



Banco Santander Chile

Pillar III Market Discipline and Transparency

June 28, 2024

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KM1- Key Parameters

Amounts expressed in MMCLP	2Q2024	1Q2024	4Q2023	3Q2023	2Q2023	1Q2023
Available capital (amounts)	Consolidated					
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						
Risk-weighted assets (amounts)						
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)						
Coefficientes de capital en función del riesgo (porcentaje de los APR)						
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 (%)	17,35%	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)						
Additional corecapital (% of RWAs)						
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%
Leverage ratio**						
Total leverage ratio exposure measure	63.562.575	67.133.967	65.640.466	64.356.360	63.379.427	62.383.147
Leverage ratio (%)	6,71%	6,76%	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)						
Liquidity Coverage Ratio (LCR)**						
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%
Net Stable Funding Ratio (NSFR)**						
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%

OV1- RWA Presentation

	2Q2024	1Q2024	2Q2024
	RWA	RWA	Minimum Capital Requirements
	Consolidated		
Amounts expressed in MMCLP			
Credit risk (excluding counterparty credit risk and securitization exposures)	26.842.130	27.858.704	27.939.354
Standardised approach	26.842.130	27.858.704	27.939.354
Internal approach			
Of which, with the Commission's attribution method			
Of which, using the advanced internal ratings-based method (A-IRB)			
Counterparty credit risk	1.612.644	1.705.276	1.323.023
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)			
Market risk (MES)	5.481.256	5.280.288	4.793.740
Of which, using the standardized methodology			
Of which, using internal methodologies			
Operational risk	4.793.838	4.640.781	4.424.739
Amounts below the thresholds for deduction	1.026.410	1.022.711	1.071.372
Minimum floor adjustment (aggregate capital)			
Total	39.756.279	40.507.760	39.552.229

CC1- Composition of Regulatory Capital (Part 1)

	Amounts	Based on balance sheet reference numbers in connection with the level of regulatory consolidation
Basic capital or ordinary capital tier 1: instruments and reserves		
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)	-	
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 capital)	102.098	
Common Equity Tier 1 capital before regulatory adjustments	4.296.490	
Common Equity Tier 1 capital: regulatory adjustments		
Prudent Valuation Adjustments		
Goodwill (net of related tax liabilities)	-	(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	-	
Profits from sales in transactions of securitized operations	-	
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)	-	
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)	-	
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)	-	
Regulatory adjustment by thresholds - MSR (amount above 10% threshold)	-	(c) - (f) - umbral 10% de CC2
Regulatory threshold adjustment - DTA arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	
Amount exceeding the 15% threshold	10.200	
Of which: Significant investments in the ordinary capital of financial entities not consolidated in CET1	-	
Of which: Mortgage credit operation rights	-	
Of which: DTA arising from temporary differences	10.200	
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	-	
Total regulatory adjustments to Common Equity Tier 1 capital	39.089	
Common Equity Tier 1 capital (CET1)	4.226.325	

CC1- Composition of Regulatory Capital (Part 2)

	Amounts	Based on balance sheet reference numbers in connection with the level of regulatory consolidation
Basic capital or ordinary capital tier 1: instruments and reserves		
Additional Tier 1 capital: instruments		
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	
Additional Tier 1 capital after regulatory adjustments		
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)	-	
Significant investments in the capital of banking, financial and insurance entities not included in the regulatory consolidation perimeter	-	
Specific local regulatory settings		
Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	-	
Total regulatory adjustments to additional Tier 1 capital	-	
Additional Tier 1 Capital (AT1)	656.696	
Tier 1 capital (T1 = CET1 + AT1)	4.883.021	
Tier 2 capital: instruments and provisions		
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	-	
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	
Tier 2 capital prior to regulatory adjustments	2.017.378	
Tier 2 capital after regulatory adjustments		
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		
Total regulatory adjustments to Tier 2 capital	-	
Tier 2 capital (T2)	2.017.378	
Total regulatory capital (Tier 1 + Tier2)	6.900.399	
Total risk-weighted assets	39.756.279	

CC1- Composition of Regulatory Capital (Part 3)

