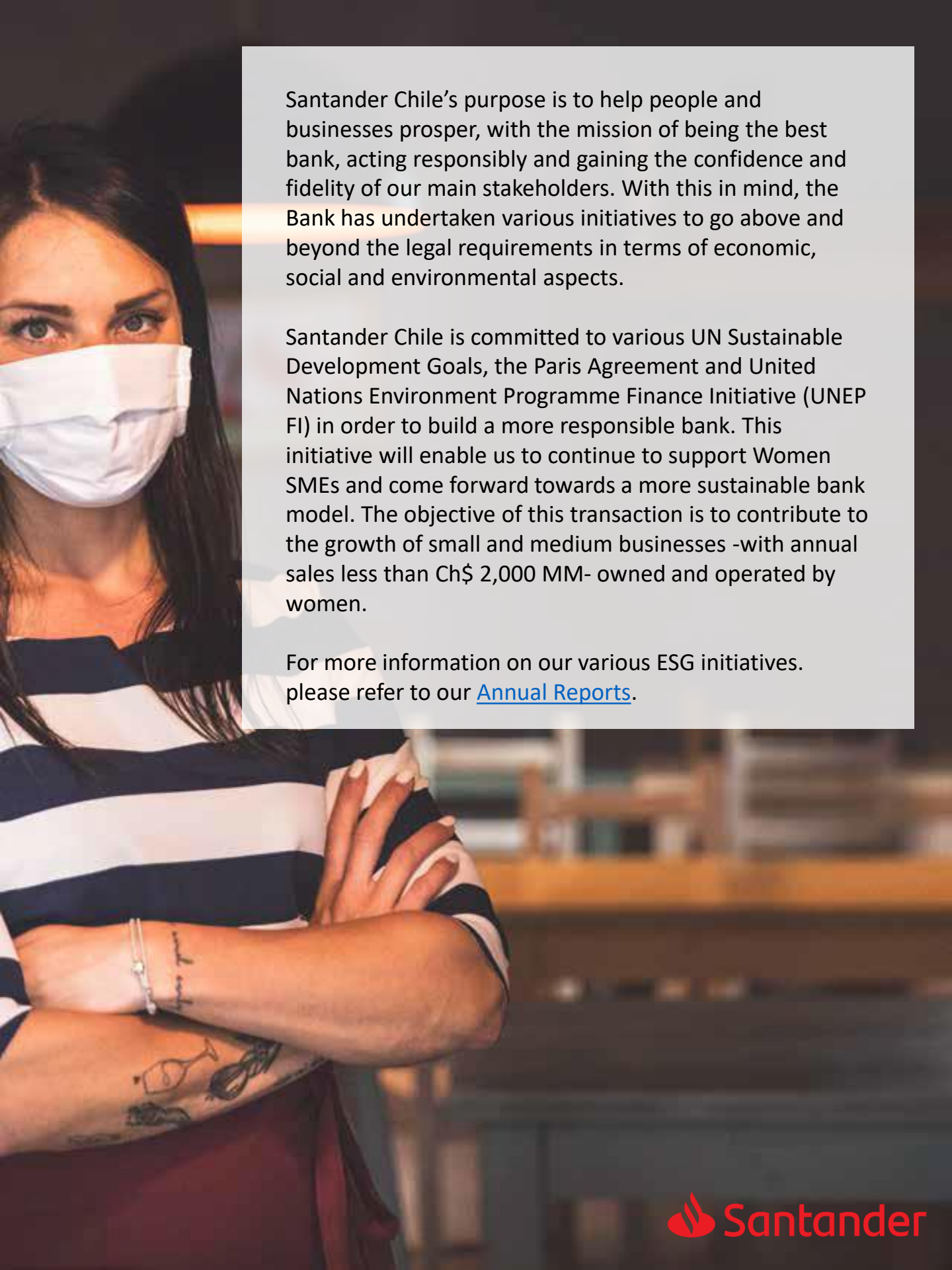




Banco Santander Chile

Women SMEs Bonds

March 2023



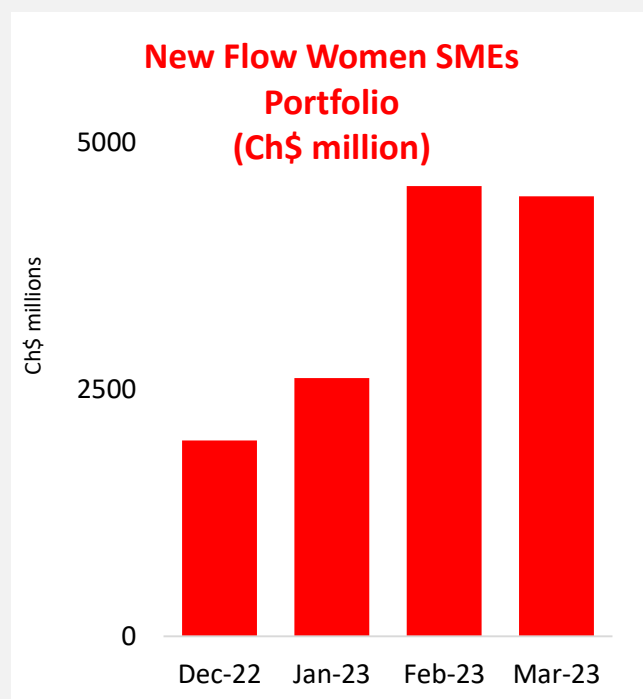
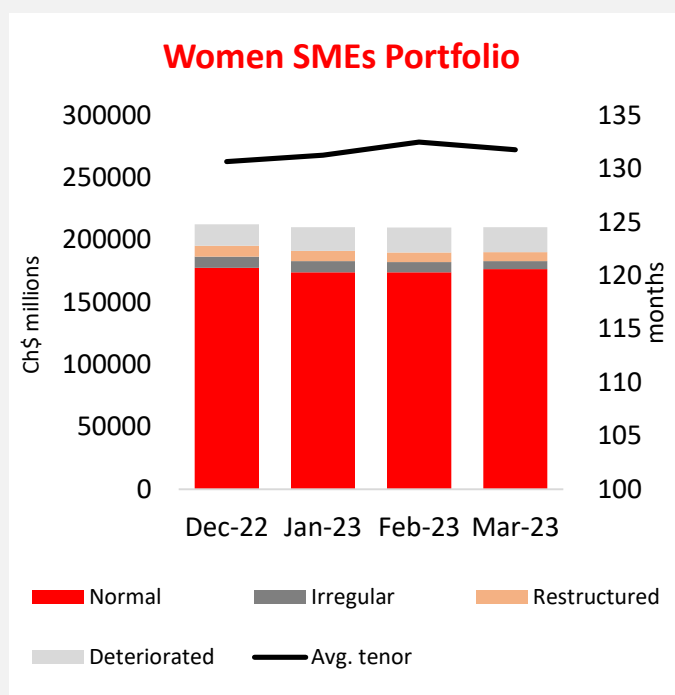
Santander Chile's purpose is to help people and businesses prosper, with the mission of being the best bank, acting responsibly and gaining the confidence and fidelity of our main stakeholders. With this in mind, the Bank has undertaken various initiatives to go above and beyond the legal requirements in terms of economic, social and environmental aspects.

Santander Chile is committed to various UN Sustainable Development Goals, the Paris Agreement and United Nations Environment Programme Finance Initiative (UNEP FI) in order to build a more responsible bank. This initiative will enable us to continue to support Women SMEs and come forward towards a more sustainable bank model. The objective of this transaction is to contribute to the growth of small and medium businesses -with annual sales less than Ch\$ 2,000 MM- owned and operated by women.

