

Investor Presentation Scotiabank Chile

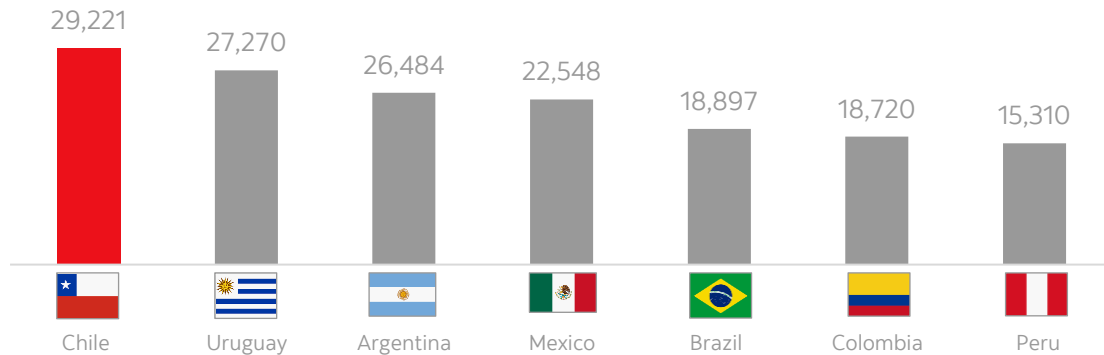
December 2023

Disclaimer

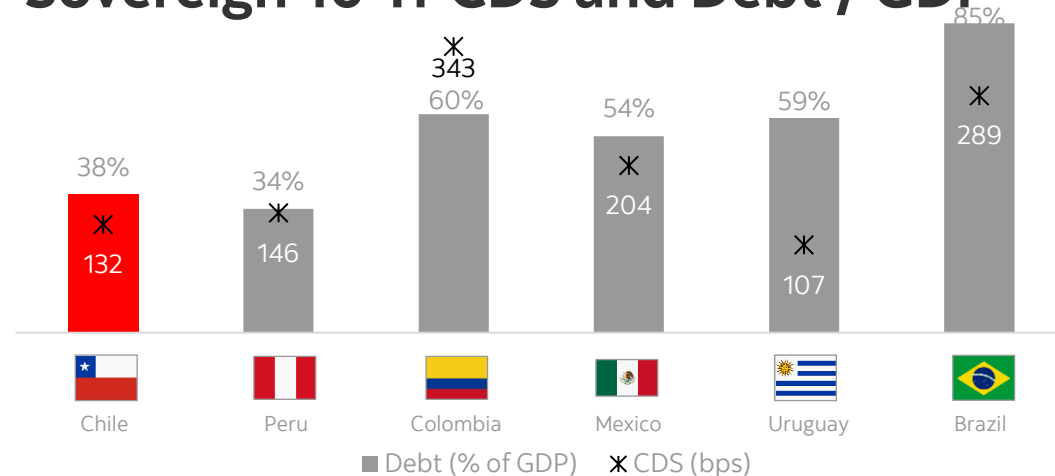
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Chile: strong macroeconomic fundamentals

Highest per capita GDP in the region¹



Sovereign 10 Yr CDS and Debt / GDP²



Key factors to invest in Chile

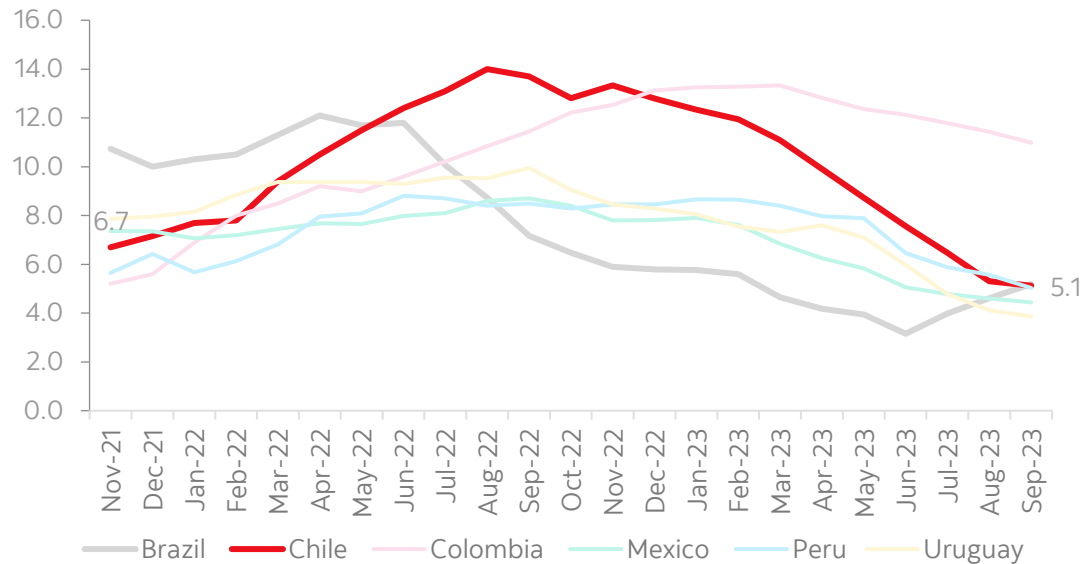
- Globally Integrated**
 - Trade agreements with over 60 countries
 - First member of the OECD in South America
- Dynamic and competitive economy**
 - The IMD World Competitiveness Ranking 2023: 1st in Latin America
- Financial strength with low country risk**
 - Highest credit rating in Latin America with lowest country risk as a result of economic stability
- Respect for capital**
 - Economic Freedom rank 1st in Latin America and 22nd worldwide
- Developed financial markets**
 - Well developed financial markets with significant depth vis a vis other emerging countries



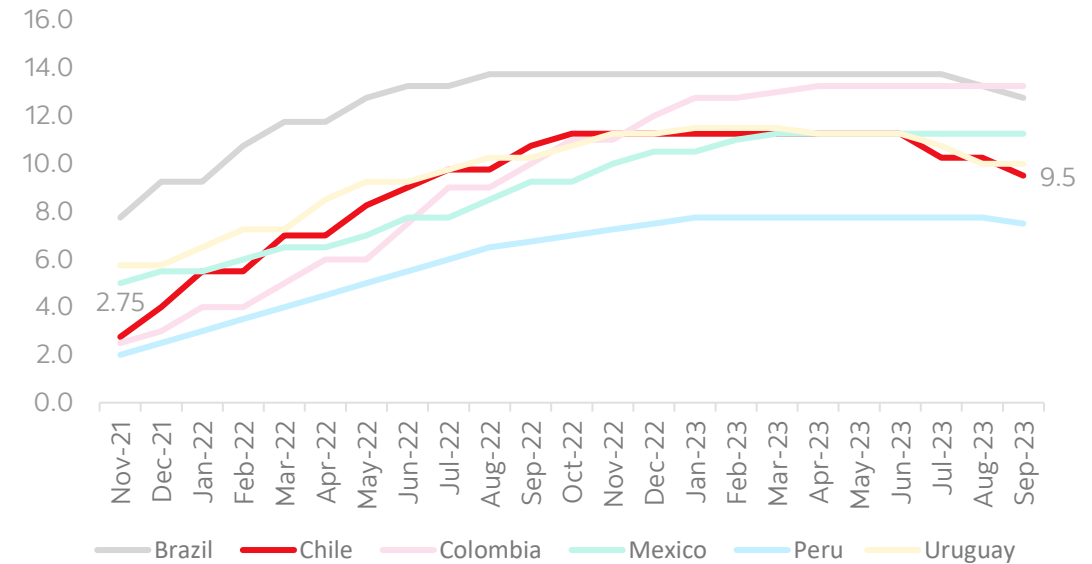
1. Source: World Economic Outlook October 2023 PPP. Expected figures in US\$ for 2023
 2. Source: Bloomberg (CDS as of September 30st 2023); IMF Financial Stability Report 2023 Debt / GDP
 3. 2023 Country Rankings: World & Global Economy Rankings on Economic Freedom, www.heritage.org

