Santander
Tu banco

Banco Santander Chile

1Q25 results

May 8, 2025

Important information

Banco Santander Chile caution that this presentation contains forward looking statements within the meaning of the US Private Securities Litigation Reform Act of 1995. These forward looking statements are found in various places throughout this presentation and include, without limitation, statements concerning our future business development and economic performance. While these forward looking statements represent our judgment and future expectations concerning the development of our business, a number of risks, uncertainties and other important factors could cause actual developments and results to differ materially from our expectations. These factors include, but are not limited to: (1) general market, macro-economic, governmental and regulatory trends; (2) movements in local and international securities markets, currency exchange rates, and interest rates; (3) competitive pressures; (4) technological developments; and (5) changes in the financial position or credit worthiness of our customers, obligors and counterparties. The risk factors and other key factors that we have indicated in our past and future filings and reports, including those with the Securities and Exchange Commission of the United States of America, could adversely affect our business and financial performance.

Note: the information contained in this presentation is not audited and is presented in Chilean Bank GAAP which is similar to IFRS, but there are some differences. Please refer to our 2023 20-F filed with the SEC for an explanation of the differences between Chilean Bank GAAP and IFRS. Nevertheless, the consolidated accounts are prepared on the basis of generally accepted accounting principles. All figures presented are in nominal terms. Historical figures are not adjusted by inflation. Please note that this information is provided for comparative purposes only and that this restatement may undergo further changes during the year and, therefore, historical figures, including financial ratios, presented in this report may not be entirely comparable to future figures presented by the Bank.

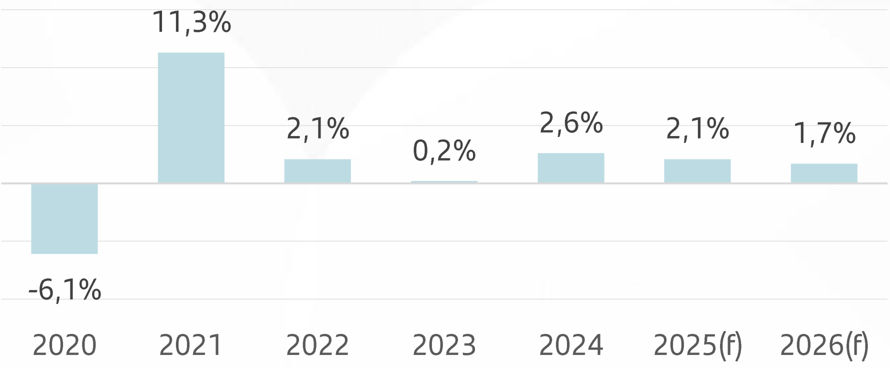
Santander

Agenda

Macro view

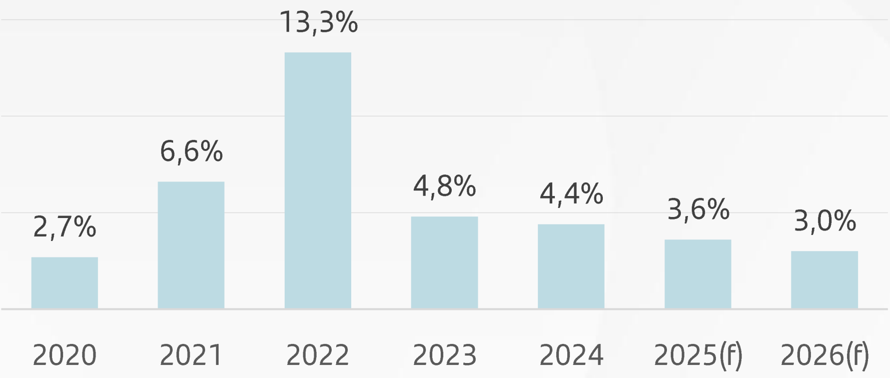
GDP growth

Annual growth %



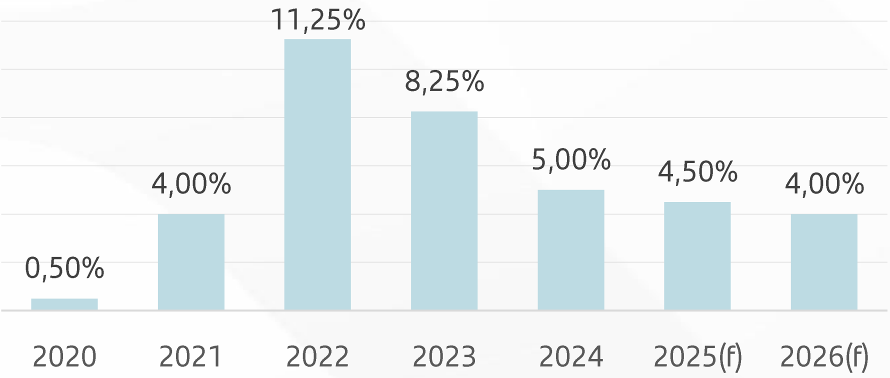
Inflation

UF inflation, annual variation, %



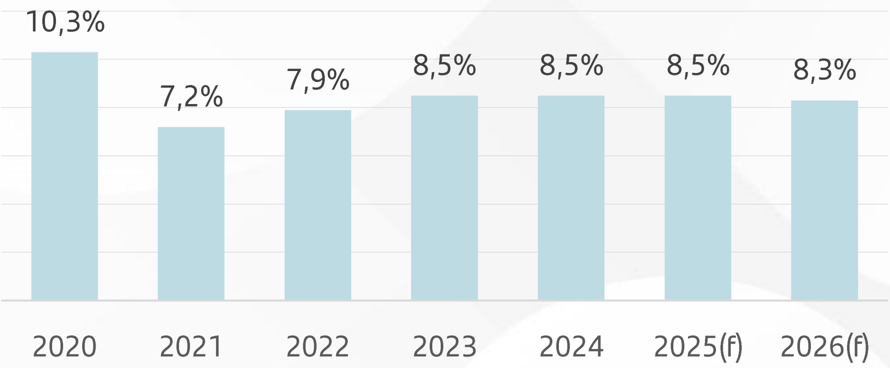
Monetary Policy Rate

%, eop



Unemployment

%



Source: Central Bank of Chile and Santander estimates

Update on proposed and approved regulations

Tax reform	The tax reform proposed by the Ministry of Finance—which included reducing the corporate tax rate from 27% to 24% and increasing personal income taxes—has been officially removed from the legislative agenda. Meanwhile, the Senate approved a temporary reduction in the income tax rate for SMEs, from 25% to 12.5% between 2025 and 2027, and to 15% in 2028.
Mortgage Subsidy Bill	Progress has been made on the Mortgage Subsidy Bill, which has passed its second constitutional stage. The Senate's Finance Committee approved the idea of legislating the bill. Key components of the bill include: • The benefit targets individuals purchasing new homes (first sale) valued up to 4,000 UF, and includes a 60-basis-point subsidy on mortgage rates, and a state guarantee of up to 60% for half the loan term (up to 50,000 new homes)
Political landscape	Only the ruling coalition, Unidad por Chile, will hold primary elections on June 29. The right-wing parties have opted not to participate in the primaries.

