



## BANCO SANTANDER-CHILE AND SUBSIDIARIES CONSOLIDATED FINANCIAL INFORMATION

As of September 30, 2025

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

### SUMMARIZED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

Principal assets	MCh\$
Cash and deposits in banks	1,983,033
Loans and accounts receivables from customers and banks, net	39,672,322
Loans and accounts receivables from customers at fair value, net	232,917
Financial instruments	9,556,317
Financial derivative contracts	10,901,631
Other asset items	5,893,987
<b>Total assets</b>	<b>68,240,207</b>

  

Principal liabilities	MCh\$
Deposits and other demand liabilities	13,104,053
Time deposits and other time liabilities	16,252,367
Issued debt and regulatory capital instruments	10,447,129
Financial derivative contracts	10,867,809
Other liabilities items	12,861,381
Total equity	4,707,468
<b>Total liabilities and Equity</b>	<b>68,240,207</b>

  

<b>Equity attributable to:</b>	
Equity holders of the Bank	4,592,379
Non-controlling interest	115,089

### SUMMARIZED CONSOLIDATED STATEMENTS OF INCOME FOR THE PERIOD

Operational results	MCh\$
Net interest income	1.512.488
Net fee and commission income	441.142
Result from financial operations	215.367
<b>Total operating income</b>	<b>2.168.997</b>
Provision for loan losses	(430.390)
Support expenses	(710.453)
Other results	(62.505)
<b>Income before tax</b>	<b>965.649</b>
Income tax expense	(156.229)
<b>Net income for the period</b>	<b>809.420</b>

  

<b>Attributable to:</b>	
Equity holders of the Bank	797.869
Non-controlling interest	11.551

**JONATHAN COVARRUBIAS H.**  
Chief Accounting Officer

**ANDRES TRAUTMANN B.**  
Chief Executive Officer



**BANCO SANTANDER-CHILE Y AFILIADAS**  
**INFORMACIÓN FINANCIERA CONSOLIDADA**

Al 30 de Septiembre de 2025

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

**ESTADO DE SITUACIÓN FINANCIERA CONSOLIDADO RESUMIDO**

Principales rubros del activo	MM\$
Efectivo y depósitos en bancos	1.983.033
Créditos y cuentas por cobrar a clientes y bancos	39.672.322
Créditos y cuentas por cobrar a clientes a valor razonable	232.917
Instrumentos financieros	9.556.317
Contratos de derivados financieros	10.901.631
Otros rubros del activo	5.893.987
<b>Total Activos</b>	<b>68.240.207</b>
Principales rubros del pasivo	MM\$
Depósitos y otras obligaciones a la vista	13.104.053
Depósitos y otras captaciones a plazo	16.252.367
Instrumentos de deuda y capital regulatorio emitidos	10.447.129
Contratos de derivados financieros	10.867.809
Otros rubros del pasivo	12.861.381
Total patrimonio	4.707.468
<b>Total Pasivos y Patrimonio</b>	<b>68.240.207</b>
<b>Patrimonio atribuible a:</b>	
Tenedores patrimoniales del Banco	4.592.379
Interés no controlador	115.089

**ESTADO DE RESULTADOS CONSOLIDADO DEL PERIODO RESUMIDO**

Resultados operacionales	MM\$
Ingresos netos por intereses y reajustes	1.512.488
Ingresos netos de comisiones	441.142
Resultado de operaciones financieras	215.367
<b>Total ingresos operacionales</b>	<b>2.168.997</b>
Gasto de pérdidas crediticias	(430.390)
Gastos de apoyo	(710.453)
Otros resultados	(62.505)
<b>Resultado antes de impuesto</b>	<b>965.649</b>
Impuesto a la renta	(156.229)
<b>Utilidad consolidada del periodo</b>	<b>809.420</b>
<b>Resultado atribuible a:</b>	
Tenedores patrimoniales del Banco	797.869
Interés no controlador	11.551

**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?**

