



Banco Santander Chile

**Pillar III Market**

**Discipline and**

**Transparency**

June 30, 2024

## Index

KM1 - Key parameters .....	3
OV1 -RWA presentation .....	4
CC1 - Composition of regulatory capital .....	5
CC2 - Reconciliation of regulatory capital with the balance sheet .....	7
CCA - Main characteristics of regulatory capital instruments.....	9
LR1 - Comparative summary of accounting assets vs. leverage ratio exposure measure.....	13
LR2 -Summary of leverage ratio exposure measure .....	14
CR1 - Credit quality of assets.....	14
CR2 - Changes in the stock of loans and non-derivative financial instruments in the default banking book.....	15
CR3 - Credit Risk Mitigation techniques: overview .....	15
CR4 - Standard Approach: CR exposure and CRM effects.....	16
CR5 - Standardized approach: exposures by type of counterparty and weights by RC .....	17
CCR1 - Analysis of CCR exposures by approach.....	17
CCR3 -Standardized Approach for CCR Exposures by Type of Counterparty and Risk Weights .....	18
CCR5 - Collateral Composition for CCR Exposures .....	18
CCR8 - Exposures to central counterparties.....	20
MR1 - Market risk under standardised approach .....	21
LIQ1 -Liquidity Coverage Ratio (LCR) .....	22
LIQ2 - Net Stable Funding Ratio (NSFR).....	23
ENC -Encumbered Assets .....	24

## KM1 - Key parameters

Amounts expressed in MMCLP	2Q2024	1Q2024	4Q2023	3Q2023	2Q2023	1Q2023
	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1)	4.226.325	4.209.225	4.397.881	4.275.569	4.247.994	4.015.590
Fully loaded ECL accounting model CET1						
Tier 1 capital	4.883.021	4.892.823	5.006.601	5.093.927	4.998.893	4.759.663
Fully loaded ECL accounting model Tier 1						
Total capital	6.900.399	6.893.544	6.978.733	6.840.461	6.792.358	6.526.885
Fully loaded ECL accounting model total capital						
<b>Risk-weighted assets (amounts)</b>						
Total Risk Weighted Assets (RWA)	39.756.279	40.507.760	39.552.229	39.899.327	38.781.025	38.386.948
Total Risk Weighted Assets (Total Risk Weighted Assets before the application of the minimum weight)						
<b>Coefficientes de capital en función del riesgo (porcentaje de los APR)</b>						
Common Equity Tier 1 ratio(%)	10,63%	10,39%	11,12%	10,72%	10,95%	10,46%
CET1 coefficient with ECL accounting model with full application of the rules (%)						
CET1 coefficient (%) (coefficient before the application of the minimum weight)						
Tier 1 Capital coefficient (%)	12,28%	12,08%	12,66%	12,77%	12,89%	12,40%
Tier 1 capital ratio with ECL accounting model with full application of the rules (%)						
Tier 1 capital coefficient (%) (coefficient before the application of the minimum weight)						
Effective equity coefficient (%)	17,36%	17,02%	17,64%	17,14%	17,52%	17,00%
Coefficient of effective equity with ECL accounting model with full application of the rules (%)						
Effective equity coefficient (%) (coefficient before the application of the minimum floor)						
<b>Additional corecapital (% of RWAs)</b>						
Capital conservation buffer requirement (%)	1,88%	1,88%	1,88%	1,25%	1,25%	1,25%
Countercyclical buffer requirement (%)	0,50%	0,00%	0,00%	0,00%	0,00%	0,00%
D-SIB additional requirements (%)	0,75%	0,75%	0,75%	0,38%	0,38%	0,38%
Total of bank CET1 specific buffer requirements (%)	3,13%	2,63%	2,63%	1,63%	1,63%	1,63%
CET1 available after meeting the bank's minimum capital requirements (%)	6,13%	5,89%	6,62%	6,22%	6,45%	5,96%
<b>Leverage ratio**</b>						
Total leverage ratio exposure measure	63.562.574	67.133.967	65.640.466	64.356.360	63.379.427	62.383.147
Leverage ratio (%)	6,71%	6,45%	6,76%	6,76%	6,58%	6,65%
Basel III leverage ratio with full application ECL accounting model (%) (including the effects of any applicable temporary exemptions from central bank reserves)						
Basel III leverage ratio (%) (excluding the effects of any applicable temporary exemptions from central bank reserves)						
<b>Liquidity Coverage Ratio (LCR)**</b>						
Total high-quality liquid assets (HQLA)	7.162.580	7.870.414	6.878.276	6.089.482	6.259.639	6.929.416
Total net cash outflow	3.731.965	3.852.977	3.730.018	3.210.693	3.561.508	4.097.644
LCR (%)	195,14%	206,56%	184,11%	189,69%	176,15%	169,77%
<b>Net Stable Funding Ratio (NSFR)**</b>						
Total available stable funding	36.555.179	36.885.527	36.240.109	37.504.223	39.136.686	40.377.813
Total required stable funding	35.778.048	36.155.728	35.693.462	35.305.907	35.320.773	35.105.094
NSFR (%)	102,17%	102,02%	101,53%	106,23%	110,80%	115,02%

