operacional (3)	(54.181)	(9.248)	(44.933)	-485,9%
mpuesto ⁽⁴⁾	16.519	2.852	13.667	479,2%
Otros (Ut. Extraordinaria-Operación Discontinuada) (5)	40	-	40	-
Resultado de Part. No Controladoras (6)	(18.191)	(15.725)	(2.466)	-15,7%
Ganancia del periodo (1)	146.534	88.419	58.115	65,7%

⁽¹⁾ Ganancia del periodo: Corresponde a la Ganancia Atribuible a los Propietarios de la Controladora.

⁽²⁾ Resultado Operacional según Actividad incluye: <u>Actividad no aseguradora y no bancaria:</u> Ingresos de actividades ordinarias, Costo de venta, Otros ingresos por función, Costos de distribución, Gastos de administración, Gastos de marketing, Gastos de investigación y desarrollo, Otros gastos por función y Otras ganancias (pérdidas).

<u>Actividad aseguradora:</u> Ingresos netos por intereses y reajustes, ingresos de explotación aseguradora, costo de explotación y gastos operacionales.



Actividad bancaria: Resultado operacional antes de pérdidas crediticias, Gastos por pérdidas crediticias.

- (3) Resultado No Operacional según Actividad incluye: Actividad no aseguradora y no bancaria: Ingresos financieros, Costos financieros, Participación en las ganancias (pérdidas) de asociadas y negocios conjuntos, Diferencias de cambio, Resultados por unidades de reajuste, Ganancias (pérdidas) que surgen de la diferencia entre el valor libro anterior y el valor justo de activos financieros reclasificados medidos a valor razonable. Actividad aseguradora: Incluye cuentas otros ingresos y otros costos no operacionales (efectos contables sobre derivados y otros) Actividad bancaria: desde marzo 2022, banco no presenta resultado No Operacional en sus estados financieros.
- (4) Impuesto a la renta (no asegurador, asegurador y bancario).
- (5) Ganancias (pérdidas) procedentes de operaciones discontinuadas.
- (6) Ganancia (pérdida) atribuible a participaciones no controladoras.
- (7) Resultado Banco Internacional corresponde al resultado operacional de la actividad bancaria correspondiente al Banco Internacional sin incluir efectos de consolidación de su matriz ILC Holdco.
- (8) Ajustes de consolidación Actividad Bancaria en Matriz ILC Holco e ILC corresponden a amortizaciones de intangibles, intereses con relacionadas, arriendos con Inmobiliaria ILC y servicios de asesorías.



Análisis del Resultado Operacional y No Operacional según segmento operativo

Cuadro №2: Composición del resultado operacional y no operacional según segmento operativo

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Cifras en MM\$ 31-dic-2022	AFP*	Isapre	Seguros	Salud	Banco**	Otros Negocios
Resultado Operacional	(51)	(39.966)	120.137	55.868	52.032	14.326
Resultado No Operacional	50.382	4.349	(35.903)	(34.565)	-	(38.444)
Resultado antes de impuesto	50.331	(35.617)	84.234	21.303	52.032	(24.118)

Cifras en MM\$ 31-dic-2021	AFP*	Isapre	Seguros	Salud	Banco**	Otros Negocios
Resultado Operacional	(50)	(114.579)	131.757	51.995	41.498	(83)
Resultado No Operacional	52.249	27	(16.721)	(19.225)	-	(25.578)
Resultado antes de impuesto	52.199	(114.552)	115.036	32.770	41.498	(25.661)

Variación cifras en MM\$	AFP	Isapre	Seguros	Salud	Banco	Otros Negocios
Resultado Operacional	(1)	74.613	(11.620)	3.873	10.534	14.409
Resultado No Operacional	(1.867)	4.321	(19.182)	(15.339)	-	(12.865)
Resultado antes de impuesto	(1.868)	78.935	(30.802)	(11.467)	10.534	1.543

^(*) El segmento AFP contiene a las empresas controladoras de Habitat. Como consecuencia de la asociación con Prudential, el resultado del segmento AFP corresponde al resultado proveniente de AFP Habitat y de Administradora Americana de Inversiones ajustado a la participación no controladora de ILC.

Sector AFP:

El **Resultado No Operacional** a diciembre 2022 presenta una utilidad de \$50.382 millones, explicado por la utilidad procedente de la participación sobre el resultado de Habitat, y de Administradora Americana de Inversiones, la cual a partir de diciembre 2021 consolida las operaciones de Habitat Perú y de Colfondos. Esta cifra está reflejada en la cuenta *Participación en asociadas utilizando el método de la participación*.

Al 31 de diciembre de 2022, el resultado total generado por Habitat y Administradora Americana de Inversiones alcanzó los \$129.002 millones, lo que representa una caída de \$4.786 millones respecto de una utilidad de \$133.788 millones obtenida en 2021. Esta caída se explica principalmente por variación negativa en resultado por Encaje en Chile por \$7.962 millones, sumado variación negativa del Encaje en Habitat Perú por \$1.942 millones y en Colfondos por \$12.611 millones.

^(**) Segmento Banco presenta el resultado de la actividad bancaria sin incluir efectos de consolidación por matriz ILC Holdco.



Sector Isapre:

A diciembre 2022 Isapre Consalud, obtuvo un **Resultado Operacional** negativo de \$39.966 millones, que representa una menor pérdida por \$74.613 millones respecto del Resultado Operacional alcanzado en igual periodo de 2021, el cual representa una base de comparación más negativa debido a los mayores costos incurridos por las Licencias Maternales Preventivas Parental cuya aplicación terminó durante el tercer trimestre de 2021. Durante 2021, el costo por LMPP estuvo en torno a los \$12.200 millones.

Adicionalmente la variación de Resultado Operacional se descompone por una parte, en un crecimiento de \$95.171 millones en ingresos operacionales, debido al efecto inflación sobre los contratos vigentes, un incremento de la cotización pactada, explicado principalmente por adecuación de tarifa GES y una mejora en la cobrabilidad de sus cuentas. Impactan negativamente en los Ingresos una disminución de la cartera de cotizantes en un 1,2%.

Por su parte, a nivel de costos de explotación se observa un aumento de \$8.762 millones, a pesar del efecto LMPP descrito anteriormente, y que se compone de un incremento de 13,3% en costo de prestaciones ambulatorias, compensado por una caída de 0,1% en costo por prestaciones hospitalarias y de 3,2% en el costo de subsidios por incapacidad laboral, asociado principalmente a menor frecuencia, sumado a menores provisiones de salud. A nivel de gastos de administración también se observa un aumento por \$12.482 millones, asociado a un alza en remuneraciones, restructuración de la fuerza de ventas y mayor gasto asociado a Costas por recursos de protección.

Respecto de su **Resultado No Operacional**, éste aumenta en \$4.321 millones respecto del año 2021, principalmente por mayor ingreso financiero neto, asociado a mayor desempeño de inversiones.

Sector Seguros:

Incluye la operación de Inversiones Confuturo S.A., Compañía de Seguros de Vida Confuturo S.A., Compañía de Seguros Vida Cámara S.A. y Vivir Seguros Compañía de Seguros de Vida S.A. (ex Vida Cámara Perú), abarcando seguros individuales, colectivos y previsionales.

Acumulado al cuarto trimestre de 2022, las filiales aseguradoras de ILC registraron un **Resultado Operacional** de \$120.137 millones, inferior respecto de la utilidad operacional de \$131.757 millones obtenida el año anterior. Esta disminución se explica principalmente por variación en Confuturo, quien registró una disminución en su resultado operacional por \$6.344 millones, principalmente debido a un resultado negativo en inversiones explicado por menor desempeño de inversiones CUI y renta variable, compensado en parte por mayor devengo por inversiones financieras e inmobiliarias. A esto se le suman mayores gastos financieros por aumento de pasivos financieros y menor liberación de provisiones de deterioro en comparación con 2021. Adicionalmente, se observa un aumento en primas compensado por mayores costos de siniestros por aumento en recaudación de rentas vitalicias, de SIS y de vida individual.

Por su parte, Vida Cámara presenta una variación negativa de \$4.189 millones influenciada por menor prima retenida neta debido a que en 2021 aún estaba vigente el contrato 7 del SIS. A esto se le suman mayores gastos operacionales por efecto IPC y mayores gastos por desarrollo de software. Lo anterior se ve compensado parcialmente por menores siniestros asociados al contrato 7 del SIS y mayor resultado por inversiones no realizadas.



A su vez, Vivir Seguros registró una variación positiva de \$4.185 millones explicada principalmente por mayor primaje en rentas vitalicias y renta privada, además de una mayor liberación de reservas de casos incurridos pero no reportados asociados al SISCO. Adicionalmente, se observa un resultado positivo en inversiones influenciado por incremento de las carteras de renta vitalicias y renta particular, así como por un cambio de estrategia y por variaciones en el tipo de cambio.

En cuanto al **Resultado No Operacional** del sector seguros, se registró una pérdida de \$35.903 millones que se compara con una pérdida de \$16.721 millones generada a diciembre de 2021. Esta variación negativa de \$19.182 millones se debe principalmente a efecto en resultado por unidad de reajuste en la actividad no aseguradora no bancaria, asociado a deuda financiera de Inversiones Confuturo.

Sector Salud:

Por su parte el **Resultado Operacional** de Red Salud alcanzó los \$55.868 millones que representan una variación positiva de \$3.873 millones respecto a igual período del año anterior, explicado por un aumento de 10,6% en ingresos operacionales, asociado principalmente a un crecimiento transversal en el segmento ambulatorio, por aumento en casos respiratorios y por una menor base de comparación durante 2021 producto de restricciones sanitarias asociadas a la pandemia de COVID-19. Además, una reactivación de la actividad hospitalaria, influenciada por rezagos de intervenciones quirúrgicas generados por la pandemia.

Compensa lo anterior, un aumento del 12,3% en costos, producto de mayor dotación de personal médico, alza en costos variables asociados a mayor actividad y aumento de inflación y tipo de cambio; y un aumento de un 8,4% en gastos de administración por un mayor gasto de personal administrativo por fortalecimiento de la estructura de personal, tanto en Red Salud Corporativo como en sus filiales, sumado a mayores gastos en computación y gastos generales. Lo anterior es compensado por menor deterioro de cuentas por cobrar.

A diciembre, Red Salud presenta un EBITDA acumulado de \$76.677 millones, superior a los \$75.368 millones observados en igual periodo del año anterior, lo que representa un margen EBITDA de 12,2%.

En cuanto a su **Resultado No Operacional**, RedSalud alcanzó una pérdida \$34.565 millones lo que representa una variación negativa de \$15.339 millones respecto al mismo periodo de 2021. Esta variación se explica principalmente por efecto unidad de reajuste sobre deuda en UF de Red Salud y filiales.

Sector Bancario:

Incluye la actividad bancaria de ILC Holdco correspondiente al resultado del Banco Internacional. Para estos efectos se excluyen ajustes por consolidación de ILC Holdco asociados a la actividad bancaria.

A nivel de Banco Internacional, el **Resultado Operacional** a diciembre de 2022 fue de \$ 52.032 millones, lo que representa un aumento de un 25% respecto de los \$ 41.499 millones obtenidos en el mismo periodo del año anterior. Este aumento se explica principalmente por una mayor utilidad neta por intereses por \$ 28.288 millones asociada a mayores resultados por intereses por colocaciones comerciales, depósitos, resultado de instrumentos financieros y resultado proveniente de coberturas contables por riesgo de tasas de interés e inflación. Adicionalmente, se observa un mayor resultado por \$ 2.542 millones en activos no corrientes por utilidad por venta de bienes recibidos en pago y menores gastos asociados a estos bienes. Finalmente, se observan menores gastos operacionales principalmente asociados a leasings por un total de \$ 1.730 millones



Esto se ve compensado en parte por mayores gastos de personal por \$ 10.901 millones, mayor gasto por provisiones de crédito constituidas por \$ 3.946 millones asociadas a colocaciones comerciales y de consumo, \$ 2.857 de menor ingreso neto por reajustes por mayores gastos asociados a instrumentos financieros de deuda y de capital regulatorio emitidos, mayores gastos asociados a depósitos y captaciones y resultado negativo de coberturas contables por efecto corrección monetaria, compensado por mayores ingresos por reajustes asociados a colocaciones comerciales. A esto se le suma una menor utilidad neta de operaciones financieras por \$ 1.596 millones por menor resultado en contratos de derivados financieros e instrumentos de deuda financiera, compensado por mayor resultado financiero por cambios, reajustes y coberturas contables de moneda extranjera.

Otros Negocios:

Esta agrupación incluye los gastos de operación de la matriz ILC, el resultado del portafolio de inversiones de ILC matriz y rentas provenientes de propiedades inmobiliarias de ILC. Adicionalmente, incluye el resultado de la operación de ILC Inmobiliaria, Invesco Ltda, Invesco Internacional, BI Administradora, ILC Holdco (matriz), Inv. Marchant Pereira y ajustes de consolidación asociados a la actividad bancaria y Factoring Baninter S.A.

A diciembre de 2022 este segmento presenta un **Resultado Operacional** positivo de \$14.326 millones, \$14.409 millones mayor al resultado obtenido en igual periodo de 2021, explicado principalmente por ajustes de consolidación asociados a la actividad bancaria por \$5.102 millones, sumado a variación por \$10.596 millones en otras ganancias de ILC individual principalmente por utilidad por recompra de bonos locales por \$6.487 millones, y ganancia por venta de inmueble en junio 2022. Lo anterior, se compara con una menor base correspondiente a egresos netos asociados a pago de compensación a Baninter efectuados en 2021.

Por su parte, el **Resultado No Operacional**, presenta una variación negativa de \$12.865 millones, por efecto unidad de reajuste y mayor costo financiero por la emisión de bono internacional de ILC. Esto se ve compensado parcialmente por mayor rentabilidad obtenida por el portafolio de inversiones de ILC y rentabilidad obtenida por inversión de fondos provenientes de bono internacional de ILC.



III. Balance

a. Activos

Al 31 de diciembre 2022 los activos consolidados de la Compañía totalizaron \$14.312.011 millones y su composición se presenta a continuación:

Cuadro Nº3: Composición de los activos

Cifras en MM\$	31-dic-2022	31-dic-2021	Var MM\$	Var %
Activos corrientes actividad no aseguradora y no bancaria	607.032	426.665	180.367	42,3%
Activos no corrientes actividad no aseguradora y no bancaria	985.694	950.953	34.741	3,7%
Activos actividad aseguradora	8.326.393	7.642.707	683.686	8,9%
Activos actividad bancaria	4.392.893	3.660.196	732.697	20,0%
Total activos	14.312.011	12.680.521	1.631.490	12,9%

a1. Activos corrientes actividad no aseguradora y no bancaria

Los activos corrientes de la Compañía presentan un aumento de \$180.367 millones respecto de diciembre de 2021. Este aumento se explica principalmente por mayor saldo en otros activos financieros por \$187.645 millones principalmente en ILC matriz por \$201.689 millones por depósitos a plazo en moneda nacional y extranjera por flujos obtenidos en la emisión de bono internacional.

Además, una variación positiva por \$11.558 millones en activos por impuestos corrientes, principalmente en Red Salud, por declaración y pago de impuestos año tributario 2022 por \$8.345 millones y otros créditos por \$1.552 millones compensado por devoluciones en el periodo por \$3.383 millones y en ILC por \$2.912 millones asociado a Pago Provisional de Utilidades Absorbidas.

Sumado a lo anterior, se observa mayor saldo en deudores comerciales y otras cuentas por cobrar por \$3.075 millones, principalmente en Red Salud por \$22.531 millones, asociado a un aumento de saldo deudores (Isapres y FONASA) por extensión en plazos de bonificación y mayor actividad en el último trimestre del año, la cual no se logra recaudar en el periodo por ciclos de cobranza, compensado por una variación negativa de ILC Holdco por \$21.955 millones por menores colocaciones en Factoring Baninter.

Lo anterior, es compensado de manera parcial por menor saldo de efectivo y equivalente por \$23.377 millones, principalmente en: i) Red Salud por \$19.375 millones, explicado menor saldo en depósitos a plazo y caja, ii) ILC individual por \$14.351 millones debido a mayores saldos mantenidos durante 2021 por \$24.044 millones, principalmente por dividendos recibidos de Inversiones Confuturo, compensado por mayor inversión en fondos mutuos por \$9.936 millones y iii) Consalud que presenta un aumento de \$8.530 millones asociado a una mayor recaudación respecto de los flujos de pagos generados durante el periodo.

a2. Activos no corrientes actividad no aseguradora y no bancaria

La Compañía presenta un incremento en activos no corrientes por \$34.741 millones principalmente por: i) una variación positiva en Activos por impuestos Diferidos por \$25.462 millones explicados por pérdida tributaria obtenida en el periodo en Isapre Consalud y Red Salud; sumado a aumento del valor tributario de activos fijos producto de la inflación y otras diferencia temporales, ii) una variación positiva en Otros activos financieros por \$12.349 millones principalmente en Consalud por aumento en Garantía exigida por la Superintendencia de Instituciones de Salud Previsional (S.I.S.P), iii) un incremento en activos por derechos de uso por



\$5.519 millones en Red Salud, por nuevos contratos de arrendamientos, efecto unidad de reajuste en contratos de arriendo de inmuebles, compensado por amortizaciones del periodo, y por iv) variación negativa por \$8.684 millones en Inversiones contabilizadas utilizando el método de participación.

a3. Activos actividad aseguradora

Al 31 de diciembre de 2022, los activos de la actividad aseguradora presentan un aumento de \$683.686 millones respecto de diciembre de 2021. Esta variación se explica principalmente por: i) un aumento en inversiones financieras por \$763.567 millones principalmente en Confuturo debido al incremento de inversiones de renta fija a costo amortizado y a valor razonable por cambios en valor de mercado, aumento del tipo de cambio y corrección monetaria, a esto se le agrega contabilización de activo por derivados como resultado de variación en la valorización a mercado de estos contratos; ii) un aumento en inversiones inmobiliarias por \$201.959 millones por efecto de corrección monetaria, por nuevas obras en construcción y nuevos financiamientos leasings otorgados; iii) un aumento en deudores por primas asegurados por \$33.698 millones por prima devengada por nuevos contratos SIS adjudicados en Confuturo; iv) un aumento en activos por impuestos diferidos por \$22.760 millones principalmente por efecto de valorización de mercado de derivados y de inversiones financieras y v) créditos y cuentas por cobrar a clientes por \$8.953 millones por mayores préstamos otorgados en Confuturo.

Por otra parte, durante el año se presenta una disminución en activos por: i) otros activos por \$62.572 millones principalmente en Confuturo por menores activos por pactos y menores inversiones PM ii) efectivo y depósitos por \$249.146 millones por una disminución en garantías por derivados y menor saldo de efectivos en bancos; iii) menores inversiones en cuenta única de inversión por \$20.641 millones por caída en el valor de mercado de inversiones en renta variable en Confuturo, y iv) menores deudores por reaseguro por \$16.630 millones principalmente en Vida Cámara debido a un menor número de siniestros cedidos liquidados y pagados, junto a una menor participación del reasegurador contratado para primas SIS.

a4. Activos actividad bancaria

Al 31 de diciembre de 2022, los activos de la actividad bancaria aumentaron en \$732.697 millones lo cual corresponde a un crecimiento del 20,0% respecto de diciembre de 2021. Esta variación se explica por un incremento de \$403.593 millones en activos financieros a valor razonable con cambios en otro resultado integral, principalmente por una mayor valorización de instrumentos de deuda emitidos por el Banco Central de Chile y por la Tesorería General de la República. A su vez, se observa un aumento de créditos y cuentas por cobrar por \$338.823 millones mayoritariamente en el área comercial, la cual aumentó en \$317.260 millones. Junto con esto, también se presenta un aumento en activos financieros para negociación a valor razonable con cambios en resultado por \$195.909 millones por una mayor valorización de contratos swap.

Esto se compensa levemente por una variación negativa por \$228.643 millones en efectivo y depósitos en bancos principalmente por menores depósitos en el Banco Central de Chile por \$189.612 millones y en bancos del exterior por \$37.646 millones, caída en otros activos por \$18.680 millones por caída en activos para cesión de ellos en leasing financiero, menores cuentas por cobrar a terceros y menor IVA por crédito fiscal, entre otros. Adicionalmente, se observa una disminución en activos intangibles por \$1.489 millones.



Apertura de Activos según segmento de operación

A continuación, se presenta la composición de los activos para los segmentos AFP, Salud, Isapre, Seguros y Bancario de las sociedades filiales y la Compañía:

Cuadro Nº4: Composición de activos según segmento operativo⁽⁷⁾

Cifras en MM\$ 31-dic-2022	Act	ividad	Actividad	Actividad	Total
Cijius en iviiviş 31-uic-2022	No Asegurado	ora No Bancaria	Aseguradora	Bancaria	TOTAL
	Corriente	No Corriente			
AFP	18.717	351.117			369.834
Isapre	70.636	172.666			243.302
Salud	192.986	431.703			624.689
Seguros	1.606	1.140	8.326.393		8.329.139
Banco				4.375.727	4.375.727
Otros Negocios	323.087	323.087 29.067		17.166	369.320
Activos Totales	607.032	985.694	8.326.393	4.392.893	14.312.011

Cifras en MM\$ 31-dic-2021	Act	ividad	Actividad	Actividad	Total
Ciji us en iviiviş S1-uic-2021	No Asegurado	ora No Bancaria	Aseguradora	Bancaria	Total
	Corriente	No Corriente	_		
AFP	16.177	359.801	-		375.978
Isapre	56.219	151.286			207.505
Salud	180.054	409.987			590.040
Seguros	2.461	55	7.642.707		7.645.223
Banco				3.646.511	3.646.511
Otros Negocios	171.755	171.755 29.824		13.685	215.264
Activos Totales	426.665	950.953	7.642.707	3.660.196	12.680.521

⁽⁷⁾ Ajustes de consolidación se consideran dentro de Otros Negocios. Solo se consideran los activos que consolidan con ILC en las respectivas fechas.

Sector AFP:

El **Activo Corriente** correspondiente al segmento AFP hace referencia principalmente a la provisión de dividendo por cobrar y al efectivo y equivalente al efectivo mantenido por la filial de ILC propietaria del 40,29% en Habitat y Administradora Americana de Inversiones S.A. A diciembre de 2022 el Activo Corriente tuvo una variación negativa de \$2.540 millones respecto de diciembre 2021, explicada por dividendos pagados durante el periodo.

Por su parte, el Activo No Corriente, correspondiente a la cuenta inversiones contabilizadas utilizando el método de participación, tuvo una variación negativa de \$8.684 millones, explicada por VP por inversión en AFP Habitat, sumado a reconocimiento de dividendos proporcionales provisionados en AFP Habitat y en Administradora Americana de Inversiones. Esto se compensa por aumento por VP por inversión en Administradora Americana de Inversiones.

^(7.1) No incluye Habitat producto de la desconsolidación en marzo 2016, las cifras en el segmento AFP corresponden a las controladoras de Habitat.

^(7.2) Segmento Banco presenta los Activos del Banco Internacional sin incluir efectos de consolidación por matriz ILC Holdco e ILC matriz.

Ajustes por consolidación se consideran dentro de Otros Negocios



Sector Isapre:

A diciembre 2022 Consalud presenta una variación positiva de sus **Activos Corrientes** en \$14.417 millones principalmente por un aumento de \$8.530 millones en efectivo y efectivo equivalente, asociado a mayor recaudación respecto de pagos generados durante el periodo. Además un mayor saldo en la cuenta deudores comerciales por \$5.530 millones, asociado a un aumento en documentos por cobrar, compensado por menor saldo deudores por préstamos de salud por urgencia vital.

En términos de su **Activo No Corriente**, la Isapre presenta una variación positiva de \$21.380 millones explicada por aumento en activos por impuestos diferidos por \$13.787 millones y en otros activos financieros por \$12.349 millones, por aumento en Garantía exigida por la Superintendencia de Instituciones de Salud Previsional (S.I.S.P). Compensa, menores activos financieros por \$1.416 millones y derechos por cobrar por \$1.107 millones.

Sector Seguros:

Los activos del sector Seguros corresponden principalmente a inversiones financieras e inmobiliarias que respaldan las reservas asociadas a seguros de Rentas Vitalicias y Vida Individual en el caso de Confuturo; y a Seguros de Invalidez y Sobrevivencia (SIS y SISCO) principalmente en el caso de Vida Cámara y Vivir Seguros.

El aumento en activos de 8,9% en el periodo, equivalente a \$683.916 millones se explica por un aumento en inversiones financieras por \$763.567 millones debido a un incremento de inversiones de renta fija valorizadas a mercado y en menor parte de renta variable, por corrección monetaria y por efecto del aumento en el tipo de cambio en Confuturo. Además, se observa un aumento en inversiones inmobiliarias y similares por \$201.959 millones por efecto corrección monetaria, por nuevas obras en construcción y nuevos contratos leasing en Confuturo, compensado por mayor deterioro. A esto se le suma un aumento en deudores por primas asegurados por \$33.698 millones por mayor primaje por adjudicación de contrato N°9 del SIS en Confuturo, y un aumento de \$8.953 millones en créditos y cuentas por cobrar a clientes en Confuturo por mayores préstamos otorgados. Adicionalmente, existe un aumento en inversiones en sociedades en Confuturo por \$2.734 millones por compra de acciones de sociedades y \$1.430 millones de mayor activo fijo en parte en Confuturo por efecto corrección monetaria.

Por otro lado, las disminuciones en el periodo se explican por una caída en otros activos por \$62.572 millones por menores activos por pactos y menores inversiones PM en Confuturo, disminución de efectivo y depósitos en bancos en las compañías de seguros por \$249.146 millones debido a menor saldo en equivalente al efectivo por menores garantías por derivados y menores saldos de efectivo en bancos principalmente en Confuturo por \$247.734 millones. A esto se le suma una disminución en la partida de inversiones cuenta única de inversión por \$20.641 millones principalmente en Confuturo por menor valorización de mercado de inversiones en renta variable. Finalmente, se observa una disminución en deudores por reaseguro por \$16.630 millones principalmente en Vida Cámara por menores siniestros cedidos liquidados y pagados junto a una menor participación del reasegurador contratado para seguros SIS.



Sector Salud:

Red Salud presenta a una variación positiva en sus **Activos Corrientes** por \$12.932 millones, principalmente por aumento de deudores comerciales por \$22.531 millones, asociado a i) mayor actividad hospitalaria durante el cuarto trimestre de 2022, que genera un mayor saldo de cuentas por cobrar por \$7.800 millones, ii) mayor actividad ambulatoria en diciembre de 2022 por \$2.200 millones, que por ciclos de cobranza no alcanza a recaudarse en el periodo y iii) aumento de saldo devengado en aseguradores privados y Fonasa por \$10.400 millones, ambos por extensión en plazos de bonificación. Además, una variación positiva en saldo en cuenta activos por impuestos corrientes por \$9.337 millones explicado por declaración y pago de impuestos año tributario 2022 por \$8.345 millones y otros créditos por \$1.552 millones compensado por devoluciones en el periodo por \$3.383 millones. Compensa menor saldo de Efectivo y Equivalente al Efectivo por \$19.375 millones, por menor saldo en depósitos a plazo y caja.

En cuanto a la variación de los **Activos No Corrientes**, estos presentan un aumento de \$21.716 millones, mayormente explicado por variación positiva en activos por impuestos diferidos por \$10.542 millones corresponden a un aumento del valor tributario de los activos fijos (PPE) por \$8.761 millones, sumado a pérdidas tributarias por \$3.238 millones.

Adicionalmente, un aumento en saldo de activos intangibles distintos de la plusvalía por \$5.832 millones por adiciones del periodo en desarrollo de proyectos TI por \$7.058 millones, compensado en parte por amortización del período por \$1.252 millones.

Sector Bancario:

Al 31 de diciembre de 2022, los activos del sector Bancario presentan un aumento de \$729.216 millones equivalente a un crecimiento de 20,0% respecto del saldo al 31 de diciembre de 2021. Esta variación se explica principalmente por una variación positiva en activos financieros a valor razonable con cambios en otro resultado integral por \$ 403.593 millones debido a una mayor valorización de instrumentos de deuda emitidos por el Banco Central de Chile por \$314.270 millones y por la Tesorería General de la República por \$44.486 millones, mayores créditos y cuentas por cobrar a clientes por \$332.939 millones por un crecimiento en clientes comerciales por \$ 311.375 millones y un aumento de activos financieros para negociar a valor razonable con cambios en resultado por \$ 195.909 millones, explicado por mayor valorización de contratos swaps por \$177.764 millones y de inversiones en Fondos Mutuos por \$19.826 millones.

Lo anterior se ve compensado por un menor saldo en efectivo y depósitos en bancos por \$ 226.611 millones, explicado principalmente por menores depósitos en el Banco Central por \$189.612 millones y menores depósitos en el exterior por \$37.646 millones, menores otros activos por \$ 18.680 millones principalmente por menores garantías y menores facturas por cobrar, e intangibles por \$ 879 millones debido a menores activos intangibles originados en forma independiente.



Otros Negocios:

Segmento compuesto por los activos provenientes ILC matriz, ILC Inmobiliaria, Invesco Ltda., Invesco Internacional, BI Administradora, ILC Holdco (matriz), Inversiones Marchant Pereira y Factoring Baninter S.A.

A diciembre 2022, los **Activos Corrientes** de las sociedades agrupadas en Otros Negocios tuvieron una variación positiva de \$151.331 millones, explicada por un aumento de otros activos financieros por \$ 187.638 millones en ILC, asociado a depósitos a plazo en moneda nacional por un monto total de \$130.447 millones y en moneda extranjera (dólares) por \$71.424 millones, con fondos provenientes principalmente de bono 144-A.

Compensa una variación negativa en deudores comerciales y otras cuentas por cobrar por \$21.955 millones en ILC Holdco por menores colocaciones en Factoring Baninter.

Sumado a un menor saldo de efectivo y equivalente en ILC individual por \$12.394 millones, proveniente principalmente de ILC, por una disminución de \$14.351 millones debido a mayores saldos mantenidos durante 2021 por \$24.044 millones, principalmente por dividendos recibidos de Inversiones Confuturo. Compensa lo anterior, mayor inversión en fondos mutuos por \$9.936 millones.

En el período se produjo una disminución de **Activos no Corrientes** por \$756 millones, principalmente por variación negativa en derechos por cobrar.



b. Pasivos y Patrimonio

Al 31 de diciembre de 2022 los pasivos consolidados sumados al patrimonio de la Compañía totalizaron \$14.312.011 millones y su composición se presenta a continuación:

Cuadro Nº5: Composición de los pasivos y patrimonio

Cifras en MM\$	31-dic-2022	31-dic-2021	Var MM\$	Var %
Pasivos corrientes actividad no aseguradora y no bancaria	533.094	474.008	59.086	12,5%
Pasivos no corrientes actividad no aseguradora y no bancaria	948.143	686.641	261.501	38,1%
Pasivos actividad aseguradora	7.815.661	7.226.329	589.332	8,2%
Pasivos actividad bancaria	4.020.545	3.351.409	669.136	20,0%
Total pasivo exigible	13.317.442	11.738.386	1.579.056	13,5%
Participaciones no controladoras	114.106	103.687	10.419	10,0%
Patrimonio atribuible a los propietarios de la controladora	880.463	838.448	42.015	5,0%
Total pasivos y patrimonio	14.312.011	12.680.521	1.631.490	12,9%

b1. Pasivos corrientes actividad no aseguradora y no bancaria

Al 31 de diciembre de 2022, los pasivos corrientes de la Compañía presentan un aumento de \$59.086 millones respecto del cierre del año 2021 explicado principalmente por: i) un aumento de \$53.109 millones en Cuentas por pagar Comerciales principalmente en Consalud por \$ 23.079 millones, por alza en beneficios por pagar (\$15.828 millones), mayores excedentes de cotización (\$2.292 millones) y mayor saldo de Cotizaciones por regularizar asociado a excesos por cotización (\$1.947 millones) y mayor saldo de cuentas por pagar (\$3.012 millones). Además, se observa un alza de \$10.345 millones en Red Salud por mayor saldo en cuentas por pagar a proveedores por \$11.860 millones y un aumento en honorarios médicos por \$1.279 millones por mayor actividad, comenzado por disminución en acreedores varios por \$2,777 millones, sumado a una variación positiva en ILC por mayor provisión de dividendos; ii) un aumento en cuenta de Otros pasivos financieros corrientes por \$2.734 millones asociado a ILC individual por traspaso de préstamo desde el largo plazo por \$43.173 millones, compensado por refinanciamiento de \$30.000 millones mediante deuda de largo plazo (línea comprometida) y \$5.387 millones por intereses devengados, correspondientes al bono internacional 144-A emitido en febrero de 2022. La variación en Otros pasivos financieros incluye ajuste de consolidación que elimina pasivos por Bonos emitidos por ILC y por Red Salud mantenidos como inversión en Confuturo y Vida Cámara y se explica principalmente por menor inversión de Confuturo en Bonos de Red Salud (cartera CUI) por \$9.617 millones debido a que esta inversión (Bono Red Salud serie E) llegó a término en junio 2022. Por su parte, Red Salud presenta una variación negativa principalmente por amortización del Bono Serie C y E por \$42.712 millones y amortizaciones recurrentes por \$7.512 millones, compensado por traspaso de deuda de largo plazo por \$29.997 millones, mayor uso de línea sobregiro por \$1.941 millones, efecto inflación por \$3.398 millones y nueva deuda por \$630 millones. Sumado a lo anterior, ILC Holdco, tiene disminución por \$13.343 millones asociada pago de deudas en Factoring Baninter ; y iii) una variación positiva por menores provisiones por \$3.088 millones, por mayores provisiones de prestaciones ocurridas y no liquidadas por \$3.505 millones, compensado por \$174 millones de mayor provisión SIL en Consalud.



b2. Pasivos no corrientes actividad no aseguradora y no bancaria

Al 31 de diciembre de 2022 los Pasivos no corrientes de la Compañía aumentaron en \$261.501 millones respecto al saldo registrado al 31 de diciembre de 2021, principalmente por un aumento de \$254.980 millones en Otros pasivos financieros debido a una variación positiva de \$211.604 millones en ILC individual por: i) Nueva Deuda por Bono 144-A por \$242.000 millones; ii) Deuda por Bonos Locales disminuyó en \$49.357 millones durante el año; iii) Mark to Market de Cross Currency Swaps por un total de \$31.979 millones; iv) deuda por préstamos bancarios disminuyó en \$13.173 millones por traspaso de préstamos al corriente por \$43.173 millones, compensado por refinanciamiento a dos años de línea comprometida por \$30.000 millones

b3. Pasivos actividad aseguradora

Al 31 de diciembre de 2022, los pasivos de la actividad aseguradora aumentaron en \$ 589.332 millones respecto al saldo registrado al 31 de diciembre de 2021. Esto se ve explicado por un aumento en reservas de seguros provisionales por \$ 897.262 millones principalmente en Confuturo por mayores reservas por venta nueva de rentas vitalicias, mayor constitución de reservas de calce, efecto corrección monetaria y mayor volumen de siniestros incurridos y no reportados, además de mayores siniestros en proceso de liquidación de contratos SIS. En menor medida se observa una variación en Vivir Seguros producto de venta nueva en el negocio de rentas vitalicias y de renta privada. A esto se le suman mayores otros pasivos por \$ 48.412 millones principalmente en Confuturo por mayores garantías por derivados recibidas.

Compensan una disminución en la partida de obligaciones con bancos por \$ 335.025 millones debido principalmente por cambio de valorización de derivados que pasaron a contabilizarse como activos, junto con una menor valorización de pactos y menores obligaciones con bancos en Confuturo. Además, se observa una disminución en la partida de primas por pagar por \$ 17.108 millones principalmente en Vida Cámara por menor deuda por reaseguro y menor deuda con AFP. Finalmente, en la partida de reservas por seguros no previsionales hay una caída por 13.374 millones por menor valorización de renta variable por ajuste de mercado, por rescates y por traspasos de CUI en Confuturo, compensadas en parte por mayores reservas asociadas a mayor venta de productos de renta privada en Vivir Seguros.

b4. Pasivos actividad bancaria

Al 31 de diciembre de 2022, los pasivos de la actividad bancaria aumentaron en \$669.136 millones respecto del saldo al cierre de 2021.

Lo anterior es explicado, en gran medida, por mayores depósitos y otras captaciones a plazo por \$313.464 millones por mayores depósitos a plazo, mayor saldo en la cuenta de contratos de derivados financieros por \$186.156 millones debido a un aumento en valor de mercado de cartera de forwards por \$8.995 millones y swaps por \$159.202 millones, un aumento de \$159.712 millones en obligaciones con bancos debido a mayores obligaciones con bancos en el exterior, un aumento en otros pasivos por \$27.113 millones debido a un aumento en garantías en efectivo recibidas por operaciones financieras de derivados, y un mayor saldo en instrumentos financieros de capital regulatorio emitidos por \$13.190 millones por emisión de bonos subordinados.

Compensa un menor saldo en depósitos y otras obligaciones a la vista por \$37.893 millones por caída en cuentas corrientes por \$37.774 millones, una caída de \$2.202 millones en contratos de derivados financieros para cobertura contable y menores impuestos corrientes por \$1.330 millones.



b5. Patrimonio atribuible a los propietarios de la controladora y participaciones no controladoras

El patrimonio atribuible a propietarios de la controladora asciende a \$880.463 millones, lo que representa una variación positiva de \$42.015 millones (5,0%) respecto al monto registrado al cierre de 2021. Lo anterior se explica por variación positiva en Ganancias acumuladas por \$ 94.691 millones y variación negativa en reservas por \$50.178 millones principalmente explicadas por variación de reservas en la compañía de seguros Confuturo.



c. Apertura de Pasivos según segmento de operación

A continuación, se presenta la composición de los pasivos para los segmentos AFP, Salud, Isapre, Seguros y Bancario de las sociedades filiales y la Compañía:

Cuadro Nº6: Composición de pasivos según segmento operativo⁽⁸⁾

Cifras en MM\$ 31-dic-2022	Activ	idad	Actividad	Actividad	Total
Cij. u.s cii 111111.	No Asegurador	a No Bancaria	Aseguradora	Bancaria	Total
_	Corriente No Corriente				
AFP	1.221	-			1.221
Isapre	203.338	8.415			211.753
Salud	181.327	243.210			424.536
Seguros	48.047	166.820	7.815.661		8.030.528
Banco				4.105.240	4.105.240
Otros Negocios	99.160 529.698			(84.695)	544.163
Pasivos Totales	533.094	948.143	7.815.661	4.020.545	13.317.442

Cifras en MM\$ 31-dic-2021	Activ	idad	Actividad	Actividad	Total
Cijras en iviiviş 31-aic-2021	No Asegurador	a No Bancaria	Aseguradora	Bancaria	IOLAI
	Corriente	Corriente No Corriente			
AFP	544	-			544
Isapre	166.225	14.348			180.574
Salud	187.792	187.792 200.168			387.960
Seguros	45.756	142.974	7.226.329		7.415.059
Banco				3.413.989	3.413.989
Otros Negocios	73.690	73.690 329.151		(62.580)	340.260
Pasivos Totales	474.008	686.641	7.226.329	3.351.409	11.738.386

⁽⁸⁾ Ajustes de consolidación dentro de Otros Negocios. Se consideran pasivos que consolidan con ILC en las respectivas fechas.

Sector AFP:

El **Pasivo Corriente** correspondiente al segmento AFP se refiere principalmente a pasivos por impuestos corrientes y a cuentas por pagar a empresas relacionadas por dividendos.

El Pasivo No Corriente no presenta diferencias significativas respecto de 2021.

Sector Isapre:

Consalud muestra un aumento en sus **Pasivos Corrientes** de \$37.113 millones, fundamentalmente explicado por: i) variación en cuentas por pagar comerciales de \$23.079 millones por un alza en beneficios por pagar (\$15.828 millones), mayores excedentes de cotización (\$2.292 millones), aumento en saldo de Cotizaciones por regularizar asociado a excesos por cotizaciones (\$1.947 millones) y aumento en saldo de cuentas por pagar (\$3.012 millones); ii) una variación positiva de cuentas por pagar a entidades relacionadas por \$6.125 millones; iii) variación positiva en otros pasivos financieros por \$3.292 millones por traspaso de deuda desde el largo

^(8.1) No incluye Habitat dada la desconsolidación en marzo 2016, las cifras en el segmento AFP corresponden a las controladoras de Habitat.

^(8.2) Segmento Banco presenta los Pasivos del Banco Internacional sin incluir efectos de consolidación por matriz ILC Holdco e ILC matriz. Ajustes por consolidación se consideran dentro de Otros Negocios.



plazo correspondiente a crédito hipotecario, y iv) mayor saldo en otras provisiones por \$3.331 millones asociadas a mayor provisión de Salud por \$3.505 millones, compensado por \$147 millones de provisión SIL.

En cuanto a los **Pasivos No Corrientes**, en el periodo se presenta una disminución de \$5.934 millones, principalmente por variaciones en pasivos financieros, por traspaso de deuda bancaria, asociada a Crédito Hipotecario, de largo a corto plazo.

Sector Seguros:

A nivel de las Compañías de Seguros, el principal pasivo corresponde a reservas previsionales asociadas a Rentas Vitalicias en el caso de Confuturo, y a Seguros de Invalidez y Sobrevivencia en el caso de Vida Cámara y Vivir Seguros.

Al 31 de diciembre de 2022, los pasivos del sector seguros aumentaron en \$615.469 millones. Esto se ve explicado por un aumento en reservas de seguros previsionales por \$897.262 millones principalmente en Confuturo por efecto de mayores reservas por venta nueva de rentas vitalicias, mayor constitución de reservas de calce, efecto corrección monetaria y mayor volumen de siniestros ocurridos y no reportados, además de mayores siniestros en proceso de liquidación de contratos SIS. El efecto en Vivir seguros es producto de venta nueva en negocio de rentas vitalicias y de renta privada. A esto se le suman mayores otros pasivos por \$48.412 millones principalmente en Confuturo por mayores garantías por derivados recibidas.

Esto se ve compensado por una disminución en la partida de obligaciones con bancos por \$ 335.025 millones por cambio de valorización de derivados que pasaron a contabilizarse como activos, junto con una menor valorización de pactos y menores obligaciones con bancos en Confuturo. En la partida de primas por pagar hay una disminución por \$ 17.108 millones principalmente en Vida Cámara por menor deuda por reaseguro y menor deuda con AFPs. Finalmente, en la partida de reservas por seguros no previsionales se observa una disminución de \$ 13.374 millones por una menor valorización de renta variable por ajuste de mercado, además de mayores rescates y traspasos de CUI en Confuturo, compensadas en parte por mayores reservas asociadas a mayor venta de productos de renta privada en Vivir Seguros.

En relación a la variación proveniente de la actividad no aseguradora y no bancaria, se presenta en el periodo un aumento en los pasivos no corrientes por \$23.846 millones principalmente por nueva deuda bancaria en Inversiones Confuturo por un monto de \$15.000 millones.

Sector Salud:

Red Salud presenta una disminución en sus **Pasivos Corrientes** por \$6.465 millones, principalmente por i) una disminución en otros pasivos financieros por \$14.257 millones, por amortización del Bono Serie C y E (\$42.712 millones) y amortizaciones recurrentes (\$7.512 millones), compensado por traspaso de deuda de largo plazo (\$29.997 millones), mayor uso de línea sobregiro (\$1.941 millones), efecto inflación (\$3.398 millones) y nueva deuda (\$630 millones), y ii) menor pasivo por impuesto corriente por \$3.192 millones

Compensa un mayor saldo en cuentas por pagar comerciales por \$10.345 millones por mayor saldo en cuentas por pagar a proveedores por \$11.860 millones y un aumento en honorarios médicos por \$1.279 millones por mayor actividad, comenzado por disminución en acreedores varios por \$2.777 millones.



En cuanto a **Pasivos No Corrientes**, se presenta un aumento por \$43.041 millones, principalmente en otros pasivos financieros, explicada por nueva deuda por \$52.103 millones destinados a pago de Bono Series C y E con vencimiento en junio 2022, y efecto inflación por \$15.626 millones; compensa lo anterior un traspaso de deuda desde el no corriente al corriente por \$29.997 millones.

Sector Bancario:

Al 31 de diciembre de 2022, los pasivos del Banco Internacional aumentaron en \$691.251 millones respecto del saldo al cierre de 2021. Esta variación se explica principalmente por: i) un aumento en depósitos y otras captaciones a plazo por \$ 330.219 millones, por un mayor saldo de depósitos a plazo; ii) un aumento de \$ 186.156 millones en contratos de derivados financieros debido a mayor valorización de contratos de negociación swaps por \$159.202 millones y de contratos forwards por \$8.995 millones; iii) mayores obligaciones con bancos por \$ 159.712 millones por mayores obligaciones con bancos en el exterior; iv) variación positiva por \$ 27.113 millones en otros pasivos por un aumento en el nivel de garantías en efectivo recibidas por operaciones financieras de derivados; v) \$ 13.190 millones de mayor saldo en instrumentos financieros de capital regulatorio emitido por emisión de bonos subordinados; y vi) un aumento de \$ 4.349 millones asociados a provisiones para pago de dividendos de acciones comunes.

Lo anterior es compensado levemente por: i) menor saldo en depósitos y otras obligaciones a la vista por \$ 37.001 millones explicado por una caída en cuentas corrientes; ii) una disminución en contratos de derivados financieros para cobertura contable por \$ 2.202 millones; y iii) menores impuestos corrientes por \$ 1.330 millones.

Otros Negocios:

Segmento compuesto por los pasivos provenientes de ILC matriz, ILC Inmobiliaria, Invesco Ltda, Invesco Internacional, BI Administradora, ILC Holdco (matriz), Inversiones Marchant Pereira y Factoring Baninter S.A.

A nivel de **Pasivos Corrientes** en diciembre 2022 se presenta un aumento de \$ 25.471 millones respecto del cierre del año 2021. Al respecto, la principal variación del período se presenta en cuentas por pagar comerciales y otras cuentas por pagar por \$ 19.681 millones asociado a una variación positiva en ILC por mayor provisión de dividendos. Sumado a un aumento en otros pasivos financieros por \$ 12.591 millones explicado por variación en ILC matriz asociado a: i) \$13.140 millones por variación en préstamos bancarios debido a traspaso de deuda bancaria desde el no corriente por \$43.173 millones, compensado por refinanciamiento de \$30.000 millones mediante deuda de largo plazo (línea comprometida), y ii) \$5.387 millones por intereses devengados, correspondientes al bono internacional 144-A emitido en febrero de 2022. A lo anterior, se suma el Ajuste de Consolidación, que elimina pasivos por Bonos emitidos por ILC y por Red Salud mantenidos como inversión en Confuturo y Vida Cámara. La principal variación está dada principalmente por menor inversión de Confuturo en Bonos de Red Salud (cartera CUI) por \$9.617 millones debido a que esta inversión (Bono Red Salud serie E) llegó a término en junio 2022.

Compensa lo anterior, menor saldo cuentas por pagar entidades relacionadas por \$ 7.137 millones.



A nivel de **Pasivos No corrientes** se presenta un aumento de \$ 200.547 millones por variación positiva en ILC explicado por: i) Nueva Deuda por Bono 144-A por \$242.000 millones; ii) Deuda por Bonos Locales disminuyó en \$49.357 millones durante el año; iii) Mark to Market de Cross Currency Swaps por un total de \$31.979 millones; iv) deuda por préstamos bancarios disminuyó en \$13.173 millones por traspaso de préstamos al corriente por \$43.173 millones, compensado por refinanciamiento a dos años de línea comprometida por \$30.000 millones.

Al 31 de diciembre de 2022, las principales fuentes de financiamiento de la Matriz y sociedades filiales, netas de deudas entre relacionadas, son:

Cifras en MM\$ dic-2022	ILC	Inmobiliaria	Vida Cámara	Consalud	Red Salud	Inv. Confuturo	Confuturo	Banco Internacional	Factoring	Vivir Seguros	Total
Corto Plazo	83.487	766	764	8.028	48.710	14.498	237.991	2.183.012	17.062	1.071	2.595.389
Bonos	39.203	-			3.862	14.456		1.049.058		-	1.106.580
Préstamos bancarios	44.285	402	607	6.054	32.056	41	124.665	581.087	17.062	-	806.259
Leasing financiero	-	-	-	-	-	-	-	-	-	-	-
Obligaciones financieras IFRS 16	-	364	157	1.974	12.791	-	5.197	17.193	-	-	37.676
Otros*		-				-	108.129	535.673		1.071	644.874
Largo Plazo	538.770	20.914	-	8.410	240.834	166.820				-	975.747
Bonos	475.844	-	-	-	28.797	151.820	-	-	-	-	656.461
Préstamos bancarios	30.000	18.198	-	6.084	136.368	15.000		-	-	-	205.650
Cross Currency Swap	31.979	-			-	-				-	31.979
Obligaciones financieras IFRS 16	947	2.716	-	2.326	75.668	-		-	-	-	81.657
Total (excluye derivados financieros)	622.257	21.680	764	16.438	289.544	181.317	237.991	2.183.012	17.062	1.071	3.571.136
Ajustes de Consolidación	24.050	-	-	169	10.930	-	-	63.510	-	-	98.659
Total (excluye derivados financieros)**	598.207	21.680	764	16.269	278.613	181.317	237.991	2.119.502	17.062	1.071	3.472.477

Cifras en MM\$ dic-2021	ILC	Inmobiliaria	Vida Cámara	Consalud	Red Salud	Inv. Confuturo	Confuturo	Banco Internacional	Factoring	Vivir Seguros	Total
Corto Plazo	64.980	635	678	4.424	60.980	13.390	574.109	1.818.101	30.405	398	2.568.102
Bonos	33.836	-	-		41.042	13.390	-	1.025.722	-	-	1.113.989
Préstamos bancarios	31.145	343	569	2.762	9.133	-	203.878	421.652	30.405	-	699.887
Leasing financiero	-	-	-	-	7.441	-	-	-	-	-	7.441
Obligaciones financieras IFRS 16	-	293	109	1.662	3.363	-	5.580	17.539	-	-	28.546
Otros*	-	-		-	-	-	364.651	353.188		398	718.238
Largo Plazo	327.182	19.135	-	14.347	197.647	142.974			-	-	701.284
Bonos	283.046	-	-	-	28.331	142.974	-	-	-	-	454.350
Préstamos bancarios	43.173	16.418	-	10.688	99.128	-		-	-	-	169.406
Leasing Financiero		-	-		48.929					-	48.929
Obligaciones financieras IFRS 16	963	2.717	-	3.659	21.260	-	-		-	-	28.599
Total (excluye derivados financieros)**	392.163	19.770	678	18.771	258.627	156.363	574.109	1.818.101	30.405	398	3.269.386
Ajustes de Consolidación	6.730	-	-	258	20.318	-5.580	5.580	62.128	-	-	89.434
Total (excluye derivados financieros)**	385.433	19.770	678	18.513	238.309	161.943	568.529	1.755.974	30.405	398	3.179.952

^{*} Otros corresponde principalmente a contratos de derivados financieros



IV. Estado de Flujo de Efectivo Resumido

Al 31 de diciembre de 2022 la Compañía generó un flujo neto total negativo consolidado de \$295.138 millones, el cual se explica por el flujo neto negativo procedente de actividades de operación, el cual alcanzó los \$204.974 millones, un flujo neto positivo procedente de actividades de financiamiento por \$99.320 millones y un flujo neto positivo procedente de actividades de inversión por \$106.270 millones.

Cuadro N°7: Estado de flujo de efectivo resumido

Cifras en MM\$	31-dic-2022	31-dic-2021	Var MM\$	Var %
Flujo neto originado por actividades de la operación	(240.498)	151.874	(392.373)	258,4%
Flujo neto originado por actividades de financiamiento	60.531	269.039	(208.508)	-77,5%
Flujo neto originado por actividades de inversión	(115.171)	(41.557)	(73.614)	-177,1%
Flujo neto total del período	(295.138)	379.356	(674.494)	177,8%
Efecto de la tasa de cambio sobre el efectivo y efectivo eq.	6.601	7.128	(527)	-7,4%
Variación neta del efectivo y efectivo equivalente	(288.537)	386.484	(675.021)	174,7%
Saldo inicial de efectivo y efectivo equivalente	986.687	600.203	386.484	64,4%
Saldo final de efectivo y efectivo equivalente	698.149	986.687	(288.537)	-29,2%

El estado de flujo de efectivo abierto por segmento de negocio, según nota 91 de los Estados Financieros Consolidados de Inversiones la Construcción S.A., es:

Cuadro N°8: Estado de flujo de efectivo por segmento operativo

Cifras en MM\$ 31-dic-2022	AFP	Isapre	Seguros	Salud	Bancario	Otros	Total
Flujo neto originado por actividades de la operación	49.225	968	(161.853)	41.635	(196.877)	26.403	(240.498)
Flujo neto originado por actividades de financiamiento	(541)	(5.191)	(216.674)	(12.236)	209.617	85.557	60.531
Flujo neto originado por actividades de inversión	-	(13.247)	118.690	(17.779)	(24.180)	(178.655)	(115.171)

Cifras en MM\$ 31-dic-2021	AFP	Isapre	Seguros	Salud	Bancario	Otros	Total
Flujo neto originado por actividades de la operación	44.227	(74.044)	37.140	58.456	100.893	(14.798)	151.874
Flujo neto originado por actividades de financiamiento	(441)	(2.359)	158.033	(47.079)	151.761	9.124	269.039
Flujo neto originado por actividades de inversión	-	(20.820)	3.690	(18.013)	6.396	(12.811)	(41.557)

Variación en MM\$	AFP	Isapre	Seguros	Salud	Bancario	Otros	Total
Var operación	4.998	75.012	(198.993)	(16.820)	(297.770)	41.201	(392.373)
Var financiamiento	(100)	(2.832)	(374.707)	34.843	57.855	76.433	(208.508)
Var inversión	-	7.572	115.000	235	(30.576)	(165.845)	(73.614)

Respecto del flujo neto originado por actividades de operación, éste disminuye en \$392.372 millones, explicado principalmente por las siguientes variaciones:

- Menor flujo de operación asociado al segmento Bancario (\$297.770 millones) como resultado principalmente por aumento en instrumentos para negociación y créditos y cuentas por cobrar por mayor volumen de colocaciones y por reclasificación de flujos desde operación a financiamiento. compensado por aumento en obligaciones con bancos.
- Menor flujo de operación asociado al segmento Seguros (\$198.993 millones) principalmente por variación en Confuturo debido a menor flujo neto por gestión de su cartera de inversión a costo



- amortizado. Compensa mayor flujo neto por activos financieros a valor razonable, mayores ingresos por primas y menores pagos de siniestros.
- Mayor flujo de operación asociado al segmento Isapre (\$75.012 millones) debido principalmente a mayores cobros por prestaciones de servicio asociado a mayor recaudación de cotizaciones, compensado por mayor pago de prestaciones.

Respecto del flujo neto originado por actividades de financiamiento, este disminuye en \$208.508 millones, explicado por las siguientes variaciones del período:

- Menor flujo de financiamiento asociado al segmento Seguros (\$374.707 millones) explicado principalmente por variación negativa en Confuturo debido a mayores egresos netos relacionados a operaciones por pactos, compensado por mayores operaciones de pacto de retrocompra y menores ingresos por préstamos bancarios.
- Mayor flujo de financiamiento asociado al segmento Bancario (\$57.855 millones) explicado principalmente por reclasificaciones desde flujo de operación, compensado por menores flujos provenientes de prepago y reventa de bonos de la misma emisión.
- Mayor flujo de financiamiento asociado al segmento Otros (\$76.433 millones) explicado principalmente por mayor flujo en ILC matriz (\$117.096 millones) debido a emisión de bono 144-A en febrero 2022, compensado por mayores egresos por pago de préstamos en ILC Holdco y menores importes por préstamos en Inmobiliaria ILC.
- Mayor flujo de financiamiento asociado al segmento Salud (\$34.842 millones) debido a nuevo préstamo obtenido por Red Salud, por un monto de MUF 1.700, compensado por variación de flujos por pago de préstamos.

El menor flujo neto originado por actividades de inversión por \$73.614 millones se explica, en gran medida, por las siguientes variaciones:

- Menor flujo de inversión asociado al segmento Otros (\$165.845 millones) principalmente por egresos en ILC individual (\$165.595 millones) explicado por gestión de su Portafolio de Inversiones y egresos por inversión de fondos provenientes de Bono 144-A.
- Mayor flujo de inversión asociado al segmento Seguros (\$115.000 millones), asociados principalmente
 a Confuturo por mayores ingresos por propiedades de inversión por mayor recaudación en arriendos
 de centros comerciales y nuevos contratos leasing, además de menores egresos por adquisición de
 propiedades de inversión, que tuvieron un monto relevante a diciembre de 2021.
- Menor flujo de inversión asociado al segmento Bancario (\$30.576 millones) por disminución de otros activos y aumento de otros pasivos como producto de la reclasificación de rubros adoptada por cambio de normativa contable. Además, incluye ajuste por eliminación de ingreso recibido de parte de ILC por contrato de DAP.



V. Indicadores Financieros

Cuadro N°9: Indicadores financieros

Cifras en MM\$		31 dic.2022	31 dic.2021
Liquidez			
Liquidez corriente ⁽⁹⁾	veces	1,31x	1,26x
Endeudamiento (ILC Consolidado)			
Razón endeudamiento actividad no aseguradora y no bancaria (10)	veces	1,49x	1,23x
Razón endeudamiento actividad aseguradora (11)	veces	7,86x	7,67x
Razón endeudamiento actividad bancaria (12)	veces	4,04x	3,56x
Razón endeudamiento total ⁽¹³⁾	veces	13,39x	12,46x
Deuda Financiera CP/Total (14)	%	72,8%	78,5%
Deuda Financiera LP/Total (15)	%	27,2%	21,5%
Cobertura gastos financieros (16)	veces	4,56x	4,67x
Deuda Financiera Neta Individual/ Patrimonio Controlador (18)	veces	0,36x	0,33x
Actividad			
Total activos	MM\$	14.312.011	12.680.521
Rotación inventarios ⁽¹⁹⁾	veces	107	122
Permanencia inventarios ⁽²⁰⁾	días	3,4	3,0

- (9) Liquidez corriente: Total de activos corrientes (actividad no aseguradora y no bancaria) + Efectivo y depósitos en bancos (actividad aseguradora) + Deudores por primas asegurados (actividad aseguradora) + Impuestos corrientes (actividad aseguradora) + Efectivo y depósitos en bancos (actividad bancaria) + Operaciones con liquidación en curso (actividad bancaria) + Instrumentos para negociación (actividad bancaria) + Contratos de derivados financieros (actividad bancaria) + Créditos y cuentas por cobrar a clientes (actividad bancaria) + Instrumentos de inversión disponibles para la venta (actividad bancaria) + Otros activos (actividad bancaria)) / (Total de pasivos corrientes (actividad no aseguradora y no bancaria) + Primas por pagar (actividad aseguradora) + Obligaciones con bancos (actividad aseguradora) + Impuestos corrientes (actividad aseguradora) + Provisiones (actividad aseguradora) + Otros pasivos (actividad bancaria) + Depósitos y otras obligaciones a la vista (actividad bancaria) + Operaciones con liquidación en curso (actividad bancaria) + Depósitos y otras captaciones a plazo (actividad bancaria) + Contratos de derivados financieros (actividad bancaria) + Obligaciones con bancos (actividad bancaria) + Impuestos corrientes (actividad bancaria) + Provisiones (actividad bancaria)).
- (10) <u>Razón endeudamiento actividad no aseguradora y no bancaria:</u> (Total de pasivos corrientes (actividad no aseguradora y no bancaria) + Total de pasivos no corrientes (actividad no aseguradora y no bancaria)) / Patrimonio Neto Total.
- (11) Razón endeudamiento actividad aseguradora: Total de pasivos (actividad aseguradora) / Patrimonio Neto Total.
- (12) Razón endeudamiento actividad bancaria: Total de pasivos (actividad bancaria) / Patrimonio Neto Total.
- (13) Razón endeudamiento total: Total Pasivos / Patrimonio Neto Total.
- (14) <u>Deuda Financiera CP / Deuda Financiera Tota</u>): Otros pasivos financieros corrientes (actividad no aseguradora no bancaria) + Obligaciones con bancos (actividad aseguradora) + Obligaciones con bancos (actividad bancaria) + Contratos de derivados financieros (actividad bancaria) + Instrumentos de deuda emitidos (actividad bancaria) + Otras obligaciones financieras (actividad bancaria)) / Deuda Financiera Total (Deuda de Corto Plazo + Deuda de Largo Plazo).
- (15) <u>Deuda Financiera LP / Deuda Financiera Total</u>: Otros pasivos financieros no corrientes (actividad no aseguradora no bancaria) / Deuda Financiera Total (Deuda Financiera de Corto Plazo + Deuda Financiera de Largo Plazo).
- (16) Cobertura de gastos financieros: (Ganancia antes de impuesto (actividad no aseguradora y no bancaria) + Ganancias procedentes de operaciones discontinuadas (actividad no aseguradora y no bancaria) + Resultado antes de impuesto a las ganancias (actividad aseguradora) + Resultado antes de impuesto a la renta (actividad bancaria) + Costos financieros (actividad no aseguradora y no bancaria) / Costos financieros (actividad no aseguradora y no bancaria)



- (17) <u>Deuda Financiera Neta</u>: corresponde a la diferencia entre: (i) la suma de las cuentas "Otros pasivos financieros corrientes (actividad no aseguradora y no bancaria)" + Ajustes IFRS 16 (actividad aseguradora) + "Otros pasivos financieros no corrientes (actividad no aseguradora y no bancaria)" + "Obligaciones con bancos (actividad aseguradora)" + "Obligaciones con bancos (actividad bancaria)" + "Instrumentos de deuda emitidos (actividad bancaria)" + "Otras obligaciones financieras" (actividad bancaria); y (ii) la cuenta "Efectivo y equivalentes al efectivo" (nota 6a), contenidas en los Estados Financieros bajo IFRS consolidados del Emisor.
- (18) <u>Deuda Financiera Neta Individual</u> corresponde a la diferencia entre: (i) la suma de las cuentas "Otros pasivos financieros corrientes (ILC Individual)" + "Otros pasivos financieros no corrientes (ILC Individual)"; y (ii) la cuenta "Efectivo y equivalentes al efectivo" (ILC Individual) + "Otros activos financieros no corrientes (ILC Individual)", contenidas en los Estados Financieros bajo IFRS consolidados del Emisor.
- (19) <u>Rotación inventarios</u>: (-Costo de Ventas UDM (actividad no aseguradora y no bancaria)) / (Inventarios (Dic-22) + Inventarios (Dic-21)) / 2 (actividad no aseguradora y no bancaria).
- (20) <u>Permanencia inventarios</u>: (-(Inventarios (Dic.-22) (actividad no aseguradora y no bancaria) + Inventarios (Dic.-21) (actividad no aseguradora y no bancaria) / 2) / Costo de Ventas UDM (actividad no aseguradora y no bancaria) x 360).

La liquidez corriente aumenta debido a que el aumento de los activos es porcentualmente mayor al aumento observado en los pasivos. Por el lado de los activos, se observa que los instrumentos de negociación, instrumentos de inversión disponibles para la venta, contratos de derivados, créditos y cuentas por cobrar a clientes y operaciones con liquidación en curso aumentan en la actividad bancaria. Por el lado de los activos corrientes, la variación se explica principalmente aumento en la partida otros activos financieros corrientes. Esto se ve compensado por una disminución en el efectivo y depósitos en bancos en la actividad aseguradora y en la actividad bancaria. Por el lado de los pasivos, el aumento se explica por el aumento de las cuentas de contratos de derivados financieros, obligaciones con bancos, depósitos, otras obligaciones a la vista y otras captaciones a plazo en la actividad bancaria. Esto se ve compensado levemente por menores obligaciones con bancos y menores pasivos por primas por pagar en la actividad aseguradora.

La razón de endeudamiento total aumenta dado que el crecimiento del pasivo total es mayor al crecimiento del patrimonio neto total en el periodo para cada una de las actividades, siendo la de mayor variación la actividad no aseguradora no bancaria, explicada por la emisión de bono internacional por parte de Inversiones la Construcción. En el caso de la actividad bancaria, el aumento se debe por mayores contratos de derivados financieros, obligaciones con bancos y mayores depósitos, otras captaciones y otras obligaciones a la vista, entre otros. Finalmente, en el caso de la actividad aseguradora, el aumento es por mayores reservas de seguros previsionales.

La proporción de corto plazo de deuda financiera disminuye dado que la variación porcentual en pasivos de largo plazo es mayor que las de corto plazo. En este caso, los pasivos corrientes de mayor variación están en la actividad bancaria donde el aumento se explica por mayor saldo en la cuenta obligaciones con bancos, complementado por mayores contratos de derivados financieros.

La proporción de largo plazo de deuda financiera aumenta por variación en pasivos no corrientes en la actividad no aseguradora no bancaria por emisión de bono internacional por parte de Inversiones la Construcción.

La cobertura de gastos financieros disminuye levemente en el periodo debido a que el alza en gastos financieros es mayor que el aumento en el valor del resultado antes de impuestos e intereses.



Cifras en MM\$		31.dic.2022	31.dic.2021
Resultados			
Actividad no aseguradora y no bancaria			
Ingresos	MM\$	1.340.178	1.181.108
Costos de explotación	MM\$	(1.157.906)	(1.093.368)
Resultado operacional actividad no aseguradora, no bancaria (21)	MM\$	20.253	(67.519)
Gastos financieros	MM\$	(41.681)	(27.611)
Resultado no operacional actividad no aseguradora, no bancaria (22)	MM\$	(45.476)	(8.272)
Utilidad Extraordinaria y resultado discontinuado	MM\$	40	-
Ganancia de actividad no aseguradora y no bancaria	MM\$	(14.602)	(50.645)
Actividad aseguradora			
Ingresos netos por intereses y reajustes	MM\$	300.406	408.146
Ingresos explotación aseguradora	MM\$	801.725	375.532
Costo explotación aseguradora	MM\$	(909.019)	(614.796)
Resultado operacional actividad aseguradora (23)	MM\$	120.300	131.899
Resultado no operacional actividad aseguradora (24)	MM\$	(8.705)	(976)
Ganancia de actividad aseguradora	MM\$	121.873	116.861
Actividad bancaria			
Ingresos netos por intereses y reajustes	MM\$	116.853	86.733
Ingresos netos por comisiones y servicios	MM\$	5.540	7.486
Gastos operacionales	MM\$	(61.696)	(51.949)
Otros Ingresos Operacionales	MM\$	2.373	2.139
Provisiones riesgo de crédito	MM\$	-	-
Resultado operacional actividad bancaria (25)	MM\$	61.795	46.160
Ganancia de actividad bancaria	MM\$	57.454	37.927
RAIIDAIE ⁽²⁶⁾	MM\$	342.435	218.448
Ganancia atribuible a los propietarios de la controladora	MM\$	146.534	88.419
Utilidad por acción	\$	1.465	884
Cifras en MM\$		31.dic.2022	31 dic.2021
Rentabilidad			
Rentabilidad del patrimonio (27)	%	17,0%	10,6%
Rentabilidad del activo actividad no aseguradora, no bancaria (28)	%	-1,0%	-3,9%
Rentabilidad del activo actividad aseguradora (29)	%	1,5%	1,6%
Rentabilidad del activo actividad bancaria (30)	%	1,4%	1,1%
Rentabilidad del activo total (31)	%	1,2%	0,9%



- (21) Incluye las cuentas de la actividad no aseguradora: Ingresos de actividades ordinarias, Costo de ventas, Ganancias que surgen de la baja en cuentas de activos financieros medidos al costo amortizado, Otros ingresos por función, Gastos de administración, Otros gastos por función y Otras ganancias (pérdidas).
- (22) Incluye las cuentas de la actividad no aseguradora: Ingresos financieros, Costos financieros, Participación en las ganancias (pérdidas) de asociadas y negocios conjuntos, Diferencias de cambio, Resultados por unidades de reajuste, Ganancias (pérdidas) que surgen de la diferencia entre el valor libro anterior y el valor justo de activos financieros reclasificados medidos a valor razonable.
- (23) Incluye las cuentas de la actividad aseguradora: Ingresos netos por intereses y reajustes, Total ingresos explotación aseguradora, Total costo explotación aseguradora y Total gastos operacionales.
- (24) Incluye las cuentas de la actividad aseguradora: Total otros ingresos y costos
- (25) Incluye las cuentas asociadas a la actividad bancaria.
- (26) Resultado antes de impuestos, intereses, depreciación, amortización e ítems extraordinarios (RAIIDAIE): (Ganancia de actividad no aseguradora y no bancaria antes de impuestos rentabilidad del encaje (Chile, Perú y Colombia) costos financieros actividad no aseguradora y no bancaria Resultado por unidad de reajuste y dif. de cambio actividad no aseguradora y no bancaria depreciación y amortización actividad no aseguradora y no bancaria) + (Ganancia de actividad aseguradora antes de impuestos costos financieros actividad aseguradora depreciación y amortización actividad aseguradora) + (Ganancia de actividad bancaria antes de impuestos depreciación y amortización actividad bancaria). Cálculo incorpora resultado por operaciones discontinuadas . (en el cálculo del RAIIDAIE se incluye resultado de Habitat y AAISA en la proporción de la participación de ILC (40,29%))
- (27) Rentabilidad del patrimonio: Ganancia atribuible a los propietarios de la controladora UDM / Promedio entre Patrimonio atribuible a los propietarios de la controladora (período actual) y Patrimonio atribuible a los propietarios de la controladora (período año anterior).
- (28) Rentabilidad del activo actividad no aseguradora y no bancaria: Ganancia de actividad no aseguradora y no bancaria UDM /
 Promedio entre Total de activos actividad no aseguradora y no bancaria (período actual) y Total de activos actividad no aseguradora y no bancaria (período año anterior).
- (29) Rentabilidad del activo actividad aseguradora: Ganancia de actividad aseguradora UDM / Promedio entre Total de activos actividad aseguradora (periodo actual) y Total de activos actividad aseguradora (periodo año anterior).
- (30) Rentabilidad del activo actividad bancaria: Ganancia de actividad bancaria UDM / Promedio entre Total de activos actividad bancaria (periodo actual) y Total de activos actividad bancaria (periodo año anterior).
- (31) Rentabilidad del activo total: Ganancia del año UDM / Promedio entre Total activos (período actual) y Total activos (periodo año anterior).

La variación del RAIIDAIE se explica principalmente por mayor resultado a nivel de filiales de la actividad no aseguradora y no bancaria y de la actividad aseguradora (ver explicación en Resumen ejecutivo página 5).

La rentabilidad del Patrimonio aumenta principalmente como consecuencia del mayor resultado en 2022 (12 meses) comparado con diciembre de 2021.

La rentabilidad del activo total aumenta producto del mayor resultado de los últimos 12 meses.



VI. Análisis de los Factores de Riesgo

ILC desarrolla sus negocios en distintos mercados, con entornos económicos, comerciales y legales diversos, que la someten a riesgos y rendimientos de naturaleza diferente en cada una de sus áreas. La similitud de las condiciones comerciales, económicas y políticas, así como la proximidad de las operaciones determinan la identificación de 6 segmentos: AFP, Isapre, Seguros, Salud, Bancario y Otros. Las decisiones de negocio de cada una de las compañías que componen estos segmentos son analizadas y materializadas por la Administración Superior y el Directorio de cada una, teniendo en consideración los riesgos y formas de mitigarlos.

ILC y sus subsidiarias se desenvuelven en el ámbito de los valores que históricamente ha impartido su accionista controlador Cámara Chilena de la Construcción A.G. que por setenta y un años ha sido un actor principal en diversos ámbitos de la actividad empresarial y gremial del país.

Los principales riesgos a los que están expuestos las filiales de ILC son: Regulatorios, de Mercado, Técnico de Seguros, Operacional, de Liquidez y de Crédito.

A continuación, se presenta un detalle de los riesgos asociados a los sectores en los que ILC está presente. Para una mejor comprensión de estos riesgos esta sección debe ser analizada en conjunto con las notas de Riesgo presentadas en los Estados Financieros de ILC y cada una de sus subsidiarias y asociadas.

a. Riesgo regulatorio

Las regulaciones, normas y criterios estables permiten evaluar adecuadamente los proyectos y reducir el riesgo de las inversiones, siendo por ello relevante un adecuado seguimiento de la evolución de la normativa. La mayor parte de los negocios que desarrolla ILC están regulados por la Comisión para el Mercado Financiero y las Superintendencias de Pensiones y de Salud, las que a través de sus propias normas buscan velar por la transparencia y fiscalización oportuna en diversos aspectos, destacando la administración de riesgos de distinta índole.

A continuación, se presenta un breve resumen de los principales eventos que han afectado o podrían afectar el entorno regulatorio de ILC o alguna de sus subsidiarias y asociadas.

a.1. Riesgo del sector de administración de fondos de pensiones

Marco regulatorio: Decreto de Ley N°3.500 del año 1980.

Reguladores: Superintendencia de Pensiones, Banco Central, CMF, Comisión Calificadora y el Consejo

Consultivo de Pensiones, siendo la Superintendencia de Pensiones el principal regulador.

<u>Últimas modificaciones regulatorias materiales:</u>

La reforma al sistema previsional chileno ha sido una de las principales prioridades de los últimos gobiernos. Desde 2017, tres proyectos de reformas estructurales al sistema de pensiones han tratado de ser impulsados, sin alcanzar su total aprobación en el Congreso. Las conclusiones de las Comisiones Marcel en 2006 y Bravo en 2015 coinciden en que es necesario aumentar el ahorro, entregando una serie de mecanismos para lograr este objetivo.



El penúltimo proyecto de reforma presentado corresponde al impulsado por el Presidente Sebastián Piñera a fines de 2019, el cual apuntaba una mejora en la pensión básica solidaria, un alza en la contribución de 6 puntos porcentuales en el aporte individual con cargo al empleador (del cual un 50% iría destinado a las cuentas individuales, y un 50% a un fondo común), además de introducir cambios regulatorios y entidades estatales con un rol relevante en el funcionamiento de la industria y el establecimiento de parámetros. Este proyecto logró ser aprobado en la Cámara de Diputados en enero de 2020, sin embargo, cuando se alistaba a ser discutido en el Senado, el Covid-19 llegó a Chile, obligando al Congreso a cambiar la agenda con el objetivo de sortear la crisis sanitaria y económica.

Una vez que la pandemia llegó a Chile en marzo de 2020, el Congreso impulsó y aprobó en 2020 y 2021 proyectos constitucionales que permitieron a las personas hacer tres retiros del 10% de sus fondos previsionales (pudiendo alcanzar el 100% en caso de que los fondos fuesen inferiores a UF35) en el plazo de un año. Al 25 de marzo de 2022 el estatus de los retiros era:

- Ley 21.248 de Reforma Constitucional (Primer Retiro, finalizado): 11,1 millones de personas hicieron efectivo el retiro, girando recursos por un total de US\$19,9 mil millones.
- Ley 21.295 de Reforma Constitucional (Segundo Retiro, finalizado): 9,2 millones de personas hicieron efectivo el retiro, girando recursos por un total de US\$16,6 mil millones.
- Ley 21.330 de Reforma Constitucional (Tercer Retiro, vigente): 8,8 millones de personas hicieron efectivo el retiro, girando recursos por un total de US\$15,4 mil millones.

Pese a la profundidad de la crisis y el impacto de ésta sobre la economía y empleo, los rescates financiados con recursos propios destinados a la vejez no son la solución correcta, ya que esto sólo debilita las pensiones futuras, tanto de los que sufrieron como no el impacto de la crisis. Por otra parte, el mercado de capitales también se vio resentido, al liquidar una suma relevante de activos en un lapso muy corto de tiempo para financiar los retiros. Esto resultó en un mercado financiero local más restringido, con tasas más altas y una mayor inflación. Un cuarto proyecto de retiro de fondos previsionales fue rechazado en el Senado en diciembre de 2021, evitando la profundización de estos efectos en la economía.

Por su parte, en enero de 2022, el Congreso aprobó la Ley N°21.419 impulsada por el Ejecutivo cuyo objetivo fue establecer una Pensión Garantizada Universal (PGU). Esta Ley tiene como objetivo mejorar las pensiones de los actuales y futuros pensionados a través de la creación de una Pensión Garantizada Universal (PGU) de un monto máximo de \$185.000 (reajustable en el tiempo) para todos los adultos mayores de 65 años que no se encuentren en el 10% más rico de la población de 65 años o más. La PGU es de carácter no contributivo; sustituye a los actuales beneficios del Pilar Solidario; es complementario al ahorro previsional individual; la pueden recibir pensionados bajo cualquier modalidad de pensión, y adultos mayores que se encuentren laboralmente activos, sin la necesidad de pensionarse o estar afiliados a algún régimen previsional; su financiamiento es de cargo fiscal; y es administrada, otorgada y pagada por el Instituto de Previsión Social, el cual -a su vez- está supervisado por la Superintendencia de Pensiones.

Durante el mes de abril de 2022 se rechazaron 2 proyectos legislativos, uno de origen parlamentario y otro más acotado impulsado desde el Gobierno, que buscaban la aprobación de un quinto retiro de 10% desde las AFP.

Finalmente, el 2 de noviembre de 2022 el Presidente Gabriel Boric presentó una Reforma Previsional, la cual constituye uno de los proyectos estructurales de su mandato. La propuesta tiene por objeto derogar el Decreto



de Ley 3.500, que regula las administradoras de fondos de pensiones y el sistema de capitalización individual existente al día de hoy.

El proyecto mantiene los tres pilares que conforman el sistema de pensiones en la actualidad: pilar no contributivo (PGU), pilar contributivo y pilar voluntario. Sin embargo, la reforma modifica el financiamiento del pilar contributivo junto con reorganizar el funcionamiento de la industria, donde el Estado pasa a ocupar un rol relevante en términos de administración y gestión de los fondos. Entre las principales propuestas están:

- Elevar la Pensión Garantizada Universal (PGU) desde los actuales \$193.917 hasta \$250.000.
- Ampliar el pilar contributivo desde un 10% a un 16% del salario imponible, donde el porcentaje extra será aportado por el empleador e irá destinado en su totalidad a un fondo solidario (Fondo Integrado de Pensiones, FIP).
- Creación del Administrador de Pensiones Autónomo (APA): sucederá el actual Instituto de Previsión Social (IPS), y su función será afiliar, recaudar, cobrar y pagar pensiones.
- Establecimiento de los Inversores de Pensiones Privados (IPP): con la creación de la APA, la función de las AFPs se enfocará esencialmente en la gestión de los fondos de los afiliados. De tal modo, las actuales AFPs podrán convertirse en IPPs manteniendo su giro único.
- Creación del Inversor de Pensiones Público y Autónomo (IPPA): ente estatal cuyo principal objetivo es la inversión de los fondos de los afiliados. El IPPA será el gestor de facto a no ser que el afiliado decida que sus dineros los administre una IPP.
- Otras modificaciones: aumento del tope imponible a UF 122,6, fin de los multifondos, término del retiro programado, cambio en la estructura de comisiones (sobre sueldo a saldos administrados), entre otras.

a.2. Riesgo del sector de Seguros de Rentas Vitalicias Previsionales

Marco regulatorio: Código de Comercio de Chile, Ley de Compañías de Seguros (DFL N° 251) y Ley de

Pensiones y sus modificaciones.

Reguladores: Comisión para el Mercado Financiero.

<u>Últimas modificaciones regulatorias materiales:</u>

El año 2015 la Comisión del Mercado Financiero publicó la NCG N°398 en conjunto con la Superintendencia de Pensiones que publicó la NCG N°162, las cuales ajustaron -entre otras cosas- las tablas de mortalidad para el cálculo de reservas técnicas que deben constituir las compañías de seguros que ofrecen rentas vitalicias. El objetivo de esta medida fue ajustar las tablas a las mayores expectativas de vida tanto de hombres como de mujeres en Chile. Con esta medida, las reservas técnicas de las aseguradoras se incrementaron en aproximadamente US\$ 530 millones, equivalentes a 1,48% de las reservas técnicas por rentas vitalicias a junio de 2015. Este efecto fue reconocido de manera gradual a partir de junio de 2016 hasta junio de 2022.

Durante el 2020 y 2021, junto con la llegada del Covid-19 a Chile, el Congreso impulsó y aprobó tres proyectos de ley constitucionales que autorizaban el retiro del 10% de los ahorros previsionales (pudiendo alcanzar el 100% en caso de que los fondos fuesen inferiores a UF35). En el caso del tercer retiro aprobado, éste incluyó



también a los pensionados de rentas vitalicias, quienes fueron autorizados a solicitar un anticipo de hasta un 10% de sus reservas técnicas por el plazo de un año. Al 28 de febrero de 2022, a nivel país 307.755 personas habían confirmado su solicitud de anticipo, lo que resulta en una entrega de UF 32,2 millones en recursos, de los cuales Confuturo representa un 16,2%.

Ante esta medida, varias compañías de seguros presentaron recursos de protección, dado que la propiedad de los fondos anticipados es de las compañías y no de los pensionados, por lo que esta Ley interviene contratos entre particulares, lo cual fue ratificado por el Tribunal Constitucional.

a.3. Riesgo del sector Bancario

Marco regulatorio: Ley General de Bancos

Reguladores: Comisión para el Mercado Financiero.

Últimas modificaciones regulatorias materiales:

Luego de la última crisis financiera del año 2008, el Comité de Supervisión Bancaria modificó los estándares de regulación con el objetivo de crear un sistema más resiliente a eventos de tensión financiera. Así surgen los que se conocen como los estándares de Basilea III, que fortalecen la solvencia, liquidez y disciplina de mercado, a través de la mejora en la cantidad y calidad del capital requerido y el establecimiento de *buffers* por sobre los mínimos de operación (crédito, mercado y operacional).

En enero de 2019 se publicó en Chile la Ley N°21.130 que moderniza la legislación bancaria (Ley General de Bancos), introduciendo cambios que permiten la implementación de Basilea III. A su vez, la Ley N°21.000 designó a la Comisión para el Mercado Financiero (CMF), como la institución encargada de implementar estos estándares. De acuerdo con lo anterior, la CMF realizó la publicación de nuevos Capítulos en la Recopilación Actualizada de Normas (RAN) durante el año 2020, estableciendo las pautas para la medición del capital regulatorio, activos ponderados por riesgo, metodología para la calificación de banco de importancia sistémica, entre otros aspectos.

Los nuevos estándares de Basilea III comenzaron a aplicarse en diciembre de 2021, los que irán aumentando gradualmente hasta estar completamente incorporados en 2025.

a.4. Riesgo del sector Prestador de Salud

Marco regulatorio: DFL N°1 del Ministerio de Salud, Decreto de Ley N°161 y N°15 del Ministerio de Salud,

Ley N°20.548.

Reguladores: Ministerio de Salud y organizaciones dependientes, Superintendencia de Salud,

Secretarías Regionales Ministeriales (SEREMIS), Departamento de Calidad y Seguridad

del Paciente, Instituto de Salud Pública.



Últimas modificaciones regulatorias materiales:

Con motivo de la Pandemia por Covid-19, el Ministerio de Salud estableció mediante el Decreto N°10 la creación de la Red Integrada de Covid-19. Asimismo, el 1 de abril de 2020 entró en vigor la Resolución Exenta N°156 en la cual se establece que la Subsecretaría de Redes Asistenciales pasaría a coordinar todos los recintos asistenciales del país. Nunca se había generado en Chile una asociación público-privada de esa naturaleza en salud. El objetivo fue asegurar la atención de los pacientes COVID-19 en el país, bajo la premisa de que todo enfermo grave pudiera contar con una cama. A esa fecha, el sistema público tenía 27 mil camas, a las que se añadieron 11 mil del sistema privado. Actualmente, la red continúa operando de forma integrada para atenciones Covid.

a.5. Riesgo del sector Isapres

Marco regulatorio: DFL N°3 del Ministerio de Salud, DFL N°1 del Ministerio de Salud.

Reguladores: Ministerio de Salud y organizaciones dependientes, Superintendencia de Salud, Comisión

de Medicina Preventiva y Discapacidad, Superintendencia de Seguridad Social.

<u>Últimas modificaciones regulatorias materiales:</u>

El sistema de aseguramiento de salud -tanto público como privado- ha sido materia de discusión durante los últimos gobiernos. Esto se ha materializado a través de dos proyectos de ley estructurales presentados en 2011 y 2019 respecto al aseguramiento privado, y a fines de 2019 para el seguro público de salud. Sin embargo, los proyectos siguen siendo discutidos en el Parlamento debido a la falta de acuerdos.

No obstante la discusión parlamentaria, a partir de 2019 una serie de modificaciones han sido implementadas por la Superintendencia de Salud. Dichos cambios han significado a nivel de planes de salud, entre otras cosas, el fin de los planes sin cobertura maternal (Circular N°334) y, la eliminación del diferencial de precios en planes de salud entre hombres y mujeres de la misma edad (Circular N°343). Asimismo, la Asociación de Isapres impulsó la libre movilidad de personas con preexistencias de salud el año 2021 bajo ciertos parámetros.

También la Superintendencia ha incorporado cambios normativos a nivel de estándares financieros en donde destaca la circular n° 361, que establece nuevos estándares para el cálculo de provisiones incurridas y no reportadas. Este nuevo cálculo busca acercar el criterio de provisiones, contabilizados bajo normativa Superintendencia de Salud, al estándar de provisiones bajo normativa IFRS. Este cambio normativo no afecta los Estados Financieros de las Isapres bajo contabilidad IFRS.

En julio 2020, el contexto de la Pandemia por Covid-19, se promulgó la Ley N° 21.247, que otorgó a las personas el derecho a la Licencia Médica Parental Posnatal (LMPP) en el marco del estado de excepción constitucional. Esta licencia consistió en una extensión de 30 días de la licencia médica posnatal, pudiendo ser prorrogada hasta por dos períodos continuos de 30 días cada uno. La LMPP estuvo vigente desde marzo de 2020 hasta noviembre de 2021. A diferencia de las anteriores regulaciones en torno a subsidios por postnatal, esta Ley dispuso que los subsidios fueran de cargo directo de las Isapres o del Fonasa (según corresponda), sin ningún tipo de compensación o derecho a reembolso; y por expreso mandato de la Ley, las Isapres no podrán considerar para la revisión del precio base de sus planes de salud los costos derivados del subsidio. La aplicación



de la LMPP tuvo un impacto patrimonial muy importante en las Isapres, situación que motivó a Consalud a interponer una demanda de indemnización de perjuicios en contra del Fisco de Chile, que incluye a los órganos colegisladores (Presidente de la república, Presidente del Senado y Cámara de Diputados) y la Superintendencia de Seguridad Social, por los perjuicios causados a Isapre Consalud con la dictación de la ley N°21.247, que "establece beneficios para padres, madres y cuidadores de niños o niñas en las condiciones que indica (LMPP)".

Por otra parte, con motivo de aparición del Covid-19, los seguros de salud pasaron a tener un rol preponderante en la pandemia. Fue así como la Asociación de Isapres llegó a un acuerdo con el Ejecutivo para congelar las tarifas hasta fines de 2020 (lo que se extendió voluntariamente hasta 2021), considerando la crisis económica y sanitaria provocada por el Covid-19.

Adicionalmente, en 2021 el Congreso aprobó por unanimidad la Ley N°21.350 la cual prohibió el ajuste anual del precio base dado el contexto Covid, impidiendo aplicar reajustes de precio por los años 2020 y 2021, lo que afectó de manera significativa el desempeño financiero de las compañías. Esta ley también traspasó al Regulador la facultad para determinar el reajuste de precios (antes esto era facultad de las Isapres). Para la determinación de los reajustes de precios la Ley establece una metodología de forma que el reajuste esté acorde con la variación de costos, a través del cálculo de un Indicador Referencial de Costo de la Salud (IRCSA) de los últimos 3 años. Bajo esta nueva Ley, el reajuste definido por el Regulador será el límite máximo posible de aplicar por las Isapres en el proceso anual de reajuste de precios que se lleva a cabo en marzo de cada año. Para el reajuste anual 2022/2023, el Superintendente de Salud emitió la Resolución Exenta N° 352, la cual estableció el IRCSA 2022 en 7,6%. En virtud de lo anterior, en marzo todas las Isapres reajustaron sus precios de planes en 7,6%. Sin embargo, en agosto de 2022 este reajuste fue postergado por fallo de la Corte Suprema el cual, dentro de su resolución, reafirmó la legalidad los reajustes de precios por parte las Isapres, así como también validó al IRCSA como parámetro de referencia de dichas alzas, sin embargo, dejó sin efecto el alza de planes de marzo de 2022 con el objetivo de que las Isapres presentaran la fundamentación de dicha alza, lo cual fue realizado durante el mes de Septiembre de 2022. En virtud de lo antecedentes recibidos por la Superintendencia, ésta estableció valores finales máximos de alzas. En el caso de Consalud se le autorizó un reajuste de 7,6% sobre los precios de planes (máximo reajuste posible).

Con fecha 29 de junio de 2022, la Superintendencia de Salud emitió la Circular N°406, la cual imparte instrucciones sobre las normas de aplicación para el cumplimiento de las metas de cobertura del examen de medicina preventiva y de la normativa sobre el plan preventivo de Isapres. Estas metas de cobertura son un requisito para poder realizar ajustes de precios. Esta nueva Circular incorporó una serie de cambios que en la práctica dificultan el cumplimiento de las metas previamente establecidas. Respecto de esta normativa, Consalud presentó un recurso de protección, el cual a la fecha fue declarado admisible por la Corte de Apelaciones de Santiago.

Con fecha 01 de octubre de 2022, la Superintendencia de Salud, según decreto supremo N°72, en cumplimiento a lo dispuesto en el artículo 206 del DFL Nº 1, de 2005, de Salud, informó los precios que mensualmente las Instituciones de Salud Previsional cobrarán a sus afiliados y afiliadas por cada persona beneficiaria del contrato, por las Garantías Explícitas en Salud, publicado en el Diario Oficial el día 05 de octubre de 2022, según IF/N°412. En el caso de Consalud, el valor GES aumentó de UFO,6 a UF 1,39 por beneficiario. Con este decreto junto con revisar las prestaciones de los 85 problemas de salud vigentes se incorporan 2 nuevos problemas de salud (atención integral de salud en agresión sexual aguda, y rehabilitación SARS CoV-2).



Con fecha 30 de noviembre de 2022, la Corte Suprema efectúo un cambio de criterio jurisprudencial en materia de Tabla de Factores. A partir de sus sentencias, dicho Tribunal entiende ajustadas a derecho las Tablas de Factores incorporadas en los contratos de Salud del sistema Isapre, siempre y cuando se ajusten a los términos de la Circular N° 343 de la Superintendencia de Salud, del año 2019.

Como consecuencia de lo anterior, la Corte Suprema, en un fallo de alcance general, instruyó: i) dejar sin efecto la tabla de factores que Isapre Consalud tiene asociada al plan de salud contratado por la recurrente; ii) dejar sin efecto la aplicación de dicha tabla de factores para calcular el precio final de todos los contratos de salud individual administrados por la recurrida; iii) las Isapres deberán calcular el precio final de todos los contratos de salud que administren, multiplicando valor del plan base correspondiente por la suma de los factores del grupo familiar, aplicando para ello la Tabla Única de Factores contenida en la Circular IF/N° 343 de la Superintendencia de Salud; iv) La Superintendencia de Salud, en ejercicio de sus facultades de fiscalización y dentro del plazo de seis meses, determinará el modo de hacer efectiva la adecuación del precio final de todos los contratos de salud a los términos de la Tabla Única de Factores contenida en la Circular IF/N°343.

En razón que al 31 de diciembre de 2022, la interpretación y aplicación del fallo se encontraba en etapa de estudio para abordar los distintos aspectos que comprometerían su implementación y que por otra parte las Isapres no tenían una estimación fiable del monto de acuerdo a lo informado en respuesta al Oficio N° 47541, La Superintendencia a través del Oficio Circular N° 1 de enero de 2023 instruyó que se deberá revelar en notas explicativas el carácter contingente de lo resuelto por el máximo Tribunal, considerando para tal efecto el contenido exigible de acuerdo a Normas Internacionales de (NIC 37).

Los presentes estados financieros se han preparado sobre la hipótesis de la continuidad de la Isapre como empresa en marcha, sin embargo, lo señalado en los párrafos anteriores genera una incertidumbre que podría afectar a la Isapre como empresa en marcha.

b. Riesgo operacional

El riesgo operacional es el riesgo de pérdida directa o indirecta originado de causas asociadas con: procesos, personal, tecnología e infraestructura. ILC y sus Subsidiarias cuentan con políticas y procedimiento de control interno que minimizan los riesgos operacionales asociados a la administración de sus recursos, entre las cuales se encuentran: Planes de Continuidad de Negocios en todas las empresas filiales de ILC, Monitoreo de Incidentes de Riesgo Operacional, Monitoreo de Estabilidad en Sistemas Computacionales, Seguridad de la Información y Ciberseguridad. Estas medidas de control interno corresponden a un proceso continuo que tiene por objeto asegurar la continuidad de la operación y la entrega de servicios a sus clientes, así como también resguardar toda la información sensible de ILC, sus filiales y los clientes de sus filiales y relacionadas. Así mismo, busca proveer un aseguramiento razonable al Directorio y a la Alta Administración, del estado de la exposición y administración del Riesgo Operacional de ILC y de cada filial.

Adicionalmente ILC se cuenta con un Modelo de Prevención del Delito para prevenir delitos de Cohecho, Financiamiento del Terrorismo, Receptación, Lavado de Activos, Administración Desleal, Negociación Incompatible, Corrupción entre Particulares y Apropiación Indebida, Inobservancia del aislamiento u otra media preventiva dispuesta por la autoridad sanitaria. Todos los riesgos mencionados son monitoreados de forma regular a través de una Matriz de Riesgos de ILC y Filiales.



b.1. Comité de Directores

El Comité de Directores tiene las funciones de acuerdo al Artículo 50 bis de la ley 18.046, está compuesto por tres Directores de ILC, dos de los cuales tienen el carácter de independientes, siendo uno de ellos el que preside el Comité. Adicionalmente, asisten el Gerente General y el Gerente Contralor. Este comité sesiona periódicamente y da cuenta de sus labores regularmente al Directorio.

b.2. Certificación Ley 20.393

Dado el interés del Directorio y la Alta Gerencia por mejorar continuamente los gobiernos corporativos, el año 2014 Inversiones La Construcción S.A. (ILC) decidió certificarse para efectos de la Ley 20.393 en relación a la adopción del Modelo de Prevención del Delito, la certificación fue solicitada a BH Compliance (empresa líder del mercado para efectos de Certificación de modelos de Prevención) y luego de un exhaustivo proceso de revisión, el Modelo de Prevención fue certificado con fecha 2 de diciembre de 2014 por un período de 2 años.

Con fecha 1 de diciembre de 2016 y 30 de noviembre de 2018 ILC obtuvo, de parte de BH Compliance, la recertificación de su modelo de prevención del delito por un período de 2 años y con fecha 14 de febrero de 2020, se obtuvo la certificación de BH Compliance de los delitos contemplados en la ley 21.121 (estos son Administración Desleal, Negociación Incompatible, Corrupción entre Particulares y Apropiación Indebida). Por último, con fecha 21 de diciembre 2020, BH Compliance procede a certificar los ocho delitos (los cuatro iniciales de la ley 20.393 más los señalados en la ley 21.121) por un período de 2 años. Esto refuerza el compromiso de ILC en su búsqueda continua de los mejores estándares de Gobiernos Corporativos.

c. Riesgo de mercado

c.1. Comité de inversiones

El Comité de Inversiones de ILC está compuesto por dos Directores y algunos Ejecutivos de la Sociedad y su rol está centrado en monitorear el correcto cumplimiento de lo establecido en la política de inversiones de ILC y velar por la apropiada agilidad en la toma de decisiones de inversión. Este Comité sesiona regularmente y da cuenta periódicamente al Directorio de las principales decisiones y acuerdos que se toman.

c.2. Riesgo de tasa de interés

El riesgo de tasa de interés se expresa como la sensibilidad del valor de los activos y pasivos financieros frente a las fluctuaciones de las tasas de interés de mercado.

Las obligaciones financieras de ILC y sus Subsidiarias corresponden a préstamos de entidades financieras, arrendamiento financiero y obligaciones con el público (bonos). Al 31 de diciembre de 2022, aproximadamente el 99,9% de las obligaciones de las subsidiarias de la Actividad no aseguradora y no bancaria se encuentran estructuradas a tasas de interés fijas.

La exposición de estos pasivos es principalmente a la variación de la UF lo que se encuentra mitigado con el hecho que la mayor parte de los ingresos de ILC se comportan de similar manera a esta unidad de reajustabilidad.



c.3. Riesgo de rentabilidad de inversiones financieras

Este riesgo viene dado por cambios en los precios de los instrumentos en los que invierte ILC, los cuales están expuestos principalmente a los riesgos de volatilidad de los mercados financieros locales e internacionales, a la variación en los tipos de cambio y de las tasas de interés. Respecto de este riesgo, la diversificación con que opera la política de inversiones mitiga en parte el efecto de cambios violentos en las condiciones de mercado.

La matriz cuenta con una política de inversiones aprobada por su Directorio que establece la inversión en instrumentos de renta fija local con una clasificación mayor o igual A+, teniendo en cuenta consideraciones de alta liquidez y buen riesgo de crédito.

En la Subsidiaria Compañía de Seguros de Vida Cámara S.A., la cartera de inversiones se basa en la política impuesta por su Directorio y establece principalmente la inversión en instrumentos financieros de plazos similares a los de sus pasivos denominados en UF y con clasificaciones de riesgo iguales o superiores a A+. Adicionalmente, la política de inversiones de la Compañía establece que como mínimo se invierta un 35% de la cartera en instrumentos emitidos por el Banco Central de Chile o Tesorería General de la República.

En las subsidiarias Compañía de Seguros Confuturo S.A., la cartera de inversiones se basa en la política de inversiones que tiene como objetivo optimizar la relación riesgo retorno del portfolio, manteniendo en todo momento un nivel de riesgo conocido y acotado al apetito por riesgo definido por el Directorio, de manera tal que los accionistas obtengan una adecuada retribución por el capital invertido y a los asegurados se les entregue la seguridad que la Compañía cumplirá los compromisos contraídos con ellos. Cabe señalar que la mayoría de las inversiones de estas compañías son a costo amortizado, lo que reduce sustancialmente su riesgo de mercado. Adicionalmente, con periodicidad quincenal, sesiona un Comité de Inversiones encargado de revisar las propuestas de inversión/desinversión y el análisis de riesgo de crédito asociado a cada una de ellas. En esta misma instancia, se revisa también la situación crediticia de cada una de las inversiones financieras de la compañía en Chile y el Exterior, las líneas aprobadas de Bancos, Fondos Mutuos, Corredoras, Pactos y contrapartes para operaciones de derivados. Participan en este Comité representantes del Directorio de la Compañía, su Gerente General, Gerente de Inversiones, Gerente de Finanzas y Subgerente de Riesgo, entre otros ejecutivos.

La política de utilización de productos derivados tiene como objetivo fundamental utilizar productos derivados que tengan por objeto cubrir riesgos financieros, así como también, realizar operaciones de inversión que permitan a las compañías de seguros rentabilizar y diversificar el portafolio de inversiones. Asimismo, la política de riesgo financiero tiene por objetivo mantener acotados los riesgos asociados (mercado, liquidez, reinversión, crédito y operacional) en niveles previamente definidos.

Respecto de Banco Internacional, a fin de calcular y controlar su exposición a riesgo de tasa de interés, este utiliza la metodología estándar establecida en el Compendio de Normas Financieras del Banco Central de Chile y en la Recopilación Actualizada de Normas de la SBIF, la cual considera una medición diaria de la exposición de la Tasa de Interés del Libro de Negociación y Libro Banca.

El Libro de Negociación comprende las posiciones en instrumentos financieros que de acuerdo a las normas contables se encuentren clasificados como instrumentos para Negociación, junto con todos aquellos derivados que no hayan sido designados contablemente como instrumentos de cobertura.



El Libro de Banca está compuesto por todas las partidas del activo o pasivo que no forman parte del Libro de Negociación. El modelo estándar para el Libro de Banca entrega una medida de sensibilidad asociada al margen de interés para el corto plazo y del valor económico para el largo plazo.

c.4. Riesgo de rentabilidad del encaje

Las inversiones de los fondos de pensiones están expuestas principalmente a los riesgos de volatilidad de los mercados financieros locales e internacionales, a la variación en los tipos de cambio y de las tasas de interés. Estos riesgos afectan directamente la rentabilidad de los fondos de pensiones y en consecuencia la rentabilidad del encaje lo cual se ve reflejado directamente en los resultados del ejercicio de la Administradora.

c.5. Riesgo de tipo de cambio

Excluyendo el efecto del tipo de cambio en el encaje, ILC presenta riesgo de tipo de cambio por sus inversiones en Perú, a través de su filial Vivir Seguros y participación no controladora en Habitat Perú y en la AFP colombiana Colfondos S.A. . Adicionalmente, con motivo de la emisión de su Bono Internacional 144a/RegS, ILC ha incorporado riesgo de tipo de cambio el cual se encuentra cubierto a través de inversiones en dólares y la contratación de cross currency swaps.

Las compañías de seguro mantienen vigentes contratos cross currency swap y forwards con instituciones financieras para proteger su cartera de inversiones de las variaciones del tipo de cambio, y están en concordancia con la Norma de Carácter General N°200 de la Comisión para el Mercado Financiero y se encuentran valorizadas conforme a esta norma.

Banco Internacional se encuentra expuesto a pérdidas ocasionadas por cambios adversos en el valor en moneda nacional de las monedas extranjeras y UF, en que están expresados los instrumentos, contratos y demás operaciones registradas en el balance. A fin de controlar dicha exposición, Banco Internacional posee modelos de alerta y seguimiento sobre la exposición de Tipo de Cambio y Reajustabilidad del Libro de Negociación y Libro Banca, de acuerdo con las Normas impartidas por el Banco Central de Chile y la Superintendencia de Bancos e Instituciones Financieras.

c.6. Riesgo de mercado en sector salud

Con fecha 11 de marzo de 2020 la Organización Mundial de la Salud (OMS) determina el estado de pandemia mundial asociado al brote viral COVID-19 que comenzó a finales del año 2019 en el continente asiático.

En Chile, con fecha 8 de febrero de 2020, se declaró alerta sanitaria dada la eventual llegada de la enfermedad lo que conllevó la implementación de protocolos elaborados desde el Ministerio de Salud para fortalecer y preparar la red asistencial mediante la compra de insumos, adquisición de equipamiento médico, habilitación de infraestructura y preparación del personal médico, entre otras medidas. Adicionalmente, el 1 de abril de 2020, se comunicó un plan de fortalecimiento de la capacidad hospitalaria el que creó un sistema integrado de salud, en donde el Ministerio de Salud tomó el control de la gestión de la infraestructura pública y privada para hacer frente a la pandemia, permitiendo que camas y ventiladores mecánicos sean gestionados centralizadamente y administrando de manera centralizada la autorización a desarrollar prestaciones no críticas.



En este contexto, Red Salud mantiene un plan de contingencia que le ha permitido seguir brindando atención en sus Clínicas y Centros Médicos y Dentales. Este plan contempla principalmente: 1) Clínicas y Centros Médicos seguros mediante la instalación de dispensadores de alcohol gel, constante limpieza y desinfección, y centros médicos libres de enfermedades respiratorias, entre otras medidas; 2) Áreas separadas en enfermedades respiratorias y no respiratorias para aminorar riesgos de contagio; 3) Evaluación de riesgo de COVID-19 reforzado habilitando zonas de evaluación para todo paciente que ingresa a la clínica o centro médico, y orientación para pacientes; 4) Elementos de protección personal para todos sus colaboradores y médicos a lo largo del país; 5) Servicio de Telemedicina para la atención de pacientes en línea con médicos generales y especialistas.

d. Riesgo técnico de seguros

d.1. Seguros de Renta Vitalicia Previsional y Privada, Seguros Tradicionales

En la subsidiaria Compañía de Seguros Confuturo S.A., se ha planteado como objetivo principal en la administración de los riesgos de seguros, el contar con los recursos suficientes para garantizar el cumplimiento de los compromisos establecidos en sus contratos de seguros.

Para cumplir este objetivo, existe una organización que considera las siguientes funciones:

- Gestión Técnica: Cálculo de reservas, cálculo de tarifas, definición de las pautas de suscripción, determinación de límites de retención y acuerdos de reaseguro, análisis y proyecciones actuariales.
- Gestión Operativa: Implementación de los procesos de suscripción, emisión de pólizas, recaudación de primas, mantención de contratos, pago de siniestros y beneficios.
- Gestión de Desarrollo de Productos: Detección de necesidades del mercado, coordinación del proceso de ajuste y desarrollo de productos.

Adicionalmente, se cuenta con las siguientes políticas que guían su accionar y definen el diseño de los procesos asociados a la administración de los riesgos de seguros:

- Política de Reservas
- Política de Tarificación
- Política de Suscripción
- Política de Reaseguro
- Política de Inversiones

La política de reservas establece los criterios y responsabilidades relacionadas al cálculo de las reservas técnicas, considerando el cumplimiento a las normativas dictadas por la Comisión para el Mercado Financiero, y las necesidades de información requeridas por el Gobierno Corporativo de la Sociedad.

Para el cálculo de reservas de seguros de rentas vitalicias, la compañía Confuturo sigue las instrucciones de cálculo establecidas la normativa vigente y que se basan en las tablas de mortalidad definidas por el regulador. Actualmente ambas compañías están actualizando sus reservas, siguiendo lo establecido por el regulador, de manera de resguardar el correcto pago de pensiones de acuerdo a la esperanza de vida definida en las tablas de mortalidad 2009 y 2014.



A través de la NCG 465, emitida en enero de 2022, se establece que a contar del 1 de julio de 2022 se extiende la vigencia de las tablas de 2014. Esta extensión de vigencia no tiene impacto en el cálculo de reservas, evolución de calce ni reconocimiento de plazos.

Por medio de las NCG 495 (24 de febrero de 2023) y NCG 496 (01 de marzo de 2023) la CMF emite normativa que actualiza tablas de mortalidad (Tablas 2020) utilizadas para el cálculo de reservas de rentas vitalicias. Adicionalmente la CMF emitió circular 2.332 con instrucciones para la implementación de las nuevas Tablas. Estas instrucciones rigen a contar de 01 de marzo de 2023 y se aplicarán a contar de los estados financieros al 31 de julio de 2023.

La política de tarificación se basa en los principios de equivalencia y equidad, considerando el ambiente competitivo en que se desenvuelve la actividad aseguradora. De acuerdo a estos principios, las primas de los seguros se calculan de modo que sean suficientes para financiar los siniestros, los gastos de operación y la rentabilidad esperada, reflejando el riesgo asumido por la Sociedad.

Por su parte, la política de suscripción se ha diseñado para asegurar una adecuada clasificación de los riesgos de acuerdo a factores médicos y no médicos, teniendo en cuenta el nivel de los capitales contratados. Las pautas de suscripción se adaptan a cada tipo de negocio dependiendo de sus características y forma de comercialización, aplicando siempre los principios de objetividad y no discriminación.

La Sociedad cuenta con una política de reaseguro que impone exigencias de riesgo y diversificación que deben cumplir las compañías reaseguradoras de forma de minimizar el riesgo de liquidez asociado al incumplimiento en que éstas pudiesen incurrir. Sin embargo, a la fecha de estos estados financieros la Sociedad no mantiene cesiones de reaseguro por la cartera de rentas vitalicias.

Adicionalmente, la Sociedad mantiene objetivos permanentes de capacitación técnica a los distintos canales de distribución, de acuerdo a sus características, al tipo de producto y mercado objetivo.

Riesgos técnicos asociados al negocio:

- Longevidad: Riesgo de pérdida por aumento de la expectativa de vida por sobre lo esperado.
- Inversiones y suficiencia de activos: Riesgo de pérdida por la obtención de rentabilidades menores a las esperadas y/o de suficiencia de activos que respaldan reservas técnicas.
- Gastos: Riesgo de pérdida por aumento de los gastos por sobre lo esperado.
- Mortalidad: Riesgo de pérdidas producidas por una experiencia de fallecimientos diferente a la esperada.
- **Persistencia:** Riesgo de pérdida por desviaciones de los rescates y término anticipado de pólizas respecto a lo esperado.

Para enfrentar estos riesgos, se han identificado las siguientes actividades mitigadoras:

- Diseño de Productos
- Suscripción
- Análisis de Siniestros
- Reaseguro

Con fecha 28 de agosto de 2020 la CMF dictó modificación a la NCG 209 que imparte instrucciones para el análisis de Suficiencia de Activos. Este cambio busca perfeccionar la metodología de cálculo de la suficiencia en



el TSA, de tal forma que se vean mejor recogidas las proyecciones de flujos de activos y pasivos, así como la tasa de descuento pertinente y, en última instancia, el riesgo de reinversión que enfrentan las aseguradoras que mantienen obligaciones por pólizas de rentas vitalicias.

Los cambios más relevantes asociados a esta modificación son:

- i) se define que la tasa de descuento del TSA sea la misma que se aplica para la constitución de las nuevas reservas técnicas por rentas vitalicias.
- ii) se reemplaza el VTD de 12 meses, calculado como la curva cero más el 80% del spread de bonos corporativos AAA, por un nuevo vector de descuento, basado en la metodología de Solvencia II, que incorpora el Volatility Adjustment, para el cálculo de las reservas técnicas de las nuevas pólizas de rentas vitalicias.
- la modificación aplicaría sólo a la venta de nuevas pólizas de rentas vitalicias, por lo que no habría un impacto en las reservas técnicas e indicadores de solvencia de las compañías que actualmente mantiene un stock de pólizas de rentas vitalicias

De acuerdo a estudio de cambio normativo de la CMF se espera que: a) con la aplicación del nuevo vector, la constitución de reservas técnicas para las nuevas pólizas de rentas vitalicias disminuya en aproximadamente un 9%, con un eventual aumento en los montos de las futuras pensiones ofertadas de alrededor de un 3,5%, b) las compañías tengan una menor volatilidad en la constitución de nuevas reservas al utilizar un vector de descuento más estable. c) a pesar de reducir reserva técnica a ser constituida para la venta de nuevas Rentas Vitalicias, este cambio no implicaría necesariamente un debilitamiento en la posición de solvencia de la compañía pues el nuevo vector está basado en las mejores prácticas internacionales e incorpora la mayoría de los criterios comúnmente aceptados en la materia.

d.2. Seguro de Invalidez y Sobrevivencia (SIS), Seguros de Salud y Vida

El negocio del seguro de invalidez y sobrevivencia tiene cinco elementos principales de riesgo que lo afectan, la cantidad de solicitudes de invalidez que se presenten y del número de fallecimientos que se produzcan en el período de cobertura, la evolución de la tasa de venta de rentas vitalicias, la evolución de la rentabilidad de los fondos de pensiones, la tasa de aprobación de solicitudes de invalidez presentadas y la evolución de la renta imponible de los cotizantes del sistema de AFP.

El negocio Seguro de Invalidez y Sobrevivencia de Vida Cámara Chile y Confuturo (SIS) y Vivir Seguros (SISCO) se sustenta en un proceso de tarificación basado en un profundo análisis estadístico y financiero y, en políticas de calce financiero de la cartera de inversiones con el fin de mitigar el efecto de bajas en las tasas de interés. Estas compañías además cuentan con un completo equipo humano orientado a la gestión del proceso de liquidación del seguro. Este proceso de liquidación es complementario al realizado por el respectivo Departamento de Invalidez y Sobrevivencia, entidad que centraliza el back office de la gestión del Seguro de Invalidez y Sobrevivencia. Este Departamento depende de la Asociación de Aseguradores de Chile en el caso del SIS y de la Asociación de empresas de seguro del Perú en el caso del SISCO.

Los negocios de seguros de Salud y Vida en que participa la Compañía de Seguros de Vida Cámara S.A., presentan un riesgo en relación a la siniestralidad y la correcta tarificación de los planes de salud y de vida.



d.3. Seguro de Salud

En el negocio de Isapres, el principal elemento de riesgo con relación a la siniestralidad es la correcta tarificación de los planes de salud comercializados y la adecuada correspondencia con los costos y tarifas de convenios con prestadores de salud, intensidad de uso y frecuencia de sus cotizantes. Este es un riesgo importante en la industria por los bajos márgenes netos con que opera, para mitigar este riesgo, Isapre Consalud S.A. cuenta con completos modelos de tarificación, procedimientos definidos y un equipo experto en estas materias.

Isapre Consalud realiza constantemente revisiones a sus procesos operativos de manera de lograr eficiencias en costos y siniestralidad. En este sentido durante el segundo semestre del año 2022 Consalud ha realizado ajustes a sus procesos de gestión de cuentas los cuales han generado un aumento en los plazos de bonificación con impactos en la siniestralidad del periodo de implementación. Los plazos de bonificación forman parte de convenios comerciales con los diferentes prestadores y por consiguiente son revisados constantemente por ambas partes de acuerdo con las condiciones de mercado vigentes.

A nivel Industria el riesgo técnico asociado a la correcta tarificación, basada en los niveles de siniestralidad, ha ido incrementando en virtud de: i) el aumento de los costos por atenciones médicas y de las licencias médicas asociadas al Covid-19, ii) el aumento de siniestralidad por prestaciones y licencias médicas de los últimos años, iii) la imposibilidad de aplicar reajustes de precios a los planes de salud durante los años 2020 y 2021 y iv) la postergación del reajuste de precios para el periodo 2022-2023 finalmente autorizada en septiembre de 2022.

e. Riesgo de liquidez

El riesgo de liquidez se mide como la posibilidad que ILC y sus filiales no cumplan sus compromisos u obligaciones financieras, sus necesidades de capital de trabajo e inversiones en activo fijo.

ILC financia sus actividades e inversiones con los dividendos y distribuciones de utilidades de las empresas en las cuales participa y con los fondos obtenidos en la venta de activos y/o en la emisión de títulos de deuda y acciones.

ILC y sus filiales cuentan con recursos financieros líquidos para hacer frente a sus obligaciones de corto y largo plazo, además de una importante generación de caja proveniente de sus Subsidiarias. Adicionalmente, ILC cuenta con amplio acceso a fondos de la banca y del mercado de capitales para hacer frente a sus obligaciones amparados en clasificaciones de solvencia AA+ otorgadas por las compañías ICR y Feller-Rate, respectivamente.

En la subsidiaria Compañía de Seguros Confuturo S.A., por la naturaleza propia de la Industria de Rentas Vitalicias, en general los pasivos tienen un plazo promedio mayor al de los activos y, en consecuencia, la exposición a crisis de liquidez por este motivo es baja. En la misma línea que lo anterior, está el hecho que los pasivos están concentrados en rentas vitalicias con un alto grado de diversificación sin posibilidad de exigibilidad anticipada, lo que atenúa también la exposición a una crisis de liquidez. Sin perjuicio de lo anterior, la Compañía, a modo de resguardo adicional, mantiene saldos en efectivo que contribuyen a mitigar el riesgo de liquidez que afecta el pago de pensiones, y gestiona con bancos y entidades financieras acuerdos comerciales que le permitan acceso a liquidez adicional en escenarios de shock financieros.



Por otro lado, en la subsidiaria Compañía de Seguros Confuturo S.A., dado que los pasivos asociados a cuentas CUI (cuenta única de inversiones) están respaldados por inversiones en índices o activos líquidos, que respaldan lo ofrecido por la Compañía en cada una de las pólizas, el riesgo de liquidez es bajo. Adicionalmente, estos pasivos representan un porcentaje menor de la cartera y, aún en un escenario de stress, la profundidad de los mercados en los cuales se encuentran los activos que respaldan estos pasivos, es muy superior a las necesidades de liquidez que eventualmente tendría la Compañía.

Por su parte, Banco Internacional cuenta con un área Riesgo Financiero que está encargada de identificar, medir y controlar la exposición al riesgo de liquidez a los cuales se ve expuesto el Banco, producto de los descalces propios del negocio y las posiciones tomadas por el área de Finanzas, acorde a los objetivos estratégicos definidos por el Banco, sus políticas internas, la normativa vigente y las mejores prácticas referentes a la gestión de Riesgo de Liquidez. Banco Internacional cuenta con una Política de Administración de Liquidez, la cual tiene como objeto asegurar la estabilidad de los fondos, minimizando el costo de estos y previniendo proactivamente los riesgos de liquidez. Para esto, tiene definidos ratios y límites de liquidez, indicadores de alerta temprana, planes de contingencias y ejercicios de tensión de liquidez, los cuales conjuntamente permiten hacer un correcto seguimiento, así como anticipar situaciones de riesgo indeseadas por la administración.

ILC y sus Subsidiarias constantemente realizan análisis de la situación financiera, construyendo proyecciones de flujos de caja y del entorno económico con la finalidad, si fuese necesario, de contratar nuevos pasivos financieros para reestructurar créditos existentes a plazos más coherentes con la capacidad de generación de flujos. Además, cuenta con líneas de crédito de corto plazo preaprobadas, que permiten cubrir cualquier riesgo de liquidez.

f. Riesgo de crédito

El riesgo de crédito se enfrenta por la posibilidad de que una contraparte no cumpla sus obligaciones contractuales, generando una pérdida financiera para el Grupo. La exposición al riesgo de crédito es gestionada por cada filial de ILC.

A nivel de subsidiarias del sector salud, el principal riesgo de crédito se encuentra asociado a cuentas por cobrar a deudores comerciales en Red Salud por la naturaleza de su operación siendo sus principales contrapartes el Fonasa, las Isapres, las empresas en convenio y los particulares. Sin embargo, este riesgo está mitigado en parte debido a que está altamente atomizado entre las distintas subsidiarias y dentro de éstas, entre aseguradores privados y públicos, y personas naturales.

La exposición al riesgo de crédito para Red Salud se encuentra, por una parte, en las Isapres, al ser las principales pagadoras de prestaciones otorgadas en prestadores de salud privados (clínicas y centros médicos) que presentan un mínimo nivel de morosidad producto de la regulación existente en el sector asociada al aseguramiento de la capacidad financiera de dichas instituciones. Por otra parte, Fonasa presenta un riesgo de crédito bajo, por constituir una entidad proveedora de seguridad social financiada por aportes directos del Estado. El resto de los deudores son muchos clientes con pequeños montos adeudados, lo que minimiza el impacto de este riesgo.

La deuda de las Isapres se encuentra garantizada ante la Superintendencia de Salud. Actualmente presentan niveles de morosidad dentro de los estándares de la industria. Sin embargo, la administración de Red Salud y



de ILC monitorean periódicamente el cumplimiento de plazos de bonificación frente a eventuales retrasos y/o incumplimiento de acuerdos de pago de manera de asegurar la correcta operación de las clínicas y centros médicos. Lo anterior se ha hecho más necesario bajo el escenario de menor liquidez por el cual está atravesando la industria de las Isapres producto de los mayores costos por prestaciones médicas y licencias médicas asociadas al Covid-19, el aumento de siniestralidad de los últimos años y la imposibilidad de aplicar reajuste de precios a sus planes de salud

Respecto al riesgo de crédito asociado a los saldos con bancos, instrumentos financieros y valores negociables, la mayor parte de las inversiones financieras del Grupo, como son el encaje, la reserva de seguros y el portafolio de inversiones de la matriz, tienen altos estándares de exigencia impuestos por sus reguladores y sus propias políticas de inversiones. Estos consideran clasificaciones de riesgo mínimos, participaciones máximas en industrias o empresas o mínimos de inversión en instrumentos emitidos por el Banco Central o Tesorería, por lo que el riesgo de crédito se reduce a prácticamente el mismo que enfrenta el mayor inversionista institucional del país.

De acuerdo con instrucciones de la Comisión para el Mercado Financiero, las Compañías de Seguros elaboran y presentan sus análisis de riesgo en forma anual.

Las compañías de seguros Confuturo y Vida Cámara, mantienen inversiones financieras para cubrir sus reservas de seguros, y llevan un control detallado de sus clasificaciones de riesgo. Adicionalmente, los negocios inmobiliarios en cartera cuentan con garantías como: terrenos, construcciones y boletas de garantías, entre otros resguardos.

En cuanto al riesgo de crédito de Banco Internacional, se refiere a la probabilidad de no-cumplimiento de obligaciones contractuales de la contraparte por motivos de insolvencia u otras razones que derivan de las colocaciones del banco. Por otro lado, también está el riesgo de que el Banco pueda incurrir en pérdidas financieras en el caso de que los clientes decidan o soliciten pagar en forma anticipada. Aparte de las colocaciones, el riesgo de crédito está presente en otros instrumentos financieros, donde la probabilidad de incobrabilidad de los emisores externos es medida con su clasificación de riesgo independiente. A fin de controlar y detectar un posible deterioro en su portafolio, Banco Internacional cuenta con una División de Riesgo de Crédito, encargada de las funciones de admisión, seguimiento y control con el fin de monitorear los niveles de concentración sectorial, condiciones económicas, de mercado, cambios regulatorios y de comportamiento; cambios en los principales precios de la economía (tipo de cambio, inflación, tasas de Interés), criterios de valorización de activos y su evolución en el tiempo. Además, con el objetivo de mitigar los riesgos, se encarga de la evaluación de garantías presentadas por los deudores, y se observa el comportamiento de las colocaciones morosas. Banco Internacional cuenta con un Manual de Política y Procesos de Crédito, el cual enmarca el accionar del equipo ejecutivo en las actividades tradicionales de colocación sujetas a evaluación, aprobación y gestión.

g. Riesgos derivados del SARS-CoV-2 "Coronavirus COVID-19"

El 11 de marzo de 2020, la Organización Mundial de la Salud caracterizó el brote SARS-CoV-2 "Coronavirus COVID-19" como una pandemia global debido a la rápida propagación de la enfermedad en todo el mundo. Esta Pandemia ha generado una crisis sanitaria y económica de grandes proporciones a nivel mundial que está afectando, de manera importante, el nivel de empleo, la demanda interna y externa por todo tipo de productos



y servicios. Esta crisis sanitaria y financiera global, ha estado acompañada de políticas fiscales y monetarias impulsadas por los gobiernos locales que buscan apoyar tanto a las personas como a las empresas, para enfrentar esta crisis y mejorar su liquidez; asimismo, los gobiernos de todo el mundo han impulsado diversas medidas de salud pública y emergencia para combatir la rápida propagación del virus.

En este contexto, ILC y sus filiales han implementado diversos planes de acción para enfrentar esta pandemia, los cuales abarcan aspectos de protección de la salud de sus trabajadores y de sus clientes (Afiliados, Beneficiarios, Pacientes, y otros según corresponda de acuerdo a los negocios en los que opera) como también el aseguramiento de la continuidad operacional y análisis de futuros requerimientos de capital y liquidez.

- i) Plan de continuidad operacional: Desde mediados de marzo de 2020 ILC y sus filiales y relacionadas comenzaron a desarrollar iniciativas que permitieran el resguardo de sus trabajadores, clientes y proveedores y al mismo tiempo asegurar la continuidad de sus operaciones en los ámbitos de salud, seguros, pensiones y bancarias. Es así como en todas las filiales del grupo se ha implementado Teletrabajo para aquellos trabajadores que, de acuerdo con la naturaleza de sus funciones y responsabilidades, pueden realizar sus labores desde sus hogares.
- *ILC*: A partir de mediados de marzo 2020 ILC implementó la modalidad de teletrabajo para el 100% de su personal y desde comienzos de 2021 ILC ha retornado al trabajo presencial en función de las restricciones sanitarias establecidas por la autoridad. En este periodo el trabajo de supervisión y control que ILC mantiene sobre sus filiales e inversiones se ha desarrollado de manera normal. En la actualidad, la totalidad de la dotación se encuentra habilitada para trabajar de manera presencial, sin embargo, ILC ha implementado una modalidad de teletrabajo parcial durante ciertos días de la semana según área y tareas desempeñadas.
- AFP Habitat: AFP Habitat implementó la modalidad de Teletrabajo y mantiene aprox. un 39% de su dotación operando en esta modalidad. La dotación restante se encuentra trabajando de manera presencial, ya sea en el edificio matriz o en las sucursales haciendo uso de estrictas exigencias sanitarias. En cuanto a la atención de afiliados, se implementó una atención remota personalizada. Adicionalmente, para la atención presencial en sucursales, se han establecido estrictos protocolos de seguridad.
- Compañía de Seguros Confuturo: A nivel de la Compañía de Seguros Confuturo aproximadamente el 35,1% de la operación se encuentra trabajando a distancia (parcial o total), mientras que el 100% de los servicios de la compañía se encuentran disponibles online. El pago de pensiones se ha mantenido sin alteraciones de manera remota evitando que el pensionado tenga que ir a sucursales. Por su parte la gestión operacional de ventas se mantiene a través del canal de venta online que ya operaba en la compañía desde fines del año 2019 y la gestión de inversiones se ha llevado de manera remota con normalidad.

Compañía de Seguros Vida Cámara: A nivel de la Compañía de Seguros Vida Cámara aprox. el 99,2% de su personal de su oficina matriz se encuentra trabajando a distancia en modalidad total o parcial mientras que se mantiene atención a público en sucursales con horario reducido y estrictas medidas sanitarias. Adicionalmente la Compañía se ha favorecido de su estrategia de venta, atención y gestión de siniestros vía online lo que le ha permitido una operación y atención continua a pesar del escenario de pandemia.

• Banco Internacional: En el Banco aproximadamente el 38,0% del trabajo se está desarrollando a distancia y el 100% de sus servicios está disponible online. La dotación restante se encuentra trabajando de manera presencial, ya sea en el edificio matriz o en las sucursales haciendo uso de estrictas exigencias



sanitarias. En estos casos, se han facilitado implementos de seguridad y se han instaurado protocolos basados en las recomendaciones de las autoridades sanitarias.

■ Isapre Consalud: Isapre Consalud S.A. ha mantenido un permanente monitoreo de la situación a nivel país y de la Industria, preocupándose de dar cumplimiento a las obligaciones con beneficiarios y prestadores, resguardando la salud e intereses de sus colaboradores y proveedores. A nivel operacional la Isapre implementó la modalidad de teletrabajo y al cierre de diciembre de 2022 cerca del 44% de su dotación, a excepción de las personas que mantienen la atención presencial, trabaja bajo esta modalidad. Mantiene apertura parcial de sucursales, según localidad y restricciones sanitarias vigentes, y en aquellos puntos que opera de manera presencial existe un horario de atención reducido en un entorno sanitario seguro. Adicionalmente se ha fortalecido la información y atención de beneficiarios de forma remota a través de su web, sucursal virtual y/o contacto telefónico.

Como medida adicional en abril de 2020, de manera voluntaria y junto al resto de las Isapres, se decide postergar el cobro de la variación de precios bases de sus planes de salud por los primeros tres meses de adecuación 2020/2021. Esta postergación aplicará a la totalidad de cotizantes que se vean afectados por el proceso de adecuación y tengan anualidad en los meses de julio, agosto y septiembre, todos de 2020.

Durante el mes de junio de 2021, se publicó la ley número 21.350, la cual dejó sin efecto la adecuación de planes 2020 y 2021, estableciendo un mecanismo de ajuste de precios fijado por la Superintendencia de Salud. Durante la totalidad de 2021, no se han visto afectado los precios base de los contratos de los afiliados.

Para el reajuste anual 2022, el Superintendente de Salud emitió la Resolución Exenta N° 352, la cual establece el IRCSA 2022 en 7,6%. Este reajuste se encuentra actualmente postergado en virtud de fallo de la Corte Suprema de agosto de 2022, el cual, dentro de su resolución, dejó sin efecto el alza de planes de marzo de 2022 y establece que la Superintendencia de Salud dispondrá un plazo prudencial para que las Isapres cumplan fundadamente y con antecedentes, de manera que la propuesta de alza proporcional a todos sus planes de salud, para el año 2022, se ajuste a los parámetros legales.

• Red Salud: A nivel matriz y en todas sus filiales RedSalud implementó el trabajo a distancia para todos aquellos colaboradores que por la naturaleza de sus funciones pudiesen trabajar remotamente. A la fecha, a nivel de RedSalud matriz, aproximadamente el 7,1% de los trabajadores trabajan bajo esta modalidad. Por otra parte, aquellos colaboradores que se encuentran realizando trabajo de manera presencial cuentan con estrictos protocolos de prevención basados en las recomendaciones de las autoridades sanitarias y están provistos de Elementos de Protección Personal (EPP) de acuerdo a sus funciones. Esto ha permitido dar continuidad a las operaciones de cada clínica, centro médico y clínica dental, asegurando la protección de la salud de todos los colaboradores, médicos prestadores de servicios y pacientes de la red. Esto, sumado a un repunte de la economía ha comenzado a una mejora en indicadores de actividad y crecimiento, a lo que se le agrega un razonable pronóstico de vacunación para la población.

Adicionalmente, a nivel de red se ha trabajado de manera coordinada de manera de asegurar en todo momento la operación clínica en términos de dotación especializada, infraestructura de camas de alta complejidad según requerimientos de la autoridad y aseguramiento de suministros para la adecuada atención de los pacientes y el trabajo del equipo de personal clínico. Esto, sumado a un repunte de la economía ha comenzado a una mejora en indicadores de actividad y crecimiento, a lo que se le agrega un razonable pronóstico de vacunación para la población.



- ii) Análisis de futuros requerimientos de capital y liquidez: desde fines del año 2019 ILC y sus filiales han desarrollado iniciativas de mejoramiento de condiciones financieras, de capital y liquidez, las cuales durante 2020 y el 2021 fueron implementadas de acuerdo con las características y necesidades de cada compañía e industria en las que opera. Como resultado de este análisis de liquidez, en los últimos 24 meses ILC ha hecho aportes de capital a sus subsidiarias por un total de \$123.810 millones.
- ILC: Mantiene una supervisión constante sobre la operación de sus filiales en términos de su desempeño financiero y operacional actual y de mediano plazo a fin de identificar de manera oportuna los niveles de capital y generación de liquidez en cada compañía.

Como parte de su estrategia de liquidez, ILC mantiene un portafolio de inversiones de aproximadamente \$ 71.000 millones cuya finalidad es asegurar recursos para cumplir sus compromisos financieros en escenarios adversos. Dado el impacto incierto de la Pandemia por Covid-19 sobre la operación de sus diferentes negocios, y como una medida adicional, a comienzos de marzo de 2020 ILC definió vender un tercio de su portafolio para asegurar liquidez y, a través de financiamiento bancario, aumentó en \$ 30.000 millones sus fondos disponibles. Actualmente ILC cuenta con caja y acceso a financiamiento adicional que le aseguran niveles de liquidez adecuados.

Como una forma de asegurar el refinanciamiento de los vencimientos de pasivos del año 2021 y aprovechando condiciones de mercado favorables, durante el mes de abril ILC emitió un Bono Serie-K por UF 2.000.000 cuyo uso de fondos es: a) la amortización del Bono Serie-D que tuvo su vencimiento en junio de 2021 y b) el refinanciamiento de pasivos de la matriz. Adicionalmente, durante el mes de febrero de 2022 ILC emitió Bono internacional 144a/ Reg S, por USD 300.000.000 cuyo uso de fondos principal es el refinanciamiento de pasivos de ILC. Con estos fondos ILC asegura el refinanciamiento de su deuda hasta 2026 aproximadamente.

- AFP Habitat: la AFP ha visto disminuido su ingreso por comisiones producto del crecimiento en los niveles de desempleo; es por ello que el área de control financiero monitorea periódicamente la liquidez y eventuales requerimientos de Capital. Al cierre de los presentes Estados Financieros Consolidados, AFP Habitat dispone de liquidez y líneas de financiamiento en el sector financiero, que le permiten enfrentar eventuales requerimientos financieros sin afectar el normal desenvolvimiento del negocio.
- Compañía de Seguros Confuturo: A nivel de industria, las Compañías de seguro de Vida se han visto afectadas por la mayor volatilidad, bajo desempeño de los mercados financieros y deterioro en la calidad crediticia de algunos emisores. Adicionalmente a nivel local existe una menor demanda por Rentas Vitalicias lo que ha disminuido los niveles de recaudación observados en años anteriores.

Dado lo anterior, Confuturo desde comienzos de año ha trabajado en un plan de gestión de activos y liquidez el cual le permite asegurar recursos suficientes para cumplir con el pago de pensiones y otras obligaciones financiera en un horizonte de 6 meses. La compañía mantiene un monitoreo constante de sus inversiones, niveles de riesgo, perfil de cartera con el fin de mantener adecuados niveles de rentabilidad, riesgo, liquidez, solvencia y cumplimiento de ratios normativos.

• Compañía de Seguros Vida Cámara: En relación a sus inversiones, Vida Cámara mantiene un monitoreo constante de sus inversiones de manera de asegurar la rentabilidad, liquidez y cumplimiento de ratios normativos. En la actualidad, los cambios en los niveles de actividad clínica han impactado el negocio de seguro complementario de salud de la compañía como consecuencia de la variabilidad y aumentos de la siniestralidad.



• Banco Internacional: el Banco monitorea continuamente el impacto de los eventos en los mercados financieros, introduciendo supuestos más conservadores cuando se justifican. Para estos fines el banco cuenta con un modelo basado en cuatro elementos centrales: a) Existencia de una barrera mínima de activos líquidos para hacer frente a situaciones de stress, b) Indicadores de liquidez normativos e internos, c) Descalces de plazos, d) Planes de alerta y contingencia.

La gestión de la liquidez, de financiamiento y de riesgo son revisados periódicamente por comités internos del banco. Durante el mes de agosto de 2020 Banco Internacional realizó aumento de capital por \$15.000 millones y en la actualidad cuenta con niveles de capital y liquidez adecuados para mantener los niveles de operación esperados para el año.

• Isapre Consalud: La Isapre está expuesta a diferentes externalidades producto de la Pandemia. Por una parte, hay un efecto en ingresos producto de una disminución en el pago por planes a lo cual se suma una menor demanda por planes y la decisión voluntaria de la Isapre de postergar la adecuación de planes 2020/2021 y no realizar reajuste de precios 2021/2022.

Para el reajuste anual 2022/2023, la Superintendencia de Salud emitió la Resolución Exenta N° 352, la cual estableció el IRCSA 2022 en 7,6%. El reajuste definido por el Regulador será el límite máximo posible de aplicar por las Isapres en el proceso anual de reajuste de precios que se lleva a cabo en marzo de cada año. Actualmente este reajuste se encuentra postergado en virtud de fallo de la Corte Suprema de agosto de 2022, el cual, dentro de su resolución, dejó sin efecto el alza de planes de marzo de 2022 y establece que la Superintendencia de Salud dispondrá un plazo prudencial para que las Isapres cumplan fundadamente y con antecedentes, de manera que la propuesta de alza proporcional a todos sus planes de salud, para el año 2022, se ajuste a los parámetros legales.

Un segundo efecto corresponde a una menor siniestralidad durante parte del año 2020 debido a las restricciones sanitarias impuestas por la autoridad producto de la Pandemia. Por último, el entorno de restricciones por Pandemia generó variabilidad en la demanda clínica la cual en desde fines de 2020 ha mostrado un aumento importante producto de las postergaciones generadas. Lo anterior se ha traducido en un aumento de la siniestralidad en 2021 tanto en atenciones médicas como en licencias médicas y excepcionalmente en el pago de la Licencia Maternal Preventiva Parental cuyo pago con cargo a las Isapres y Fonasa (según corresponda) fue impuesta por la autoridad al inicio de la Pandemia en 2020 y que en el caso de Consalud representó un costo estimado en \$22.412 millones.

La Isapre opera en un entorno regulatorio que se ha mantenido en constante revisión y que ha experimentado modificaciones normativas recurrentes en los últimos meses que afectan los flujos de ingresos y el perfil actuarial de siniestralidad de la compañía. En este entorno Consalud mantiene análisis y proyecciones de manera de asegurar niveles de liquidez y cumplimiento de ratios normativos. Durante el año 2021 y hasta el cuarto trimestre de 2022 ILC ha realizado aportes de capital por \$90.000 millones y \$26.000 millones a Isapre Consalud respectivamente.

• Red Salud: En virtud de la volatilidad en la actividad y venta, los requerimientos de la autoridad con motivo de la Pandemia por Covid-19, y los aumentos de costos de atención, Red Salud ha establecido un comité que monitorea periódicamente los requerimientos de capital y liquidez de cada una de sus filiales. Con el fin de apoyar a Red Salud en su servicio al entorno sanitario país, en septiembre de 2020 ILC concurrió a la suscripción y pago de un aumento de capital por \$15.000 millones.