Santander

Agenda

Key messages

Results

Net Profit

CLP$ 278 billion
+131%YoY

ROAE

25.6 %

Efficiency

35.0%

1Q25 financial highlights

- Fees growth 16.8% YoY and 6.8% QoQ. Financial transactions grow 40.0% YoY and 6.5% QoQ
- Mutual funds growing 20.1% YoY
- Recurrence levels of 61.9%
- NII increases 41.7% YoY with a NIM of 4.1%
- Payout of 70% of 2024 income in April 2025

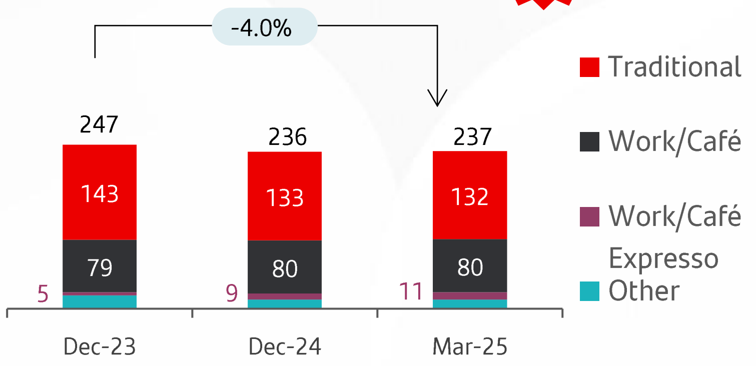
Strategy spotlights

- Our digital accounts reached over 2.3 mn customers and 4.3 mn total customers
- Top 1 for customer service among peers with an NPS of 57 points
- Gravity: our systems are now running 100% on the Cloud, a key stepping stone.
- Euromoney award: Best Private Bank in Chile

Digital bank with Work/Café: Increasing our client base

TOTAL BRANCHES

34% without human tellers



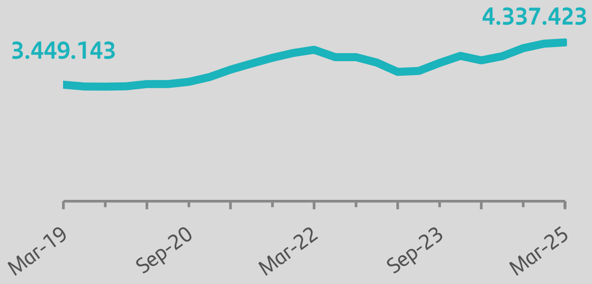
PRODUCT SIMPLIFICATION

305
Total products decrease of 31% YoY

CLIENT SATISFACTION

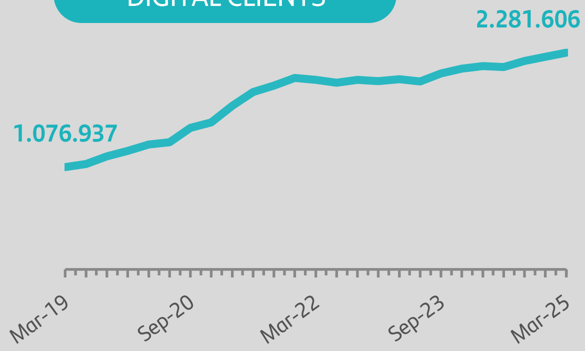
#1
Leading for 5 years in NPS 57 points

TOTAL CLIENTS



+4.3 million clients

DIGITAL CLIENTS



2.3 million digital clients

60%
Of total clients are active customers

+7% YoY
Active customers

+7% YoY
Digital customers

1.35 million
Life clients

351k
Mas Lucas clients (63k new accounts in 1Q25)

All this translates to higher fee generation and better efficiency

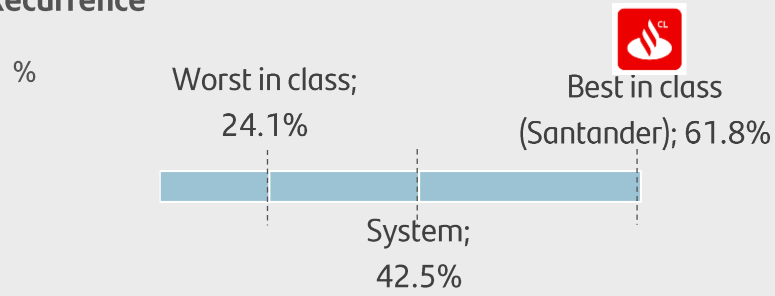
Fees growing 17% YoY

Business current accounts	485k +25% YoY
Getnet clients	200k +25% YoY
Market Share Getnet	20% # transactions

Asset Management

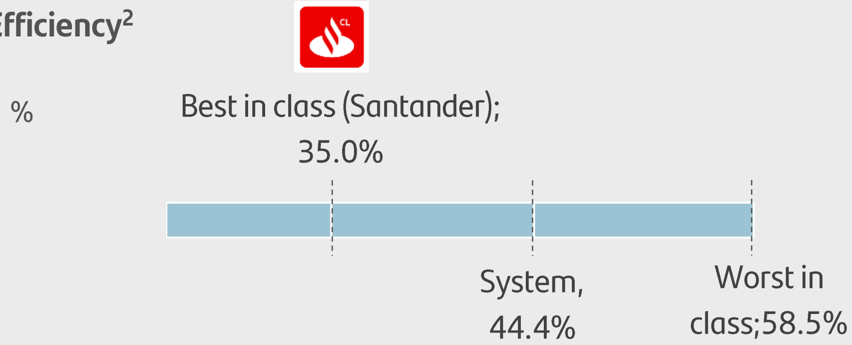
Checking accounts (#)	+10% YoY
Credit Card Transactions ($)	+10% YoY
Mutual Funds AUMs ($)	+20% YoY

Recurrence[1]



Our fees generated from clients represent more than 60% of our core expenses.

Efficiency[2]



Most efficient bank in Chile 1Q25

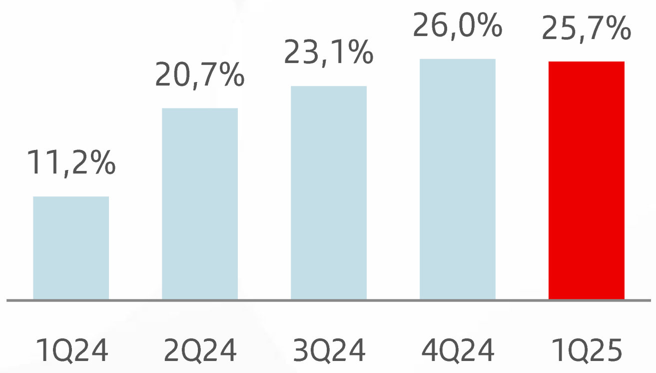
1. Recurrence: Annualized fees YTD/ annualized total expenses (excl. Orex) YTD. Source: CMF Chile as of March 2025. 2. YTD Operating expenses including other operating expenses. Source: CMF Chile as of March 2025

Santander

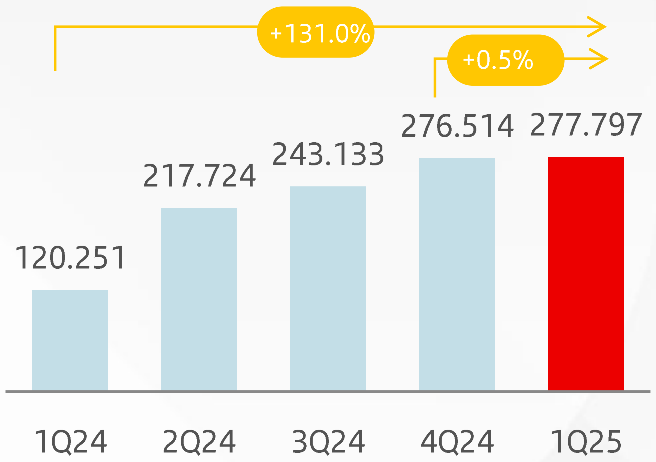
Agenda

ROAE of 25.7% in 1Q25 and showing positive trends

Quarterly ROAE
%



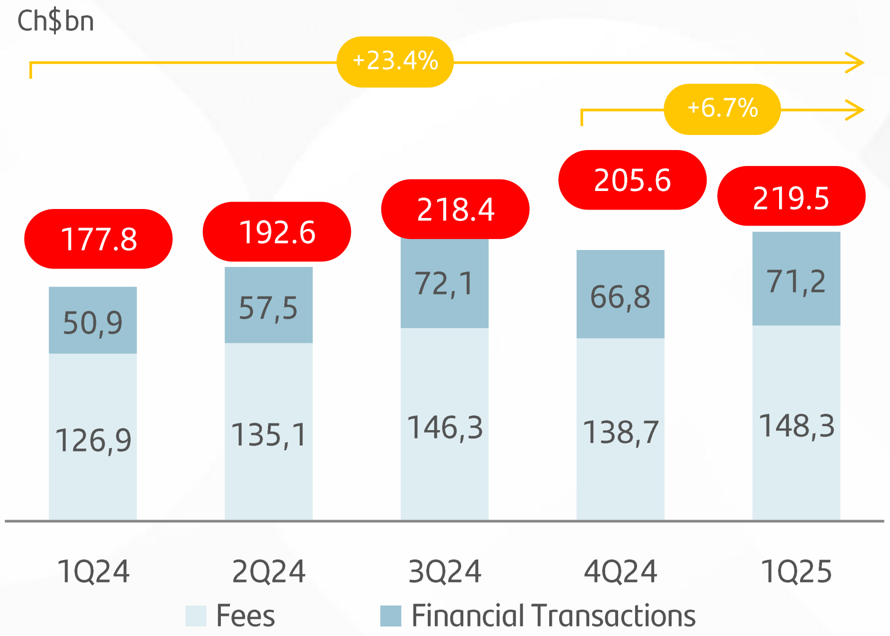
Quarterly net income attributable to shareholders
Ch$ million



Net income at historic high in 1Q25 and 4 consecutive quarters with ROE above 20%.

