



**Banco Santander Chile
Results/ Strategy
Update**

Important information

Banco Santander Chile cautions 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 2019 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.

AGENDA



MACRO & COVID19 UPDATE



SAN CHILE: BALANCE SHEET AND RESULTS



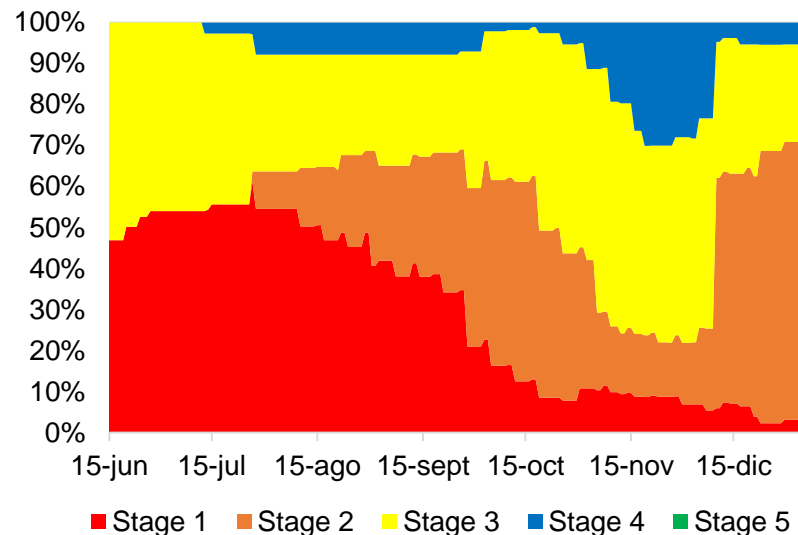
SAN CHILE: STRATEGIC INITIATIVES UPDATE

Macroeconomic environment

Transition to new normal began during the third quarter

	Dosage requested as percentage of population (%)
Czech Republic	172
Chile	139
Mexico	119
India	85
South Korea	71
Brazil	64
Russia	55
Indonesia	50
Argentina	48
Turkey	30
Malaysia	25
China	16

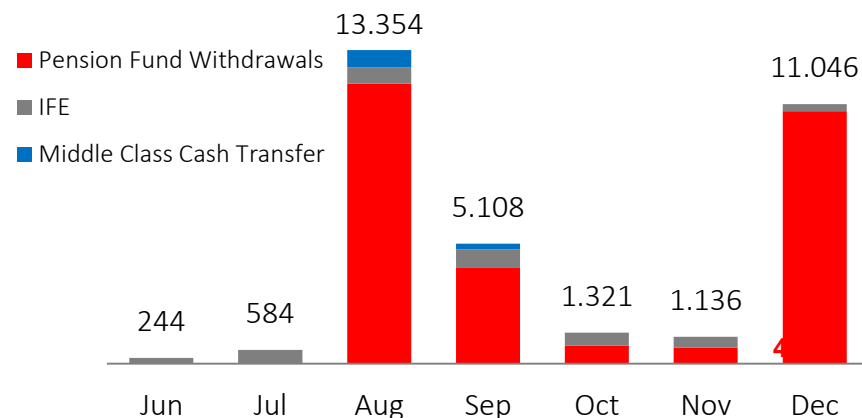
Population under different stages



Source: Ministry of Health, INE and Santander

Liquidity injections to households

(US\$ mills)



