

Investor Presentation Scotiabank Chile

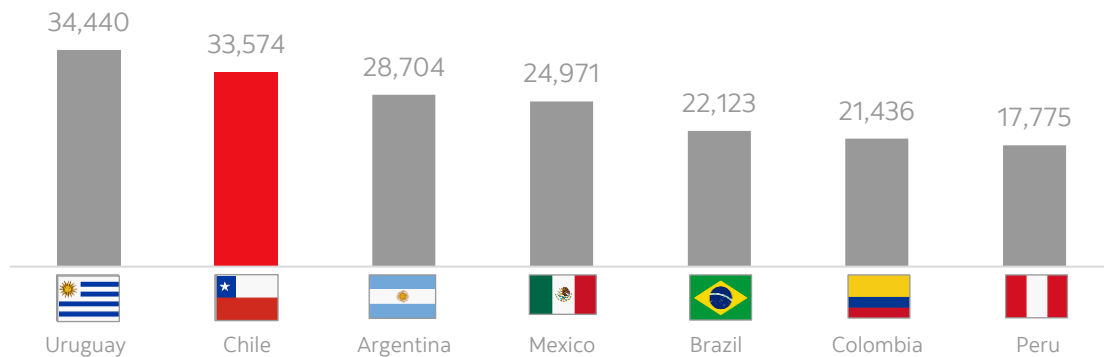
March 2025

Disclaimer

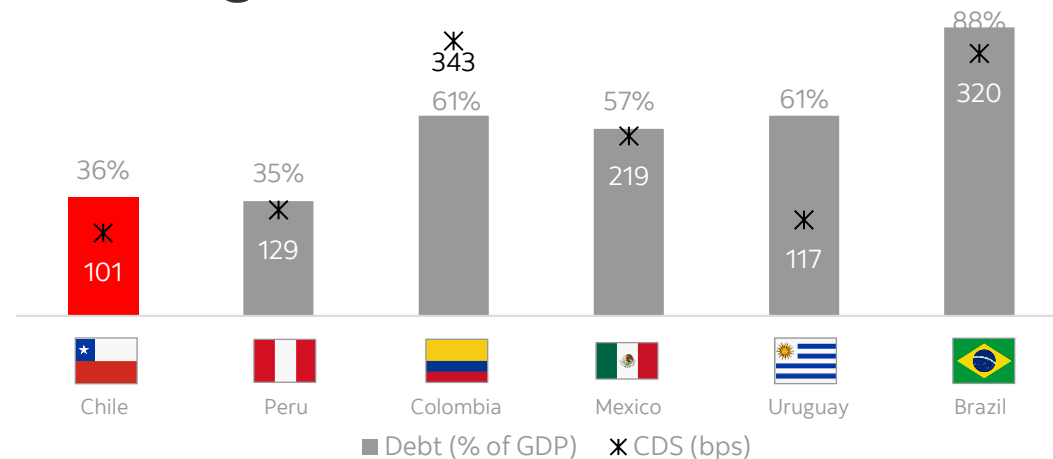
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Chile: strong macroeconomic fundamentals

High GDP per capita vs peers¹



Sovereign 10 Yr CDS and Debt / GDP²



Key factors to invest in Chile

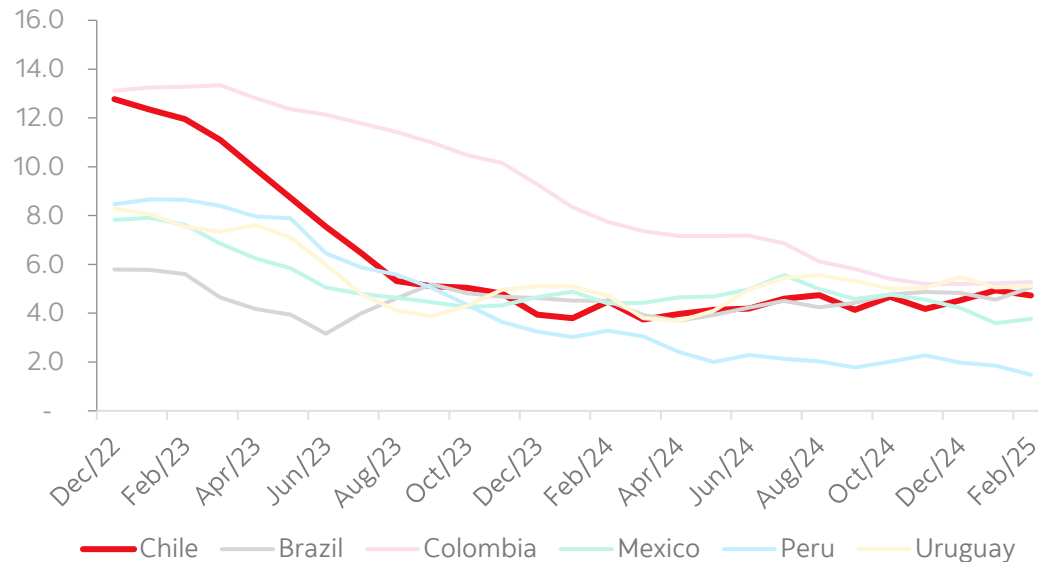
- Globally Integrated**
 - Trade agreements with over 60 countries
 - First member of the OECD in South America
- Dynamic and competitive economy**
 - The IMD World Competitiveness Ranking 2024: 1st in Latin America
- Financial strength with low country risk**
 - Highest credit rating in Latin America with lowest country risk as a result of economic stability
- Respect for capital**
 - Economic Freedom rank 1st in Latin America and 18th worldwide
- Developed financial markets**
 - Well developed financial markets with significant depth vis a vis other emerging countries



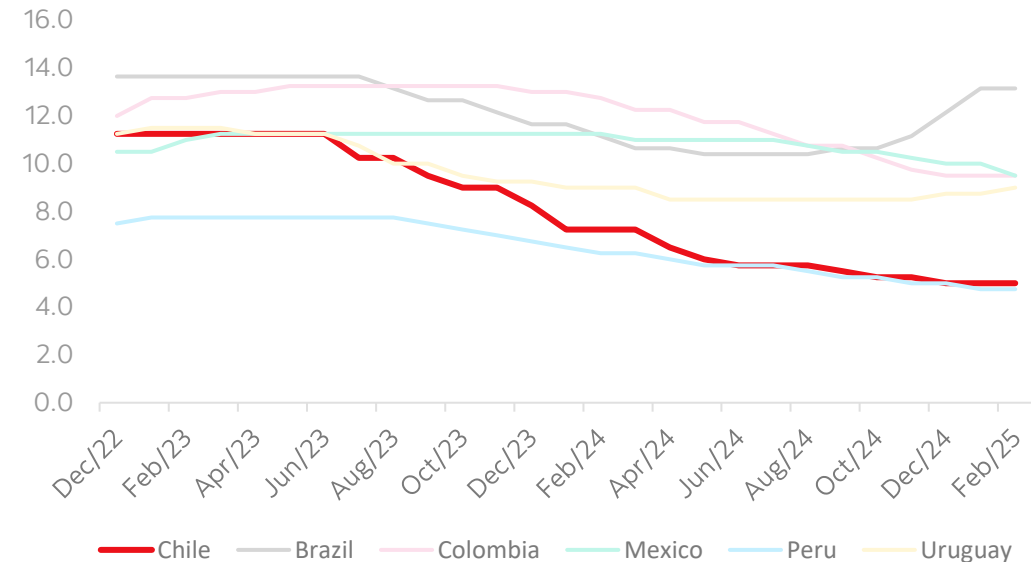
1. Source: World Economic Outlook October 2024 PPP. Expected figures in US\$ for 2024
 2. Source: Bloomberg (CDS as of December 30th 2024); IMF Financial Stability Report 2024 Debt / GDP
 3. 2025 Country Rankings: World & Global Economy Rankings on Economic Freedom, www.heritage.org