\*\*Average data, as required by RAN 21.20

Template corrected as of 04/11/2024

## OV1 -RWA presentation

	2Q2024	1Q2024	2Q2024
	RWA	RWA	Minimum Capital Requirements
Amounts expressed in MMCLP	Consolidated	Consolidated	Consolidated
<b>Credit risk (excluding counterparty credit risk and securitization exposures)</b>	26.842.130	27.858.704	2.147.370
Standardised approach	26.842.130	27.858.704	2.147.370
Internal approach			
Of which, with the Commission's attribution method.			
Of which, using the advanced internal ratings-based method (A-IRB)			
<b>Counterparty credit risk</b>	1.612.644	1.705.276	129.012
Of which, using the standardised approach for counterparty credit risk			
Of which, with the method of internal models(IMM)			
Of which, other CCRs			
Credit Valuation Adjustments			
Equity positions with the simple risk weight method and the internal models method during the transitional period of five years			
Investment funds in the banking book – constituent method			
Investment funds in the banking book – internal regulation method			
Mutual fund in the banking book - alternative method			
Settlement risk			
Securitization exposures in the banking book			
Of which, using the IRB methodology for securitization			
Of which, using the external ratings-based method for securitizations (SEC-ERBA), including internal evaluation method (IAA)			
Of which, using the standardized methodology for securitizations (SEC-SA)			
<b>Market risk (MES)</b>	5.481.256	5.280.288	438.501
Of which, using the standardized methodology			
Of which, using internal methodologies			
<b>Operational risk</b>	4.793.838	4.640.781	383.507
Amounts below the thresholds for deduction	1.026.410	1.022.711	82.113
Minimum floor adjustment (aggregate capital)			
<b>Total</b>	39.756.279	40.507.760	3.180.502

Template corrected as of 04/11/2024

## CC1 - Composition of regulatory capital

	June 2024	
	Amounts	Based on balance sheet reference numbers in connection with the level of regulatory consolidation
Amounts expressed in MMCLP		
<b>Basic capital or ordinary capital tier 1: instruments and reserves</b>		
Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	891.303	(h) de CC2
Retained earnings	169.445	
Accumulated other comprehensive income (and other reserves)	3.133.645	
Directly issued capital subject to phase-out from CET1 capital (only applicable to non-joint stock companies)	0	
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 capital)	102.098	
<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>4.296.490</b>	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>		
Prudent Valuation Adjustments		
Goodwill (net of related tax liabilities)	0	(a) - (d) de CC2
Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	27.112	(b) - (e) de CC2
Deferred tax assets that depend on the bank's future profitability, excluding those from temporary differences	271	
Cash flow hedge reserve	-6.943	
Insufficient provisions for expected losses	0	
Profits from sales in transactions of securitized operations	0	
Accumulated gains or losses from changes in own credit risk of financial liabilities valued at fair value	8.347	
Assets from defined benefit pension plans	101	
Investment in own instruments (if it has not already been subtracted from the paid-in capital heading of the published balance sheet)	0	
Reciprocal cross-holdings in common equity		
Non-significant investments in the capital of banking, financial and insurance entities not included in the regulatory consolidation perimeter when the bank does not hold more than 10% of the issued share capital (amount above the 10% threshold)	0	
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	0	
Regulatory adjustment by thresholds - MSR (amount above 10% threshold)	0	(c) - (f) - umbral 10% de CC2
Regulatory threshold adjustment - DTA arising from temporary differences (amount above 10% threshold, net of related tax liability)	10.200	
Amount exceeding the 15% threshold	0	
Of which: Significant investments in the ordinary capital of financial entities not consolidated in CET1	0	
Of which: Mortgage credit operation rights	0	
Of which: DTA arising from temporary differences	0	
National specific regulatory adjustments		
Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions	0	
<b>Total regulatory adjustments to Common Equity Tier 1 capital</b>	<b>39.089</b>	
<b>Common Equity Tier 1 capital (CET1)</b>	<b>4.226.325</b>	
<b>Additional Tier 1 capital: instruments</b>		
Directly issued qualifying additional Tier 1 instruments plus related stock surplus	656.696	(i)
Of which: classified as equity under applicable accounting standards		
Of which: classified as liabilities under relevant accounting standards	656.696	
Directly issued capital instruments subject to phase-out from additional Tier 1 capital		
Instruments included in additional tier 1 capital (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties		
Of which: instruments issued by subsidiaries subject to phasing out		
Additional Tier 1 capital before regulatory adjustments	656.696	
<b>Additional Tier 1 capital after regulatory adjustments</b>		
Investment in own instruments included in additional Tier 1 capital		
Cross holdings in instruments included in additional Tier 1 capital		
Non-significant investments in the capital of banking, financial and insurance entities not included in the regulatory consolidation perimeter when the bank does not hold more than 10% of the issued share capital of the entity (amount above the 10% threshold)	0	
Significant investments in the capital of banking, financial and insurance entities not included in the regulatory consolidation perimeter	0	
Specific local regulatory settings		
Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	0	
<b>Total regulatory adjustments to additional Tier 1 capital</b>	<b>0</b>	
<b>Additional Tier 1 Capital (AT1)</b>	<b>656.696</b>	
<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>4.883.021</b>	

