



BANCO SANTANDER-CHILE AND SUBSIDIARIES CONSOLIDATED FINANCIAL INFORMATION

As of July 31, 2025

The principal balances and results accumulated for the period ending July 2025 (amounts in millions of Chilean pesos).

SUMMARIZED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

Principal assets	MCh\$
Cash and deposits in banks	2,202,864
Loans and accounts receivables from customers and banks, net	39,622,692
Loans and accounts receivables from customers at fair value, net	201,578
Financial instruments	9,347,147
Financial derivative contracts	11,854,484
Other asset items	4,843,022
Total assets	68,071,787

Principal liabilities	MCh\$
Deposits and other demand liabilities	13,057,099
Time deposits and other time liabilities	16,775,531
Issued debt and regulatory capital instruments	10,747,145
Financial derivative contracts	11,760,137
Other liabilities items	11,105,618
Total equity	4,626,257
Total liabilities and Equity	68,071,787

Equity attributable to:	
Equity holders of the Bank	4,513,509
Non-controlling interest	112,748

SUMMARIZED CONSOLIDATED STATEMENTS OF INCOME FOR THE PERIOD

Operational results	MCh\$
Net interest income	1,167,503
Net fee and commission income	344,417
Result from financial operations	159,151
Total operating income	1,671,071
Provision for loan losses	(334,458)
Support expenses	(556,937)
Other results	(48,840)
Income before tax	730,836
Income tax expense	(121,451)
Net income for the period	609,385

Attributable to:	
Equity holders of the Bank	600,182
Non-controlling interest	9,203

JONATHAN COVARRUBIAS H.
Chief Accounting Officer

ANDRES TRAUTMANN B.
Chief Executive Officer



BANCO SANTANDER-CHILE Y AFILIADAS
INFORMACIÓN FINANCIERA CONSOLIDADA

Al 31 de Julio de 2025

A continuación, se presentan los principales saldos de balance y resultados acumulados por el periodo de cierre de mes de Julio de 2025 (cifras en millones de pesos).

ESTADO DE SITUACIÓN FINANCIERA CONSOLIDADO RESUMIDO

Principales rubros del activo	MM\$
Efectivo y depósitos en bancos	2.202.864
Créditos y cuentas por cobrar a clientes y bancos	39.622.692
Créditos y cuentas por cobrar a clientes a valor razonable	201.578
Instrumentos financieros	9.347.147
Contratos de derivados financieros	11.854.484
Otros rubros del activo	4.843.022
Total Activos	68.071.787
Principales rubros del pasivo	MM\$
Depósitos y otras obligaciones a la vista	13.057.099
Depósitos y otras captaciones a plazo	16.775.531
Instrumentos de deuda y capital regulatorio emitidos	10.747.145
Contratos de derivados financieros	11.760.137
Otros rubros del pasivo	11.105.618
Total patrimonio	4.626.257
Total Pasivos y Patrimonio	68.071.787
Patrimonio atribuible a:	
Tenedores patrimoniales del Banco	4.513.509
Interés no controlador	112.748

ESTADO DE RESULTADOS CONSOLIDADO DEL PERIODO RESUMIDO

Resultados operacionales	MM\$
Ingresos netos por intereses y reajustes	1.167.503
Ingresos netos de comisiones	344.417
Resultado de operaciones financieras	159.151
Total ingresos operacionales	1.671.071
Gasto de pérdidas crediticias	(334.458)
Gastos de apoyo	(556.937)
Otros resultados	(48.840)
Resultado antes de impuesto	730.836
Impuesto a la renta	(121.451)
Utilidad consolidada del periodo	609.385
Resultado atribuible a:	
Tenedores patrimoniales del Banco	600.182
Interés no controlador	9.203

JONATHAN COVARRUBIAS H.
Gerente de Contabilidad

ANDRES TRAUTMANN B.
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?