Chilean Central Bank / Excellent track record managing inflation

LATAM CPIs YoY (%)¹



LATAM Policy Rates (%)²



- Latam inflation declining:
 - Strict monetary policies succeeded in curbing the rise in inflation

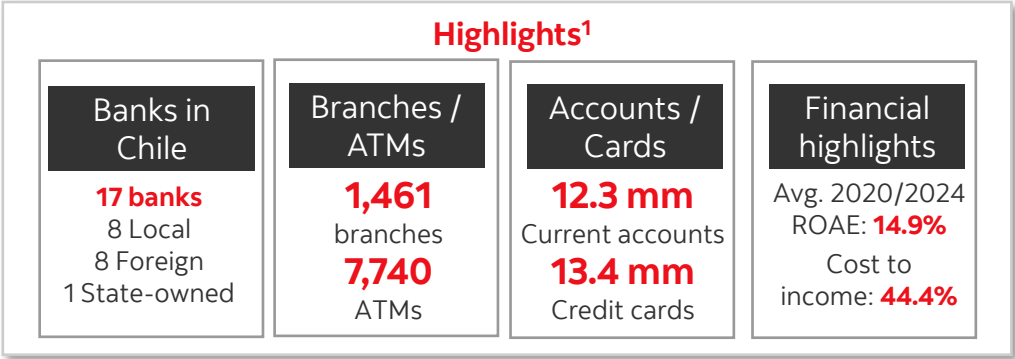
- Chilean central bank has begun rate cuts, following the decline in inflation. (-625 bps since July 2023)

1. Source: Bloomberg (Inflation Monitor as of February 28th 2025).
2. Source: Bloomberg (Policy Rate Monitor as of February 28th 2025).

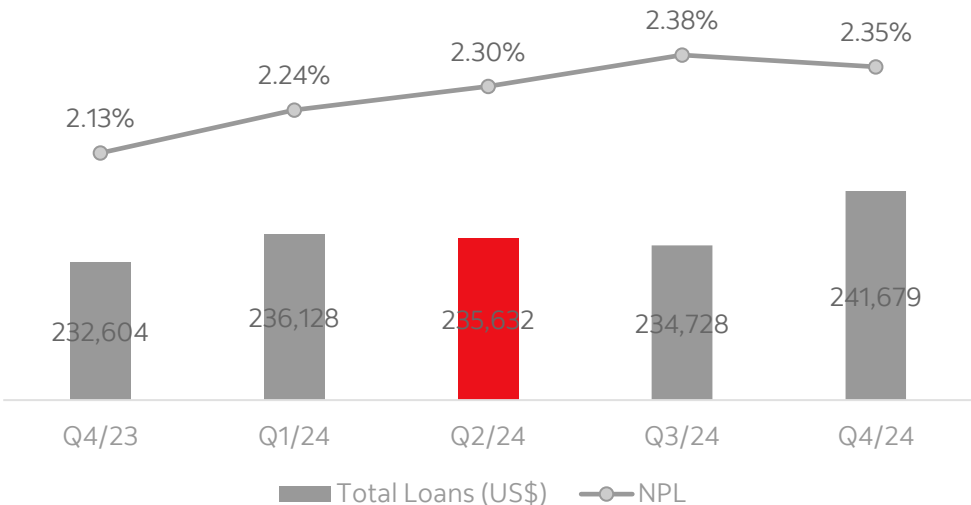
Chile: macroeconomic projections

Forecast ¹	2022	2023	2024	2025f	2026f
GDP (% yoy)	2.1	0.2	2.6	2.5	2.5
Inflation (% yoy, eop)	12.8	3.9	4.5	3.5	3.0
Exchange rate (vs. USD, eop)	860	881	996	890	870
Monetary policy rate (% eop)	11.25	8.25	5.00	4.5	4.25
Copper price (US\$/lb, eop)	3.8	3.9	4.0	4.5	4.3
Total consumption (% yoy)	2.5	-3.9	1.4	2.0	2.3
Investment (% yoy)	3.9	-0.1	-1.4	6.0	3.5
Fiscal balance (% GDP)	1.1	-2.4	-2.9	-2.0	-1.0
Current account (% GDP)	-8.9	-3.2	-1.5	-2.0	-2.0

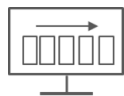
Chilean banking industry at a glance



Total loans in the banking system²



Chilean banking industry



Highly stable and resilient

- NPL ratio has remained relatively low through different economic cycles
- Average NPL ratio of 1.77% for 2020-2024



Sustained profitability

- Average ROAE of 14.6% in the past 20 years



High banking penetration

- Highest banking penetration in Latin America with substantial room to grow compared to developed countries



Open to international investors

- Largest Chilean banks have been regular fixed income issuers in international markets for over 20 years



Strong governance and regulatory oversight

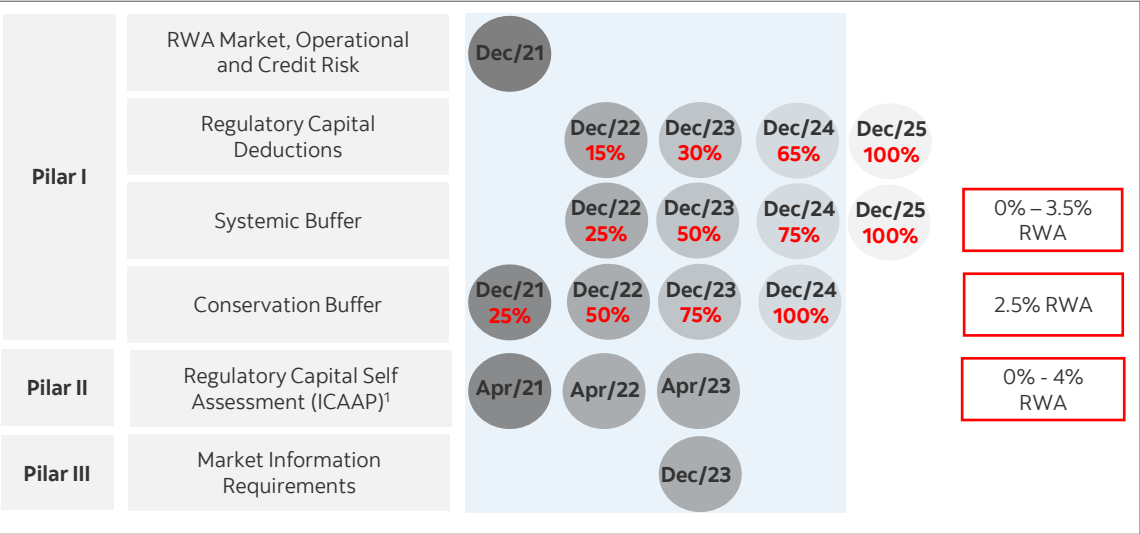
- Integrated supervision (Merger CMF – SBIF) of publicly traded companies and Banks
- Transitioning to Basel III
- ILAAP implementation started in April 2023

1. Source: CMF
2. Source: CMF. Excludes loans of Chilean banks held abroad. Figures in US\$ million. USD/CLP exchange rate obs CLP 994.92 december 31st, 2024.

