



BANCO SANTANDER-CHILE AND SUBSIDIARIES
CONSOLIDATED FINANCIAL INFORMATION

As of November 30, 2018

The principal balances and results accumulated for the period ending november 2018 (Amounts in millions of Chilean pesos).

SUMMARIZED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

Principal assets	Ch\$ million
Cash and deposits in banks	2,106,155
Interbank loans, net	14,526
Loans and accounts receivables from customers, net	29,510,432
Total investments	2,658,037
Financial derivative contracts	2,375,330
Other asset items	1,812,446
Total assets	38,476,926

Principal liabilities	Ch\$ million
Deposits and other demand liabilities	8,291,531
Time deposits and other time liabilities	12,970,947
Financial derivative contracts	2,043,033
Issued debt instruments	8,157,064
Other liabilities items	3,783,193
Total equity	3,231,158
Total liabilities	38,476,926

Equity attributable to:

Equity holders of the Bank	3,187,222
Non-controlling interest	43,936

SUMMARIZED CONSOLIDATED STATEMENTS OF INCOME FOR THE PERIOD

Operational results	Ch\$ million
Net interest income	1,299,118
Net fee and commission income	267,067
Result from financial operations	91,745
Total operating income	1,657,930
Provision for loan losses	(302,882)
Support expenses	(663,939)
Other results	(2,809)
Income before tax	688,300
Income tax expense	(149,592)
Net income for the period	538,708

Attributable to:

Equity holders of the Bank	536,607
Non-controlling interest	2,101

FELIPE CONTRERAS FAJARDO
Chief Accounting Officer

MIGUEL MATA HUERTA
Chief Executive Officer



BANCO SANTANDER-CHILE Y AFILIADAS
INFORMACIÓN FINANCIERA CONSOLIDADA

Al 30 de noviembre de 2018

A continuación se presentan los principales saldos de balance y resultados acumulados por el periodo de cierre de mes de noviembre de 2018 (cifras en millones de pesos).

ESTADO DE SITUACIÓN FINANCIERA CONSOLIDADO RESUMIDO

Principales rubros del activo	MM\$
Efectivo y depósitos en bancos	2.106.155
Adeudado por bancos	14.526
Créditos y cuentas por cobrar a clientes	29.510.432
Inversiones totales	2.658.037
Contratos de derivados financieros	2.375.330
Otros rubros del activo	1.812.446
Total Activos	38.476.926

Principales rubros del pasivo	MM\$
Depósitos y otras obligaciones a la vista	8.291.531
Depósitos y otras captaciones a plazo	12.970.947
Contratos de derivados financieros	2.043.033
Instrumentos de deuda emitidos	8.157.064
Otros rubros del pasivo	3.783.193
Total patrimonio	3.231.158
Total Pasivos	38.476.926

Patrimonio atribuible a:	
Tenedores patrimoniales del Banco	3.187.222
Interés no controlador	43.936

ESTADO DE RESULTADOS CONSOLIDADO DEL PERIODO RESUMIDO

Resultados operacionales	MM\$
Ingreso neto por intereses y reajustes	1.299.118
Ingreso neto de comisiones	267.067
Resultado de operaciones financieras	91.745
Total ingresos operacionales	1.657.930
Provisiones por riesgo de crédito	(302.882)
Gastos de apoyo	(663.939)
Otros resultados	(2.809)
Resultado antes de impuesto	688.300
Impuesto a la renta	(149.592)
Utilidad consolidada del periodo	538.708

Resultado atribuible a:	
Tenedores patrimoniales del Banco	536.607
Interés no controlador	2.101

FELIPE CONTRERAS FAJARDO
Gerente de Contabilidad

MIGUEL MATA HUERTA
Gerente General

IMPORTANT NOTICE

The unaudited financial information has been prepared in accordance with the Compendium of Accounting Standards issued by the Superintendency of Banks and Financial Institutions (SBIF) of Chile. The accounting principles issued by the SBIF are substantially similar to IFRS but there are some exceptions. The SBIF is the banking industry regulator that according to article 15 of the General Banking Law establishes the accounting principles to be used by the banking industry. For those principles not covered by the Compendium of Accounting Standards banks can use generally accepted accounting principles issued by the Chilean Accountant's Association AG and which coincides with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB). In the event that discrepancies exist between the accounting principles issued by the SBIF (Compendium of Accounting Standards) and IFRS the Compendium of Accounting Standards will take precedence.

#contribuir al progreso de las personas y las empresas.