Al 31 de diciembre de 2022, RedSalud dispone de liquidez y líneas de financiamiento que le permiten enfrentar de manera adecuada sus obligaciones sin afectar el normal desenvolvimiento del negocio. Asimismo, se está ejecutando un estricto seguimiento a la gestión de cobranza de sus clientes de manera de asegurar la liquidez recurrente de sus clínicas y centros médicos y dentales.

• *Vivir Seguros:* En virtud de las necesidades de capital requeridas para cumplir ratios, durante el primer semestre de 2022 ILC efectuó aumentos de capital por un monto total de \$4.000 millones.



VII. Indicadores de Operación

AFP Habitat

Como información adicional, se presentan los siguientes indicadores del periodo:

	dic-22	dic-21
N° Cotizantes	1.107.995	1.121.403
N° Afiliados	1.851.073	1.897.655
Cotizantes/Afiliados	59,9%	59,1%
Ingreso Imponible Promedio Afiliados (\$) (1)	1.270.297	1.127.875
Activo Fondo de Pensiones Mensuales (MM\$) ₍₂₎	42.960.134	42.077.146

⁽¹⁾ Corresponde al ingreso imponible promedio de los afiliados activos que cotizaron en marzo, por remuneraciones devengadas en febrero del mismo año.

Fuente: Superintendencia de Pensiones

Isapre Consalud

Como información adicional, se presentan los siguientes indicadores del periodo:

1. Total de Ingresos/mes por beneficiarios y cotizantes:

Cifras en \$ Miles	dic-22	dic-21
Beneficiarios	86	73
Cotizantes	140	119

Aumento de ingresos asociado a la apreciación de la UF.

⁽²⁾ Incluye la inversión que se realiza con los fondos acumulados, como en las partidas del pasivo que estan en proceso de acreditación o que deban traspasarse del Fondo hacia los afiliados en forma de beneficios.



2. Estadística Cotizantes y prestaciones

i. Cantidad de cotizantes y beneficiarios período 2022 y 2021.

dic-22			
Rango Etario	N° Cotizantes	N° Beneficiarios	
0-19	227	155.204	
20-29	46.524	94.542	
30-39	141.764	156.139	
40-49	101.569	115.830	
50-59	67.623	83.540	
60-69	40.140	52.835	
70-79	15.195	19.442	
80 o más	6.617	8.015	
Total	419.659	685.547	

dic-21			
Rango Etario	N° Cotizantes	N° Beneficiarios	
0-19	212	159.026	
20-29	52.973	103.742	
30-39	143.790	159.219	
40-49	99.697	114.557	
50-59	67.950	84.894	
60-69	39.356	51.812	
70-79	14.343	18.401	
80 o más	6.291	7.658	
Total	424.612	699.307	

La Edad promedio de la cartera de Consalud para el período de análisis es de 45 años en el caso de los Cotizantes y de 36 años en el caso de los Beneficiarios.

De 2022 a 2021 se observa una variación de un -1,2% a nivel de Cotizantes y a nivel de Beneficiarios una variación de -2,0%

ii. Número de prestaciones y bonificaciones

dic-22

N° Prestaciones Hospitalarias	Bonificaciones Hospitalarias (M\$)	Bonificaciones Hosp./ N° Prestaciones Hosp. (M\$)	N° Prestaciones Hosp./ N° Total Beneficiarios (M\$)	Bonificaciones Hosp./N° Total Beneficiarios (M\$)
4.670.431	249.670.167	53,46	0,57	30,35
N° Prestaciones Ambulatorias	Bonificaciones Ambulatorias (M\$)	Bonifiaciones Amb./ N° Prestaciones Amb. (M\$)	N° Prestaciones Amb./ N° Total Beneficiarios (M\$)	Bonificaciones Amb./ N° Total Beneficiarios (M\$)
15.702.813	206.513.200	13,15	1,91	25,10
N° Licencias Médicas	Total Monto por SIL (M\$)	Total Monto por SIL / N° Licencias Médicas (M\$)	N° Licencias Médicas / N° Total Cotizantes (M\$)	Total Monto por SIL / N° Total Cotizantes (M\$)
483.117	213.755.375	442,45	0,10	42,45

	dic-21
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dic-21				
N° Prestaciones Hospitalarias	Bonificaciones Hospitalarias (M\$)	Bonificaciones Hosp./ N° Prestaciones Hosp. (M\$)	N° Prestaciones Hosp./ N° Total Beneficiarios (M\$)	Bonificaciones Hosp./N° Total Beneficiarios (M\$)
4.788.839	249.401.747	52,08	0,57	29,72
N° Prestaciones Ambulatorias	Bonificaciones Ambulatorias (M\$)	Bonifiaciones Amb./ N° Prestaciones Amb. (M\$)	N° Prestaciones Amb./ N° Total Beneficiarios (M\$)	Bonificaciones Amb./ N° Total Beneficiarios (M\$)
15.636.091	180.615.358	11,55	1,86	21,52
N° Licencias Médicas	Total Monto por SIL (M\$)	Total Monto por SIL / N° Licencias Médicas (M\$)	N° Licencias Médicas / N° Total Cotizantes (M\$)	Total Monto por SIL / N° Total Cotizantes (M\$)
435.455	220.265.132	505,83	0,09	43,23

^(*) En el ítem Prestaciones Ambulatorias, se incluyen Prestaciones Dentales.



En 2022, presentan un incremento en el Número de Prestaciones y Montos totales de Bonificación en comparación con el año 2021. En atención Hospitalaria el número de prestaciones se mantuvo constante y el monto de Bonificación presenta un caída de 0,1%, mientras que en atención Ambulatoria hubo un alza observada de 0,4% y un incremento de 14,3% respectivamente. Estas cifras reflejan un aumento aprox. de \$26.166 millones en bonificaciones.

En Licencias Médicas, en el año se presenta un aumento en Número de Licencias Médicas de 10,9% y un incremento de Costo SIL -3,0% respecto al año 2021. Estas cifras reflejan una caída aprox. de \$6.510 millones en costo SIL, principalmente por una base de comparación más alta en 2021 asociada a costos incurridos por las Licencias Maternales Preventivas Parental, cuya aplicación terminó durante el tercer trimestre de 2021 y tuvo un costo de \$12.200 millones

3. Siniestralidad:

% sobre los ingresos	dic-22	dic-21
Prestaciones	64,8%	70,7%
Licencias	30,4%	36,2%

4. Costo de la Isapre asociado a:

Servicios de Salud	dic-22	dic-21
Del Grupo	23,4%	23,0%
Terceros	76,6%	77,0%

5. Gasto de Administración y Ventas (como % de ingresos)

	dic-22	dic-21
Gasto de Adm y Ventas	-11,1%	-10,8%



6. Cinco principales prestadores Costo Hospitalario:

dic-22		
Razón Social	Incidencia en Bonificación Hosp	
CLINICA BICENTENARIO S.A.	7,1%	
CLINICA TABANCURA	7,0%	
CLINICA AVANSALUD S.A.	5,7%	
HOSPITAL CLINICO DE LA UNIVERSIDAD DE CHILE	5,6%	
CLINICA DAVILA Y SERVICIOS MEDICOS S.A.	4,4%	
OTROS	70,2%	

dic-21	
Razón Social	Incidencia en Bonificación Hosp
CLINICA TABANCURA	7,2%
CLINICA BICENTENARIO S.A.	7,0%
HOSPITAL CLINICO DE LA UNIVERSIDAD DE CHILE	6,3%
CLINICA AVANSALUD S.A.	5,4%
CLINICA DAVILA Y SERVICIOS MEDICOS S.A.	4,4%
OTROS	69,8%

7. Cinco principales prestadores y proveedores Costo Ambulatorio

dic-22			
Razón Social	Incidencia en Bonificación Amb		
MEGASALUD S.A	10,7%		
SALCOBRAND S.A.	8,8%		
INTEGRAMEDICA CENTROS MEDICOS S. A.	3,8%		
CLINICA TABANCURA	2,4%		
CLINICA AVANSALUD S.A.	2,4%		
OTROS	71,9%		

dic-21			
Razón Social	Incidencia en Bonificación Amb		
MEGASALUD S.A	10,9%		
SALCOBRAND S.A.	9,6%		
INTEGRAMEDICA CENTROS MEDICOS S. A.	3,9%		
CLINICA AVANSALUD S.A.	2,4%		
CLINICA TABANCURA	2,3%		
OTROS	71,0%		



• Red Salud

Como información adicional, se presentan los siguientes indicadores del periodo:

Hospitalario:

1. Número de Camas por Clínica (infraestructura habilitada)

Número de Camas	dic-22	dic-21
Clínica Red Salud Vitacura	166	155
Clínica Red Salud Providencia	113	113
Clínica Red Salud Santiago	255	268
Clínica Red Salud Iquique	48	48
ACR6	359	377
Total Red Salud	941	961

2. Días camas usadas por pacientes y % de ocupación de camas

	dic-22		dic	-21
	Días Cama Utilizados	% Ocupación	Días Cama Utilizados	% Ocupación
Clínica Red Salud Vitacura	30.450	67,0%	34.166	63,7%
Clínica Red Salud Providencia	30.662	76,2%	26.791	73,8%
Clínica Red Salud Santiago	62.124	75,8%	57.850	66,1%
Clínica Red Salud Iquique	8.837	49,2%	7.903	46,9%
Clínica Red Salud Elqui	19.089	69,3%	15.088	62,0%
Clínica Red Salud Valparaíso	12.678	56,7%	10.389	48,3%
Clínica Red Salud Rancagua	12.210	44,1%	12.755	62,6%
Clínica Red Salud Temuco	18.185	52,2%	17.072	72,1%
Clínica Red Salud Magallanes	11.511	58,3%	10.270	50,4%

% de Ocupación calculado en base a camas disponibles en el periodo. Dependiendo de la dinámica de cada prestador el número de camas disponibles diario puede ser inferior a las camas totales (infraestructura habilitada).



Ambulatorio:

1. N° de boxes para consultas

N° boxes para	dic-22		dic-2	1
consulta	Médicas	Urgencia	Médicas	Urgencia
CMD Red Salud*	510	488	515	477
Clínica Red Salud Vitacura	79	12	64	19
Clínica Red Salud Providencia	76	13	76	13
Clínica Red Salud Santiago	85	24	85	18
CMD Red Salud Arauco	60	0	66	0
Clínica Red Salud Iquique	3	9	2	9
Clínica Red Salud Elqui	30	19	32	19
Clínica Red Salud Valparaíso	29	17	29	16
Clínica Red Salud Rancagua	75	10	75	10
Clínica Red Salud Temuco	34	11	34	11
Clínica Red Salud Magallanes	48	11	42	11

(*) Para la red de Centros Médico y Dental Red Salud (Ex-Megasalud) la información corresponde sólo a infraestructura médica por no contar con atención de urgencia. En este caso el número de boxes presentados en columna Urgencia corresponde a boxes de la actividad Dental.

2. Volumen de atenciones ambulatorias (Médicas y urgencia)

N° Atenciones	dic-22	dic-21
CMD Red Salud*	2.788.605	2.385.285
Clínica Red Salud Vitacura	258.644	235.880
Clínica Red Salud Providencia	417.057	402.875
Clínica Red Salud Santiago	480.976	443.438
CMD Red Salud Arauco	205.975	160.280
Clínica Red Salud Iquique	30.302	25.602
Clínica Red Salud Elqui	153.461	141.359
Clínica Red Salud Valparaíso	145.830	134.180
Clínica Red Salud Rancagua	329.550	320.815
Clínica Red Salud Temuco	152.996	143.959
Clínica Red Salud Magallanes	137.237	135.915

^(*) Para la red de Centros Médico y Dental Red Salud (Ex-Megasalud) la información corresponde sólo a infraestructura médica por no contar con atención de urgencia.

Estados financieros consolidados por los años terminados al 31 de diciembre de 2022 y 2021 e informe del auditor independiente



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INFORME DEL AUDITOR INDEPENDIENTE

A los Accionistas y Miembros del Directorio de Inversiones La Construcción S.A

Hemos efectuado una auditoría a los estados financieros consolidados adjuntos de Inversiones La Construcción S.A y subsidiarias, que comprenden el estado de situación financiera consolidado al 31 de diciembre de 2022 y los correspondientes estados consolidados de resultados integrales, de cambios en el patrimonio y de flujos de efectivo por el año terminado en esa fecha y las correspondientes notas a los estados financieros consolidados.

Responsabilidad de la Administración por los estados financieros consolidados

La Administración de Inversiones La Construcción S.A es responsable por la preparación y presentación razonable de estos estados financieros consolidados de acuerdo con normas e instrucciones contables impartidas por la Comisión para el Mercado Financiero descritas en Nota 3(a) a los estados financieros consolidados. Esta responsabilidad incluye el diseño, implementación y mantención de un control interno pertinente para la preparación y presentación razonable de estados financieros consolidados para que estos estén exentos de representaciones incorrectas significativas, ya sea debido a fraude o error.

Responsabilidad del Auditor

Nuestra responsabilidad consiste en expresar una opinión sobre estos estados financieros consolidados a base de nuestra auditoría. Efectuamos nuestra auditoría de acuerdo con normas de auditoría generalmente aceptadas en Chile. Tales normas requieren que planifiquemos y realicemos nuestro trabajo con el objeto de lograr un razonable grado de seguridad que los estados financieros consolidados están exentos de representaciones incorrectas significativas.

Una auditoría comprende efectuar procedimientos para obtener evidencia de auditoría sobre los montos y revelaciones en los estados financieros consolidados. Los procedimientos seleccionados dependen del juicio del auditor, incluyendo la evaluación de los riesgos de representaciones incorrectas significativas de los estados financieros consolidados, ya sea debido a fraude o error. Al efectuar estas evaluaciones de los riesgos, el auditor considera el control interno pertinente para la preparación y presentación razonable de los estados financieros consolidados de la entidad con el objeto de diseñar procedimientos de auditoría que sean apropiados a las circunstancias, pero no con el propósito de expresar una opinión sobre la efectividad del control interno de la entidad. En consecuencia, no expresamos tal tipo de opinión. Una auditoría incluye, también, evaluar lo apropiadas que son las políticas de contabilidad utilizadas y la razonabilidad de las estimaciones contables significativas efectuadas por la Administración, así como una evaluación de la presentación general de los estados financieros consolidados.

Consideramos que la evidencia de auditoría que hemos obtenido es suficiente y apropiada para proporcionarnos una base para nuestra opinión de auditoría.

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Opinión

En nuestra opinión, los estados financieros consolidados mencionados en el primer párrafo, presentan razonablemente, en todos sus aspectos significativos, la situación financiera de Inversiones La Construcción S.A y subsidiarias al 31 de diciembre de 2022 y los resultados de sus operaciones y los flujos de efectivo por el año terminado en esa fecha, de acuerdo con normas e instrucciones contables impartidas por la Comisión para el Mercado Financiero descritas en Nota 3(a) a los estados financieros consolidados.

Énfasis en un asunto – Situación de las Isapres

Los estados financieros de la subsidiaria Isapre Consalud S.A., incluidos en el área de negocio "Actividad no aseguradora y no bancaria" de los estados financieros consolidados de Inversiones La Construcción S.A. al 31 de diciembre de 2022, han sido preparados suponiendo que dicha subsidiaria continuará como una empresa en marcha. Como se indica en Nota 5.1.6 "Riesgo Legal y de Cumplimiento" a los presentes estados financieros consolidados, la Ilustrísima Corte Suprema emitió un fallo en contra de las Isapres en relación con la aplicación de la Tabla Única de Factores para determinar los precios finales de los contratos de salud. En dicho fallo, la Corte Suprema instruyó a la Superintendencia de Salud que disponga de un mecanismo para determinar el precio final de los contratos de salud y la restitución de las diferencias resultantes. A la fecha de los presentes estados financieros consolidados, la Superintendencia de Salud no ha informado cuál será dicho mecanismo y, en consecuencia, la subsidiaria Isapre Consalud S.A. no puede determinar de manera fiable el eventual monto de las diferencias de precio a restituir a sus afiliados. De acuerdo a lo instruido por la Superintendencia de Salud, lo anterior resulta en la existencia de un pasivo contingente no cuantificable para dicha subsidiaria. Producto de la situación antes descrita, se ha incluido una declaración en Nota 5.1.6 "Riesgo Legal y de Cumplimiento" a los estados financieros consolidados, indicando que para la subsidiaria Isapre Consalud S.A. existe una incertidumbre material que puede generar duda sustancial acerca de su capacidad para continuar como una empresa en marcha. Los estados financieros consolidados no incluyen ningún ajuste que pudiera resultar de la resolución de esta incertidumbre, ya sea en la valorización de pasivos producto del fallo de la Corte Suprema, como en la valorización de ciertos activos asociados a los flujos futuros de la Isapre.

Debido a la situación de las Isapres mencionada en el párrafo anterior, y como se indica en nota 5.1.4 "Riesgo de Crédito" no es posible determinar a esta fecha si la resolución de esta incertidumbre tendrá efecto en la recuperabilidad de las cuentas por cobrar a las Isapres incluidas en Nota 7 "Deudores comerciales y otras cuentas por cobrar" de los estados financieros consolidados de Inversiones La Construcción S.A. al 31 de diciembre de 2022, o en el desarrollo de las operaciones de la subsidiaria Empresas Red Salud S.A. y sus subsidiarias. Estos estados financieros consolidados no incluyen ningún ajuste que pueda resultar de la resolución de esta incertidumbre por la situación de las Isapres. Nuestra opinión no se modifica por este asunto.

Otros asuntos - Estados financieros consolidados al 31 de diciembre de 2021

Los estados financieros consolidados de Inversiones La Construcción S.A y subsidiarias al 31 de diciembre de 2021, preparados de acuerdo con normas e instrucciones contables impartidas por la Comisión para el Mercado Financiero descritas en Nota 3(a) a los estados financieros consolidados, antes de ser re-expresados como se indica en Nota 93, fueron auditados por otros auditores, quienes basados en su auditoría, emitieron una opinión sin salvedades sobre los mismos con fecha 28 de marzo de 2022.

Deloi He Marzo 27, 2023 Santiago, Chile

Roberto Espinoza Osorio. RUT: 10.198.056-1

Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021 y por los años terminados en esas fechas.

Estados de Situación Financiera Consolidados

Estados de Resultados Integrales Consolidados

Estados de Cambios en el Patrimonio Consolidados

Estados de Flujos de Efectivo Consolidados

Notas a los Estados financieros Consolidados

M\$: Cifras expresadas en miles de pesos chilenos

Estados de Situación Financiera Consolidados al 31 de diciembre de 2022 y 2021

Activos actividad no aseguradora y no bancaria	Nota	31-12-2022 M\$	31-12-2021 M\$
Activos corrientes:			
Efectivo y equivalentes al efectivo	(6a)	74.606.633	97.984.113
Instrumentos financieros, corrientes	(10)	253.109.267	65.464.606
Otros activos no financieros, corrientes	(12)	24.784.972	24.669.251
Deudores comerciales y otras cuentas por cobrar	(7)	189.822.218	186.747.328
Cuentas por cobrar a entidades relacionadas, corrientes	(8)	19.261.479	17.468.078
Inventarios	(9)	11.087.628	10.622.436
Activos disponibles para la venta	(16xi)	18.463.988	19.371.736
Activos por impuestos, corrientes	(11)	15.895.367	4.337.610
Total de activos corrientes actividad no aseguradora y no bancaria		607.031.552	426.665.158
Activos no corrientes:			
Instrumentos financieros, no corrientes	(10)	67.019.245	54.670.151
Otros activos no financieros, no corrientes	(12)	45.743.599	46.830.939
Derechos por cobrar, no corrientes	(7)	3.989.110	7.103.597
Inversiones en Sociedades contabilizadas utilizando el método de la participación	(14)	354.530.211	363.829.703
Activos intangibles distintos de la plusvalía	(15)	27.896.335	23.152.984
Plusvalía	(17)	2.270.657	2.270.657
Propiedades, planta y equipo	(16)	284.616.870	283.830.979
Activos por derechos de uso	(16)	115.895.110	110.880.020
Propiedades de inversión	(18)	6.924.105	7.036.782
Activos por impuestos diferidos	(11)	76.808.613	51.346.717
Total activos no corrientes actividad no aseguradora y no bancaria		985.693.855	950.952.529
Total de activos actividad no aseguradora y no bancaria	-	1.592.725.407	1.377.617.687
Activos			
Activos actividad aseguradora			
Efectivo y depósitos en bancos	(6a)	72.798.448	321.944.684
Inversiones financieras	(31)	5.622.780.552	4.859.213.230
Inversiones inmobiliarias y similares	(35)	1.685.946.369	1.483.987.850
Inversiones cuenta única de inversión	(34)	493.359.592	514.000.757
Créditos y cuentas por cobrar a clientes	(33)	48.671.871	39.719.316
Deudores por primas asegurados	(37)	44.484.297	10.786.062
Deudores por reaseguros	(38)	47.172.431	63.802.383
Inversiones en sociedades	(39)	21.673.466	18.939.666
Intangibles	(40)	28.800.190	29.190.091
Activo fijo	(36)	16.478.924	15.048.685
Impuestos corrientes	(41)	19.165.296	21.200.828
Impuestos diferidos	(41)	55.250.758	32.491.217
Otros activos	(42)	169.811.080	232.382.626
Total activos de actividad aseguradora	-	8.326.393.274	7.642.707.395

Estados de Situación Financiera Consolidados, Continuación al 31 de diciembre de 2022 y 2021

Activos

Activos actividad bancaria	Nota	31-12-2022	31-12-2021
Activos		M \$	M \$
Efectivo y depósitos en bancos	(6a)	143.677.244	372.320.434
Operaciones con liquidación en curso	(56)	32.353.665	25.795.172
Activos financieros para negociar a valor razonable con cambios en resultados	(57)	529.847.468	333.938.423
Activos financieros no destinados a negociación valorados a valor razonable		177.809	182.296
Activos financieros a valor razonable con cambios en otro resultado integral	(58)	817.171.828	413.579.010
Contratos de derivados financieros para cobertura contable	(59)	34.265.763	21.113.033
Activos financieros a costo amortizado		2.633,367,440	2.294.544.136
Créditos y cuentas por cobrar a clientes comerciales	(61)	2.539.542.243	2.222.282.615
Créditos y cuentas por cobrar a clientes vivienda	(61)	70.672.246	56.942.076
Créditos y cuentas por cobrar a clientes consumo	(61)	23.152.951	15.319.445
Inversión en Sociedades	(62)	228.044	228.044
Intangibles	(63)	41.975.336	43.463.861
Activo por derecho a usar bienes en arrendamiento	(64)	13.660.415	14.230.790
Activo fijo	(65)	2.247.090	1.904.355
Impuestos corrientes	(66)	4.922.959	71.965
Impuestos diferidos	(66)	33.006.373	26.839.482
Otros activos	(67)	90.957.092	109.637.473
Otros activos no corrientes y grupos enajenables para la venta	(68)	15.034.003	2.347.322
Total activos de actividad bancaria		4.392.892.529	3.660.195.796
TOTAL ACTIVOS		14.312.011.210	12.680.520.878

Estados de Situación Financiera Consolidados, Continuación al 31 de diciembre de 2022 y 2021

Pasivos

Pasivos actividad no aseguradora y no bancaria	Nota	31-12-2022 M\$	31-12-2021 M\$
Pasivos corrientes:			
Otros pasivos financieros, corrientes	(19)	155.173.043	152.438.693
Pasivos por arrendamientos, corrientes	(19)	14.819.263	12.464.662
Cuentas por pagar comerciales y otras cuentas por pagar, corrientes	(20)	251.226.430	198.117.646
Cuentas por pagar a entidades relacionadas, corrientes	(8)	2.325.971	2.534.877
Otras provisiones, corrientes	(21)	74.455.944	71.367.679
Pasivos por impuestos, corrientes	(11)	1.733.068	4.218.347
Provisiones por beneficios a los empleados, corrientes	(22)	22.412.025	20.144.672
Pasivos directamente asociados con los activos disponibles para la venta	(16xi)	777.751	1.226.687
Otros pasivos no financieros, corrientes	(23)	10.170.123	11.494.351
Total de pasivos corrientes actividad no aseguradora y no bancaria	_	533.093.618	474.007.614
Pasivos no corrientes:			
	(19)	863.424.618	608.444.758
Otros pasivos financieros, no corrientes Pasivos por arrendaminetos no corrientes	(19)	79.732.100	75.444.513
Otras provisiones, no corrientes	(21)	4.981	1.865
Pasivos por impuestos diferidos	(11)	4.388.364	2.688.126
Otros pasivos no financieros, no corrientes	(23)	592.533	62.125
•	(23)	372.333	02.123
Total de pasivos no corrientes actividad no aseguradora y no		0.40.4.40.20.4	<0< <44 30
bancaria	_	948.142.596	686.641.387
Total de pasivos actividad no aseguradora y no bancaria	_	1.481.236.214	1.160.649.001
Pasivos actividad aseguradora			
Reservas de seguros previsionales	(44)	6.836.909.100	5.939.646.860
Reservas de seguros no previsionales	(44)	592.880.752	606.254.254
Primas por pagar	(45)	42.177.247	59.284.997
Obligaciones con bancos	(43)	234.471.896	569.496.856
Impuestos corrientes	(47)	13.937.045	4.796.987
Provisiones	(46)	611.342	587.170
Otros pasivos	(48)	94.673.533	46.261.682
Total de pasivos actividad aseguradora	_	7.815.660.915	7.226.328.806

Estados de Situación Financiera Consolidados, Continuación al 31 de diciembre de 2022 y 2021

Pasivos Actividad Bancaria M\$ Operaciones con liquidación en curso (56) 28.927.900 2 Contratos de derivados financieros (57) 60) 472.731.939 28 Contratos de derivados financieros para cobertura contable (59) 60) 53.608.625 5 Pasivos financieros a costo amortizado 3.196.437.512 2.75 Depósitos y otras abligaciones a la vista (69) 173.982.011 21 Depósitos y otras captaciones a plazo (69) 1.590.413.700 1.27 Obligaciones con bancos (70) 579.558.956 41 Instrumentos de deuda emitidos (71) 850.954.719 84	12-2021 M\$ 4.697.484 6.575.748 5.810.681 4.347.875 1.874.652 6.949.730 9.847.137 3.871.442
Contratos de derivados financieros (57) 60) 472.731.939 28 Contratos de derivados financieros para cobertura contable (59) 60) 53.608.625 5 Pasivos financieros a costo amortizado 3.196.437.512 2.75 Depósitos y otras abligaciones a la vista (69) 173.982.011 21 Depósitos y otras captaciones a plazo (69) 1.590.413.700 1.27 Obligaciones con bancos (70) 579.558.956 41 Instrumentos de deuda emitidos (71) 850.954.719 84	6.575.748 5.810.681 4.347.875 1.874.652 6.949.730 9.847.137
Contratos de derivados financieros para cobertura contable (59) 60) 53.608.625 5 Pasivos financieros a costo amortizado 3.196.437.512 2.75 Depósitos y otras abligaciones a la vista (69) 173.982.011 21 Depósitos y otras captaciones a plazo (69) 1.590.413.700 1.27 Obligaciones con bancos (70) 579.558.956 41 Instrumentos de deuda emitidos (71) 850.954.719 84	4.347.875 1.874.652 6.949.730 9.847.137
Pasivos financieros a costo amortizado 3.196.437.512 2.75 Depósitos y otras abligaciones a la vista (69) 173.982.011 21 Depósitos y otras captaciones a plazo (69) 1.590.413.700 1.27 Obligaciones con bancos (70) 579.558.956 41 Instrumentos de deuda emitidos (71) 850.954.719 84	4.347.875 1.874.652 6.949.730 9.847.137
Depósitos y otras abligaciones a la vista (69) 173.982.011 21 Depósitos y otras captaciones a plazo (69) 1.590.413.700 1.27 Obligaciones con bancos (70) 579.558.956 41 Instrumentos de deuda emitidos (71) 850.954.719 84	1.874.652 6.949.730 9.847.137
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Obligaciones con bancos (70) 579.558.956 41 Instrumentos de deuda emitidos (71) 850.954.719 84	9.847.137
Instrumentos de deuda emitidos (71) 850.954.719 84	
(, , , , , , , , , , , , , , , , , , ,	3.871.442
Otras obligaciones financieras (72) 1.528.126	
	1.804.914
Obligaciones por contratos de arrendamiento (72) 7.900.241	8.033.515
Instrumentos financieros de capital regulatorio emitidos (71) 153.219.625 14	0.030.113
Provisiones por contingencias (73) 2.554.707	2.066.450
Provisiones para dividendo, pago de intereses y reapreciación de	
instrumentos financieros de capital regulatorio emitidos (73) 4.679.522	3.252.476
Provisiones especiales por riesgo de crédito (73) 24.721.961 2	5.578.300
Impuestos corrientes (66) -	1.329.641
Impuestos diferidos (66) 6.348.937	6.513.420
Otros pasivos (74) <u>69.414.014</u> <u>4</u>	3.172.985
Total de pasivos actividad bancaria 4.020.544.983 3.35	1.408.688
TOTAL PASIVOS 13.317.442.112 11.73	8.386.495
Patrimonio	
Capital pagado (89) 239.852.287 23	9.852.287
Primas de emisión 471.175	471.175
Otras reservas (89) (81.833.025) (31	.654.608)
Acciones propias en cartera (2.496.936)	-
1 1	9.778.759
Patrimonio atribuible a los propietarios de la controladora 880.462.935 83	8.447.613
Patricipaciones no controladoras (90) 114.106.163 10	3.686.770
Total Patrimonio 994.569.098 94	
TOTAL PASIVOS Y PATRIMONIO 14.312.011.210 12.68	2.134.383

Estados de Resultados Integrales Consolidados por los años terminados al 31 de diciembre de 2022 y 2021

Estados de resultados actividad no aseguradora y no bancaria	Nota	01-01-2022 31-12-2022	01-01-2021 31-12-2021
buncaria	11014	M\$	M\$
Ingresos de actividades ordinarias	(24)	1.340.177.631	1.181.108.293
Costo de ventas	(24)	(1.157.905.979)	(1.093.368.126)
Ganancia bruta		182.271.652	87.740.167
Otros ingresos por función		8.727.692	7.679.012
Gastos de administración	(28)	(183.396.969)	(161.959.880)
Otros gastos por función		(1.063.687)	(695.473)
Otras ganancias (pérdidas)	(26)	13.713.903	(282.898)
Ingresos financieros	(25)	26.768.830	1.027.918
Costos financieros	(27)	(41.681.491)	(27.610.845)
Participación en las ganancias de asociadas y negocios conjuntos que se contabilizan utilizando el método de la			
participación	(14)	50.839.228	52.849.911
Diferencias de cambio	(29)	1.021.659	93.252
Resultados por unidades de reajuste	(30)	(82.423.823)	(34.631.783)
Pérdida antes de impuestos		(25.223.006)	(75.790.619)
Ingreso por impuestos a las ganancias	(11)	10.581.067	25.145.692
Ganancias (pérdidas) procedentes de operaciones			
continuadas Ganancias (pérdidas) procedentes de operaciones		(14.641.939)	(50.644.927)
discontinuadas		40.249	-
Pérdida de actividad no aseguradora y no bancaria		(14.601.690)	(50.644.927)

Estados de Resultados Integrales Consolidados, Continuación por los años terminados al 31 de diciembre de 2022 y 2021

Nota	01-01-2022 31-12-2022 M\$	01-01-2021 31-12-2021
		M \$
(49)	374.808.132	416.558.887
(50)	(74.402.157)	(8.412.725)
-	300.405.975	(408.146.162)
	704.391.261	457.956.714
(51)	97.333.322	(82.425.081)
_	801.724.583	375.531.633
(52)	(883.564.314)	(592.924.640)
()	(10.644.201)	(8.673.050)
_	(14.810.949)	(13.197.998)
_	(909.019.464)	(614.795.688)
	(29.596.726)	(27.391.813)
	(4.767.663)	(4.036.278)
	` '	(8.480.434)
(52)		8.068.254
(55)	(22.389.313)	(5.142.783)
	(72.811.205)	(36.983.054)
-	120.299.889	131.899.053
(54)	(7.682.761)	(1.132.885)
` ´ <u>-</u>	(1.022.358)	156.443
_	(8.705.119)	(976.442)
_	111.594.770	130.922.611
(55)	10.278.578	(14.061.599)
_	121.873.348	116.861.012
_	121.873.348	116.861.012
	(49) (50)	Nota 31-12-2022 M\$ (49) 374.808.132 (50) (74.402.157) 300.405.975 704.391.261 97.333.322 801.724.583 (52) (883.564.314) (10.644.201) (14.810.949) (909.019.464) (29.596.726) (4.767.663) (12.016.674) (4.040.827) (53) (22.389.315) (72.811.205) 120.299.889 (54) (7.682.761) (1.022.358) (8.705.119) 111.594.770 (55) 10.278.578 121.873.348

Estados de Resultados Integrales Consolidados, Continuación por los años terminados al 31 diciembre de 2022 y 2021

Estados de resultados actividad bancaria	Nota	01-01-2022 31-12-2022 M\$	01-01-2021 31-12-2021 M\$
Ingreso neto por intereses	(77)	77.779.161	48.267.621
Ingreso neto por reajustes	(78)	39.073.817	38.464.894
Ingresos netos por comisiones	(76)	5.540.428	7.485.755
Utilidad neta de operaciones financieras	(79)	18.760.153	20.355.924
Resultado por inversiones en sociedades	(62)	7.325	34.391
Resultado de activos no corrientes y grupos enajenables para la venta no admisibles como			
operaciones discontinuadas	(85)	(75.350)	(2.617.249)
Otros ingresos operacionales	(84)	2.372.968	2.138.974
Remuneraciones y gastos del personal	(80)	(43.154.157)	(32.253.618)
Gastos de administración	(82)	(13.221.405)	(12.705.492)
Depreciaciones y amortizaciones	(83)	(4.670.143)	(4.609.109)
Otros gastos operacionales	(84)	(650.551)	(2.380.696)
Resultado operacional antes de pérdidas crediticias	_	81.762.246	62.181.395
Gasto por pérdidas crediticias	(81)	(19.967.716)	(16.021.791)
Resultado de operaciones continuas antes de impuesto	_	61.794.530	46.159.604
Impuesto a la renta	(66)	(4.340.825)	(8.232.143)
Resultado de operaciones continuas después de impuesto	<u>-</u>	57.453.705	37.927.461
Ganancia de actividad bancaria	_	57.453.705	37.927.461
Ganancia del período consolidada	_	164.725.363	104.143.546
Ganancia atribuible a los propietarios de la controladora		146.534.220	88.418.723
Ganancia atribuible a participaciones no controladoras	(90)	18.191.143	15.724.823
Ganancia del período consolidada	_	164.725.363	104.143.546
Ganancia por acción básica Ganancia por acción diluida		1,47 1,47	0,88 0,88

Estados de Resultados Integrales Consolidados, Continuación por los años terminados al 31 diciembre de 2022 y 2021

Estados de resultados integrales	01-01-2022 31-12-2022 M\$	01-01-2021 31-12-2021 M\$
Ganancia del año	164.725.363	104.143.546
Otros resultados integrales:		
Instrumentos de inversión disponibles para la venta	(6.938.899)	(6.476.178)
Diferencias de cambio por conversión Ajustes de filiales y coligadas Habitat Andina por	(194.008)	8.183
conversión Ganancia actuarial definidas como beneficio post-	(6.344.571)	913.432
empleo Impuesto diferido referidos a inversiones disponibles	19.282	14.025
para la venta	6.188.061	332.859
Cobertura de flujos de caja	(17.844.800)	44014
Impuestos asociados a cobertura de flujos de caja Impuesto diferido asociado a goodwill tributario	4.363.889	-
proveniente de fusión	618.139	1.226.661
Subtotal otros resultados integrales	(20.132.907)	(3.937.004)
Resultado integral total	144.592.456	100.206.542
Resultado integral atribuible a los propietarios de la		
controladora Resultado integral atribuible a participaciones no	124.982.945	84.768.666
controladoras	19.609.511	15.437.876
Resultado integral total	144.592.456	100.206.542

Estados de Cambios en el Patrimonio Consolidados por los años terminados al 31 de diciembre de 2022 y 2021

Estados de cambios en el patrimonio	Nota	Capital pagado M\$	Acciones propias en cartera M\$	Primas de emisión M\$	•	Superávit de revaluación M\$	Otras reservas M\$	Total otras reservas M\$	Ganancias (pérdidas) acumuladas M\$	Patrimonio atribuible a los propietarios de la controladora M\$	Participaciones no controladoras M\$	Patrimonio neto total M\$
Saldo inicial al 01-01-2022 Ajustes por cambios en políticas contables		239.852.287	-	471.175	-	43.073.639	(74.728.247)	(31.654.608)	629.778.759	838.447.613	103.686.770	942.134.383
Saldo inicial		239.852.287	-	471.175	-	43.073.639	(74.728.247)	(31.654.608)	629.778.759	838.447.613	103.686.770	942.134.383
Dividendos distribuidos Resultado del período Otros resultados integrales	(95)	- - -	- - -	- - -	(13.480.911)	- - -	(8.688.379)	(22.169.290)	(52.434.649) 146.534.220 618.015	(52.434.649) 146.534.220 (21.551.275)	(7.367.048) 18.191.143 1.418.368	(59.801.697) 164.725.363 (20.132.907)
Resultado integral total		-	-	-	(13.480.911)	-	(8.688.379)	(22.169.290)	147.152.235	124.982.945	19.609.511	144.592.456
Emisión de Patrimonio Incremento (disminución) por otras aportaciones de capital		-	-	-	-	-	- 118.701	- 118.701	-	- 118.701	57.990	- 176.691
Incremento (disminución) por transacciones de acciones Incremento (disminución) por transferencias y otros		-	(2.496.936)	-	-	-	(28.127.828)	(28.127.828)	(26.911)	(2.496.936) (28.154.739)	(1.881.060)	(2.496.936) (30.035.799)
Total cambios en el patrimonio			(2.496.936)		(13.480.911)		(36.697.506)	(50.178.417)	94.690.675	42.015.322	10.419.393	52.434.715
Saldo final al 31-12-2022	(89)	239.852.287	(2.496.936)	471.175	(13.480.911)	43.073.639	(111.425.753)	(81.833.025)	724.469.434	880.462.935	114.106.163	994.569.098

Estados de Cambios en el Patrimonio Consolidados, Continuación por los años terminados al 31 de diciembre de 2022 y 2021

Estados de cambios en el patrimonio	Nota	Capital pagado M\$	Primas de emisión M\$	Superávit de revaluación M\$	Otras reservas M\$	Total otras reservas M\$	Ganancias (pérdidas) acumuladas M\$	Patrimonio atribuible a los propietarios de la controladora M\$	Participaciones no controladas M\$	Patrimonio neto total M\$
Saldo inicial al 01-01-2021 Ajustes por cambios en políticas contables		239.852.287	471.175 -	43.073.639	(31.737.055)	11.336.584	573.735.184	825.395.230	93.415.145	918.810.375
Saldo inicial		239.852.287	471.175	43.073.639	(31.737.055)	11.336.584	573.735.184	825.395.230	93.415.145	918.810.375
Dividendos distribuidos Resultado del año Otros resultados integrales	(95)	- - -	- - -	<u>-</u>	- - (4.876.472)	- - (4.876.472)	(33.564.661) 88.418.723 1.226.415	(33.564.661) 88.418.723 (3.650.057)	(5.037.706) 15.724.823 (286.947)	(38.602.367) 104.143.546 (3.937.004)
Resultado integral total			-	-	(4.876.472)	(4.876.472)	89.645.138	84.768.666	15.437.876	100.206.542
Emisión de Patrimonio		-	-	-	-	-	-	-	-	-
Incremento (disminución) por cambios en participación en Subsidiarias Incremento (disminución) por combinación de negocios Incremento (disminución) por transferencias y otros		- - -	- - -	- - -	(38.114.720)	(38.114.720)	(36.902)	(38.151.622)	- - (128.545)	(38.280.167)
Total cambios en el patrimonio			-	-	(42.991.192)	(42.991.192)	56.043.575	13.052.383	10.271.625	23.324.008
Saldo final al 31-12-2021	(89)	239.852.287	471.175	43.073.639	(74.728.247)	(31.654.608)	629.778.759	838.447.613	103.686.770	942.134.383

Estados de flujos de efectivo	Nota	01-01-2022 31-12-2022 M\$	01-01-2021 31-12-2021 M\$
Flujos de efectivo procedentes de actividades de operación:		1124	1,2φ
Actividad no aseguradora y no bancaria			
Cobros procedentes de las ventas de bienes y prestación de servicios		1.696.114.893	1.487.503.752
Otros cobros por actividades de operación		110.264.565	48.297.213
Pagos a proveedores por el suministro de bienes y servicios		(500.993.232)	(457.355.412)
Pagos a y por cuenta de los empleados	(28)	(235.240.154)	(206.624.552)
Pagos por primas y prestaciones, anualidades y otras obligaciones derivadas de las pólizas suscritas		(812.871.016)	(693.683.550)
Otros pagos por actividades de operación		(220.386.272)	(239.914.392)
Dividendos recibidos	(14)	50.033.669	44.830.387
Intereses pagados	, ,	(2.342.414)	(880.196)
Intereses recibidos		9.107.379	888.671
Impuestos a las ganancias reembolsados (pagados)	(11c)	(31.192.378)	(13.645.761)
Otras entradas (salidas) de efectivo		56.482.476	44.717.656
Total flujos de efectivo netos procedentes de actividades de operación de			
actividad no aseguradora y no bancaria	-	118.977.516	14.133.816
Flujos de efectivo procedentes de actividades de operación:			
Actividad aseguradora			
Ingresos por primas de asegurados y coaseguros		693.214.928	543.571.188
Ingresos por siniestros reaseguradores		5.253.891	5.381.845
Ingresos por activos financieros a valor razonable		1.120.622.044	10.841.918.858
Ingresos por activos financieros a costo amortizado		8.152.895.141	4.608.419.643
Intereses recibidos		72.975.429	77.955.550
Otros ingresos de la actividad aseguradora		4.774.825	11.568.951
Préstamos y partidas por cobrar		1.079.675	1.571.199
Egresos por prestaciones seguro directo		(989.985)	(6.578.151)
Pago de rentas y siniestros		(749.607.508)	(849.816.751)
Egresos por intermediación de seguros directos		(10.405.329)	(9.364.185)
Egresos por activos financieros a valor razonable		(1.066.850.125)	(11.057.020.153)
Egresos por activos financieros a costo amortizado		(8.253.849.397)	(4.000.575.387)
Otros egresos de la actividad aseguradora		(25.763.918)	(16.402.590)
Egresos por impuestos		(18.144.693)	(28.113.057)
Otros		(87.803.553)	(85.669.739)
Total flujos de efectivo netos procedentes de actividades de operación de	•		
actividad aseguradora		(162.598.575)	36.847.221

	Nota	01-01-2022 31-12-2022 M\$	01-01-2021 31-12-2021 M\$
Flujos de efectivo procedentes de actividades de operación actividad		·	·
bancaria			
Utilidad (pérdida) del período		57.453.705	37.927.461
Cargos (abonos) a resultados que no significan movimientos de efectivo:			
Depreciaciones y amortizaciones	(83)	4.670.143	5.886.003
Provisiones por riesgo de crédito		19.967.716	15.720.984
Ajuste a valor de mercado de instrumentos para negociación		(18.760.152)	10.400.000
Utilidad neta por inversiones en sociedades con influencia significativa		(7.325)	(34.391)
Utilidad neta en venta de activos recibidos en pago		(217.435)	(27.215)
Castigos de activos recibidos en pago		369.848	1.500.313
Otros cargos (abonos) que no significan movimientos de efectivo		25.610.955	882.805
Variación neta de intereses, reajustes y comisiones devengadas sobre activos y			
pasivos		(113.204.001)	(86.949.538)
(Aumento) disminución en créditos y cuentas por cobrar a clientes		(332.938.709)	(216.790.000)
(Aumento) disminución neta de instrumentos para negociación			188.693.927
Aumento (disminución) de depósitos y otras captaciones a plazo		330.219.247	(113.646.407)
Aumento (disminución) de obligaciones con bancos		159.711.819	-
Aumento (disminución) de otras obligaciones financieras		(68.943)	(475.606)
Préstamos obtenidos del exterior largo plazo		-	139.188.923
Otros	. <u>-</u>	(329.683.964)	118.547.304
Total flujos de efectivo netos procedentes de actividades de operación de actividad bancaria	_	(196.877.096)	100.893.345
Total flujos de efectivo netos procedentes de actividades de operación	<u>-</u>	(240.498.155)	151.874.382

	Nota	01-01-2022 31-12-2022 M\$	01-01-2021 31-12-2021 M\$
Flujos de efectivo utilizados en actividades de inversión actividad no		·	·
aseguradora y no bancaria			
Flujos de efectivo procedentes de la pérdida de control de subsidiarias u otros negocios		54.979	-
Otros cobros por la venta de patrimonio o instrumentos de deuda de otras entidades		272.361.278	97.398.771
Otros pagos para adquirir patrimonio o instrumentos de deuda de otras entidades		(449.863.958)	(110.205.450)
Préstamos a entidades relacionadas		(225.184)	(963.197)
Importes procedentes de la venta de propiedades, planta y equipo		-	122.282
Compras de propiedades, planta y equipo	(16b)	(18.651.793)	(14.451.986)
Compras de activos intangibles	(15c)	(7.036.720)	(5.846.813)
Compras de otros activos a largo plazo		(115.286.976)	(22.470.000)
Importes procedentes de otros activos a largo plazo		107.236.749	3.717.583
Pagos derivados de contratos de futuro, a término, de opciones y permuta financiera		(239.654.660)	-
Cobros procedentes de contratos de futuro, a término, opciones y permuta financiera		238.058.504	-
Cobros a entidades relacionadas		1.157.086	965.490
Intereses recibidos		2.121.371	50.525
Otras entradas (salidas) de efectivo		47.941	38.862
Total flujos de efectivo netos utilizados en actividades de inversión de			
actividad no aseguradora y no bancaria		(209.681.383)	(51.643.933)
Flujos de efectivo procedentes de actividades de inversión actividad aseguradora:			
Egresos por participación en entidades del grupo y filiales	•	(3.492.110)	(3.933.995)
Ingresos por propiedades de inversión		134.561.802	103.595.683
Egresos por propiedades de inversión	(35)	(12.239.907)	(94.728.531)
Egresos plantas y equipos	(36)	(170.720)	(51.909)
Egresos activos intangibles		(197.833)	(1.309.786)
Otros ingresos relacionados con actividades de inversión		380.989	269.583
Otros ingresos (egresos) relacionados con actividades de inversión		(152.260)	(151.072)
Total flujos de efectivo netos procedentes de actividades de inversión de			
actividad aseguradora		118.689.961	3.689.973

	Nota	01-01-2022 31-12-2022 M\$	01-01-2021 31-12-2021 M\$
Flujos de efectivo utilizados en actividades de inversión actividad bancaria: Compras de activos fijos Inversiones en sociedades		(1.245.670)	(266.038)
Dividendos recibidos de inversiones en sociedades		0.065	5.339
Ventas de bienes recibidos en pago o adjudicados		1.725.283	2.251.862
(Aumento) disminución neta de otros activos y pasivos		(7.820.107)	6.774.907
Otros		(16.845.432)	(2.369.582)
Onos	,	(10.643.432)	(2.309.362)
Total flujos de efectivo netos utilizados en actividades de inversión en			
actividad bancaria	,	(24.179.843)	6.396.488
Total flujos de efectivo netos procedentes de actividades de inversión	-	(115.171.265)	(41.557.472)
Flujos de efectivo utilizados en actividades de financiamiento actividad no aseguradora y no bancaria			
Importes procedentes de la emisión de otros instrumentos de patrimonio		242.237.649	58.332.481
Pagos para adquirir o rescatar acciones de la sociedad		(2.455.956)	-
Importes procedentes de préstamos de largo plazo		66.955.376	7.992.278
Importes procedentes de préstamos de corto plazo		40.805.999	65.033.150
Préstamos de entidades relacionadas		3.342.204	12.573.773
Pagos de préstamos		(148.350.284)	(115.025.764)
Pagos de pasivos por arrendamiento financiero		(14.564.279)	(13.014.020)
Pagos de préstamos a entidades relacionadas		(9.162.930)	(9.896.278)
Dividendos pagados		(37.847.444)	(34.530.028)
Intereses pagados		(24.383.278)	(27.080.002)
Otras entradas (salidas) de efectivo	•	(49.777.217)	8.331
Total flujos de efectivo netos utilizados en actividades de financiamiento			
actividad no aseguradora y no bancaria	(6b)	66.799.840	(55.606.079)
Flujos de efectivo utilizados en actividades de financiamiento actividad aseguradora			
Préstamos bancarios relacionados		-	131.698.022
Dividendos a los accionistas		-	(67)
Otros ingresos relacionados con actividades de financiamiento		623.155.018	191.037.479
Intereses pagados		(11.649.372)	(3.997)
Otros egresos relacionados con actividades de financiamiento	,	(827.391.023)	(149.847.897)
Total flujos de efectivo netos utilizados en actividades de financiamiento			
actividad aseguradora	(6b)	(215.885.377)	172.883.540

	Nota	01-01-2022 31-12-2022 M\$	01-01-2021 31-12-2021 M\$
Flujos de efectivo utilizados en actividades de financiamiento actividad bancaria		·	·
Emisión de bonos Otros préstamos obtenidos de largo plazo		23.336.568 235.064.172	154.640.076
Dividendos pagados Otros		(3.251.581) (45.532.457)	(2.425.779) (453.058)
Total flujos de efectivo netos utilizados en actividades de financiamiento actividad bancaria	(6b)	209.616.702	151.761.239
Total flujo de efectivo netos utilizados en actividades de financiamiento		60.531.165	269.038.700
Incremento neto en el efectivo y equivalente al efectivo, antes del efecto de los cambios en la tasa de cambio		(295.138.255)	379.355.610
Efectos de la variación en la tasa de cambio sobre el efectivo y equivalentes al efectivo		6.600.855	7.128.320
Incremento neto de efectivo y equivalente al efectivo en el período		(288.537.400)	386.483.930
Efectivo y equivalentes al efectivo al principio del período		986.686.670	600.202.740
Efectivo y equivalentes al efectivo al final del período	(6a)	698.149.270	986.686.670

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

NOTAS DE INFORMACIÓN GENERAL

(1) Entidad que reporta

Inversiones La Construcción S.A. (en adelante la "Sociedad Matriz" o "ILC") y sus Sociedades Subsidiarias integran el Grupo ILC (en adelante el "Grupo").

La razón social de la Sociedad fue modificada en Junta General Extraordinaria de Accionistas de fecha 16 de abril de 2012, cambiando su antiguo nombre "Sociedad de Inversiones y Servicios La Construcción S.A." por "Inversiones La Construcción S.A."

Inversiones La Construcción S.A. es una Sociedad Anónima Abierta, a partir del 12 de julio de 2012, que se constituyó por división de la Compañía de Seguros de Vida La Construcción S.A. el 20 de abril de 1980. Sus actividades las desarrolla en la ciudad de Santiago, en la dirección Av. Apoquindo N°6750, piso 20 de la comuna de Las Condes (Edificio Cámara Chilena de la Construcción).

El Grupo es controlado por la Cámara Chilena de la Construcción A.G. (última Matriz).

Con fecha 12 de julio de 2011, se emitió certificado mediante el cual, Inversiones La Construcción S.A. ha sido inscrita, bajo el N°1.081, en el Registro de Valores que lleva la Comisión para el Mercado Financiero.

(2) Descripción del negocio

El Grupo concentra sus actividades en Chile y Perú y sus negocios están orientados a los segmentos AFP, isapre, seguros, salud, bancario y otros.

Segmento AFP: comprende la administración de fondos de pensiones, además de otorgar y administrar las prestaciones y beneficios que establece el Decreto Ley N°3.500 y sus modificaciones posteriores.

Segmento isapre: comprende la administración de cotizaciones de salud.

Segmento seguros: comprende seguros individuales, colectivos, invalidez y sobrevivencia y de rentas vitalicias que establece el Decreto Ley $N^{\circ}3.500$ de la República de Chile y Ley $N^{\circ}29.903$ y Decreto Supremo $N^{\circ}054-97$ -EF de la República del Perú.

Segmento salud: otorgamiento de prestaciones y beneficios de salud, ya sea directamente o a través del financiamiento de estas y las actividades que sean afines o complementarias, todo ello de conformidad con las disposiciones de la Ley $N^{\circ}18.893$ y sus disposiciones complementarias.

Segmento banco: segmento que se concreta con la adquisición del 51,01% y control del Banco Internacional durante el año 2015, participación que al 31 de diciembre de 2022 asciende a un 67,18%.

Segmento otros: de acuerdo con lo dispuesto en los estatutos sociales, el objeto de ILC es la inversión en toda clase de bienes raíces y en valores mobiliarios tales como acciones, bonos, debentures, cuotas o derechos en Sociedades, fondos mutuos, etc.; administrar y disponer de dichas inversiones y percibir los frutos que de ellas provengan.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(3) Bases de presentación de los estados financieros consolidados

(a) Declaración de cumplimiento

Los presentes estados financieros consolidados de Inversiones La Construcción S.A. y Subsidiarias (en adelante, el Grupo ILC), corresponden a los ejercicios terminados al 31 de diciembre de 2022 y 2021 han sido preparados de acuerdo con instrucciones y normas emitidas por la Comisión para el Mercado Financiero (CMF), que consideran la aplicación de Normas Internacionales de Información Financiera ("IFRS"), específicamente NIC 34 Información Financiera Intermedia, emitidas por el International Accounting Standards Board ("IASB"), con excepción de:

Compañías de Seguros

Los estados financieros consolidados al 31 de diciembre de 2022 consideran los estados financieros de las subsidiarias Compañía de Seguros Confuturo S.A. y Compañía de Seguros Vida Cámara S.A. Mediante Oficio Ordinario N°2385 de fecha 23 de enero de 2014, la Comisión para el Mercado Financiero autorizó a la Sociedad a valorizar la inversión en las Subsidiarias antes indicadas, en sus estados financieros consolidados, bajo normas emitidas para compañías de seguros. También consideran los estados financieros de Vivir Seguros Compañía de Seguros de Vida S.A. (filial Perú), los cuales han sido preparados de acuerdo con Normas Internacionales de Información Financiera, según lo dispuesto por la Comisión para el Mercado Financiero mediante Oficio Ordinario N°2135 de fecha 18 de enero de 2019.

Con fecha 29 de junio de 2019, mediante Resolución Exenta N°3086-2019, la Comisión para el Mercado Financiero aprobó: i) la fusión por incorporación de las subsidiarias Compañía de Seguros Confuturo S.A. con Compañía de Seguros Corpseguros S.A. en donde Compañía de Seguros Confuturo S.A. absorbió a Compañía de Seguros Corpseguros S.A., y ii) la reforma de estatutos de la sociedad absorbente.

El certificado de la resolución emitido por la Comisión para el Mercado Financiero se enscribió a fojas 52.113, N°25.843 y a fojas 52.114 N°25.844, ambas del Registro de Comercio de Santiago correspondiente al año 2019 y se publicó en el Diario Oficial el 5 de julio de 2019.

Las principales diferencias entre las normas emitidas por la Comisión para el Mercado Financiero para compañías de seguros y las Normas Internacionales de Información Financiera son las siguientes:

- Inversiones Inmobiliarias en bienes raíces

Estas inversiones inmobiliarias, son valorizadas de acuerdo con lo normado por la Comisión para el Mercado Financiero mediante Norma de Carácter General N°316, a su menor valor entre su valor libro y valor de tasación a la fecha de presentación de estados financieros. De acuerdo con NIC 16 y NIC 40; en IFRS dichos activos son valorizados al costo o a su valor de mercado.

Bienes en leasing

Los bienes raíces, propiedades de uso propio y bienes en leasing, la Sociedad no valoriza estos activos de acuerdo con NIC 16 y NIC 40, en su lugar dichos activos son valorizados al costo corregido por inflación de acuerdo con la Norma de Carácter General N°316 de la Comisión para el Mercado Financiero.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(3) Bases de presentación de los estados financieros consolidados, continuación

(a) Declaración de cumplimiento, continuación

Modelo de deterioro para contratos de seguros

El deterioro de los contratos de seguros es determinado de acuerdo con lo normado por la Comisión para el Mercado Financiero mediante Circular N°1499. En IFRS de acuerdo con NIIF 9 bajo el modelo de pérdidas esperadas.

Activos financieros

El deterioro de los activos financieros créditos otorgados y mutuos hipotecarios es determinado de acuerdo con lo normado por la Comisión para el Mercado Financiero, mediante Norma de Carácter General N°208, y en IFRS de acuerdo con NIIF 9 bajo el modelo de pérdidas esperadas.

Los contratos de derivados son valorizados de acuerdo con la Circular N°1512 y la Norma de Carácter General N°200, a costo amortizado. En IFRS estos activos son valorizados a valor de mercado según lo define NIIF 9.

Banco Internacional S.A.

Los estados financieros consolidados de la subsidiaria Banco Internacional S.A. han sido preparados de acuerdo con el Compendio de Normas Contables impartido por la Comisión para el Mercado Financiero (ex Superintendencia de Bancos e Instituciones Financieras). Debido a lo anterior y de acuerdo con lo requerido por el Oficio Circular N°506 del año 2009 de la CMF, se presentan las principales diferencias con las NIIF, para efectos de una mejor comprensión de estos:

- Plusvalía

Según norma de la Comisión para el Mercado Financiero, la plusvalía se debe respaldar por dos informes emitidos por profesionales idóneos e independientes del Banco y de sus auditores externos, como así mismo independientes entre ellos.

La plusvalía originada antes del 31 de diciembre de 2008 mantiene el criterio de amortización dentro del plazo originalmente previsto. La norma de la Comisión para el Mercado Financiero no da la opción de re-determinar o reevaluar las plusvalías originadas antes de la fecha de transición, manteniéndose el criterio originalmente utilizado.

Las plusvalías adquiridas a partir del 1 de enero de 2009 se reconocen a su valor razonable, menos las pérdidas por deterioro.

Activos intangibles distintos de la plusvalía

Según norma de la Comisión para el Mercado Financiero, los activos intangibles no amortizables, deberán encontrarse respaldados por dos informes emitidos por profesionales idóneos e independientes del Banco y de sus auditores externos, como así mismo independientes entre ellos.

Los gastos por el software desarrollado internamente son reconocidos como activo cuando el banco es capaz de demostrar su intención de utilizarlo internamente para generar beneficios económicos futuros.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(3) Bases de presentación de los estados financieros consolidados, continuación

(a) Declaración de cumplimiento, continuación

Provisiones sobre colocaciones

Si bien las normas que establece el Compendio de Normas de la Comisión para el Mercado Financiero y las que define IFRS requieren determinar las provisiones o deterioros sobre modelos de pérdidas esperadas, la norma de la Comisión para el Mercado Financiero establece categorías a las que se asignan distinta ponderación para el establecimiento de la provisión.

Tasa efectiva

Bajo norma de la Comisión para el Mercado Financiero los intereses sobre préstamos y cuentas por cobrar se determinan en base devengada según la tasa contractual que establecen los pagarés, en IFRS estos activos son valorizados a costo amortizado utilizando el método de la tasa efectiva de interés.

Créditos contingentes

Bajo norma de la Comisión para el Mercado Financiero los créditos contingentes se registran en cuentas de orden fuera de balance, y sobre estos se reconoce una provisión con efecto en el resultado del ejercicio; IFRS no contempla el establecimiento de la provisión antes indicada sobre estos créditos.

Bienes recibidos en pago

Bajo norma de la Comisión para el Mercado Financiero estos bienes se registran al menor valor entre su valor de incorporación y el valor de tasación, en IFRS estos bienes son valorizados al menor valor entre el valor de costo y el valor justo, neto de costos de venta. Adicionalmente en norma de la Comisión para el Mercado Financiero los bienes que no han sido enajenados dentro del plazo de un año se castigan gradualmente en el plazo de 18 meses.

Reconocimiento de intereses

Respecto de cartera en mora, bajo norma de la Comisión para el Mercado Financiero a los 90 días de mora se debe suspender el reconocimiento de intereses, IFRS no contempla la suspensión del registro de intereses.

AFP Habitat S.A.

Los Estados financieros consolidados de la coligada indirecta, AFP Habitat S.A. han sido preparados de acuerdo con las normas impartidas por la Superintendencia de Pensiones y en lo no regulado por ésta, de acuerdo con las disposiciones establecidas por la Comisión para el Mercado Financiero.

De acuerdo con lo establecido en el Capítulo II, Letra D, Título VII del Libro IV del Compendio de Normas del Sistema de Pensiones, la Administradora, "considera que no existen diferencias respecto de los tratamientos contables, presentaciones y/o revelaciones de información financiera".

Los presentes estados financieros consolidados han sido aprobados por el Directorio en sesión celebrada con fecha 27 de marzo de 2023.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(3) Bases de presentación de los estados financieros consolidados, continuación

a. Bases de preparación

Los estados financieros consolidados han sido preparados sobre la base del costo histórico excepto por ciertas propiedades, instrumentos financieros e inversiones en Sociedades registradas utilizando el método de la participación que son medidos a los importes revaluados o valores razonables al final de cada ejercicio, como se explica en las políticas contables más adelante. Por lo general, el costo histórico está basado en el valor razonable de la contraprestación entregada a cambio de bienes y servicios.

b. Presentación de estados financieros consolidados

Los estados financieros consolidados, se presentan considerando tres áreas de negocios o servicios, esto es, negocio no asegurador ni bancario, negocio asegurador y negocio bancario, incluyendo sus respectivas notas. Lo anterior, fue autorizado por la Comisión para el Mercado Financiero mediante Oficio Ordinario N°26.738 de fecha 3 de diciembre de 2015.

(i) Estados consolidados de situación financiera

En el estado de situación financiera consolidado adjunto, los saldos se clasifican de acuerdo con la taxonomía establecida para "holding bancos y seguros", la actividad no aseguradora y no bancaria en función de sus vencimientos, es decir, como corrientes aquellos con vencimiento igual o inferior a doce meses y como no corrientes, los de vencimiento superior a dicho período, la actividad aseguradora en función de lo definido por la Comisión para el Mercado Financiero y la actividad bancaria en función de lo definido por la Comisión para el Mercado Financiero (ex Superintendencia de Bancos e Instituciones Financieras).

(ii) Estados consolidados de resultados integrales

ILC presenta su estado de resultados consolidados clasificado de acuerdo con la taxonomía establecida para "holding bancos y seguros", por función para la actividad no aseguradora y no bancaria, la actividad aseguradora según lo definido por la Comisión para el Mercado Financiero y la actividad bancaria según lo definido por la Comisión para el Mercado Financiero.

(iii) Estados consolidados de flujos de efectivo

ILC presenta su estado de flujos de efectivo consolidados de acuerdo con método directo, con excepción del estado de flujos de efectivo referido a la actividad bancaria, el que se encuentra preparado bajo las normas establecidas para ello por la Comisión para el Mercado Financiero, las que establecen el uso del método indirecto para los flujos operacionales.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(3) Bases de presentación de los estados financieros consolidados, continuación

c. Bases de consolidación

Los estados financieros consolidados incorporan los estados financieros de la Sociedad y las entidades controladas por la Sociedad (sus subsidiarias). Se obtiene control cuando la Sociedad:

- (a) Tiene poder sobre la inversión (es decir, derechos existentes que le otorgan la capacidad actual para dirigir las actividades relevantes de la inversión);
- (b) Está expuesta, o tiene derecho, a los rendimientos variables de su involucramiento con la inversión; y
- (c) Tiene la capacidad para usar su poder sobre la inversión para afectar sus rendimientos.

Cuando la Sociedad tiene menos de la mayoría de los derechos a voto de una inversión, tiene poder sobre la inversión cuando esos derechos le otorgan la capacidad práctica unilateral para dirigir las actividades relevantes de la inversión. La Sociedad considera todos los hechos y circunstancias pertinentes al evaluar si los derechos a voto de la Sociedad en una inversión son o no suficientes para otorgarle poder, incluyendo:

La Sociedad reevalúa si controla o no una inversión, si los hechos y circunstancias indican que hay cambios en uno o más de los tres elementos del control mencionados anteriormente.

- (d) El tamaño de la participación de la Sociedad en los derechos a voto en relación con el tamaño y dispersión de la participación de otros tenedores de votos;
- (e) Derechos a voto potenciales mantenidos por la Sociedad, otros tenedores de votos u otras partes;
- (f) Derechos que surgen de acuerdos contractuales; y
- (g) Cualesquiera hechos y circunstancias adicionales que indiquen que la Sociedad tiene, o no tiene, la capacidad actual de dirigir las actividades relevantes en el momento en que esas decisiones necesiten tomarse, incluyendo los patrones de conducta de voto en reuniones de accionistas anteriores.

La consolidación de una subsidiaria comienza cuando la Sociedad obtiene control sobre la subsidiaria y termina cuando la Sociedad pierde el control de la filial. Específicamente, los ingresos y gastos de una filial adquirida o vendida durante el año son incluidos en el estado de resultados integrales desde la fecha en que la Sociedad obtiene control hasta la fecha cuando la Sociedad ya no controla a la subsidiaria.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(3) Bases de presentación de los estados financieros consolidados, continuación

(d) Bases de consolidación, continuación

El resultado integral total de las filiales se atribuye a los propietarios de la Sociedad y a las participaciones no controladoras incluso si esto resulta que las participaciones no controladoras tengan un saldo negativo.

Cuando es necesario, se realizan ajustes a los estados financieros de las filiales para dejar sus políticas contables en línea con las políticas contables del Grupo.

Todos los activos y pasivos, patrimonio, ingresos, gastos y flujos de caja inter-Sociedad relacionados con transacciones entre miembros del Grupo son eliminadas en consolidación.

Cambios en las participaciones del Grupo en filiales existentes

Los cambios en las participaciones del Grupo en filiales que no resultan en la pérdida de control sobre las filiales se contabilizan como transacciones de patrimonio. Los importes en libros de la participación del Grupo y las participaciones controladoras son ajustados para reflejar el cambio en sus participaciones relativas en las filiales. Cualquier diferencia entre el importe por el cual las participaciones no controladoras son ajustadas y el valor razonable de la consideración pagada o recibida se reconoce directamente en patrimonio y se atribuye a los propietarios de la Sociedad.

Cuando el Grupo pierde control de una filial, se reconoce una ganancia o pérdida en resultados y se calcula como la diferencia entre i) el agregado del valor razonable de la consideración recibida y el valor razonable de cualquier participación retenida; y ii) el importe en libros previo de los activos (incluyendo la plusvalía), y pasivos de la filial y cualquier participación no controladora. Cuando los activos de la filial son medidos a montos revaluados o a valor razonable y la correspondiente ganancia o pérdida acumulada ha sido reconocido en otros resultados integrales y acumulada en patrimonio, los importes previamente reconocidos en otros resultados integrales y acumulados en patrimonio se contabilizan como si el Grupo hubiese vendido directamente los activos relevantes (es decir, reclasificado a resultados o transferido directamente a resultados retenidos como se específica por las NIIF aplicables). El valor razonable de cualquier inversión retenida en la antigua filial a la fecha en que se pierde control se considerará como el valor razonable en el momento de reconocimiento inicial de un activo financiero de acuerdo con la NIIF 9 o el costo en el momento del reconocimiento inicial de una inversión en una asociada o negocio conjunto.

Un negocio conjunto es un acuerdo por medio del cual las partes tienen un acuerdo de control conjunto que les da derecho sobre los activos netos del negocio conjunto. El control conjunto se produce únicamente cuando las decisiones sobre las actividades relevantes requieren el consentimiento unánime de las partes que están compartiendo el control.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(3) Bases de presentación de los estados financieros consolidados, continuación

(d) Bases de consolidación, continuación

Una inversión se contabilizará utilizando el método de la participación, desde la fecha en que pasa a ser una asociada o negocio conjunto. En el momento de la adquisición de la inversión cualquier diferencia entre el costo de la inversión y la parte de la entidad en el valor razonable neto de los activos y pasivos identificables de la participada, se contabilizará como plusvalía, y se incluirá en el importe en libros de la inversión. Cualquier exceso de la participación de la entidad en el valor razonable neto de los activos y pasivos identificables de la participada sobre el costo de la inversión, después de efectuar una reevaluación, será reconocida inmediatamente en los resultados integrales.

Cuando sea necesario, la totalidad del importe en libros de la inversión (incluyendo la plusvalía) se prueba por deterioro de acuerdo con la NIC 36 deterioro del valor de activos, como un único activo mediante la comparación de su importe recuperable (el mayor entre el valor de uso y el valor razonable menos los costes de venta) con su importe en libros; cualquier pérdida por deterioro reconocida forma parte del valor en libros de la inversión. Cualquier reversa de dicha pérdida por deterioro reconocida de acuerdo con la NIC 36, incrementa el valor de la inversión, en función del importe recuperable de la inversión.

La Sociedad discontinúa el uso del método de la participación, en la fecha en que la inversión deja de ser una asociada o un negocio conjunto, o cuando la inversión está clasificada como mantenida para la venta. Cuando la Sociedad mantiene una participación en la antigua asociada o en el negocio conjunto y la participación es un activo financiero, la Sociedad mide la participación retenida a su valor razonable a la fecha y el valor de mercado se considera su valor razonable en el reconocimiento inicial, de conformidad con NIIF 9.

La diferencia entre el valor contable de la asociada o negocio conjunto en la fecha en que el método de la participación se suspendió, y el valor razonable de cualquier participación mantenida se incluye en la determinación de la ganancia o pérdida en la disposición de la asociada o negocio conjunto. Además, si la Sociedad registró un resultado previamente en otros resultados integrales relacionado a esa asociada o negocio conjunto, dicho importe se debería registrar de la misma forma que si esa asociada o negocio conjunto hubieran vendido directamente los activos o pasivos relacionados.

La Sociedad continúa usando el método de la participación cuando una inversión en una asociada se convierte en una inversión en un negocio conjunto o una inversión en un negocio conjunto se convierte en una inversión en una asociada. No hay una remedición del valor razonable sobre dichos cambios en la participación.

Cuando la Sociedad reduce su participación en una asociada o un negocio conjunto, y continúa usando el método de la participación, los efectos que habían sido previamente reconocidos en otros resultados integrales deberán ser reclasificados a ganancia o pérdida de acuerdo a la proporción de la disminución de participación en dicha asociada.

Cuando una Sociedad del Grupo realiza transacciones con una entidad asociada o un negocio conjunto, las ganancias y pérdidas resultantes de las transacciones con la asociada o con el negocio conjunto se reconocen en los estados financieros consolidados de la Sociedad solo en la medida de la participación de terceros en la asociada o negocio conjunto.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(3) Bases de presentación de los estados financieros consolidados, continuación

(d) Bases de consolidación, continuación

Las Sociedades que se incluyen en estos estados financieros consolidados son las siguientes:

RUT	Nombre Sociedad	País	Moneda	Porcentaje de participación			
			funcional		31-12-2022		31-12- 2021
				Directo	Indirecto	Total	Total
96.608.510-K	Inversiones Internacionales La Construcción S.A.	Chile	Peso chileno	99,9980	0,0000	99,9980	99,998
96.856.780-2	Isapre Consalud S.A.	Chile	Peso chileno	99,9999	0,0000	99,9999	99,999
99.003.000-6	Cía. de Seguros de Vida Cámara S.A.	Chile	Peso chileno	99,9999	0,0000	99,9999	99,999
-	Vivir Seguros Compañía de Seguros de Vida S.A.	Perú	Nuevo sol	99,9999	0,0000	99,9999	99,999
76.020.458-7	Empresas Red Salud S.A.	Chile	Peso chileno	99,9900	0,0000	99,9900	99,990
76.093.446-1	Inversiones Previsionales Dos SpA	Chile	Peso chileno	99,0000	0,0000	99,0000	99,000
76.090.153-9	Inversiones La Construcción Ltda.	Chile	Peso chileno	99,9900	0,0000	99,9900	99,990
76.283.171-6	Inversiones Marchant Pereira Ltda.	Chile	Peso chileno	99,9000	0,1000	100,0000	100,000
76.296.621-2	Inmobiliaria ILC SpA.	Chile	Peso chileno	100,0000	0,0000	100,0000	100,000
76.499.521-K	BI Administradora SpA	Chile	Paso chileno	100,0000	0,000	100,0000	100,000
76.499.524-4	ILC Holdco SpA	Chile	Peso chileno	100,0000	0,0000	100.0000	100,000
77.419.002-3	PHI SpA	Chile	Paso chileno	0,0000	0,0000	0,0000	100,000
96.942.400-2	Megasalud S.A. y Subsidiarias	Chile	Peso chileno	0,0000	99,9900	99,9900	99,990
96.885.930-7	Clínica Bicentenario SpA y Subsidiaria	Chile	Peso chileno	0,0000	99,9900	99,9900	99,990
96.598.850-5	Clínica Iquique S.A.	Chile	Peso chileno	0,0000	92,2000	92,2000	92,200
78.053.560-1	Servicios Médicos Tabancura SpA. y Subsidiaria	Chile	Peso chileno	0,0000	99,9900	99,9900	99,990
78.040.520-1	Clínica Avansalud SpA y Subsidiaria	Chile Chile	Peso chileno	0,0000	99,9900	99,9900	99,990
76.123.853-1	Inmobiliaria Clínica SpA		Peso chileno	0,0000	99,9900	99,9900	99,990
76.181.326-9	Oncored SpA y Subsidiaria	Chile Chile	Peso chileno Peso chileno	0,0000 0,0000	100,0000	100,0000	100,000 100,000
76.411.758-1 76.837.677-8	TI Red SpA	Chile	Peso chileno	0,0000	100,0000 99,9900	100,0000 99,9900	99,990
96.434.619-K	Inversiones CAS SpA Adm. de Clínicas Regionales Seis SpA y Subsidiarias	Chile	Peso chileno	0,0000	100,0000	100,0000	100,000
76.160.932-7	Inversalud del Elqui S.A.	Chile	Peso chileno	0,0000	63,1100	63,1100	63,110
76.086.007-7	Inmobiliaria e Inversiones Clínica Rancagua S.A.	Chile	Peso chileno	0,0000	62,6000	62.6000	62,600
99.577.240-K	Inversalud Valparaíso S.A.	Chile	Peso chileno	0,0000	98,6900	98,6900	98,690
76.296.601-8	Inversalud Valparaiso S.A. Inveralud Magallanes S.A.	Chile	Peso chileno	0,0000	81,5800	81,5800	81,580
76.137.682-9	Inversalud Temuco S.A.	Chile	Peso chileno	0,0000	74,6000	74,6000	74,600
76.451.668-0	Inversiones Clínicas La Serena SpA	Chile	Peso chileno	0,0000	62,7100	62,7100	62,710
76.081.583-7	Sociedad Educacional Machalí S.A.	Chile	Peso chileno	0.0000	99,9000	99,9000	99,900
96.751.830-1	Inversiones Confuturo S.A.	Chile	Peso chileno	99,9900	0,000	99,9900	99,990
96.571.890-7	Cía. de Seguros Confuturo S.A.	Chile	Peso chileno	0,0000	99,9900	99,9900	99,990
97.011.000-3	Banco Internacional	Chile	Paso chileno	0,0000	67,1800	67,1800	67,180
76.002.878-9	Baninter Corredores de Seguros Ltda.	Chile	Peso chileno	0,0000	100,0000	100,0000	100,000
76.072.472-6	Factoring Baninter S.A.	Chile	Peso chileno	0.0000	67,0000	67,0000	67,000
96.910.520-9	Proyecto de Inversión en Salud S.A.	Chile	Peso chileno	0,0000	99,9800	99,9800	99,980
76.473.040-2	Administradora de Inversiones en Salud S.A.	Chile	Peso chileno	0,0000	51,7500	51,7500	51,750
76.025.069-4	Inversiones en Salud Millacura S.A.	Chile	Peso chileno	0,0000	50,4900	50,4900	50,490
76.009.708-K	Inmobiliaria Megasalud S.A.	Chile	Peso chileno	0,0000	99,9800	99,9800	99,980
76.083.968-K	Inversiones en Salud Arica S.A.	Chile	Peso chileno	0,0000	50,4000	50,4000	50,400
76.110.809-3	Arauco Salud Ltda.	Chile	Peso chileno	0,0000	99,8000	99,8000	99,800
76.014.394-4	Diagnolab S.A.	Chile	Peso chileno	0,0000	50,4900	50,4900	50,490
96.923.250-2	Centro de Diagnóstico Clínica Tabancura S.A.	Chile	Peso chileno	0,0000	98,9900	98,9900	98,990
76.853.020-3	Resonancia Magnética Avansalud S.A.	Chile	Peso chileno	0,0000	50,9900	50,9900	50,990
96.793.370-8	Lab. de Neurofisiología Digital y Estudio del Sueño S.A.	Chile	Peso chileno	0,0000	49,9900	49,9900	49,990
76.207.967-4	Onco Comercial S.A.	Chile	Peso chileno	0,0000	100,0000	100,0000	100,000
76.124.062-5	Servicios Médicos Bicentenario S.A.	Chile	Peso chileno	0,0000	99,9900	99,9900	99,990
78.918.290-6	Clínica Integral S.A.	Chile	Peso chileno	0,0000	62,5900	62,5900	62,590
76.906.480-K	Centro de Especialidades Médicas Integrales S.A.	Chile	Peso chileno	0,0000	59,9800	59,9800	59,980
76.894.680-9	Cidesam S.A.	Chile	Peso chileno	0,0000	52,8900	52,8900	52,890
99.568.720-8	Clínica Valparaíso SpA	Chile Chile	Peso chileno Peso chileno	0,0000	98,6200	98,6200	98,620
99.568.700-3 96.567.920-0	Centro Médico Valparaíso SpA	Chile	Peso chileno	0,0000	98,6200	98,6200	98,620 81,580
76.542.910-2	Clínica Magallanes S.A. Centro Médico Magallanes SpA	Chile	Peso chileno	0,0000	81,5800 81,5800	81,5800 81,5800	81,580
96.774.580-4	Inmobiliaria Inversalud SpA	Chile	Peso chileno	0,0000	74,6400	74,6400	74,640
76.046.416-3	HCUM Prestaciones Ambulatorias SpA	Chile	Peso chileno	0,0000	74,6500	74,6400	74,650
96.680.980-9	Centro Médico del Elqui SpA	Chile	Peso chileno	0,0000	51,7500	51,7500	51,750
99.533.790-8	Clínica Regional del Elqui SpA	Chile	Peso chileno	0,0000	51,7500	51,7500	51,750
76.473.040-2	Admisal	Chile	Peso chileno	0,0000	51,7500	51,7500	51,750
77.257.563-7	Servicios Compartidos Red Salud S.A.	Chile	Peso chileno	100,0000	0,0000	100,0000	100,000
77.626.636-1	Organismo Técnico de Capacitación Red Salud SpA	Chile	Peso chileno	100,0000	0,0000	100,0000	0,000
	o o o o o o o o o o o o o o o o o o o			5,0000	-,0000	- 50,0000	0,000

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(3) Bases de presentación de los estados financieros consolidados, continuación

d. Bases de conversión

Los activos y pasivos en dólares estadounidenses (US\$), unidades de fomento (UF) y nuevos soles peruanos, han sido convertidos a pesos chilenos (moneda reporte CLP) a los tipos de cambio observados a la fecha de cada cierre:

Período	Nuevo Sol	US\$	UF
31 de diciembre de 2022	224,38	855,86	35.110,98
31 de diciembre de 2021	211,88	844,69	30.991,74

e. Moneda funcional

En la preparación de los estados financieros consolidados de cada una de las entidades del Grupo, las transacciones en monedas distintas de la moneda funcional de una entidad (monedas extranjeras) son reconocidas a los tipos de cambio en las fechas de las transacciones. Al cierre de cada período de reporte, los ítems monetarios denominados en monedas extranjeras son reconvertidos a los tipos de cambio a esa fecha. Los ítems no monetarios medidos a valor razonable que están denominados en monedas extranjeras son reconvertidos a los tipos de cambio a las fechas cuando el valor razonable fue determinado. Los ítems no monetarios que son medidos en términos de su costo histórico en una moneda extranjera no son reconvertidos.

Las diferencias de cambio de ítems monetarios son reconocidas en ganancias o pérdidas en el período en el cual se originan, excepto por:

- diferencias de cambio provenientes de préstamos denominados en moneda extranjera relacionados con activos en construcción para uso productivo futuro, las cuales se incluyen en el costo de dichos activos al considerarse como un ajuste a los costos por intereses sobre dichos préstamos denominados en moneda extranjera;
- diferencias de cambio de transacciones celebradas para cubrir ciertos riesgos de tipo de cambio; y
- diferencias de cambio de partidas monetarias por cobrar o por pagar con una operación en el extranjero
 para la cual no está planificado ni es probable que se genere el pago (formando así parte de la inversión
 neta en la operación en el extranjero), las cuales son inicialmente reconocidas en otro resultado integral
 y reclasificadas desde el patrimonio a ganancias o pérdidas al momento del pago de las partidas
 monetarias

Para propósitos de presentación de los estados financieros consolidados, los activos y pasivos de las operaciones extranjeras del Grupo son convertidos a pesos chilenos, utilizando los tipos de cambio vigentes al cierre de cada período de reporte. Las partidas de ingresos y gastos se convierten a los tipos de cambio promedio del período, a menos que los tipos de cambio fluctúen de forma significativa durante ese período, en cuyo caso se utilizan los tipos de cambio a las fechas en que se efectúan las transacciones. Las diferencias de cambio que surjan, si las hubiere, se reconocen en otros resultados integrales y son acumuladas en el patrimonio (atribuidas a las participaciones no controladoras cuando sea apropiado).

La moneda de presentación de los estados financieros consolidados al 31 de diciembre de 2022 y 2021 es el peso chileno.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(3) Bases de presentación de los estados financieros consolidados, continuación

(f) Moneda funcional, continuación

En la venta de una inversión en el extranjero (es decir, venta de toda la participación del Grupo en una inversión en el extranjero, o una venta que implique la pérdida de control sobre una filial que incluya una inversión en el extranjero, una venta parcial de una participación en un acuerdo conjunto o una asociada de la cual la participación retenida se transforme en un interés financiero que incluye una inversión en el extranjero), todas las diferencias de cambio acumuladas en patrimonio relacionadas con esa operación atribuibles a los propietarios de la Sociedad son reclasificadas a ganancias o pérdidas.

La plusvalía y los ajustes de valor razonable sobre los activos y pasivos identificables adquiridos originados en la adquisición de una inversión en el extranjero son tratados como activos y pasivos expresados a la moneda de origen de la inversión y se convierten al tipo de cambio vigente al cierre de cada período de reporte. Las diferencias de cambio son reconocidas en otros resultados integrales y patrimonio.

(4) Principales criterios contables aplicados

A continuación se describen las principales políticas contables adoptadas en la preparación de estos estados financieros consolidados. Estas políticas han sido definidas en función de las normas impartidas por la Comisión para el Mercado Financiero.

Para efectos de obtener un adecuado entendimiento de las políticas contables aplicadas, se ha dividido la descripción de los criterios contables para el negocio asegurador y bancario de las políticas aplicadas para los otros negocios de la Sociedad.

Actividad no aseguradora y no bancaria

(a) Instrumentos financieros

i. Reconocimiento y medición inicial

Los deudores comerciales e instrumentos de deuda emitidos inicialmente se reconocen cuando se originan. Todos los otros activos y pasivos financieros se reconocen inicialmente cuando el Grupo se hace parte de las disposiciones contractuales del instrumento.

Un activo financiero (a menos que sea un deudor comercial sin un componente de financiación significativo) o pasivo financiero se mide inicialmente al valor razonable más, en el caso de una partida no medida al valor razonable con cambios en resultados, los costos de transacción directamente atribuibles a su adquisición o emisión. Un deudor comercial sin un componente de financiación significativo se mide inicialmente al precio de la transacción.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(a) Instrumentos financieros, continuación

ii. Clasificación y medición posterior

En el reconocimiento inicial, un activo financiero se clasifica como medido a: costo amortizado, inversión en instrumentos de deuda a valor razonable con cambios en otro resultado integral, inversión en instrumentos de patrimonio a valor razonable con cambios en otro resultado integral, o a valor razonable con cambios en resultados.

Los activos financieros no se reclasifican después de su reconocimiento inicial, excepto si el Grupo cambia su modelo de negocio por uno para gestionar los activos financieros, en cuyo caso todos los activos financieros afectados son reclasificados en el primer día del primer período sobre el que se informa posterior al cambio en el modelo de negocio.

Un activo financiero deberá medirse al costo amortizado si se cumplen las dos condiciones siguientes y no está medido a valor razonable con cambios en resultados:

- El activo financiero se conserva dentro de un modelo de negocio cuyo objetivo es mantener los activos financieros para obtener flujos de efectivo contractuales; y
- Las condiciones contractuales del activo financiero dan lugar, en fechas especificadas, a flujos de efectivo que son únicamente pagos del principal e intereses sobre el importe del principal pendiente.

Una inversión en un instrumento de deuda deberá medirse al valor razonable con cambios en otro resultado integral si se cumplen las dos condiciones siguientes y no está medido a valor razonable con cambios en resultados:

- El activo financiero se conserva dentro de un modelo de negocio cuyo objetivo se logra tanto obteniendo los flujos de efectivo contractuales como vendiendo los activos financieros; y
- Las condiciones contractuales del activo financiero dan lugar, en fechas especificadas, a flujos de efectivo que son únicamente pagos del principal e intereses sobre el importe del principal pendiente.

En el reconocimiento inicial de una inversión en un instrumento de patrimonio que no es mantenida para negociación, el Grupo puede realizar una elección irrevocable en el momento del reconocimiento inicial de presentar los cambios posteriores en el valor razonable en otro resultado integral. Esta elección se hace individualmente para cada inversión.

Todos los activos financieros no clasificados como medidos al costo amortizado o al valor razonable con cambios en otro resultado integral como se describe anteriormente, son medidos al valor razonable con cambios en resultados. Esto incluye todos los activos financieros derivados.

En el reconocimiento inicial, el Grupo puede designar irrevocablemente un activo financiero que de alguna otra manera cumple con el requerimiento de estar medido al costo amortizado o al valor razonable con cambios en otro resultado integral como al valor razonable con cambios en resultados si haciéndolo elimina o reduce significativamente una incongruencia de medición o reconocimiento que surgiría en otro caso.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(a) Instrumentos financieros, continuación

(ii) Clasificación y medición posterior, continuación

El Grupo realiza una evaluación en el que se mantiene un activo financiero a nivel de cartera ya que este es el que mejor refleja la manera en que se gestiona el negocio y en que se entrega la información a la Gerencia. La información considerada incluye:

- Las políticas y los objetivos señalados para la cartera y la operación de esas políticas en la práctica. Estas incluyen si la estrategia de la Gerencia se enfoca en cobrar ingresos por intereses contractuales, mantener un perfil de rendimiento de interés concreto o coordinar la duración de los activos financieros con la de los pasivos que dichos activos están financiando o las salidas de efectivo esperadas o realizar flujos de efectivo mediante la venta de los activos;
- Cómo se evalúa el rendimiento de la cartera y cómo éste se informa al personal clave de la Gerencia del Grupo;
- Los riesgos que afectan al rendimiento del modelo de negocio (y los activos financieros mantenidos en el modelo de negocio) y, en concreto, la forma en que se gestionan dichos riesgos;
- Cómo se retribuye a los gestores del negocio (por ejemplo, si la compensación se basa en el valor razonable de los activos gestionados o sobre los flujos de efectivo contractuales obtenidos); y
- La frecuencia, el valor y la oportunidad de las ventas en períodos anteriores, las razones de esas ventas y las expectativas sobre la actividad de ventas futuras.

Las transferencias de activos financieros a terceros en transacciones que no califican para la baja en cuentas no se consideran ventas para este propósito, de acuerdo con el reconocimiento continuo del Grupo de los activos.

Los activos financieros que son mantenidos para negociación o son gestionados y cuyo rendimiento es evaluado sobre una base de valor razonable son medidos al valor razonable con cambios en resultados.

Para propósitos de esta evaluación, el 'principal' se define como el valor razonable del activo financiero en el momento del reconocimiento inicial. El 'interés' se define como la contraprestación por el valor temporal del dinero por el riesgo crediticio asociado con el importe principal pendiente durante un período de tiempo concreto y por otros riesgos y costos de préstamo básicos (por ejemplo, el riesgo de liquidez y los costos administrativos), así como también un margen de utilidad.

Al evaluar si los flujos de efectivo contractuales son solo pagos del principal e intereses, el Grupo considera los términos contractuales del instrumento. Esto incluye evaluar si un activo financiero contiene una condición contractual que pudiera cambiar la oportunidad o importe de los flujos de efectivo contractuales de manera que no cumpliría esta condición. Al hacer esta evaluación, el Grupo considera:

- Hechos contingentes que cambiarían el importe o la oportunidad de los flujos de efectivo;
- Términos que podrían ajustar el cupón contractual, incluyendo características de tasa variable;
- Características de pago anticipado y prórroga; y
- Términos que limitan el derecho del Grupo a los flujos de efectivo procedentes de activos específicos (por ejemplo, características de "sin responsabilidad").

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(a) Instrumentos financieros, continuación

(ii) Clasificación y medición posterior, continuación

Una característica de pago anticipado es consistente con el criterio de únicamente pago del principal e intereses si el importe del pago anticipado representa sustancialmente los importes no pagados del principal e intereses sobre el importe principal, que puede incluir compensaciones adicionales razonables para el término anticipado del contrato. Adicionalmente, en el caso de un activo financiero adquirido con un descuento o prima significativo de su importe nominal contractual, una característica que permite o requiere el pago anticipado de un importe que representa sustancialmente el importe nominal contractual más los intereses contractuales devengados (pero no pagados) (que también pueden incluir una compensación adicional razonable por término anticipado) se trata como consistente con este criterio si el valor razonable de la característica de pago anticipado es insignificante en el reconocimiento inicial.

iii. Activos financieros al valor razonable con cambios en resultados

Estos activos se miden posteriormente al valor razonable. Las ganancias y pérdidas netas, incluyendo cualquier ingreso por intereses o dividendos, se reconocen en resultados.

iv. Activos financieros al costo amortizado

Estos activos se miden posteriormente al costo amortizado usando el método del interés efectivo. El costo amortizado se reduce por las pérdidas por deterioro.

El ingreso por intereses, las ganancias y pérdidas por conversión de moneda extranjera y el deterioro se reconocen en resultados. Cualquier ganancia o pérdida en la baja en cuentas se reconoce en resultados.

v. Identificación y medición de deterioro sobre instrumentos financieros y activos del contrato

El Grupo reconoce estimaciones de pérdidas crediticias esperadas por:

- los activos financieros medidos al costo amortizado;
- los activos de contratos (según lo definido en la Norma NIIF 15).

El Grupo mide las estimaciones de pérdidas por un importe igual a las pérdidas crediticias esperadas durante el tiempo de vida del activo.

Las estimaciones de pérdidas por deudores comerciales y activos del contrato siempre se miden por un importe igual al de las pérdidas crediticias esperadas durante el tiempo de vida del activo. Al determinar si el riesgo crediticio de un activo financiero ha aumentado significativamente desde el reconocimiento inicial al estimar las pérdidas crediticias esperadas, el Grupo considera la información razonable y sustentable que sea relevante y esté disponible sin costos o esfuerzos indebidos. Esta incluye información y análisis cuantitativos y cualitativos, basada en la experiencia histórica del Grupo y una evaluación crediticia informada incluida aquella referida al futuro. Las pérdidas crediticias esperadas durante el tiempo de vida son las pérdidas crediticias que resultan de todos los posibles sucesos de incumplimiento durante la vida esperada de un instrumento financiero.

El período máximo considerado al estimar las pérdidas crediticias esperadas es el período contractual máximo durante el que el Grupo está expuesto al riesgo de crédito.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(a) Instrumentos financieros, continuación

1. Identificación y medición de deterioro sobre instrumentos financieros y activos del contrato, continuación

Activos financieros con deterioro crediticio.

En cada fecha de presentación, el Grupo evalúa si los activos financieros registrados al costo amortizado tienen deterioro crediticio. Un activo financiero tiene 'deterioro crediticio' cuando han ocurrido uno o más sucesos que tienen un impacto perjudicial sobre los flujos de efectivo futuros estimados del activo financiero.

Evidencia de que un activo financiero tiene deterioro crediticio incluye los siguientes datos observables:

- dificultades financieras significativas del emisor o del prestatario;
- una infracción del contrato, tal como un incumplimiento o un suceso de mora;
- se está convirtiendo en probable que el prestatario entre en quiebra o en otra forma de reorganización financiera; o
- la desaparición de un mercado activo para el activo financiero en cuestión, debido a dificultades financieras.

Instrumentos financieros derivados y de cobertura

La Sociedad utiliza una variedad de instrumentos financieros derivados para manejar su exposición a los riesgos de volatilidad en tasas de interés y tipos de cambio, incluyendo contratos forward de moneda extranjera y swaps de tasa de interés. En la Nota 10 se incluye el detalle de estos instrumentos financieros derivados.

Los derivados se reconocen inicialmente su valor razonable en la fecha en que se suscribe el contrato del derivado y posteriormente son remedidos a su valor razonable al cierre de cada periodo de reporte. El registro contable de los cambios posteriores en el valor razonable depende de si el derivado se designa como instrumento de cobertura, y si es así, la naturaleza de la partida cubierta y el tipo de relación de cobertura designada.

Al inicio de la transacción de cobertura el Grupo designa formalmente las estrategias identificando la relación económica entre los instrumentos de cobertura y partidas cubiertas, factor de riego cubierto, incluyendo como se espera que el instrumento de cobertura compense los cambios en los flujos de efectivo de las partidas cubiertas, entre otros aspectos. El Grupo documenta su objetivo para administrar el riesgo y su estrategia para realizar transacciones de cobertura al inicio de cada relación de cobertura.

En particular, para designar los instrumentos derivados como de cobertura, la Sociedad documenta i) la relación o correlación entre el instrumento de cobertura y el ítem cubierto así como la estrategia y propósitos de riesgo de la administración a la fecha de la transacción o a la fecha de designación, y ii) la evaluación de si el instrumento de cobertura usado es efectivo para cubrir los cambios en valor justo o en los flujos de caja del ítem cubierto, tanto a la fecha de designación como en forma sucesiva.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(a) Instrumentos financieros, continuación

Una cobertura se considera altamente efectiva cuando los cambios en el valor razonable o en los flujos de caja del subyacente atribuibles al riesgo cubierto, se compensan con los cambios en el valor razonable o en los flujos de efectivo del instrumento de cobertura, con una efectividad que se encuentre en el rango de 80% - 125%. La correspondiente utilidad o pérdida se reconoce en resultados integrales del ejercicio sólo en aquellos casos en que los contratos son liquidados o dejan de cumplir con las características de un contrato de cobertura; en caso contrario se registra en patrimonio.

El valor justo total de los derivados de cobertura se clasifica como un activo o pasivo no corriente si el vencimiento remanente de la partida cubierta es superior a 12 meses y como un activo o pasivo corriente si el vencimiento remanente de la partida cubierta es inferior a 12 meses.

Derivados implícitos

Los derivados implícitos en contratos anfitriones que no sean activos financieros dentro del alcance de NIIF 9 son tratados como derivados separados cuando cumplen la definición de un derivado, sus riesgos y características no están relacionados estrechamente con los correspondientes a los contratos anfitriones y los contratos anfitriones no son medidos a VRCCR.

Los derivados implícitos en contratos híbridos que contienen un anfitrión dentro del alcance de NIIF 9 no son separados. El contrato híbrido en su totalidad se clasifica y mide posteriormente ya sea a costo amortizado o a VRCCR, según sea apropiado.

vi. Pasivos Financieros

Los instrumentos financieros derivados en posición pasiva son clasificados como pasivos financieros a valor razonable con efecto en resultados. El resto de los pasivos financieros, son clasificados como "otras cuentas por pagar" de acuerdo con IFRS.

Aquellos pasivos financieros que no sean medidos a valor razonable con cambios en resultados son medidos a costo amortizado. Los valores libros de pasivos financieros que son medidos a costo amortizado son determinados usando el método de la tasa de interés efectiva.

Los gastos por intereses que no sean capitalizados como parte del costo de un activo son incluidos en el estado de resultados integrales en el rubro "costos financieros".

El método de la tasa de interés efectiva es un método de cálculo del costo amortizado de un pasivo financiero y de imputación del gasto financiero a lo largo del periodo relevante. La tasa de interés efectiva es la tasa de descuento que iguala exactamente los flujos de efectivo por pagar (incluyendo todas las comisiones y puntos de interés pagados o recibidos que integren la tasa de interés efectiva, así como los costos de transacción y cualquier otra prima o descuento) estimados a lo largo de la vida esperada del pasivo financiero o, cuando sea adecuado, en un periodo más corto con el valor neto en libros del pasivo financiero

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados (continuación)

(b) Uso de estimaciones y juicios

En la preparación de los estados financieros consolidados se han utilizado determinadas estimaciones realizadas por la Administración de ILC y Subsidiarias, para cuantificar algunos de los activos, pasivos, ingresos, gastos y compromisos que figuran registrados en ellos. Estas estimaciones están basadas en el mejor saber y entender de la Administración del Grupo, sobre los montos, eventos o acciones y se refieren básicamente a:

i. <u>Deterioro de activos</u>

El Grupo revisa el valor libro de sus activos sujetos a deterioro para determinar si existen indicios de que el valor libro puede no ser recuperable. Si existe dicho indicio, el valor recuperable del activo se estima para determinar el alcance del deterioro. En la evaluación de deterioro, los activos que no generan flujo por si mismos que sean independientes de otros activos, son agrupados en una unidad generadora de efectivo (UGE) a la que pertenece el activo. El monto recuperable de estos activos o UGE, es medido como el mayor valor entre su valor razonable y su valor libro.

La Administración necesariamente aplica su juicio en la agrupación de los activos que no generan flujos de efectivo independientes y también en la estimación, la periodicidad y los valores del flujo de efectivo subyacente en los valores del cálculo. Cambios posteriores en la agrupación de la UGE o la periodicidad de los flujos de efectivo podría impactar los valores libros de los respectivos activos.

ii. Vidas útiles de propiedades, planta y equipo

La Administración de ILC y Subsidiarias determina las vidas útiles estimadas y los correspondientes cargos por depreciación de sus diferentes bienes. Esta estimación está basada en los ciclos de vida proyectados de los productos para su segmento. El Grupo revisa las vidas útiles estimadas de los bienes de propiedades, planta y equipo, al cierre de cada ejercicio de reporte financiero anual.

iii. Estimación del valor razonable de los terrenos que forman parte del rubro propiedades, planta y equipos

La Administración del Grupo ILC reconoce los terrenos a través del modelo de revaluación, cuyo valor razonable puede medirse con fiabilidad, se contabilizará por su valor revaluado, que es su valor razonable en el momento de la revaluación y el importe acumulado de las pérdidas por deterioro del valor que haya sufrido.

iv. Valor razonable de los instrumentos derivados y otros instrumentos financieros

El valor razonable de los instrumentos financieros que no se negocian en un mercado activo se determina usando técnicas de valoración. El Grupo usará el juicio para seleccionar una variedad de métodos y hacer hipótesis que se basarán principalmente en las condiciones de mercado existentes en la fecha de balance. En el caso de los instrumentos financieros derivados, los supuestos realizados están basados en las tasas de mercado cotizadas y ajustadas por las características específicas del instrumento. Los otros instrumentos financieros se valorizan usando un análisis de los flujos de efectivo descontados basado en presunciones sustentadas, cuando sea posible, por los precios o tasas de mercado observadas.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(b) Uso de estimaciones y juicios, continuación

v. <u>Criterios empleados para calcular las estimaciones del valor neto de realización de inventarios</u>

La variable considerada para el cálculo del valor neto de realización es principalmente el precio de venta estimado de los inventarios.

vi. La probabilidad de ocurrencia y el monto de los pasivos de monto incierto o contingente

Las estimaciones se han realizado considerando la información disponible a la fecha de emisión de los presentes estados financieros consolidados, sin embargo, los acontecimientos futuros podrían obligar a modificarlas en los próximos ejercicios (de forma prospectiva como un cambio de estimación de acuerdo a NIC 8).

vii. Cálculo del impuesto sobre beneficios y activos por impuestos diferidos

La correcta valoración del gasto en concepto de impuesto sobre beneficios depende de varios factores, incluyendo estimaciones en el ritmo y la realización de los activos por impuestos diferidos y la periodicidad de los pagos del impuesto sobre beneficios. Los cobros y pagos actuales pueden diferir materialmente de estas estimaciones como resultado de cambios en las normas impositivas, así como de transacciones futuras imprevistas que impacten los balances de impuestos del Grupo.

viii. Inversiones en sociedades contabilizadas utilizando el método de la participación

Las participaciones en Sociedades sobre las que ILC y Subsidiarias ejerce el control conjuntamente con otra Sociedad o en las que posee una influencia significativa se registran siguiendo el método de participación. De acuerdo a la NIC 28 en su párrafo 5, la influencia significativa se presume en aquellos casos en los que el Grupo posee, directa e indirectamente, una participación igual o superior al 20% de la participada que posea influencia significativa en sus políticas financieras y de operación.

ix. Costos de adquisición diferidos

Los costos de ventas originados por la Gerencia Comercial en la contratación de planes de salud se difieren de acuerdo con el promedio de permanencia de la cartera total de contratos. Según estudios de evaluación actualizados sobre la cartera de afiliados de la Sociedad, determinó un promedio de permanencia de 76 meses, estableciéndose que dicho período como base para el devengamiento y amortización.

La Administración de la Sociedad, evalúa en forma periódica las políticas de retención aplicadas, y evolución experimentada por su negocio en la metodología de cálculo de los periodos de permanencia, efectuando de ser necesario, las actualizaciones acordes a dicha evolución.

x. <u>Provisión de prestaciones ocurridas y no liquidadas</u>

La Política Contable, adoptada por Isapre Consalud para el cálculo de estos pasivos, comprende la aplicación de un modelo actuarial de triangulo para el cálculo de las Prestaciones de Salud y Subsidios de Incapacidad Laboral (SIL) ocurridas y no reportadas, modelo que se encuentra apropiadamente documentado y que fuera aprobado por los órganos competentes de la Isapre.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(b) Uso de estimaciones y juicios, continuación

Este cálculo actuarial considera aquellos beneficios y/o prestaciones que, habiéndose materializado a la fecha de cierre de los estados financieros, aún no han sido contabilizados. El modelo considera un período de 5 años de historia (60 meses) y una agrupación trimestral de los movimientos de cada mes (meses calendarios). Esta definición se adoptó de manera de dar una mayor estabilidad al cálculo de la provisión al cierre de cada período y adicionalmente, es consistente con la práctica en Chile para este tipo de estimaciones.

(c) Inversiones en sociedades contabilizadas utilizando el método de la participación

El método de participación consiste, en registrar el porcentaje de inversión de ILC y Subsidiarias inicialmente al costo, para ser ajustada posteriormente por los cambios que ocurran luego de la adquisición en los activos netos de la Sociedad emisora. Si las pérdidas de la Sociedad emisora igualan o exceden su participación, ILC dejará de reconocer su participación en las pérdidas adicionales, una vez que la participación de ILC y Subsidiarias se reduzca a cero, se mantendrán las pérdidas adicionales y se reconocerá un pasivo, sólo en la medida en que el Grupo haya incurrido en obligaciones legales o implícitas, o haya efectuado pagos a nombre de la asociada.

(d) Compensación de saldos y transacciones

Como norma general en los estados financieros no se compensan los activos y pasivos, ni los ingresos y gastos, salvo en aquellos casos en que la compensación sea requerida o esté permitida por alguna norma y esta presentación sea el reflejo del fondo de la transacción.

Los ingresos o gastos con origen en transacciones que, contractualmente o por imperativo de una norma legal, contemplan la posibilidad de compensación en ILC y Subsidiarias tiene la intención de liquidar por su importe neto o de realizar el activo y proceder al pago del pasivo de forma simultánea, se presentan netos en la cuenta de resultados.

(e) Propiedades, planta y equipo

El costo de los elementos de propiedades, planta y equipo, excepto por los terrenos, comprende su precio de adquisición más todos los costos directamente relacionados con la ubicación del activo y su puesta en funcionamiento. Adicionalmente, se considerará como costo de los elementos de propiedades, planta y equipo, los costos por intereses del financiamiento directamente atribuibles a la adquisición o construcción de activos que requieren de un período de tiempo sustancial antes de estar listos para su uso o venta.

Los ítems que se incorporan al rubro propiedades, planta y equipo, son medidos al costo menos depreciación acumulada y pérdidas por deterioro.

Los gastos de reparaciones, conservación y mantenimiento se imputan a resultados del ejercicio en que se producen. Cabe señalar, que algunos elementos de propiedades, planta y equipo de ILC y Subsidiarias requieren revisiones periódicas. En este sentido, los elementos objeto de sustitución son reconocidos separadamente del resto del activo y con un nivel de desagregación que permita amortizarlos en el período que medie entre la actual y hasta la siguiente reparación.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(e) Propiedades, planta y equipo, continuación

Los terrenos al momento de su adquisición son valorizados al costo. Posteriormente todos los terrenos clasificados en propiedad, planta y equipos son medidos al valor razonable. De acuerdo con lo requerido por NIIF 13, previo a la determinación del valor razonable, la Sociedad efectúa un análisis del mayor y mejor uso posible para sus terrenos, luego de lo cual determina su valor razonable. Es política del Grupo efectuar el análisis del mayor y mejor uso y la determinación del valor razonable cada tres años o antes en caso de que los terrenos experimenten cambios significativos en su valor razonable.

Es política del Grupo que la determinación del valor razonable de los terrenos y el estudio del mayor y mejor uso posible de los terrenos, sea efectuado por un especialista independiente.

El superávit de revaluación que así se determine, será registrado a través de otros resultados integrales en otras reservas en el patrimonio. En el caso que el valor razonable signifique una disminución en el valor del activo, esta disminución será registrada en patrimonio a través de otros resultados integrales y si la disminución del valor es superior a la reserva respectiva, este exceso será registrado en resultados del período.

Los costos de ampliación, modernización o mejoras que representen un aumento de la productividad, capacidad o eficiencia o un aumento de la vida útil, son capitalizados aumentando el valor de los bienes.

Asimismo, en este rubro se incluyen las inversiones efectuadas en activos adquiridos bajo la modalidad de contratos de arrendamiento con opción de compra que reúnen las características de leasing financiero. Los bienes no son jurídicamente de propiedad de la Sociedad y pasarán a serlo cuando se ejerza la respectiva opción de compra.

La utilidad o pérdida resultantes de la enajenación de un bien se calcula como la diferencia entre el precio obtenido en la enajenación y el valor neto registrado en los libros, reconociendo esa diferencia como cargo o abono a los resultados del período.

(f) Propiedades de inversión

Las propiedades de inversión son propiedades mantenidas para generar rentas y/o la apreciación del capital (incluyendo las propiedades en construcción para dichos propósitos). Las propiedades de inversión se miden inicialmente al costo, incluyendo los costos de la transacción.

Una propiedad de inversión se da de baja en cuentas al momento de la enajenación o cuando la propiedad de inversión es retirada permanentemente del uso y no se esperan beneficios económicos futuros de la enajenación. Cualquier ganancia o pérdida que surja de la baja en cuentas de la propiedad (calculada como la diferencia entre los ingresos netos de la venta y el importe en libros del activo) se incluye en resultados en el período en que se da de baja en cuentas la propiedad.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(g) Depreciación

Los elementos de propiedades, planta y equipo y de propiedades de inversión, se deprecian siguiendo el método lineal, mediante la distribución del costo de adquisición de los activos menos el valor residual estimado entre los años de vida útil estimada de los elementos. A continuación se presentan los principales elementos de propiedades, planta y equipo y de propiedades de inversión, y sus períodos de vida útil:

Vida útil	Rango - años
Edificios	20-80
Planta y equipos	3-10
Equipos de tecnología de la información	2-5
Instalaciones fijas y accesorios	10-20
Vehículos	3-5
Activos en derech en uso	(*)
(*) Según contrato de arrendamiento	
Mejoras de bienes arrendados:	
Instalaciones	2-10 (**)

^(**) O la duración del contrato, el que sea menor.

El valor residual y la vida útil de los elementos de propiedades, planta y equipo, y de propiedades de inversión se revisan anualmente y su depreciación comienza cuando los activos están en condiciones de uso.

Los terrenos se registran de forma independiente de los edificios o instalaciones que puedan estar asentadas sobre los mismos y se entiende que tienen una vida útil indefinida, y por lo tanto, no son objetos de depreciación.

El Grupo evalúa, al menos anualmente, la existencia de un posible deterioro de valor de los activos de propiedades, plantas y equipos y de propiedades de inversión. Cualquier reverso de la pérdida de valor por deterioro, se registra en resultado o patrimonio según corresponda.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(h) Activos intangibles distintos de la plusvalía

- Activos intangibles adquiridos de forma separada:

Los activos intangibles con vidas útiles finitas que son adquiridos de forma separada son registrados al costo menos la amortización acumulada y cualquier pérdida por deterioro acumulada. La amortización se reconoce con base en el método de línea recta sobre su vida útil estimada. La vida útil estimada y el método de depreciación son revisados al final de cada período sobre el que se informa, siendo el efecto de cualquier cambio en el estimado registrado sobre una base prospectiva. Los activos intangibles con vidas útiles finitas que son adquiridos de forma separada son registrados al costo menos las pérdidas por deterioro acumuladas.

- Activos intangibles generados internamente – desembolsos por investigación y desarrollo:

Los desembolsos originados por las actividades de investigación se reconocen como un gasto en el período en el cual se producen.

Un activo intangible generado internamente como consecuencia de actividades de desarrollo (o de la fase de desarrollo de un proyecto interno) es reconocido si, y solo si, se cumplen todas las condiciones indicadas a continuación:

- la factibilidad técnica de completar el activo intangible de forma que pueda estar disponible para su utilización o venta;
- la intención de completar el activo intangible en cuestión y usarlo o venderlo;
- la capacidad para utilizar o vender el activo intangible;
- la forma en que el activo intangible vaya a generar probables beneficios económicos en el futuro;
- la disponibilidad de los adecuados recursos técnicos, financieros o de otro tipo para completar el desarrollo y para utilizar o vender el activo intangible; y
- la capacidad para medir, de forma confiable, el desembolso atribuible al activo intangible durante su desarrollo.

El importe inicialmente reconocido para un activo intangible generado internamente es la suma de los desembolsos incurridos desde el momento en que el activo intangible cumple primeramente los criterios de reconocimiento establecidos anteriormente. Cuando no se puede reconocer un activo intangible generado internamente, los desembolsos por desarrollo son reconocidos en los resultados en el período en que se incurren.

Con posterioridad a su reconocimiento inicial, los activos intangibles generados internamente se informarán por su costo menos la amortización acumulada y las pérdidas por deterioro acumuladas sobre la misma base que los activos intangibles que son adquiridos de forma separada.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(h) Activos intangibles distintos de la plusvalía, continuación

- Activos intangibles adquiridos en una combinación de negocios:

Los activos intangibles adquiridos en una combinación de negocios y reconocidos en forma separada de la plusvalía se reconocen inicialmente a su valor razonable en la fecha de adquisición (lo cual es considerado como su costo).

Con posterioridad a su reconocimiento inicial, un activo intangible adquirido en una combinación de negocios se informa por su costo menos la amortización acumulada y las pérdidas por deterioro acumuladas, sobre la misma base que los activos intangibles que son adquiridos de forma separada.

- Baja en cuentas de activos intangibles:

Un activo intangible es dado de baja por enajenación, o cuando no se esperan beneficios económicos futuros del uso o enajenación. Cualquier ganancia o pérdida que surja de la baja en cuentas de un activo intangible, calculada como la diferencia entre los ingresos netos de la enajenación y el importe en libros del activo, se incluye en resultados en el período en que se da de baja en cuentas el activo.

- Deterioro activos tangibles e intangibles distintos de la plusvalía:

Al final de cada período sobre el cual se informa, el Grupo evalúa los importes en libros de sus activos tangibles e intangibles a fin de determinar si existe algún indicio de que estos activos han sufrido alguna pérdida por deterioro. En caso de que exista dicho indicio, se calcula el importe recuperable del activo a fin de determinar el alcance de la pérdida por deterioro (si la hubiere). Cuando no es posible estimar el importe recuperable de un activo individual, el Grupo calcula el importe recuperable de la unidad generadora de efectivo a la que pertenece dicho activo. Cuando se identifica una base razonable y consistente de asignación, los activos comunes son también asignados a las unidades generadoras de efectivo individuales, o de otro modo son asignadas al grupo más pequeño de unidades generadoras de efectivo para lo cual se puede identificar una base de distribución razonable y consistente.

Los activos intangibles con una vida útil indefinida y los activos intangibles no disponibles todavía para su uso, deben ser sometidos a una evaluación de deterioro anualmente, o cada vez que exista un indicio de que podría haberse deteriorado el activo.

El importe recuperable es el mayor entre el valor razonable menos el costo de ventas y el valor en uso. Al estimar el valor en uso, los flujos de efectivo futuros estimados son descontados del valor actual utilizando una tasa de descuento antes del impuesto que refleja las valoraciones actuales del mercado respecto al valor temporal del dinero y los riesgos específicos para el activo para los cuales no se han ajustados los estimados de flujo de efectivo futuros.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(h) Activos intangibles distintos de la plusvalía, continuación

Si el importe recuperable de un activo (o unidad generadora de efectivo) calculado es menor que su importe en libros, el importe en libros del activo (o unidad generadora de efectivo) se reduce a su importe recuperable. Las pérdidas por deterioro se reconocen inmediatamente en resultados, salvo si el activo se registra a un importe revaluado, en cuyo caso se debe considerar la pérdida por deterioro como una disminución en la revaluación.

Cuando una pérdida por deterioro es revertida posteriormente, el importe en libros del activo (o unidad generadora de efectivo) aumenta al valor estimado revisado de su importe recuperable, de tal manera que el importe en libros incrementado no exceda el importe en libros que se habría determinado si no se hubiera reconocido la pérdida por deterioro para dicho activo (o unidad generadora de efectivo) en años anteriores. La reversión de una pérdida por deterioro es reconocida inmediatamente en resultados, a menos que el activo correspondiente se registre al importe revaluado, en cuyo caso la reversión de la pérdida por deterioro se maneja como un aumento en la revaluación.

(i) Activos disponibles para la venta

Los activos y los pasivos directamente asociados con los activos mantenidos para la venta se clasifican como mantenidos para la venta si es altamente probable que sean recuperados fundamentalmente a través de la venta y no del uso continuo.

Estos activos por lo general se miden al menor valor entre su importe en libros y su valor razonable menos los costos de venta.

Las pérdidas por deterioro del valor en la clasificación inicial como mantenido para la venta, y las ganancias y pérdidas posteriores surgidas de la nueva medición se reconocen en resultados.

Cuando se han clasificado como mantenidos para la venta, los activos intangibles y las propiedades, planta y equipo no siguen amortizándose o depreciándose.

(j) Deterioro de activos

ILC y Subsidiarias utilizan los siguientes criterios para evaluar deterioros, en caso que existan:

La Sociedad reconoce correcciones de valor para pérdidas crediticias esperadas por:

- Los activos financieros medidos al costo amortizado.
- Las inversiones de deuda medidas al valor razonable y con cambios en otro resultado integral.

Para las inversiones de capital AFS, una disminución importante y prolongada del valor razonable del valor por debajo de su costo es considerada como evidencia objetiva del deterioro.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(j) Deterioro de activos, continuación

Deterioro de los activos financieros, continuación

Para todos los demás activos financieros, la evidencia objetiva del deterioro podría incluir:

- a) dificultades financieras significativas del emisor o contraparte; o
- b) incumplimiento del contrato, tales como moras en el pago de los intereses o del principal; o
- c) que pase a ser probable que el deudor entre en quiebra o en otra forma de reorganización financiera; o
- d) la desaparición de un mercado activo para ese activo financiero debido a dificultades financieras.

Al determinar si el riesgo crediticio de un activo financiero ha aumentado significativamente desde el reconocimiento inicial al estimar las pérdidas crediticias esperadas, la Sociedad considera la información razonable y sustentable que sea relevante y esté disponible sin costos o esfuerzos indebidos. Esta incluye información y análisis cuantitativos y cualitativos, basada en la experiencia histórica de la Sociedad y una evaluación crediticia informada incluida aquella referida al futuro.

Las pérdidas crediticias esperadas durante el tiempo de vida son las pérdidas crediticias que resultan de todos los posibles sucesos de incumplimiento durante la vida esperada de un instrumento financiero. La Sociedad asume que el riesgo crediticio de un activo financiero ha aumentado significativamente si tiene una mora de más de 60 días.

Las pérdidas crediticias esperadas de doce meses son la parte de las pérdidas crediticias esperadas durante el tiempo de vida del activo que proceden de sucesos de incumplimiento sobre un instrumento financiero que están posiblemente dentro de los 12 meses después de la fecha de presentación (o un período inferior si el instrumento tiene una vida de menos de doce meses). El período máximo considerado al estimar las pérdidas crediticias esperadas es el período contractual máximo durante el que la Sociedad está expuesto al riesgo de crédito.

En cada fecha de presentación, la Sociedad evalúa si los activos financieros registrados al costo amortizado y los instrumentos de deuda al valor razonable con cambios en otro resultado integral tienen deterioro crediticio. Un activo financiero tiene 'deterioro crediticio' cuando han ocurrido uno o más sucesos que tienen un impacto perjudicial sobre los flujos de efectivo futuros estimados del activo financiero.

El importe en libros bruto de un activo financiero se castiga cuando la Sociedad no tiene expectativas razonables de recuperar un activo financiero en su totalidad o una porción de este. En el caso de los clientes individuales, la política de la Sociedad es castigar el importe en libros bruto cuando el activo financiero tiene una mora de 60 días con base en la experiencia histórica de recuperaciones de activos similares. En el caso de los clientes empresa, la Sociedad hace una evaluación individual de la oportunidad y el alcance del castigo con base en si existe o no una expectativa razonable de recuperación.

En el caso de activos financieros medidos al costo amortizado, si, en un período subsiguiente, el monto de la pérdida por deterioro disminuye y la disminución puede estar relacionada objetivamente con un evento que ocurrió después de que se reconoció el deterioro, la pérdida por deterioro previamente reconocida se revierte en los resultados en la medida que el importe en libros de la inversión en la fecha en que se revierte el deterioro no exceda lo que habría sido el costo amortizado si no se hubiera reconocido el deterioro.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(j) Deterioro de activos, continuación

Deterioro de los activos financieros, continuación

Con respecto a los valores de capital AFS, las pérdidas por deterioro previamente reconocidas en los resultados no se revierten en los resultados. Cualquier aumento del valor razonable después de una pérdida por deterioro se reconoce en otro resultado integral y se acumula bajo el encabezado de reserva de revaluación de inversiones. Con respecto a los valores de deuda, posteriormente se revierten las pérdidas por deterioro en los resultados si un aumento del valor razonable de la inversión puede ser objetivamente relacionado con un evento que ocurrió después del reconocimiento de la pérdida por deterioro.

Deterioro de los activos no financieros

La Sociedad y Subsidiarias evalúa anualmente el deterioro del valor de los activos, conforme a la metodología establecida por el Grupo de acuerdo con lo establecido en la NIC 36.

Los activos sobre los cuales aplica la metodología son los siguientes:

- i. Propiedades, planta y equipo.
- ii. Plusvalía.
- iii. Activos intangibles distintos de la plusvalía.
- iv. Inversiones en Sociedades Asociadas.
- v. Otros activos no financieros corrientes y no corrientes.

Deterioro de propiedades, planta y equipo, plusvalía, activos intangibles distintos de la pluvalía, inversiones en Sociedades filiales y asociadas y otros activos no financieros (excluída la plusvalía):

Se revisan los activos en cuanto a su deterioro, a fin de verificar si existe algún indicio que el valor libro sea menor al importe recuperable. Si existe dicho indicio, el valor recuperable del activo se estima para determinar el alcance del deterioro (de haberlo).

En caso de que el activo no genere flujos de caja que sean independientes de otros activos, la Sociedad determina el valor recuperable de la unidad generadora de efectivo a la cual pertenece el activo. El valor recuperable es el más alto entre el valor justo menos los costos de vender y el valor en uso. Para determinar el valor en uso, se calcula el valor presente de los flujos de caja futuros descontados, a una tasa de descuento antes del impuesto que refleja las valoraciones actuales del mercado respecto al valor temporal del dinero y los riesgos específicos para el activo para los cuales no se han ajustados los estimados de flujo de efectivo futuros.

Si el importe recuperable de un activo (o unidad generadora de efectivo) calculado es menor que su importe en libros, el importe en libros del activo (o unidad generadora de efectivo) se reduce a su importe recuperable. Las pérdidas por deterioro se reconocen inmediatamente en resultados, salvo si el activo se registra a un importe revaluado, en cuyo caso se debe considerar la pérdida por deterioro como una disminución en la revaluación.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(j) Deterioro de activos, continuación

Deterioro de los activos no financieros, continuación

Cuando una pérdida por deterioro es revertida posteriormente, el importe en libros del activo (o unidad generadora de efectivo) aumenta al valor estimado revisado de su importe recuperable, de tal manera que el importe en libros incrementado no exceda el importe en libros que se habría determinado si no se hubiera reconocido la pérdida por deterioro para dicho activo (o unidad generadora de efectivo) en años anteriores. La reversión de una pérdida por deterioro es reconocida inmediatamente en resultados, a menos que el activo correspondiente se registre al importe revaluado, en cuyo caso la reversión de la pérdida por deterioro se maneja como un aumento en la revaluación.

Los activos intangibles que tienen una vida útil indefinida no están sujetos a amortización y se someten anualmente a pruebas de pérdidas por deterioro del valor. Los activos sujetos a amortización se someten a pruebas de deterioro.

Para estimar el valor de uso, el Grupo prepara los flujos de caja futuros antes de impuestos a partir de los acuerdos contractuales y presupuestos.

La Administración de cada Sociedad, en base al resultado de su evaluación de deterioro considera que no existen indicios de deterioro del valor contable de sus activos.

Deterioro de la plusvalía

Determinar si la plusvalía ha sufrido deterioro implica calcular el valor en uso de las unidades generadoras de efectivo a las cuales ha sido asignada la plusvalía. El cálculo del valor en uso requiere que los directores determinen los flujos de efectivo futuros que deberían surgir de la unidad generadora de efectivo y una tasa de descuento apropiada para calcular el valor actual. Cuando los flujos de efectivo futuros reales sean menores a lo esperado, puede surgir una pérdida por deterioro del material.

Inversiones en asociadas

Luego de la aplicación del valor patrimonial, ILC determina si es necesario reconocer una pérdida por deterioro adicional de la inversión en sus asociadas. ILC y sus Subsidiarias determinan a cada fecha de los estados de situación financiera, si existe evidencia objetiva que la inversión en la asociada está deteriorada.

(k) Deudores comerciales y derechos por cobrar

Las cuentas comerciales por cobrar se reconocen inicialmente por su valor razonable y posteriormente por su costo amortizado de acuerdo con el método del tipo de interés efectivo, menos la provisión por pérdidas por deterioro del valor.

Se establece una provisión para pérdidas por deterioro de cuentas comerciales a cobrar, cuando existe evidencia objetiva de que el Grupo y sus Subsidiarias no serán capaces de cobrar todos los importes que se les adeuda. El importe de la provisión por deterioro se reconoce en cuentas de resultados.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(k) Deudores comerciales y derechos por cobrar, continuación

Las cuentas por cobrar que se reconocen en el estado de situación financiera consolidado corresponden en general a deudores por prestaciones de salud, por cotizaciones de salud, créditos fiscales, ventas de inversiones y otros.

El método del interés efectivo es un método que se utiliza para el cálculo del costo amortizado de un activo financiero y para la distribución del ingreso por intereses a lo largo del período correspondiente.

Para los instrumentos financieros distintos de aquellos activos financieros con deterioro de valor crediticio comprados u originados, la tasa de interés efectiva es la tasa que descuenta exactamente los cobros de efectivo futuros estimados (incluyendo todas las comisiones y puntos básicos de interés, pagados o recibidos por las partes del contrato, que integren la tasa de interés efectiva, los costos de transacción y cualquier otra prima o descuento) excluyendo las pérdidas crediticias esperadas, durante la vida esperada del activo financiero, o cuando sea apropiado, un período menor, con respecto al valor en libros bruto de un activo financiero en el momento de su reconocimiento inicial. Para activos financieros con deterioro de valor crediticio comprados u originados, se calcula una tasa de interés efectiva ajustada por calidad crediticia descontando los flujos de efectivo estimados, incluyendo pérdidas crediticias esperadas, al costo amortizado del activo financiero en su reconocimiento inicial.

El costo amortizado de un activo financiero es el importe al que fue medido en su reconocimiento inicial un activo financiero, menos reembolsos del principal, más la amortización acumulada, utilizando el método del interés efectivo, de cualquier diferencia entre el importe inicial y el importe al vencimiento, ajustado por cualquier corrección de valor por pérdidas. Por otro lado, el valor en libros bruto de un activo financiero es el costo amortizado del activo financiero antes de ajustarlo por cualquier corrección de valor por pérdidas.

El ingreso por intereses se reconoce usando el método del interés efectivo para activos financieros medidos a costo amortizado y a valor razonable con cambios en otro resultado integral. Para los instrumentos financieros distintos de aquellos activos financieros con deterioro de valor crediticio comprados u originados, el ingreso por interés se calcula aplicando la tasa de interés efectiva al valor en libros bruto de un activo financiero, excepto para activos financieros que han convertido posteriormente en activos con deterioro de valor crediticio. Para activos financieros que se convierten posteriormente en activos con deterioro de valor crediticio, el ingreso por intereses es reconocido aplicando la tasa de interés efectiva al costo amortizado del activo financiero. Si, en períodos de reporte posteriores, el riesgo de crédito del instrumento financiero con deterioro de valor crediticio mejora de manera tal que el activo financiero ya no tiene deterioro de valor crediticio, el ingreso por intereses se reconoce aplicando la tasa de interés efectiva al valor en libros bruto del activo financiero.

Para los activos financieros con deterioro de valor crediticio comprados u originados, la Sociedad reconoce el ingreso por intereses aplicando la tasa de interés efectiva ajustada por calidad crediticia al costo amortizado del activo financiero desde el reconocimiento inicial. El cálculo no revierte a la base bruta, incluso si el riesgo de crédito del activo financiero mejora posteriormente de modo que el activo financiero ya no tenga deterioro de valor crediticio.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(l) Inventarios

Los inventarios se valorizan al menor valor entre el costo y el valor neto de realización. El costo de los inventarios incluye los desembolsos en la adquisición, costos de producción o conversión y otros costos incurridos en su traslado a su ubicación y condiciones actuales.

El valor neto de realización es el valor de venta estimado durante el curso normal del negocio menos los costos de terminación y los gastos de venta estimados. Los inventarios son valorizados al costo promedio ponderado.

(m) Reconocimiento de ingresos

Ingresos provenientes de subsidiaria Factoring Baninter S.A.

Los ingresos se calculan al valor razonable de la contraprestación cobrada o a cobrar y representan los importes a cobrar por servicios prestados en el marco ordinario de las operaciones normales de Factoring Baninter S.A.

Los ingresos ordinarios asociados a la prestación de servicios se reconocen igualmente considerando el grado de realización de la prestación del servicio respectivo a la fecha de los estados financieros, siempre y cuando el resultado de la transacción pueda ser estimado con fiabilidad, es decir, que el importe de los ingresos ordinarios pueda valorarse con confiabilidad, que sea probable que la empresa reciba los beneficios económicos derivados de la transacción, que el grado de realización de la transacción, en la fecha del balance, pueda ser valorizado con confiabilidad y que los costos ya incurridos en la prestación, así como los que quedan por incurrir hasta completarla, puedan ser valorizados con confiabilidad.

Los ingresos por intereses y reajustes se reconocen siguiendo el método de interés efectivo, de acuerdo con Normas Internacionales de Información Financiera (NIIF), en función del saldo de capital insoluto y la tasa de interés efectiva aplicable.

Ingresos provenientes de subsidiaria Grupo Red Salud S.A.

Bajo NIIF 15, Empresas Red Salud y subsidiarias reconocen los ingresos cuando se ha transferido el control de los productos y servicios al cliente.

Ingresos ordinarios: Los ingresos por prestación de servicios médicos y dentales, son reconocidos a lo largo del tiempo cuando el cliente recibe y consume de forma simultánea los beneficios proporcionados por el desempeño del grupo a medida que la entidad lo realiza. Los ingresos son medidos con base en la consideración especificada en el contrato y excluye los montos recibidos de terceras partes.

La contraprestación total en los contratos de servicios se asigna a todos los servicios en función de sus precios de venta independientes. El precio de venta independiente se determina sobre la base de los precios de lista a los que el Grupo vende los servicios en transacciones separadas.

Notas a los Estados Financieros Consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(m) Reconocimiento de ingresos, continuación

<u>Ingresos por intereses</u>

Los ingresos de actividades ordinarias derivados del uso, por parte de terceros, de activos de la entidad que producen intereses, regalías y dividendos deben ser reconocidos de acuerdo con las bases establecidas en NIIF 15, siempre que:

Los ingresos de actividades ordinarias deben reconocerse de acuerdo con las siguientes bases:

- (a) los intereses deberán reconocerse utilizando el método del tipo de interés efectivo, como se establece en NIIF 9;
- (b) las regalías deben ser reconocidas utilizando la base de acumulación (o devengo) de acuerdo con la sustancia del acuerdo en que se basan.

Cuando se cobran los intereses de una determinada inversión, y parte de los mismos se han acumulado (o devengado) con anterioridad a su adquisición, se procederá a distribuir el interés total entre los períodos pre y post adquisición, procediendo a reconocer como ingresos de actividades ordinarias sólo los que corresponden al período posterior a la adquisición.

Ingresos por arrendamiento

Los ingresos por arrendamientos financieros son distribuidos en los períodos contables a fin de reflejar una tasa periódica de rentabilidad constante sobre la inversión neta pendiente del Grupo con respecto a los arrendamientos.

El ingreso por concepto de arrendamientos operativos se reconoce empleando el método de línea recta durante el plazo correspondiente al arrendamiento. Los costos directos iniciales incurridos al negociar y acordar un arrendamiento operativo son añadidos al importe en libros del activo arrendado y reconocidos mediante el método de depreciación lineal durante el plazo del arrendamiento.

Ingresos provenientes de Subsidiaria Isapre Consalud S.A.

Los ingresos ordinarios asociados a la prestación de servicios se reconocen considerando el grado de realización o devengamiento de la prestación a la fecha de balance, siempre y cuando el resultado de la transacción pueda ser estimado con fiabilidad. Para estos estados financieros se aplicó el criterio de lo devengado para todas las transacciones y los efectos de los ajustes por la aplicación del mismo se detallan en cada rubro.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(m) Reconocimiento de ingresos, continuación

Ingresos provenientes de Subsidiaria Isapre Consalud S.A., continuación

De acuerdo con lo indicado en NIIF 15 es necesario reconocer los ingresos sobre base devengada, lo que implica reconocer las cotizaciones no declaradas y no pagadas (NDNP) surgidas por la obligación de los afiliados de enterar la cotización (firma de los contratos entre los afiliados y la Isapre). Las NDNP deben ser registradas netas de su deterioro, evitando así reconocer activos que finalmente no se materialicen como incremento patrimonial.

Las principales variables que la Sociedad utiliza en el modelo de reconocimiento de este activo comprenden, entre otros:

- Deuda presunta: corresponde a la diferencia entre las cotizaciones pactadas en los contratos de Salud y los montos declarados (incluye pagos y declaraciones sin pago). Se distinguen las siguientes situaciones:
 - Incumplimiento presunto: corresponde a un contrato complemente impago, es sin declaración y sin pago.
 - Diferencia pactado pagado: corresponde a un contrato para el cual se recibió una declaración o un pago, pero insuficiente para cubrir el monto pactado.
- Incumplimiento presunto ajustado: corresponde al activo o recurso controlado por la empresa y que generara beneficios económicos futuros y surge como ingreso después de haberse aplicado el factor de ajuste.
- Período de remuneración: corresponde al mes de liquidación de la remuneración del cotizante.
- Período de caja o recaudación: corresponde al mes de recaudación de la cotización del afiliado.
- ngresos por cobranzas: corresponde a la recuperación mensual de las cotizaciones (NDNP).
- Factor de ajuste del ingreso: corresponde a los porcentajes mensuales de recuperación históricos de los NDNP.
- Período móvil de recuperación cobranza: comprende el número de meses a considerar para la aplicación de los factores de cobranza.
- Factor de ajuste del ingreso: corresponde a los porcentajes mensuales de recuperación históricos de los NDNP.
- Período móvil de recuperación cobranza: comprende el número de meses a considerar para la aplicación de los factores de cobranza.

(n) Otros activos no financieros corrientes y no corrientes

Las comisiones y costos de ventas directos de ventas, originados por la contratación de planes de salud, se difieren considerando el período de permanencia de la cartera de afiliados con el propósito de correlacionar ingresos (cotizaciones) con gastos, permitiendo reconocer como activo dicho monto (DAC) y diferirlo en el período promedio de permanencia de los afiliados.

Los costos de ventas originados por la Gerencia Comercial en la contratación de planes de salud se difieren de acuerdo al promedio de permanencia de la cartera total de contratos. Según estudios de evaluación actualizados sobre la cartera de afiliados de la sociedad, determinó un promedio de permanencia de 76 meses, estableciéndose que dicho período como base para el devengamiento y amortización.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

o) Cuentas por pagar comerciales y otras cuentas por pagar

En este rubro se presentan las obligaciones presentes de ILC y sus Subsidiarias, relacionadas con operaciones corrientes surgidas a raíz de sucesos pasados, al vencimiento de la cual, y para cancelarla, el grupo espera desprenderse de recursos que incorporan beneficios económicos.

Las obligaciones consideradas bajo este rubro se encuentran valorizadas a costo amortizado.

p) Otros pasivos no financieros

En este rubro se registran principalmente los ingresos por cotizaciones anticipadas, ingresos anticipados por servicios dentales y otros.

q) Otras provisiones

Las provisiones se reconocen cuando la Sociedad tiene una obligación presente (legal o implícita) como resultado de un evento pasado, que sea probable que la Sociedad utilice recursos para liquidar la obligación y sobre la cual puede hacer una estimación confiable del monto de la obligación. El monto reconocido como provisión representa la mejor estimación de los pagos requeridos para liquidar la obligación presente a la fecha de cierre de los estados financieros, teniendo en consideración los riesgos de incertidumbre en torno a la obligación. Cuando una provisión es determinada usando los flujos de caja estimados para liquidar la obligación presente, su valor libro es el valor presente de dichos flujos de efectivo.

Cuando se espera recuperar, parte o la totalidad de los beneficios económicos requeridos para liquidar una provisión desde un tercero, el monto por cobrar se reconoce como un activo, si es prácticamente cierto que el reembolso será recibido, y el monto por cobrar puede ser medido de manera confiable.

Las provisiones por siniestros relacionadas directamente al negocio de la subsidiaria Isapre Consalud S.A., corresponden a provisiones de prestaciones ocurridas y no reportadas, por gastos de salud y subsidios de incapacidad laboral (SIL), cuya valuación se realiza según se expresa a continuación:

Calculo actuarial de pasivos (IBNR)

La política contable, adoptada por Isapre Consalud S.A. para el cálculo de estos pasivos, comprende la aplicación de un modelo actuarial de triangulo para el cálculo de las prestaciones de salud y subsidios de incapacidad laboral (SIL) ocurridas y no reportadas, modelo que se encuentra apropiadamente documentado y que fuera aprobado por los órganos competentes de la Isapre.