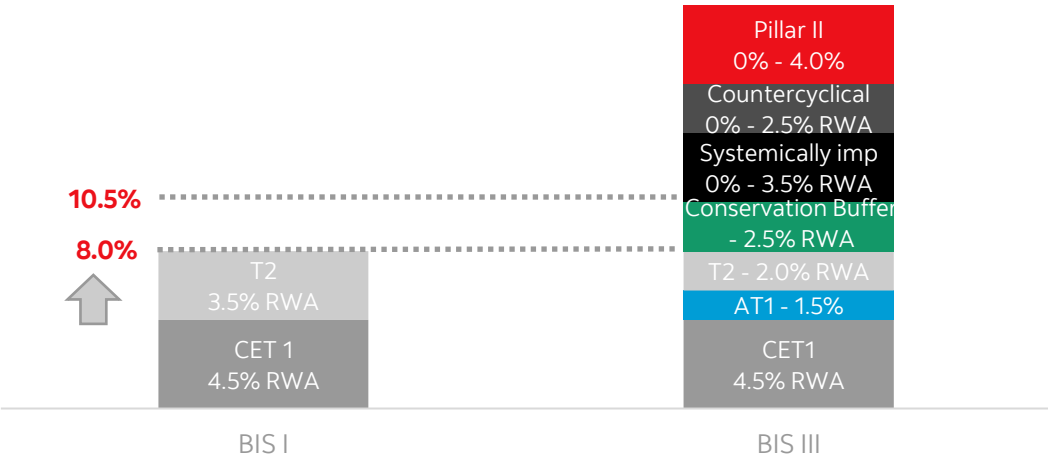
Transitioning to Basel III

New General Banking Law key dates

- January 2019**
Amendment of the General Banking Law was enacted
- June 2019**
Integration of banking regulator (SBIF) and securities regulator (CMF)
- December 2020**
Basel III regulation was approved
- December 2021**
Basel III regulation in place – Gradual Phase in over 4 years



Capital req: From Basel I to Basel III



- Phase in of Basel III started in December 2021
- Implementation will be phased over a 4-year period
- Basel III RWA methodology fully implemented in Dec/21

1. Deadline to carry-out self assessment ("IAPE"). Used as input to determine Pillar II requirement for each bank.

Scotiabank

Leading bank in the Americas



Geographic Distribution¹



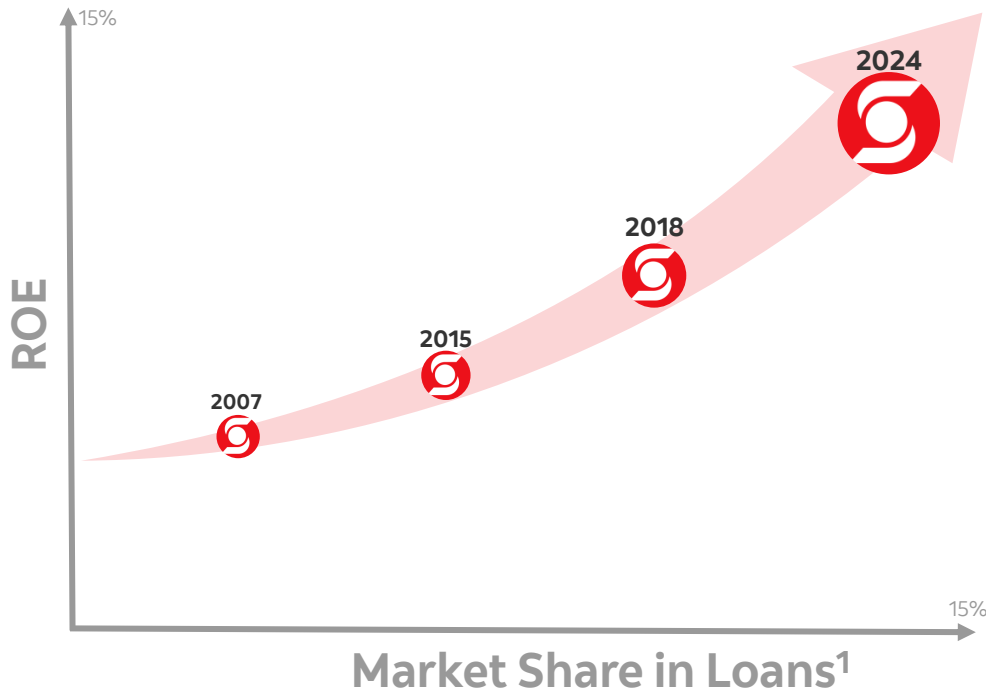
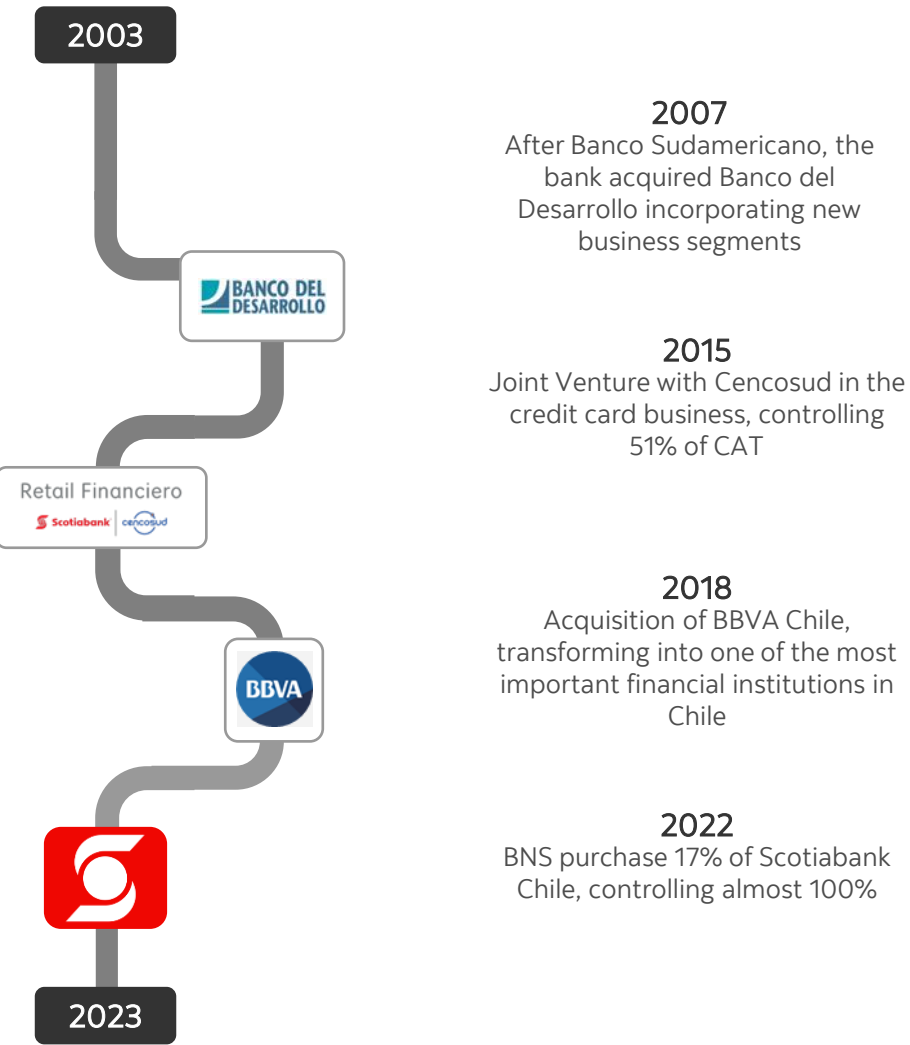
\$MM	Q1/25	Y/Y	Q/Q	Constant dollar basis ²	
				Y/Y	Q/Q
Reported					
Net Income ¹	651	(9%)	8%	(7%)	5%
Revenue	3,030	(1%)	6%	1%	4%
Expenses	1,553	(2%)	4%	1%	3%
Pre-Tax, Pre-Provision Profit ²	1,477	(1%)	8%	1%	6%
PCLs	602	5%	8%	8%	7%
Productivity Ratio ³	51.3%	(20 bps)	(90 bps)		
Net Interest Margin ²	4.40%	5 bps	(2 bps)		
PCL Ratio ³	1.46%	11 bps	9 bps		
PCL Ratio Impaired Loans ³	1.39%	4 bps	(3 bps)		
Adjusted ²					
Net Income	657	(9%)	8%	(7%)	5%
Expenses	1,545	(2%)	4%	1%	3%
Pre-Tax, Pre-Provision Profit	1,485	(1%)	8%	1%	6%
Productivity Ratio	51.0%	(20 bps)	(90 bps)		