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

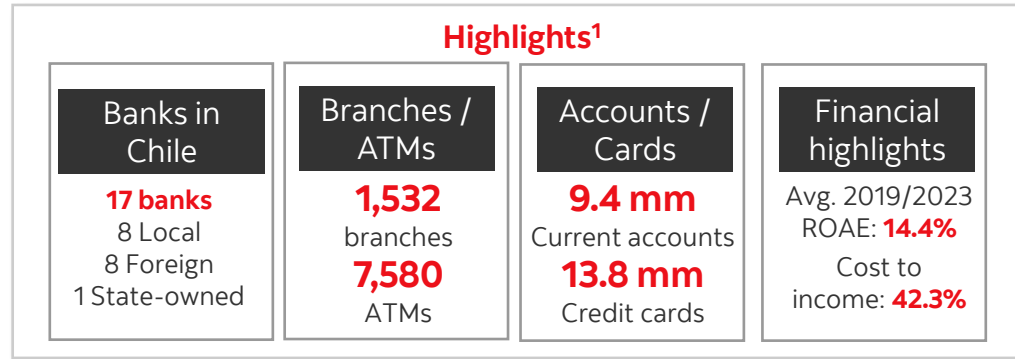
- Chilean central bank has begun rate cuts, following the decline in inflation. (-100 pbs in July, - 75 pbs in September)

1. Source: Bloomberg (Inflation Monitor as of September 30th 2023).
 2. Source: Bloomberg (Policy Rate Monitor as of September 30th 2023).

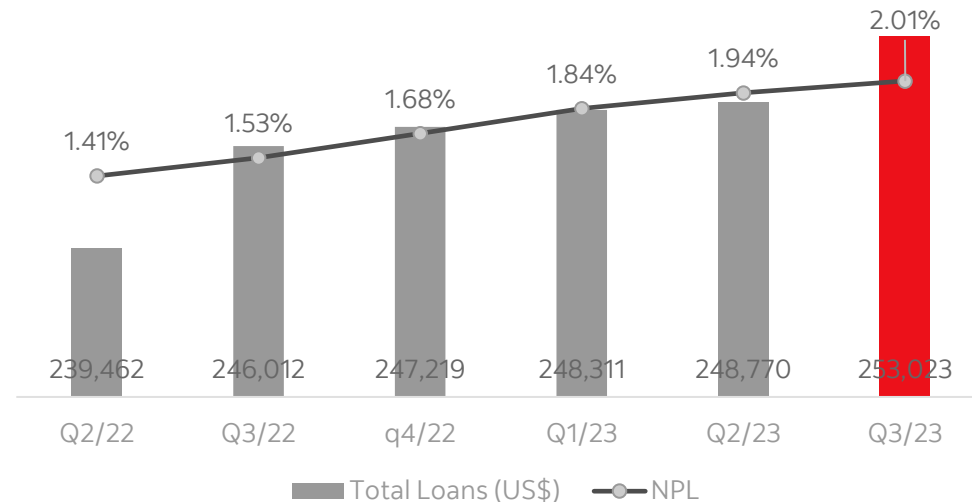
Chile: macroeconomic projections

Forecast ¹	2019	2020	2021	2022	2023f	2024f
GDP (% yoy)	0.8	-6.0	11.7	2.4	-0.2	2.0
Inflation (% yoy, eop)	3.0	3.0	7.2	12.8	3.7	3.0
Exchange rate (vs. USD, eop)	753	711	850	860	870	860
Monetary policy rate (% eop)	1.75	0.50	4.0	11.25	8.0	4.25
Copper price (US\$/lb, eop)	2.8	3.5	4.5	3.8	3.9	3.8
Private consumption (% yoy)	0.7	-7.2	18.2	3.1	-3.8	2.2
Investment (% yoy)	4.7	-9.3	17.6	2.8	-1.0	1.0
Fiscal balance (% GDP)	-2.8	-7.4	-7.7	1.1	-2.8	-2.3
Current account (% GDP)	-5.2	1.4	-6.6	-9.0	-2.0	-1.0

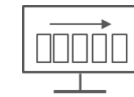
Chilean banking industry at a glance



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 1.69 % for 2019-2023



Sustained profitability

- Average ROAE of 13.29% 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

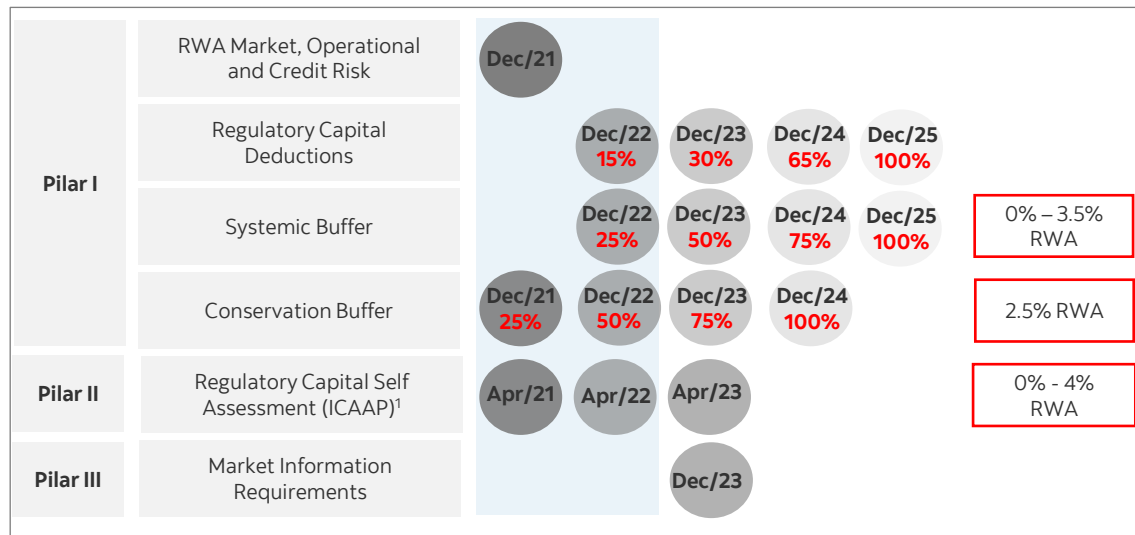
- Integrated supervision (Merger CMF – SBIF) of publicly traded companies and Banks
- Transitioning to Basel III
- ILAAP implementation started in April 2023