## Table continued from previous page

	June 2024	
	Montos	A partir de los números de referencia del balance respecto al nivel de consolidación regulatorio
Amounts expressed in MMCLP		
<b>Tier 2 capital: instruments and provisions</b>		
Instruments eligible for Tier 2 capital issued directly plus related share premiums	1.724.378	
Directly issued capital instruments subject to phase-out from Tier 2 capital	0	
Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	
Of which: instruments issued by subsidiaries subject to phasing out	-	
Provisions	293.000	
<b>Tier 2 capital prior to regulatory adjustments</b>	<b>2.017.378</b>	
<b>Tier 2 capital after regulatory adjustments</b>		
Investments in own Tier 2 instruments		
Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities		
Non-significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities not included in the regulatory consolidation perimeter when the bank does not hold more than 10% of the issued share capital of the entity (amount above the threshold of 10 %)	-	
Non-significant investments in other TLAC liabilities of banking, financial and insurance entities not included in the regulatory consolidation perimeter when the bank does not hold more than 10% of the entity's issued share capital	-	
Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities not included in the regulatory consolidation perimeter (net of admissible short positions)	-	
Specific local regulatory settings		
<b>Total regulatory adjustments to Tier 2 capital</b>	<b>0</b>	
<b>Tier 2 capital (T2)</b>	<b>2.017.378</b>	
<b>Total regulatory capital (Tier 1 + Tier2)</b>	<b>6.900.399</b>	
<b>Total risk-weighted assets</b>	<b>39.756.279</b>	
<b>Ratios, capital buffers and systemic charge</b>		
<b>Common Equity Tier 1 Capital (% of RWAs)</b>	<b>10,63%</b>	
<b>Tier 1 capital (as a percentage of risk-weighted assets)</b>	<b>12,28%</b>	
<b>Effective equity (% of APRs)</b>	<b>17,36%</b>	
<b>Conservation buffer and countercyclical buffer, plus higher loss absorbency requirement for D SIBs (% of RWAs)</b>	<b>3,63%</b>	
Of which: conservation buffer	2,38%	
Of which: bank-specific countercyclical buffer in accordance with local regulation	0,01	
Of which: Higher loss absorbency requirement for D-SIBs (HLA) (minimum charge)	0,75%	
<b>Common Equity Tier 1 (CET1) capital (% of RWAs) available after meeting minimum bank capital requirements</b>	<b>6,13%</b>	
Local minima		
Local minimum coefficient of CET1	5,25%	
Minimum local tier 1 capital ratio	6,75%	
Local minimum coefficient of Effective Equity	8,75%	
<b>Amounts below deduction thresholds (before risk weighting)</b>		
Non-significant investments in the capital and other TLAC liabilities of other financial entities	-	
Significant investments in the ordinary capital of financial entities	-	
Mortgage credit operating rights (net of related tax liabilities)	-	
Deferred tax assets from temporary differences (net of related tax liabilities)	-	
<b>Ceilings applicable to the inclusion of provisions in Tier 2 capital</b>		
Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardised approach (prior to application of cap)	293.000	
Cap on inclusion of provisions in Tier 2 capital under standardised approach	368.515	
<b>Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings-based approach (prior to application of cap)</b>	<b>-</b>	
<b>Eligible provisions in Tier 2 capital related to positions subject to internal methodologies (before the application of the cap)</b>	<b>-</b>	
<b>Capital instruments subject to phase-out arrangements (only applicable between December 1, 2020 and January 1, 2031)</b>		
Current ceiling on CET1 instruments subject to phase-out		
Amount excluded from CET1 due to cap (amount above cap after redemptions and maturities)		
Current cap on AT1 instruments subject to phase-out arrangements		
Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)		
Current cap on Tier 2 instruments subject to phase-out arrangements	-	
Amount excluded from Q2 due to cap (amount above cap after redemptions and maturities)	-	

Template corrected as of 04/11/2024

## CC2 - Reconciliation of regulatory capital with the balance sheet

Amounts expressed in MMCLP	June 2024		
	Published Financial Statements	Under regulatory scope of consolidation	Reference
Assets	at the end of the period	at the end of the period	
Cash and deposits in banks	2.038.249		
Operations in progress	693.606		
Financial assets held for trading at fair value through profit or loss	11.489.450		
Financial derivative contracts	11.363.981		
Debt financial instruments	125.470		
Others	0		
Financial assets not held for trading valued at fair value through profit or loss	0		
Financial assets designated at fair value through profit or loss	0		
Financial assets at fair value through other comprehensive income	2.601.443		
Debt financial instruments	2.562.785		
Others	38.658		
Financial derivative contracts for hedge accounting	680.107		
Financial assets at amortized cost	47.014.370		
Rights from repurchase agreements and securities lending	67.372		
Debt financial instruments	7.609.556		
Due from banks	1.953		
Loans and accounts receivable from customers - Commercial	16.646.509		
Loans and accounts receivable from customers - Housing	17.316.817		
Loans and accounts receivable from customers - Consumer	5.372.164		
Investments in companies	57.528		
Intangible assets	90.373		
Of which: Goodwill	0		(a)
Of which: other intangibles (excluding mortgage servicing rights)	90.373		(b)
Of which: mortgage servicing rights	0		(c)
Fixed assets	200.396		
Right-of-use assets under lease	133.927		
Current taxes	72		
Deferred taxes	444.565		
Other assets	2.764.128		
Non-current assets and disposal groups held for sale	53.806		
<b>Total assets</b>	<b>68.262.019</b>		

## Table continued from previous page

Amounts expressed in MMCLP	June 2024		
	Estados financieros publicados	Con arreglo al perímetro de consolidación regulatorio	Referencia
	Al cierre del período	Al cierre del período	
<b>Liabilities</b>			
Operations in progress	625.813		
Financial liabilities held for trading at fair value through profit or loss	11.329.936		
Financial derivative contracts	11.329.936		
Others	0		
Financial liabilities designated at fair value through profit or loss	0		
Financial derivative contracts for hedge accounting	943.843		
Of which: DVA (Debit Valuation Adjustment)	0		
Financial liabilities at amortized cost	45.470.062		
Demand deposits and other obligations	13.230.749		
Time deposits and other borrowings	16.067.191		
Obligations from repurchase agreements and securities lending	534.938		
Obligations to banks	6.966.385		
Debt financial instruments issued	8.483.557		
Other financial obligations	187.242		
Lease contract obligations	86.641		
Regulatory capital financial instruments issued	2.519.094		
Provisions for contingencies	83.838		
Provisions for dividends, interest payments, and revaluation of regulatory capital financial instruments issued	208.210		
Special provisions for credit risk	340.062		
Current taxes	37.091		
Deferred taxes	0		
Of which: deferred tax liabilities related to Goodwill	0		(d)
Of which: deferred tax liabilities related to intangible assets (excluding mortgage servicing rights)	0		(e)
Of which: deferred tax liabilities related to mortgage servicing rights	0		(f)
Other liabilities	2.320.940		
Liabilities included in disposal groups held for sale	0		
<b>Total liabilities</b>	<b>63.965.529</b>		
<b>Equity</b>	<b>0</b>		
Capital	891.303		
Of which: amount admissible as CET1 (Common Equity Tier 1)	891.303		(h)
Of which: amount admissible as AT1 (Additional Tier 1)	0		(i)
Reserves	3.232.505		
Other accumulated comprehensive income	-98.861		
Items that will not be reclassified to profit or loss	1.353		
Items that may be reclassified to profit or loss	-100.214		
Retained earnings from previous years	39.679		
Profit for the year	337.976		
Less: Provisions for dividends, interest payments, and revaluation of regulatory capital financial instruments issued	-208.210		
Attributable to the bank's owners	4.194.393		
Non-controlling interest	102.098		
<b>Total equity</b>	<b>4.296.490</b>		