- Scotiabank Group is the only universal bank with full presence in all Pacific Alliance countries
- Competitive in scale in each market
- Scotiabank Group is a well-established bank with 30+ years of experience in the region
- Scotiabank Chile represents approximately 32% of Net Income generated in The Pacific Alliance

1. Source: Scotiabank Investor presentation Q3 2024, p 99-102.

Scotiabank in Chile

Successful 30-year track record in Chile through key acquisitions and organic growth



• Scotiabank became one of the 6 systemically important banks in Chile.

1. Source: CMF, exclude assets abroad. Data from 2024.

Snapshot Scotiabank Chile

Chile's Best Bank (Euromoney, 2024)

Ranking by market share¹

	Q4/24	Rank
Total Loans	13.7%	5th
Business Loans	11.5%	5th
Mortgage Loans	16.6%	3th
Consumer Loans	14.7%	3th
Deposits	10.7%	5th
Time Deposits	12.1%	5th
Demand Deposits	8.3%	5th

Business and financials³

	2023	Q4/24	YoY
Net interest revenue	1,227	362	12.0%
Operating revenue	1,586	437	-0.4%
PCL	497	134	-0.7%
Net income	419	114	-7.4%
Gross Loans	31,560	32,118	1.8%
Deposits	18,124	18,628	2.8%
Equity	3,593	3,867	7.6%

Footprint

Customers²

~3.4
million

Employees

~7,000

Branches²

98

Credit Ratings ⁴

A+

FitchRatings

A

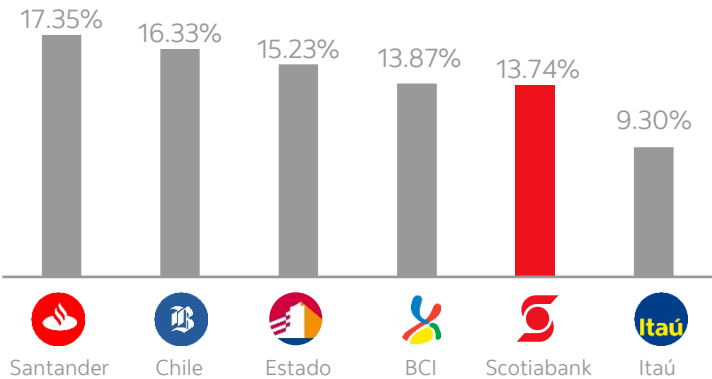
S&P Global



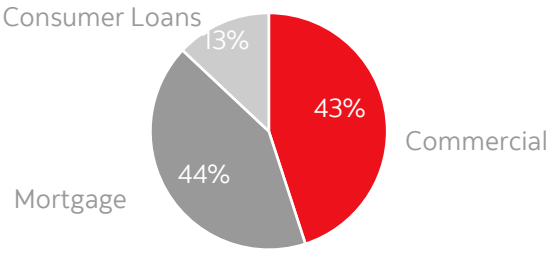
1. Source: CMF; Excludes loans and deposits of Chilean banks held abroad
2. Includes affiliates and consumer microfinance
3. Figures in US\$ million
4. Rating outlook from Standard & Poor's changed from negative to stable in October 2024