	Amounts	Based on balance sheet reference numbers in connection with the level of regulatory consolidation
Basic capital or ordinary capital tier 1: instruments and reserves		
Ratios, capital buffers and systemic charge		
Common Equity Tier 1 Capital (% of RWAs)	10,63%	
Tier 1 capital (as a percentage of risk-weighted assets)	12,28%	
Effective equity (% of APRs)	17,36%	
Conservation buffer and countercyclical buffer, plus higher loss absorbency requirement for D-SIBs (% of RWAs)	3,63%	
Of which: conservation buffer	2,38%	
Of which: bank-specific countercyclical buffer in accordance with local regulation	0,50%	
Of which: Higher loss absorbency requirement for D-SIBs (HLA) (minimum charge)	0,75%	
Common Equity Tier 1 (CET1) capital (% of RWAs) available after meeting minimum bank capital requirements	6,13%	
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%	
Amounts below deduction thresholds (before risk weighting)		
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)	-	
Ceilings applicable to the inclusion of provisions in Tier 2 capital		
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	
Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	
Eligible provisions in Tier 2 capital related to positions subject to internal methodologies (before the application of the cap)	-	
Capital instruments subject to phase-out arrangements (only applicable between December 1, 2020 and January 1, 2031)		
<i>Current ceiling on CET1 instruments subject to phase-out</i>		
<i>Amount excluded from CET1 due to cap (amount above cap after redemptions and maturities)</i>		
<i>Current cap on AT1 instruments subject to phase-out arrangements</i>		
<i>Amount excluded from AT1 capital due to cap (excess over cap after redemptions and maturities)</i>		
<i>Current cap on Tier 2 instruments subject to phase-out arrangements</i>	-	
<i>Amount excluded from Q2 due to cap (amount above cap after redemptions and maturities)</i>	-	

CC2- Reconciliation of Regulatory Capital to Balance Sheet (Part 1)

Amounts expressed in MMCLP	2Q2024		
	Published Financial Statements	Under regulatory scope of consolidation	Reference
Assets	at the end of the period		
Cash and balances at central banks	2.038.249		
Operations with settlement in progress	693.606		
Financial assets to trade at fair value through profit or loss	11.489.450		
Financial derivative contracts	11.363.981		
Debt financial instruments	125.470		
Others	-		
Non-trading financial assets mandatorily measured at fair value through profit or loss	-		
Financial assets designated at fair value through profit or loss	-		
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 accounting hedges	680.107		
Financial assets at amortized cost	47.014.370		
Rights for resale agreements and securities loans	67.372		
Debt financial instruments	7.609.556		
owed by banks	1.953		
Loans and accounts receivable from customers	16.646.509		
Loans and accounts receivable from customers - Commercial	17.316.817		
Loans and accounts receivable from customers - Housing	5.372.164		
Loans and accounts receivable from customers – Consumption	57.528		
Investments in companies	90.373		
Intangible assets	-		(a)
Of which: Goodwill	90.373		(b)
Of which: other intangibles (excluding mortgage credit operating rights)	-		(c)
Of which: mortgage credit operation rights	200.396		
Fixed assets	133.927		
Assets for right to use leased assets	72		
Current taxes	444.565		
Deferred taxes	2.764.128		
Of which: Goodwill-related deferred tax liabilities	53.806		
Of which: deferred tax liabilities related to intangible assets (excluding mortgage credit operating rights)	68.262.019		

CC2- Reconciliation of Regulatory Capital to Balance Sheet (Part 2)

	Published Financial Statements	Under regulatory scope of consolidation	Reference
	at the end of the period		
Of which: deferred tax liabilities related to mortgage credit operating rights	-		
Other assets	625.813		
Non-current assets and disposal groups for sale	11.329.936		
Total assets	11.329.936		
Liabilities	-		
Operations with settlement in progress	-		
Financial liabilities to trade at fair value through profit or loss	943.843		
Financial derivative contracts	-		
Others	45.470.062		
Financial liabilities designated at fair value through profit or loss	13.230.749		
Financial derivative contracts for accounting hedges	16.067.191		
Financial liabilities at amortized cost	534.938		
Deposits and other demand obligations	6.966.385		
Deposits and other term deposits	8.483.557		
Obligations for repurchase agreements and securities loans	187.242		
Obligations with banks	86.641		
Debt financial instruments issued	2.519.094		
Other financial obligations	83.838		
Obligations for lease contracts	208.210		
Regulatory capital financial instruments issued	340.062		
Contingency provisions	37.091		
Provisions for dividends, interest payments and appreciation of issued regulatory capital financial instruments	-		
Special provisions for credit risk	-		(d)
Current taxes	-		(e)
Deferred taxes	-		(f)
Other liabilities	2.320.940		
Liabilities included in alienable for sale	-		
Total liabilities	63.965.529		
Shareholders' equity	-		
Paid-in share capital	891.303		
Of which: amount eligible as CET1	891.303		(h)
Of which: amount eligible as AT1	-		(i)
Reserves	3.232.505		
Accumulated other comprehensive income	-98.861		
Items that will not be reclassified in results	1.353		
Items that can be reclassified in results	-100.214		
Accumulated retained earnings from prior years	39.679		
Total shareholders' equity	337.976		
Less: Provisions for dividends, interest payments and revaluation of issued regulatory capital financial instruments	-208.210		
Attributable to equity holders	4.194.393		
Non-controlling interest	102.098		
Total equity	4.296.490		

