



BANCO SANTANDER-CHILE AND SUBSIDIARIES CONSOLIDATED FINANCIAL INFORMATION

As of February 29, 2024

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

SUMMARIZED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

Principal assets	MCh\$
Cash and deposits in banks	2,400,485
Loans and accounts receivables from customers and banks, net	39,880,626
Loans and accounts receivables from customers at fair value, net	107,116
Financial instruments	13,382,181
Financial derivative contracts	13,878,365
Other asset items	5,014,391
Total assets	74,663,164
Principal liabilities	
MCh\$	
Deposits and other demand liabilities	13,941,528
Time deposits and other time liabilities	16,349,260
Issued debt and regulatory capital instruments	10,845,702
Financial derivative contracts	14,558,517
Other liabilities items	14,490,976
Total equity	4,477,181
Total liabilities and Equity	74,663,164
Equity attributable to:	
Equity holders of the Bank	4,351,226
Non-controlling interest	125,955

SUMMARIZED CONSOLIDATED STATEMENTS OF INCOME FOR THE PERIOD

Operational results	MCh\$
Net interest income	214,993
Net fee and commission income	84,379
Result from financial operations	39,125
Total operating income	338,497
Provision for loan losses	(86,580)
Support expenses	(142,492)
Other results	(11,463)
Income before tax	97,962
Income tax expense	(27,364)
Net income for the period	70,598
Attributable to:	
Equity holders of the Bank	69,231
Non-controlling interest	1,367

JONATHAN COVARRUBIAS H.
Chief Accounting Officer

ROMAN BLANCO R.
Chief Executive Officer



BANCO SANTANDER-CHILE Y AFILIADAS

INFORMACIÓN FINANCIERA CONSOLIDADA

Al 29 de Febrero de 2024

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

ESTADO DE SITUACIÓN FINANCIERA CONSOLIDADO RESUMIDO

Principales rubros del activo	MM\$
Efectivo y depósitos en bancos	2.400.485
Créditos y cuentas por cobrar a clientes y bancos	39.880.626
Créditos y cuentas por cobrar a clientes a valor razonable	107.116
Instrumentos financieros	13.382.181
Contratos de derivados financieros	13.878.365
Otros rubros del activo	5.014.391
Total Activos	74.663.164
Principales rubros del pasivo	
	MM\$
Depósitos y otras obligaciones a la vista	13.941.528
Depósitos y otras captaciones a plazo	16.349.260
Instrumentos de deuda y capital regulatorio emitidos	10.845.702
Contratos de derivados financieros	14.558.517
Otros rubros del pasivo	14.490.976
Total patrimonio	4.477.181
Total Pasivos y Patrimonio	74.663.164
Patrimonio atribuible a:	
Tenedores patrimoniales del Banco	4.351.226
Interés no controlador	125.955

ESTADO DE RESULTADOS CONSOLIDADO DEL PERIODO RESUMIDO

Resultados operacionales	MM\$
Ingresos neto por intereses y reajustes	214.993
Ingresos neto de comisiones	84.379
Resultado de operaciones financieras	39.125
Total ingresos operacionales	338.497
Gasto de pérdidas crediticias	(86.580)
Gastos de apoyo	(142.492)
Otros resultados	(11.463)
Resultado antes de impuesto	97.962
Impuesto a la renta	(27.364)
Utilidad consolidada del periodo	70.598
Resultado atribuible a:	
Tenedores patrimoniales del Banco	69.231
Interés no controlador	1.367

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?

