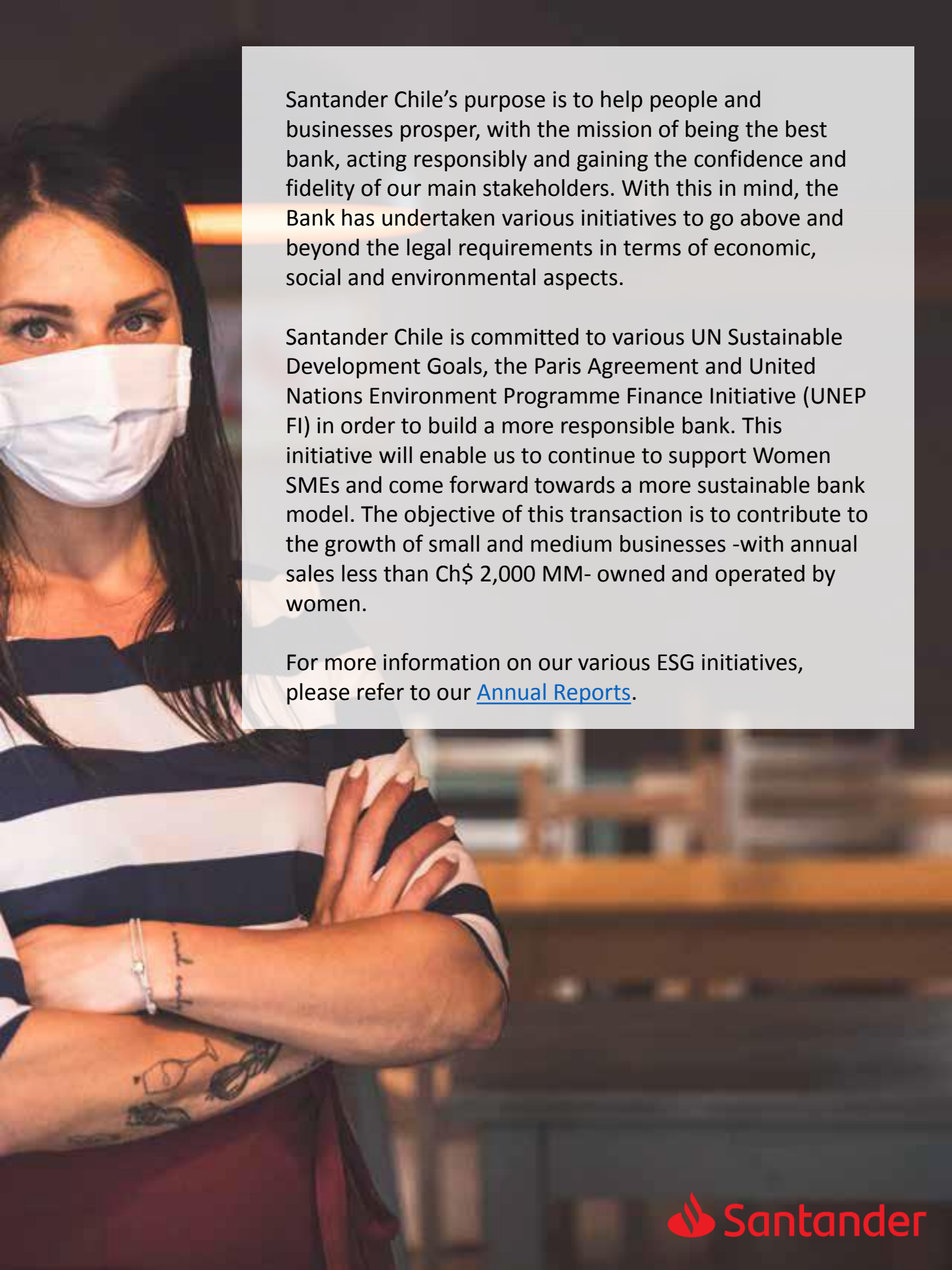


Banco Santander Chile

Women SMEs Bonds

March 2021



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.