CCA- Main Characteristics of Regulatory Capital Instruments (Part 1)

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
Coupons / dividends				
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	-	-	-
* The amounts presented are expressed in millions of pesos, using the exchange rate in effect at the end	na	700.000.000	200.000.000	126.214.283

CCA- Main Characteristics of Regulatory Capital Instruments (Part 2)

Issuer	Santander Chile Bank	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	USTDH10411
Governing law(s) of the instrument	General Banking Law	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	T2
Post-transitional rules	T2	T2	T2	T2	T2
Eligible on an individual/local consolidated/global consolidated level	Local Consolidated	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	Subordinated bonds
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) *	115.952	115.952	115.952	154.602	154.602
Par value of instrument	112.715	112.715	112.715	150.287	150.287
Accounting classification	Liability measures at amortized cost	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	01-04-2011
Perpetual or dated	Fixed maturity	Fixed maturity	Fixed maturity	Fixed maturity	Fixed maturity
Original maturity date	01-03-2038	01-07-2035	01-07-2040	01-04-2031	01-04-2041
Early redemption by the issuer subject to prior approval by the Commission	No	No	No	No	No
Optional call date, contingent call dates and redemption amount	not applicable	not applicable	not applicable	not applicable	not applicable
Subsequent call dates, if applicable	not applicable	not applicable	not applicable	not applicable	not applicable
Coupons / dividends					
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	4,171%	3,926%	3,777%	3,774%	3,850%
Existence of a dividend stopper	No	No	No	No	No
Fully discretionary, partially discretionary or mandatory	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	Non-cumulative
Convertible or non-convertible	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	No
If yes, specify non-compliant features	-	-	-	-	-
* The amounts presented are expressed in millions of pesos, using the exchange rate in effect at the end	126.214.283	126.214.283	126.214.283	168.285.711	168.285.711

CCA- Main Characteristics of Regulatory Capital Instruments (Part 3)

Issuer	Santander Chile Bank	Santander Chile Bank	Santander Chile Bank	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)	USTDH0914	USTDH0914	USTD-M0101	USTDW20320	USTDW70320	USTD-K1107	USTD-21207
Governing law(s) of the instrument	General Banking Law	General Banking Law	General Banking Law	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 TAC eligible instruments governed by foreign law)							
Transitional rules	T2	T2	T2	T2	T2	T2	T2
Post-transitional rules	T2	T2	T2	T2	T2	T2	T2
Eligible on an individual/local consolidated/global consolidated level	Local Consolidated	Local Consolidated	Local Consolidated	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	Subordinated bonds	Subordinated bonds	Subordinated bonds
Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)*	115,952	115,952	80,312	189,253	102,227	77,801	77,801
Par value of instrument	112,715	112,715	187,859	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	Liability measures at amortized cost	Liability measures at amortized cost	Liability measures at amortized cost
Original date of issuance	01-09-2014	01-09-2014	01-09-2001	01-09-2020	10-08-2021	02-11-2007	01-12-2007
Repayment or dated	Fixed maturity	Fixed maturity	Fixed maturity	Fixed maturity	Fixed maturity	Fixed maturity	Fixed maturity
Original maturity date	01-09-2034	01-09-2039	01-09-2026	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	No	No	No
Optional call date, contingent call dates and redemption amount	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable
Subsequent call dates, if applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable	not applicable
Coupons / dividends							
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index	5.000%	5.200%	4.61%	0.850%	5.51%	4.016%	4.200%
Existence of a dividend stopper	No	No	No	No	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	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	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	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	-	-	-	-	-	-	-
Write-down feature							
If writedown, full or partial							
If writedown, permanent or temporary							
If temporary write-down, description of writedown 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	No	No	No
If yes, specify non-compliant features	-	-	-	-	-	-	-
* The amounts presented are expressed in millions of pesos, using the exchange rate in effect at the end	126,214,283	126,214,283	210,357,139	210,357,139	138,835,712	84,142,856	84,142,856

