





**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
<b>Total assets</b>	<b>68,238,583</b>

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
<b>Total liabilities and Equity</b>	<b>68,238,583</b>

Equity attributable to:	MCh\$
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
<b>Total operating income</b>	<b>2,111,896</b>
Provision for loan losses	(435,649)
Support expenses	(753,983)
Other results	(80,219)
<b>Income before tax</b>	<b>842,045</b>
Income tax expense	(170,763)
<b>Net income for the period</b>	<b>671,282</b>
<b>Attributable to:</b>	
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	MMS
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
<b>Total Activos</b>	<b>68.238.583</b>
<b>Principales rubros del pasivo</b>	
	<b>MMS</b>
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
<b>Total Pasivos y Patrimonio</b>	<b>68.238.583</b>
<b>Patrimonio atribuible a:</b>	
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
<b>Total ingresos operacionales</b>	<b>2.111.896</b>
Gasto de pérdidas crediticias	(435.649)
Gastos de apoyo	(753.983)
Otros resultados	(80.219)
<b>Resultado antes de impuesto</b>	<b>842.045</b>
Impuesto a la renta	(170.763)
<b>Utilidad consolidada del periodo</b>	<b>671.282</b>
<b>Resultado atribuible a:</b>	
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?**