23.4% YoY growth in Fees + Financial Tx.

Fees and Financial Transactions



Interchange fee regulation

- Implementation of the second reduction has been frozen until the Commission concludes their review. Initial estimate of this impact was Ch$22 bn however the final amount and timing will depend on the outcome of their review.

Fees

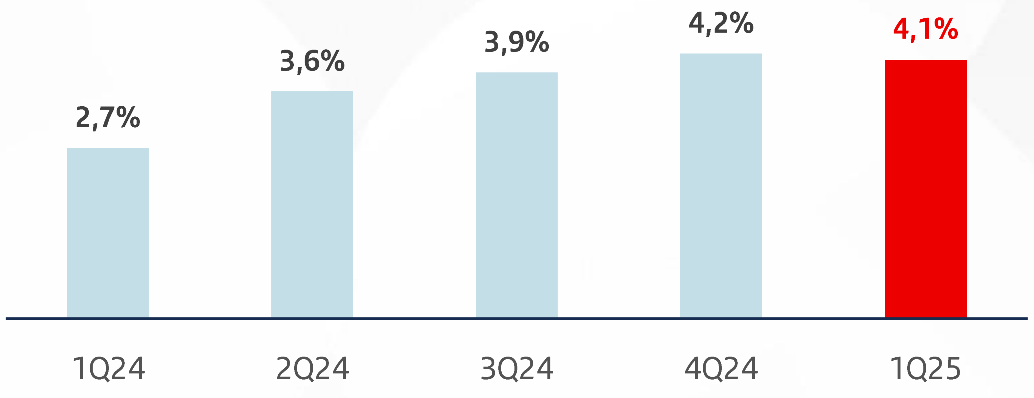
Ch$ billion	3M25	YoY	QoQ
Card fees	37.6	31.9%	9.4%
Getnet	24.4	69.8%	4.2%
Asset management	21.5	21.2%	6.4%
Checking accounts	19.1	11.2%	0.6%
Collection fees	16.9	7.0%	1.8%
Insurance brokerage	12.4	(24.5%)	(10.4%)
Guarantees, cont. op.	12.0	52.0%	39.1%
Others	0.6	(88.7%)	(133.0%)
Total	**148.3**	**16.8%**	**6.8%**

Financial transactions

Ch$ billion	3M25	YoY	QoQ
Client	70.1	8.3%	0.7%
Non-Client	1.1	--%	--%
Total	**71.2**	**40.0%**	**6.5%**

NIM of 4.1% in 1T25 as cost of funds continues to fall

Quarterly NIM[1]



	1Q24	2Q24	3Q24	4Q24	1Q25
UF	0.8	1.3	0.9	1.3	1.2
Average MPR.	7.6	6.3	5.7	5.3	5.0

Net interest income

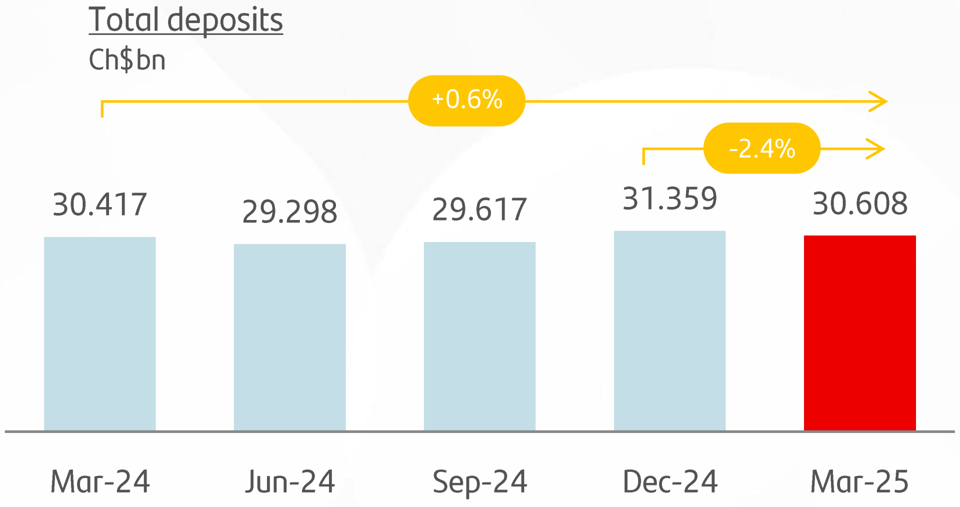
Ch$ billion	3M25	YoY	QoQ
Net interest income	424	36.4%	0.1%
Net readjustment income	90	73.6%	(7.6%)
Net income from interest and readjustments	**514**	**41.7%**	**(1.4%)**
Avg. Int. earning assets	49,533	(8.4%)	0.9%
Average loans	41,124	0.0%	0.5%
Int. earning asset yield[4]	7.8%	+11bp	-53bp
Cost of funds[5]	3.9%	-134bp	-42bp
NIM YTD	4.1%	+147bp	-9bp

NIMs ~4% for 2025

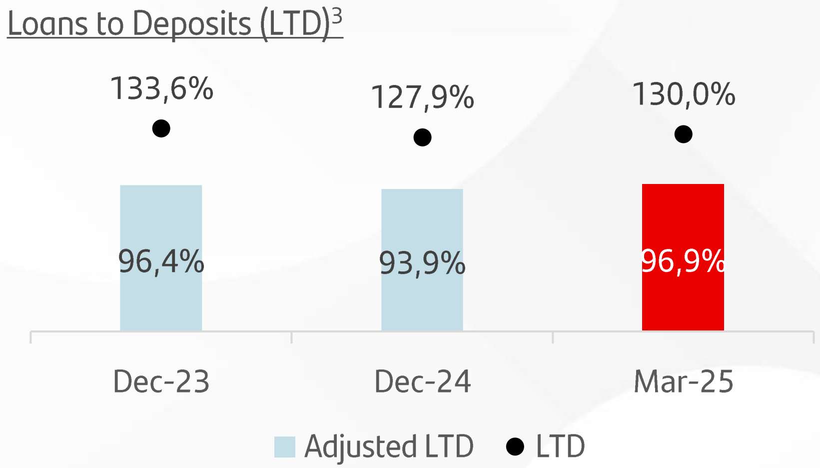
Macro Base Scenario 2025
UF variation: 3.6%
Average MPR: 4.8%

1. Annualized Net interest income divided by average interest earning assets (IEA).2. NII from business segments divided by IEA 3. Non client NIM = Total NIM minus Client NIM 4.Annualized gross interest income divided by average interest earning assets. 5. Annualized interest expense divided by sum of average interest bearing liabilities, including non-interest bearing demand deposits.

