



BANCO SANTANDER-CHILE AND SUBSIDIARIES CONSOLIDATED FINANCIAL INFORMATION

As of October 31, 2024

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

SUMMARIZED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

Principal assets	MCh\$
Cash and deposits in banks	2,152,359
Loans and accounts receivables from customers and banks, net	39,507,287
Loans and accounts receivables from customers at fair value, net	56,799
Financial instruments	9,058,893
Financial derivative contracts	12,367,495
Other asset items	5,095,750
Total assets	68,238,583
Principal liabilities	
MCh\$	
Deposits and other demand liabilities	12,824,435
Time deposits and other time liabilities	16,773,000
Issued debt and regulatory capital instruments	10,766,955
Financial derivative contracts	12,493,348
Other liabilities items	11,030,987
Total equity	4,349,858
Total liabilities and Equity	68,238,583
Equity attributable to:	
Equity holders of the Bank	4,242,760
Non-controlling interest	107,098

SUMMARIZED CONSOLIDATED STATEMENTS OF INCOME FOR THE PERIOD

Operational results	MCh\$
Net interest income	1,452,502
Net fee and commission income	454,197
Result from financial operations	205,197
Total operating income	2,111,896
Provision for loan losses	(435,649)
Support expenses	(753,983)
Other results	(80,219)
Income before tax	842,045
Income tax expense	(170,763)
Net income for the period	671,282
Attributable to:	
Equity holders of the Bank	659,840
Non-controlling interest	11,442

JONATHAN COVARRUBIAS H.
Chief Accounting Officer

ROMAN BLANCO R.
Chief Executive Officer



BANCO SANTANDER-CHILE Y AFILIADAS INFORMACIÓN FINANCIERA CONSOLIDADA

Al 301 de Octubre de 2024

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

ESTADO DE SITUACIÓN FINANCIERA CONSOLIDADO RESUMIDO

Principales rubros del activo	MM\$
Efectivo y depósitos en bancos	2.152.359
Créditos y cuentas por cobrar a clientes y bancos	39.507.287
Créditos y cuentas por cobrar a clientes a valor razonable	56.799
Instrumentos financieros	9.058.893
Contratos de derivados financieros	12.367.495
Otros rubros del activo	5.095.750
Total Activos	68.238.583
Principales rubros del pasivo	
	MM\$
Depósitos y otras obligaciones a la vista	12.824.435
Depósitos y otras captaciones a plazo	16.773.000
Instrumentos de deuda y capital regulatorio emitidos	10.766.955
Contratos de derivados financieros	12.493.348
Otros rubros del pasivo	11.030.987
Total patrimonio	4.349.858
Total Pasivos y Patrimonio	68.238.583
Patrimonio atribuible a:	
Tenedores patrimoniales del Banco	4.242.760
Interés no controlador	107.098

ESTADO DE RESULTADOS CONSOLIDADO DEL PERIODO RESUMIDO

Resultados operacionales	MM\$
Ingresos netos por intereses y reajustes	1.452.502
Ingresos netos de comisiones	454.197
Resultado de operaciones financieras	205.197
Total ingresos operacionales	2.111.896
Gasto de pérdidas crediticias	(435.649)
Gastos de apoyo	(753.983)
Otros resultados	(80.219)
Resultado antes de impuesto	842.045
Impuesto a la renta	(170.763)
Utilidad consolidada del periodo	671.282
Resultado atribuible a:	
Tenedores patrimoniales del Banco	659.840
Interés no controlador	11.442

JONATHAN COVARRUBIAS H.
Gerente de Contabilidad

ROMAN BLANCO R.
Gerente General

IMPORTANT NOTICE

The unaudited financial information has been prepared in accordance with the Compendium of Accounting Standards for Banks effective from January 1, 2022 issued by the Financial Market Commission (FMC). The accounting principles issued by the FMC are substantially similar to IFRS but there are some exceptions. The FMC is the banking industry regulator according to article 2 of the General Banking Law, which by General Regulation establishes the accounting principles to be used by the banking industry. For those principles not covered by the Compendium of Accounting Standards for Banks, banks can use generally accepted accounting principles issued by the Chilean Accountant's Association AG which coincide with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB). If discrepancies exist between the accounting principles issued by the FMC (Compendium of Accounting Standards for Banks) and IFRS the Compendium of Accounting Standards for Banks will take precedence.

¿Qué podemos hacer por ti hoy?

