



BANCO SANTANDER-CHILE AND SUBSIDIARIES CONSOLIDATED FINANCIAL INFORMATION

As of July 31, 2022

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

SUMMARIZED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

Principal assets	MCh\$
Cash and deposits in banks	2,526,694
Loans and accounts receivables from customers and banks, net	37,178,408
Loans and accounts receivables from customers at fair value, net	75,059
Financial instruments	10,754,117
Financial derivative contracts	15,133,430
Other asset items	5,369,156
Total assets	71,036,864
Principal liabilities	
Deposits and other demand liabilities	14,733,589
Time deposits and other time liabilities	12,507,738
Issued debt and regulatory capital instruments	9,431,298
Financial derivative contracts	16,850,721
Other liabilities items	13,959,487
Total equity	3,554,031
Total liabilities and Equity	71,036,864
Equity attributable to:	
Equity holders of the Bank	3,450,273
Non-controlling interest	103,758

SUMMARIZED CONSOLIDATED STATEMENTS OF INCOME FOR THE PERIOD

Operational results	MCh\$
Net interest income	1,090,101
Net fee and commission income	226,746
Result from financial operations	124,397
Total operating income	1,441,244
Provision for loan losses	(189,928)
Support expenses	(488,925)
Other results	(70,732)
Income before tax	691,659
Income tax expense	(94,981)
Net income for the period	596,678
Attributable to:	
Equity holders of the Bank	587,279
Non-controlling interest	9,399

As of July 31, 2022, Banco Santander-Chile has constituted additional provisions with a charge to results in the line Provision for loan losses of Ch\$35,000 million (before taxes).

JONATHAN COVARRUBIAS H.
Chief Accounting Officer

ROMAN BLANCO R.
Chief Executive Officer



BANCO SANTANDER-CHILE Y AFILIADAS INFORMACIÓN FINANCIERA CONSOLIDADA

Al 31 de julio de 2022

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

ESTADO DE SITUACIÓN FINANCIERA CONSOLIDADO RESUMIDO

Principales rubros del activo	MM\$
Efectivo y depósitos en bancos	2.526.694
Créditos y cuentas por cobrar a clientes y bancos	37.178.408
Créditos y cuentas por cobrar a clientes a valor razonable	75.059
Instrumentos financieros	10.754.117
Contratos de derivados financieros	15.133.430
Otros rubros del activo	5.369.156
Total Activos	71.036.864
Principales rubros del pasivo	
	MM\$
Depósitos y otras obligaciones a la vista	14.733.589
Depósitos y otras captaciones a plazo	12.507.738
Instrumentos de deuda y capital regulatorio emitidos	9.431.298
Contratos de derivados financieros	16.850.721
Otros rubros del pasivo	13.959.487
Total patrimonio	3.554.031
Total Pasivos y Patrimonio	71.036.864
Patrimonio atribuible a:	
Tenedores patrimoniales del Banco	3.450.273
Interés no controlador	103.758

ESTADO DE RESULTADOS CONSOLIDADO DEL PERIODO RESUMIDO

Resultados operacionales	MM\$
Ingresos neto por intereses y reajustes	1.090.101
Ingresos neto de comisiones	226.746
Resultado de operaciones financieras	124.397
Total ingresos operacionales	1.441.244
Gasto de pérdidas crediticias	(189.928)
Gastos de apoyo	(488.925)
Otros resultados	(70.732)
Resultado antes de impuesto	691.659
Impuesto a la renta	(94.981)
Utilidad consolidada del periodo	596.678
Resultado atribuible a:	
Tenedores patrimoniales del Banco	587.279
Interés no controlador	9.399

Al 31 de julio de 2022, Banco Santander-Chile ha constituido provisiones adicionales con un cargo a resultados en el ítem Provisiones por riesgo de crédito por MM\$35.000 (antes de impuestos).

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?