1. Source: CMF
 2. Source: CMF. Excludes loans of Chilean banks held abroad. Figures in US\$ million. USD/CLP exchange rate obs CLP 906.84 september 29th, 2023. Calculated with new Chilean GAAP

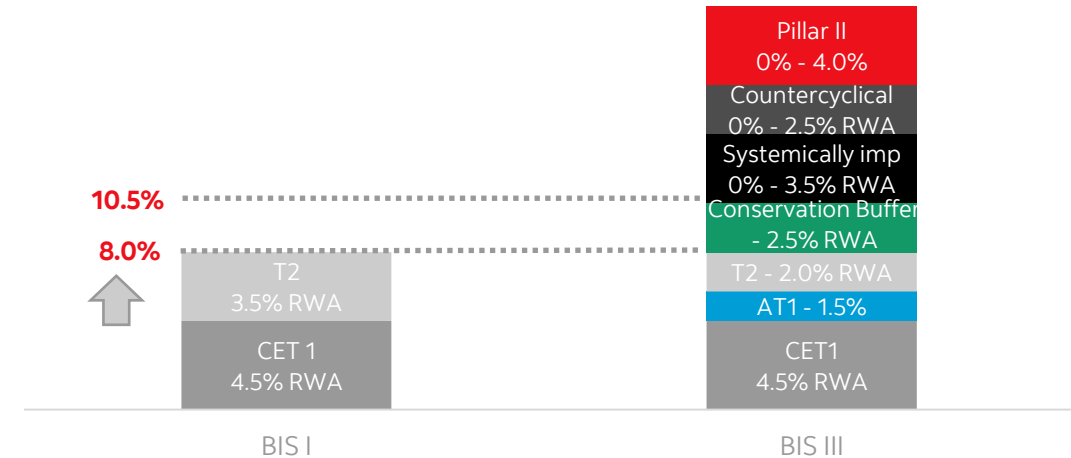
Transitioning to Basel III

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

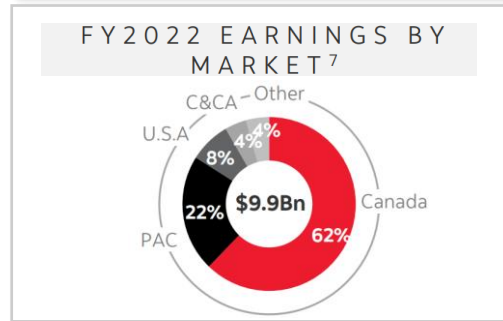
Leading bank in the Americas

7th largest bank by assets¹ in the Americas



	FY23 YTD		FY 2022	
	Reported	Adjusted ⁴	Reported	Adjusted ⁴
Net Income (\$Bn)	6.1	6.8	10.2	10.7
EPS (\$)	4.76	5.28	8.02	8.50
Revenue (\$Bn)	24.0		31.4	31.8
Return on Equity ²	11.5%	12.7%	14.8%	15.7%
Productivity Ratio ²	56.7%	56.4%	52.8%	52.5%
Total Assets (\$T)	1.40		1.35	
CET1 Ratio ³	12.7%		11.5%	

LOANS MARKET SHARE ⁵		
USMCA	Canada ⁶	#3
	USA ⁷	Top 10 FBO
	Mexico	#5
Pacific Alliance Countries (PAC)	Peru	#3
	Chile	#3
	Colombia	#6

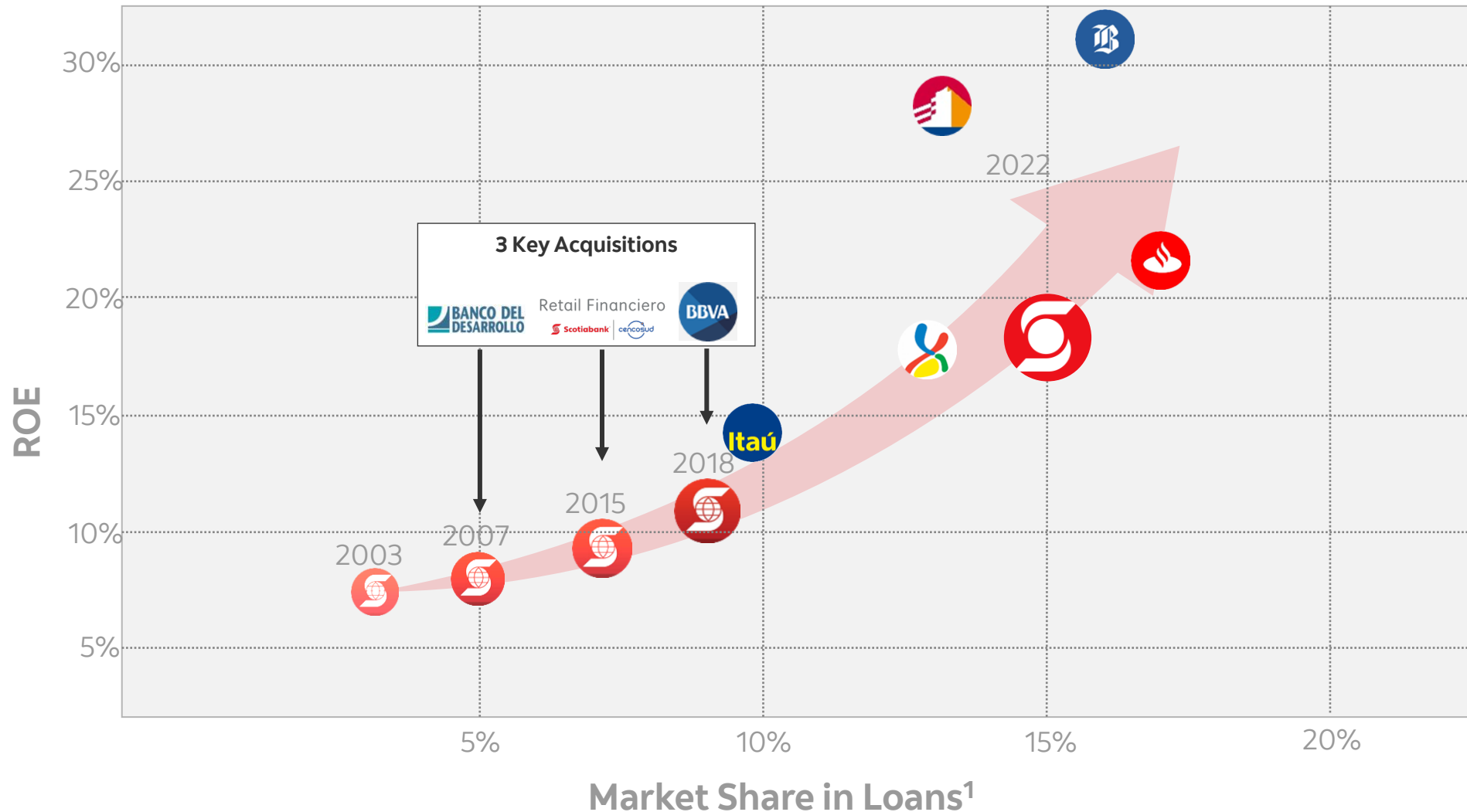


- Scotiabank Group is the only universal bank with full presence in all Pacific Alliance countries
- Competitive in scale in each market
- Scotiabank Group is a well-established bank with 30+ years of experience in the region
- Scotiabank Chile represents approximately 31% of Net Income generated in The Pacific Alliance