Este cálculo actuarial considera aquellos beneficios y/o prestaciones que, habiéndose materializado a la fecha de cierre de los estados financieros, aún no han sido contabilizados. El modelo considera un período de 5 años de historia (60 meses) y una agrupación trimestral de los movimientos de cada mes (meses calendarios). Esta definición se adoptó de manera de dar una mayor estabilidad al cálculo de la provisión al cierre de cada período y adicionalmente, es consistente con la práctica en Chile para este tipo de estimaciones.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(q) Otras provisiones, continuación

Gastos de Salud

Para el caso del pasivo de las Prestaciones de Salud, y considerando que en el período 2014 a 2020 se ha observado un incremento en las tarifas de los prestadores médicos y de la judicialización del proceso de reajuste de precios a los afiliados, lo que ha generado una presión adicional en los costos de salud, al tiempo que se facilita la tasa de uso del sistema. Producto de lo anterior durante los ejercicios en aplicación, la Administración ha considerado prudente, a los efectos de evitar cualquier rezago del modelo de triángulos en capturar algunos cambios o acciones recientes propias del negocio, complementarlo con un margen de seguridad.

Gastos de subsidios

Para el pasivo de Subsidios por incapacidad laboral se consideran todas las licencias médicas que, habiéndose presentado, aún no se han valorizado y aquellas que, correspondiendo al período de cierre no han sido presentadas en la Isapre.

Isapre Consalud para el cálculo de este pasivo, realiza un modelo actuarial de triángulo para el cálculo de los subsidios de incapacidad laboral (SIL) ocurridas y no reportadas, modelo que se encuentra apropiadamente documentado y que fuera aprobado por los órganos competentes de la Isapre.

Este cálculo actuarial considera aquellos beneficios y/o prestaciones que, habiéndose materializado a la fecha de cierre de los estados financieros, aún no han sido contabilizados. El modelo considera un período de 5 años de historia (60 meses) y una agrupación trimestral de los movimientos de cada mes (meses calendarios). Esta definición se adoptó de manera de dar una mayor estabilidad al cálculo de la provisión al cierre de cada período y, adicionalmente, es consistente con la práctica en Chile para este tipo de estimaciones.

Pasivos contingentes adquiridos en una combinación de negocios

Los pasivos contingentes adquiridos en una combinación de negocios se miden inicialmente por su valor razonable en la fecha de adquisición. Al final de los períodos subsiguientes sobre los cuales se informa, dichos pasivos contingentes se miden al importe mayor entre el importe que hubiera sido reconocido de acuerdo con la NIC 37 y el importe reconocido inicialmente menos la amortización acumulada reconocida de acuerdo con NIIF 15.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

r) Estado de flujos de efectivo

Para efectos de preparación del estado de flujos de efectivo, ILC y Subsidiarias han definido las siguientes consideraciones:

El efectivo y equivalentes al efectivo incluyen el efectivo en caja, los saldos en cuentas corrientes bancarias, los depósitos a plazo en entidades de crédito y cualquier otra inversión a corto plazo de gran liquidez y bajo riesgo, con un vencimiento original igual o menor a seis meses.

- Actividades de operación: son las actividades que constituyen la principal fuente de ingresos ordinarios del Grupo, así como otras actividades que no puedan ser calificadas como de inversión o financiamiento.
- Actividades de inversión: corresponden a actividades de adquisición, enajenación o disposición por otros medios de activos a largo plazo y otras inversiones no incluidas en el efectivo y sus equivalentes.
- Actividades de financiamiento: actividades que producen cambios en el tamaño y composición del patrimonio neto y de los pasivos de carácter financiero.

De acuerdo con el formato de presentación "holding bancos-seguros", cada una de las actividades antes mencionada ha sido clasificada en "actividad no aseguradora y no bancaria", "actividad aseguradora" y "actividad bancaria".

(s) Impuesto a la renta e impuestos diferidos

Impuesto a las ganancias

El gasto por impuesto a la renta está compuesto por impuestos corrientes e impuestos diferidos. El impuesto corriente y el impuesto diferido son reconocidos en resultados y en otros resultados integrales, dependiendo del origen de la diferencia temporaria.

Impuesto corriente

El impuesto corriente incluye el impuesto esperado por pagar o por cobrar sobre el ingreso o la pérdida imponible del año y cualquier ajuste al impuesto por pagar o por cobrar relacionado con años anteriores. El importe del impuesto corriente por pagar o por cobrar corresponde a la mejor estimación del importe fiscal que se espera pagar o recibir y que refleja la incertidumbre relacionada con los impuestos a las ganancias, si existe alguna. Se mide usando tasas impositivas que se hayan aprobado, o cuyo proceso de aprobación esté prácticamente terminado a la fecha de presentación.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

s) Impuesto a la renta e impuestos diferidos, continuación

Impuesto diferido

Los impuestos diferidos son reconocidos por las diferencias temporarias existentes entre el valor en libros de los activos y pasivos para propósitos de información financiera y los montos usados para propósitos tributarios. Los impuestos diferidos no son reconocidos para:

- las diferencias temporarias reconocidas por el reconocimiento inicial de un activo o pasivo en una transacción que no es una combinación de negocios, y que no afectó ni a la ganancia o pérdida contable o imponible;
- las diferencias temporarias relacionadas con inversiones en subsidiarias, asociadas y negocios conjuntos en la medida que el Grupo pueda controlar el momento de la reversión de las diferencias temporarias y probablemente no serán revertidas en el futuro previsible; y
- las diferencias temporarias imponibles que surgen del reconocimiento inicial de la plusvalía.

Se reconocen activos por impuestos diferidos por las pérdidas fiscales no utilizadas, los créditos tributarios y las diferencias temporarias deducibles, en la medida en que sea probable que existan ganancias imponibles futuras disponibles contra las que pueden ser utilizadas. Las ganancias fiscales futuras se determinan con base en la reversión de las diferencias temporarias correspondientes. Si el importe de las diferencias temporarias imponibles es insuficiente para reconocer un activo por impuesto diferido, entonces se consideran las ganancias fiscales futuras ajustadas por las reversiones de las diferencias temporarias imponibles, con base en los planes de negocios de las subsidiarias individuales del Grupo.

Los activos por impuestos diferidos son revisados en cada fecha de balance y son reducidos en la medida que no sea probable que los beneficios por impuestos relacionados sean realizados; esta reducción será objeto de reversión en la medida que sea probable que haya disponible suficiente ganancia fiscal.

Al final de cada período sobre el que se informa, el Grupo evaluará nuevamente los activos por impuestos diferidos no reconocidos y registrará un activo de esta naturaleza, anteriormente no reconocido, siempre que sea probable que las futuras ganancias fiscales permitan la recuperación del activo por impuestos diferidos.

El impuesto diferido debe medirse empleando las tasas fiscales que se espera sean de aplicación a las diferencias temporarias en el período en el que se reviertan usando tasas fiscales aprobadas o prácticamente aprobadas a la fecha de presentación, y refleja la incertidumbre relacionada con los impuestos a las ganancias, si la hubiere.

La medición de los pasivos por impuestos diferidos reflejará las consecuencias fiscales que se derivarían de la forma en que el Grupo espera, al final del período sobre el que se informa, recuperar o liquidar el importe en libros de sus activos y pasivos.

Los activos y pasivos por impuestos diferidos se compensan sólo si se cumplen ciertos criterios.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

t) Dividendos

La provisión por dividendo mínimo se registra teniendo en consideración los estatutos de la Sociedad y el porcentaje mínimo establecido por la Ley de Sociedades anónimas (30%). Los dividendos provisorios y definitivos se registran como disminución patrimonial en el momento de su aprobación por el órgano competente, que en el primer caso normalmente es el Directorio de ILC, mientras que en el segundo la responsabilidad recae en la Junta General Ordinaria de Accionistas

u) Ingresos y costos financieros

Los ingresos y gastos por intereses se reconocen en base al período devengado y a la tasa de interés efectiva sobre el saldo pendiente.

v) Arrendamientos

Al inicio de un contrato, el Grupo evalúa si el contrato es, o contiene, un arrendamiento. Un contrato es, o contiene, un arrendamiento si transmite el derecho a controlar el uso de un activo identificado por un período de tiempo a cambio de una contraprestación. Para evaluar si un contrato conlleva el derecho a controlar el uso de un activo identificado, el Grupo usa la definición de arrendamiento incluida en la Norma NIIF 16.

Como arrendatario

Al inicio o al momento de la modificación de un contrato que contiene un componente de arrendamiento, el Grupo distribuye la contraprestación en el contrato a cada componente de arrendamiento sobre la base de sus precios independientes relativos. No obstante, en el caso de los arrendamientos de propiedades, el Grupo ha escogido no separar los componentes que no son de arrendamiento y contabilizar los componentes de arrendamiento y los que no son de arrendamiento como un componente de arrendamiento único.

El Grupo reconoce un activo por derecho de uso y un pasivo por arrendamiento a la fecha de comienzo del arrendamiento. El activo por derecho de uso se mide inicialmente al costo, que incluye el importe inicial del pasivo por arrendamiento ajustado por los pagos por arrendamiento realizados antes o a partir de la fecha de comienzo, más cualquier costo directo inicial incurrido y una estimación de los costos a incurrir al desmantelar y eliminar el activo subyacente o el lugar en el que está ubicado, menos los incentivos de arrendamiento recibidos.

Posteriormente, el activo por derecho de uso se deprecia usando el método lineal a contar de la fecha de comienzo y hasta el final del plazo del arrendamiento, a menos que el arrendamiento transfiera la propiedad del activo subyacente a el Grupo al final del plazo del arrendamiento o que el costo del activo por derecho de uso refleje que el Grupo va a ejercer una opción de compra. En ese caso, el activo por derecho de uso se depreciará a lo largo de la vida útil del activo subyacente, que se determina sobre la misma base que la de las propiedades y equipos. Además, el activo por derecho de uso se reduce periódicamente por las pérdidas por deterioro del valor, si las hubiere, y se ajusta por ciertas nuevas mediciones del pasivo por arrendamiento.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(v) Arrendamientos, continuación

Como arrendatario, continuación

El pasivo por arrendamiento se mide inicialmente al valor presente de los pagos por arrendamiento que no se hayan pagado en la fecha de comienzo, descontado usando la tasa de interés implícita en el arrendamiento o, si esa tasa no pudiera determinarse fácilmente, la tasa incremental por préstamos del Grupo. Por lo general, el Grupo usa su tasa incremental por préstamos como tasa de descuento.

El Grupo determina su tasa incremental por préstamos obteniendo tasas de interés de diversas fuentes de financiación externas y realiza ciertos ajustes para reflejar los plazos del arrendamiento y el tipo de activo arrendado.

Los pagos por arrendamiento incluidos en la medición del pasivo por arrendamiento incluyen lo siguiente:

- pagos fijos, incluyendo los pagos en esencia fijos;
- pagos por arrendamiento variables, que dependen de un índice o una tasa, inicialmente medidos usando el índice o tasa en la fecha de comienzo;
- importes que espera pagar el arrendatario como garantías de valor residual; y
- el precio de ejercicio de una opción de compra si el Grupo está razonablemente seguro de ejercer esa
 opción, los pagos por arrendamiento en un período de renovación opcional si el Grupo tiene certeza
 razonable de ejercer una opción de extensión, y pagos por penalizaciones derivadas de la terminación
 anticipada del arrendamiento a menos que el Grupo tenga certeza razonable de no terminar el
 arrendamiento anticipadamente.

El pasivo por arrendamiento se mide al costo amortizado usando el método de interés efectivo. Se realiza una nueva medición cuando existe un cambio en los pagos por arrendamiento futuros producto de un cambio en un índice o tasa, si existe un cambio en la estimación del Grupo del importe que se espera pagar bajo una garantía de valor residual, si el Grupo cambia su evaluación de si ejercerá o no una opción de compra, ampliación o terminación, o si existe un pago por arrendamiento fijo en esencia que haya sido modificado.

Cuando se realiza una nueva medición del pasivo por arrendamiento de esta manera, se realiza el ajuste correspondiente al importe en libros del activo por derecho de uso, o se registra en resultados si el importe en libros del activo por derecho de uso se ha reducido a cero.

El Grupo presenta activos por derecho de uso que no cumplen con la definición de propiedades de inversión en 'propiedades, planta y equipo' y pasivos por arrendamiento en 'otros pasivos financieros' en el estado de situación financiera.

Arrendamientos de corto plazo y arrendamientos de activos de bajo valor

El Grupo ha escogido no reconocer activos por derecho de uso y pasivos por arrendamiento por los arrendamientos de activos de bajo valor y arrendamientos de corto plazo. El Grupo reconoce los pagos por arrendamiento asociados con estos arrendamientos como gasto sobre una base lineal durante el plazo del arrendamiento.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(v) Arrendamientos, continuación

Como arrendador

Cuando el Grupo actúa como arrendador, determina al comienzo del arrendamiento si cada arrendamiento es un arrendamiento financiero o uno operativo.

Para clasificar cada arrendamiento, el Grupo realiza una evaluación general de si el arrendamiento transfiere o no sustancialmente todos los riesgos y ventajas inherentes a la propiedad del activo subyacente. Si este es el caso, el arrendamiento es un arrendamiento financiero; si no es así, es un arrendamiento operativo. Como parte de esta evaluación, el Grupo considera ciertos indicadores como por ejemplo si el arrendamiento cubre la mayor parte de la vida económica del activo.

w) Información por segmentos

El análisis de negocio y segmento geográfico es requerido por la NIIF 8, y está referido a información financiera por segmentos, para ser presentado por las entidades cuyo capital o títulos de deuda se negocian públicamente, o que están en proceso de la equidad o la emisión de títulos de deuda pública en los mercados de valores.

La información reportada a la máxima autoridad en la toma de decisiones de operación para propósitos de la asignación de recursos y la evaluación del rendimiento del segmento se enfoca en los tipos de negocios que integran el Grupo.

x) Ganancia/(pérdida) por acción

La ganancia básica y diluída por acción se calcula, como el cuociente entre la ganancia (pérdida) neta del período atribuible a ILC y el número medio ponderado de acciones ordinarias de la misma en circulación durante dicho período, sin incluir el número de acciones de ILC en poder de alguna Sociedad Subsidiaria, si en alguna ocasión fuera el caso.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

y) Nuevas normas e interpretaciones de las NIIF

i. Nuevas normas, modificaciones a normas e interpretaciones que han sido aplicadas en los presentes estados financieros consolidados:

Enmiendas a NIIF	Fecha de aplicación obligatoria
Referencia al Marco Conceptual (enmiendas a NIIF 3)	Períodos anuales iniciados en o después del 1 de enero de 2022.
Propiedad, Planta y Equipo – Ingresos antes del Uso Previsto (enmiendas a NIC 16)	Períodos anuales iniciados en o después del 1 de enero de 2022.
Contratos Onerosos – Costos para Cumplir un Contrato (enmiendas a NIC 37)	Períodos anuales iniciados en o después del 1 de enero de 2022.
Mejoras Anuales a las Normas NIIF, Ciclo 2018-2020 (enmiendas a NIIF 1, NIIF 9, NIIF 16 y NIC 41)	Períodos anuales iniciados en o después del 1 de enero de 2022.

ii. Las siguientes nuevas Normas, enmiendas e interpretaciones han sido emitidas pero su fecha de aplicación aún no está vigente:

Nuevas NIIF	Fecha de aplicación obligatoria
NIIF 17: Contratos de Seguros	Períodos anuales iniciados en o después del 1 de enero de 2023.
Enmiendas a NIIF	Fecha de aplicación obligatoria
Clasificación de pasivos como Corriente o No Corriente (enmiendas a NIC 1)	Períodos anuales iniciados en o después del 1 de enero de 2023.
Revelación de Políticas Contables (enmiendas a NIC 1 y NIIF - Declaración Práctica 2)	Períodos anuales iniciados en o después del 1 de enero de 2023.
Definición de Estimaciones Contables (enmiendas a NIC 8)	Períodos anuales iniciados en o después del 1 de enero de 2023.
Impuesto Diferido relacionado a Activos y Pasivos que se originan de una Sola Transacción (enmiendas a NIC 12)	Períodos anuales iniciados en o después del 1 de enero de 2023.
Pasivo por arrendamiento en una venta con arrendamiento posterior (enmiendas a NIIF 16)	Períodos anuales iniciados en o después del 1 de enero de 2024.
Pasivos no corrientes con convenios de deuda (enmiendas a NIC 1)	Períodos anuales iniciados en o después del 1 de enero de 2024.

La Administración de la Matriz y de sus Subsidiarias están evaluando los posibles impactos sobre los estados financieros consolidados, relacionados con estas futuras normas, enmiendas e interpretaciones.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

z) Combinaciones de negocios

El Grupo contabiliza las combinaciones de negocios utilizando el método de adquisición cuando se transfiere el control al Grupo. La contraprestación transferida en la adquisición generalmente se mide al valor razonable al igual que los activos netos identificables adquiridos. Cualquier plusvalía resultante es sometida a pruebas anuales de deterioro. Cualquier ganancia por compra en condiciones muy ventajosas se reconoce de inmediato en resultados. Los costos de transacción se registran como gasto cuando se incurren, excepto si se relacionan con la emisión de deuda o instrumentos de patrimonio. La contraprestación transferida no incluye los importes relacionados con la liquidación de relaciones pre— existentes. Dichos importes generalmente se reconocen en resultados.

Cualquier contraprestación contingente es medida al valor razonable a la fecha de adquisición. Si una obligación para pagar la contraprestación contingente que cumple con la definición de instrumentos financieros está clasificada como patrimonio no deberá medirse nuevamente y su liquidación posterior deberá contabilizarse dentro del patrimonio. De no ser así, la otra contraprestación contingente se mide nuevamente al valor razonable en cada fecha de presentación y los cambios posteriores en el valor razonable de la contraprestación contingente se reconocen en resultados.

La Plusvalía se mide como el exceso de la suma de la contraprestación transferida, el importe de cualquier participación no controladora en la adquirida y el valor razonable de la participación patrimonial previamente poseída por la adquiriente (si hubiese) en la adquirida sobre los importes netos a la fecha de adquisición de los activos identificables adquiridos y los pasivos asumidos. Si, luego de una reevaluación, los importes netos a la fecha de adquisición de los activos identificables adquiridos y los pasivos asumidos exceden la suma de la contraprestación transferida, el importe de cualquier participación no controladora en la adquirida y el valor razonable de la participación previamente poseída por la adquiriente en la adquirida (si la hubiese), dicho exceso se reconoce inmediatamente en resultados como una ganancia por una compra en términos muy ventajosos.

Las participaciones no controladoras que son participaciones en la propiedad actuales y que otorgan a sus tenedores una parte proporcional de los activos netos de la entidad en el caso de liquidación se pueden medir inicialmente ya sea al valor razonable o bien a la parte proporcional, de las particiones no controladoras, de los importes reconocidos de los activos netos identificables de la adquirida. La elección de la base de medición se hace sobre la base de transacción por transacción. Otros tipos de participaciones no controladoras se miden al valor razonable o, cuando procede, sobre la base especifica en otra NIIF.

Cuando la contraprestación transferida por el Grupo en una combinación de negocios incluye activos o pasivos resultantes de un acuerdo de contraprestación contingente, la contraprestación se mide al valor razonable a la fecha de adquisición y se incluye como parte de la contraprestación transferida en una combinación de negocios. Los cambios en el valor razonable de la contraprestación contingente que se califican como ajustes del periodo de medición se ajustan retrospectivamente, con los correspondientes ajustes contra la Plusvalía.

Los ajustes del período de medición son ajustes que surgen de información adicional obtenida durante el "período de medición" (el cual no puede exceder a un año desde la fecha de adquisición) acerca de hechos y circunstancias que existían en la fecha de adquisición.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(z) Combinaciones de negocios, continuación

La contabilización posterior para los cambios en el valor razonable de la contraprestación contingente que no se califican como ajustes del periodo de medición depende de la forma cómo se clasifica la contraprestación contingente. La contraprestación contingente que se clasifica como patrimonio no se vuelve a medir en posteriores fechas de reporte y su liquidación posterior se contabiliza dentro del patrimonio. La contraprestación contingente que se clasifica como un activo o un pasivo se vuelve a medir en posteriores fechas de reporte de acuerdo con la IFRS 9, o la NIC 37 Provisiones, pasivos y activos contingentes, según proceda, reconociéndose los resultados correspondientes en el resultado del período.

Cuando se realiza una combinación de negocios en etapas, la participación patrimonial mantenida previamente por el Grupo en la adquirida se vuelve a medir a la fecha de adquisición a su valor razonable y la ganancia o pérdida resultante, si hubiese, se reconoce en los resultados. Los importes resultantes de la participación en la adquirida anteriores a la fecha de adquisición que habían sido previamente reconocidos en otros resultados integrales se reclasifican a resultados, siempre y cuando dicho tratamiento fuese apropiado en caso de que se vendiera dicha participación.

Si la contabilización inicial de una combinación de negocios no está finalizada al cierre del período de reporte en que la combinación ocurre, el Grupo informa los importes provisionales de las partidas cuya contabilización está incompleta. Durante el período de medición, se ajustan esos importes provisionales (ver párrafos anteriores), o se reconocen los activos o pasivos adicionales que existían en la fecha de adquisición y, que, de conocerse, habrían afectado los importes reconocidos en esa fecha.

(aa) Plusvalía

La Plusvalía que surge de una adquisición de un negocio, se registra al costo según se establece en la fecha de adquisición del negocio (ver punto vii anterior) menos las pérdidas acumuladas por deterioro, si las hubiere. Para fines de la evaluación del deterioro, la plusvalía es asignada a cada una de las unidades generadoras de efectivo (o grupos de unidades generadoras de efectivo) del Grupo que se espera obtengan beneficios de las sinergias de la combinación.

Una unidad generadora de efectivo a la cual se le ha asignado la plusvalía es sometida a evaluaciones de deterioro anualmente, o con mayor frecuencia, si existe un indicio de que la unidad podría haber sufrido deterioro. Si el importe recuperable de la unidad generadora de efectivo es menor que su importe en libros, la pérdida por deterioro se asigna primero a reducir el importe en libro de cualquier plusvalía asignada a la unidad y luego proporcionalmente a los otros activos de la unidad, tomando como base el importe en libros de cada activo en la unidad. Cualquier pérdida por deterioro por la plusvalía se reconoce directamente en los resultados. Una pérdida por deterioro reconocida para la plusvalía no se revierte en periodos posteriores.

Al momento de la venta de la unidad generadora de efectivo pertinente, el importe atribuible de plusvalía se incluye en la determinación de la ganancia o pérdida por la venta.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

Actividad aseguradora

a) Inversiones financieras

De acuerdo a lo establecido en la Norma de Carácter General Nº 311 y sus modificaciones, de la Comisión para el Mercado Financiero y a NIIF 9, la Compañía valoriza sus Inversiones Financieras de acuerdo a lo siguiente, en base a los Modelos de Negocio que Desarrolla:

(i) Activos financieros a valor razonable

Corresponde a aquellos activos financieros adquiridos con el objetivo de beneficiarse a corto plazo de las variaciones que experimenten en sus precios y todos aquellos instrumentos que no cumplan con las condiciones para ser valorizados a costo amortizado. Se incluyen también los derivados financieros que no se consideren de cobertura, según Circular 1512.

Las Compañías de Seguros adquirirán activos financieros para trading con la intención de obtener una rentabilidad de corto plazo (menos de un año).

Las valoraciones posteriores se efectuarán a su valor razonable de acuerdo con los precios de mercado a la fecha de cierre de cada día hábil. Las utilidades o pérdidas provenientes de los ajustes para su valoración a valor razonable, como asimismo los resultados por las actividades de negociación, serán incluídos en el resultado del período.

- Las acciones de sociedades anónimas nacionales que, al cierre de los estados financieros, tengan una presencia ajustada igual o superior al 25%, conforme lo dispuesto en el título II de la Norma de Carácter General N°103 del 5 de enero del 2001 y modificaciones posteriores, se valorizarán a su valor bolsa.
- Las acciones de sociedades anónimas nacionales y cerradas que no cumplan el requisito estipulado en el párrafo anterior, se valorizarán a valor libro.
- Los fondos de inversión nacionales y los fondos de inversión constituidos en el país cuyos activos estén invertidos en valores extranjeros que, a la fecha de cierre de los estados financieros, tengan una presencia ajustada anual igual o superior al 20%, calculada en función de la presencia para acciones nacionales, se valorizarán al precio promedio ponderado del último día de la transacción bursátil, anteriores a la fecha de cierre de los estados financieros, por el número de cuotas transadas. Las transacciones consideradas en este cálculo serán aquellas en que se hubiere transado un monto total igual o superior a 150 UF.
- Los fondos de inversión que no cumplen el requisito estipulado en el párrafo anterior se valorizarán según lo siguiente:
- Fondos de inversión que presentan periódicamente valor económico a la CMF, se valorizarán a este valor económico.
- Fondos de inversión que presentan periódicamente estados financieros, pero no valor económico a la CMF se utilizará para valorizar, el valor libro de la cuota de acuerdo con estos estados financieros.
- Fondos de inversión que no presentan información a la CMF, serán valorizados a su valor libro.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(a) Inversiones financieras, continuación

(i) Activos financieros a valor razonable, continuación

- Los fondos mutuos nacionales y los fondos mutuos constituidos en el país cuyos activos estén invertidos en valores extranjeros, se valorizarán al valor de rescate que tenga la cuota a la fecha de cierre de los estados financieros.
- Las acciones extranjeras con transacción bursátil se valorizarán a su valor bolsa.
- Las acciones extranjeras sin transacción bursátil se valorizarán según los criterios generales establecidos en la normativa IFRS.
- Los fondos de inversión internacionales constituidos fuera del país, se valorizarán al precio de cierre de la cuota del último día hábil bursátil del mes correspondiente al cierre de los estados financieros.

La compañía clasifica en esta categoría activos financieros a (valor razonable) los siguientes instrumentos: - instrumentos de deuda o crédito - acciones de sociedades anónimas abiertas y cerradas - fondos de inversión - fondos mutuos - títulos rmitidos por empresas extranjeras - acciones de sociedades extranjeras - cuotas de fondos de inversión constituidos en el país cuyos activos están invertidos en el extranjero - cuotas de fondos mutuos extranjeros.

(ii) Activos financieros a costo amortizado

Corresponderán a aquellos activos con fecha de vencimiento fija, cuyos cobros son de monto fijo o determinable.

Criterios para medir un instrumento a costo amortizado:

- 1.-Características básicas de un préstamo. El retorno para el tenedor es una cantidad fija.
- 2.-Administración en base al rendimiento contractual: Los instrumentos financieros contabilizados a costo amortizado están sujetos a evaluación de deterioro.

Existe la opción que un instrumento cumpla con los criterios antes definidos para ser valorizado a costo amortizado pero que la compañía de seguros lo valorice a valor razonable con efecto en resultado para reducir algún efecto contable.

Las inversiones que se valorizan a costo amortizado reconocerán en resultados los intereses devengados en función de su tasa de interés de compra. Por costo amortizado se entenderá el costo inicial menos los cobros de capital.

Los intereses y reajustes se presentan en el rubro resultado neto de inversiones devengadas y las diferencias de moneda se presentan en el rubro diferencia de cambio, del estado de resultados.

La compañía clasifica en esta categoría (activos financieros a costo Amortizado) los siguientes instrumentos: - instrumentos del estado - instrumentos emitidos por el sistema financiero - instrumentos de deuda o crédito - instrumentos de deudas nacionales transados en el extranjero - mutuos hipotecarios - créditos sindicados - títulos emitidos por bancos y financieras extranjeras - títulos emitidos por empresas extranjeras - inversiones que respaldan obligaciones por rentas vitalicias D.L. N°3.500.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(a) Inversiones financieras, continuación

(iii) <u>Valor Razonable a través de otros ingresos comprensivos, para algunas inversiones en instrumentos de</u> Deuda y para algunas inversiones en Patrimonio

Se incluirán aquellos activos adquiridos con el objeto de desarrollar una estrategia específica, acotada en monto, plazo, riesgo y rentabilidad, no clasificados a costo amortizado, de acuerdo a lo establecido en IFRS 9.

Dado lo anterior, los cambios en el valor razonable se registrarán directamente en el patrimonio neto hasta que el activo sea vendido, momento en el cual la ganancia o pérdida reconocida en patrimonio, será reconocida en cuentas de resultados. Los intereses calculados según el método de la tasa de interés efectiva se reconocerán en el resultado del ejercicio. Estos instrumentos financieros contabilizados a valor razonable a través de otros resultados integrales están sujetos a evaluación de deterioro, de acuerdo con lo definido en NIIF 9, según lo indicado en la política de deterioro de la Compañía.

(iv) Pactos de venta con Compromiso de retro compra

Al momento de la venta, el activo objeto del compromiso deberá ser reclasificado abonando la cuenta de inversiones que corresponda con cargo a la cuenta "otros" del ítem "otros activos". No obstante, el instrumento en cuestión seguirá valorizándose según lo establecido en esta Circular, lo cual es a costo amortizado. La clasificación señalada, dependerá del propósito para el cual las inversiones son adquiridas, por lo que la Compañía determinará la clasificación de sus inversiones en el momento de reconocimiento inicial, en base a sus modelos de negocio, los cuales se encuentran regulados por Ley y por normativa emitida por la CMF.

b) Operaciones de cobertura

Las inversiones en instrumentos de derivados se valorizan de acuerdo con la Norma de Carácter General N°311 y Norma de Carácter General N°200 de la Comisión para el Mercado Financiero. Las Sociedades mantiene en su cartera con el objeto de cubrir variaciones de tipo de cambio y tasa los siguientes instrumentos derivados: cross currency swaps y forwards, vinculados a instrumentos de renta fija valorizados a costo amortizado, como respaldo de obligaciones de rentas vitalicias, calzando los flujos expresados en UF, se valorizarán a costo amortizado, los que no cumplan la condición antes mencionada se deberán valorizar a valor razonable. En caso de que la posición neta total de las operaciones de cobertura resulta una obligación para las compañías, dicha obigación se presenta como un pasivo financiero, según lo instruído por la Comisión para el Mercado Financiero en Oficio Circular N°759. Todas las inversiones en instrumentos derivados deben estar autorizadas por el Directorio de las compañías de seguros y contenidos en la política de uso de derivados.

c) Inversiones seguros cuenta única de inversión (CUI)

Las inversiones que respaldan la reserva de valor de fondo en seguros CUI, de acuerdo con la política de inversiones de la filial Compañía de Seguros Confuturo S.A., estará compuesta de dos porfolios, el primero corresponderá a instrumentos de renta fija los cuales serán valorizados a costo amortizado, y un segundo porfolio que corresponderá a renta variable el que será valorizado a mercado con efecto en resultado, y de acuerdo a instrucciones emanadas en la NCG N°311 de la CMF y sus modificaciones. inversiones valorizadas a costo amortizado serán sometidas al modelo de deterioro el cual será evaluado mensualmente al igual que las inversiones a valor razonable con cambios reconocidos en OCI en base a la pérdida esperada por toda la vida del instrumento.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

d) Deterioro de activos

Se entiende por deterioro cuando el valor de un activo excede su importe recuperable. Su determinación y reconocimiento se efectúa según lo instruido en las NCG N° 208, N° 311 y N° 316 de la CMF, y de acuerdo con lo establecido en NIIF 9.

(i) Deterioro en inversiones financieras

Para un activo financiero o un grupo de activos financieros, se determinará deterioro, en base a la pérdida esperada por toda la vida del instrumento, considerando lo siguiente:

• La Compañía, siguiendo los lineamientos de la NIIF 9, separa la cartera de instrumentos de renta fija públicos, en tres grupos:

Grupo 1: Instrumentos financieros con riesgo de crédito en los que razonablemente se estima que la contraparte cumplirá con los pagos contractuales previstos en tiempo y forma.

Grupo 2: Instrumentos financieros con riesgo de crédito en los que hay evidencia de deterioro que permiten presumir que la contraparte podría no cumplir con los pagos contractuales previstos.

Grupo 3 o Cartera en Incumplimiento: Instrumentos financieros en los que se considera remota su recuperación, pues muestran una capacidad de pago insuficiente.

La Compañía utilizará el siguiente criterio general para clasificar a los emisores con riesgo de crédito en los grupos antes indicados:

Grupo 1: instrumentos financieros con riesgo de crédito con clasificación de riesgo local de AAA a BB-inclusive o internacional de AAA a BB- inclusive, prevaleciendo siempre la clasificación local para instrumentos que tengan ambas.

Grupo 2: instrumentos financieros con riesgo de crédito con clasificación de riesgo local de BB+ a C inclusive o internacional de B+ a C inclusive, prevaleciendo siempre la clasificación local para instrumentos que tengan ambas.

Grupo 3: instrumentos financieros en default o con atraso de más de 90 días en el pago de intereses o capital. Se incluye también a los instrumentos financieros con rating D.

Para instrumentos financieros con riesgo de crédito sin clasificación de riesgo – créditos sindicados- se realiza una homologación de la clasificación según norma CMF a rating local.

(ii) Determinación de la Provisión por deterioro

Grupo 1

Instrumentos financieros que no han deteriorado significativamente su calidad crediticia (sin indicios de deterioro). Mensualmente la Compañía registrará como deterioro las pérdidas crediticias esperadas en los próximos 12 meses.

2) Grupo 2

Instrumentos financieros que se han deteriorado significativamente en su calidad crediticia (con indicios de deterioro). Deterioro en base a pérdidas crediticias esperadas durante el tiempo de vida del activo. Un instrumento financiero con riesgo de crédito contabilizado a costo amortizado será considerado deteriorado si, y sólo si, registra la menor de sus clasificaciones de riesgo públicas dentro del siguiente rango:

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(d) Deterioro de activos, continuación

(i) Deterioro en inversiones financieras, continuación

Clasificación internacional: B+ o menor
 Clasificación nacional: BB+ o menor

3) Complemento a deterioro estimado según tablas de pérdida esperada de clasificadores de riesgo (aplica a grupo 1 y grupo 2).

La Compañía podrá realizar una provisión por deterioro adicional a lo estimado por las tablas de pérdida esperada de las clasificadoras de riesgo, cuando estime que la provisión por deterioro no se ajusta a la mejor estimación de pérdida disponible.

4) Grupo 3 o Instrumentos en Incumplimiento

Instrumentos financieros en los que se considera remota su recuperación, pues muestran una muy baja capacidad de pago. Un instrumento financiero con riesgo de crédito será considerado en incumplimiento cuando la contraparte ha dejado de pagar a sus acreedores, declarándose un evento de default o bien sin que este evento se hubiese declarado, presenta atrasos en el pago de intereses o capital por más de 90 días. Forman parte de este grupo las contrapartes que han presentado declaración de quiebra o de reestructuración forzada de sus acreencias.

Para determinar la provisión por deterioro se calculará la exposición neta de la potencial recuperación a través de la liquidación de garantías y dependiendo del rango de pérdida se determina la provisión.

La Compañía evalúa mensualmente si existe algún indicio de deterioro del valor de algún activo financiero, de acuerdo con la política contable de la Compañía.

(iii) Medición de la pérdida por deterioro

La pérdida por deterioro de instrumentos medidos a costo amortizado equivale a la diferencia positiva entre su valor libro y el valor presente de sus flujos futuros descontados a la tasa efectiva.

La Compañía evaluará al cierre de los estados financieros, la totalidad de su cartera de instrumentos de renta fija. El proceso de evaluación de las posibles pérdidas por deterioro de estos activos se lleva a cabo:

Individualmente: Los instrumentos de la cartera de la Compañía considerados bajo este análisis son los siguientes:

- -Instrumentos del estado
- -Bonos garantizados por el estado
- -Bonos financieros, pagarés y LH.
- -Bonos y pagarés de empresas
- -Bonos securitizados
- -Créditos sindicados
- Renta fija extranjera
- -Otros

Colectivamente: individuos con riesgos individuales de montos bajos, grupos de riesgo homogéneos. Los instrumentos de la cartera de la Compañía considerados bajo este análisis son los siguientes:

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(d) Deterioro de activos, continuación

(i) Deterioro en inversiones financieras, continuación

- -Mutuos hipotecarios
- -Créditos de consumo
- Leasing financiero

(iv) Análisis individual

Bajo este contexto la Compañía utiliza un sistema único para medir el riesgo de crédito, denominado valoración de riesgo, que permite comparar a las diferentes contrapartes bajo una apreciación homogénea y que además es dinámica, lo que permite realizar seguimiento permanente de la cartera de inversiones.

(v) Análisis colectivo

- Créditos de consumo: las provisiones para este tipo de instrumentos se determinan según las instrucciones impartidas por la Norma de Carácter General Nº 208 de la Comisión para el Mercado Financiero.
- Mutuos hipotecarios: Las provisiones para este tipo de instrumentos se determinan según las instrucciones impartidas por la Norma de Carácter General N° 311 de la Comisión para el Mercado Financiero.
- Leasing financieros: Las provisiones para este tipo de instrumentos se determinan según las instrucciones impartidas por la Norma de Carácter General N° 316 de la Comisión para el Mercado Financiero.

(vi) Reconocimiento del deterioro

El monto de la pérdida por deterioro se reducirá al valor libro mediante una cuenta complementaria y el monto se reconocerá en el estado de resultados del ejercicio.

Si, en periodos posteriores, el valor de la pérdida por deterioro del valor disminuyese y la disminución pudiera ser objetivamente relacionada con un evento posterior al reconocimiento del deterioro, la pérdida por deterioro reconocida previamente será revertida mediante el ajuste de la cuenta complementaria. La reversión no dará lugar a un valor libro del activo financiero que exceda al costo amortizado que habría sido determinado si no se hubiese contabilizado la pérdida por deterioro del valor en la fecha de reversión. El valor de la reversión se reconocerá en el resultado del ejercicio.

(ii) <u>Inversiones Inmobiliarias</u>

El deterioro en el caso de los bienes raíces en su conjunto se efectúa de acuerdo con lo establecido en la Norma de Carácter General N° 316, de la Comisión para el Mercado Financiero, la cual instruye tasar los bienes raíces y presentarlos al menor valor entre el costo corregido menos depreciación acumulada y la menor tasación.

(iii) Contratos Leasing

El deterioro en el caso del leasing se efectúa de acuerdo con lo establecido en la Norma de Carácter General N° 316, de la Comisión para el Mercado Financiero, la cual instruye evaluar los bienes entregados en leasing y presentarlos al menor valor entre el valor residual de los contratos, el costo corregido menos su depreciación acumulada y el valor de tasación del bien.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(d) Deterioro de activos, continuación

(iv) Otros Activos distintos de inversiones financieras o inmobiliarias

1) Primas por cobrar a asegurados

Corresponde a los saldos adeudados por los asegurados por cualquier tipo de seguro, originados por primas cuyos pagos se encuentran pendientes a la fecha de cierre del período. Los plazos de los pagos deben estar señalados en cada póliza vigente. Para aquellos saldos pendientes de cobro al cierre, el deterioro a aplicar será el definido en las Circulares Nº 1499 y Nº 1559 y sus modificaciones posteriores, de la Comisión para el Mercado Financiero, el cual se efectuará en forma mensual y sus efectos se registrarán con cargo o abonoa resultados del ejercicio, según corresponda.

2) Cuentas por cobrar a reaseguradores

Corresponde a aquellos saldos adeudados cuyo origen son los siniestros presentados a cobro o la cesión de primas de acuerdo a los contratos respectivos.

Para aquellos saldos pendientes de cobro al cierre, el deterioro a aplicar será el definido en la Circular Nº 848 de la Comisión para el Mercado Financiero, el cual se efectuará en forma trimestral y sus efectos se registrarán con cargo o abono a resultados del ejercicio, según corresponda. Los siniestros por cobrar deberán provisionarse en un 100% transcurridos 6 meses desde la fecha en que, según contrato, el reasegurador aceptante debió pagar a la Compañía.

3) Cuentas por cobrar por rentas de arrendamiento distintas de leasing financiero y otras cuentas por cobrar Corresponde a aquellos activos financieros cuyo origen son las rentas por arrendamientos de bienes inmuebles de propiedad de la Compañía, distintos de contratos de leasing financiero.

La determinación del deterioro para este tipo de activos se efectúa de acuerdo con la pérdida esperada (PE) ponderada, utilizando estimaciones de pérdidas basadas en información razonable y fundamentada sobre los hechos pasados, las condiciones presentes y estimaciones razonables. Con dicha información, se definieron dos Grupos de deudores, uno con buen historial de pagos y otro con el resto de los operadores, en base a la Solvencia de cada operador o arrendatario. Para cada Grupo se determina por camada (cada mes es una camada), la pérdida esperada (PE) al momento de facturar, en base al saldo no recuperado después de 30, 90, 180 y 360 días, considerando el remanente por recuperar posterior a 360 días como no recuperable. Este criterio será dinámico, basado en la pérdida esperada, cuyos parámetros se ajustarán una vez al año con los datos a diciembre, incorporando los datos más recientes, para ser aplicado al cierre de diciembre del mismo año.

Adicionalmente, si se visualiza que el comportamiento de morosidad promedio de los tramos iniciales aumenta, se deberá aplicar un factor a la pérdida esperada inicial, de forma de recoger en el deterioro el cambio en el comportamiento de la morosidad. Estos factores se determinan en base correlación entre la disminución de la recaudación por tres o más meses continuos y el incremento de la pérdida esperada para los mismos meses, cuando dicha recaudación sea inferior a un 90% para el Grupo con buen historial de pagos y un 70% para el grupo resto operadores.

4) Otras cuentas por cobrar

La determinación del deterioro para este tipo de activos, dada su baja materialidad, se efectúa de acuerdo con la antigüedad de los saldos, quedando 100% provisionados aquellos saldos en mora con una antigüedad superior a 120 días.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

e) Goodwill originados en combinaciones de negocios

Corresponde a aquellos activos originados en combinaciones de negocios, según lo establecido en NIIF 3 y Norma de Carácter General N° 322 de la Comisión para el Mercado Financiero. Se aplicará deterioro a este tipo de activos, si el valor presente de los flujos futuros descontados a la tasa de descuento empleado en la evaluación original del proyecto respectivo, utilizando como fuente para la determinación de los flujos de caja el presupuesto de la Compañía es inferior al valor registrado. Esta medición se efectuará en la condición actual del activo respectivo y en forma anual.

El reconocimiento de la pérdida por deterioro se registrará con cargo a los resultados del ejercicio, cuando el valor de costo o libro del activo sea mayor que el valor presente de los flujos futuros descontados.

Test de Deterioro del Goodwill

Mediante este test se compara la suma del patrimonio neto más el saldo del goodwill con el valor económico del patrimonio, calculado de acuerdo a las siguientes bases y considerando la situación de una empresa en marcha:

- a) Proyección de flujos de pensiones de las pólizas vigentes y gastos asociados a su liquidación, considerando la mejor estimación de la Compañía.
- b) Estimación del requerimiento patrimonial considerando límite normativo de endeudamiento total.
- c) Retorno de activos en base a cartera de la Compañía.
- d) Descuento de flujos a una tasa que refleje las condiciones de retorno libre de riesgo y premio por riesgo del negocio al momento del cálculo.

En caso de que el resultado del test resulte positivo, no existirá evidencia de deterioro y el valor del goodwill no se verá afectado por esta causa. En caso contrario, la Compañía considerará el resultado del test como una primera aproximación del monto a deteriorar, pudiendo realizar otros cálculos para la mejor determinación del monto final del castigo. El deterioro que en definitiva se establezca rebajará el saldo del goodwill contra una pérdida en el resultado del período. Para el caso del deterioro del goodwill originado por la compra de centros comerciales, se requiere adicionalmente la asesoría de un especialista del rubro.

Para efectos de la aplicación del test de deterioro para el goodwill inmobiliario (centros comerciales) de la compañía se ha utilizado el enfoque basado en ingresos, el cual se concentra en la capacidad para producir ingresos de un activo. La premisa es que el valor de un activo puede ser medido por el valor actual del beneficioeconómico neto a percibir durante la vida útil del activo. La metodología FCD integra de forma sistemática los factores clave que afectan el valor de un negocio. Mientras que un sin número de factores afectan el valor de una empresa, la investigación indica que los siguientes siete factores son sustancialmente determinantes del valor en los mercados dominados por inversores sofisticados:1). flujo de efectivo esperado de las operaciones, libre de deuda. 2). gastos esperados de capital nuevo.3). necesidades esperadas de capital de trabajo 4) horizonte de tiempo en el que el mercado cree que la administración puede obtener rendimientos por encima del costo de capital.5). tasa esperada de retorno sobre el capital.6). el riesgo de negocio.7). el apalancamiento financiero (los primeros cuatro factores determinan los flujos de efectivo, mientras que los otros tres factores determinan la tasa de descuento).

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

f) Inversiones inmobiliarias y similares

1. Propiedades de inversión

De acuerdo con la NCG Nº 316 de la Comisión para el Mercado Financiero y sus modificaciones, deberán valorizarse al menor valor entre, el costo corregido por inflación deducida la depreciación acumulada y el valor de la tasación comercial que corresponderá al menor de dos tasaciones.

(i) Inversiones en bienes raíces nacionales

De acuerdo con la Norma de Carácter General Nº316 de la Comisión para el Mercado Financiero, se valorizan al menor valor entre el costo corregido por inflación deducida la depreciación acumulada y el valor de tasación comercial, que corresponderá al menor entre dos tasaciones, que se efectuarán al menos cada dos años.

Sin perjuicio de lo señalado anteriormente, en caso de que las Compañías de Seguros tengan antecedentes que indiquen un posible valor de mercado inferior al valor contabilizado para un bien raíz, deberá realizar una nueva tasación a fin de ajustar su valor si corresponde.

Si la tasación es mayor al costo corregido menos la depreciación acumulada, los bienes raíces no estarán sujetos a ningún ajuste contable, reflejándose ese mayor valor en revelaciones. Ahora, si el valor de la tasación es menor al costo corregido menos depreciación acumulada, el Grupo deberá realizar un ajuste por la diferencia a través de una provisión con cargo a resultados el que se mantendrá hasta que se realice una nueva tasación, en donde se deberá reversar dicho ajuste y constituir una nueva provisión si corresponde.

(ii) <u>Inversiones en bienes raíces en el extranjero</u>

De acuerdo con la Norma de Carácter General N°316 de la Comisión para el Mercado Financiero, las inversiones en bienes raíces en el extranjero deberán valorizarse al menor valor entre su costo histórico corregido por inflación del país de que se trate, menos la depreciación acumulada, y el valor de tasación comercial que corresponderá al menor entre dos tasaciones que se efectuarán al menos cada dos años.

Sin perjuicio de lo señalado anteriormente, en caso de que Compañías de Seguros tengan antecedentes que indiquen un posible valor de mercado inferior al valor contabilizado para un bien raíz, deberá realizar una nueva tasación a fin de ajustar su valor si corresponde.

Si la tasación es mayor al costo corregido menos la depreciación acumulada, los bienes raíces no estarán sujetos a ningún ajuste contable, reflejándose ese mayor valor en revelaciones. Ahora, si el valor de la tasación es menor al costo corregido menos depreciación acumulada, las Sociedades de seguros deberán realizar un ajuste por la diferencia a través de una provisión con cargo a resultados el que se mantendrá hasta que se realice una nueva tasación, en donde se deberá reversar dicho ajuste y constituir una nueva provisión si corresponde.

(iii) Bienes raíces en construcción

De acuerdo con la Norma de Carácter General Nº316 de la Comisión para el Mercado Financiero, estos bienes raíces se registrarán a su valor contable corregido por inflación, el que reflejara el estado de avance de la construcción, hasta que se encuentre terminado y en condiciones de obtener una tasación comercial, donde pasará a valorizarse según corresponda. Sin perjuicio de lo señalado anteriormente, en caso de que las Sociedades de seguros tengan antecedentes que indiquen un posible valor de mercado inferior al valor contabilizado para un bien raíz, deberá realizar una nueva tasación a fin de ajustar su valor si corresponde.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(f) Inversiones inmobiliarias y similares, continuación

1. Propiedades de inversión, continuación

(iv) Bienes raíces adjudicados

Los bienes adjudicados se valorizarán al menor valor entre su valor libro y su valor de tasación, las que se realizarán en el momento de adjudicación y antes de venderlo.

2. Cuentas por cobrar por operaciones de leasing

De acuerdo a la Norma de Carácter General N°316, la Compañía valorizará su leasing financiero al menor valor entre el valor residual del contrato determinado conforme a las normas impartidas por el Colegio de Contadores de Chile A.G. el costo corregido por inflación menos la depreciación acumulada, y el valor de la tasación comercial, que corresponda al menor de dos tasaciones.

3. Propiedades de uso propio (activo fijo)

De acuerdo a la NCG Nº 316 de la CMF, deberán valorizarse al Menor Valor entre el costo corregido por inflación deducida la depreciación acumulada y el valor de la tasación comercial que corresponderá al menor de dos tasaciones.

4. Muebles y equipos de uso propio

Los bienes del activo fijo se contabilizan utilizando el modelo del costo. El modelo del costo es un método contable en el cual el activo fijo se registra al costo menos su depreciación acumulada y menos las pérdidas acumuladas por deterioro de valor, según lo definido en NIC 16. Los gastos de mantención, conservación y reparación se imputan a resultados, siguiendo el principio devengado, como costo del ejercicio en que se incurran. Las Compañías de Seguros deprecian sus activos siguiendo el método lineal en función de los años de vida útil estimada. La utilidad o pérdida resultante de la enajenación o el retiro de un activo se calcula como la diferencia entre el precio de venta y el valor libro del activo, y se reconoce en cuentas de resultado.

La vida útil utilizada es la indicada en la Resolución Exenta N° 43 del 22 de diciembre de 2002, emitida por el SII.

Tipo Bien	Vida Util Estimada Promedio Meses
Bienes Raíces	960
Muebles	120
Hardware	60
Equipos de Oficina	120

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(f) Inversiones inmobiliarias y similares, continuación

5. Intangibles

Un activo intangible se define como un activo identificable, de carácter no monetario y sin apariencia física que posee la Compañía. Este se reconocerá como tal si, y sólo si:

- (i) es probable que los beneficios económicos futuros que se han atribuido al mismo fluyan a la entidad; y
- (ii) el costo del activo puede ser medido de forma fiable.

Los activos intangibles adquiridos a terceros serán valorizados a costo y se amortizarán de acuerdo a las políticas contables de la Compañía los cuales no podrán superar los 5 años. Se incorporó a Intangibles la cesión de contratos de Arriendo de EU los cuales no tienen un plazo de amortización. Sin embargo, este intangible estará sujeto a test de deterioro anual en conjunto con el goodwill asociado al negocio.

Tipo Bien	Vida Util Estimada Promedio Meses
Software	36
Remodelaciones	60
Cesión Contratos	120

6. Activos no corrientes mantenidos para la venta

Una entidad clasificará a un activo no corriente (o un grupo de activos para su disposición) como mantenido para la venta, si su importe en libros se recuperará fundamentalmente a través de una transacción de venta, en lugar de por su uso continuado, es decir, la venta debe ser altamente probable. La Compañía no posee este tipo de Activos.

g) Operaciones de seguros

1. Primas

Corresponde al monto adeudado a las Compañías de Seguros por cada reasegurado por concepto de primas netas del descuento de aceptación y de deterioro.

Primas asegurados: Corresponde a la prima devengada a favor de la compañía, originados por primas cuyos pagos a la fecha de los estados financieros, se encuentran señalados en la póliza, propuesta, plan de pago u otro antecedente. Su efecto se refleja en el Estado de Resultados integral al cierre del periodo contable.

Las primas devengadas del seguro de invalidez y sobrevivencia, se determinan y presentan en los estados financieros, siguiendo las instrucciones contenidas en Oficio N° 28018 de la CMF, que dispone reconocer un ingreso con abono a la cuenta de resultados "prima directa" y cargo a la cuenta de activos "prima por cobrar", y adicionalmente un ajuste con cargo a resultados en la cuenta "ajuste por contrato", para reflejar la prima total que recibirá la Compañía por este contrato, según la tasa máxima de siniestralidad establecida en el mismo.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

1. Primas, continuación

g) Operaciones de seguros, continuación

Estados financieros a diciembre

Debido a su mayor plazo de entrega, el monto de las primas devengadas del seguro de invalidez y sobrevivencia para la Compañía de Seguros por la cobertura del mes de diciembre de cada año ya es conocido al momento de presentar los estados financieros, por lo que el monto a presentar en la FECU por este concepto deberá corresponder a primas pagadas SIS por la recaudación de cotizaciones del mes de enero (o sea, por la cobertura, del mes de diciembre), menos los pagos que ya se hubieren recibido por este concepto en la Compañía de Seguros a la fecha de cierre de los estados financieros.

Reaseguro cedido: corresponde al monto total de las primas y los siniestros devengados en el periodo de cargo del reasegurador, a través de los contratos de reaseguro respectivos.

2. Otros activos y pasivos derivados de los contratos de seguro y reaseguro

- Derivados implícitos en contratos de seguro

Los contratos de seguros suscritos por las Compañías no contienen ninguna clase de derivados implícitos.

- Contratos de seguro adquiridos en combinaciones de negocios o cesiones de cartera

La Compañías no tiene este tipo de contratos de seguros.

- Gastos de adquisición

Los gastos de adquisición son reconocidos directamente en resultados, sobre base devengada.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

h) Operaciones de seguros, continuación

3. Reservas técnicas

(i) Reserva de riesgos en curso

Corresponde a la obligación de las Sociedades de seguros para con los asegurados y reasegurados originados por primas de contratos de seguro y reaseguro aceptado, que se constituyen para hacer frente a los riesgos que permanecen vigentes al cierre de los estados financieros consolidados.

La reserva de riesgo en curso se aplicará a las coberturas principales con vigencia hasta 4 años, o a aquellas de plazos mayores que hayan sido presentadas por las Sociedades de seguros y aprobadas por la Comisión para el Mercado Financiero. En este último caso se encuentran las coberturas de invalidez e invalidez accidental clasificadas en los ramos 308 Incapacidad o Invalidez Banca Seguros y 310 Accidentes Personales Banca Seguros, informadas a la CMF en conjunto con los Estados Financieros de marzo 2012.

Tratándose de coberturas adicionales se aplicará el mismo criterio anterior independientemente del plazo de la cobertura principal.

El cálculo de la reserva de riesgo en curso corresponderá a la metodología indicada en la Norma de Carácter General N°306 para seguros del primer grupo o en las metodologías presentadas por las compañías de seguros y aprobada por la CMF, según corresponda.

(ii) Reserva rentas privadas

Corresponde registrar la reserva técnica constituida por el seguro de renta, de acuerdo a normativa vigente. Esta reserva debe incluir aquellas mensualidades, que a la fecha de cálculo estén vencidas y aún no hayan sido pagadas. El cálculo de la reserva de rentas privadas corresponderá a la metodología indicada en la NCG N° 306 y sus modificaciones para seguros del primer grupo o en las metodologías presentadas por la Compañía y aprobada por la CMF, según corresponda.

(iii) Reserva matemática

Corresponde a la reserva de pólizas vigentes y equivale a la diferencia entre el valor actual de las prestaciones futuras a cargo del asegurador y el valor actual de las primas futuras que debe pagar el asegurado de acuerdo con la normativa vigente. El cálculo de la reserva matemática se realizará de acuerdo con la metodología, tasa de interés técnica y tablas de probabilidades indicadas en la Norma de Carácter General N°306, o de acuerdo con las tablas presentadas por las compañías de seguros y aprobadas por la Comisión para el Mercado Financiero, según corresponda. Con fecha 11 de diciembre de 2012, la CMF aprobó la utilización de la tabla propia de muerte accidental presentada por la Compañía para el cálculo de reserva matemática de planes específicos clasificados en el ramo 310 accidentes personales banca seguros.

La reserva matemática se aplicará a las coberturas con vigencia superior a 4 años, o aquellas de plazos menores que hayan sido presentadas por las Sociedades de seguros y aprobadas por la Comisión para el Mercado Financiero. Con fecha 20 de abril de 2012, la Comisión para el Mercado Financiero aprobó a la Compañía la constitución de reserva matemática, con independencia del plazo de cobertura, para productos de prima única accesorios a créditos y productos de prima única y nivelada, comercializados al amparo de una póliza individual o colectiva, sin cláusula de renovación.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(h) Operaciones de seguros, continuación

3. Reservas técnicas, continuación

(iii) Reserva matemática, continuación

Tratándose de coberturas adicionales se aplicará el mismo criterio anterior independientemente del plazo de la cobertura principal.

(iv) Reserva seguro invalidez y sobrevivencia (SIS)

El 30 de julio de 2020, la Compañía se adjudicó una fracción de hombres del Seguro de Invalidez y Sobrevivencia, equivalente a un 8.33% del total. Adicionalmente, el 10 de junio de 2021 la Compañía también se adjudicó dos fracciones de mujeres del Seguro de Invalidez y Sobrevivencia, correspondiente a un 25% del total. La constitución de la Reserva para estos contratos se efectúa según las instrucciones contenidas en la norma de carácter general N° 243, del año 2009, de la Comisión Para el Mercado Financiero, reconociendo el costo de siniestros directos en la cuenta de resultado Siniestros Directos, con abono a la cuenta de pasivo Reserva de Seguro de Invalidez y Sobrevivencia. En estos contratos, la prima del seguro es variable y se ajusta para financiar el 100% del costo de los siniestros acumulados mientras éstos sean menores al monto resultante de aplicar la Tasa Prima de Siniestralidad Máxima sobre la Remuneración Imponible. Para efectos de determinar la reajustabilidad sobre el valor de las reservas asociadas a este producto, se considera la variación de la UF a la fecha de cierre respectivo. De acuerdo con lo establecido en la Circular N° 1499 de la CMF, la provisión de prima devengada a diciembre debe ajustarse a la recaudación efectiva del mes de enero del año siguiente.

(v) Reserva de rentas vitalicias

La reserva técnica en seguros de renta vitalicia con entrada en vigencia anterior al 1º de enero de 2012, se calcula de acuerdo con las normas contenidas en la Circular Nº1512 de 2001 y a la Norma de Carácter General Nº318 de la Comisión para el Mercado Financiero, y demás instrucciones vigentes al 1º de septiembre de 2011. De acuerdo con esto:

- a) Al momento de entrada en vigor o aceptación de una póliza, se refleja en el pasivo el importe de su reserva técnica base, con cargo a la cuenta de resultados costos de rentas.
- b) Al cierre de cada estado financiero consolidado se recalculan las reservas técnicas base de cada una de las pólizas vigentes. Para ello se utilizarán los flujos actuariales a la fecha de cálculo y las tasas de costo o las tasas de venta, según corresponda.
- c) Mensualmente, al cierre del estado financiero consolidado correspondiente, se determinará la reserva financiera. Las diferencias que se produzcan entre la reserva técnica base y la reserva financiera generan ajustes, cuyos efectos son presentados formando parte del patrimonio en la cuenta reservas para calce.
- d) El cambio en la reserva técnica base se contabiliza en la cuenta costo de rentas.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

- (h) Operaciones de seguros, continuación
- 3. Reservas técnicas, continuación
- (v) Reserva de rentas vitalicias, continuación
- e) Cuando existen reaseguros vigentes, aquella parte de la reserva técnica base que corresponda a la parte cedida a reaseguradores se calcula utilizando para ello los correspondientes flujos de pasivos reasegurados a la fecha de recálculo y la tasa de costo equivalente (TC) o la tasa de venta (TV), según corresponda.
- f) En los estados financieros consolidados, tanto la reserva técnica base y como la reserva financiera se presentan en términos brutos. El monto correspondiente a la reserva cedida se presenta como un activo por reaseguro cedido.
- g) Los flujos de pasivos se determinan conforme a las normas vigentes impartidas por la Comisión para el Mercado Financiero y, cuando corresponda, considerando la gradualidad en la aplicación de las tablas de mortalidad RV-2004, B-2006 y MI-2006, conforme al mecanismo de reconocimiento gradual aplicado por las Sociedades de Seguros.

Para las pólizas que entraron en vigor a partir del 1º de enero de 2012, su reserva técnica se calcula de acuerdo a lo indicado en la Norma de Carácter General Nº318 de la Comisión para el Mercado Financiero para estos contratos, sin considerar la medición de calce de las Compañías de Seguros:

- a) Para las pólizas emitidas con anterioridad al 1° de marzo de 2015, la tasa utilizada para el descuento de los flujos esperados de pensiones equivaldrá a la menor entre la Tasa de Mercado (TM) y la tasa de Venta (TV), a la fecha de entrada en vigencia de la póliza, definidas en el Título III de la Circular Nº 1512.
- b) Para las pólizas emitidas a contar del 1° de marzo de 2015, la tasa utilizada para el descuento de los flujos esperados de pensiones corresponderá a la menor entre la tasa de venta (TV) definida en el Título III de la Circular N° 1512 y la Tasa de Costo Equivalente (TC), determinada conforme a las instrucciones del anexo de la NCG 318, introducido por la NCG N° 374 de la CMF, del 13 de enero de 2015.
- c) Sólo se constituye en el pasivo la reserva técnica base, considerando la tasa de interés fijada a la fecha de entrada en vigor de la póliza, de acuerdo con lo señalado en el numeral anterior.
- d) Los flujos de obligaciones por rentas vitalicias cedidas en reaseguro, no se descuentan para el cálculo de la reserva técnica de las pólizas correspondientes. Los flujos cedidos se reconocen como un activo por reaseguro, considerando para efectos de su determinación la misma tasa de interés utilizada para el cálculo de la reserva técnica de la póliza reasegurada.
- e) De existir una diferencia al momento de la realización del contrato de reaseguro, entre la prima del reaseguro y el activo constituido de acuerdo con lo señalado precedentemente, esta se reconoce inmediatamente en resultados.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

- (h) Operaciones de seguros, continuación
- 3. Reservas técnicas, continuación
- (v) Reserva de rentas vitalicias, continuación
- f) Para el cálculo de los flujos esperados de pensión, se utilizan íntegramente las tablas de mortalidad fijadas por la Comisión para el Mercado Financiero, con sus correspondientes factores de mejoramiento, vigentes a la fecha de cálculo.

Para aceptaciones de reaseguro o traspasos de cartera producidos con posterioridad al 1º de enero de 2012, y con independencia de la fecha de entrada en vigencia de la póliza subyacente, la reserva técnica se calcula sin considerar la medición de calce, descontando los flujos aceptados a la menor tasa de interés entre la tasa de mercado a la fecha de entrada en vigencia del contrato de reaseguro, y la tasa de interés implícita en la aceptación de los flujos (tasa determinada sobre la base de la prima del reaseguro).

La aplicación de los puntos i) e) e ii) c), se realizará sin perjuicio de la deducción de las cesiones de reaseguro de las reservas técnicas realizada para efectos del cumplimiento de los requerimientos de patrimonio de riesgo y límites de endeudamiento establecidos en el DFL N°251, de 1931, la que se sujetará a lo dispuesto en el artículo 20 de dicho texto legal y a las normas específicas que imparta la Comisión para el Mercado Financiero.

Al 31 de diciembre de 2021, se han efectuado pagos de anticipos de pensiones de Rentas Vitalicias por M\$135.991.722 a causantes y M\$24.140.853 a beneficiarios.

(vi) Reserva de Siniestros

Es la obligación de las Compañías de Seguros con los asegurados y reasegurados en relación al monto de los siniestros o compromisos contraídos por las pólizas de seguros, ocurridos reportados y no reportados, incluidos los gastos inherentes a su liquidación, que hayan afectado a las suscripciones de riesgos de la entidad aseguradora y que no han sido pagados. En esta reserva se deben incluir aquellos pagos, que a la fecha de cálculo estén vencidos y aún no hayan sido pagados al asegurado.

La reserva de siniestros se registrará en una cuenta de pasivos reserva de siniestros, separando entre la reserva por siniestros reportados y la reserva por siniestros ocurridos y no reportados (OYNR) a la fecha de los estados financieros consolidados.

La reserva de siniestros reportados deberá a su vez clasificarse de la siguiente forma:

- (a) Siniestros liquidados y no pagados
- (b) Siniestros liquidados y controvertidos por el asegurado
- (c) Siniestros en proceso de liquidación
- (d) Detectados no reportados

Para la estimación de la reserva de ocurridos y no reportados se utilizará el método estándar de aplicación general indicado en la Norma de Carácter General N°306 (triángulos de siniestros incurridos); o alguno de los métodos alternativos indicados en la misma norma (método simplificado y método transitorio); o los métodos que hayan sido presentados por las compañías de seguros y aprobados por la Comisión para el Mercado Financiero, según corresponda.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

- (h) Operaciones de seguros, continuación
- 3. Reservas técnicas, continuación
- (vii) Reserva catastrófica de terremoto

No aplica.

(viii) Reserva de insuficiencia de prima

La reserva de insuficiencia de prima corresponde al monto que resulte de multiplicar la reserva de riesgo en curso neta de reaseguro por el factor de insuficiencia cuya metodología de cálculo se señala en la Norma de Carácter General N°306 de la Comisión para el Mercado Financiero.

Independientemente de la agrupación de riesgos que se utilice para determinar el monto de la reserva de insuficiencia de prima, esta es asignada y presentada en los estados financieros según la clasificación determinada por la Comisión para el Mercado Financiero.

(ix) Reserva adicional por test de adecuación de pasivos

Las Sociedades de seguro realizan un test de adecuación de pasivos al cierre de cada estado financiero trimestral, con el fin de evaluar la suficiencia de las reservas constituidas de acuerdo a las normas vigentes emitidas por la Comisión para el Mercado Financiero.

El test utiliza las reestimaciones de hipótesis vigentes supuestas por las compañías de seguros para la estimación de los flujos de caja originados por los contratos de seguros, considerando las opciones o beneficios de los asegurados y las garantías pactadas.

Los flujos del contrato indicados en el punto anterior consideran al menos los originados por los siniestros esperados y los gastos directos relacionado a su liquidación, descontando, cuando corresponda, las primas futuras que el asegurado haya convenido cancelar como parte del contrato de seguros.

El test de adecuación de pasivos se realiza considerando flujos antes de impuestos.

Si por la aplicación de este test se comprueba una insuficiencia de la reserva técnica, el Grupo constituirá la reserva técnica adicional en el estado de resultados del cierre correspondiente.

No obstante, conforme a la evaluación periódica de los conceptos analizados en este test, se podrá revertir la reserva técnica adicional en el estado de resultados del cierre correspondiente.

El test de adecuación de pasivos reconoce el riesgo cedido al reasegurador, es decir, cuando se determine la necesidad de constituir una reserva técnica adicional, esta se reconoce en forma bruta en el pasivo y la participación del reasegurador en el activo.

Cuando se efectúa el Test de Insuficiencia de Prima, la Compañía evalúa si este test cumple con los requisitos para ser considerado en reemplazo del Test de Adecuación de Pasivos. De ser así, no se requiere la realización de este último.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(h) Operaciones de seguros, continuación

3. Reservas técnicas, continuación

(ix) Reserva adicional por test de adecuación de pasivos, continuación

El test es aplicado para grupos de contratos que compartan riesgos similares y que son administrados en conjunto como parte de un mismo portfolio. De acuerdo con lo anterior, tanto el test como la insuficiencia de reservas, en su caso, se miden a nivel de portafolio.

No obstante, si como resultado de la aplicación del test se comprueba una insuficiencia, esta se asigna y presenta en los estados financieros, según la clasificación determinada por la Comisión para el Mercado Financiero.

En caso de que, por norma de la Comisión para el Mercado Financiero, esté vigente el reconocimiento gradual de tablas de mortalidad para el cálculo de las reservas técnicas, el test de adecuación de pasivos no considera las diferencias de reservas que se expliquen por dicho proceso de gradualidad. De este modo, de comprobarse una insuficiencia, sólo se constituye una reserva adicional por el monto que exceda a la diferencia en reservas técnicas explicadas por el proceso gradual.

(x) Reserva de seguros con cuenta única de inversión (CUI)

Según las instrucciones de la Norma de Carácter General N°306, los componentes de depósitos y de riesgos asociados a un seguro CUI se contabilizarán en forma conjunta. Por lo tanto, se reconocerá como prima del seguro el total de los fondos traspasados a la Sociedad por el contratante.

El componente de depósitos se reconocerá como una reserva técnica denominada reserva de valor del fondo y corresponderá para cada contrato al valor de la póliza a la fecha de cálculo de la reserva, de acuerdo a las condiciones establecidas en cada contrato, sin deducción de eventuales cargos por rescate.

Tratándose de seguros asociados a la Norma de Carácter General N°176, no se deberá reconocer en el pasivo la reserva técnica asociada al componente de depósito, ni tampoco la prima del contrato.

Respecto del componente del seguro, la compañía de seguros constituirá reservas de riesgo en curso o reserva matemática, pudiendo aplicar criterios distintos respecto de la cobertura principal y de las coberturas adicionales, de acuerdo con el tipo de riesgo que se trate.

Se establecerá una reserva de descalce por el riesgo que asume las compañías de seguros por el riesgo de descalce en plazo, tasa de interés, moneda y tipos de instrumentos, entre la reserva de valor del fondo y las inversiones que respaldan la reserva. El cálculo de esta reserva seguirá las instrucciones de la Norma de Carácter General N°306 y el monto determinado se registrará en la cuenta de patrimonio reserva de descalce, según lo indicado en la Circular N°2022 de la Comisión para el Mercado Financiero.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(h) Operaciones de seguros, continuación

3. Reservas técnicas, continuación

(xi) Otras reservas técnicas

En este rubro corresponde registrar la reserva por deudas con los asegurados y otras reservas que constituya la entidad aseguradora de acuerdo con la normativa vigente y las reservas adicionales que por estatutos deben constituir las mutualidades.

(xii) Participación del reaseguro en las reservas técnicas

Las Compañias de Seguros reconocen la participación de los reaseguradores en las reservas técnicas, sobre base devengada, de acuerdo con los contratos vigentes.

Corresponde a la participación del reasegurador en las reservas técnicas por la parte cedida de la póliza respectiva, reconociendose dicha reserva en el activo. Este activo está sujeto a la aplicación del concepto de deterioro, conforme a las normas generales de IFRS. La determinación de dicha reserva se constituye conforme a las instrucciones impartidas por la Comisión para el Mercado Financiero, según lo instruido en su Norma de Carácter General Nº 306 y sus modificaciones.

4. Calce

Para las pólizas de renta vitalicia con vigencia anterior al 1 de enero de 2012, las compañías de seguros han valorizado las reservas técnicas utilizando las normas sobre calce, de acuerdo con lo estipulado en la Norma de Carácter General N°318 y en la Circular N°1.512 de la Comisión para el Mercado Financiero y sus modificaciones.

De acuerdo con dicha normativa, en la medida que los flujos futuros del portafolio de instrumentos de renta fija y de reservas técnicas generadas por rentas vitalicias, estén calzadas en el tiempo, los flujos futuros de las reservas técnicas elegibles se descuentan a una tasa más cercana al promedio de rentabilidad de los instrumentos financieros estatales de largo plazo, que se haya determinado en el mes de entrada en vigencia de las pólizas.

Las diferencias que se produzcan entre la aplicación de esta norma y las normas generales de valorización de pasivos generan ajustes al cierre de los estados financieros, cuyos efectos son presentados formando parte del patrimonio en la cuenta reservas para calce.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(i) Efectivo y efectivo equivalente

Efectivo: Corresponde a los saldos mantenidos en caja y bancos al cierre del período.

Efectivo Equivalente: Corresponde a inversiones de corto plazo (90 días) de gran liquidez y que son fácilmente convertibles en efectivo.

Estado de flujo de efectivo: El estado de flujo de efectivo ha sido preparado en base al método directo, y se confecciona de acuerdo con las instrucciones establecidas por la CMF, en su Circular N° 2.022, del 17 de mayo del 2011 y modificaciones posteriores. En la preparación del estado de flujos de efectivo, se utilizan las siguientes definiciones:

Flujos de efectivo: Entradas y salidas de dinero en efectivo en caja y bancos, y/o equivalentes de efectivo; entendiendo por éstos las inversiones a corto plazo de gran liquidez y bajo riesgo de alteraciones en su valor. **Flujos operacionales:** Flujos de efectivo y/o equivalentes de efectivo originados por las operaciones normales, que constituyen la principal fuente de ingresos de la actividad de seguros.

Flujos de inversión: Flujos de efectivo y equivalente de efectivo originados en la adquisición, enajenación o disposición por otros medios de activos de largo plazo y otras inversiones no incluidas en el efectivo y equivalente de efectivo de la Compañía, tales como materiales, intangibles o inversiones financieras.

Flujos de financiamiento: Flujo de efectivo y equivalente de efectivo originados en aquellas actividades que producen cambios en el tamaño y composición del patrimonio neto, y de los pasivos que no forman parte de los flujos operacionales. Se registran también en este grupo, los pagos a favor de los accionistas por concepto de dividendos.

(j) Pasivos financieros

Los pasivos financieros se clasifican ya sea como pasivo financiero a valor razonable a través de resultados o como otros pasivos financieros según IFRS 9 de las siguientes categorias.

- Pasivos financieros a valor razonable a través de resultados Los pasivos financieros son clasificados a valor razonable a través de resultados cuando éstos, sean mantenidos para negociación o sean designados a valor razonable a través de resultados.
- Otros pasivos financieros, incluyendo los préstamos, se valorizan inicialmente por el monto de efectivo recibido, netos de los costos de transacción. Los otros pasivos financieros son posteriormente valorizados al costo amortizado utilizando el método de tasa de interés efectiva, reconociendo los gastos por intereses sobre la base de la rentabilidad efectiva.

(k) Provisiones

Las provisiones son pasivos en los que existe incertidumbre acerca de su cuantía o vencimiento. Se reconocen en el Estado de Situación financiera cuando se cumplen las siguientes circunstancias:

- a) Cuando la compañía tiene una obligación presente (ya sea legal o implícita) resultado de hechos pasados;
- b) Cuando a la fecha de los EEFF sea probable que la Compañía tenga que desprenderse de recursos para cancelar la obligación; y
- c) Cuando se puede estimar de manera fiable la cuantía del monto.

La Compañía reconoce sus Provisiones de Pasivos, sobre base devengada e instrucciones impartidas en NIC 37.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(l) Ingresos y gasto de inversiones

Los ingresos y gastos de inversiones son reconocidos sobre base devengada, de acuerdo a los contratos u obligaciones que posea la Compañía, en el Estado de Resultado Integral, de acuerdo con el siguiente detalle:

i. Activos financieros a valor razonable

La Compañía registra los ingresos asociados a activos financieros a valor razonable, sobre base devengada, de acuerdo al valor de mercado que tengan dichas inversiones, a la fecha de cierre de los estados financieros, y el valor libro de las mismas.

Los gastos asociados, son reconocidos sobre base devengada, de acuerdo a los contratos u obligaciones que posea la Compañía.

ii. Activos financieros a costo amortizado

La Compañía registra los ingresos asociados a activos financieros a costo amortizado, sobre base devengada, calculado según la misma tasa de descuento utilizada para determinar el precio del instrumento al momento de la compra.

Los gastos asociados, son reconocidos sobre base devengada, de acuerdo a los contratos u obligaciones que posea la Compañía.

(m) Reconocimiento de ingresos

i. Primas de seguros

Los ingresos por primas de seguros corresponden al negocio por los seguros de invalidez y sobrevivencia y complementario de salud que administra las Subsidiaria Cía. de Seguros de Vida Cámara S.A., seguros de invalidez y sobrevivencia y rentas vitalicias que administra Vivir Seguros Cía. de Seguros de Vida S.A. y los seguros de renta vitalicia y de vida tradicionales que administra la Subsidiaria Cía. de Seguros Confuturo S.A.

Los ingresos por primas de seguros directos son reconocidos al momento de la aceptación del riesgo, aun cuando la vigencia del seguro no haya comenzado, en función del tiempo transcurrido a lo largo del período de vigencia de los contratos. Se presentan netas de anulaciones e incobrabilidad.

ii. Reaseguro cedido (prima cedida)

Las primas correspondientes al reaseguro cedido se registran en función de los contratos de reaseguro proporcionales y bajo los mismos criterios que se utilizan para el seguro directo y reaseguro aceptado (prima aceptada).

Las primas correspondientes al reaseguro aceptado se contabilizan en base a las cuentas recibidas de las compañías cedentes. Las primas se reflejan netas de anulaciones e incobrabilidad.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(n) Costo por intereses

Los costos por intereses son registrados sobre base devengada, de acuerdo con la tasa de interés acordada al momento de la obtención del crédito respectivo.

(o) Costo de siniestros

Los costos de siniestros y de rentas, son registrados sobre base devengada, de acuerdo con lo establecido en los respectivos contratos de seguros que poseen las Compañías de Seguros.

Dentro del costo de siniestros se incluyen todos los costos directos asociados al proceso de liquidación, tales como los pagos referentes a los colectivos siniestrados y gastos en los que se incurren en procesar, evaluar y resolver el siniestro y de acuerdo con lo establecido en los respectivos contratos de seguros. Estos costos se reflejan directamente en el estado de resultados integral de las Compañias de Seguros.

(p) Costos de intermediación

En el costo de intermediación se incluyen todas las comisiones y gastos asociados a la actividad de vender un seguro y sus negociaciones por reaseguro.

Se incluyen los gastos por concepto de sueldo base y comisiones generados por los agentes de venta contratados por la compañía. Se incluyen además las comisiones efectivamente desembolsadas a los corredores y asesores previsionales por la producción intermediada por ellos.

Estos pagos se ven reflejados en el estado de resultados integrales de las Compañias de Seguros, en el período en el cual fueron devengados.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(q) Impuesto a la renta e impuesto diferido

El impuesto a la renta de primera categoría se determinó sobre la base de la renta líquida imponible determinada para fines tributarios. La Compañía contabiliza los efectos por los impuestos diferidos originados por diferencias temporarias y otros eventos que crean diferencias entre el resultado contable y el tributario.

El gasto por impuesto sobre beneficios del ejercicio se calcula mediante la suma del impuesto corriente que resulta de la aplicación del correspondiente tipo de gravamen sobre la base imponible del ejercicio (después de aplicar las deducciones que fiscalmente son admisibles) y de la variación de los activos y pasivos por impuestos diferidos que se reconozcan en las cuentas de pérdidas y ganancias consolidadas.

Los activos y pasivos por impuesto diferidos incluyen las diferencias temporarias que se identifican como aquellos importes que se prevén pagaderos o recuperables por las diferencias entre el valor en libros de los elementos patrimoniales y sus correspondientes valores tributarios, así como las bases imponibles negativas pendientes de compensación y los créditos por deducciones fiscales no aplicadas fiscalmente. Dichos importes se registran aplicando a la diferencia temporaria que corresponda el tipo de gravamen al que se espera recuperarlos o liquidarlos.

La Compañía reconoce, cuando corresponde, pasivos por impuestos diferidos por la estimación futura de los efectos tributarios atribuibles a diferencias entre los valores contables de los pasivos y sus valores tributarios. La medición de los pasivos por impuestos diferidos se efectúa en base a la tasa de impuesto que, de acuerdo a la legislación tributaria vigente, se deba aplicar en el año en que los pasivos por impuestos diferidos sean realizados o liquidados. Los efectos futuros de cambios en la legislación tributaria o en las tasas de impuestos son reconocidos en los impuestos diferidos a partir de la fecha en que la ley que aprueba dichos cambios sea publicada.

Los activos y pasivos por impuestos diferidos son compensados cuando se tiene reconocido legalmente el derecho de compensar, ante la autoridad tributaria los montos reconocidos en esas partidas y cuando los activos y pasivos por impuestos diferidos se derivan del impuesto a la renta correspondiente a la misma autoridad tributaria y la Compañía pretende liquidar sus activos y pasivos tributarios corrientes sobre una base neta.

Con fecha 29 de septiembre de 2014, se publicó en el diario Oficial la Ley 20.780 que Perfecciona la Legislación Tributaria y Financia la Reforma Educacional, que entre otras materias, modificó la Tasa de Impuesto de Primera Categoría, incrementándola del 20% al 21% para el año comercial 2014, al 22,5% para el año comercial 2015, en 24% para el año comercial 2016, en 25,5% para el año comercial 2017 y en 27% para el año comercial 2018 y siguientes.

La Comisión para el Mercado Financiero, en virtud de sus atribuciones, con fecha 17 de octubre de 2014 emitió el Oficio Circular N° 856 instruyendo a las entidades fiscalizadas a registrar en el ejercicio respectivo contra patrimonio, las diferencias en activos y pasivos por concepto de impuestos diferidos que se produzcan como efecto directo del incremento en la tasa en el impuesto de primera categoría introducido por la Ley N° 20.780. Esta instrucción emitida por la CMF significó un cambio en el marco de preparación y presentación de información financiera adoptada hasta esa fecha, dado que el anterior marco (NIIF) requiere ser adoptada de manera integral explicita y sin reserva.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(q) Impuesto a la renta e impuesto diferido, continuación

La Compañía producto de la adquisición de los Inmuebles de Espacios Urbanos reconocerá un activo por impuestos diferidos, esto producto de que los activos ingresaron contablemente a valor de tasación y tributariamente a valor de compra, esto genera que el valor tributario de dichos inmuebles sea mayor al valor contable, generando un activo por impuestos diferidos. Como bien se entiende, esto es una diferencia temporal deducible la cual se reconoce por vía de los Impuestos diferidos de acuerdo a lo señalado en NIC 12 "Impuesto a las Ganancias".

Actividad Bancaria

(a) Instrumentos de inversión

Los instrumentos de inversión son clasificados en dos categorías: inversiones al vencimiento e instrumentos disponibles para la venta. La categoría de inversiones al vencimiento incluye sólo aquellos instrumentos en que el Banco tiene la capacidad e intención de mantenerlos hasta sus fechas de vencimiento. Los demás instrumentos de inversión se consideran como disponibles para la venta.

Los instrumentos de inversión son reconocidos inicialmente al valor razonable, el que corresponde al precio de la transacción. Los instrumentos disponibles para la venta son posteriormente valorados a su valor razonable según los precios de mercados o valorizaciones obtenidas por la aplicación de modelos.

Las utilidades o pérdidas no realizadas originadas por el cambio en su valor razonable son reconocidas con cargo o abono a cuentas patrimoniales. Cuando estas inversiones son enajenadas o se deterioran, el monto de los ajustes a valor razonable acumulado en patrimonio es traspasado a resultados y se informa bajo "utilidad por diferencias de precio" o "pérdidas por diferencias de precio", según corresponda.

Las inversiones al vencimiento se registran a su valor de costo amortizado, más intereses y reajustes devengados, menos las provisiones por deterioro constituidas cuando el monto registrado es superior al monto estimado de recuperación.

Los intereses y reajustes de las inversiones al vencimiento y de los instrumentos disponibles para la venta se incluyen en el rubro "ingresos por intereses y reajustes".

Las compras y ventas de instrumentos de inversión que deben ser entregados dentro del plazo establecido por las regulaciones o convenciones del mercado, se reconocen en la fecha de negociación, en la cual se compromete la compra o venta del activo. Las demás compras o ventas se tratan como derivado (forward) hasta su liquidación.

Al 31 de diciembre de 2022 y 2021, el Banco no tiene instrumentos de inversión al vencimiento.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(b) Instrumentos para negociación

Los instrumentos para negociación corresponden a instrumentos adquiridos con la intención de generar ganancias por la fluctuación de precios en el corto plazo o a través de márgenes en intermediación, o que están incluidos en un portafolio en el que existe un patrón de toma de utilidades de corto plazo. Los instrumentos para negociación se encuentran valorados a su valor razonable.

Las utilidades o pérdidas provenientes de los ajustes para su valorización a valor razonable, como asimismo los resultados por las actividades de negociación, se incluyen en el rubro "utilidad (pérdida) neta de operaciones financieras" del estado de resultados. Los intereses y reajustes devengados son informados en el rubro "utilidad (pérdida) neta de operaciones financieras" del estado de resultados consolidados.

Todas las compras y ventas de instrumentos para negociación que deben ser entregados dentro del plazo establecido por las regulaciones o convenciones del mercado, son reconocidos en la fecha de negociación, la cual es la fecha en que se compromete la compra o venta del activo.

(c) Contratos financieros derivados

Los contratos de derivados financieros, que incluyen forwards de monedas extranjeras y unidades de fomento, futuros de tasa de interés, swaps de monedas y tasa de interés, opciones de monedas y tasa de interés y otros instrumentos de derivados financieros, son reconocidos al valor razonable desde la fecha de su contratación incluyendo los costos de la transacción. El valor razonable es obtenido de cotizaciones de mercado, modelos de descuento de flujos de caja y modelos de valorización de opciones según corresponda. Los contratos de derivados se informan como un activo cuando su valor razonable es positivo y como un pasivo cuando éste es negativo, en los rubros "contratos de derivados financieros".

Ciertos derivados incorporados en otros instrumentos financieros son tratados como derivados separados cuando su riesgo y características no están estrechamente relacionados con las del contrato principal y éste no se registra a su valor razonable, con sus utilidades y pérdidas no realizadas incluidas en resultados. El Banco no tiene este tipo de derivados al cierre de los Estados financieros consolidados al 31 de diciembre de 2022 y 2021.

Al momento de suscripción de un contrato de derivado, éste debe ser designado por el Banco como instrumento derivado para negociación o para fines de cobertura contable. Los cambios en el valor razonable de los contratos de derivados financieros mantenidos para negociación se incluyen en el rubro "utilidad (pérdida) neta de operaciones financieras" en el Estado de Resultados. Si el instrumento derivado es clasificado para fines de cobertura contable, éste puede ser: (1) una cobertura del valor razonable de activos o pasivos existentes o compromisos a firme, o bien (2) una cobertura de flujos de caja relacionados a activos o pasivos existentes o transacciones esperadas. Una relación de cobertura para propósitos de contabilidad de cobertura debe cumplir todas las condiciones siguientes: (a) al momento de iniciar la relación de cobertura, se ha documentado formalmente la relación de cobertura; (b) se espera que la cobertura sea altamente efectiva; (c) la eficacia de la cobertura se puede medir de manera razonable y (d) la cobertura es altamente efectiva en relación con el riesgo cubierto, en forma continua a lo largo de toda la relación de cobertura.

Ciertas transacciones con derivados que no califican para ser contabilizadas como derivados para cobertura son tratadas e informadas como derivados para negociación, aun cuando proporcionan una cobertura efectiva para la gestión de posiciones de riesgo.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(a) Principales criterios contables aplicados, continuación

(c) Contratos financieros derivados, continuación

Cuando un derivado cubre la exposición a cambios en el valor razonable de una partida existente del activo o del pasivo, esta última se registra a su valor razonable en relación con el riesgo específico cubierto. Las utilidades o pérdidas provenientes de la medición a valor razonable, tanto de la partida cubierta como del derivado de cobertura, son reconocidas con efecto en los resultados del ejercicio de la actividad bancaria.

Si el ítem cubierto en una cobertura de valor razonable es un compromiso a firme, los cambios en el valor razonable del compromiso con respecto al riesgo cubierto son registrados como activo o pasivo con efecto en los resultados del ejercicio. Las utilidades o pérdidas provenientes de la medición a valor razonable del derivado de cobertura son reconocidas con efecto en los resultados del ejercicio de la actividad bancaria. Cuando se adquiere un activo o pasivo como resultado del compromiso, el reconocimiento inicial del activo o pasivo adquirido se ajusta para incorporar el efecto acumulado de la valorización a valor razonable del compromiso a firme que estaba registrado en el estado de situación financiera.

Cuando un derivado cubre la exposición a cambios en los flujos de caja de activos o pasivos existentes o transacciones esperadas, la porción efectiva de los cambios en el valor razonable con respecto al riesgo cubierto es registrada en el patrimonio. Cualquier porción inefectiva se reconoce directamente en los resultados del ejercicio de la actividad bancaria.

Los montos registrados directamente en patrimonio son registrados en resultados en los mismos períodos en que activos o pasivos cubiertos afectan los resultados.

Cuando se realiza una cobertura de valor razonable de tasas de interés para una cartera, y el ítem cubierto es un monto de moneda en vez de activos o pasivos individualizados, las utilidades o pérdidas provenientes de la medición a valor razonable, tanto de la cartera cubierta como del derivado de cobertura, son reconocidas con efecto en los resultados del ejercicio, pero la medición a valor razonable de la cartera cubierta se presenta en el estado de situación bajo Otros activos u Otros pasivos, según cual sea la posición de la cartera cubierta en un momento dado del tiempo.

(d) Créditos y cuentas por cobrar a clientes

Las colocaciones por préstamos son activos financieros no derivados con cobros fijos o determinados que no se encuentran cotizados en un mercado activo y que el Banco no tiene la intención de vender en el corto plazo.

Las colocaciones y cuentas por cobrar a clientes se valorizan inicialmente a su valor razonable, más los costos incrementales. Posteriormente se registran a su costo amortizado reconociendo en resultados los intereses devengados en función de la tasa de interés efectiva. Los créditos y cuentas por cobrar a clientes se presentan netos de las provisiones por riesgo de crédito.

La tasa de interés efectiva es la tasa de actualización que iguala exactamente el valor de un activo financiero a la totalidad de sus flujos de efectivo estimados por todos los conceptos a lo largo de su vida remanente.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(e) Operaciones de factoring

El Banco efectúa operaciones de factoring con sus clientes, mediante las cuales recibe facturas, con o sin responsabilidad del cedente, anticipando al cedente un porcentaje del total de los montos a cobrar al deudor de los documentos cedidos.

- Factoring con responsabilidad: se considera como contraparte, para propósitos de determinación de las provisiones al cedente de los documentos endosados al banco.
- Factoring sin responsabilidad: se considera como contraparte, para propósitos de determinación de las provisiones al deudor de las facturas.

La determinación de provisiones para colocaciones de factoraje deberá considerar como contraparte al cedente de los documentos endosados al banco, cuando la cesión se efectúe con responsabilidad de este último, y al deudor de las facturas, cuando la cesión haya sido realizada sin responsabilidad del cedente. Excepcionalmente, en los casos de cesión con responsabilidad se podrá sustituir al cedente por el deudor de la factura, cuando el contrato de la operación cumpla copulativamente las siguientes condiciones:

- Existe la obligación de poner en conocimiento o notificar al deudor de la factura, de un modo previsto por la ley, sobre la cesión de ésta al banco;
- El deudor de la factura cumple con las condiciones establecidas en la letra a) del número 4.1 de este Capítulo;
- Las colocaciones por factoring se valorizan al valor desembolsado más la diferencia de precio devengada. La diferencia de precio generada en la cesión se devenga en el período de financiamiento.

El saldo que el Banco Internacional registra bajo este concepto fue clasificado, para efectos del presente estado financiero, bajo el rubro "créditos y cuentas por cobrar a clientes".

(f) Ingresos y gastos por intereses y reajustes

Los ingresos y gastos por intereses y reajustes se reconocen contablemente en función a su período de devengo mediante aplicación del método de tasa efectiva.

La tasa de interés efectiva es la tasa de descuento que iguala los flujos de efectivo por cobrar o por pagar a lo largo de la vida del instrumento financiero con el valor neto en libros del activo o del pasivo financiero. Se considera las condiciones contractuales del instrumento financiero y no se consideran las pérdidas crediticias futuras.

El cálculo de la tasa efectiva, cuando corresponde, incluye las comisiones y otros conceptos, pagados o recibidos, como los costos de transacción que son incrementales, directamente atribuibles a la adquisición o emisión de un activo o pasivo financiero.

Sin embargo, en el caso de las colocaciones consideradas a título individual como deterioradas o aquellas vencidas y las vigentes con alto riesgo de irrecuperabilidad se ha seguido el criterio prudencial de suspender el devengo de intereses y reajustes. Estos se reconocen contablemente cuando se perciban, como recuperación de pérdida por deterioro.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(g) Ingresos y gastos por comisiones

Los ingresos y gastos por comisiones se reconocen en los resultados con criterios distintos según sea su naturaleza. Los más significativos son:

- Los que corresponden a un acto singular, son reconocidos en resultados cuando se produce el acto que los origina.
- 2. Los que tienen su origen en transacciones o servicios que se prolongan a lo largo del tiempo, son reconocidos en resultados durante la vida de tales transacciones o servicios.

(h) Deterioro

Activos financieros: un activo financiero es evaluado en cada fecha de presentación para determinar si existe evidencia objetiva de deterioro. Un activo financiero está deteriorado si existe evidencia objetiva que uno o más eventos han tenido un efecto negativo sobre los flujos de efectivo futuros del activo, que pueden ser calculados con fiabilidad.

Una pérdida por deterioro en relación con activos financieros registrados al costo amortizado se calcula como la diferencia entre el importe en libros del activo y el valor actual de los flujos de efectivo estimados, descontados a la tasa de interés efectiva.

Una pérdida por deterioro en relación con un activo financiero disponible para venta se calcula por referencia a su valor razonable. Los activos financieros individualmente significativos son examinados individualmente para determinar su deterioro. Los activos financieros restantes son evaluados colectivamente en grupos que comparten características de riesgo crediticio similares.

Todas las pérdidas por deterioro son reconocidas en resultado. Cualquier pérdida acumulada en relación con un activo financiero disponible para la venta reconocido anteriormente en patrimonio es transferida al resultado.

El reverso de una pérdida por deterioro ocurre solo si este puede ser relacionado objetivamente con un evento ocurrido después de que éste fue reconocido. En el caso de los activos financieros registrados al costo amortizado y para los disponibles para la venta que son títulos de venta, el reverso es reconocido en el resultado. En el caso de los activos financieros que son títulos de renta variables, el reverso es reconocido directamente en patrimonio.

El saldo que el Banco Internacional registra bajo este concepto fue clasificado, para efectos del presente estado financiero, bajo el rubro "provisión por riesgo de crédito".

Activos no financieros: el monto en libros de los activos no financieros del Banco, son revisados en cada fecha de presentación para determinar si existen indicios de deterioro. Si existen tales indicios, entonces se estima el monto a recuperar del activo. En el caso del goodwill, cuando aplique, y de los activos intangibles que posean vidas útiles indefinidas o que aún no se encuentren disponibles para ser usados, los montos a recuperar se estiman en cada fecha de presentación. Una pérdida por deterioro en relación con el goodwill no se reversa.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(h) Deterioro, continuación

En relación con los demás activos, las pérdidas por deterioro reconocidas en períodos anteriores son evaluadas en cada fecha de presentación en búsqueda de cualquier indicio de que la pérdida haya disminuido. Una pérdida por deterioro se revierte si ha ocurrido un cambio en las estimaciones usadas para determinar el monto recuperable. Una pérdida por deterioro se revierte solo en la medida que el valor libro del activo no exceda el monto en libros que habría sido determinado, neto de depreciación o amortización, si no ha sido reconocida ninguna pérdida por deterioro.

El Banco no registra activos intangibles con vida útil indefinida al 31 de diciembre de 2022 y 2021.

(i) Bienes recibidos o adjudicados en pago

Los bienes recibidos o adjudicados en pago de créditos y cuentas por cobrar a clientes son registrados, en el caso de las daciones en pago, al precio convenio entre las partes o, por el contrario, en aquellos casos donde no exista acuerdo entre estas, por el monto por el cual el Banco se adjudica dichos bienes en un remate judicial. Posteriormente, estos bienes son valorizados por el menor importe entre el valor registrado en un inicio y su valor neto de realización, el cual corresponde a su valor razonable (valor de liquidez determinado a través de una tasación independiente) menos sus respectivos costos de ventas asociados.

En general, se estima que los bienes recibidos o adjudicados en pago serán enajenados dentro del plazo de un año contado desde su fecha de adjudicación. Para aquellos bienes que no son vendidos dentro de dicho plazo, son castigados de acuerdo con lo dispuesto en el Capítulo 10–1 emitido por la CMF.

El saldo que el Banco Internacional registra bajo este concepto fue clasificado, para efectos del presente estado financiero, bajo el rubro "otros activos no financieros corrientes".

(j) Efectivo y efectivo equivalente

Para la elaboración del estado de flujos de efectivo se toman en consideración los siguientes conceptos:

- **j.1 Flujos de efectivo:** las entradas y salidas de efectivo y de efectivo equivalentes, entendiendo por éstas las inversiones a corto plazo de gran liquidez y con bajo riesgo de cambios en su valor, tales como: depósitos en el Banco Central de Chile, instrumentos de la Tesorería General de la República, saldos a la vista y depósitos en bancos nacionales y depósitos en el exterior.
- **j.2 Actividades operacionales:** corresponden a las actividades normales realizadas por los bancos, así como otras actividades que no pueden ser calificadas como de inversión o de financiamiento.
- **j.3** Actividades de inversión: corresponden a la adquisición, enajenación o disposición por otros medios, de activos a largo plazo y otras inversiones no incluidas en el efectivo y equivalente de efectivo.
- **j.4** Actividades de financiamiento: las actividades que producen cambios en el tamaño y composición del patrimonio neto y de los pasivos que no formen parte de las actividades operacionales ni de inversión.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(k) Provisiones por riesgo de crédito

Las provisiones exigidas para cubrir los riesgos de pérdida de los créditos han sido constituidas de acuerdo con las Normas e Instrucciones de la Comisión para el Mercado Financiero. Los créditos se presentan netos de tales provisiones o demostrando la rebaja. En el caso de los créditos contingentes se muestran en pasivo en el rubro "provisiones".

El Banco utiliza modelos o métodos, basados en el análisis individual y grupal de los deudores, los cuales fueron aprobados por el Directorio, para constituir las provisiones de colocaciones, señaladas en el Compendio de Normas Contables de la Comisión para el Mercado Financiero, las cuales se definen a continuación:

k.1 Provisiones por evaluación individual

La evaluación individual de los deudores es aplicada cuando se trata de empresas que, por su tamaño, complejidad o nivel de exposición con la entidad, se requiere conocer y analizar en detalle.

El análisis de los deudores se centra en su capacidad y disposición para cumplir con sus obligaciones crediticias, mediante información suficiente y confiable, analizando también garantías, plazos de las obligaciones, tasas de interés, moneda, reajustabilidad, etc.

Para efectos de constituir las provisiones, se debe clasificar a los deudores y sus operaciones referidas a colocaciones y créditos contingentes, en las categorías que le corresponden, previa asignación a una de las siguientes tres categorías de cartera: normal, subestándar e incumplimiento.

k.2 Carteras en cumplimiento normal y subestándar

La cartera en cumplimiento normal comprende a aquellos deudores cuya capacidad de pago les permite cumplir con sus obligaciones y compromisos, y no se visualiza, de acuerdo a la evaluación de su situación económico-financiera, que esta condición cambie. Las clasificaciones asignadas a esta cartera son las categorías A1 hasta A6.

La cartera subestándar incluirá a los deudores con dificultades financieras o empeoramiento significativo de su capacidad de pago y sobre los que hay dudas razonables acerca del reembolso total de capital e intereses en los términos contractualmente pactados, mostrando una baja holgura para cumplir con sus obligaciones financieras en el corto plazo.

Formarán parte de la cartera subestándar, además, aquellos deudores que en el último tiempo han presentado morosidades superiores a 30 días. Las clasificaciones asignadas a esta cartera son las categorías B1 hasta B4 de la escala de clasificación.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(k) Provisiones por riesgo de crédito, continuación

k.1 Provisiones por evaluación individual, continuación

Como resultado del análisis individual de esos deudores, se deben clasificar a los mismos en las siguientes categorías; asignándoles, subsecuentemente, los porcentajes de probabilidades de incumplimiento y de pérdida dado el incumplimiento que dan como resultado el consiguiente porcentaje de pérdida:

	Categoría del	Probabilidad de	Pérdida dado el	Pérdida Esperada
Tipo de Cartera	Deudor	Incumplimiento (%)	Incumplimiento (%)	(%)
	A1	0,04	90,0	0,03600
Cartera Normal	A2	0,10	82,5	0,08250
	A3	0,25	87,5	0,21875
	A4	2,00	87,5	1,75000
	A5	4,75	90,0	4,27500
	A6	10,00	90,0	9,00000
	B1	15,00	92,5	13,87500
Cartera Subestándar	B2	22,00	92,5	20,35000
	В3	33,00	97,5	32,17500
	B4	45,00	97,5	43,87500

Para determinar el monto de provisiones que debe constituirse para las carteras en cumplimiento normal y subestándar, previamente se debe estimar la exposición afecta a provisiones, a la que se le aplicará los porcentajes de pérdida respectivos (expresados en decimales), que se componen de la probabilidad de incumplimiento (PI) y de pérdida dado el incumplimiento (PDI) establecidas para la categoría en que se encasille al deudor y/o a su aval calificado, según corresponda.

La exposición afecta a provisiones corresponde a las colocaciones más los créditos contingentes, menos los importes que se recuperarían por la vía de la ejecución de las garantías. Asimismo, se entiende por colocación el valor contable de los créditos y cuentas por cobrar del respectivo deudor, mientras que, por créditos contingentes, el valor que resulte de aplicar lo indicado en el N°3 del Capítulo B-3 del Compendio de Normas Contables.

Carteras en incumplimiento

La cartera en incumplimiento incluye a los deudores y sus créditos para los cuales se considera remota su recuperación, pues muestran una deteriorada o nula capacidad de pago. Forman parte de esta cartera aquellos deudores con indicios evidentes de una posible quiebra, así como también aquellos en que es necesaria una restructuración forzada de deudas para evitar su incumplimiento y además, cualquier deudor que presente atraso igual o superior a 90 días en el pago de intereses o capital de algún crédito. Esta cartera se encuentra conformada por los deudores pertenecientes a las categorías C1 hasta C6 de la escala de clasificación que se establece más adelante y todos los créditos, inclusive el 100% del monto de créditos contingentes, que mantengan esos mismos deudores.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(k) Provisiones por riesgo de crédito, continuación

Para efectos de constituir las provisiones sobre la cartera en incumplimiento, se dispone el uso de porcentajes de provisión que deben aplicarse sobre el monto de la exposición, que corresponde a la suma de colocaciones y créditos contingentes que mantenga el mismo deudor. Para aplicar ese porcentaje, previamente, debe estimarse una tasa de pérdida esperada, deduciendo del monto de la exposición los montos recuperables por la vía de la ejecución de las garantías y, en caso de disponerse de antecedentes concretos que así lo justifiquen, deduciendo también el valor presente de las recuperaciones que se pueden obtener ejerciendo acciones de cobranza, neto de los gastos asociados a éstas. Esa tasa de pérdida debe encasillarse en una de las seis categorías definidas según el rango de las pérdidas efectivamente esperadas por el Banco para todas las operaciones de un mismo deudor.

Esas categorías, su rango de pérdida según lo estimado por el Banco y los porcentajes de provisión que en definitiva deben aplicarse sobre los montos de las exposiciones, son los que se indican en la siguiente tabla:

Clasificación	Rango de pérdida estimada	Provisión
C1	Hasta 3%	2%
C2	Más de 3% hasta 20%	10%
C3	Más de 20% hasta 30%	25%
C4	Más de 30% hasta 50%	40%
C5	Más de 50% hasta 80%	65%
C6	Más de 80%	90%

k.3 Provisiones por evaluación grupal

Las evaluaciones grupales resultan pertinentes para abordar un alto número de operaciones cuyos montos individuales sean bajos para ser evaluados individualmente o que se traten de personas naturales o de empresas pequeñas que no califiquen para una evaluación individual. Estos modelos contemplan las colocaciones de consumo, hipotecarias y comerciales que no son evaluados individualmente.

Los niveles de provisiones requeridas han sido determinados por el Banco, de acuerdo con la determinación de pérdida real de los créditos, mediante la clasificación y agrupación de la cartera de colocaciones en función de la similitud de las características relativas al riesgo de crédito, indicativas de la capacidad del deudor para cumplir las obligaciones de pago estipuladas en el contrato.

Las provisiones son determinadas en función de una segmentación de productos, tramos de días de impagos del crédito y comportamiento de pago histórico del cliente. Los porcentajes de provisión considerados en la matriz están sustentados en un estudio de pérdida esperada, que comprende el cálculo de los parámetros de probabilidad de incumplimiento (PI) y probabilidad dado el incumplimiento (PDI) para esta cartera.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(k) Provisiones por riesgo de crédito, continuación

k.4 Provisiones adicionales

La Comisión para el Mercado financiero ha definido que las provisiones adicionales son aquellas que no se derivan de la aplicación de los modelos de evaluación de cartera de cada banco en particular o para compensar deficiencias de ellos y deben ser para resguardarse del riesgo de fluctuaciones económicas no predecibles.

El Banco cuenta con criterios y procedimientos formales de su uso y constitución para la determinación de provisiones adicionales, los cuales se encuentran aprobados por el Directorio.

Estas provisiones están de acuerdo con lo establecido en el N°10 del Capítulo B-1 del Compendio de Normas Contables de la Comisión para el Mercado Financiero.

(l) Provisiones y pasivos contingents

Las provisiones son pasivos en los que existe incertidumbre acerca de su cuantía o vencimiento. Estas provisiones se reconocen en el Estado Finanaciero Consolidado cuando se cumplen los siguientes requisitos:

- Es una obligación actual como resultado de hechos pasados y
- A la fecha de los estados financieros consolidados es probable que el Banco tenga que desprenderse de recursos para cancelar la obligación y la cuantía de estos recursos puedan medirse de manera fiable.

Un activo o pasivo contingente es toda obligación surgida de hechos pasados cuya existencia quedará confirmada sólo si llegan a ocurrir uno o más sucesos futuros inciertos y que no están bajo el control del Banco.

Se califican como contingentes lo siguiente:

- Avales y fianzas
- Cartas de crédito del exterior confirmadas
- Cartas de crédito documentarias
- Boletas de garantía
- Cartas de garantía interbancarias
- Líneas de crédito de libre disposición
- Otros compromisos de crédito
- Otros créditos contingentes

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(m) Créditos deteriorados y castigos

Identificación cartera deteriorada

Se define cartera deteriorada, como aquella cartera conformada por todos los deudores sobre los cuales se tiene evidencia de que no cumplirán con sus obligaciones en las condiciones de pago en que se encuentran pactadas, con prescindencia de la posibilidad de recuperar lo adeudado recurriendo a las garantías, mediante el ejercicio de acciones de cobranza judicial o pactando condiciones distintas.

Movimiento de deudores de cartera deteriorada

El ingreso a cartera deteriorada estará marcado por el cambio de clasificación del deudor al tratarse de deudores clasificados individualmente.

El egreso de un deudor de cartera deteriorada estará dado por el cambio de clasificación del deudor, autorización que es entregada exclusivamente por la Gerencia División Riesgos, debiendo quedar explicitado en el cambio de clasificación los motivos que justifican el cambio de su capacidad o conducta de pago. Para el caso de deudores clasificados grupalmente, el cambio de categoría estará dado por el cambio de comportamiento asociado a comportamiento de mora, entre otras variables.

Administración de cartera deteriorada

El Banco administra su cartera de deudores deteriorada en forma colegiada a través de comités de crédito en sus diferentes instancias, delegando en la línea comercial las atribuciones y facultades necesarias para la operación diaria, encontrándose definido en el manual de procedimientos relativos a clasificación de cartera, provisiones y castigo, el cual es consistente con la normativa legal vigente dictada por la Comisión para el Mercado financiero.

El proceso de administración de créditos que muestran deterioro tiene por objeto resaltar aquellos créditos que conllevan un riesgo más alto que el normal, evaluar la calidad global de la cartera y asegurar que la administración asume un rol proactivo, oportuno, estructurado y riguroso en el manejo de créditos en proceso de deterioro para proteger adecuadamente los intereses del Banco.

Castigos

Por lo general, los castigos deben efectuarse cuando expiren los derechos contractuales sobre los flujos de efectivo. Al tratarse de colocaciones, aun cuando no ocurriera lo anterior, se procederá a castigar los respectivos saldos del activo de acuerdo con lo indicado en el título II del Capítulo B-2 del Compendio de Normas Contables.

Los castigos de que se trata se refieren a bajas en el Estado de Situación Financiera del activo correspondiente a la respectiva operación, incluyendo, por consiguiente, aquella parte que pudiere no estar vencida si se tratara de un crédito pagadero en cuotas o parcialidades, o de una operación de leasing (no existen castigos parciales).

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(m) Créditos deteriorados y castigos, continuación

Los castigos deben efectuarse siempre utilizando las provisiones por riesgo de crédito constituidas de acuerdo con lo indicado en el Capítulo B-1 del Compendio de Normas Contables, cualquiera sea la causa por la cual se procede al castigo.

Serán castigados todas aquellas operaciones de crédito, sobre las cuales y basados en la información disponible se concluye que no será factible su recuperación. Adicionalmente y conforme a la normativa vigente serán sujetas a castigo todas aquellas operaciones que muestren una morosidad superior a la establecida en el Capítulo B-2 del Compendio de Normas Contables.

Los créditos y cuentas por cobrar se realizan sobre las cuotas vencidas, morosas y vigentes, y el plazo debe computarse desde el inicio.

Los castigos de los créditos y cuentas por cobrar deben efectuarse frente a las siguientes circunstancias, según lo que ocurra primero:

- a) El Banco, basado en toda la información disponible, concluye que no obtendrá ningún flujo de la colocación registrada en el activo;
- b) Cuando una acreencia sin título ejecutivo cumpla seis meses registrada en el activo;
- Al cumplirse el plazo de prescripción de las acciones para demandar el cobro mediante un juicio ejecutivo o al momento del rechazo o abandono de la ejecución del título por resolución judicial ejecutoriada;
- d) Cuando el tiempo de mora de una operación alcance el plazo para castigar que se dispone a continuación:

Tipo de colocación	Plazo
Crédito de consumo con o sin garantías reales	6 meses
Leasing de consumo	6 meses
Otras operaciones de leasing no inmobiliario	12 meses
Otras operaciones sin garantías reales	24meses
Créditos comerciales con garantías reales	36 meses
Leasing inmobiliario (comercial y vivienda)	36 meses
Créditos hipotecarios para vivienda	48 meses

El plazo corresponde al tiempo transcurrido desde la fecha en la cual pasó a ser exigible el pago de toda o parte de la obligación que se encuentre en mora.

Recuperación de activos castigados

Los pagos posteriores que se obtuvieran por las operaciones castigadas se reconocerán en los resultados como recuperación de créditos castigados. En el evento de que existan recuperaciones en bienes recibidos en pago o adjudicado, se reconocerá en resultados el ingreso por el monto en que ellos se incorporan al activo.

Cualquier renegociación de un crédito ya castigado no dará origen a ingresos, mientras la operación siga teniendo la calidad de deteriorada, debiendo tratarse los pagos efectivos que se reciban, como recuperaciones de créditos castigados.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(n) Arrendamientos

El Banco actúa como arrendador

Los activos que se arriendan a clientes bajo contratos que transfieren substancialmente todos los riesgos y reconocimientos de propiedad, con o sin un título legal, son clasificados como un leasing financiero.

Cuando los activos retenidos están sujetos a un leasing financiero, los activos en arrendamiento se dejan de reconocer en la contabilidad y se registra una cuenta por cobrar dentro del rubro Créditos y cuentas por cobrar a clientes, reflejada a su valor presente. Los gastos iniciales de negociación en un arrendamiento financiero son incorporados a la cuenta por cobrar a través de la tasa de descuento aplicada al arriendo.

El ingreso de arrendamiento es reconocido sobre términos de arriendo basados en un modelo que constantemente refleja una tasa periódica de retorno de la inversión neta del arrendamiento. Los activos que se arriendan a clientes bajo contratos que no transfieren substancialmente todos los riesgos y beneficios de la propiedad, son clasificados como un leasing operativo. Las propiedades de inversión arrendadas, bajo la modalidad leasing operativo son incluidas en el rubro "Otros activos" dentro del estado de situación y la depreciación es determinada sobre el valor libro de estos activos, aplicando una proporción del valor en forma sistemática sobre el uso económico de la vida útil estimada. Los ingresos por arrendamiento se reconocen de forma lineal sobre el período del arriendo.

El Banco actúa como un arrendatario

Un contrato es, o contiene un arrendamiento, si se tiene el derecho a controlar el uso de un activo identificado durante un período de tiempo a cambio de una contraprestación. En la fecha de inicio de un contrato de arriendo, se determina un activo por derecho de uso del bienarrendado al costo, el cual comprende el monto de la medición inicial del pasivo por arrendamiento más otros desembolsos efectuados.

El monto del pasivo por arrendamiento se mide al valor presente de los pagos futuros por arrendamiento que no se hayan pagado en esa fecha, los cuales son descontados utilizando la tasa de interés incremental de financiamiento del Banco.

El activo por derecho de uso es medido utilizando el modelo del costo, menos la depreciación acumulada y las pérdidas acumuladas por deterioro de valor, la depreciación del activo por derecho de uso es reconocida en el Estado de Resultado en base al método de depreciación lineal desde la fecha de inicio y hasta el final del plazo del arrendamiento. La variación mensual de la UF para los contratos establecidos en dicha unidad monetaria debe tratarse como una nueva medición, por lo tanto, el reajuste modifica el valor del pasivo por arrendamiento y paralelamente, debe ajustarse el importe del activo por derecho de usar bienes en arrendamiento por este efecto.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(o) Activos intangibles

Al 31 de diciembre de 2022 y 2021, los activos intangibles mantenidos por el Banco corresponden principalmente a software.

El software adquirido por el Banco es reconocido a su costo menos la amortización acumulada y las pérdidas por deterioro acumulada.

Los gastos por el software desarrollado internamente son reconocidos como activo cuando el Banco es capaz de demostrar su intención y habilidad para completar su desarrollo y utilizarlo internamente para generar beneficios económicos futuros y puede medir confiablemente el costo de completar su desarrollo. La capitalización de los costos del software desarrollado internamente incluye todos los costos directos atribuibles al desarrollo del software, y es amortizado sobre la base de su vida útil. El software desarrollado internamente es reconocido a su costo capitalizado menos la amortización acumulada y las pérdidas por deterioro acumuladas.

Los gastos posteriores del activo reconocido son capitalizados sólo cuando aumentan los beneficios económicos futuros que se comprenden en los activos específicos en las áreas relacionadas. Todos los otros gastos son reconocidos en resultados. La amortización es reconocida en resultados sobre la base lineal de la vida útil estimada para el software desde la fecha en que se encuentra listo para su uso.

La estimación de la vida útil del software es la siguiente:

- a. Software General hasta 10 años de vida útil
- b. Software Sistema Core 25 años de vida útil

El Goodwill adquirido se reconoce a su valor razonable, menos sus pérdidas por deterioro.

Los desembolsos posteriores son capitalizados cuando aumentan los beneficios económicos futuros plasmados en el activo específico relacionado con los desembolsos. Todos los otros desembolsos, incluyendo plusvalía y marcas generadas internamente, son reconocidos en el resultado cuando se incurre en ellos.

(p) Activos fijos

Los ítems del rubro activo fijo son medidos al costo menos depreciación acumulada y pérdidas por deterioro.

El costo incluye gastos que han sido atribuidos directamente a la adquisición del activo. El costo de activos auto-construidos incluye el costo de los materiales, la mano de obra directa y cualquier otro costo directamente atribuible al proceso de hacer que el activo se encuentre en condiciones para ser usado.

Cuando parte significativa de un ítem del activo fijo posee vida útil distinta éste es registrado como ítem separado.

La depreciación es reconocida en el Estado de Resultados Consolidados del Período en base al método de depreciación lineal sobre las vidas útiles de ítem del activo fijo. Los activos fijos relacionados a activos arrendados son depreciados en el período más corto entre el arriendo y su vida útil.

Las vidas útiles estimadas para los periodos actuales y comparativos son las siguientes:

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(p) Activos fijos, continuación

Edificios: 80 años

Planta y equipos: hasta 7 años Útiles y accesorios: hasta 7 años

Los métodos de depreciación, vidas útiles y valores residuales son calculados en cada fecha de presentación.

(q) Impuestos a la renta e impuestos diferidos

El Banco determina los efectos por impuesto a la renta de primera categoría al cierre de cada ejercicio, de acuerdo a las disposiciones tributarias vigentes.

De acuerdo con la aplicación de NIC 12 "Impuesto a las ganancias", la Sociedad reconoce, cuando corresponde, activos y pasivos por impuestos diferidos por la estimación futura de los efectos tributarios atribuibles a diferencias entre los valores contables y sus valores tributarios. La medición de los impuestos diferidos se efectúa en base a la tasa de impuesto que, de acuerdo con la legislación tributaria vigente, se deba aplicar en el año en que los impuestos diferidos sean realizados o liquidados.

Los efectos futuros de cambios en la legislación tributaria o en las tasas de impuestos son reconocidos en los impuestos diferidos a partir de la fecha en que la Ley que aprueba dichos cambios sea publicada.

Al 31 de diciembre de 2022 y 2021, los impuestos diferidos han sido ajustados a las nuevas tasas de impuesto a la renta de primera categoría, de acuerdo con lo establecido en la Ley N°20.780 publicada el 29 de septiembre de 2014.

La sociedad mediante declaración jurada ante el SII señaló que estará sometida al Régimen con imputación parcial del crédito por impuesto a la Primera Categoría denominada Sistema Integrado Parcial (SIP) con tasas del 27% a contar del año 2018.

(r) Bajas de activos y pasivos financieros

El tratamiento contable de las transferencias de activos financieros está condicionado por el grado y la forma en que se traspasan a terceros los riesgos y beneficios asociados a los activos que se transfieren:

Si los riesgos y beneficios se traspasan sustancialmente a terceros -caso de las ventas incondicionales, de las ventas con pacto de recompra por su valor razonable en la fecha de la recompra, de las ventas de activos financieros con una opción de compra adquirida o de venta emitida profundamente fuera de dinero, de las utilizaciones de activos en que las que el cedente no retiene financiaciones subordinadas ni concede ningún tipo de mejora crediticia a los nuevos titulares y otros casos similares-, el activo financiero transferido se da de baja del Estado de Situación Financiera Consolidado, reconociéndose simultáneamente cualquier derecho u obligación retenido o creado como consecuencia de la transferencia.

Si se retienen sustancialmente los riesgos y beneficios asociados al activo financiero transferido -caso de las ventas de activos financieros con pacto de recompra por un precio fijo o por el precio de venta más un interés, de los contratos de préstamo de valores en los que el prestatario tiene la obligación de devolver los mismos o similares activos y otros casos análogos-, el activo financiero transferido no se da de baja del Estado de

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(r) Bajas de activos y pasivos financieros, continuación

Situación Financiera Consolidado y se continúa valorando con los mismos criterios utilizados antes de la transferencia. Por el contrario, se reconocen contablemente:

Un pasivo financiero asociado por un importe igual al de la contraprestación recibida, que se valora posteriormente a su costo amortizado

Tanto los ingresos del activo financiero transferido (pero no dado de baja) como los gastos del nuevo pasivo financiero.

Si ni se transfieren ni se retienen sustancialmente los riesgos y beneficios asociados al activo financiero transferido -caso de las ventas de activos financieros con una opción de compra adquirida o de venta emitida que no están profundamente dentro ni fuera de dinero, de las utilizaciones en las que el cedente asume una financiación subordinada u otro tipo de mejoras crediticias por una parte del activo transferido y otros casos semejantes-, se distingue entre: Si la entidad cedente no retiene el control del activo financiero transferido: se da de baja del Estado de Situación Financiera Consolidado y se reconoce cualquier derecho u obligación retenido o creado como consecuencia de la transferencia.

Si la entidad cedente retiene el control del activo financiero transferido: continúa reconociéndolo en el Estado de Situación Financiera Consolidado por un importe igual a su exposición a los cambios de valor que pueda experimentar y reconoce un pasivo financiero asociado al activo financiero transferido. El importe neto del activo transferido y el pasivo asociado será el coste amortizado de los derechos y obligaciones retenidos, si el activo transferido se mide por su coste amortizado, o el valor razonable de los derechos y obligaciones retenidos, si el activo transferido se mide por su valor razonable.

De acuerdo con lo anterior, los activos financieros sólo se dan de baja del Estado de Situación Financiera Consolidado cuando se han extinguido los derechos sobre los flujos de efectivo que generan o cuando se han transferido sustancialmente a terceros los riesgos y beneficios que llevan implícitos. De forma similar, los pasivos financieros sólo se dan de baja del Estado de Situación Financiera Consolidado cuando se han extinguido las obligaciones que generan o cuando se adquieren con la intención de cancelarlos o de recolocarlos de nuevo.

(s) Criterios de valorización de activos y pasivos

Los criterios de medición de los activos y pasivos registrados en el Estado de Situación Financiera Consolidados adjunto son los siguientes:

a. Activos y pasivos medidos a costo amortizado

Se entiende por costo amortizado al costo de adquisición de un activo financiero menos los costos incrementales (en más o menos según sea el caso) por la parte imputada sistemáticamente a las cuentas de pérdidas y ganancias de la diferencia entre el monto inicial y el correspondiente valor de reembolso al vencimiento, bajo el método de la "tasa de interés efectiva".

En el caso de los activos financieros, el costo amortizado incluye, además, las correcciones a su valor motivadas por el deterioro que hayan experimentado.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(s) Criterios de valorización de activos y pasivos, continuación

En el caso de instrumentos financieros, la parte imputada sistemáticamente a las cuentas de pérdidas y ganancias se registra por el método de tasa de interés efectiva. La tasa efectiva es aquella que iguala el valor de un instrumento financiero a la totalidad de sus flujos de efectivo estimados por todos los conceptos a lo largo de su vida remanente, pero sin considerar el deterioro, el que se reconoce como un resultado del período en el cual se origina.

b. Activos medidos a valor razonable

Para instrumentos financieros transados en mercados activos, la determinación de los valores razonables está basada en sus precios de cotización o de transacciones recientes. Esto incluye instrumentos transados en bolsas locales o internacionales, cotizaciones de brokers o contrapartes "Over-the-counter".

Un instrumento financiero es considerado con cotización en un mercado activo si los precios están regular y libremente disponibles en una bolsa, índice, bróker, dealer, proveedor de precios o agencia regulatoria y esos precios representan transacciones corrientes y regulares de mercado. Si el mercado no cumple con el mencionado criterio, este es considerado como inactivo. La escasez de transacciones recientes o un spread demasiado amplio entre precios bid-offer (compra y venta), son indicaciones de que el mercado es inactivo.

Para todo el resto de los instrumentos financieros, el valor razonable es determinado utilizando técnicas de valorización. En estas técnicas, el valor justo es estimado de datos observables respecto a instrumentos financieros similares, utilizando modelos para estimar el valor presente de los flujos de caja esperados u otras técnicas de valorización, utilizando inputs (por ejemplo, depósitos, cotizaciones de swaps, tipo de cambio, volatilidades, etc.), existentes a la fecha de los Estados financieros consolidados.

A la fecha de los presentes Estados financieros consolidados, el Banco posee instrumentos cuyo valor justo es determinado en base a datos no observables. Sin embargo, para este tipo de instrumentos cuenta con modelos desarrollados internamente, los cuales se basan en técnicas y métodos generalmente reconocidos en la industria. En la medida que los datos utilizados en los modelos no son observables, el Banco debe realizar supuestos a los efectos de estimar los valores justos. Estas valorizaciones son conocidas como Nivel 3.

Los resultados de los modelos son siempre una estimación o aproximación del valor y no pueden ser determinados con certeza. Consecuentemente, las técnicas de valorización empleadas pueden no reflejar la totalidad de los factores relevantes para las posiciones del Banco. Por lo tanto, las valorizaciones son ajustadas, cuando corresponde, a los efectos de reflejar factores adicionales, como pueden ser riesgos de liquidez o de crédito de la contraparte. Basada en el modelo y las políticas de riesgo de crédito del Banco, la gerencia estima que estos ajustes a las valorizaciones son necesarios y apropiados a los efectos de presentar razonablemente los valores de los instrumentos financieros en los Estados Financieros Consolidados. Los datos, precios y parámetros utilizados en las valorizaciones son revisados cuidadosamente de manera regular y ajustados de ser necesario.

c. Activos valorados al costo de adquisición

Se entiende por costo de adquisición el costo de la transacción para la adquisición de un activo corregido por las pérdidas por deterioro que haya experimentado, en caso de que corresponda.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(4) Principales criterios contables aplicados, continuación

(t) Uso de estimaciones y juicios

La preparación de los Estados Financieros Consolidado requiere que la Administración del Banco realice juicios, estimaciones y supuestos que afecten la aplicación de las políticas de contabilidad y los montos de activos, pasivos, ingresos y gastos presentados. Los resultados reales pueden diferir de estas estimaciones.

Las estimaciones y supuestos relevantes son revisados regularmente por la Alta Administración del Banco a fin de cuantificar algunos activos, pasivos, ingresos, gastos e incertidumbres. Las revisiones de las estimaciones contables son reconocidas en el período en que la estimación es revisada y en cualquier período futuro afectado.

En particular, la información sobre áreas más significativas de estimación efectuadas por la Administración y juicios críticos en la aplicación de políticas contables que tienen el efecto más importante sobre los montos reconocidos en los Estados Financieros Consolidados es descrita en las siguientes notas:

- Las provisiones y pérdidas por deterioro de determinados activos.
- Valoración de instrumentos financieros y derivados.
- La vida útil de los activos fijos e intangibles.
- Utilización de pérdidas tributarias.
- Contingencias y compromisos.

Durante el periodo terminado el 31 de diciembre de 2022 no se han producido cambios significativos en las estimaciones.

(5) Administración de riesgos

ILC es una Compañía que desarrolla sus negocios en los segmentos AFP, Isapres, Seguros, Salud, Banco y Otros de manera descentralizada. Las decisiones de negocio de cada una de las Subsidiarias son analizadas y materializadas por su respectiva Administración y Directorio teniendo en consideración los riesgos propios de cada Subsidiaria y las formas de mitigarlos asociadas a ellas.

ILC y sus Subsidiarias se desenvuelven en el ámbito de los valores de transparencia y honestidad que históricamente ha impartido su accionista controlador Cámara Chilena de la Construcción A.G. que por más de sesenta años ha sido un actor principal en diversos ámbitos de la actividad empresarial y gremial del país.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(5) Administración de riesgos, continuación

(5.1) Riesgo Actividad No Aseguradora No Bancaria

El análisis de riego descrito para la Actividad No Aseguradora No Bancaria corresponde a una sintesis de lo presentado por las compañías mencionadas a continuación. Para obtener la información completa, referirse a las Notas de Riesgo de cada una de las compañías mencionadas.

(5.1.1) Riesgo Normativo

ILC y sus subsidiarias se encuentran reguladas por marcos normativos financieros y/o propios de su actividad. En este sentido ILC y su susidiarias y asociadas de la Actividad no Aseguradora no Bancaria están normadas por la CMF y por las Superintendencias de Salud y de Pensiones. En el caso de la Asociada Administradora Americana de Inversiones, también está expuesta a la regulación financiera y de pensiones de los mercados en los que tiene presencia.

Cada uno de estos sectores está constantemente expuesto a la revisión y modificación de sus normativas y marco regulatorio, y a la fiscalización de políticas de operación y de desempeño de sus resultados.

La modificación recurrente de los marcos normativos y la magnitud de dichos cambios pueden generar dificultad a nivel de las sociedades operativas para establecer correctamente sus lineamientos operacionales y financieros de corto y mediano plazo. De esta forma, tanto a nivel matriz como a nivel de sus subsidiarias, estos cambios normativos pueden afectar la generación de liquidez, la gestión de capital y la planificación financiera.

(5.1.2) Riesgo de mercado

ILC y sus subsidiarias están expuestas al ciclo económico y variables de mercado tales como tasas de interés, tipo de cambio, precios de productos, etc., cuya variación puede producir pérdidas económicas por una desvalorización de flujos o activos o la valorización de pasivos, debido a la nominación o indexación de éstos a dichas variables.

(i) Comité de inversiones

El Comité de Inversiones de ILC está compuesto por dos Directores y algunos Ejecutivos de la Sociedad y su rol está centrado en monitorear el correcto cumplimiento de lo establecido en la política de inversiones de ILC y velar por la apropiada agilidad en la toma de decisiones de inversión. Este Comité sesiona, regularmente y da cuenta periódicamente al Directorio de las principales decisiones y acuerdos que se toman.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(5) Administración de riesgos, continuación

(ii) Riesgo de tasa de interés

El riesgo de tasa de interés se expresa como la sensibilidad del valor de los activos y pasivos financieros frente a las fluctuaciones de las tasas de interés de mercado.

Las obligaciones financieras de ILC y sus Subsidiarias corresponden a préstamos de entidades financieras, arrendamiento financiero y obligaciones con el público (bonos). Al 31 de diciembre de 2022, aproximadamente el 99,9% de las obligaciones de las subisidiarias de la Actividad no Aseguradora y no bancaria se encuentran estructuradas a tasas de interés fijas. Considerando las obligaciones financieras a tasa variable, una variación positiva o negativa de 100 puntos base en la tasa de interés anual, habría disminuido o incrementado, respectivamente, el resultado antes de impuestos en M\$ 14.912 lo que representa una variación de un 0,01% respecto del resultado antes de impuesto de ILC durante el período y un -0,06% respecto del resultado antes de impuestos de la actividad.

La exposición de estos pasivos a la variación de la Unidad de Fomento se encuentra mitigado con el hecho que la mayor parte de los ingresos de ILC se comportan de similar manera a esta unidad de reajustabilidad.

Los activos sujetos a riesgo de tasa de interés están constituidos por depósitos a plazo, fondos mutuos de renta fija y otras inversiones similares. Considerando una inversión promedio anual de M\$ 55.129.387 durante el año 2022 y cuyo plazo de vencimiento es menor a un año, una variación positiva o negativa de 100 puntos base en la tasa de interés de mercado obtenida, habría incrementado o disminuido, respectivamente el resultado antes de impuestos en M\$ 506.884, lo que representa una variación de -2,01% de resultado antes de impuesto a nivel de actividad y un 0,34% de resultado antes de impuestos de ILC en el período.

(iii) Riesgo de rentabilidad de inversiones financieras

Este riesgo viene dado por cambios en los precios de los instrumentos en los que invierte ILC, los cuales están expuestos principalmente a los riesgos de volatilidad de los mercados financieros locales e internacionales, a la variación en los tipos de cambio y de las tasas de interés. Respecto de este riesgo, la diversificación con que opera la política de inversiones mitiga en parte el efecto de cambios severos en las condiciones de mercado.

La matriz cuenta con una política de inversiones aprobada por su Directorio que establece la inversión en instrumentos de renta fija local con una clasificación mayor o igual A+, teniendo en cuenta consideraciones de alta liquidez y buen riesgo de crédito.

A nivel de activos financieros de la Actividad no Aseguradora y no Bancaria se identifican inversiones corrientes correspondientes a inversiones de alta liquidez, e inversiones no corrientes que corresponden principalmente a garantías que mantiene Isapre Consalud de acuerdo con normativa de la Superintendencia de Salud.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(5) Administración de riesgos, continuación

Por lo anterior a nivel de Actividad no Aseguradora y no Bancaria, las filiales expuestas a rentabilidad de inversiones financieras a valor razonable con efecto en resultados son Inversiones la Construcción S.A. e Inversiones Internacionales la Construcción S.A. Por su parte el resto de las filiales agrupadas bajo esta Actividad no mantienen inversiones financieras relevantes en esta categoría.

Considerando la base total de inversiones financieras de la Actividad no Aseguradora y no Bancaria por M\$ 320.128.512 (corriente y no corriente), una variación positiva o negativa de 100 puntos base en su rentabilidad, habría aumentado o disminuido, respectivamente, los resultados antes de impuestos de esta Actividad en M\$ 3.201.285, lo que representa un -12,69% del resultado antes de impuestos de la Actividad y un 2,16% a nivel de ILC consolidado al 31 de diciembre de 2022.

A continuación, se detalla perfil de inversiones no corriente mantenidas por Inversiones la Construcción e Inversiones Internacionales la Construcción según su clasificación de riesgo. Este portafolio de inversiones se encuentra valorizado a valor razonable en cada compañía.

Inversión en instrumentos de renta fija no corriente (al 31 de diciembre de 2022)

cifras en millones de \$

Calificación Crediticia	Valor Razonable con cambios en Resultado	Valor Razonable con cambios en Otro Resultado Int.	Valor a costo Amortizado	Part. (%)
AAA	26.615			35,7%
AA+	9.958			13,4%
AA	13.480			18,1%
AA-	6.345			8,5%
A+	-			0,0%
A	-			0,0%
A-	-			0,0%
N-1+	-			0,0%
Banco Central / Tesorería	18.138			24,3%
Total antes de Deterioro	74.537	-	-	100,0%
Deterioro	-			-
Total Invarsión on Instrumentos de vente file	74 527	•		-

Total Inversión en Instrumentos de renta fija

74.537

(iv) Riesgo de rentabilidad del encaje

Las inversiones de los fondos de pensiones están expuestas principalmente a los riesgos de volatilidad de los mercados financieros locales e internacionales, a la variación en los tipos de cambio y de las tasas de interés. Estos riesgos afectan directamente la rentabilidad de los fondos de pensiones y en consecuencia la rentabilidad del encaje lo cual se ve reflejado directamente en los resultados del ejercicio de la Administradora.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(5) Administración de riesgos, continuación

Considerando una base de inversión en el encaje de M\$ 423.227.967 y una participación de un 40,29% de ILC sobre Habitat, una variación positiva o negativa de 100 puntos base en la rentabilidad del encaje, habría aumentado o disminuido, respectivamente, los resultados antes de impuestos de la Actividad no Aseguradora y no Bancaria en M\$ 1.567.823, lo que representa una variación de un -6,22% respecto del resultado antes de impuesto de la Actividad no Aseguradora y no Bancaria y de un 1,06% respecto del resultado consolidado de ILC al 31 de diciembre de 2022.

(v) Riesgo de tipo de cambio

Excluyendo el efecto del tipo de cambio en las inversiones financieras y el encaje, ILC presenta riesgo de tipo de cambio por sus inversiones en Perú, a través de las Sociedades Cía. de Seguros Vivir Seguros (ex Vida Cámara Perú), Habitat Perú y Colfondos.

Por su parte, la emisión de deuda en el mercado internacional le genera a ILC una exposición a las variaciones del dólar. Sin embargo, la actual gestión financiera mantiene control sobre dicha exposición a través de activos financieros que generan una cobertura suficiente frente al riesgo de tipo de cambio.

(5.1.3) Riesgo de liquidez

El riesgo de liquidez se mide como la posibilidad que el Grupo no cumpla sus compromisos u obligaciones financieras, sus necesidades de capital de trabajo e inversiones en activo fijo.

ILC financia sus actividades e inversiones con los dividendos y distribuciones de utilidades de las empresas en las cuales participa y con los fondos obtenidos en la venta de activos y/o en la emisión de títulos de deuda y acciones.

ILC y sus subsidiarias cuentan con recursos financieros líquidos para hacer frente a sus obligaciones de corto y largo plazo, además de una importante generación de caja proveniente de sus Subsidiarias. Al 31 de diciembre de 2022 ILC y sus subsidiarias de la Actividad no Aseguradora y no Bancaria presentan una liquidez de M\$ 74.606.633 en efectivo y equivalentes al efectivo sumado a M\$ 253.109.267 en otros activos financieros corrientes de los cuales el 100% corresponden a inversiones financieras de alta liquidez.

ILC y sus Subsidiarias constantemente realizan análisis de la situación financiera, construyendo proyecciones de flujos de caja y del entorno económico con la finalidad, de ser necesario, contratar nuevos pasivos financieros para reestructurar créditos existentes a plazos más coherentes con la capacidad de generación de flujo.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(5) Administración de riesgos, continuación

Además, cuentan con líneas de crédito de corto plazo preaprobadas, que permiten cubrir cualquier riesgo de liquidez. Asimismo, en caso de ser requerido, ILC evalúa constantemente la necesidad de complementar lo anterior la gestión de deuda con Capital de la matriz. En ese sentido, durante 2020 ILC realizó aumento de capital por M\$ 15.000.000 en la Subsidiaria Red Salud, pago que fue realizado el día 19 de octubre de 2020. Así mismo, a lo largo de 2021 se realizaron aumentos de capital por un total de M\$ 90.000.000 en Isapre Consalud. Adicionalmente, durante 2022 se han realizado aportes de capital por un total de M\$ 26.000.000. En el caso de Vivir Seguros, a lo largo del año se han realizado aumentos de capital por un total aproximado de M\$ 4.000.000.

En la Nota 19 se detallan los vencimientos de pasivos financieros.

(5.1.4) Riesgo de Crédito

Se clasifica como el riesgo de pérdidas resultantes de incertidumbre financiera producto del deterioro en la solvencia de los emisores de instrumentos de deuda, de las contrapartes y de los deudores, a los que están expuestos ILC y sus subsidiarias de la Actividad no aseguradora y no bancaria.

Respecto del riesgo de crédito proveniente de activos financieros, ILC y sus subsidiarias tienen una política financiera que incluye parámetros de calidad crediticia que deben cumplir las instituciones financieras para poder ser consideradas elegibles como depositarias de los productos e incluye límites máximos de concentración por institución financiera.