Relevant growth in mutual funds and strong liquidity



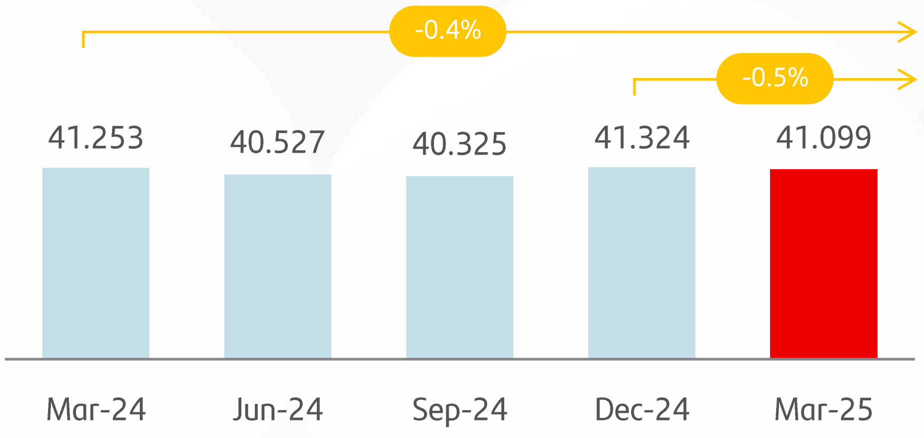
Ch$ billion	3M25	YoY	QoQ
Demand deposits	13,302	(1.5%)	(6.7%)
Time deposits	17,306	2.4%	1.2%
Total deposits	**30,608**	**0.6%**	**(2.4%)**
Mutual funds[1]	13,870	20.1%	2.1%
Bonds	10,230	(5.4%)	(4.7%)
LCR[2]	193%		
NSFR[2]	104%		



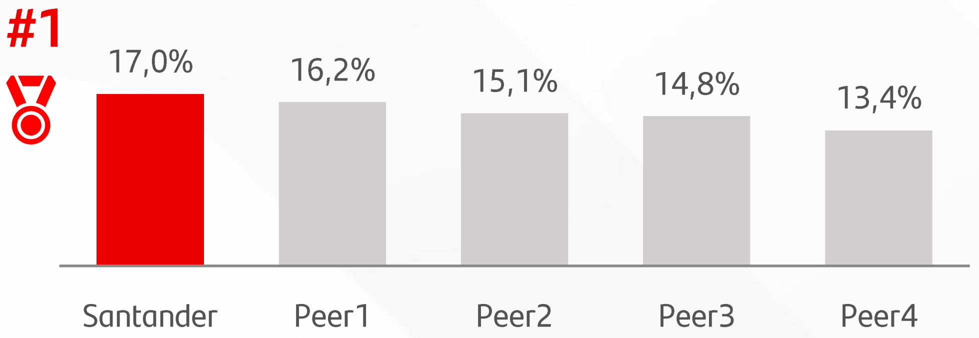
1. Banco Santander Chile is the exclusive broker of mutual funds managed by Santander Asset Management, a subsidiary of SAM Investment Holdings Limited. 2. LCR and NSFR calculated following the new local Chilean models. 3. Total loans excluding interbank-bank lending/ (Time deposits+ Demand deposits). Adjusted LTD: Total loans (excluding interbank loans)- portion of mortgage loans financed by loan term bonds / (Time deposits+ Demand deposits)

Retail loans drive loan growth

Total loans
Ch$bn



Total loans market share[3]
%



Total loans by product

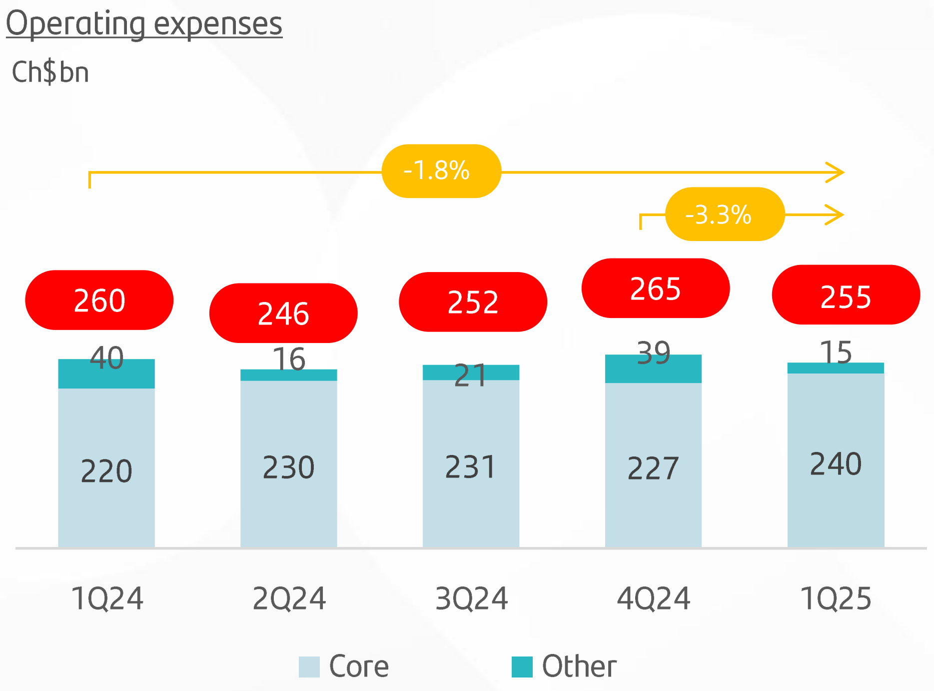
Ch$ billion	3M25	YoY	QoQ
Consumer	5.861	4,0%	(0,9%)
Auto loans[1]	1,037	13.6%	2.1%
Credit cards	1,972	10.8%	(0.4%)
Mortgages	17.546	1,6%	(0,1%)
Commercial	17,653	(3.8%)	(0.9%)
Total[2]	**41,099**	**(0.4%)**	**(0.5%)**

Total loans by segment

Ch$ billion	3M25	YoY	QoQ
Retail	31,245	1.4%	(2.2%)
WM&I	837	11.4%	2.3%
Middle Market	6,365	3.7%	5.3%
Corporate (CIB)	2,179	(34.5%)	(5.3%)
Total[2]	**41,099**	**(0.4%)**	**(0.5%)**

1. Santander Consumer Finance, auto loans. 2. Includes other interbank loans. 3. Source: CMF as of March 2025, excluding loans held by subsidiaries of Chilean banks abroad.

Efficiency ratio 35.0% in 1Q25, with recurrence of 62%



Quarterly	1Q24	2Q24	3Q24	4Q24	1Q25
Efficiency	47.4%	37.6%	36.3%	36.5%	35.0%

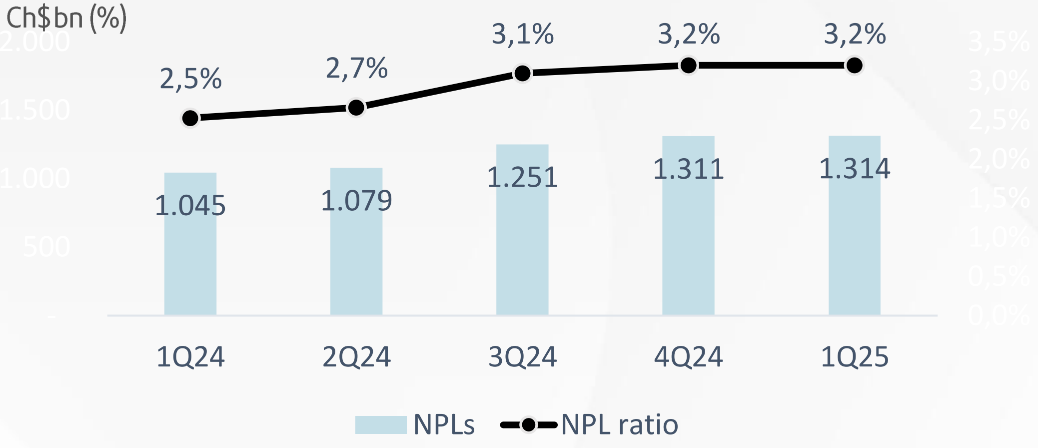
Ch$ billion	3M25	YoY	QoQ
Personnel expenses	94.1	3.3%	(6.3%)
Administrative expenses	110.7	20.0%	22.5%
Investment amortization	35.2	(3.0%)	(1.5%)
Total Core expenses	**240.0**	**9.3%**	**5.9%**
Other operating expenses	15.1	(62.4%)	(59.4%)
Operating expenses[1]	**255.1**	**(1.8%)**	**(3.3%)**
Efficiency ratio[2]	35.0%	-1244bp	-148bp
Recurrence[3]	61.8%	-398bp	-54bp
Costs/assets	1.5%	+4bp	-6bp

