



BANCO SANTANDER-CHILE AND SUBSIDIARIES CONSOLIDATED FINANCIAL INFORMATION

As of August 31, 2024

The principal balances and results accumulated for the period ending August 2024 (amounts in millions of Chilean pesos).

SUMMARIZED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

Principal assets	MCh\$
Cash and deposits in banks	2,325,993
Loans and accounts receivables from customers and banks, net	39,080,352
Loans and accounts receivables from customers at fair value, net	38,503
Financial instruments	8,420,744
Financial derivative contracts	11,342,557
Other asset items	4,619,468
Total assets	65,827,617
Principal liabilities	
	MCh\$
Deposits and other demand liabilities	12,814,505
Time deposits and other time liabilities	17,131,406
Issued debt and regulatory capital instruments	10,767,683
Financial derivative contracts	11,730,915
Other liabilities items	9,059,447
Total equity	4,323,661
Total liabilities and Equity	65,827,617
Equity attributable to:	
Equity holders of the Bank	4,219,573
Non-controlling interest	104,088

SUMMARIZED CONSOLIDATED STATEMENTS OF INCOME FOR THE PERIOD

Operational results	MCh\$
Net interest income	1,135,105
Net fee and commission income	355,419
Result from financial operations	154,277
Total operating income	1,644,801
Provision for loan losses	(352,402)
Support expenses	(603,164)
Other results	(61,974)
Income before tax	627,261
Income tax expense	(129,646)
Net income for the period	497,615
Attributable to:	
Equity holders of the Bank	489,086
Non-controlling interest	8,529

JONATHAN COVARRUBIAS H.
Chief Accounting Officer

ROMAN BLANCO R.
Chief Executive Officer



BANCO SANTANDER-CHILE Y AFILIADAS
INFORMACIÓN FINANCIERA CONSOLIDADA

Al 31 de Agosto de 2024

A continuación, se presentan los principales saldos de balance y resultados acumulados por el periodo de cierre de mes de Agosto de 2024 (cifras en millones de pesos).

ESTADO DE SITUACIÓN FINANCIERA CONSOLIDADO RESUMIDO		ESTADO DE RESULTADOS CONSOLIDADO DEL PERIODO RESUMIDO	
Principales rubros del activo	MMS	Resultados operacionales	MM\$
Efectivo y depósitos en bancos	2.325.993	Ingresos netos por intereses y reajustes	1.135.105
Créditos y cuentas por cobrar a clientes y bancos	39.080.352	Ingresos netos de comisiones	355.419
Créditos y cuentas por cobrar a clientes a valor razonable	38.503	Resultado de operaciones financieras	154.277
Instrumentos financieros	8.420.744	Total ingresos operacionales	1.644.801
Contratos de derivados financieros	11.342.557	Gasto de pérdidas crediticias	(352.402)
Otros rubros del activo	4.619.468	Gastos de apoyo	(603.164)
Total Activos	65.827.617	Otros resultados	(61.974)
		Resultado antes de impuesto	627.261
Principales rubros del pasivo	MMS	Impuesto a la renta	(129.646)
Depósitos y otras obligaciones a la vista	12.814.505	Utilidad consolidada del periodo	497.615
Depósitos y otras captaciones a plazo	17.131.406		
Instrumentos de deuda y capital regulatorio emitidos	10.767.683	Resultado atribuible a:	
Contratos de derivados financieros	11.730.915	Tenedores patrimoniales del Banco	489.086
Otros rubros del pasivo	9.059.447	Interés no controlador	8.529
Total patrimonio	4.323.661		
Total Pasivos y Patrimonio	65.827.617		
Patrimonio atribuible a:			
Tenedores patrimoniales del Banco	4.219.573		
Interés no controlador	104.088		

JONATHAN COVARRUBIAS H.
Gerente de Contabilidad

ROMAN BLANCO R.
Gerente General

IMPORTANT NOTICE

The unaudited financial information has been prepared in accordance with the Compendium of Accounting Standards for Banks effective from January 1, 2022 issued by the Financial Market Commission (FMC). The accounting principles issued by the FMC are substantially similar to IFRS but there are some exceptions. The FMC is the banking industry regulator according to article 2 of the General Banking Law, which by General Regulation establishes the accounting principles to be used by the banking industry. For those principles not covered by the Compendium of Accounting Standards for Banks, banks can use generally accepted accounting principles issued by the Chilean Accountant's Association AG which coincide with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB). If discrepancies exist between the accounting principles issued by the FMC (Compendium of Accounting Standards for Banks) and IFRS the Compendium of Accounting Standards for Banks will take precedence.

¿Qué podemos hacer por ti hoy?



