



Banco Santander Chile

# Pillar III Market

# Discipline and

# Transparency

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## Index

KM1 - Key parameters .....	3
OV1 -RWA presentation .....	4
LR1 - Comparative summary of accounting assets vs. leverage ratio exposure measure .....	5
LR2 -Summary of leverage ratio exposure measure .....	6
LIQ1 -Liquidity Coverage Ratio (LCR) .....	7

## KM1 - Key parameters

Amounts expressed in MMCLP	3Q2024	2Q2024	1Q2024	4Q2023	3Q2023	2Q2023
	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated	Consolidated
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1)	4.267.142	4.226.325	4.209.225	4.397.881	4.275.569	4.247.994
Fully loaded ECL accounting model CET1						
Tier 1 capital	4.892.801	4.883.021	4.892.823	5.006.601	5.093.927	4.998.893
Fully loaded ECL accounting model Tier 1						
Total capital	6.848.574	6.900.399	6.893.544	6.978.733	6.840.461	6.792.358
Fully loaded ECL accounting model total capital						
<b>Risk-weighted assets (amounts)</b>						
Total Risk Weighted Assets (RWA)	39.881.152	39.756.279	40.507.760	39.552.229	39.899.327	38.781.025
Total Risk Weighted Assets (Total Risk Weighted Assets before the application of the minimum weight)						
<b>Coefficientes de capital en función del riesgo (porcentaje de los APR)</b>						
Common Equity Tier 1 ratio(%)	10,70%	10,63%	10,39%	11,12%	10,72%	10,95%
CET1 coefficient with ECL accounting modelwith full application of the rules (%)						
CET1 coefficient (%) (coefficient before the application of the minimum weight)						
Tier 1 Capital coefficient (%)	12,27%	12,28%	12,08%	12,66%	12,77%	12,89%
Tier 1 capital ratio with ECL accounting modelwith full application of the rules (%)						
Tier 1 capital coefficient(%) (coefficient before the application of the minimum weight)						
Effective equity coefficient (%)	17,17%	17,36%	17,02%	17,64%	17,14%	17,52%
Coefficient of effective equity with ECL accounting model with full application of the rules (%)						
Effective equity coefficient (%) (coefficient before the application of the minimum floor)						
<b>Additional corecapital(% of RWAs)</b>						
Capital conservation buffer requirement (%)	1,88%	1,88%	1,88%	1,88%	1,25%	1,25%
Countercyclical buffer requirement (%)	0,50%	0,50%	0,00%	0,00%	0,00%	0,00%
D-SIB additional requirements (%)	0,75%	0,75%	0,75%	0,75%	0,38%	0,38%
Total of bank CET1 specific buffer requirements (%)	3,13%	3,13%	2,63%	2,63%	1,63%	1,63%
CET1 available after meeting the bank's minimum capital requirements (%)	6,20%	6,13%	5,89%	6,62%	6,22%	6,45%
<b>Leverage ratio**</b>						
Total leverage ratio exposure measure	60.812.073	63.562.574	67.133.967	65.640.466	64.356.360	63.379.427
Leverage ratio (%)	6,99%	6,71%	6,45%	6,76%	6,76%	6,58%
Basel III leverage ratio with full application ECL accounting model (%) (including the effects of any applicable temporary exemptions from central bank reserves)						
Basel III leverage ratio (%) (excluding the effects of any applicable temporary exemptions from central bank reserves)						
<b>Liquidity Coverage Ratio (LCR)**</b>						
Total high-quality liquid assets (HQLA)	8.336.364	7.162.580	7.870.414	6.878.276	6.089.482	6.259.639
Total net cash outflow	4.204.121	3.731.965	3.852.977	3.730.018	3.210.693	3.561.508
LCR (%)	199,39%	195,14%	206,56%	184,11%	189,69%	176,15%
<b>Net Stable Funding Ratio (NSFR)**</b>						
Total available stable funding	35.697.980	36.555.179	36.885.527	36.240.109	37.504.223	39.136.686
Total required stable funding	34.968.829	35.778.048	36.155.728	35.693.462	35.305.907	35.320.773
NSFR (%)	102,09%	102,17%	102,02%	101,53%	106,23%	110,80%

\*\*Average data, as required by RAN 21.20

## OV1 -RWA presentation

	3Q2024	2Q2024	3Q2024
	RWA	RWA	Minimum Capital Requirements
	Consolidated	Consolidated	Consolidated
Amounts expressed in MMCLP			
<b>Credit risk (excluding counterparty credit risk and securitization exposures)</b>	26.860.615	26.842.130	2.148.849
Standardised approach	26.860.615	26.842.130	2.148.849
Internal approach			
Of which, with the Commission's attribution method.			
Of which, using the advanced internal ratings-based method (A-IRB)			
<b>Counterparty credit risk</b>	1.509.932	1.612.644	120.795
Of which, using the standardised approach for counterparty credit risk			
Of which, with the method of internal models(IMM)			
Of which, other CCRs			
Credit Valuation Adjustments			
Equity positions with the simple risk weight method and the internal models method during the transitional period of five years			
Investment funds in the banking book – constituent method			
Investment funds in the banking book – internal regulation method			
Mutual fund in the banking book - alternative method			
Settlement risk			
Securitization exposures in the banking book			
Of which, using the IRB methodology for securitization			
Of which, using the external ratings-based method for securitizations (SEC-ERBA), including internal evaluation method (IAA)			
Of which, using the standardized methodology for securitizations (SEC-SA)			
<b>Market risk (MES)</b>	5.705.472	5.481.256	456.438
Of which, using the standardized methodology			
Of which, using internal methodologies			
<b>Operational risk</b>	4.803.361	4.793.838	384.269
Amounts below the thresholds for deduction	1.001.771	1.026.410	80.142
Minimum floor adjustment (aggregate capital)			
<b>Total</b>	39.881.152	39.756.279	3.190.492