1. Operating expenses including impairment and other operating expenses. 2. Efficiency ratio: operating expenses including impairment and other operating expenses/ financial margin + fees+ financial transactions and net other operating income 3. Fees/ core expenses

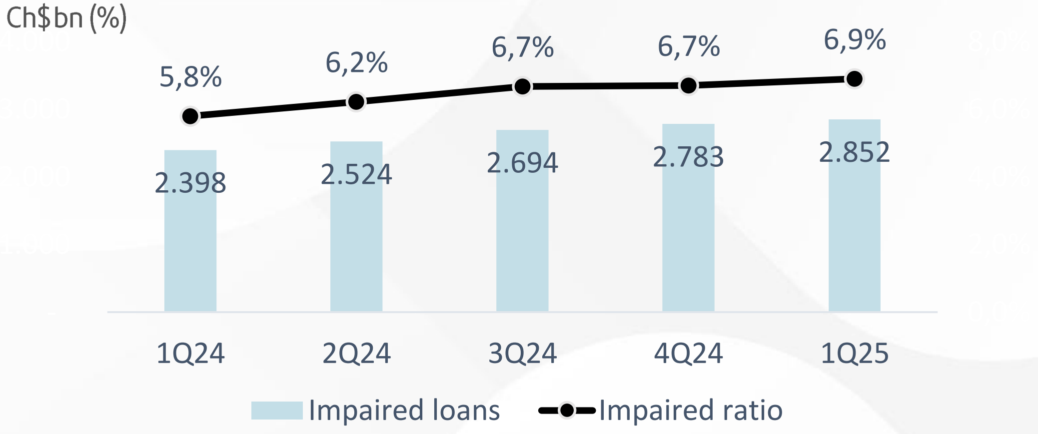
Cost of risk at 1.36% with NPLs showing early signs of stabilization and commercial portfolio improving.

Quarterly provision expense and quarterly cost of credit[1]

NPLs[2] and NPL ratio



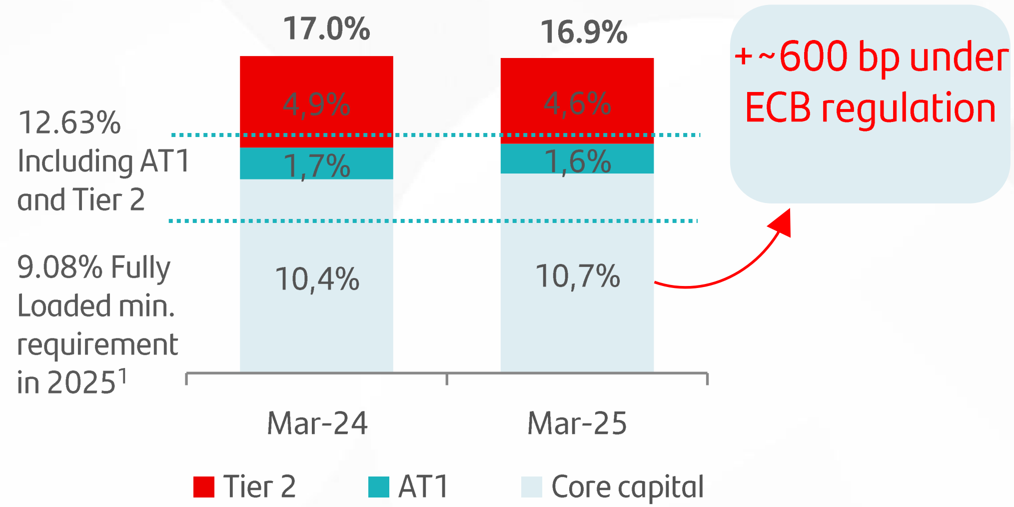
Impaired loans[3] and Impaired loan ratio



1. Cost of risk: Provision expense annualized divided by average loans. Includes additional provisions 2. 90 days or more NPLs, March 2025 data is the most recent data from Note 13 of the financial statements. 3. NPLs + restructured loans.

Solid capital levels with a BIS ratio at 16.9%, including dividend of 70% for 2024 results.

Core capital & BIS ratio

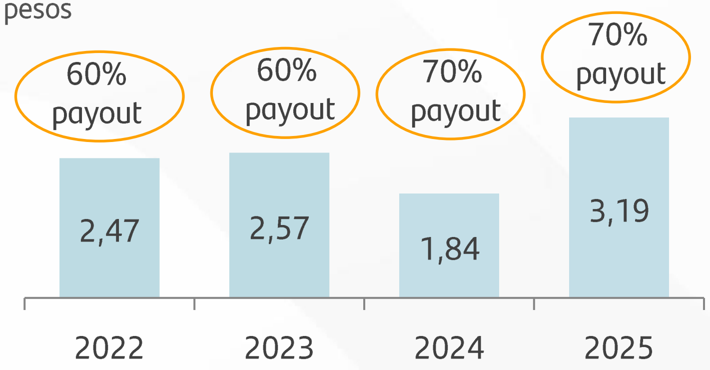


Current Phase-in of Basel III

	Dec-25
Minimum from Banking Law	4.5%
D- SIB	1.5%
Minimum CET1	**6.00%**
Conservation buffer	2.5%
Countercyclical buffer	0.5%
Min. CET1 + Buffers	**9.0%**
Pillar II (CET1, AT1 and Tier 2)	0.25%*
Min. CET1 + Buffers + P2	**9.08%**

Dividend payout & dividend per share

Ch$ pesos



Pilar II Update (*)

We currently have a 25bp Pillar 2 charge, with 50% required by June 2025. 56.3% of the 25bp has be constituted with CET1.
However, the methodology of Pillar 2 is under review by the regulator, in particular the measurement of the market risk of the banking book.

1. Includes systemic charge of 1.5% (Level II), according to current CMF requirements and regulatory phase-in of CET1 and RWAs for December 2025.

Santander

Agenda

1| Macro environment
2| Strategy 2023-2026
3| Balance sheet and results
4| Conclusions
5| Annexes

2025 Outlook: updating ROAE target for 2025 with better non-NII prospects

	Initial 2025 targets	Updated 2025 targets	
Loan Growth	Mid single digit growth[1]	Mid single digit growth[1]	
NIM	c. 4%	c. 4%	
Non-NII	Mid Single Digit growth	High Single Digit growth	↑
Efficiency	Mid 30%s	Mid 30%s	
CoR	~1.3%	~1.3%	
ROAE	20-21%	>21%	↑