¹Ranking by asset as at Aug 15, 2023, Bloomberg; ² Refer to page 53 of the Management's Discussion & Analysis in the Bank's Third Quarter 2023 Report to Shareholders, available on <http://www.sedarplus.ca>, for an explanation of the composition of the measure. Such explanation is incorporated by reference hereto; ³ This measure has been disclosed in this document in accordance with OSFI Guideline - Capital Adequacy Requirements (February 2023); ⁴ Refer to non-GAAP measures on page 4 of the Management's Discussion & Analysis in the Bank's Third Quarter 2023 Report to Shareholders, available on <http://www.sedarplus.ca>; ⁵ Ranking based on market share in loans as of June 2023; except Canada as of April 2023 and Colombia as of April 2023; ⁶ Top 3 Canadian Retail and Commercial bank by market share in loans; ⁷ Ranking by assets as of March 2023; ⁸ Net income attributable to equity holders of the Bank for the 12 months ended October 31, 2022

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 2022 with current Chilean GAAP

Snapshot Scotiabank Chile

Bank of the year (LatinFinance, 2023)

Ranking by market share¹

	Q3/23	Rank
Total Loans	14.4%	4th
Business Loans	12.4%	5th
Mortgage Loans	17.6%	3th
Consumer Loans	14.3%	3th
Deposits	11.3%	5th
Time Deposits	13.3%	4th
Demand Deposits	7.9%	5th

Business and financials³

	2022	Q3/23	YoY
Net interest revenue	1,254	362	9.2%
Operating revenue	1,585	422	6.5%
PCL	422	150	20.1%
Net income	568	102	-27.5%
Gross Loans	35,918	35,339	-1.7%
Deposits	21,006	20,530	-3.1%
Equity	3,515	3,876	16.1%

Footprint

Customers²

~3.4
million

Employees

~7,103

Branches²

108

Credit Ratings ⁴

A+

FitchRatings

A

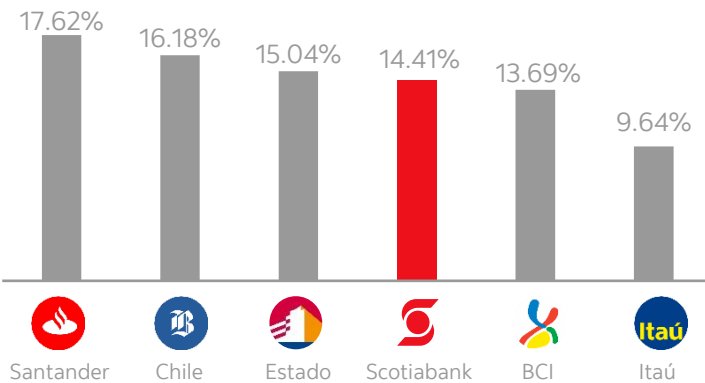
S&P Global



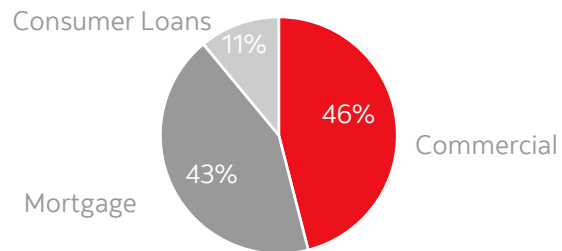
1. Source: CMF; Excludes loans and deposits of Chilean banks held abroad
2. Includes affiliates and consumer microfinance
3. Figures in US\$ million
4. Rating outlook from Standard & Poor's changed from stable to negative in October 2023