5th Largest bank in the country

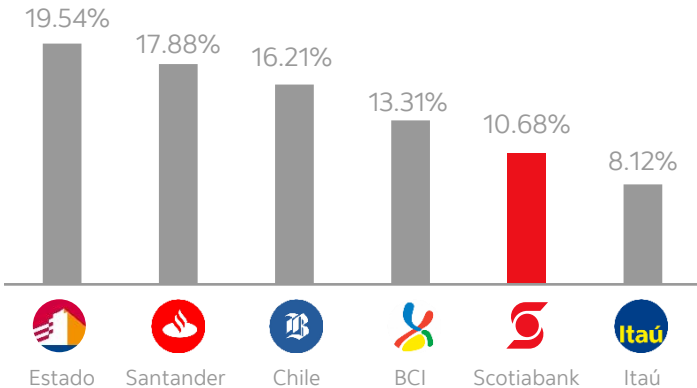
Loans¹



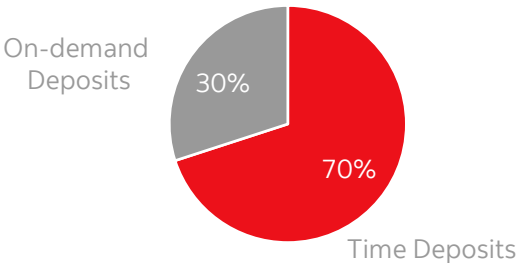
Loan's composition



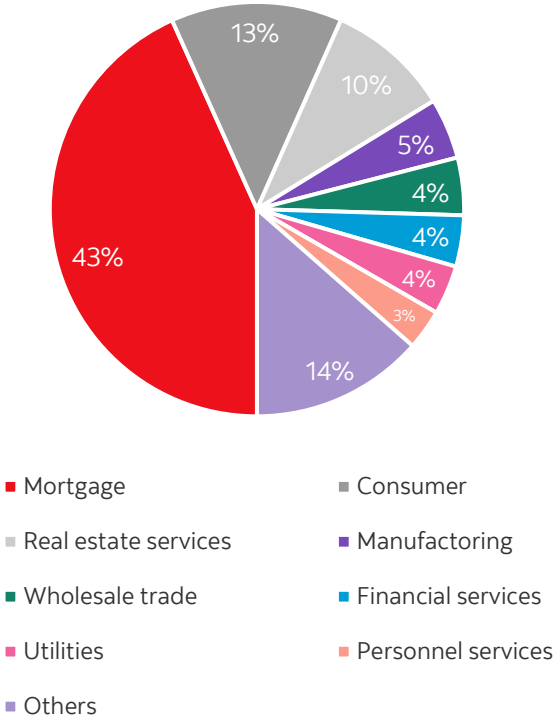
Deposits¹



Deposit's composition



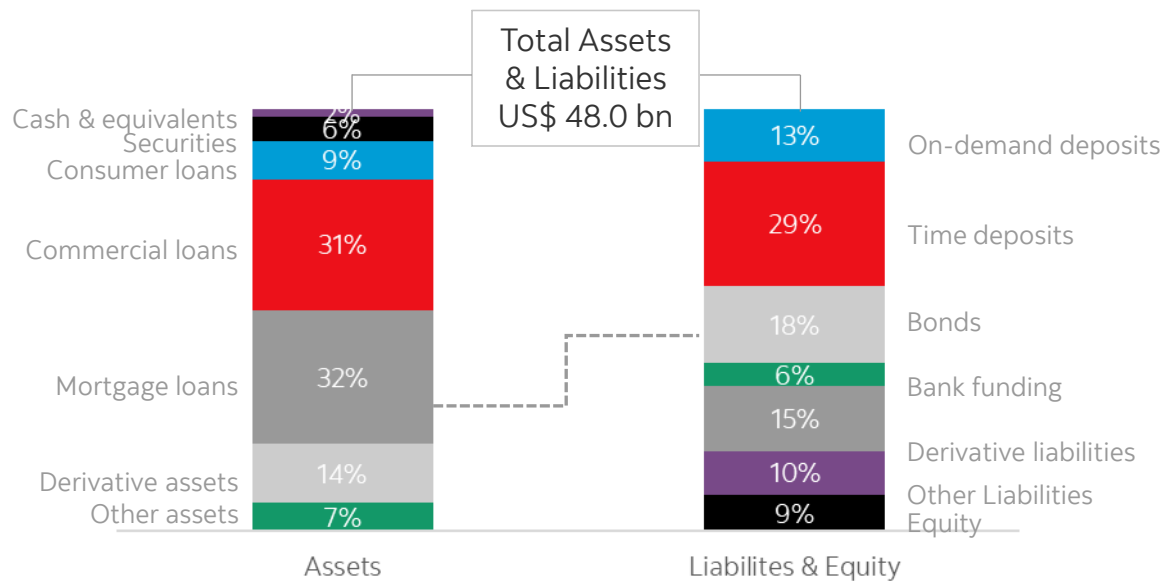
Loans by sector²



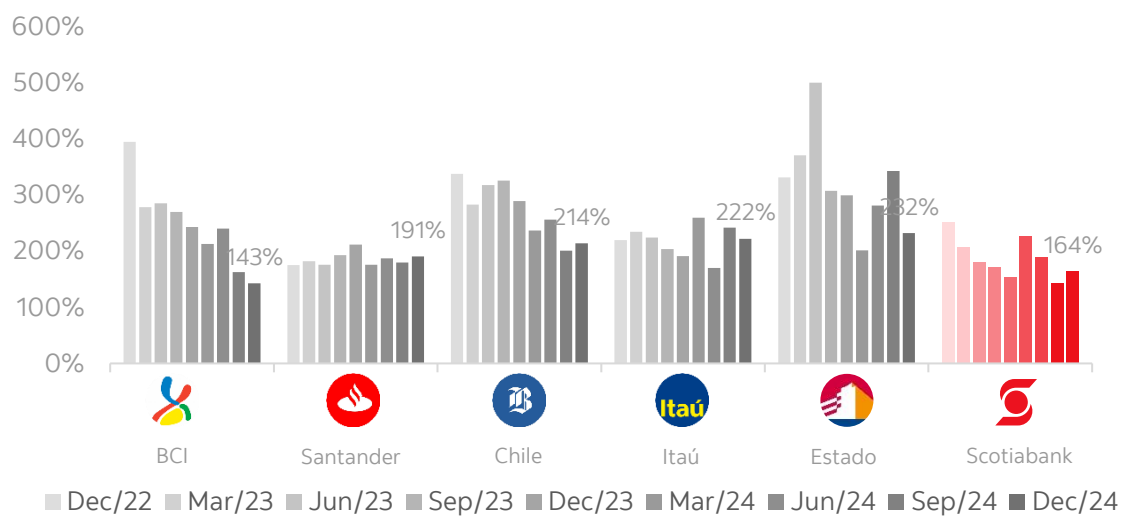
1. Source: CMF. Market share as of December 2024. Local view, excludes offshore loans
2. Source: Scotiabank Chile. Figures as of December 2024. Segment "others" have more than 10 sectors.

Solid balance sheet and liquidity position

Balance sheet structure¹



Liquidity Coverage Ratio²

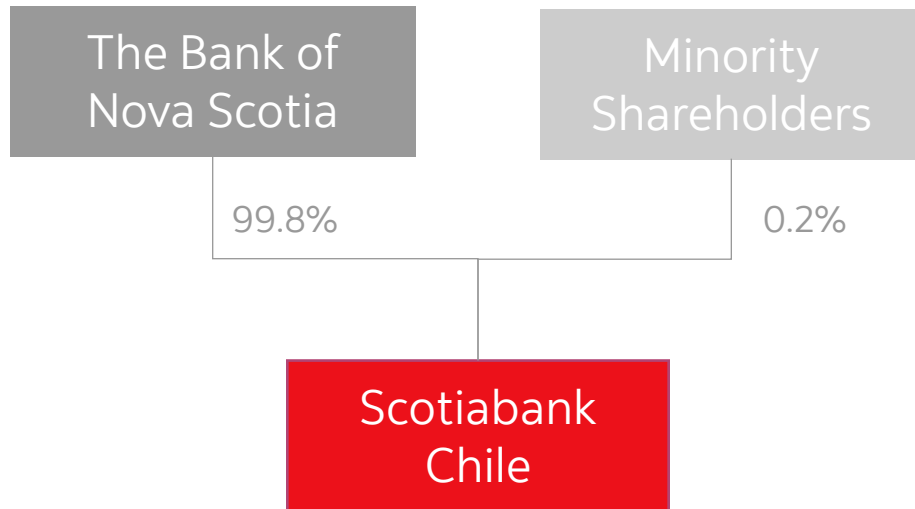


- Mortgage portfolio is financed with long term debt and stable on-demand deposits
- Liquidity Coverage Ratio well above regulatory minimum

1. Source: Scotiabank Chile. Figures as of December 2024
2. Source: quarterly liquidity reports produced by each bank

Strong corporate governance

Simplified ownership structure¹



- Scotiabank Chile is controlled by The Bank of Nova Scotia with a 99.8% ownership
- In Feb/22 The Bank of Nova Scotia reach an agreement to purchase 16.76% of Scotiabank Chile for approximately CAD 1,300 MM reaching a 99.8%. The deal was approved by the regulators on Apr/22



7 board members (4 independent directors²)