Macro Expectations for 2025

GDP 2.1%

UF variation 3.6%

MPR Average 4.8%

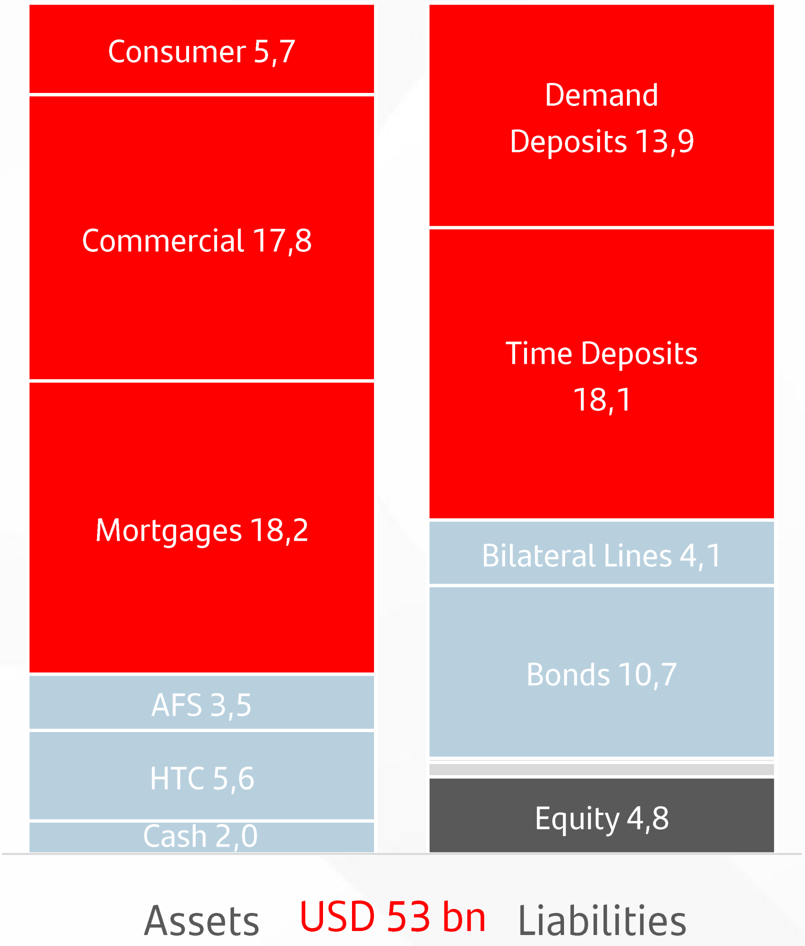
1.Target includes SCIB's generate-to-distribute model.

Santander

Agenda

Solid balance structure and liquidity levels

Structural balance sheet
US$bn, March 2025



Balance Sheet sensitivities

Inflation:

- +100bp in inflation = +15 bp of NIM app.
- Approx 58% of loans are linked to inflation.
- UF Gap is managed through some UF deposits and bonds, and hedges.

Interest rates:

- -100bp in interest rate = +5bp of NIM app.
- Time deposits have an average maturity of 30-60 days.

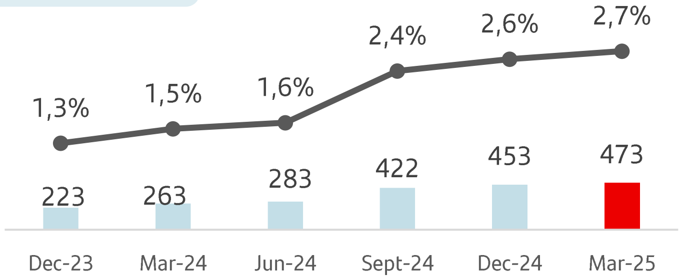
Portfolio breakdown by product

Mortgage loans

NPL ratio[1]

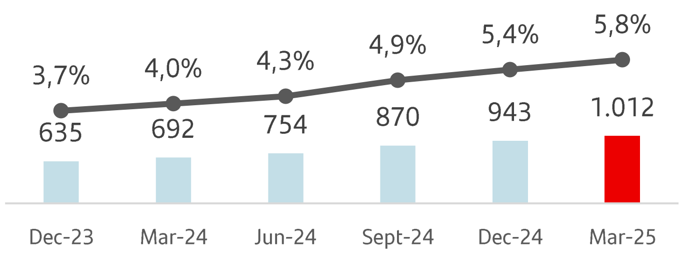
NPLs NPL Ratio

Coverage[3] 42%



Impaired ratio[2]

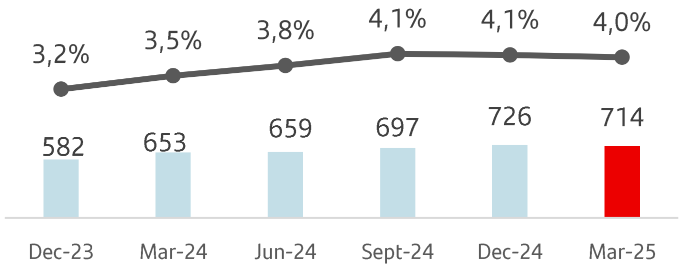
Impaired Impaired ratio



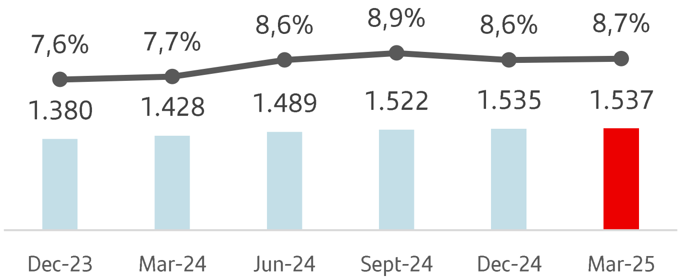
Commercial loans

NPL ratio[1]

Coverage[3] 116%



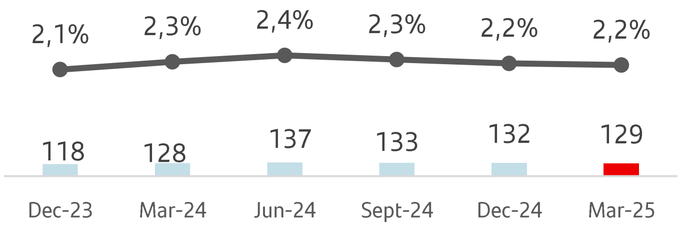
Impaired ratio[2]



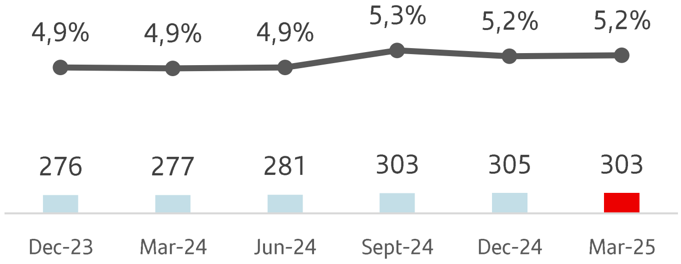
Consumer loans

NPL ratio[1]

Coverage[3] 382%



Impaired ratio[2]