3rd Largest private bank in the country

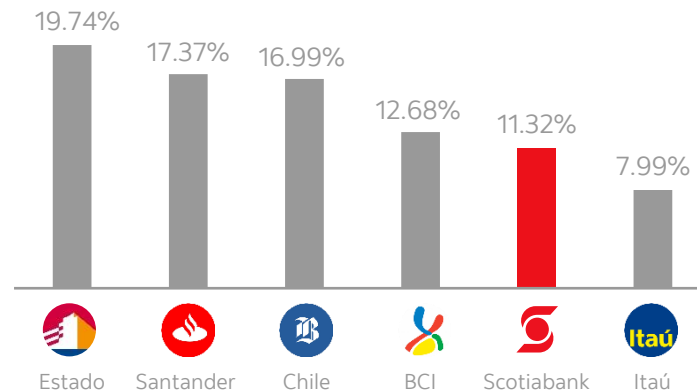
Loans¹



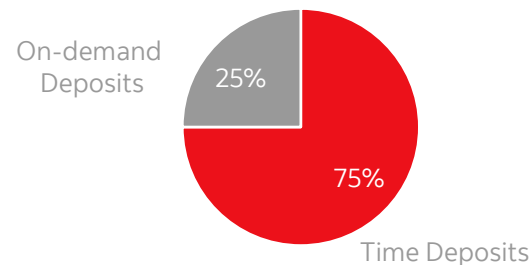
Loan's composition



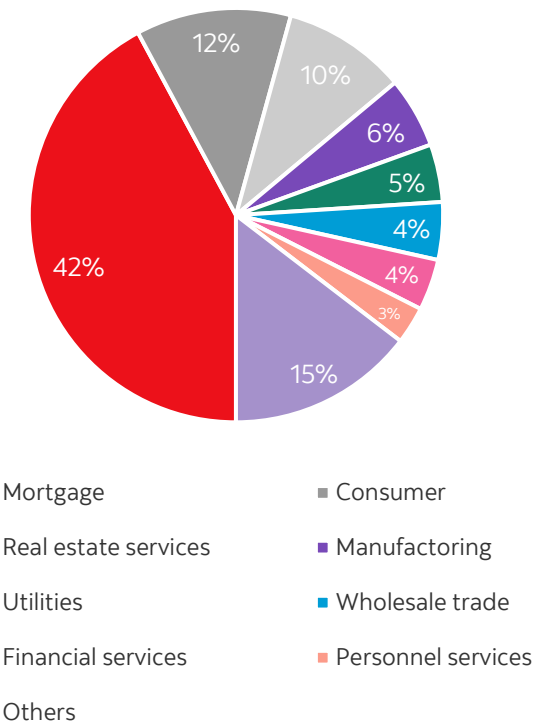
Deposits¹



Deposit's composition



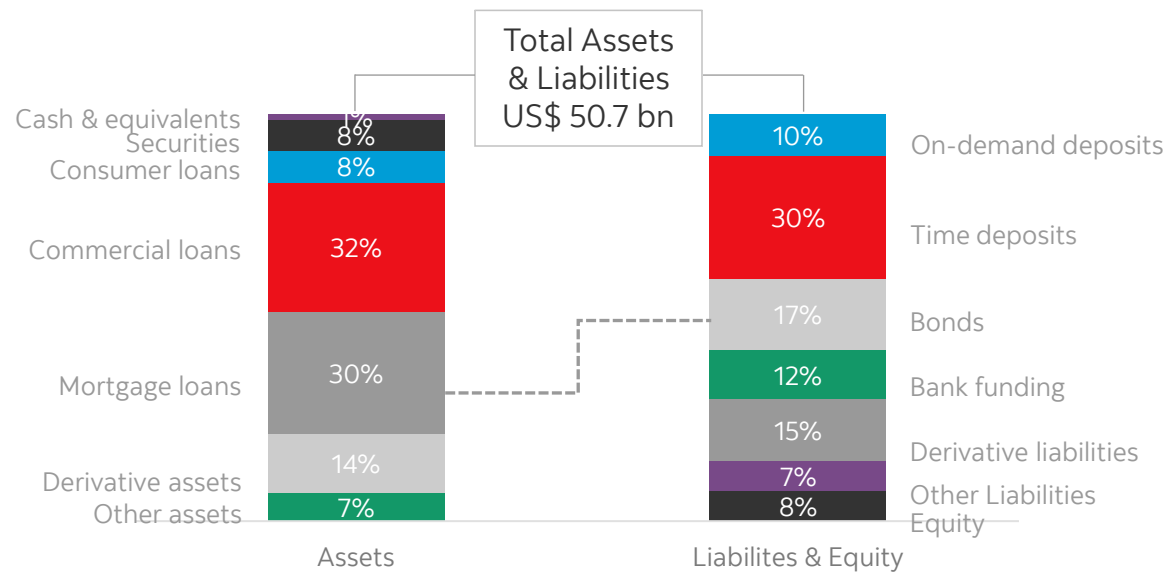
Loans by sector²



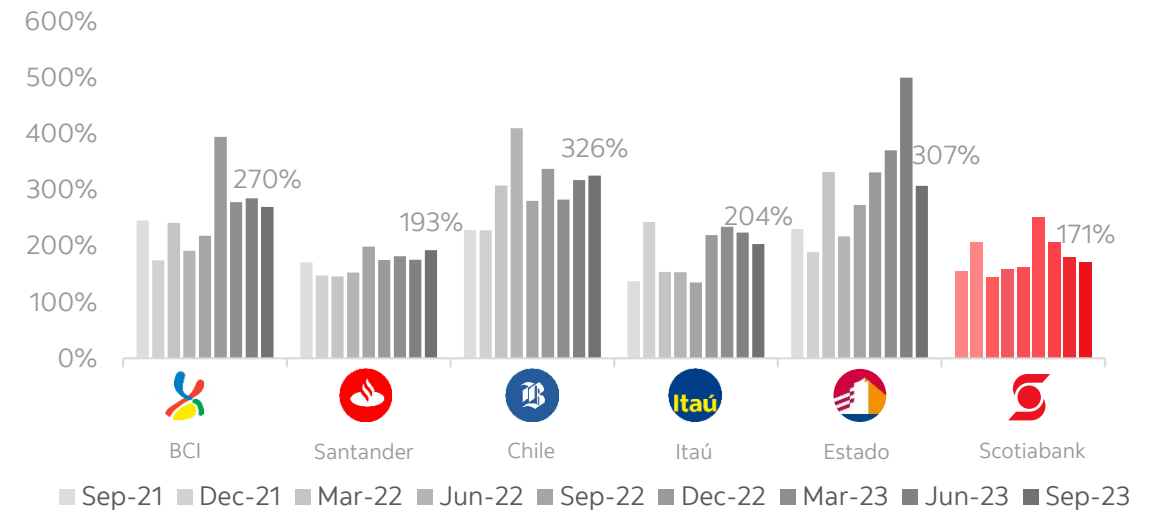
1. Source: CMF. Market share as of September 2023. Local view, excludes offshore loans
 2. Source: Scotiabank Chile. Figures as of 2023. Segment "others" have more than 10 sectors.

Solid balance sheet and liquidity position

Balance sheet structure¹



Liquidity Coverage Ratio²

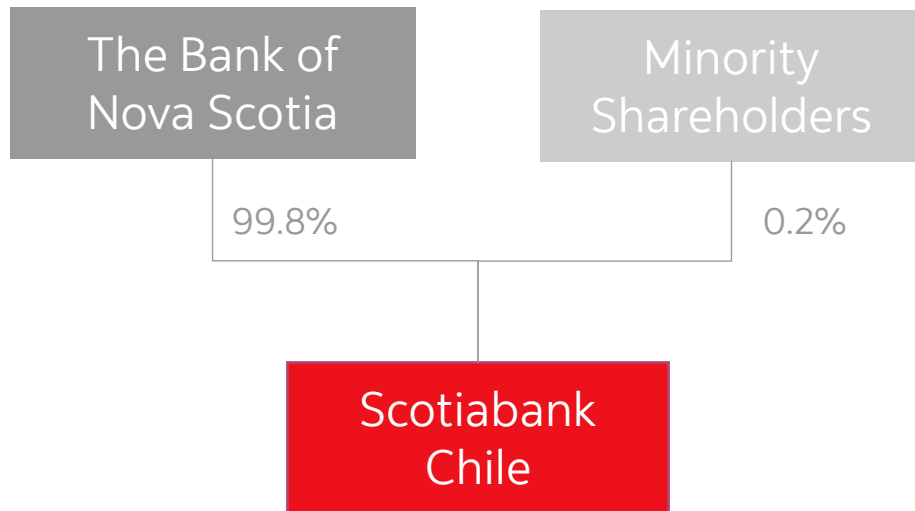


- Mortgage portfolio is financed with long term debt and stable on-demand deposits
- Liquidity Coverage Ratio well above regulatory minimum

1. Source: Scotiabank Chile. Figures as of September 2023
 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

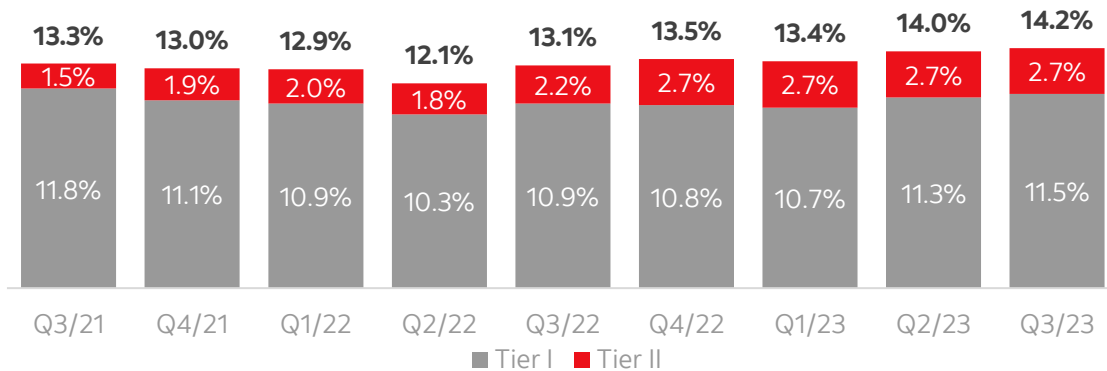


Audit and risk committee participation, with audit department reporting directly to the Board