First Chilean private bank with gender parity in the board



Active board involvement



Best practices following BNS standards

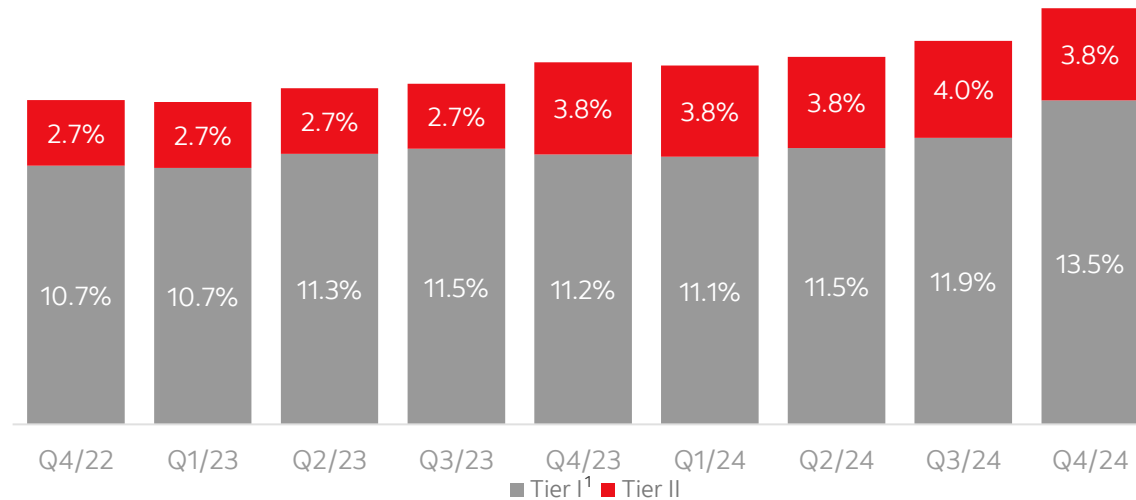


Audit and risk committee participation, with audit department reporting directly to the Board

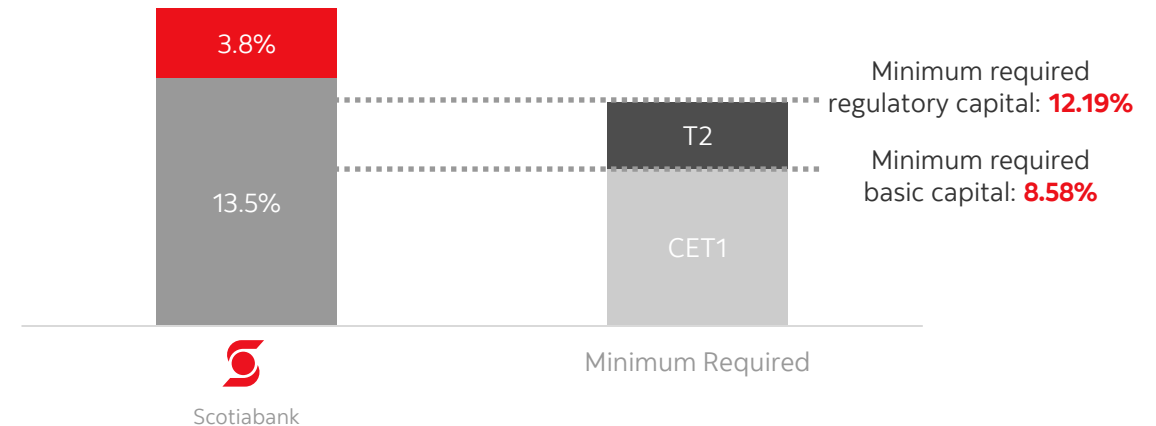
1. Source Scotiabank Chile. Figure as of December 2024
2. Fernanda Vicente Mendoza, Emilio Deik Morrison, Karen Ergas Segal, Francisco Matte
3. Through Nova Scotia Inversiones Ltda

Healthy Capital Ratios

Capital Ratios Evolution



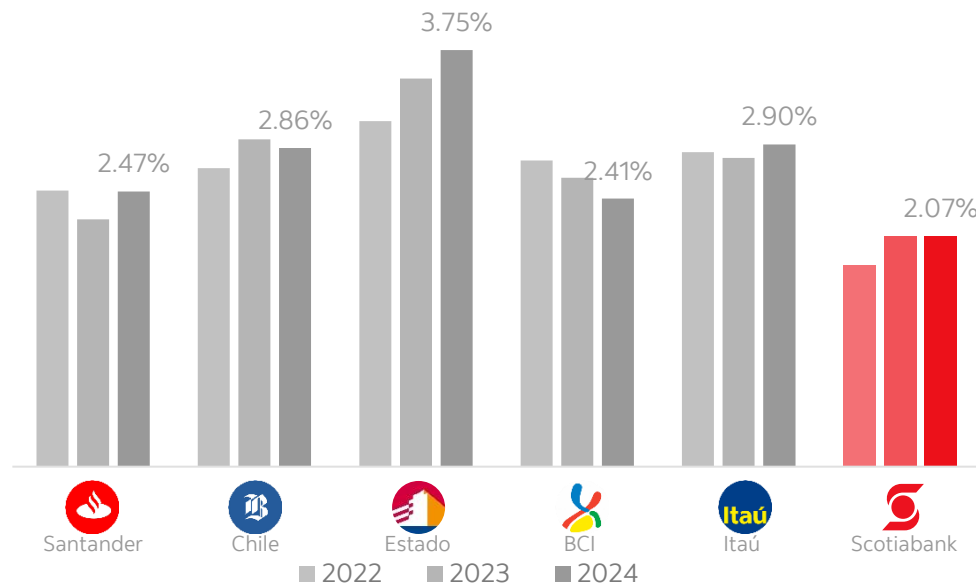
Surplus over regulatory limits¹



- Capital ratios are significantly above regulatory minimum
- Strong internal generation supports sustained improvement in ratios

Efficiency at the center of our strategy

Operational cost over Gross Loans¹



- Optimized branch network
- Digital development
- Streamlined processes
- Best in class in expense management

1. Source Scotiabank Chile and CMF. Figures as of December 2024, annualized operational cost.

Highly innovative digital platform and customer offering

Digital bank emphasis



“Chile’s Best Digital Bank “
Euromoney (2024)

+90%

of 2024 transactions
carried out through
digital channels

Development of digital platforms



Digital USD Account

First fully-digital in the market
for enterprises



Rank #2

of total number of USD accounts in
Chile with over 320,000 accounts

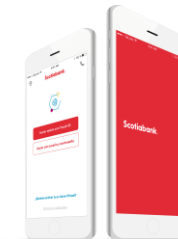
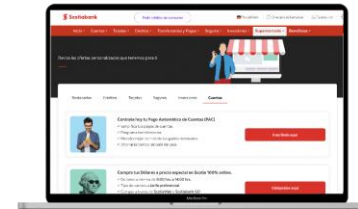


Digital Supermarket

Full-digital ecosystem



*Customers decide which product they
want, when they want and how they
want it*



Scotia | **Apple Pay**

ESG: Doing business in a more sustainable way



Environmental: enabling the green transition

- Mobilizing **CAD 350 billion¹** to address climate change by 2030 through reducing our carbon footprint, decarbonize operations and seek innovative solutions to reduce impact
- Helping our customers go green leading green bond issuances in the local market (**15 issuances since 2018 for a total of USD 5.5 Bn**)
- **First green bond issuance (JPY 5 billion)** by a subsidiary of Bank of Nova Scotia. The funds will be used to finance green assets, focusing on energy efficiency.