LR1- Comparative Summary of Accounting Assets vs. Leverage Ratio Exposure Measure

	2Q2024
Amounts expressed in MMCLP, average data for the quarter	Consolidated
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
Leverage ratio exposure measure	63.562.575

LR2- Summary of Leverage Ratio Exposure Measure

Amounts expressed in MMCLP, average data for the quarter	2Q2024	1Q2024
	Consolidado	Consolidado
On-balance sheet exposures		
On-balance sheet exposures (excluding derivatives)	56.719.726	60.358.466
(Asset amounts deducted in determining Basel III Tier 1 capital)	-90.996	-109.374
Total on-balance sheet exposures (excluding derivatives)	56.628.730	60.249.091
Derivative exposures		
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
Exposures from securities financing operations (SFT)		
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		
Other off-balance sheet exposures		
Off-balance sheet exposure valued at gross notional amount	12.808.900	12.584.492
(Conversion adjustments to credit equivalents)	-10.229.493	-9.579.857
Off-balance sheet items	2.579.406	3.004.635
Capital and total exposures		
Tier 1 capital	4.262.054	4.331.742
Total exposures	63.562.575	67.509.642
Leverage Ratio		
Leverage ratio	6,71%	6,42%

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
Total	2.309.398	67.908.044		1.230.428	293.000		68.987.014

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

Defaulted loans and debt securities at end of the previous reporting period	2.064.190
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	-
Defaulted loans and debt securities at end of the reporting period	2.258.677

CR3- Credit Risk Mitigation Techniques (CRM): Overview

Amounts expressed in MMCLP	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				
Total	47.406.587	2.141.853	2.139.659	2.194	
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	13.059.262	-	13.059.262	-	1.885	0,01%
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	3.824.584	41.377	3.806.238	18.629	2.037.384	53,27%
Total	56.371.751	12.886.554	56.353.405	2.568.283	26.842.130	45,56%

CR5- Standardized Approach: Exposures by Type of Counterparty and Weights by RC

Weighting by RC+	0%	10%	20%	35%	50%	75%	100%	150%	Otros	Total amount of CR exposures (after FCC and
Types of counterparties ↓										
Sovereigns and Central Banks	10.793.823	-	9.424	-	-	-	-	-	5.502	10.808.749
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	-	400.937	-	-	-	3.586.859	-	4.104.154	8.545.955
Specialized loans	-	-	-	-	-	-	116.546	-	290.379	406.925
Subordinated debt, shares and other capital instruments	-	-	-	-	-	-	-	-	-	-
Retailers	1.074.622	-	10.701	-	-	2.230.534	3.579.056	-	1.882.778	8.777.690
Real estate	43.690	-	2.858.107	440.216	2.986.521	378.422	91.625	57.246	16.941.278	23.797.106
Of which, residential real estate	12.866	-	2.712.534	440.216	2.986.521	376.693	8.083	99	13.643.476	20.180.488
Of which, commercial real estate	30.591	-	145.573	-	-	1.730	24.947	57.148	3.297.570	3.557.559
Of which, land acquisition, development and construction	232	-	-	-	-	-	58.595	-	232	59.059
Investment funds	-	-	-	-	-	-	-	-	-	-
Defaulted loans	93.540	-	-	-	-	-	421.824	1.000.001	93.540	1.608.904
Higher-risk categories	-	-	-	-	-	-	-	-	-	-
Transfer of funds in progress	266.430	-	-	-	-	-	-	-	-	266.430
Other assets	1.312.999	-	79.900	-	-	-	2.021.404	-	431.129	3.845.432
Total	14.039.108	-	4.491.643	440.216	3.038.915	2.608.956	9.741.930	1.057.247	23.503.672	58.921.687