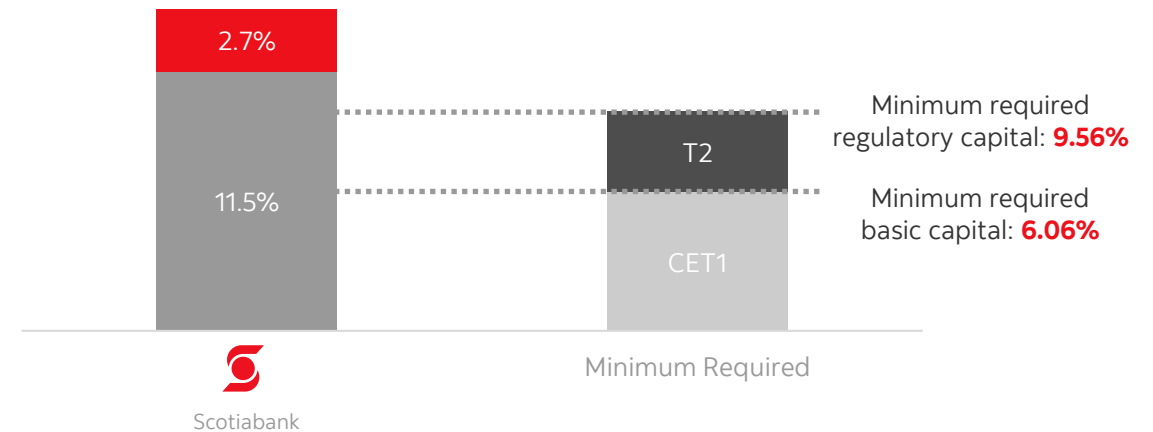
1. Source Scotiabank Chile. Figure as of June 2023
2. Fernanda Vicente Mendoza, Emilio Deik Morrison, Karen Ergas Segal, Francisco Matte
3. Through Nova Scotia Inversiones Ltda

Healthy Capital Ratios

Capital Ratios Evolution¹



Surplus over regulatory limits¹

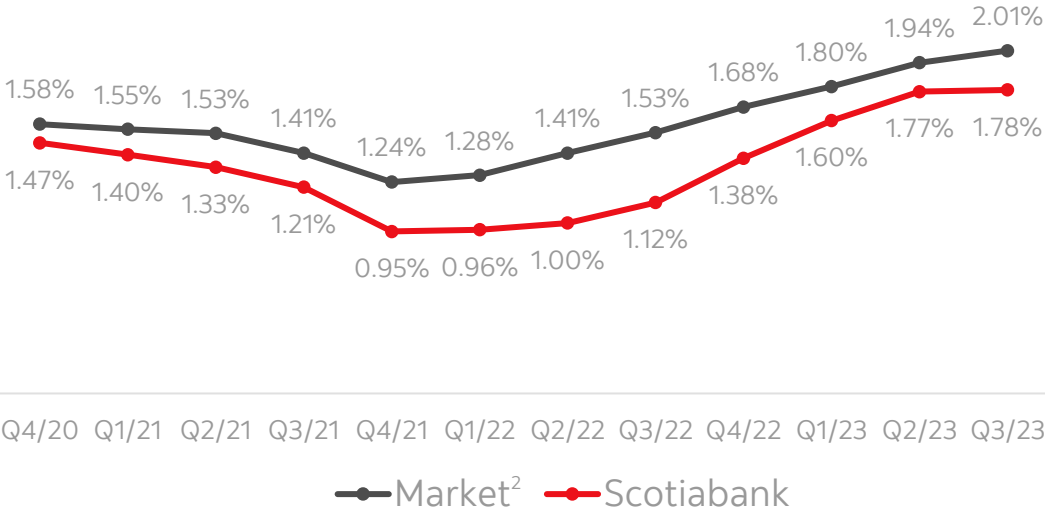


- Capital ratios are significantly above regulatory minimum
- Strong internal generation supports sustained improvement in ratios

1. Source: Scotiabank Chile. Capital ratios under Basel I until Q4/21 where RWA methodology for BIII was implemented

Strong risk culture

NPLs (% of Loans)¹

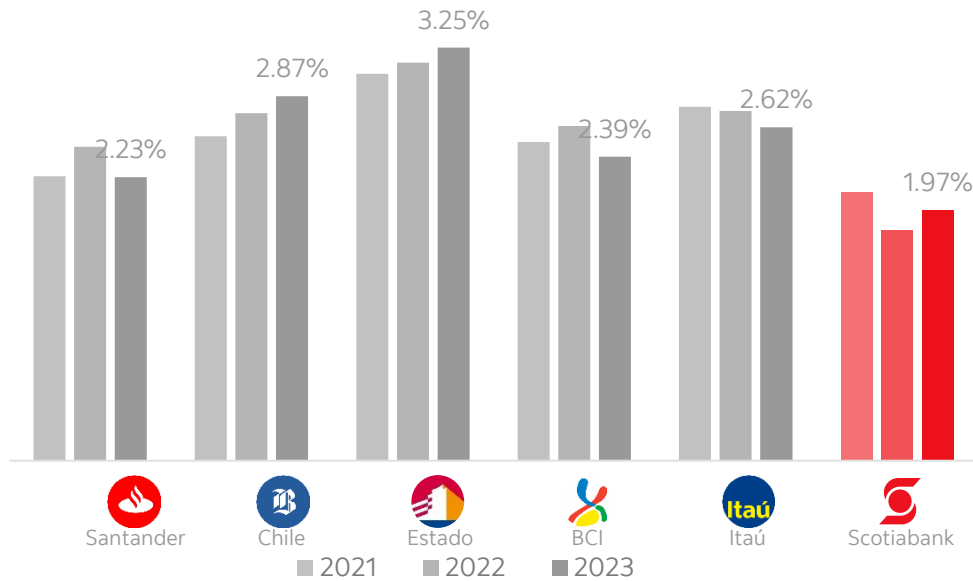


- Consistently below market average
- High credit quality of loan book
- Focus on underexposed clients

1. Source Scotiabank Chile and CMF
2. Chilean banking industry as a whole

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 September 2023, annualized operational cost.
2. Chilean banking industry as a whole

Highly innovative digital platform and customer offering

Digital bank emphasis



“Best bank for digital solutions”
Euromoney (2023)

+90%

of 2023 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 stock of USD accounts in Chile with over 250,000 accounts