## CCA - Main characteristics of regulatory capital instruments

Issuer	Santander Chile Bank	Santander Chile Bank	Santander Chile Bank	Santander Chile Bank
Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	BSAN CI / BSAC US	15353669	10176024	USTDG10508
Governing law(s) of the instrument	Chilean legislation	General Banking Law	General Banking Law	General Banking Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	-			
Transitional rules	CET1	AT1	T2	T2
Post-transitional rules	CET1	AT1	T2	T2
Eligible on an individual/local consolidated/global consolidated level	Local Consolidated	Local Consolidated	Local Consolidated	Local Consolidated
Instrument type (types to be specified by each jurisdiction)	Common shares	Non Maturity Bonds	Subordinated bonds	Subordinated bonds
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) *	891.303	656.696	-	115.952
Par value of instrument	44,2	659.706	188.487	112.715
Accounting classification	Patrimony	Liability measures at amortized cost	Liability measures at amortized cost	Liability measures at amortized cost
Original date of issuance	-	21-10-2021	15-01-2020	02-05-2008
Perpetual or dated	No maturity	No maturity	Fixed maturity	Fixed maturity
Original maturity date	No maturity	No maturity	21-01-2030	02-05-2033
Early redemption by the issuer subject to prior approval by the Commission	No	Yes	No	No
Optional call date, contingent call dates and redemption amount	not applicable	i) 26/10/2026 ii) Total Amount	not applicable	not applicable
Subsequent call dates, if applicable	not applicable	Any date after the first redemption	not applicable	not applicable
<b>Coupons / dividends</b>				
Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed
Coupon rate and any related index	n/a	4,625%	3,792%	4,658%
Existence of a dividend stopper	Si	Si	No	No
Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary	Mandatory	Mandatory
Existence of step-up or other incentive to redeem	-			
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	n/a	-	-	-
If it is convertible, fully or partial	n/a	-	-	-
If convertible, conversion rate	n/a	-	-	-
If convertible, mandatory or optional conversion	-			
If convertible, specify instrument type convertible into	n/a	-	-	-
If convertible, specify issuer of instrument it converts into	n/a	-	-	-
Writedown feature	n/a	Si		
If writedown, writedown trigger(s)	n/a	Trigger: Default, Interest Cancellation y Loss Absorption		
If writedown, full or partial	-			
If writedown, permanent or temporary	n/a	Permanent		
If temporary write-down, description of writeup mechanism	n/a	-		
Type of subordination	-			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	-			
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	n/a	-	-	-

## Table continued from previous page

Issuer	Santander Chile Bank	Santander Chile Bank	Santander Chile Bank	Santander Chile Bank
Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	USTDG20908	USTDG30710	USTDG40710	USTDG50411
Governing law(s) of the instrument	General Banking Law	General Banking Law	General Banking Law	General Banking Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Transitional rules	T2	T2	T2	T2
Post-transitional rules	T2	T2	T2	T2
Eligible on an individual/local consolidated/global consolidated level	Local Consolidated	Local Consolidated	Local Consolidated	Local Consolidated
Instrument type (types to be specified by each jurisdiction)	Subordinated bonds	Subordinated bonds	Subordinated bonds	Subordinated bonds
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) *	115.952	115.952	115.952	154.602
Par value of instrument	112.715	112.715	112.715	150.287
Accounting classification	Liability measures at amortized cost	Liability measures at amortized cost	Liability measures at amortized cost	Liability measures at amortized cost
Original date of issuance	01-09-2008	01-07-2010	01-07-2010	01-04-2011
Perpetual or dated	Fixed maturity	Fixed maturity	Fixed maturity	Fixed maturity
Original maturity date	01-03-2038	01-07-2035	01-07-2040	01-04-2031
Early redemption by the issuer subject to prior approval by the Commission	No	No	No	No
Optional call date, contingent call dates and redemption amount	not applicable	not applicable	not applicable	not applicable
Subsequent call dates, if applicable	not applicable	not applicable	not applicable	not applicable
<b>Coupons / dividends</b>				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	4,171%	3,926%	3,777%	3,774%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step-up or other incentive to redeem				
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If it is convertible, fully or partial	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion				
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Writedown feature				
If writedown, writedown trigger(s)				
If writedown, full or partial				
If writedown, permanent or temporary				
If temporary write-down, description of writeup mechanism				
Type of subordination				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)				
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