For more information on our various ESG initiatives, please refer to our [Annual Reports](#).

Women SMEs Portfolio as of March 31, 2023

(in Ch\$ millions)	Total loans	Risk index
Normal	176,495	0.98%
Irregular ¹	6,578	7.21%
Restructured ²	7,091	6.34%
Deteriorated ³	20,142	36.01%
Total	210,307	4.69%



1. Irregular: Overdue between 1-89 days.
 2. Restructured: loans that have had payments rescheduled.
 3. Deteriorated: Loans overdue 90 days + restructured loans.
- Risk index: amount of provisions over total loans.



Women SMEs Portfolio as of March 31, 2023



(in Ch\$ millions)	Total loans	% of loans
Arica y Parinacota	4,703	2%
Tarapacá	2,652	1%
Antofagasta	12,586	6%
Atacama	3,158	2%
Coquimbo	7,091	3%
Valparaíso	15,875	8%
Metropolitan Region	89,178	42%
Libertador Bernardo O'Higgins	6,888	3%
Maule	14,416	7%
Ñuble	4,815	2%
Bío Bío	11,591	6%
La Araucanía	11,616	6%
Los Ríos	5,432	3%
Los Lagos	14,249	7%
Aisén	2,147	1%
Magallanes	3,909	2%
Total	210,307	100%