Social: promoting social progress from our own operations

- **ScotiaINSPIRA**, social investment program, focused on strengthen economic resilience in the communities where the bank operates, benefiting more than **40,000** people in Chile
- **Employment Equity**. We seek a more equitable future and thus we monitor gender pay gap within our organization (**0.46%**)
- **Women Initiative Program**. is a comprehensive program that supports women-led businesses through three pillars: Access to Capital, Mentorship and Education



Governance: Strong corporate governance builds stakeholder trust

- The **Scotiabank Code of Conduct** is an extension of our shared values and our commitment to the belief that doing the right thing matters
- **Supplier policies** in place to ensure that ethical and environmental standards are aligned
- Independent and **only private Chilean bank with gender parity board**
- Top Employer's certification 2024



1. Target at Scotiabank Group level

Scotiabank Chile Strategy 2024-2028

Three main pillars



Earn primary client relationships

- Segment-driven client-centric approach
- Optimize profitability of non-primary clients through deselection and efficiency



Make it easy to do business with us

- Improve performance across the footprint through productivity and efficiency
- Regionalize business model as we transition from country to segment strategy



Win as one team

- Enhance our culture and management process
- Align incentives to drive accountability and execution

Strategic focus

- Accelerate growth of customer deposits
- Improve funding mix
- End to end digital experience
- Consolidations of wealth management and commercial banking
- Sustainable finance differentiation
- Keep the Bank safe

YTD Financial Performance

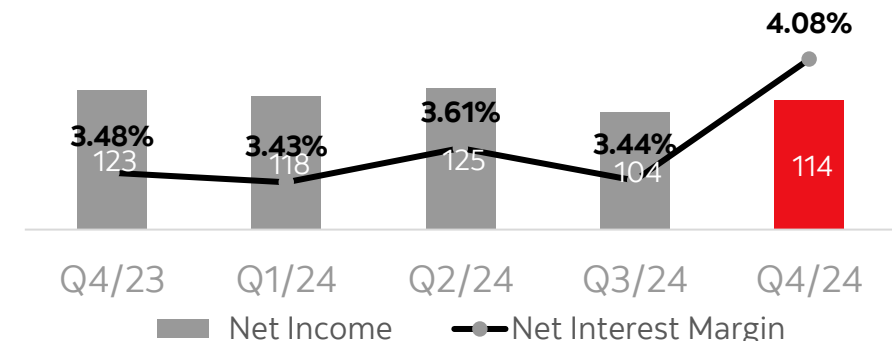
USDmm	2023 ¹	2024 ¹	Y/Y
Net interest revenue ²	1,227	1,319	7.5%
Net fee and commission revenue	199	218	9.6%
Other non- interest revenue	160	139	-13.4%
Total operating revenue	1,586	1,675	5.6%
Provisions for Credit Loss	-497	-521	4.9%
Net Income	419	460	9.8%
Gross Portfolio	31,560	32,118	1.8%
Current Accounts	4,875	5,635	15.6%
Time Deposits	13,249	13,198	-0.4%
NPL Ratio ³	2.16%	2.37%	21bps
NIM (%)	3.31%	3.64%	33bps
Efficiency Ratio (%)	42.14%	40.70%	-144bps
ROAA (%)	0.91%	1.02%	11bps
ROAE (%)	12.29%	12.34%	5bps
BIS Ratio	15.10%	17.30%	220bps

1. Includes indexation income and expenses
2. 90d past due loans / gross loan portfolio

YEAR-OVER-YEAR FINANCIAL HIGHLIGHTS

- **Net income up 9.8% :**
 - Net interest revenue increase 7.5%
 - Lower interest paid in term deposit
- **Loan increase of 1.8% YoY.**
 - Mortgage loans up by 2%
 - Consumer loans up by 6%
- **Total deposits up 3.9% YoY**
 - Focus on current deposits (15.6%)
- **Capital Ratios up by 2.2%**
 - Strong capital management, well over the minimum requirement of 12.19%
 - Successful AT1 issuance (USD 700 MM)

ADJUSTED NET INCOME AND NIM (%)



Why invest in Scotiabank Chile?



Solid Controlling Group

- Controlled by The Bank of Nova Scotia
- The Bank of Nova Scotia is Canada's most international bank with full presence in all Pacific Alliance countries



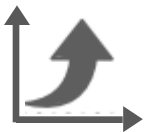
Sustained Track Record of Growth

- Scotiabank Chile has demonstrated a sustained track record of organic and inorganic growth throughout the years



Efficiency and growth through digital banking

- Awarded the "Best bank" and "Best Digital Bank" by Euromoney (2024)



Banking Market with High Growth Potential

- Chile has the highest credit rating in Latin America with lowest country risk as a result of economic stability
- Highest banking penetration in Latin America with substantial room to grow versus developed countries



Solid Balance Sheet and Prudent Risk Management

- Scotiabank Chile maintains a high level of liquidity and a well diversified loan portfolio
- Strong risk management culture with strong capabilities in AML and cybersecurity

Appendix – Financial Information

Balance Sheet

Statement of financial position US\$ Million	2021	2022	2023	2024	Y/Y
Cash and deposits in banks	1,467	1,275	1,216	871	-28.4%
Transactions pending settlement	445	568	391	608	55.5%
Financial assets held for trading at fair value through profit or loss					
<i>Derivative instruments</i>	6,366	6,848	5,723	6,185	8.1%
<i>Financial debt securities</i>	477	421	195	622	219.3%
<i>Other</i>	116	96	56	23	-59.3%
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	-	-	-	-
Financial assets designated at fair value through profit or loss	-	-	-	-	-
Financial assets at fair value through other comprehensive income					
<i>Financial debt securities</i>	1,960	2,373	2,200	1,899	-13.7%
<i>Other</i>	-	-	-	-	-
Derivative instruments for accounting hedge	328	397	319	332	4.1%
Financial assets at amortized cost					-
<i>Rights under resale agreements and securities lending agreements</i>	121	218	228	264	15.9%
<i>Financial debt securities</i>	-	-	1,395	26	-98.1%
<i>Loans and advances to banks</i>	3	67	25	2	-93.8%
<i>Loans and accounts receivable from customers - Commercial loans</i>	13,905	15,500	13,809	13,875	0.5%
<i>Loans and accounts receivable from customers - Mortgage loans</i>	11,650	13,614	13,917	14,184	1.9%
<i>Loans and accounts receivable from customers - Consumer loans</i>	3,104	3,625	3,834	4,060	5.9%
Investments in companies	20	26	34	39	13.3%
Intangible assets	224	242	257	257	0.1%
Property and equipment	97	91	85	75	-11.4%
Right-of-use assets under lease contracts	183	175	160	146	-9.0%
Current taxes	5	54	2	4	58.8%
Deferred tax assets	404	333	362	405	11.8%
Other assets	920	760	712	852	19.7%
Non-current assets and disposal groups held for sale	16	15	20	21	5.1%
Total assets	41,810	46,698	44,942	44,749	-0.4%