## Table continued from previous page

Issuer	Santander Chile Bank	Santander Chile Bank	Santander Chile Bank	Santander Chile Bank
Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	USTDH10411	USTDH20914	USTDH30914	USTD-M0301
Governing law(s) of the instrument	General Banking Law	General Banking Law	General Banking Law	General Banking Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Transitional rules	T2	T2	T2	T2
Post-transitional rules	T2	T2	T2	T2
Eligible on an individual/local consolidated/global consolidated level	Local Consolidated	Local Consolidated	Local Consolidated	Local Consolidated
Instrument type (types to be specified by each jurisdiction)	Subordinated bonds	Subordinated bonds	Subordinated bonds	Subordinated bonds
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) *	154.602	115.952	115.952	80.312
Par value of instrument	150.287	112.715	112.715	187.859
Accounting classification	Liability measures at amortized cost	Liability measures at amortized cost	Liability measures at amortized cost	Liability measures at amortized cost
Original date of issuance	01-04-2011	01-09-2014	01-09-2014	01-03-2001
Perpetual or dated	Fixed maturity	Fixed maturity	Fixed maturity	Fixed maturity
Original maturity date	01-04-2041	01-09-2034	01-09-2039	01-09-2026
Early redemption by the issuer subject to prior approval by the Commission	No	No	No	No
Optional call date, contingent call dates and redemption amount	not applicable	not applicable	not applicable	not applicable
Subsequent call dates, if applicable	not applicable	not applicable	not applicable	not applicable
<b>Coupons / dividends</b>				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	3,850%	3,000%	3,100%	4,411%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step-up or other incentive to redeem				
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If it is convertible, fully or partial	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion				
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Writedown feature				
If writedown, writedown trigger(s)				
If writedown, full or partial				
If writedown, permanent or temporary				
If temporary write-down, description of writeup mechanism				
Type of subordination				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)				
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

## Table continued from previous page

Issuer	Santander Chile Bank	Santander Chile Bank	Santander Chile Bank	Santander Chile Bank
Unique identifier (eg Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	USTDW20320	USTDW70320	USTD-X1107	USTD-Z1207
Governing law(s) of the instrument	General Banking Law	General Banking Law	General Banking Law	Ley General de Bancos
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Transitional rules	T2	T2	T2	T2
Post-transitional rules	T2	T2	T2	T2
Eligible on an individual/local consolidated/global consolidated level	Local Consolidated	Local Consolidated	Local Consolidated	Consolidado local
Instrument type (types to be specified by each jurisdiction)	Subordinated bonds	Subordinated bonds	Subordinated bonds	Subordinated bonds
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) *	193.253	102.227	77.301	77.301
Par value of instrument	187.859	123.987	75.143	75.143
Accounting classification	Liability measures at amortized cost	Liability measures at amortized cost	Liability measures at amortized cost	Liability measures at amortized cost
Original date of issuance	01-03-2020	10-08-2021	02-11-2007	01-12-2007
Perpetual or dated	Fixed maturity	Fixed maturity	Fixed maturity	Fixed maturity
Original maturity date	01-09-2035	01-09-2028	02-11-2032	01-12-2032
Early redemption by the issuer subject to prior approval by the Commission	No	No	No	No
Optional call date, contingent call dates and redemption amount	not applicable	not applicable	not applicable	not applicable
Subsequent call dates, if applicable	not applicable	not applicable	not applicable	not applicable
<b>Coupons / dividends</b>				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	0,950%	3,515%	4,016%	4,100%
Existence of a dividend stopper	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
Existence of step-up or other incentive to redeem				
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-	-	-
If it is convertible, fully or partial	-	-	-	-
If convertible, conversion rate	-	-	-	-
If convertible, mandatory or optional conversion				
If convertible, specify instrument type convertible into	-	-	-	-
If convertible, specify issuer of instrument it converts into	-	-	-	-
Writedown feature				
If writedown, writedown trigger(s)				
If writedown, full or partial				
If writedown, permanent or temporary				
If temporary write-down, description of writeup mechanism				
Type of subordination				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)				
Non-compliant transitioned features	No	No	No	No
If yes, specify non-compliant features	-	-	-	-

## LR1 - Comparative summary of accounting assets vs. leverage ratio exposure measure

Amounts expressed in MMCLP, average data for the quarter	2Q2024
	Consolidado
Total consolidated assets as per published financial statements (net of required provisions)	68.950.482
Adjustments on CET1	- 90.996
Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
Exposure with derivative financial instruments (credit equivalents)	- 7.777.367
Adjustments for financing transactions with SFT securities (ie repos and similar collateralized loans)	
Adjustments for contingent credit exposures	2.579.406
Other adjustments (assets generated by the intermediation of financial instruments in its own name on behalf of third parties, others)	- 98.950
<b>Leverage ratio exposure measure</b>	<b>63.562.574</b>

## LR2 - Summary of leverage ratio exposure measure

Amounts expressed in MMCLP, average data for the quarter

	2Q2024	1Q2024
	Consolidado	Consolidado
<b>On-balance sheet exposures</b>		
On-balance sheet exposures (excluding derivatives)	56.719.726	60.358.466
(Asset amounts deducted in determining Basel III Tier 1 capital)	-90.996	-93.165
Total on-balance sheet exposures (excluding derivatives)	56.628.730	60.265.301
<b>Derivative exposures</b>		
Credit equivalent associated with all operations with derivatives (fair value and additional amount)	4.354.438	4.255.916
Add-on amounts for potential future exposures associated with all derivative transactions		
Gross collateral provided for the deduction of assets from the balance sheet in accordance with the accounting framework		
(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
(ECC tranche exempted for exposures to commercial operations settled by the client)		
Adjusted effective notional amount of written credit derivatives		
(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
Total derivative exposures	4.354.438	4.255.916
<b>Exposures from securities financing operations (SFT)</b>		
Gross SFT assets (without recognized offsets), after adjusting for sales accounting transactions		
(Netted amounts of cash payables and cash receivables of gross SFT assets)		
Counterparty credit risk exposure for SFT assets		
Agent transaction exposures		
Total securities financing transaction exposures		
<b>Other off-balance sheet exposures</b>		
Off-balance sheet exposure valued at gross notional amount	12.808.900	12.584.492
(Conversion adjustments to credit equivalents)	-10.229.493	-9.971.741
Off-balance sheet items	2.579.406	2.612.751
<b>Capital and total exposures</b>		
Tier 1 capital	4.262.054	4.331.742
Total exposures	63.562.574	67.133.967
<b>Leverage Ratio</b>		
Leverage ratio	6,71%	6,45%