Scotia Zero

New fully-digital and free account



150,000+

New Scotia Zero accounts from August to October 2023

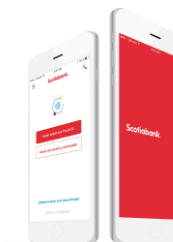
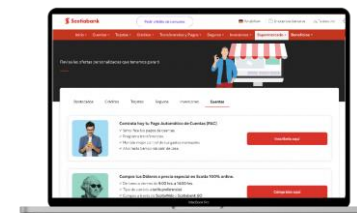


Digital Supermarket

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 billion**¹ 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 (**4 issuances since Nov 2022 for a total of USD 1.08 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 **15,000** people in Chile
- **Employment Equity**. We seek a more equitable future and thus we monitor gender pay gap within our organization (**1%**)
- **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 **first private Chilean bank with gender parity board**
- Top Employer's certification 2023



“Best bank for ESG in Chile”
Euromoney (2023)

1. Target at Scotiabank Group level

Scotiabank: Leading Bank in the Americas



CUSTOMERS FIRST

- Make it easy to do business with us
- Provide relevant & personalized offerings by knowing our customers and their needs
- Be the most trusted bank wherever we operate



WINNING TEAM

- Become a workplace of choice for the diverse communities that we serve
- Deliver a winning value proposition to our customers, shareholders, and employees
- Take action & accountability – and always do the right thing



LEAD IN THE AMERICAS

- Provide digital solutions and leading advice to better serve our customers
- Commit to operate at the highest standard with a winning mindset in all that we do
- Outperform others in our high priority businesses

Updating Our Strategy

What we have achieved so far

1. Leadership alignment
2. Organic growth
3. Productivity & Digital
4. Strong risk culture
5. Strategic acquisitions



What we will accelerate

1. Funding structure
2. Modernization and continuous improvement
3. Strengthen our presence with SMEs and commercial customers
4. Strong risk culture
5. Enhance focus on high value retail customers
6. ESG goals

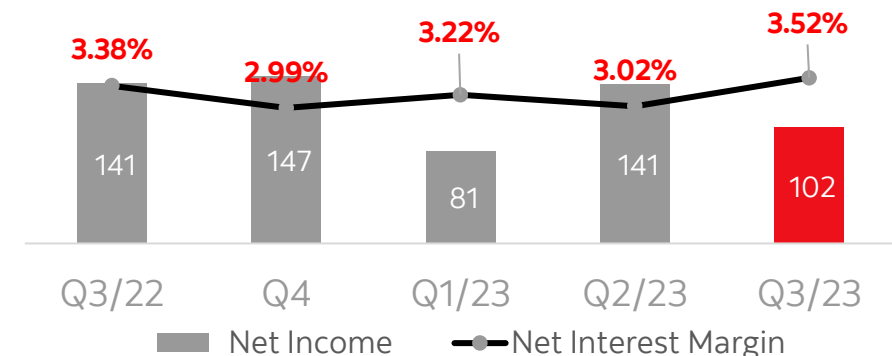
YTD Financial Performance

USDmm	Sept-22 ¹	Sept-23 ¹	Y/Y
Net interest revenue ²	954	992	4.0%
Net fee and commission revenue	162	158	-2.4%
Other non- interest revenue	56	108	93.8%
Total operating revenue	1,172	1,258	7.4%
Provisions for Credit Loss	-300	-396	32.3%
Net Income	421	325	-22.8%
Gross Portfolio	35,966	35,339	-1.7%
Current Accounts	5,748	5,234	-8.9%
Time Deposits	15,429	15,295	-0.9%
NPL Ratio ³	1.12%	1.78%	66bps
NIM (%)	3.39%	3.25%	-14bps
Efficiency Ratio (%)	41.93%	42.38%	45bps
ROAA (%)	1.16%	0.86%	-30bps
ROAE (%)	18.35%	11.77%	-658bps
BIS Ratio	13.10%	14.16%	106bps

YEAR-OVER-YEAR FINANCIAL HIGHLIGHTS

- **Net income down -22.8% :**
 - Net interest revenue increase 4.0%
 - PCLs up 32.3% after the withdrawal of the pandemic's government financial support
- **Slight loan decrease of -1.7% YoY, explained by commercial loans**
 - Commercial loans -9% YoY, due to higher interest rates and macroeconomic conditions
- **Total deposits down -0.9% YoY**
 - Lower funding needs given the drop in loan placements
- **Capital Ratios up by 1.06%**
 - Strong capital management, well over the minimum requirement of 9.56%

ADJUSTED NET INCOME AND NIM (%)



1. 9 month period from January to September

2. Includes indexation income and expenses

3. 90d past due loans / gross loan portfolio

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



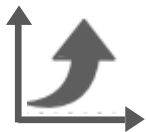
Sustained Track Record of Growth

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



Efficiency and growth through digital banking

- Awarded the "Latin America's Digital Bank of the year" by LatinFinance (2022)



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	2022 Q	2023 Q2	2023 Q3	Q/Q	Y/Y
Cash and deposits in banks	1,610	1,398	1,084	1,264	688	-46%	-37%
Transactions pending settlement	489	624	560	535	461	-14%	-18%
Financial assets held for trading at fair value through profit or loss							
<i>Derivative instruments</i>	6,985	7,513	9,887	6,611	7,253	10%	-27%
<i>Financial debt securities</i>	523	462	293	281	304	8%	4%
<i>Other</i>	128	105	116	72	88	23%	-25%
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>	2,151	2,603	2,626	3,363	3,455	3%	32%
<i>Other</i>	-	-	-	-	-	-	-
Derivative instruments for accounting hedge	360	436	615	388	384	-1%	-37%
Financial assets at amortized cost							
<i>Rights under resale agreements and securities lending agreements</i>	133	239	179	165	362	120%	103%
<i>Financial debt securities</i>	-	-	-	-	-	-	-
<i>Loans and advances to banks</i>	3	74	9	360	532	48%	6052%
<i>Loans and accounts receivable from customers - Commercial loans</i>	15,256	17,005	17,649	15,874	16,134	2%	-9%
<i>Loans and accounts receivable from customers - Mortgage loans</i>	12,781	14,936	14,531	15,241	15,165	0%	4%
<i>Loans and accounts receivable from customers - Consumer loans</i>	3,405	3,977	3,785	3,993	4,039	1%	7%
Investments in companies	22	29	27	32	35	10%	32%
Intangible assets	245	265	258	271	277	2%	7%
Property and equipment	106	100	100	96	93	-2%	-7%
Right-of-use assets under lease contracts	200	192	192	190	184	-3%	-4%
Current taxes	6	59	2	11	3	-69%	40%
Deferred tax assets	443	365	446	397	416	5%	-7%
Other assets	1,009	834	995	800	805	1%	-19%
Non-current assets and disposal groups held for sale	17	17	17	19	20	8%	19%
Total assets	45,871	51,234	53,371	49,962	50,700	1%	-5%