Por su parte el riesgo de crédito asociado a cuentas por cobrar a deudores comerciales, a nivel de la Actividad no Aseguradora no Bancaria, se presenta en mayor medida en Red Salud. En esta subsidiaria se identifican dos categorías de partidas expuestas a este tipo de riesgo:

- Activos financieros: corresponde a los saldos de efectivo y equivalentes de efectivo, como valores negociables. La capacidad del Grupo de recuperar estos fondos a su vencimiento depende de la solvencia del banco en el que se encuentren depositados. En cualquier caso, los montos asociados a estas cuentas son menores y están diversificados tanto por filial como por institución financiera.
- Deudores por ventas y otras cuentas por cobrar: El riesgo de incobrabilidad de los deudores por venta se establece cuando existe evidencia objetiva de que las Subsidiarias no serán capaces de cobrar todo el importe que se les adeuda, de acuerdo con los términos originales de las cuentas a cobrar. Para ello, mantiene una política vigente de riesgo de cartera de clientes y, a su vez, establece periódicamente las provisiones de incobrabilidad necesarias para mantener y registrar en sus estados financieros los efectos de esta incobrabilidad.
- Los deudores por venta se segmentan según comportamiento de pago (Fonasa, Isapre, Ley de urgencia, Particulares, Empresas e Instituciones Públicas).
- El modelo de provisión se aplica según la etapa en la que se encuentre la cuenta, devengada, facturada o urgencia. Para las cuentas en etapa devengada se considera que al año y medio desde el inicio del devengo la cuenta debiese estar provisionada en un 100%, ya que sobre estos días la variación en el recupero de las cuentas es mínima. Para las cuentas facturadas se considera que sobre el día 180 las cuentas debiesen estar provisionadas en un 100%. Para las cuentas de urgencia también se considera que sobre 180 días de antigüedad la cuenta se debe provisionar en un 100%.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(5) Administración de riesgos, continuación

Al 31 de diciembre de 2022 y 2021, la exposición neta total de la Sociedad y subsidiarias a los Deudores Comerciales y otras cuentas por cobrar corrientes asciende a M\$ 139.003.924 y M\$ 116.472.999, respectivamente. Como atenuante de este riesgo está el hecho que este total de cuentas por cobrar está distribuido entre las distintas subsidiarias y dentro de éstas, entre aseguradores privados y públicos, y personas naturales. Las pérdidas por deterioro en los ejercicios al 31 de diciembre de 2022 y 2021 son M\$ 4.628.778 y M\$ 9.185.032 respectivamente.

La cobranza de los clientes es gestionada por el área de cobranzas interna en cada una de nuestras Subsidiarias. Para aquellos clientes que permanecen incobrables, la gestión de cobranza prejudicial y judicial es realizada por empresas de abogados externos.

Entre los principales clientes del Grupo, se encuentra Fonasa, Isapres, empresas en convenio y particulares. De dichos clientes es importante mencionar lo siguiente:

Para las Isapres, la administración monitorea el cumplimiento de plazos de bonificación y pago semanalmente de manera de asegurar el cumplimiento de los acuerdos. Adicionalmente se debe considerar que existe una obligación normativa para las aseguradoras de mantener garantías en favor de la Superintendencia de Salud que buscan dar cobertura a los saldos adeudados con afiliados y prestadores de salud.

Para las Isapres el aumento de costos por la pandemia, el pago de licencias médicas, las restricciones judiciales al alza de sus planes y el reciente fallo de la Corte Suprema del 30 de noviembre del 2022, estableció que todos los planes de salud y complementarios deben aplicar la tabla de factores de la Superintendencia de Salud, que entró en vigencia el 2020.

Frente al escenario actual de incertidumbre que atraviesan las isapres existe preocupación por los impactos financieros de esta situación en la continuidad de sus operaciones. Si bien, no es posible determinar a esta fecha si el desarrollo de la situación de las isapres afectará la cobrabilidad de las cuentas por cobrar, la administración está dando seguimiento al comportamiento de pago y al cumplimiento con los acuerdos suscritos por las isapres para monitorear este riesgo.

Al 31 de diciembre de 2022 las Isapres, presentan un mínimo nivel de morosidad producto de la regulación existente para el financiamiento de la Salud Privada, asociada a las garantías que poseen estas aseguradoras para solventar el financiamiento de los contratos de Salud con sus afiliados y beneficiarios en favor de los prestadores de salud como el Grup RedSalud. Al 31 de diciembre de 2022 y 2021, el saldo por cobrar facturado a dichas instituciones asciende a MM\$ 20.115 y MM\$ 14.478 respectivamente.

AI 31/12/2022	0-30	31-180	31-180 181-365		Total	
Isapres	16.269	3.527	129	190	20.115	

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(5) Administración de riesgos, continuación

Debido a lo anterior consideramos que no es necesario constituir provisiones adicionales de deterioro de cuentas por cobrar, sin perjuicio, que continuamos monitoreando la morosidad de nuestra cartera de forma permanente. Por otro lado, se debe considerar los efectos en capital de trabajo que podrían derivar de una posible crisis de solvencia del sistema Isapre, respecto a esto el Grupo constantemente realiza análisis de la situación financiera, construyendo proyecciones de flujos de caja y del entorno económico con la finalidad conseguir nuevas fuentes de financiamiento para reestructurar las obligaciones existentes a plazos que tengan un mayor calce con la generación de flujo, en caso de ser necesario.

- Las cuentas por cobrar correspondientes a Fonasa presentan un riesgo de crédito bajo, por constituir una entidad proveedora de seguridad social financiada por aportes directos del Estado.
- En el caso de empresas en convenio, particulares y copago, estas presentan el mayor nivel de riesgo relativo. Sin embargo, el Grupo realiza acciones de cobranza internamente, seguidas de acciones prejudiciales y judiciales a través de abogados externos. Por otra parte, es importante mencionar que el cobro de un paciente hospitalario se encuentra respaldado por pagarés, documentos que son devueltos a dichos pacientes una vez que se realiza el correspondiente pago de la cuenta o la documentación de esta.
- El Grupo no requiere garantía en relación con los deudores comerciales y otras cuentas por cobrar, excepto por las garantías mencionadas en nota 8. El Grupo no tiene deudores comerciales y activos del contrato, razón por la que no se reconoce una provisión por pérdida debido a la garantía.
- La exposición es atomizada por montos de baja cuantía sobre el total de la cuenta de deudores, por tanto, la diversificación de las partidas que componen la cuenta disminuye el riesgo de crédito.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(5) Administración de riesgos, continuación

Por otra parte, el riesgo de incobrabilidad de los deudores comerciales de Isapre Consalud S.A. es bajo, y se establece cuando existe pérdida esperada de que Isapre Consalud S.A. no será capaz de cobrar todos los importes que se le adeuda de acuerdo con los términos originales de las cuentas a cobrar.

Las subsidiarias de ILC mantienen políticas de riesgo de cobranza de su cartera de clientes y establecen periódicamente las provisiones de incobrabilidad necesarias para mantener y registrar en sus estados financieros los efectos de esta incobrabilidad.

Los modelos de provisión se aplican según la etapa en la que se encuentre la cuenta siguiendo la normativa NIIF 9 basada en el criterio de pérdida esperada. Sin perjuicio de lo anterior, este riesgo está atenuado por estar altamente atomizado entre diferentes subsidiarias y dentro de éstas, entre muchos clientes que adeudan pequeños montos.

Respecto de los negocios incluidos en la Actividad no Aseguradora no Bancaria, al 31 de diciembre de 2022, la cartera vencida no deteriorada de ILC y Subsidiarias corresponde al 11,9% de la cartera no deteriorada corriente. De esta cartera vencida no deteriorada el 77,7% tiene un vencimiento menor a tres meses.

Se estima que el deterioro que podrían sufrir los deudores comerciales y otras cuentas por cobrar de la Actividad no Aseguradora y no Bancaria es de M\$ 57.992.506 considerando la historia de pago de sus clientes y la exigibilidad de los cheques y mandatos que respaldan estos documentos por cobrar. Este deterioro corresponde al 23,0% de la cartera total.

(5.1.5) Riesgo Técnico

En el negocio de Isapres, el principal elemento de riesgo con relación a la siniestralidad es la correcta tarificación de los planes de salud comercializados y la adecuada correspondencia con los costos y tarifas de convenios con prestadores de salud, intensidad de uso y frecuencia de sus cotizantes. Este es un riesgo importante en la industria por los bajos márgenes netos con que opera, para mitigar este riesgo, Isapre Consalud S.A. cuenta con completos modelos de tarificación, procedimientos definidos y un equipo experto en estas materias.

Isapre Consalud realiza constantemente revisiones a sus procesos operativos de manera de lograr eficiencias en costos y siniestralidad. En este sentido durante el segundo semestre del año 2022 Consalud ha realizado ajustes a sus procesos de gestión de cuentas los cuales han generado un aumento en los plazos de bonificación con impactos en la siniestralidad del periodo de implementación. Los plazos de bonificación forman parte de convenios comerciales con los diferentes prestadores y por consiguiente son revisados constantemente por ambas partes de acuerdo con las condiciones de mercado vigentes.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(5) Administración de riesgos, continuación

A nivel Industria el riesgo técnico asociado a la correcta tarificación, basada en los niveles de siniestralidad, ha ido incrementando en virtud de: i) el aumento de los costos por atenciones médicas y de las licencias médicas asociadas al Covid-19, ii) el aumento de siniestralidad por prestaciones y licencias médicas de los últimos años, iii) la imposibilidad de aplicar reajustes de precios a los planes de salud durante los años 2020 2021 iv) postergación reajuste de precios periodo la del para el 2022-2023 finalmente autorizada en septiembre de 2022.

(5.1.6) Riesgo Operacional

El riesgo operacional es el riesgo de pérdida directa o indirecta originado de causas asociadas con los procesos, el personal, la tecnología e infraestructura, derivados de todas las operaciones de ILC y principalmente de sus subsidiarias. Para esto, ILC y sus subsidiarias cuentan con políticas y procedimientos de control interno que minimizan los riesgos operacionales asociados a la administración de sus recursos. Los riesgos operacionales del grupo son administrados de manera individual por cada una de las subsidiarias en concordancia con normas y estándares definidos a nivel de grupo.

El objetivo de la gestión de riesgos operacionales es proteger, de manera eficiente y efectiva a los trabajadores, el medio ambiente, los activos de la Sociedad y la marcha del negocio en general

(i) Riesgo Legal y de Cumplimiento:

El riesgo operacional incluye el riesgo legal y de cumplimiento, el cual puede ocasionar pérdidas ante cambios legales o regulatorios que afecten las operaciones. El riesgo de cumplimiento apunta a pérdidas como sanciones legales o normativas, pérdidas financieras o reputacionales por incumplimiento de normas legales y regulatorias vigentes.

A nivel de subsidiarias, el sector salud, y principalmente el sector de Isapres se ha visto expuesto a múltiples adecuaciones y cambios normativoslos que han afectado directamente la operación de Consalud.

En 2021 el Congreso aprobó por unanimidad la Ley N°21.350 la cual prohibió el ajuste anual del precio base dado el contexto Covid, impidiendo aplicar reajustes de precio por los años 2020 y 2021, lo que afectó de manera significativa el desempeño financiero de las compañías. Esta ley también traspasó al Regulador la facultad para determinar el reajuste de precios (antes esto era facultad de las Isapres).

Para la determinación de los reajustes de precios la Ley estableció una metodología de forma que el reajuste esté acorde con la variación de costos, a través del cálculo de un Indicador Referencial de Costo de la Salud (IRCSA). Bajo esta nueva Ley, el reajuste definido por el Regulador será el límite máximo posible de aplicar por las Isapres en el proceso anual de reajuste de precios que se lleva a cabo en marzo de cada año.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(5) Administración de riesgos, continuación

Para el reajuste anual 2022/2023, el Superintendente de Salud emitió la Resolución Exenta N° 352, la cual estableció el IRCSA 2022 en 7,6%. En virtud de lo anterior, en marzo todas las Isapres reajustaron sus precios de planes en 7,6%. Sin embargo, en agosto de 2022 este reajuste fue postergado por fallo de la Corte Suprema el cual, dentro de su resolución, reafirmó la legalidad los reajustes de precios por parte las Isapres, así como también validó al IRCSA como parámetro de referencia de dichas alzas, sin embargo, dejó sin efecto el alza de planes de marzo de 2022 con el objetivo de que las Isapres presentaran la fundamentación de dicha alza, lo cual fue realizado durante el mes de Septiembre de 2022. En virtud de lo antecedentes recibidos por la Superintendencia, ésta estableció valores finales máximos de alzas. En el caso de Consalud se le autorizó un reajuste de 7,6% sobre los precios de planes (máximo reajuste posible).

Con fecha 29 de junio de 2022, la Superintendencia de Salud emitió la Circular N°406, la cual imparte instrucciones sobre las normas de aplicación para el cumplimiento de las metas de cobertura del examen de medicina preventiva y de la normativa sobre el plan preventivo de Isapres. Estas metas de cobertura son un requisito para poder realizar ajustes de precios. Esta nueva Circular incorporó una serie de cambios que en la práctica dificultan el cumplimiento de las metas previamente establecidas. Respecto de esta normativa, Consalud presentó un recurso de protección, el cual a la fecha fue declarado admisible por la Corte de Apelaciones de Santiago.

Con fecha 01 de octubre de 2022, la Superintendencia de Salud, según decreto supremo N°72, en cumplimiento a lo dispuesto en el artículo 206 del DFL Nº 1, de 2005, de Salud, informó los precios que mensualmente las Instituciones de Salud Previsional cobrarán a sus afiliados y afiliadas por cada persona beneficiaria del contrato, por las Garantías Explícitas en Salud, publicado en el Diario Oficial el día 05 de octubre de 2022, según IF/N°412. En el caso de Consalud, el valor GES aumentó de UF0,6 a UF 1,39 por beneficiario.

Con fecha 30 de noviembre de 2022, la Corte Suprema efectúo un cambio de criterio jurisprudencial en materia de Tabla de Factores. A partir de sus sentencias, dicho Tribunal entiende ajustadas a derecho las Tablas de Factores incorporadas en los contratos de Salud del sistema Isapre, siempre y cuando se ajusten a los términos de la Circular N° 343 de la Superintendencia de Salud, del año 2019.

Como consecuencia de lo anterior, la Corte Suprema, en un fallo de alcance general, instruyó: i) dejar sin efecto la tabla de factores que Isapre Consalud tiene asociada al plan de salud contratado por la recurrente; ii) dejar sin efecto la aplicación de dicha tabla de factores para calcular el precio final de todos los contratos de salud individual administrados por la recurrida; iii) las Isapres deberán calcular el precio final de todos los contratos de salud que administren, multiplicando valor del plan base correspondiente por la suma de los factores del grupo familiar, aplicando para ello la Tabla Única de Factores contenida en la Circular IF/N° 343 de la Superintendencia de Salud; iv) La Superintendencia de Salud, en ejercicio de sus facultades de fiscalización y dentro del plazo de seis meses, determinará el modo de hacer efectiva la adecuación del precio final de todos los contratos de salud a los términos de la Tabla Única de Factores contenida en la Circular IF/N°343.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(5) Administración de riesgos, continuación

En razón que al 31 de diciembre de 2022, la interpretación y aplicación del fallo se encontraba en etapa de estudio para abordar los distintos aspectos que comprometerían su implementación y que por otra parte las Isapres no tenían una estimación fiable del monto de acuerdo a lo informado en respuesta al Oficio Nº 47541, La Superintendencia a través del Oficio Circular Nº 1 de enero de 2023 instruyó que se deberá revelar en notas explicativas el carácter contingente de lo resuelto por el máximo Tribunal, considerando para tal efecto el contenido exigible de acuerdo a Normas Internacionales de (NIC 37).

Los presentes estados financieros se preparan sobre la hipótesis de la continuidad de la Isapre como empresa en marcha, sin embargo, lo señalado en los párrafos anteriores genera una incertidumbre que podría afectar a la Isapre como empresa en marcha.

(5.2) Riesgo Actividad Aseguradora

El análisis de riego descrito para la Actividad Aseguradora corresponde a una síntesis de lo presentado por las compañías mencionadas a continuación. Para obtener la información completa, referirse a las Notas de Riesgo de cada una de las compañías mencionadas.

(5.2.1) Riesgos de mercado

(ii) Riesgo de rentabilidad de inversiones financieras

En la Subsidiaria Compañía de Seguros de Vida Cámara S.A., la cartera de inversiones se basa en la política impuesta por su Directorio y establece principalmente la inversión en instrumentos financieros de plazos similares a los de sus pasivos denominados en UF y con clasificaciones de riesgo iguales o superiores a A+. Adicionalmente, la política de inversiones de las Compañías de Seguros establece que como mínimo se invierta un 35% de la cartera en instrumentos emitidos por el Banco Central de Chile o Tesorería General de la República.

En la Subsidiaria Compañía de Seguros Confuturo S.A., la cartera de inversiones se basa en la política de inversiones que tiene como objetivo optimizar la relación riesgo retorno del portafolio, manteniendo en todo momento un nivel de riesgo conocido y acotado al apetito por riesgo definido por el Directorio, de manera tal que los accionistas obtengan una adecuada retribución por el capital invertido y a nuestros asegurados se les entregue la seguridad que la Compañía de Seguros cumplirá los compromisos contraídos con ellos. Adicionalmente, con periodicidad quincenal sesiona un Comité de Inversiones, encargado de revisar las propuestas de inversión/desinversión y el análisis de riesgo de crédito asociado a cada una de ellas. En esta misma instancia, se revisa también la situación crediticia de cada una de las inversiones financieras de la compañía en Chile y el Exterior, las líneas aprobadas de Bancos, Fondos Mutuos, Corredoras, Pactos y contrapartes para operaciones de derivados. Participan en este Comité representantes del Directorio de la Compañía, su Gerente General, Gerente de Inversiones, Gerente de Finanzas y Subgerente de Riesgo, entre otros ejecutivos.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(5) Administración de riesgos, continuación

El principal activo de inversión de la Compañía corresponde a los instrumentos de Renta Fija que están denominados en Unidades de Fomento (CLF) a tasa fija y que se registran a TIR de compra, debido a que respaldan las reservas de las rentas vitalicias, también denominadas en CLF a tasa fija y sin posibilidad de rescate anticipado. Si bien con este tipo de instrumentos se acota el riesgo de mercado (moneda y tasa de interés), la diferencia de duración de los pasivos con relación a estos activos y la opción de prepago que en general contienen, determina que un riesgo relevante al que está expuesta la Compañía es el riesgo de reinversión, siendo el Test de Suficiencia de Activos (TSA) un indicador aceptado y eficiente para medir y gestionar este riesgo, cuyos resultados se revelan en las Notas Nº 13 y Nº 25 de los Estados Financieros de Compañías de Seguros Confuturo S.A.

Sin embargo, dado que las oportunidades de inversión en el mercado chileno son cada vez más limitadas frente a las crecientes necesidades de inversión, la Compañía se ve en la necesidad de incurrir en la búsqueda de oportunidades de inversión en el mercado extranjero a través de instrumentos de renta fija, instrumentos a los que, además de gestionar el riesgo de crédito, se debe gestionar el riesgo de mercado al que están expuestos.

Adicionalmente, para efectos de diversificar riesgo y mejorar la rentabilidad del portfolio, la Compañía invierte en instrumentos de renta variable tanto nacional como extranjera, así como también toma posiciones con instrumentos financieros derivados, estrategias de inversión expuestas a riesgos de mercado.

Del total de inversiones financieras de la Actividad aseguradora por M\$ 5.622.780.552, un 76,8% son a costo amortizado, y por ende no presentan fluctuación según las condiciones del mercado, y un 23,2% son a valor razonable, las cuales serán consideradas en la sensibilización detallados a continuación.

Considerando una base de inversiones financieras a valor razonable de M\$ 1.304.587.535, una variación positiva o negativa de 100 puntos base en su rentabilidad, habría aumentado o disminuido, respectivamente, los resultados antes de impuestos en M\$ 13.045.875, lo que representa un 11,69% respecto del resultado antes de impuesto de la actividad, y un 8,80% respecto del resultado antes de impuestos de ILC consolidado al 31 de diciembre de 2022.

La política de utilización de productos derivados tiene como objetivo fundamental utilizar productos derivados que tengan por objeto cubrir riesgos financieros, así como también, realizar operaciones de inversión que permitan a las compañías de seguros rentabilizar y diversificar el portafolio de inversiones. Asimismo, la política de riesgo financiero tiene por objetivo mantener acotados los riesgos asociados (mercado, liquidez, reinversión, crédito y operacional) en niveles previamente definidos.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(5) Administración de riesgos, continuación

A nivel de Confuturo, la posición en derivados expuesta a riesgo de mercado, al 31 de diciembre de 2022, se detalla a continuación:

Tipo de Contrato	Nro. Operación	Nombre Contraparte	Nacionalidad Contraparte	Clasificación de Riesgo	Nominales Posición Larga	Moneda Posición Larga	Nominales Posición Corta	Moneda Posición Corta	Monto Expuesto a Tasa de Compra M\$	Monto Expuesto a Valor de Mercado M\$
SWAP	5762	Banco Santander	CL	AAA	977,011	UF	26,932,074,545	\$\$	4,908,568	4,882,058
SWAP	7176	Banco Santander	CL	AAA	363,672	UF	10,024,913,137	\$\$	1,827,114	1,817,247
SWAP	8123	Scotiabank	CL	AAA	714,424	UF	21,043,288,735	\$\$	4,802,241	2,639,182
SWAP	7188	Banco Santander España	ES	A-	80,573	UF	3,900,000	PROM	-522,737	-499,760
FORWARD	9178	HSBC Bank Chile	CL	AAA	1,000,000	PROM	861,440,000	\$\$	5,631	5,466
FORWARD	9177	HSBC Bank Chile	CL	AAA	1,000,000	PROM	860,810,000	\$\$	-4,556	-4,837
								Totales	11,016,262	8,839,356

(iii) Riesgo de tipo de cambio

Las compañías de seguro mantienen vigentes contratos cross currency swap y forwards con instituciones financieras para proteger su cartera de inversiones de las variaciones del tipo de cambio, y están en concordancia con la Norma de Carácter General N°200 de la Comisión para el Mercado Financiero y se encuentran valorizadas conforme a esta norma.

El objetivo de estos derivados es cubrir las fluctuaciones de tipo de cambio, tasas de interés, acciones y fluctuaciones de Inflación, tanto por el lado de los activos como en el pasivo de la Sociedad de algún activo objeto, tales como: Bonos Internacionales, Acciones, etc.

En la Nota 32 se detalla la posición en contratos de derivados.

(5.2.2) Riesgo de Liquidez

En la Subsidiaria Compañía de Seguros Confuturo S.A., por la naturaleza propia de la Industria de Rentas Vitalicias, en general los pasivos tienen un plazo promedio mayor al de los activos y, en consecuencia, la exposición a crisis de liquidez por este motivo es baja. En la misma línea de lo anterior, está el hecho que los pasivos están concentrados en rentas vitalicias con un alto grado de diversificación sin posibilidad de exigibilidad anticipada, lo que atenúa aún más la exposición a una crisis de liquidez.

Por otro lado, en la Subsidiaria Compañía de Seguros Confuturo S.A., dado que los pasivos asociados a cuentas CUI (cuenta única de inversiones) están respaldados por inversiones en índices o activos líquidos, que respaldan lo ofrecido por la Compañía en cada una de las pólizas, el riesgo de liquidez es bajo. Adicionalmente, estos pasivos representan un porcentaje menor de la cartera y, aún en un escenario de stress, la profundidad de los mercados en los cuales se encuentran los activos que respaldan estos pasivos, es muy superior a las necesidades de liquidez que eventualmente tendría la Compañía.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(5) Administración de riesgos, continuación

Por su parte, la Compañía de Seguros Vida Cámara Compañía desarrolla seguros complementarios de salud colectivo, vida y adicionales colectivos, catastróficos y accidentes personales. La mayoría de estos contratos son de corto plazo con una periodicidad que no superan los 12 meses. Adicionalmente, mantiene una cartera en Run Off del Seguro de Invalidez y Sobrevivencia que es anterior al 2016 y por otro lado tiene la cartera asociada a contrato 7, que inició vigencia en julio 2020. Para estas carteras, la compañía mantiene sus activos calzados con sus pasivos mediante instrumentos financieros acorde a la Política de Inversiones. Dado que los seguros colectivos son comercializados preferentemente con empresas cuyas primas se pagan mensualmente el riesgo de liquidez es muy bajo. Asimismo, el riesgo de crédito desde el punto de vista de las primas de seguro es también bajo debido al seguimiento realizado desde el área de cobranzas y que se evidencia actual e históricamente en los pagos recibidos por parte de las empresas. Por su parte, a nivel de contrato 7 del SIS, el riesgo de Liquidez es muy bajo debido a que el formato de pago de primas es mensual.

ILC y sus Subsidiarias constantemente realizan análisis de la situación financiera y ratios regulatorios de las compañías, construyendo proyecciones de flujos de caja y del entorno económico con la finalidad, de ser necesario, hacer aumentos de capital o contraer nuevos pasivos financieros para reestructurar créditos existentes a plazos más coherentes con la capacidad de generación de flujos.

Durante el año ILC ha realizado aportes de capital a Compañía de Seguros Vivir Seguros por un total de M\$ 4.000.000.

Como alternativas para manejar potenciales situaciones temporales de estrechez de liquidez, existe la posibilidad de recurrir a líneas de crédito con el sistema financiero, a pactos de venta con retrocompra, o bien, a la liquidación anticipada de inversiones líquidas que son una parte relevante del portafolio de activos de las Compañías de Seguros.

Para definir inversiones no líquidas se toma en consideración el plazo de liquidación de cada tipo de inversión, la pérdida potencial de valor que pudiera llegar a sufrir la inversión por el hecho de liquidarse en forma anticipada y, por último, su relación con el negocio de largo plazo de la Compañía.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(5) Administración de riesgos, continuación

Bajo lo anterior, se consideran inversiones ilíquidas los siguientes instrumentos, a diciembre de 2022:

Confuturo

	2022
Instrumento	UF
Forder Albanistics Fatourisms	45 540 000
Fondos Alternativos Extranjeros	16.619.000
Fondos Alternativos Locales	6.039.000
Fondos Accionarios Locales	545.000
Acciones Cerradas	693.000
TOTAL GENERAL	22.225.222
TOTAL GENERAL	23.896.000

El perfil de vencimientos de flujos de activos, son los siguientes:

Confuturo

	Tramo 1	Tramo 2	Tramo 3	Tramo 4	Tramo 5	Tramo 6	Tramo 7	Tramo 8	Tramo 9	Tramo 10
Meses	24	24	24	24	24	36	36	60	84	resto
N° Meses	1-24	25-48	49-72	73-96	97-120	121-156	157-192	193-252	253-336	337-final
Diciembre 2022	31.008.397	22.416.586	21.373.009	25.039.662	19.344.597	27.957.168	18.393.417	18.273.677	10.848.508	-

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(5) Administración de riesgos, continuación

(5.2.3) Riesgo de Crédito

Las Compañías de Seguros miden el riesgo de crédito asociado a sus inversiones en base al rating y estudios realizados por las entidades clasificadoras, como también de un análisis fundamental interno realizado por la Subgerencia de Riesgo. Este estudio considera la situación financiera de cada emisor y contraparte de inversiones financieras e inmobiliarias, la revisión de sus estados financieros, análisis de ratios, proyección de flujos y stress de capacidad de pago, entre otras metodologías.

A contar del 1° de enero de 2018 entró en vigor la normativa NIIF 9 para todas las inversiones de renta fija que se encuentren contabilizadas a costo amortizado, respalden o no rentas vitalicias previsionales. Esta nueva norma contable adopta un modelo basado en la pérdida esperada.

Al cierre de cada trimestre, la Compañía contabiliza la pérdida por deterioro de los activos en cartera, si existiesen.

Parte de la cartera de bonos cuenta con covenants financieros que limitan el endeudamiento, desinversión y cambio de propiedad de sus emisores, entre otros resguardos. La cartera de créditos hipotecarios cuenta con la garantía de los bienes inmuebles subyacentes a cada contrato de deuda. A diciembre de 2022, la relación deuda sobre garantía de mutuos hipotecarios de la Compañía Confuturo ascendió a un 27,2%.

La totalidad de los pagos de los créditos de consumo, ofrecidos y vigentes, al cierre del ejercicio, son descontados directamente a los pagos de rentas vitalicias de los clientes de cada compañía.

La calidad crediticia de los activos que no están en mora ni hayan deteriorado su valor, según su clasificación de riesgo por tipo de instrumento, es la siguiente:

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(5) Administración de riesgos, continuación

Confuturo

Diciembre 2022

							Sin	Porcentaje por
Clasificaciones Locales	AAA	AA	Α	BBB	BB	C	Clasificación	Instrumento
Títulos emitidos o garantizados por el Estado o por el Banco Central de Chile.	7,06%	0,00%	0,08%	0,00%	0,00%	0,00%	0,00%	7,14%
Letras de Crédito Hipotecario, bonos y otros titulos de deuda o crédito, emitidos por bancos o instituciones financieras.	7,76%	24,43%	2,70%	0,00%	0,00%	0,00%	0,00%	34,89%
Bonos, pagarés y otros títulos de deuda o crédito emitidos por empresas públicas o privadas.	0,99%	23,76%	7,87%	0,33%	0,00%	0,00%	0,00%	32,96%
Participación en créditos sindicados.	0,00%	0,00%	1,60%	1,84%	0,47%	0,00%	0,00%	3,91%
Mutuos Hipotecarios.	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	6,01%	6,01%
Contratos de Leasing Financiero Inmobiliario / Leasing para Fines Generales.	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	15,09%	15,09%
Porcentaje total por clasificacion local	15,81%	48,19%	12,25%	2,17%	0,47%	0,00%	21,11%	100,00%

Monto UF 136.953.192

Clasificaciones Internacionales	AAA	АА	А	BBB	ВВ	В	Sin Clasificación	Porcentaje por Instrumento
Inversiones en el exterior - Renta Fija.	0,00%	0,00%	0,00%	73,55%	26,16%	0,30%	0,00%	100,00%
Porcentaje total por clasificacion internacional	0,00%	0,00%	0,00%	73,55%	26,16%	0,30%	0,00%	100,00%

Monto UF 26.907.033

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(5) Administración de riesgos, continuación

Incluyendo los instrumentos deteriorados, el saldo total de bonos y otros títulos representativos de deuda a diciembre de 2022, corresponde a UF 299.993.189 en Cía. de Seguros Confuturo S.A.

A continuación, se presenta el stock de créditos hipotecarios y su morosidad. De acuerdo con la NCG N° 311, todo crédito es provisionado en una escala creciente de manera proporcional a la morosidad:

Confuturo

N°cuota venc	Deuda mora/Cartera Total
1-3	16,13%
4- 6	1,57%
7 - 9	0,86%
10- 12	0,31%
13 - 24	1,44%
>= 25	1,98%
	22,29%

A nivel de compañías de seguros, de acuerdo a los procedimientos descritos en la "Política de Deterioro", se determinó el nivel de deterioro de cada instrumento tomando en cuenta la clasificación pública, años al vencimiento y nivel de subordinación de cada instrumento.

Al 31 de diciembre de 2022, los activos afectos a deterioro individualmente fueron:

Confuturo

Fase	Rating	Inversión Bruta Dic-2022 (UF)	Deterioro Dic-2022 (UF)	% Deterioro	Exposición Neta Dic-2022 (UF)
	Nac: Mayor igual que BBB				
Fase 1 (sin evidencia de deterioro)	Int: Mayor igual que BB	133.951.341	141.467	0,11%	133.809.874
	Nac: Menor o igual que BB				
Fase 2 (con evidencia de deterioro)	Int: Menor o igual que B	728.135	34.323	4,71%	693.812
Fase 3 (con evidencia objetiva de deterioro)	En default	1.453.488	632.792	43,54%	820.696
Deterioro Total LIE	808 582				

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(5) Administración de riesgos, continuación

(5.2.2) Riesgo técnico de Seguros

El proceso de tarificación del Seguro de Invalidez y Sobrevivencia (SIS) se basó en un profundo análisis estadístico y financiero realizado por la Compañía de Seguros de Vida Cámara S.A. con lo cual se proyectaron las variables, además la Compañía, cuenta con políticas de calce financiero de su cartera de inversiones con el plazo promedio de sus pasivos lo que mitiga el efecto de bajas en las tasas de interés y con un completo equipo humano orientado a la gestión en el proceso de liquidación del seguro complementario al Departamento de Invalidez y Sobrevivencia, entidad que centraliza el back office del SIS y que depende de la Asociación de Aseguradores de Chile.

En mayo de 2014 la Compañía de Seguros de Vida Cámara S.A. fue informada de la adjudicación del seguro de invalidez y sobrevivencia en dos fracciones de un total de nueve del grupo de riesgo hombres cuya vigencia concluyó en 2016.

Conforme con esto, por el riesgo de seguros por concepto de invalidez y sobrevivencia, Compañía de Seguros de Vida Cámara S.A. deberá mantener reservas para los asegurados y por aquellos afectados por invalidez, rezagados o fallecidos que aún no denuncian sus siniestros.

Los negocios de seguros de Salud y Vida en que participa la Compañía de Seguros de Vida Cámara S.A., presentan un riesgo en relación a la siniestralidad y la correcta tarificación de los planes de salud.

Por su parte, la Cía. de Seguros Vivir Seguros, en diciembre de 2016 se adjudicó una fracción, de un total de siete, del seguro de invalidez y sobrevivencia cuya vigencia terminó el 31 de diciembre de 2018.

Conforme con esto, por el riesgo de seguros por concepto de invalidez y sobrevivencia, Compañía de Seguros de Vivir Seguros, deberá mantener reservas para los asegurados y por aquellos afectados por invalidez, rezagados o fallecidos que aún no denuncian sus siniestros.

En la Subsidiaria Compañía de Seguros Confuturo S.A. se ha planteado como objetivo principal la administración de los riesgos de seguros el contar con los recursos suficientes para garantizar el cumplimiento de los compromisos establecidos en sus contratos de seguros.

Para cumplir con este objetivo, la Compañía de Seguros se ha organizado de acuerdo a las funciones necesarias para el cumplimiento de los compromisos, estableciendo políticas relativas a reservas, tarificación, suscripción, reaseguro e inversiones, para guiar el accionar y definir el diseño de los procesos asociados.

Para el caso de rentas vitalicias, los principales riesgos asociados son longevidad, por aumento de expectativa de vida, inversiones, por obtención de rentabilidades menores a las esperadas y gastos, en caso de aumento por sobre lo esperado. Al respecto, Confuturo realiza análisis de sensibilidad respecto de estas variables en relación a su patrimonio contable. Mayor detalle respecto de estos análisis se encuentran contenidos en las notas de riesgo de estas compañías.

En relación a sus contratos de seguros, el principal riesgo que se enfrenta es que tanto el monto de los siniestros, como su momento de ocurrencia difieran respecto de las expectativas subyacentes en su tarificación.

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(5) Administración de riesgos, continuación

(5.3) Riesgo Actividad Bancaria

El análisis de riego descrito para la Actividad Bancaria corresponde a una sintesis de lo presentado por las compañías mencionadas a continuación. Para obtener la información completa, referirse a las Notas de Riesgo de cada una de las compañías mencionadas.

(5.3.1) Riesgo de mercado

(i) Riesgo de tasa de interés

El riesgo de tasa de interés se expresa como la sensibilidad del valor de los activos y pasivos financieros frente a las fluctuaciones de las tasas de interés de mercado.

Respecto de Banco Internacional, a fin de calcular y controlar su exposición a riesgo de tasa de interés, este recurre a metodologías internas; Value at Risk (VaR) para negociación y sensibilidad de valor y margen neto de intereses para banca. No obstante, para fines normativos, el banco reporta todas sus cifras de riesgo de mercado en base a las metodologías definidas por el Banco Central y Comisión para el Mercado Financiero (CMF) lo que considera la medición continua de la exposición de la Tasa de Interés del Libro de Negociación y Libro Banca.

El Libro de Negociación comprende las posiciones en instrumentos financieros que, de acuerdo a las normas contables, se encuentren clasificados como instrumentos para Negociación, junto con todos aquellos derivados que no hayan sido designados contablemente como instrumentos de cobertura.

El Libro de Banca está compuesto por todas las partidas del activo o pasivo que no forman parte del Libro de Negociación. El modelo estándar para el Libro de Banca entrega una medida de sensibilidad asociada al margen de interés para el corto plazo y del valor económico para el largo plazo.

A diciembre de 2022 el riesgo de tasa de interés fue el siguiente:

Riesgo de Tasa de Interés Libro de Banca

cifras en millones de \$	dic-22	dic-21
Riesgo de Tasa de Interés Corto Plazo	14.420	5.719
Riesgo de Reajustibilidad	1.001	312
Total Riesgo Corto Plazo	15.421	6.031
Límite Corto Plazo (60% Margen)	51.348	45.003
Holgura de Límite	35.927	38.972
Riesgo de Tasa de Interés Largo Plazo	41.449	50.349
Límite Largo Plazo (30% Patr. Efectivo)	76.313	111.221
Holgura de Límite	34.864	60.872

Riesgo de Tasa de Interés Libro de Negociación

cifras en millones de \$	dic-22	dic-21
Riesgo de Tasa de Interés Corto Plazo	12.750	15.674
Riesgo de Reajustibilidad	320	218
Total	13.070	15.892
Límite Corto Plazo	20.000	191.202
Holgura de Límite	6.930	175.310

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(5) Administración de riesgos, continuación

(ii) Riesgo de tipo de cambio

Banco Internacional se encuentra expuesto a pérdidas ocasionadas por cambios adversos en el valor en moneda nacional de las monedas extranjeras y UF, en que están expresados los instrumentos, contratos y demás operaciones registradas en el balance. A fin de controlar dicha exposición, Banco Internacional posee modelos de alerta y seguimiento sobre la exposición de Tipo de Cambio y Reajustabilidad del Libro de Negociación y Libro Banca, de acuerdo a Normas impartidas por el Banco Central de Chile y la Superintendencia de Bancos e Instituciones Financieras

(iii) Riesgo de reajustibilidad

La exposición a pérdidas ocasionadas por cambios adversos en las unidades o índices de reajustabilidad definidos en moneda nacional en que están expresados los instrumentos, contratos y demás operaciones registradas en el balance.

(5.3.2) Riesgo de liquidez

Banco Internacional cuenta con un área Riesgo Financiero que está encargada de identificar, medir y controlar la exposición al riesgo de liquidez a los cuales se ve expuesto el Banco, producto de los descalces propios del negocio y las posiciones tomadas por el área de Finanzas, acorde a los objetivos estratégicos definidos por el Banco, sus políticas internas, la normativa vigente y las mejores prácticas referentes a la gestión de Riesgo de Liquidez.

Banco Internacional cuenta con una Política de Administración de Liquidez, la cual tiene como objeto asegurar la estabilidad de los fondos, minimizando el costo de estos y previniendo proactivamente los riesgos de liquidez. Para esto, tiene definidos ratios y límites de liquidez, indicadores de alerta temprana, planes de contingencias y ejercicios de tensión de liquidez. El Banco Internacional mantiene un monto importante de activos líquidos en sus Estados de Situación Financiera, los que ante cualquier requerimiento inesperado pueden constituir liquidez mediante pactos de retrocompra con el Banco

Mayor detalle de las holguras de liquidez vigentes en Banco Internacional se encuentran detalladas en respectiva nota de riesgo de los estados financieros del Banco.

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(5) Administración de riesgos, continuación

(5.3.3) Riesgo de crédito

En cuanto al riego de crédito de Banco Internacional, este se encuentra expuesto a la probabilidad de nocumplimiento de obligaciones contractuales de la contraparte. El Banco administra el riesgo de crédito a través de una serie de herramientas que incluyen políticas, manuales de procedimientos, modelos, variables de seguimiento y control, monitoreo de comportamiento, etc. Esto se enmarca dentro de una estrategia que conjuga un apetito por riesgo definido y acotado con sanos y prudenciales criterios de aceptación de riesgo. En este sentido se establecen límites y modelos diferenciados en función de las características de los clientes y en función del entorno en el que opera. Las herramientas que meneja el banco para su control son:

- Estructura de administración de riesgo de crédito: El Banco ha estructurado su proceso de aprobación crediticia en base a facultades de crédito personales e indelegables otorgadas por el Directorio.
- Provisiones por riesgo de crédito: El Banco cuenta con metodologías de evaluación y clasificación para la cartera individual, y modelos para la cartera grupal, que son aplicados en función al tipo de cartera y operaciones. Estos métodos y modelos se encuentran debidamente documentados y han sido aprobados por el Directorio a quien se le da cuenta anualmente de la suficiencia de provisiones.
- Métodos basados en el análisis individual de deudores: Dadas las características del mercado objetivo que se ha definido y el tamaño de la cartera de colocaciones, la Gerencia de Riesgos ha optado por potenciar una metodología centrada en el análisis individual de los deudores. Esta metodología se centra en lograr una operatoria y toma de riesgo centrada en la concurrencia de dos pilares en cada una de nuestras decisiones de crédito: Razonable capacidad de pago y Adecuada solvencia.
- Análisis que permiten un correcto entendimiento de la máxima exposición al riesgo de crédito, la concentración por industria, la calidad de cartera y la antigüedad de la cartera.

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(5) Administración de riesgos, continuación

(5.3.4) Riesgo Operacional

Riesgo Operacional es el riesgo de pérdidas resultantes de una falta de adecuación o de una falla de los procesos, del personal y de los sistemas internos o bien por causa de acontecimientos externos. El Riesgo Operacional existe en cada una de las actividades de negocios y de apoyo del Banco, pudiendo traducirse en pérdidas financieras y sanciones regulatorias.

- Administración del Riesgo operacional: la Administración del Riesgo Operacional es un proceso continuo y transversal a la organización, efectuado por las personas de todos los niveles del Banco. El proceso está diseñado para identificar, evaluar, mitigar, monitorear y reportar los riesgos y eventos, actuales y potenciales, como también para proveer un aseguramiento razonable al Directorio y a la Alta Administración, del estado de la exposición y administración del Riesgo Operacional del Banco.
- Comité de Riesgo Operacional: el Comité tiene como objetivo tomar conocimiento del nivel de exposición al Riesgo Operacional del Banco, tanto a nivel global como en sus distintas líneas de negocio y Filiales, como asimismo de los planes de acción adoptados y su grado de implantación. El comité busca garantizar que la estrategia, metodología y planes definidos aseguren la solvencia del Banco en el largo plazo, evitando factores de riesgo que puedan poner en peligro la continuidad del Banco y sus Filiales.
- Seguridad de la Información y Ciberseguridad: Banco Internacional ha dado especial relevancia a estas
 materias, para lo cual cuenta con una Política de Seguridad de la Información que incluye los aspectos
 de cibreseguridad, la cual se encuentra debidamente aprobada por el Directorio. La Ciberseguridad es
 materia obligada del Comité de Riesgo Operacional, tanto para el análisis de incidentes como para el
 seguimiento del avance del Plan de Ciberseguridad, plan que busca dejar al Banco Internacional con los
 mejores estándares en herramientas y protocolos de seguridad.

Finalmente, el Banco Internacional cuenta con un seguro que dentro de su cobertura incluye eventos de Delitos Computacionales (Cyber crime) con un límite de USD 6 millones.

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(5) Administración de riesgos, continuación

(5.3.5) Administración de Capital

De acuerdo con la Ley General de Bancos, el Banco debe mantener una razón mínima de patrimonio efectivo a activos consolidados ponderados por riesgo de 8%, neto de provisiones exigidas, y una razón mínima de capital básico a total de activos consolidados de 3%, neto de provisiones exigidas. Para estos efectos, el patrimonio efectivo se determina a partir del capital y reservas o capital básico con los siguientes ajustes:

- Se suman los bonos subordinados con tope del 50% del Capital Básico.
- Se agregan las provisiones adicionales con un tope de 1,25% de los activos ponderados por riesgo.
- Se deducen, el saldo de los activos correspondientes a goodwill o sobreprecios pagados y a inversiones en sociedades que no participan en la consolidación.

Los activos son ponderados de acuerdo a las categorías de riesgo, a las cuales se les asigna un porcentaje de riesgo de acuerdo al monto del capital necesario para respaldar cada uno de esos activos.

Conforme a la Política de dividendos, el Banco reconoce un 30% de la utilidad del año como provisión para el pago de dividendos mínimos en cumplimiento a lo instruido en el Capítulo B-4 del Compendio de Normas Contables de la SB.

(5.4) Riesgos derivados del SARS-CoV-2 "Coronavirus COVID-19"

El 11 de marzo de 2020, la Organización Mundial de la Salud caracterizó el brote SARS-CoV-2 "Coronavirus COVID-19" como una pandemia global debido a la rápida propagación de la enfermedad en todo el mundo. Esta Pandemia ha generado una crisis sanitaria y económica de grandes proporciones a nivel mundial que está afectando, de manera importante, el nivel de empleo, la demanda interna y externa por todo tipo de productos y servicios. Esta crisis sanitaria y financiera global, ha estado acompañada de políticas fiscales y monetarias impulsadas por los gobiernos locales que buscan apoyar tanto a las personas como a las empresas, para enfrentar esta crisis y mejorar su liquidez; asimismo, los gobiernos de todo el mundo han impulsado diversas medidas de salud pública y emergencia para combatir la rápida propagación del virus.

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(5) Administración de riesgos, continuación

En este contexto, ILC y sus filiales han implementado diversos planes de acción para enfrentar esta pandemia, los cuales abarcan aspectos de protección de la salud de sus trabajadores y de sus clientes (Afiliados, Beneficiarios, Pacientes, y otros según corresponda de acuerdo a los negocios en los que opera) como también el aseguramiento de la continuidad operacional y análisis de futuros requerimientos de capital y liquidez.

- i) Plan de continuidad operacional: Desde mediados de marzo de 2020 ILC y sus filiales y relacionadas comenzaron a desarrollar iniciativas que permitieran el resguardo de sus trabajadores, clientes y proveedores y al mismo tiempo asegurar la continuidad de sus operaciones en los ámbitos de salud, seguros, pensiones y bancarias. Es así como en todas las filiales del grupo se ha implementado Teletrabajo para aquellos trabajadores que, de acuerdo a la naturaleza de sus funciones y responsabilidades, pueden realizar sus labores desde sus hogares.
- ILC: A partir de mediados de marzo de 2020 ILC implementó la modalidad de teletrabajo para el 100% de su personal. En este periodo el trabajo de supervisión y control que ILC mantiene sobre sus filiales e inversiones se ha desarrollado de manera normal. En la actualidad, la totalidad de la dotación se encuentra habilitada para trabajar de manera presencial, sin embargo, ILC ha implementado una modalidad de teletrabajo parcial durante ciertos días de la semana según área y tareas desempeñadas.
- AFP Habitat: AFP Habitat implementó la modalidad de Teletrabajo y mantiene aproximadamente un 33,0% de su dotación operando en esta modalidad. La dotación restante se encuentra trabajando de manera presencial, ya sea en el edificio matriz o en las sucursales. En estos casos, a cada persona se le hace entrega de un kit de seguridad y protocolos basados en las recomendaciones de las autoridades sanitarias.

En cuanto a la atención de afiliados, se implementó una atención remota personalizada. Adicionalmente, para la atención presencial en sucursales, se han establecido estrictos protocolos de seguridad basados en las recomendaciones de las autoridades sanitarias. Se realiza control del distanciamiento mínimo, verificación de obtención de los permisos otorgados por la autoridad correspondiente, se evita la generación de aglomeraciones al interior de las sucursales, y se han implementado diferentes medidas para reducir y descongestionar las áreas de espera.

Compañía de Seguros Confuturo: A nivel de la Compañía de Seguros Confuturo aproximadamente el 35,1% de la operación se encuentra trabajando a distancia, mientras que el 100% de los servicios de la compañía se encuentran disponibles online. El pago de pensiones se ha mantenido sin alteraciones de manera remota evitando que el pensionado tenga que ir a sucursales.

Por su parte la gestión operacional de ventas se mantiene a través del canal de venta online que ya operaba en la compañía desde fines del año 2019. A esto se suma el hecho de que a nivel industria se aprobaron cambios normativos que permiten que etapas presenciales del proceso de venta puedan cumplirse a distancia manteniendo estándares de seguridad de información. Por último, la gestión de inversiones se ha llevado de manera remota con normalidad.

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(5) Administración de riesgos, continuación

- Compañía de Seguros Vida Cámara: A nivel de la Compañía de Seguros Vida Cámara el 99,2% de su personal de su oficina matriz se encuentra trabajando a distancia tanto en modalidad de teletrabajo parcial como total mientras que se mantiene atención a público en sucursales con horario reducido y estrictas medidas sanitarias. Adicionalmente la Compañía se ha favorecido de su estrategia de venta, atención y gestión de siniestros vía online lo que le ha permitido una operación y atención continua a pesar del escenario de pandemia.
- Banco Internacional: En el Banco un 38,0% del trabajo se está desarrollando a distancia y el 100% de sus servicios está disponible online. La dotación restante se encuentra trabajando de manera presencial, ya sea en el edificio matriz o en las sucursales. En estos casos, se han facilitado implementos de seguridad y se han instaurado protocolos basados en las recomendaciones de las autoridades sanitarias.

A nivel comercial se ha avanzado en la revisión de créditos corporativos en términos de plazo y tasas; y se ha trabajado en la postergación (3 meses) del pago de créditos comerciales e hipotecarios.

Isapre Consalud: Isapre Consalud S.A. ha mantenido un permanente monitoreo de la situación a nivel país y de la Industria, preocupándose de dar cumplimiento a las obligaciones con beneficiarios y prestadores, resguardando la salud e intereses de sus colaboradores y proveedores. A nivel operacional la Isapre implementó la modalidad de teletrabajo y al cierre de septiembre de 2022 cerca del 44% de su dotación, a excepción de las personas que mantienen la atención presencial, trabaja bajo esta modalidad. Mantiene apertura parcial de sucursales, según localidad y restricciones sanitarias vigentes, y en aquellos puntos que opera de manera presencial existe un horario de atención reducido en un entorno sanitario seguro. Adicionalmente se ha fortalecido la información y atención de beneficiarios de forma remota a través de su web, sucursal virtual y/o contacto telefónico.

Como medida adicional en abril de 2020, de manera voluntaria y junto al resto de las Isapres, se decide postergar el cobro de la variación de precios bases de sus planes de salud por los primeros tres meses de adecuación 2020/2021. Esta postergación aplicará a la totalidad de cotizantes que se vean afectados por el proceso de adecuación y tengan anualidad en los meses de julio, agosto y septiembre, todos de 2020.

Durante el mes de junio de 2021, se publicó la ley número 21.350, la cual dejó sin efecto la adecuación de planes 2020 y 2021, estableciendo un mecanismo de ajuste de precios fijado por la Superintendencia de Salud. Durante la totalidad de 2021, no se han visto afectado los precios base de los contratos de los afiliados.

Para el reajuste anual 2022, el Superintendente de Salud emitió la Resolución Exenta N° 352, la cual establece el IRCSA 2022 en 7,6%. Este reajuste se encuentra actualmente postergado en virtud de fallo de la Corte Suprema de agosto de 2022, el cual, dentro de su resolución, dejó sin efecto el alza de planes de marzo de 2022 y establece que la Superintendencia de Salud dispondrá un plazo prudencial para que las Isapres cumplan fundadamente y con antecedentes, de manera que la propuesta de alza proporcional a todos sus planes de salud, para el año 2022, se ajuste a los parámetros legales.

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(5) Administración de riesgos, continuación

Isapre Consalud ha establecido un trabajo adicional con la red de prestadores a nivel de industria de forma de facilitar la comunicación con las clínicas, asegurar la atención de pacientes, y hacer más expeditos los procesos de liquidación de cuentas y bonificación oportuna de las mismas.

Red Salud: A nivel matriz y en todas sus filiales Red Salud implementó el trabajo a distancia para todos aquellos colaboradores que por la naturaleza de sus funciones puedan trabajar remotamente. Aproximadamente el 7,1% de los trabajadores de la casa matriz trabajan bajo esta modalidad. Aquellos colaboradores que se encuentran realizando trabajo de manera presencial cuentan con estrictos protocolos de prevención basados en las recomendaciones de las autoridades sanitarias y están provistos de Elementos de Protección Personal (EPP) de acuerdo con sus funciones. Esto ha permitido dar continuidad a las operaciones de cada clínica, centro médico y clínica dental, asegurando la protección de la salud de todos los colaboradores, médicos prestadores de servicios y pacientes de la red.

Adicionalmente, a nivel de red se ha trabajado de manera coordinada de manera de asegurar en todo momento la operación clínica en términos de dotación especializada, infraestructura de camas de alta complejidad según requerimientos de la autoridad y aseguramiento de suministros para la adecuada atención de los pacientes y el trabajo del equipo de personal clínico. Esto, sumado a un repunte de la economía ha comenzado a una mejora en indicadores de actividad y crecimiento, a lo que se le agrega un razonable pronóstico de vacunación para la población.

- **ii)** Análisis de futuros requerimientos de capital y liquidez: desde fines del año 2019 ILC y sus filiales venían desarrollando iniciativas de mejoramiento de condiciones financieras, de capital y liquidez, las cuales durante 2020 y 2021 han sido implementadas de acuerdo a las características y necesidades de cada compañía e industria en las que opera. Como resultado de este análisis de liquidez, en los últimos 18 meses ILC ha hecho aportes de capital a sus filiales por un total de M\$ 59.002.573.
- ILC: Mantiene una supervisión constante sobre la operación de sus filiales en términos de su desempeño financiero y operacional actual y de mediano plazo a fin de identificar de manera oportuna los niveles de capital y generación de liquidez en cada compañía.

Como parte de su estrategia de liquidez, ILC mantiene un portafolio de inversiones de aproximadamente M\$ 71.000.000 millones cuya finalidad es asegurar recursos para cumplir sus compromisos financieros en escenarios adversos. Dado el impacto incierto de la Pandemia por Covid-19 sobre la operación de sus diferentes negocios, y como una medida adicional, a comienzos de marzo de 2020 ILC definió vender un tercio de su portafolio para asegurar liquidez y, a través de financiamiento bancario, aumentó en M\$ 30.000.000 sus fondos disponibles. Actualmente ILC cuenta con caja y acceso a financiamiento adicional que le aseguran niveles de liquidez adecuados.

Como una forma de asegurar el refinanciamiento de los vencimientos de pasivos del año 2021 y aprovechando condiciones de mercado favorables, durante el mes de abril ILC emitió un Bono Serie-K por UF 2.000.000 cuyo uso de fondos es: a) la amortización del Bono Serie-D que tuvo su vencimiento en junio de 2021 y b) el refinanciamiento de pasivos de la matriz. Adicionalmente, durante el mes de febrero de 2022 ILC emitió Bono internacional 144a/Reg S, por USD 300.000.000 cuyo uso de fondos principal es el refinanciamiento de pasivos de ILC. Con estos fondos ILC asegura el refinanciamiento de su deuda hasta 2026 aproximadamente.

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(5) Administración de riesgos, continuación

- AFP Habitat: la AFP ha visto disminuido su ingreso por comisiones producto del crecimiento en los
 niveles de desempleo; es por ello que el área de control financiero monitorea periódicamente la liquidez
 y eventuales requerimientos de Capital. Al cierre de los presentes Estados Financieros Consolidados,
 AFP Habitat dispone de liquidez y líneas de financiamiento en el sector financiero, que le permiten
 enfrentar eventuales requerimientos financieros sin afectar el normal desenvolvimiento del negocio.
- Compañía de Seguros Confuturo: A nivel de industria, las Compañías de seguro de Vida se han visto
 afectadas por la mayor volatilidad, bajo desempeño de los mercados financieros y deterioro en
 la calidad crediticia de algunos emisores. Adicionalmente a nivel local existe una menor demanda por
 Rentas Vitalicias lo que ha disminuido los niveles de recaudación observados en años anteriores.
 - Dado lo anterior, Confuturo desde comienzos de año ha trabajado en un plan de gestión de activos y liquidez el cual le permite asegurar recursos suficientes para cumplir con el pago de pensiones y otras obligaciones financiera en un horizonte de 6 meses. La compañía mantiene un monitoreo constante de sus inversiones, niveles de riesgo, perfil de cartera con el fin de mantener adecuados niveles de rentabilidad, riesgo, liquidez, solvencia y cumplimiento de ratios normativos.
- Compañía de Seguros Vida Cámara: En relación a sus inversiones, Vida Cámara mantiene un monitoreo
 constante de sus inversiones de manera de asegurar la rentabilidad, liquidez y cumplimiento de ratios
 normativos. En la actualidad, los cambios en los niveles de actividad clínica han impactado el negocio
 de seguro complementario de salud de la compañía como consecuencia de la variabilidad y aumentos de
 la siniestralidad.
- Banco Internacional: el Banco ha monitoreado continuamente el impacto de los recientes eventos en los
 mercados financieros, introduciendo supuestos más conservadores cuando se justifican. Para estos fines
 el banco cuenta con un modelo basado en cuatro elementos centrales: a) Existencia de una barrera
 mínima de activos líquidos para hacer frente a situaciones de stress, b) Indicadores de liquidez
 normativos e internos, c) Descalces de plazos, d) Planes de alerta y contingencia.
 - La gestión de la liquidez, de financiamiento y de riesgo son revisados periódicamente por comités internos del banco. Durante el mes de agosto de 2020 Banco Internacional realizó un aumento de capital por M\$ 15.000.000 y en la actualidad cuenta con niveles de capital y liquidez adecuados para mantener los niveles de operación esperados para el año.
- *Isapre Consalud:* La Isapre está expuesta a diferentes externalidades producto de la Pandemia. Por una parte hay un efecto en ingresos producto de una disminución en el pago por planes a lo cual se suma una menor demanda por planes y la decisión voluntaria de la Isapre de postergar la adecuación de planes 2020/2021 y no realizar reajuste de precios 2021/2022.

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(5) Administración de riesgos, continuación

Para el reajuste anual 2022/2023, la Superintendencia de Salud emitió la Resolución Exenta N° 352, la cual estableció el IRCSA 2022 en 7,6%. El reajuste definido por el Regulador será el límite máximo posible de aplicar por las Isapres en el proceso anual de reajuste de precios que se lleva a cabo en marzo de cada año. Actualmente este reajuste se encuentra postergado en virtud de fallo de la Corte Suprema de agosto de 2022, el cual, dentro de su resolución, dejó sin efecto el alza de planes de marzo de 2022 y establece que la Superintendencia de Salud dispondrá un plazo prudencial para que las Isapres cumplan fundadamente y con antecedentes, de manera que la propuesta de alza proporcional a todos sus planes de salud, para el año 2022, se ajuste a los parámetros legales.

Un segundo efecto corresponde a una menor siniestralidad durante parte del año 2020 debido a las restricciones sanitarias impuestas por la autoridad producto de la Pandemia. Por último, el entorno de restricciones por Pandemia generó variabilidad en la demanda clínica la cual en desde fines de 2020 ha mostrado un aumento importante producto de las postergaciones generadas. Lo anterior se ha traducido en un aumento de la siniestralidad en 2021 tanto en atenciones médicas como en licencias médicas y excepcionalmente en el pago de la Licencia Maternal Preventiva Parental cuyo pago con cargo a las Isapres y Fonasa (según corresponda) fue impuesta por la autoridad al inicio de la Pandemia en 2020 y Consalud en el caso de representó costo estimado en M\$ 22.411.977.

La Isapre opera en un entorno regulatorio que se ha mantenido en constante revisión y que ha experimentado modificaciones normativas recurrentes en los últimos meses que afectan los flujos de ingresos y el perfil actuarial de siniestralidad de la compañía. En este entorno Consalud mantiene análisis y proyecciones de manera de asegurar niveles de liquidez y cumplimiento de ratios normativos. Durante el año 2021 y hasta el cuarto trimestre de 2022 ILC ha realizado aportes de capital por M\$ 90.000.000 y M\$ 26.000.000 a Isapre Consalud respectivamente.

- Red Salud: En virtud de la caída en actividad y venta, y los aumentos de costos de atención de pacientes producto de las exigencias sanitarias adicionales, Red Salud ha establecido un comité que monitorea periódicamente los requerimientos de capital y liquidez de cada una de las filiales de la Sociedad. Al 31 de diciembre de 2021, Red Salud dispone de liquidez y líneas de financiamiento en el sector financiero a tasas históricamente muy bajas, lo que permite enfrentar eventuales requerimientos financieros sin afectar el normal desenvolvimiento del negocio. Asimismo, se está ejecutando un estricto seguimiento a la gestión de cobranza de sus clientes de manera de asegurar la liquidez recurrente del negocio. Adicionalmente durante el mes de septiembre se aprobó un aumento de capital por M\$ 15.000.000 el cual fue pagado durante el mes de octubre de 2020.
- Vivir Seguros: En virtud de las necesidades de capital requeridas para cumplir ratios, durante el primer semestre de 2022 ILC efectuó aumentos de capital por un monto total de M\$ 4.000.000.

En resumen, ILC y sus filiales se encuentran evaluando activamente y respondiendo a los posibles efectos que el brote de COVID-19 pueda tener sobre los diferentes negocios que opera, en su grupo de colaboradores, clientes y proveedores. Asimismo, mantiene una evaluación continua de las acciones gubernamentales que se están tomando para reducir la propagación de la pandemia. Sin embargo, y aunque esperamos que nuestros resultados financieros se vean afectados negativamente al cierre del año, actualmente no podemos estimar con certeza, los impactos resultantes en nuestros negocios, condición financiera y/o resultados de operaciones.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

II NOTAS REFERIDAS A LA ACTIVIDAD NO ASEGURADORA Y NO BANCARIA

(6) Efectivo y equivalente al efectivo

(1) Composición del efectivo y equivalente al efectivo:

La composición del rubro, al 31 de diciembre de 2022 y 2021 es la siguiente:

	31-12-2022	31-12-2021
	M \$	M \$
Efectivo en caja y saldos en bancos	20.407.733	41.924.239
Fondos internacionales	1.085.495	-
Fondos mutuos de renta fija	49.983.091	32.085.651
Depósitos a plazo	3.123.443	23.954.775
Otras inversiones	6.871	19.448
Total actividad no aseguradora ni bancaria	74.606.633	97.984.113
Efectivo en caja y saldos en bancos	54.258.003	50.461.778
Equivalente al efectivo	18.540.445	271.482.906
Total actividad aseguradora	72.798.448	321.944.684
Efectivo en caja y saldos en bancos	4.604.218	7.198.561
Depósitos estatales y bancarios nacionales y extranjeros	139.073.026	365.121.873
Sub -total actividad bancaria	143.677.244	372.320.434
Operaciones con liquidación en curso netas	3.425.765	1.097.688
Instrumentos financieros de alta liquidez	403.641.180	193.339.751
Total actividad bancaria	550.744.189	566.757.873
Total conciliado con flujo de efectivo	698.149.270	986.686.670

Los depósitos a plazo vencen en un plazo inferior a tres meses desde su fecha de adquisición y devengan el interés de mercado para este tipo de inversiones.

Los fondos mutuos de renta fija corresponden a inversiones en cuotas de fondos mutuos money market, valorizadas al valor cuota al cierre de cada uno de los ejercicios.

El efectivo y equivalente al efectivo no tienen restricciones de disponibilidad.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(6) Efectivo y equivalente al efectivo, continuación

(2) Conciliación de pasivos financieros que surgen de las actividades de financiamiento al 31 de diciembre de 2022:

Conciliación de pasivos financieros que surgen de actividades de financiamiento de la actividad no aseguradora y no bancaria:

Pasivos que se originan de actividades de financiamiento	Saldo al 01-01-2022	Flujos de e	fectivo de financia	miento	Adquisición de	Costos	Unidades de reajuste	Nuevos arrendamientos	Otros cambios	Saldo al 31-12-2022 (1)
rasivos que se originan de actividades de imanciamiento	M\$	Provenientes M\$	Utilizados M\$	Total M\$	filiales M\$	financieros M\$	M\$	financieros M\$	M\$	M\$
Préstamos bancarios	243.194.554	80.531.748	(33.414.164)	47.117.584	-	8.361.412	14.289.687	-	(7.412.478)	305.550.759
Obligaciones con el público no garantizadas	517.688.897	242.237.649	(154.194.407)	88.043.242	-	20.191.030	55.962.465	-	(818.070)	681.067.564
Arrendamiento financiero	56.369.441	-	(9.983.114)	(9.983.114)	-	3.251.581	5.190.801	8.542.034	(1.649.593)	61.721.150
Otros préstamos		-	-	-	-	-	-	-	-	-
Instrumentos derivados de cobertura	-	-	-	-	-	(1.745.962)	-	-	33.725.300	31.979.338
Instrumentos derivados de no cobertura		-	-	-	-	-	-	-	-	-
Préstamos de empresas relacionadas		-	-	-	-	-	-	-		-
Dividendos		-	(56.539.308)	(56.539.308)	-	-	-	-	56.539.308	-
Obligaciones financieras arrendamiento inmuebles	31.539.734	-	(4.819.759)	-	-	157.070	854.314	-	279.095	32.830.213
Otros	=	-	(1.838.564)	(1.838.564)	-	-	7.663.042	-	(5.824.478)	-
Total	848.792.626	322.769.397	(260.789.316)	66.799.840	-	30.215.131	83.960.309	8.542.034	74.839.084	1.113.149.024

(1) Saldo correspondiente a la porción corriente y no corriente de "otros pasivos financieros"

Conciliación de pasivos financieros que surgen de actividades de financiamiento de la actividad aseguradora:

Pasivos que se originan de actividades de financiamiento	Saldo al 01-01-20202 (1)	Flujos de efectivo de financiamiento								Saldo al 31-12-2022 (1)
					Adquisición de filiales	Costos financieros	Diferencias de cambio	Nuevos préstamos	Otros cambios	
	M\$	Provenientes M\$	Utilizados M\$	Total M\$	M\$	M\$	M\$	M\$	M\$	M\$
Préstamos bancarios Otros pasivos financieros Dividendos	204.447.029 365.049.827		(11.649.372) (827.391.023)	(11.649.372) (204.236.005)	-	-	-	-	(67.526.254) (51.613.329)	109.200.493
Total	569.496.856	623.155.018	(839.040.395)	(215.885.377)	ē	Ē	÷	=	(119.139.583)	234.471.896

Conciliación de pasivos financieros que surgen de actividades de financiamiento de la actividad bancaria:

Pasivos que se originan de actividades de financiamiento	Saldo al 01-01-2022 (1)	Flujos de efectivo de financiamiento								Saldo al 31-12-2022 (1)
					Adquisición de filiales	Costos financieros	Flujos provenientes (2)	Flujos utilizados (2)	Otros cambios	
	M\$	Provenientes M\$	Utilizados M\$	Total M\$	M\$	M\$	M\$	M\$	M\$	M\$
Obligaciones con bancos	419.847.137	235.064.172	(45.532.457)	189.531.715			-	_	(29.819.896)	579.558.956
Instrumentos de deuda emitidos	843.871.442	23.336.568	-	23.336.568	-	-	-	-	(16.253.291)	850.954.719
Instrumentos financieros de capital regulatorio emitidos	140.030.113	-	-	-	-	-	-	-	13.189.512	153.219.625
Contratos de derivados financieros	342.386.429	-	-	-	-	-	-	-	183.954.135	526.340.564
Otros	9.838.429	-	(3.251.581)	(3.251.581)	-	-	=	-	2.841.519	9.428.367
Total	1.755.973.550	258.400.740	(48.784.038)	209.616.702				-	153.911.979	2.119.502.231

(1) Saldo correspondiente a la porción corriente y no corriente de "contratos de derivados financieros, obligaciones con bancos, instrumento de deuda emitidos y otras obligaciones financieras",

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(ii) Efectivo y equivalente al efectivo, continuación

(3) Conciliación de pasivos financieros que surgen de las actividades de financiamiento al 31 de diciembre de 2021:

Conciliación de pasivos financieros que surgen de actividades de financiamiento de la actividad no aseguradora y no bancaria:

Pasivos que se originan de actividades de financiamiento	Saldo al 01-01-2021	Flujos de e	fectivo de financiar	niento	Adquisición de	Costos	Unidades de reajuste	Nuevos arrendamientos	Otros cambios	Saldo al 31-12-2021 (1)
r asivos que se originan de actividades de imanciamiento	M\$	Provenientes M\$	Utilizados M\$	Total M\$	filiales M\$	financieros M\$	M\$	financieros M\$	M\$	M\$
Préstamos bancarios Obligaciones con el público no garantizadas	243.370.577 490.578.289	73.025.428 58.332.481	(91.773.643) (50.332.123)	(18.748.215) 8.000.358	-	8.593.743 15.390.906		=	9.978.449 (31.232.106)	
Arrendamiento financiero	53.856.252	-	(13.014.020)	(13.014.020)	-	2.728.773		-	12.798.436	56.369.441
Otros préstamos Instrumentos derivados de cobertura	-	-	-	-	-	-	-	-	-	-
Instrumentos derivados de no cobertura Préstamos de empresas relacionadas	-	12.573.773	(9.896.278)	2.677.495		-	-	-	(2.677.495)	
Dividendos Oblogaciones financieras arrendamiento inmuebles	30.561.029	-	(34.530.028)	(34.530.028)	-	1.143.862	-	-	34.530.028 (165.157)	31.539.734
Otros	-	8.331	-	8.331	-	-		-	(8.331)	
Total (1) Saldo correspondiente a la porción corriente y no corriente de "otro	818.366.147 s pasivos financieros"	143.940.013	(199.546.092)	(55.606.079)	-	27.857.284	34.951.450	-	23.223.824	848.792.626

Conciliación de pasivos financieros que surgen de actividades de financiamiento de la actividad aseguradora:

Pasivos que se originan de actividades de financiamiento	Saldo al 01-01-20201 (1)	Flujos de efectivo de financiamiento								Saldo al 31-12-2021 (1)
					Adquisición de filiales	Costos financieros	Diferencias de cambio	Nuevos préstamos	Otros cambios	
		Provenientes	Utilizados	Total						
	M\$	M\$	M\$	M\$	M\$	M\$	M\$	M\$	M\$	M\$
Préstamos bancarios	115.379.839	131.698.022	-	131.698.022		8.412.725		=	(51.043.557)	204.447.029
Otros pasivos financieros	8.080.376	191.037.479	(149.847.897)	41.189.582	-	-	-	-	315.779.869	365.049.827
Dividendos			(4.064)	(4.064)					4.064	-
Total	123.460.215	322.735.501	(149.851.961)	172.883.540	<u> </u>	8.412.725	Ē		264.740.376	569.496.856
(1) Saldo correspondiente a la porción corriente y no corriente de "oblig	aciones con bancos"									

Conciliación de pasivos financieros que surgen de actividades de financiamiento de la actividad bancaria:

Pasivos que se originan de actividades de financiamiento	Saldo al 01-01-2021 (1)	Flujos de efectivo de financiamiento			Adquisición de filiales	Costos financieros	Flujos provenientes	Flujos utilizados	Otros cambios	Saldo al 31-12-2021 (1)
		Provenientes	Utilizados	Total						
	M\$	M\$	M\$	M\$	M\$	M\$	M\$	M\$	M\$	M\$
Préstamos bancarios	280.658.214	-	-	-	-	-	-	-	139.188.923	419.847.137
Obligaciones con el público no garantizadas	883.606.098	154.640.076	-	154.640.076	-	81.902.911	-	-	(136.247.530)	983.901.555
Otras obligaciones financieras	10.035.022	-	-	-	-	-	-	-	332.351.407	342.386.429
Otros pasivos financieros	421.612.546	-	-	-	-	-	-	-	(411.774.117)	9.838.429
Otros	-	-	(2.878.837)	(2.878.837)	-	-	-	-	2.878.837	-
Total	1.595.911.880	154.640.076	(2.878.837)	151.761.239	F	81.902.911	F	-	(73.602.480)	1.755.973.550

Saldo correspondiente a la porción corriente y no corriente de "contratos de derivados financieros, obligaciones con bancos, instrumento de deuda emitidos y otras obligaciones financieras".
 Resistro en Estado Fluio Efectivo de acuero a normativa de la Comisión narel efercados financieros (ex SBIF).

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(7) Deudores comerciales y derechos por cobrar, neto

La composición de los deudores comerciales y otras cuentas por cobrar (netos de estimación de deterioro) al 31 de diciembre de 2022 y 2021, es la siguiente:

Corrientes

Corrientes		Provisiones	
31-12-2022	Activos antes de provisiones M\$	por deterioro constituidas M\$	Activo neto M\$
Cuentas por cobrar documentadas Deudores por ventas por prestaciones de salud Deudores por cotizaciones de salud Otros	56.021.883 154.373.692 18.233.910 4.302.122	(14.197.584) (25.205.378) (3.706.427)	41.824.299 129.168.314 14.527.483 4.302.122
Totales	232.931.607	(43.109.389)	189.822.218
31-12-2021	Activos antes de provisiones M\$	Provisiones por deterioro constituidas M\$	Activo neto M\$
Cuentas por cobrar documentadas Deudores por ventas por prestaciones de salud Deudores por cotizaciones de salud Otros	74.944.107 133.683.034 12.678.867 8.896.286	(13.873.082) (26.454.612) (3.127.272)	61.071.025 107.228.422 9.551.595 8.896.286
Totales	230.202.294	(43.454.966)	186.747.328
Totales No corrientes	230.202.294	(43.454.966)	186.747.328
No corrientes 31-12-2022 Mutuos hipotecarios Deudores por cotizaciones de salud	Activos antes de provisiones M\$ 360.121 2.603.224	Provisiones por deterioro constituidas M\$ - (2.603.224)	Activo neto M\$ 360.121
No corrientes 31-12-2022 Mutuos hipotecarios Deudores por cotizaciones de salud Cuentas por cobrar	Activos antes de provisiones M\$ 360.121 2.603.224 15.908.882	Provisiones por deterioro constituidas M\$ - (2.603.224) (12.279.893)	Activo neto M\$ 360.121
No corrientes 31-12-2022 Mutuos hipotecarios Deudores por cotizaciones de salud Cuentas por cobrar Totales	Activos antes de provisiones M\$ 360.121 2.603.224 15.908.882 18.872.227 Activos antes de	Provisiones por deterioro constituidas M\$ (2.603.224) (12.279.893) (14.883.117) Provisiones por deterioro	Activo neto M\$ 360.121 - 3.628.989 3.989.110
No corrientes 31-12-2022 Mutuos hipotecarios Deudores por cotizaciones de salud Cuentas por cobrar	Activos antes de provisiones M\$ 360.121 2.603.224 15.908.882 18.872.227	Provisiones por deterioro constituidas M\$ (2.603.224) (12.279.893) (14.883.117) Provisiones	Activo neto M\$ 360.121
No corrientes 31-12-2022 Mutuos hipotecarios Deudores por cotizaciones de salud Cuentas por cobrar Totales	Activos antes de provisiones M\$	Provisiones por deterioro constituidas M\$ (2.603.224) (12.279.893) (14.883.117) Provisiones por deterioro constituidas	Activo neto M\$ 360.121 3.628.989 3.989.110
No corrientes 31-12-2022 Mutuos hipotecarios Deudores por cotizaciones de salud Cuentas por cobrar Totales 31-12-2021 Mutuos hipotecarios Deudores por cotizaciones de salud	Activos antes de provisiones M\$ 360.121 2.603.224 15.908.882 18.872.227 Activos antes de provisiones M\$ 463.276 2.466.596	Provisiones por deterioro constituidas M\$ (2.603.224) (12.279.893) (14.883.117) Provisiones por deterioro constituidas M\$ (2.466.595)	Activo neto M\$ 360.121 3.628.989 3.989.110 Activo neto M\$ 463.276

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(7) Deudores comerciales y derechos por cobrar, neto, continuación

El movimiento de las provisiones corrientes constituidas por deterioro, al 31 de diciembre de 2022 y 2021, es el siguiente:

	Cuentas por cobrar documentadas M\$	Deudores por ventas prestaciones de salud, otros M\$	Deudores por cotizaciones de salud M\$	Total M\$
Saldo al 1 de enero de 2022	13.873.082	26.454.612	3.127.272	43.454.966
Provisiones constituidas	8.338.290	48.332.165	579.155	57.249.610
Reducciones derivadas de castigos	(4.224.768)	(3.692.457)	-	(7.917.225)
Liberación de provisiones	(3.677.668)	(46.296.619)	-	(49.974.287)
Reclasificación de provisiones	(111.352)	407.677		296.325
Totales 31-12-2022	14.197.584	25.205.378	3.706.427	43.109.389
	Cuentas por cobra documentadas M\$	Deudores por ventas prestaciones de salud, otros M\$	Deudores por cotizaciones de salud M\$	Total M\$
Saldo al 1 de enero de 2021	14.252.024	19.786.951	3.696.562	37.735.537
Provisiones constituidas	5.733.539	16.234.017	-	21.967.556
Reducciones derivadas de castigos	(2.509.246)	(711.011)	-	(3.220.257)
Liberación de provisiones	(3.989.940)	(8.268.032)	(569.290)	(12.827.262)
Reclasificación de provisiones	386.705	(587.313)		(200.608)
Totales 31-12-2021	13.873.082	26.454.612	3.127.272	43.454.966

El Grupo posee los siguientes saldos respecto a su cartera de deudores comerciales y derechos por cobrar vencidos no deteriorados:

	31-12-2022 M\$	31-12-2021 M\$
Con vencimiento menor a tres meses	17.945.095	12.230.305
Con vencimiento entre tres y seis meses	2.333.789	1.389.074
Con vencimiento entre seis y doce meses	1.431.537	1.405.323
Con vencimiento mayor a doce meses	1.394.236	891.646
Totales	23.104.657	15.916.348

Las empresas que conforman la actividad no aseguradora y no bancaria, están expuestas a un conjunto de riesgos de mercado, financieros y operacionales propios de la actividad prestadora de servicios de salud, que es el giro principal en esta categoría. La estructura de gobierno corporativo ha sido diseñada y opera con ese principal propósito: administrar y atenuar los riesgos de la actividad prestadora.

Las subsidiarias de ILC mantienen políticas de riesgo de cobranza de su cartera de clientes y establecen periódicamente las provisiones de incobrabilidad necesarias para mantener y registrar en sus estados financieros los efectos de la incobrabilidad.

En el caso de Isapre Consalud para aquellas deudas con mora igual o menor a un mes, se realizarán cobranzas administrativas. En el caso de las deudas morosas entre 2 y 5 meses se realizará cobranza prejudicial y las deudas cuya morosidad es mayor o igual a 5 meses, se realizará cobranza extrajudicial y judicial. Adicional a ello, y de acuerdo a la instrucción de la circular Nº 50 (modificada por circular Nº 28) de la Dirección del Trabajo, se envía con periodicidad bimensual a esa entidad el stock de DNP con el objeto de ser publicado en el boletín de deudas previsionales. Una vez que se han agotado las gestiones de cobranza administrativas, se procede a asignar la deuda a cobranza judicial externa, de acuerdo a lo establecido en la ley 18.933 (facultades de la Isapre).

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(7) Deudores comerciales y derechos por cobrar, neto, continuación

Para realizar la mejor estimación del monto recuperable del activo reconocido inicialmente, la Sociedad determina el valor a recuperar, utilizando un modelo que considera los porcentajes mensuales de recuperación históricos de este activo (cobranza real de los activos), aplicando en cada cierre el factor de ajuste determinado. Para la determinación de los factores, el modelo considera un período móvil de recuperación del activo de trece meses.

Cabe mencionar que, para aquellas cotizaciones no declaradas y no pagadas, que surge por la obligación de los afiliados de enterar la cotización, existe un período de cobro que va desde los 13 a 30 meses.

Por su parte Red Salud, el riesgo de incobrabilidad de los deudores por venta se establece cuando existe evidencia objetiva de que las Subsidiaria, no serán capaces de cobrar todo el importe que se les adeudan, de acuerdo con los términos originales de las cuentas a cobrar. Para ello, mantiene una política vigente de riesgo de cartera de clientes y, a su vez, establece periódicamente las provisiones de incobrabilidad necesarias para mantener y registrar en sus estados financieros los efectos de esta incobrabilidad. Los deudores por venta se segmentan según comportamiento de pago (Fonasa, Isapre, Ley de urgencia, Particulares, Empresas e Instituciones Públicas).

El modelo de provisión se aplica según la etapa en la que se encuentre la cuenta, devengada, facturada o urgencia. Para las cuentas en etapa devengada se considera que al año y medio desde el inicio del devengo la cuenta debiese estar provisionada en un 100%, ya que sobre estos días la variación en el recupero de las cuentas de una menor cuantía. Para las cuentas facturadas se considera que sobre el día 180 las cuentas debiesen estar provisionadas en un 100%. Para las cuentas de urgencia también se considera que sobre 180 días de antigüedad la cuenta se debe provisionar en un 100%.

La cobranza de los clientes es gestionada por un área de cobranzas interna. Para aquellos clientes que permanecen incobrables, la gestión de cobranza prejudicial y judicial es realizada por empresas de abogados externos.

Es importante mencionar que, de los principales clientes, las Isapres, presentan un mínimo nivel de morosidad producto de la regulación existente en el sector asociada al aseguramiento de la capacidad financiera de dichas instituciones. Dado lo anterior, no existen contingencias significativas respecto a este tipo de clientes. Las cuentas por cobrar correspondientes a Fonasa presentan un riesgo de crédito bajo, por constituir una entidad proveedora de seguridad social financiada por aportes directos del Estado. Y, por último, en el caso de empresas en convenio, particulares y copago, estas presentan el mayor nivel de riesgo relativo. Sin embargo, el Grupo realiza acciones de cobranza internamente, seguidas de acciones prejudiciales y judiciales a través de abogados externos.

El Grupo no requiere garantía en relación con los deudores comerciales y derechos por cobrar. El Grupo no tiene deudores comerciales y activos del contrato, razón por la que no se reconoce una provisión por pérdida debido a la garantía.

La exposición es atomizada por montos de baja cuantía sobre el total de la cuenta de deudores, por tanto, la diversificación de las partidas que componen la cuenta disminuye el riesgo de crédito.

No ha habido cambios en las técnicas de estimación o suposiciones significativas hechas durante el período de informe actual.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(8) Saldos y transacciones con entidades relacionadas

Las transacciones entre las Compañías del Grupo corresponden a operaciones habituales en cuanto a su objeto y condiciones. Estas transacciones han sido eliminadas en el proceso de consolidación y se desglosan en esta nota como información adicional.

Los saldos de cuentas por cobrar y pagar entre el Grupo y sus Compañías relacionadas no consolidables son los siguientes:

(i) Cuentas por cobrar a entidades relacionadas corrientes

Rut	Sociedad	País de origen	Naturaleza de la transacción	Moneda	31-12-2022 M\$	31-12-2021 M\$
70.285.100-9	Mutual de Seguridad C.CH.C	Chile	Prestaciones médicas	Pesos	392.623	237.560
81.826.800-9	Caja de Compensación Los Andes	Chile	Prestaciones médicas	Pesos	76.668	1.417
98.000.100-8	AFP Habitat S.A.	Chile	Dividendos por cobrar	Pesos	16.098.541	16.098.541
72.489.000-8	Corporación de Salud Laboral C.Ch.C.	Chile	Prestaciones médicas	Pesos	174.187	28.100
76.093.416-K	Administradora de Clínicas Regionales Dos S.A.	Chile	Cuenta corriente mercantil	Pesos	-	942.210
81.826.800-9	Caja de Compensación Los Andes	Chile	Traspasos	Pesos	26.038	-
77.513.781-9	Administradora Americana de Inversiones S.A.	Chile	Dividendos por cobrar	Pesos	2.435.579	-
76.093.416-K	Corredora de Seguros La Cámara	Chile	Arriendos cobrados	Pesos	-	80.234
75.184.400-K	Corporación de Salud Laboratorio CChC	Chile	Prestaciones médicas	Pesos	-	33.048
77.419.002-3	PHI SpA	Chile	Cuentas por cobrar	Pesos	31.115	-
96.765.180-K	Custodia y Asesoría Financiera S.A,	Chile	Cuentas por cobrar	Pesos	1.126	-
71.330.800-5	Fundación Social de la C.Ch.C.	Chile	Prestaciones médicas	Pesos	6.687	-
76.008.701-7	Corporación de Bienestar Mutual de Seguridad	Chile	Prestaciones médicas	Pesos	-	1
65.083.038-5	Corporación Mejor Salud para Chile	Chile	Cuentas por cobrar	Pesos	18.915	46.967
TOTAL				•	19.261.479	17.468.078

(ii) Cuentas por pagar a entidades relacionadas

Rut	Sociedad	País de origen	Naturaleza de la transacción	Moneda	31-12-2022 M\$	31-12-2021 M\$
70.285.100-9	Mutual de Seguridad C.CH.C	Chile	Prestaciones médicas	Pesos	99	132
76.706.210-9	Baninter SpA	Chile	Cuentas por pagar	Pesos	2.034.044	2.009.243
65.083.038-5	Corporación Mejor Salud para Chile	Chile	Cuentas por pagar	Pesos	262.848	173.648
65.083.038-5	Corporación Mejor Salud para Chile	Chile	Prestaciones médicas	Pesos	16.525	16.525
77.513.776-2	BI Administradora Dos SpA	Chile	Cuenta por pagar	Pesos	9.237	-
81.826.800-9	Caja de Compensación de Los Andes	Chile	Prestaciones médicas	Pesos	-	332.093
81.458.500-K	Cámara Chilena de la Construcción A.G.	Chile	Dividendos por pagar	Pesos	3.218	3.236
	TOTAL				2.325.971	2.534.877

Los saldos por cobrar y pagar están expresados en pesos chilenos y devengan intereses. El plazo de cobro de los saldos por cobrar y pagar de corto plazo fluctúa aproximadamente entre 30 y 180 días.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(8) Saldos y transacciones con entidades relacionadas, continuación

(iii) <u>Transacciones más significativas y sus efectos en resultados</u>

Los efectos en el estado consolidado de resultados integrales de las transacciones más significativas con entidades relacionadas al 31 de diciembre de 2022 son los siguientes:

Transacciones con partes relacionadas:

Rut	Sociedad	Rut	Subsidiaria que actua como contraparte	Naturaleza de la relación	Descripción de la transacción	Monto M\$	Efecto en resultado (cargo)/abono 31-12-2022 M\$
81.826.800-9	Caja de Compensación Los Andes	76.020.458-7	Red Salud S.A.	Matriz común	Servicios por convenios cobrados	33.787	(33.787)
76.285.100-9	Mutual de Seguridad C.CH.C	76.020.458-7	Red Salud S.A.	Matriz común	Prestaciones médicas	2.444.261	1.703.856
76.285.100-9	Mutual de Seguridad C.CH.C	76.020.458-7	Red Salud S.A.	Matriz común	Arriendos y gastos comunes	598.219	502.705
76.285.100-9	Mutual de Seguridad C.CH.C	76.020.458-7	Red Salud S.A.	Matriz común	Servicios por convenios cobrados	747.253	605.636
76.285.100-9	Mutual de Seguridad C.CH.C	76.020.458-7	Red Salud S.A.	Matriz común	Prestaciones a afiliados cobradas	5.674	-
76.285.100-9	Mutual de Seguridad C.CH.C	76.020.458-7	Red Salud S.A.	Matriz común	Prestaciones a afiliados otorgadas	4.782	3.469
76.285.100-9	Mutual de Seguridad C.CH.C	76.020.458-7	Red Salud S.A.	Matriz común	Insumos pagados	993.851	(993.751)
65.083.038-5	Corporación Mejor Salud para Chile	76.020.458-7	Red Salud S.A.	Matriz común	Cuenta por cobrar	6.948	(6.948)
72.489.000-8	Corporación de Salud Laboral C.Ch.C.	76.020.458-7	Red Salud S.A.	Matriz común	Prestaciones médicas otorgadas	545.571	171.643
72.489.000-8	Corporación de Salud Laboral C.Ch.C.	76.020.458-7	Red Salud S.A.	Matriz común	Prestaciones médicas cobradas	532.111	-

(iv) Transacciones más significativas y sus efectos en resultados

Transacciones entre la Matriz y Subsidiarias:

					(Efecto en resultado cargo)/abono
Rut	Matriz	Rut	Subsidiaria que actúa como contraparte	Descripción de la transacción	Monto M\$	M\$
94.139.000-5	Inversiones La Construcción S.A.	76 499 521-K	BI Administradora SpA	Asesorías administrativas	7.459	7.459
94.139.000-5	Inversiones La Construcción S.A.		Inversiones La Construcción Ltda.	Asesorías administrativas	7.611	7.611
94.139.000-5	Inversiones La Construcción S.A.	76.296.621-2	Inmobiliaria ILC SpA	Asesorías administrativas	21.803	21.803
94.139.000-5	Inversiones La Construcción S.A.	76.296.621-2	Inmobiliaria ILC SpA	Arriendo oficinas edificio	210.334	(210.334)
94.139.000-5	Inversiones La Construcción S.A.	96.608.510-K	Inversiones Internacionales La Construcción S.A.	Asesorías administrativas	27.297	27.297
94.139.000-5	Inversiones La Construcción S.A.	96.751.830-1	Inversiones Confuturo S.A.	Asesorías administrativas	48.597	48.597
94.139.000-5	Inversiones La Construcción S.A.	96.751.830-1	Inversiones Confuturo S.A.	Provisión dividendo por cobrar	32.121.285	-
94.139.000-5	Inversiones La Construcción S.A.	96.751.830-1	Inversiones Confuturo S.A.	Cuenta corriente mercantil (cancelada)	14.900.000	1.612.858
94.139.000-5	Inversiones La Construcción S.A.	96.751.830-1	Inversiones Confuturo S.A.	Cuenta corriente mercantil	1.418.283	5.425
94.139.000-5	Inversiones La Construcción S.A.	76.499.524-4	ILC Holdco SpA	Cuenta corriente mercantil (cancelada)	37.606	2.012
94.139.000-5	Inversiones La Construcción S.A.	76.499.524-4	ILC Holdco SpA	Asesorías administrativas	29.848	29.848
94.139.000-5	Inversiones La Construcción S.A.	76.499.524-4	ILC Holdco SpA	Provisión dividendo por cobrar	9.457.002	-
94.139.000-5	Inversiones La Construcción S.A.	76.283.171-6	Inversiones Marchant Pereira Ltda.	Asesorías administrativas	4.487	4.487
94.139.000-5	Inversiones La Construcción S.A.	76.093.446-1	Inversiones Previsionales Dos SpA	Cuenta corriente mercantil (cancelada)	52.895	2.895
94.139.000-5	Inversiones La Construcción S.A.	76.093.446-1	Inversiones Previsionales Dos SpA	Asesorías administrativas	29.519	29.519
94.139.000-5	Inversiones La Construcción S.A.	99.003.000-6	Cía. de Seguros Vida Cámara S.A.	Provisión dividendo por cobrar	980.984	-
94.139.000-5	Inversiones La Construcción S.A.	76.072.472-6	Factoring Baninter S.A.	Pagarés por cobrar	3.028.483	292.885
94.139.000-5	Inversiones La Construcción S.A.	76.081.583-7	Soc. Educacional Machalí S.A.	Cuenta corriente mercantil por novación crédito bancario	3.321.956	500.154
94.139.000-5	Inversiones La Construcción S.A.	76.081.583-7	Soc. Educacional Machalí S.A.	Cuenta corriente mercantil	160.529	19.571
94.139.000-5	Inversiones La Construcción S.A.	76.081.583-7	Soc. Educacional Machalí S.A.	Asesorías administrativas	10.032	10.035
94.139.000-5	Inversiones La Construcción S.A.	76.020.458-7	Empresas Red Salud S.A.	Provisión dividendo por cobrar	5.363.458	-
94.139.000-5	Inversiones La Construcción S.A.	97.011.000-3	Banco Internacional	Inversión en depósito a plazo	14.200.000	523.343
94.139.000-5	Inversiones La Construcción S.A.	99.003.000-6	Cía. de Seguros Vida Cámara S.A.	Inversión en bonos emitidos por Inversiones la Construcción	1.131.918	(179.861)
94.139.000-5	Inversiones La Construcción S.A.	96.571.890-7	Cía. de Seguros Confuturo S.A.	Inversión en bonos emitidos por Inversiones la Construcción	21.971.232	(2.396.330)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(8) Saldos y transacciones con entidades relacionadas, continuación

(iv) Transacciones más significativas y sus efectos en resultados, continuación

Transacciones entre Subsidiarias:

Rut	Subsidiaria que informa la transacción	Rut	Subsidiaria que actua como contraparte	Naturaleza de la relación	Descripción de la transacción	Monto M\$	Efecto en resultado (cargo)/abono
76.020.458-7	Red Salud S.A.	96.856.780-2	Isapre Consalud S.A.	Matriz común	Prestaciones médicas	34.192.967	M\$ 30.381.369
76.020.458-7			Isapre Consalud S.A.	Matriz común	Servicios por convenios cobrados	3.242.322	3.111.351
76.020.458-7	Red Salud S.A.		Isapre Consalud S.A.	Matriz común	Prepagos recibidos	347.078	
76.020.458-7			Isapre Consalud S.A.	Matriz común	Arriendos y gastos comunes pagados	49.845	(49.845)
76.020.458-7			Isapre Consalud S.A.	Matriz común	Facturas por cobrar servicios	6.926.162	6.926.162
76.020.458-7	Red Salud S.A.		Isapre Consalud S.A.	Matriz común	Prestaciones a afiliados cobradas	18.819.087	
76.020.458-7	Red Salud S.A. Red Salud S.A.		Isapre Consolid S.A.	Matriz común	Insumos pagados Prestaciones a afiliados cobradas	1.133.841	(1.133.841)
76.020.458-7	Red Salud S.A. Red Salud S.A.		Isapre Consolid S.A.	Matriz común	Prestaciones a annados cobradas Prestaciones médicas recibidas	19.571.816	1.876.259
76.020.458-7 76.020.458-7	Red Salud S.A. Red Salud S.A.		Isapre Consalud S.A. Cía. Seguros de Vida Cámara S.A.	Matriz común Matriz común	Prestaciones médicas Prestaciones médicas	153.398 742.119	153.398 (615.539)
76.020.458-7	Red Salud S.A. Red Salud S.A.			Matriz común	Prestaciones médicas cobradas	98.035	(613.339)
			Cía. Seguros de Vida Cámara S.A.				
76.020.458-7	Red Salud S.A.		Cía. Seguros de Vida Cámara S.A.	Matriz común	Prestaciones médicas otorgadas	105.047	34.076
76.020.458-7	Red Salud S.A.		Cía. Seguros de Vida Cámara S.A.	Matriz común	Seguro complementario cobrado	59.594	-
76.020.458-7	Red Salud S.A.	99.003.000-6	Cía. Seguros de Vida Cámara S.A.	Matriz común	Servicios por convenios cobrados	29.834	1.665
76.020.458-7	Red Salud S.A.		Banco Internacional	Matriz común	Inversión en DPF Banco Internacional	2.031.934	719.471
96.856.780-2	Isapre Consalud S.A.	76.009.708-K	Inmobiliaria Megasalud S.A.	Indirecta	Servicios administrativos pagados	54.660	(22.169)
96.856.780-2	Isapre Consalud S.A.	76.046.416-3	Hospital Clínico Universidad Mayor SPA	Indirecta	Prestaciones afiliados	215.868	(216.111)
96.856.780-2	Isapre Consalud S.A.	76.110.809-3	Arauco Salud Ltda.	Indirecta	Prestaciones afiliados	1.732.168	(1.934.080)
96.856.780-2	Isapre Consalud S.A.	76.124062-5	Servicios Médicos Bicentenario SPA	Indirecta	Prestaciones afiliados	6.215.796	(6.517.924)
96.856.780-2	Isapre Consalud S.A.	76.181.326-9	Oncored SPA	Indirecta	Prestaciones afiliados	2.185.682	(2.212.000)
96.856.780-2	Isapre Consalud S.A.	76.207.967-4	Onco Comercial S.P.A.	Indirecta	Prestaciones afiliados	5.047.295	(5.045.165)
96.856.780-2	Isapre Consalud S.A.	76.542.910-2	Centro de Diagnóstico Clínica Magallanes S.A.	Indirecta	Prestaciones afiliados	867.754	(896.271)
96.856.780-2	Isapre Consalud S.A.		Resonancia Magnética Clínica Avansalud S.A.	Indirecta	Prestaciones afiliados	489.857	(512.309)
96.856.780-2			Centro de Especialidades Médicas Integral S.A.	Indirecta	Prestaciones afiliados	319.544	(317.735)
96.856.780-2	Isapre Consalud S.A.	78.040.520-1	Clínica Avansalud Providencia S.A.	Indirecta	Prestaciones afiliados	13.558.940	(13.831.059)
96.856.780-2	Isapre Consalud S.A.	78.040.520-1	Clínica Avansalud Providencia S.A.	Indirecta	Prepago prestaciones afiliados	870.110	-
96.856.780-2			Servicios Médicos Tabancura S.A.	Indirecta	Prestaciones afiliados	10.181.312	(10.952.149)
96.856.780-2	Isapre Consalud S.A.	78.053.560-1	Servicios Médicos Tabancura S.A.	Indirecta	Prepago prestaciones afiliados	2.096.412	-
96.856.780-2	Isapre Consalud S.A.	78.918.290-6	Clínica de Salud Integral S.A.	Indirecta	Prestaciones afiliados	493.370	(396.094)
96.856.780-2	Isapre Consalud S.A.	96.567.920-0	Clínica Magallanes S.A.	Indirecta	Prestaciones afiliados	1.074.776	(1.133.401)
96.856.780-2	Isapre Consalud S.A.	96.598.850-5	Clínica Iquique S.A.	Indirecta	Prestaciones afiliados	913.816	(861.952)
96.856.780-2	Isapre Consalud S.A.	96.680.980-9	Centro Especialidades Médicas Elqui SpA	Indirecta	Prestaciones afiliados	436.252	(443.714)
96.856.780-2	Isapre Consalud S.A.	96.774.580-4	Inmobiliaria Inversalud S.A.	Indirecta	Prestaciones afiliados	482.881	(419.214)
96.856.780-2	Isapre Consalud S.A.	96.885.930-7	Clínica Bicentenario S.A.	Indirecta	Prestaciones afiliados	11.310.794	(11.207.013)
96.856.780-2	Isapre Consalud S.A.	96.885.930-7	Clínica Bicentenario S.A.	Indirecta	Prepago prestaciones afiliados	2.101.616	-
96.856.780-2	Isapre Consalud S.A.	96.885.930-7	Clínica Bicentenario S.A.	Indirecta	Servicios administrativos pagados	3.015	(1.345)
96.856.780-2	Isapre Consalud S.A.	96.923.250-2	Centro de Diagnóstico Clínica Tabancura S.A.	Indirecta	Prestaciones afiliados	6.217.885	(6.674.043)
96.856.780-2	Isapre Consalud S.A.	96.942.400-2	Megasalud S.A.	Indirecta	Prestaciones afiliados	30.569.222	(30.638.144)
96.856.780-2	Isapre Consalud S.A.	96.942.400-2	Megasalud S.A.	Indirecta	Servicios administrativos cobrados	254.468	259.352
96.856.780-2	Isapre Consalud S.A.		Megasalud S.A.	Indirecta	Servicios administrativos pagados	128.932	(74.758)
96.856.780-2	Isapre Consalud S.A.		Clínica Regional Elqui S.A.	Indirecta	Prestaciones afiliados	659.262	(644.055)
96.856.780-2	Isapre Consalud S.A.		Cía. de Seguros de Vida Cámara S.A.	Indirecta	Beneficios afiliados	7.226.017	(7.231.637)
96.856.780-2			Cía. de Seguros de Vida Cámara S.A.	Indirecta	Seguros del personal	8.255	(176.064)
96.856.780-2			CEM Valparaíso SpA	Indirecta	Prestaciones afiliados	233.484	(239.075)
96.856.780-2			Clínica Valparaíso Prestaciones Hospitalarias	Indirecta	Prestaciones afiliados	313.822	(291.084)
76.296.621-2	Inmobiliaria ILC SpA		Banco Internacional	Indirecta	Arriendos de oficinas	1.577.129	1.577.129
76.296.621-2	Inmobiliaria ILC SpA		Baninter Corredora de Seguros Ltda.	Indirecta	Arriendos de oficinas	3.667	3.667
76.296.621-2	Inmobiliaria ILC SpA	96.571.890-7	Cía. de Seguros Confuturo S.A.	Indirecta	Arriendos de oficinas	42.743	42.743
76.296.621-2	Inmobiliaria ILC SpA	99.003.000-6	Cía. de Seguros Vida Cámara S.A.	Indirecta	Arriendos de oficinas	9.808	9.808
76.296.621-2	Inmobiliaria ILC SpA	76.072.472-6	Factoring Baninter S.A.	Indirecta	Arriendos de oficinas	2.312	2.312
96.571.890-7	Cía. de Seguros Confuturo S.A.	76.020.458-7	Red Salud S.A.	Matriz común	Inversión en Bonos Red Salud S.A.	9.811.354	1.566.311
96.571.890-7	Cía. de Seguros Confuturo S.A.	76.020.458-7	Red Salud S.A.	Matriz común	Inversión en Bonos Red Salud S.A. cobrados		11.684.447
96.571.890-7	Cía. de Seguros Confuturo S.A.		Banco Internacional	Matriz común	Inversión en Bonos Banco Internacional	53.221.969	7.729.773
	Cía. de Seguros de Vida Cámara S.A.		Banco Internacional	Matriz común	Inversión en Bonos Banco Internacional	994,728	220.952

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(8) Saldos y transacciones con entidades relacionadas, continuación

(iv) Transacciones más significativas y sus efectos en resultados, continuación

Los efectos en el estado consolidado de resultados integrales de las transacciones con entidades relacionadas al 31 de diciembre de 2021 son los siguientes:

Transacciones con partes relacionadas:

Rut	Sociedad	Rut	Subsidiaria que actua como contraparte	Naturaleza de la relación	Descripción de la transacción	Monto M\$	Efecto en resultado (cargo)/abono 31-12-2021 M\$
81.826.800-9	Caja de Compensación Los Andes	76.020.458-7	Red Salud S.A.	Matriz común	Prestaciones médicas	56.442	62.944
76.285.100-9	Mutual de Seguridad C.CH.C	76.020.458-7	Red Salud S.A.	Matriz común	Prestaciones médicas	2.341.010	1.570.016
76.285.100-9	Mutual de Seguridad C.CH.C	76.020.458-7	Red Salud S.A.	Matriz común	Gastos comunes	159.799	135.830
76.285.100-9	Mutual de Seguridad C.CH.C	76.020.458-7	Red Salud S.A.	Matriz última	Arriendos recibidos	452.877	381.965
76.285.100-9	Mutual de Seguridad C.CH.C	76.020.458-7	Red Salud S.A.	Matriz última	Prestaciones médicas cobradas	728.336	0
72.489.000-8	Corporación de Salud Laboral C.Ch.C.	76.020.458-7	Red Salud S.A.	Matriz común	Prestaciones médicas otorgadas	321.298	207.056
72.489.000-8	Corporación de Salud Laboral C.Ch.C.	76.020.458-7	Red Salud S.A.	Matriz común	Prestaciones médicas cobradas	390.616	-
95.083.038-5	Corporación Mejor Salud para Chile	76.020.458-7	Red Salud S.A.	Matriz indirecta	Cuentas por pagar	33.050	(33.050)
81.826.800-9	Caja de Compensación Los Andes	76.296.621-2	Inmobiliaria ILC SpA	Matriz común	Arriendos otorgados	63.929	63.929

Transacciones entre la Matriz y Subsidiarias:

				Naturaleza de la			Efecto en resultado cargo)/abono
Rut	Matriz	Rut	Subsidiaria que actúa como contraparte		Descripción de la transacción	Monto M\$	M\$
Kut	Matriz	Kut	Subsidiaria que actua como contraparte	retacton	Descripcion de la transacción	MIOIIIO MI	IVIΦ
94.139.000-5	5 Inversiones La Construcción S.A.	76.499.521-K	BI Administradora SpA	Matriz - Subsidiaria	Asesorías administrativas	6.891	6.891
94.139.000-5	5 Inversiones La Construcción S.A.	76.090.153-9	Inversiones La Construcción Ltda.	Matriz - Subsidiaria	Asesorías administrativas	7.032	7.032
94.139.000-5	5 Inversiones La Construcción S.A.	76.296.621-2	Inmobiliaria ILC SpA	Matriz - Subsidiaria	Cuenta corriente mercantil (ingresos)	8.685.724	19.430
94.139.000-5	5 Inversiones La Construcción S.A.	76.296.621-2	Inmobiliaria ILC SpA	Matriz - Subsidiaria	Cuenta corriente mercantil (devolución fondos)	14.687	-
94.139.000-5	5 Inversiones La Construcción S.A.	76.296.621-2	Inmobiliaria ILC SpA	Matriz - Subsidiaria	Asesorías administrativas	20.145	20.145
94.139.000-5	5 Inversiones La Construcción S.A.	76.296.621-2	Inmobiliaria ILC SpA	Matriz - Subsidiaria	Arriendo oficinas edificio	182.148	(182.148)
94.139.000-5	5 Inversiones La Construcción S.A.	96.608.510-K	Inversiones Internacionales La Construcción S.A.	Matriz - Subsidiaria	Asesorías administrativas	25.221	25.221
94.139.000-5	5 Inversiones La Construcción S.A.	96.751.830-1	Inversiones Confuturo S.A.	Matriz - Subsidiaria	Asesorías administrativas	44.901	44.901
94.139.000-5	5 Inversiones La Construcción S.A.	96.751.830-1	Inversiones Confuturo S.A.	Matriz - Subsidiaria	Provisión dividendo por cobrar	32.554.225	-
94.139.000-5	5 Inversiones La Construcción S.A.	76.499.524-4	ILC Holdco SpA	Matriz - Subsidiaria	Asesorías administrativas	27.577	27.577
94.139.000-5	5 Inversiones La Construcción S.A.	76.499.524-4	ILC Holdco SpA	Matriz - Subsidiaria	Provisión dividendo por cobrar	6.694.909	-
94.139.000-5	5 Inversiones La Construcción S.A.	76.283.171-6	Inversiones Marchant Pereira Ltda.	Matriz - Subsidiaria	Asesorías administrativas	4.144	4.144
94.139.000-5	5 Inversiones La Construcción S.A.	76.093.446-1	Inversiones Previsionales Dos SpA	Matriz - Subsidiaria	Asesorías administrativas	27.275	27.275
94.139.000-5	5 Inversiones La Construcción S.A.	99.003.000-6	Cía. de Seguros Vida Cámara S.A.	Matriz - Subsidiaria	Provisión dividendo por cobrar	1.743.870	-
94.139.000-5	5 Inversiones La Construcción S.A.	76.072.472-6	Factoring Baninter S.A.	Matriz - Subsidiaria	Pagarés por cobrar	3.009.741	75.117
94.139.000-5	5 Inversiones La Construcción S.A.	76.081.583-7	Soc. Educacional Machalí S.A.	Matriz - Subsidiaria	Cuenta corriente mercantil por novación crédito bancario	2.973.822	281.182
94.139.000-5	5 Inversiones La Construcción S.A.	76.081.583-7	Soc. Educacional Machalí S.A.	Matriz - Subsidiaria	Cuenta corriente mercantil	140.958	9.670
94.139.000-5	5 Inversiones La Construcción S.A.	76.081.583-7	Soc. Educacional Machalí S.A.	Matriz - Subsidiaria	Asesorías administrativas	9.272	9.272
94.139.000-5	5 Inversiones La Construcción S.A.	76.020.458-7	Empresas Red Salud S.A.	Matriz - Subsidiaria	Provisión dividendo por cobrar	5.811.406	-
94.139.000-5	5 Inversiones La Construcción S.A.	99.003.000-6	Cía. de Seguros Vida Cámara S.A.	Matriz - Subsidiaria	Inversión en bonos emitidos por Inversiones la Construcción	1.084.833	(107.229)
94.139.000-5	5 Inversiones La Construcción S.A.	96.571.890-7	Cía. de Seguros Confuturo S.A.	Matriz - Subsidiaria	Inversión en bonos emitidos por Inversiones la Construcción	4.682.026	(459.518)
94.139.000-5	5 Inversiones La Construcción S.A.	77.419.002-3	PHI SpA	Matriz - Subsidiaria	Cuenta corriente mercantil	9.748	_

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(8) Saldos y transacciones con entidades relacionadas, continuación

(iv) Transacciones más significativas y sus efectos en resultados, continuación

Transacciones entre Subsidiarias:

Rut	Subsidiaria que informa la transacción	Rut	Subsidiaria que actua como contraparte	Naturaleza de la relación	Descripción de la transacción	Monto M\$	Efecto en resultado (cargo)/abono M\$
76.020.458-7	Red Salud S.A.	96.856.780-2	Isapre Consalud S.A.	Matriz común	Prestaciones médicas	97.903.293	103.398.582
76.020.458-7	Red Salud S.A.		Isapre Consalud S.A.	Matriz común	Provisión GRD	57.290	-
76.020.458-7 76.020.458-7	Red Salud S.A. Red Salud S.A.		Isapre Consalud S.A. Isapre Consalud S.A.	Matriz común Matriz común	Prepagos recibidos Arriendos de oficinas	2.424.030 130.750	576
76.020.458-7	Red Salud S.A.		Isapre Consalud S.A. Isapre Consalud S.A.	Matriz común	Anticipo prestaciones	1.697.572	570
76.020.458-7	Red Salud S.A.		Isapre Consalud S.A.	Matriz común	Prestaciones a afiliados cobradas	19.445.429	-
76.020.458-7	Red Salud S.A.		Cía. Seguros de Vida Cámara S.A.	Matriz común	Prestaciones médicas cobradas	205.358	
76.020.458-7	Red Salud S.A.		Cía. Seguros de Vida Cámara S.A.	Matriz común	Prestaciones médicas	796.255	(288.808)
76.020.458-7	Red Salud S.A.		Cía. Seguros de Vida Cámara S.A.	Matriz común	Prestaciones médicas otorgadas	50.000	42.017
94.139.000-5	Isapre Consalud S.A.		Inmobiliaria Megasalud S.A.	Indirecta	Servicios administrativos pagados	62.655	(51.915)
94.139.000-5	Isapre Consalud S.A.		Hospital Clínico Universidad Mayor SPA	Indirecta	Prestaciones afiliados	259.917	(259.129)
94.139.000-5	•		Arauco Salud Ltda.	Indirecta	Prestaciones afiliados		
	Isapre Consalud S.A.					1.478.692	(1.501.711)
94.139.000-5 94.139.000-5	Isapre Consalud S.A.		Servicios Médicos Bicentenario SPA Oncored SPA	Indirecta Indirecta	Prestaciones afiliados Prestaciones afiliados	4.962.903 810.034	(5.105.290)
94.139.000-5	Isapre Consalud S.A. Isapre Consalud S.A.		Onco Comercial S.P.A.	Indirecta	Prestaciones afiliados	4.413.391	(834.647) (4.611.551)
94.139.000-5	Isapre Consalud S.A.		Centro de Diagnóstico Clínica Magallanes S.A.	Indirecta	Prestaciones afiliados	714.283	(729.780)
94.139.000-5	Isapre Consalud S.A.	76.853.020-3	Resonancia Magnética Clínica Avansalud S.A.	Indirecta	Prestaciones afiliados	426.066	(438.875)
94.139.000-5	Isapre Consalud S.A.	76.906.480-K	Centro de Especialidades Médicas Integral S.A.	Indirecta	Prestaciones afiliados	305.729	(311.426)
94.139.000-5	Isapre Consalud S.A.	78.040.520-1	Clínica Avansalud Providencia S.A.	Indirecta	Prestaciones afiliados	12.608.857	(12.726.777)
94.139.000-5	Isapre Consalud S.A.	78.040.520-1	Clínica Avansalud Providencia S.A.	Indirecta	Prepago prestaciones afiliados	1.055.095	-
94.139.000-5	Isapre Consalud S.A.	78.053.560-1	Servicios Médicos Tabancura S.A.	Indirecta	Prestaciones afiliados	12.217.770	(12.013.427)
94.139.000-5	Isapre Consalud S.A.	78.053.560-1	Servicios Médicos Tabancura S.A.	Indirecta	Prepago prestaciones afiliados	1.842.763	-
94.139.000-5	Isapre Consalud S.A.	78.918.290-6	Clínica de Salud Integral S.A.	Indirecta	Prestaciones afiliados	832.189	(747.207)
94.139.000-5	Isapre Consalud S.A.	78.918.290-6	Clínica de Salud Integral S.A.	Indirecta	Prepago prestaciones afiliados	3.478	-
94.139.000-5	Isapre Consalud S.A.	96.567.920-0	Clínica Magallanes S.A.	Indirecta	Prestaciones afiliados	834.947	(787.730)
94.139.000-5	Isapre Consalud S.A.	96.598.850-5	Clínica Iquique S.A.	Indirecta	Prestaciones afiliados	960.034	(899.004)
94.139.000-5	Isapre Consalud S.A.	96.680.980-9		Indirecta	Prestaciones afiliados	335.388	(356.458)
94.139.000-5	Isapre Consalud S.A.	96.774.580-4	Inmobiliaria Inversalud S.A.	Indirecta	Prestaciones afiliados	699.708	(640.572)
94.139.000-5	Isapre Consalud S.A.	96.885.930-7	Clínica Bicentenario S.A.	Indirecta	Prestaciones afiliados	11.265.009	(10.406.133)
94.139.000-5	Isapre Consalud S.A.	96.885.930-7	Clínica Bicentenario S.A.	Indirecta	Prepago prestaciones afiliados	3.801.231	-
94.139.000-5	Isapre Consalud S.A.	96.885.930-7	Clínica Bicentenario S.A.	Indirecta	Servicios administrativos pagados	2.726	(1.838)
94.139.000-5	Isapre Consalud S.A.	96.923.250-2	Centro de Diagnóstico Clínica Tabancura S.A.	Indirecta	Prestaciones afiliados	5.148.455	(5.405.429)
94.139.000-5	Isapre Consalud S.A.	96.942.400-2	Megasalud S.A.	Indirecta	Prestaciones afiliados	30.068.377	(28.130.381)
94.139.000-5	Isapre Consalud S.A.	96.942.400-2	Megasalud S.A.	Indirecta	Servicios administrativos cobrados	81.202	(62.916)
94.139.000-5	Isapre Consalud S.A.	96.942.400-2	Megasalud S.A.	Indirecta	Beneficios empleados	279.613	257.137
94.139.000-5	Isapre Consalud S.A.	99.533.790-8	Clínica Regional Elqui S.A.	Indirecta	Prestaciones afiliados	730.802	(666.500)
94.139.000-5	Isapre Consalud S.A.	99.003.000-6	Cía. de Seguros de Vida Cámara S.A.	Indirecta	Beneficios afiliados	6.849.469	(6.849.469)
94.139.000-5	Isapre Consalud S.A.	99.003.000-6	Cía. de Seguros de Vida Cámara S.A.	Indirecta	Seguros del personal	403.799	(641.438)
94.139.000-5	Isapre Consalud S.A.		Clínica Valparaíso Prestaciones Ambulatorias	Indirecta	Prestaciones afiliados	171.133	(167.959)
94.139.000-5	Isapre Consalud S.A.		Clínica Valparaíso Prestaciones Hospitalarias	Indirecta	Prestaciones afiliados	544.018	(521.587)
76.296.621-2	Inmobiliaria ILC SpA	97.011.000-3	Banco Internacional	Indirecta	Arriendos de oficinas	1.400.618	1.400.618
76.296.621-2	Inmobiliaria ILC SpA	76.002.878-9	Baninter Corredora de Seguros Ltda.	Indirecta	Arriendos de oficinas	3.703	3.703
76.296.621-2	Inmobiliaria ILC SpA	96.571.890-7	Cía. de Seguros Confuturo S.A.	Indirecta	Arriendos de oficinas	48.734	48.734
76.296.621-2	Inmobiliaria ILC SpA	99.003.000-6	Cía. de Seguros Vida Cámara S.A.	Indirecta	Arriendos de oficinas	23.616	23.616
76.296.621-2	Inmobiliaria ILC SpA	76.072.472-6	Factoring Baninter S.A.	Indirecta	Arriendos de oficinas	8.784	8.784
96.571.890-7	Cía. de Seguros Confuturo S.A.	76.020.458-7	Red Salud S.A.	Matriz común	Inversión en Bonos Red Salud S.A.	19.161.802	1.737.709
96.571.890-7	Cía. de Seguros Confuturo S.A.		Banco Internacional	Matriz común	Inversión en Bonos Banco Internacional	49.162.682	4.260.716
99.003.000-6	Cía. de Seguros de Vida Cámara S.A.	97.011.000-3	Banco Internacional	Matriz común	Inversión en Bonos Banco Internacional	3.459.465	123.725

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(8) Saldos y transacciones con entidades relacionadas, continuación

(v) Administración y Alta dirección

Los miembros de la alta Administración y demás personas que asumen la gestión del Grupo, así como los accionistas o las personas naturales o jurídicas a las que representan, no han participado al 31 de diciembre de 2022 y 2021, en transacciones no habituales y/o relevantes Grupo.

Al 31 de diciembre de 2022, el Grupo es administrado por un Directorio compuesto por 7 miembros, los que permanecen por un período de 1 año con posibilidad de ser reelegidos, de acuerdo con los estatutos de la Sociedad.

(vi) Remuneraciones del Directorio

Al 31 de diciembre de 2022 y 2021, las remuneraciones del Directorio de ILC, provisionadas y pagadas ascienden a M\$558.890 y M\$470.008, respectivamente.

(vii) Remuneraciones a gerentes y ejecutivos principales del grupo

Al 31 de diciembre de 2022 y 2021, las remuneraciones canceladas a la plana gerencial y ejecutiva del Grupo ILC y filiales directas, ascienden a M\$2.949.123 y M\$2.825.483, respectivamente. No existen beneficios de largo plazo, ni beneficios post empleo para el personal clave del Grupo.

Se ha considerado como plana gerencial del Grupo, a los Gerentes Generales de la Matriz y Subsidiarias directas.

(9) Inventarios

(a) La composición de este rubro al 31 de diciembre de 2022 y 2021 es la siguiente:

	31-12-2022 M\$	31-12-2021 M\$
Materiales clínicos	713.082	858.284
Insumos médicos	5.599.298	5.077.344
Fármacos	3.835.368	3.716.641
Materiales	939.880	970.167
Totales	11.087.628	10.622.436

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(9) Inventarios, continuación

(b) El movimiento de los inventarios, al 31 de diciembre de 2022 y 2021 fue el siguiente:

	Materiales clínicos M\$	Insumos médicos M\$	Fármacos M\$	Materiales M\$	Totales M\$
Saldo inicial al 01-01-2022	858.284	5.077.344	3.716.641	970.167	10.622.436
Adiciones	15.252.175	50.816.942	22.167.817	9.857.357	98.094.291
Consumos a resultados	(15.397.377)	(50.279.549)	(22.035.342)	(9.848.785)	(97.561.053)
Castigos	-	(15.439)	(13.748)	(38.859)	(68.046)
Saldo al 31-12-2022	713.082	5.599.298	3.835.368	939.880	11.087.628
Saldo inicial al 01-01-2021	585.340	3.103.498	3.212.652	445.303	7.346.793
Adiciones	10.756.853	27.852.063	15.066.449	8.650.493	62.325.858
Consumos a resultados	(10.483.909)	(25.858.487)	(14.538.479)	(8.125.629)	(59.006.504)
Castigos	-	(19.730)	(23.981)	-	(43.711)
Saldo al 31-12-2021	858.284	5.077.344	3.716.641	970.167	10.622.436

Al 31 de diciembre de 2022 y 2021, no existen inventarios entregados en garantía.

Al 31 de diciembre de 2022 y 2021, los inventarios corresponden principalmente a insumos y materiales médicos de las filiales clínicas.

El valor en libros de los inventarios no supera los precios actuales de realización, descontados los gastos de venta (valor neto de realización).

(10) Instrumentos financieros

Los saldos de los instrumentos financieros medidos a valor razonable, al 31 de diciembre de 2022 y 2021, son los siguientes:

	Valor razonable	
	31-12-2022	31-12-2021
	M \$	M \$
Instrumentos financieros corrientes		
Renta variable nacional	401.608	441.164
Fondos de inversiones internacionales	6.130	8.018
Instrumentos de renta fija emitidos por el Estado	28.329.925	25.721.932
Instrumentos de renta fija emitidos por instituciones financieras y privadas	46.206.643	39.023.948
Depósitos y otras captaciones a plazo	178.164.961	269.544
Otros instrumentos financieros y cuentas por cobrar		
Total otros activos financieros corrientes	253.109.267	65.464.606
	M \$	M \$
Instrumentos financieros no corrientes		
Depósitos a plazo fijo (garantía Isapre)	66.847.282	54.519.251
Otros instrumentos financieros y cuentas por cobrar	171.963	150.900
Total otros activos financieros no corrientes	67.019.245	54.670.151

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(10) Instrumentos financieros, continuación

El saldo que registra el rubro instrumentos financieros no corrientes al 31 de diciembre de 2022 y 2021, incluyen M\$66.847.282 y M\$54.519.251, respectivamente, correspondientes a una garantía establecida por la Subsidiaria Isapre Consalud S.A., la cual tiene por finalidad dar cumplimiento a lo establecido en los Artículos Nos. 26, 27 y 28 de la Ley N°18.933 y sus modificaciones. De acuerdo con esta Ley, las Isapres deben constituir y mantener, en alguna entidad autorizada, una garantía equivalente al monto de las obligaciones relativas a los cotizantes, beneficiarios y prestadores de salud, y por tanto no se puede disponer de dichos fondos para otros efectos.

(a) Metodología y supuestos utilizados en el cálculo del valor razonable

El valor razonable de las principales clases de activos y pasivos financieros se determinó mediante la siguiente metodología:

- (i) El costo amortizado de los depósitos a plazo, es una buena aproximación del valor razonable, debido a que son operaciones de muy corto plazo.
- (ii) Los instrumentos derivados son contabilizados, a su valor de mercado en los estados financieros consolidados. Estos fueron valorizados utilizando las cotizaciones de tasas de cambio, interés y variación de la unidad de fomento según curvas proyectadas, aplicadas al plazo remanente a la fecha de extinción del instrumento.
- (iii) El valor razonable de los préstamos financieros, se determinó a través de metodología de análisis de flujo de caja, aplicando las curvas de descuento correspondiente al plazo remanente a la fecha de extinción de la obligación.
- (iv) El valor razonable de los activos y pasivos que no tienen cotizaciones de mercado, se basa en el flujo de caja descontado, utilizando la tasa de interés para plazos similares de vencimiento.

(b) Reconocimiento de mediciones a valor razonable en los estados financieros consolidados

Nivel 1:

Corresponde a metodologías de medición a valor razonable mediante cuotas de mercados (sin ajustes) en mercado activos y considerando los mismos activos y pasivos valorizados. En este nivel se clasifican las acciones con presencia bursátil y los bonos emitidos por instituciones del Estado.

Nivel 2:

Corresponde a metodologías de medición a valor razonable mediante datos de cotizaciones de mercado, no incluidos en nivel 1, que sean observables para los activos y pasivos valorizados, ya sea directamente (precios) o indirectamente (derivado de los precios). En este nivel se incluyen los bonos emitidos por empresas privadas y depósitos a plazo emitidos por instituciones financieras.

Nivel 3:

Corresponde a metodologías de medición a valor razonable mediante técnicas de valorización, que incluyan datos sobre los activos y pasivos valorizados, que no se basen en datos de mercados observables.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(10) Instrumentos financieros, continuación

(b) Reconocimiento de mediciones a valor razonable en los estados financieros consolidados, continuación

Al 31 de diciembre de 2022 y 2021, la clasificación por niveles de las inversiones a valor razonable es la siguiente:

	M\$	M\$	M\$	M\$
31-12-2022	Nivel 1	Nivel 2	Nivel 3	Total
INVERSIONES NACIONALES				
Renta Fija				
Instrumentos del estado	28.329.925	-	-	28.329.925
Instrumentos emitidos por el sistema financiero	-	263.432.939	-	263.432.939
Instrumentos de deuda o credito	-	-	-	-
Instrumentos de Empresas Nacionales transados en el extranjero	-	-	-	-
Cuotas de los Fondos de Pensiones (Encaje)	-	-	-	-
Otros	-	-	-	-
Renta Variable				
Acciones de Sociedades Anonimas abiertas	-	-	-	-
Acciones de Sociedades Anonimas cerradas	-	-	-	-
Fondos de Inversion	-	401.608	-	401.608
Fondos Mutuos	-	-	-	-
Otros	-	-	-	-
INVERSIONES EN EL EXTRANJERO				
Renta Fija				
Titulos emitidos por Estados y Bancos centrales extranjeros	-	-	-	-
Titulos emitidos por bancos y Financieras Extranjeras	-	-	27.785.947	27.785.947
Titulos emitidos por Empresas extranjeras	-	-	-	-
Renta Variable				
Acciones de Sociedades extranjeras	-	-	-	-
Cuotas de Fondos de Inversion Extranjeros	-	6.130	-	6.130
Cuotas de Fondos de Inversion Constituidos en el país cuyos activos invertidos en el extranjero	-	-	-	-
Cuotas de Fondos Mutuos Extranjeros	-	-	-	-
Cuotas de Fondos Mutuos Constituidos en el país cuyos activos invertidos en valores extranjeros	-	-	-	-
Otros	-	-	171.963	171.963
TOTAL	28.329.925	263.840.677	27.957.910	320.128.512

	M\$	M\$	M\$	M\$
31-12-2021	Nivel 1	Nivel 2	Nivel 3	Total
INVERSIONES NACIONALES				
Renta Fija				
Instrumentos del estado	25.721.932	-	-	25.721.932
Instrumentos emitidos por el sistema financiero	-	93.812.743	-	93.812.743
Instrumentos de deuda o credito	-	-		-
Instrumentos de Empresas Nacionales transados en el extranjero	-	-		-
Cuotas de los Fondos de Pensiones (Encaje)	-	-	-	-
Otros	-	-		-
Renta Variable				
Acciones de Sociedades Anonimas abiertas	-	-		-
Acciones de Sociedades Anonimas cerradas	-	-	-	-
Fondos de Inversion	-	441.164	-	441.164
Fondos Mutuos	-	-	-	-
Otros	-	-	-	-
INVERSIONES EN EL EXTRANJERO				
Renta Fija				
Titulos emitidos por Estados y Bancos centrales extranjeros	-	-		-
Titulos emitidos por bancos y Financieras Extranjeras	-	-		-
Titulos emitidos por Empresas extranjeras	-	-		-
Renta Variable				
Acciones de Sociedades extranjeras	-	-	-	-
Cuotas de Fondos de Inversion Extranjeros	-	8.018	-	8.018
Cuotas de Fondos de Inversion Constituidos en el país cuyos activos invertidos en el extranjero	-	-	-	-
Cuotas de Fondos Mutuos Extranjeros	-	-	-	-
Cuotas de Fondos Mutuos Constituidos en el país cuyos activos invertidos en valores extranjeros	-	-	-	-
Otros		-	150.900	150.900
TOTAL	25.721.932	94.261.925	150.900	120.134.757

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(10) Instrumentos financieros, continuación

Pasivos de cobertura

La Sociedad, previa evaluación de la Administración ha suscrito instrumentos financieros derivados para manejar su exposición al riesgo cambiario. Siempre bajo la defición de cobertura, conforme lo permitido por las IFRS, bajo lo cual la porción que se considera cobertura eficaz se reconocerá en otro resultado integral "reservas de cobertura de flujos de efectivo" en patrimonio.

A continuación, se presentan las posiciones de derivados de tipo de cambio y tasa de interés al 31 de diciembre de 2022, los cuales se incluyen dentro del rubro "otros pasivos financieros no corrientes"

Pasivos de cobertura	Unidad cubierta	31-12-2022 M\$
Cobertura de flujo de caja	dólar estadounidense	(7.587.789)
Cobertura de flujo de caja	dólar estadounidense	(8.602.709)
Cobertura de flujo de caja	dólar estadounidense	(4.670.570)
Cobertura de flujo de caja	dólar estadounidense	(1.545.354)
Cobertura de flujo de caja	dólar estadounidense	(5.310.445)
Cobertura de flujo de caja	dólar estadounidense	(3.308.923)
Cobertura de flujo de caja	dólar estadounidense	(953.548)

Total pasivos de cobertura

(31.979.338)

Descripción del	Subyacente	Riesgo	Instrumentos financieros	31-12-2022
tipo de cobertura	cubierto	cubierto	designados como	
			instrumentos cobertura	M \$
Flujo de caja	cobertura de bonos	tipo de cambio y tasa de interés	Cross currency swap	(7.587.789)
Flujo de caja	cobertura de bonos	tipo de cambio y tasa de interés	Cross currency swap	(8.602.709)
Flujo de caja	cobertura de bonos	tipo de cambio y tasa de interés	Cross currency swap	(4.670.570)
Flujo de caja	cobertura de bonos	tipo de cambio y tasa de interés	Cross currency swap	(1.545.354)
Flujo de caja	cobertura de bonos	tipo de cambio y tasa de interés	Cross currency swap	(5.310.445)
Flujo de caja	cobertura de bonos	tipo de cambio y tasa de interés	Cross currency swap	(3.308.923)
Flujo de caja	cobertura de bonos	tipo de cambio y tasa de interés	Cross currency swap	(953.548)
				(31.979.338)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(11) Impuestos a las ganancias

(a) A continuación, se presenta el ingreso registrado por concepto de impuesto a las ganancias en los estados consolidados de resultados integrales, correspondientes al 31 de diciembre de 2022 y 2021:

Ingreso por impuesto a las ganancias	31-12-2022 M\$	31-12-2021 M\$
Gasto por impuestos corrientes	(13.600.136)	16.853.418
Ajuste por impuestos diferidos	24.181.203	8.292.274
Ingreso por impuestos a las ganancias, neto	10.581.067	25.145.692

(b) El cargo (abono) al resultado del período se puede reconciliar con la ganancia (pérdida) contable de la siguiente manera:

	31-12-2022	
_	Tasa %	M\$
Reconciliación tasa efectiva		
Pérdida antes de impuesto		(25.223.006)
Pérdida por impuestos utilizando la tasa legal (27,0%)	27,00	6.810.211
Ajustes al ingreso (gasto) por impuestos utilizados a la tasa legal:		
Diferencias permanentes (27,0%):		
Corrección monetaria inversiones permanentes	(254,85%)	(64.279.989)
Corrección monetaria capital propio tributario	215,52%	54.360.109
Pérdidas fiscales no reconocidas	13,11%	3.305.475
Agregados (deducciones) determinaciones impositivas	(7,22%)	(1.820.781)
V.P.P. resultados financieros	53,95%	13.607.564
Ajustes en diferencias temporarias y otros	(5,56%)	(1.401.522)
Total ajuste por diferencia de tasa de impuesto	14,95%	3.770.856
Pérdida por impuestos utilizando la tasa efectiva	41,95%	10.581.067

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(11) Impuestos a las ganancias, continuación

(b) El cargo (abono) al resultado del año se puede reconciliar con la ganancia (pérdida) contable de la siguiente manera, continuación:

	31-12-2021	
	Tasa %	M\$
Reconciliación tasa efectiva		
Pérdida antes de impuesto Pérdida por impuestos utilizando la tasa legal (27,0%)	27,00%	(75.790.619) 20.463.467
Ajustes al ingreso (gasto) por impuestos utilizados a la tasa legal:		
Diferencias permanentes (27,0%):		
Corrección monetaria inversiones permanentes	(82,24%)	(62.330.547)
Corrección monetaria capital propio tributario	55,01%	41.695.251
Pérdidas fiscales no reconocidas	(3,50%)	(2.655.340)
Agregados (deducciones) determinaciones impositivas	18,89%	14.313.397
V.P.P. resultados financieros	18,61%	14.109.330
Ajustes en diferencias temporarias	(0,59%)	(449.866)
Total ajuste por diferencia de tasa de impuesto	6,18%	4.682.225
Pérdida por impuestos utilizando la tasa efectiva	33,18%	25.145.692
(c) El detalle de la cuenta por cobrar y pagar por impuestos corriente Impuestos por recuperar (pagar)	31-12-2022 M\$	31-12-2021 M\$
Impuesto a la renta de primera categoría	(13.771.826)	(16.002.991)
Pagos provisionales mensuales	16.324.586	8.526.225
Impuesto por recuperar por absorción de pérdida tributarias	9.219.058	4.594.879
Créditos de capacitación	1.112.376	929.171
Crédito por adquisición de activos fijos	79.073	62.393
Otros	1.199.032	2.009.586
Total impuestos por recuperar (pagar), neto	14.162.299	119.263
Detalle de impuestos a las ganancias reembolsados (pagados)	31-12-2022 M\$	31-12-2021 M\$
Pagos provisionales mensuales pagados	(15.291.196)	(7.830.607)
P.P.U.A. recibido en el ejercicio	4.585.872	4.211.257
Remanente de impuestos depositados	2.173.261	2.193.566
Impuesto a la renta pagado	(8.363.812)	(1.599.264)
Otros impuestos pagados reenbolsados)	(14.296.503)	(10.620.713)
Total impuestos a las ganancias reembolsados según EFE	(31.192.378)	(13.645.761)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(11) Impuestos a las ganancias, continuación

(c) El detalle de la cuenta por cobrar y pagar por impuestos corrientes es el siguiente, continuación:

	31-12-2022 M\$	31-12-2021 M\$
Activos por impuestos corrientes	15.895.367	4.337.610
Pasivos por impuestos corrientes	(1.733.068)	(4.218.347)
Total impuestos por recuperar	14.162.299	119.263

(d) Los activos y pasivos por impuestos diferidos en cada período se detallan a continuación:

Activos por impuestos diferidos, reconocidos	31-12-2022 M\$	31-12-2021 M\$
Activos por impuestos diferidos relativos a derivados	304.916	244.628
Activos por impuestos diferidos relativos a provisiones	40.022.862	38.414.729
Activos por impuestos diferidos relativos a pérdidas fiscales	57.917.649	39.246.317
Activos por impuestos diferidos relativos a obligaciones leasing	12.348.789	8.530.537
Activos por impuestos diferidos relativos a otros	2.138.961	1.127.837
Pasivos por impuestos diferidos relativos a depreciaciones	(12.881.534)	(13.694.828)
Pasivos por impuestos diferidos relativos a gastos anticipados	(16.179.512)	(16.322.010)
Pasivos por impuestos diferidos relativos a intangibles	(548.520)	(79.511)
Pasivos por impuestos diferidos relativos a otros	(6.314.998)	(6.120.982)
Activos por impuestos diferidos	76.808.613	51.346.717

Al 31 de diciembre de 2022 y 2021, la Sociedad reconoce activos por impuestos diferidos únicamente cuando se considera probable que existan ganancias tributarias futuras suficientes para recuperar las deducciones por diferencias temporarias y reconoce pasivos por impuestos diferidos para todas las diferencias temporarias, excepto aquellas derivadas del reconocimiento inicial de plusvalías compradas y de aquellas cuyo origen está dado por la valorización de las inversiones en filiales, asociadas y entidades bajo control conjunto.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(11) Impuestos a las ganancias, continuación

(a) Los activos y pasivos por impuestos diferidos en cada período se detallan a continuación:

Pasivos por impuestos diferidos, reconocidos:	31-12-2022 M\$	31-12-2021 M\$
Pasivos por impuestos diferidos relativos a intangibles	188.249	229.089
Pasivos por impuestos diferidos relativos a depreciaciones	(360.434)	5.296.455
Pasivos por impuestos diferidos relativos a otros	5.400.447	2.167.906
Activos por impuestos diferidos relativos a provisiones	(30.523)	(914.930)
Activos por impuestos diferidos relativos a pérdidas fiscales	-	(95.538)
Activos por impuestos diferidos relativos a ingresos anticipados	-	(2.404.536)
Activos por impuestos diferidos relativos a otros	(809.375)	(1.590.320)
Pasivos por impuestos diferidos	4.388.364	2.688.126
Movimiento de impuestos diferidos	Activos M\$	Pasivos M\$
Saldo al 1 de enero de 2022	51.346.717	2.688.126
Incremento por impuestos diferidos por cobrar (1)	25.461.896	-
Incremento por impuestos diferidos por pagar (1)	<u>-</u> _	1.700.238
Saldo al 31-12-2022	76.808.613	4.388.364

⁽¹⁾ La diferencia entre el movimiento de los activos y pasivos por impuestos diferidos y el efecto en resultado por impuestos diferidos corresponde a ajustes realizados en la Subsidiaria Red Salud S.A. e ILC S.A., cuyo efecto en impuestos diferidos fue reconocido en patrimonio. Por otra parte, Isapre Consalud S.A. registra impuestos diferidos en el rubro activos disponibles para la venta.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(12) Otros activos no financieros

El detalle de este rubro al 31 de diciembre de 2022 y 2021 es el siguiente:

Corrientes	31-12-2022 M\$	31-12-2021 M\$
Gastos de ventas diferidos (1)	17.908.426	17.020.515
Arriendos anticipados	52.749	47.826
Soporte y mantención	35.118	36.922
Seguros	1.097.613	142.566
Anticipo proveedores	1.537.950	3.451.318
Otros gastos anticipados	1.462.622	1.248.731
Garantías	1.618.457	1.908.352
Impuestos por cobrar	698.687	643.735
Otros	373.350	169.286
Totales	24.784.972	24.669.251
No corrientes	31-12-2022 M\$	31-12-2021 M\$
Gastos de ventas diferidos (1)	42.018.060	43.433.735
Aporte Aguas Andinas S.A.	51.580	44.320
Garantías	1.310.096	928.465
Remanente crédito fiscal	861.967	943.565
Otros	1.501.896	1.480.854
Totales	45.743.599	46.830.939

⁽¹⁾ Corresponde a las comisiones y costos directos de ventas incurridos por la filial Isapre Consalud S.A., originados por la contratación de planes de salud, éstas se difieren considerando que existen estudios que demuestran que el período de permanencia de la cartera de afiliados de 76 meses con el propósito de correlacionar ingresos (cotizaciones) con gastos, se permite reconocer como activo dicho monto (DAC) y diferirlo en el período promedio de permanencia de los afiliados.