Template corrected as of 04/11/2024

## CR1 - Credit quality of assets

Amounts expressed in MMCLP

	Gross book value		Compensation (endowments) / Impairment	Associated provisions		ECL accounting provisions for credit losses	Net values (a+b-d)
	Defaulted exposures	Exposures without default		Specific provisions	Additional provisions		
Placements in the banking book	2.285.387	38.241.509		1.189.453	293.000		39.337.443
Financial instruments in the banking book		10.210.998					10.210.998
Other assets in the banking book		6.476.650					6.476.650
Off-balance sheet exposures	24.011	12.911.515		40.975			12.894.552
<b>Total</b>	<b>2.309.398</b>	<b>67.840.672</b>		<b>1.230.428</b>	<b>293.000</b>		<b>68.919.643</b>

Template corrected as of 04/11/2024

## CR2 - Changes in the stock of loans and non-derivative financial instruments in the default banking book

Amounts expressed in MMCLP	June 2024
<b>Defaulted loans and debt securities at end of the previous reporting period</b>	<b>2.064.190</b>
Loans and debt securities that have defaulted since the last reporting period	587.622
Returned to non-defaulted status	-105.909
Amounts written off	-287.226
Other changes	-
<b>Defaulted loans and debt securities at end of the reporting period</b>	<b>2.258.677</b>

\*Las exposiciones en incumplimiento incluyen partidas fuera de balance (contingente)

## CR3 - Credit Risk Mitigation techniques: overview

Amounts expressed in MMCLP	June 2024				
	Unsecured Exposures	Exposures guaranteed	Exposures guaranteed by endorsements or bonds	Exposures secured with financial guarantees	Exposures secured by credit derivatives
Loans	37.195.589	2.141.853	2.139.659	2.194	
Debt securities	10.210.998				
<b>Total</b>	<b>47.406.587</b>	<b>2.141.853</b>	<b>2.139.659</b>	<b>2.194</b>	
Of which defaulted	1.412.177	93.540	93.540		

## CR4 - Standard Approach: CR exposure and CRM effects

Amounts expressed in MMCLP

Asset Categories	Exposures before CCF and CRM		Exposures after CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
Sovereigns and Central Banks	10.803.247	-	10.803.247	-	1.885	0,02%
Non-central government public sector entities	32.272	313.492	32.272	243.429	78.104	28,33%
International institutions and multilateral development banks	1.930	66.393	1.930	13.641	15.572	100,00%
Banks and Savings and Credit Cooperatives supervised by the CMF	963.188	35.664	963.188	16.961	213.785	21,81%
Of which, broker-dealers and other financial institutions						
Secured and Mortgage Bonds	-	-	-	-	-	0,00%
Corporates	6.384.106	3.795.482	6.384.106	1.306.908	6.034.982	78,47%
Of which, broker-dealers and other financial institutions						
Specialized loans	305.857	140.855	305.857	101.067	405.930	99,76%
Subordinated debt, shares and other capital instruments	-	-	-	-	-	0,00%
Retailers	6.928.594	7.468.462	6.928.594	763.773	5.611.102	72,94%
Real estate	23.405.669	1.156.036	23.405.669	195.293	10.927.492	46,30%
Of which residential real estate	20.067.502	900.734	20.067.502	93.239	7.899.449	39,18%
Of which, commercial root good	3.285.165	243.131	3.285.165	96.230	2.969.448	87,82%
Of which, CRE overall						
Of which, land acquisition, development and construction	53.002	12.171	53.002	5.825	58.595	99,61%
Investment funds						0,00%
Defaulted loans	1.505.716	9.648	1.505.716	9.648	1.921.825	126,82%
Higher-risk categories	-	-	-	-	-	0,00%
Transfer of funds in progress	266.430	-	266.430	-	-	0,00%
Other assets	3.806.238	41.377	3.806.238	18.629	2.037.384	53,27%
<b>Total</b>	<b>54.097.390</b>	<b>12.886.554</b>	<b>54.097.390</b>	<b>2.568.283</b>	<b>26.842.130</b>	<b>47,37%</b>

