



BANCO SANTANDER-CHILE AND SUBSIDIARIES

CONSOLIDATED FINANCIAL INFORMATION

As of April 30, 2022

The principal balances and results accumulated for the period ending April 2022 (amounts in millions of Chilean pesos).

SUMMARIZED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

Principal assets	MCh\$
Cash and deposits in banks	3,707,570
Loans and accounts receivables from customers and banks, net	36,419,174
Loans and accounts receivables from customers at fair value, net	77,359
Financial instruments	9,795,072
Financial derivative contracts	11,548,786
Other asset items	4,330,964
Total assets	65,878,925

Principal liabilities	MCh\$
Deposits and other demand liabilities	18,382,806
Time deposits and other time liabilities	10,592,254
Issued debt and regulatory capital instruments	8,541,048
Financial derivative contracts	12,705,642
Other liabilities items	12,039,713
Total equity	3,617,462
Total liabilities and Equity	65,878,925

Equity attributable to:

Equity holders of the Bank	3,518,002
Non-controlling interest	99,460

SUMMARIZED CONSOLIDATED STATEMENTS OF INCOME FOR THE PERIOD

Operational results	MCh\$
Net interest income	613,599
Net fee and commission income	126,960
Result from financial operations	64,738
Total operating income	805,297
Provision for loan losses	(101,842)
Support expenses	(273,453)
Other results	(22,319)
Income before tax	407,683
Income tax expense	(62,060)
Net income for the period	345,623

Attributable to:	
Equity holders of the Bank	340,519
Non-controlling interest	5,104

JONATHAN COVARRUBIAS H.
Chief Accounting Officer

MIGUEL MATA HUERTA
Chief Executive Officer



BANCO SANTANDER-CHILE Y AFILIADAS
INFORMACIÓN FINANCIERA CONSOLIDADA

Al 30 de abril de 2022

A continuación, se presentan los principales saldos de balance y resultados acumulados por el periodo de cierre de mes de abril de 2022 (cifras en millones de pesos).

ESTADO DE SITUACIÓN FINANCIERA CONSOLIDADO RESUMIDO		ESTADO DE RESULTADOS CONSOLIDADO DEL PERIODO RESUMIDO	
Principales rubros del activo	MM\$	Resultados operacionales	MM\$
Efectivo y depósitos en bancos	3.707.570	Ingresos neto por intereses y reajustes	613.599
Créditos y cuentas por cobrar a clientes y bancos	36.419.174	Ingresos neto de comisiones	126.960
Créditos y cuentas por cobrar a clientes a valor razonable	77.359	Resultado de operaciones financieras	64.738
Instrumentos financieros	9.795.072	Total ingresos operacionales	805.297
Contratos de derivados financieros	11.548.786	Gasto de pérdidas crediticias	(101.842)
Otros rubros del activo	4.330.964	Gastos de apoyo	(273.453)
Total Activos	65.878.925	Otros resultados	(22.319)
		Resultado antes de impuesto	407.683
Principales rubros del pasivo	MM\$	Impuesto a la renta	(62.060)
Depósitos y otras obligaciones a la vista	18.382.806	Utilidad consolidada del periodo	345.623
Depósitos y otras captaciones a plazo	10.592.254		
Instrumentos de deuda y capital regulatorio emitidos	8.541.048	Resultado atribuible a:	
Contratos de derivados financieros	12.705.642	Tenedores patrimoniales del Banco	340.519
Otros rubros del pasivo	12.039.713	Interés no controlador	5.104
Total patrimonio	3.617.462		
Total Pasivos y Patrimonio	65.878.925		
Patrimonio atribuible a:			
Tenedores patrimoniales del Banco	3.518.002		
Interés no controlador	99.460		

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?