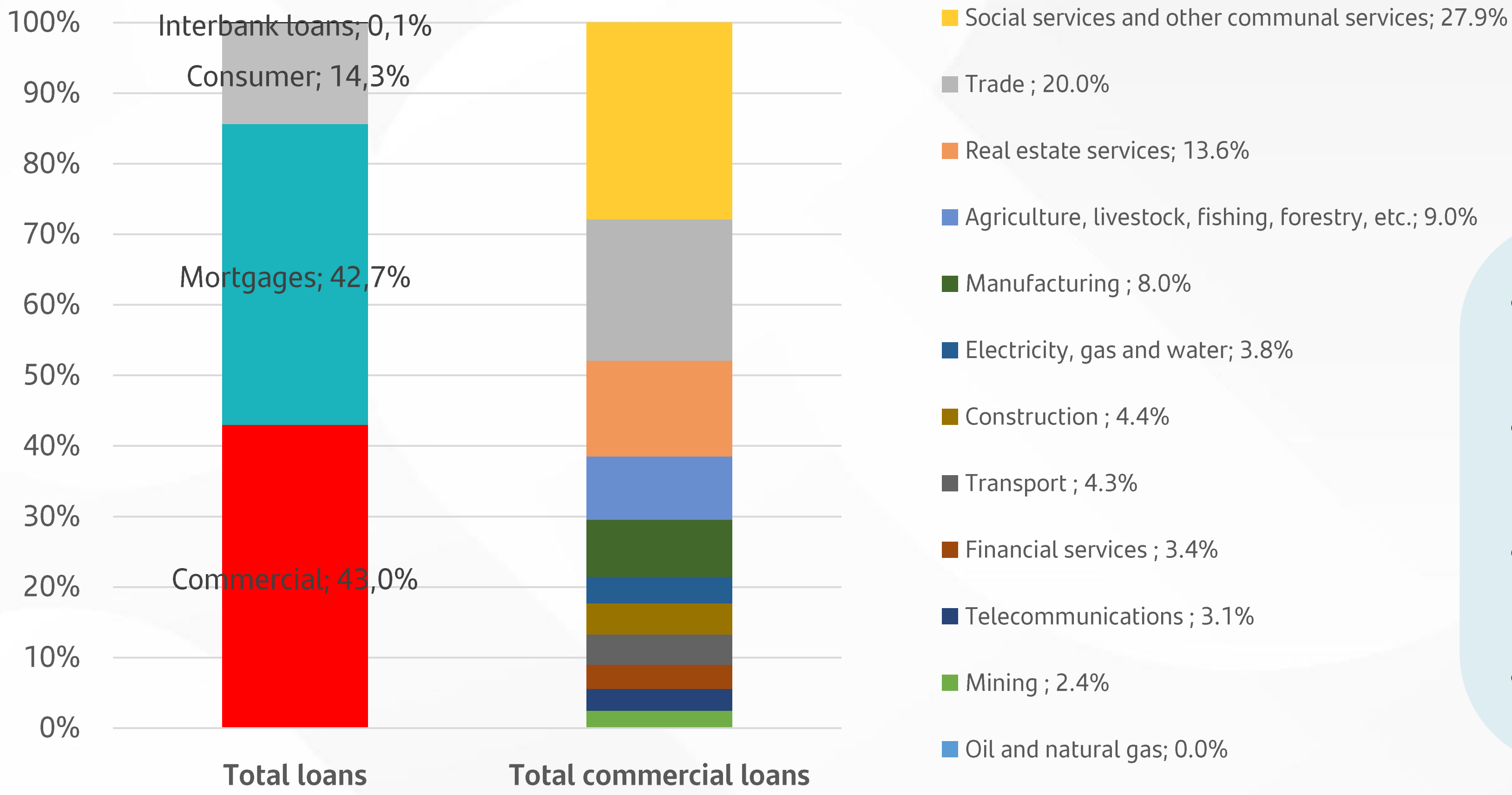


1. 90 days or more NPLs. 2. NPLs + restructured loans. 3. Loan loss reserves over NPLs, includes total additional provisions and regulatory requirements for Ch$205 bn.

A diversified and universal bank

Composition of our loan book

%, March 2025



- Loans: 58% Individuals / 42% companies
- 42% of loans are mortgage loans, at a fixed real rate (linked to UF).
- 99% loans booked in Chile with Chilean companies
- High diversification by sector.

Assets	Mar-25	Dec-24	Mar-25/Dec-24
	Ch$ Million		% Chg.
Cash and deposits in banks	1.947.663	2.695.560	(27,7%)
Cash items in process of collection	956.151	572.552	67,0%
Financial assets for trading at fair value through earnings	11.329.759	12.639.097	(10,4%)
Financial derivative contracts	*11.146.983*	*12.309.770*	(9,4%)
Financial debt instruments	*182.775*	*329.328*	(44,5%)
Financial assets at fair value through other comprehensive income	3.442.144	2.762.388	24,6%
Financial debt instruments	*3.334.012*	*2.687.485*	24,1%
Other financial instruments	*108.132*	*74.903*	44,4%
Financial derivative contracts for hedge accounting	403.474	843.628	(52,2%)
Financial assets at amortized cost	45.392.379	45.438.590	(0,1%)
Investments under resale agreements	238.516	153.087	55,8%
Financial debt instruments	5.367.867	5.176.005	3,7%
Interbank loans, net	*37.927*	*31.258*	21,3%
Loans and account receivables from customers- Commercial	*16.952.814*	*17.115.723*	(1,0%)
Loans and account receivables from customers- Mortgage	*17.366.141*	*17.398.598*	(0,2%)
Loans and account receivables from customers- Consumer	*5.429.115*	*5.563.919*	(2,4%)
Investments in associates and other companies	61.931	59.785	3,6%
Intangible assets	80.818	88.669	(8,9%)
Property, plant and equipment	204.581	198.092	3,3%
Assets with leasing rights	100.865	114.546	(11,9%)
Current taxes	79	60	31,9%
Deferred taxes	464.559	459.977	1,0%
Other assets	2.624.575	2.535.775	3,5%
Non-current assets and groups for sale	50.445	50.214	0,5%
TOTAL ASSETS	**67.059.423**	**68.458.932**	**(2,0%)**

	Mar-25	Dec-24	Mar-25/Dec-24
LIABILITIES	**Ch$ Million**		**% Chg.**
Cash items in process of being cleared	735.113	497.110	47,9%
Financial liabilities for trading at fair value through earnings	10.873.073	12.155.024	(10,5%)
Financial derivative contracts	*10.873.073*	*12.155.024*	*(10,5%)*
Financial derivative contracts for hedge accounting	926.242	898.394	3,1%
Financial liabilities at amortized cost	43.804.946	44.307.585	(1,1%)
Deposits and other demand liabilities	*13.301.733*	*14.260.609*	*(6,7%)*
Time deposits and other time liabilities	*17.305.983*	*17.098.625*	*1,2%*
Obligations under repurchase agreements	*1.212.769*	*276.588*	*338,5%*
Interbank borrowings	*4.131.043*	*4.337.947*	*(4,8%)*
Issued debt instruments	*7.649.289*	*8.133.275*	*(6,0%)*
Other financial liabilities	*204.130*	*200.541*	*1,8%*
Obligations for leasing contracts	57.619	66.882	(13,9%)
Financial instruments of issued regulatory capital	2.581.080	2.604.079	(0,9%)
Provisions for contingencies	78.368	121.638	(35,6%)
Provisions for dividend, payment of interest and re-appreciation of financial instruments of issued regulatory capital	780.309	606.141	28,7%
Special provisions for credit risk	265.949	343.788	(22,6%)
Current taxes	56.626	48.548	16,6%
Deferred taxes	-	-	--%
Other liabilities	2.392.698	2.412.909	(0,8%)
TOTAL LIABILITIES	**62.552.022**	**64.062.099**	**(2,4%)**
EQUITY			
Capital	891.303	891.303	0,0%
Reserves	3.232.505	3.232.505	0,0%
Accumulated other comprehensive income	(103.011)	(107.174)	(3,9%)
Elements that will not be reclassified to earnings	1.476	1.393	5,9%
Elements that can be reclassified to earnings	(104.486)	(108.568)	(3,8%)
Retained earnings from prior years	881.947	24.324	3525,8%
Income from the period	277.797	857.623	(67,6%)
Provisions for dividend, payment of interest and re-appreciation of financial instruments of issued regulatory capital	(780.309)	(606.141)	28,7%
Total Shareholders' Equity	**4.400.233**	**4.292.440**	**2,5%**
Non-controlling interest	107.168	104.394	2,7%
EQUITY	**4.507.402**	**4.396.833**	**2,5%**
TOTAL LIABILITIES AND EQUITY	**67.059.423**	**68.458.932**	**(2,0%)**