Template corrected as of 04/11/2024



## CR5 - Standardized approach: exposures by type of counterparty and weights by RC

Amounts expressed in MMCLP		June 2024								
Weighting by RC→	0%	10%	20%	35%	50%	75%	100%	150%	Otros	Total amount of CR exposures (after FCC and CRM)
Types of counterparties ↓										
Sovereigns and Central Banks	10.793.823	-	9.424	-	-	-	-	-	-	10.803.247
Non-central government public sector entities	-	-	241.562	-	8.695	-	25.445	-	-	275.701
International institutions and multilateral development banks	-	-	-	-	-	-	15.572	-	-	15.572
Banks and Savings and Credit Cooperatives supervised by the CMF	-	-	891.012	-	43.700	-	146	-	45.291	980.148
Secured and Mortgage Bonds	-	-	-	-	-	-	-	-	-	-
Corporates	454.004	-	-	-	-	-	3.586.859	-	3.650.150	7.691.014
Specialized loans	-	-	-	-	-	-	116.546	-	290.379	406.925
Subordinated debt, shares and other capital instruments	-	-	-	-	-	-	-	-	-	-
Retailers	1.074.622	-	-	-	-	2.230.534	3.579.056	-	808.156	7.692.367
Real estate	43.690	-	2.705.653	440.216	2.986.521	378.422	91.625	57.246	16.897.589	23.600.962
Of which, residential real estate	12.866	-	2.705.653	440.216	2.986.521	376.693	8.083	99	13.630.610	20.160.741
Of which, commercial root good	30.591	-	-	-	-	1.730	24.947	57.148	3.266.979	3.381.394
Of which, land acquisition, development and construction	232	-	-	-	-	-	58.595	-	-	58.827
Investment funds	-	-	-	-	-	-	-	-	-	-
Defaulted loans	93.540	-	-	-	-	-	421.824	1.000.001	-	1.515.364
Higher-risk categories	-	-	-	-	-	-	-	-	-	-
Transfer of funds in progress	266.430	-	-	-	-	-	-	-	-	266.430
Other assets	1.312.999	-	79.900	-	-	-	2.021.404	-	410.564	3.824.867
<b>Total</b>	<b>14.039.108</b>	<b>-</b>	<b>3.927.551</b>	<b>440.216</b>	<b>3.038.915</b>	<b>2.608.956</b>	<b>9.741.930</b>	<b>1.057.247</b>	<b>21.811.750</b>	<b>56.665.673</b>

Template corrected as of 04/11/2024

## CCR1 - Analysis of CCR exposures by approach

Amounts expressed in MMCLP	June 2024					
	Sum of positive fair values	Notional amounts	Additional amounts	Derivatives before CRM	Derivatives after CRM	RWA after CRM
Exposures to bilateral counterparties	1.734.939	1.633.585	3.679.701	5.414.640	3.802.633	1.593.758
Exposures to central counterparties	268.599	-	375.219	643.818	643.818	12.876
Simple Approach for credit risk mitigation (for SFTs)						
Comprehensive Approach for credit risk mitigation (for SFTs)						
Value-at-risk (VaR) for SFTs						
<b>Total</b>						1.606.634

Template corrected as of 04/11/2024

## CCR3 -Standardized Approach for CCR Exposures by Type of Counterparty and Risk Weights

RWA→ Types of counterparties ↓	0%	10%	20%	50%	75%	100%	150%	Others	Total Credit Risk Exposure (after CCF and CRM)
Sovereigns and central banks			13.918						13.918
Non-central government public sector entities			133.344	10.356					143.700
International institutions and multilateral development banks									-
Banks and Savings and Credit Cooperatives supervised by the CMF			978.771	682.991				998.557	2.660.319
Secured and Mortgage Bonds									
Corporates						186.669		798.026	984.695
Regulatory retail portfolios									-
Other assets									-
<b>Total</b>	-	-	<b>1.126.034</b>	<b>693.347</b>	-	<b>186.669</b>	-	<b>1.796.583</b>	<b>3.802.633</b>

Template corrected as of 04/11/2024

## CCR5 - Collateral Composition for CCR Exposures

	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of received collateral		Fair value of pledged collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Amounts expressed in MMCLP						
Cash – domestic currency	-		-			
Cash – other currencies	1.291.486		1.594.419			
Debt securities issued by the Chilean Government or Chilean Central Bank	1.617					
Other sovereign debt	277.485		-			
Government agency debt						
Corporate bonds						
Equity securities						
Other collateral	27.979		-			
<b>Total</b>	<b>1.598.567</b>		<b>1.594.419</b>			



## CCR8 - Exposures to central counterparties

Amounts expressed in MMCLP	June 2024	
	EAD after CRM	RWA
<b>Exposures to qualifying CCPs (QCCPs) (total)</b>	<b>944.342</b>	<b>18.887</b>
Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	897.500	17.950
(i) over-the-counter (OTC) derivatives	897.500	17.950
(ii) Exchange-traded derivatives	-	
(iii) Securities financing transactions		
(iv) Netting sets where cross-product netting has been approved	897.500	17.950
Segregated initial margin	283.966	
Non-segregated initial margin	-	
Pre-funded default fund contributions	46.842	937
Unfunded default fund contributions	-	
<b>Exposures to non-QCCPs (total)</b>		
Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	
(i) OTC derivatives	-	
(ii) Exchange-traded derivatives	-	
(iii) Securities financing transactions		
(iv) Netting sets where cross-product netting has been approved	-	
Segregated initial margin	-	
Non-segregated initial margin	-	
Pre-funded default fund contributions	-	
Unfunded default fund contributions	-	

## MR1 - Market risk under standardised approach

Amounts expressed in MMCLP	RWA 2Q2024
	Consolidated
Interest rate risk (general and specific)	5.303.020
Equity risk (general and specific)	0
Foreign exchange risk	149.656
Commodity risk	0
Options – simplified method	-
Options – delta-plus method	28.581
Options – scenario approach	-
Securitisations	
<b>Total</b>	<b>5.481.256</b>