Movimiento de los gastos de ventas diferidos

	Movimiento gastos de ventas diferidos					
	Corriento	es	No corrientes			
	01-01-2022	01-01-2021	01-01-2022	01-01-2021		
	31-12-2022	31-12-2021	31-12-2022	31-12-2021		
	M \$	M\$	M\$	M\$		
Saldos iniciales	17.020.515	15.440.189	43.433.735	44.794.333		
Saldo inicial según oficio ordinario Nro. 14.529 de la CMF	-	-	-	-		
Saldo inicial re-expresado	17.020.515	15.440.189	43.433.735	44.794.333		
Reclasificaciones no corriente a corriente	15.097.655	14.374.952	(15.097.655)	(14.374.952)		
Gastos diferidos por ventas del ejercicio	4.119.570	3.912.390	13.681.976	13.014.354		
Amortización del ejercicio por permanencia de clientes	(18.329.314)	(16.707.016)	-	-		
Otros aumentos (disminuciones) gastos de ventas diferidos	-	-	4	-		
Saldos finales	17.908.426	17.020.515	42.018.060	43.433.735		

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(13) Inversiones en Subsidiarias

Los estados financieros consolidados incorporan los estados financieros de la Sociedad Matriz y las compañías controladas según lo indicado en Nota 3(e). A continuación, se incluye información detallada de las Subsidiarias directas, antes de consolidación, al 31 de diciembre de 2022 y 2021: 31-12-2022

Rut	Sociedad	Activos corrientes	Activos Cías. de seguros	Activos no corrientes	Pasivos corrientes	Pasivos Cías. de seguros	Pasivos no corrientes	Ingresos ordinarios	Ganancia (pérdida) del período
		M\$	M\$	M\$	M \$	M\$	M\$	M\$	M\$
96.856.780-2	Isapre Consalud S.A.	70.635.848	-	172.666.484	203.337.981	-	8.414.680	703.674.411	(21.381.068)
96.608.510-K	Invesco Internacional S.A.	5.940.780	-	1.392.981	-	-	-	-	538.074
76.499.521-K	BI Administradora SpA	6.919	-	17.356	10.525	-	-	-	(1.572)
76.283.171-6	Inversiones Marchant Pereira Ltda.	108.365	-	4.463.310	3.491.675	-	-	259.650	(380.815)
76.296.621-2	Inmobiliaria ILC SpA.	2.045.558	-	23.178.993	947.714	-	21.565.955	2.251.464	(1.546.080)
76.020.458-7	Empresas Red Salud S.A.	192.985.968	-	431.702.848	181.326.672	-	243.209.667	627.440.567	20.124.916
96.751.830-1	Inversiones Confuturo S.A.	1.606.057	8.178.711.730	1.140.131	48.046.979	7.618.236.679	166.819.781	973.761.313	107.094.971
76.499.524-4	ILC Holdco SpA (Bco. Internacional).	4.437.180.844	-	2.044.532	4.136.411.062	-	188.249	121.256.038	47.010.910
76.090.153-9	Inversiones La Construcción Ltda.	1.001.980	-	62.133	1.867	-	-		127.816
76.093.446-1	Inversiones Previsionales Dos SpA.	18.717.011	-	351.116.910	1.221.491	-	-	-	49.112.638
99.003.000-6	Cía. de Seguros de Vida Cámara S.A.	-	98.789.950	-	-	69.254.558	-	75.017.771	3.269.945
	Vivir Seguros Cía. de Seguros de Vida S.A.	-	136678.994	-	-	129.150.662	-	42.341.910	(1.873.445)
31-12-2021									
01 12 2021									
Rut	Sociedad	Activos corrientes	Activos Cías. de seguros	Activos no corrientes	Pasivos corrientes	Pasivos Cías. de seguros	Pasivos no corrientes	Ingresos ordinarios	Ganancia (pérdida) del año
	Sociedad								
	Sociedad Isapre Consalud S.A.	corrientes	de seguros	corrientes	corrientes	de seguros	corrientes	ordinarios	del año
Rut		corrientes M\$	de seguros M\$	corrientes M\$	corrientes M\$	de seguros M\$	corrientes M\$	ordinarios M\$	del año M\$
Rut 96.856.780-2	Isapre Consalud S.A.	corrientes M\$ 56.218.509	de seguros M\$	corrientes M\$ 151.286.086	corrientes M\$ 166.225.422	de seguros M\$	corrientes M\$	ordinarios M\$	del año M\$ (82.461.809)
Rut 96.856.780-2 96.608.510-K	Isapre Consalud S.A. Invesco Internacional S.A.	corrientes M\$ 56.218.509 5.403.742	de seguros M\$ - -	corrientes M\$ 151.286.086 1.396.183	corrientes M\$ 166.225.422 4.238	de seguros M\$	corrientes M\$	ordinarios M\$	del año M\$ (82.461.809) (111.777)
96.856.780-2 96.608.510-K 76.499.521-K	Isapre Consalud S.A. Invesco Internacional S.A. BI Administradora SpA	corrientes M\$ 56.218.509 5.403.742 17.354	de seguros M\$ - -	corrientes M\$ 151.286.086 1.396.183 8.564	corrientes M\$ 166.225.422 4.238 10.596	de seguros M\$ - -	corrientes M\$ 14.348.434	ordinarios M\$ 608.503.618	del año M\$ (82.461.809) (111.777) (2.310)
96.856.780-2 96.608.510-K 76.499.521-K 76.283.171-6	Isapre Consalud S.A. Invesco Internacional S.A. BI Administradora SpA Inversiones Marchant Pereira Ltda.	corrientes M\$ 56.218.509 5.403.742 17.354 44.760	de seguros M\$ - -	corrientes M\$ 151.286.086 1.396.183 8.564 4.543.550	corrientes M\$ 166.225.422 4.238 10.596 392.304	de seguros M\$ - - -	corrientes M\$ 14.348.434 - - 2.735.191	ordinarios M\$ 608.503.618 - 132.250	del año M\$ (82.461.809) (111.777) (2.310) (250.591)
96.856.780-2 96.608.510-K 76.499.521-K 76.283.171-6 76.296.621-2	Isapre Consalud S.A. Invesco Internacional S.A. BI Administradora SpA Inversiones Marchant Pereira Ltda. Inmobiliaria ILC SpA.	corrientes M\$ 56.218.509 5.403.742 17.354 44.760 1.318.917	de seguros M\$ - -	corrientes M\$ 151.286.086 1.396.183 8.564 4.543.550 23.527.837	corrientes M\$ 166.225.422 4.238 10.596 392.304 794.726	de seguros M\$	corrientes M\$ 14.348.434 - - 2.735.191 19.795.067	ordinarios M\$ 608.503.618 132.250 2.008.100	del año M\$ (82.461.809) (111.777) (2.310) (250.591) (860.403)
96.856.780-2 96.608.510-K 76.499.521-K 76.293.171-6 76.296.621-2 76.020.458-7	Isapre Consalud S.A. Invesco Internacional S.A. BI Administradora SpA Inversiones Marchant Pereira Ltda. Inmobiliaria ILC SpA. Empresas Red Salud S.A.	corrientes M\$ 56.218.509 5.403.742 17.354 44.760 1.318.917 180.053.522	de seguros M\$ - - - - -	corrientes M\$ 151.286.086 1.396.183 8.564 4.543.550 23.527.837 409.986.698	corrientes M\$ 166.225.422 4.238 10.596 392.304 794.726 187.792.116	de seguros M\$ - - - - -	corrientes M\$ 14.348.434 - - 2.735.191 19.795.067 200.168.206	ordinarios M\$ 608.503.618 - - 132.250 2.008.100 567.056.559	del año M\$ (82.461.809) (111.777) (2.310) (250.591) (860.403) 24.070.901
96.856.780-2 96.608.510-K 76.499.521-K 76.293.171-6 76.296.621-2 76.020.458-7 96.751.830-1	Isapre Consalud S.A. Invesco Internacional S.A. BI Administradora SpA Inversiones Marchant Pereira Ltda. Inmobiliaria ILC SpA. Empresas Red Salud S.A. Inversiones Confuturo S.A.	corrientes M\$ 56.218.509 5.403.742 17.354 44.760 1.318.917 180.053.522 2.460.630	de seguros M\$ - - - - -	corrientes M\$ 151.286.086 1.396.183 8.564 4.543.550 23.527.837 409.986.698 54.998	corrientes M\$ 166.225.422 4.238 10.596 392.304 794.726 187.792.116 45.756.234	de seguros M\$ - - - - 7.034.286.085	corrientes M\$ 14.348.434 - 2.735.191 19.795.067 200.168.206 142.973.521	ordinarios M\$ 608.503.618 132.250 2.008.100 567.056.559 735.427.272	del año M\$ (82.461.809) (111.777) (2.310) (250.591) (860.403) 24.070.901 107.870.476
96.856.780-2 96.608.510-K 76.499.521-K 76.293.171-6 76.296.621-2 76.020.458-7 96.751.830-1 76.499.524-4	Isapre Consalud S.A. Invesco Internacional S.A. BI Administradora SpA Inversiones Marchant Pereira Ltda. Inmobiliaria ILC SpA. Empresas Red Salud S.A. Inversiones Confuturo S.A. ILC Holdco SpA (Bco. Internacional).	corrientes M\$ 56.218.509 5.403.742 17.354 44.760 1.318.917 180.053.522 2.460.630 3.723.240.204	de seguros M\$ - - - - -	corrientes M\$ 151.286.086 1.396.183 8.564 4.543.550 23.527.837 409.986.698 54.998 2.302.912	corrientes M\$ 166.225.422 4.238 10.596 392.304 794.726 187.792.116 45.756.234 3.459.816.592	de seguros M\$ - - - - 7.034.286.085	corrientes M\$ 14.348.434 - 2.735.191 19.795.067 200.168.206 142.973.521	ordinarios M\$ 608.503.618 132.250 2.008.100 567.056.559 735.427.272	del año M\$ (82.461.809) (111.777) (2.310) (250.591) (860.403) 24.070.901 107.870.476 33.196.239
96.856.780-2 96.608.510-K 76.499.521-K 76.283.171-6 76.296.621-2 76.020.458-7 96.751.830-1 76.499.524-4 76.090.153-9	Isapre Consalud S.A. Invesco Internacional S.A. BI Administradora SpA Inversiones Marchant Pereira Ltda. Inmobiliaria ILC SpA. Empresas Red Salud S.A. Inversiones Confuturo S.A. ILC Holdco SpA (Bco. Internacional). Inversiones La Construcción Ltda.	corrientes M\$ 56.218.509 5.403.742 17.354 44.760 1.318.917 180.053.522 2.460.630 3.723.240.204 927.496	de seguros M\$ - - - - -	corrientes M\$ 151.286.086 1.396.183 8.564 4.543.550 23.527.837 409.986.698 54.998 2.302.912 10.094	corrientes M\$ 166.225.422 4.238 10.596 392.304 794.726 187.792.116 45.756.234 3.459.816.592 3.173	de seguros M\$ - - - - 7.034.286.085	corrientes M\$ 14.348.434 - 2.735.191 19.795.067 200.168.206 142.973.521	ordinarios M\$ 608.503.618 132.250 2.008.100 567.056.559 735.427.272	del año M\$ (82.461.809) (111.777) (2.310) (250.591) (860.403) 24.070.901 107.870.476 33.196.239 (15.394)
96.856.780-2 96.608.510-K 76.499.521-K 76.296.621-2 76.020.458-7 96.751.830-1 76.499.524-4 76.090.153-9 76.093.446-1	Isapre Consalud S.A. Invesco Internacional S.A. BI Administradora SpA Inversiones Marchant Pereira Ltda. Inmobiliaria ILC SpA. Empresas Red Salud S.A. Inversiones Confuturo S.A. ILC Holdco SpA (Bco. Internacional). Inversiones La Construcción Ltda. Inversiones Previsionales Dos SpA.	corrientes M\$ 56.218.509 5.403.742 17.354 44.760 1.318.917 180.053.522 2.460.630 3.723.240.204 927.496 16.177.109	de seguros M\$ - - - - -	corrientes M\$ 151.286.086 1.396.183 8.564 4.543.550 23.527.837 409.986.698 54.998 2.302.912 10.094 359.800.943	corrientes M\$ 166.225.422 4.238 10.596 392.304 794.726 187.792.116 45.756.234 3.459.816.592 3.173 544.306	de seguros M\$ - - - - 7.034.286.085	corrientes M\$ 14.348.434 - 2.735.191 19.795.067 200.168.206 142.973.521	ordinarios M\$ 608.503.618 132.250 2.008.100 567.056.559 735.427.272	del año M\$ (82.461.809) (111.777) (2.310) (250.591) (860.403) 24.070.901 107.870.476 33.196.239 (15.394) 51.658.554

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(13) Inversiones en Subsidiarias, continuación

Durante los ejercicios 2022 y 2021 se realizaron las siguientes transacciones:

Con fecha 29 de junio de 2022, Inversiones La Construcción S.A. efectuó aporte de capital a Vivir Seguros Cía. de Seguros de Vida S.A. (filial en Perú), por un monto de US\$ 1.000.000

Con fecha 27 de mayo de 2022, Inversiones La Construcción S.A. efectuó aporte de capital a Isapre Consalud S.A., por un monto de M\$ 5.000.000.

Con fecha 28 de abril de 2022, Inversiones La Construcción S.A. efectuó aporte de capital a Isapre Consalud S.A., por un monto de M\$ 5.000.000.

Con fecha 27 de abril de 2022, Inversiones La Construcción S.A. efectuó aporte de capital a Vivir Seguros Cía. de Seguros de Vida S.A. (filial en Perú), por un monto de US\$ 2.000.000

Con fecha 30 de marzo de 2022, Inversiones La Construcción S.A. efectuó aporte de capital a Isapre Consalud S.A., por un monto de M\$ 6.000.000.

Con fecha 29 de marzo de 2022, Inversiones La Construcción S.A. efectuó aporte de capital a Vivir Seguros Cía. de Seguros de Vida S.A. (filial en Perú), por un monto de US\$ 1.000.000

Con fecha 28 de febrero de 2022, Inversiones La Construcción S.A. efectuó aporte de capital a Isapre Consalud S.A., por un monto de M\$ 10.000.000.

Con fecha 28 de enero de 2022, Inversiones La Construcción S.A. efectuó aporte de capital a Vivir Seguros Cía. de Seguros de Vida S.A. (filial en Perú), por un monto de US\$ 1.000.000

Con fecha 29 de diciembre de 2021, Inversiones La Construcción S.A. efectuó aporte de capital a Isapre Consalud S.A., por un monto de M\$ 14.000.000.

Con fecha 29 de noviembre de 2021, Inversiones La Construcción S.A. efectuó aporte de capital a Isapre Consalud S.A., por un monto de M\$ 8.000.000.

Con fecha 28 de octubre de 2021, Inversiones La Construcción S.A. efectuó aporte de capital a Isapre Consalud S.A., por un monto de M\$ 7.000.000.

Con fecha 29 de septiembre de 2021, Inversiones La Construcción S.A. efectuó aporte de capital a Isapre Consalud S.A., por un monto de M\$ 6.000.000.

Con fecha 27 de agosto de 2021, Inversiones La Construcción S.A. efectuó aporte de capital a Isapre Consalud S.A., por un monto de M\$ 9.000.000.

Con fecha 31 de julio de 2021, Inversiones La Construcción S.A. efectuó aporte inicial de capital a PHI SpA, por un monto de M\$ 50.000.

Con fecha 27 de julio de 2021, Inversiones La Construcción S.A. efectuó aporte de capital a Isapre Consalud S.A., por un monto de M\$ 16.000.000.

Con fecha 22 de julio de 2021, Inversiones La Construcción S.A. efectuó aporte de capital a Vivir Seguros Cía. de Seguros de Vida S.A. (filial en Perú), por un monto de US\$ 5.000.000

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(13) Inversiones en Subsidiarias, continuación

Con fecha 26 de mayo de 2021, Inversiones La Construcción S.A. efectuó aporte de capital a Isapre Consalud S.A., por un monto de M\$ 20.000.000.

Con fecha 31 de marzo de 2021, Inversiones La Construcción S.A. efectuó aporte de capital a Isapre Consalud S.A., por un monto de M\$ 10.000.001.

Todas las transacciones de compras de participación en filiales y concurrencia a aumentos de capital en filiales son registradas como aumentos de participación en compañías controladas, registrando en otras reservas las diferencias entre el valor pagado y el valor libros de la inversión.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(14) Inversiones en asociadas contabilizadas utilizando el método de la participación

(a) Método de participación

El detalle de las inversiones en empresas relacionadas, al 31 de diciembre de 2022 y 2021 es el siguiente:

31-12-2021	Metodología de registro	Número de Acciones	Participación	Saldo 01-01- 2022	Traspaso	Ajuste utilidad no realizada vta bien raíz	Resultado del ejercicio	Dividendos	Otros aumentos (disminuciones)	Total al 31-12- 2022
			%	M\$	M\$	M\$	M\$	M\$	M \$	M\$
Administradora Clínicas Regionales Dos S.A.	Participación	91.000	50,00	777.904	-	-	192.850	-	(970.754)	-
Hospital Clínico Viña del Mar S.A.	Participación	49	-	2.024.453	-	-	247.992	(196.250)	27.873	2.104.068
AFP Habitat S.A.	Participación	402.920.958	40,29	260.041.930	-	-	42.210.837	(48.351.451)	(974.256)	252.927.060
Administradora Americana de Inversiones S.A.	Participación		40,29	98.752.884	-	10.411	8.118.597	(3.845.830)	(5.838.464)	97.197.598
Administradora de Inversiones Previsionales SpA	Participación	100	50,00	2.232.532	-	-	68.952	-	1	2.301.485
Totales				363.829.703		10.411	50.839.228	(52.393.531)	(7.755.600)	354.530.211
31-12-2021										
	Metodología de registro	Número de acciones	Participación	Saldo 01-01- 2021	Adiciones	Utilidad no realizada vta bien raíz	Resultado del ejercicio	Dividendos	Otros aumentos (disminuciones)	Total al 31-12- 2021
			%	M\$	M\$	M\$	M\$	M\$	M\$	M\$
Administradora Clínicas Regionales Dos S.A.	Participación	91.000	50,00	546.866	-	-	231.038	-	-	777.904
Hospital Clínico Viña del Mar S.A.	Participación	49	-	1.686.982	-	-	350.350	-	(12.879)	2.024.453
AFP Habitat S.A.	Participación	402.920.958	40,29	350.496.438	(106.335.756)	-	50.678.851	(44.872.246)	10.074.643	260.041.930
Administradora Americana de Inversiones S.A.	Participación		40,29	-	106.335.756	13.880	1.568.975	-	(9.165.727)	98.752.884
Administradora de Inversiones Previsionales SpA	Participación	100	50,00	2.211.835	-	-	20.697	-	-	2.232.532
Totales				354.942.121		13.880	52.849.911	(44.872.246)	896.037	363.829.703

División de la Administradora de Fondos de Pensiones Hábitat S.A.:

En concordancia con lo aprobado en la Décima Sexta Junta Extraordinaria de Accionistas, celebrada el 23 de septiembre de 2021, la división de AFP Habitat S.A. implicó dividirla en dos sociedades; la primera corresponde a ella misma, es decir, Administradora de Fondos de Pensiones Habitat S.A. continuadora legal de la actual Sociedad; y la segunda Sociedad que se formó a consecuencia de la división, es Administradora Americana de Inversiones S.A. cuyo objetivo social es invertir en toda clase de bienes raíces y derechos constituidos sobre ellos, en toda clase de bienes corporales e incorporables, incluyendo derechos en sociedades, acciones, valores mobiliarios, títulos de crédito y efectos de comercio, etc.; y que para el desarrollo de su objeto, se le asignaron, Activos, Pasivos y Patrimonio, esto es:

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(14) Inversiones en asociadas contabilizadas utilizando el método de la participación, continuación

División de la Administradora de Fondos de Pensiones Hábitat S.A., continuación:

Caja en efectivo.,

Cuentas por cobrar a las empresas relacionadas Habitat Andina S.A. y Habitat América S.A.,

El total de la inversión en la Sociedad Habitat Andina S.A.,

Bienes raíces, edificios y terrenos, incluido los impuestos diferidos asociados a dichos bienes,

Obligaciones financieras por leasing asociados a parte de los edificios asignados, incluido los impuestos diferidos asociados a dicha obligación,

Capital y Reservas asociadas a la inversión en Habitat Andina S.A. y resultados acumulados, junto a los derechos para el pago de los impuestos a la renta generados con ocasión de la división, conformando el Patrimonio de Administradora Americana de Inversiones S.A.

La división señalada, tiene fundamentalmente dos objetivos: por una parte se busca separar de los resultados actuales que genera AFP Habitat, aquellos provenientes de actividades distintas a la administración previsional de Chile, en especial aquellos que se obtienen de los negocios internacionales de Administración de Fondos Pevisionales en Perú y Colombia, de modo que los primeros reflejen sólo la actividad previsional en Chile y no se vean afectados por las otras actividades que AFP Habitat está desarrollando dentro de su giro (los que actualmente distorsionan la comparación de los resultados de las empresas del sector en Chile), y por otra parte, proporcionar a los accionistas de AFP Habitat mayor libertad para incursionar y desarrollar los negocios distintos a la administración previsional en Chile y para evaluar la adquisición de nuevos negocios no vinculados con este último, todo lo cual se logra a través de la división.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(14) Inversiones en asociadas contabilizadas utilizando el método de la participación, continuación

(b) Al 31 de diciembre de 2022, la información financiera resumida de las asociadas es la siguiente:

	Hospital Clínico de Viña del Mar S.A. 31-12-2022 M\$	AFP Habitat S.A. 31-12-2022 M\$	Administradora Americana de Inversiones S.A. 31-12-2022 M\$	Administradora de Inversiones Previsionales SpA 31-12-2022 M\$
Activos corrientes	17.794.632	104.916.773	89.200.440	73.585
Activos no corrientes	15.098.221	447.991.634	196.482.993	4.239.929
Pasivos corrientes	9.335.983	179.150.522	31.615.923	70.632
Pasivos no corrientes	7.027.447	85.060.467	14.204.459	-
Ingresos actividades ordinarias	30.553.520	222.091.789	68.082.093	971.795
Resultado operaciones continuas	1.194.913	108.846.940	20.154.682	137.905
Resultado después de impuesto operaciones contínuas	1.948.088	108.846.940	20.154.682	137.905
Efectivo y equivalente al efectivo	1.138.873	92.043.715	72.310.980	55.209
Pasivos financieros corrientes	4.687.870	99.711.133	1.059.394	-
Pasivos financieros no corrientes	6.909.247	2.619.365	6.168.771	-
Depreciaciones y amortizaciones	(795.776)	(7.565.218)	(2.698.165)	-
Ingresos por intereses	-	4.971.914	5.016.081	-
Gasto por intereses	(831.780)	(9.364.072)	(273.438)	(1.354)
Gasto o ingreso por impuestos a las ganancias	779.344	(35.614.767)	1.750.640	390.779

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(14) Inversiones en asociadas contabilizadas utilizando el método de la participación, continuación

La matriz, directa o indirectamente posee influencia significativa sobre estas compañías, porque posee más del 20% de los derechos a voto en cada una de ellas y/o tiene participación en las decisiones de la Sociedad al nombrar uno o más miembros de la administración.

Restricciones de asociadas

No existen restricciones que afecten el retiro de capital invertido ni de las utilidades obtenidas por las compañías. Asimismo, la Matriz no tiene compromisos para solventar pasivos con asociadas.

Negocios conjuntos

El Grupo participó en acuerdo conjunto en Administradora Clínicas Regionales Dos S.A., a través de la Subsidiaria Empresas Red Salud S.A., hasta el 29 de diciembre de 2022 y, participa al 31 de diciembre de 2022 en AFP Habitat S.A. y Administradora Americana de Inversiones S.A. a través de la Subsidiaria Inversiones Previsionales Dos SpA.

Flujos de efectivo

Al 31 de diciembre de 2022 y 2021, el flujo de efectivo recibido por la Sociedad, correspondiente a dividendos de subsidiarias, se concilia con los dividendos devengados de acuerdo con siguiente detalle:

Valores brutos:	31-12-2022 M\$	31-12-2021 M\$
Total columna dividendos en nota inversiones en asociadas	52.393.531	44.872.246
Dividendos por cobrar a asociadas en ejercicio anterior	16.098.541	15.548.459
Dividendos por cobrar a asociadas en ejercicio actual	(18.534.120)	(16.098.541)
Otros	75.717	508.223
Total dividendos recibidos según estado de flujos de efectivo	50.033.669	44.830.387

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(15) Activos intangibles distintos de la plusvalía

La composición, vidas útiles asignadas y movimiento del rubro es la siguiente:

(a) Componentes de activos intangibles

Valores brutos:	31-12-2022 M\$	31-12-2021 M\$
Marca Empresas Baninter	117.385	117.385
Valor cartera Empresas Baninter	1.663.828	1.663.828
Patentes y marcas	5.972.321	3.170.566
Programas computacionales	52.169.938	44.197.914
Valor cartera Sfera	834.129	834.129
Otros activos intangibles	861.403	936.767
Subtotal intangibles	61.619.004	50.920.589
Amortización acumulada:		
Amortización valor cartera Baninter	(1.084.021)	(932.761)
Programas computacionales	(27.767.559)	(25.038.553)
Valor cartera Sfera	(666.174)	(624.848)
Patentes y otros activos intangibles	(4.204.915)	(1.171.443)
Activos intangibles, neto	27.896.335	23.152.984

(b) Vidas útiles asignadas

	Método de amortización	Vida útil inicial asignada
Software	Lineal	3 a 5 años
Marcas	-	Indefinida
Derecho de uso	Lineal	19 años
Cartera Baninter	Lineal	11 años
Licencia bancaria	-	Indefinida

(c) Movimiento de los activos intangibles

	Total Intangibles 01-01-2022 M\$	Reclasificación Ajustes, bajas M\$	Compras M\$	Amortización M\$	Total intangibles al 31-12-2022 M\$
Marca Empresas Baninter	117.385	-	-	-	117.385
Valor cartera Empresas Baninter	731.067	-	-	(151.260)	579.807
Programas computacionales	19.159.881	(5.300.176)	13.179.766	(2.637.092)	24.402.379
Valor cartera Sfera	209.281	-	-	(41.326)	167.955
Patentes y marcas	2.898.847	-	-	(271.968)	2.626.879
Otros activos intangibles	36.523	(34.689)	520	(424)	1.930
Saldo de intangibles al 31-12-2022	23.152.984	(5.334.865)	13.180.286	(3.102.070)	27.896.335

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(15) Activos intangibles distintos de la plusvalía, continuación

(i) Movimiento de los activos intangibles, continuación

	Total Intangibles 01-01-2021 M\$	Reclasificación ajustes M\$	Compras M\$	Amortización M\$	Total intangibles al 31-12-2021 M\$
Marca Empresas Baninter	117.385	_	-	_	117.385
Valor cartera Empresas Baninter	882.327	-	-	(151.260)	731.067
Programas computacionales	16.408.411	(115.303)	6.726.801	(3.860.028)	19.159.881
Valor cartera Sfera	240.277	(1)	-	(30.995)	209.281
Patentes y marcas	3.170.815	-	-	(271.968)	2.898.847
Otros activos intangibles	49.904	43	-	(13.424)	36.523
Saldo de intangibles al 31-12-2021	20.869.119	(115.261)	6.726.801	(4.327.675)	23.152.984

No existen restricciones de titularidad sobre los activos intangibles.

Para estos activos, la Administración ha determinado que la unidad generadora de efectivo corresponde a cada Subsidiaria que forma el Grupo consolidado, no existiendo a la fecha de cierre de los estados financieros consolidados ningún ajuste de deterioro por este concepto.

Conciliación compras de activos intangibles:	31-12-2022	31-12-2021
	M \$	M \$
Total compras de intangibles	(13.180.286)	(6.726.801)
Compras de intangibles del ejercicio por pagar	5.196.013	-
Compras de intangibles ejercicio anterior pagadas	949.006	1.705.603
Impuesto I.V.A. en compras intangibles	(1.453)	(825.615)
Compras de intangibles según estado de flujo de efectivo	(7.036.720)	(5.846.813)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(16) Propiedades, planta y equipo y activos por derecho de uso

A continuación, se presentan los saldos del rubro al 31 de diciembre de 2022 y 2021:

(a) Composición propiedad, planta y equipos

	Valor bruto	Depreciación acumulada	Valor neto
DETALLE	31-12-2022	31-12-2022	31-12-2022
	M \$	M \$	M \$
Proyectos de construcción	5.889.481	-	5.889.481
Terrenos	83.965.224	-	83.965.224
Edificios	158.993.583	(33.321.553)	125.672.030
Equipamiento de tecnologías de la información	9.552.595	(6.184.854)	3.367.741
Instalaciones fijas y accesorias	46.188.770	(13.641.601)	32.547.169
Muebles y maquinas de oficina	36.999.397	(32.229.752)	4.769.645
Equipos e instalaciones médicas propias	88.703.632	(66.358.860)	22.344.772
Equipos e instalaciones de oficina	107.025	(85.392)	21.633
Vehiculos	310.515	(272.612)	37.903
Mejoras de bienes arrendados	9.906.903	(8.544.061)	1.362.842
Otras propiedades, planta y equipo	14.954.317	(10.315.887)	4.638.430
Totales	455.571.442	(170.954.572)	284.616.870

	Valor bruto	Depreciación acumulada	Valor neto
DETALLE	31-12-2021	31-12-2021	31-12-2021
	M \$	M \$	M \$
Proyectos de construcción	5.220.815	-	5.220.815
Terrenos	84.278.698	-	84.278.698
Edificios	161.179.476	(30.269.197)	130.910.279
Equipamiento de tecnologías de la información	6.750.276	(5.208.056)	1.542.220
Instalaciones fijas y accesorias	38.186.460	(9.081.706)	29.104.754
Muebles y maquinas de oficina	37.328.869	(31.189.636)	6.139.233
Equipos e instalaciones médicas propias	81.908.161	(60.714.052)	21.194.109
Equipos e instalaciones de oficina	91.398	(75.602)	15.796
Vehiculos	310.515	(260.577)	49.938
Mejoras de bienes arrendados	9.137.234	(8.372.842)	764.392
Otras propiedades, planta y equipo	14.168.298	(9.557.553)	4.610.745
Totales	438.560.200	(154.729.221)	283.830.979

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(16) Propiedades, planta y equipo y activos por derecho de uso, continuación

(a) Movimientos

El movimiento contable de propiedad planta y equipos por los períodos terminados al 31 de diciembre de 2022 y 2021 es el siguiente:

	Terrenos	Edificios	Proyectos de construcción	Muebles, máquinas e instalaciones	Equipos e instalaciones médicas	Otras propiedades planta y equipos	Total
	M \$	M \$	M \$	M \$	M \$	M \$	M \$
Saldos iniciales al 01-01-2021	89.144.043	136.497.254	2.193.906	5.846.541	22.493.573	37.894.156	294.069.473
Compras	-	210.744	6.235.678	2.164.733	3.909.354	3.778.220	16.298.729
Adiciones	-	-	-	-	-	-	-
Retiros, bajas y ventas	=	-	(1.854)	(141.332)	(54.042)	(113.808)	(311.036)
Gasto por depreciación	-	(2.989.617)	-	(1.855.493)	(5.714.943)	(6.487.000)	(17.047.053)
Reclasificaciones	(4.865.345)	(2.808.102)	(3.206.915)	124.784	560.167	1.016.277	(9.179.134)
Saldos finales al 31-12-2021	84.278.698	130.910.279	5.220.815	6.139.233	21.194.109	36.087.845	283.830.979
Compras	-	40.027	9.791.148	859.017	4.722.789	30.236	15.443.217
Adiciones	-	-	-	-	-	5.275.559	5.275.559
Retiros, bajas y ventas	-	(1)	(51.924)	(42.289)	(194.062)	(7.304)	(295.580)
Gasto por depreciación	-	(3.052.356)	-	(1.793.680)	(5.644.808)	(6.501.998)	(16.992.842)
Reclasificaciones	(313.474)	(2.225.919)	(9.070.558)	(392.636)	2.266.744	7.091.380	(2.644.463)
Saldos finales al 31-12-2022	83.965.224	125.672.030	5.889.481	4.769.645	22.344.772	41.975.718	284.616.870

Conciliación compras de propiedades, planta y equipo:	31-12-2022	31-12-2021
	M \$	M \$
Total compras y adiciones propiedades, planta y equipo	(15.443.217)	(16.298.729)
IVA compras de propiedades, planta y equipos	(2.344.789)	(1.324.418)
Compras del ejercicio por pagar	1.037.029	3.603.787
Compras del ejercicio anterior	(1.900.816)	(432.626)
Compras de propiedades, planta y equipo según estado flujo de efectivo	(18.651.793)	(14.451.986)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(16) Propiedades, planta y equipo y activos por derecho de uso, continuación

(b) Movimientos, continuación

El rubro "Otras propiedades, planta y equipo", incluye los siguientes conceptos detallados en la letra a) de esta nota:

Detalle	31-12-2022 M\$	31-12-2021 M\$
Equipamiento de tecnologías de la información	3.367.741	1.542.220
Instalaciones fijas y accesorias y equipos de oficina	32.547.169	29.120.550
Vehículos	37.903	49.938
Otras propiedades, planta y equipo	4.638.430	4.610.745
Mejoras de bienes arrendados	1.384.475	764.392
Totales	41.975.718	36.087.845

(b) Información adicional de propiedades, planta y equipo

(i) Gasto por depreciación:

La depreciación de los activos se calcula linealmente a lo largo de su correspondiente vida útil.

La depreciación de los activos por derecho de uso arrendamientose calcula linealmente, la cual es congruente con la política de depreciación normal que el arrendatario siga para activos similares. Esta depreciación se calculará de acuerdo con NIC 16.

Esta vida útil se ha determinado en base al deterioro natural esperado, la obsolescencia técnica o comercial derivada de los cambios y/o mejoras en la producción y cambios en la demanda del mercado, de los productos obtenidos en la operación con dichos activos.

El cargo a resultados presentado en los rubros gasto de administración y costo de ventas en el período, asciende a M\$16.992.842 y M\$17.047.053 al 31 de diciembre de 2022 y 2021, respectivamente.

(ii) Derechos de uso arrendamiento

Dentro de este rubro se incluyen equipos e inmuebles utilizados principalmente para la operación del negocio.

(iii) Otras propiedades, planta y equipo:

Dentro de este rubro se incluyen equipamiento de tecnología, instalaciones y equipos, materiales, vehículos y otros bienes.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(16) Propiedades, planta y equipo y activos por derecho de uso, continuación

(c) Información adicional de propiedades, planta y equipo y activos por derecho de uso, continuación

(iv) Activos en arrendamiento

En el rubro activos en arrendamiento, se presentan los siguientes activos adquiridos bajo la modalidad de arrendamiento:

	Valor bruto	Depreciación acumulada	Valor neto
DETALLE	31-12-2022 M\$	31-12-2022 M\$	31-12-2022 M\$
Terrenos	24.692.894	-	24.692.894
Edificios	51.806.302	(18.771.412)	33.034.890
Equipamiento de tecnologías de la información	94.610	(92.247)	2.363
Equipos e instalaciones médicas	41.235.133	(16.367.886)	24.867.247
Muebles y máquinas de oficina	1.719.854	(416.098)	1.303.756
Derechos de uso por arrendamiento de inmuebles	51.547.664	(19.553.704)	31.993.960
Totales	171.096.457	(55.201.347)	115.895.110

	Valor bruto	Depreciación acumulada	Valor neto
DETALLE	31-12-2022 M\$	31-12-2022 M\$	31-12-2022 M\$
Terrenos	24.692.894	-	24.692.894
Edificios	53.124.750	(17.400.311)	35.724.439
Equipamiento de tecnologías de la información	252.317	(202.468)	49.849
Equipos e instalaciones médicas	32.092.977	(13.806.841)	18.286.136
Muebles y máquinas de oficina	2.538.805	(1.041.313)	1.497.492
Derechos de uso por arrendamiento de inmuebles	44.692.430	(14.063.220)	30.629.210
Totales	157.394.173	(46.514.153)	110.880.020

El movimiento contable de activos en arrendamiento, por los períodos terminados al 31 de diciembre de 2022 y 2021 es el siguiente:

	Terrenos	Edificios	Equipos e instalaciones médicas	Derechos de uso arrendamiento de inmuebles	Equipamiento de tecnología de la información	Muebles y máquinas de oficina	Total
	M\$	M\$	M\$	M \$	M\$	M\$	M \$
Saldos iniciales al 01-01-2021	24.692.894	37.228.799	13.710.178	31.575.886	8.434	2.095.946	109.312.137
Adiciones	-	-	5.727.344	6.020.003	41.415	-	11.788.762
Retiros, bajas y ventas	-	-	(311.117)	(1.371.714)	-	-	(1.682.831)
Gasto por depreciación	-	(1.480.256)	(2.327.542)	-	-	-	(3.807.798)
Amortización derecho uso (IFRS 16)	-	-	-	(5.561.904)	-	-	(5.561.904)
Reclasificaciones	-	(24.104)	1.487.273	(33.061)	-	(598.454)	831.654
Saldos finales al 31-12-2021	24.692.894	35.724.439	18.286.136	30.629.210	49.849	1.497.492	110.880.020
Adiciones	-	-	5.824.446	6.918.840	-	261.478	13.004.764
Retiros, bajas y ventas	-	-	(130.558)	-	-	(17.193)	(147.751)
Gasto por depreciación	-	(1.430.847)	(3.223.721)	-	(17.939)	(62.885)	(4.735.392)
Amortización derecho uso (IFRS 16)	-	-	-	(5.633.541)	-	-	(5.633.541)
Reclasificaciones	-	(1.258.702)	4.110.944	79.451	(29.547)	(375.136)	2.527.010
Saldos finales al 31-12-2022	24.692.894	33.034.890	24.867.247	31.993.960	2.363	1.303.756	115.895.110

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(16) Propiedades, planta y equipo y activos por derecho de uso, continuación

(c) Movimientos, continuación

El movimiento contable de los derechos de uso arrendamiento divididos por clase de activo subyacente de los períodos terminados al 31 de diciembre de 2022 y 2021 es el siguiente:

	Inmue bles M\$	Equipos M\$	Derechos de uso arrendamiento M\$
Costo			
Al 01-01-2021	37.258.612	1.197.923	38.456.535
Adiciones	5.844.631	391.264	6.235.895
Ajustes, bajas y reclasificaciones		-	
Al 31-12-2021	43.103.243	1.589.187	44.692.430
Depreciación acumulada			
Al 01-01-2021	8.342.293	804.126	9.146.419
Cargos del ejercicio	5.317.483	244.421	5.561.904
Ajustes, bajas y reclasificaciones	(645.103)	-	(645.103)
Al 31-12-2021	13.014.673	1.048.547	14.063.220
Valor libro al 31-12-2021	30.088.570	540.640	30.629.210
			Derechos de uso
	Inmuebles M\$	Equipos M\$	arrendamiento M\$
Costo			
Al 01-01-2022	43.103.243	1.589.187	44.692.430
Adiciones y reclasificaciones	5.555.599	1.299.635	6.855.234
Al 31-12-2022	48.658.842	2.888.822	51.547.664
Depreciación acumulada			
Al 01-01-2022	13.014.673	1.048.547	14.063.220
Cargos del ejercicio	4.335.502	1.298.039	5.633.541
Ajustes, bajas y reclasificaciones	(143.056)	(1)	(143.057)
Al 31-12-2022	17.207.119	2.346.585	19.553.704
Valor libro al 31-12-2022	31.451.723	542.237	31.993.960

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(16) Propiedades, planta y equipo y activos por derecho de uso, continuación

(c) Información adicional de propiedades, planta y equipo, continuación

(v) Seguros

El Grupo tiene formalizadas pólizas de seguros para cubrir los posibles riesgos a que están sujetos los diversos elementos de propiedad, planta y equipo, así como las posibles reclamaciones que se le puedan presentar por el ejercicio de su actividad, dichas pólizas cubren de manera suficiente los riesgos a los que están sometidos.

(vi) Costos por intereses

Al 31 de diciembre de 2022 y 2021, el Grupo no mantiene obras en construcción que hayan generado la capitalización de intereses.

(vii) Costo de desmantelamiento, retiro o rehabilitación

El Grupo al 31 de diciembre de 2022 y 2021, no tiene obligación contractual de retiro, desmantelamiento y rehabilitación por lo que no se han constituido provisiones por estos costos.

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Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(16) Propiedades, planta y equipo y activos por derecho de uso, continuación

(c) Información adicional de propiedades, planta y equipo, continuación

(viii) Restricciones de titularidad

Al 31 de diciembre de 2022 y 2021, el Grupo no tiene restricción de titularidad ni garantías para el cumplimiento de obligaciones que afecten a los bienes de propiedad, planta y equipo.

(ix) Bienes temporalmente fuera de servicio

El Grupo, al 31 de diciembre de 2022 y 2021, no mantiene bienes de propiedad, planta y equipo significativos que se encuentren temporalmente fuera de servicio.

(x) Bienes depreciados en uso

El Grupo, al 31 de diciembre de 2022 y 2021, no mantiene bienes de propiedad, planta y equipo significativos depreciados que se encuentren en uso.

(xi) Activos no corrientes disponibles para la venta

Según acuerdo del Directorio de la subsidiaria Isapre Consalud S.A., la administración ha iniciado un proceso de enajenación de unas de las propiedades ubicadas en la Región Metropolitana, comunas de Huechuraba y Santiago Centro, dado que estos bienes se han considerado como activos prescindibles. Por su parte Inversiones La Construcción S.A., al 31 diciembre de 2021, se encontraba en proceso de enajenación de bien raíz ubicado en Av. Italia, comuna de Providencia, transacción que se concretó durante el mes de junio de 2022.

Estos activos se han valorizado a su valor libro menos los costos estimados para su disposición e impuestos diferidos, y se presentan en la cuenta activos no corrientes disponibles para la venta:

Detalle de activos:	31-12-2022 M\$	31-12-2021 M\$
Terrenos bienes raíces Isapre Consalud	6.834.755	6.834.755
Edificios e instalaciones Isapre Consalud Bien raíz Av. Italia	11.629.233	11.629.232 907.749
total	18.463.988	19.371.736
Detalle de pasivos:	31-12-2022 M\$	31-12-2021 M\$
Impuestos diferidos	495.058	943.994
Gastos estimados para su disposición	282.693	282.693
Total	777.751	1.226.687

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(16) Propiedades, planta y equipo y activos por derecho de uso, continuación

(c) Información adicional de propiedades, planta y equipo, continuación

(xii) Activos medidos a valor razonable

arrendamiento

Revalorización de Terrenos

Totales al 31.12.2022

A partir del 1 de enero de 2020 el Grupo modificó el modelo de valorización de sus terrenos, los cuales inicialmente son medidos al costo y con posterioridad son medidos de acuerdo con el modelo del valor razonable. En la medición del valor razonable se utilizó el enfoque de mercado, el cual "utiliza los precios y otra información relevante generada por transacciones de mercado que implican activos, pasivos o un grupo de activos y pasivos idénticos o comparables". Según la ubicación del activo y la información disponible a la fecha de análisis, se utilizaron ofertas de venta y precios de transacciones registradas en el Conservador de Bienes Raíces. Lo anterior implicó que personal externo al Grupo, profesional y especializado realizara la revaluación de los terrenos, quienes en conformidad con lo establecido por NIC 16 y NIIF 13 desarrollaron un análisis del mayor y mejos uso.

Los comparables adoptados fueron homologados aplicando un "factor de ajuste" o "múltiplo", con el objetivo de reconocer las diferencias respecto del activo analizado, dado lo anterior los datos de entrada utilizados para medir el valor razonable se clasifican según su jerarquía en nivel 2. En la medición del valor razonable no se observan indicios que el máximo y mejor uso difiera de su utilización presente. De acuerdo con lo que indca la NIC 8 este cambio se ha tratado en forma prospectiva.

Los efectos del mencionado cambio contable son los siguientes:

Terrenos	Valor razonable M\$	Valor al costo M\$
Saldo al 31.12.2020 Revalorización de Terrenos	113.836.937	53.671.291 60.165.646
Totales al 31.12.2021	113.836.937	113.836.937
Terrenos	Valor razonable M\$	
Saldo en terrenos propios Saldo en terrenos en	89.144.043	

Al 31 de diciembre de 2022 y 2021, el superávit de revalorización no está considerado como resultado distribuible a los accionistas.

24.692.894

113.836.937

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(17) Plusvalía

La composición de la plusvalía, a la fecha de cierre de los estados financieros consolidados, es la siguiente:

Detalle	31-12-2022 M\$	31-12-2021 M\$
Inversiones Confuturo S.A. por adquisición de Cía. de Seguros Confuturo S.A.	55.062	55.062
Adquisición y toma de control Adm. Clínicas Regionales Seis S.A.	2.215.595	2.215.595
Totales	2.270.657	2.270.657

(18) Propiedades de inversión

A continuación, se presentan los saldos del rubro al 31 de diciembre de 2022 y 2021:

(a) Composición

Propiedades de inversión, neto	31-12-2022 M\$	31-12-2021 M\$
Terrenos Edificios Otras propiedades de inversión	949.812 5.974.293	949.812 6.086.970
Totales	6.924.105	7.036.782
Propiedades de inversión, bruto	31-12-2022 M\$	31-12-2021 M\$
Terrenos Edificios Otras propiedades de inversión	949.812 7.124.538 278.430	949.812 7.124.538 278.430
Totales	8.352.780	8.352.780
Depreciación acumulada	31-12-2022 M\$	31-12-2021 M\$
Edificios Otras propiedades de inversión	(1.150.245) (278.430)	(1.037.568) (278.430)
Totales	(1.428.675)	(1.315.998)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(18) Propiedades de inversión, continuación

(b) Movimientos

Los movimientos contables por los períodos terminados el 31 de diciembre de 2022 y 31 de diciembre de 2021, son los siguientes:

	Terrenos M\$	Edificios M\$	Otras M\$	Total M\$
Activos	·	·	•	
Saldos iniciales al 01-01-2021	1.403.997	6.665.783	605	8.070.385
Bajas y reclasificaciones	(454.185)	(453.564)	-	(907.749)
Gasto por depreciación		(125.249)	(605)	(125.854)
Saldos finales al 31-12-2021	949.812	6.086.970		7.036.782
Reclasificaciones	-	5.238		5.238
Gasto por depreciación		(117.915)		(117.915)
Saldos finales al 31-12-2022	949.812	5.974.293	<u>-</u>	6.924.105

(c) Información adicional de las propiedades de inversión

(i) Propiedades de inversión contabilizadas al valor razonable

Como parte del proceso de primera adopción de las NIIF, el Grupo decidió medir ciertos terrenos y bienes raíces a su valor razonable como costo atribuido a la fecha de transición, 1 de enero de 2010. Los valores razonables de estos activos fueron determinados por expertos externos independientes de la industria en que opera el Grupo.

(ii) Gasto por depreciación:

La depreciación de los activos se calcula linealmente a lo largo de su correspondiente vida útil.

Esta vida útil se ha determinado en base al deterioro natural esperado, la obsolescencia técnica o comercial derivada de los cambios y/o mejoras en la producción y cambios en la demanda del mercado, de los productos obtenidos en la operación con dichos activos.

El cargo a resultados presentado en el rubro gasto de administración, por este concepto asciende a M\$117.915 y M\$117.915 al 31 de diciembre de 2022 y 2021, respectivamente.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(18) Propiedades de inversión, continuación

(c) Información adicional de las propiedades de inversión, continuación

(iii) Seguros

El Grupo tiene formalizadas pólizas de seguros para cubrir los posibles riesgos a que están sujetos los diversos elementos de propiedades de inversión, así como las posibles reclamaciones que se le puedan presentar por el ejercicio de su actividad, dichas pólizas cubren de manera suficiente los riesgos a los que están sometidos.

(iv) <u>Ingresos y gastos de arriendos</u>

Los ingresos y gastos asociados a propiedades de inversión al 31 de diciembre de 2022 y 2021, que se incluyen en el estado consolidado de resultados bajo los rubros "ingresos por actividades ordinarias" y "gastos de administración", respectivamente, son los siguientes:

Ingresos y gastos de arriendos	31-12-2022 M\$	31-12-2021 M\$
Ingresos por arriendos	634.410	471.133
Costos de propiedades de inversión	(106.660)	(122.485)
Totales	527.750	348.648

(v) Compromisos adquiridos en propiedades de inversiones

No hay compromisos vigentes.

(vi) Rango vida útil de propiedades de inversión

Vida útil financiera	Rango- años
Edificios	20-80

(vii) Costo de desmantelamiento, retiro o rehabilitación

El Grupo al 31 de diciembre de 2022 y 2021, no tiene obligación contractual de retiro, desmantelamiento y rehabilitación de sus propiedades de inversión, por lo que no se han constituido provisiones por este concepto.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(18) Propiedades de inversión, continuación

(c) Información adicional de las propiedades de inversión, continuación

(viii) Restricciones de titularidad

Al 31 de diciembre de 2022 y 2021, el Grupo no tiene restricción de titularidad ni garantías para el cumplimiento de obligaciones que afecten a sus propiedades de inversión.

(19) Otros pasivos financieros y pasivos por arrendamientos

El detalle de los otros pasivos financieros al 31 de diciembre de 2022 y 2021 es el siguiente:

Corrientes

	31-12-2022 M\$	31-12-2021 M\$
Préstamos de entidades financieras	99.900.696	73.788.146
Obligaciones con el público (bonos)	55.272.347	78.650.547
Totales	155.173.043	152.438.693
No corrientes	31-12-2022 M\$	31-12-2021 M\$
Préstamos de entidades financieras	205.650.063	169.406.408
Obligaciones con el público (bonos)	625.795.217	439.038.350
Cross Currency Swap	31.979.338	
Totales	863.424.618	608.444.758

El detalle de los pasivos por arrendamiento al 31 de diciembre de 2022 y 2021 es el siguiente:

Corrientes

	31-12-2022 M\$	31-12-2021 M\$
Pasivos por arrendamientos	14.819.263	12.464.662
Totales	14.819.263	12.464.662
(i) <u>No corrientes</u>	31-12-2022 M\$	31-12-2021 M\$
Pasivos por arrendamientos	79.732.100	75.444.513
Totales	79.732.100	75.444.513

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Vencimientos y moneda de préstamos de entidades financieras, el detalle es el siguiente:

Préstamos de entidades financieras al 31 de diciembre de 2022 (cifras en valores nóminales expresadas en miles de \$).

Rut Deudor	Sociedad	Rut Acreedor Institución financiera	Moneda/Indice	Fecha de	Tasa de	De mes 0	De mes 4	Más de 1	Más de 2	Más de 3	Más de 4	Más de 5	Corriente	No corriente
			de reajuste	vcto. crédito	interés	hasta 3 meses	hasta 12 meses	año hasta 2 años	años hasta 3 años	años hasta 4 años	años hasta 5 años	años	31-12-2022 M\$	31-12-2022 M\$
76.020.458-7	Empresas Red Salud S.A.	97.030.000-7 Banco Estado	\$ no reajustable	13-03-2024	0,38	1.106.560		25.112.640	-	- 41105	- 41105		1.106.560	25.112.640
76.020.458-7	Empresas Red Salud S.A.	97.032.000-8 Banco Scotiabank	\$ no reajustable	16-03-2023	0,33	21.411.775	-	-	-	-	-	-	21.411.775	-
76.020.458-7	Empresas Red Salud S.A.	97.032.000-8 Banco Scotiabank	UF	01-07-2025	0,29	1.077.135	1.071.236	2.160.133	60.759.902	-	-	-	2.148.371	62.920.035
76.020.458-7	Empresas Red Salud S.A.	97080000-K Banco Bice	\$ no reajustable	01-03-2023	0,1	88.676	-	-	-	-		-	88.676	-
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.053.000-2 Banco Security	\$ no reajustable	04-07-2024	0,61	21.283	63.848	49.660		-	-	-	85.131	49.660
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.053.000-2 Banco Security	\$ no reajustable	19-08-2030	0,61	223.465	670.396	893.861	893.861	893.861	893.861	2.383.629	893.861	5.959.073
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.036.000-K Banco Santander-Chile	\$ no reajustable	28-02-2025	0,57	16.224	48.671	64.894	10.816	-		-	64.895	75.710
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5 Banco de Chile	\$ no reajustable	12-12-2023	0,44	5.711	17.133	-	-	-	-	-	22.844	-
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.053.000-2 Banco Security	\$ no reajustable	19-12-2025	0,41	28.932	86.795	115.726	115.726	-		-	115.727	231.452
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.023.000-9 Linea de Credito Banco ITAU	\$ no reajustable	12-01-2022	1,63	306.172	-	-	-	-	-	-	306.172	
76.137.682-9	Inversalud Temuco S.A.	76.645.030-K Banco Itaú Corpbanca	\$ no reajustable	21-10-2026	0,58	84.895	248.412	314.499	294.855	393.942		-	333.307	1.003.296
76.137.682-9	Inversalud Temuco S.A.	76.645.030-K Banco Itaú Corpbanca	\$ no reajustable	02-01-2028	0,72	55.924	167.770	223.691	223.685	223.683	223.679	167.772	223.694	1.062.510
76.137.682-9	Inversalud Temuco S.A.	76.645.030-K Banco Itaú Corpbanca	\$ no reajustable	20-10-2026	4,58	-	-	-	-	1.149.898	-	-	-	1.149.898
76.160.392-7	Inversalud del Elqui S.A.	97.080.000-K Banco BICE	\$ no reajustable	20-03-2029	0,65	56.210	165.088	209.411	197.189	185.135	173.081	199.440	221.298	964.256
76.160.392-7	Inversalud del Elqui S.A.	97.080.000-K Banco BICE	\$ no reajustable	13-06-2030	0,62	24.672	72.698	92.676	87.815	83.038	78.260	180.089	97.370	521.878
76.160.392-7	Inversalud del Elqui S.A.	97.080.000-K Banco BICE	UF	15-04-2035	0,28	136.573	409.720	546.293	546.293	546.293	546.293	4.006.145	546.293	6.191.317
76.160.932-7	Inversalud del Elqui S.A.	97.080.000-K Banco BICE	\$ no reajustable	08-09-2022	0,28	36.738	61.229	-	-	-		-	97.967	
76.542.910-2	CDA Clinica Magallanes SpA	97.036.000-k Banco Santander	\$ no reajustable	31-08-2023	0,25	60.486		-	-	-		-	60.486	
96.567.920-0	Clinica Magallanes Spa	97.036.000-k Banco Santander	\$ no reajustable	31-08-2023	1,90	24.681	-	-	-	-	-	-	24.681	-
96.567.920-0	Clinica Magallanes Spa	97.036.000-k Banco Santander	\$ no reajustable	31-10-2022	0,25	92.316		-	-	-		-	92.316	
76.296.601-8	Inversalud Magallanes S.A	97.036.000-k Banco Santander	\$ no reajustable	31-05-2023	0,25	3.156	-	-	-	-	-	-	3.156	-
99.577.240-k	Inversalud Valparaiso SPA	97.030.000-7 Banco Estado	UF	12-03-2032	0,26	236.264	711.805	948.320	948.320	948.320	948.320	7.458.995	948.069	11.252.275
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5 Banco Chile	\$ no reajustable	11-12-2023	0,44	5.357	15.670	8.446	-	-	-	-	21.027	8.446
99.568.720-8	Clinica Valparaíso SPA	97.030.000-7 Banco Estado	\$ no reajustable	31/12/2022	1,59	5.731		-	-	-	-	-	5.731	-

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Préstamos de entidades financieras al 31 de diciembre de 2022 (cifras en valores nóminales expresadas en miles de \$), continuación

Rut Deudor	Sociedad	Rut Acreedor Institución financiera	Mone da/Indice	Fecha de	Tasa de	De mes 0	De mes 4	Más de 1	Más de 2	Más de 3	Más de 4	Más de 5	Corriente	No corriente
			de reajuste	vcto. crédito	interés	hasta 3	hasta 12			años hasta 4		años	31-12-2022	31-12-2022
78.040.520-1	Clinica Avansalud SpA	97.080.000-K Banco Bice	\$ no reaiustable	27/06/2023	0.27	meses 19.090	meses 25.455	años	años	años	años		M\$ 44.545	M\$
	Servicios Medicos Tabancura SpA	97.004.000-5 Banco de Chile	\$ no reajustable		0.43	6,547	19.197	8.292	_	_	_	_	25,744	8.292
76.123.853-1	Inmobiliaria Clinica SpA	97.030.000-7 Banco Estado	UF	30-06-2031	0,29	601.758	1.813.203	2.413.377	2.417.894	2.425.457	2.426.316	16.146.348	2.414.961	25.829.392
	Inmobiliaria Clinica SpA	97.030.000-7 Banco Estado	UF	29-03-2032	0,33	171.104	507.358	661.475	643.247	626,631	607.498	4.573.961	678.462	7.112.812
	-													
	Inmobiliaria Clinica SpA	97.030.000-7 Banco Estado	UF	16-06-2031	0,22	36.745	110.234	146.979	146.979	146.979	146.979	514.428	146.979	1.102.344
	Inmobiliaria Clinica SpA	97.030.000-7 Banco Estado	UF	16-03-2032	0,22	11.159	33.477	44.636	44.636	44.636	44.636	189.704	44.636	368.248
96598850-5	Clínica Iquique	97.004.000-5 Banco de Chile	\$ no reajustable		0,88	-	376.894	-	-	-	-	-	376.894	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5 Banco de Chile	\$ no reajustable	26-09-2023	0,42	80.250	157.523	-	-	-	-	-	237.773	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5 Banco de Chile	\$ no reajustable	23-04-2024	0,44	115.890	339.364	146.506	-	-	-	-	455.254	146.506
96.942.400 - 2	Megasalud S.p.A.	97.004.000-5 Banco de Chile	\$ no reajustable	30-10-2024	0,40	218.113	640.792	685.240	-	-	-	-	858.905	685.240
96.942.400 - 2	Megasalud S.p.A.	97.004.000-5 Banco de Chile	\$ no reajustable	31-01-2023	0,09	1.077.004	-	-	-	-	-	-	1.077.004	-
96.942.400 - 2	Megasalud S.p.A.	97.080.000-K Banco Bice	\$ no reajustable	30-04-2023	0,12	521.672	-	-		-	-	-	521.672	-
94.139.000-5	Inversiones La Construcción S.A.	97.030.000-7 Banco Estado	\$ no reajustable	20-11-2023	1,2	-	10.320.448	-	-	-	-	-	10.320.448	-
94.139.000-5	Inversiones La Construcción S.A.	97.030.000-7 Banco Estado	\$ no reajustable	18-12-2023	1,2	-	7.140.385	-	-	-	-	-	7.140.385	-
94.139.000-5	Inversiones La Construcción S.A.	76.645.030-K Banco Itau Corpbanca	UF	21-03-2023	5,96	212.991	-	-		-	-	-	212.991	
94.139.000-5	Inversiones La Construcción S.A.	76.645.030-K Banco Itau Corpbanca	\$ no reajustable	21-03-2023	5,96	100.964	-	-		-	-	-	100.964	
94.139.000-5	Inversiones La Construcción S.A.	97.030.000-7 Banco Estado	\$ no reajustable	23-03-2024	4,07		1.248.133	31.227.783				-	1.248.133	31.227.783
94.139.000-5	Inversiones La Construcción S.A.	97.004.000-5 Banco de Chile	\$ no reajustable	20-06-2023	3,86		10.297.372					-	10.297.372	
94.139.000-5	Inversiones La Construcción S.A.	97.030.000-7 Banco BCI	\$ no reajustable	09-11-2023	0,69	-	17.518.000						17.518.000	
76.072.472-6	Factoring Baninter S.A.	97.004.000-5 Banco de Chile	\$ no reajustable	09-01-2023	1,11	1.022,200	-						1.022,200	
76.072.472-6	Factoring Baninter S.A.	76.645.030-K Banco Itau Corpbanca	USD	06-01-2023	0,5658	120.672				-	-		120.672	
76.072.472-6	Factoring Baninter S.A.	76.645.030-K Banco Itau Corpbanca	USD	06-01-2023	0,5658	490.086				-	-		490.086	
	Factoring Baninter S.A.	76.645.030-K Banco Itau Corpbanca	USD	02-02-2023		696,264	_					_	696,264	
	Factoring Baninter S.A.	97.053.000-2 Banco Security	\$ no reajustable		1.09	1.009.810							1.009.810	
			- no renjustable	01 2020	1,00	_10071010							110071010	

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Préstamos de entidades financieras al 31 de diciembre de 2022 (cifras en valores nóminales expresadas en miles de \$), continuación

Rut Deudor	Sociedad	Rut Acreedor Institución financiera	Moneda/Indice		Tasa de	De mes 0	De mes 4	Más de 1	Más de 2	Más de 3	Más de 4	Más de 5	Corriente	No corriente
			de reajuste	vcto. crédito	interés	hasta 3 meses	hasta 12 meses	año hasta 2 años	años hasta 3 años	años hasta 4 años	años hasta 5 años	años	31-12-2022 M\$	31-12-2022 M\$
76.072.472-6 Fact	toring Baninter S.A.	97.053.000-2 Banco Security	\$ no reajustable	25-01-2023	1,105	1.030.571	meses -	anos -	anos -	anos -	anos -	-	1.030.571	N15
76.072.472-6 Fact	toring Baninter S.A.	97.053.000-2 Banco Security	\$ no reajustable	05-01-2023	1,09	1.009.810							1.009.810	
76.072.472-6 Fact	toring Baninter S.A.	97.053.000-2 Banco Security	\$ no reajustable	25-01-2023	1,105	360.700							360.700	
76.072.472-6 Fact	toring Baninter S.A.	97.053.000-2 Banco Security	\$ no reajustable	19-01-2023	1,101	1.011.010							1.011.010	
76.072.472-6 Fact	toring Baninter S.A.	97.030.000-7 Banco Estado	\$ no reajustable	26-01-2023	1,1333	1.515.866							1.515.866	
76.072.472-6 Fact	toring Baninter S.A.	97.036.000-K Banco Santander	\$ no reajustable	09-01-2023	1,05	510.500							510.500	
76.072.472-6 Fact	toring Baninter S.A.	97.036.000-K Banco Santander	\$ no reajustable	24-01-2023	1,14	517.100							517.100	
76.072.472-6 Fact	toring Baninter S.A.	97.036.000-K Banco Santander	\$ no reajustable	26-01-2023	1,139	517.085							517.085	
76.072.472-6 Fact	toring Baninter S.A.	97.036.000-K Banco Santander	\$ no reajustable	26-01-2023	1,139	723.919							723.919	
76.072.472-6 Fact	toring Baninter S.A.	97.080.000-K Banco BICE	\$ no reajustable	23-01-2023	1,123	516.845							516.845	
76.072.472-6 Fact	toring Baninter S.A.	97.080.000-K Banco BICE	USD	28-02-2023	0,5667	52.448	-						52,448	-
76.072.472-6 Fact	toring Baninter S.A.	97.080.000-K Banco BICE	\$ no reajustable	02-02-2023	1,119	1.013.055							1.013.055	
76.072.472-6 Fact	toring Baninter S.A.	97.080.000-K Banco BICE	\$ no reajustable	25-01-2023	1,115	1.013.009	-						1.013.009	-
76.072.472-6 Fact	toring Baninter S.A.	97.032.000-8 Banco Scotiabank	\$ no reajustable	13-01-2023	1,088	2.021.760							2.021.760	
76.072.472-6 Fact	toring Baninter S.A.	97.032.000-8 Banco Scotiabank	\$ no reajustable	12-01-2023	1,088	404.207	-						404.207	-
76.072.472-6 Fact	toring Baninter S.A.	97.032.000-8 Banco Scotiabank	\$ no reajustable	19-01-2023	1,093	1.010.567	-						1.010.567	-
76.072.472-6 Fact	toring Baninter S.A.	97.032.000-8 Banco Scotiabank	\$ no reajustable	12-01-2023	1,088	606.310	-	-	-	-		-	606.310	-
76.296.621-2 Inm	obiliaria ILC SpA	96.777.060-7 Bice Hipotecaria Administradora de Mutuos	UF	31-12-2050	3,5	128.000	384.001	512.001	512.001	512.001	512.001	11.775.447	512.001	13.823.451
		Hipotecarios S.A.												
76.296.621-2 Inm	obiliaria ILC SpA	99.514.870-6 Metlife Chile Administradora de Mutuos Hipotecarios S.A.	UF	31-12-2050	3,55	133.301	399.904	533.205	533.205	533.205	533.205	12.130.410	533.205	14.263.230
96.751.830-1 Inve	ersiones Confuturo S.A.	97.030.000-7 Banco Estado	\$ no reajustable	19-12-2024	1,4	-	623.350	16.897.808	-	-		-	623.350	16.897.808
96.856.780-2 Isap	pre Consalud S.A.	97.004.000-5 Banco de Chile	\$ no reajustable	13-09-2024	0,97	37.843	3.891.329	3.910.077	-	-		-	3.929.172	3.910.077
96.856.780-2 Isap	pre Consalud S.A.	97.004.000-5 Banco de Chile	\$ no reajustable	13-09-2024	0,97	21.330	2.193.294	2.203.861	-		-	-	2.214.624	2.203.861
					•	45.776.491	61.850.184	90.131.490	68.376.424	8.713.079	7.134.129	59.726.368	107.626.675	234.081.490

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Préstamos de entidades financieras al 31 de diciembre de 2021 (cifras en valores nóminales expresadas en miles de \$)

Rut Deudor	Sociedad	Rut Acreedor Institu	ución financiera Moneda/Indice de reajuste	Fecha de vcto. crédito	Tasa de interés	De mes 0 hasta 3 meses	De mes 4 hasta 12 meses	Más de 1 año hasta 2 años	Más de 2 años hasta 3 años	Más de 3 años hasta 4 años	Más de 4 años hasta 5 años	Más de 5 años	Corriente 31-12-2021 M\$	
76.020.458-7	Empresas Red Salud S.A.	97.032.000-8 Banco Scotia	bank \$ no reajustable	16-03-2023	0,35	1.106.560	-		25.112.640	-	-	-	1.106.560	25.112.640
76.020.458-7	Empresas Red Salud S.A.	97.030.000-7 Banco Estado	\$ no reajustable	13-03-2024	0,39	411.775	418.600	21.411.775	-		-	-	830.375	21.411.775
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.053.000-2 Banco Securi	ty \$ no reajustable	04-07-2024	0,51	21.283	63.848	85.131	49.660	219.921	-	-	85.131	354.712
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.053.000-2 Banco Securi	ty \$ no reajustable	19-08-2030	0,61	223.465	670.396	893.861	893.861	893.861	893.861	3.277.490	893.861	6.852.934
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.036.000-K Banco Santar	nder-Chile \$ no reajustable	28-02-2025	0,57	16.224	48.671	64.894	64.894	10.816	-		64.895	140.604
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5 Banco de Chi	le \$ no reajustable	12-12-2023	0,44	5.711	17.133	22.844	-	-	-	-	22.844	22.844
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5 Banco Scotia	bank \$ no reajustable	02-07-2022	0,48	31.413	41.884	-	-	-	-		73.297	-
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.018.000-1 Banco Scotial	bank \$ no reajustable	13-06-2022	0,34	79.811	392.953	-	-	-	-	-	472.764	-
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.053.000-2 Banco Securi	ty \$ no reajustable	19-12-2025	0,41	28.931	86.794	115.726	115.726	115.726	-		115.725	347.178
76.137.682-9	Inversalud Temuco S.A.	76.645.030-K Banco Itaú C	orpbanca \$ no reajustable	21-10-2026	0,58	89.608	262.840	333.307	314.499	294.855	393.942	-	352.448	1.336.603
76.137.682-9	Inversalud Temuco S.A.	76.645.030-K Banco Itaú C	orpbanca \$ no reajustable	02-01-2028	0,72	55.924	167.772	223.694	223.691	223.685	223.683	391.451	223.696	1.286.204
76.137.682-9	Inversalud Temuco S.A.	76.645.030-K Banco Itaú C	orpbanca \$ no reajustable	20-10-2026	4,58		-	-	-	-	-	1.105.704	-	1.105.704
76.137.682-9	Inversalud Temuco S.A.	97.006.000-6 Banco de Cré	dito e Inversiones \$ no reajustable	01-12-2022	0,54	3.008	-	-	-	-	-		3.008	-
76.137.682-9	Inversalud Temuco S.A.	97.006.000-6 Banco de Cré	dito e Inversiones \$ no reajustable	01-12-2022	0,54	3.008	-	-	-	-	-		3.008	-
76.137.682-9	Inversalud Temuco S.A.	97.006.000-6 Banco de Cré	dito e Inversiones \$ no reajustable	01-12-2022	0,54	3.008	-	-		-	-		3.008	-
76.137.682-9	Inversalud Temuco S.A.	97.006.000-6 Banco de Cré	dito e Inversiones \$ no reajustable	01-12-2022	0,54	1.486	-	-	-		-	-	1.486	
76.137.682-9	Inversalud Temuco S.A.	76.645.030-K Banco Itaú C	orpbanca \$ no reajustable	31-03-2021	0,07	30.492	-	-		-	-		30.492	-
76.160.392-7	Inversalud del Elqui S.A.	97.080.000-K Banco BICE	\$ no reajustable	20-03-2029	0,65	59.182	174.169	221.297	209.411	197.189	185.135	372.520	233.351	1.185.552
76.160.392-7	Inversalud del Elqui S.A.	97.080.000-K Banco BICE	\$ no reajustable	13-06-2030	0,62	25.850	76.298	97.370	92.676	87.815	83.038	258.350	102.148	619.249
76.160.392-7	Inversalud del Elqui S.A.	97.080.000-K Banco BICE	UF	15-04-2035	0,28	120.550	361.651	482.201	482.201	482.201	482.201	4.018.345	482.201	5.947.149
76.160.932-7	Inversalud del Elqui S.A.	97.080.000-K Banco BICE	\$ no reajustable	08-03-2023	0,28	36.738	110.213	97.967	-	-	-		146.951	97.967
76.542.910-2	CDA Clinica Magallanes SpA	97.036.000-k Banco Santar	nder \$ no reajustable	31/08/2022	1,9	37.320	-	-		-	-		37.320	-
96.567.920-0	Clinica Magallanes Spa	97.036.000-k Banco Santar	nder \$ no reajustable	31/08/2022	1,9	47.588	-	-	-	-	-		47.588	-
99.577.240-k	Inversalud Valparaiso SPA	97.030.000-7 Banco Estado	UF	12-03-2032	0,26	208.988	628.517	836.841	767.622	836.841	837.062	7.490.628	837.505	10.768.994
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5 Banco Chile	\$ no reajustable	11-12-2023	0,44	5.623	16.467	21.027	8.445	-	-		22.090	29.472
99.568.720-8	Clinica Valparaíso SPA	97.030.000-7 Banco Estado	\$ no reajustable	31/12/2021	1,59	33.287	-	-		-	-		33.287	-
78.040.520-1	Clinica Avansalud SpA	97.080.000-K Banco Bice	\$ no reajustable	27/06/2023	0,27	19.090	57.274	44.546	-	-	-		76.364	44.546
78.053.560-1	Servicios Medicos Tabancura SpA	97.030.000-7 Banco Estado	\$ no reajustable	01-01-2022	0,18	237.582		-		-	-	-	237.582	-
78.053.560-1	Servicios Medicos Tabancura SpA	97.030.000-7 Banco Estado	UF	30-11-2022	0,53	203.896	528.940	-	-	-	-		732.836	-
78.053.560-1	Servicios Medicos Tabancura SpA	97.030.000-7 Banco Estado	UF	17-10-2022	0,14	72.242	168.565	-		-	-	-	240.807	
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5 Banco de Chi	le \$ no reajustable	04-10-2024	0,44	6.882	20.199	25.744	8.292	-	-		27.081	34.036

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Préstamos de entidades financieras al 31 de diciembre de 2021 (cifras en valores nóminales expresadas en miles de \$), continuación

Rut Deudor	Sociedad	Rut Acreedor	Institución financiera	Moneda/Indice de reajuste	Fecha de vcto. crédito	Tasa de interés	De mes 0 hasta 3	De mes 4 hasta 12	Más de 1 año hasta 2	Más de 2 años hasta	Más de 3 años hasta 4	Más de 4 años hasta 5	Más de 5 años	Corriente 31-12-2021	
							meses	meses	años	3 años	años	años		M\$	M\$
96.923.250-2	Centro de Diagnóstico Clínica Tabancura SpA			\$ no reajustable	01-01-2022	0,18	8.595	-	•		-	-		8.595	-
76.123.853-1	Inmobiliaria Clinica SpA		Banco Estado	UF	30-06-2031	0,3	517.287	1.568.257	1.951.008	2.134.481	2.132.312	2.136.588	16.576.598	2.085.544	24.930.987
76.123.853-1	Inmobiliaria Clinica SpA		Banco Estado	UF	29-03-2032	0,33	155.857	461.773	602.747	587.746	571.664	557.012	4.710.081	617.630	7.029.250
76.123.853-1	Inmobiliaria Clinica SpA		Banco Estado	UF	16-06-2031	0,22	32.449	97.346	118.978	129.794	129.794	129.794	594.892	129.795	1.103.252
76.123.853-1	Inmobiliaria Clinica SpA		Banco Estado	UF	16-03-2032	0,22	9.855	29.566	39.422	39.422	39.422	39.422	206.964	39.421	364.652
96.598.850-5	Clínica Iquique S.A.	97.080.000-k		\$ no reajustable	18-01-2022	0,33	-	355.731	-	-	-	-		355.731	-
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	\$ no reajustable	08-11-2022	0,02	53.749	-	-	-	-	-		53.749	-
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	26-09-2023	0,42	84.201	246.642	237.773	-	-	-	-	330.843	237.773
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	23-04-2024	0,42	121.635	356.827	455.254	146.506	-	-	-	478.462	601.760
96.942.400 - 2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	30-10-2024	0,44	227.824	670.158	858.905	685.240	-	-		897.982	1.544.145
94.139.000-5	Inversiones La Construcción S.A.	97.030.000-7	Banco Estado	\$ no reajustable	20-11-2023	1,2	-	123.720	10.258.588	-	-	-		123.720	10.258.588
94.139.000-5	Inversiones La Construcción S.A.	97.030.000-7	Banco Estado	\$ no reajustable	18-12-2023	1,2	-	85.598	7.140.385	-	-	-	-	85.598	7.140.385
94.139.000-5	Inversiones La Construcción S.A.	76.645.030-K	Banco Itau Corpbanca	UF	21-03-2023	5,96	188.002	564.008	188.003	-	-	-	-	752.010	188.003
94.139.000-5	Inversiones La Construcción S.A.	76.645.030-K	Banco Itau Corpbanca	\$ no reajustable	21-03-2023	5,96		-	382.496		-	-			382.496
94.139.000-5	Inversiones La Construcción S.A.	97.030.000-7	Banco Estado	\$ no reajustable	23-03-2022	4,07	-	30.624.067	-	-	-	-	-	30.624.067	-
94.139.000-5	Inversiones La Construcción S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	20-06-2023	3,86	-	123.779	10.297.372		-	-	-	123.779	10.297.372
94.139.000-5	Inversiones La Construcción S.A.	97.030.000-7	Banco BCI	\$ no reajustable	09-11-2023	0,69		-	17.518.500		-	-			17.518.500
76.072.472-6	Factoring Baninter S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	14-01-2022	0,503	1.004.695	-		-	-	-		1.004.695	-
76.072.472-6	Factoring Baninter S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	14-01-2022	0,503	502.347	-		-	-	-		502.347	-
76.072.472-6	Factoring Baninter S.A.	97023000-9	Banco Itau Corpbanca	USD	21-01-2022	0,2167	527.445	-	-	-	-	-		527.445	-
76.072.472-6	Factoring Baninter S.A.	97023000-9	Banco Itau Corpbanca	USD	21-01-2022	0,225	937.309	-		-	-	-		937.309	-
76.072.472-6	Factoring Baninter S.A.	97023000-9	Banco Itau Corpbanca	USD	21-01-2022	0,2167	596.465	-	-	-	-	-		596.465	-
76.072.472-6	Factoring Baninter S.A.	97023000-9	Banco Itau Corpbanca	USD	19-01-2022	0,175	51.205	-	-	-	-	-		51.205	-
76.072.472-6	Factoring Baninter S.A.	97023000-9	Banco Itau Corpbanca	\$ no reajustable	27-01-2022	0,5713	1.005.713	-		-	-	-	-	1.005.713	-
76.072.472-6	Factoring Baninter S.A.	97053000-2	Banco Security	USD	14-03-2022	0,1742	777.771	-		-	-	-	-	777.771	-
76.072.472-6	Factoring Baninter S.A.	97053000-2	Banco Security	\$ no reajustable	17-01-2022	0,48	653.224					-	-	653.224	-
76.072.472-6	Factoring Baninter S.A.	97053000-2	Banco Security	\$ no reajustable	07-01-2022	0,445	1.405.815					-	-	1.405.815	-
76.072.472-6	Factoring Baninter S.A.	97053000-2	Banco Security	USD	21-03-2022	0,19	769.587					-	-	769.587	-
76.072.472-6	Factoring Baninter S.A.	97053000-2	Banco Security	\$ no reajustable	17-01-2022	0,48	502.480					-	-	502.480	-
76.072.472-6	Factoring Baninter S.A.	97053000-2	Banco Security	USD	28-01-2022	0,175	103.240							103.240	
76.072.472-6	Factoring Baninter S.A.	97030000-7	Banco Estado	\$ no reajustable	14-01-2022	0,5	2.009.667					-		2.009.667	-

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Préstamos de entidades financieras al 31 de diciembre de 2021 (cifras en valores nóminales expresadas en miles de \$), continuación

Rut Deudor	Sociedad	Rut Acreedor	Institución financiera	Moneda/Indice de reajuste	Fecha de vcto, crédito	Tasa de interés	De mes 0 hasta 3	De mes 4 hasta 12	Más de 1 año hasta 2	Más de 2 años hasta	Más de 3 años hasta 4	Más de 4 años hasta 5	Más de 5 años	Corriente 31-12-2021	No corriente 31-12-2021
				,			meses	meses	años	3 años	años	años		M\$	M\$
76.072.472-6	Factoring Baninter S.A.	97030000-7	Banco Estado	USD	27-01-2022	0,1833	682.610					-		682.610	-
76.072.472-6	Factoring Baninter S.A.	97030000-7	Banco Estado	USD	18-01-2022	0,175	854.714	-				-	-	854.714	-
76.072.472-6	Factoring Baninter S.A.	97030000-7	Banco Estado	USD	27-01-2022	0,1833	383.968	-				-	-	383.968	-
76.072.472-6	Factoring Baninter S.A.	97006000-6	Banco de Crédito e Inversiones	\$ no reajustable	13-01-2022	0,64	1.504.480					-	-	1.504.480	-
76.072.472-6	Factoring Baninter S.A.	97006000-6	Banco de Crédito e Inversiones	USD	20-01-2022	0,1785	276.432	-				-	-	276.432	-
76.072.472-6	Factoring Baninter S.A.	97006000-6	Banco de Crédito e Inversiones	USD	18-01-2022	0,1775	409.569	-				-	-	409.569	-
76.072.472-6	Factoring Baninter S.A.	97006000-6	Banco de Crédito e Inversiones	\$ no reajustable	21-01-2022	0,408	1.007.616					-	-	1.007.616	-
76.072.472-6	Factoring Baninter S.A.	97006000-6	Banco de Crédito e Inversiones	\$ no reajustable	06-01-2022	0,63	401.680	-				-	-	401.680	-
76.072.472-6	Factoring Baninter S.A.	97006000-6	Banco de Crédito e Inversiones	\$ no reajustable	06-01-2022	0,63	1.556.510	-				-	-	1.556.510	-
76.072.472-6	Factoring Baninter S.A.	97006000-6	Banco de Crédito e Inversiones	USD	25-02-2022	0,1813	85.498	-	-	-		-	-	85.498	-
76.072.472-6	Factoring Baninter S.A.	97006000-6	Banco de Crédito e Inversiones	USD	13-01-2022	0,3237	119.395	-				-	-	119.395	-
76.072.472-6	Factoring Baninter S.A.	97006000-6	Banco de Crédito e Inversiones	USD	19-01-2022	0,3236	1.023.602	-				-	-	1.023.602	-
76.072.472-6	Factoring Baninter S.A.	97036000-K	Banco Santander	\$ no reajustable	13-01-2022	0,501	1.004.676					-	-	1.004.676	-
76.072.472-6	Factoring Baninter S.A.	97036000-K	Banco Santander	\$ no reajustable	20-01-2022	0,505	502.357	-				-	-	502.357	-
76.072.472-6	Factoring Baninter S.A.	97036000-K	Banco Santander	\$ no reajustable	20-01-2022	0,505	1.657.777	-				-	-	1.657.777	-
76.072.472-6	Factoring Baninter S.A.	97036000-K	Banco Santander	\$ no reajustable	20-01-2022	0,505	854.006	-				-	-	854.006	-
76.072.472-6	Factoring Baninter S.A.	97080000-K	Banco BICE	\$ no reajustable	26-01-2022	0,49	1.005.717	-				-	-	1.005.717	-
76.072.472-6	Factoring Baninter S.A.	97080000-K	Banco BICE	\$ no reajustable	03-02-2022	0,51	1.005.950	-				-	-	1.005.950	-
76.072.472-6	Factoring Baninter S.A.	97080000-K	Banco BICE	\$ no reajustable	03-02-2022	0,51	502.975					-	-	502.975	-
76.072.472-6	Factoring Baninter S.A.	97080000-K	Banco BICE	\$ no reajustable	03-02-2022	0,51	502.975	-				-	-	502.975	-
76.072.472-6	Factoring Baninter S.A.	99500410-0	Banco Consorcio	USD	07-01-2022	0,295	277.092	-				-	-	277.092	-
76.072.472-6	Factoring Baninter S.A.	97032000-8	Banco BBVA	\$ no reajustable	14-01-2022	0,457	2.009.140	-	-	-		-	-	2.009.140	-
76.072.472-6	Factoring Baninter S.A.	97032000-8	Banco BBVA	\$ no reajustable	14-01-2022	0,457	401.828	-				-	-	401.828	-
76.072.472-6	Factoring Baninter S.A.	97032000-8	Banco BBVA	\$ no reajustable	05-01-2022	0,39	1.606.240	-				-	-	1.606.240	-
76.296.621-2	Inmobiliaria ILC SpA		Bice Hipotecaria Administradora de Mutuos Hipotecarios S.A.	UF	31-12-2050	3,5	112.983	338.949	451.933	451.933	451.933	451.933	10.845.878	451.932	12.653.610
76.296.621-2	Inmobiliaria ILC SpA		Metlife Chile Administradora de Mutuos Hipotecarios S.A.	UF	31-12-2050	3,55	117.662	352.987	470.649	470.649	470.649	470.649	11.177.912	470.649	13.060.508
96.856.780-2	Isapre Consalud S.A.	97.080.000-K		\$ no reajustable	22-10-2022	4,7	27.805	64.881		-	-	-	-	92.686	
96.856.780-2	Isapre Consalud S.A.		Banco de Chile	\$ no reajustable	13-09-2024	0,97	41.649	1.746.659	3.451.426	3.451.344	-	-	-	1.788.308	6.902.770
96.856.780-2	Isapre Consalud S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	13-09-2024	0,97	23.475	984.481	1.945.349	1.945.303		-	-	1.007.956	3.890.652
							35.433.323	43.108.613	81.347.013	38.386.036	7.158.684	6.884.320	61.026.813	78.541.936	194.802.866

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Rut Deudor	Sociedad	Rut Acreedor	Institución financiera	Moneda/Indice de			De mes 0	De mes 4	Más de 1	Más de 2	Más de 3	Más de 4 años	Más de 5 años	Corriente	No corriente
				reajuste	crédito	interés	hasta 3 meses	hasta 12 meses	año hasta 2 años	años hasta 3 años	años hasta 4 años	hasta 5 años		31-12-2022 M\$	31-12-2022 M\$
76.181.326-9	Oncored SPA	97.004.000-5	Banco de Chile	\$ no reajustable	25-12-2026	0,25	93.058	279.173	372.231	372.231	372.231	-		372.231	1.116.693
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	76.618.534-7	Banco Scotiabank	\$ no reajustable	23-05-2023	0,35	28.557	19.038	-	-	-	-	-	47.595	-
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	76.618.534-7	Banco Scotiabank	\$ no reajustable	30-07-2026	0,38	6.215	18.645	24.860	24.860	14.501	-	-	24.860	64.221
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	\$ no reajustable	15-07-2027	0,21	18.597	55.792	74.390	74.390	74.390	43.394	-	74.389	266.564
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	\$ no reajustable	18-09-2027	0,69	1.957	5.736	7.310	6.888	6.423	4.485	-	7.693	25.106
76.086.007-7	Inmobiliaria e Inv. Clínica Rancagua	97.004.000-5	Banco de Chile	\$ no reajustable	21-12-2027	0,67	52.400	153.926	197.173	187.258	176.520	164.890	-	206.326	725.841
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	14-01-2024	0,42	2.511	7.534	837	-		-	-	10.045	837
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	16-06-2023	0,43	1.995	5.984	-	-		-	-	7.979	
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	29-05-2024	0,43	4.878	14.634	8.130	-		-	-	19.512	8.130
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	29-05-2024	0,43	1.248	3.743	2.079	-		-	-	4.991	2.079
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	29-05-2024	0,64	1.789	5.368	2.982	-	-	-	-	7.157	2.982
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	29-11-2024	0,65	2.578	7.735	9.454	-		-	-	10.313	9.454
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	01-11-1925	0,65	4.412	13.237	17.649	1.471	-	-	-	17.649	19.120
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	17-08-2025	0,65	3.035	9.106	12.142	8.094	-	-	-	12.141	20.236
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	22-08-2027	0,72	10.786	32.358	43.143	43.143	43.143	28.762	-	43.144	158.191
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	22-10-2027	0,78	5.511	16.532	22.042	22.042	22.042	18.369	-	22.043	84.495
76.137.682-9	Inversalud Temuco S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	29-10-2027	0,8	3.263	9.788	13.050	13.050	13.050	10.875	-	13.051	50.025
76.137.682-9	Inversalud Temuco S.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	05-10-2026	0,18	581	1.743	2.324	2.324	968	-	-	2.324	5.616
76.137.682-9	Inversalud Temuco S.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	05-10-2026	0,18	5.988	17.963	23.951	23.951	9.980	-	-	23.951	57.882
76.137.682-9	Inversalud Temuco S.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	09-12-2026	0,6	5.220	15.659	20.878	20.878	15.659	-	-	20.879	57.415
76.137.682-9	Inversalud Temuco S.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	01-06-2027	0,6	5.891	17.673	23.564	23.564	23.564	1.964	-	23.564	72.656
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	03-03-2025	0,35	8.921	26.762	35.683	8.921	-	-	-	35.683	44.604
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	18-03-2025	0,19	4.213	12.639	16.851	4.212		-	-	16.852	21.063
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	19-03-2025	0,37	31.041	93.121	124.162	31.041	-	-	-	124.162	155.203
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	28-06-2025	0,37	3.199	9.597	12.796	6.398	-	-	-	12.796	19.194
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	09-01-2026	0,18	15.039	45.117	60.157	60.157	5.013	-	-	60.156	125.327
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	05-01-2027	0,18	577	1.732	2.309	2.310	2.310	961	-	2.309	7.890
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	07-01-2027	0,67	1.786	5.359	7.145	7.145	7.145	4.170	-	7.145	25.605
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	09-04-2027	0,73	3.460	10.379	13.838	13.838	13.838	10.378	-	13.839	51.892
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	09-10-2027	0,76	4.789	14.366	19.155	19.155	19.155	14.366	-	19.155	71.831
76.160.392-7	Inversalud del Elqui S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	17-11-2027	0,72	705	2.116	2.821	2.821	2.821	2.586	-	2.821	11.049
96.567.920-0	Clinica Magallanes Spa	97.018.000-1	Banco Scotiabank	\$ no reajustable	05-10-2026	0,18	802	2.405	3.207	3.207	1.336	-	-	3.207	7.750
96.567.920-0	Clinica Magallanes Spa	97.018.000-1	Banco Scotiabank	\$ no reajustable	05-10-2026	0,23	2.650	7.950	10.600	10.600	5.300		-	10.600	26.500
96.567.920-0	Clinica Magallanes Spa	97.018.000-1	Banco Scotiabank	\$ no reajustable	13-07-2026	0,25	1.730	5.190	6.920	6.920	4.615		-	6.920	18.455
96.567.920-0	Clinica Magallanes Spa	97.018.000-1	Banco Scotiabank	\$ no reajustable	20-10-2026	0,45	1.479	4.438	5.918	5.918	4.933		-	5.917	16.769
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco Chile	\$ no reajustable	26-05-2027	0,72	2.743	8.229	10.972	10.972	10.972	4.570	-	10.972	37.486
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco Chile	\$ no reajustable	08-04-2027	0,72	926	2.777	3.703	3.703	3.703	2.468	-	3.703	13.577
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco Chile	\$ no reajustable	14-08-2027	0,76	1.901	5.703	7.604	7.604	7.604	5.069	-	7.604	27.881
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco Chile	\$ no reajustable	19-08-2027	0,68	5.796	17.386	23.183	23.183	23.183	15.455	-	23.182	85.004
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco Chile	\$ no reajustable	10-07-2027	0,76	5.858	17.573	23.431	23.431	23.431	19.525	-	23.431	89.818
99.577.240-k	Inversalud Valparaiso SPA	97.004.000-5	Banco Chile	\$ no reajustable	12-04-2027	0	4.444	13.330	17.775	17.775	17.775	17.775	-	17.774	71.100

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Rut Deudor	Sociedad	Rut Acreedon	r Institución financiera	Moneda/Indice de reajuste	Fecha de vcto crédito		De mes 0 hasta 3 meses	De mes 4 hasta 12	Más de 1 año hasta 2	Más de 2 años hasta 3	Más de 3 años hasta 4	Más de 4 años hasta 5 años	Más de 5 años	Corriente 31-12-2022 M\$	No corriente 31-12-2022 M\$
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	17/02/2023	0,4	6.231	meses	años -	años -	años -		-	6.231	M\$
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	UF	15/09/2023	0,19	7.258	14.513					_	21.771	
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	12-02-2023	0,47	7.647	22.940	_			_	_	30.587	
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	25/08/2024	0,46	17.461	52.383	46.563			_	_	69.844	46.563
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	24/10/2024	0,41	9.810	29.494	32.885				_	39.304	32.885
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	23/01/2025	0,33	7.212	21.674	28.990	2.421		_	_	28.886	31.411
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	21/02/2025	0,31	3.836	11.523	15.403	2.572			-	15.359	17.975
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	29/04/2025	0,28	3.442	10.341	12.672	5.772			-	13.783	18.444
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	16/05/2025	0,37	7.474	22.456	30.021	12.537		_	_	29.930	42.558
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	12-12-2024	0,31	15.661	45.730	61.158				-	61.391	61.158
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	24/03/2025	0,44	1.540	4.630	6.199	1.555			-	6.170	7.754
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	30/08/2025	0,23	3.616	8.308	10.985	7.272			-	11.924	18.257
78.040.520-1	Clinica Avansalud SpA	96.656.410-5	Bice Vida Compañia De Seguros S.A.	UF	06-10-2030	0,56	468.110	1.404.329	1.872.439	1.872.439	1.872.439	1.872.439	4.837.135	1.872.439	12.326.891
78.040.520-1	Clinica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	01-09-2026	0,18	16.287	48.861	65.149	65.149	5.429		-	65.148	135.727
76.853.020-3	Resonancia Magnetica Clinica Avansalud	97.004.000-5	Banco De Chile	UF	12-05-2024	0,22	34.262	102.583	136.777				-	136.845	136.777
	SA							44004		40 ===					
78.040.520-1	Clinica Avansalud SpA	97.018.000-1		\$ no reajustable	05-09-2026	0,18	4.694	14.081	18.775	18.775	7.823	•	-	18.775	45.373
78.040.520-1	Clinica Avansalud SpA	97.018.000-1		\$ no reajustable	06-08-2026	0,25	8.175	24.525	32.700	32.700	19.075		-	32.700	84.475
78.040.520-1	Clinica Avansalud SpA		Banco de Chile	\$ no reajustable	04-01-2027	0,7	14.240	42.721	56.961	56.961	56.961	23.734	-	56.961	194.617
78.040.520-1	Clinica Avansalud SpA		Banco de Chile	\$ no reajustable	05-09-2027	0,7	4.237	12.712	16.949	16.949	16.949	8.475	-	16.949	59.322
78.040.520-1	Clinica Avansalud SpA		Banco de Chile	\$ no reajustable	30/08/2027	0,7	11.393	34.176	45.568	45.568	45.568	34.176	-	45.569	170.880
78.040.520-1	Clinica Avansalud SpA		Banco de Chile	\$ no reajustable	30/09/2027	0,7	1.066	3.198	3.909	4.264	4.620	3.554	-	4.264	16.347
78.040.520-1	Clinica Avansalud SpA		Banco de Chile	\$ no reajustable	21/10/2027	0,7	3.386	10.158	13.544	13.544	13.544	12.416	-	13.544	53.048
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	UF	13-08-2023	0,19	-	-	-	-	-	-	-	-	-
78.053.560-1	Servicios Medicos Tabancura SpA		Banco Estado	\$ no reajustable	22-12-2023	0,37	8.546	-	-	-	-	-	-	8.546	-
78.053.560-1	Servicios Medicos Tabancura SpA	97.030.000-7	Banco Estado	\$ no reajustable	01-04-2023	0,37	6.601	-	-	-	-	-	-	6.601	-
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	16-11-2023	0,39	2.194	5.852	-	-	-	-	-	8.046	-
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	14-01-2024	0,41	9.890	29.669	3.297	-	-	-	-	39.559	3.297
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	05-11-2024	0,43	4.461	13.384	7.436	-	-	-	-	17.845	7.436
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	22-06-2024	0,44	1.749	5.246	3.497	-	-	-	-	6.995	3.497
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	24-11-2024	0,39	4.812	14.436	17.643	-	-	-	-	19.248	17.643
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	20-01-2025	0,33	6.390	19.169	25.559	2.130	-	-	-	25.559	27.689
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	22-02-2025	0,3	8.115	24.344	32.459	5.410	-	-	-	32.459	37.869
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	23-07-2025	0,3	2.827	8.480	11.307	6.595	-	-	-	11.307	17.902
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	09-10-2025	0,36	3.358	10.074	13.431	10.074	-	-	-	13.432	23.505
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	06-11-2025	0,23	1.374	4.122	5.496	2.748	-	-	-	5.496	8.244
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	11-08-2025	0,17	6.852	20.557	27.409	25.125	-	-	-	27.409	52.534
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Banco Scotiabank	\$ no reajustable	16-06-2026	0,23	8.397	25.190	33.587	33.587	19.592	-	-	33.587	86.766
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Banco Scotiabank	\$ no reajustable	15-07-2026	0,26	1.355	4.066	5.421	5.421	3.162	-	-	5.421	14.004
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Banco Scotiabank	\$ no reajustable	17-06-2026	0,23	4.312	12.937	17.249	17.249	8.625	-	-	17.249	43.123
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Banco Scotiabank	\$ no reajustable	22-08-2026	0,33	6.593	19.779	26.372	26.372	17.581	-	-	26.372	70.325
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Banco Scotiabank	\$ no reajustable	07-03-2026	0,24	4.374	13.121	17.495	17.495	10.205	-	-	17.495	45.195

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Rut Deudor	Sociedad	Rut Acreedor	Institución financiera	Moneda/Indice de			De mes 0	De mes 4	Más de 1	Más de 2	Más de 3	Más de 4 años	Más de 5 años	Corriente	No corriente
				reajuste	crédito	interés	hasta 3 meses	hasta 12 meses	año hasta 2 años	años hasta 3 años	años hasta 4 años	hasta 5 años		31-12-2022 M\$	31-12-2022 M\$
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Banco Scotiabank	\$ no reajustable	10-03-2026	0,42	7.006	21.017	28.023	28.023	23.353		-	28.023	79.399
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Banco Scotiabank	\$ no reajustable	09-02-2026	0,32	7.106	21.319	28.425	28.425	21.319		-	28.425	78.169
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Banco Scotiabank	\$ no reajustable	10-03-2026	0,42	7.425	22.274	29.698	29.698	24.749	-	-	29.699	84.145
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	11-04-2026	0,55	10.761	32.283	43.045	43.045	39.458	-	-	43.044	125.548
78.053.560-1	Servicios Medicos Tabancura SpA	97.018.000-1	Banco Scotiabank	\$ no reajustable	04-11-2027	0,59	90.521	271.564	362.085	362.085	362.085	120.695	-	362.085	1.206.950
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	24-04-2027	0,74	9.424	28.273	37.698	37.698	37.698	12.566	-	37.697	125.660
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	20-05-2027	0,7	6.091	19.111	25.481	25.481	25.481	10.617	-	25.202	87.060
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	06-12-2027	0,75	5.191	15.800	21.067	21.067	21.067	10.533	-	20.991	73.734
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	07-01-2027	0,69	7.633	22.862	30.482	30.482	30.482	17.781	-	30.495	109.227
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	20-07-2027	0,68	6.732	20.169	26.892	26.892	26.892	15.687	-	26.901	96.363
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	09-01-2027	0,76	6.663	19.961	26.615	26.615	26.615	19.961	-	26.624	99.806
78.053.560-1	Servicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	09-05-2027	0,76	2.191	6.544	8.725	8.725	8.725	6.543	-	8.735	32.718
96598850-5	Clínica Iquique		Banco Chile	\$ no reajustable	21-03-2027	0,36	5.993	17.978	23.970	23.970	23.970	5.993	-	23.971	77.903
96598850-5	Clínica Iquique		Banco Chile	\$ no reajustable	23-06-2027	0,36	1.831	5.492	7.323	7.323	7.323	3.661	-	7.323	25.630
96598850-5	Clínica Iquique		Banco Chile	\$ no reajustable	20-07-2027	0,36	5.117	15.350	20.467	20.467	20.467	11.939	-	20.467	73.340
96.885.930-7	Clinica Bicentenario SpA	99.301.000-6	Seguros Vida Security Prevision S.A.	UF	07-05-2037	0,32	436.643	1.297.955	1.702.316	1.669.415	1.635.886	1.601.714	13.666.867	1.734.598	20.276.198
96.885.930-7	Clinica Bicentenario SpA	96.656.410-5	Bice Vida Cia De Seguros S.A.	UF	07-05-2037	0,32	436.643	1.297.955	1.702.316	1.669.415	1.635.886	1.601.714	13.666.867	1.734.598	20.276.198
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	\$ no reajustable	18-04-2024	0,51	8.073	24.001	10.667			-	-	32.074	10.667
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	\$ no reajustable	25-01-2025	0,39	7.312	21.825	29.100	2.425		-	-	29.137	31.525
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	\$ no reajustable	02-03-2025	0,39	4.325	12.666	16.887	2.815		-	-	16.991	19.702
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	\$ no reajustable	02-03-2025	0,92	6.819	20.035	26.713	26.713	26.713	8.904	-	26.854	89.043
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	\$ no reajustable	02-03-2025	0,84	4.446	12.129	16.172	16.172	16.172	6.738	-	16.575	55.254
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	\$ no reajustable	02-03-2025	0,85	9.962	28.010	37.347	37.347	37.347	15.562	-	37.972	127.603
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	\$ no reajustable	02-03-2025	0,89	1.698	4.725	6.300	6.300	6.300	3.150	-	6.423	22.050
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	\$ no reajustable	02-03-2025	0,9	2.367	6.672	8.896	8.896	8.896	4.449	-	9.039	31.137
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	\$ no reajustable	19-08-2027	0,5	16.497	47.499	63.332	63.332	63.332	42.222	-	63.996	232.218
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	\$ no reajustable	13-11-2027	0,95	46.580	130.353	173.804	173.804	173.804	159.320	-	176.933	680.732
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	\$ no reajustable	21-11-2027	0,93	5.354	15.454	20.605	20.605	20.605	18.888	-	20.808	80.703
76.124.062-5	Servicios Medicos Bicentenarios SpA	97.004.000-5	Banco de Chile	\$ no reajustable	02-03-2025	0,39	8.214	24.051	32.068	5.344	-	-	-	32.265	37.412
76.124.062-5	Servicios Medicos Bicentenarios SpA	97.004.000-5	Banco de Chile	\$ no reajustable	25-01-2025	0,39	11.914	35.565	47.420	3.951		-	-	47.479	51.371
76.124.062-5	Servicios Medicos Bicentenarios SpA	97.004.000-5	Banco de Chile	\$ no reajustable	17-11-2024	0,51	43.863	129.838	158.692	-	-	-	-	173.701	158.692
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	01-02-2025	0,44	37.619	112.858	150.477	12.540	-	-	-	150.477	163.017
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	03-11-2025	0,36	18.080	54.241	72.322	18.080	-	-	-	72.321	90.402
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	03-11-2025	0,36	6.293	18.878	25.170	6.293		-	-	25.171	31.463
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	03-11-2025	0,31	7.130	21.390	28.520	7.130	-	-	-	28.520	35.650
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	28-01-2024	0,42	2.166	6.498	722		-	-		8.664	722
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	12-01-2024	0,39	15.477	46.432	61.909	-	-	-	-	61.909	61.909
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	10-01-2024	0,42	20.364	61.092	67.880	-	-	-		81.456	67.880
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	09-01-2024	0,47	9.545	28.635	28.635	-	-	-	-	38.180	28.635
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	16-08-2025	0,35	1.823	5.468	7.290	4.860	-	-		7.291	12.150
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	13-03-2025	0,3	14.817	44.450	59.267	14.817		-	-	59.267	74.084

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Rut Deudor	Sociedad	Rut Acreedor	Institución financiera	Moneda/Indice de reajuste	Fecha de vcto. crédito		De mes 0 hasta 3 meses	De mes 4 hasta 12	Más de 1 año hasta 2	Más de 2 años hasta 3	Más de 3 años hasta 4	Más de 4 años hasta 5 años	Más de 5 años	Corriente 31-12-2022	No corriente 31-12-2022
								meses	años	años	años			М\$	M\$
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	10-01-2024	0,42	5.025	15.074	16.749	-	-	-	-	20.099	16.749
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	19-02-2025	0,32	9.864	29.591	39.455	6.576	-	-	-	39.455	46.031
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	03-07-2024	0,42	4.559	13.678	4.559	-	-	-	-	18.237	4.559
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	13-03-2025	0,3	61.693	185.078	246.771	61.693	-	-	-	246.771	308.464
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	08-01-2024	0,42	31.419	94.257	83.784	-	-	-	-	125.676	83.784
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	13-07-2024	0,44	5.292	15.876	12.348	-	-	-	-	21.168	12.348
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	01-11-2024	0,42	18.399	55.197	6.133	-	-	-	-	73.596	6.133
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	20-03-2024	0,43	3.405	10.216	3.405	-	-	-	-	13.621	3.405
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	02-04-2025	0,33	15.453	46.358	61.810	10.302	-	-	-	61.811	72.112
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	13-01-2025	0,33	38.139	114.416	152.555	12.713	-	-	-	152.555	165.268
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	22-09-2023	0,51	8.016	16.031	-	-	-	-	-	24.047	
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	02-04-2025	0,37	5.747	17.242	22.989	3.832	-	-	-	22.989	26.821
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	23-11-2024	0,42	6.890	20.669	25.262		-	-	-	27.559	25.262
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	17-08-2025	0,18	1.156	3.468	4.624	3.083	-	-	-	4.624	7.707
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	11-02-2025	0,23	2.199	6.598	8.797	8.064	-	-	-	8.797	16.861
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	10-07-2025	0,17	1.151	3.453	4.604	3.837	-	-	-	4.604	8.441
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	09-11-2025	0,36	7.438	22.313	29.751	22.313	-	-	-	29.751	52.064
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	30-10-2024	0,33	31.601	94.802	126.403	42.134	-	-	-	126.403	168.537
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	28-06-2025	0,19	1.412	4.237	5.649	2.825	-	-	-	5.649	8.474
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	11-02-2023	0,42	11.052	33.157	-	-	-	-	-	44.209	
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	11-06-2025	0,18	1.358	4.074	5.432	4.979	-	-	-	5.432	10.411
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	01-09-2026	0,18	703	2.108	2.811	2.811	234	-	-	2.811	5.856
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	02-11-2026	0,18	2.864	8.592	11.456	11.456	1.909	-	-	11.456	24.821
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	18-09-2026	0,18	1.491	4.474	5.965	5.965	2.486	-	-	5.965	14.416
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	15-07-2026	0,22	11.415	34.244	45.658	45.658	26.634	-	-	45.659	117.950
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	25-06-2026	0,25	3.284	9.853	13.137	13.137	6.569	-	-	13.137	32.843
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	06-10-2026	0,22	6.830	20.490	27.320	27.320	13.660	-	-	27.320	68.300
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	08-10-2026	0,22	49.242	147.725	196.967	196.967	131.311	-	-	196.967	525.245
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	09-03-2026	0,32	9.573	28.718	38.290	38.290	28.718	-	-	38.291	105.298
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	09-09-2026	0,34	9.909	29.728	39.638	39.638	29.728	-	-	39.637	109.004
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	25-09-2026	0,38	1.322	3.966	5.288	5.288	3.966	-	-	5.288	14.542
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	24-10-2026	0,47	884	2.653	3.537	3.537	2.947	-	-	3.537	10.021
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	12-08-2026	0,56	1.746	5.238	6.984	6.984	6.984	-	-	6.984	20.952
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	12-08-2026	0,56	3.895	11.684	15.578	15.578	15.578	-	-	15.579	46.734
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	01-09-2027	0,55	8.690	26.070	34.760	34.760	34.760	2.897	-	34.760	107.177
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	01-09-2027	0,56	3.127	9.382	12.510	12.510	12.510	1.042	-	12.509	38.572
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	15-12-2026	0,55	5.084	15.253	20.337	20.337	20.337		-	20.337	61.011
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	22-12-2026	0,57	905	2.715	3.619	3.619	3.619	-	-	3.620	10.857
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco de Chile	\$ no reajustable	24-03-2027	0,69	107.927	323.782	431.710	431.710	431.710	107.927	-	431.709	1.403.057
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco de Chile	\$ no reajustable	04-01-2027	0,68	16.286	48.858	65.144	65.144	65.144	21.715		65.144	217.147
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco de Chile	\$ no reajustable	28-04-2027	0,76	1.913	5.740	7.653	7.653	7.653	2.551		7.653	25.510

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Rut Deudor	Sociedad	Rut Acreedor	r Institución financiera	Moneda/Indice de			De mes 0	De mes 4	Más de 1	Más de 2	Más de 3	Más de 4 años	Más de 5 años	Corriente	No corriente
				reajuste	crédito	interés	hasta 3 meses	hasta 12 meses	año hasta 2 años	años hasta 3 años	años hasta 4 años	hasta 5 años		31-12-2022 M\$	31-12-2022 M\$
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco de Chile	\$ no reajustable	25-05-2027	0,75	1.942	5.825	7.766	7.766	7.766	3.236		7.767	26.534
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco de Chile	\$ no reajustable	24-06-2027	0,76	36.634	109.902	146.536	146.536	146.536	73.268	-	146.536	512.876
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco de Chile	\$ no reajustable	26-06-2027	0,7	22,977	68,930	91,906	91,906	91,906	45,953		91.907	321.671
96.942.400-2	Megasalud S.p.A.	97.018.000-1	Banco de Chile	\$ no reajustable	08-12-2027	0.69	3,435	10.304	13.739	13,739	13,739	9,159		13.739	50,376
76,025,069-4	Inversiones en Salud Millacura S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	30-04-2023	0.24	38,762	12,921	_			-		51.683	
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	11-05-2027	0,8	2.641	7.922	10.563	10,563	10,563	9.683		10,563	41,372
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	11-05-2027	0,8	8.235	24.704	32.938	32.938	32.938	30.193		32.939	129,007
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	25-11-2027	0,75	13.297	39.890	53.187	53.187	53.187	48.755	-	53.187	208.316
96.942.400-2	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	12-07-2027	0,69	2.113	6.338	8.451	8.451	8.451	8.451	704	8.451	34.508
76.110.809-3	Arauco salud limitada	94.627.000-8	Parque Arauco	UF	08-01-2028	0,25	260.202	780.606	1.040.807	1.040.807	1.040.807	1.040.807	693.872	1.040.808	4.857.100
76,020,458-7	Empresas Red Salud S.A.		Renta Nueva Santa Maria SpA	UF	10-01-2027	0.25	39,471	118.414	157.886	157.886	157,886	118.414		157.885	592,072
76.181.326-9	Onco Comercial Spa		Inversiones Millenia Limitada	UF	01-01-2024	0.25	5,302	16.116	3,581	-		_		21.418	3,581
76.411.758-1	Ti Red Spa		Renta Nueva Santa Maria Spa	UF	07-01-2028	0,25	27.803	84.539	114.547	114.547	114.547	114.547	76.066	112.342	534.254
76.137.682-9	Inversalud Temucio S.A.		•	UF	28-06-2030	0,30	16.959	50.876	67.834	67.834	67.834	67.834	169.586	67.835	440.922
99.533.790-8	Clincia Regional del Elqui S.p.A.		Inmobiliaria y Comercial Los Balcones S.A.		07-01-2023	4,60	1.050	3.151	4.201	4.201	4.201	4.201	16.800	4.201	33.604
			•												
96.567.920-0	Clinica Magallanes S.p.A.	76.150.343-K		\$ no reajustable	04-01-2023	0,43	4.050	1.350	-	-		-	-	5.400	
78.040.520-1	Clinica Avansalud SpA		Inversiones Rodriguez Del Rio Ltda.	UF	04-01-2024	0,25	6.531	19.592	8.708	-		-	-	26.123	8.708
78.040.520-1	Clinica Avansalud SpA		Inversiones Y Rentas Talcarahue Limitada	UF	12-01-2026	0,25	10.534	31.603	42.137	42.137	42.137	-	-	42.137	126.411
78.053.560-1	Servicios Medicos Tabancura SpA	76.304.120-4	Sociedad Médica Servicios e Inversiones	\$ no reajustable	01-01-2025	0,44	4.401	13.203	17.604	1.467	-	-	-	17.604	19.071
96598850-5	Clínica Iquique	96.589.030-0	Surgical Box Ltda. Inmobiliaria y Comercial Los Balcones S.A.	UF	03-01-2025	0,34	8.664	25.991	34.655	8.664	-	-	-	34.655	43.319
96.885.930-7	Clinica Bicentenario SpA	76.813.247-K	MEDPLAN SpA	\$ no reajustable	12-05-2023	0,42	6.270	18.810				-	-	25.080	
96.942.400-2	Megasalud S.p.A.	11.919.702-3	Fredy Martins Wersikowsky Azocar	\$ no reajustable	02-01-2024	0,45	4.248	12.745	2.832			-	-	16.993	2.832
96.942.400-2	Megasalud S.p.A.	76.409.851-K	Estacionamientos Central Parking System Chile S.A.	\$ no reajustable	10-01-2030	0,48	1.133	3.399	4.532	4.532	4.532	4.532	12.840	4.532	30.968
96.942.400-2	Megasalud S.p.A.	76.026.098-3	Inmobiliaria Junio 2008 SpA	UF	08-01-2027	0,25	51.034	153.101	204.135	204.135	204.135	136.090	-	204.135	748.495
96.942.400-2	Megasalud S.p.A.	76.606.581-3	SB Inversiones Ltda	UF	06-01-2028	0,25	19.592	58.776	78.368	78.368	78.368	78.368	39.184	78.368	352.656
96.942.400-2	Megasalud S.p.A.	76.018.468-3	Inversiones Parque Arauco Dos S.A.	UF	08-01-2023	0,25	65.261	108.768	-	-	-	-	-	174.029	
96.942.400-2	Megasalud S.p.A.	13890101-7	Claudia Arnold	UF	01-01-2033	0,25	35.392	106.176	141.567	151.005	151.005	151.005	959.513	141.568	1.554.095
96.942.400-2	Megasalud S.p.A.	76.107.304-4	Inmobiliaria CR S.A	UF	11-01-2029	0,25	21.067	63.200	84.266	84.266	84.266	84.266	161.511	84.267	498.575
96.942.400-2	Megasalud S.p.A.	84.863.700-9	Inmobiliaria Santander	UF	06-01-2029	0,25	27.123	81.370	109.845	111.737	111.737	112.861	172.662	108.493	618.842
96.942.400-2	Megasalud S.p.A.	94.360.000-7	Inmobiliaria Comercial Arlupi S.A.	UF	08-01-2029	0,25	10.955	32.864	44.111	45.571	45.571	45.875	78.986	43.819	260.114
96.942.400-2	Megasalud S.p.A.	77.671.310-4	Yunu Limitada	UF	09-01-2030	0,25	23.078	69.235	92.314	92.314	92.314	92.314	253.863	92.313	623.119
96.942.400-2	Megasalud S.p.A.	76.453.699-1	Comercial e Inmobiliaria Teresa Albasini EIRL	UF	11-01-2028	0,25	23.173	69.520	92.693	92.693	92.693	92.693	84.969	92.693	455.741
96.942.400-2	Megasalud S.p.A.	77.868.390-3	Sociedad de Inversiones Calafquén (Quilpué)	UF	11-01-2023	0,25	6.799	18.131		-	-	•	-	24.930	
96.942.400-2	Megasalud S.p.A.	86.339.000-1		UF	12-01-2024	0,25	7.974	23.921	31.895				-	31.895	31.895
96.942.400-2	Megasalud S.p.A.	79.573.990-4	Inmobiliaria Arauco Ltda.	UF	11-01-2029	0,25	75.840	227.519	303.359	303.359	303.359	303.359	581.438	303.359	1.794.874
96.942.400-2	Megasalud S.p.A.	76.168.695-K	Inversiones Alfecomar	UF	10-01-2028	0,25	50.380	151.139	201.519	201.519	201.519	201.519	167.932	201.519	974.008
96.942.400-2	Megasalud S.p.A.	7.777.279-0	Jorge Marcelo Parra Marzolo	UF	08-01-2031	0,25	30.968	92.904	123.872	125.978	130.192	130.192	496.329	123.872	1.006.563
96.942.400-2	Megasalud S.p.A.	76.710.170-8	Malsch Compañía Limitada	UF	05-01-2027	0,25	36.340	109.020	145.359	146.413	147.466	61.444	-	145.360	500.682
96.942.400-2	Megasalud S.p.A.	76.161.943-8	Inmobiliaria Nueva Santa Maria	UF	09-01-2027	0,25	72.208	216.624	288.831	288.831	288.831	216.624	-	288.832	1.083.117
96.942.400-2	Megasalud S.p.A.	76.572.316-7	Inmobiliaria Andina Limitada	UF	12-01-2023	0,25		-					-		
96.942.400-2	Megasalud S.p.A.	76.572.315-9	Antartica Servicios Financeros Ltda.	UF	12-01-2029	0,25	7.974	23.921	31.895	31.895	31.895	31.895	66.448	31.895	194.028

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Rut Deudor	Sociedad	Rut Acreedor	Institución financiera	Moneda/Indice d			De mes 0	De mes 4	Más de 1	Más de 2	Más de 3	Más de 4 años	Más de 5 años	Corriente	No corriente
				reajuste	crédito	interes	hasta 3 meses	hasta 12 meses	año hasta 2 años	años hasta 3 años	años hasta 4 años	hasta 5 años		31-12-2022 M\$	31-12-2022 M\$
96.942.400-2	Megasalud S.p.A.	83.040.000-1	Textiles Panters SPA	UF	01-01-2032	0,25	20.902	62.707	83.609	83.609	83.609	83.609	348.371	83.609	682.807
96.942.400-2	Megasalud S.p.A.	76.024.245-4	Inversiones DMO Ltda.	UF	03-01-2031	0,25	16.853	50.560	67.413	67.413	67.413	67.413	219.093	67.413	488.745
96.942.400-2	Megasalud S.p.A.	76.368.834-8	MBI SpA	UF	10-01-2033	0,25	70.884	222.542	309.085	311.558	311.558	324.542	1.979.731	293.426	3.236.474
96.942.400-2	Megasalud S.p.A.	76.368.834-8	MBI SpA	UF	10-01-2033	0,25	4.719	14.157	20.224	21.572	21.572	21.572	131.680	18.876	216.620
96.942.400-2	Megasalud S.p.A.	76.421.742-K	Constructora e Inmobiliaria Resea Limitada	UF	05-01-2032	0,25	17.928	53.783	71.711	71.711	75.348	77.946	344.263	71.711	640.979
96.942.400-2	Megasalud S.p.A.	76.248.585-0	Mersan S.A.	UF	03-01-2025	0,25	33.843	101.530	135.374	33.843	-	-	-	135.373	169.217
96.942.400-2	Megasalud S.p.A.	96.656.410-5	Bice Vida Compañía de Seguros S.A.	UF	06-01-2037	0,25	13.036	39.108	53.314	54.150	60.584	65.180	619.210	52.144	852.438
96.942.400-2	Megasalud S.p.A.	70.016.160-9	CCAF La Araucana	UF	06-01-2037	0,25	19.437	58.311	77.748	77.748	77.748	77.748	375.784	77.748	686.776
96.856.780-2	Isapre Consalud S.A.	78.789.980-3	Anbor Inversiones Ltda.	UF	31-12-2023	0,3835	6.320	18.960				-	-	25.280	
96.856.780-2	Isapre Consalud S.A.	13.141.238-K	Angélica Cuevas Palominos	UF	31-05-2024	0,3835	11.425	34.276	19.042		-	-		45.701	19.042
96.856.780-2	Isapre Consalud S.A.	6.805.758-2	Arnaldo Carametro Crocco	UF	30-04-2024	0,3835	1.414	4.241	1.885		-	-		5.655	1.885
96.856.780-2	Isapre Consalud S.A.	96.656.410-5	Bice Vida Cía. Seguros de Vida S.A.	UF	30-06-2027	0,3835	155.500	466.500	621.999	621.999	621.999	311.000	-	622.000	2.176.997
96.856.780-2	Isapre Consalud S.A.	76.005.001-6	BUPA Chile S.A	UF	31-12-2023	0,3835	2.317	6.952		-		-	-	9.269	
96.856.780-2	Isapre Consalud S.A.	76.489.841-9	Clínica de Puerto Varas SpA	UF	30-06-2027	0,3835	1.159	3.476	4.635	4.220	4.419	2.317	-	4.635	15.591
96.856.780-2	Isapre Consalud S.A.	88.754.600-2	Inmobiliaria Avilés Ltda.	UF	31-12-2023	0,3835	104.069	312.207				-	-	416.276	
96.856.780-2	Isapre Consalud S.A.	99.587.790-2	Inmobiliaria Domingo Santa María S.A.	UF	31-12-2023	0,3835	15.800	47.400		-		-	-	63.200	
96.856.780-2	Isapre Consalud S.A.	76.620.855-K	Inmobiliaria e Inversiones Ferkal Ltda.	UF	31-12-2023	0,3835	9.575	28.724		-		-	-	38.299	
96.856.780-2	Isapre Consalud S.A.	76.003.016-3	Inmobiliaria Los Toros S.A.	UF	31-12-2023	0,3835	17.317	51.950						69.267	
96.856.780-2	Isapre Consalud S.A.	77.393.466-5	Inmobiliaria Paraverde SpA	UF	31-12-2023	0,3835	16.681	50.042		-		-	-	66.723	
96.856.780-2	Isapre Consalud S.A.	76.459.770-2	Inmobiliaria Perla de Lourdes Ltda.	UF	31-12-2023	0,3835	10.533	31.600		-		-	-	42.133	
96.856.780-2	Isapre Consalud S.A.	6.528.879-6	Sociedad Inmobiliaria Río Iregua	UF	30-04-2025	0,3835	6.320	18.960	25.280	8.427				25.280	33.707
96.856.780-2	Isapre Consalud S.A.	86.744.400-9	Inversiones Carusso S.A.	UF	31-12-2023	0,3835	7.900	23.700						31.600	
96.856.780-2	Isapre Consalud S.A.	78.423.420-7	Inversiones e Inmobiliaria Deika Ltda.	UF	31-12-2023	0,3835	8.953	26.860						35.813	
96.856.780-2	Isapre Consalud S.A.	78.943.200-7	Inversiones Sammiz Limitada	UF	31-12-2023	0,3835	18.960	56.880						75.840	
96.856.780-2	Isapre Consalud S.A.	4.199.982-9	Inversiones Villarrica	UF	30-11-2024	0,3835	23.173	69.520	84.969					92.693	84.969
96.856.780-2	Isapre Consalud S.A.	76.205.190-7	Jorge Suñer Alvarellos y Cía.	UF	31-12-2023	0,3835	19.487	58.460				-	-	77.947	
96.856.780-2	Isapre Consalud S.A.	4.847.705-4	Joseph Abouserhal Salomón	UF	31-12-2023	0,3835	2.412	7.236				-		9.648	
96.856.780-2	Isapre Consalud S.A.		Luis Loyola Guerra	UF	31-12-2023	0.3835	2.844	8.532				-	-	11.376	
96.856.780-2	Isapre Consalud S.A.		Marta Otero Marín	UF	29-02-2024	0,3835	461	1.384	308			-	-	1.845	308
96.856.780-2	Isapre Consalud S.A.	78.489.970-5	Proíedades A Y M Ltda.	UF	31-12-2023	0.3835	1.837	5.511				-		7,348	
96,856,780-2	Isapre Consalud S.A.		Ramón Enrique Mellado Muñoz	UF	31-12-2023	0.3835	4.845	14.536				-	-	19,381	
96,856,780-2	Isapre Consalud S.A.		Rentas Retail SpA	UF	30-06-2026	0.3835	4.350	13.569	18.644	18.644	9,322	_	_	17,919	46.610
96.856.780-2	Isapre Consalud S.A.		Salcobrand S.A.	UF	31-12-2023	0,3835	7.698	23.095				-	-	30.793	
96.856.780-2	Isapre Consalud S.A.		SAantiago Patricio Hendriksen Fuster	UF	31-12-2023	0.3835	3,598	10.793				_	_	14.391	
96.856.780-2	Isapre Consalud S.A.		Sara Martínez Mondelo	UF	31-12-2023	0.3835	2,260	6.780				_	_	9,040	
96.856.780-2	Isapre Consalud S.A.		Sergio Cailly Aracena	UF	31-12-2023	0,3835	10.249	30.747		_			_	40,996	
96.856.780-2	Isapre Consalud S.A.		Sociedad Inmobiliaria Las Mariposas Ltda.	UF	30-04-2024	0,3835	14.747	44,240	19.662	_			_	58,987	19.662
96.856.780-2	Isapre Consalud S.A.		Antártica Servicios Financieros	UF	31-12-2024	0,3835	10.570	31.710	42.281	7,006			-	42,280	49,287
76.296.621-2	Inmobiliaria ILC SpA		Inversiones Vis Ltda.	UF	07-05-2027	0,29	76,330	235,095	320,767	330,389	340,301	143.183	_	311.425	1.134.64
76,296,621-2	Inmobiliaria ILC SpA		Inversiones Splitwerdau Ltda.	UF	01-02-2037	0,33	40,396	1.211.489	161.585	161.585	161,585	161.585	1,481,195	1.251.885	2.127.535
. 0.270.021-2	ликована поструч	10.201.255-1	in cisiones opinimentati Lina.	OF	01-02-2037	0,00	4,902,748	15.416.471		14.704.221	13,794,099	101.363	41.702.899	20,319,219	98.158.440

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Rut Deudor	Sociedad	Rut Acreedor	Institución financiera	Moneda/Indice d reajuste	Fecha de vcto. crédito	Tasa de interés	De mes 0 hasta 3 meses	De mes 4 hasta 12	Más de 1 año hasta 2	Más de 2 años hasta 3	Más de 3 años hasta 4	Más de 4 años hasta 5	Más de 5 años	Corriente 31-12-2021	No corriente 31-12-2021
								meses	años	años	años	años		M\$	M\$
76.181.329-9 Oncore	•		Banco Chile	\$ no reajustable		0,64	93.058	279.173	372.231	372.231	372.231	372.231		372.231	1.488.924
	liaria e Inv. Clínica Rancagua		Comercial Inmedics SpA	UF	01-05-2022	0,65	41.609	26.423		-	-	-		68.032	-
	liaria e Inv. Clínica Rancagua		Comercial Inmedics SpA	UF	01-05-2022	0,65	2.923	1.959		-	-	-		4.882	-
	liaria e Inv. Clínica Rancagua	97.018.000-1	Banco Scotiabank	\$ no reajustable		0,65	26.998	82.719	47.097	-	-	-		109.717	47.097
	liaria e Inv. Clínica Rancagua	97.018.000-1	Banco Scotiabank	\$ no reajustable		0,32	5.275	16.014	22.076	22.931	23.820	14.320	-	21.289	83.147
76.137.682-9 Inversal			Banco de Chile	\$	14/01/2024	0,42	1.674	7.534	10.045	4.186	-	-	-	9.208	14.231
76.137.682-9 Inversal	lud Temuco S.A.	97.004.000-5	Banco de Chile	\$	16/06/2023	0,43	1.330	5.984	7.978	2.659	-	-	-	7.314	10.637
76.137.682-9 Inversal	lud Temuco S.A.		Banco de Chile	\$	02-05-2024	0,43	3.251	14.634	19.512	14.634	-	-		17.885	34.146
76.137.682-9 Inversal	lud Temuco S.A.	97.004.000-5	Banco de Chile	\$	29/05/2024	0,43	831	3.743	4.991	3.743	-	-		4.574	8.734
76.137.682-9 Inversal	lud Temuco S.A.	97.004.000-5	Banco de Chile	\$	29/05/2024	0,64	1.193	5.368	7.158	5.368	-	-		6.561	12.526
76.137.682-9 Inversal	lud Temuco S.A.	97.004.000-5	Banco de Chile	\$	29/11/2024	0,65	1.719	7.735	10.314	10.314	2.578	-		9.454	23.206
76.137.682-9 Inversal	lud Temuco S.A.	97.004.000-5	Banco de Chile	\$	11-01-2025	0,65	2.942	13.237	17.649	17.649	7.354	-		16.179	42.652
76.137.682-9 Inversal	lud Temuco S.A.	97.004.000-5	Banco de Chile	\$	17/08/2025	0,65	2.024	9.106	12.142	12.142	12.142	-		11.130	36.426
76.137.682-9 Inversal	lud Temuco S.A.	97.018.000-1	Banco Scotiabank	\$	10-05-2026	0,18	3.992	17.963	23.951	23.951	23.951	17.963		21.955	89.816
76.137.682-9 Inversal	lud Temuco S.A.	97.018.000-1	Banco Scotiabank	\$	10-05-2026	0,18	386	1.743	2.324	2.324	2.324	1.743		2.129	8.715
76.137.682-9 Inversal	lud Temuco S.A.	97.018.000-1	Banco Scotiabank	\$	12-09-2026	0,6	3.480	15.659	20.878	20.878	20.878	20.878	1.740	19.139	85.252
76.160.392-7 Inversal	lud del Elqui S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	03-03-2025	0,35	8.921	26.762	35.683	35.683	8.921	-	-	35.683	80.287
76.160.392-7 Inversal	lud del Elqui S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	18-03-2025	0,19	4.213	12.639	16.851	16.851	4.213	-		16.852	37.915
76.160.392-7 Inversal	lud del Elqui S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	19-03-2025	0,37	31.040	93.121	124.162	124.162	31.040	-		124.161	279.364
76.160.392-7 Inversal	lud del Elqui S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	28-06-2025	0,37	3.199	9.597	12.796	12.796	6.398	-	-	12.796	31.990
76.160.392-7 Inversal	lud del Elqui S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	01-09-2026	0,18	15.039	45.117	60.157	60.157	60.157	5.013	-	60.156	185.484
96.567.920-0 Clinica	Magallanes Spa	97.018.000-1	Banco Scotiabank	\$ no reajustable	05-10-2026	0,18	802	2.405	3.207	3.207	3.207	1.336	-	3.207	10.957
96.567.920-0 Clinica	Magallanes Spa	97.018.000-1	Banco Scotiabank	\$ no reajustable	05-10-2026	0,23	2.650	7.950	10.600	10.600	10.600	5.301		10.600	37.101
96.567.920-0 Clinica	Magallanes Spa	97.018.000-1	Banco Scotiabank	\$ no reajustable	13/07/2026	0,25	1.730	5.190	6.920	6.920	6.920	4.615	-	6.920	25.375
96.567.920-0 Clinica	Magallanes Spa	97.018.000-1	Banco Scotiabank	\$ no reajustable	20/10/2026	0,45	1.479	4.438	5.918	5.918	5.918	4.932	-	5.917	22.686
78.040.520-1 Clinica	Avansalud SpA	97.080.000-K	Banco Bice	UF	30/04/2022	0,23	13.582	4.530	-	-	-	-		18.112	-
78.040.520-1 Clinica	Avansalud SpA	97.080.000-K	Banco Bice	UF	30/04/2022	0,23	4.454	1.114	-	-	-	-		5.568	-
78.040.520-1 Clinica	Avansalud SpA	97.080.000-K	Banco Bice	UF	30/04/2022	0,24	4.014	1.339				-		5.353	-
78.040.520-1 Clinica	Avansalud SpA	97.080.000-K	Banco Bice	\$ no reajustable	10-05-2022	0,4	2.895	6.769				-		9.664	-
78.040.520-1 Clinica	Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	17/02/2023	0,4	9.306	27.982	6.231			-		37.288	6.231
78.040.520-1 Clinica	Avansalud SpA	97.004.000-5	Banco de Chile	UF	15/09/2023	0,19	6.405	19.215	19.215			-		25.620	19.215
78.040.520-1 Clinica	Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	12-02-2023	0,47	7.647	22.940	30.587			-		30.587	30.587

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Rut Deudor	Sociedad	Rut Acreedor	Institución financiera	Moneda/Indice de reajuste	Fecha de vcto. crédito	Tasa de interés	De mes 0 hasta 3 meses	De mes 4 hasta 12 meses	Más de 1 año hasta 2 años	Más de 2 años hasta 3 años	Más de 3 años hasta 4 años	Más de 4 años hasta 5 años	Más de 5 años	Corriente 31-12-2021 M\$	No corriente 31-12-2021 M\$
78.040.520-1 Clin	nica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	25/08/2024	0,46	17.461	52.383	69.844	46.563	-	-	-	69.844	116.407
78.040.520-1 Clin	nica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	24/10/2024	0,41	9.770	29.370	39.305	32.885	-	-	-	39.140	72.190
78.040.520-1 Clin	nica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	23/01/2025	0,33	7.187	21.599	28.886	28.990	2.421	-	-	28.786	60.297
78.040.520-1 Clin	nica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	21/02/2025	0,31	3.825	11.491	15.359	15.403	2.572	-	-	15.316	33.334
78.040.520-1 Clin	nica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	29/04/2025	0,28	3.432	10.311	13.783	12.672	5.772	-	-	13.743	32.227
78.040.520-1 Clin	nica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	16/05/2025	0,37	7.452	22.390	29.930	30.021	12.537	-	-	29.842	72.488
78.040.520-1 Clin	nica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	12-12-2024	0,31	15.168	45.578	60.948	61.158	-	-	-	60.746	122.106
78.040.520-1 Clin	nica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	24/03/2025	0,44	1.533	4.609	6.170	6.199	1.555	-	-	6.142	13.924
78.040.520-1 Clin	nica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	30/08/2025	0,23	3.836	8.128	11.105	10.885	7.272	-	-	11.964	29.262
78.040.520-1 Clin	nica Avansalud SpA	96.656.410-5	Bice Vida Compañia De Seguros S.A.	UF	06-10-2030	0,56	461.228	1.239.573	1.652.764	1.652.764	1.652.764	1.652.764	5.922.403	1.700.801	12.533.459
78.040.520-1 Clin	nica Avansalud SpA	97.004.000-5	Banco de Chile	\$ no reajustable	01-09-2026	0,18	16.287	48.861	65.149	65.149	65.149	5.429	-	65.148	200.876
76.853.020-3 Res	sonancia Magnetica Clinica Avansalud SA	97.004.000-5	Banco de Chile	UF	12-05-2024	0,22	30.183	90.548	120.730	120.730	-	-	-	120.731	241.460
76.853.020-3 Res	sonancia Magnetica Clinica Avansalud SA	97.032.000-8	Scotiabank Azul Banco	\$ no reajustable	13/04/2022	0,48	30.859	10.286	-	-	-	-	-	41.145	-
78.040.520-1 Clin	nica Avansalud SpA	97.018.000-1	Scotiabank Chile	\$ no reajustable	05-09-2026	0,18	4.694	14.081	18.775	18.775	18.775	7.823	-	18.775	64.148
78.040.520-1 Clin	nica Avansalud SpA	97.018.000-1	Scotiabank Chile	\$ no reajustable	06-08-2026	0,25	8.175	24.525	32.700	32.700	32.700	19.075	-	32.700	117.175
78.053.560-1 Ser	rvicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	UF	13-08-2022	0,19	40.352	67.252	-	-	-	-	-	107.604	-
78.053.560-1 Ser	rvicios Medicos Tabancura SpA	97.030.000-7	Banco Estado	\$ no reajustable	22-12-2022	0,38	25.638	76.912	-	-	-	-	-	102.550	-
78.053.560-1 Ser	rvicios Medicos Tabancura SpA	97.030.000-7	Banco Estado	\$ no reajustable	01-04-2023	0,38	19.803	59.407	6.601	-	-	-	-	79.210	6.601
78.053.560-1 Ser	rvicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	16-11-2023	0,4	2.194	6.582	8.046	-	-	-	-	8.776	8.046
78.053.560-1 Ser	rvicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	14-01-2024	0,42	9.890	29.669	39.558	3.297	-	-	-	39.559	42.855
78.053.560-1 Ser	rvicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	05-11-2024	0,44	4.461	13.384	17.845	7.436	-	-	-	17.845	25.281
78.053.560-1 Ser	rvicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	22-06-2024	0,45	1.749	5.246	6.995	3.497	-	-	-	6.995	10.492
78.053.560-1 Ser	rvicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	00-01-1900	0,4	4.812	14.436	19.247	17.643	-	-	-	19.248	36.890
78.053.560-1 Ser	rvicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	20-01-2025	0,33	6.390	19.169	25.559	25.559	2.130	-	-	25.559	53.248
78.053.560-1 Ser	rvicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	22-02-2025	0,31	8.115	24.344	32.459	32.459	13.524	-	-	32.459	78.442
78.053.560-1 Ser	rvicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	23-07-2025	0,31	2.827	8.480	11.307	11.307	6.595	-	-	11.307	29.209
78.053.560-1 Ser	rvicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	09-10-2025	0,37	3.358	10.074	13.431	13.431	10.074	-		13.432	36.936
78.053.560-1 Ser	rvicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	06-11-2025	0,24	1.374	4.122	5.496	5.496	2.748	-	-	5.496	13.740
78.053.560-1 Ser	rvicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	11-08-2025	0,18	6.852	20.557	27.409	27.409	27.409	4.568	-	27.409	86.795
78.053.560-1 Ser	rvicios Medicos Tabancura SpA	97.018.000-1	Banco Scotiabank	\$ no reajustable	16-06-2026	0,23	8.397	25.190	33.587	33.587	39.185	13.994	-	33.587	120.353
78.053.560-1 Ser	rvicios Medicos Tabancura SpA	97.018.000-1	Banco Scotiabank	\$ no reajustable	15-07-2026	0,26	1.355	4.066	5.421	5.421	6.324	2.259	-	5.421	19.425
78.053.560-1 Ser	rvicios Medicos Tabancura SpA	97.018.000-1	Banco Scotiabank	\$ no reajustable	17-06-2026	0,23	4.312	12.937	17.249	17.249	18.687	7.187	-	17.249	60.372