Balance Sheet

Statement of financial position US\$ Million	2021	2022	2023	2024	Y/Y
Transactions pending settlement	398	513	335	458	36.6%
Financial liabilities held for trading at fair value through profit or loss					
<i>Derivative instruments</i>	6,080	6,245	4,630	5,241	13.2%
<i>Other</i>	-	-	-	-	-
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-
Derivative instruments for accounting hedge	836	1,545	1,463	1,562	6.8%
Financial liabilities at amortized cost					-
<i>Deposits and other on-demand liabilities</i>	7,258	5,102	4,875	5,635	15.6%
<i>Term and other on-demand deposits</i>	9,511	14,044	13,249	13,198	-0.4%
<i>Liabilities under repurchase agreements and securities lending</i>	382	207	164	504	206.3%
<i>Bank borrowings</i>	5,687	5,369	5,396	2,468	-54.3%
<i>Debt financial instruments issued</i>	6,692	7,747	8,228	8,151	-0.9%
<i>Other financial liabilities</i>	111	121	157	201	27.6%
Lease liabilities	165	161	150	139	-7.4%
Regulatory capital financial instruments issued	760	993	1,207	1,964	62.7%
Provisions for contingencies	57	50	56	44	-20.9%
Provisions for dividends, interest payments and repricing of issued regulatory capital financial instruments	128	147	123	134	9.2%
Special allowances for credit losses	218	192	194	193	-0.4%
Current taxes	86	2	64	3	-95.9%
Deferred tax assets	1	1	1	1	5.3%
Other liabilities	625	1,056	1,056	988	-6.4%
Liabilities included in disposal groups held for sale	-	-	-	-	-
Total liabilities	38,995	43,494	41,349	40,882	-1.1%

Balance Sheet

Statement of financial position US\$ Million	2021	2022	2023	2024	Y/Y
Capital	1,375	1,375	1,375	1,375	-
Reserves	376	383	383	383	-
Accumulated other comprehensive income					
<i>Items that will not be reclassified to profit or loss</i>	3	3	5	5	3.5%
<i>Items that can be reclassified to profit or loss</i>	-210	-143	-41	-76	84.7%
Retained earnings (losses) from previous years	845	1,101	1,444	1,731	19.9%
Profit (loss) for the period	426	490	410	435	6.1%
Less: Provisions for dividends, interest payments and repricing of issued regulatory capital financial instruments	-128	-147	-123	-133	8.5%
Attributable to the owners of the Bank	2,687	3,063	3,454	3,721	7.7%
Non-controlling interests	128	141	140	146	5.0%
Total equity	2,815	3,204	3,593	3,867	7.6%
 Total liabilities and equity	 41,810	 46,698	 44,942	 44,749	 -0.4%

Income Statement

Statement of Income US\$ Million	2021	2022	2023	2024	Y/Y	2023 Q4	2024 Q4	Q/Q
Interest income	1098.7	1766.3	2501.1	2232.5	-10.7%	640.1	527.5	-17.6%
interest expense	-313.6	-1117.0	-1645.8	-1320.9	-19.7%	-387.2	-305.3	-21.2%
Net interest income	785.0	649.3	855.3	911.6	6.6%	252.9	222.2	-12.1%
Indexation Income	654.9	1344.2	791.4	838.1	5.9%	233.1	252.8	8.4%
Indexation Expense	-464.4	-850.6	-419.4	-431.0	2.8%	-162.9	-113.1	-30.6%
Net indexation income	190.5	493.7	372.0	407.1	9.4%	70.2	139.7	99.0%
Fee and commission income	259.6	291.1	296.7	322.1	8.5%	79.7	86.6	8.7%
Fee and commission expense	-83.4	-89.1	-98.1	-104.4	6.4%	-25.2	-25.7	1.8%
Net fee and commission income	176.2	202.0	198.7	217.7	9.6%	54.5	61.0	12.0%
Financial assets and liabilities held for trading	76.3	115.8	186.9	312.7	67.3%	19.9	179.9	805.9%
Financial assets not held for trading mandatorily measured at fair value through profit or loss	-	-	-	-	-	-	-	-
Financial assets and liabilities designated at fair value through profit or loss	-	-	-	-	-	-	-	-
Gain or loss on derecognition of financial assets and liabilities at amortized cost and financial assets at fair value through other comprehensive income	31.2	5.9	8.3	1.6	-81.0%	6.1	2.5	-58.9%
Foreign currency translation differences, indexation and accounting hedge of foreign currencies	50.1	-61.1	-90.3	-221.2	144.9%	29.0	-175.1	-704.0%
Reclassifications of financial assets due to change in business model	-	-	-	-	-	-	-	-
Other financial result	7.1	3.2	-2.9	-1.9	-35.2%	-0.7	0.2	-122.1%
Net financial result	164.7	63.9	102.0	91.2	-10.6%	54.3	7.5	-86.2%
Equity in net income of investees	-6.9	6.5	6.4	4.6	-27.8%	1.2	1.2	-3.0%
Gain or loss from non-current assets and disposal groups not qualifying as discontinued operations	1.7	4.3	0.8	-1.3	-255.6%	0.1	0.5	862.5%
Other operating income	33.3	24.7	51.1	44.3	-13.3%	6.3	5.2	-16.5%
Total operating income	1344.5	1444.4	1586.3	1675.3	5.6%	439.4	437.4	-0.4%
Personnel expenses	-286.2	-275.9	-309.0	-313.5	1.4%	-79.1	-84.3	6.6%
Administrative expenses	-208.9	-231.7	-242.3	-262.1	8.2%	-62.9	-69.2	10.0%
Depreciation and amortization	-56.7	-60.9	-67.3	-73.1	8.7%	-17.0	-18.6	9.8%
Impairment of non-financial assets	-0.3	-0.6	-0.3	-0.3	28.4%	-0.1	0.0	-
Other operating expenses	-35.7	-34.9	-49.7	-32.8	-34.1%	-23.4	-8.6	-63.3%
Total operating expenses	-587.8	-603.9	-668.5	-681.8	2.0%	-182.5	-180.8	-0.9%
Operating income before credit losses	756.7	840.4	917.8	993.5	8.3%	256.9	256.6	-0.1%
Provisions for credit losses on loans and advances to banks and loans and accounts receivable from customers	-178.0	-384.7	-496.5	-521.1	4.9%	-135.4	-134.5	-0.7%
Special allowances for credit losses	-103.0	13.2	-1.5	2.3	-253.6%	2.1	-2.7	-232.7%
Recovery of written-off loans	72.2	70.3	76.6	79.8	4.2%	17.7	19.0	7.4%
Impairment for credit risk on other financial assets at amortized cost and financial assets at fair value through other comprehensive income	-0.2	-0.1	-2.7	0.2	-106.2%	-2.4	0.0	-100.6%
Credit loss expenses	-209.0	-301.2	-424.1	-438.8	3.5%	-118.1	-118.2	0.1%
Operating income	547.7	539.3	493.7	554.7	12.4%	138.8	138.4	-0.3%
Profit or loss from continuing operations before taxes	547.7	539.3	493.7	554.7	12.4%	138.8	138.4	-0.3%
Income tax expense	-95.3	-21.6	-75.0	-95.0	26.7%	-16.0	-24.7	54.4%
Profit or loss from discontinued operations after taxes	452.3	517.7	418.7	459.7	9.8%	122.9	113.7	-7.4%
Profit or loss from discontinued operations before taxes	-	-	-	-	-	-	-	-
Taxes from discontinued operations	-	-	-	-	-	-	-	-
Consolidate profit for the period	452.3	517.7	418.7	459.7	9.8%	122.9	113.7	-7.4%

Contact Information

Scotiabank Chile

Aitor Aldunate

Vice President Treasury & Capital Management

T. +56 22 619 6501

aitor.aldunate@scotiabank.cl

Miguel Royo

Director Structural Funding & Investor Relations

T. +56 22 692 5591

miguel.royo@scotiabank.cl

Pedro Pablo González

Sr. Trader Structural Funding & Investor Relations

T. +56 22 619 9525

pedro.gonzalez.l@scotiabank.cl