



## BANCO SANTANDER-CHILE AND SUBSIDIARIES CONSOLIDATED FINANCIAL INFORMATION

As of October 31, 2025

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

### SUMMARIZED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

Principal assets	MCh\$
Cash and deposits in banks	2,172,682
Loans and accounts receivables from customers and banks, net	39,557,025
Loans and accounts receivables from customers at fair value, net	246,511
Financial instruments	10,137,671
Financial derivative contracts	10,366,579
Other asset items	7,949,108
<b>Total assets</b>	<b>70,429,576</b>

Principal liabilities	MCh\$
Deposits and other demand liabilities	12,745,597
Time deposits and other time liabilities	17,334,333
Issued debt and regulatory capital instruments	10,387,126
Financial derivative contracts	10,683,661
Other liabilities items	14,531,751
Total equity	4,747,108
<b>Total liabilities and Equity</b>	<b>70,429,576</b>

#### Equity attributable to:

Equity holders of the Bank	4,630,526
Non-controlling interest	116,582

### SUMMARIZED CONSOLIDATED STATEMENTS OF INCOME FOR THE PERIOD

Operational results	MCh\$
Net interest income	1,678,713
Net fee and commission income	490,099
Result from financial operations	230,573
<b>Total operating income</b>	<b>2,399,385</b>
Provision for loan losses	(473,364)
Support expenses	(782,351)
Other results	(72,422)
<b>Income before tax</b>	<b>1,071,248</b>
Income tax expense	(168,505)
<b>Net income for the period</b>	<b>902,743</b>

#### Attributable to:

Equity holders of the Bank	889,629
Non-controlling interest	13,114

**JONATHAN COVARRUBIAS H.**  
Chief Accounting Officer

**ANDRES TRAUTMANN B.**  
Chief Executive Officer



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

Al 31 de Octubre de 2025

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

ESTADO DE SITUACIÓN FINANCIERA CONSOLIDADO RESUMIDO		ESTADO DE RESULTADOS CONSOLIDADO DEL PERIODO RESUMIDO	
<b>Principales rubros del activo</b>	<b>MM\$</b>	<b>Resultados operacionales</b>	<b>MM\$</b>
Efectivo y depósitos en bancos	2.172.682	Ingresos netos por intereses y reajustes	1.678.713
Créditos y cuentas por cobrar a clientes y bancos	39.557.025	Ingresos netos de comisiones	490.099
Créditos y cuentas por cobrar a clientes a valor razonable	246.511	Resultado de operaciones financieras	230.573
Instrumentos financieros	10.137.671	<b>Total ingresos operacionales</b>	<b>2.399.385</b>
Contratos de derivados financieros	10.366.579	Gasto de pérdidas crediticias	(473.364)
Otros rubros del activo	7.949.108	Gastos de apoyo	(782.351)
<b>Total Activos</b>	<b>70.429.576</b>	Otros resultados	(72.422)
		<b>Resultado antes de impuesto</b>	<b>1.071.248</b>
<b>Principales rubros del pasivo</b>	<b>MM\$</b>	Impuesto a la renta	(168.505)
Depósitos y otras obligaciones a la vista	12.745.597	<b>Utilidad consolidada del periodo</b>	<b>902.743</b>
Depósitos y otras captaciones a plazo	17.334.333		
Instrumentos de deuda y capital regulatorio emitidos	10.387.126	<b>Resultado atribuible a:</b>	
Contratos de derivados financieros	10.683.661	Tenedores patrimoniales del Banco	889.629
Otros rubros del pasivo	14.531.751	Interés no controlador	13.114
Total patrimonio	4.747.108		
<b>Total Pasivos y Patrimonio</b>	<b>70.429.576</b>		
<b>Patrimonio atribuible a:</b>			
Tenedores patrimoniales del Banco	4.630.526		
Interés no controlador	116.582		

**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?**