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(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Rut Deudor	Sociedad	Rut Acreedor	Institución financiera	Moneda/Indice de reajuste	Fecha de veto. crédito	Tasa de interés	De mes 0 hasta 3 meses	De mes 4 hasta 12 meses	Más de 1 año hasta 2 años	Más de 2 años hasta 3 años	Más de 3 años hasta 4 años	Más de 4 años hasta 5 años	Más de 5 años	Corriente 31-12-2021 M\$	No corriente 31-12-2021 M\$
78.053.560-1 S	ervicios Medicos Tabancura SpA	97.018.000-1	Banco Scotiabank	\$ no reajustable	22-08-2026	0,34	6.593	19.779	26.372	26.372	32.965	10.988		26.372	96.697
78.053.560-1 S	ervicios Medicos Tabancura SpA	97.018.000-1	Banco Scotiabank	\$ no reajustable	07-03-2026	0,25	4.374	13.121	17.495	17.495	20.411	7.289		17.495	62.690
78.053.560-1 S	ervicios Medicos Tabancura SpA	97.018.000-1	Banco Scotiabank	\$ no reajustable	10-03-2026	0,43	7.006	21.017	28.023	28.023	35.029	16.347		28.023	107.422
78.053.560-1 S	ervicios Medicos Tabancura SpA	97.018.000-1	Banco Scotiabank	\$ no reajustable	09-02-2026	0,33	7.106	21.319	28.425	28.425	35.531	14.213		28.425	106.594
78.053.560-1 S	ervicios Medicos Tabancura SpA	97.018.000-1	Banco Scotiabank	\$ no reajustable	10-03-2026	0,43	7.425	22.274	29.698	29.698	37.123	17.324		29.699	113.843
78.053.560-1 S	ervicios Medicos Tabancura SpA	97.004.000-5	Banco Chile	\$ no reajustable	11-04-2026	0,4	10.761	32.283	43.045	43.045	49.521	98.294		43.044	233.905
78.053.560-1 S	ervicios Medicos Tabancura SpA	97.018.000-1	Banco Scotiabank	\$ no reajustable	04-11-2027	0,59	90.521	271.564	362.085	362.085	362.085	392.258		362.085	1.478.513
96.885.930-7 C	Clinica Bicentenario SpA	99.301.000-6	Seguros Vida Security Prevision S.A.	UF	07-05-2037	0,48	415.890	1.166.698	1.531.094	1.502.599	1.473.559	1.443.963	13.477.261	1.582.588	19.428.476
96.885.930-7	Clinica Bicentenario SpA	96.656.410-5	Bice Vida Cia De Seguros S.A.	UF	07-05-2037	0,48	439.423	1.166.698	1.531.094	1.502.599	1.473.559	1.443.963	13.477.261	1.606.121	19.428.476
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	\$ no reajustable	18-04-2024	0,42	8.801	26.032	34.709	11.569	-	-		34.833	46.278
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	\$ no reajustable	25-01-2025	0,39	7.903	23.550	31.400	31.400	2.617	-		31.453	65.417
96.885.930-7	Clinica Bicentenario SpA	97.004.000-5	Banco de Chile	\$ no reajustable	02-03-2025	0,39	4.716	13.703	18.270	18.270	3.046	-		18.419	39.586
76.124.062-5 S	ervicios Medicos Bicentenarios SpA	97.004.000-5	Banco de Chile	\$ no reajustable	17-11-2024	0,41	44.146	129.839	173.119	158.692	-	-		173.985	331.811
76.124.062-5 S	ervicios Medicos Bicentenarios SpA	97.004.000-5	Banco de Chile	\$ no reajustable	25-01-2025	0,39	11.941	35.565	47.420	47.420	3.951	-		47.506	98.791
76.124.062-5 S	ervicios Medicos Bicentenarios SpA	97.004.000-5	Banco de Chile	\$ no reajustable	02-03-2025	0,39	8.299	24.051	32.068	32.068	5.344	-		32.350	69.480
96.942.400-2 N	Aegasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	01-02-2025	0,44	37.619	112.858	150.477	150.477	12.540	-		150.477	313.494
96.942.400-2 N	Aegasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	03-11-2025	0,36	18.080	54.241	72.322	72.322	18.080	-		72.321	162.724
96.942.400-2 N	Aegasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	03-11-2025	0,36	6.293	18.878	25.170	25.170	6.293	-		25.171	56.633
96.942.400-2 N	Aegasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	03-11-2025	0,31	7.130	21.390	28.520	28.520	7.130	-		28.520	64.170
96.942.400-2 N	Aegasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	28-01-2024	0,42	2.166	6.498	8.665	722	-	-		8.664	9.387
96.942.400-2 N	Aegasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	12-01-2024	0,39	15.477	46.432	61.909	61.909	-	-		61.909	123.818
96.942.400-2 M	Aegasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	10-01-2024	0,42	20.364	61.092	81.456	67.880	-	-	-	81.456	149.336
96.942.400-2 N	Aegasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	09-01-2024	0,47	9.545	28.635	38.180	28.635	-	-		38.180	66.815
96.942.400-2 N	Aegasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	16-08-2025	0,35	1.823	5.468	7.290	7.290	4.860	-		7.291	19.440
96.942.400-2 N	Aegasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	13-03-2025	0,3	14.817	44.450	59.267	59.267	14.817	-		59.267	133.351
96.942.400-2 N	Aegasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	10-01-2024	0,42	5.025	15.074	20.099	16.749	-	-		20.099	36.848
96.942.400-2 N	Aegasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	19-02-2025	0,32	9.864	29.591	39.455	39.455	6.576	-		39.455	85.486
96.942.400-2 N	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	03-07-2024	0,42	4.559	13.678	18.237	4.559	-	-		18.237	22.796
96.942.400-2 N	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	13-03-2025	0,3	61.693	185.078	246.771	246.771	61.693	-		246.771	555.235
96.942.400-2 N	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	08-01-2024	0,42	31.419	94.257	125.676	83.784	-	-		125.676	209.460
96.942.400-2 N	Megasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	13-07-2024	0,44	5.292	15.876	21.168	12.348	-	-		21.168	33.516
96.942.400-2 N	Aegasalud S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	01-11-2024	0,42	18.399	55.197	73.596	6.133	-	-	-	73.596	79.729

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(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Rut Deudor	Sociedad	Rut Acreedor	Institución financiera	Moneda/Indice de reajuste	Fecha de vcto. crédito	Tasa de interés	De mes 0 hasta 3 meses	De mes 4 hasta 12 meses	Más de 1 año hasta 2 años	Más de 2 años hasta 3 años	Más de 3 años hasta 4 años	Más de 4 años hasta 5 años	Más de 5 años	Corriente 31-12-2021 M\$	No corriente 31-12-2021 M\$
96.942.400-2 Megasalu	d S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	20-03-2024	0,43	3.405	10.216	13.621	3.405	-	-	-	13.621	17.026
96.942.400-2 Megasalu	d S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	02-04-2025	0,33	15.453	46.358	61.810	61.810	10.302	-	-	61.811	133.922
96.942.400-2 Megasalu	d S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	13-01-2025	0,33	38.139	114.416	152.555	152.555	12.713	-	-	152.555	317.823
96.942.400-2 Megasalu	d S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	22-09-2023	0,51	8.016	24.047	24.047	-	-	-	-	32.063	24.047
96.942.400-2 Megasalu	d S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	02-04-2025	0,37	5.747	17.242	22.989	22.989	3.832	-	-	22.989	49.810
96.942.400-2 Megasalu	d S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	23-11-2024	0,42	6.890	20.669	27.559	25.262	-	-	-	27.559	52.821
96.942.400-2 Megasalu	d S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	17-08-2025	0,18	1.156	3.468	4.624	4.624	3.083	-	-	4.624	12.331
96.942.400-2 Megasalu	d S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	11-02-2025	0,23	2.199	6.598	8.797	8.797	8.064	-	-	8.797	25.658
96.942.400-2 Megasalu	d S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	10-07-2025	0,17	1.151	3.453	4.604	4.604	3.837	-		4.604	13.045
96.942.400-2 Megasalu	d S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	09-11-2025	0,36	7.438	22.313	29.751	29.751	22.313	-		29.751	81.815
96.942.400-2 Megasalu	d S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	30-10-2024	0,33	31.601	94.802	126.403	126.403	42.134	-		126.403	294.940
96.942.400-2 Megasalu	d S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	28-06-2025	0,19	1.412	4.237	5.649	5.649	2.825	-		5.649	14.123
96.942.400-2 Megasalu	d S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	11-12-2023	0,42	11.052	33.157	44.210	-	-	-	-	44.209	44.210
96.942.400-2 Megasalu	d S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	11-06-2025	0,18	1.358	4.074	5.432	5.432	4.979	-	-	5.432	15.843
96.942.400-2 Megasalu	d S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	01-09-2026	0,18	703	2.108	2.811	2.811	2.811	234	-	2.811	8.667
96.942.400-2 Megasalu	d S.p.A.	97.004.000-5	Banco de Chile	\$ no reajustable	02-11-2026	0,18	2.864	8.592	11.456	11.456	11.456	1.909	-	11.456	36.277
96.942.400-2 Megasalu	d S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	18-09-2026	0,18	1.491	4.474	5.965	5.965	5.965	2.486	-	5.965	20.381
96.942.400-2 Megasalu	d S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	15-07-2026	0,22	11.415	34.244	45.658	45.658	45.658	26.634	-	45.659	163.608
96.942.400-2 Megasalu	d S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	25-06-2026	0,25	3.284	9.853	13.137	13.137	13.137	6.569	-	13.137	45.980
96.942.400-2 Megasalu	d S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	06-10-2026	0,22	7.016	21.048	28.064	28.064	28.064	14.032	-	28.064	98.224
96.942.400-2 Megasalu	d S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	08-10-2026	0,22	49.242	147.725	196.967	196.967	196.967	131.311	-	196.967	722.212
96.942.400-2 Megasalu	d S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	09-03-2026	0,32	11.702	35.107	46.809	46.809	46.809	35.107	-	46.809	175.534
96.942.400-2 Megasalu	d S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	09-09-2026	0,34	9.909	29.728	39.638	39.638	39.638	29.728	-	39.637	148.642
96.942.400-2 Megasalu	d S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	25-09-2026	0,38	1.322	3.966	5.288	5.288	5.288	3.966	-	5.288	19.830
96.942.400-2 Megasalu	d S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	24-10-2026	0,47	884	2.358	3.832	3.537	3.537	2.947	-	3.242	13.853
96.942.400-2 Megasalu	d S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	12-08-2026	0,56	1.746	5.238	6.984	6.984	6.984	6.984	-	6.984	27.936
96.942.400-2 Megasalu	d S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	12-08-2026	0,56	3.895	11.684	15.578	15.578	15.578	15.578	-	15.579	62.312
96.942.400-2 Megasalu	d S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	01-09-2027	0,55	8.690	26.070	34.760	34.760	34.760	34.760	2.897	34.760	141.937
96.942.400-2 Megasalu	d S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	01-09-2027	0,56	3.127	9.382	12.510	12.510	12.510	12.510	1.042	12.509	51.082
96.942.400-2 Megasalu	d S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	15-12-2026	0,55	5.084	15.253	20.337	20.337	20.337	20.337	-	20.337	81.348
96.942.400-2 Megasalu	d S.p.A.	97.018.000-1	Banco Scotiabank	\$ no reajustable	22-12-2026	0,57	905	2.715	3.619	3.619	3.619	3.619	-	3.620	14.476
76.025.069-4 Inversion	es en Salud Millacura S.A.	97.004.000-5	Banco de Chile	\$ no reajustable	30-04-2023	0,24	33.797	91.658	45.620	11.405	-		-	125.455	57.025

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Rut Deudor	Sociedad	Rut Acreedor	Institución financiera	Moneda/Indice de reajuste	Fecha de vcto. crédito	Tasa de interés	De mes 0 hasta 3 meses	De mes 4 hasta 12 meses	Más de 1 año hasta 2 años	Más de 2 años hasta 3 años	Más de 3 años hasta 4 años	Más de 4 años hasta 5 años	Más de 5 años	Corriente 31-12-2021 M\$	No corriente 31-12-2021 M\$
76.110.809-3	Arauco salud limitada	94.627.000-8	Parque Arauco	UF	08-01-2028	0,25	229.675	689.024	918.699	918.699	918.699	918.699	1.531.166	918.699	5.205.962
76.020.458-7	Empresas Red Salud S.A.	76.948.367- 5	Renta Nueva Santa Maria SpA	UF	10-01-2027	0,25	33.825	101.475	135.300	135.300	135.300	135.300	157.850	135.300	699.050
76.181.326-9	Onco Comercial Spa	76.485.410-1	Inversiones Milleina Limitada	UF	01-01-2024	0,25	4.432	13.667	18.905	3.161		-		18.099	22.066
76.411.758-1	Ti Red Spa	76.810.547-2	Renta Nueva Santa Maria Spa	UF	07-01-2028	0,25	24.540	73.620	99.161	101.109	101.109	101.109	168.251	98.160	570.739
76.411.758-1	Ti Red Spa	96.927.570-8	Los Peumos SA	UF	13-11-2022	1,92	9.499	25.331		-		-		34.830	-
76.137.682-9	Inversalud Temucio S.A.	96.959.460-9	Inmobiliaria e Inversiones Río Manso S.A.	UF	28-06-2030	0,3	14.533	43.598	58.131	58.131	58.131	58.131	198.612	58.131	431.136
99.533.790-8	Clincia Regional del Elqui S.p.A.	96.589.030-0	Inmobiliaria y Comercial Los Balcones S.A.	UF	06-01-2022	0,25	3.425	3.425	•	-	•	-	•	6.850	-
96.567.920-0	Clinica Magallanes S.p.A.	76.150.343-K	Indura S.A.	\$ no reajustable	04-01-2023	0,43	4.050	12.150	5.400	-	-	-		16.200	5.400
78.040.520-1	Clinica Avansalud SpA	76.217.980-6	Inversiones Rodriguez Del Rio Ltda.	UF	04-01-2024	0,25	5.764	17.293	23.058	7.686	-	-		23.057	30.744
78.053.560-1	Servicios Medicos Tabancura SpA	76.304.120-4	Sociedad Médica Servicios e Inversiones Surgical Box Ltda.	\$ no reajustable	01-01-2025	0,45	4.401	13.203	17.604	17.604	1.467	-	-	17.604	36.675
96.598.850-5	Clínica Iquique S.A.	5.469.864-k	Victoria Prieto	\$ no reajustable	22-03-2022	0,25	4.800		-	-		-	-	4.800	-
96.885.930-7	Clinica Bicentenario SpA	76.813.247-K	MEDPLAN SpA	\$ no reajustable	12-05-2023	0,42	6.270	18.810	25.080	-		-	-	25.080	25.080
96.942.400-2	Megasalud S.p.A.	11.919.702-3	Fredy Martins Wersikowsky Azocar	\$ no reajustable	02-01-2024	0,45	4.248	12.745	16.993	2.832	-	-	-	16.993	19.825
96.942.400-2	Megasalud S.p.A.	76.409.851-K	Estacionamientos Central Parking System Chile S.A.	\$ no reajustable	10-01-2030	0,48	1.133	3.399	4.532	4.532	4.532	4.532	17.372	4.532	35.500
96.942.400-2	Megasalud S.p.A.	76.026.098-3	Inmobiliaria Junio 2008 SpA	UF	08-01-2027	0,25	42.676	131.978	180.186	180.186	180.186	180.186	120.124	174.654	840.868
96.942.400-2	Megasalud S.p.A.	76.606.581-3	SB Inversiones Ltda	UF	06-01-2028	0,25	17.293	51.880	69.174	69.174	69.174	69.174	103.760	69.173	380.456
96.942.400-2	Megasalud S.p.A.	76.018.468-3	Inversiones Parque Arauco Dos S.A.	UF	08-01-2023	0,25	57.605	172.814	153.612	-		-		230.419	153.612
96.942.400-2	Megasalud S.p.A.	13.890.101-7	Claudia Arnold	UF	01-01-2033	0,25	29.157	87.471	124.959	124.959	133.289	133.289	980.232	116.628	1.496.728
96.942.400-2	Megasalud S.p.A.	76.107.304-4	Inmobiliaria CR S.A	UF	11-01-2029	0,25	18.595	55.785	74.380	74.380	74.380	74.380	216.942	74.380	514.462
96.942.400-2	Megasalud S.p.A.	84.863.700-9	Inmobiliaria Santander	UF	06-01-2029	0,25	23.941	71.823	95.764	96.958	98.628	98.628	252.025	95.764	642.003
96.942.400-2	Megasalud S.p.A.	94.360.000-7	Inmobiliaria Comercial Arlupi S.A.	UF	08-01-2029	0,25	9.669	29.008	38.678	38.936	40.225	40.225	110.212	38.677	268.276
96.942.400-2	Megasalud S.p.A.	77.671.310-4	Yunu Limitada	UF	09-01-2030	0,25	20.371	61.113	81.483	81.483	81.483	81.483	305.563	81.484	631.495
96.942.400-2	Megasalud S.p.A.	76.453.699-1		UF	11-01-2028	0,25	20.455	61.364	81.818	81.818	81.818	81.818	156.818	81.819	484.090
96.942.400-2	Megasalud S.p.A.	77.868.390-3	Albasini EIRL Sociedad de Inversiones Calafquén (Quilpué)	UF	11-01-2023	0,22	6.002	18.005	22.006	-	-	-	-	24.007	22.006
96.942.400-2	Megasalud S.p.A.	86.339.000-1		UF	12-01-2024	0,25	7.038	21.115	28.153	28.153		-		28.153	56.306
96.942.400-2	Megasalud S.p.A.	79.573.990-4	Inmobiliaria Arauco Ltda.	UF	11-01-2029	0,25	66.942	200.826	267.769	267.769	267.769	267.769	780.992	267.768	1.852.068
96.942.400-2	Megasalud S.p.A.	76.168.695-K	Inversiones Alfecomar	UF	10-01-2028	0,25	44.469	133.407	177.876	177.876	177.876	177.876	326.107	177.876	1.037.611
96.942.400-2	Megasalud S.p.A.	7.777.279-0	Jorge Marcelo Parra Marzolo	UF	08-01-2031	0,25	26.033	79.835	109.339	109.339	111.198	114.917	553.017	105.868	997.810
96.942.400-2	Megasalud S.p.A.	76.710.170-8	Malsch Compañía Limitada	UF	05-01-2027	0,25	31.612	95.764	128.306	128.306	129.236	130.165	54.236	127.376	570.249
96.942.400-2	Megasalud S.p.A.	76.855.318-1	Administraciones y Rentas S.A.	UF	05-01-2022	0,25	44.349	29.566	-	-	-			73.915	-
96.942.400-2	Megasalud S.p.A.	76.161.943-8	Inmobiliaria Nueva Santa Maria	UF	09-01-2027	0,25	63.736	191.209	254.945	254.945	254.945	254.945	191.209	254.945	1.210.989
96.942.400-2	Megasalud S.p.A.	76.572.316-7	Inmobiliaria Andina Limitada	UF	12-01-2022	0,25	21.673	65.018	-	-		-		86.691	-

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Rut Deudor	Sociedad	Rut Acreedor	Institución financiera	Moneda/Indice de reajuste	Fecha de vcto. crédito	Tasa de interés	De mes 0 hasta 3 meses	De mes 4 hasta 12	Más de 1 año hasta 2	Más de 2 años hasta 3	Más de 3 años hasta 4	Más de 4 años hasta 5	Más de 5 años	Corriente 31-12-2021	No corriente 31-12-2021
				reajuste	credito	interes	nasta 3 meses	meses	ano nasta 2 años	anos nasta 3 años	años nasta 4	años nasta 5	anos	M\$	M\$
96.942.400-2 M	egasalud S.p.A.	76.572.315-9	Antartica Servicios Financeros Ltda.	UF	12-01-2029	0,25	7.038	21.115	28.153	28.153	28.153	28.153	86.805	28.153	199.417
96.942.400-2 M	egasalud S.p.A.	83.040.000-1	Textiles Panters SPA	UF	01-01-2032	0,25	18.450	55.350	73.800	73.800	73.800	73.800	381.300	73.800	676.500
96.942.400-2 M	egasalud S.p.A.	76.024.245-4	Inversiones DMO Ltda.	UF	03-01-2031	0,25	14.876	44.628	59.504	59.504	59.504	59.504	252.893	59.504	490.909
96.942.400-2 M	egasalud S.p.A.	76.368.834-8	MBI SpA	UF	10-01-2033	0,25	51.655	183.338	259.001	272.823	275.006	275.006	2.033.935	234.993	3.115.771
96.856.780-2 Is:	apre Consalud S.A.	96.501.450-0	Isapre Cruz Blanca S.A.	UF	31-12-2023	0,3835	2.045	6.136	8.182					8.181	8.182
96.856.780-2 Is:	apre Consalud S.A.	78.489.970-5	Propiedades A y M Ltda.	UF	31-12-2023	0,3835	1.621	4.864	6.486					6.485	6.486
96.856.780-2 Is:	apre Consalud S.A.	5.979.397-7	Marta Otero Marín	UF	31-12-2023	0,3835	407	1.222	1.629					1.629	1.629
96.856.780-2 Is:	apre Consalud S.A.	4.410.776-7	Ramón Enrique Mellado Muñoz	UF	31-12-2023	0,3835	4.277	12.831	17.107					17.108	17.107
96.856.780-2 Is:	apre Consalud S.A.	8.398.968-8	Sara Martínez Mondelo	UF	31-12-2025	0,3835	1.995	5.985	7.980	7.979	7.979			7.980	23.938
96.856.780-2 Is:	apre Consalud S.A.	7.967.713-2	Sergio Cailly Aracena	UF	31-12-2023	0,3835	9.046	27.139	36.186					36.185	36.186
96.856.780-2 Is:	apre Consalud S.A.	4.847.705-4	Joseph Abouserhal Salomon	UF	31-12-2023	0,3835	2.129	6.387	8.517					8.516	8.517
96.856.780-2 Is:	apre Consalud S.A.	5.759.610-4	Santiago Patricio Hendriksen Fuster	UF	31-12-2023	0,3835	2.996	8.988	12.702					11.984	12.702
96.856.780-2 Is:	apre Consalud S.A.	4.890.561-7	Luis Loyola Guerra	UF	31-12-2023	0,3835	2.510	7.531	10.041					10.041	10.041
96.856.780-2 Is:	apre Consalud S.A.	76.003.016-3	Inmobiliaria Los Toros S.A.	UF	31-12-2023	0,3835	15.285	40.760	61.141					56.045	61.141
96.856.780-2 Is:	apre Consalud S.A.	76.465.327-0	Inmobiliaria Paraverde SpA	UF	31-12-2023	0,3835	14.724	39.263	58.894					53.987	58.894
96.856.780-2 Is:	apre Consalud S.A.	76.205.190-7	Jorge Suñer Alvarellos y Cía.	UF	31-12-2023	0,3835	17.200	45.868	68.802					63.068	68.802
96.856.780-2 Is:	apre Consalud S.A.	99.587.790-2	Inmobiliaria Domindo Santa María S.A.	UF	31-12-2023	0,3835	13.946	41.839	55.785					55.785	55.785
96.856.780-2 Is:	apre Consalud S.A.	78.943.200-7	Inversiones Sammiz Ltda.	UF	31-12-2023	0,3835	16.736	44.628	66.942					61.364	66.942
96.856.780-2 Is:	apre Consalud S.A.	86.744.400-9	Inversiones Carusso S.A,	UF	31-12-2023	0,3835	6.973	20.919	27.893					27.892	27.893
96.856.780-2 Is:	apre Consalud S.A.	76.459.770-2	Inmobiliaria Perla de Lourdes Ltda.	UF	31-12-2023	0,3835	9.298	27.893	37.190					37.191	37.190
96.856.780-2 Is:	apre Consalud S.A.	78.789.980-3	Anbor Inversiones Ltda.	UF	31-12-2023	0,3835	5.579	16.736	22.314					22.315	22.314
96.856.780-2 Is:	apre Consalud S.A.	88.754.600-2	Inmobiliaria Avilés Ltda.	UF	31-12-2023	0,3835	89.504	275.579	367.438					365.083	367.438
96.856.780-2 Is:	apre Consalud S.A.	78.423.420-7	Inversiones e Inmobiliaria Deika Ltda.	UF	31-12-2023	0,3835	7.903	23.709	31.612					31.612	31.612
96.856.780-2 Is:	apre Consalud S.A.	76.031.071-9	Salcobrand S.A.	UF	31-12-2023	0,3835	6.796	20.387	27.182					27.183	27.182
96.856.780-2 Is:	apre Consalud S.A.	76.620.855-K	Inmobiliaria e Inversiones Ferkal Ltda.	UF	31-12-2023	0,3835	8.451	25.354	33.806					33.805	33.806
96.856.780-2 Is:	apre Consalud S.A.	76.387.790-6	Soc. Inmobiliaria Las Pariposas Ltda.	UF	31-01-2024	0,3835	13.017	39.050	56.405					52.067	56.405
96.856.780-2 Is:	apre Consalud S.A.	6.805.758-2	Arnaldo Carametro Crocco	UF	31-03-2024	0,3835	1.248	3.743	6.239					4.991	6.239
96.856.780-2 Is:	apre Consalud S.A.	13.141.238-K	Angélica del Carmen Cuevas Palominos	UF	30-04-2024	0,3835	10.085	30.255	53.787					40.340	53.787
96.856.780-2 Is:	apre Consalud S.A.	76.084.673-2	Inversiones Villarrica	UF	22-08-2024	0,3835	20.455	61.364	81.818	54.545				81.819	136.363
96.856.780-2 Is:	apre Consalud S.A.	76.572.315-9	Antártica Servicios Financieros	UF	04-12-2022	0,3835	9.330	27.990						37.320	-
96.856.780-2 Is:	apre Consalud S.A.	76.198.903-0	Soc. Inmobiliaria Río Iregua	UF	16-03-2025	0,3835	5.579	16.736	22.314	22.314	5.578			22.315	50.206
96.856.780-2 Is:	apre Consalud S.A.	76.483.691-K	Rentas Retail SpA	UF	30-06-2026	0,3835	3.840	11.520	15.817	16.456	16.456	8.228		15.360	56.957
96.856.780-2 Is:	apre Consalud S.A.	80.276.200-3	Deloitte Auditores y Consultores Ltda.	UF	30-06-2027	0,3835	137.257	411.770	549.026	549.026	549.026	549.026	274.513	549.027	2.470.617
76.296.621-2 In	mobiliaria ILC SpA	76.246.242-7	Inversiones Vis Ltda.	UF	07-05-2027	0,29	58.468	199.154	274.888	283.134	291.627	300.377	126.384	257.622	1.276.410
76.296.621-2 In	mobiliaria ILC SpA	76.257.293-1	Inversiones Splitwerdau Ltda.	UF	01-02-2037	0,33	35.657	106.971	142.628	142.628	142.628	142.628		142.628	570.512
							4.248.180	12.000.824	15.232.510	13.309.242	11.173.977	10.314.129	42.262.922	16.249.004	92.292.780

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Las obligaciones futuras por arrendamiento están compuestas de la siguiente forma:

Al 31-12-2022	Pagos mínimos futuros M\$	Valor presente pagos mínimos futuros M\$	Interés M\$
Hasta un año	20.319.219	14.819.263	5.499.956
Entre uno y cinco años	56.455.541	45.198.575	11.256.966
Más de cinco años	41.702.899	34.533.525	7.169.374
Totales	118.477.659	94.551.363	23.926.296
Al 31-12-2021	Pagos mínimos futuros M\$	Valor presente pagos mínimos futuros M\$	Interés M\$
Hasta un año	16.249.004	12.464.662	3.784.342
Entre uno y cinco años	50.029.858	39.560.195	10.469.663
Más de cinco años	42.262.922	35.884.318	6.378.604
Totales	108.541.784	87.909.175	20.632.609

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

A continuación, se describen los contratos de arrendamiento más relevantes:

	Deudor				Co	ndiciones del contrato
Nombre Sociedad	Relción con Matriz	Acreedor del leasing	Descripción	Duración del Arrendamiento	Fecha Finalización del contrato	Renta Arrendamiento
Clínica Bicentenario S.p.A	Subsidiaria	Seguro Bice Vida y Visa Security	Inmueble, ubicado en Av. Libertador Bernardo O'Higgins N°4850, comuna de Estación Central en la ciudad de Santiag	299 meses	05-07-2037	Trimestralmente UF15.699,63 2do mes de UF542.29 3er mes las cuotas pasan a ser mensuales y por montos diferenciados (sólo interés) y trimestralmente a un monto equivalente a capital más interés
Clínica Avansalud S.p.A.	Subsidiaria	Seguro Bice Vida	Inmueble, ubicado en Avda. Salvador N°100, Comuna de Providencia, cuidad de Santiago	203 meses	10-06-2030	UF 4.444,10
Megasalud S.p.A.	Subsidiaria	Inmobiliaria Nueva Santa María	Inmueble, ubicado en Avda Los Conquistadores 1730, Comuna de Providencia, cuidad de Santiago	120 meses	30-09-2027	UF 685,52
Empresas Red Salud S.A.	Subsidiaria	Inmobiliaria Nueva Santa María	Inmueble, ubicado en Avda Los Conquistadores 1730, Comuna de Providencia, cuidad de Santiago	120 meses	30-09-2027	UF 374,74
Megasalud S.p.A.	Subsidiaria	Inmobiliaria Junio 2008 S.p.A.	Inmueble ubicado en Av. Apoquindo N° 4.700, comuna de Las Condes, cuidad de Santiago	104 meses	07-09-2027	1 a 19 meses UF 448,80 20 a 54 meses UF 459,00 55 a 104 meses UF 484,50
Megasalud S.p.A.	Subsidiaria	Claudia Arnold (Manuel Montt)	Inmueble ubicado en Av. Providencia N° 1.344 yN°1.348, comuna de Providencia, cuidad de Santiago	169 meses	02-01-2033	1 a 11 messs UF 268,80 12 a 47 messs UF 313,60 48 a 71 messs UF 358,40 72 A 107 messs UF 358,40 108 a 169 messs UF 448,00
Megasalud S.p.A.	Subsidiaria	Isapre Consalud S.A.	Inmueble ubicado en Av. Nueva Providencia N° 1910, comuna de Providencia, cuidad de Santiago	111 meses	19-03-2028	1 a 34 meses UF 510,00 35 a 71 meses UF 540,00 72 a 111 meses 552,00
Megasalud S.p.A.	Subsidiaria	Inmobiliaria Arauco Ltda.	Inmueble ubicado en Av. Constitución 620, Chillan	131 meses	30-11-2029	1er mes UF 0 2do mes UF 239,06 3 a 131 meses UF 478,29
Arauco Salud Ltda.	Subsidiaria	Parque Arauco S.A.	Inmueble ubicado en Av. Kennedy N° 5413, comuna de Las Condes, cuidad de Santiago	216 meses	23-09-2028	UF 2.470

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Obligaciones con el público (bonos)

Bonos 144-A (Inversiones La Construcción S.A.)

Con fecha 07 de febrero de 2022, ILC efectuó una colocación de bonos bullet en los mercados internacionales, por un monto de US\$ 300.000.000. Estos bonos devengan sobre el capital insoluto una tasa de interés de carátula anual de 4,75%, con pagos de intereses semestrales y amortización de capital en una cuota en febrero de 2032.

Bonos serie C (Inversiones La Construcción S.A.)

Con fecha 28 de julio de 2011, ILC efectuó una colocación de bonos en el mercado local, con cargo a la serie inscrita en el registro N°672. La serie C (única), fue colocada por un monto de U.F1.500.000. Estos bonos devengan sobre el capital insoluto una tasa de interés de carátula anual de UF + 3,60%, con pagos de intereses anuales y amortización de capital en 10 cuotas iguales, desde junio de 2022.

Bonos serie F (Inversiones La Construcción S.A.)

Con fecha 10 de noviembre de 2016, ILC efectuó una colocación de bonos en el mercado local, con cargo a la serie inscrita en el registro N°797. La serie F (única), fue colocada por un monto de M\$52.440.000. Estos bonos devengan sobre el capital insoluto una tasa de interés de carátula anual de 5,0%, con pagos de intereses anuales y amortización de capital en dos cuotas iguales, desde junio de 2022.

Bonos serie H (Inversiones La Construcción S.A.)

Con fecha 24 de noviembre de 2016, ILC efectuó una colocación de bonos en el mercado local, con cargo a la serie inscrita en el registro N°798. La serie H (única), fue colocada por un monto de UF1.000.000. Estos bonos devengan sobre el capital insoluto una tasa de interés de carátula anual de UF + 2,9%, con pagos de intereses anuales y amortización de capital en cinco cuotas iguales, desde junio de 2037.

Bonos serie I (Inversiones La Construcción S.A.)

Con fecha 5 de septiembre de 2019, ILC efectuó una colocación de bonos en el mercado local, con cargo a la serie inscrita en el registro N°957. La serie I (única), fue colocada por un monto de UF2.000.000. Estos bonos devengan sobre el capital insoluto una tasa de interés de carátula anual de UF + 0,7%, con pagos de intereses anuales y amortización de capital en cuatro cuotas iguales, desde junio de 2024.

Bonos serie J (Inversiones La Construcción S.A.)

Con fecha 5 de septiembre de 2019, ILC efectuó una colocación de bonos en el mercado local, con cargo a la serie inscrita en el registro N°957. La serie J (única), fue colocada por un monto de UF2.000.000. Estos bonos devengan sobre el capital insoluto una tasa de interés de carátula anual de UF + 0,7%, con pagos de intereses anuales y amortización de capital en cuatro cuotas iguales, desde junio de 2024.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Obligaciones con el público (bonos), continuación

Bonos serie K (Inversiones La Construcción S.A.)

Con fecha 7 de abril de 2021, ILC efectuó una colocación de bonos en el mercado local, con cargo a la serie inscrita en el registro N°867. La serie K (única), fue colocada por un monto de UF2.000.000. Estos bonos devengan sobre el capital insoluto una tasa de interés de carátula anual de UF + 0,25%, con pagos de intereses anuales y amortización de capital en cinco cuotas, desde junio de 2024.

Bonos serie C (Empresas Red Salud S.A.)

Con fecha 26 de enero de 2012, Red Salud efectuó una colocación de bonos en el mercado local, con cargo a la serie inscrita en el registro N°698. La serie C (única), fue colocada por un monto de U.F1.000.000. Estos bonos devengan sobre el capital insoluto una tasa de interés de carátula anual de UF + 4,25%, con pagos de intereses anuales y amortización de capital en 11 cuotas iguales, desde junio de 2022.

Bonos serie E (Empresas Red Salud S.A.)

Con fecha 9 de agosto de 2017, Red Salud efectuó su primera colocación de bonos en el mercado local de bonos desmaterializados y al portador, con cargo a la serie de 10 años, inscrita bajo el número N°860, con fecha 25 de julio de 2017. La serie E fue colocada por una suma total de U.F 1.2000.000, con vencimiento al 30 de junio de 2022. La emisión se realizó a una tasa de colocación de 2,09%. El 30 de junio de 2022 se efectuó el pago total de la referida línea de bonos serie E.

Bonos serie BCGVI-B Inversiones Confuturo S.A. (ex Corp Group Chile S.A.)

Con fecha 16 de octubre de 2009, Inversiones Confuturo S.A. inscribió bajo el Nro. 618, en la Comisión para el Mercado Financiero una serie por bonos de hasta un máximo de UF6.000.000, con un plazo de vencimiento de 30 años.

Con fecha 28 de octubre de 2009, se efectuó el remate de la línea de bonos inscrita bajo el Nro. 618, la cual fue colocada íntegramente, bajo las condiciones de: monto UF 3.200.000, plazo de 21 años y 5 meses y una tasa de interés de 4.5%.

Bonos serie D Inversiones Confuturo S.A.

Con fecha 17 de diciembre de 2019, Inversiones Confuturo S.A. efectuó una colocación de bonos en el mercado local, con cargo a la serie inscrita en el registro $N^{\circ}968$. La serie D (única), fue colocada por un monto de UF2.000.000. Estos bonos devengan sobre el capital insoluto una tasa de interés de carátula anual de UF + 3,5% con un plazo de vencimiento de 25 años.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Deuda con el público corriente al 31 de diciembre de 2022

	Deudor		Acreedor				Condiciones de la oblig	gación				Vencin	nientos	
Rut	Sociedad	País	Nombre	Descripción	Moneda	Pago intereses	Amortización capital	Tasa nominal anual	Tasa efectiva anual	Garantía	Valor nominal	De mes 0 hasta mes 3	De mes 4 hasta mes 12	Valor nominal al 31-12- 2022 M\$
94.139.000-5	ILC Inversiones S.A.	Chile	Público	Nro.672 28/07/2011 (C)	UF	Anual	Anual	3,6	3,92	Sin garantía	1.363.636	-	6.511.486	6.511.486
94.139.000-5	ILC Inversiones S.A.	Chile	Público	Nro. 867 (K)	UF	Anual	Anual	0,25	0,62	Sin garantía	2.000.000	-	131.622	131.622
94.139.000-5	ILC Inversiones S.A.	Chile	Público	Nro. 797 10/11/2016 (F)	Pesos	Anual	Anual	5,0	5,26	Sin garantía	26.220.000	-	27.531.000	27.531.000
94.139.000-5	ILC Inversiones S.A.	Chile	Público	Nro. 798 24/11/2016 (H)	UF	Anual	Anual	2,9	3,28	Sin garantía	1.000.000	-	1.018.218	1.018.218
94.139.000-5	ILC Inversiones S.A.	Chile	Público	Nro. 957 14-08-2019 (I)	UF	Anual	Anual	0,7	0,498	Sin garantía	2.000.000	-	368.665	368.665
94.139.000-5	ILC Inversiones S.A.	Chile	Público	Nro. 957 14-08-2019 (J)	UF	Anual	Anual	0,7	0,47	Sin garantía	2.000.000	-	368.542	368.542
94.139.000-5	ILC Inversiones S.A.	Chile	Público	Bonos 144A	US\$	Semestral	Vcto.	4,75	5,2235	Sin garantía	300.000.000	6.098.003	6.098.003	12.196.006
76.020.458-8	Red Salud S.A.	Chile	Público	Nro.698 31/12/2011 (C)	UF	Anual	Anual	4,25	4,2	Sin garantía	1.000.000	-	4.548.455	4.548.455
96.751.830-1	Inversiones Confuturo S.A.	Chile	Público	Nro. 968 26/09/2019 (D)	UF	Anual	Anual	3,5	3,45	Sin Garantía	2.000.000	-	2.457.769	2.457.769
96.751.830-1	Inversiones Confuturo S.A.	Chile	Público	Nro. 618 16/10/2009 (B)	UF	Anual	Anual	4,5	4,5	Sin Garantía	3.200.000	14.350.816	- <u>-</u>	14.350.816
TOTAL													_	69.482.579

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Deuda con el público corriente al 31 de diciembre de 2021

	Deudor		Acreedor	Condiciones de la obligación					Vencimientos					
Rut	Sociedad	País	Nombre	Descripción	Moneda	Pago intereses	Amortización capital	Tasa nominal anual	Tasa efectiva anual	Garantía	Valor nominal	De mes 0 hasta mes 3	De mes 4 hasta mes 12	Valor nominal al 31-12- 2021 M\$
94.139.000-5	ILC Inversiones S.A.	Chile	Público	Nro.672 28/07/2011 (C)	UF	Anual	Anual	3,6	3,92	Sin garantía	1.500.000	-	5.899.700	5.899.700
94.139.000-5	ILC Inversiones S.A.	Chile	Público	Nro. 867 (K)	UF	Anual	Anual	0,25	0,62	Sin garantía	2.000.000	-	154.959	154.959
94.139.000-5	ILC Inversiones S.A.	Chile	Público	Nro. 797 10/11/2016 (F)	Pesos	Anual	Anual	5,0	5,26	Sin garantía	52.440.000	-	28.842.000	28.842.000
94.139.000-5	ILC Inversiones S.A.	Chile	Público	Nro. 798 24/11/2016 (H)	UF	Anual	Anual	2,9	3,28	Sin garantía	1.000.000	-	898.760	898.760
94.139.000-5	ILC Inversiones S.A.	Chile	Público	Nro. 957 14-08-2019 (I)	UF	Anual	Anual	0,7	0,498	Sin garantía	2.000.000	-	433.884	433.884
94.139.000-5	ILC Inversiones S.A.	Chile	Público	Nro. 957 14-08-2019 (J)	UF	Anual	Anual	0,7	0,47	Sin garantía	2.000.000	-	433.884	433.884
76.020.458-8	Red Salud S.A.	Chile	Público	Nro.860 (E)	UF	Anual	Anual	2,4	2,3	Sin garantía	1.200.000	-	38.082.650	38.082.650
76.020.458-8	Red Salud S.A.	Chile	Público	Nro.698 31/12/2011 (C)	UF	Anual	Anual	4,25	4,2	Sin garantía	1.000.000	-	4.134.580	4.134.580
96.751.830-1	Inversiones Confuturo S.A.	Chile	Público	Nro.968 66/09/2019 (B)	UF	Anual	Anual	3,5	3,45	Sin garantía	2.000.000	-	2169.422	2.169.422
96.751.830-1	Inversiones Confuturo S.A.	Chile	Público	Nro. 618 16/10/2009 (B)	UF	Anual	Anual	4,5	4,5	Sin Garantía	3.200.000	13.072.880	- <u>-</u>	13.072.880
TOTAL T														04 122 710

TOTAL 94.122.719

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(19) Otros pasivos financieros y pasivos por arrendamiento, continuación

Deuda con el público no corriente al 31 de diciembre de 2022

							Tasa de	Tasa de						
Rut	Sociedad	País de origen	Descripción	Moneda	Pago de intereses	Amortización capital	interés nominal	interés efectiva	Garantía	Valor nominal	Más de 1 año hasta 3 años	Más de 3 años hasta 5 años	Más de 5 años	Valor nominal 31-12-2022 M\$
94.139.000-5	ILC Inversiones S.A.	Chile	Nro. 672 28/07/2011(C)	UF	Anual	Anual	3,6	3,92	Sin garantía	1.363.636	12.484.339	11.787.705	26.452.967	50.725.011
94.139.000-5	ILC Inversiones S.A.	Chile	Nro. 867 (K)	UF	Anual	Anual	0,25	0,62	Sin garantía	2.000.000	16.038.175	15.959.202	21.112.215	53.109.592
94.139.000-5	ILC Inversiones S.A.	Chile	Nro. 798 24/11/2016(H)	UF	Anual	Anual	2,9	3,28	Sin garantia	1.000.000	2.036.436	2.036.436	47.329.601	51.402.473
94.139.000-5	ILC Inversiones S.A.	Chile	Nro. 957 14-08-2019 (I)	UF	Anual	Anual	0,7	0,498	Sin garantía	2.000.000	26.978.399	26.609.734	-	53.588.133
94.139.000-5	ILC Inversiones S.A.	Chile	Nro. 957 14-08-2019 (J)	UF	Anual	Anual	0,7	0,47	Sin garantía	2.000.000	26.969.406	26.600.864	=	53.570.270
94.139.000-5	ILC Inversiones S.A.	Chile	Bonos 144A	US\$	Semestral	Vcto.	4,75	5,2235	Sin Garantía	300.000.000	24.392.010	24.392.010	311.640.023	360.424.043
76.020.458-7	Red Salud S.A.	Chile	Nro. 698 (C)	UF	Anual	Anual	4.25	4,2	Sin garantía	1.000.000	8.689.974	8.147.334	17.994.393	34.831.701
96.751.830-1	Inversiones Confuturo S.A.	Chile	Nro. 968 26/09/2019 (D)	UF	Anual	Anual	3,5	3,45	Sin garantía	2.000.000	4.915.538	4.915.538	109.546.257	119.377.333
96.751.830-1	Inversiones Confuturo S.A.	Chile	Nro. 618 16/10/2009 (B)	UF	Anual	Anual	4,5	4,5	Sin garantía	3.200.000	27.322.728	25.484.189	45.452.751	98.259.668
TOTAL											149.827.005	145.933.012	579.528.207	875.288.224

Deuda con el público no corriente al 31 de diciembre de 2021

	6	B (1 .	D		Pago de	Amortización	Tasa de interés	Tasa de interés	g	Valor	Más de 1 año	Más de 3 años	N/ 1.5 ~	Valor nominal
ut	Sociedad	País de origen	Descripción	Moneda	intereses	capital	nominal	efectiva	Garantía	nominal	hasta 3 años	hasta 5 años	Más de 5 años	31-12-2021 M\$
94.139.000-5	ILC Inversiones S.A.	Chile	Nro. 672 28/07/2011(C)	UF	Anual	Anual	3,6	3,92	Sin garantía	1.500.000	11.342.977	10.734.412	28.551.845	50.629.234
94.139.000-5	ILC Inversiones S.A.	Chile	Nro. 867 (K)	UF	Anual	Vcto.	0,25	0,62	Sin garantía	2.000.000	9.607.440	18.835.230	34.238.125	62.680.795
94.139.000-5	ILC Inversiones S.A.	Chile	Nro. 797 10/11/2016(F)	pesos	Anual	Anual	5,0	5,26	Sin garantía	52.440.000	27.531.000	-	-	27.531.000
94.139.000-5	ILC Inversiones S.A.	Chile	Nro. 798 24/11/2016(H)	UF	Anual	Anual	2,9	3,28	Sin garantia	1.000.000	1.797.520	1.797.520	42.675.626	46.270.666
94.139.000-5	ILC Inversiones S.A.	Chile	Nro. 957 14-08-2019 (I)	UF	Anual	Anual	0,7	0,498	Sin garantía	2.000.000	16.363.638	31.534.095	15.604.341	63.502.074
94.139.000-5	ILC Inversiones S.A.	Chile	Nro. 957 14-08-2019 (J)	UF	Anual	Vcto.	0,7	0,47	Sin garantía	2.000.000	16.363.638	31.534.095	15.604.341	63.502.074
76.020.458-7	Red Salud S.A.	Chile	Nro. 898 (C)	UF	Anual	Anual	4.25	4,2	Sin garantía	1.000.000	7.909.940	7.430.976	19.419.150	34.760.066
96.751.830-1	Inversiones Confuturo S.A.	Chile	Nro. 968 26/09/2019 (D)	UF	Anual	Anual	3,5	3,45	Sin garantía	2.000.000	4.338.844	4.338.844	98.863.650	107.541.338
96.751.830-1	Inversiones Confuturo S.A.	Chile	Nro. 618 16/10/2009 (B)	UF	Anual	Anual	4,5	4,5	Sin garantía	3.200.000	24.928.630	23.305790	51.164.538	99.398.958
TOTAL											120.183.627	129.510.962	306.121.616	555.816.205

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(20) Cuentas por pagar comerciales y otras cuentas por pagar

El desglose de este rubro, al 31 de diciembre de 2022 y 2021 es el siguiente:

	31-12-2022 M\$	31-12-2021 M\$
Acreedores varios	4.583.027	9.271.853
Dividendos por pagar	44.231.122	27.210.415
Retenciones	17.181.231	14.406.396
Bonos y prestaciones por pagar	39.402.256	28.775.130
Subsidios por pagar	17.899.481	12.694.344
Cuentas por pagar	87.634.141	71.140.581
Excedentes y excesos de cotizaciones	27.584.502	23.344.817
Documentos por pagar	2.018.576	2.565.936
Proveedores	10.692.094	8.708.174
Totales	251.226.430	198.117.646

(21) Otras provisiones corrientes y no corrientes

El desglose de este rubro, al 31 de diciembre de 2022 y 2021 es el siguiente:

Corrientes		31-12-2022 M\$	31-12-2021 M\$
Gastos de salud Gastos de subsidios Otras		65.539.634 8.900.733 15.577	62.034.473 9.074.493 258.713
Totales		74.455.944	71.367.679
No corrientes	Calendario	31-12-2022 M\$	31-12-2021 M\$
Plan tercera edad	Sin fecha	4.981	1.865
Totales		4.981	1.865

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(21) Otras provisiones corrientes y no corrientes, continuación

El movimiento de las provisiones corrientes al 31 de diciembre de 2022 y 2021 es el siguiente:

Corrientes	Gastos de salud M\$	Subsidios M\$	Otras provisiones M\$	Total M\$
Saldos al 01-01-2022	62.034.473	9.074.493	258.713	71.367.679
Provisiones constituidas	17.683.865	1.338.182	(225.871)	18.796.176
Disminuciones producto de pagos	(14.178.704)	(1.511.942)	(17.265)	(15.707.911)
Saldos al 31-12-2022	65.539.634	8.900.733	15.577	74.455.944
Corrientes	Gastos de salud M\$	Subsidios M\$	Otras provisiones M\$	Total M\$
Saldos al 01-01-2021	48.412.419	8.470.591	214.999	57.098.009
Provisiones constituidas	21.656.581	3.220.984	43.714	24.921.279
Disminuciones producto de pagos	(8.034.527)	(2.617.082)		(10.651.609)
Saldos al 31-12-2021	62.034.473	9.074.493	258.713	71.367.679

El movimiento de las provisiones no corrientes al 31 de diciembre de 2022 y 2021 es el siguiente:

No corrientes	Plan tercera edad M\$
Saldos al 01-01-2022	1.865
Provisiones adicionales	7.899
Disminuciones producto de pagos	(4.783)
Saldos finales al 31-12-2022	4.981
No corrientes	Plan tercera edad M\$
No corrientes Saldos al 01-01-2021	
110 001101100	M\$
Saldos al 01-01-2021	M\$ 3.580

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(22) Provisiones por beneficios a los empleados

Las provisiones corrientes por beneficios a los empleados corresponden al detalle que se presenta a continuación:

	31-12-2022 M\$	31-12-2021 M\$
Participaciones del personal	6.683.487	7.030.173
Vacaciones por pagar	12.474.621	11.795.793
Bono desempeño por pagar	624.151	415.457
Participación Directorio por pagar	549.637	398.156
Bono vacaciones por pagar	73.369	154.153
Otros beneficios al personal	2.006.760	350.940
Totales	22.412.025	20.144.672
3) Otros pasivos no financieros		
Corrientes		
Al 31 de diciembre de 2022 y 2021, el detalle es el siguiente:		
Al 31 de diciembre de 2022 y 2021, el detalle es el siguiente:	31-12-2022 M\$	31-12-2021 M\$
Al 31 de diciembre de 2022 y 2021, el detalle es el siguiente: Cotizaciones anticipadas Ingresos anticipados servicios dentales	M \$	M \$

Nο	corrientes
110	corrientes

Totales

	31-12-2022 M\$	31-12-2021 M\$
Boletas garantías clínicas - Fonasa	592.533	62.125
Totales	592.533	62.125

10.170.123

11.494.351

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(24) Ingresos ordinarios y costo de ventas

El detalle de este rubro de la cuenta de resultados al 31 de diciembre de 2022 y 2021 es el siguiente:

	01-01-2022 31-12-2022 M\$	01-01-2021 31-12-2021 M\$
Ingresos de actividades ordinarias		
Cotizaciones de salud	463.319.148	415.511.102
Prestaciones de salud	627.459.330	567.056.559
Cotización adicional voluntaria	235.446.823	194.273.424
Otros ingresos actividades ordinarias	13.952.330	4.267.208
Totales	1.340.177.631	1.181.108.293

El detalle de los costos asociados a los ingresos ordinarios al 31 de diciembre de 2022 y 2021 es el siguiente:

	01-01-2022 31-12-2022	01-01-2021 31-12-2021
	M\$	M\$
Prestaciones de salud	540.106.468	502.458.522
Subsidio por incapacidad laboral	214.314.106	221.389.063
Participaciones médicas	138.749.290	125.815.046
Gastos del personal	153.361.878	136.178.814
Materiales clínicos	85.241.114	75.006.886
Otros costos de venta	26.133.123	32.519.795
Totales	1.157.905.979	1.093.368.126

(25) Ingresos financieros

El detalle de este rubro de la cuenta de resultados, al 31 de diciembre de 2022 y 2021, es el siguiente:

	01-01-2022 31-12-2022 M\$	01-01-2021 31-12-2021 M\$
Renta fija nacional	18.457.904	588.271
Renta variable nacional	6.617.082	677.610
Renta fija internacional	561.655	-
Renta variable internacional	1.023.325	(267.693)
Otros ingresos financieros	108.864	29.730
Totales	26.768.830	1.027.918

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(26) Otras ganancias (pérdidas)

Los principales conceptos registrados, en las cuentas otras ganancias (pérdidas) del estado de resultados al 31 de diciembre de 2022 y 2021, se detallan a continuación:

	01-01-2022	01-01-2021
	31-12-2022	31-12-2021
Otras ganancias:		
Ventas activo fijo	1.439.374	73.528
Arriendos	-	2.138
Otros ingresos	12.398.042	2.999.209
Totales	13.837.416	3.074.875
Otras pérdidas:		
Otros egresos	(123.513)	(3.357.773)
Totales	(123.513)	(3.357.773)
Otras ganancias (pérdidas)	13.713.903	(282.898)

(27) Costos financieros

El detalle de los costos financieros al 31 de diciembre de 2022 y 2021 es el siguiente:

Costos financieros	01-01-2022	01-01-2021
	31-12-2022	31-12-2021
T. 1 11: ' C' '	11.715.212	0.501.042
Intereses de obligaciones financieras	11.715.312	8.591.843
Intereses por leasing	3.251.582	2.728.773
Intereses deuda con el público	27.223.635	15.390.906
Intereses por arrendamiento inmuebles (NIIF16)	1.151.576	1.143.862
Derivados Cross currency swap	(1.745.962)	-
Otros costos financieros	85.348	(244.539)
Total costos financieros	41.681.491	27.610.845

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(28) Gastos de administración y personal

Los gastos de administración, al 31 de diciembre de 2022 y 2021 presentan el siguiente detalle:

	01-01-2022	01-01-2021
	31-12-2022	31-12-2021
	M \$	M \$
Personal	108.444.075	94.320.151
Computación, comunicación y redes	14.813.239	9.398.001
Mantención de oficinas	2.174.157	2.741.687
Inversiones financieras	123.427	122.665
Publicidad y marketing	3.523.711	3.211.732
Depreciaciones	4.331.822	4.175.122
Amortización derechos de uso inmuebles por arrendamiento (NIIF 16)	5.633.541	5.561.904
Amortizaciones intangibles	2.171.568	3.288.660
Correspondencias	1.730.941	1.500.952
Externalización de servicios	4.478.638	3.140.194
Provisiones y deterioros incobrabilidad	4.628.778	9.185.032
Operacionales	4.899.556	3.275.571
Generales	26.443.516	22.038.209
Totales	183.396.969	161.959.880

Los gastos al personal (que se incluyen en gastos de administración), al 31 de diciembre de 2022 y 2021 presentan el siguiente detalle:

	01-01-2022	01-01-2022
	31-12-2022	31-12-2022
	M \$	M \$
Sueldos y salarios	87.195.164	75.795.425
Beneficios a corto plazo empleados	7.357.219	7.664.361
Beneficios post empleos	1.277.125	1.134.837
Otros gastos del personal	12.614.567	9.725.528
Totales	108.444.075	94.320.151

Al 31 de diciembre de 2022 y 2021, el gasto de personal reconocido como resultado, se concilia de la siguiente forma con el desembolso que presenta el estado consolidado de flujos de efectivo:

	31-12-2022	31-12-2021
	M \$	M \$
Total gasto del personal	(108.444.075)	(94.320.151)
Gastos del personal incluido en costos directos	(153.361.878)	(136.178.814)
Gastos del personal incluidos en DAC	527.768	(219.728)
Pagos al personal por participaciones, préstamos y anticipos	7.307.352	6.342.375
Gastos del personal clasificados en el ítem pago a proveedores	16.463.326	12.426.925
Provisión beneficios empleados año anterior	(20.144.672)	(14.819.831)
Provisión beneficios por pagar empleados período actual	22.412.025	20.144.672
Pagos a y por cuenta del personal según estado de flujos de efectivo	(235.240.154)	(206.624.552)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(29) Diferencia de cambio

Conceptos	Moneda	01-01-2022 31-12-2022 M\$	01-01-2021 31-12-2021 M\$
Caja y bancos	US\$	16.253	100.165
Cuentas por cobrar	US\$	16.192.262	2.791
Cuentas por pagar	US\$	(15.186.856)	(9.704)
Totales		1.021.659	93.252

El cuadro anterior representa el detalle de los rubros de activos y pasivos que dan origen a diferencias de cambio son los siguientes al 31 de diciembre de 2022 y 2021.

(30) Resultados por unidades de reajuste

El detalle de los rubros de activos y pasivos que dan origen a reajustes son los siguientes al 31 de diciembre de 2022 y 2021:

Conceptos	Índice de reajustabilidad	01-01-2022 31-12-2022 M\$	01-01-2021 31-12-2021 M\$
Pasivos financieros	UF	(87.596.903)	(34.951.450)
Cuentas por cobrar	UF	4.967.178	424.002
Cuentas por pagar	UF	205.902	(104.335)
Totales	-	(82.423.823)	(34.631.783)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

III. NOTAS RELATIVAS A LA ACTIVIDAD ASEGURADORA

(31) Inversiones financieras

Al 31 de diciembre de 2022 y 2021, las inversiones financieras asociadas a la actividad aseguradora son las siguientes:

DETALLE	31-12-2022 \(\tau\) M\$	31-12-2021
Inversiones financieras a costo amortizado	4.318.193.017	3.863.899.265
Inversiones financieras a valor razonable	1.304.587.535	995.313.965
Totales	5.622.780.552	4.859.213.230

(a) Inversiones a costo amortizado al 31 de diciembre de 2022 y 2021

El detalle de los activos financieros medidos a costo amortizado es el siguiente:

Al 31 de Diciembre de 2022

DETALLE	Costo amortizado □ M\$	Deterioro□ M\$	Costo amortizado neto□ M\$	Valor razonable□ M\$
Instrumentos de renta fija emitidos por el estado	26.273.966	-	26.273.966	25.186.255
Instrumentos de renta fija emitidos por instituciones privadas	1.217.207.239	(1.664.856)	1.215.542.383	1.280.734.018
Instrumentos de renta fija emitidos por instituciones financieras	1.454.217.507	(682.334)	1.453.535.173	1.676.378.945
Mutuos hipotecarios	290.022.168	(653.392)	289.368.776	289.129.060
Otras inversiones de renta fija nacionales	401.098.684	(23.760.117)	377.338.567	386.198.130
Titulos emitidos por estados y bancos centrales extranjeros	67.310.274	(93.470)	67.216.804	49.289.474
Titulos emitidos por bancos y financieras extranjeras	170.629.260	(250.288)	170.378.972	163.154.495
Títulos emitidos por empresas extranjeras	696.904.450	(1.221.817)	695.682.633	598.790.761
Otras inversiones en el extranjero	22.855.743	-	22.855.743	76.748.833
Totales	4.346.519.291	(28.326.274)	4.318.193.017	4.545.609.971

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(31) Inversiones financieras, continuación

(a) Inversiones a costo amortizado al 31 de diciembre de 2022 y 2021, continuación

Al 31 de Diciembre de 2021

DETALLE	Costo amortizado M\$	Deterioro M\$	Costo amortizado neto M\$	Valor razonable M\$
Instrumentos de renta fija emitidos por el estado	28.341.950	-	28.341.950	28.155.363
Instrumentos de renta fija emitidos por instituciones privadas	1.018.567.415	(870.777)	1.017.696.638	1.025.539.917
Instrumentos de renta fija emitidos por instituciones financieras	1.395.243.111	(325.745)	1.394.917.366	1.497.088.161
Mutuos hipotecarios	269.352.669	(645.779)	268.706.890	268.350.517
Otras inversiones de renta fija nacionales	368.634.982	(23.733.299)	344.901.683	391.443.763
Titulos emitidos por estados y bancos centrales extranjeros	56.695.950	(11.592)	56.684.358	19.664.309
Titulos emitidos por bancos y financieras extranjeras	126.390.069	(157.419)	126.232.650	128.701.505
Títulos emitidos por empresas extranjeras	627.421.275	(1.003.545)	626.417.730	694.240.266
Otras inversiones en el extranjero	-	-	-	-
Totales	3.890.647.421	(26.748.156)	3.863.899.265	4.053.183.801

(b) Inversiones a valor razonable al 31 de diciembre de 2022 y 2021

El detalle de los activos financieros medidos a valor razonable clasificadas por nivel es el siguiente:

Al 31 de Diciembre de 2022

DETALLE	Nivel 1□ M\$	Nivel 2□ M\$	Nivel 3 □ M\$	Total □ M\$	Costo amortizado□ M\$	Efecto en res ultado□ M\$
Instrumentos de renta fija emitidos por el estado	154.025.837	-	-	154.025.837	156.713.084	(2.687.247)
Instrumentos de renta fija emitidos por instituciones privadas	7.726.278	-	-	7.726.278	9.075.901	(217.705)
Instrumentos de renta fija emitidos por instituciones financieras	172.654.622	-	-	172.654.622	218.869.041	(4.393.074)
Otras inversiones de renta fija nacionales	10.857.380	-	-	10.857.380	42.215.139	(2.838.115)
Acciones de sociedades anónimas abiertas	27.281.622	-	-	27.281.622	27.281.622	-
Acciones de sociedades anónimas cerradas	-	-	2.814.910	2.814.910	2.814.910	-
Fondo de inversión nacionales	-	197.345.734	-	197.345.734	197.345.734	-
Titulos emitidos por estados y bancos centrales extranjeros	-	405.776	-	405.776	542.831	(137.055)
Titulos emitidos por bancos y financieras extranjeras	-	6.462.827	-	6.462.827	6.154.844	307.983
Títulos emitidos por empresas extranjeras	-	8.275.616	-	8.275.616	8.835.058	(559.441)
Acciones de sociedades extranjeras	51.450.701	34.809	-	51.485.510	51.501.237	(15.727)
Fondos de inversión internacionales	-	5.542.921	-	5.542.921	5.729.258	(186.337)
Fondos de inver. constituidos en el país, cuyos activos están invertidos						
en el extranjero	604.899.357	-	-	604.899.357	604.899.357	-
Otras inversiones en el extranjero	54.809.145	-	-	54.809.145	-	94.782.655
Totales	1.083.704.942	218.067.683	2.814.910	1.304.587.535	1.331.978.016	84.055.937

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(31) Inversiones financieras, continuación

(c) Inversiones a valor razonable al 31 de diciembre de 2022 y 2021, continuación

Al 31 de Diciembre de 2021

DETALLE	Nivel 1 M\$	Nivel 2 M\$	Nivel 3 M\$	Total M\$	Costo amortizado M\$	Efecto en resultado M\$
Instrumentos de renta fija emitidos por el estado	42.280.831			42.280.831	42.575.619	_
Instrumentos de renta fija emitidos por instituciones privadas	8.992.227	_	_	8.992.227	9.110.791	(118.114)
Instrumentos de renta fija emitidos por instituciones financieras	94.560.879	-	_	94.560.879	136,218,197	(1.420.702)
Otras inversiones de renta fija nacionales	22.224.236	-	-	22.224.236	24.984.283	-
Acciones de sociedades anónimas abiertas	31.666.792	-	-	31.666.792	31.666.792	-
Acciones de sociedades anónimas cerradas	-	-	2.943.117	2.943.117	2.943.117	-
Fondo de inversión nacionales	-	167.293.440	-	167.293.440	167.293.440	-
Titulos emitidos por estados y bancos centrales extranjeros	-	2.779.482	-	2.779.482	3.095.290	(315.808)
Titulos emitidos por bancos y financieras extranjeras	-	5.341.444	-	5.341.444	5.134.125	207.319
Títulos emitidos por empresas extranjeras	-	6.013.814	-	6.013.814	6.139.797	(125.983)
Acciones de sociedades extranjeras	76.745.880	1.300.308	-	78.046.188	78.062.704	(16.516)
Fondos de inversión internacionales	-	4.252.473	-	4.252.473	4.150.236	102.238
Fondos de inver. constituidos en el país, cuyos activos están invertidos en el						
extranjero	525.994.036	-	-	525.994.036	525.994.036	-
Fondos mutuos extranjeros	2.925.006	-	-	2.925.006	2.925.006	-
Totales	805.389.887	186.980.961	2.943.117	995.313.965	1.052.420.650	(1.687.566)

- Nivel 1. Instrumentos cotizados con mercados activos; donde el valor razonable está determinado por el precio observado en dichos mercados.
- Nivel 2. Instrumentos cotizados con mercados no activos; donde el valor razonable está determinado utilizando una técnica o modelos de valoración, sobre la base de información de mercado. Adicionalmente, se debe indicar la política contable utilizada con relación a la variación de los factores que se consideran para establecer el precio.
- Nivel 3. Instrumentos no cotizados, donde también el valor razonable se determina utilizando técnicas o modelos de valoración, sobre la base de información disponible, salvo que con la información disponible no sea posible determinar un valor razonable de manera fiable, en cuyo caso la inversión se valoriza a su valor libro de acuerdo con el patrimonio de la emisora.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(31) Inversiones financieras, continuación

(d) Deterioro

El detalle del efecto total por deterioro de las inversiones valorizadas a costo amortizado es el siguiente:

DETALLE	31-12-2022 □ M\$	31-12-2021 □ M\$
Saldo inicial	(26.748.156)	(36.172.935)
Aumento (disminución) de la provisión por deterioro	(1.570.464)	9.315.299
Otros movimientos del deterioro de inversiones financieras	(7.654)	109.480
Totales	(28.326.274)	(26.748.156)

Al 31 de diciembre de 2022 el aumento de la provisión por deterioro de las inversiones financieras obedece al aumento de las probabilidades de no pago de los emisores.

La Compañía ha evaluado al cierre de los Estados Financieros la totalidad de su cartera de renta fija. El proceso de evaluación de las posibles pérdidas por deterioro se lleva a cabo individual y colectivamente. Al cierre de los presentes Estados Financieros, el efecto total por deterioro de las inversiones a costo amortizado equivale a M\$28.326.274

(e) Movimiento de la cartera de inversiones

El detalle del movimiento al 31 de diciembre de 2022 y 2021 es el siguiente:

	Diciembr	re 2022	Diciemb	re 2021
DETALLE	Valor razonable M\$	Costo amortizado□ M\$	Valor razonable M\$	Costo amortizado□ M\$
Saldo inicial al 01/01/2022 y 2021	995.313.965	3.863.899.265	843.583.287	3.990.691.233
Adiciones del ejercicio	10.425.466.650	577.558.618	13.287.750.556	1.423.885.800
Ventas	(5.300.437.544)	(343.384.379)	(11.954.454.626)	(713.062.026)
Vencimientos	(4.840.068.396)	(399.163.269)	(1.309.848.289)	(1.192.585.353)
Devengamiento de intereses	36.542.960	158.658.025	39.530.684	146.991.640
Prepagos	-	(3.292.403)	-	(15.076.319)
Dividendos	(40.757.407)	-	82.878.617	-
Sorteo	-	(1.539.764)	-	(2.425.643)
Ajuste a valor razonable reconocido en resultado	(33.813.111)	30.506.463	6.648.421	14.923.847
Deterioro	1.455	(1.575.000)	(1.455)	9.428.948
Utilidad (pérdida) por unidad de reajuste	107.465.408	505.808.314	15.120.000	246.046.518
Reclasificaciones	(25.855.103)	(69.282.853)	59.150.653	(40.397.979)
Otras variaciones de inversiones financieras	(19.271.342)	-	(75.043.883)	(4.521.401)
Totales	1.304.587.535	4.318.193.017	995.313.965	3.863.899.265

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(31) Inversiones financieras, continuación

(f) Información de la custodia de la cartera de inversiones nacional NCG N° 159

Peso Chileno -miles				Cartera	de inversiones n	acionales			
Detalle	Instrumentos de estado	Instrumentos del sistema bancario	Bonos de empresas	Mutuos hipotecarios	Acciones S.A. abiertas	Acciones S.A. cerradas	Fondos de inversión	Fondos mutuos	Total
Información de la cartera de inversiones									
Monto al 31/12/2022									
Costo amortizado (1)	26.273.966	1.453.535.173	1.592.880.950	289.368.776	-	-	-	-	3.362.058.86
Valor razonable (1)	154.025.837	172.654.622	18.583.658	0	27.281.622	2.814.910	197.345.734	-	572.706.38
Total (1)	180.299.803	1.626.189.795	1.611.464.608	289.368.776	27.281.622	2.814.910	197.345.734	-	3.934.765.248
Monto por tipo de instrumento (Seguros CUI) (2)	12.452.880	17.112.832	295.395.906	-	10.408.235	-	-	5.331.460	340.701.31
Total inversiones (3)	192.752.683	1.643.302.627	1.906.860.514	289.368.776	37.689.857	2.814.910	197.345.734	5.331.460	4.275.466.561
Inversiones custodiables (4)	188.008.649	1.642.958.966	1.458.442.250	-	37.689.857	-	186.883.924	5.331.460	3.519.315.10
% inversiones custodiables (5)	97,54%	99,98%	76,48%	0,00%	100,00%	0,00%	94,70%	100,00%	82,319
Detalle de custodia de inversiones									
Empresa de depósito y custodia de valores									
Monto (6)	188.008.649	1.642.958.966	1.458.442.250	0	37.689.857	0	186.883.924	5.331.460	3.519.315.10
% c/r Total inversiones (7)	97,54%	99,98%	76,48%	0,00%	100,00%	0,00%	94,70%	100,00%	82,319
%c/r inversiones custodiables (8)	100,00%	100,00%	100,00%	0,00%	100,00%	0,00%	100,00%	100,00%	100,009
Nombre empresa custodia de valores (9)	Deposito Central de Valores	Deposito Central de Valores	Deposito Central de Valores		Deposito Central de Valores		Deposito Central de Valores	Deposito Central de Valores	
Banco									-
Monto (10)	-	-	-	-	-	-	-	-	-
% c/r Total inversiones (11)	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,009
Nombre de banco custodio (12)									
Otro									-
Monto (13)	3.707.667	343.661	182.967.797	83.534.775	-	548.128	7.692.150	-	278.794.17
% c/r Total Inversiones (14)	1,92%	0,02%	9,60%	28,87%	0,00%	19,47%	3,90%	0,00%	6,529
Nombre del Custodio (15)	Capredena, Dipreca	Notaria	Brownm Broteher Harrieman	Iron Mountain Chile SA		DCV Vida S.A Inversiones	DCV Vida S.A Inversiones		
Compañía									-
Monto (16)	1.036.367	0	265.450.467	205.834.001	0	2.266.782	2.769.660	0	477.357.27
% c/r Total inversiones (17)	0,54%	0,00%	13,92%	71,13%	0,00%	80,53%	1,40%	0,00%	11,179

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(31) Inversiones financieras, continuación

f) Información de la custodia de la cartera de inversiones nacional NCG N° 159, continuación

Peso Chileno -miles			C	artera de invers	siones nacionale	es			
	Instrumentos de estado	Instrumentos del sistema bancario	Bonos de empresas	Mutuos hipotecarios	Acciones S.A. abiertas	Acciones S.A. cerradas	Fondos de inversión	Fondos mutuos	Total
Información de la cartera de inversiones									
Monto al 31 de diciembre de 2021									
Costo amortizado (1)	28.341.950	1.394.917.366	1.362.598.321	268.706.890	=	-	=	=	3.054.564.52
Valor razonable (1)	42.280.831	94.560.879	31.216.463	-	31.666.792	2.943.117	167.293.440	-	369.961.52
Total (1)	70.622.781	1.489.478.245	1.393.814.784	268.706.890	31.666.792	2.943.117	167.293.440	-	3.424.526.04
Monto por tipo de instrumento (Seguros CUI) (2)	8.079.694	2.112.412	194.340.140	-	10.568.063	-	-	1.418.794	216.519.10
Total inversiones (3)	78.702.475	1.491.590.657	1.588.154.924	268.706.890	42.234.855	2.943.117	167.293.440	1.418.794	3.641.045.15
Inversiones custodiables (4)	77.858.154	1.488.450.156	1.162.881.880	=	42.234.855	80.452	158.096.098	1.418.794	2.931.020.38
% inversiones custodiables (5)	98,93	99,79	73,22	0,00	100,00	2,73	94,51	100,00	80,50
Detalle de custodia de inversiones									
Empresa de depósito y custodia de valores									
Monto (6)	77.858.154	1.488.450.156	1.162.881.880	-	42.234.855	80.452	158.096.098	1.418.794	2.931.020.38
% c/r Total inversiones (7)	98,93	99,79	73,22	0,00	100,00	2,73	94,51	100,00	80,50
%c/r inversiones custodiables (8) Nombre empresa custodia de valores (9)	100,00 Depósito Central de Valores	100,00 Depósito Central de Valores	100,00 Depósito Central de Valores	0,00 Depósito Central de Valores	100,00 Depósito Central de Valores	100,00 Depósito Central de Valores	100,00 Depósito Central de Valores	100,00 Depósito Central de Valores	100,00
Banco	valores	valores	valores	valores	valores	valores	valores	valores	
Monto (10)	_	-	_	_	_	_	-	_	
% c/r Total inversiones (11)	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Nombre de banco custodio (12)									
Otro									
Monto (13)	49.290	3.140.501	173.222.170	86.152.817	-	-	6.613.582	-	269.178.36
% c/r Total Inversiones (14)	0,06	0,21	10,91	32,06	0,00	0,00	3,95	0,00	7,39
Nombre del Custodio (15)	Capredena, Dipreca	Notaria	Brownm Broteher Harrieman	Iron Mountain Chile SA			Ameris Capital SA		
Compañía									
Monto (16)	795.031	-	252.050.874	182.554.073	-	2.862.665	2.583.760	-	440.846.40
% c/r Total inversiones (17)	1,01	0,00	15,87	67,94	0,00	97,27	1,54	0,00	12,11

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(31) Inversiones financieras, continuación

(g) Información de la custodia de la cartera de inversiones nacional, continuación

- (1) Monto por tipo de inversión informado en estado de situación financiera del período que se informa.
- (2) Monto por tipo de inversión informado en estado de situación financiera del período que se informa, correspondiente al detalle de la cuenta inversiones de seguros CUI. Este campo solamente debe ser llenado por la administradora del segundo grupo que presenten seguros con cuenta única de inversión.
- (3) Total de inversiones, corresponde a la suma de las columnas N° (1) y (2). El total de la columna N° (6) + (10) + (13) + (16) debe corresponder al total de la columna N° (3).
- (4) Monto expresado en M\$ del total de la inversión por tipo de instrumento, factible de ser custodiadas por empresa de depósito y custodia de valores (Ley N°18.876).
- (5) % que representan las inversiones custodiadas de total de inversiones informadas en estado de situación financiera.
- (6) Monto en M\$ de inversiones que se encuentran custodiadas en empresas de depósitos y custodia de valores, solo en calidad de depositante.
- (7) % que representan las inversiones en empresas de depósitos y custodia de valores respecto del total de inversiones (columna N°3).
- (8) % que representan las inversiones en empresas de depósitos y custodia de valores respecto del total de inversiones custodiadas (columna N°4).
- (9) Deberá indicar el nombre de la empresa de depósitos y custodia de valores.
- (10) Monto en M\$ de inversiones que se encuentran custodiadas en bancos o instituciones financieras.
- (11) % que representan las inversiones en bancos respecto del total de inversiones (columna N°3).
- (12) Deberá indicar en nombre del banco o institución financiera que ejerce como custodio de las inversiones de la aseguradora.
- (13) Monto en M\$ de inversiones que se encuentren custodiadas en otros custodios distintos de la empresa de depósitos y custodia de valores y de bancos. Deberá incluirse en este campo aquellas inversiones de empresas chilenas o del Estado Chileno que fueron emitidas en el exterior.
- (14) % que representan las inversiones en otros custodios respecto del total de inversiones (columna N° 3).
- (15) Deberá indicar el nombre del custodio.
- (16) Monto en M\$ de inversiones que se encuentran custodiadas por la propia aseguradora.
- (17) % que representan las inversiones que se encuentran en la Sociedad respecto del total de inversiones (columna N° 3).

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(32) Contratos de derivados financieros

(1) Estrategia en el uso de derivados

La política de utilización de productos derivados tiene como objetivo fundamental utilizar productos derivados que tengan por objeto cubrir riesgos financieros, así como también, realizar operaciones de inversión que permitan a las Sociedades de seguros rentabilizar y diversificar el portafolio de inversiones. Asimismo, la política de riesgo financiero tiene por objetivo mantener acotados los riesgos asociados (mercado, liquidez, reinversión, crédito y operacional) en niveles previamente definidos.

La compañía de seguro Confuturo S.A, mantiene vigentes contratos cross currency swap y forwards con instituciones financieras para proteger su cartera de inversiones de las variaciones del tipo de cambio. Dichas operaciones de cobertura de riesgo financiero están en concordancia con la Norma de Carácter General N°200 de la Comisión para el Mercado Fianciero y se encuentran valorizadas conforme a esta norma.

(2) Posición en contratos de derivados

Al 31 de diciembre de 2022 Cía. de Seguros Confuturo S.A., presenta posiciones netas de pasivos, por concepto de derivados de cobertura, cobertura 1512, y de inversión, las que se encuentran clasificadas como otros pasivos financieros a costo amortizado y valor razonable, en el rubro obligaciones con bancos.

Al 31 de diciembre de 2021, Cía. de Seguros Confuturo S.A., presentan posiciones netas de activos, por concepto de derivados de cobertura, de cobertura 1512, y de inversión, las que se encuentran clasificadas como inversiones a costo amortizado e inversiones a valor razonable.

Al 31 de diciembre de 2022 y 2021 la posición neta de activos y pasivos por contratos de derivados se desglosa de la siguiente forma:

Al 31 de Diciembre de 2022

DETALLE	Derivado cobertura M\$	Derivado cobertura 1512 M\$	Inversión M\$	Otros derivados M\$	N° de derivados M\$	Efecto en res ultado□ M\$
Compra forward	2.004.595	10.547	4.837	-	13	19.128.785
Venta forward	(47.974.381)	-	(5.467)	-	40	(108.541.114)
Compra opciones	-	-	-	-	-	3.748.656
Venta opciones	-	-	-	-	-	(4.105.130)
Swaps	(8.838.729)	(22.855.743)	-	-	346	(117.652.360)
Totales	(54.808.515)	(22.845.196)	(630)	-	399	(207.421.163)

Al 31 de Diciembre de 2021

DETALLE	Derivado cobertura M\$	Derivado cobertura 1512 M\$	Inversión M\$	Otros derivados M\$	N° de derivados M\$	Efecto en res ultado□ M\$
Compra forward	(3.238.718)	-	(48.514)	-	14	(36.632.638)
Venta forward	72.930.438	-	-	-	48	134.387.550
Compra opciones	-	-	-	-	-	1.619.927
Venta opciones	-	-	-	-	-	(324.810)
Swaps	(1.860.576)	99.086.493	1.268.545	-	319	169.915.107
Totales	67.831.144	99.086.493	1.220.031		381	268.965.136

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(32) Contratos de derivados financieros, continuación

(3) Detalle de contratos de forwards al 31 de diciembre de 2022 (cifras en miles de pesos)

				CONTRAPARTES DE LA O	PERACIÓN			CARACTE	RISTICAS DE	LA OPERACI	ÓN			INFO	ORMACIÓN DE VA	LORIZACIÓN		
Objetivo del Contrato	Tipo de Operación	Folio Operación	Ítem Operación	Nombre	Nacionalidad	Clasificación de Riesgo	Activo Objeto	Nominales	Moneda	Precio Fowards	Fecha de la Operación	Fecha de Vencimiento del contrato	Valor de mercado del activo objeto a la fecha de información	Precio Spot a la Fecha de Información	Precio Foward cotizado en Mercado a la Fecha de Información	Tasa de descuento de Flujos	Valor razonable del Contrato Forwrd a la Fecha de Información M\$	Origen de Información
	COMPRA																	
COBERTURA COBERTURA COBERTURA	FWC FWC FWC	8318 8320 8327 8361	0 0 0	BANCO DE CHILE BANCO SANTANDER BCO JP MORGAN CHASE BANCO DEL ESTADO DE CHILE	CT CT CT	AAA AAA AAA	UF UF UF	300.000 500.000 500.000 400.000	\$\$ \$\$ \$\$	31599 31625 31710	2021-08-19 2021-08-19 2021-08-23 2021-09-01	2023-01-09 2023-01-09 2023-01-09	10.533.294 17.555.490 17.555.490 14.044.392	35110,98 35110,98 35110,98 35110,98	35.130,85 35.130,85 35.130,85 35.130,85	11,35% 11,35% 11,35% 11,35%	(1.058.951) (1.760.929) (1.747.966) (1.364.469)	Bloomberg Bloomberg
COBERTURA	FWC FWC	9101 9103 9105	0 0 0	BANCHILE CORREDORES DE BOLSA S BANCO BCI BANCO DEL ESTADO DE CHILE	CL CL	AAA AAA	PROM PROM PROM	15.000.000 15.000.000 15.000.000	\$\$	994,5	2022-10-25 2022-10-25 2022-10-25	2023-01-20	12.837.900 12.837.900 12.837.900	855,86 855,86 855,86	856,66 856,66 856,66	1,69% 1,69% 1,69%	2.040.148 2.065.624 1.866.611	Bloomberg
COBERTURA COBERTURA	FWC FWC	9146 9167 9173	0 0 0	BANCO ITAU CHILE MORGAN STANLEY HSBC BANK CHILE	CL US CL	AA+ A- AAA	PROM PROM PROM	5.000.000 27.858.458 17.500.000	\$\$ \$\$	889,8 893,72	2022-11-29 2022-12-16 2022-12-19	2023-01-23 2023-01-20	4.279.300 23.842.940 14.977.550	855,86 855,86 855,86	860,55 856,88 856,66	3,58% 1,87% 1,69%	282.404 915.860 647.897	Bloomberg Bloomberg
COBERTURA INVERSION	FWC FWC	9176 9177	0	HSBC BANK CHILE HSBC BANK CHILE	CL	AAA AAA	PROM PROM	5.000.000 1.000.000	1	,	2022-12-21 2022-12-29		4.279.300 855.860	855,86 855,86	857,61 855,97	2,37% 0,40%	118.366 4.837	Bloomberg Bloomberg
	TOTAL			103.058.458					146.437.316				2.009.432	1				

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(32) Contratos de derivados financieros, continuación

(4) Detalle de contratos de forwards al 31 de diciembre de 2022 (cifras en miles de pesos), continuación

COMERTIAL PROV. 7754 1 OLUTICE BASE (DROCK) GB BBH PROM. 10,000,000 F D.0 2020-02.2 22.973.00 85.36 D.0 2.323 (1.02.00.00) BBH PROM. 10,000,000 F D.0 2020-02.2 22.973.00 85.36 D.0 2.323 (1.02.00.00) BBH PROM. 10,000,000 F D.0 2020-02.2 2020-02.2 22.973.00 85.36 D.0 2.323 (1.02.00.00) BBH PROM. 10,000,000 F D.0 2020-02.2		VENTA		1	1			1										
COMESTIVA PW		VENTA																1
COMESTIVA PW	CORFRTURA	FWV	7550	1	BANCO DE CHILE	CI	ΔΔΔ	PROM	30,000,000	F 0	03 2020-02-28	2025-02-28	25 675 800	855.86	0.02	-2 32%	(3.030.830)	Bloomherg
COMETINA PWY 7585 1 OUTLINE MAKIDONON GI Base PROM 10 00000 F COS 200 001 COS 200 00				_							1	I						-
CORPITIAN PWY 1916 1 COLUMN SOCIE GS Ar PMM 2000000 E O.S. 202-043 12117200 55.58 0.02 2-239 50.00000 Society CORPITIAN PWY 1917 1 1 1 1 1 1 1 1 1				1	l .							1						
COMERTINA PWY \$1.08 1.0 COLUMN SACHE G. A. P. PROM 20,000,000 F. O. 20,100,000 F. O. O. 20,100,000 F. O. O. 20,100,000 F. O. O. 20,100,000 F. O. O. O. O. O. O. O.				1		GB					1	I						
COMENTIANA NOV 1312 1				1							1	I						
CORRETINA NV				1								I						-
CORETTURA NVV 8504 1 MACCO SOFT CHIE C. AAA UF 500.000 5 227.786 0 221.116	COBERTURA	FWV	8154	1	BANK OF NOVA SCOTIA	CA	A+	EUR	10.000.000 U	F 0		2026-05-05		- 1			(1.026.507)	Bloomberg
CORRITURA NV SOA	COBERTURA	FWV	8182	1	BANK OF NOVA SCOTIA	CA	A+	PROM	20.000.000 U	F 0	02 2021-06-10	2026-06-10	17.117.200	855,86	0,02	-2,28%	(138.278)	Bloomberg
CORRETTIMA NW SEOP 1 SMCKLAYS BANK PIC. GB A PROM 20,000,000 [UF 0.0] 2022-11-09 12.11-72.00 85.56 0.02 1.73** (5.41-58.0) (5.21-55.9) (5.00-687) (5.21-55.9)	COBERTURA	FWV	8503	1	BANCO SANTANDER	CL	AAA	UF	500.000 \$	\$ 32578	00 2021-11-05	2023-01-09	17.555.490	35110,98	35.130,85	11,35%	1.272.814	Bloomberg
COBERTURA NV 8899 1	COBERTURA	FWV	8504	1	BANCO DE CHILE	CL	AAA	PROM	20.000.000 U	F 0	03 2021-11-05	2023-11-06	17.117.200	855,86	0,02	-1,47%	(1.529.293)	Bloomberg
COBERTURA TWV 8999 1 BMAC DEL ETADO CHILE C. AA FIOM 15 000 0000 5 33,86 202-08-31 20.29-08-71 21.897.000 855,86 80.02 1.45% (792.398) Bloomberg COBERTURA TWV 8999 1 BBMA ESPAÑA ES B888 FIOM 15 000 0000 F. 0.03 2022-09-07 12.897.000 855,86 0.02 1.45% (792.398) Bloomberg COBERTURA TWV 9006 1 BMAC DEL TMAC DEL	COBERTURA	FWV	8509	1	BARCLAYS BANK PLC	GB	A	PROM	20.000.000 U	F 0	03 2021-11-05	2023-11-09	17.117.200	855,86	0,02	-1,47%	(1.543.548)	Bloomberg
COBERTINA NVV 8992 1 BEVA ESPAÑA E5 888+ 90.0M 15.000.000 1 0.03 202.09-07 202.39-07 202	COBERTURA	FWV	8859	1	BBVA ESPAÑA	ES	BBB+	PROM	30.000.000 U	F 0	03 2022-07-12	2024-07-12	25.675.800	855,86	0,02	-1,91%	(6.217.559)	Bloomberg
COBERTINA PMV 8895 1 BRAY REPARA ES BRBH PROM 15,000,000 F 0,31 2022,09.07 2023,09.07 223,000 855,86 0.02 1,45% (74,757) Sommer COBERTINA PMV 9006 1 BANCO RCI 1.4 AA PROM 50,000,000 F 0,31 2022,09.07 2023,09.07 223,000 855,86 0.02 1,45% (74,757) Sommer COBERTINA PMV 9013 1 BANCO RCI 1.4 AA PROM 50,000,000 F 0,31 2022,09.07 2023,09.08 855,86 0.02 1,45% (24,33,86) Roomberg COBERTINA PMV 9015 1 BRAY REPARA ES BRBH PROM 15,000,000 F 0,31 2022,09.07 2022,09.08 25,75% 00 855,86 0.02 1,45% (22,53,28) Sommerg COBERTINA PMV 9009 1 BRAY REPARA ES BRBH PROM 15,000,000 F 0,31 2022,09.07 2022,09.07 223,700 855,86 0.02 1,45% (22,53,28) Sommerg COBERTINA PMV 9009 1 BRAY REPARA ES BRBH PROM 15,000,000 F 0,31 2022,09.07	COBERTURA	FWV	8969	1	BANCO DEL ESTADO DE CHILE	CL	AAA	PROM	25.000.000 \$	\$ 933	85 2022-08-31	2023-01-31	21.396.500	855,86	857,61	2,37%	(1.902.155)	Bloomberg
COBERTINA PMV 8937 1 89VA ESPAÑA 25 888+ PROM 15 000 000 F 0.3 2022-09-08 2023-09-08	COBERTURA	FWV	8992	1	BBVA ESPAÑA	ES	BBB+	PROM	15.000.000 U	F 0	03 2022-09-07	2023-09-07	12.837.900	855,86	0,02	-1,45%	(798.939)	Bloomberg
COBERTURA FWV 9006 1 BANCO BCT CL AAA PROM 30,000,000 F 0,032 2022-09-09 2023-09-08 42,793.000 855,56 0,02 -1,45% (2,433.86) Bloomberg COBERTURA FWV 9015 1 BRIVA SPAÑA ES BBP PROM 15,000,000 F 0,03 2022-09-12 2023-09-09 12,837.000 855,56 0,02 -1,45% (2,433.86) Bloomberg COBERTURA FWV 9009 1 RINGE GANC CHILE CL AAA PROM 15,000,000 F 0,03 2022-09-12 2023-09-09 12,837.000 855,56 0,02 -1,45% (1,13.767) Bloomberg COBERTURA FWV 9009 1 RINGE GANC CHILE CL AAA PROM 15,000,000 S 993,53 2022-10-20 2023-01-20 15,571.50 91,555 91,737 2,78% CL CL CL CL CL CL CL C	COBERTURA	FWV	8995	1	BBVA ESPAÑA	ES	BBB+	PROM	15.000.000 U	F 0	03 2022-09-07	2023-09-07	12.837.900	855,86	0,02	-1,45%	(825.936)	Bloomberg
COBERTURA PWV 9013 1 BANC OF AMERICA NA US A PROM 30,000,000 UF 0.03 2022-09-12 2023-90-08 2.5675.80 0.02 -1.45% (1.137-278) (2.257.218) Bornberg COBERTURA PWV 9089 1 BANC OF CHILE CL AAA PROM 15,000.000 US 995,15 2022-10-20 2023-01-00 12.837-900 855,86 856,66 1,69% (1.207-654) Bornberg COBERTURA PWV 9090 1 HSIC BANK CHILE CL AAA PROM 15,000.000 US 995,15 2022-10-20 2023-01-00 12.837-900 855,86 856,66 1,69% (1.207-654) Bornberg COBERTURA PWV 9097 1 HSIC BANK CHILE CL AAA PROM 9.000.000 S 997,13 2022-10-24 2023-01-00 7.702.740 855,86 856,66 1,69% (1.205-11) BORNBERG COBERTURA PWV 9097 1 HSIC BANK CHILE CL AAA PROM 9.000.000 S 997,13 2022-10-24 2023-01-00 7.702.740 855,86 856,66 1,69% (1.202-945) Bornberg COBERTURA PWV 9127 1 BANCO DE CHILE CL AAA PROM 9.000.000 S 997,13 2022-10-24 2023-01-00 7.702.740 855,86 856,66 1,69% (1.202-945) Bornberg COBERTURA PWV 9127 1 BANCO DE CHILE CL AAA PROM 9.000.000 S 993,73 2022-11-04 2023-01-00 7.702.740 855,86 856,66 1,69% (1.202-945) Bornberg COBERTURA PWV 9139 1 SCOTIABANK CL AAA PROM 1.000.000 S 993,73 2022-11-04 2023-01-00 7.702.740 855,86 856,66 1,69% (1.202-945) Bornberg COBERTURA PWV 9140 1 HSIC BANK CHILE CL AAA PROM 1.000.000 S 993,73 2022-11-04 2023-01-00 7.702.740 855,86 856,66 1,69% (1.202-945) Bornberg COBERTURA PWV 9140 1 HSIC BANK CHILE CL AAA PROM 1.000.000 S 993,73 2022-11-04 2023-01-00 7.702.740 855,86 855,86 855,86 859,58 3.26% (3.058-81) Bornberg COBERTURA PWV 9140 1 HSIC BANK CHILE CL AAA PROM 1.000.000 S 993,73 2022-11-10 2023-01-17 18.1310-00 915,95 922,33 3.26% (3.058-81) Bornberg COBERTURA PWV 9140 1 BANCO TIAL CHILE CL AAA	COBERTURA	FWV	8997	1	BBVA ESPAÑA	ES	BBB+	PROM	15.000.000 U	F 0	03 2022-09-08	2023-09-07	12.837.900	855,86	0,02	-1,45%	(747.157)	Bloomberg
COBERTURA PWV 9015 1 BBNA ESPAÑA ES BBB PROM 15.000.000 F 0.03 2022-09-17 12.837.800 855.86 0.02 1.4585 11.137.67 Bloomberg COBERTURA PWV 9090 1 HSSE BANK CHILE C. AAA PROM 15.000.000 55 995.03 2022-10-20 2023-01-20 15.571.150 915.55 917.27 2.78% (1.68.117) Bloomberg COBERTURA PWV 9095 1 HSSE BANK CHILE C. AAA PROM 9.000.000 55 997.13 2022-10-24 2023-01-20 7.702.740 855.86 856.66 1.69% (1.26.9.022) Bloomberg COBERTURA PWV 9097 1 HSSE BANK CHILE C. AAA PROM 9.000.000 55 993.73 2022-10-24 2023-01-20 7.702.740 855.86 856.66 1.69% (1.26.9.022) Bloomberg COBERTURA PWV 9099 1 HSSE BANK CHILE C. AAA PROM 9.000.000 55 993.87 2022-10-24 2023-01-20 7.702.740 855.86 856.66 1.69% (1.26.9.022) Bloomberg COBERTURA PWV 9197 1 HSSE BANK CHILE C. AAA PROM 9.000.000 55 993.87 2022-10-24 2023-01-20 7.702.740 855.86 856.66 1.69% (1.287.659) Bloomberg COBERTURA PWV 9193 1 SCOTIABANK C. AAA PROM 9.000.000 55 993.87 2022-10-24 2023-01-20 7.702.740 855.86 856.66 1.69% (1.287.659) Bloomberg COBERTURA PWV 9140 1 HSSE BANK CHILE C. AAA PROM 9.000.000 55 993.87 2022-11-42 2023-01-20 7.702.740 855.86 856.66 1.69% (1.287.659) Bloomberg COBERTURA PWV 9140 1 HSSE BANK CHILE C. AAA PROM 9.000.000 55 993.87 2022-11-14 2023-01-15 18.319.000 915.95 922.33 3.98% (1.98.818) Bloomberg Bloomberg COBERTURA PWV 9140 1 HSSE BANK CHILE C. AAA PROM 1.000.000 55 934.93 2022-11-17 2023-01-17 855.860 855.86 859.88 3.26% (1.05.8511) Bloomberg COBERTURA PWV 9145 1 BANCO TAUCHILE C. AAA PROM 1.000.000 55 935.95 2022-11-12 2023-02-17 25.575.800 855.86 859.98 3.26% (1.03.5511) Bloomberg Bloomberg COBERTURA PWV 9145 1 BANCO TAUCHILE C. AA	COBERTURA	FWV	9006	1	BANCO BCI	CL	AAA	PROM	50.000.000 U	F 0	03 2022-09-09	2023-09-08	42.793.000	855,86	0,02	-1,45%	(2.433.869)	Bloomberg
COBERTURA FWV 9089 1 BANCO DE CHILE CL AAA PROM 15.000.000 \$5 995.25 0222.10.20 0223.01.20 12.8379.00 85.586 856.66 1.69% 1.000.0000 1.000.0000 1.000.0000	COBERTURA	FWV	9013	1	BANK OF AMERICA NA	US	A+	PROM	30.000.000 U	F 0	03 2022-09-12	2023-09-08	25.675.800	855,86	0,02	-1,45%	(2.255.218)	Bloomberg
COBERTURA PWV 9090 1 HSRC BANK CHILE CL AAA EUR 17,000,000 5 99,713 2022-10-24 2023-01-20 15,571.150 915,55 917,37 27,78% (1.053.117) Bloomberg COBERTURA PWV 9097 1 HSRC BANK CHILE CL AAA PROM 9,000,000 55 997,13 2022-10-24 2023-01-20 7,702,740 855,86 856,66 1,69% (1.203.945) Bloomberg COBERTURA PWV 9099 1 HSRC BANK CHILE CL AAA PROM 9,000,000 55 999,87 2022-10-24 2023-01-20 7,702,740 855,86 856,66 1,69% (1.203.945) Bloomberg COBERTURA PWV 9127 1 BANCO DE CHILE CL AAA PROM 1,000,000 55 999,87 2022-10-24 2023-01-20 7,702,740 855,86 856,66 1,69% (1.203.945) Bloomberg COBERTURA PWV 9139 1 SCOTIABANK CL AAA PROM 1,000,000 55 999,87 2022-11-24 2023-01-20 7,702,740 855,86 856,66 1,69% (1.203.945) Bloomberg COBERTURA PWV 9139 1 SCOTIABANK CL AAA PROM 1,000,000 55 995,87 2022-11-14 2023-02-17 18,139.00 915,95 922,33 5,39% (812.983) Bloomberg COBERTURA PWV 9141 1 SCOTIA COBERDORA DE BOLSA CHILE CL AAA PROM 1,000,000 55 962,90 2022-11-21 2023-02-17 8,555.60 855,86 859,58 3,26% (1.033.881) Bloomberg COBERTURA PWV 9143 1 SCOTIA COBERDORA DE BOLSA CHILE CL AAA PROM 1,000,000 55 963,80 2022-11-21 2023-02-17 8,555.60 855,86 859,58 3,26% (1.033.881) Bloomberg COBERTURA PWV 9145 1 BANCO ITAL CHILE CL AAA PROM 1,000,000 55 963,80 2022-11-21 2023-02-17 8,555.60 855,86 859,58 3,26% (1.033.881) Bloomberg COBERTURA PWV 9145 1 BANCO ITAL CHILE CL AAA PROM 1,000,000 55 963,80 2022-11-21 2023-02-17 8,555.60 855,86 859,88 3,26% (1.033.881) Bloomberg COBERTURA PWV 9156 1 BANCO ITAL CHILE CL AAA PROM 1,000,000 55 963,80 2022-11-21 2023-02-17 8,555.60 855,86 866,66 1,69% (1.037.565) Bloomberg COBERTURA PWV 9156 1 BANCO	COBERTURA	FWV	9015	1	BBVA ESPAÑA	ES	BBB+	PROM	15.000.000 U	F 0	03 2022-09-12	2023-09-07	12.837.900	855,86	0,02	-1,45%	(1.113.767)	Bloomberg
COBERTURA FWV 9095 1 HISGE BANK CHILE CL AAA PROM 9.000.000 55 997,13 2022-10-24 2023-01-20 7,702.740 855,86 856,66 1,69% (1,263.022) Bloomberg COBERTURA FWV 9099 1 HISGE BANK CHILE CL AAA PROM 9.000.000 55 998,77 2022-10-24 2023-01-20 7,702.740 855,86 856,66 1,69% (1,263.022) Bloomberg COBERTURA FWV 9127 1 BANK O DE CHILE CL AAA PROM 9.000.000 55 998,77 2022-10-24 2023-01-20 2023-01-20 7,702.740 855,86 856,66 1,69% (1,263.022) Bloomberg COBERTURA FWV 9139 1 SCOTIABANK CL AAA FROM 10.000.000 55 998,77 2022-10-24 2023-01-20	COBERTURA	FWV	9089	1	BANCO DE CHILE	CL	AAA	PROM	15.000.000 \$	\$ 995	25 2022-10-20	2023-01-20	12.837.900	855,86	856,66	1,69%	(2.076.864)	Bloomberg
COBERTURA FWV 9097 1 HSBC BANK CHILE CL AAA PROM 9.000.000 SS 909.77 2022-10-24 2023-01-20 7.702.740 855.86 856.66 1,69% (1.302.945) Bloomberg (COBERTURA FWV 9127 1 BANCO DE CHILE CL AAA PROM 9.000.000 SS 993.77 2022-10-24 2023-01-20 7.702.740 855.86 856.66 1,69% (1.287659) Bloomberg (COBERTURA FWV 9129 1 SCOTIABANK CL AAA PROM 10.000.000 SS 933.27 2022-11-04 2023-02-03 11.892.040 855.86 857.93 2,256% (1.331.848) Bloomberg (COBERTURA FWV 9139 1 SCOTIABANK CL AAA PROM 10.000.000 SS 934.29 2022-11-17 2023-02-17 18.319.000 915.55 855.66 859.58 3,26% (7.50.118) Bloomberg (COBERTURA FWV 9141 1 SCOTIAG CORREDORA DE BOLSA CHILE LTDA CL AAA PROM 30.000.000 SS 962.30 2022-11-17 2023-02-17 8.555.600 855.86 859.58 3,26% (7.50.118) Bloomberg (COBERTURA FWV 9142 1 BANCO TAU CHILE CL AAA PROM 30.000.000 SS 963.30 2022-11-12 2023-02-17 8.555.600 855.86 859.58 3,26% (1.037.85811) Bloomberg (COBERTURA FWV 9143 1 HSBC BANK CHILE CL AAA PROM 10.000.000 SS 963.30 2022-11-12 2023-02-17 8.555.600 855.86 859.58 3,26% (1.037.85811) Bloomberg (COBERTURA FWV 9143 1 HSBC BANK CHILE CL AAA PROM 10.000.000 SS 963.30 2022-11-12 2023-02-17 8.555.600 855.86 859.58 3,26% (1.037.85811) Bloomberg (COBERTURA FWV 9145 1 BANCO FALABELIA CL AA PROM 10.000.000 SS 963.30 2022-11-12 2023-02-17 8.555.600 855.86 859.58 3,26% (1.037.85811) Bloomberg (COBERTURA FWV 9145 1 BANCO FALABELIA CL AA PROM 15.000.000 SS 963.30 2022-11-12 2023-02-17 8.555.600 855.86 859.58 3,26% (1.037.85811) Bloomberg (COBERTURA FWV 9154 1 SCOTIAG CORREDORA DE BOLSA CHILE LTDA CL AA PROM 30.000.000 SS 963.30 2022-11-12 2023-03-12 12.8023-03-12 2023-03-12 12.8023-03-12 2023-03-12 12.8023-03-12 2023-03-12	COBERTURA	FWV	9090	1	HSBC BANK CHILE	CL	AAA	EUR	17.000.000 \$	\$ 980	00 2022-10-20	2023-01-20	15.571.150	915,95	917,37	2,78%	(1.063.117)	Bloomberg
COBERTURA FWV 9999 1 HSBC BANK CHILE CL AAA PROM 9.000.000 \$\$ 999,87 2022-10-24 2023-01-20 7.702.740 855,86 856,66 1.69% (1.287.659) Bloomberg COBERTURA FWV 9139 1 SCOTHABANK CL AAA EUR 20.000.000 \$\$ 953,29 2022-11-04 2023-02-03 11.839.040 855,86 857,93 2.56% (1.331.849) Bloomberg COBERTURA FWV 9140 1 HSBC BANK CHILE CL AAA PROM 10.000.000 \$\$ 963,50 2022-11-17 2023-02-17 18.319.040 915,95 953,95 2.59% (1.287.659) Bloomberg COBERTURA FWV 9140 1 HSBC BANK CHILE CL AAA PROM 10.000.000 \$\$ 963,50 2022-11-18 2023-02-17 8.558.600 855,86 859,58 3.26% (750.118) Bloomberg COBERTURA FWV 9141 1 SCOTHA CORREDORA DE BOLSA CHILE LIDA CL AAA PROM 30.000.000 \$\$ 962,90 2022-11-12 2023-02-17 28.558.600 855,86 859,58 3.26% (750.118) Bloomberg COBERTURA FWV 9142 1 BANCO TRIAU CHILE CL AAA PROM 10.000.000 \$\$ 963,80 2022-11-12 2023-02-17 8.558.600 855,86 859,58 3.26% (1.037.565) Bloomberg COBERTURA FWV 9143 1 HSBC BANK CHILE CL AAA PROM 10.000.000 \$\$ 963,80 2022-11-12 2023-02-17 8.558.600 855,86 859,58 3.26% (1.037.565) Bloomberg COBERTURA FWV 9145 1 BANCO FALABELLA CL AAA PROM 10.000.000 \$\$ 963,80 2022-11-12 2023-02-17 8.558.600 855,86 859,58 3.26% (1.037.565) Bloomberg COBERTURA FWV 9145 1 BANCO FALABELLA CL AAA PROM 15.000.000 \$\$ 935,05 2022-11-21 2023-02-17 8.558.600 855,86 867,49 4,16% (1.037.565) Bloomberg COBERTURA FWV 9154 1 SCOTHA CORREDORA DE BOLSA CHILE LTDA CL AAA PROM 15.000.000 \$\$ 895,15 2022-12-05 2023-03-10 25.675.800 855,86 867,49 4,16% (1965.370) Bloomberg COBERTURA FWV 9154 1 BANCO FALABELLA CL AAA PROM 30.000.000 \$\$ 895,15 2022-12-05 2023-03-10 25.675.800 855,86 867,49 4,16% (1965.370) Bloomberg COBERTURA FWV 9156 1 BANCO FALABELLA CL AAA PROM 30.000.000 \$\$ 895,15 2022-12-05 2023-03-10 25.675.800 855,86 867,49 4,16% (127.03-357) Bloomberg COBERTURA FWV 9156 1 BANCO FALABELLA CL AAA PROM 30.000.000 \$\$ 895,15 2022-12-05 2023-03-10 25.675.800 855,86 867,49 4,16% (127.03-357) Bloomberg COBERTURA FWV 9156 1 BANCO FALABELLA CL AAA PROM 30.000.000 \$\$ 895,25 2022-12-05 2023-03-10 25.675.800 855,86 867,59 4,16% (127.03-357	COBERTURA	FWV	9095	1	HSBC BANK CHILE	CL	AAA	PROM	9.000.000 \$	\$ 997	13 2022-10-24	2023-01-20	7.702.740	855,86	856,66	1,69%	(1.263.022)	Bloomberg
COBERTURA FWV 9139 1 SCOTIABANK CL AAA PROM 14.000.00 \$\$ 953,29 2022-11-04 2023-02-03 11.982.040 855,86 857,93 2,56% (13.31.848) Bloomberg COBERTURA FWV 9140 1 SCOTIABANK CL AAA EUR 20.000.000 \$\$ 963,50 2022-11-17 2023-02-17 18.319.000 915,95 922,53 5,39% (812.983) Bloomberg COBERTURA FWV 9140 1 SCOTIA CORREDORA DE BOLSA CHILE UTDA CL AAA PROM 30.000.000 \$\$ 963,50 2022-11-12 2023-02-17 25.675,800 855,86 859,58 3,26% (10.33.848) Bloomberg COBERTURA FWV 9141 1 SCOTIA CORREDORA DE BOLSA CHILE UTDA CL AAA PROM 10.000.000 \$\$ 963,493 2022-11-12 2023-02-17 25.675,800 855,86 859,58 3,26% (10.33.848) Bloomberg COBERTURA FWV 9143 1 SINCE CORREDORA DE BOLSA CHILE UTDA CL AAA PROM 10.000.000 \$\$ 963,493 2022-11-12 2023-02-17 25.675,800 855,86 859,58 3,26% (1.03.881) Bloomberg COBERTURA FWV 9143 1 SINCE CORREDORA DE BOLSA CHILE CL AAA PROM 10.000.000 \$\$ 963,493 2022-11-21 2023-02-17 8.558.600 855,86 859,58 3,26% (1.03.881) Bloomberg COBERTURA FWV 9143 1 SINCE FAIL CL AAA PROM 10.000.000 \$\$ 963,80 2022-11-21 2023-02-17 8.558.600 855,86 859,58 3,26% (1.03.881) Bloomberg COBERTURA FWV 9145 1 BANCO FALABELIA CL AA PROM 10.000.000 \$\$ 935,00 2022-11-21 2023-02-17 8.558.600 855,86 859,58 3,26% (1.03.881) Bloomberg COBERTURA FWV 9152 1 BANKO FALEELIDA CL AAA PROM 10.000.000 \$\$ 935,00 2022-11-21 2023-02-17 8.558.600 855,86 864,74 4,50% (1.043.002) Bloomberg COBERTURA FWV 9154 1 SCOTIA CORREDORA DE BOLSA CHILE UTDA CL AAA PROM 30.000.000 \$\$ 895,15 2022-12-05 2023-03-10 25.675,800 855,86 862,69 4,16% (1963.37) Bloomberg COBERTURA FWV 9156 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 899,12 2022-12-05 2023-03-10 25.675,800 855,86 862,69 4,16% (11.23.999) Bloomberg COBERTURA FWV 9158 1 BANCO BCI CL AAA PROM 30.000.000 \$\$ 899,82 2022-12-05 2023-03-10 25.675,800 855,86 862,69 4,16% (11.23.999) Bloomberg COBERTURA FWV 9156 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 899,82 2022-12-05 2023-03-10 25.675,800 855,86 862,69 4,16% (11.23.999) Bloomberg COBERTURA FWV 9156 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 899,82 2022-12-05 2023-03-10 2	COBERTURA	FWV	9097	1	HSBC BANK CHILE	CL	AAA	PROM	9.000.000 \$	\$ 1001	57 2022-10-24	2023-01-20	7.702.740	855,86	856,66	1,69%	(1.302.945)	Bloomberg
COBERTURA FWV 9139 1 SCOTIABANK CL AAA EUR 20.000.000 \$\$ 963,50 2022-11-17 2023-02-17 18.319.000 915,95 922,53 5,39% (812.983) Bloomberg COBERTURA FWV 9140 1 HSRC BANK CHILE CL AAA PROM 10.000.000 \$\$ 934,93 2022-11-18 2023-02-17 8.558.600 855,86 859,58 3,26% (750.18) Bloomberg COBERTURA FWV 9142 1 BANCO ITAU CHILE CL AAA PROM 10.000.000 \$\$ 963,90 2022-11-21 2023-02-17 8.558.600 855,86 859,58 3,26% (1.033.881) Bloomberg COBERTURA FWV 9143 1 HSRC BANK CHILE CL AAA PROM 10.000.000 \$\$ 963,80 2022-11-21 2023-02-17 8.558.600 855,86 859,58 3,26% (1.033.881) Bloomberg COBERTURA FWV 9143 1 BANCO FALBELLA CL AAA PROM 10.000.000 \$\$ 963,80 2022-11-21 2023-02-17 8.558.600 855,86 859,58 3,26% (1.033.881) Bloomberg COBERTURA FWV 9145 1 BANCO FALBELLA CL AAA PROM 10.000.000 \$\$ 963,80 2022-11-21 2023-02-17 8.558.600 855,86 859,58 3,26% (1.033.881) Bloomberg COBERTURA FWV 9152 1 BANK OF AMERICA NA US A+ PROM 30.000.000 \$\$ 983,00 2022-11-21 2023-02-17 8.558.600 855,86 862,69 4,16% (1.035.05) Bloomberg COBERTURA FWV 9154 1 SCOTIA CORREDORA DE BOLSA CHILE LTDA CL AAA PROM 30.000.000 \$\$ 895,15 2022-12-05 2023-03-10 25.675.800 855,86 862,69 4,16% (1.035.05) Bloomberg COBERTURA FWV 9155 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 895,15 2022-12-05 2023-03-10 25.675.800 855,86 862,69 4,16% (1.035.05) Bloomberg COBERTURA FWV 9156 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 895,15 2022-12-05 2023-03-10 25.675.800 855,86 862,69 4,16% (1.129.99) Bloomberg COBERTURA FWV 9158 1 BANCO BCI CL AAA PROM 30.000.000 \$\$ 899,82 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.99) Bloomberg COBERTURA FWV 9150 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 899,82 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.99) Bloomberg COBERTURA FWV 9150 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 899,82 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.99) Bloomberg COBERTURA FWV 9150 1 BANCO ITAU CHILE CL AAA PROM 50.0000 \$\$ 899,82 2022-12-07 2023-02-10 25.675.800 855,86 862,69 4,16% (1.123.99) Bloomberg COBERTURA FWV 9150 1 BA	COBERTURA	FWV	9099	1	HSBC BANK CHILE	CL	AAA	PROM	9.000.000 \$	\$ 999	87 2022-10-24	2023-01-20	7.702.740	855,86	856,66	1,69%	(1.287.659)	Bloomberg
COBERTURA FWV 9140 1 HSBC BANK CHILE CL AAA PROM 10.000.000 \$\$ 934,93 2022-11-18 2023-02-17 8.558.600 855,86 859,58 3,26% (750.118) Bloomberg COBERTURA FWV 9142 1 BANCO ITAU CHILE CL AAA PROM 10.000.000 \$\$ 962,04 2022-11-21 2023-02-17 8.558.600 855,86 859,58 3,26% (3.085.818) Bloomberg COBERTURA FWV 9143 1 HSBC BANK CHILE CL AAA PROM 10.000.000 \$\$ 963,43 2022-11-21 2023-02-17 8.558.600 855,86 859,58 3,26% (3.085.818) Bloomberg COBERTURA FWV 9145 1 BANCO FAMERICA CL AAA PROM 10.000.000 \$\$ 963,43 2022-11-21 2023-02-17 8.558.600 855,86 859,58 3,26% (1.037.565) Bloomberg COBERTURA FWV 9145 1 BANCO FAMERICA CL AAA PROM 10.000.000 \$\$ 963,80 2022-11-21 2023-02-17 8.558.600 855,86 859,58 3,26% (1.037.565) Bloomberg COBERTURA FWV 9152 1 BANK C PAMERICA CN COBERTURA FWV 9154 1 SCOTIA CORREDORA DE BOLSA CHILE LTDA CL AAA PROM 30.000.000 \$\$ 895,15 2022-12-25 2023-03-10 25.675.800 855,86 862,69 4,16% (876.085) Bloomberg COBERTURA FWV 9156 1 BANCO GID CL AAA PROM 30.000.000 \$\$ 892,15 2022-12-25 2023-03-10 25.675.800 855,86 862,69 4,16% (876.085) Bloomberg COBERTURA FWV 9158 1 BANCO BIO CL AAA PROM 30.000.000 \$\$ 899,22 2022-12-05 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.99) Bloomberg COBERTURA FWV 9158 1 BANCO BIO CL AAA PROM 30.000.000 \$\$ 899,22 2022-12-05 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.99) Bloomberg COBERTURA FWV 9158 1 BANCO BIO CL AAA PROM 30.000.000 \$\$ 899,22 2022-12-05 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.99) Bloomberg COBERTURA FWV 9160 1 BANCO ITAU CHILE CL AA- PROM 30.000.000 \$\$ 892,99 2022-12-07 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.99) Bloomberg COBERTURA FWV 9160 1 BANCO ITAU CHILE CL AA- PROM 30.000.000 \$\$ 899,22 2022-12-07 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.99) Bloomberg COBERTURA FWV 9174 1 BANCO BIO CL AA- PROM 50.000.000 \$\$ 899,22 2022-12-07 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.99) Bloomberg COBERTURA FWV 9174 1 BANCO BIO CL AA- PROM 50.000.000 \$\$ 893,59 2022-12-07 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.99) Bloomberg COBERTUR	COBERTURA	FWV	9127	1	BANCO DE CHILE	CL	AAA	PROM	14.000.000 \$	\$ 953	29 2022-11-04	2023-02-03	11.982.040	855,86	857,93	2,56%	(1.331.848)	Bloomberg
COBERTURA FWV 9141 1 SCOTIA CORREDORA DE BOLSA CHILE LTDA CL AAA PROM 30.000.000 \$\$ 963,A3 2022-11-21 2023-02-17 25.675.800 855,86 859,58 3,26% (3.085.811) Bloomberg (COBERTURA FWV 9143 1 HSGE BANK CHILE CL AAA PROM 10.000.000 \$\$ 963,A3 2022-11-21 2023-02-17 8.558.600 855,86 859,58 3,26% (1.033.851) Bloomberg (COBERTURA FWV 9145 1 BANCO FALABELIA CL AA PROM 15.000.000 \$\$ 963,A0 2022-11-22 2023-02-17 8.558.600 855,86 864,74 4,50% (1.033.7565) Bloomberg (COBERTURA FWV 9152 1 BANK OF AMERICA NA US AA PROM 15.000.000 \$\$ 935,05 2022-11-23 2023-03-24 12.837.900 855,86 864,74 4,50% (1.034.002) Bloomberg (COBERTURA FWV 9154 1 SCOTIA CORREDORA DE BOLSA CHILE LTDA CL AAA PROM 30.000.000 \$\$ 892,15 2022-12-05 2023-03-10 25.675.800 855,86 862,69 4,16% (965.370) Bloomberg (COBERTURA FWV 9156 1 BANCO TAU CHILE CL AAA PROM 30.000.000 \$\$ 892,15 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (876.085) Bloomberg (COBERTURA FWV 9158 1 BANCO TAU CHILE CL AAA PROM 30.000.000 \$\$ 899,28 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.103.957) Bloomberg (COBERTURA FWV 9158 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 899,28 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.104.357) Bloomberg (COBERTURA FWV 9158 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 899,28 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.104.357) Bloomberg (COBERTURA FWV 9164 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 899,28 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.104.357) Bloomberg (COBERTURA FWV 9164 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 899,28 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.104.357) Bloomberg (COBERTURA FWV 9164 1 BANCO ITAU CHILE CL AAA PROM 50.000.000 \$\$ 899,28 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.104.357) Bloomberg (COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 50.000.000 \$\$ 899,82 2022-12-20 2023-03-10 25.675.800 855,86 862,69 4,16% (1.104.357) Bloomberg (COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 50.000.000 \$\$ 899,82 2022-12-20 2023-03-10 12.837.900 855,86 863,87	COBERTURA	FWV	9139	1	SCOTIABANK	CL	AAA	EUR	20.000.000 \$	\$ 963	50 2022-11-17	2023-02-17	18.319.000	915,95	922,53	5,39%	(812.983)	Bloomberg
COBERTURA FWV 9142 1 BANCO ITAU CHILE CL AA+ PROM 10.000.000 \$\$ 963,43 2022-11-21 2023-02-17 8.558.600 855,86 859,58 3,26% (1.033.881) Bloomberg COBERTURA FWV 9143 1 HSRC BANK CHILE CL AAA PROM 10.000.000 \$\$ 963,80 2022-11-21 2023-02-17 8.558.600 855,86 859,58 3,26% (1.033.881) Bloomberg COBERTURA FWV 9145 1 BANCO FROM 10.000.000 \$\$ 963,00 2022-11-21 2023-02-17 8.558.600 855,86 859,58 3,26% (1.033.881) Bloomberg COBERTURA FWV 9145 1 BANCO FROM 10.000.000 \$\$ 935,05 2022-11-22 2023-03-10 25.675.800 855,86 862,69 4,16% (1.035.602) Bloomberg COBERTURA FWV 9154 1 SCOTIA CORREDORA DE BOLSA CHILE LITDA CL AAA PROM 30.000.000 \$\$ 895,15 2022-12-05 2023-03-10 25.675.800 855,86 862,69 4,16% (876.085) Bloomberg COBERTURA FWV 9155 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 892,15 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.995) Bloomberg COBERTURA FWV 9158 1 BANCO BCI CL AAA PROM 30.000.000 \$\$ 899,82 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.995) Bloomberg COBERTURA FWV 9158 1 BANCO BCI CL AAA PROM 30.000.000 \$\$ 899,82 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.995) Bloomberg COBERTURA FWV 9150 1 BANCO ITAU CHILE CL AA- PROM 30.000.000 \$\$ 899,82 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.995) Bloomberg COBERTURA FWV 9160 1 BANCO ITAU CHILE CL AA- PROM 30.000.000 \$\$ 899,82 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.995) Bloomberg COBERTURA FWV 9160 1 BANCO ITAU CHILE CL AA- PROM 30.000.000 \$\$ 892,59 2022-12-07 2023-03-03-0 25.675.800 855,86 862,69 4,16% (1.123.995) Bloomberg COBERTURA FWV 9174 1 BANCO BCI CL AA- PROM 5.000.000 \$\$ 883,59 2022-12-20 2023-03-10 25.675.800 855,86 863,69 4,16% (1.104.357) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AA- PROM 5.000.000 \$\$ 883,59 2022-12-20 2023-03-10 21.396.500 855,86 863,69 4,16% (1.104.357) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AA- PROM 5.000.000 \$\$ 883,50 2022-12-20 2023-03-10 12.837.900 855,86 856,97 0,40% (58.212) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AA- PROM 5.000.000 \$\$ 893,50	COBERTURA	FWV	9140	1	HSBC BANK CHILE	CL	AAA	PROM	10.000.000 \$	\$ 934	93 2022-11-18	2023-02-17	8.558.600	855,86	859,58	3,26%	(750.118)	Bloomberg
COBERTURA FWV 9143 1 HSBC BANK CHILE CL AAA PROM 10.000.000 \$\$ 963,80 2022-11-21 2023-02-17 8.558.600 855,86 859,58 3,26% (1.037.565) Bloomberg COBERTURA FWV 9150 1 BANCO FAMERICA NA US APROM 30.000.000 \$\$ 963,00 2022-11-21 2023-03-10 25.675.800 855,86 864,74 4,50% (1.043.002) Bloomberg COBERTURA FWV 9154 1 SCOTIA CORREDORA DE BOLSA CHILE LTDA CL AAA PROM 30.000.000 \$\$ 893,15 2022-12-05 2023-03-10 25.675.800 855,86 862,69 4,16% (876.085) Bloomberg COBERTURA FWV 9156 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 899,21 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.997) Bloomberg COBERTURA FWV 9158 1 BANCO BCI CL AAA PROM 30.000.000 \$\$ 899,22 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.997) Bloomberg COBERTURA FWV 9156 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 899,22 2022-12-07 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.997) Bloomberg COBERTURA FWV 9156 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 899,22 2022-12-07 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.997) Bloomberg COBERTURA FWV 9156 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 899,22 2022-12-07 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.997) Bloomberg COBERTURA FWV 9156 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 899,22 2022-12-07 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.997) Bloomberg COBERTURA FWV 9154 1 BANCO ITAU CHILE CL AAA PROM 25.000.000 \$\$ 885,90 2022-12-07 2023-03-10 25.675.800 855,86 860,59 3,58% (955.680) Bloomberg COBERTURA FWV 9174 1 BANCO BCI CL AAA PROM 5.000.000 \$\$ 885,90 2022-12-07 2023-03-10 25.675.800 855,86 856,66 1,69% (186.202) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 5.000.000 \$\$ 893,65 2022-12-07 2023-03-10 25.675.800 855,86 856,97 0,40% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 5.000.000 \$\$ 893,65 2022-12-07 2023-03-10 12.837.900 855,86 856,97 0,40% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 5.000.000 \$\$ 893,65 2022-12-07 2023-03-10 12.837.900 855,86 856,97 0,40% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA	COBERTURA	FWV	9141	1	SCOTIA CORREDORA DE BOLSA CHILE LTDA	CL	AAA	PROM	30.000.000 \$	\$ 962	90 2022-11-21	2023-02-17	25.675.800	855,86	859,58	3,26%	(3.085.811)	Bloomberg
COBERTURA FWV 9152 1 BANK OF AMERICA NA US A+ PROM 30.000.000 \$\$ 935.05 2022-11-23 2023-03-24 12.837.900 855,86 864,74 4,50% (1.043.002) Bloomberg COBERTURA FWV 9154 1 SCOTIA CORREDORA DE BOLSA CHILE LTDA CL AAA PROM 30.000.000 \$\$ 895.15 2022-12-05 2023-03-10 25.675.800 855,86 862,69 4,16% (876.085) Bloomberg COBERTURA FWV 9156 1 BANCO ITAU CHILE CL AA+ PROM 30.000.000 \$\$ 899.25 2022-12-05 2023-03-10 25.675.800 855,86 862,69 4,16% (876.085) Bloomberg COBERTURA FWV 9158 1 BANCO BLOOM CL AAA PROM 30.000.000 \$\$ 899.82 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.043.357) Bloomberg COBERTURA FWV 9158 1 BANCO BLOOM CL AAA PROM 30.000.000 \$\$ 899.82 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.043.357) Bloomberg COBERTURA FWV 9160 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 899.82 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.043.357) Bloomberg COBERTURA FWV 9164 1 BANCO ITAU CHILE CL AA+ PROM 30.000.000 \$\$ 899.82 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.043.357) Bloomberg COBERTURA FWV 9164 1 BANCO ITAU CHILE CL AA+ PROM 30.000.000 \$\$ 889.25 2022-12-07 2023-02-24 25.675.800 855,86 861,62 3,91% (160.291) Bloomberg COBERTURA FWV 9174 1 BANCO BCI CL AAA PROM 5.000.000 \$\$ 889.95 2022-12-20 2023-03-03 21.396.500 855,86 861,62 3,91% (160.291) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 5.000.000 \$\$ 897.67 2022-12-20 2023-01-20 4.279.300 855,86 856,66 1,69% (186.262) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897.67 2022-12-20 2023-01-20 4.279.300 855,86 856,73 2,94% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897.67 2022-12-20 2023-01-20 4.279.300 855,86 856,73 2,94% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897.67 2022-12-20 2023-01-20 4.279.300 855,86 856,73 2,94% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897.67 2022-12-20 2023-01-20 4.279.300 855,86 856,73 2,94% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 8	COBERTURA	FWV	9142	1	BANCO ITAU CHILE	CL	AA+	PROM	10.000.000 \$	\$ 963	43 2022-11-21	2023-02-17	8.558.600	855,86	859,58	3,26%	(1.033.881)	Bloomberg
COBERTURA FWV 9152 1 BANK OF AMERICA NA US A+ PROM 30.000.000 \$\$ 893,15 2022-12-05 2023-03-10 25.675.800 855,86 862,69 4,16% (965.370) Bloomberg COBERTURA FWV 9156 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 893,25 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1323.99) Bloomberg COBERTURA FWV 9158 1 BANCO BCI CL AAA PROM 30.000.000 \$\$ 893,82 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1323.99) Bloomberg COBERTURA FWV 9158 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 893,82 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1323.99) Bloomberg COBERTURA FWV 9160 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 893,82 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1323.99) Bloomberg COBERTURA FWV 9160 1 BANCO ITAU CHILE CL AAA PROM 30.000.000 \$\$ 893,82 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1323.99) Bloomberg COBERTURA FWV 9160 1 BANCO ITAU CHILE CL AAA PROM 25.000.000 \$\$ 892,59 2022-12-07 2023-02-02 25.675.800 855,86 862,69 4,16% (1323.99) Bloomberg COBERTURA FWV 9174 1 BANCO BCI CL AAA PROM 25.000.000 \$\$ 885,90 2022-12-07 2023-02-02 2023-02-03 21.396.500 855,86 866,66 1,69% (1862.62) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 893,55 2022-12-20 2023-01-10 12.837.900 855,86 856,97 0,40% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-01-10 12.837.900 855,86 856,97 0,40% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-01-10 12.837.900 855,86 856,97 0,40% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-01-10 12.837.900 855,86 855,97 0,40% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-01-10 12.837.900 855,86 855,97 0,40% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-01-10 12.837.900 855,86 856,97 0,40% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20				1					I			2023-02-17		855,86	859,58		(1.037.565)	Bloomberg
COBERTURA FWV 9154 1 SCOTIA CORREDORA DE BOLSA CHILE LTDA CL AAA PROM 30.000.000 \$\$ 892,15 2022-12-05 2023-03-10 25.675.800 855,86 862,69 4,16% (876.085) Bloomberg COBERTURA FWV 9158 1 BANCO BIT CL AAA PROM 30.000.000 \$\$ 999,82 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.997) Bloomberg COBERTURA FWV 9158 1 BANCO BIT CL AAA PROM 30.000.000 \$\$ 899,82 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.997) Bloomberg COBERTURA FWV 9160 1 BANCO ITAL CHILE CL AA+ PROM 30.000.000 \$\$ 899,82 2022-12-07 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.997) Bloomberg COBERTURA FWV 9164 1 BANCO ITAL CHILE CL AA+ PROM 30.000.000 \$\$ 892,59 2022-12-07 2023-03-10 25.675.800 855,86 861,62 3,35% (955.680) Bloomberg COBERTURA FWV 9174 1 BANCO BIT CL AA+ PROM 5.000.000 \$\$ 889,89 2022-12-07 2023-03-03 21.396.500 855,86 861,62 3,91% (160.291) Bloomberg COBERTURA FWV 9174 1 BANCO BIT CL AAA PROM 5.000.000 \$\$ 893,95 2022-12-02 2023-01-0 4.279.300 855,86 856,66 1,69% (186.262) Bloomberg COBERTURA FWV 9175 1 BANCO BIT CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-01-0 12.837.900 855,86 856,67 2,94% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BIT CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-01-10 12.837.900 855,86 856,97 0,40% (5.467) Bloomberg COBERTURA FWV 9178 1 HSBC BANK CHILE CL AAA PROM 1.000.000 \$\$ 887,67 2022-12-20 2023-01-12 855.860 855,96 855,97 0,40% (5.467) Bloomberg COBERTURA FWV 9178 1 HSBC BANK CHILE CL AAA PROM 1.000.000 \$\$ 887,67 2022-12-20 2023-01-12 855.860 855,96 855,97 0,40% (5.467) Bloomberg COBERTURA FWV 9178 1 HSBC BANK CHILE CL AAA PROM 1.000.000 \$\$ 887,67 2022-12-20 2023-01-12 855.860 855,97 0,40% (5.467) Bloomberg CDBERTURA FWV 9178 1 HSBC BANK CHILE CL AAA PROM 1.000.000 \$\$ 887,67 2022-12-20 2023-01-12 855.860 855,97 0,40% (5.467) Bloomberg CDBERTURA FWV 9178 1 HSBC BANK CHILE CL AAA PROM 1.000.000 \$\$ 887,67 2022-12-20 2023-01-12 855.860 855,97 0,40% (5.467) Bloomberg CDBERTURA FWV 9178 1 HSBC BANK CHILE CL AAA PROM 1.000.000 \$\$ 887,67 2022-12-20 2023-01-12 855.860 855,97 0,4	COBERTURA		9145	1	BANCO FALABELLA	CL	AA		15.000.000 \$	\$ 935	05 2022-11-23	2023-03-24	12.837.900	855,86	864,74	4,50%	(1.043.002)	Bloomberg
COBERTURA FWV 9156 1 BANCO ITAU CHILE CL AA+ PROM 30.000.000 \$\$ 900,48 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.123.999) Bloomberg COBERTURA FWV 9160 1 BANCO ITAU CHILE CL AA+ PROM 30.000.000 \$\$ 899,82 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.104.357) Bloomberg COBERTURA FWV 9164 1 BANCO ITAU CHILE CL AA+ PROM 25.000.000 \$\$ 899,59 2022-12-07 2023-02-02 25.675.800 855,86 860,55 3,58% (955.860) Bloomberg COBERTURA FWV 9174 1 BANCO BCI CL AA+ PROM 25.000.000 \$\$ 889,59 2022-12-20 2023-03-03 21.396.500 855,86 861,62 3,91% (160.291) Bloomberg COBERTURA FWV 9174 1 BANCO BCI CL AAA PROM 5.000.000 \$\$ 893,59 2022-12-20 2023-01-20 4.279.300 855,86 856,66 1,69% (186.262) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-01-20 4.279.300 855,86 856,66 1,69% (186.262) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-01-20 4.279.300 855,86 856,73 2,94% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-01-20 4.279.300 855,86 856,73 2,94% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-01-20 4.279.300 855,86 856,73 2,94% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-01-20 4.279.300 855,86 856,73 2,94% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-01-20 4.279.300 855,86 856,73 2,94% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-01-20 4.279.300 855,86 856,73 2,94% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-01-20 855,860 855,86 856,73 2,94% (582.129) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-01-20 855,860 856,86				1							1	I						Bloomberg
COBERTURA FWV 9158 1 BANCO BCI CL AAA PROM 30.000.000 \$\$ 893,82 2022-12-06 2023-03-10 25.675.800 855,86 862,69 4,16% (1.104.357) Bloomberg COBERTURA FWV 9160 1 BANCO ITAU CHILE CL AA+ PROM 30.000.000 \$\$ 892,59 2022-12-07 2023-03-03 21.396.500 855,86 860,55 3,58% (955.609) Bloomberg COBERTURA FWV 9164 1 BANCO ITAU CHILE CL AA+ PROM 25.000.000 \$\$ 886,99 2022-12-22 2023-03-03 21.396.500 855,86 861,62 3,31% (160.2016) Bloomberg COBERTURA FWV 9174 1 BANCO BCI CL AAA PROM 5.000.000 \$\$ 893,95 2022-12-20 2023-01-20 4.279.300 855,86 856,66 1,69% (180.2026) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-01-20 4.279.300 855,86 856,66 1,69% (180.2026) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-01-20 4.279.300 855,86 856,73 2,94% (582.129) Bloomberg INVERSION FWV 9178 1 HSBC BANK CHILE CL AAA PROM 1.000.000 \$\$ 861,44 2022-12-29 2023-01-12 855.860 855,86 855,97 0,40% (5.467) Bloomberg				1							1	I						Bloomberg
COBERTURA FWV 9160 1 BANCO ITAU CHILE CL AA+ PROM 30,000,000 \$\$ 892,59 2022-12-07 2023-02-24 25,675,800 855,86 860,55 3,58% (955,680) Bloomberg COBERTURA FWV 9164 1 BANCO ITAU CHILE CL AA+ PROM 25,000,000 \$\$ 868,09 2022-12-12 2023-03-03 21,396,500 855,86 861,62 3,91% (160,291) Bloomberg COBERTURA FWV 9174 1 BANCO BCI CL AAA PROM 5,000,000 \$\$ 893,95 2022-12-20 2023-01-20 4,279,300 855,86 856,66 1,69% (186,262) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15,000,000 \$\$ 897,67 2022-12-20 2023-01-10 12,837,900 855,86 858,73 2,94% (582,129) Bloomberg INVERSION FWV 9178 1 HSBC BANK CHILE CL AAA PROM 1,000,000 \$\$ 861,44 2022-12-29 2023-01-12 855,860 855,86 855,97 0,40% (54,67) Bloomberg CL AAA PROM 1,000,000 \$\$ 861,44 2022-12-29 2023-01-12 855,860 855,86 855,97 0,40% (54,67) Bloomberg CL AAA PROM 1,000,000 \$\$ 861,44 2022-12-29 2023-01-12 855,860 855,86 855,97 0,40% (54,67) Bloomberg CL AAA PROM 1,000,000 \$\$ 861,44 2022-12-29 2023-01-12 855,860 855,86 855,97 0,40% (54,67) Bloomberg CL AAA PROM 1,000,000 \$\$ 861,44 2022-12-29 2023-01-12 855,860 855,86 860,55 3,58% (955,680) Bloomberg CL AAA PROM 1,000,000 \$\$ 861,44 2022-12-29 2023-01-12 855,860 855,86 860,55 3,58% (955,680) Bloomberg CL AAA PROM 1,000,000 \$\$ 861,44 2022-12-29 2023-01-12 855,860 855,86 850,55 3,58% (955,680) Bloomberg CL AAA PROM 1,000,000 \$\$ 861,44 2022-12-29 2023-01-12 855,860 855,86 850,55 3,58% (955,680) Bloomberg CL AAA PROM 1,000,000 \$\$ 861,44 2022-12-29 2023-01-12 855,860 855,86 850,55 3,58% (955,680) Bloomberg CL AAA PROM 1,000,000 \$\$ 861,44 2022-12-29 2023-01-12 855,860 855,86 850,55 3,58% (955,680) Bloomberg CL AAA PROM 1,000,000 \$\$ 861,44 2022-12-29 2023-01-12 855,860 855,86 850,55 3,58% (955,680) Bloomberg CL AAA PROM 1,000,000 \$\$ 861,44 2022-12-29 2023-01-12 855,860 855,86 850,55 3,58% (955,680) Bloomberg CL AAA PROM 1,000,000 \$\$ 861,44 2022-12-29 2023-01-12 855,860 855,86 850,55 850,56 850				1	BANCO ITAU CHILE							2023-03-10					(1.123.999)	Bloomberg
COBERTURA FWV 9164 1 BANCO ITAU CHILE CL AA+ PROM 25.000.000 \$\$ 868,09 2022-12-12 2023-03-03 21.396.500 855,86 861,62 3,91% (160.291) Bloomberg COBERTURA FWV 9174 1 BANCO BCI CL AAA PROM 5.000.000 \$\$ 893,95 2022-12-20 2023-01-20 4.279.300 855,86 861,62 3,91% (160.291) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-02-10 12.837.900 855,86 858,73 2,94% (582.129) Bloomberg INVERSION FWV 9178 1 HSBC BANK CHILE CL AAA PROM 1.000.000 \$\$ 861,44 2022-12-29 2023-01-10 12.837.900 855,86 856,97 0,40% (582.129) Bloomberg Research	COBERTURA		9158	1	BANCO BCI		AAA	1	30.000.000 \$	\$ 899	1	2023-03-10	25.675.800		862,69		(1.104.357)	Bloomberg
COBERTURA FWV 9174 1 BANCO BCI CL AAA PROM 5.000.000 \$\$ 893,95 2022-12-20 2023-01-20 4.279.300 855,86 856,66 1,69% (186.262) Bloomberg COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-02-10 12.837.900 855,86 858,73 2,94% (582.129) Bloomberg INVERSION FWV 9178 1 HSBC BANK CHILE CL AAA PROM 1.000.000 \$\$ 861,44 2022-12-29 2023-01-12 855.860 855,96 855,97 0,40% (5.467) Bloomberg	1 1								1.		1	l		- 1				
COBERTURA FWV 9175 1 BANCO BCI CL AAA PROM 15.000.000 \$\$ 897,67 2022-12-20 2023-02-10 12.837.900 855,86 858,73 2,94% (582.129) Bloomberg INVERSION FWV 9178 1 HSBC BANK CHILE CL AAA PROM 1.000.000 \$\$ 861,44 2022-12-29 2023-01-12 855.860 855,86 855,97 0,40% (5.467) Bloomberg				_														
INVERSION FWV 9178 1 HSBC BANK CHILE CL AAA PROM 1.000.000 \$5 861,44 2022-12-29 2023-01-12 855.860 855,86 855,97 0,40% (5.467) Bloomberg	1 1		-	1				1			1	l						
	1 1			1							1	l		- 1				
7070	INVERSION	FWV	9178	1	HSBC BANK CHILE	CL	AAA	PROM	1.000.000 \$	\$ 861	44 2022-12-29	2023-01-12	855.860	855,86	855,97	0,40%	(5.467)	Bloomberg
		TOTAL		ļ	1				720 500 000			l	652 960 360				(47 070 040)	$\vdash \vdash \vdash$

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(32) Contratos de derivados financieros, continuación

El detalle de los contratos de forward al 31de dciembre de 2021 (cifras en miles de pesos), es el siguiente.

