



BANCO SANTANDER-CHILE AND SUBSIDIARIES

CONSOLIDATED FINANCIAL INFORMATION

As of April 30, 2023

The principal balances and results accumulated for the period ending April 2023 (amounts in millions of Chilean pesos).

SUMMARIZED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

Principal assets	MCh\$
Cash and deposits in banks	2,116,671
Loans and accounts receivables from customers and banks, net	38,118,072
Loans and accounts receivables from customers at fair value, net	209,454
Financial instruments	11,699,512
Financial derivative contracts	11,365,723
Other asset items	5,977,425
Total assets	69,486,857
Principal liabilities	MCh\$
Deposits and other demand liabilities	14,389,386
Time deposits and other time liabilities	13,550,341
Issued debt and regulatory capital instruments	9,873,882
Financial derivative contracts	13,633,533
Other liabilities items	13,911,376
Total equity	4,128,339
Total liabilities and Equity	69,486,857

Equity attributable to:

Equity holders of the Bank	4,013,153
Non-controlling interest	115,186

SUMMARIZED CONSOLIDATED STATEMENTS OF INCOME FOR THE PERIOD

Operational results	MCh\$
Net interest income	383,900
Net fee and commission income	170,339
Result from financial operations	96,138
Total operating income	650,377
Provision for loan losses	(149,379)
Support expenses	(286,942)
Other results	(750)
Income before tax	213,306
Income tax expense	(14,077)
Net income for the period	199,229
Attributable to:	
Equity holders of the Bank	193,588
Non-controlling interest	5,641

JONATHAN COVARRUBIAS H.
Chief Accounting Officer

ROMAN BLANCO R.
Chief Executive Officer



BANCO SANTANDER-CHILE Y AFILIADAS
INFORMACIÓN FINANCIERA CONSOLIDADA

Al 31 de Abril de 2023

A continuación, se presentan los principales saldos de balance y resultados acumulados por el periodo de cierre de mes de abril de 2023 (cifras en millones de pesos).

ESTADO DE SITUACIÓN FINANCIERA CONSOLIDADO RESUMIDO

Principales rubros del activo	MM\$
Efectivo y depósitos en bancos	2.116.671
Créditos y cuentas por cobrar a clientes y bancos	38.118.072
Créditos y cuentas por cobrar a clientes a valor razonable	209.454
Instrumentos financieros	11.699.512
Contratos de derivados financieros	11.365.723
Otros rubros del activo	5.3977.425
Total Activos	69.486.857
Principales rubros del pasivo	MM\$
Depósitos y otras obligaciones a la vista	14.389.386
Depósitos y otras captaciones a plazo	13.550.341
Instrumentos de deuda y capital regulatorio emitidos	9.873.882
Contratos de derivados financieros	13.633.533
Otros rubros del pasivo	13.911.376
Total patrimonio	4.128.339
Total Pasivos y Patrimonio	69.486.857
Patrimonio atribuible a:	
Tenedores patrimoniales del Banco	4.013.153
Interés no controlador	115.186

ESTADO DE RESULTADOS CONSOLIDADO DEL PERIODO RESUMIDO

Resultados operacionales	MM\$
Ingresos neto por intereses y reajustes	383.900
Ingresos neto de comisiones	170.339
Resultado de operaciones financieras	96.138
Total ingresos operacionales	650.377
Gasto de pérdidas crediticias	(149.379)
Gastos de apoyo	(286.942)
Otros resultados	(750)
Resultado antes de impuesto	213.306
Impuesto a la renta	(14.077)
Utilidad consolidada del periodo	199.229
Resultado atribuible a:	
Tenedores patrimoniales del Banco	193.588
Interés no controlador	5.641

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?