## LIQ1 -Liquidity Coverage Ratio (LCR)

	2Q2024	
	Total unweighted value (average)	Total weighted value (average)
Amounts expressed in MMCLP, average data for the quarter		
<b>High-quality liquid assets</b>	<b>Consolidated</b>	
HQLA	7.163.382	7.162.580
<b>Cash outflows</b>		
<b>Retail deposits and deposits from small business customers, of which:</b>	17.499.771	1.147.332
Stable deposits	12.052.908	602.645
Less stable deposits	5.446.863	544.686
<b>Unsecured wholesale funding, of which:</b>	3.351.868	2.577.658
Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
Non-operational deposits (all counterparties)	3.203.021	2.428.812
Unsecured debt	148.847	148.847
<b>Secured wholesale funding</b>	635.775	127.155
<b>Additional requirements, of which:</b>	12.723.962	2.803.192
Outflows related to derivative exposures and other collateral requirements	2.123.025	2.115.903
Outflows related to loss of funding on debt products	-	-
Credit and liquidity facilities	10.600.937	687.288
<b>Other contractual funding obligations</b>	3.047.250	1.496.086
<b>Other contingent funding obligations</b>	2.469.388	244.102
<b>TOTAL CASH OUTFLOWS</b>		<b>8.395.525</b>
<b>Cash Inflows</b>		
<b>Secured lending (eg reverse repos)</b>	4.042.933	1.140.831
<b>Inflows from fully performing exposures</b>	1.692.130	1.679.887
Other cash inflows	3.035.753	1.842.843
<b>TOTAL CASH INFLOWS</b>		<b>4.663.560</b>
		<b>Total Adj.</b>
<b>Total HQLA</b>		<b>7.162.580</b>
<b>Total net cash outflows</b>		<b>3.731.965</b>
<b>Liquidity Coverage Ratio (%)</b>		<b>195,14%</b>

## LIQ2 - Net Stable Funding Ratio (NSFR)

	June 2024				
	Unweighted value by residual maturity				Weighted value
	No maturity (band 1)	< 6 months	From 6 months to 1 year	≥ 1 year	
Amounts expressed in MMCLP, Datos promedios del trimestre					
<b>Available Stable Financing (FED)</b>					
<b>Capital:</b>	4.635.250	0	0	2.519.355	6.861.605
Regulatory capital	4.635.250	0	0	2.519.355	6.861.605
Other capital instruments	0	0	0	0	0
<b>Deposits, sight obligations and other term deposits to individuals and SMEs (retail deposits), of which:</b>	11.957.341	8.388.165	462.550	216.149	18.943.399
Covered 100% by deposit insurance or guarantee (stable deposits)	11.957.341	95.565	0	0	10.847.615
Not covered or partially covered by deposit insurance or guarantee (less stable deposits)	0	8.292.601	462.550	216.149	8.095.784
<b>Deposits, demand obligations and other term deposits from wholesalers (wholesale financing), of which:</b>	1.522.860	6.323.687	3.552.573	822.098	4.044.854
For operational purposes (operational deposits)	0	0	0	0	0
Non-operational purposes and other wholesale financing	1.522.860	6.323.687	3.552.573	822.098	4.044.854
<b>Liabilities with matching interdependent assets</b>	750.278	0	0	0	0
<b>Other liabilities:</b>	745.808	5.549.598	2.198.696	8.160.086	6.705.321
NSFR derivative liabilities		1.161.190	627.172	2.240.527	
All other liabilities and equity not included in the above categories	745.808	4.388.408	1.571.524	5.919.559	6.705.321
<b>Total ASF</b>					<b>36.555.179</b>
<b>Required stable funding (RSF) item</b>					
<b>Total High Quality Liquid Assets for NSFR purposes</b>					322.306
<b>Deposits held at other financial institutions for operational purposes</b>	12.243	854.703	0	0	140.448
<b>Performing loans and securities:</b>	1.457.620	7.553.799	3.767.854	27.416.082	29.547.676
Performing loans to financial institutions secured by Level 1 HQLA	215.519	5.195.849	2.340.176	7.994.864	10.972.387
Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	1.242.102	1.170.611	956.633	2.795.373	4.659.367
Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	0	878.493	0	0	878.493
With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk					
Performing residential mortgages, of which:	0	308.845	471.044	16.625.845	13.037.429
With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk					
Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0	0	0	0	0
<b>Assets with matching interdependent liabilities</b>	0	0	0	0	0
<b>Other assets:</b>	6.185.134	13.266.168	1.306.922	6.253.135	6.566.747
Physical traded commodities, including gold	0				
Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties		0	0	0	0
NSFR derivative assets		0	0	0	0
NSFR derivative liabilities before deduction of variation margin posted		1.392.213	1.144.791	4.868.541	4.639.704
All other assets not included in the above categories	6.185.134	11.873.955	162.131	1.384.594	1.927.044
<b>Off-balance sheet items</b>		0	0	0	-799.129
<b>Total RSF</b>					<b>35.778.048</b>
<b>Net Stable Funding Ratio (%)</b>					<b>102,17%</b>

## ENC -Encumbered Assets

Amounts expressed in MMCLP	June 2024			
	Encumbered Assets	Central Bank Facilities	Unencumbered Assets	Total
Cash and bank deposits	1.513.831		524.418	2.038.249
Transactions with ongoing settlement			693.606	693.606
Financial assets held for trading at fair value through profit or loss	139.938		11.349.512	11.489.450
Non-trading financial assets mandatorily measured at fair value through profit or loss			0	0
Financial assets designated at fair value through profit or loss			0	0
Financial assets at fair value through other comprehensive income	2.014.739		586.704	2.601.443
Financial derivative contracts for accounting hedging			680.107	680.107
Financial assets at amortised cost	7.609.556	681.149	38.723.665	47.014.370
Investments in companies			57.528	57.528
Intangible assets			90.373	90.373
Fixed assets			200.396	200.396
Assets for the right to use leased assets			133.927	133.927
Current taxes			72	72
Deferred taxes			444.565	444.565
Other assets	2.045.076		719.053	2.764.128
Non-current assets and disposal groups			53.806	53.806
<b>Total assets</b>	<b>13.323.139</b>	<b>681.149</b>	<b>54.257.731</b>	<b>68.262.019</b>