				CONTRAPARTES DE LA OPERACIÓN			CARACTERISTICAS DE LA OPERACIÓN				INFORMACIÓN DE VALORIZACIÓN							
Objetivo del Contrato	Tipo de Operación	Folio Operación	Ítem Operación	Nombre	Nacionalidad	Clasificación de Riesgo	Activo Objeto	Nominales	Moneda	Precio Fowards	Fecha de la Operación	Fecha de Vencimiento del contrato	Valor de mercado del activo objeto a la fecha de información	Precio Spot a la Fecha de Información	Precio Foward cotizado en Mercado a la Fecha de Información	Tasa de descuento de Flujos	Valor razonable del Contrato Forwrd a la Fecha de Información M\$	Origen de Información
	COMPRA																	
	FWC	8318	1	BANCO DE CHILE	CL	AAA	UF	300.000			2021-08-19	2023-01-09	9.297.522		32.599,00	5,84%	(285.109)	Bloomberg
	FWC	8320	1	BANCO SANTANDER	CL	AAA	UF	500.000			2021-08-19	2023-01-09	15.495.870	30991,74	32.599,00	5,84%	(471.410)	Bloomberg
	FWC	8327	1	BCO. JP MORGAN CHASE	CL	AAA	UF	500.000			2021-08-23	2023-01-09	15.495.870	30991,74	32.599,00	5,84%	(459.153)	Bloomberg
	FWC	8361	1	BANCO DEL ESTADO DE CHILE	CL	AAA	UF	400.000			2021-09-01	2023-01-09	12.396.696	30991,74	32.599,00	5,84%	(335.267)	Bloomberg
	FWC	8502	1	BANCO SANTANDER	CL	AAA	UF	500.000			2021-11-05	2022-01-07	15.495.870	30991,74	31.026,67	5,50%	(3.331)	Bloomberg
	FWC	7951	1	GOLDMAN SACHS	IG	A+	PROM	3.000.000		, .	2021-01-19	2022-01-04	2.534.070	844,69	844,69	2,32%	(328.739)	Bloomberg
	FWC	7953	1	GOLDMAN SACHS	IG	A+	PROM	3.000.000	\$\$	715,87	2021-01-21	2022-01-04	2.534.070	844,69	844,69	2,32%	(387.013)	Bloomberg
COBERTURA	FWC	8203	1	BANCO INTERNACIONAL	CL	AA-	PROM	10.000.000	\$\$	724,65	2021-06-30	2022-05-17	8.446.900	844,69	844,86	5,42%	(1.348.261)	Bloomberg
COBERTURA	FWC	8534	1	BANCO BCI	CL	AAA	PROM	10.000.000	\$\$	845,34	2021-12-02	2022-03-04	8.446.900	844,69	844,76	4,95%	(66.412)	Bloomberg
COBERTURA	FWC	8544	1	BANK OF AMERICA NA	US	A-	PROM	25.000.000	\$\$	852	2021-12-15	2022-01-18	21.117.250	844,69	844,70	2,90%	151.849	Bloomberg
COBERTURA	FWC	8545	1	HSBC BANK CHILE	CL	AAA	PROM	14.000.000	\$\$	857,35	2021-12-16	2022-02-18	11.825.660	844,69	844,74	4,46%	104.626	Bloomberg
COBERTURA	FWC	8546	1	BCO. JP MORGAN CHASE	CL	AAA	PROM	16.200.000	\$\$	857,65	2021-12-16	2022-02-18	13.683.978	844,69	844,74	4,46%	125.897	Bloomberg
COBERTURA	FWC	8549	1	BCO. JP MORGAN CHASE	CL	AAA	PROM	5.000.000	SS	858,25	2021-12-23	2022-01-14	4.223.450	844,69	844,70	2,52%	63.605	Bloomberg
INVERSION	FWC	8551	1	BANCO INTERNACIONAL	CL	AA-	PROM	20.000.000	\$\$	843	2021-12-30	2022-01-13	16.893.800	844,69	844,70	2,42%	(48.514)	Bloomberg
	TOTAL			1	1			108.400.000		1			157.887.906				(3.287.232)	

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(32) Contratos de derivados financieros, continuación

El detalle de los contratos de forward al 31de diciembre de 2021 (cifras en miles de pesos), es el siguiente.

	VENTA	l															
COBERTURA	FWV	7926	1	BANCO ITAU CHILE	CL	AA	PROM	30.000.000 \$\$	701,75	2021-01-05	2022-01-14	25.340.700	844,69	844,70	2,52%	4.308.782	Bloomberg
COBERTURA	FWV	7937	1	BANK OF AMERICA NA	US	A-	PROM	30.000.000 \$\$	712,20	2021-01-08	2022-01-31	25.340.700	844,69	844,72	3,71%	4.042.803	Bloomberg
COBERTURA	FWV	7939	1	DEUTSCHE BANK LONDON	IG	BBB+	PROM	40.000.000 \$\$	712,00	2021-01-08	2022-01-31	33.787.600	844,69	844,72	3,71%	5.398.379	Bloomberg
COBERTURA	FWV	7942	1	NATIXIS	US	A	PROM	30.000.000 \$\$	711,35	2021-01-08	2022-01-31	25.340.700	844,69	844,72	3,71%	4.068.222	Bloomberg
COBERTURA	FWV	7944	1	UBS	US	A-	PROM	40.000.000 \$\$	712,57	2021-01-08	2022-01-31	33.787.600	844,69	844,72	3,71%	5.375.580	Bloomberg
COBERTURA	FWV	7956	1	BANK OF AMERICA NA	US	A-	PROM	30.000.000 \$\$	726,80	2021-01-25	2022-01-24	25.340.700	844,69	844,71	3,30%	3.584.551	Bloomberg
COBERTURA	FWV	7958	1	BANCO DE CHILE	CL	AAA	PROM	35.000.000 \$\$	725,87	2021-01-25	2022-01-21	29.564.150	844,69	844,71	3,12%	4.204.875	Bloomberg
COBERTURA	FWV	7961	1	DEUTSCHE BANK LONDON	IG	BBB+	PROM	30.000.000 \$\$	726,10	2021-01-25	2022-01-24	25.340.700	844,69	844,71	3,30%	3.605.505	Bloomberg
COBERTURA	FWV	8147	1	BANCO BCI	CL	AAA	PROM	30.000.000 \$\$	719,36	2021-05-17	2022-05-27	25.340.700	844,69	844,88	5,57%	4.244.922	Bloomberg
COBERTURA	FWV	8149	1	HSBC BANK CHILE	CL	AAA	PROM	25.000.000 \$\$	718,90	2021-05-17	2022-05-17	21.117.250	844,69	844,86	5,42%	3.511.469	Bloomberg
COBERTURA	FWV	8151	1	BANCO DEL ESTADO DE CHILE	CL	AAA	PROM	32.500.000 \$\$	716,96	2021-05-17	2022-05-17	27.452.425	844,69	844,86	5,42%	4.626.674	Bloomberg
COBERTURA	FWV	8204	1	BANCO INTERNACIONAL	CL	AA-	PROM	10,000,000 \$\$	724.68	2021-06-30	2022-05-27	8,446,900	844,69	844.88	5,57%	1.362.970	Bloomberg
COBERTURA	FWV	8291	1	BANCO BCI	CL	AAA	PROM	30,000,000 \$\$	798,81	2021-08-09	2022-08-04	25,340,700	844,69	844.97	5,56%	2.162.492	Bloomberg
COBERTURA	FWV	8296	1	BANCO DEL ESTADO DE CHILE	CL	AAA	PROM	18.000.000 \$\$	797.80	2021-08-09	2022-08-04	15.204.420	844,69	844,97	5,56%	1.315.079	Bloomberg
COBERTURA	FWV	8297	1	BANCO DEL ESTADO DE CHILE	CL	AAA	PROM	35,000,000 SS	,	2021-08-09	2022-08-04	29.564.150	844,69	844.97	5,56%	2.596.704	Bloomberg
COBERTURA	FWV	8298	i	BCO. JP MORGAN CHASE	CL	AAA	PROM	20,000,000 \$\$,	2021-08-09	2022-08-04	16.893.800	844,69	844.97	5,56%	1.510.139	Bloomberg
COBERTURA	FWV	8308	i	BANCO DEL ESTADO DE CHILE	CL	AAA	PROM	30.000.000 \$\$		2021-08-17	2022-08-12	25.340.700	844,69	844,98	5,55%	2.020.622	Bloomberg
COBERTURA	FWV	8317	1	BANCO DE CHILE	CL	AAA	UF	300.000 \$\$		2021-08-19	2022-01-07	9.297.522	30991.74	31.026.67	5,50%	154.236	Bloomberg
COBERTURA	FWV	8319	i	BANCO SANTANDER	CL	AAA	UF	500,000 \$\$,	2021-08-19	2022-01-07	15.495.870	30991,74	31.026.67	5,50%	257.060	Bloomberg
COBERTURA	FWV	8326	i	BCO. JP MORGAN CHASE	CL	AAA	UF	500.000 \$\$		2021-08-23	2022-01-07	15.495.870	30991,74	31.026,67	5,50%	255.562	Bloomberg
COBERTURA	FWV	8371	1	BANCO DEL ESTADO DE CHILE	CL	AAA	UF	400.000 \$\$		2021-09-01	2022-01-07	12.396.696	30991,74	31.026,67	5,50%	178.477	Bloomberg
COBERTURA	FWV	8499	i :	BANCO BCI	CL	AAA	EUR	29.000.000 \$\$		2021-05-01	2022-01-07	27.713.560	955,64	955.68	4,45%	374.464	Bloomberg
COBERTURA	FWV	8503		BANCO SANTANDER	CL	AAA	UF	500,000 \$S		2021-11-05	2023-01-09	15.495.870	30991.74	32,599,00	5.84%	9.901	Bloomberg
COBERTURA	FWV	8528	1	BANCO DE CHILE	CL	AAA	PROM	20.000.000 \$\$		2021-11-03	2023-01-09	16.893.800	844.69	844.71	3,53%	80.638	Bloomberg
COBERTURA	FWV	8530		BANCO FALABELLA	CL	AA	PROM	15.000.000 \$S		2021-11-29	2022-01-28	12.670.350	844,69	844.71	3,53%	361.451	Bloomberg
COBERTURA	FWV	8530 8537	1	SCOTIABANK	CL	AAA	PROM	13.600.000 \$\$. ,	2021-12-01	2022-01-28	11.487.784	844,69	844,81	5,21%	38.595	Bloomberg
COBERTURA	FWV	8538		BCO. JP MORGAN CHASE	CL	AAA	PROM	21.000.000 \$\$,	2021-12-06	2022-04-05	17.738.490	844,69	844,81	5,21%	60.424	Bloomberg
COBERTURA	FWV	8539	1	HSBC BANK CHILE	CL	AAA	EUR	2.000.000 \$\$		2021-12-00	2022-04-05	1.911.280	955,64	955,79	5,92%	19.954	Bloomberg
COBERTURA	FWV	8542	1	SCOTIABANK	CL	AAA	PROM	10.000.000 \$\$		2021-12-09	2022-04-05	8.446.900	844,69	844.81	5.21%	(42.145)	Bloomberg
COBERTURA	FWV	8547	1	BCO. JP MORGAN CHASE	CL	AAA	PROM	50.000.000 \$\$		2021-12-14	2022-04-03	42.234.500	844,69	844.74	4,46%	(811.001)	Bloomberg
COBERTURA	FWV	8548	1	BANCO BCI	CL	AAA	PROM	20.000.000 \$\$, .	2021-12-20	2022-02-18	16.893.800	844,69	844.74	4,46%	(607.676)	Bloomberg
COBERTURA	FWV	8548 8550	1	BCO. JP MORGAN CHASE	CL	AAA	PROM	5.000.000 \$\$		2021-12-20	2022-02-18	4.223.450	844,69	844,74	3,12%	(61.797)	Bloomberg
COBERTURA	FWV	8552		BANCO INTERNACIONAL	CL	AAA AA-	PROM	20.000.000 \$\$		2021-12-23	2022-01-21	16.893.800	844,69	844,71	3,12%	51.068	
COBERTURA	FWV	8552 8553	1	BANCO BCI	CL	AA- AAA	PROM	10.000.000 \$\$		2021-12-30	2022-01-21	8,446,900	844,69	844,71	2,42%	7.272	Bloomberg
COBERTURA	FWV	8553 8554	1		CL	AAA	PROM	10.000.000 \$\$		2021-12-30	2022-01-13	8.446.900 8.446.900	844,69	844,70 844.71	3,12%	4.772	
			1	HSBC BANK CHILE									. ,		- ,		Bloomberg
COBERTURA	FWV FWV	7550	1	BANCO DE CHILE	CL	AAA BBB+	PROM PROM	30.000.000 UF	.,	2020-02-28	2025-02-28	25.340.700	844,69	0,03	0,04%	1.279.708	Bloomberg
COBERTURA		7554	1	DEUTSCHE BANK LONDON	IG			10.000.000 UF	.,	2020-03-02	2025-03-13	8.446.900	844,69	0,03	0,05%	422.393	Bloomberg
COBERTURA	FWV FWV	7583	1	DEUTSCHE BANK LONDON	IG	BBB+	PROM	10.000.000 UF	.,	2020-03-11	2025-03-12	8.446.900	844,69	0,03	0,04%	265.010	Bloomberg
COBERTURA		7585	1	GOLDMAN SACHS	IG	A+	PROM	20.000.000 UF	.,	2020-03-11	2025-03-13	16.893.800	844,69	0,03	0,05%	513.691	Bloomberg
COBERTURA	FWV	8108	1	GOLDMAN SACHS	IG	A+	PROM	20.000.000 UF		2021-04-29	2026-05-28	16.893.800	844,69	0,03	0,24%	3.483.139	Bloomberg
COBERTURA	FWV	8112	1	BANCO DE CHILE	CL	AAA	PROM	20.000.000 UF		2021-05-03	2026-05-05	16.893.800	844,69	0,03	0,24%	3.493.910	Bloomberg
COBERTURA	FWV	8154	1	BANK OF NOVA SCOTIA	CA	A+	EUR	10.000.000 UF	.,	2021-05-18	2026-05-05	9.556.400	955,64	0,03	1,60%	1.529.566	Bloomberg
COBERTURA	FWV	8182	1	BANK OF NOVA SCOTIA	CA	A+	PROM	20.000.000 UF		2021-06-10	2026-06-10	16.893.800	844,69	0,03	0,24%	2.979.403	Bloomberg
COBERTURA	FWV	8444	1	BANCO BCI	CL	AAA	PROM	30.000.000 UF	.,	2021-10-15	2022-11-10	25.340.700	844,69	0,03	0,49%	(100.049)	Bloomberg
COBERTURA	FWV	8446	1	BARCLAYS BANK PLC	US	A	PROM	50.000.000 UF		2021-10-15	2023-01-04	42.234.500	844,69	0,03	0,53%	(148.983)	Bloomberg
COBERTURA	FWV	8504	1	BANCO DE CHILE	CL	AAA	PROM	20.000.000 UF	.,	2021-11-05	2023-11-06	16.893.800	844,69	0,03	0,26%	557.747	Bloomberg
COBERTURA	FWV	8509	1	BARCLAYS BANK PLC	US	A	PROM	20.000.000 UF		2021-11-05	2023-11-09	16.893.800	844,69	0,03	0,26%	547.240	Bloomberg
COBERTURA	FWV	8543	1	BANK OF AMERICA NA	US	A-	PROM	25.000.000 UF	F 0,03	2021-12-15	2022-12-19	21.117.250	844,69	0,03	0,53%	(163.360)	Bloomberg
	TOTAL			•	-1		1	1.008.300.000			•	922,573,387				72,930,438	

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(32) Contratos de derivados financieros, continuación

(v) Contratos swaps

Al 31 de diciembre de 2022 y 2021, Cía. de Seguros Confuturo S.A., presentan la siguiente situación respecto de contratos swaps de cobertura:

	Diciembre 2022	Diciembre 2021
N° de contratos suscritos Cobertura 1512 Cobertura Inversión	342 4	313 4 1
Valores Nominales posición larga (UF)	37.095.265	33.342.092
Valores Nominales posición corta (UF)	60.203.739.513	60.065.292.758
Valor Presente Posición larga (M\$)	1.268.400.270	1.008.087.033
Valor Presente Posición corta (M\$)	1.236.705.802	1.106.473.322
Valor razonable (M\$)	(85.587.562)	246.492.257
Rango de tasa de interés posición larga		
Promedio Valor Maximo Valor minimo	3,48% 7,95% 1,34%	3,56% 7,95% 1,50%
Rango de tasa de interés posición corta		
Promedio Valor Maximo Valor minimo	5,57% 14,77% 1,25%	5,66% 9,50% 1,80%

Mayor detalle de estas transacciones se puede revisar en los estados financieros públicos de la Subsidiaria Compañía de Seguros Confuturo S.A.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(33) Créditos y cuentas por cobrar a clientes

El detalle de los préstamos es el siguiente al 31 de diciembre de 2022 y 2021:

Al 31 de Diciembre de 2022

DETALLE	Costo amortizado□ M\$	Deterioro□ M\$	Costo amortizado neto M\$	Valor razonable□ M\$
Avance tenedores de pólizas	621.609	(2.992)	618.617	618.617
Préstamos otorgados	49.184.638	(1.131.384)	48.053.254	
Totales	49.806.247	(1.134.376)	48.671.871	48.671.871
Al 31 de Diciembre de 2021				
DETALLE	Costo amortizado□ M\$	Deterioro□ M\$	Costo amortizado neto M\$	Valor razonable□ M\$
Avance tenedores de pólizas	619.710	(2.992)	616.718	616.718
Préstamos otorgados	40.070.087	(967.489)	39.102.598	
Totales	40.689.797	(970.481)	39.719.316	39.719.316

La evolución del deterioro ocurrida durante los períodos terminados al 31 de diciembre de 2022 y 2021, es la siguiente:

DETALLE	31-12-2022 M\$	31-12-2021 □ M\$
Saldo inicial	(970.481)	(1.041.496)
Aumento (disminución) de la provisión por deterioro	(163.895)	71.015
Totales	(1.134.376)	(970.481)

Las provisiones para este tipo de instrumento, se determina según las instrucciones impartidas por la Norma de Carácter General N°208 de la Comisión para el Mercado Financiero.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(34) Inversiones cuenta única de inversión

Al 31 de diciembre de 2022 y 2021, las inversiones de cuenta única de inversión se desglosan de la siguiente forma:

DETALLE	31-12-2022 \(\sigma\)	31-12-2021
Inversiones cuenta única de inversión a costo amortizado	360.310.364	243.570.809
Inversiones cuenta única de inversión a valor razonable	133.049.228	270.429.948
Totales	493.359.592	514.000.757

El detalle de las inversiones a costo amortizado de cuenta única de inversión al 31 de diciembre de 2022 y 2021 es el siguiente:

Al 31 de Diciembre de 2022

DETALLE	Costo amortizado □ M\$	Deterioro□ M\$	Costo amortizado neto M\$
Instrumentos de renta fija emitidos por el estado	12.452.880	-	12.452.880
Instrumentos de renta fija emitidos por instituciones privadas	274.392.242	(704.418)	273.687.824
Instrumentos de renta fija emitidos por instituciones financieras	17.137.157	(24.325)	17.112.832
Otras inversiones de renta fija nacionales	21.721.270	(13.188)	21.708.082
Otras inversiones en el extranjero	9.918.919	(22.897)	9.896.022
Instrumentos de renta fija emitidos por estados extranjeros	22.650.516	(15.841)	22.634.675
Banco Extranjeros	2.818.049	-	2.818.049
Totales	361.091.033	(780.669)	360.310.364
Al 31 de Diciembre de 2021			
DETALLE	Costo amortizado □ M\$	Deterioro □ M\$	Costo amortizado neto M\$
Instrumentos de renta fija emitidos por el estado	9.070.604		9.070.604
•	8.079.694	- (222.160)	8.079.694
Instrumentos de renta fija emitidos por instituciones privadas	176.570.404	(232.168)	176.338.236
Instrumentos de renta fija emitidos por instituciones financieras	2.117.255	(4.843)	2.112.412
Otras inversiones de renta fija nacionales	18.011.048	(9.144)	18.001.904
Acciones de sociedades extranjeras	21.974.547	(21.886)	21.952.661
Instrumentos de renta fija emitidos por estados extranjeros	10.358.607	-	10.358.607
Banco Extranjeros	6.727.295	-	6.727.295
Totales	243.838.850	(268.041)	243.570.809

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(34) Inversiones cuenta única de inversión, continuación

El detalle de las inversiones a valor razonable de cuenta única de inversión al 31 de diciembre de 2022 y 2021 es el siguiente:

Al 31 de Diciembre de 2022

DETALLE	Nivel 1 □ M\$	Nivel 2□ M\$	Nivel 3□ M\$	Total activos a valor razonable□ M\$
Acciones de sociedades Nacionales	10.408.235	-	-	10.408.235
Fondos mutuos	5.331.460	-	-	5.331.460
Acciones de sociedades extranjeras	117.242.722	-	-	117.242.722
Fondos mutuos Extranjeros	66.811	-	-	66.811
Totales	133.049.228	-		133.049.228
Al 31 de Diciembre de 2021				
DETALLE	Nivel 1 □ M\$	Nivel 2□ M\$	Nivel 3□ M\$	Total activos a valor razonable□ M\$
Acciones de sociedades Nacionales	10.568.063	-	-	10.568.063

DETALLE	Nivel 1 □ M\$	Nivel 2□ M\$	Nivel 3□ M\$	Total activos a valor razonable□ M\$
Acciones de sociedades Nacionales	10.568.063	_	_	10.568.063
Fondos mutuos	1.418.794	-	-	1.418.794
Acciones de sociedades extranjeras	258.095.691	-	-	258.095.691
Fondos mutuos Extranjeros	347.400	-	-	347.400
Totales	270.429.948	-	-	270.429.948

(35) Inversiones inmobiliarias y similares

Al 31 de diciembre de 2022 y 2021 las inversiones inmobiliarias y similares, que registra la actividad aseguradora, son las siguientes:

DETALLE	31-12-2022□ M\$	31-12-2021
Propiedades de inversión	959.313.872	845.620.755
Cuentas por cobras leasing	726.632.497	638.367.095
Totales	1.685.946.369	1.483.987.850

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(35) Inversiones inmobiliarias y similares, continuación

• Propiedades de inversión

Al:	31	de	Dicio	embre	de	20	22
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DETALLE	Terrenos □ M\$	Edificios □ M\$	Otras propiedades de inversión□ M\$	Total □ M\$
Saldos al 1 de enero de 2022	37.910.099	2.456.984	805.253.672	845.620.755
Otras adiciones del ejercicio	37.710.077	14.440	5.581.955	5.596.395
Ventas de activo fijo	51.671.399	-	(57.473.358)	(5.801.959)
Gasto por depreciación	31.0/1.3/)	(49.583)	(10.577.146)	(10.626.729)
Ajustes por revalorización	5.494.680	(49.363)	119.041.179	124.535.859
Reclasificaciones	(6.694)	6.693	119.041.179	-1
Valor contable propiedades de inversión	95.069.484	2.428.534	861.826.302	959.324.320
Deterioro (provisión)	-	-	(10.448)	(10.448)
Valor final a la fecha de cierre	95.069.484	2.428.534	861.815.854	959.313.872
Valor final bienes raices nacionales	92.233.303	_	861.815.854	954.049.157
Valor final bienes raíces extranjeros	2.836.181	2.428.534	-	5.264.715
Valor razonable a la fecha de cierre	92.233.303	-	861.815.854	954.049.157
Al 31 de Diciembre de 2021				
DETALLE	Terrenos □ M\$	Edificios 🗆 M\$	Otras propiedades de inversión□ M\$	Total □ M\$
Saldos al 1 de enero de 2021	34.975.587	2.405.685	673.250.272	710.631.544
Otras adiciones del ejercicio	924.293	92.643	93.528.547	94.545.483
Ventas de activo fijo	(640.155)	-	-	(640.155)
Gasto por depreciación	-	(41.345)	(7.403.833)	(7.445.178)
Ajustes por revalorización	2.650.374	-	45.985.099	48.635.473
Reclasificaciones	-	1	-	1
Valor contable propiedades de inversión	37.910.099	2.456.984	805.360.085	845.727.168
Deterioro (provisión)	-	-	(106.413)	(106.413)
Valor final a la fecha de cierre	37.910.099	2.456.984	805.253.672	845.620.755
Valor final bienes raices nacionales	35.067.224	-	805.253.672	840.320.896
Valor final bienes raíces extranjeros	2.842.875	2.456.984	-	5.299.859
Valor razonable a la fecha de cierre	35.067.224	-	805.253.672	840.320.896

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(35) Inversiones inmobiliarias y similares, continuación

1. Propiedades de inversión, continuación

Las compras que refleja el informe de movimientos de Propiedades de inversión concilian con el egreso del Estado de flujos de efectivo, en la siguiente forma:

DETALLE	31-12-2022 □ M\$	31-12-2021 □ M\$		
Compras de propiedades de invesión informadas en nota a los estados				
finacieros	(5.596.395)	(94.545.483)		
Compras del ejercico anterior, pagadas en el presente ejercicio	(6.643.512)	(183.048)		
Egreso por propiedades de inversión, informado en el estado de flujos				
de efectivo	(12.239.907)	(94.728.531)		

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(35) Inversiones inmobiliarias y similares, continuación

1. Cuentas por cobrar leasing

Al 31 de Diciembre de 2022

DETALLE	Valor nominal M\$	Intereses por recibir M\$	Valor presente□ M\$	Deterioro□ M\$	Valor final del contrato□ M\$	Valor de costo neto M\$	Valor de tasación M\$	Valor final leasing M\$
Período en años								
Entre 1 y 5 años	56.943.667	4.728.474	48.087.795	(2.312.820)	45.774.975	61.691.622	105.777.658	45.774.975
Más de 5 años	760.655.341	325.583.679	685.852.354	(4.994.832)	680.857.522	791.753.531	1.178.648.728	680.955.336
Totales	817.599.008	330.312.153	733.940.149	(7.307.652)	726.632.497	853.445.153	1.284.426.386	726.730.311
Al 31 de Diciembre de 2021								
DETALLE	Valor nominal M\$	Intereses por recibir M\$	Valor presente□ M\$	Deterioro□ M\$	Valor final del contrato□ M\$	Valor de costo neto M\$	Valor de tasación M\$	Valor final leasing M\$
Período en años								
Hasta 1 año	28.305.434	145.980	21.253.109	(1.734.625)	19.518.484	25.614.547	59.741.896	19.518.484
Entre 1 y 5 años	25.284.395	2.562.547	22.563.340	-	22.563.340	32.349.929	44.728.243	22.563.340
Más de 5 años	656.057.095	284.466.260	599.576.405	(3.291.134)	596.285.271	681.409.481	996.743.919	596.401.307
Totales	709.646.924	287.174.787	643.392.854	(5.025.759)	638.367.095	739.373.957	1.101.214.058	638.483.131

- Valor del contrato: valor presente menos el deterioro (provisión)
- Valor de costo neto: corresponde al costo actualizado del bien raíz menos la depreciación acumulada
- Valor de tasación: corresponde indicar el valor de la menor tasación
- Valor final leasing: corresponde al menor valor entre el valor final del contrato, el valor de costo y la menor tasación

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(36) Activo Fijo

El detalle del movimiento del activo fijo al 31 de diciembre de 2022 y 2021 es el siguiente:

Al 31 de Diciembre de 2022

DETALLE	Terrenos □ M\$	Edificios □ M\$	Muebles, máquinas e instalaciones □ M\$	Otras propiedades, planta y equipo□ M\$	Total □ M\$
Saldos al 1 de enero de 2022	781.858	3.703.253	1.047.754	9.515.819	15.048.684
Otras adiciones del ejercicio	-	-	248.426	90.612	339.038
Ventas de activo fijo	-	-	-	(721)	(721)
Otros retiros y bajas	-	-	(17.123)	-	(17.123)
Gasto por depreciación	-	(53.222)	(394.821)	(285.352)	(733.395)
Ajustes por revalorización	103.988	589.200	-	1.149.253	1.842.441
Valor contable propiedades de inversión	885.846	4.239.231	884.236	10.469.611	16.478.924
Valor final a la fecha de cierre	885.846	4.239.231	884.236	10.469.611	16.478.924
Valor final bienes raices nacionales	885.846	4.239.231	686.835	10.469.611	16.281.523
Valor final bienes raíces extranjeros	-	-	197.401	_	197.401
Valor razonable a la fecha de cierre	907.838	4.360.652	686.835	10.349.256	16.304.581
Al 31 de Diciembre de 2021					
DETALLE	Terrenos M\$	Edificios M\$	Muebles, máquinas e instalaciones M\$	Otras propiedades, planta y equipo M\$	Total M\$
G.1. 11.1 1.2021	722.742	2.464.420	•		14.540.046
Saldos al 1 de enero de 2021	732.763	3.464.438		9.181.710	14.743.246
Otras adiciones del ejercicio	-	-	169.304	51.011	220.315
Ventas de activo fijo	-	-	(48.020)	-	(40.020)
Otros retiros y bajas Gasto por depreciación	-	(46.975)	(48.020)	(265.947)	(48.020)
Ajustes por revalorización	49.095	285.791	` ,	(265.847) 548.945	(750.687) 883.831
Reclasificaciones	49.093	- 203.791	-	-	
Valor contable propiedades de inversión	781.858	3.703.254	1.047.754	9.515.819	15.048.685
Deterioro activo fijo	-	-	-	-	-
Valor final a la fecha de cierre	781.858	3.703.254	1.047.754	9.515.819	15.048.685
Valor final bienes raices nacionales	781.858	3.703.254	772.819	9.515.819	14.773.750
	, 01.050	2.700.201			, 5., 50
Valor final bienes raíces extranjeros	-	_	274.935	_	274.935

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(36) Activo Fijo, continuación

Al 31 de diciembre de 2022 y 2021, las compras de activo fijo informadas en esta nota se concilian con el egreso señalado en el estado de flujos de efectivo en la siguiente forma:

DETALLE	31-12-2022 \(\text{M\$}	31-12-2021□ M\$		
Total compras propiedad, planta y equipo según nota	(339.038)	(220.315)		
Compras del ejercicio anterior de propiedad, planta y equipo pagadas en el actual ejercicio	-	13.801		
Impuesto al valor agregado por compras de propiedad, platan y equipo Compras realizadas por Cia. De Seguros confutuo, informadas en flujo	(17.217)	(5.839)		
Propiedades de inversión del EFC.	185.535	153.963		
Otros egresos	-	6.481		
Compras de propiedad, planta y equipo según estado de flujos de				
efectivo	(170.720)	(51.909)		

(37) Deudores por primas asegurados

Al 31 de diciembre de 2022 y 2021, el detalle de las cuentas por cobrar asegurados es el siguiente:

DETALLE	31-12-2022□ M\$	31-12-2021 M\$
Cuentas por cobrar asegurados	44.888.679	11.045.543
Deterioro	(404.382)	(259.481)
Totales	44.484.297	10.786.062

La evolución del deterioro de asegurados al 31 de diciembre de 2022 y 2021 es el siguiente:

DETALLE	31-12-2022 □ M\$	31-12-2021 □ M\$	
Saldos iniciales al 1 de enero de 2022	(259.481)	(541.306)	
Aumento (disminución) de la provisión por deterioro	153.888	(194.712)	
Recupero por cuentas por cobrar de seguros	(298.789)	476.537	
Totales	(404.382)	(259.481)	

Las Sociedades de seguros aplican las instrucciones establecidas en la Circular N°848 de la Comisión para el Mercado Financiero.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(37) Deudores por primas asegurados, continuación

El detalle de los deudores por primas por vencimientos, al 31 de diciembre de 2022 es el siguiente (cifras en miles de pesos):

	PRIMAS	PRIMAS	PRIMAS ASEGURADOS						Otros	Totales
VENCIMIENTOS DE SALDOS	DOCUMENTA DAS					Sin Coaseguro				
			Plan Pago PAC	Plan Pago PAT	Plan Pago CUP	Plan Pago Cía.	Especificar forma de pago	(No Lider)		
SEGUROS REVOCABLES										
Vencimientos anteriores a la fecha de los estados financieros	-	39.078.827	-	-	-	-	450.672	-	-	39.529.499
Meses anteriores	-	-	-	-	-	-	37.304	-	-	37.304
Octubre	-	-	-	-	-	-	-	-	-	-
Noviembre	-	-	-	-	-	-	23.976	-	-	23.976
Diciembre	-	39.078.827	-	-	-	-	389.392	-	-	39.468.21
2. Provisión	-	-	-	-	-	-	(404.382)	-	-	(404.382)
-Pagos vencidos	-	-	-	-	-	-	(404.382)	-	-	(404.382)
-Voluntarias	-	-	-	-	-	-	-	-	-	-
3. Ajustes por no identificación	-	-	-	-	-	-	-	-	-	-
4. Sub-Total (1-2-3)	-	39.078.827	-	-	-	-	46.290	-	-	39.125.117
Vencimientos posteriores a la fecha de los estados financieros	-	-	-	-	-	-	5.088.031	-	-	5.088.031
Enero	-	-	-	-	-	-	5.088.03	-	-	5.088.03
Febrero	-	-	-	-	-	-	-	-	-	
meses posteriores	-	-	-	-	-	-	-	-	-	-
6. Provisión	-	-	-	-	-	-	-	-	-	-
-Pagos vencidos	-	-	-	-	-	-	-	-	-	
-Voluntarios	-	-	-	-	-	-	-	-	-	-
7. Sub-Total (5-6)	-	-	-	-	-	-	5.088.031	-	-	5.088.031
SEGUROS NO REVOCABLES										
Vencimiento anteriores a la fecha de los estados financ.	-	-	-	-	-	-	-	-	-	-
Vencimiento posteriores a la fecha de los estados financ.	-	271.149	-	-	-	-	-	-	-	271.149
10. Deterioro	-	-	-	-	-	-	-	-	-	-
11. Sub-Total(8+9+10)	-	271.149	-	-	-	-	-	-	-	271.149
12. TOTAL FECU (4+7+11)	-	39.349.976	-	-	-	-	5.134.321	-	-	44.484.297
13. Crédito no exigible de fila 4	-	-	-	-	-	-	-	-	-	-
14. Crédito no vencido seguros revocables (7 + 13)	-	-	-	-	-	-	5.088.031	-	-	5.088.031

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(37) Deudores por primas asegurados, continuación

El detalle de los deudores por primas por vencimientos, al 31 de diciembre de 2021 es el siguiente (cifras en miles de pesos):

	PRIMAS	PRIMAS		PRIM	MAS ASEGURADOS	3		Cuentas por	Otros	Totales
VENCIMIENTOS DE SALDOS	DOCUMENTA DAS	SEGURO Inv.y Sob.DL3500	Cor	especificación de	Forma de Pago		Sin	Cobrar Coaseguro	Deudores	
			Plan Pago PAC	Plan Pago PAT	Plan Pago CUP	Plan Pago Cía.	Especificar forma de pago	(No Lider)		
SEGUROS REVOCABLES										
Vencimientos anteriores a la fecha de los estados financieros	-	5.729.354	-	-	-	-	319.245	-	-	6.048.599
Meses anteriores	-	-	1	-	-	-	41.304	-	-	41.30
Octubre	-	-	-	-	-	-	-	-	-	
Noviembre	-	2.868.763		-	-		30.085	-	-	2.898.848
Diciembre	-	2.860.591	-	-	-	-	247.856	-	-	3.108.44
2. Provisión	-	-	-	-	-	-	(259.481)	-	-	(259.481)
-Pagos vencidos	-	-		-	-		(259.481)	-	-	(259.481
-Voluntarias	-	-		-	-		-	-	-	
3. Ajustes por no identificación	-	-	-	-	-	-	-	-	-	-
4. Sub-Total (1-2-3)	-	5.729.354	-	-	-	-	59.764	-	-	5.789.118
Vencimientos posteriores a la fecha de los estados financieros	-	-		-	-		4.728.483	-	-	4.728.483
Enero	-	-	-	-	-	-	4.728.483	-	-	4.728.483
Febrero	-	-		-	-		-	-	-	
meses posteriores	-	-		-	-		-	-	-	-
6. Provisión	-	-	-	-	-	-	-	-	-	-
-Pagos vencidos	-	-	-	-	-	-	-	-	-	-
-Voluntarios	-	-	-	-	-	-	-	-	-	-
7. Sub-Total (5-6)	-	-	-	-	-	-	4.728.483	-	-	4.728.483
SEGUROS NO REVOCABLES										
Vencimiento anteriores a la fecha de los estados financ.	-	-	-	=	-	-	-	-	-	-
Vencimiento posteriores a la fecha de los estados financ.	-	268.461	-	-	-	-	-	-	-	268.461
10. Deterioro	-	-	-	-	-	-	-	-	-	-
11. Sub-Total(8+9+10)	-	268.461	-	-	-	-	-	-	-	268.461
12. TOTAL FECU (4+7+11)	-	5.997.815	-	-	-	-	4.788.247	-	-	10.786.062
13. Crédito no exigible de fila 4	-	-	-	-	-	-	-	-	-	-
14. Crédito no vencido seguros revocables (7 + 13)	-	-		-	-		4.728.483	-	-	4.728.483

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(38) Deudores por reaseguros

Al 31 de diciembre de 2022 y 2021 los deudores por reaseguros se clasifican en los siguientes conceptos:

DETALLE	31-12-2022 \(\triangle \text{M}\\$	31-12-2021
Deudores por operaciones de reaseguro	4.557.337	15.963.785
Participacón del reaseguro en las reservas técnicas	42.615.094	47.838.598
Totales	47.172.431	63.802.383

(a) El detalle de las cuentas por cobrar por reaseguros y la evolución de su deterioro es el siguiente:

DETALLE	31-12-2022 □ M\$	31-12-2021 □ M\$
Siniestros por cobrar reaseguradores	4.397.668	15.802.882
Activos por reaseguros no proporcionales	159.609	160.770
Otras deudas por cobrar de reaseguros	60	133
Totales	4.557.337	15.963.785

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(38) Deudores por reaseguros, continuación

Siniestros por cobrar a reaseguradores (cifras en miles de pesos)

Detalle al 31 de diciembre de 2022:

REASE	GURADORES Y/O CORREDORES DE REA	REASEGRURAD OR1	RIESGOS NACIONALES	REASEGRURAD OR2	REASEGRURAD OR3	REASEGRURADO R4	REASEGRURADOR 5	REASEGRURAD OR6	REASEGRURAD OR7	REASEGRURADO R8	RIESGOS EXTRANJEROS	TOTAL GENERAL
									ļ	ļ	ļ	
ANTEC	EDENTES REASEGURADOR											
	Nombre Reasegurador	CONSORCIO		GEN RE	HANNOVER	RGA	RGA	SCOR	SCOR BRASIL REASEGUROS	SCOR GLOBAL LIFE USA		
	Código de indetificación			NRE00320170003	NRE000320170004		NRE0622017004			R-252		
	Tipo de Relación R/NR	MR		NR	NR	NR	NR	NR	NR	NR		
	País	CHILE		ALEMANIA	ALEMANIA	ESTADOS UNIDOS	ESTADOS UNIDOS	FRANCIA	BRASIL	ESTADOS UNIDOS		
	Código Clasificador de Riesgo 1	Fitch		SYP	SYP	SP	AMB	SP	SP	SP		
	Código Clasificador de Riesgo 2	ICR		AMB	AMB	AMB	SYP	AMB				
	Clasificación de Riesgo 1	AA+		A++	AA-(VERYSTRONG	AA-	A+(SUPERIOR)	A+	AA-	AA-		
	Clasificación de Riesgo 2	AA+		A++(SUPERIOR)	A+(SUPERIOR)	A+	AA-(VERYSTRONG)	A+				
	Fecha Clasificación 1			19-01-2023	22-08-2022		30-09-2021		08-05-2020	08-05-2020		
	Fecha Clasificación 2			16-01-2023	13-01-2022		09-09-2021					
									ı		l .	
SALDO	S ADEUDADOS											
	Meses anteriores	(15.600)	(15.600)									(15.600
	jul-22											
	ago-22											
	sept-22											
	oct-22											
	nov-22											
	dic-22											
	ene-23											
	feb-23			517.917	1.295.444	3.687	10.885	6.845			1.834.778	1.834.77
	mar-23								2.159.93	402.953	2.562.890	2.562.89
	abr-23											
	may-23											
	Meses posteriores											
<u> </u>	ļ						!		l .	!	l	
1.TOTA	L SALDOS ADEUDADOS	(15.600)	(15.600)	517.917	1.295.444	3.687	10.885	6.845	2.159.937	402.953	4.397.668	4.382.068
2.DETE	RIORO	15.600	15.600	0	0	0	0	0	0	0	0	15.600
							·		1	1	<u> </u>	
3.ТОТА	L	0	0	517.917	1.295.444	3.687	10.885	6.845	2.159.937	402.953	4.397.668	4.397.668

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(38) Deudores por reaseguros, continuación

Siniestros por cobrar a reaseguradores (cifras en miles de pesos)

Detalle al 31 de diciembre de 2021:

ASEGURADORES Y/O CORREDORES DE R	REASEGRURAD OR1	RIESGOS NACIONALES	REASEGRURAD OR2	REASEGRURADO R3	REASEGRURADO R4	REASEGRURADOR 5	REASEGRURAD OR6	REASEGRURAD OR7	REASEGRURADO R8	REASEGRURAD OR9	RIESGOS EXTRANJEROS
ITECEDENTES REASEGURADOR						·				I	1
Nombre Reasegurador	CONSORCIO		General	HANNOVER	RGA	SCOR	SCOR BRASIL	SCOR GLOBAL	SWISS		
			Reinsurance Ag				REASEGUROS	LIFE USA			
Código de indetificación	99.012.000-5		NRE00320170003	NRE000320170004	NRE06220170045	NRE06820170014		R-252	NRE17620170008		
Tipo de Relación R/NR	NR		NR								
País	CHILE		ALEMANIA	ALEMANIA	ESTADOS UNIDOS	FRANCIA	BRASIL	ESTADOS UNIDO:	SUIZA		
Código Clasificador de Riesgo 1	Fitch		SP								
Código Clasificador de Riesgo 2	ICR		AM	MB	AMB	AMB			AMB		
Clasificación de Riesgo 1	AA+		A++	AA-	AA-	AA-	AA-	AA-	AA-		
Clasificación de Riesgo 2	AA+		A++	A+	A+	A+			A+		
Fecha Clasificación 1	15-02-2021		09-09-2021	07-07-2021	09-09-2021	07-09-2015	08-05-2020	08-05-2020	23-11-2021		
Fecha Clasificación 2	15-02-2021		26-03-2021	23-12-2020	30-09-2021	01-09-2017			22-07-2021		
	,	I	I				I	ı		1	
DOS ADEUDADOS											
	194.18	194.18			12.397					12.397	20
	23.537	23.537									2
	20.425	20.425									2
	25.926	25.926									2
	25.701	25.701	153.733	12.990.806	46.440	63.223	1.880.740	319.957		15.454.899	15.48
	10.19	1 10.19	1		4.119				9.61	13.730	2
				21.889						21.889	2
	-					<u> </u>				1	
DTAL SALDOS ADEUDADOS	299.967	299.967	153.733	13.012.695	62.956	63.223	1.880.740	319.957	9.611	15.502.915	15.802.
ETERIORO											
	0	0	0	0	0	0	0	0	0	0	ļ
DTAL	299.967	299.967	153.733	13.012.695	62.956	63.223	1.880.740	319.957	9.611	15.502.915	15.802.
	200.507	200.007	.00.700	.0.0.2.000	52.550	00.220		0.0.007	3.011	1 .0.002.010	

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(38) Deudores por reaseguros, continuación

(b) El detalle de participación del reaseguro en las reservas técnicas, al 31 de diciembre de 2022 y 2021, es el siguiente:

DETALLE	Directo□ M\$	Aceptado□ M\$	Total pasivo por reserva□ M\$	Participación reasegurador en la reserva□ M\$	Deterioro□ M\$	Participación del reaseguro en las reservas técnicas M\$
Reserva de riesgo en curso	8.738.003	-	8.738.003	124.236	-	124.236
Reservas previsionales						
Reservas de rentas vitalicias	6.621.538.296	-	6.621.538.296	30.649.242	-	30.649.242
Reservas seguro invalidez y sobrevivencia	215.370.804	-	215.370.804	10.065.504	-	10.065.504
Reserva de siniestros						
Liquidados y no pagados	1.734.581	-	1.734.581	4.786	-	4.786
Liquidados y controvertidos por el asegurado	90.222	-	90.222	-	-	-
En proceso de liquidación	6.591.154	-	6.591.154	1.196.301	-	1.196.301
Ocurridos y no reportados	5.038.640	-	5.038.640	332.034	-	332.034
Otras reservas						
Reserva de insuficiencia de primas	907.839	-	907.839	118.533	-	118.533
Reserva matemática del ejercicio	10.941.462	-	10.941.462	-	-	-
Reserva de rentas privadas	59.657.042	-	59.657.042	124.458	-	124.458
Otras reservas tecnicas	745.633	-	745.633	-	-	-
Reserva valor del fondo	498.436.176	=	498.436.176	=	-	=
Totales	7.429.789.852	-	7.429.789.852	42.615.094		42.615.094

DETALLE	Directo M\$	Aceptado M\$	Total pasivo por reserva M\$	Participación reasegurador en la reserva M\$	Deterioro M\$	Participación del reaseguro en las reservas técnicas M\$
Reserva de riesgo en curso	7.623.370	-	7.623.370	86.414	-	86.414
Reservas previsionales						
Reservas de rentas vitalicias	5.861.075.343	-	5.861.075.343	30.049.348	-	30.049.348
Reservas seguro invalidez y sobrevivencia	78.571.517	-	78.571.517	16.523.299	-	16.523.299
Reserva matemática del ejercicio	9.058.376	-	9.058.376	-	-	-
Reserva de rentas privadas	49.125.393	=	49.125.393	118.847	=	118.847
Reserva de siniestros						
Liquidados y no pagados	1.481.029	-	1.481.029	125	-	125
Liquidados y controvertidos por el asegurado	=	-	-	-	-	-
En proceso de liquidación	5.704.275	-	5.704.275	985.662	-	985.662
Ocurridos y no reportados	3.932.019	-	3.932.019	72.219	-	72.219
Reserva de insuficiencia de primas	807.652	-	807.652	2.287	-	2.287
Otras reservas tecnicas	170.430	-	170.430	397	-	397
Reserva valor del fondo	528.351.710	Ξ	528.351.710	=	=	=
Totales	6.545.901.114	-	6.545.901.114	47.838.598	-	47.838.598

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(38) Deudores por reaseguros, continuación

Principales supuestos empleados, las características principales y la frecuencia de calibración

El cálculo de reservas se realizó de acuerdo a las instrucciones contenidas en las Normas de Carácter General N°318 de la Comisión para el Mercado Financiero, emitida con fecha 1º de septiembre de 2011.

Todos los supuestos empleados en el cálculo de las reservas son revisados y actualizados trimestralmente, según sea el caso. Para la determinación de los actuales estados financieros consolidados, las Subsidiarias Compañías de seguros ejercieron las siguientes opciones contenidas en las normas en referencia:

• Rentas vitalicias:

De acuerdo a lo indicado en el Nº2 de la Norma de Carácter General Nº318, la Sociedad aplicó las instrucciones del numeral 2.1 sólo a las pólizas con entrada en vigencia a partir del 1º de enero de 2012. Para las pólizas de renta vitalicia con vigencia anterior a dicha fecha, la reserva se calculó de acuerdo a las instrucciones de la circular Nº1512 y demás instrucciones impartidas por la Comisión para el Mercado Financiero, vigentes a la fecha de los presentes estados financieros consolidados.

• Reserva de riesgo en curso:

b.1. Excepción por período de cobertura inferior al de la vigencia de la póliza

Las Subsidiarias Compañías de seguros se acogieron a la excepción contemplada en el párrafo segundo de la letra b) del N°1 del Título III de la Norma de Carácter General N°306, introducido por la Norma de Carácter General N°320, en relación a considerar para efectos de cálculo de la reserva de riesgo en curso el período de cobertura y reconocimiento de la prima cuando éste sea inferior al de la vigencia de póliza, manteniendo al menos una reserva equivalente a un mes de prima o, cuando sea mayor, el equivalente en prima al período de gracia establecido en la póliza.

Tal es el caso los siguientes seguros:

- a) Pólizas de seguros colectivos de vida y salud, y colectivos de desgravamen cuyo período de vigencia suele ser de un año o superior, en los cuales la prima se calcula mensualmente aplicando la tasa pactada sobre los capitales asegurados de las personas con cobertura vigente en el mes correspondiente.
- **b**) Costo de cobertura de los seguros con CUI.
- c) Pólizas o coberturas adicionales de vigencia anual con o sin cláusula de renovación automática, con frecuencia de pago menor a su vigencia.

Estos productos se comercializan en las líneas de negocio individuales, colectivos, banca seguros y desgravamen.

b.2 Reserva para plazos mayores a 4 años

De acuerdo a lo indicado en el párrafo final del N°1 del Título III de la Norma de Carácter General N°306 de la Comisión para el Mercado Financiero, se informó a la Comisión la opción de aplicar el cálculo de reserva de riesgo en curso en plazos mayores de 4 años para coberturas donde no exista una tabla de probabilidades inscrita en el registro de la Comisión para el Mercado Financiero para el cálculo de reserva matemática.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(38) Deudores por reaseguros, continuación

Principales supuestos empleados, las características principales y la frecuencia de calibración, continuación

Reserva de riesgo en curso, continuación:

b.3 Aplicación

De acuerdo a las disposiciones transitorias del Título VI de la Norma de Carácter General N°306, las nuevas instrucciones sobre constitución de la reserva de riegos en curso, establecidas en el número 1 del Título II de la referida norma, fueron aplicadas sólo a las pólizas emitidas o renovadas a partir del 1º de enero de 2012.

c. Reserva matemática

De acuerdo a lo indicado en el punto 2.1, del título III de la Norma de Carácter General N°306, la Comisión para el Mercado Financiero, según oficio ordinario N°10.210 del 20 de abril de 2012, autorizó a la Sociedad la aplicación de reserva matemática en los siguientes casos:

- Seguros de prima única accesorios a créditos (desgravamen créditos de consumo), independiente del plazo de la cobertura (riesgo de fallecimiento).
- Seguros de suscripción individual de prima única o nivelada (riesgo de fallecimiento), comercializados al amparo de una póliza individual o colectiva, sin cláusula de renovación, independiente del plazo de la póliza.
- Productos a prima nivelada (riesgo de fallecimiento) con devolución de primas, independiente del plazo de la póliza.

d. Reserva por siniestros ocurridos y no reportados

Para la estimación de la reserva de OYNR, las Subsidiarias Comapañías de Seguros utilizaron el método estándar de aplicación general para todos los riesgos modelados. El método estándar corresponde al método de desarrollo de siniestros incurridos, también llamado "método de los triángulos de siniestros incurridos", cuyo cálculo se indica en el anexo 2 de la Norma de Carácter General N°306.

De acuerdo a lo indicado en el punto 3.2 del Título II de la Norma de Carácter General Nº306 de la CMF, las Compañías de Seguros efectuaron la estimación de los OYNR por carteras de productos que consideran la naturaleza de los riesgos y políticas de administración de siniestros similares, lo cual resulta en una distribución de ramos diferentes a los establecidos en la FECU.

La metodología y criterios que siguen las Subsidiarias Sociedades de Seguros para la ponderación y segregación a cada ramo FECU fueron presentadas a la Comisión para el Mercado Financiero y se basa en la distribución que tengan los siniestros incurridos a la fecha de los estados financieros consolidados.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(38) Deudores por reaseguros, continuación

Principales supuestos empleados, las características principales y la frecuencia de calibración, continuación

e. Reserva de insuficiencia de prima

El test de suficiencia de prima se realizó de acuerdo al método estándar señalado en el anexo 1 de la Norma de Carácter General N°306, el cual se basa en el concepto de "combined ratio" que relaciona los egresos técnicos de la aseguradora con la prima reconocida para hacer frente a los mismos, utilizando información histórica de 12 meses contenida en los estados financieros, inmediatamente anteriores a la fecha de su determinación.

La Sociedad efectuó el análisis de suficiencia de prima considerando los ramos definidos en la FECU e identificando dentro de cada cuenta el componente relacionado a los seguros que generan reserva de riesgos en curso.

En los casos en que se verifican egresos superiores a los ingresos, las Compañías de Seguros informan una reserva de insuficiencia de prima adicional a la reserva de riesgos en curso.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(39) Inversiones en Sociedades

Al 31 de diciembre de 2022 y 2021 la sociedad, a través de su subsidiaria Compañía de Seguros Confuturo S.A., mantiene las siguientes inversiones en sociedades relacionadas:

Al 31 de Diciembre de 2022

DETALLE	Número de acciones	Porcentaje de participación	Saldos al 1 de enero de 2022□ M\$	Traspaso□ M\$	Adiciones M\$	Bajas M\$	Resultado del ejercicio□ M\$	Dividendos □ M\$	Otros aumentos (disminuciones)	Saldo al 31-12-2022 M\$
Inmobiliarias e Inversiones Seguras S.A.	2.130.189	30,0	2.491.484	_	_	_	(500.383)	_	_	1.991.101
Inmobiliaria NLC7	500.000	50,0	84.189	-	-	-	(1.504)	-	-	82.685
Vivo Santiago	6.655.904	50,0	16.363.993	-	3.492.110	-	(256.423)	-	-	19.599.680
Totales			18.939.666	-	3.492.110	-	(758.310)	-	-	21.673.466

DETALLE	Número de acciones	Porcentaje de participación	Saldos al 1 de enero de 2021 M\$	Traspaso□ M\$	Adiciones M\$	Bajas M\$	Resultado del ejercicio□ M\$	Dividendos □ M\$	Otros aumentos (disminuciones) M\$	Saldo al 31-12-2021 M\$
Inmobiliarias e Inversiones Seguras S.A.	2.130.189	30,0	2.317.109	-	-	-	174.375	-	-	2.491.484
Inmobiliaria NLC7	500.000	50,0	85.405	-	-	-	(1.216)	-	-	84.189
Vivo Santiago	6.655.904	50,0	13.080.415	-	3.933.995	-	(650.417)	-	-	16.363.993
Totales			15.482.929	-	3.933.995	-	(477.258)	-	-	18.939.666

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(40) Intangibles

Totales

Al 31 de diciembre de 2022 y 2021, el rubro intangibles está compuesto de la siguiente forma:

DETALLE	31-12-2022 □ M\$	31-12-2021 □ M\$
Evolución del goodwill	21.590.709	21.590.709
Intangible distintos del goodwill	7.209.481	7.599.382
Totales	20 000 100	29.190.091
	28.800.190	27.170.071
		27.170.071
40.1 Goodwill		31-12-2021 M\$

El saldo presentado en el rubro "Goodwill", representa el exceso pagado por sobre el valor patrimonial (VP) originado en la adquisición de los activos netos de ING Rentas Vitalicias S.A., que después fuera Compañía de Seguros CorpSeguros S.A., y de los Centros Comerciales Espacio Urbano.

21.590.709

21.590.709

El Goodwill generado en la compra de ING Rentas Vitalicias S.A., en el año 2009, ascendió a la suma de M\$ 21.137.369 al 31 de diciembre de 2022 y 2021.

Con fecha 1 de septiembre de 2016, las compañías de seguros adquirieron el negocio de Centros Comerciales Espacio Urbano a Walmart S.A.

La Cía. de Seguros Confuturo S.A. adquirió los malls ubicados en Antofagasta, Los Andes, Puente Alto, La Dehesa, Maipú, Gran Avenida y Punta Arenas (Pionero), operación que generó un goodwill que al 31 de marzo de 2022 y 31 de diciembre 2021 asciende a M\$72.983. De acuerdo con lo establecido en el párrafo 62 de la NIIF 3 Combinación de Negocios, la compañía determinará el valor final del goodwill dentro del plazo de un año, contado desde la fecha de toma de control de las unidades de negocio. Sin embargo y según lo establecido en el párrafo 96 de la NIC 36, la Cía. de Seguros Confuturo S.A. evaluó preliminarmente si existía evidencia de deterioro del goodwill asociado a este negocio, concluyendo que al 31 de marzo de 2022 no ha generado pérdida por deterioro.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(40) Intangibles, continuación

40.1 Goodwill, continuación

La Cía. de Seguros Confuturo S.A. adquirió el negocio de Centros Comerciales Espacio Urbano a Walmart S.A., comprando los malls ubicados en Las Rejas, Viña del Mar (15 Norte) y Linares, operación que generó un goodwill que al 31 de diciembre de 2022 y 2021 asciende a M\$380.357. De acuerdo con lo establecido en el párrafo 62 de la NIIF 3 Combinación de Negocios, la compañía determinará el valor final del goodwill dentro del plazo de un año, contado desde la fecha de toma de control de las unidades de negocio. De acuerdo con lo establecido en el párrafo 96 de la NIC 36, la Compañía debe evaluar preliminarmente si existe evidencia de deterioro del goodwill asociado a este negocio, concluyendo que al 31 de diciembre de 2022 y 2021 no ha generado pérdida por deterioro.

Descripción de los factores que contribuyeron al reconocimiento del Goodwill: el saldo presentado en este rubro representa el exceso pagado por sobre el valor patrimonial (VP) originado en la adquisición de los activos netos de ING Rentas Vitalicias S.A., y de los Centros Comerciales Espacio Urbano.

El criterio utilizado por las Subsidiarias Compañías de seguros, para determinar el deterioro del valor del Goodwill: corresponde a aquellos activos originados en combinaciones de negocios, según lo establecido en NIIF 3 y Norma de Carácter General N°322 de la Comisión para el Mercado Financiero. Se aplicará deterioro a este tipo de activos, si el valor presente de los flujos futuros descontados a la tasa de descuento empleada en la evaluación original del proyecto respectivo, utilizando como fuente para la determinación de los flujos de caja el presupuesto de la Sociedad. Esta medición se efectuará en la condición actual del activo respectivo y en forma anual.

El reconocimiento de la pérdida por deterioro se registrará con cargo a los resultados del ejercicio, cuando el valor de costo o libro del activo sea mayor que el valor presente de los flujos futuros descontados.

40.2 Intangibles distintos del goodwill

Son aquellos derechos que las Subsidiarias, Sociedades de seguros poseen, identificables, de carácter no monetario y sin apariencia física. Para reconocer un activo como intangible, deberá cumplir con las siguientes condiciones:

- Debe ser identificable, es decir, que sea posible distinguirlo o separable claramente de otro activo o derecho.
- Debe existir control sobre el activo, es decir, el Grupo tiene el poder de obtener los beneficios económicos futuros que procedan de los recursos que subyacen en el mismo, y además pueda restringir el acceso a terceras personas a tales beneficios.
- Los beneficios económicos futuros que se han atribuido al mismo fluyan a la entidad.
- El costo del activo puede ser valorado de forma fiable.
- Entre los activos intangibles relevantes a los cuales les aplicará esta política, se encuentran los softwars.

Activos por software

Corresponde a aquellas inversiones en software de aplicaciones, que son utilizados en la operación del Grupo.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(40) Intangibles, continuación

40.2 Intangibles distintos del goodwill, continuación

Estos activos se clasifican en:

Licencias de uso de software: son aquellos derechos de utilización de programas computacionales, cuyo código fuente no es de propiedad del Grupo y que no pueden ser transferidas bajo ningún título a un tercero. Este tipo de activos solo se capitalizarán cuando la duración de la licencia de uso supere los 12 meses y que el monto involucrado sea superior a UF 500. En caso contrario, deberán registrarse con cargo a resultados del ejercicio, en el período en que se produzca el desembolso respectivo. El plazo de amortización no podrá ser superior a 3 años.

Software de desarrollo propio: son aquellos cuyo código fuente es de propiedad del Grupo, quien puede transferirlos libremente a un tercero.

Este tipo de activos solo se capitalizarán cuando la vida útil estimada sea igual o superior a 12 meses y el monto total involucrado de inversión efectiva sea superior a UF 500. En caso contrario, deberán registrarse con cargo a resultados del ejercicio, en el período en que se produzca el desembolso respectivo. El plazo de amortización no podrá ser superior a 5 años.

El test de deterioro a aplicar a este tipo de activo será el valor presente de flujos futuros descontados, cuya tasa de descuento será la utilizada en la evaluación inicial, la que en todo caso no podrá ser inferior a 3% real.

Para lo anterior, cada activo deberá contar con una evaluación económica inicial, que servirá de fuente para efectuar el test en forma anual, la cual deberá ser documentada y sus supuestos debidamente sustentados y aprobada por la Gerencia de Operaciones y Tecnología del Grupo.

El reconocimiento de la pérdida por deterioro se registrará con cargo a los resultados del ejercicio, cuando el valor de costo o libro del activo sea mayor que el valor presente de los flujos futuros descontados.

Si en períodos posteriores el test de deterioro arroja que la pérdida es inferior a la determinada anteriormente, la diferencia podrá ser reversada con abono a los resultados del ejercicio, con tope del saldo acumulado del deterioro y siempre que el valor neto del activo no sea superior al costo o libro del mismo.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(40) Intangibles, continuación

El detalle de los intangibles distintos del goodwill al 31 de diciembre de 2022 y 2021, es el siguiente:

Al 31 de Diciembre de 2022

	DETALLE	Saldo Inicial M\$	Compras M\$	Ventas M\$	Bajas M\$	Amortización M\$	Saldo final M\$
Software		3.635.167	2.575.442	-	(1.358.122)	(1.333.888)	3.518.599
Marcas comerciales		3.358.713	-	-	-	-	3.358.713
Otros		605.502	-	-	(30.309)	(243.024)	332.169
Totales		7.599.382	2.575.442	-	(1.388.431)	(1.576.912)	7.209.481

DETALL	E Saldo Inio M\$	cial Compras M\$	Ventas M\$	Bajas M\$	Amortización M\$	Saldo final M\$
Software	2.33	4.301 2.221.115	5 -	-	(920.249)	3.635.167
Marcas comerciales	5.21	7.427 -	-	-	(1.858.714)	3.358.713
AFR	9	6.193 -	-	(96.193)	-	-
Otros	81	8.216 31.695	5 -	-	(244.409)	605.502
Totales	8.466	5.137 2.252.810) -	(96.193)	(3.023.372)	7.599.382

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(41) Impuestos corrientes e impuestos diferidos

(a) Impuestos por recuperar

Al 31 de diciembre de 2022 y 2021, el detalle del saldo de impuestos por recuperar es el siguiente:

DETALLE	31-12-2022 M\$	31-12-2021□ M\$
Pagos provisionales mensuales	1.738.048	4.571.042
Créditos de capacitación	152.557	123.636
Crédito adquisición activo fijo	15.452	-
Impuesto por recuperar	17.047.905	16.225.951
Ret. 4% instrumentos estatales	100.787	86.402
Otros	110.547	193.797
Totales	19.165.296	21.200.828

(b) Impuestos diferidos

Al 31 de diciembre de 2022 y 2021 los impuestos diferidos reconocidos por la Sociedad y sus Subsidiarias son los siguientes:

DETALLE	31-12-2022	31-12-2021
Impuestos diferidos con efecto en patrimonio	4.786.967	4.173.723
Impuestos diferidos con efecto en resultado	50.463.791	28.317.494
Totales	55.250.758	32.491.217

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(41) Impuestos corrientes e impuestos diferidos, continuación

(b) Impuestos diferidos, continuación

b.1 Impuestos diferidos con efecto en patrimonio

El saldo de los impuestos diferidos con efecto en patrimonio al 31 de diciembre de 2022 y 2021 es el siguiente:

DETALLE	Activos □ M\$	Pasivos □ M\$	Neto□ M\$
Inversiones financieras con efecto en patrimonio	2.290.740	-	2.290.740
Goodwill	2.469.817	-	2.469.817
Leasing	26.410	-	26.410
Total cargo/(abono) en patrimonio	4.786.967	-	4.786.967
Al 31 de Diciembre de 2021			
DETALLE	Activos □ M\$	Pasivos □ M\$	Neto□ M\$
Leasing	31.329	-	31.329
Otros	4.142.394	-	4.142.394
Total cargo/(abono) en patrimonio	4.173.723	-	4.173.723

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(41) Impuestos corrientes e impuestos diferidos, continuación

(6) Impuestos diferidos, continuación

b.2 Impuestos diferidos con efecto en resultado

Al 31 de diciembre de 2022 y 2021, el saldo de los impuestos diferidos con efecto en resultado es el siguiente:

DETALLE	Activos □ M\$	Pas ivos □ M\$	Neto□ M\$
Deterioro cuentas incobrables	8.396.615	-	8.396.615
Deterioro mutuos hipotecarios	186.446	-	186.446
Deterioro bienes raíces	1.403.097	(1.264.834)	138.263
Deterioro contratos de leasing	958.515	-	958.515
Deterioro préstamos otorgados	808	-	808
Valorización acciones	2.837.136	-	2.837.136
Valorización fondos mutuos	-	(8)	(8)
Valorización operaciones de cobertura de riesgo financiero	-	(2.111.752)	(2.111.752)
Fondos de inversion	50.641.115	(46.125.735)	4.515.380
Leasing	30.401.495	-	30.401.495
Activo fijo	1.613.876	(502.275)	1.111.601
Goodwill	1.452.834	(195.553)	1.257.281
Provisión de incobrables	349.598	-	349.598
Provisión rrhh/personal	1.154.533	-	1.154.533
Provisión remuneraciones	-	(112.979)	(112.979)
Provisión de vacaciones	500.408	-	500.408
Pérdidas tributarias	227.296	-	227.296
Otros	2.816.495	(2.163.340)	653.155
Totales	102.940.267	(52.476.476)	50.463.791

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(41) Impuestos corrientes e impuestos diferidos, continuación

(f) Impuestos diferidos, continuación

b.2 Impuestos diferidos con efecto en resultado

DETALLE	Activos □ M\$	Pasivos □ M\$	Neto□ M\$
Deterioro cuentas incobrables	7.933.981	-	7.933.981
Deterioro mutuos hipotecarios	194.470	-	194.470
Deterioro bienes raíces	1.506.626	(1.383.939)	122.687
Deterioro contratos de leasing	1.021.192	- -	1.021.192
Deterioro préstamos otorgados	808	-	808
Valorización acciones	1.519.868	-	1.519.868
Valorización fondos de inversión	-	(448.499)	(448.499)
Valorización operaciones de cobertura de ries go financiero	-	(72.698.886)	(72.698.886)
Fondos de inversion	41.142.171	(42.048.806)	(906.635)
Leasing	23.032.951	-	23.032.951
Activo fijo	1.567.984	(834.526)	733.458
Goodwill	1.582.146	(337.771)	1.244.375
Menor valor leasing	480	-	480
Provisión de incobrables	261.222	-	261.222
Provisión rrhh/personal	950.841	-	950.841
Provisión remuneraciones	-	(24.429)	(24.429)
Provisión de vacaciones	455.481	-	455.481
Pérdidas tributarias	64.525.783	-	64.525.783
Otros	2.379.244	(1.980.898)	398.346
Totales	148.075.248	(119.757.754)	28.317.494

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(42) Otros activos

Al 31 de diciembre de 2022 y 2021, el detalle de otros activos es el siguiente:

DETALLE	31-12-2022 □ M\$	31-12-2021 □ M\$	
Activo en pacto	121.754.567	198.686.364	
Cuentas por cobrar a empresas relacionadas	5.238.938	4.153.248	
Construcción en arriendo	1.897.543	2.010.906	
Mutuos adjudicados	-	14.906	
Garantías otorgadas	16.049.326	681.702	
Anticipos y préstamos al personal	105.959	116.327	
Garantias de arriendos	1.701.786	1.871.505	
Corredores	88.460	21.130	
Asignación familiar pensionados	459	7.641	
Derechos contratos de arriendo operacionales	4.837.227	5.230.605	
Deudores por inversiones PM	899.744	1.665.447	
Locales comerciales	1.929.039	2.273.425	
Cheques protestados por cobrar	106.838	116.838	
Cuenta corriente mercantil	3.225.979	3.538.894	
Contribuciones por cobrar a terceros	1.249.227	693.240	
Seguro degravamen por cobrar	-	236.945	
Otros activos	10.725.988	11.063.503	
Totales	169.811.080	232.382.626	

• Saldos y transacciones con relacionados:

El detalle de las cuentas por cobrar y pagar con relacionados al 31 de diciembre de 2022 y 2021 es el siguiente:

Rut	Sociedad	31-12-2022 □ M\$	31-12-2021 □ M\$
99.003.000-6	PHI SpA	69.653	-
76.039.786-5	Soc. de Inv. Inmobiliarias Seguras S.A.	4.704.651	4.153.248
76.490.023-1	MVC Malku SpA	427.930	-
81458500-K	Cámara Chilena de la Construcción	36.704	-
TOTAL		5.238.938	4.153.248

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(42) Otros activos, continuación

• El detalle de las transacciones con relacionados al 31 de diciembre de 2022 es el siguiente

Detalle de transacciones con asociadas

Rut	Subsidiaria que informa	Rut subsidiaria/aso ciada	Nombre subsidiaria/asociada	Tipo de relación	Relación con Matriz	Naturaleza de la transacción	Monto M\$	Efecto en resultado (cargo)/abono
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	98.000.100-8	Administradora de Fondos de Pensiones Habitat S.A.	Asociada	Accionista Común	Pago de Siniestros	2.042.937	(2.042.937)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	98.000.100-8	Administradora de Fondos de Pensiones Habitat S.A.	Asociada	Accionista Común	Prima Directa SIS	2.296.055	2.296.055
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.826.800-9	Caja de Compensación Los Andes	Asociada	Indirecta	Emisor de Bono	-	217.219
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.008.701-7	Corredora de Seguros La Cámara Ltda.	Asociada	Controlador Común	Comisiones	110.423	(110.423)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	65.080.206-3	Corporación Escuela Tecnológica de la Construcción	Asociada	Indirecta	Prima Directa por Seguros	10.395	10.395
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	65.091.028-1	Corporación Bienestar y Salud	Asociada	Indirecta	Prima Directa por Seguros	704.428	704.428
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	65.109.007-5	Corporación Cimientos	Asociada	Indirecta	Prima Directa por Seguros	4.009	4.009
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	70.200.800-K	Corporación de Capacitación de la Construcción	Asociada	Indirecta	Prima Directa por Seguros	123.688	123.688
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	71.630.200-8	Corporación de Desarrollo Tecnológico de la Construcción	Asociada	Controlador Común	Prima Directa por Seguros	18.780	18.780
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	71.800.700-3	Ciedess	Asociada	Controlador Común	Prima Directa por Seguros	8.755	8.755
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	72.489.000-8	Corporación de Salud Laboratorio C.Ch.C	Asociada	Controlador Común	Prima Directa por Seguros	724	724
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.680.165-K	Voz Cámara	Asociada	Controlador Común	Prima Directa por Seguros	14.019	14.019
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.826.800-9	Caja de Compensación Los Andes	Asociada	Indirecta	Prima Directa por Seguros	1.955.437	1.955.437
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.965.744-4	Los Andes Tarjeta de Pre-Pago S.A.	Asociada	Controlador Común	Prima Directa por Seguros	6.517	6.517
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.177.200-3	Sociedad de Servicios La Construcción SpA	Asociada	Controlador Común	Prima Directa por Seguros	38.696	38.696
96.571.890-7	Compañía de Seguros Confuturo S.A.	81.826.800-9	Caja de Compensación Los Andes	Asociada	Mismo Grupo Economico	Corte de cupon/Vencimientos	14.066.836	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	81.826.800-9	Caja de Compensación Los Andes	Asociada	Mismo Grupo Economico	Reajustabilidad Moneda Bonos	-	8.074.965
96.571.890-7	Compañía de Seguros Confuturo S.A.	81.826.800-9	Caja de Compensación Los Andes	Asociada	Mismo Grupo Economico	Intererses Devengados Bonos	-	2.208.037
96.571.890-7	Compañía de Seguros Confuturo S.A.	81.826.800-9	Caja de Compensación Los Andes	Asociada	Mismo Grupo Economico	Arriendo Sucursal	20.927	20.927
96.571.890-7	Compañía de Seguros Confuturo S.A.	77.073.978-0	Vivo Santiago	Asociada	Coligada	Compra de acciones	1.471.278	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	77.157.847-0	Inmobiliaria Doctor Sierra SpA	Asociada	Coligada	Compra de acciones	951.832	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	81.826.800-9	Caja de Compensación Los Andes	Asociada	Mismo Grupo Economico	Beneficios	288.024	(288.024)
TOTAL						_	24.133.760	13.261.267

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(42) Otros activos, continuación

(b) El detalle de las transacciones con relacionados al 31 de diciembre de 2022 es el siguiente

Detalle de transacciones entre subsidiarias

Rut	Subsidiaria que informa	Rut subsidiaria/aso ciada	Nombre subsidiaria/asociada	Tipo de relación	Relación con Matriz	Naturaleza de la transacción	Monto M\$	Efecto en resultado (cargo)/abono
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.011.000-3	Banco Internacional	Subsidiaria	Controlador Común	Emisor de Bono	-	185.635
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.856.780-2	Isapre Consalud S.A.	Subsidiaria	Controlador Común	Pago de Siniestros	3.124.185	(3.124.185)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.942.400-2	Megasalud SpA	Subsidiaria	Controlador Común	Pago de Siniestros	662.019	(662.019)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.942.400-2	Megasalud SpA	Subsidiaria	Controlador Común	Deprec. IFRS-16 Oficinas	3.629	(3.629)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.296.621-2	Inmobiliaria ILC SPA	Subsidiaria	Controlador Común	Arriendo de oficinas	9.808	(9.808)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.014.394-4	Diagnolab S.A.	Subsidiaria	Controlador Común	Prima Directa por Seguros	714	714
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.020.458-7	Red Salud S.A.	Subsidiaria	Accionista Común	Prima Directa por Seguros	125.493	125.493
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.025.069-4	Inversiones en Salud Millacura S.A.	Subsidiaria	Accionista Común	Prima Directa por Seguros	6.899	6.899
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.046.416-3	Hospital Clínico Universidad Mayor Prestaciones Médicas S.p.	Subsidiaria	Controlador Común	Prima Directa por Seguros	840	840
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.086.007-7	Inmobiliaria e Inversiones Clínica Rancagua S.A.	Subsidiaria	Controlador Común	Prima Directa por Seguros	3.025	3.025
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.110.809-3	Arauco Salud Limitada	Subsidiaria	Controlador Común	Prima Directa por Seguros	12.691	12.691
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.124.062-5	Servicios Médicos Bicentenario SpA	Subsidiaria	Controlador Común	Prima Directa por Seguros	125.175	125.175
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.137.682-9	Inversalud Temuco S.A.	Subsidiaria	Controlador Común	Prima Directa por Seguros	507	507
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.207.967-4	Onco Comercial SpA	Subsidiaria	Accionista Común	Prima Directa por Seguros	12.852	12.852
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.411.758-1	TI Red SpA	Subsidiaria	Accionista Común	Prima Directa por Seguros	29.820	29.820
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.906.480-K	Centro de Especialidades Médicas Integral S.A.	Subsidiaria	Controlador Común	Prima Directa por Seguros	34.149	34.149
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	77.257.563-7	Servicios Compartidos Red Salud SPA	Subsidiaria	Controlador Común	Prima Directa por Seguros	33.695	33.695
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	78.040.520-1	Clínica Avansalud SpA	Subsidiaria	Controlador Común	Prima Directa por Seguros	241.908	241.908
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	78.053.560-1	Servicios Médicos Tabancura SpA	Subsidiaria	Controlador Común	Prima Directa por Seguros	207.119	207.119
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	78918290-6	Clínica de Salud Integral S.A.	Subsidiaria	Controlador Común	Prima Directa por Seguros	86.681	86.681
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.567.920-0	Clínica Magallanes S.p.A.	Subsidiaria	Controlador Común	Prima Directa por Seguros	78.559	78.559
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.774.580-4	Inmobiliaria Inversalud S.p.A.	Subsidiaria	Controlador Común	Prima Directa por Seguros	76.552	76.552
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.856.780-2	Isapre Consalud S.A.	Subsidiaria	Controlador Común	Prima Directa por Seguros	5.934.059	5.934.059
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.885.930-7	Clínica Bicentenario S.p.A.	Subsidiaria	Controlador Común	Prima Directa por Seguros	496.965	496.965
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.942.400-2	Megasalud SpA	Subsidiaria	Controlador Común	Prima Directa por Seguros	583.095	583.095
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	Subsidiaria	Controlador Común	Prima Directa por Seguros	253.009	253.009
96.751.830-1	Compañía de Seguros Confuturo S.A.	97.011.000-3	Banco Internacional	Subsidiaria	Mismo Grupo Economico	Deposito a plazo	592.329	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.011.000-3	Banco Internacional	Subsidiaria	Mismo Grupo Economico	Intererses Devengados Deposi	-	6.500
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.011.000-3	Banco Internacional	Subsidiaria	Mismo Grupo Economico	Corte de cupon/Vencimientos	2.221.238	0
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.011.000-3	Banco Internacional	Subsidiaria	Mismo Grupo Economico	Reajustabilidad Moneda Bonos	-	6.362.040
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.011.000-3	Banco Internacional	Subsidiaria	Mismo Grupo Economico	Intererses Devengados Bonos	-	1.267.135
96.571.890-7	Compañía de Seguros Confuturo S.A.	76.020.458-7	Red Salud S.A.	Subsidiaria	Mismo Grupo Economico	Corte de cupon/Vencimientos	11.684.446	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	76.020.458-7	Red Salud S.A.	Subsidiaria	Mismo Grupo Economico	Reajustabilidad Moneda Bonos	-	1.863.886
96.571.890-7	Compañía de Seguros Confuturo S.A.	76.020.458-7	Red Salud S.A.	Subsidiaria	Mismo Grupo Economico	Intererses Devengados Bonos	-	470.112
96.571.890-7	Compañía de Seguros Confuturo S.A.	76.296.621-2	Inmobiliaria ILC SPA	Subsidiaria	Mismo Grupo Economico	Contrato de Arriendo	45.691	(45.691)
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.011.000-3	Banco Internacional	Subsidiaria	Mismo Grupo Economico	Derivados	5.237.446	(5.237.446)
96.571.890-7	Compañía de Seguros Confuturo S.A.	99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	Subsidiaria	Controlador Común	Poliza Seguro	1.611	(1.611)
TOTAL						_	31.926.209	9.414.726

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(42) Otros activos, continuación

(b) El detalle de las transacciones con relacionados al 31 de diciembre de 2022 es el siguiente

Detalle de transacciones con la matriz

Rut	Subsidiaria que informa	Rut subsidiaria/aso ciada	Nombre subsidiaria/asociada	Tipo de relación	Relación con Matriz	Naturaleza de la transacción Mon	o M\$	Efecto en resultado (cargo)/abono
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.458.500-K	Camara Chilena de la Construcción	Matriz	Controlador Final	Prima Directa por Seguros	197.584	197.584
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.458.500-K	Camara Chilena de la Construcción	Matriz	Controlador Final	Deprec. IFRS-16 Oficinas	2.400	(2.400)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.458.500-K	Camara Chilena de la Construcción	Matriz	Controlador Final	Cuotas CAR	8.754	(8.754)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	94.139.000-5	Inversiones la Construcción S.A.	Matriz	Principal Accionista	prestación de Servicios	26.426	26.426
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	94.139.000-5	Inversiones la Construcción S.A.	Matriz	Principal Accionista	Emisor de Bono	-	193.177
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	94.139.000-5	Inversiones la Construcción S.A.	Matriz	Principal Accionista	Prima Directa por Seguros	33.375	33.375
96.751.830-1	Inversiones Confuturo S.A.	94.139.000-5	Inversiones la Construcción S.A.	Matriz	Mismo Grupo Economico	Corte de cupon/Vencimientos	626.107	-
96.751.830-1	Inversiones Confuturo S.A.	94.139.000-5	Inversiones la Construcción S.A.	Matriz	Mismo Grupo Economico	Reajustabilidad Moneda Bonos	-	559.656
96.751.830-1	Inversiones Confuturo S.A.	94.139.000-5	Inversiones la Construcción S.A.	Matriz	Mismo Grupo Economico	Intererses Devengados Bonos	-	169.997
TOTAL						_	894.646	1.169.061

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(42) Otros activos, continuación

(b) El detalle de las transacciones con relacionados al 31 de diciembre de 2021 es el siguiente

Detalle de transacciones con asociadas

Al 31 de Dicier	nbre de 2021							
Rut	Subsidiaria que informa	Rut subsidiaria/asociada	Nombre subsidiaria/asociada	Tipo de relación	n Relación con Matriz	Naturaleza de la transacción	Monto M\$	Efecto en resultado (cargo)/abono
96.751.890-7	Compañía de Seguros Confuturo S.A.	81.826.800-9	Caja de Compensación Los Andes	Asociada	Mismo Grupo Economico Nº136	Corte de cupon/Vencimientos	8.899.593	-
96.751.890-7	Compañía de Seguros Confuturo S.A.	77.073.978-0	Vivo Santiago	Asociada	Coligada	Compra de acciones	3.435.348	-
96.751.890-7	Compañía de Seguros Confuturo S.A.	76.039.786-5	Inmobiliarias e Inversiones Seguras S.A.	Asociada	Coligada	Pago Parcial Deuda	(681.549)	-
96.751.890-7	Compañía de Seguros Confuturo S.A.	81.826.800-9	Caja de Compensación Los Andes	Asociada	Controlador Común	Beneficios	285.734	(285.734)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	98.000.100-8	Administradora de Fondos de Pensiones Habitat S.A.	Asociada	Accionista Común	Pago de Siniestros	17.612.718	(17.612.718)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	98.000.100-8	Administradora de Fondos de Pensiones Habitat S.A.	Asociada	Accionista Común	Prima Directa SIS	25.476.012	25.476.012
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.826.800-9	Caja de Compensación Los Andes	Asociada	Indirecta	Emisor de Bono	32.275	32.275
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.008.701-7	Corredora de Seguros La Cámara Ltda.	Asociada	Controlador Común	Comisiones	74.789	(74.789)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	65.080.206-3	Corporación Escuela Tecnológica de la Construcción	Asociada	Indirecta	Prima Directa por Seguros	8.914	8.914
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	65.091.028-1	Corporación Bienestar y Salud	Asociada	Indirecta	Prima Directa por Seguros	636.164	636.164
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	65.109.007-5	Corporación Cimientos	Asociada	Indirecta	Prima Directa por Seguros	5.653	5.653
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	70.200.800-K	Corporación de Capacitación de la Construcción	Asociada	Indirecta	Prima Directa por Seguros	88.118	88.118
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	71.630.200-8	Corporación de Desarrollo Tecnológico de la Construcción	Asociada	Controlador Común	Prima Directa por Seguros	25.336	25.336
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	71.800.700-3	Ciedess	Asociada	Controlador Común	Prima Directa por Seguros	9.138	9.138
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	72.489.000-8	Corporación de Salud Laboratorio C.Ch.C	Asociada	Controlador Común	Prima Directa por Seguros	1.939	1.939
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.680.165-K	Voz Cámara	Asociada	Controlador Común	Prima Directa por Seguros	13.992	13.992
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.826.800-9	Caja de Compensación Los Andes	Asociada	Indirecta	Prima Directa por Seguros	1.847.831	1.847.831
						_		
TOTAL							57.772.005	10.172.131

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(42) Otros activos, continuación

(b) El detalle de las transacciones con relacionados al 31 de diciembre de 2021 es el siguiente

Detalle de transacciones entre subsidiarias

96.751.890-7 96.751.890-7 96.751.890-7 96.751.890-7 96.751.890-7 96.751.890-7 99.003.000-6 99.003.000-6 99.003.000-6	Compañía de Seguros Confuturo S.A. Compañía de Seguros de Vida Cámara S.A. Compañía de Seguros de Vida Cámara S.A.	97.011.000-3 97.011.000-3 76.020.458-7 76.296.621-2 99.003.000-6 97.011.000-3 97.011.000-3	Banco Internacional Banco Internacional Red Salud S.A. Inmobiliaria ILC SPA Compañía de Seguros de Vida Cámara S.A. Banco Internacional	Subsidiaria Subsidiaria Subsidiaria Subsidiaria Subsidiaria	Mismo Grupo Economico N°136 Mismo Grupo Economico N°136 Mismo Grupo Economico N°136 Controlador Común	Corte de cupon/Vencimientos Compra Corte de cupon/Vencimientos	5.959.666 2.386.659 590.401	-
96.751.890-7 96.751.890-7 96.751.890-7 96.751.890-7 99.003.000-6 99.003.000-6	Compañía de Seguros Confuturo S.A. Compañía de Seguros de Vida Cámara S.A.	76.020.458-7 76.296.621-2 99.003.000-6 97.011.000-3	Red Salud S.A. Inmobiliaria ILC SPA Compañía de Seguros de Vida Cámara S.A.	Subsidiaria Subsidiaria	Mismo Grupo Economico Nº136	Corte de cupon/Vencimientos		-
96.751.890-7 96.751.890-7 96.751.890-7 99.003.000-6 99.003.000-6	Compañía de Seguros Confuturo S.A. Compañía de Seguros Confuturo S.A. Compañía de Seguros Confuturo S.A. Compañía de Seguros de Vida Cámara S.A.	76.296.621-2 99.003.000-6 97.011.000-3	Inmobiliaria ILC SPA Compañía de Seguros de Vida Cámara S.A.	Subsidiaria	•	•	590.401	
96.751.890-7 96.751.890-7 99.003.000-6 99.003.000-6	Compañía de Seguros Confuturo S.A. Compañía de Seguros Confuturo S.A. Compañía de Seguros de Vida Cámara S.A.	99.003.000-6 97.011.000-3	Compañía de Seguros de Vida Cámara S.A.		Controlador Común	0		
96.751.890-7 99.003.000-6 99.003.000-6	Compañía de Seguros Confuturo S.A. Compañía de Seguros de Vida Cámara S.A.	97.011.000-3		Subsidiaria		Contrato de Arriendo	51.406	(51.406)
99.003.000-6 99.003.000-6	Compañía de Seguros de Vida Cámara S.A.		Ranco Internacional		Controlador Común	Poliza Seguro	92.440	(92.440)
99.003.000-6		97.011.000-3	Danco internacional	Subsidiaria	Controlador Común	Derivados	1.608.165	(1.608.165)
	Compañía de Seguros de Vida Cámara S.A.		Banco Internacional	Subsidiaria	Controlador Común	Emisor de Bono	-	(14.698)
99.003.000-6		96.856.780-2	Isapre Consalud S.A.	Subsidiaria	Controlador Común	Pago de Siniestros	2.805.572	(2.805.572)
	Compañía de Seguros de Vida Cámara S.A.	96.942.400-2	Megasalud SpA	Subsidiaria	Controlador Común	Arriendo de oficinas	967	-967
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.942.400-2	Megasalud SpA	Subsidiaria	Controlador Común	Pago de Siniestros	412.289	(412.289)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.942.400-2	Megasalud SpA	Subsidiaria	Controlador Común	Deprec. IFRS-16 Oficinas	6.397	(6.397)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.296.621-2	Inmobiliaria ILC SPA	Subsidiaria	Indirecta	Arriendo de oficinas	23.616	(23.616)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.014.394-4	Diagnolab S.A.	Subsidiaria	Controlador Común	Prima Directa por Seguros	648	648
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.020.458-7	Red Salud S.A.	Subsidiaria	Accionista Común	Prima Directa por Seguros	79.262	79.262
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.025.069-4	Inversiones en Salud Millacura S.A.	Subsidiaria	Accionista Común	Prima Directa por Seguros	5.420	5.420
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.046.416-3	Hospital Clínico Universidad Mayor Prestaciones Médicas S.p.	Subsidiaria	Controlador Común	Prima Directa por Seguros	592	592
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.086.007-7	Inmobiliaria e Inversiones Clínica Rancagua S.A.	Subsidiaria	Controlador Común	Prima Directa por Seguros	2.868	2.868
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.110.809-3	Arauco Salud Limitada	Subsidiaria	Controlador Común	Prima Directa por Seguros	8.242	8.242
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.124.062-5	Servicios Médicos Bicentenario SpA	Subsidiaria	Controlador Común	Prima Directa por Seguros	83.136	83.136
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.137.682-9	Inversalud Temuco S.A.	Subsidiaria	Controlador Común	Prima Directa por Seguros	862	862
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.207.967-4	Onco Comercial SpA	Subsidiaria	Accionista Común	Prima Directa por Seguros	8.087	8.087
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.411.758-1	TI Red SpA	Subsidiaria	Accionista Común	Prima Directa por Seguros	19.151	19.151
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	76.906.480-K	Centro de Especialidades Médicas Integral S.A.	Subsidiaria	Controlador Común	Prima Directa por Seguros	31.400	31.400
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	77.257.563-7	Servicios Compartidos Red Salud SPA	Subsidiaria	Controlador Común	Prima Directa por Seguros	8.032	8.032
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	78.040.520-1	Clínica Avansalud SpA	Subsidiaria	Controlador Común	Prima Directa por Seguros	194.755	194.755
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	78.053.560-1	Servicios Médicos Tabancura SpA	Subsidiaria	Controlador Común	Prima Directa por Seguros	184.382	184.382
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	78.918.290-6	Clínica de Salud Integral S.A.	Subsidiaria	Controlador Común	Prima Directa por Seguros	70.499	70.499
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.567.920-0	Clínica Magallanes S.p.A.	Subsidiaria	Controlador Común	Prima Directa por Seguros	50.020	50.020
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96774580-4	Inmobiliaria Inversalud S.p.A.	Subsidiaria	Controlador Común	Prima Directa por Seguros	60.094	60.094
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.856.780-2	Isapre Consalud S.A.	Subsidiaria	Controlador Común	Prima Directa por Seguros	6.174.529	6.174.529
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.885.930-7	Clínica Bicentenario S.p.A.	Subsidiaria	Controlador Común	Prima Directa por Seguros	362.896	362.896
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	96.942.400-2	Megasalud SpA	Subsidiaria	Controlador Común	Prima Directa por Seguros	457.000	457.000
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	Subsidiaria	Controlador Común	Prima Directa por Seguros	205.649	205.649
TOTAL							21.945.102	2.991.974

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021 $\,$

(42) Otros activos, continuación

b) El detalle de las transacciones con relacionados al 31 de diciembre de 2021 es el siguiente

Detalle de transacciones con la matriz

Rut	Subsidiaria que informa	Rut subsidiaria/asociada	Nombre subsidiaria/asociada	Tipo de relación	n Relación con Matriz	Naturaleza de la transacción	Monto M\$	Efecto en resultado (cargo)/abono
96.751.890-7	Compañía de Seguros Confuturo S.A.	94.139.000-5	Inversiones la Construcción S.A.	Matriz	Mismo Grupo Economico Nº136	Corte de cupon/Vencimientos	160.193	-
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	94.139.000-5	Inversiones la Construcción S.A.	Matriz	Principal Accionista	prestación de Servicios	23.777	23.777
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	94.139.000-5	Inversiones la Construcción S.A.	Matriz	Principal Accionista	Emisor de Bono	-	(129.748)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	94.139.000-5	Inversiones la Construcción S.A.	Matriz	Principal Accionista	Prima Directa por Seguros	31.129	31.129
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.458.500-K	Camara Chilena de la Construcción	Asociada	Controlador Final	Arriendo de oficinas	6.812	(6.812)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.458.500-K	Camara Chilena de la Construcción	Asociada	Controlador Final	Deprec. IFRS-16 Oficinas	1.958	(1.958)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.458.500-K	Camara Chilena de la Construcción	Asociada	Controlador Final	Cuotas CAR	7.942	(7.942)
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	81.458.500-K	Camara Chilena de la Construcción	Asociada	Controlador Final	Prima Directa por Seguros	188.227	188.227
TOTAL						_	420.038	96.673

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(43) Obligaciones con Bancos

Al 31 de diciembre de 2022 y 2021 las obligaciones con bancos son las siguientes:

DETALLE	31-12-2022 □ M\$	31-12-2021
Pasivos financierso a costo amortizado	125.271.403	204.447.029
Pactos de venta con compromiso de retrocompra	108.129.472	196.622.004
Otros pasivos financieros a costo amortizado	-	99.086.493
Pasivos financieros a valor razonable	10.547	69.051.175
Otros pasivos	1.060.474	290.155
Totales	234.471.896	569.496.856

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(43) Obligaciones con bancos, continuación

(a) Detalle de pasivos financieros a costo amortizado

Al 31 de diciembre de 2022 y 2021 el detalle de los pasivos financieros a costo amortizado es el siguiente:

Rut Deudor	Deudor	Rut Acreedor	Institución financiera		Moneda/Indic e de reajuste	Fecha de vencimiento del crédito	Pago de intereses (mensual, semestral, anual)	Tasa de interés	Tasa de interés efectiva	Garantía	Capiltal adeudado, valor nominal	De mes 0 hasta 3 meses M\$	De mes 4 hasta 12 meses M\$	Más de 1 año hasta 2 años M\$	Más de 2 años hasta 3 años M\$	Corriente M\$	No corriente M\$
6.571.890-7	Compañía de Seguros de Vida Confuturo S.A.	97.004.000-5	Banco de Chile	Chile	s	01-01-2023	Al vencimiento	0,00682	0,00682	no	1	1	_	-	-	1	-
6.571.890-7	Compañía de Seguros de Vida Confuturo S.A.	97.006.000-6	Banco BCI	Chile	s	01-01-2023	Al vencimiento	0,00402	0,00402	no	1	1	-	-	-	1	-
6.571.890-7	Compañía de Seguros de Vida Confuturo S.A.	97.036.000-K	Banco Santander	Chile	S	01-01-2023	Al vencimiento	0,00490	0,00490	no	1	1	-	-	-	1	
6.571.890-7	Compañía de Seguros de Vida Confuturo S.A.	97.018.000-1	Banco Scotiabank	Chile	S	04-07-2023	Al vencimiento	0,00911	0,00911	no	12.092.458	-	12.092.458	-	-	12.092.458	-
6.571.890-7	Compañía de Seguros de Vida Confuturo S.A.	97.018.000-1	Banco Scotiabank	Chile	s	27-02-2023	Al vencimiento	0,01048	0,01048	no	52.235.798	52.235.798	-	-	-	52.235.798	-
6.571.890-7	Compañía de Seguros de Vida Confuturo S.A.	97.080.000-K	Banco BICE	Chile	s	13-11-2023	Al vencimiento	0,00964	0,00964	no	20.292.916	-	20.292.916	-	-	20.292.916	-
6.571.890-7	Compañía de Seguros de Vida Confuturo S.A.	97.080.000-K	Banco BICE	Chile	S	30-03-2023	Al vencimiento	0,01156	0,01156	no	20.007.840	20.007.840	=	-	-	20.007.840	-
6.571.890-7	Compañía de Seguros de Vida Confuturo S.A.	97.018.000-1	Banco Scotiabank	Chile	S	27-03-2023	Al vencimiento	0,01058	0,01058	no	20.035.832	20.035.832	=	-	-	20.035.832	-
9.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.004.000-5	Banco de Chile	Chile	S	30-04-2024	semestral	0,00600	0,00600	no	159.043	364	-	-	159.043	364	159.04
9.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.004.000-5	Banco de Chile	Chile	S	06-09-2023	semestral	0,00500	0,00500	no	-	10.222	-	-	-	10.222	-
9.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.004.000-5	Banco de Chile	Chile	S	05-02-2023	semestral	0,00500	0,00500	no	-	70.739	-	-	-	70.739	-
9.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.004.000-5	Banco de Chile	Chile	S	07-03-2023	semestral	0,00500	0,00500	no	-	49.229	-	-	-	49.229	-
9.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.004.000-5	Banco de Chile	Chile	UF	07-03-2023	semestral	0,00500	0,00500	no	-	105.653	-	-	-	105.653	-
9.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.004.000-5	Banco de Chile	Chile	UF	07-03-2023	semestral	0,00500	0,00500	no	-	105.653	-	-	-	105.653	-
9.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.004.000-5	Banco de Chile	Chile	UF	07-03-2023	semestral	0,00500	0,00500	no	-	105.653	-	-	-	105.653	-
OTAL										-	124.823.890	92,726,986	32,385,374		159.043	125.112.360	159.04

Rut Deudor	Deudor	Rut Acreedor	Institución financiera	País de origen	Moneda/Indice de reajuste	Fecha de vencimiento del crédito	Pago de intereses l (mensual, semestral, anual)	Tasa de interés	Tasa de interés efectiva	Garantía	Capiltal adeudado, valor nominal M\$	De mes 0 hasta 3 meses M\$	De mes 4 hasta 12 meses M\$	Más de 1 año hasta 2 años M\$	Más de 2 años hasta 3 años M\$	Corriente M\$	No corriente M\$
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.004.000-5 B	Banco de Chile	Chile	\$	01-01-2022	Al Vencimiento	0,68	0,68	No	1	1		-	-	1	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.006.000-6 B	Banco BCI	Chile	\$	01-01-2022	Al Vencimiento	0,40	0,40	No	1	1	-	-	-	1	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.036.000-K B	Banco Santander	Chile	S	01-01-2022	Al Vencimiento	0,49	0,49	No	1	1	-	-	-	1	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.018.000-1 B	Banco Santander	Chile	s	24-10-2022	Al Vencimiento	0,49	0,49	No	30.337.524	-	30.337.524	-	-	30.337.524	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.018.000-1 S	Scotiabank	Chile	s	07-05-2022	Al Vencimiento	0,18	0,18	No	12.130.278	-	12.130.278	-	-	12.130.278	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.080.000-K S	Scotiabank	Chile	s	03-02-2022	Al Vencimiento	0,05	0,05	No	50.098.288	50.098.288	-	-	-	50.098.288	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.080.000-K B	Banco BICE	Chile	s	22-08-2022	Al Vencimiento	0,29	0,29	No	20.265.346	-	20.265.346	-	-	20.265.346	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.030.000-7 B	Banco BICE	Chile	s	07-04-2022	Al Vencimiento	0,20	0,20	No	20.242.272	-	20.242.272	-	-	20.242.272	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.080.000-K B	Banco Estado	Chile	s	07-07-2022	Al Vencimiento	0,19	0,19	No	20.221.188	-	20.221.188	-	-	20.221.188	-
96.571.890-7	Compañía de Seguros Confuturo S.A.	97.006.000-6 B	Banco BCI	Chile	s	07-01-2022	Al Vencimiento	0,19	0,19	No	50.582.917	-	50.582.917	-	-	50.582.917	-
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.004.000-5 B	Banco de Chile	Chile	s	30-04-2024	semestral	0,01	0,01	No	159.276	-	-	-	159.276	-	159.276
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.004.000-5 B	Banco de Chile	Chile	s	06-09-2023	semestral	0,01	0,01	No	10.195	26	-	-	10.195	26	10.195
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.004.000-5 B	Banco de Chile	Chile	s	05-02-2023	semestral	0,01	0,01	No	70.733	179	-	-	70.733	179	70.733
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.004.000-5 B	Banco de Chile	Chile	s	07-03-2023	semestral	0,01	0,01	No	49.105	123	-	49.105	-	123	49.105
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.004.000-5 B	Banco de Chile	Chile	UF	07-03-2023	semestral	0,01	0,01	No	92.956	236	-	-	92.956	236	92.956
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.004.000-5 B	Banco de Chile	Chile	UF	07-03-2023	semestral	0,01	0,01	No	92.956	236	-	-	92.956	236	92.956
99.003.000-6	Compañía de Seguros de Vida Cámara S.A.	97.004.000-5 B	Banco de Chile	Chile	UF	07-03-2023	semestral	0,01	0,01	No	92.956	236	÷	÷	92.956	236	92.956
TOTAL										-	204.445.993	50,099,327	153,779,525	49,105	519.072	203.878.852	568,177

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(43) Obligaciones con bancos, continuación

(b) Otros pasivos financieros a costo amortizado

Al 31 de diciembre de 2022y 2021 los otros pasivos financieros a costo amortizado, son los siguientes:

Al 31 de Diciembre de 2022

Concepto	Pasivo a costo amortizado M\$	Valor libro del pasivo M\$	Efecto en resultado M\$
Pactos de Venta con Retrocompra	108.129.472	108.129.472	(12.702.103)
TOTAL	108.129.472	108.129.472	(12.702.103)
Al 31 de Diciembre de 2021			
Concepto	Pasivo a costo amortizado M\$	Valor libro del pasivo M\$	Efecto en resultado M\$
Derivados	247.192.458	99.086.493	(162.277.993)
Pactos	196.622.004	196.622.004	13.714.003
TOTAL	443.814.462	295.708.497	(148.563.990)

(c) Pasivos financieros a valor razonable con cambio en resultados

Al 31 de diciembre de 2022y 2021 los otros pasivos financieros a valor razonable con cambio en resultados, son los siguientes:

Concepto		Pasivo a valor razonable M\$	Valor libro del pasivo	Efecto en resultado
Otros pasivos		1.060.474	1.060.474	-
Derivado		10.547	10.547	-
TOTAL		1.071.021	1.071.021	-
TOTAL		1.071.021	1.071.021	-

Concepto	Pasivo a valor razonable M\$	Valor libro del pasivo	Efecto en resultado
Derivado De inversión	108.174	108.174	-
Pasivo por pagar asegurados	290.155	290.155	-
Derivados de Inversion	1.111.857	1.111.857	(1.970.358)
Derivados de Cobertura	67.831.144	67.831.144	(104.716.784)
TOTAL	69.341.330	69.341.330	(106.687.142)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(44) Reservas técnicas

(a) Características e hipótesis del modelo de cálculo empleado

Las normas de carácter general Nº 306 y Nº 318 antes indicadas, imponen la realización de un test de adecuación de pasivos cuyo objetivo es evaluar la suficiencia de las reservas técnicas constituidas, al cierre de cada estado financiero trimestral.

De acuerdo a lo anterior, al definir y aplicar este test las Sociedades de seguros tuvo en consideración los siguientes requerimientos:

- i. Considerar los criterios de uso común a nivel internacional y los conceptos de IFRS asociados a este test.
- **ii.** Utilizar las estimaciones de las Sociedades de seguros respecto a mortalidad y tasas de interés, esto es, analizar la adecuación de la reserva de acuerdo con la propia experiencia y características de la cartera.
- **iii.** Considerar las opciones o beneficios de los asegurados y las garantías pactadas con éste por las Sociedades de seguros.
- iv. Reconocer el riesgo cedido al reasegurador para efectos de su contabilización.

Para la determinación de los flujos del test, se tomó como referencia los criterios de IFRS 4 que en su párrafo 16 letra (a) indica que como requisito mínimo se deben considerar las estimaciones actuales de todos los flujos de efectivo contractuales, y de los flujos de efectivo relacionados, tales como los costos de liquidación, así como los flujos de efectivo que procedan de las opciones y garantías implícitas.

Para la definición de los criterios técnicos de este test se consideraron también los lineamientos contenidos en el International Actuarial Standard of Practice Nº 6 (IASP 6) de la International Actuarial Association, en lo que respecta a adecuación de pasivos.

En el caso que, por la aplicación de este test se compruebe una insuficiencia de la reserva técnica, las Sociedades de seguros constituirán la reserva técnica adicional correspondiente. En caso contrario, no se aplica ajuste alguno sobre la reserva técnica constituida.

Renta vitalicia

Para el caso de la aplicación del test sobre las reservas de renta vitalicia, se tuvieron en consideración los siguientes criterios:

De acuerdo con la Norma de Carácter General Nº318 sólo se consideró la constitución de una reserva técnica adicional, por el monto que exceda a la diferencia en reservas técnicas explicadas por el proceso gradual.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(44) Reservas técnicas, continuación

i. Características e hipótesis del modelo de cálculo empleado, continuación

Renta vitalicia, continuación

Por su parte, en consideración al Oficio Ordinario Nº8.378 de la CMF, del 2 de abril de 2012, los flujos de pasivos provenientes de los seguros de renta vitalicia que se encuentren calzados se descontaron utilizando la tasa de devengo de la cartera de activos de la aseguradora. Para descontar los flujos de pasivos que no se encuentran calzados, se consideró la tasa de rentabilidad de una cartera representativa de las nuevas inversiones de las Sociedades de seguros a condiciones actuales de mercado.

La metodología de este test se basa en el valor presente esperado de los flujos de pensiones y de los gastos asociados a su liquidación sin considerar reaseguro. En caso de que el resultado fuese menor a la reserva calculada de acuerdo a las instrucciones de la Norma de Carácter General 318, la diferencia se informará como reserva adicional, haciendo consideración de las cesiones al reaseguro en forma proporcional.

Seguros con CUI

El test definido consistió en calcular los flujos esperados del contrato de la cartera en análisis, en un horizonte de al menos 30 años. Los flujos del contrato de cada período se estimaron de acuerdo a las características de cada póliza descontando de las primas pactadas los gastos de intermediación, los siniestros pagados, la variación de las reservas y los gastos de mantención.

En caso de que uno o más de los flujos proyectados resulten negativos, se informará una reserva adicional equivalente al valor presente de los déficits así determinados, utilizando como tasa de descuento la tasa de mercado informada por la CMF a la fecha de su constitución.

Seguros con reservas matemáticas

La metodología de este test se basa en el valor presente esperado de los flujos de siniestros, más el flujo de los gastos asociados a su liquidación, menos el flujo de primas, cuando corresponda. En caso de que el resultado fuese menor a la reserva calculada de acuerdo a las instrucciones de la Norma de Carácter General N°306, la diferencia se informará como reserva adicional, haciendo consideración de las cesiones al reaseguro en forma proporcional.

(b) Principales características del modelo de cálculo e hipótesis empleadas.

La metodología utilizada corresponde a la descrita en el Anexo 1 de la Norma de Carácter General Nº306, con las siguientes consideraciones:

- Para cada ramo FECU se identificaron las primas, siniestros y reservas correspondientes a las coberturas con reserva de riesgo en curso.
- Los costos de intermediación se asignaron de acuerdo a la proporción que representa la prima directa del ramo respecto a la prima ganada de los seguros con reserva de riesgos en curso.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(44) Reservas técnicas, continuación

I. Principales características del modelo de cálculo e hipótesis empleadas, continuación

- En aquellos casos en que la aplicación de la Norma de Carácter General N°306 significó un cambio en la metodología de reservas, se recalculó la reserva de apertura para efectos de registrar su variación en el período de análisis.
- Los gastos de administración se asignaron por ramo FECU de acuerdo a los criterios de asignación de gastos funcionales de la Sociedad.

Mediante la Norma de Carácter General N°172 de la Comisión para el Mercado Financiero y Circular N°1314 de la Superintendencia de Pensiones establecieron, de manera conjunta, las tablas de mortalidad RV-2004, cuya aplicación gradual al cálculo de la reserva técnica financiera de las pólizas con fecha de vigencia anterior al 9 de marzo de 2005 fue regulada a través de la Norma de Carácter General N°178.

Posteriormente, mediante la NCG N°207 de la Comisión para el Mercado Financiero Circular N°1459 de la Superintendencia de Pensiones establecieron, de manera conjunta, las tablas de mortalidad B-2006 y MI -2006, cuya aplicación gradual al cálculo de la reserva técnica financiera de las pólizas con fecha de vigencia anterior al 1 de febrero de 2008 fue regulada por las Circulares N°1857 y 1874.

Luego, mediante la norma de Carácter General N°274 de la Comisión para el Mercado Financiero y Circular N°1679 de la Superintendencia de Pensiones establecieron de manera conjunta, las tablas de mortalidad RV-2009, cuya aplicación al cálculo de la reserva técnica financiera de las pólizas con fecha de vigencia anterior al 1 de julio de 2010 fue regulada por Circular N°1986. Ambas Sociedades de seguros han reconocido en su totalidad el efecto del cambio de tabla de mortalidad RV 2009.

Los montos de gradualidad por reconocer al 31 de diciembre de 2022 y 2021 son los que siguen:

Diferencia por reconocer B-2004 y M-2006	31-12-2022 M\$	31-12-2021 M\$
Pólizas con inicio de vigencia anterior al 9 de marzo de 2005	50.912.321	53.674.525
Pólizas con inicio de vigencia a contar del 9 de marzo de 2005 y hasta 31 de enero 2008	18.275.231	18.402.774
TOTAL	69.187.552	72.077.299

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(44) Reservas técnicas, continuación

(d) Principales características del modelo de cálculo e hipótesis empleadas, continuación

Al 31 de diciembre de 2022 y 2021, las reservas reconocidas por las Subsidiarias Confuturo S.A., Vida Cámara S.A. y Vivir Seguros Cía. de Seguros de Vida S.A. (Perú) son las siguientes:

Reservas de seguros previsionales

31-12-2022 □ M\$	31-12-2021	
6.621.538.296	5.861.075.343	
207.431.952	66.119.068	
7.938.852	12.452.449	
6.836.909.100	5.939.646.860	
31-12-2022 \(\text{M\$}	31-12-2021	
8.738.003	7.623.370	
10.941.462	9.058.376	
498.436.176	528.351.710	
59.657.042	49.125.393	
13.454.597	11.117.323	
907.839	807.652	
745.633	170.430	
592.880.752	606.254.254	
	M\$ 6.621.538.296 207.431.952 7.938.852 6.836.909.100 31-12-2022□ M\$ 8.738.003 10.941.462 498.436.176 59.657.042 13.454.597 907.839 745.633	

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(44) Reservas técnicas, continuación

44.1 Reservas de seguros previsionales

DETALLE	31-12-2022 □ M\$	31-12-2021 □ M\$
Reserva diciembre año anterior	5.861.075.343	5.739.139.438
Reserva por rentas contratadas en el período	302.620.080	143.898.664
Pensiones pagadas	(505.726.541)	(453.511.242)
Interés del período	293.004.036	291.016.237
Liberación por fallecimiento	(94.648.076)	(82.514.853)
Subtotal reserva rentas vitalicias del ejercicio	5.856.324.842	5.638.028.244
Pensiones no cobradas	6.201.832	5.197.027
Cheques caducados	381.190	383.631
Otros	758.630.432	217.466.441
Totales Reserva seguro invalidez y sobrevivencia	6.621.538.296	5.861.075.343
	6.621.538.296 31-12-2022 M\$	5.861.075.343 31-12-2021 M\$
Reserva seguro invalidez y sobrevivencia DETALLE	31-12-2022 \(\triangle \text{M\$}	31-12-2021□ M\$
Reserva seguro invalidez y sobrevivencia DETALLE Saldo inicial al 01/01/2022 y 2021	31-12-2022□ M\$ 78.571.517	31-12-2021□ M\$ 67.068.937
Reserva seguro invalidez y sobrevivencia DETALLE Saldo inicial al 01/01/2022 y 2021 Incremento por invalidez total	31-12-2022 □ M\$ 78.571.517 123.242.236	31-12-2021
Reserva seguro invalidez y sobrevivencia DETALLE Saldo inicial al 01/01/2022 y 2021 Incremento por invalidez total Incremento por invalidez parcial	31-12-2022 □ M\$ 78.571.517 123.242.236 54.426.653	31-12-2021 ☐ M\$ 67.068.937 70.958.842 27.969.089
PETALLE DETALLE Saldo inicial al 01/01/2022 y 2021 Incremento por invalidez total Incremento por invalidez parcial Incremento por sobrevivencia	31-12-2022 ☐ M\$ 78.571.517 123.242.236 54.426.653 30.956.591	31-12-2021□ M\$ 67.068.937 70.958.842 27.969.089 42.338.189
Reserva seguro invalidez y sobrevivencia DETALLE Saldo inicial al 01/01/2022 y 2021 Incremento por invalidez total Incremento por invalidez parcial Incremento por sobrevivencia Liberación por invalidez total	31-12-2022 □ M\$ 78.571.517 123.242.236 54.426.653 30.956.591 (65.434.517)	31-12-2021
PETALLE DETALLE Saldo inicial al 01/01/2022 y 2021 Incremento por invalidez total Incremento por invalidez parcial Incremento por sobrevivencia	31-12-2022 ☐ M\$ 78.571.517 123.242.236 54.426.653 30.956.591	31-12-2021
PETALLE DETALLE Saldo inicial al 01/01/2022 y 2021 Incremento por invalidez total Incremento por invalidez parcial Incremento por sobrevivencia Liberación por invalidez total Liberación por invalidez total	31-12-2022 □ M\$ 78.571.517 123.242.236 54.426.653 30.956.591 (65.434.517) (1.537.302)	31-12-2021
PETALLE Saldo inicial al 01/01/2022 y 2021 Incremento por invalidez total Incremento por invalidez parcial Incremento por sobrevivencia Liberación por invalidez parcial Liberación por invalidez parcial Liberación por sobrevivencia	31-12-2022 ☐ M\$ 78.571.517 123.242.236 54.426.653 30.956.591 (65.434.517) (1.537.302) (34.477.589)	31-12-2021
Pago pensiones transitorias invalidez parcial PETALLE DETALLE Saldo inicial al 01/01/2022 y 2021 Incremento por invalidez total Incremento por invalidez parcial Liberación por invalidez total Liberación por sobrevivencia Liberación por sobrevivencia	31-12-2022 ☐ M\$ 78.571.517 123.242.236 54.426.653 30.956.591 (65.434.517) (1.537.302) (34.477.589) (3.309.686)	31-12-2021 ☐ M\$ 67.068.937 70.958.842 27.969.089 42.338.189 (73.724.751) (1.037.866) (46.393.947) (1.484.263)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(44) Reservas técnicas, continuación

a. Reservas de seguros no previsionales

(1) Reserva riesgos en curso

31-12-2022□ M\$	31-12-2021 □ M\$
7.623.370	6.420.949
11.812.329	11.323.967
(1.916.136)	(1.490.633)
(9.794.804)	(9.104.221)
1.013.244	473.308
8.738.003	7.623.370
31-12-2022 M\$	31-12-2021
9.058.376	8.124.015
4.774.912	3.889.905
325.716	270.937
(1.353.385)	(1.055.714)
	(2.707.729)
1.203.986	536.962
10.941.462	9.058.376
31-12-2022	31-12-2021 M\$
49.125.393	39.859.251
	8.862.929
	(3.695.097)
1.881.879	484.576
(816.451)	940.243
5.766.203	2.673.491
	7.623.370 11.812.329 (1.916.136) (9.794.804) 1.013.244 8.738.003 31-12-2022 M\$ 9.058.376 4.774.912 325.716 (1.353.385) (3.068.143) 1.203.986 10.941.462 31-12-2022 M\$ 49.125.393 7.693.903 (3.993.885) 1.881.879

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(44) Reservas técnicas, continuación

a. Reservas de seguros no previsionales, continuación

(4) Reserva valor del fondo

Al 31 de Diciembre de 2022

Reserva de riesgo en curso	Reserva matemática	Reserva valor del fondo	Reserva descalce seguros CUI	Total
100.177	-	263.455.144	(404.818)	263.150.503
150.345	-	93.742.036	(192.186)	93.700.195
118.197	-	111.584.302	-	111.702.499
82.162	-	29.654.694	-	29.736.856
450 001		400 427 177	(507.004)	498,290,053
	100.177 150.345 118.197	en curso matemática 100.177 - 150.345 - 118.197 - 82.162 -	en curso matemática fondo 100.177 - 263.455.144 150.345 - 93.742.036 118.197 - 111.584.302 82.162 - 29.654.694	en curso matemática fondo seguros CUI 100.177 - 263.455.144 (404.818) 150.345 - 93.742.036 (192.186) 118.197 - 111.584.302 - 82.162 - 29.654.694 -

Concepto	Reserva de riesgo en curso	Reserva matemática	Reserva valor del fondo	Reserva descalce seguros CUI	Total
Seguros de Vida Ahorro Previsonal voluntario APV (La Cía. Asume el riesgo del valor póliza)	76.162	-	181.394.304	(1.229.156)	180.241.310
Otros Seguros de Vida con Cuenta Unica de Inversion (La Cía. Asume el riesgo del valor Póliza)	127.336	-	73.621.099	(730.905)	73.017.530
Seguros de Vida Ahorro Previsonal voluntario APV (El asegurado asume el riesgo del valor póliza)	125.626	-	207.752.946	-	207.878.572
Otros Seguros de Vida con Cuenta Unica de Inversion (El asegurado asume el riesgo del valor Póliza)	83.968	-	65.583.361	-	65.667.329
TOTAL	413.092	-	528.351.710	(1.960.061)	526.804.741

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(44) Reservas técnicas, continuación

a. Reservas de seguros no previsionales, continuación

(5) Reservas de siniestros

Al 31 de Diciembre d	de 20	22
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DETALLE	Saldos al 1 de enero de 2022□ M\$	Incremento□ M\$	Disminuciones M\$	Ajuste por diferencia de cambio□ M\$	Otros 🗆 M\$	Saldo final□ M\$
Liquidados y no pagados	1.481.031	737.551	(904.427)	-	420.424	1.734.579
En proceso de liquidación	5.704.271	2.354.955	(2.136.029)	-	758.176	6.681.373
Ocurridos y no reportados	3.932.021	1.006.679	(422.675)	-	522.620	5.038.645
Totales	11.117.323	4.099.185	(3.463.131)	-	1.701.220	13.454.597

Al 31 de Diciembre de 2021

DETALLE	Saldos al 1 de enero de 2021 M\$	Incremento M\$	Disminuciones M\$	Ajuste por diferencia de cambio M\$	Otros M\$	Saldo final M\$
Liquidados y no pagados	1.197.101	798.408	(786.143)	-	271.665	1.481.031
En proceso de liquidación	5.904.038	1.459.994	(2.049.974)	-	390.213	5.704.271
Ocurridos y no reportados	2.678.907	1.283.781	(207.731)	=	177.064	3.932.021
Totales	9.780.046	3.542.183	(3.043.848)	-	838.942	11.117.323

(6) Reserva insuficiencia de primas

	DETALLE	31-12-2022 □ M\$	31-12-2021 □ M\$
(7)	Test de insuficiencias de primas	907.839	807.652
(7)	Otras reservas DETALLE	31-12-2022□ M\$	31-12-2021 \(\sigma\) M\$
	Test de adecuacion de pasivos	745.633	170.430

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(45) Primas por pagar

Al 31 de diciembre de 2022 y 2021, las deudas por operaciones de seguro son las siguientes:

DETALLE	31-12-2022 M\$	31-12-2021 □ M\$	
Deuda con asegurados	26.948.223	25.299.775	
Primas por pagar	15.229.024	33.985.222	
Totales	42.177.247	59.284.997	

La clasificación por vencimiento de las primas por pagar es la siguiente:

Diciembre 2022

Detalle	Riesgo nacionales	Riesgos extranjeros	Total general	
Saldos sin retención	-	15.229.024	15.229.024	
Meses anteriores	-	5.879.438	5.879.438	
Septiembre 2022	-	-	-	
Octubre 2022	-	-	-	
Noviembre 2022	-	-	-	
Diciembre 2022	-	-	-	
Enero 2023	-	-	-	
Febrero 2023	-	9.210.165	9.210.165	
Marzo 2023	-	(241.613)	(241.613)	
Meses posteriores	-	381.034	381.034	
Deuda con asegurados	26.948.223	-	26.948.223	
Deuda con asegurados	26.948.223	-	26.948.223	
Fondos retenidos	-	-	-	
Diciembre 2022	-	-	-	
Total general	26.948.223	15.229.024	42.177.247	

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(45) Primas por pagar, continuación

Diciembre 2021

Detalle	Riesgo nacionales	Riesgos extranjeros	Total general
Saldos sin retención	-	33.985.222	33.985.222
Meses anteriores	-	7.081.514	7.081.514
Septiembre 2021	-	-	-
Octubre 2021	-	-	-
Noviembre 2021	-	-	-
Diciembre 2021	-	-	-
Enero 2022	-	271	271
Febrero 2022	-	26.572.711	26.572.711
Marzo 2022	-	91.915	91.915
Meses posteriores	-	238.811	238.811
Deuda con asegurados	25.299.775	-	25.299.775
Deuda con asegurados	25.299.775	-	25.299.775
Fondos retenidos	-	-	-
Diciembre 2021	-	-	-
Total general	25.299.775	33.985.222	59.284.997

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(46) Provisiones

El detalle de las provisiones es el siguiente:

DETALLE	Saldos al 1 de enero de 2022 □ M\$	Provisión adicional efectuada en el período□ M\$	Incrementos en provisiones existentes □ M\$	Importes usados durante el período□ M\$	Importes no utilizados durante el período M\$	Otros 🗆 M\$	Total □ M\$
Provisión gastos administración	514.175	7.782.762	-	(7.747.193)	-	-	549.744
Provision auditoria	72.995	-	-	-	-	(11.397)	61.598
Totales	587.170	7.782.762	-	(7.747.193)	-	(11.397)	611.342
Al 31 de Diciembre de 2021							
	Saldos al 1 de	Provisión e adicional	Incrementos e	n Importes	Importes no utilizados	Otros	Total

DETALLE	Saldos al 1 de enero de 2021 M\$	Provisión adicional efectuada en el período M\$	Incrementos en provisiones existentes M\$	Importes usados durante el período M\$	Importes no utilizados durante el período M\$	Otros M\$	Total M\$
Provisión gastos administración	765.218	6.390.784	-	(6.378.745)	-	(263.082)	514.175
Provision patente municipal	20.957	-	-	-	-	(20.957)	-
Provision auditoria	67.125	-	-	-	5.870	-	72.995
Totales	853.300	6.390.784	-	(6.378.745)	5.870	(284.039)	587.170

- **Provisión gastos de administración**: corresponden a gastos de administración, que al cierre del ejercicio se encuentran consumidos, pero aún no han sido facturados por los respectivos proveedores, las que se espera pagar durante el ejercicio.
- Provisión patente municipal: corresponden a provisiones por patentes comerciales, las que se espera pagar durante el ejercicio.
- Provisión auditoría: corresponde a provisión por honorarios adeudados a los a los auditores externos, los que se espera pagar durante el ejercicio.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(47) Impuestos corrientes

Al 31 de diciembre de 2022 y 2021 el detalle de los impuestos por pagar es el siguiente:

DETALLE	31-12-2022□ M\$	31-12-2021□ M\$
Impuesto de terceros	418.859	368.559
IVA debito	691.750	-
IVA por pagar	1.009.259	2.280.369
Impuesto de reaseguro	2.178	7.532
Impuesto renta por pagar	11.774.662	2.119.077
Otros	40.337	21.450
Totales	13.937.045	4.796.987

(48) Otros pasivos

Al 31 de diciembre de 2022 y 2021, el detalle de los otros pasivos no financieros es el siguiente:

DETALLE	31-12-2022 □ M\$	31-12-2021 □ M\$	
Retención salud pensionados	2.067.514	2.220.483	
Retención cajas de compensación pensionados	1.324.499	1.103.559	
Inversiones por pagar	-	9.974.998	
Proveedores	13.137.872	14.549.733	
Deuda con relacionados (a)	752.286	355.284	
Deuda con intermediarios (b)	988.339	894.272	
Garantias de arriendos	4.074.071	3.474.435	
Obligación contrato de arriendos	5.353.623	5.689.213	
Deuda con el personal (c)	7.292.244	5.817.217	
Cheques caducados	58.861.688	552.974	
Otros	821.397	1.629.514	
Totales	94.673.533	46.261.682	

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(48) Otros pasivos, continuación

(a) Deudas con relacionados

DETALLE	31-12-2022 M\$	31-12-2021 M\$
Remuneraciones directivos y personal clave	752.286	355.284
Totales	752.286	355.284

(b) Deudas con intermediarios

Al 31 de diciembre de 2022 y 2021 el detalle de las deudas con intermediarios es el siguiente:

Al 31 de Diciembre de 2022 DETALLE	Saldo con empresas relacionadas □ M\$	Saldo con terceros □ M\$	Total □ M\$
Asesores previsionales	23.280	750.323	773.603
Corredores	-	214.736	214.736
Totales	23.280	965.059	988.339
Al 31 de Diciembre de 2021	g.11		
	Saldo con	Soldo con	

DETALLE	Saldo con empres as relacionadas □ M\$	Saldo con terceros □ M\$	Total □ M\$
Asesores previsionales	-	2.966	2.966
Corredores	18.662	872.644	891.306
Totales	18.662	875.610	894.272

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(48) Otros pasivos, continuación

(c) Deudas con el personal

Al 31 de diciembre de 2022 y 2021 el detalle de las deudas con el personal es el siguiente:

DETALLE	31-12-2022	31-12-2021 \(\text{M\$}
Indemnizaciones y otros	540.518	434.713
Deudas previsionales	812.469	426.409
Remuneraciones por pagar	33.445	226.068
Cartera de negociación	5.588.896	4.576.889
Otras	316.916	153.138
Totales	7.292.244	5.817.217

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(48) Otros pasivos, continuación

(d) Obligaciones por contratos de arriendos

Al 31 de diciembre de 2022 y 2021 el el flujo de las obligaciones correspondientes a los contratos de arriendo es el siguiente:

Al 31 de diciembre de 2022

De mes 0 hasta 3 meses	De mes 4 hasta 12 meses	Más de 1 año hasta 2 años	Más de 2 años hasta 3 años	Más de 3 años hasta 4 años	Más de 4 años hasta 5 años	Más de 5 años	Corriente	No corriente
11.078	29.509	32.707	22.692	148.854	192.951	4.915.832	40.587	5.313.036
11.078	29.509	32.707	22.692	148.854	192.951	4.915.832	40.587	5.313.036

De mes 0 hasta 3 meses M\$	De mes 4 hasta 12 meses M\$	Más de 1 año hasta 2 años M\$	Más de 2 años hasta 3 años M\$	Más de 3 años hasta 4 años M\$	Más de 4 años hasta 5 años M\$	Más de 5 años M\$	Corriente M\$	No corriente M\$
13.747	33.122	41.595	20.651	9.102	33.296	5.537.700	46.869	5.642.344
13.747	33.122	41.595	20.651	9.102	33.296	5.537.700	46.869	5.642.344

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(49) Ingresos por intereses y reajustes

El detalle de los ingresos por intereses y reajustes es el siguiente:

DETALLE	31-12-2022 □ M\$	31-12-2021 □ M\$
Resultado en venta de bienes entregados en leasing	2.102.568	-
Intereses	242.488.267	(4.049.878)
Resultado en venta de instrumentos financieros	8.063.454	27.525.305
Interes por bienes entregados en leasing	93.396.151	72.709.499
Depreciación de propiedades de inversión	(49.770)	(41.172)
Propiedades de inversión	32.651.228	-
Resultado en venta de propiedades de inversión	625.653	255.912.001
Resultado inversiones por seguros con cuenta unica de inversiones	(4.319.901)	67.284.460
Otros	(149.518)	(2.781.328)
Totales	374.808.132	416.558.887
(50) Gastos por intereses y reajustes		
El detalle de los gastos por intereses y reajustes es el siguiente:		
DETALLE	31-12-2022 □ M\$	31-12-2021□ M\$
Ajuste a mercado de la cartera	-	-
Resultado inversiones por seguros con cuenta unica de inversiones	(60.900.782)	-
Otros	(13.501.375)	(8.412.725)
Totales	(74.402.157)	(8.412.725)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(51) Ajustes reservas riesgos en curso y matemática

El detalle de la variación de reservas técnicas es el siguiente:

31-12-2022□ M\$	31-12-2021 □ M\$
(75.043)	(772.239)
(679.100)	(397.402)
98.517.363	(81.412.738)
123.103	(596.604)
(553.001)	753.902
97.333.322	(82.425.081)
31-12-2022 □ M\$	31-12-2021 □ M\$
(429.142.287)	(299.998.309)
4.697.853	15.521.624
(460.457.338)	(309.594.118)
1.337.458	1.146.163
	M\$ (75.043) (679.100) 98.517.363 123.103 (553.001) 97.333.322 31-12-2022 □ M\$ (429.142.287) 4.697.853 (460.457.338)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(53) Otros gastos o ingresos operacionales

El detalle de los otros gastos e ingresos operacionales es el siguiente:

31-12-2022 □ M\$	31-12-2021□ M\$
(13.984)	(4.301.330)
-	(9.257)
(837.978)	(265.859)
(755.847)	(751.343)
5.288.905	1.278.536
(26.070.411)	(1.093.530)
(22.389.315)	(5.142.783)
31-12-2022□ M\$	31-12-2021□ M\$
15.715.853	67.698.633
493.798.173	292.618.970
36.766.442	50.104.309
(14.805.081)	7.515.60
250.624.954	15.671.703
167.398	217.900.348
42.004.718	(257.080.585
(830.592.920)	(394.364.744
(1.362.298)	(1.197.125
(1.302.296)	(1.177.123)
	(13.984) (837.978) (755.847) 5.288.905 (26.070.411) (22.389.315) 31-12-2022 □ M\$ 15.715.853 493.798.173 36.766.442 (14.805.081) 250.624.954 167.398 42.004.718 (830.592.920)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(55) Impuesto a la renta

El detalle del impuesto a la renta es el siguiente:

DETALLE	31-12-2022 □ M\$	31-12-2021□ M\$
Impuesto único (gastos rechazados)	(309)	(46)
Impuesto año corriente	(10.042.497)	(2.241.032)
Originacion y reverso de diferencias temporarias	20.347.933	(12.294.085)
Impuesto por gastos rechazados artículo Nº 21	(26.549)	(14.033)
Otros	-	487.597
Totales	10.278.578	(14.061.599)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

IV. NOTAS DE LA ACTIVIDAD BANCARIA

(56) Operaciones de liquidación en curso

Las operaciones con liquidación en curso corresponden a transacciones en que solo resta la liquidación que aumentará o disminuirá los fondos en el Banco Central de Chile o en bancos del exterior, y normalmente dentro de 12 ó 24 horas hábiles. Al cierre de cada período estas operaciones se presentan de acuerdo con el siguiente detalle:

DETALLE	31-12-2022 \(\text{M}\\$	31-12-2021
Documentos a cargo de otros bancos (canje)	2.681.316	3.772.819
Fondor por percibir	29.672.349	22.022.353
Subtotal activos	32.353.665	25.795.172
Fondos por entregar	(28.927.900)	(24.697.484)
Subtotal pasivos	(28.927.900)	(24.697.484)
Totales	3.425.765	1.097.688

(57) Activos y pasivos financieros para negociar, a valor razonable con cambios en resultado del ejercicio

Al 31 de diciembre de 2022 y 2021, la actividad bancaria mantiene la siguiente cartera de activos financieros a valor razonable con cambios en resultado del ejercicio.