CCR1- Analysis of CCR Exposures by Approach

Amounts expressed in MMCLP	Sum of positive fair values	Notional amounts	Additional amounts	Derivatives before CRM	Derivatives after CRM	RWA after CRM
Exposures to bilateral counterparties	1.134.885	1.309.099	3.258.702	4.393.587	3.802.633	1.593.758
Exposures to central counterparties	240.276	235.292	281.468	521.744	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						
Total						1.606.634

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

RWA→	0%	10%	20%	50%	75%	100%	150%	Others	Total Credit Risk Exposure
Types of counterparties→									
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						152.940		763.843	916.782
Regulatory retail portfolios									
Other assets									
Total			1.126.034	693.347		152.940		1.762.399	3.734.719

CCR5- Collateral Composition for CCR Exposures

Amounts expressed in MMCLP	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		
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		-			
Total	1.598.567		1.594.419			

CCR8- Exposures to Central Counterparties

Amounts expressed in MMCLP	EAD after CRM	RWA
Exposures to qualifying CCPs (QCCPs) (total)	944.342	18.887
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	-	-
Exposures to non-QCCPs (total)	-	-
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)	-
Foreign exchange risk	149.656
Commodity risk	-
Options – simplified method	-
Options – delta-plus method	28.581
Options – scenario approach	-
Securitisations	
Total	5.481.256

LIQ1- Liquidity Coverage Ratio (LCR)

	2Q2024	
	Total unweighted value (average)	Total weighted value (average)
Amounts expressed in MMCLP, average data for the quarter		
High-quality liquid assets	Consolidated	
HQLA	7.163.382	7.162.580
Cash outflows		
Retail deposits and deposits from small business customers, of which:	17.499.771	1.147.332
Stable deposits	12.052.908	602.645
Less stable deposits	5.446.863	544.686
Unsecured wholesale funding, of which:	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
Secured wholesale funding	635.775	127.155
Additional requirements, of which:	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
Other contractual funding obligations	3.047.250	1.496.086
Other contingent funding obligations	2.469.388	244.102
TOTAL CASH OUTFLOWS		8.395.525
Cash Inflows		
Secured lending (eg reverse repos)	4.042.933	1.140.831
Inflows from fully performing exposures	1.692.130	1.679.887
Other cash inflows	3.035.753	1.842.843
TOTAL CASH INFLOWS		4.663.560
		Total Adj.
Total HQLA		7.162.580
Total net cash outflows		3.731.965
Liquidity Coverage Ratio (%)		195,14%

LIQ2- Net Stable Funding Ratio (NSFR)

	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, average data for the quarter					
Available Stable Financing (FED)					
Capital:	4.635.250	-	-	2.519.355	6.861.605
Regulatory capital	4.635.250	-	-	2.519.355	6.861.605
Other capital instruments	-	-	-	-	-
Deposits, sight obligations and other term deposits to individuals and SMEs (retail deposits), of which:	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	-	-	10.847.615
Not covered or partially covered by deposit insurance or guarantee (less stable deposits)	-	8.292.601	462.550	216.149	8.095.784
Deposits, demand obligations and other term deposits from wholesalers (wholesale financing), of which:	1.522.860	6.323.687	3.552.573	822.098	4.044.854
For operational purposes (operational deposits)	-	-	-	-	-
Non-operational purposes and other wholesale financing	1.522.860	6.323.687	3.552.573	822.098	4.044.854
Liabilities with matching interdependent assets	750.278	-	-	-	-
Other liabilities:	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
Total ASF					36.555.179
Required stable funding (RSF) item					
Total High Quality Liquid Assets for NSFR purposes					322.306
Deposits held at other financial institutions for operational purposes	12.243	854.703	-	-	140.448
Performing loans and securities:	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:	-	878.493	-	-	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:	-	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	-	-	-	-	-
Assets with matching interdependent liabilities	-	-	-	-	-
Other assets:	6.185.134	13.266.168	1.306.922	6.253.135	6.566.747
Physical traded commodities, including gold	-	-	-	-	-
Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties	-	-	-	-	-
NSFR derivative assets	-	-	-	-	-
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
Off-balance sheet items	-	-	-	-	-799.129
Total RSF					35.778.048
Net Stable Funding Ratio (%)					102%

ENC- Encumbered Assets

Amounts expressed in MMCLP	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
Total assets	13.323.139	681.149	54.257.731	68.262.019

□