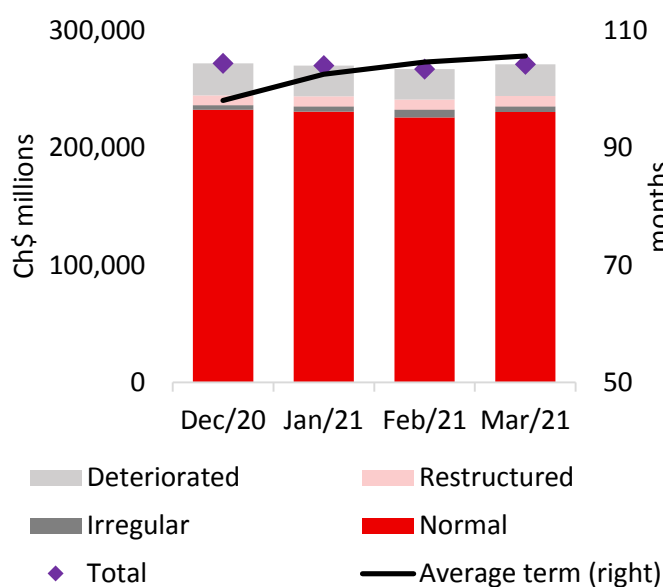
Santander Chile is committed to various UN Sustainable Development Goals, the Paris Agreement and United Nations Environment Programme Finance Initiative (UNEP FI) in order to build a more responsible bank. This initiative will enable us to continue to support Women SMEs and come forward towards a more 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](#).

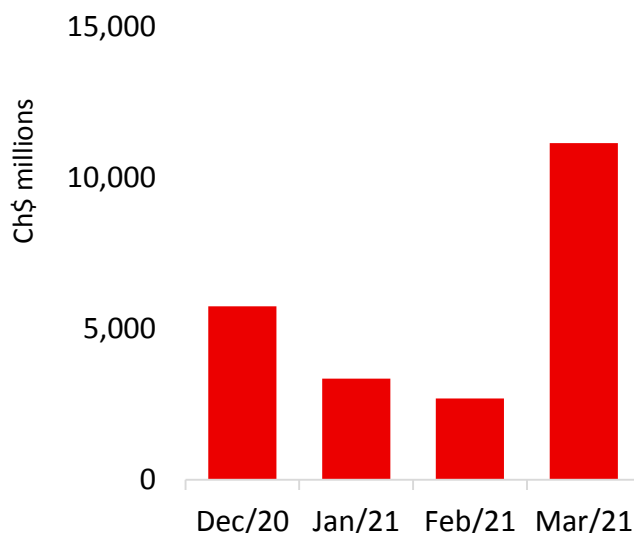
Women SMEs Portfolio as of March 31, 2021

(in Ch\$ millions)	Total loans	Risk index
Normal	230,694	1.32%
Irregular ¹	4,584	8.02%
Restructured ²	9,110	6.44%
Deteriorated ³	27,021	43.98%
Total	271,409	5.95%

Women SMEs Portfolio



New flow Women SMEs Portfolio



1. Irregular: Overdue between 1-89 days.
2. Restructured: loans that have had payments rescheduled.
3. Deteriorated: Loans overdue 90 days + restructured loans.



Women SMEs Portfolio as of March 31, 2021



(in Ch\$ millions)	Total loans	% of loans
Arica y Parinacota	6,047	2%
Tarapacá	3,635	1%
Antofagasta	16,556	6%
Atacama	4,264	2%
Coquimbo	9,651	4%
Valparaíso	18,482	7%
Metropolitan Region	122,960	45%
Libertador Bernardo O'Higgins	8,547	3%
Maule	16,113	6%
Ñuble	6,251	2%
Bío Bío	14,506	5%
La Araucanía	14,302	5%
Los Ríos	6,779	2%
Los Lagos	16,042	6%
Aisén	3,069	1%
Magallanes	4,203	2%
Total	271,409	100%