## LR1 - Comparative summary of accounting assets vs. leverage ratio exposure measure

Amounts expressed in MMCLP, average data for the quarter	3Q2024
	Consolidado
Total consolidated assets as per published financial statements (net of required provisions)	65.898.298
Adjustments on CET1	-90.754
Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	
Exposure with derivative financial instruments (credit equivalents)	-7.442.119
Adjustments for financing transactions with SFT securities (ie repos and similar collateralized loans)	
Adjustments for contingent credit exposures	2.523.981
Other adjustments (assets generated by the intermediation of financial instruments in its own name on behalf of third parties, others)	-77.332
<b>Leverage ratio exposure measure</b>	<b>60.812.073</b>

## LR2 -Summary of leverage ratio exposure measure

Amounts expressed in MMCLP, average data for the quarter	3Q2024	2Q2024
	Consolidado	Consolidado
<b>On-balance sheet exposures</b>		
On-balance sheet exposures (excluding derivatives)	54.270.805	56.719.726
(Asset amounts deducted in determining Basel III Tier 1 capital)	-90.754	-90.996
Total on-balance sheet exposures (excluding derivatives)	54.180.050	56.628.730
<b>Derivative exposures</b>		
Credit equivalent associated with all operations with derivatives (fair value and additional amount)	4.108.042	4.354.438
Add-on amounts for potential future exposures associated with all derivative transactions		
Gross collateral provided for the deduction of assets from the balance sheet in accordance with the accounting framework		
(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
(ECC tranche exempted for exposures to commercial operations settled by the client)		
Adjusted effective notional amount of written credit derivatives		
(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
Total derivative exposures	4.108.042	4.354.438
<b>Exposures from securities financing operations (SFT)</b>		
Gross SFT assets (without recognized offsets), after adjusting for sales accounting transactions		
(Netted amounts of cash payables and cash receivables of gross SFT assets)		
Counterparty credit risk exposure for SFT assets		
Agent transaction exposures		
Total securities financing transaction exposures		
<b>Other off-balance sheet exposures</b>		
Off-balance sheet exposure valued at gross notional amount	12.797.180	12.808.900
(Conversion adjustments to credit equivalents)	-10.273.199	-10.229.493
Off-balance sheet items	2.523.981	2.579.406
<b>Capital and total exposures</b>		
Tier 1 capital	4.253.069	4.262.054
Total exposures	60.812.073	63.562.574
<b>Leverage Ratio</b>		
Leverage ratio	6,99%	6,71%

Template corrected as of 04/11/2024

## LIQ1 -Liquidity Coverage Ratio (LCR)

	3Q2024	
	Total unweighted value (average)	Total weighted value (average)
Amounts expressed in MMCLP, average data for the quarter		
<b>High-quality liquid assets</b>	<b>Consolidated</b>	
HQLA	8.337.105	8.336.364
<b>Cash outflows</b>		
<b>Retail deposits and deposits from small business customers, of which:</b>	17.413.254	1.153.174
Stable deposits	11.763.019	588.151
Less stable deposits	5.650.236	565.024
<b>Unsecured wholesale funding, of which:</b>	3.416.708	2.643.255
Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
Non-operational deposits (all counterparties)	3.195.397	2.421.944
Unsecured debt	221.311	221.311
<b>Secured wholesale funding</b>	599.920	119.984
<b>Additional requirements, of which:</b>	12.623.624	2.715.999
Outflows related to derivative exposures and other collateral requirements	2.055.442	2.048.636
Outflows related to loss of funding on debt products	-	-
Credit and liquidity facilities	10.568.182	667.363
<b>Other contractual funding obligations</b>	2.726.657	1.645.965
<b>Other contingent funding obligations</b>	2.471.546	243.260
<b>TOTAL CASH OUTFLOWS</b>		8.521.637
<b>Cash Inflows</b>		
<b>Secured lending (eg reverse repos)</b>	3.537.259	1.047.938
<b>Inflows from fully performing exposures</b>	1.393.903	1.383.716
Other cash inflows	3.140.919	1.885.862
<b>TOTAL CASH INFLOWS</b>		4.317.516
		<b>Total Adj.</b>
<b>Total HQLA</b>		8.336.364
<b>Total net cash outflows</b>		4.204.121
<b>Liquidity Coverage Ratio (%)</b>		199,39%