Activos financieros

DETALLE	31-12-2022 □ M\$	31-12-2021
Forwards	77.851.920	79.534.24
Swaps	431.733.056	253.968.99
Fondos mutuos	20.262.492	435.18
Totales	529.847.468	333.938.423
	<u></u>	
Pasivos financieros		
Pasivos financieros DETALLE	31-12-2022 ☐ M\$	31-12-2021 ☐ M\$
DETALLE	M\$	M\$

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(58) Activos financieros, a valor razonable con cambios en otro resultado integral

El detalle de instrumentos designados como activos financieros a valor razonable con cambios en otro resultado integral, al 31 de diciembre de 2022 y 2021 es el siguiente:

Al 31 de Diciembre de 2022

DETALLE	Disponible para la venta□ M\$	Mantenidos hasta el vencimiento□ M\$	Total □ M\$
Instrumentos de renta fija emitidos por el estado	768.002.169	-	768.002.169
Instrumentos de renta fija emitidos por instituciones privadas	49.169.659	-	49.169.659
Totales	817.171.828	-	817.171.828
Al 31 de Diciembre de 2021			
DETALLE	Disponible para la Mantenidos hasta venta□ el vencimiento□ M\$ M\$		Total □ M\$
Instrumentos de renta fija emitidos por el estado	409.258.942		409.258.942
Instrumentos de renta fija emitidos por instituciones privadas	4.320.068		4.320.068
Totales	413.579.010	-	413.579.010

Al 31 de diciembre de 2022 y 2021, la clasificación por riesgo de las inversiones que mantiene la actividad bancaria es la siguiente:

DETALLE	Nivel 1□ M\$	Nivel 2 □ M\$	Nivel 3□ M\$	Total □ M\$
Instrumentos de renta fija emitidos por el estado				
Pagarés Banco Central de Chile	-	532.625.339	-	532.625.339
Pagarés de la Tesorería General de la República	-	235.376.830	-	235.376.830
Instrumentos de renta fija emitidos por instituciones financieras				
Depósitos y otras captaciones a plazo	-	44.240.628	-	44.240.628
Fondos mutuos	-	4.929.031	-	4.929.031
Totales		817.171.828	-	817.171.828

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(58) Activos financieros, a valor razonable con cambios en otro resultado integral, continuación

Al 31 de Diciembre de 2021

DETALLE	Nivel 1 □ M\$	Nivel 2 □ M\$	Nivel 3 □ M\$	Total □ M\$
Instrumentos de renta fija emitidos por el estado				
Pagarés Banco Central de Chile	-	218.355.402	-	218.355.402
Pagarés de la Tesorería General de la República	-	190.903.540	-	190.903.540
Instrumentos de renta fija emitidos por instituciones financieras				
Fondos mutuos	-	4.320.068	-	4.320.068
Totales		413.579.010	-	413.579.010

(59) Contratos de derivados financieros para cobertura contable

Al 31 de diciembre de 2022 y 2021, la actividad bancaria mantiene la siguiente cartera de instrumentos derivados para cobertura contable:

a. Activos por contratos de derivados de cobertura

DETALLE	31-12-2022 □ M\$	31-12-2021 □ M\$
Swaps	34.265.763	21.113.033
Totales	34.265.763	21.113.033
b. Pasivos por contratos de derivados de cobertura		
DETALLE	31-12-2022	31-12-2021 ☐ M\$
Swaps	53.608.625	55.810.861
Totales	53.608.625	55.810.861

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(60) Contratos de derivados financieros y de cobertura

La clasificación por vencimiento de los contratos de derivados es la siguiente:

Αl	31	de	Di	cie	mbr	e d	e 2	02	1

DETALLE	Hasta 1 mes □ M\$	Mas de 1 mes y has ta 3 mes es □ M\$	Mas de 3 meses y hasta 1 año□ M\$	Más de 1 año hasta 2 años □ M\$	Más de 3 años ☐ M\$	Activos □ M\$	Pasivos □ M\$
Cobertura de valor razonable	_	256.928.891	302.103.685	143.631.777	165.090.416	34.265.763	_
Cobertura de flujo de efectivo	457.085.249		38.959.525	57.993.568	76.955.490	-	53.608.625
De negociación	1.499.832.572	2.460.352.251	4.920.694.462	4.389.384.183	3.667.391.196	529.847.468	472.731.939
Table		. = 10.0=0 ==0		4 = 04 000 = 0			
Totales	1.956.917.821	2.718.859.770	5.261.757.672	4.591.009.528	3.909.437.102	564.113.231	526.340.564

DETALLE	Hasta I mes	Mas de 1 mes y hasta 3 mes es □ M\$		Más de 1 año hasta 2 años □ M\$	Más de 3 años ☐ M\$	Activos □ M\$	Pasivos □ M\$
Cobertura de valor razonable	_	10.000.000	107.000.000	34.600.000	54.472.343	21.113.033	_
Cobertura de flujo de efectivo	448.668.270	62.013.420	20.156.794	161.353.133	31.006.710	-	55.810.681
De negociación	1.725.130.834	992.219.035	3.056.023.807	4.505.258.749	3.432.015.514	333.938.423	286.575.748
Totales	2.173.799.104	1.064.232.455	3.183.180.601	4.701.211.882	3.517.494.567	355.051.456	342.386.429

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(61) Créditos y cuentas por cobrar a clientes

Al 31 de diciembre de 2022 y 2021, la composición de la cartera de colocaciones es la siguiente:

Al 31 de Diciembre de 2022

DETALLE	Cartera normal □ M\$	Cartera subestándar□ ⁱ M\$	Cartera incumplimiento	Subtotal □ M\$	Provisiones grupales [] M\$	Provisiones individuales □ M\$	Activo neto□ M\$
Colocaciones comerciales							
Préstamos comerciales	1.626.657.469	244.636.226	119.912.782	1.991.206.477	-	(36.139.270)	1.955.067.207
Créditos de comerciio exterior	106.082.013	734.052	1.024.492	107.840.557	-	(3.136.262)	104.704.295
Deudores en cuentas corrientes	12.178.627	3.106.464	541.637	15.826.728	-	(968.939)	14.857.789
Operaciones de factoraje	31.389.797	489.202	493.579	32.372.578	-	(1.807.392)	30.565.186
Operaciones de leasing	142.100.560	46.636.716	4.592.487	193.329.763	-	(538.005)	192.791.758
Combac S.A.	234.848.217	-	12.097.320	246.945.537	(7.789.497)	-	239.156.040
Otros créditos y cuentas por cobrar	1.381.053	302.552	959.659	2.643.264	-	(243.296)	2.399.968
Sub total colocaciones comerciales	2.154.637.736	295.905.212	139.621.956	2.590.164.904	(7.789.497)	(42.833.164)	2.539.542.243
Colocaciones para vivienda							
Préstamos con letras de crédito	7.406.069	-	365.636	7.771.705	(21.193)	-	7.750.512
Préstamos mutuos hipotecarios endosables	7.171.706	-	729.122	7.900.828	(25.459)	-	7.875.369
Otros créditos con mutuos para vivienda	54.978.457	-	148.403	55.126.860	(80.495)	-	55.046.365
Sub total colocaciones para vivienda	69.556.232	-	1.243.161	70.799.393	(127.147)	-	70.672.246
Colocaciones de consumo							
Créditos de consumo en cuotas	21.185.152	-	283.200	21.468.352	(994.552)	-	20.473.800
Deudores en cuentas corrientes	1.217.303	-	13.393	1.230.696	(88.627)	-	1.142.069
Deudores por tarjetas de crédito	1.620.029	-	6.412	1.626.441	(89.381)	-	1.537.060
Otros créditos y cuentas por cobrar consumo	-	-	34	34	-12	-	22
Sub total colocaciones de consumo	24.022.484	-	303.039	24.325.523	(1.172.572)	-	23.152.951
Totales	2.248.216.452	295.905.212	141.168.156	2.685.289.820	(9.089.216)	(42.833.164)	2.633.367.440

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(61) Créditos y cuentas por cobrar a clientes, continuación

Al 31 de Diciembre de 2021

DETALLE	Cartera normal □ M\$	Cartera subestándar□ M\$	Cartera incumplimiento	Subtotal□ M\$	Provisiones grupales □ M\$	Provisiones individuales □ M\$	Activo neto□ M\$
Colocaciones comerciales							
Préstamos comerciales	1.403.177.597	299.120.905	87.248.043	1.789.546.543	-	(28.587.999)	1.760.958.544
Créditos de comerciio exterior	59.922.698	1.177.996	758.163	61.858.857	_	(1.957.857)	59.901.000
Deudores en cuentas corrientes	10.230.787	2.374.440	54.120	12.659.347	-	(667.523)	11.991.824
Operaciones de factoraje	21.738.425	475.932	-	22.214.357	-	(1.119.965)	21.094.392
Operaciones de leasing	135.397.370	49.088.825	6.707.679	191.193.874	-	(920.873)	190.273.001
Combac S.A.	176.823.059	-	2.342.205	179.165.264	(4.064.671)	-	175.100.593
Otros créditos y cuentas por cobrar	1.013.125	242.020	2.035.425	3.290.570	-	(327.309)	2.963.261
Sub total colocaciones comerciales	1.808.303.061	352.480.118	99.145.635	2.259.928.812	(4.064.671)	(33.581.526)	2.222.282.615
Colocaciones para vivienda							
Préstamos con letras de crédito	7.630.628	-	1.026.338	8.656.968	(39.857)	-	8.617.111
Préstamos mutuos hipotecarios endosables	7.130.091	-	574.033	7.704.124	(21.883)	-	7.682.241
Otros créditos con mutuos para vivienda	40.440.185	-	268.958	40.709.143	(66.419)	-	40.642.724
Sub total colocaciones para vivienda	55.200.904	-	1.869.329	57.070.235	(128.159)	-	56.942.076
Colocaciones de consumo							
Créditos de consumo en cuotas	14.121.255	-	-	14.121.255	(580.552)	-	13.540.703
Deudores en cuentas corrientes	761.385	-	-	761.385	(47.135)	-	714.250
Deudores por tarjetas de crédito	1.117.542	-	-	1.117.542	(53.050)	-	1.064.492
Sub total colocaciones de consumo	16.000.182	-	-	16.000.182	(680.737)	-	15.319.445
Totales	1.879.504.147	352.480.118	101.014.964	2.332.999.229	(4.873.567)	(33.581.526)	2.294.544.136

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(61) Créditos y cuentas por cobrar a clientes, continuación

El movimiento de las provisiones por incobrables al 31 de diciembre de 2022 y 2021 es el siguiente:

		Diciembre 2022		Diciembre 2021			
DETALLE	Provisiones individuales □ M\$	Provisiones grupales □ M\$	Total □ M\$	Provisiones individuales □ M\$	Provisiones grupales □ M\$	Total □ M\$	
Saldos iniciales al 1 de enero de 2022	(33.581.525)	(4.873.567)	(38.455.092)	(38.412.017)	(3.263.866)	(41.675.883)	
Castigo colocaciones comerciales	(2.140.944)	(41.891)	(2.182.835)	20.309.671	61.705	20.371.376	
Castigo colocaciones para vivienda	-	-86	-86	-	315.348	315.348	
Castigo créditos de consumo	-	(96.048)	(96.048)	-	401.728	401.728	
Provisiones constituidas	3.224.485	(3.105.330)	119.155	(44.500.211)	(4.955.389)	(49.455.600)	
Provisiones liberadas	(10.335.180)	(972.294)	(11.307.474)	29.021.031	2.566.907	31.587.938	
Totales	(42.833.164)	(9.089.216)	(51.922.380)	(33.581.526)	(4.873.567)	(38.455.093)	

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(62) Inversiones en sociedades

Al 31 de diciembre de 2022 y 2021, las principales inversiones en compañías se detallan a continuación:

DETALLE	Porcentaje de participación	31-12-2022	31-12-2021□ M\$	Resultado 31-12-2022 M\$	Resultado 31-12-2021 M\$
Combac S.A.	6,800	33.297	33.297	1.242	(11.505)
Redbank S.A.	49,960	17.953	17.953	-	1
Transbank S.A.	0,003	3	3	-	-
Sociedad Interbancaria de Depósito de Valores S.A.	46,890	17.224	17.224	6.083	5.339
Servicios de Infraestructura de Mercado OTC S.A.	25,000	159.567	159.567	-	-
Banco Latinoamericano de Exportación (BLADEX)	-	-	-	-	40.556
Totales		228.044	228.044	7.325	34.391

Al 31 de diciembre de 2022 y 2021 el resultado reconocido, en el estado de resultados, por estas inversiones alcanza a M\$ 7.325 y M\$ 34.391 (utilidad) respectivamente.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(62) Inversiones en sociedades, continuación

Al 31 de diciembre de 2022 y 2021, las transacciones con sociedades relacionadas son las siguientes

Al 31 de Diciembre de 2022

Rut	Subsidiaria que informa	Rut subsidiaria/a sociada	Nombre subsidiaria/asociada	Tipo de relación	Relación con Matriz	Naturaleza de la transacción	Monto M\$	Efecto en resultado (cargo)/abono
97.001.000-3	Banco Internacional S.A.	76.072.472-6	Factoring Baninter S.A.	Subsidiaria	otras partes relacionadas	Arriendo de oficinas	151.706	151.706
97.001.000-3	Banco Internacional S.A.		BI Administradora General de Fondos S.A.	Subsidiaria	subsidiarias	Soporte y mantención de sistemas	19.346	19.346
97.001.000-3	Banco Internacional S.A.	76.930.984-5	BI Administradora General de Fondos S.A.	Subsidiaria	subsidiarias	Arriendo de oficinas	7.492	7.492
97.001.000-3	Banco Internacional S.A.	76.930.984-5	BI Administradora General de Fondos S.A.	Subsidiaria	subsidiarias	Arriendo de equipos computacionales	4.267	4.267
97.001.000-3	Banco Internacional S.A.	76.930.984-5	BI Administradora General de Fondos S.A.	Subsidiaria	subsidiarias	Servicios de Apoyo	15.221	15.221
97.001.000-3	Banco Internacional S.A.	76.002.878-9	Baninter Corredora de Seguros Limitada	Subsidiaria	subsidiarias	Arriendo de oficinas	34.689	34.689
97.001.000-3	Banco Internacional S.A.	76.002.878-9	Baninter Corredora de Seguros Limitada	Subsidiaria	subsidiarias	Servicios de Apoyo	24.964	24.964
97.001.000-3	Banco Internacional S.A.	83.628.100-4	Sonda S.A.	Sin Relación	Relacionada por propiedad	Soporte y mantención de sistemas	80.532	(80.532)
97.001.000-3	Banco Internacional S.A.	83.628.100-4	Sonda S.A.	Sin Relación	Relacionada por propiedad	Arriendo de Licencias	59.326	(59.326)
97.001.000-3	Banco Internacional S.A.	99.546.560-4	Sonda Servicion Profesionales S.A.	Sin Relación	Relacionada por propiedad	Soporte y mantención de sistemas	59.712	(59.712)
TOTAL						_	457.255	58.115

Rut	Subsidiaria que informa	Rut subsidiaria/a sociada	Nombre subsidiaria/asociada	Tipo de relación	Relación con Matriz	Naturaleza de la transacción	Monto M\$	Efecto en resultado (cargo)/abono
07.001.000.2	D 1. 10A	76.070.470.6	E B GA	0.1 :1: :	D.1. 1	A : 1 1 C:	126,002	126,002
97.001.000-3	Banco Internacional S.A.	/6.0/2.4/2-6	Factoring Baninter S.A.	Subsidiaria	Relacionadas por gestión	Arriendo de oficinas	126.883	126.883
97.001.000-3	Banco Internacional S.A.	76.002.878-9	Baninter Corredora de Seguros Limitada	Subsidiaria	Relacionada por propiedad	Arriendo de oficinas	26.960	26.960
97.001.000-3	Banco Internacional S.A.	76.002.878-9	Baninter Corredora de Seguros Limitada	Subsidiaria	Relacionada por propiedad	Asesorías	23.264	23.264
97.001.000-3	Banco Internacional S.A.	76.930.984-5	BI Administradora General de Fondos S.A.	Subsidiaria	Relacionada por propiedad	Soporte y mantención de sistemas	14.628	14.628
97.001.000-3	Banco Internacional S.A.	76.930.984-5	BI Administradora General de Fondos S.A.	Subsidiaria	Relacionada por propiedad	Arriendo de oficinas	5.665	5.665
97.001.000-3	Banco Internacional S.A.	76.930.984-5	BI Administradora General de Fondos S.A.	Subsidiaria	Relacionada por propiedad	Arriendo de equipos computacionales	3.227	3.227
97.001.000-3	Banco Internacional S.A.	76.930.984-5	BI Administradora General de Fondos S.A.	Subsidiaria	Relacionada por propiedad	Gastos de Apoyo	10.756	10.756
97.001.000-3	Banco Internacional S.A.	83.628.100-4	Sonda S.A.	Sin Relación	Relacionada por propiedad	Arriendo equipos computacionales	33.281	33.281
97.001.000-3	Banco Internacional S.A.	83.628.100-4	Sonda S.A.	Sin Relación	Relacionada por propiedad	Soporte y mantención de sistemas	91.090	91.090
97.001.000-3	Banco Internacional S.A.	99.546.560-4	Sonda Servicion Profesionales S.A.	Sin Relación	Relacionada por propiedad	Soporte y mantención de sistemas	42.408	42.408
TOTAL						-	378.162	378.162

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(63) Activos intangibles

La composición del rubro al 31 de diciembre de 2022 y 2021 es la siguiente:

DETALLE	31-12-2022	31-12-2021
Programas computacionales	28.829.971	28.312.474
Menor valor de inversiones (Goodwill)	624.867	624.867
Licencia Banco Internacional	18.417.879	18.417.879
Marca empresas Baninter	2.761.453	2.761.453
Valor cartera empresas Baninter	6.701.159	6.701.159
Plus valía combinación de negocios Banco Internacional	4.819.871	4.819.871
Otros activos intangibles	131.597	519.240
Subtotal	62.286.797	62.156.943
Amortización programas computacionales	(15.841.424)	(14.468.730)
Amortización cartera empresas Baninter	(4.365.906)	(3.756.709)
Amortización otros activos intangibles	(104.131)	(467.643)
Sub total amortizaciones	(20.311.461)	(18.693.082)
Totales	41.975.336	43.463.861

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(63) Activos intangibles, continuación

El movimiento de este rubro, al 31 de diciembre de 2022 y 2021 es el siguiente:

Al 31 de Diciembre de 2022

DETALLE	Saldos al 1 de enero de 2022 □ M\$	Compras M\$	Ventas M\$	Bajas M\$	Amortización año□ M\$	Saldo al 31-12-2022 M\$
Programas computacionales	13.895.341	517.496	-	-	(1.409.242)	13.003.595
Menor valor de inversiones (Goodwill)	624.867	-	-	-	-	624.867
Licencia Banco Internacional	18.417.879	-	-	-	-	18.417.879
Marca empresas Baninter	2.761.453	-	-	-	-	2.761.453
Valor cartera empresas Baninter	2.944.450	-	-	-	(609.196)	2.335.254
Plus valía combinación de negocios Banco Internacional	4.819.871	-	-	-	-	4.819.871
Otros activos intangibles	-	96.000	-	-	(83.583)	12.417
Totales	43.463.861	613.496	-	-	(2.102.021)	41.975.336

DETALLE	Saldos al 1 de enero de 2021 M\$	Compras M\$	Ventas M\$	Bajas M\$	Amortización año□ M\$	Saldo al 31-12-2021 M\$
Programas computacionales	13.106.179	2.482.061	-	-	(1.692.899)	13.895.341
Menor valor de inversiones (Goodwill)	624.867	-	-	-	-	624.867
Licencia Banco Internacional	18.417.879	-	-	-	-	18.417.879
Marca empresas Baninter	2.761.453	-	-	-	-	2.761.453
Valor cartera empresas Baninter	3.553.646	-	-	-	(609.196)	2.944.450
Plus valía combinación de negocios Banco Internacional	4.819.871	-	-	-	-	4.819.871
Otros activos intangibles	(115.592)	-	-	(115.592)	-	-
Totales	43.399.487	2.482.061	-	(115.591)	(2.302.096)	43.463.861

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(64) Activos por derecho a usar bienes en arrendamiento

La composición y el movimiento de los activos por derecho a usar bienes en arrendamiento, al 31 de diciembre de 2022 y 2021 es el siguiente:

Al 31 de Diciembre de 2022

DETALLE	Valor bruto□ M\$	Depreciación acumulada□ M\$	Valor neto□ M\$
Mejoras de bienes arrendados	9.992.165	(4.109.493)	5.882.672
Derechos de uso por arrendamiento de inmuebles	11.605.189	(3.827.446)	7.777.743
Totales	21.597.354	(7.936.939)	13.660.415

Al 31 de Diciembre de 2021

DETALLE	Valor bruto□ M\$	Depreciación acumulada□ M\$	Valor neto□ M\$
Mejoras de bienes arrendados	9.929.205	(3.632.490)	6.296.715
Derechos de uso por arrendamiento de inmuebles	10.573.337	(2.639.262)	7.934.075
Totales	20.502.542	(6.271.752)	14.230.790

El movimiento de los activos por derecho a usar bienes en arrendamiento, al 31 de diciembre de 2022 y 2021 es el siguiente:

DETALLE	31-12-2022 M\$	31-12-2021 □ M\$
Saldos al 1 de enero de 2022 y 2021	14.230.790	14.342.225
Adiciones del ejercicio	1.094.811	1.424.958
Amortización derechos de uso por arrendamiento inmuebles	(1.665.186)	(1.536.393)
Totales	13.660.415	14.230.790

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(65) Activo fijo

La composición y el movimiento de los activos fijos al 31 de diciembre de 2022 y 2021 es el siguiente:

Al 31 de Diciembre de 2022

DETALLE	Valor bruto□ M\$	Depreciación acumulada□ M\$	Valor neto□ M\$
Edificios	33.394	(1.482)	31.912
Muebles y maquinas de oficina	3.750.792	(2.898.218)	852.574
Equipos e instalaciones de oficina	3.240.790	(2.294.892)	945.898
Otros	849.817	(433.111)	416.706
Totales	7.874.793	(5.627.703)	2.247.090

DETALLE	Valor bruto□ M\$	Depreciación acumulada□ M\$	Valor neto□ M\$
Edificios	33.394	(956)	32.438
Muebles y maquinas de oficina	3.179.626	(2.697.853)	481.773
Equipos e instalaciones de oficina	2.566.286	(1.714.970)	851.316
Otros	849.815	(310.987)	538.828
Totales	6.629.121	(4.724.766)	1.904.355

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(65) Activo fijo, continuación

La composición y el movimiento de los activos fijos al 31 de diciembre de 2022 y 2021 es el siguiente:

DETALLE	Edificios □ M\$	Muebles, máquinas e instalaciones □ M\$	Otras propiedades, planta y equipo□ M\$	Totales □ M\$
Saldos al 1 de enero de 2022	32.438	1.871.917	_	1.904.355
Compras	-	1.245.671	-	1.245.671
Gasto por depreciación	(526)	(780.286)	(122.124)	(902.936)
Reclasificaciones	-	(538.830)	538.830	-
Saldos al 31 de Diciembre de 2022	31.912	1.798.472	416.706	2.247.090

DETALLE	Edificios □ M\$	Muebles, máquinas e instalaciones □ M\$	Otras propiedades, planta y equipo□ M\$	Totales □ M\$
Saldos al 1 de enero de 2021	22.002	2 27 6 227		2 400 020
Saidos ai i de enero de 2021	32.902	2.376.037	-	2.408.939
Compras	-	266.038	-	266.038
Otros retiros y bajas	-	(2)	-	(2)
Gasto por depreciación	(464)	(770.156)	-	(770.620)
Saldos al 31 de Diciembre de 2021	32.438	1.871.917	-	1.904.355

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(66) Impuesto corriente e impuestos diferidos

(j) Impuesto corriente

Al 31 de diciembre de 2022, la actividad bancaria registra un saldo neto por recuperar por concepto de impuesto renta de M\$ 3.084.587. Al 31 de diciembre de 2021 registra un saldo neto de impuesto por pagar por M\$ 1.257.676, de acuerdo con el siguiente detalle:

DETALLE	31-12-2022□ M\$	31-12-2021 M\$
Impuesto a la renta primera categoría	(12.541.037)	(17.934)
Otros	516.445	38.967
Pagos provisionales mensuales	16.947.551	50.932
Subtotal activos	4.922.959	71.965
Impuesto renta por pagar	-	(12.104.305)
Otros	-	399.477
Pagos provisionales mensuales pagados (menos)		10.375.187
Subtotal pasivos	-	(1.329.641)
Totales	4.922.959	(1.257.676)

(k) Resultado por impuesto

Al 31 de diciembre de 2022 y 2021 la actividad bancaria constituyó una provisión del impuesto a la renta de primera categoría por la suma de M\$ 11.600.056 y M\$ 9.647.225 respectivamente, la cual se determinó en base a las disposiciones legales tributarias vigentes. El efecto del resultado tributario durante los períodos terminados al 31 de diciembre de 2022 y de 2021 se compone de los siguientes conceptos:

DETALLE	31-12-2022 □ M\$	31-12-2021 □ M\$
Impuesto a la renta primera categoría	(11.600.056)	(9.647.225)
Impuestos diferidos con efecto en resultado	7.004.055	1.180.492
Otros	255.176	234.590
Totales	(4.340.825)	(8.232.143)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(66) Impuesto corriente e impuestos diferidos, continuación

(l) Reconciliación de la tasa de impuesto efectiva|

La conciliación entre la tasa legal de impuesto y la tasa efectiva aplicada en la determinación del gasto tributario es la siguiente:

DETALLE	Tasa % 31-12-2022	31-12-2022 □ M\$	Tasa % 31-12-2021	31-12-2021 □ M\$
Resultado antes de impuesto a la renta		61.794.530		46.159.604
Pérdida por impuestos utilizando la tasa legal (27%)	(22,73)	(14.048.762)	(24,27)	(11.204.807)
Diferencias permanentes	15,38	9.503.658	9,33	4.308.680
Ajuste por impuestos diferidos	(0,08)	(50.897)	(2,89)	(1.336.016)
Impuesto por gastos rechazados artículo Nº 21	0,41	255.176	-	-
Totales	(7,02)	(4.340.825)	(17,83)	(8.232.143)

(m) Efecto de impuestos diferidos

Al 31 de diciembre de 2022 y 2021 la Subsidiaria ha registrado en sus estados financieros los efectos de los impuestos diferidos de acuerdo con NIC 12 "impuestos a las ganancias".

Activos

DETALLE	31-12-2022 M\$	31-12-2021 \(\text{M\$\\$}
Impuestos diferidos con efecto en resultado	33.006.373	26.839.482
Totales	33.006.373	26.839.482
Pasivos		
DETALLE	31-12-2022	31-12-2021 M\$
Impuestos diferidos con efecto en resultado	6.348.937	6.513.420
Totales	6.348.937	6.513.420

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(66) Impuesto corriente e impuestos diferidos, continuación

b. Efecto de impuestos diferidos

Al 31 de diciembre de 2022 y 2021 no se registran impuestos diferidos con efecto en patrimonio

Al 31 de diciembre de 2022 y 2021 el detalle de los impuestos diferidos con efecto en resultado es el siguiente:

Al 31 de Diciembre de 2022

DETALLE	Activos □ M\$	Pasivos □ M\$	Neto□ M\$
Provisión sobre colocaciones	21.333.495	-	21.333.495
Diferencia valorización activo fijo	330.452	-	330.452
Bienes recibidos en pago	1.521.588	-	1.521.588
Intereses y reajustes devengados cartera riesgosa	4.566.500	-	4.566.500
Provisión de vacaciones	622.121	-	622.121
Operaciones de leasing (neto)	2.385.207	-	2.385.207
Combinación de negocios Banco Internacional	-	6.513.420	(6.513.420)
Otras diferencias temprarias	2.247.010	(164.483)	2.411.493
Totales	33.006.373	6.348.937	26.657.436

DETALLE	Activos M\$	Pasivos □ M\$	Neto□ M\$
Provisión sobre colocaciones	18.306.157	-	18.306.157
Diferencia valorización activo fijo	268.178	-	268.178
Bienes recibidos en pago	1.211.672	-	1.211.672
Intereses y reajustes devengados cartera riesgosa	1.876.052	-	1.876.052
Provisión de vacaciones	556.750	-	556.750
Operaciones de leasing (neto)	859.478	-	859.478
Combinación de negocios Banco Internacional	-	6.751.176	(6.751.176)
Otras diferencias temprarias	3.761.195	(237.756)	3.998.951
Totales	26.839.482	6.513.420	20.326.062

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(67) Otros activos

Al 31 de diciembre de 2022 y 2021 este rubro se compone de las siguientes partidas:

DETALLE	31-12-2022 □ M\$	31-12-2021 □ M\$
Cuentas y documentos por cobrar leasing	243.048	6.535.204
Impuesto al valor agregado por recuperar	2.038.851	47.429
Comisiones y facturas por cobrar	-	17.082.492
Gastos pagados por anticipado	2.458	1.908.901
Fondos garantía Comder	20.906.387	16.852.941
Rebaja tasa crédito universitario	-	1.448.276
Depósitos y boletas en garantía	417.656	536.369
Garantías Threshold	46.598.521	60.338.340
Contribuciones y Tag	-	182.541
Cuentas por cobrar derivados	14.709.727	-
Otros activos	6.040.444	4.704.980
Totales	90.957.092	109.637.473

(68) Activos no corrientes y grupos enajenables para la venta

Al 31 de diciembre de 2022 y 2021 este rubro se compone de las siguientes partidas:

DETALLE	31-12-2022	31-12-2021 M\$
Bienes recibidos en pago	<u>-</u>	(70.833)
Bienes recibidos en remate judicial	2.771.330	1.349.452
Provisiones sobre bienes recibidos en pago o adjudicados	(24.477)	341.437
Bienes recuperados de leasing para la venta	12.287.150	727.266
Totales	15.034.003	2.347.322

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(69) Depósitos y otras obligaciones a la vista y captaciones a plazo

Al 31 de diciembre de 2022 y 2021, la composición de este rubro es el siguiente:

a. Depósitos y otras obligaciones a la vista

		
DETALLE	31-12-2022 □ M\$	31-12-2021 □ M\$
Cuentas corrientes	142,121,258	180.786.985
Otros depósitos y cuentas a la vista	189.223	9.866.098
Otras obligaciones a la vista	31.671.530	21.221.569
Totales	173.982.011	211.874.652
b. Depósitos y otras captaciones a plazo DETALLE	31-12-2022 \(\text{M\$}	31-12-2021
Denósitos y otras captaciones a plazo	1 590 253 403	1 276 761 643
Depósitos y otras captaciones a plazo Cuentas de ahorro a plazo	1.590.253.403 134.821	1.276.761.643
Depósitos y otras captaciones a plazo Cuentas de ahorro a plazo Otros saldos acreedores a plazo	1.590.253.403 134.821 25.476	1.276.761.643 151.141 36.946

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(69) Depósitos y otras obligaciones a la vista y captaciones a plazo, continuación

Depósitos y otras captaciones a plazo

Cuentas de ahorro a plazo

Totales

Otros saldos acreedores a plazo

c. Clasificación por vencimiento depósitos y otras captaciones a plazo

DETALLE	Hasta 1 año□ M\$	Más de 1 año hasta 3 años □ M\$	Más de 3 años hasta 4 años □ M\$	Más de 5 años ☐ M\$	Totales □ M\$
Depósitos y otras captaciones a plazo	1.421.399.263	168.854.140	-	-	1.590.253.403
Cuentas de ahorro a plazo	134.821	-	-	-	134.821
Otros saldos acreedores a plazo	12.076	12.829	-	571	25.476
Totales	1.421.546.160	168.866.969	-	571	1.590.413.700
Al 31 de Diciembre de 2021					
DETALLE	Hasta 1 año□ M\$	Más de 1 año has ta 3 años □ M\$	Más de 3 años has ta 4 años □ M\$	Más de 5 años □ M\$	Totales □ M\$

1.236.743.677

1.236.776.634

32.957

40.017.966

40.021.955

3.989

1.276.761.643

151.141 1.276.949.730

151.141

36.946

151.141

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(70) Obligaciones con bancos

Al cierre de los estados financieros al 31 de diciembre de 2022 y 2021, la composición del rubro obligaciones con bancos, es la siguiente:

DETALLE	31-12-2022 □ M\$	31-12-2021 □ M\$
Préstamos de entidades del estado		
Banco Central de Chile	334.654.964	334.661.576
Préstamos de entidades financieras extranjeras		
Standar Chartered Bank	13.459.430	904.143
Citibank N.A.	20.683.345	13.572.434
Interamerica Deuvelopment Bank	25.978.474	25.442.385
Bladex	17.333.578	33.968.063
Bank of China	309.637	585.805
BAC Florida Bank	12.949.617	10.183.091
Banco Itau	-	36.231
J-P Morgan Chase Bank	12.972.259	-
Banco de Bogotá	-	493.409
Korea Exchange Bank	466.601	-
Unicredito Italiano SPA	188.268	-
Cargill Financial Services International INC	116.387.020	-
Bank of Taiwan	325.014	-
Caixabank	4.325.930	-
Banco Bilbao Vizcaya Argentina	19.524.819	-
Totales	579.558.956	419.847.137

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(70) Obligaciones con bancos, continuación

La clasificación por vencimiento de las obligaciones con bancos al 31 de diciembre de 2022 y 2021 es la siguiente:

DETALLE	Hasta 1 año□ M\$	Más de 1 año hasta 3 años □ M\$	Más de 3 años has ta 4 años □ M\$	Más de 5 años ☐ M\$	Totales □ M\$
Otras obligaciones en el país	-	334.654.964	_	-	334.654.964
Obligaciones con el exterior	108.992.153	135.911.839	-	-	244.903.992
Totales	108.992.153	470.566.803	-	-	579.558.956
Al 31 de Diciembre de 2021					
		Más de 1 año	Más de 3 años	Más de 5 años □	Totales □
DETALLE	Hasta 1 año□ M\$	has ta 3 años □ M\$	hasta 4 años □ M\$	M\$	M\$
DETALLE Otras obligaciones en el país					
	M\$	M\$		M\$	M\$

(71) Instrumentos de deuda emitidos e instrumentos financieros de capital regulatorio

Al 31 de diciembre de 2022 y 2021, la composición del rubro es la siguiente:

(a) Instrumentos de deuda emitidos

DETALLE	31-12-2022	31-12-2021□ M\$
Letras de crédito Bonos corrientes	9.332.718 841.622.001	10.801.949 833.069.493
Totales	850.954.719	843.871.442
(b) Instrumentos financieros de capital regulatorio emitidos		
DETALLE	31-12-2022 □ M\$	31-12-2021□ M\$
Bonos subordinados	153.219.625	140.030.113
Totales	153.219.625	140.030.113

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(72) Otras obligaciones financieras y obligaciones por contratos de arrendamiento

Al 31 de diciembre de 2022 y 2021, las otras obligaciones financieas y por contratos de arrendamiento, presentan la siguiente clasificación.

DETALLE	31-12-2022	31-12-2021
Obligaciones con el sector público	1.528.126	1.804.914
Obligaciones financieras por arrendamiento de inmuebles (NIIF16)	7.900.241	8.033.515
Totales	9.428.367	9.838.429

La clasificación por vencimiento de los flujos de los contratos que dan origen al pasivo "Obligaciones financieras por arrendamiento de inmuebles" es el siguiente:

Al 31 de diciembre de 2022 (cifras en miles de pesos)

De mes 0 hasta 3 meses	De mes 4 hasta 12 meses	Más de 1 año hasta 2 años	Más de 2 años hasta 3 años	Más de 3 años hasta 4 años	Más de 4 años hasta 5 años	Más de 5 años	Corriente	No corriente
290.298	875.316	1.177.468	1.189.442	1.201.541	1.213.757	1.952.419	1.165.614	6.734.627
290,298	875,316	1.177.468	1.189.442	1,201,541	1,213,757	1,952,419	1.165.614	6.734.627

Al 31 de diciembre de 2021 (cifras en miles de pesos)

De mes 0 hasta 3 meses	De mes 4 hasta 12 meses	Más de 1 año hasta 2 años	Más de 2 años hasta 3 años	Más de 3 años hasta 4 años	Más de 4 años hasta 5 años	Más de 5 años	Corriente	No corriente
270.545	815.750	1.097.343	1.108.503	1.119.774	1.131.161	2.490.439	1.086.295	6.947.220
270.545	815.750	1.097.343	1.108.503	1.119.774	1.131.161	2.490.439	1.086.295	6.947.220

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(73) Provisiones

El rubro provisiones presenta la siguiente composición al 31 de diciembre de 2022 y 2021:

- Provisiones por contingencia

DETALLE	31-12-2022	31-12-2021
Beneficios a corto plazo empleados	2.256.618	2.017.729
Provisiones por contingencias	298.089	48.721
Totales	2.554.707	2.066.450

El detalle de la provisión por beneficios y remuneraciones al personal, al 31 de diciembre de 2022 y 2021 está compuesto por los siguientes ítems:

DETALLE	31-12-2022	31-12-2021
Provisión de vacaciones Otros beneficios al personal	2.256.618	2.017.490
Totales	2.256.618	2.017.729

- Provisiones para dividendos, pago de intereses y reapreciación de instrumentos financieros de capital regulatorio emitidos

DETALLE	31-12-2022 □ M\$	31-12-2021 □ M\$
Provisiones para dividendos mínimos	4.679.522	3.252.476
Totales	4.679.522	3.252.476

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(73) Provisiones, continuación

- Provisiones especiales por riesgo de crédito

DETALLE	31-12-2022 □ M\$	31-12-2021 □ M\$
Provisiones por riesgo de créditos contingentes	1.722.288	2.544.063
Provisiones riesgo país para deudores domiciliados en el exterior	418.017	452.581
Provisiones adicionales	22.581.656	22.581.656
Totales	24.721.961	25.578.300

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(73) Provisiones, continuación

El movimiento del rubro provisiones al 31 de diciembre de 2022 y 2021 es el siguiente:

Al 31 de Diciembre de 2022

DETALLE	Beneficios y remuneraciones al personal ☐ M\$	Provisiones por contingencias M\$	Riesgo de créditos contingentes \(\triangle \) M\$	Riesgo país para deudores domiciliado en el exterior □ M\$	Provisiones adicionales [] M\$	Provisiones para dividendos mínimos [M\$	Otras provisiones □ M\$	Totales □ M\$
Saldos al 1 de enero de 2022	2.017.729	48.721	2.544.063	452.581	22.581.656	3.252.476	-	30.897.226
Provisiones constituidas	700.143	268.095	823.031	726.348	-	3.532.078	-	6.049.695
Aplicación de las provisiones	(461.254)	(18.727)	(1.644.806)	(760.912)	-	(2.105.032)	-	(4.990.731)
Totales	2.256.618	298.089	1.722.288	418.017	22.581.656	4.679.522	0	31.956.190

DETALLE	Beneficios y remuneraciones al personal ☐ M\$	Provisiones por contingencias [] M\$	Riesgo de créditos contingentes \(\triangle \) M\$	Riesgo país para deudores domiciliado en el exterior □ M\$	Provisiones adicionales M\$	Provisiones para dividendos mínimos □ M\$	Otras provisiones □ M\$	Totales □ M\$
Saldos al 1 de enero de 2021	1.589.477	-	2.586.283	151.775	22.581.656	2.519.432	_	29.428.623
Provisiones constituidas	637.132	-	946.770	328.300	-	9.164.429	-	11.076.631
Aplicación de las provisiones	(208.880)	48.721	(988.990)	(27.494)	-	(8.431.385)	-	(9.608.028)
Totales	2.017.729	48.721	2.544.063	452.581	22.581.656	3.252.476	-	30.897.226

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(74) Otros pasivos

Al 31 de diciembre de 2022 y 2021, la composición del rubro es la siguiente:

DETALLE	31-12-2022 □ M\$	31-12-2021 □ M\$	
Cuentas por pagar	13.912.110	21.359.538	
Garantías por operaciones financieras de derivados	36.447.913	-	
Margen Comder por pagar	9.477.430	-	
Pasivo transitorio por eventualidad	5.745.113	-	
Operaciones pendientes	176.057	-	
Pasivos por leasing	-	4.046.159	
IVA por pagar	1.508.317	763.107	
Rebaja tasa crédito universitario	-	368.330	
Ingresos anticipados	-	122.493	
Retenciones	-	1.083.989	
Pagos provisionales mensuales	-	856.559	
Obligaciones créditos CAE	-	384.332	
Otros pasivos	2.147.074	14.188.478	
Totales	69.414.014	43.172.985	

(75) Contingencias valorizadas

Al 31 de diciembre de 2022 y 2021 el Banco Internacional S.A. mantiene registrados en cuentas de orden fuera de balance, los siguientes saldos relacionados con compromisos o con responsabilidades propias del giro.

DETALLE	31-12-2022 □ M\$	31-12-2021 □ M\$	
Créditos contingentes			
Avales y fianzas	7.594.328	1.694.400	
Cartas de crédito documentaria	21.150.058	10.272.961	
Boletas de garantía	41.544.809	65.954.119	
Líneas de crédito con disponibilidad inmediata	78.900.396	72.831.160	
Créditos para estudios superiores Ley Nº 20.027	295.497.278	159.110.441	
Operaciones por cuenta de terceros			
Cobranza por cuenta de terceros	10.916.042	9.957.501	
Custodia de valores			
Valores custodiados por el banco	4.089.455.902	3.979.439.258	
Totales	4.545.058.813	4.299.259.840	

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(76) Ingresos netos por comisiones

La actividad bancaria presenta los siguientes ingresos y gastos por comisiones:

DETALLE	31-12-2022 □ M\$	31-12-2021 ☐ M\$	
INGRESOS			
Comisiones por avales y cartas de crédito	120.246	73.699	
Comisiones por servicios de tarjetas	567.545	565.307	
Comisiones por adminstración de cuentas	1.887.661	1.572.629	
Comisiones por cobranzas, recaudaciones y pagos	1.544.500	1.575.651	
Comisiones por intermediación y manejo de valores	3.480	-	
Comisiones por operaciones de factoring	95.012	71.468	
Comisiones por asesorias financieras	2.528.914	4.475.575	
Comisiones por prepagos de créditos	5.939.819	-	
Comisiones por otros servicios	2.377.983	6.562.652	
Sub total ingresos	15.065.160	14.896.981	
GASTOS			
Remuneraciones por operación de tarjetas	(1.370.150)	-	
Otras comisiones pagadas	(8.154.582)	(7.411.226)	
Sub total gastos	(9.524.732)	(7.411.226)	
Totales netos	5.540.428	7.485.755	

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(77) Ingresos netos por intereses

La actividad bancaria presenta el siguiente detalle de ingresos y gastos por intereses:

DETALLE	31-12-2022□ M\$	31-12-2021 □ M\$
INGRESOS		
Colocaciones comerciales	127.265.512	83.616.930
Colocaciones para vivienda	2.086.734	1.621.071
Colocaciones para consumo	2.471.211	1.450.173
Otros instrumentos financieros	14.034.371	3.430.735
Activos financieros a valor razonable con cambios en otro resultado integral	33.475.573	4.135.652
Resultado de coberturas contables del riesgo de tasa de interés	6.233.952	(16.471.357)
Otros ingresos por intereses	552.610	127.915
Sub total ingresos	186.119.963	77.911.119
GASTOS		
Obligaciones por pactos de retrocompra y préstamos de valores	(636.051)	(116.221)
Depósitos y otras captaciones a plazo	(89.551.725)	(13.781.455)
Obligaciones con bancos	(7.534.478)	(2.133.132)
Instrumentos financieros de deuda emitidos	(13.476.282)	(11.679.109)
Otras obligaciones financieras	(76.173)	(96.963)
Obligaciones financieras por arrendamiento de inmuebles (NIIF16)	(178.641)	(178.604)
Instrumentos financieros de capital regulatorio emitidos	(4.868.458)	(4.466.597)
Otros gastos por intereses	7.981.006	2.808.583
Sub total gastos	(108.340.802)	(29.643.498)
Totales	77.779.161	48.267.621

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(78) Ingresos netos por reajustes

La actividad bancaria presenta el siguiente detalle de ingresos y gastos por reajustes:

DETALLE	31-12-2022□ M\$	31-12-2021□ M\$	
INGRESOS			
Colocaciones comerciales	182.261.310	85.132.971	
Colocaciones para vivienda	7.591.943	3.185.603	
Colocaciones de consumo	23.808	13.772	
Instrumentos de inversión	-	1.259.735	
Otros instrumentos financieros	7.648	1.112.747	
Activos financieros a valor razonable con cambios en otro resultado			
integral	8.859.294	-	
Resultado de coberturas contables	(31.231.694)	-	
Sub total ingresos	167.512.309	90.704.828	
GASTOS			
Depósitos y otras captaciones a plazo	(17.719.581)	(2.351.782)	
Instrumentos financieros de deuda emitidos	(94.416.173)	(41.179.728)	
Otras obligaciones financieras	(224.901)	(137.439)	
Instrumentos financieros de capital regulatorio emitidos	(17.849.174)	(8.570.985)	
Otros gastos por reajustes	1.771.337	-	
Sub total gastos	(128.438.492)	(52.239.934)	
Totales	39.073.817	38.464.894	

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(79) Resultado de operaciones financieras

La actividad bancaria presenta los siguientes resultados por operaciones financieras:

DETALLE	31-12-2022 □ M\$	31-12-2021 □ M\$
Contratos de derivados	2.744.439	16.993.345
Otros instrumentos a valor razonable con efecto en resultados	-	1.792.069
Venta de cartera de créditos	-	18.212.804
Pérdida por diferencia de cambio	(4.549.642)	(16.642.294)
Otros	20.565.356	-
Totales	18.760.153	20.355.924

(80) Remuneraciones y gastos del personal

La composición del gasto por remuneraciones y otros gastos del personal de la actividad bancaria es la siguiente:

DETALLE	31-12-2022□ M\$	31-12-2021□ M\$
Sueldos y salarios	(22.853.749)	(19.226.674)
Bonos y gratificaciones	(15.441.295)	(9.518.040)
Indemnización por años de servicios	(542.244)	(413.246)
Gastos de capacitación	(88.632)	(306.758)
Asignación colación y movilización	(879.559)	(801.694)
Honorarios profesionales	(1.260.205)	(485.050)
Otros gastos del personal	(2.088.473)	(1.502.156)
Totales	(43.154.157)	(32.253.618)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(81) Provisiones y deterioro por riesgo de crédito

El movimiento registrado en los resultados por concepto de provisiones y deterioro es el siguiente:

Al 31 de Diciembre de 2022

DETALLE	Adeudado por bancos □ M\$	Colocaciones comerciales □ M\$	Colocaciones consumo□ M\$	Colocaciones contingente ☐ M\$	Colocaciones vivienda□ M\$	Provisiones adicionales □ M\$	Total □ M\$
Provisiones y castigos							
Evaluación grupal	_	(21.895.452)	(491.835)	_	(1.011)	_	(22.388.298)
Sub total provisiones y castigos		(21.895.452)	(491.835)	-	(1.011)	-	(22.388.298)
Provisiones liberadas							
Evaluación individual	-	(1.243.064)	-	-	-	-	(1.243.064)
Evaluación grupal	-	568.384	593.493	-	112.989	-	1.274.866
Sub otal provisiones liberadas		(674.680)	593.493	-	112.989	-	31.802
Recuperaciones de créditos							
Recuperación de créditos castigados	-	2.115.880	133.571	-	139.329	-	2.388.780
Sub total recuperación de créditos castigados	-	2.115.880	133.571	-	139.329	-	2.388.780
Totales	-	(20.454.252)	235.229	-	251.307	-	(19.967.716)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(81) Provisiones y deterioro por riesgo de crédito, continuación

Al 31 de Diciembre de 2021

DETALLE	Adeudado por bancos □ M\$	Colocaciones comerciales □ M\$	Colocaciones cons umo□ M\$	Colocaciones contingente□ M\$	Colocaciones vivienda□ M\$	Provisiones adicionales □ M\$	Total □ M\$
Provisiones y castigos							
Evaluación individual	-	(43.029.347)	-	(2.578.575)	-	-	(45.607.922)
Evaluación grupal	-	(3.786.410)	(853.230)	-	(758.891)	-	(5.398.531)
Sub total provisiones y castigos	-	(46.815.757)	(853.230)	(2.578.575)	(758.891)	-	(51.006.453)
Provisiones liberadas							
Evaluación individual	-	29.021.031	-	1.242.553	-	-	30.263.584
Evaluación grupal		2.254.095	236.717	-	76.095	-	2.566.907
Sub otal provisiones liberadas	-	31.275.126	236.717	1.242.553	76.095	-	32.830.491
Recuperación de créditos castigados	-	1.571.578	215.145	-	367.448	-	2.154.171
Totales	-	(13.969.053)	(401.368)	(1.336.022)	(315.348)	-	(16.021.791)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(82) Gastos de administración

El detalle de los gastos de administración de la actividad bancaria es el siguiente:

DETALLE	31-12-2022 \(\text{M\$}	31-12-2021□ M\$		
Mantenimiento y reparación de activo fijo	(293.978)	(220.687)		
Arriendos de oficinas	(2.669.078)	(759.128)		
Informática y comunicaciones	-	(2.174.807)		
Servicios de alumbrado y calefacción	(732.213)	(941.723)		
Gastos judiciales y notariales	(304.236)	(781.981)		
Remuneraciones y gastos del directorio	(1.138.889)	(956.654)		
Patentes	(467.151)	(458.323)		
Aportes a la SBIF	(1.080.983)	(749.483)		
Contribuciones de bienes raíces	(71.839)	(31.640)		
Honorarios profesionales	(19.173)	(9.853)		
Auditoria externa	(1.323.689)	(715.821)		
Otros gastos de obligaciones por contratos de arrendamiento	(907.312)	-		
Primas de seguros excepto para cubrir eventos de riesgo operacional	(550.099)	(486.950)		
Materiales de oficina	(206.955)	(126.230)		
Servicios de vigilancia y transporte de valores	(11.478)	-		
Gastos de representación y desplazamiento del personal	(387.341)	(405.920)		
Servicios subcontratados	(1.718.126)	(1.151.470)		
Otros impuestos distintos a la renta	(46.969)	(74.186)		
Publicidad y propaganda	(658.452)	(653.724)		
Otros gastos de administración	(633.444)	(2.006.912)		
Totales	(13.221.405)	(12.705.492)		

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(83) Depreciaciones, amortizaciones y deterioro

El desglose de las depreciaciones, amortizaciones y deterioro de la actividad bancaria es el siguiente:

DETALLE	31-12-2022 M\$	31-12-2021 □ M\$
Depreciación activo fijo	(902.936)	(770.620)
Amortización intangibles	(2.102.021)	(2.302.096)
Amortización derechos de uso por arrendamiento	(1.665.186)	(1.536.393)
Totales	(4.670.143)	(4.609.109)

(84) Otros ingresos y gastos no operacionales

La actividad bancaria presenta otros ingresos y gastos operacionales de acuerdo con el siguiente detalle:

a. Otros ingresos operacionales

DETALLE	31-12-2022 \(\tag{M}\)\$	31-12-2021 □ M\$
Ingresos por operaciones de leasing	438.468	398.414
Recuperación de gastos	44.408	10.483
Otros ingresos	1.890.092	1.730.077
Totales	2.372.968	2.138.974

b. Otros gastos operacionales

DETALLE	31-12-2022□ M\$	31-12-2021
Pérdidas por operaciones de leasing	(50.42	25) (335.794)
Otras provisiones	(32.9	76) (111.476)
Otros egresos	(567.13	50) (1.933.426)
Totales	(650.55	51) (2.380.696)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(85) Resultado de activos no corrientes y grupos enajenables para la venta, no admisibles como operaciones discontinuadas

La actividad bancaria presenta ingresos y gastos por este concepto, de acuerdo con el siguiente detalle:

DETALLE	31-12-2022□ M\$	31-12-2021 □ M\$
Ingresos BRP	493.372	27.215
Gastos por bienes recibidos en pagos	(244.546)	(1.144.151)
Castigo de bienes recibidos en pago	(324.176)	(1.500.313)
Totales	(75.350)	(2.617.249)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

V. OTRA INFORMACIÓN

(86) Contingencias y restricciones

Al 31 de diciembre de 2022, el Grupo y sus Subsidiarias, directas e indirectas, presentan las siguientes garantías:

(a) Garantías directas

	DEUDOR			ACTIVOS COMPROMETIDOS		SALDO PENDIENTE		LIBERAGION
ACREEDOR DE		RELACION	TIPO DE	ACTIVOS COMPR	OME TIDO3	DE PAGO AL		LIBERACION DE GARANTIA
LA GARANTIA	NOMBRE	CON MATRIZ	GARANTIA	TIPO	VALOR CONTABLE	31-12-2022	31-12-2021	D2 0/110/11/D1
Banco Security	Inmobiliaria e Inversiones Rancagua	Subsidiaria	Hipoteca	Edificio y construcciones	9.356.283	5.241.771	5.734.943	2030
Banco Itau	Inversalud Temuco S.A	Subsidiaria	Instrumento financiero	Edificio Mas Terreno	13.190.339	2.135.275	2.539.834	2028
Banco Estado	Clinica Valparaíso SPA	Subsidiaria	General	Terreno y Edificio	12.091.102	10.040.634	9.400.104	2032
Bice Vida Compañia De Seguros S.A.	Clinica Avansalud SpA	Subsidiaria	Arrendamiento Financiero	Inmobiliario Nuevo	19.507.050	11.745.132	11.499.896	2030
Banco Estado	Inmobiliaria Clinica S.P.A.	Subsidiaria	Instrumentos Financiero	Edificio	25.570.148	24.472.951	23.024.087	2031
Banco Estado	Inmobiliaria Clinica S.P.A.	Subsidiaria	Instrumentos Financiero	Terrenos	26.935.733	6.576.539	6.219.418	2032
Banco Estado	Servicios Medicos Tabancura SpA	Subsidiaria	Instrumentos Financiero	Edificio	9.462.639	-	949.261	2022
Banco Bice	Inversalud del Elqui S.A.	Subsidiaria	Hipoteca	Edificio y construcciones	10.240.617	946.817	1.098.308	2029
Bice Vida Compañía De Seguros S.A.	Clinica Bicentenario	Subsidiaria	Propiedad, Planta y Equipo	Propiedad, Planta y Equipo	19.110.367	15.325.922	14.325.078	2037
Seguros Vida Security Prevision S.A	Clinica Bicentenario	Subsidiaria	Propiedad, Planta y Equipo	Propiedad, Planta y Equipo	19.110.367	15.325.922	14.348.457	2037
Banco Bice	Clínica iquique S.A.	Subsidiaria	Instrumentos Financiero	Edificio	-	-	355.054	2022
				Total	164.574.645	91.810.963	89.494.440	

Para garantizar las obligaciones derivadas del otorgamiento de crédito hipotecario por parte de Bice Hipotecaria Administradora de Mutuos Hipotecarios S.A., Inmobiliaria ILC SpA ha otorgado como garantía la propiedad que mantiene vigente sobre 3 pisos y un grupo de estacionamientos y bodegas del Edificio Cámara Chilena de la Construcción, ubicado en la comuna de Las Condes.

Isapre Consalud mantiene instrumentos financieros, para dar cumplimiento a lo dispuesto en los artículos 181 y siguientes del DFL N°1, de 2005, del Ministerio de Salud y en la Circular N°77 de 2004 de la Superintendencia de Salud en relación a constituir y mantener en alguna entidad autorizada una garantía equivalente al monto de las obligaciones relativas a los cotizantes, beneficiarios y prestadores de salud.

Al 31 de diciembre de 2022, Isapre Consalud S.A. mantiene garantías por un total de \$115.526 millones. Esta garantía está compuesta por \$67.847 millones en instrumentos financieros, \$679 millones en acreencias y \$48.000 millones en bolestas de garantían bancaria, las cuales cuentas con respaldo por parte de Inversiones La Construcción S.A. a través de cartas de compromiso de propiedad.

(b) Garantías indirectas

Al 31 de diciembre de 2022 y 2021, la Sociedad Matriz y sus Subsidiarias no tienen garantías indirectas.

(c) Contingencias

Al 31 de diciembre de 2022, el Grupo no se encuentra expuesto a contingencias probables que no se encuentren provisionadas.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(86) Contingencias y restricciones, continuación

Con fecha 30 de agosto de 2016 el Servicio de Impuestos Internos, mediante liquidaciones N°s 140 a 144, notificó a Isapre Consalud S.A. se decisión de afectar con el impuesto único del art. 21 de la Ley de la Renta, los gastos relacionados con las costas personales a que ha sido condenada Isapre Consalud S.A. en los recursos de protección presentados por sus afiliados por ajuste de precio base, por estimar que no cumplen los requisitos establecidos en el art. 31 de la Ley de Impuesto a la Renta. Las liquidaciones corresponden a los años tributarios 2013, 2014, 2015 y ascienden a un total de M\$1.371.180 que incluye intereses, reajustes y multas.

Mediante sentencia definitiva de fecha 23 de agosto de 2019, el Segundo Tribunal Tributario y Aduanero de la ciudad de Santiago, acogió la reclamación de la Isapre respecto de las costas judiciales por los recursos de protección, dejando sin efecto las liquidaciones hechas por el Servicio de Impuestos Internos que corresponden a los períodos tributarios 2013 a 2015. La sentencia fue apelada por parte del Servicio de Impuestos Internos ante la Corte de Apelaciones de Santiago.

Con fecha 28 de abril de 2021, la Corte de Apelaciones de Santiago rechazó el recurso de apelación en contra de la sentencia de primera instancia del Segundo Tribunal Tributario y Aduanero (TTA) que acogió la reclamación de la Isapre respecto de las costas judiciales por los recursos de protección calificadas como gastos rechazados, dejando sin efecto las liquidaciones hechas por el Servicio de Impuestos Internos que corresponden a los períodos 2013 a 2015. En contra de dicha sentencia, el Servicio de Impuestos Internos presentó recurso de casación ante la Corte Suprema el 17 de mayo de 2021.

En relación con otros asuntos tributarios, cabe mencionar que el Servicio de Impuestos Internos notificó a Isapre Consalud S.A. el 30 de abril de 2019, las liquidaciones N°s 33 a 36, que determinan, a criterio del Servicio, diferencias de impuesto producto de los desembolsos efectuados por Isapre Consalud S.A. por concepto de costas personales a las que fue condenada, provenientes de sentencias judiciales emitidas por las Cortes de Apelaciones respectivas, en cuanto acogieron recursos de protección por la adecuación de los precios de los planes de salud que mantienen los afiliados con la isapre. La diferencia de impuestos sería por un monto total de M\$ 3.597.375, que incluye intereses y multas y corresponden a los años tributarios 2016, 2017 y 2018.

Isapre Consalud S.A. considerando especialmente la opinión de los asesores tributarios y legales respecto de la existencia de fundamentos suficientes para impugnar dichas Liquidaciones, con fecha 16 de agosto de 2019 presentó un Reclamo Tributario ante el Primer Tribunal Tributario y Aduanero de Santiago, RIT: GR-15-00101-2019; RUC: 19-9-0000733-k, causa que hoy se encuentra pendiente de resolución.

(d) Contingencias en Banco Internacional

a. Juicios y procedimientos legales en Banco Internacional

Al 31 de diciembre de 2022 y 2021, el Banco tiene juicios pendientes en su contra por demandas relacionadas con créditos y otros, los que, en su mayoría, según la Fiscalía del Banco, no presentan riesgos de péridas significativas.

b. Garantías otorgadas por operaciones

El Banco al 31 de diciembre de 2022 y 2021, no tiene garantías otorgadas por operaciones.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(86) Contingencias y restricciones, continuación

c. Créditos y pasivos contingentes

Para satisfacer las necesidades de los clientes, el Banco adquirió varios compromisos irrevocables y obligaciones contingentes, aunque estas obligaciones no pudieron ser reconocidas en el balance, éstos contienen riesgos de crédito y son por tanto parte del riesgo global del Banco.

El Banco mantiene registrado en cuentas de orden, los saldos relacionados con compromisos o con responsabilidades propias del giro: avales y fianzas, carta de crédito documentaria, boleta de garantía, otros compromisos de crédito, otros créditos contingentes y provisiones por créditos contingentes.

d. Otros

Al 31 de diciembre de 2022 y 2021, el Banco no registra prendas a favor de la Bolsa de Valores y Bolsa de Comercio de Santiago.

e. Juicios

Al 31 de diciembre de 2022, las compañías consolidadas tienen juicios pendientes en su contra por demandas relacionadas con el giro normal de sus operaciones, las que en su mayoría, según los asesores legales de las compañías no presentan riesgos de pérdidas significativas. Para aquellos juicios que de acuerdo con los asesores legales pudieran tener un efecto de pérdida en los estados financieros, éstos se encuentran provisionados en las respectivas Subsidiarias directas e indirectas.

Isapre Consalud S.A.

Recursos de protección temas de salud:

- 1 causa relacionada con las garantías explícitas de salud (GES).
- 8 causas sobre coberturas plan de salud.
- 2 causas relacionadas con cobertura catastrófica CAEC
- 10 causas sobre terminación de contrato de salud
- 4 causas sobre licencias médicas
- 2 causas relacionadas con deuda de cotizaciones/cobranzas

Recursos de protección alza precio base, presentados al 31 de diciembre de 2022: 137.740 Recursos de protección alza precio base, presentados al 31 de diciembre de 2021: 26.094

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(86) Contingencias y restricciones, continuación

Vivir Seguros Cía. de Seguros de Vida S.A. (filial Perú)

En enero de 2019, la Compañía interpuso recursos de reclamación contra las Resoluciones de giro de impuesto y de multa notificadas por la Superintendencia Nacional de Administración Tributaria del Perú (SUNAT) con motivo del cierre de las fiscalizaciones tributarias efectuadas por el Impuesto a la Renta de Contribuyentes No Domiciliados (IRND) para los períodos tributarios de enero 2016 a diciembre de 2017, por las sumas de S/1,516,046 por el ejercicio 2016 y S/1,293,065 por el período 2017, más una multa equivalente al 50% del tributo omitido, por cada ejercicio, debido a la omisión de la retención del impuesto a la renta de contribuyentes no domiciliados.

Los recursos de reclamación interpuestos fueron declarados infundados por la SUNAT mediante las Resoluciones de Intendencia N° 0150140015058 y N° 0150140015059, emitidas el 20 de setiembre de 2019, ratificando los argumentos que sustentaron los valores emitidos en su oportunidad. La Compañía, al no encontrarse de acuerdo con la decisión de la SUNAT, interpuso el 14 de febrero de 2019, ante el Tribunal Fiscal, recursos de apelación contra las referidas Resoluciones de Intendencia, las cuales fueron resueltas por este Tribunal a través de la Resolución N° 01465-3-2020, de fecha 11 de febrero de 2020, que dispuso la acumulación de ambos procedimientos de apelación y confirmó las Resoluciones de Intendencia antes indicadas, validando los reparos efectuados por la SUNAT.

El Tribunal Fiscal, mediante la Resolución N° 01465-3-2020, señaló que el artículo 2° del Decreto Supremo N° 090-2008-EF complementa lo dispuesto en el Convenio para evitar la Doble Tributación (CDT) suscrito entre Perú y Brasil, al indicar que el Certificado de Residencia emitido por la entidad competente de un Estado con el cual el Perú ha celebrado un CDT, constituye el documento idóneo para acreditar la calidad de residente en ese Estado y que éste tiene una vigencia de 4 meses contados a partir de la fecha de su emisión, con lo cual, dicha norma se encuentra de acuerdo a lo que estipula la ley, carecen de sustento los argumentos en contrario.

No estando de acuerdo con el pronunciamiento del Tribunal Fiscal, la Compañía optó por recurrir a la sede jurisdiccional mediante el inicio de un proceso contencioso administrativo seguido ante el Vigésimo Juzgado Especializado en lo Contencioso Administrativo con Sub Especialidad en materia Tributaria y Aduanera, bajo el Expediente N° 03023-2020-0-1801-JR-CA-20. A dichos efectos, en julio de 2020 la Compañía pagó S/ 6,338,708 que comprende la deuda tributaria por impuestos no retenidos por S/ 4,213,663 y los intereses moratorios determinados hasta la fecha de pago por S/ 2,125,045, a fin de evitar que la SUNAT inicie un procedimiento de cobranza coactiva contra la Compañía.

A través del referido proceso contencioso tributario, la Compañía ha expuesto sus pretensiones principales y subordinadas, sustentando las mismas en que el Tribunal Fiscal y la SUNAT: (i) han obviado el sentido principal del Convenio para evitar la Doble Imposición (CDI) suscrito entre Perú y Brasil, así como los principios y normas que regulan el procedimiento administrativo general; y (ii) no han evaluado o calificado la documentación presentada por la Compañía durante los procedimientos de fiscalización, reclamación y apelación.

En opinión de la Gerencia de Vivir Seguros Cía. de Seguros de Vida S.A. (filial Perú) y su asesor legal tributario, la Compañía cuenta con sólidos y suficientes argumentos para obtener un resultado favorable en el proceso contencioso administrativo, en consecuencia, considera la contingencia como remota.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(86) Contingencias y restricciones, continuación

El detalle de las demandas más significativas referidas a temas relacionados con salud, banco, seguros, Isapre, laborales, etc., al 31 de diciembre de 2022, se adjuntan en el cuadro siguiente:

Tipo de juicio	Sociedad	Cantidad de juicios	Cuantía M\$	Provisiones constituídas M\$	
	Clínica Bicentenario S.A.	48	10.401.646	_	
	Empresas Red Salud S.A.	6	104.000	-	
	·	25			
	Clínica Avansalud S.A.		7.017.953	228.000	
	Isapre Consalud S.A.	12	3.612.853	-	
	Isapre Consalud S.A.	1	indeterninada	-	
	Megasalud S.A.	4	165.954	-	
	Megasalud S.A. Servicios Médicos Tabancura S.A.	28	indeterninada 6.217.553	75.000	
	Arauco Salud Ltda.	3	1.698.087	-	
	Clínica de Salud Integral S.A.	5	2.917.715	-	
Civil	Clínica Valparaíso S.A.	6	501.000	-	
	Clínica Iquique S.A.	4	824.910	140.000	
	Clínica Elqui	6	1.738.494	-	
	Clínica Magallanes S.A.	2	731.526	-	
	Inmobiliaria Inversalud	6	217.905	-	
	Hospital Clínico U. Mayor	2	59.500	-	
	Banco Internacional	2	1.063.751	-	
	Banco Internacional	6	indeterninada	-	
	Cía. de Seguros de Vida Confuturo S.A.	2	indeterninada	-	
	Cía. de Seguros de Vida Confuturo S.A.	6	714.611	-	
	Cía. de Seguros de Vida Confuturo S.A.	1	75.600	-	
	Consalud S.A.	6	124.500	_	
	Clínica Elqui	1	9.397	_	
	Hospital Clínica U. Mayor	1	73.360	_	
	Clínica Bicentenario S.A.	7	213.923	-	
	Inversalud Valparaíso SpA	10	37.209	_	
Laboral	* *				
	Empresas Red Salud S.A.	7	317.832	•	
	Servicios Médicos Tabancura S.A.	3	321.708	-	
	CEM Valparaíso SpA	2	22.043	-	
	Clínica de Salud Integral	1	32.928	-	
	Arauco Salud Ltda.	1	283.500	-	
	Megasalud S.A.	30	29.639	-	
	Clínica Avansalud S.A.	8	468.902	1	
	Clínica Iquique S.A.	3	80.804	-	
	Clínica Magallanes S.A.	1	25.000	-	
	Banco Internacional	2	indeterninada	-	
Juzgado de Policía Local	Banco Internacional	1	55.800	-	
Corte de Apelaciones	Cía. de Seguros de Vida Confuturo S.A.	1	indeterninada	-	
Letras	Consalud S.A.	2	250.000	-	
	Banco Internacional	2	indeterninada	=	
Tribunal Defensa Libre					
Competencia	Banco Internacional	3	33.024.780	-	
Arbitraje	Banco Internacional	1	563.742	-	

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(86) Contingencias y restricciones, continuación

Restricciones de préstamos que devengan interés, por emisión de bonos de oferta pública de ILC

En el mes de julio de 2011 se emiten dos series de bonos, serie A (pagado en su totalidad) y serie C, en agosto de 2016 la serie D (pagado en su totalidad), en noviembre de 2016 las series F y H, en septiembre de 2019 las series I y J y en abril de 2021 la serie K. Todas las condiciones en relación con las series antes señaladas se detallan en la Nota 19, y tienen las siguientes restricciones:

• Mantener, en sus estados financieros trimestrales una deuda financiera neta individual, definida como la suma de los endeudamientos de ILC individualmente considerada, que califiquen dentro de los siguientes conceptos contables de los estados financieros: (i) otros pasivos financieros, corrientes y (ii) otros pasivos financieros, no corrientes; menos el efectivo y equivalentes al efectivo de Inversiones la Construcción S.A. individualmente considerada; y menos los instrumentos financieros, corrientes de Inversiones la Construcción S.A. individualmente considerada, menor o igual a cero coma seis veces, medida sobre el patrimonio de la controladora. Al 31 de diciembre de 2022, éste ratio alcanza a 0,36

Deuda Financiera Neta (ILC individual)

cifras en miles de \$	Dic-22	dic-21
Otros Pasivos Fin. Corrientes	83.487.464	64.980.378
Otros Pasivos Fin. no corrientes	538.769.765	327.182.455
Efectivo y Equiv. al Efectivo	40.477.717	54.828.435
Instrumentos Financieros corrientes	263.065.432	61.376.151
Deuda Financiera neta	318.714.080	275.958.247
Patrimonio Controlador	880.462.935	838.447.613
DFN/Patrimonio	0,36	0,33

• Mantener al menos dos tercios de los ingresos de la cuenta Ingresos de Actividades Ordinarias de los Estados Financieros del Emisor, provenientes de (a) los ingresos de actividades ordinarias del Negocio Isapre y del Negocio Salud; (b) el total de ingresos de explotación del Negocio Asegurador; y (c) el ingreso de explotación del Negocio Bancario definido por las cuentas ingresos netos por intereses y reajustes, ingresos netos por comisiones, utilidad neta de operaciones financieras, utilidad (pérdida) de cambio neta y otros ingresos operacionales, según estos segmentos se definen en los Estados Financieros, medidos trimestralmente sobre períodos retroactivos de doce meses, durante toda la vigencia de la presente emisión de bonos. Al 31 de diciembre de 2022 este covenants alcanza a un 99,6 (series C, F, H, I, J y K).

Para estos efectos Ingresos de Actividades Ordinarias corresponderá a la cantidad que resulte de la suma de las siguientes partidas contenidas en los respectivos Estados Financieros trimestrales del Emisor sobre períodos retroactivos de doce meses: (a) "Ingresos de actividades ordinarias" (Actividad no aseguradora y no bancaria); más (b) "Total ingreso de explotación actividad aseguradora" (Actividad aseguradora); más (c) "Ingresos netos por intereses y reajustes" (Actividad bancaria); más (d) "Ingresos netos por comisiones" (Actividad bancaria); más (e) "Utilidad neta de operaciones financieras"

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(86) Contingencias y restricciones, continuación

Restricciones de préstamos que devengan interés, por emisión de bonos de oferta pública de ILC

(Actividad bancaria); más (f) "Utilidad (pérdida) de cambio neta" (Actividad bancaria) y más (g) "Otros ingresos operacionales" (Actividad bancaria)."

- Mora o simple retardo en el pago de obligaciones: si ILC o cualquiera de sus Subsidiarias relevantes no subsanare dentro de un plazo de sesenta días hábiles una situación de mora o simple retardo en el pago de obligaciones de dinero que, individualmente o en su conjunto, exceda el equivalente al cinco por ciento del total de activos del emisor, según se registre en su último estado financiero trimestral, y la fecha de pago de las obligaciones incluidas en ese monto no se hubieran expresamente prorrogado y/o pagado. En dicho monto no se considerarán las obligaciones que se encuentren sujetas a juicios o litigios pendientes por obligaciones no reconocidas por el emisor en su contabilidad. Para estos efectos, se usará como base de conversión el tipo de cambio o paridad utilizado.
- Aceleración de créditos: si cualquier otro acreedor de ILC o sus Subsidiarias relevantes cobrare legítimamente a aquel o a ésta la totalidad de un crédito por préstamo de dinero sujeto a plazo, en virtud de haber ejercido el derecho de anticipar el vencimiento del respectivo crédito por una causal de incumplimiento por parte del emisor o de sus Subsidiarias relevantes contenida en el contrato que dé cuenta del respectivo préstamo. Se exceptúan, sin embargo, los casos en que la causal consista en el incumplimiento de una obligación de préstamo de dinero cuyo monto no exceda el cinco por ciento del total de activos consolidados del emisor, según se registre en su último estado financiero trimestral. Para estos efectos, se usará como base de conversión el tipo de cambio o paridad utilizado en la preparación del estado financiero respectivo.

A juicio de la Administración, la Sociedad ha dado cabal cumplimiento a los covenants antes señalados al 31 de diciembre de 2022.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(86) Contingencias y restricciones, continuación

Restricciones e indicadores financieros por emisión de bonos de oferta pública de Inversiones Confuturo S.A.

Al 31 de diciembre de 2022 y 2021, la Sociedad debe mantener en sus estados financieros semestrales los siguientes indicadores financieros y restricciones, por las emisiones de deuda vigentes (bonos):

- (a) Presentar anualmente un estado financiero consolidado de propósito especial, auditado, no considerando en la consolidación a Compañía de Seguros Confuturo S.A. o la entidad que la suceda, o a cualquier otra Sociedad de seguros o institución financiera que deba consolidar directa o indirectamente con el emisor. El mencionado estado financiero consolidado de propósito especial quedará a disposición del representante de los tenedores de bonos.
- **(b)** Mantener en sus estados financieros consolidados trimestrales los siguientes indicadores financieros y restricciones:
- Nivel de endeudamiento: la Sociedad debe mantener en sus estados financieros trimestrales una deuda financiera neta individual menos o igual a cero coma setenta y cinco veces (0,75 veces), medida sobre el patrimonio de la controladora.

La definición de deuda financiera neta individual corresponderá a la suma de las obligaciones financieras contraídas por Inversiones Confuturo S.A. menos el efectivo y equivalente al efectivo y menos los otros activos financieros corrientes mantenidos por Inversiones Confuturo S.A., excluyendo en este cálculo las obligaciones financieras, el efectivo y equivalente al efectivo y los otros activos financieros corrientes de sus filiales, independientes de si éstas consolidan o no con Inversiones Confuturo S.A. De este modo se considerará que la deuda financiera neta individual comprende la suma de los endeudamientos de Inversiones Confuturo S.A. individualmente considerada, que califiquen dentro de los siguientes conceptos contables de los estados financieros: (i) otros pasivos financieros corrientes y (ii) otros pasivos financieros no corrientes, menos el efectivo y equivalentes al efectivo de Inversiones Confuturo S.A. individualmente considerada; y menos los otros activos financieros corrientes de Inversiones Confuturo S.A. individualmente considerada.

Al 31 de diciembre de 2022 y 2021, este ratio asciende a 0,52 y 0,57, respectivamente.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(86) Contingencias y restricciones, continuación

Restricciones e indicadores financieros por emisión de bonos de oferta pública de Inversiones Confuturo S.A., continuación

Deuda Financiera Neta (Inversiones Confuturo individual)

cifras en miles de \$	31 Dic. 2022	31 Dic. 2021
Otros Pasivos Fin. corrientes	14.497.514	13.389.665
Otros Pasivos Fin. no corrientes	166.819.781	142.973.521
Efectivo y Equiv. al Efectivo	260.791	503.789
Instrumentos Financieros corrientes	0	0
Deuda Financiera neta	181.056.504	155.859.397
Patrimonio Controlador	348.295.700	273.798.718
DFN/Patrimonio	0,52	0,57

- Patrimonio mínimo: la Sociedad debe mantener en todo momento un patrimonio mínimo superior a UF2,500,000.
- Mantención de activos libres de gravámenes: constituye una causal de incumplimiento si el emisor no mantiene a nivel consolidado, activos, presentes o futuros, libres de cualquier tipo de gravámenes, garantías reales, cargas, restricciones o cualquier tipo de privilegios, equivalentes, a lo menos, a 1,5 veces el monto insoluto del total de deudas no garantizadas y vigentes del emisor, incluyendo entre éstas la deuda proveniente de la presente Emisión.

Los activos y las deudas se valorizarán a valor libro. Para estos efectos, deberá excluirse de la consolidación a Compañía de Seguros Confuturo S.A. o la entidad que la suceda, y a cualquier otra Sociedad de seguros o institución financiera que deba consolidar directa o indirectamente con el Emisor.

Al 31 de diciembre de 2022 el valor del ratio relacionado con la mantención de activos libres de gravámenes asciende a 2,63 veces el monto insoluto del total de deudas no garantizadas y vigentes.

Al 31 de diciembre de 2021 el valor del ratio relacionado con la mantención de activos libres de gravámenes asciende a 2,46 veces el monto insoluto del total de deudas no garantizadas y vigentes.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(86) Contingencias y restricciones, continuación

Restricciones e indicadores financieros por emisión de bonos de oferta pública de Inversiones Confuturo S.A. continuación

- Cambio de control: constituye una causal de incumplimiento:
- (c) Si los controladores del Emisor dejaren de serlo. Para estos efectos, se entiende que los actuales controladores dejarán de serlo respecto del emisor, si cesan de asegurar la mayoría de votos en las juntas de accionistas o de tener el poder para elegir la mayoría de los directores del emisor.
- (d) Si el Emisor pasara a tener una participación, directa o indirecta inferior a un 66,5% de Compañía de Seguros Confuturo S.A.

Al 31 de diciembre de 2022 y 2021, la sociedad cumple con los indicadores y restricciones señaladas anteriormente.

Pasivos indirectos

i) Compras de instrumentos con compromiso de retroventa

Al cierre de cada ejercicio la Sociedad y sus Subsidiarias no presentan operaciones de instrumentos con compromiso de retroventa.

ii) Cumplimiento régimen de inversiones y endeudamiento.

Al 31 de diciembre de 2022 y 2021, la Subsidiaria Compañía de Seguros Confuturo S.A. presenta un superávit de inversiones representativas de reservas técnicas y patrimonio de riesgo como se muestra a continuación:

	31-12-2022 M\$	31-12-2021 M \$
Obligación de invertir las reservas técnicas y patrimonio de riesgo	7.593.349.819	6.706.495.735
Inversiones representativas de reservas técnicas y patrimonio de riesgo	7.822.132.203	6.874.426.646
Superávit de inversiones representativas de reservas técnicas y patrimonio de riesgo	228.782.384	167.930.911
Patrimonio neto	524.202.194	461.933.861
Endeudamiento (veces) Total Financiero	13,66 0,67	15,09 1,06

La obligación de invertir de las Subsidiarias incluye las reservas técnicas más el margen de solvencia.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(86) Contingencias y restricciones, continuación

Restricciones e indicadores financieros por emisión de bonos de oferta pública de Empresas Red Salud S.A.:

Bonos serie C:

La Sociedad celebró contratos de emisión de bonos, los cuales están sujetos a ciertas restricciones, las cuales se detallan a continuación:

Endeudamiento financiero:

Endeudamiento financiero: mantener en sus estados financieros trimestrales, un nivel de endeudamiento financiero neto no superior a 2 veces, medido sobre cifras de su estado de situación financiera consolidado. Para estos efectos, el nivel de endeudamiento financiero estará definido como la razón entre la deuda financiera neta y el patrimonio total del emisor.

Al 31 de diciembre de 2022, esta relación alcanzó un nivel de 1,18

Al 31 de diciembre de 2022, Empresas Red Salud S.A. cumple con la condición establecida en contrato de emisión de bono C.

Activos libres de gravámenes:

Mantener activos libres de gravámenes por un monto de a lo menos 1,3 veces el monto insoluto total de la deuda financiera sin garantías mantenida por el emisor.

Al 31 de diciembre de 2022, esta relación alcanzó un nivel de 2,74

Al 31 de diciembre de 2022, Red Salud S.A. cumple con la restricción exigida en contrato de emisión de bono C.

Propiedad directa o indirecta:

Propiedad directa o indirecta sobre el 50% más una de las acciones de Megasalud SpA., de Servicios Médicos Tabancura SpA., de Inmobiliaria Clínica SpA, de Clínica Avansalud SpA y Clínica Bicentenario SpA.

Al 31 de diciembre de 2022, Empresas Red Salud S.A. cumple con la condición exigida en contrato de emisión de bono C.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(86) Contingencias y restricciones, continuación

Restricciones e indicadores financieros Empresas Red Salud S.A. con Scotiabank con fecha 18 de marzo de 2020:

Endeudamiento financiero:

Endeudamiento financiero neto: mantener en sus estados financieros semestrales, un nivel de endeudamiento financiero neto no superior a dos veces, medido sobre cifras de su estado de situación financiera consolidado. Para estos efectos, el nivel de endeudamiento financiero neto estará definido como la razón entre la deuda financiera neta y el patrimonio total del emisor.

Al 31 de diciembre de 2022, la Sociedad cumple con la restricción exigida en el contrato.

Activos libres de gravámenes:

Mantener en sus estados financieros semestrales activos libres de gravámenes por un monto de a lo menos 1,3 veces el monto insoluto total de la deuda financiera sin garantías mantenida por el emisor.

Al 31 de diciembre de 2022, la Sociedad cumple con la restricción exigida en el contrato.

Propiedad directa o indirecta:

Propiedad directa o indirecta sobre el 50% más una de las acciones, de Megasalud SpA., de Servicios Médicos Tabancura SpA y de Clínica Avansalud SpA.

Al 31 de diciembre de 2022, la Sociedad cumple con la restricción exigida en el contrato.

Restricciones e indicadores financieros Empresas Red Salud S.A. con Scotiabank con fecha 7 de enero de 2022:

Endeudamiento financiero:

Endeudamiento financiero neto: mantener en sus estados financieros semestrales, un nivel de endeudamiento financiero neto no superior a dos veces, medido sobre cifras de su estado de situación financiera consolidado. Para estos efectos, el nivel de endeudamiento financiero neto estará definido como la razón entre la deuda financiera neta y el patrimonio total del emisor.

Al 31 de diciembre de 2022, la Sociedad cumple con la restricción exigida en el contrato.

Activos libres de gravámenes:

Mantener en sus estados financieros semestrales activos libres de gravámenes por un monto de a lo menos 1,3 veces el monto insoluto total de la deuda financiera sin garantías mantenida por el emisor.

Al 31 de diciembre de 2022, la Sociedad cumple con la restricción exigida en el contrato.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(86) Contingencias y restricciones, continuación

Propiedad directa o indirecta:

Propiedad directa o indirecta sobre el 50% más una de las acciones, de Megasalud SpA., de Servicios Médicos Tabancura SpA., Clínica Avansalud SpA. y de Inversiones Cas SpA.

Al 31 de diciembre de 2022, la Sociedad cumple con la restricción exigida en el contrato.

Restricciones e indicadores financieros leasing Inmobiliario de Clínica Bicentenario SpA:

El contrato asociado al edificio obliga a Clínica Bicentenario SpA a cumplir con ciertas restricciones según contrato e índices financieros:

Razón de endeudamiento:

Mantener en los estados financieros anuales consolidados de la arrendataria, una "razón de endeudamiento" menor a dos veces, entendiéndose por tal indicador, el resultado de dividir las siguientes partidas contables: i) total deuda financiera, entendiendo este término como la suma de las partidas contables: "otros pasivos financieros corrientes" más "otros pasivos financieros no corrientes", excluyendo de estos cálculos (a) los pasivos financieros asociados a la norma internacional de información financiera (NIIF o IFRS) número dieciéis; y (b) y toda la deuda subordinada cuyo acreedor fuere algún accionista de la arrendataria; entendiéndose por deuda subordinada cualquier obligación de la arrendataria que quede plenamente subordinada a todas las obligaciones que para la arrendataria emanan del presente contrato; y (ii) la suma de "patrimonio", incluyendo en este el ajuste a patrimonio asociado a la primera adopción de NIIF-IFRS 9.

Al 31 de diciembre de 2022, esta relación alcanzó un nivel de 0,86

Al 31 de diciembre de 2022, Clínica Bicentenario cumple con la restricción de razón de endeudamiento del leasing inmobiliario.

Deuda financiera total a Ebitda:

Mantener en los estados financieros anuales consolidados de la arrendataria (i) una razón o cociente entre deuda financiera total a ebitda menor a diez veces, por el ejercicio anual que finaliza el 31 de diciembre de 2015; y (ii) una razón o cociente entre deuda financiera total a ebitda menor a nueve veces, por cada ejercicio anual desde el 01 de enero de 2016 y hasta la terminación de este contrato de arrendamiento y pago total de sus obligaciones bajo el mismo.

Al 31 de diciembre de 2022, esta relación alcanzó un nivel de 2,95

Al 31 de diciembre de 2022, Clínica Bicentenario cumple con la restricción de razón de deuda financiera - ebitda del leasing inmobiliario.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(86) Contingencias y restricciones, continuación

Patrimonio neto:

Mantener la arrendataria, en todo tiempo durante la vigencia de este contrato de arrendamiento, en sus estados financieros anuales consolidados: (i) un "capital social" pagado mayor o igual a dieciséis mil seiscientos ocho millones de pesos; y (ii) un "patrimonio neto" superior al equivalente en pesos de quinientos cincuenta mil unidades de fomento, entendiendo por este último indicador, el total de la partida "patrimonio total" más toda la deuda subordinada cuyo acreedor fuere algún accionista de la arrendataria.

Al 31 de diciembre de 2022, esta relación alcanzó un nivel de M\$982.419

Al 31 de diciembre de 2022, Clínica Bicentenario cumple con la restricción de patrimonio neto del leasing inmobiliario.

Razón de endeudamiento y activos libres de gravámenes garante Empresas Red Salud S.A.

Mantener en sus estados financieros anuales, un nivel de endeudamiento financiero neto no superior a dos veces, medido sobre cifras de su estado de situación financiera consolidado. Para estos efectos, el nivel de endeudamiento financiero neto estará definido como la razón entre deuda financiera neta y el patrimonio total del emisor.

Mantener activos libres de gravámenes por un monto de a lo menos 1,3 veces el monto insoluto total de la deuda financiera sin garantías mantenida por el emisor.

Al 31 de diciembre de 2022, Empresas Red salud S.A. cumple con la restricción exigida en el leasing inmobiliario.

Restricciones e indicadores financieros leasing inmobiliario de Clinica Avansalud SpA.:

Razón de endeudamiento:

Mantener en los estados financieros semestrales consolidados, en los estados financieros anuales de la arrendataria, a contar desde la fecha de reliquidación y hasta la terminación del contrato de arrendamiento y el pago total de sus obligaciones bajo el mismo, una razón de endeudamiento menor a 3,2 veces.

Al 31 de diciembre de 2022, esta relación alcanzó un nivel de 1,33

Al 31 de diciembre de 2022, Clínica Avansalud cumple con la restricción de razón de endeudamiento del leasing inmobiliario.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(86) Contingencias y restricciones, continuación

Deuda financiera total a Ebitda:

Mantener en los estados financieros semestrales consolidados, si fuere el caso, correspondientes al 30 de junio de cada ejercicio comercial y en los estados financieros anuales de la arrendataria, una razón o cuociente entre la deuda financiera total a ebitda: (i) menor a 9 veces, desde la fecha de la primera reliquidación y hasta que se cumplan cuatro años contados desde la fecha de la primera reliquidación, (ii) menor a 6 veces, desde que se hayan cumplido cuatro años desde la fecha de la primera reliquidación y hasta que termine el contrato de arrendamiento.

Al 31 de diciembre de 2022, esta relación alcanzó un nivel de 1,25

Al 31 de diciembre de 2022, Clínica Avansalud cumple con la restricción de razón deuda financiera - ebitda del leasing inmobiliario.

Ebitda a activos totales:

Mantener en los estados financieros semestrales consolidados, si fuere el caso, correspondientes al 30 de junio de cada ejercicio comercial y en los estados financieros anuales de la arrendataria, un ebitda que sea: (i) igual o superior a 6% de los activos totales, desde la fecha del presente instrumento y hasta la fecha de la segunda reliquidación, inclusive (ii) igual o superior a un 8% de los activos totales, desde la primera medición posterior a la fecha de la segunda reliquidación y hasta la terminación del contrato de arrendamiento y pago total de sus obligaciones bajo el mismo.

Al 31 de diciembre de 2022, esta relación alcanzó un nivel de 24,1%

Al 31 de diciembre de 2022, Clínica Avansalud cumple con la restricción de razón ebitda a activos totales del leasing inmobiliario.

Patrimonio neto:

Mantener la arrendataria en todo tiempo durante la vigencia de este contrato de arrendamiento, en sus estados financieros anuales consolidados: (i) un capital social pagado mayor o igual a dieciséis mil seiscientos ocho millones de pesos; y (ii) un patrimonio neto superior al equivalente en pesos de quinientos cincuenta mil unidades de fomento, entendiéndose por este último indicador, el total de la partida patrimonio total más toda la deuda subordinada cuyo acreedor fuere algún accionista de la arrendataria.

Al 31 de diciembre de 2022, esta relación alcanzó un nivel de M\$688.975

Al 31 de diciembre de 2022, Clínica Avansalud cumple con la restricción de patrimonio neto del leasing inmobiliario.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(86) Contingencias y restricciones, continuación

Razón de endeudamiento y activos libres de gravámenes garante Empresas Red Salud S.A.

Mantener en sus estados financieros anuales, un nivel de endeudamiento financiero neto no superior a dos veces, medido sobre cifras de su estado de situación financiera consolidado. Para estos efectos, el nivel de endeudamiento financiero neto estará definido como la razón entre deuda financiera neta y el patrimonio total del emisor.

Mantener activos libes de gravámenes por un monto de a lo menos 1,3 veces el monto insoluto total de la deuda financiera sin garantías mentenida por el emisor.

Al 31 de diciembre de 2022, Empresas Red salud S.A. cumple con la restricción exigida en el leasing inmobiliario.

Restricciones e indicadores financieros Inversalud del Elqui S.A.:

Deuda financiera total a Ebitda:

Mantener en los estados financieros anuales, una razón o cuociente entre deuda financiera total a ebitda, menor a 5 veces y hasta que termine el contrato con Banco BICE.

Al 31 de diciembre de 2022, esta relación alcanzó un nivel de 1,53

Al 31 de diciembre de 2022, Inversalud del Elqui S.A. cumple con la restricción.

Razón endeudamiento y patrimonio neto:

Mantener en los estados financieros anuales y hasta la terminación del contrato, una "razón de endeudamiento", menor o igual a 2 veces, entendiéndose por tal indicador, el resultado de dividir las siguientes partidas i) deuda financiera total, entendiéndose este término como la suma de las partidas contables "otros pasivos financieros corrientes" mas "otros pasivos financieros no corrientes", dividido por el patrimonio neto total.

Al 31 de diciembre de 2022, esta relación alcanzó un nivel de 0,69

Al 31 de diciembre de 2022, Inversalud del Elqui S.A. cumple con la restricción.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(87) Sanciones

De la Superintendencia de Salud:

En abril de 2022, Isapre Consalud S.A. mediante R.E. N° 263, fue multada por no mantener garantía mínima legal. La multa cursada fue de M\$ 3.511.

En julio de 2021, Isapre Consalud S.A. mediante R.E. N° 414, fue multada por pago de reembolsos hospitalarios fuera de plazo. La multa cursada fue de M\$ 7.022.

En junio de 2021, Isapre Consalud S.A. mediante R.E. N° 330, fue multada por incumplimiento de garantía de oportunidad GES. La multa cursada fue de M\$ 22.822.

En mayo de 2021, Isapre Consalud S.A. mediante R.E. N° 238, fue multada por infringir norma tabla de factores única. La multa cursada fue de M\$ 10.533.

En mayo de 2021, Isapre Consalud S.A. mediante R.E. N° 146, fue multada por incumplimiento de instrucciones maestro GES garantía de oportunidad sin prestación otorgada. La multa cursada fue de M\$ 5.914.

En abril de 2021, Isapre Consalud S.A. mediante R.E. N° 170, fue multada por incumplimiento de garantía de acceso al no mantener actualizado Vademécum GES. La multa cursada fue de M\$ 31.600.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(88) Arriendos

(a) Los gastos asociados a arrendamientos a corto plazo, bajo valor y arrendamiento con pagos variables al 31 de diciembre de 2022, se detallan acontinuación:

	31-12-2022
	M\$
Gastos relacionados con arrendamientos a corto plazo	418.833
Gastos relacionados con arrendamientos de activos de bajo valor	540.410
Gastos relacionados con pagos de arrendamientos variables	2.189.353

- (b) Al 31 de diciembre de 2022 y 2021, la Administración no ha efectuado subarriendos.
- (c) Debido a la entrada en vigencia de NIIF 16, el gasto de los contratos de arriendos corresponde al interés del pasivo financiero constituido y a la amortización del derecho de uso de los bienes arrendados.
- (d) Descripción general de los acuerdos significativos de arrendamiento:

Los arriendos de inmuebles del Grupo tienen como objetivo principal operar sus distintos negocios, y en algunos casos son utilizados como oficinas para el personal de las entidades.

Red Salud S.A. arrienda equipos médicos para su operación.

No se han pactado cuotas de carácter contingente.

No existen contratos de arrendamiento celebrados que no hayan comenzado al final del trimestre y, como resultado, no se renonoció un pasivo por arrendamiento y un activo por derecho de uso al 31 de diciembre de 2022.

No existen contratos con garantía residual.

No existen restricciones o pactos impuestos por los arrendamientos.

Los arrendamientos operativos han considerado un plazo consistente con la duración de los contratos y sus renovaciones y el modelo de negocios.

- Isapre Consalud S.A. arrienda oficinas en régimen de arrendamiento operativo. Los arrendamientos normalmente son por un período de 5 años, con la opción de renovar el contrato después de esa fecha.
- En la mayoría de los contratos se prohíbe a Isapre Consalud S.A. ceder o subarrendar el local u oficina arrendada o darle un uso que no sea el pactado.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(89) Patrimonio neto

Movimiento patrimonial

(a) Capital pagado

Al 31 de diciembre de 2022, el capital pagado asciende a M\$239.852.287 y se encuentra dividido en 100.000.000 de acciones nominativas de una misma serie y sin valor nominal.

Con fecha 16 de abril de 2012, la Junta General Extraordinaria de Accionistas acordó aumentar el capital en la suma de M\$96.227.378, mediante la emisión de 13.717.972 acciones de pago. De esta forma, una vez suscritas y pagadas las acciones emitidas, el capital de la Sociedad ascenderá a la suma de M\$310.000.000.

La misma Junta acordó realizar, previo al aumento de capital, un canje de acciones en una razón de 2,6 nuevas acciones por cada acción antigua, elevando de esta forma el número de acciones de la Sociedad a la cifra de 96.282.038, las que sumadas a la nueva emisión completan un total de 110.000.000 acciones. El referido canje se materializó con fecha 12 de septiembre de 2012.

En Junta Extraordinaria de Acconistas de fecha 28 de octubre de 2021, se aprobó un programa de adquisición de acciones de la propia emisión de acuerdo con lo dispuesto en los artículos 27 A al 27 C y demás normas pertinentes de la Ley N°18.046. El referido programa se ha desarrollado durante el ejercicio 2022 y el monto de adquisiciones asciende al 31 de diciembre de 2022 a M\$2.496.936

(b) Política de distribución de dividendos

De acuerdo con el artículo vigésimo cuarto de los estatutos de la Sociedad, la Junta Ordinaria de Accionistas debe acordar la distribución de utilidades que en cada ejercicio resulte del balance anual que ella apruebe. Para el presente ejercicio, la Junta General Ordinaria de Accionistas celebrada el 28 de abril de 2022 acordó mantener la política de dividendos que establece repartir un monto, sea como dividendos provisorios o definitivos, entre el mínimo legal, equivalente al 30% de las utilidades líquidas consolidadas del respectivo ejercicio y el 70% de la "utilidad distribuible" del ejercicio.

Se entiende por "utilidad distribuible" el monto que resulte de restar de la utilidad líquida del ejercicio la variación del encaje de las coligadas AFP Habitat S.A. y Administradora Americana de Inversiones S.A. ponderado por el porcentaje de propiedad que Inversiones La Construcción S.A. mantenga en éstas. Para estos efectos, se entenderá por variación positiva del encaje, el aumento del valor del encaje por concepto de inversión neta en cuotas de encaje (compras menos ventas) y mayor valor de las cuotas de encaje. En caso de que alguno de estos valores sea negativo, dicho valor no se considerará para efectos del cálculo.

La forma, oportunidad y modalidades de pago será la establecida por la Ley de Sociedades Anónimas y su Reglamento.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(89) Patrimonio Neto, continuación

(c) Dividendos pagados

Los dividendos acordados y pagados por ILC durante los ejercicios 2022 y 2021, son los siguientes:

DIVIDENDOS EJERCICIOS 2022 Y 2021

Fecha de acuerdo	1 00111 00	
21-12-2020	20-01-2021	5.000.000
29-04-2021	26-05-2021	28.000.000
29-12-2021	27-01-2022	10.000.000
28-04-2022	17-05-2022	25.000.000
28-11-2022	10-01-2023	10.000.000
Totale	es.	78.000.000

(d) Cambios en otras reservas

Durante los períodos 2022 y 2021, el movimiento de otras reservas es el siguiente:

Detaile	Reserva futuros aumentos de capital M\$	Reserva de filiales y coligadas M\$	Reserva aporte de capital por fusión M\$	Reserva de calce Cías. de seguros M\$	Reserva fusión Corpseguros M\$	Otras reservas M\$	Totales M\$
Saldos iniciales al 01-01-2022 Consolidación Subsidiarias	4.295.530	11.999.677 -	94.076.329	(137.031.135) (28.168.124)	(46.486.971)	(1.581.677) (8.529.382)	(74.728.247) (36.697.506)
Saldos finales al 31-12-2022	4.295.530	11.999.677	94.076.329	(165.199.259)	(46.486.971)	(10.111.059)	(111.425.753)
Detaile	Reserva futuros aumentos de capital M\$	Reserva de filiales y coligadas M\$	Reserva aporte de capital por fusión M\$	Reserva de calce Cías. de seguros M\$	Reserva fusión Corpseguros M\$	Otras M\$	Totales M\$
Saldos iniciales al 01-01-2021 Ajuste consolidación Subsidiarias	4.295.530	11.999.677	94.076.329	(99.017.435) (38.013.700)	(46.486.971)	3.395.815 (4.977.492)	(31.737.055) (42.991.192)
Saldos finales al 31-12-2021	4.295.530	11,999,677	94.076.329	(137.031.135)	(46.486.971)	(1.581.677)	(74.728.247)

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(89) Patrimonio Neto, continuación

(e) Cambios en resultados retenidos (pérdidas acumuladas)

El movimiento de las ganancias acumuladas por resultados retenidos ha sido el siguiente:

Saldo inicial al 01-01-2021 Resultado ejercicio 2021 Dividendos pagados Reverso provisión dividendo 31-12-2020 Provisión dividendo mínimo 31-12-2021 Otros resultados integrales Otros ajustes	M\$ 573.735.184 88.418.723 (33.000.000) 25.960.956 (26.525.617) 1.226.415 (36.902)
Saldo final al 31-12-2021 Resultado ejercicio 2022 Dividendos pagados Reverso provisión dividendo 31-12-2021 Provisión dividendo mínimo 31-12-2022 Otros resultados integrales Otros ajustes	629.778.759 146.534.220 (35.000.000) 26.525.617 (43.960.266) 618.015 (26.911)
Saldo final al 31-12-2022	724.469.434

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(90) Participaciones no controladoras

El detalle de las participaciones no controladoras es el siguiente:

		Porcentaje interés minoritario		Patrimonio		Resultado	
Sociedad	Subsidiaria	31-12-2022 %	31-12-2021 %	31-12-2022 M\$	31-12-2021 M\$	31-12-2022 M\$	31-12-2021 M\$
Red Salud S.A. y Subsidiarias	Red Salud S.A.	0,001	0,001	12.837.647	13.072.391	2.195.825	2.873.397
Inversiones Confuturo S.A. y Subsidiaria	Inv. Confuturo S.A.	0,001	0,001	58.779	76.127	24.022	23.059
ILC Holdco SpA y Subsidiarias	Vrs. Bco. Internac.	32,82	32,82	97.638.192	86.852.401	15.482.176	12.320.085
Inversiones Previsionales Dos SpA	Invers. Previs. Dos	1,000	1,000	3.567.085	3.754.338	491.126	516.586
Invesco Internacional S.A.	Invesco Internac.	0,001	0,001	734	680	54	(11)
otras Subsidiarias	Varios	-	-	3.726	(69.167)	(2.060)	(8.293)
Totales				114.106.163	103.686.770	18.191.143	15.724.823

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(91) Segmentos

El Grupo revela información por segmento de acuerdo con lo indicado en NIIF 8, "segmentos operativos" que establece las normas para informar respecto de los segmentos operativos y revelaciones relacionadas para productos, servicios y áreas geográficas.

El Grupo opera en distintos mercados, con entornos económicos, comerciales y legales diversos, que les someten a riesgos y rendimientos de naturaleza diferente en cada una de esas áreas. La similitud de las condiciones comerciales, económicas y políticas, así como la proximidad de las operaciones determinan la identificación de 5 segmentos, que corresponden al negocio de AFP, Isapre, seguros, salud y otros.

Para cada uno de estos segmentos existe información financiera que es regularmente utilizada por la administración (superior) para la toma de decisiones, la asignación de recursos y la evaluación del desempeño.

Los segmentos que utiliza el Grupo para gestionar sus operaciones son los siguientes:

Negocio AFP

Se encuentra compuesto por AFP Habitat S.A., y sus principales operaciones tienen relación con la prestación de servicios previsionales para la administración de la jubilación.

Negocio Isapre

Se encuentra compuesto por Isapre Consalud S.A. y su principal actividad se encuentra comprendida en la administración de cotizaciones de salud.

Negocio seguros

Se encuentra compuesto por las siguientes empresas: Compañía de Seguros Confuturo S.A., Compañía de Seguros de Vida Cámara S.A. yVivir Seguros Cía de Seguros de Vida S.A. (filial peruana) y comprende los negocios de seguros individuales, seguros colectivos, previsionales y de rentas vitalicias.

Negocio salud

Se encuentra compuesto por la empresa Red Salud S.A. Su principal operación es la prestación de servicios de salud hospitalarios y ambulatorios. Incluye, entre otras instituciones, a Clínica Tabancura S.A., Clínica Avansalud S.A., Clínica Bicentenario S.A. y la red de centros médicos de atención ambulatoria Megasalud S.A.

Negocio bancario

Se encuentra compuesto por el Banco Internacional.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(91) Segmentos, continuación

Negocio otros

Se encuentra compuesto por la Sociedad Educacional Machalí S.A., un portafolio de inversiones del Grupo y propiedades inmobiliarias. Sus principales operaciones tienen relación con la prestación de servicios educacionales y de tecnologías de la información y la administración de activos financieros e inmobiliarios.

A continuación, se presenta información requerida por NIIF 8 sobre activos y pasivos por segmentos:

	Negocio AFP M\$	Negocio Isapre M\$	Negocio Seguros M\$	Negocio Salud M\$	Negocio Bancario M\$	Otros negocios M\$	Total M\$
31-12-2022 Activos de los segmentos actividad no aseguradora y bancaria	368.841.669	241.983.062	2.746.188	611.291.302	4.392.892.529	367.863.186	5.985.617.936
Activos de los segmentos actividad aseguradora Asociadas y negocios conjuntos	-	-	8.326.393.274	-	4.372.872.327	-	8.326.393.274
contabilizadas según el método de participación Pasivos de los segmentos actividad	350.124.658	-	-	2.104.068	-	2.301.485	354.530.211
no aseguradora y bancaria Pasivos de los segmentos actividad	1.221.491	197.925.547	181.327.192	403.013.553	4.020.544.983	697.748.431	5.501.781.197
aseguradora	-	-	7.815.660.915	-	-	-	7.815.660.915
	Negocio AFP M\$	Negocio Isapre M\$	Negocio Seguros M\$	Negocio Salud M\$	Negocio Bancario M\$	Otros negocios M\$	Total M\$
31-12-2021 Activos de los segmentos actividad	AFP	Isapre	Seguros	Salud	Bancario	negocios	
Activos de los segmentos actividad no aseguradora y bancaria	AFP	Isapre	Seguros	Salud	Bancario	negocios	
Activos de los segmentos actividad	AFP M\$	Isapre M\$	Seguros M\$	Salud M\$	Bancario M\$	negocios M\$	M\$
Activos de los segmentos actividad no aseguradora y bancaria Activos de los segmentos actividad aseguradora Asociadas y negocios conjuntos contabilizadas según el método de participación	AFP M\$	Isapre M\$ 205.663.122	Seguros M\$ 2.515.628	Salud M\$	Bancario M\$	negocios M\$ 217.655.099	M\$ 5.037.813.483
Activos de los segmentos actividad no aseguradora y bancaria Activos de los segmentos actividad aseguradora Asociadas y negocios conjuntos contabilizadas según el método de	AFP MS 374.971.923	Isapre M\$ 205.663.122	Seguros M\$ 2.515.628	Salud M\$ 576.811.915	Bancario M\$	negocios M\$ 217.655.099	M\$ 5.037.813.483 7.642.707.395

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(91) Segmentos, continuación

Adicionalmente, se detalla la información, sobre activos y pasivos del negocio no asegurador ni bancario, requerida por la Comisión para el Mercado Financiero mediante Oficio Ordinario N° 4.076.

	Negocio AFP M\$	Negocio Isapre M\$	Negocio Seguros M\$	Negocio Salud M\$	Negocio Bancario M\$	Otros negocios M\$	Total M\$
31-12-2022 Deudores comerciales Inventarios Propiedad, planta, equipos y activos por derecho de uso	- - -	21.230.077 - 9.526.927	- - -	139.003.924 11.087.628 371.128.824	-	29.588.217 - 19.856.229	189.822.218 11.087.628 400.511.980
Cuentas por pagar comerciales	3.971	100.834.739	6.684	99.678.091		50.702.945	251.226.430
	Negocio AFP M\$	Negocio Isapre M\$	Negocio Seguros M\$	Negocio Salud M\$	Negocio Bancario M\$	Otros negocios M\$	Total M\$
31-12-2021							
Deudores comerciales Inventarios Propiedad, planta, equipos y activos por derecho de uso	- - -	15.700.392 - 10.702.441	- - -	116.472.999 10.622.436 362.419.674	-	54.573.937 - 21.588.884	186.747.328 10.622.436 394.710.999
Cuentas por pagar comerciales	954	76.598.873	1.360	90.490.038		31.026.421	198.117.646

A continuación, se presentan información de resultados por segmento de la actividad no aseguradora ni bancaria:

	Negocio AFP M\$	Negocio Isapre M\$	Negocio Seguros M\$	Negocio Salud M\$	Negocio Bancario M\$	Otros negocios M\$	Total M\$
31-12-2022							
Ingresos actividades ordinarias	-	703.674.411	-	627.440.567	-	9.062.653	1.340.177.631
Costo de ventas	-	(673.270.144)	-	(480.278.942)	-	(4.356.893)	(1.157.905.979)
	-	30.404.267	-	147.161.625		4.705.760	182.271.652
	Negocio AFP M\$	Negocio Isapre M\$	Negocio Seguros M\$	Negocio Salud M\$	Negocio Bancario M\$	Otros negocios M\$	Total M\$
		1124	2724		112ψ		1124
31-12-2021							
Ingresos actividades ordinarias	-	608.503.618	-	567.056.559		5.548.116	1.181.108.293
Costo de ventas		(664.508.193)	-	(427.822.856)		(1.037.077)	(1.093.368.126)
		(56.004.575)		139.233.703		4.511.039	87.740.167

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(91) Segmentos, continuación

A continuación, se presenta información requerida por NIIF 8 sobre los resultados por segmento de la actividad no aseguradora ni bancaria:

	Negocio AFP M\$	Negocio Isapre M\$	Negocio Seguros M\$	Negocio Salud M\$	Negocio Bancario M\$	Otros negocios M\$	Total M\$
31-12-2022							
Ingresos actividades ordinarias	-	703.674.411	-	627.440.567	-	9.062.653	1.340.177.631
Costo de ventas	=	(673.270.144)	_	(480.278.942)	-	(4.356.893)	(1.157.905.979)
Otros ingresos por función	-	8.727.692	-	-	-	-	8.727.692
Gastos de administración y personal	(51.049)	(78.034.040)	(162.785)	(96.016.452)	-	(9.132.643)	(183.396.969)
Otros gastos por función	=	(1.063.687)	_	-	-	_	(1.063.687)
Ingresos financieros	78.255	9.061.865	30.645	1.539.701	-	16.058.364	26.768.830
Costos financieros	(183)	(3.445.428)	(6.453.540)	(13.220.839)	-	(18.561.501)	(41.681.491)
Participación en las ganancias de asociadas							
bajo el método de la participación	50.329.434	-	-	440.842	-	68.952	50.839.228
Gasto por impuesto a las ganancias	(1.218.348)	14.235.776	1.221.265	(1.178.180)	-	(2.479.446)	10.581.067
	Negocio AFP	Negocio	Negocio	Negocio Salud	Negocio Bancario	Otros	Total
	M\$	Isapre M\$	Seguros M\$	M\$	M\$	negocios M\$	M\$
31-12-2021							
Ingresos actividades ordinarias	=	608.503.618	-	567.056.559		5.548.116	1.181.108.293
Costo de ventas	-	(664.508.193)	-	(427.822.856)		(1.037.077)	(1.093.368.126)
Otros ingresos por función	-	7.672.957	-	-	-	6.055	7.679.012
Gastos de administración y personal	(49.680)	(65.582.734)	(141.604)	(88.577.278)		(7.608.584)	(161.959.880)
Otros gastos por función	-	(695.473)	-	-	-	-	(695.473)
Ingresos financieros	2.827	2.273.962	8.150	448.707		(1.705.728)	1.027.918
Costos financieros	(122)	(1.568.629)	(6.210.237)	(10.189.648)		(9.642.209)	(27.610.845)
Participación en las ganancias de asociadas							
bajo el método de la participación	52.247.826	=	-	581.388	-	20.697	52.849.911
Gasto por impuesto a las ganancias	(541.063)	32.089.836	324.249	(8.698.361)		1.971.031	25.145.692

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(91) Segmentos, continuación

A continuación, se presenta información requerida por NIIF 8 sobre los resultados por segmento de la actividad aseguradora.

	Negocio Seguros 31-12-2022 M\$	Total 31-12-2022 M\$
Ingresos netos por intereses y reajustes	300.405.975	300.405.975
Prima retenida	704.391.261	704.391.261
Total de ingresos de explotación	801.724.583	801.724.583
Costo de siniestros	(883.564.314)	(883.564.314)
Total gastos operacionales	(72.811.205)	(72.811.205)
	Negocio Seguros 31-12-2021 M\$	Total 31-12-2021 M\$
Ingresos netos por intereses y reajustes	408.146.162	408.146.162
Prima retenida	457.956.714	457.956.714
Total de ingresos de explotación	375.531.633	375.531.633
Costo de siniestros	(592.924.640)	(592.924.640)
Total gastos operacionales	(36.983.054)	(36.983.054)

A continuación, se presenta información requerida por NIIF 8 sobre la distribución por segmento del estado de flujo de efectivo:

	Negocio AFP	Negocio Isapre	Negocio Seguros	Negocio Salud	Negocio Bancario	Otros negocios	Total
	M\$	м\$	М\$	M\$	M\$	M\$	М\$
31-12-2022							
Flujos provenientes de actividades operación	49.224.988	968.247	(161.852.691)	41.635.491	(196.877.096)	26.402.906	(240.498.155)
Flujo procedente (utilizado) en actividades de inversión	-	(13.247.464)	118.689.961	(17.778.504)	(24.179.843)	(178.655.415)	(115.171.265)
Flujo procedente (utilizado) en actividades de financiamiento	(541.177)	(5.190.840)	(216.674.259)	(12.235.818)	209.616.702	85.556.557	60.531.165
31-12-2021							
Flujos provenientes de actividades operación	44.226.587	(74.044.037)	37.140.496	58.455.680	100.893.345	(14.797.689)	151.874.382
Flujo procedente (utilizado) en actividades de inversión	-	(20.819.937)	3.689.973	(18.013.144)	6.396.488	(12.810.852)	(41.557.472)
Flujo procedente (utilizado) en actividades de financiamiento	(441.222)	(2.359.111)	158.032.911	(47.078.650)	151.761.239	9.123.533	269.038.700

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(91) Segmentos, continuación

Segmentación por áreas geográficas

El grupo posee inversiones en el territorio nacional y en el Perú, ésta última en Administradora de Fondos de Pensiones Habitat Perú S.A. y Vivir Seguros Cía. de Seguros Vida S.A. Perú, y dada las características de los negocios en los cuales participa, no se identifican clientes de mayor importancia que otros.

(92) Medio ambiente

La actividad de ILC y sus Subsidiarias no se encuentran dentro de las que pudieren afectar el medio ambiente, por lo tanto, a la fecha de cierre de los presentes estados financieros no tiene comprometidos recursos ni se han efectuado pagos derivados de incumplimiento de ordenanzas municipales u otros organismos fiscalizadores.

(93) Cambios contables

Actividad Bancaria

La CMF, a través de la Circular N° 2243, de fecha 20 de diciembre de 2019, emitió la nueva versión del CNCB que incorpora principalmente las nuevas modificaciones introducidas por el International Accounting Standards Board (IASB) a las normas internaciones de información financiera (NIIF) durante los últimos años, particularmente en relación a la NIIF 9, 15 y 16. Además, esta actualización, ha permitido unificar los formatos de presentación, mejorar la apertura de la información financiera, así como también aclarar las restricciones y limitaciones sobre las NIIF.

Como resultado de lo anterior, los principales cambios introducidos al CNCB corresponden a los capítulos A-1, A-2, B-2, C-1, C-2, y C-3, entre otros.

Con fecha 20 de abril de 2020, la Comisión modificó el capítulo E de "disposiciones transitorias" y postergó el plazo de primera aplicación de las nuevas disposiciones del Compendio de Normas Contables a partir del primero de enero de 2022, con fecha de transición el primero de enero del 2021 para efectos de los estados financieros comparativos que se deben publicar a partir de marzo del 2022.

De acuerdo a este plan de transición, se han aplicado retroactivamente al 1 de enero de 2021 las normas del nuevo Compendio de Normas Contables para Banco, confeccionándose un Estado de Situación Financiera Consolidado de apertura a dicha fecha. Asimismo, con el objetivo de presentar estados financieros comparativos durante el año 2022, el Banco confeccionó un set de estados financieros pro-forma para el año 2021. Con excepción del cambio de criterio para la suspensión del reconocimiento de ingresos por intereses y reajustes sobre base devengada según lo dispuesto en el Capítulo B-2 del CNCB, el cual fue adoptado prospectivamente a partir del primero de enero del 2022, por lo que su fecha de transición y primera aplicación será dicha fecha. Mientras que el criterio de evaluación grupal deberá ser considerado a partir del 1 de julio de 2022. Los impactos por la transición se deberán registrar contra el ítem del patrimonio "reservas no provenientes de utilidades", el 1 de enero de 2021.

A continuación, se detallan y explican los principales impactos que originó la implantación de la actualización del CNCB, a nivel del Estado Consolidado de Situación y del Estado Consolidado de Resultados.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(93) Cambios contables, continuación

	Presentación	Presentación 31-12-2021
Activos actividad bancaria al 31-12-2021	31-12-2021 M\$	M\$
Efectivo y depósitos en bancos	372.320.434	372.320.434
Operaciones con liquidación en curso	25.795.172	25.795.172
Instrumentos para negociación		23.793.172
Contratos de derivados financieros	435.182	
	354.616.274	222 020 422
Activos financieros para negociar a valor razonable con cambios en resultados		333.938.423
Activos financieros no destinados a negociación valorados a valor razonable Contratos de derivados financieros para cobertura contable	182.286	182.296 21.113.033
Créditos y cuentas por cobrar a clientes	2.294.544.136	
Créditos y cuentas por cobrar a clientes comerciales		2.222.282.615
Créditos y cuentas por cobrar a clientes vivienda		56.942.076
Créditos y cuentas por cobrar a clientes consumo		15.319.445
Instrumentos de inversión disponibles para la venta	413.579.010	
Activos financieros a valor razonable con cambios en otros resultado integral		413.579.010
Inversión en sociedades	228.044	228.044
Intangibles	43.463.861	43.463.861
Activo fijo	16.135.145	1.904.355
Activo por derecho a usar bienes en arrendamiento		14.230.790
Impuestos corrientes	71.965	71.965
Impuestos diferidos	26.839.482	26.839.482
Otros activos	111.984.795	109.637.473
Otros activos no corrientes y grupos enajenables para la venta		2.347.322
Total Activos actividad bancaria	3.660.195.796	3.660.195.796
	Presentación	Presentación
	31-12-2021	30-09-2022
Pasivos actividad bancaria al 31-12-2021	M\$	M\$
Operaciones con liquidación en curso	24.697.484	24.697.484
Contratos de derivados financieros	342.386.429	286.575.748
Contratos de derivados financieros para cobertura contable		55.810.681
Depósitos y otras obligaciones a la vista	211.874.652	211.874.652
Depósitos y otras captaciones a plazo	1.276.949.730	1.276.949.730
Obligaciones con bancos	419.847.137	419.847.137
Instrumentos de deuda emitios	983.901.555	843.871.442
Instrumentos financieros de capital regulatorio emitidos		140.030.113
Otras obligaciones financieras	9.838.429	1.804.914
Obligaciones por contratos de arrendamiento		8.033.515
	1.329.641	1.329.641
Impuestos corrientes		6 512 420
Impuestos corrientes Impuestos diferidos	6.513.420	6.513.420
	6.513.420 30.897.226	6.513.420
Impuestos diferidos Provisiones		2.066.450
Impuestos diferidos Provisiones Provisiones por contingencias		
Impuestos diferidos Provisiones Provisiones por contingencias Provisiones para dividendos, pago de intereses y reapreciación de		
Impuestos diferidos Provisiones Provisiones por contingencias Provisiones para dividendos, pago de intereses y reapreciación de instrumentos financieros de capital regulatorio emitidos		2.066.450
Impuestos diferidos Provisiones Provisiones por contingencias Provisiones para dividendos, pago de intereses y reapreciación de		2.066.450 3.252.476

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(93) Cambios contables, continuación

	Presentación	Ajustes	Presentación
	31-12-2021		31-12-2022
Estado de Resultados actividad bancaria al 31-12-2021	M\$		M\$
Ingresos por intereses y reajustes	173.336.408		
gastos por intereses y reajustes	(81.902.911)		
		(4.700.982)	
Ingreso neto por intereses			48.267.621
Ingreso neto por resjustes			38.464.894
Ingresos por comisiones	10.192.763		
Gastos por comisiones	(8.611.494)		
		5.904.486	
Ingresos netos por comisiones			7.485.755
Utilidad neta de operaciones financieras	36.998.218		
Utilidad (pérdida) de cambio neta	(16.642.294)		
		-	
Utilidad neta de operaciones financieras			-20.355.924
Resultado por inversión en sociedades	34.391	-0	-34.391
Resultado de activos no corrientes y grupos enajenables para la venta no			
admisibles como operaciones discontinuadas		(2.617.249)	(2.617.249)
Otros ingresos operacionales	1.998.757	-140.217	2.138.974
Remuneraciones y gastos del personal	(32.253.619)	1	(32.253.618)
Gastos de administración	(11.340.851)	(1.364.641)	(12.705.492)
Depreciaciones y amortizaciones	(4.609.109)	-	(4.609.109)
Otros gastos operacionales	(5.319.671)	2.938.975	(2.380.696)
Resultado operaciones antes de pérdidas crediticias	61.880.588	300.807	62.181.395
Provisiones por riesgo de crédito	(15.720.984)		
		(300.807)	
Gasto por pérdidas crediticias			(16.021.791)
Resultado de operaciones continuas antes de impuesto	46.159.604	-	46.159.604
Impuesto a la renta	(8.232.143)	-	(8.232.143)
Ganancia de la actividad bancaria	37.927.461	-	37.927.461

Hasta el 31 de diciembre de 2021, La Sociedad clasificaba los activos por derecho de uso dentro del rubro propiedad, planta y equipos. Situación similar con los pasivos por arrendamientos corrientes y no corrientes, los que eran incluidos en los rubros otros pasivos financieros corrientes y no corrientes, respectivamente. Al 31 de diciembre de 2022, los referidos rubros fueros aperturados y efectuada la reclasificación para el ejercicio 2021.

Durante el ejercicio terminado al 31 de diciembre de 2022, no han ocurrido otros cambios contables que afecten la presentación de estos estados financieros consolidados.

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(94) Balance por monedas

INVERSIONES LA CONSTRUCCION S.A. ESTADO DE SITUACION FINANCIERA CONSOLIDADOS POR MONEDA AL 31 DE DICIEMBRE DE 2022

Detalle	\$	UF	US\$	EURO	OTROS	TOTAL
ACTIVOS						
Activos negocios no aseguradora y no bancaria						
Activos corrientes						
Efectivo y efectivo equivalente	69.938.600	2.031.934	2.636.077	-	22	74.606.633
Instrumentos financieros corrientes	8.723.004	190.518.430	71.313.841	-	-	253.109.267
Otros activos no financieros corrientes	24.732.223	52.749	-	-	-	24.784.972
Deudores comerciales y otras cuentas por cobrar	187.248.494	424.210	2.149.514	-	-	189.822.218
Cuentas por cobrar a entidades relacionadas corrientes	19.261.479	-	-	-	-	19.261.479
Activos no corrientes disponibles para la venta	18.463.988	-	-	-	-	18.463.988
Inventarios	11.087.628	-	-	-	-	11.087.628
Activos por impuestos corrientes	15.895.367	-	-	-	-	15.895.367
Total de activos corrientes	337.904.775	193.027.323	76.099.432	-	22	607.031.552
Activos no corrientes Otros activos financieros no corrientes	67.019.245					67.019.245
Otros activos no financieros no corrientes	45.743.599					45.743.599
Derechos por cobrar no corrientes	3.628.989	360.121	-	-	-	3.989.110
Inversiones contabilizadas utilizando el método de la participación	354.530.211	300.121	-	-	-	354.530.211
Activos intangibles distintos a la plusvalía	27.896.335	-	-	-	-	27.896.335
Plusvalía	2.270.657	-	-	-		2.270.657
Propiedades planta y equipo	284.616.870	-	-	-	-	284.616.870
Activos por derecho de uso	115.895.110					115.895.110
Propiedades de inversión	6.924.105					6.924.105
Activos por impuestos diferidos	76.808.613	-	-		-	76.808.613
Total de activos no corrientes	985.333.734	360.121	-		-	985.693.855
Total activos de actividad no aseguradora y no bancaria	1.323.238.509	193.387.444	76.099.432		22	1.592.725.407
Activos actividad aseguradora						
Efectivo y depósitos en bancos	25.961.920		41.811.711	468.270	4.556.547	72.798.448
Inversiones financieras	236.916.945	3.674.225.747	1.897.477.964	96.977.082	191.016.704	5.622.780.552
Inversiones inmobiliarias y similares	8.173.757	733.326.301	1.057.117.501	,0.,777.002	944.446.311	1.685.946.369
Inversiones cuenta única de inversión	15.733.092	306.093.077	161.614.503	9.918.920	J44.440.511	493.359.592
Créditos y cuentas por cobrar a clientes	48.050.263	621.608	101.011.505	5.510.520		48.671.871
Deudores por primas asegurados	5.171.624	39.041.524	-	-	271.149	44.484.297
Deudores por reaseguros	_	41.326.907	648	_	5.844.876	47.172.431
Inversiones en sociedades	21.673.466		-	-	-	21.673.466
Intangibles	28.441.086	7.050	-	-	352.054	28.800.190
Activo fijo	6.614.279	-			9.864.645	16.478.924
Impuestos corrientes	18.819.418				345.878	19.165.296
Impuestos diferidos	55.250.758	-	-	-	-	55.250.758
Otros activos	142.171.787	8.150.283	18.835.283	-	653.727	169.811.080
Total activos actividad aseguradora	139.144.505	4.802.792.497	2.119.740.109	107.364.272	1.157.351.891	8.326.393.274
Activos actividad bancaria						
Efectivo y depósitos en bancos	71.558.534	-	68.979.049	3.065.903	73.758	143.677.244
Operaciones con liquidación en curso	18.344.118		13.463.841	545.706	-	32.353.665
Activos financieros para negociar a valor razonable con cambios en resultado	363.964.469	166.060.808	-	-	-	530.025.277
Activos financieros a valor razonable con cambios en otro resultado integral	678.881.145	138.290.683	-	-	-	817.171.828
Contratos de derivados financieros para cobertura contable	34.265.763	-	-	-	-	34.265.763
Créditos y cuentas por cobrar a clientes - comerciales	862.352.828	1.467.649.581	200.635.262	8.904.572	-	2.539.542.243
Créditos y cuentas por cobrar a clientes - vivienda	22.052.120	70.672.246	07.217	-	-	70.672.246
Créditos y cuentas por cobrar a clientes - consumo	23.053.120	2.614	97.217	-	-	23.152.951
Inversión en sociedades Intangibles	228.044 41.975.336	-	-	-	-	228.044 41.975.336
9		-	-	-	-	13.660.415
Activo por derecho a usar bienes en arrendamiento Activo fijo	13.660.415 2.247.090	-	-	-	-	13.660.415 2.247.090
Activo njo Impuestos corrientes	4.922.959	-	-	-	-	4.922.959
Impuestos corrientes Impuestos diferidos	33.006.373	-	-	-	-	33.006.373
Impuestos arteridos Otros activos	43.968.625	319.637	46.668.830	-	-	90.957.092
Activos no corrientes y grupos enajenables para la venta	15.034.003	319.037				15.034.003
Total activos actividad bancaria	2.207.462.822	1.842.995.569	329.844.199	12.516.181	73.758	4.392.892.529
Total de activos	3.669.845.836	6.839.175.510	2.525.683.740	119.880.453		
Total de activos	3.009.845.836	0.839.1/5.510	4.545.085.740	119.880.453	1.157.425.671	14.312.011.210

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(94) Balance por monedas, continuación

INVERSIONES LA CONSTRUCCION S.A.
ESTADO DE SITUACION FINANCIERA CONSOLIDADOS POR MONEDA
AL 31 DE DICIEMBRE DE 2022

Detalle	s	UF	US\$	EURO	OTROS	TOTAL
PASIVOS Pasivos actividad no aseguradora y no bancaria						
Otros pasivos financieros corrientes	120.380.310	28.590.502	6.202.231			155.173.043
Pasivos por arrendamientos corrientes	7.529.063	7.290.200	0.202.231	-	-	14.819.263
Cuentas por pagar comerciales y otras cuentas por pagar corrientes	251.226.430	7.270.200	-	-	-	251.226.430
Cuentas por pagar a entidades relacionadas corrientes	1.416.357	909.614	-	-	-	2.325.971
Otras provisiones corrientes	74.455.944	-	-	-	-	74.455.944
Pasivos por impuestos corrientes	1.733.068	-	-	-	-	1.733.068
Provisiones por beneficios a los empleados corrientes	22.192.388	219.637	-	-	-	22.412.025
Otros pasivos no financieros corrientes	10.170.123	-	-	-	-	10.170.123
Pasivos incluídos en activos disponibles para la venta	777.751	-	-	-	-	777.751
Total pasivos corrientes actividad no aseguradora y no bancaria	489.881.434	37.009.953	6.202.231			533.093.618
Total pasivos cornentes actividad no aseguradora y no bancaria	407.001.434	37.009.933	0.202.231			333.093.018
Pasivos no corrientes						
Otros pasivos financieros no corrientes	94.916.216	528.123.295	240.385.107	-	-	863.424.618
Pasivos por arrendamientos no corrientes	13.224.852	66.507.248	-	-	-	79.732.100
Otras provisiones no corrientes Pasivos por impuestos diferidos	4.981 4.388.364	-	-	-	-	4.981 4.388.364
Otros pasivos no financieros no corrientes	592.533	-	-	-	-	592.533
Outos pasivos no initalicieros no corriciacs	372.333					372.333
Total pasivos no corrientes actividad no aseguradora y no bancaria	113.126.946	594.630.543	240.385.107	-	-	948.142.596
Pasivos actividad aseguradora		6 722 204 192	14.406.338		90.198.580	6 926 000 100
Reserva seguros previsionales Reserva seguros no previsionales	863.626	6.732.304.182 575.052.256	14.400.558	-	16.964.870	6.836.909.100 592.880.752
Primas por pagar	9.406.473	27.132.949	-	-	5.637.825	42.177.247
Obligaciones con bancos	72.928.632	(1.373.876.736)	1.366.789.707	81.640.459	86.989.834	234.471.896
Impuestos corrientes	1.679.539	-	-	-	12.257.506	13.937.045
Impuestos diferidos	-	-	-	-	-	-
Provisiones	549.744	61.598	-	-	-	611.342
Otros pasivos	86.474.909	4.237.433	1.608.885	-	2.352.306	94.673.533
Total pasivos actividad aseguradora	171.902.923	5.964.911.682	1.382.804.930	81.640.459	214.400.921	7.815.660.915
- Total pass vos actividad asegundora	1,10,020,20		1100210041520	0110101125	2144400521	7101210001712
Pasivos actividad bancaria						
Operaciones con liquidación en curso	14.754.686	-	13.627.508	545.706	-	28.927.900
Contratos de derivados financieros	346.620.359	126.111.580	-	-	-	472.731.939
Contratos de derivados financieros para cobertura contable	53.608.625	-	-	-	-	53.608.625
Depósitos y otras obligaciones a la vista	133.826.679	7.993.660	29.583.005	2.578.667	-	173.982.011
Depósitos y otras captaciones a plazo	1.238.496.342	237.069.515	114.847.843		-	1.590.413.700
Obligaciones con bancos Instrumentos de deuda emitidos	334.654.964 64.931.248	- 786.023.471	244.715.723	188.269	-	579.558.956 850.954.719
Otras obligaciones financieras	04.931.248	1.528.126	-	-	-	1.528.126
Obligaciones por contratos de arrendamiento	7 900 241	1.526.120	-	-	-	7.900.241
Instrumentos financieros de capital regulatorio emitidos	7.700.241	153.219.625	-	_	-	153.219.625
Provisiones por contingencias	2.554.707	-	-	-	-	2.554.707
Provisiones para dividendos, pago de intereses y reapreciación de instrumento	4.679.522	-	-	-	-	4.679.522
Provisiones especiales por riesgo de crédito	24.721.961	-	-	-	-	24.721.961
Impuestos corrientes	-	-	-	-	-	-
Impuestos diferidos	6.348.937	-	-	-	-	6.348.937
Otros pasivos	33.885.018	1.251.827	34.277.169	-	-	69.414.014
Total pasivos actividad bancaria	2.266.983.289	1.313.197.804	437.051.248	3.312.642		4.020.544.983
Total de pasivos	3.041.894.592	7.909.749.982	2.066.443.516	84.953.101	214.400.921	13.317.442.112
Patrimonio						
Capital emitido	239.852.287					239.852.287
Ganancias acumuladas	724.469.434	-	-	-	-	724.469.434
Acciones propias en cartera	(2.496.936)	-	-	-	-	(2.496.936)
Primas de emisión	471.175	-	-	-	-	471.175
Otras reservas	(81.833.025)	-	-	-	-	(81.833.025)
Total potrimonia v posivos	880.462.935					880.462.935
Total patrimonio y pasivos	680.404.935		-	•	-	000.402.935
Participaciones no controladas	114.106.163	-	-	-	-	114.106.163
Patrimonio total	994,569,098					994.569.098
	// ٦ //070			-	-	224.002.020
Total de patrimonio y pasivos	4.036.463.690	7.909.749.982	2.066.443.516	84.953.101	214.400.921	14.312.011.210
-						

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(95) Otros resultados integrales

A continuación, se explica el origen de los principales saldos presentados en otros resultados integrales:

Instrumentos de inversión disponibles para la venta: el resultado por este concepto proviene de las subsidiarias Banco Internacional S.A. y Cia. de Seguros Confuturo S.A. y corresponden a la aplicación de la normativa que para estos efectos define la Comisión para el Mercado Financiero respecto a diferencias en valorización de inversiones. Al 31 de diciembre de 2022 y 2021 el monto por este concepto asciende a (M\$6.938.899) y (M\$6.476.178), respectivamente.

Diferencias de cambio por conversión: los saldos provienen de la subsidiaria Vivir Seguros Cía. de Seguros de Vida S.A., filial Perú, y se generan por la conversión, a pesos chilenos, de los estados financieros de la subsidiaria extranjera. Al 31 de diciembre de 2022 y 2021 el monto por este concepto asciende a (M\$194.008) y M\$8.183, respectivamente.

Ajuste de filiales y coligadas por conversión: los saldos provienen de Hábitat Andina S.A., filial de la coligada AFP Habitat S.A., y se generan por la conversión, a pesos chilenos, de los estados financieros de las filiales extranjeras de Habitat Andina S.A. Al 31 de diciembre de 2022 y 2021 el monto por este concepto asciende a (M\$6.344.571) y M\$913.432, respectivamente.

Impuesto diferido por goodwill tributario: el resultado por este concepto proviene de la subsidiaria Compañía de Seguros Confuturo S.A. y corresponden a ajuste por impuesto diferido asociado a goodwill tributario proveniente de fusión ocurrida en 2010, cuyo reconocimiento inicial se efectuó en patrimonio. El referido ajuste obedece a la utilización del mayor costo asignado a los instrumentos de la cartera de inversiones vigentes a la fecha de la fusión y que son posteriormente vendidos durante los períodos cubiertos por los estados financieros. Al 31 de diciembre de 2022 y 2021 el monto por este concepto asciende a M\$618.139 y M\$1.226.661, respectivamente.

Impuesto diferido referido a instrumentos disponibles para la venta: el resultado por este concepto proviene de la subsidiaria Banco Internacional S.A. Al 31 de diciembre de 2022 y 2021 el monto por este concepto asciende a M\$6.188.061 y M\$332.859, respectivamente.

Cobertura de flujos de caja: el resultado por este concepto proviene de la matriz Inversiones La Construcción S.A. producto de contratos de derivados cross currency swap tomados durante el presente año. Al 31 de diciembre de 2022 y 2021 el monto por este concepto asciende a (M\$17.844.800) y M\$44.014, respectivamente.

Impuestos asociados a cobertura de flujos de caja: el saldo por este concepto corresponde al impuesto diferido que se genera por los contratos derivados por cobertura de flujos de caja (cross currency swap), tomados durante el presente ejercicio. Al 31 de diciembre de 2022 el monto por este concepto asciende a M\$4.363.889

Notas a los Estados financieros consolidados al 31 de diciembre de 2022 y 2021

(96) Hechos posteriores

- 1. Con fecha 12 de enero de 2023, se informó que la Sociedad materializó una operación, efectuada a través de transacciones en el mercado internacional, de adquisición de bonos que ILC emitió y colocó al amparo de la Regla 144-A y la Regulación S de la Securities and Exchange Commission de los Estados Unidos de América, bajo la Ley de Valores (Securities Act) de 1933, de los Estados Unidos de América, por un monto nominal de US\$ 13.500.000, los cuales fueron adquiridos en la suma total de US\$ 11.367.750.
 - Como consecuencia de lo anterior, se estima que la operación debiera generar un abono a los resultados de la Sociedad del orden de M\$ 1.707.484 antes de impuestos
- 2. on fecha 23 de enero de 2023, se informó que el Directorio ha tomado conocimiento de la renuncia de don Paulo Bezanilla Saavedra al cargo de director de la Sociedad, la que se hizo efectiva a contar de esta misma fecha. En su reemplazo, el Directorio de la Sociedad, en reunión celebrada el mismo día, nombró por unanimidad a don Juan Armando Vicuña Marín.
- 3. Con fecha 17 de enero de 2023, la Superintendencia de Salud emitió Oficio Circular IF N°1, mediante el cual establece que la Isapre deberá aplicar las normas indicadas en la NIC 37, para revelar lo resuelto por la Excelentísima Corte Suprema sobre la tabla de factores, indicando su carácter contingente.
- 4. Con fecha 26 de enero de 2023, se realiza en forma exitosa la devolución masiva de excedentes según circular IF/N°344 del 27 de diciembre de 2019 (devolución anual de excedentes), a un total de afiliados vigentes de N°292.428 por un valor de M\$15.833.778
- 5. Con fecha 2 de febrero del 2023 se publicó la Ley N°21.530 que otorga por única vez y de manera excepcional un derecho a descanso reparatorio para trabajadores de la salud del sector privado, que consiste en 14 días hábiles que podrán ser utilizados en un período de tres años contados desde la publicación de la Ley
- 6. Con fecha 27 de enero de 2023, Inversiones Confuturo S.A. comunica en calidad de hecho esencial, que en sesión ordinaria de Directorio de fecha 25 de enero de 2023, se acordó designar en el cargo de Director a la señora Carolina Arroyo Lagos.
- 7. Con fecha 17 de febrero de 2023, Inversiones Confuturo S.A comunica en calidad de hecho esencial, que en las oficinas de la Sociedad, se llevó a cabo la Junta Extraordinaria de Accionistas, a la cual concurrió el cien por ciento de los accionistas con derecho a voto y en la cual se acordó el reparto de un dividendo con cargo a utilidades retenidas de ejercicios anteriores por un monto de \$19,470,629,950, que corresponde a \$8,425 por acción, el cual quedará a disposición de los accionistas a partir del día 10 de marzo de 2023.

Entre el 01 de enero de 2023 y la fecha de emisión de los presentes estados financieros consolidados (marzo 27, 2023) no han ocurrido otros hechos posteriores que afecten significativamente a los presentes estados financieros consolidados.

Declaración de Responsabilidad

Los abajo firmantes, en calidades de Directores y Gerente General de Inversiones la Construcción S.A., respectivamente, declaran bajo juramento que se hacen responsables de la veracidad de toda la información proporcionada en el presente Reporte Integrado de Inversiones la Construcción S.A., todo ello en cumplimiento de la Norma de Carácter General Nº 461, emitida por la Comisión para el Mercado Financiero.

Patricio Donoso Tagle

Patricio Donoso T. Presidente ILC 10.784.960-2 Antonio Errázuriz R. Vicepresidente ILC 5.616.237-2

Juan armando Vicuña (Apr 11, 2023 13:35 EDT)

Juan Armando Vicuña M.
Director ILC
7.013.882-4

Michèle Labbé Cid

Michele Labbé C. Directora ILC 12.265.582-2

J-li)

Iñaki Otegui M. Director ILC 7.016.386-1 Fernando Coloma C

Fernando Coloma C. Director Independiente ILC 6.598.134-3

Rene Cortagar
Rene Cortagar (Apr C, 2023 09:35 EDT)

René Cortázar S. Director Independiente ILC 5.894.548-K Pablo Gonzalez Fifari (Apr 10, 2023 12:29 EDT)

Pablo González F. Gerente General ILC 9.611.943-7