	Mar-25	Mar-24	Mar-25/Mar-24
	Ch$ Million		% Chg.
Interest income	838.017	980.875	(14,6%)
Interest expense	(414.179)	(670.148)	(38,2%)
Net interest income	**423.838**	**310.727**	**36,4%**
Readjustment income	131.884	63.041	109,2%
Readjustment expense	(42.088)	(11.330)	271,5%
Net readjustment income	**89.796**	**51.711**	**73,6%**
	513.634	**362.438**	**41,7%**
Fee and commission income	264.070	229.747	14,9%
Fee and commission expense	(115.820)	(102.832)	12,6%
Net fee and commission income	**148.251**	**126.914**	**16,8%**
Financial assets for trading at fair value through earnings	(29.824)	(1.684)	1671,3%
Result fromderecognition of financial assets and liabilities at amortized cost and of financial assets at fair value with changes in other comprehensive income	(4.044)	(45.636)	(91,1%)
Changes, readjustments and hedge accounting in foreign currency	105.083	98.187	7,0%
Net financial result	**71.216**	**50.867**	**40,0%**
Income from investments in associates and other companies	1.213	1.377	(11,9%)
Results from non-current assets and non-continued operations	(5.782)	30	(19550,8%)
Other operating income	754	5.931	(87,3%)
Total operating income	**729.286**	**547.558**	**33,2%**
Employee benefit expenses	(94.064)	(91.020)	3,3%
Administrative expenses	(110.722)	(92.262)	20,0%
Depreciation and amortization	(35.176)	(36.274)	(3,0%)
Impairment of non-financial assets	(164)	-	--%
Other operating expenses	(15.125)	(40.199)	(62,4%)
Total operating expenses	**(255.251)**	**(259.756)**	**(1,7%)**
Operating results before credit losses	**474.035**	**287.801**	**64,7%**
Expense for provisions establised for credit risk of loans at amortized cost	(263.127)	(161.657)	62,8%
Expense for special provisions for credit risk	77.042	1.325	5714,5%
Recovery of written-off loans	46.858	30.983	51,2%
Impairment for credit risk for other financial assets at amortized cost and financial assets at fair value through other comprehensive income	(274)	95	(387,2%)
Credit loss expenses	**(139.501)**	**(129.253)**	**7,9%**
Net income from ordinary activities before tax	**334.534**	**158.548**	**111,0%**
Income tax	(52.797)	(35.505)	48,7%
Net income	281.737	123.043	129,0%
Income attributable to shareholders	**277.797**	**120.251**	**131,0%**
Income for non-controlling interest	3.940	2.792	41,1%

I	1Q25	4Q24	1Q24	1Q25/1Q24	1Q25/4Q24
		Ch$ Million		% Chg.	
Interest income	838.017	872.542	980.875	(14,6%)	(4,0%)
Interest expense	(414.179)	(449.053)	(670.148)	(38,2%)	(7,8%)
Net interest income	**423.838**	**423.489**	**310.727**	**36,4%**	**0,1%**
Readjustment income	131.884	154.007	63.041	109,2%	(14,4%)
Readjustment expense	(42.088)	(56.774)	(11.330)	271,5%	(25,9%)
Net readjustment income	**89.796**	**97.233**	**51.711**	**73,6%**	**(7,6%)**
	513.634	**520.722**	**362.438**	**41,7%**	**(1,4%)**
Fee and commission income	264.070	251.910	229.747	14,9%	4,8%
Fee and commission expense	(115.820)	(113.164)	(102.832)	12,6%	2,3%
Net fee and commission income	**148.251**	**138.747**		**--%**	**6,8%**
Finncial assets not for trading at fair value through earnings	(29.824)	86.954	(1.684)	1671,3%	(134,3%)
Result fromderecognition of financial assets and liabilities at amortized cost and of financial assets at fair value with changes in other comprehensive income	(4.044)	3.645	(45.636)	(91,1%)	(210,9%)
Changes, readjustments and hedge accounting in foreign currency	105.083	(23.751)	98.187	7,0%	(542,4%)
Net financial result	**71.216**	**66.848**	**50.867**	**40,0%**	**6,5%**
Income from investments in associates and other companies	1.213	3.958	1.377	(11,9%)	(69,3%)
Results from non-current assets and non-continued operations	(5.782)	(4.848)	30	(19550,8%)	19,2%
Other operating income	754	1.412	5.931	(87,3%)	(46,6%)
Total operating income	**729.286**	**726.839**	**420.643**	**73,4%**	**0,3%**
Employee benefit expenses	(94.064)	(100.431)	(91.020)	3,3%	(6,3%)
Administrative expenses	(110.722)	(90.412)	(92.262)	20,0%	22,5%
Depreciation and amortization	(35.176)	(35.723)	(36.274)	(3,0%)	(1,5%)
Impairment of non-financial assets	(164)	(1.295)	-	--%	(87,4%)
Other operating expenses	(15.125)	(37.294)	(40.199)	(62,4%)	(59,4%)
Total operating expenses	**(255.251)**	**(265.154)**	**(259.756)**	**(1,7%)**	**(3,7%)**
Operating results before credit losses	**474.035**	**461.685**	**160.887**	**194,6%**	**2,7%**
Expense for provisions establised for credit risk of loans at amortized cost	(263.127)	(177.287)	(161.657)	62,8%	48,4%
Expense for special provisions for credit risk	77.042	(2.960)	1.325	5714,5%	(2703,1%)
Recovery of written-off loans	46.858	49.011	30.983	51,2%	(4,4%)
Impairment for credit risk for other financial assets at amortized cost and financial assets at fair value through other comprehensive income	(274)	(1.076)	95	**(387,2%)**	**(74,5%)**
Credit loss expenses	**(139.501)**	**(132.311)**	**(129.253)**	**7,9%**	**5,4%**
Net income from ordinary activities before tax	**334.534**	**329.373**	158.548	**111,0%**	**1,6%**
Income tax	(52.797)	(55.675)	(35.505)	**48,7%**	**(5,2%)**
Net income	**281.737**	**273.698**	**123.043**	**129,0%**	**2,9%**
Income attributable to shareholders	**277.797**	**276.514**	**120.251**	**131,0%**	**0,5%**
Income for non-controlling interest	**3.940**	**(2.815)**	**2.792**	**41,1%**	**(239,9%)**

(Ch$ millions)					
Asset quality	**Mar-24**	**Jun-24**	**Sep-24**	**Dec-24**	**Mar-25**
Impaired loans[6]	**2.397.573**	**2.523.808**	**2.694.292**	**2.782.562**	**2.852.171**
Non-performing loans (NPLs)[7]	**1.044.628**	**1.079.179**	**1.250.929**	**1.311.374**	**1.194.384**
Past due loans[8]	564.280	576.686	613.851	640.821	659.099
Loan loss reserves	(1.188.764)	(1.189.453)	(1.199.372)	(1.214.346)	(1.312.668)
Impaired loans / total loans	5,8%	6,2%	6,7%	6,7%	6,9%
NPLs / total loans	2,5%	2,7%	3,1%	3,2%	2,9%
PDL / total loans	1,4%	1,4%	1,5%	1,5%	1,6%
Coverage of NPLs (Loan loss allowance / NPLs)	113,8%	110,2%	95,9%	92,6%	109,9%
Coverage of PDLs (Loan loss allowance / PDLs)	210,7%	206,3%	195,4%	189,5%	199,2%
Risk index (Loan loss allowances / Loans)[9]	2,9%	2,9%	3,0%	2,9%	3,2%
Cost of credit (prov expense annualized / avg. loans)	1,3%	1,2%	1,3%	1,3%	1,4%
Profitability & Efficiency					
Net interest margin (NIM)[2]	**2,7%**	**3,6%**	**3,9%**	**4,2%**	**4,1%**
Efficiency ratio[4]	47,4%	37,6%	36,3%	36,5%	35,0%
Costs / assets[5]	1,4%	1,4%	1,5%	1,6%	1,5%
Avg. Demand deposits / interest earning assets	25,2%	26,2%	26,6%	27,2%	27,5%
Return on avg. equity	**11,2%**	**20,7%**	**23,1%**	**26,0%**	**25,7%**
Return on avg. assets	0,7%	1,2%	1,5%	1,6%	1,6%
Return on RWA	1,2%	2,2%	2,4%	2,7%	2,7%
Clients and service channels (#)					
Total clients	3.963.945	4.049.467	4.213.326	4.311.488	4.337.423
Digital Clients	2.140.110	2.130.718	2.195.286	2.238.774	2.281.606
Branches	246	244	234	236	237
ATMs	2.109	2.146	2.072	2.059	2.085
Employees	8.976	8.885	8.861	8.757	8.712
Market information (period-end)					
Net income per share (Ch$)	0,6	1,2	1,3	1,5	1,5
Net income per ADR (US$)	0,3	0,5	0,6	0,6	0,6
Stock price	48,8	44,2	46,8	47,3	54,0
ADR price	19,8	18,8	20,8	18,8	22,8
Market capitalization (US$mn)	9.328	8.871	9.606	8.711	10.732
Shares outstanding	188.446	188.446	188.446	188.446	188.446
ADRs (1 ADR = 400 shares)	471	471	471	471	471