Balance Sheet

Statement of financial position US\$ Million	2021	2022	2022 Q	2023 Q2	2023 Q3	Q/Q	Y/Y
Transactions pending settlement	437	563	534	638	449	-30%	-16%
Financial liabilities held for trading at fair value through profit or loss							
<i>Derivative instruments</i>	6,670	6,851	8,974	5,735	6,223	9%	-31%
<i>Other</i>	-	-	-	-	-		
Financial liabilities designated at fair value through profit or loss	-	-	-	-	-		
Derivative instruments for accounting hedge	917	1,695	1,773	1,610	1,457	-9%	-18%
Financial liabilities at amortized cost							
<i>Deposits and other on-demand liabilities</i>	7,963	5,598	5,748	5,132	5,234	2%	-9%
<i>Term and other on-demand deposits</i>	10,435	15,408	15,429	14,999	15,295	2%	-1%
<i>Liabilities under repurchase agreements and securities lending</i>	419	227	190	117	172	47%	-9%
<i>Bank borrowings</i>	6,240	5,891	6,393	5,848	6,200	6%	-3%
<i>Debt financial instruments issued</i>	7,342	8,499	8,099	9,128	8,816	-3%	9%
<i>Other financial liabilities</i>	122	133	119	147	130	-12%	10%
Lease liabilities	181	177	176	176	172	-3%	-2%
Regulatory capital financial instruments issued	834	1,089	1,084	1,105	1,115	1%	3%
Provisions for contingencies	63	55	76	67	72	7%	-6%
Provisions for dividends, interest payments and repricing of issued regulatory capital financial instruments	140	161	120	64	95	48%	-20%
Special allowances for credit losses	239	211	218	217	215	-1%	-1%
Current taxes	94	2	38	2	40	####	3%
Deferred tax assets	1	1	0	1	1	-10%	33%
Other liabilities	686	1,158	1,061	1,227	1,137	-7%	7%
Liabilities included in disposal groups held for sale	-	-	-	-	-		
Total liabilities	42,782	47,719	50,032	46,214	46,824	1%	-6%

Balance Sheet

Statement of financial position US\$ Million	2021	2022	2022 Q	2023 Q2	2023 Q3	Q/Q	Y/Y
Capital	1,509	1,509	1,509	1,509	1,509	-	-
Reserves	412	421	421	421	421	-	-
Accumulated other comprehensive income							
<i>Items that will not be reclassified to profit or loss</i>	3	3	3	3	4	44%	61%
<i>Items that can be reclassified to profit or loss</i>	-231	-157	-226	-71	-16	-78%	-93%
Retained earnings (losses) from previous years	927	1,208	1,208	1,585	1,585	-	31%
Profit (loss) for the period	468	538	398	215	317	48%	-20%
Less: Provisions for dividends, interest payments and repricing of issued regulatory capital financial instruments	-140	-161	-120	-64	-95	48%	-20%
Attributable to the owners of the Bank	2,948	3,360	3,193	3,597	3,725	4%	17%
Non-controlling interests	141	155	147	151	151	0%	3%
Total equity	3,089	3,515	3,340	3,748	3,876	3%	16%
Total liabilities and equity	45,871	51,234	53,371	49,962	50,700	1%	-5%

Income Statement

Statement of Income US\$ Million	2021	2022	2022 Q3	2023 Q2	2023 Q3	Q/Q	Y/Y
Interest income	1205.4	1937.8	536.2	650.0	712.8	9.7%	32.9%
Interest expense	-344.1	-1225.5	-366.0	-466.0	-478.3	2.6%	30.7%
Net interest income	861.3	712.4	170.2	184.0	234.5	27.5%	37.8%
Indexation Income	718.5	1474.8	426.9	251.6	159.1	-36.8%	-62.7%
Indexation Expense	-509.5	-933.2	-265.8	-128.0	-31.7	-75.2%	-88.1%
Net indexation income	209.0	541.6	161.1	123.6	127.4	3.1%	-20.9%
Fee and commission income	284.8	319.3	84.0	78.7	81.7	3.8%	-2.7%
Fee and commission expense	-91.5	-97.7	-24.3	-26.0	-26.9	3.2%	10.6%
Net fee and commission income	193.3	221.6	59.7	52.7	54.8	4.1%	-8.1%
Financial assets and liabilities held for trading	83.7	127.1	96.4	62.7	186.5	197.5%	93.5%
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	34.3	6.5	5.8	0.1	1.5	1815.9%	-74.8%
Foreign currency translation differences, indexation and accounting hedge of foreign currencies	55.0	-67.0	-106.8	-8.5	-195.7	2208.1%	83.2%
Reclassifications of financial assets due to change in business model	-	-	-	-	-	-	-
Other financial result	7.8	3.5	0.7	-0.7	-0.6	-15.3%	-183.7%
Net financial result	180.7	70.1	-3.9	53.5	-8.4	-115.7%	114.3%
Equity in net income of investees	-7.6	7.2	0.7	1.5	2.2	46.0%	219.6%
Gain or loss from non-current assets and disposal groups not qualifying as discontinued operations	1.8	4.7	3.6	0.5	-0.3	-149.2%	-107.2%
Other operating income	36.5	27.1	4.5	29.4	11.4	-61.1%	153.0%
Total operating income	1475.0	1584.7	395.9	445.3	421.7	-5.3%	6.5%
Personnel expenses	-314.0	-302.7	-74.6	-83.9	-82.6	-1.6%	10.7%
Administrative expenses	-229.2	-254.2	-65.1	-63.4	-67.3	6.2%	3.3%
Depreciation and amortization	-62.2	-66.8	-16.6	-18.3	-18.6	1.8%	12.6%
Impairment of non-financial assets	-0.3	-0.6	-0.2	-0.2	0.0	-100.0%	-100.0%
Other operating expenses	-39.1	-38.2	-10.2	-9.1	-9.8	7.5%	-3.9%
Total operating expenses	-644.8	-662.6	-166.8	-174.9	-178.3	2.0%	6.9%
Operating income before credit losses	830.2	922.1	229.1	270.4	243.4	-10.0%	6.2%
Provisions for credit losses on loans and advances to banks and loans and accounts receivable from customers	-195.3	-422.0	-124.8	-117.2	-149.8	27.8%	20.1%
Special allowances for credit losses	-113.0	14.5	8.7	-5.7	3.0	-153.3%	-65.0%
Recovery of written-off loans	79.2	77.2	18.8	24.2	24.0	-0.9%	28.0%
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	0.0	0.1	0.0	-150.0%	1100.0%
Credit loss expenses	-229.4	-330.4	-97.3	-98.6	-122.8	24.5%	26.2%
Operating income	600.8	591.6	447.1	268.7	120.6	-55.1%	-73.0%
Profit or loss from continuing operations before taxes	600.8	591.6	131.8	171.8	120.6	-29.8%	-8.5%
Income tax expense	-104.6	-23.7	9.3	-31.0	-18.2	-41.2%	-296.2%
Profit or loss from discontinued operations after taxes	496.2	568.0	141.1	140.8	102.4	-27.3%	-27.5%
Profit or loss from discontinued operations before taxes	0.0	0.0	0.0	0.0	0.0	-	-
Taxes from discontinued operations	0.0	0.0	0.0	0.0	0.0	-	-
Consolidate profit for the period	496.2	568.0	141.1	140.8	102.4	-27.3%	-27.5%

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