BANCO SANTANDER-CHILE AND SUBSIDIARIES
CONSOLIDATED FINANCIAL INFORMATION

As of December 31, 2018

The principal balances and results accumulated for the period ending December 2018 (Amounts in millions of Chilean pesos).

SUMMARIZED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

Principal assets	Ch$ million
Cash and deposits in banks	2,065,441
Interbank loans, net	15,065
Loans and accounts receivables from customers, net	29,470,370
Total investments	2,471,543
Financial derivative contracts	3,100,635
Other asset items	2,074,479
Total assets	**39,197,533**

Principal liabilities	Ch$ million
Deposits and other demand liabilities	8,741,417
Time deposits and other time liabilities	13,067,819
Financial derivative contracts	2,517,728
Issued debt instruments	8,115,233
Other liabilities items	3,469,498
Total equity	3,285,838
Total liabilities	**39,197,533**

Equity attributable to:	
Equity holders of the Bank	3,239,611
Non-controlling interest	46,227

SUMMARIZED CONSOLIDATED STATEMENTS OF INCOME FOR THE PERIOD

Operational results	Ch$ million
Net interest income	1,414,368
Net fee and commission income	290,885
Result from financial operations	105,082
Total operating income	**1,810,335**
Provision for loan losses	(325,085)
Support expenses	(721,933)
Other results	(1,158)
Income before tax	**762,159**
Income tax expense	(165,897)
Net income for the period	**596,262**

Attributable to:	
Equity holders of the Bank	591,902
Non-controlling interest	4,360

FELIPE CONTRERAS FAJARDO
Chief Accounting Officer

MIGUEL MATA HUERTA
Chief Executive Officer

BANCO SANTANDER-CHILE Y AFILIADAS
INFORMACIÓN FINANCIERA CONSOLIDADA

Al 31 de diciembre de 2018

A continuación se presentan los principales saldos de balance y resultados acumulados por el periodo de cierre de mes de diciembre de 2018 (cifras en millones de pesos).

ESTADO DE SITUACIÓN FINANCIERA CONSOLIDADO RESUMIDO

Principales rubros del activo	MM$
Efectivo y depósitos en bancos	2.065.441
Adeudado por bancos	15.065
Créditos y cuentas por cobrar a clientes	29.470.370
Inversiones totales	2.471.543
Contratos de derivados financieros	3.100.635
Otros rubros del activo	2.074.479
Total Activos	**39.197.533**

Principales rubros del pasivo	MM$
Depósitos y otras obligaciones a la vista	8.741.417
Depósitos y otras captaciones a plazo	13.067.819
Contratos de derivados financieros	2.517.728
Instrumentos de deuda emitidos	8.115.233
Otros rubros del pasivo	3.469.498
Total patrimonio	3.285.838
Total Pasivos	**39.197.533**

Patrimonio atribuible a:	
Tenedores patrimoniales del Banco	3.239.611
Interés no controlador	46.227

ESTADO DE RESULTADOS CONSOLIDADO DEL PERIODO RESUMIDO

Resultados operacionales	MM$
Ingreso neto por intereses y reajustes	1.414.368
Ingreso neto de comisiones	290.885
Resultado de operaciones financieras	105.082
Total ingresos operacionales	**1.810.335**
Provisiones por riesgo de crédito	(325.085)
Gastos de apoyo	(721.933)
Otros resultados	(1.158)
Resultado antes de impuesto	**762.159**
Impuesto a la renta	(165.897)
Utilidad consolidada del periodo	**596.262**

Resultado atribuible a:	
Tenedores patrimoniales del Banco	591.902
Interés no controlador	4.360

FELIPE CONTRERAS FAJARDO
Gerente de Contabilidad

MIGUEL MATA HUERTA
Gerente General

IMPORTANT NOTICE

The unaudited financial information has been prepared in accordance with the Compendium of Accounting Standards issued by the Superintendency of Banks and Financial Institutions (SBIF) of Chile. The accounting principles issued by the SBIF are substantially similar to IFRS but there are some exceptions. The SBIF is the banking industry regulator that according to article 15 of the General Banking Law establishes the accounting principles to be used by the banking industry. For those principles not covered by the Compendium of Accounting Standards banks can use generally accepted accounting principles issued by the Chilean Accountant's Association AG and which coincides with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB). In the event that discrepancies exist between the accounting principles issued by the SBIF (Compendium of Accounting Standards) and IFRS the Compendium of Accounting Standards will take precedence.

#contribuir al progreso de las personas y las empresas.

Santander