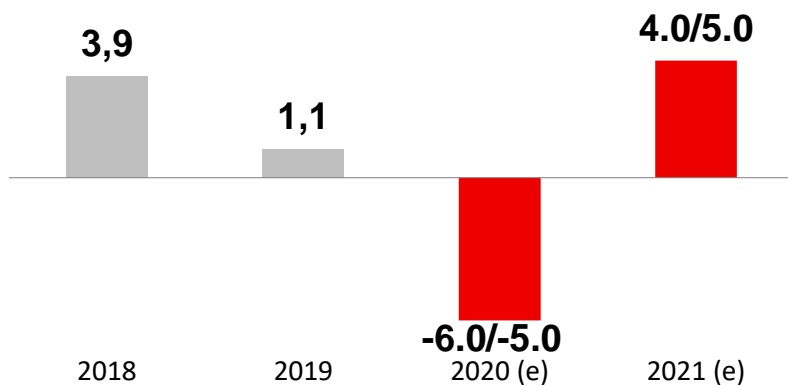
Source: Bloomberg

Macroeconomic environment

The pandemic will have a lower economic impact than our regional peers

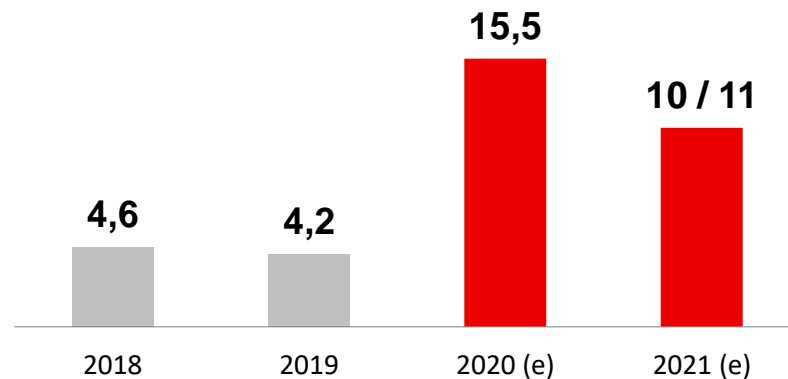
GDP growth

Annual growth %



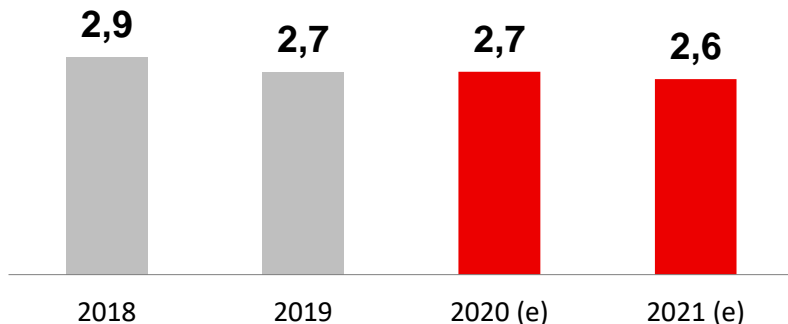
Trade balance (USD bn)

%



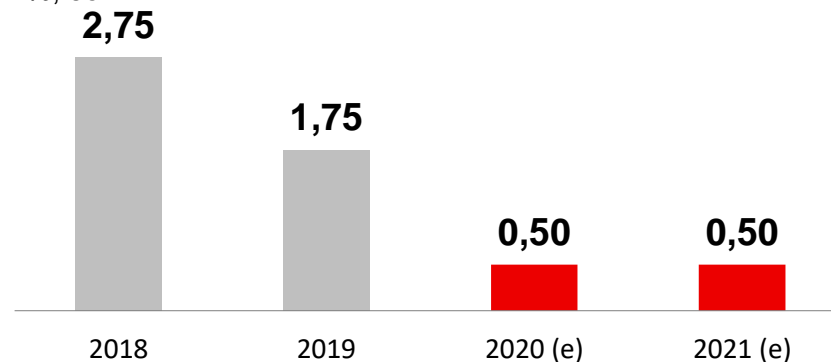
Inflation

Annual change in UF inflation, %



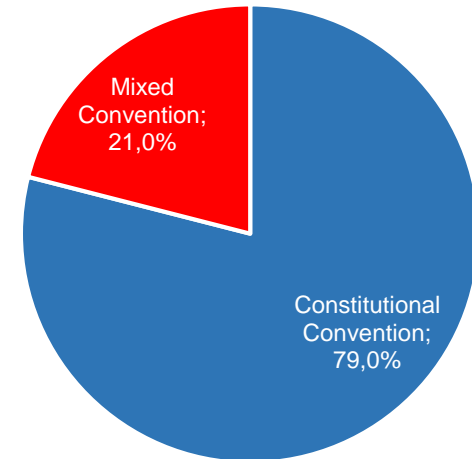
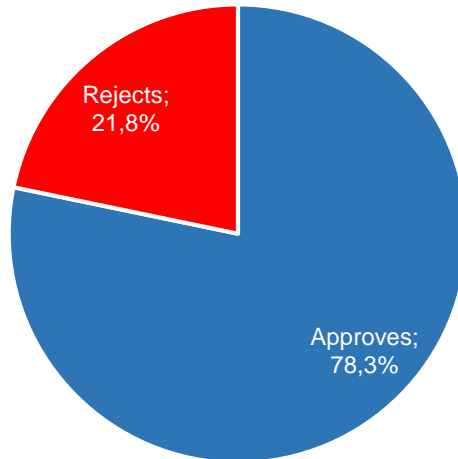
Monetary Policy Rate

%, eof



Process for a new constitution officially launched

Referendum results



Electoral calendar



AGENDA

MACRO & COVID19 UPDATE

SAN CHILE: BALANCE SHEET AND RESULTS

SAN CHILE: STRATEGIC INITIATIVES UPDATE

Santander Chile is the nation's leading bank

Figures in US\$



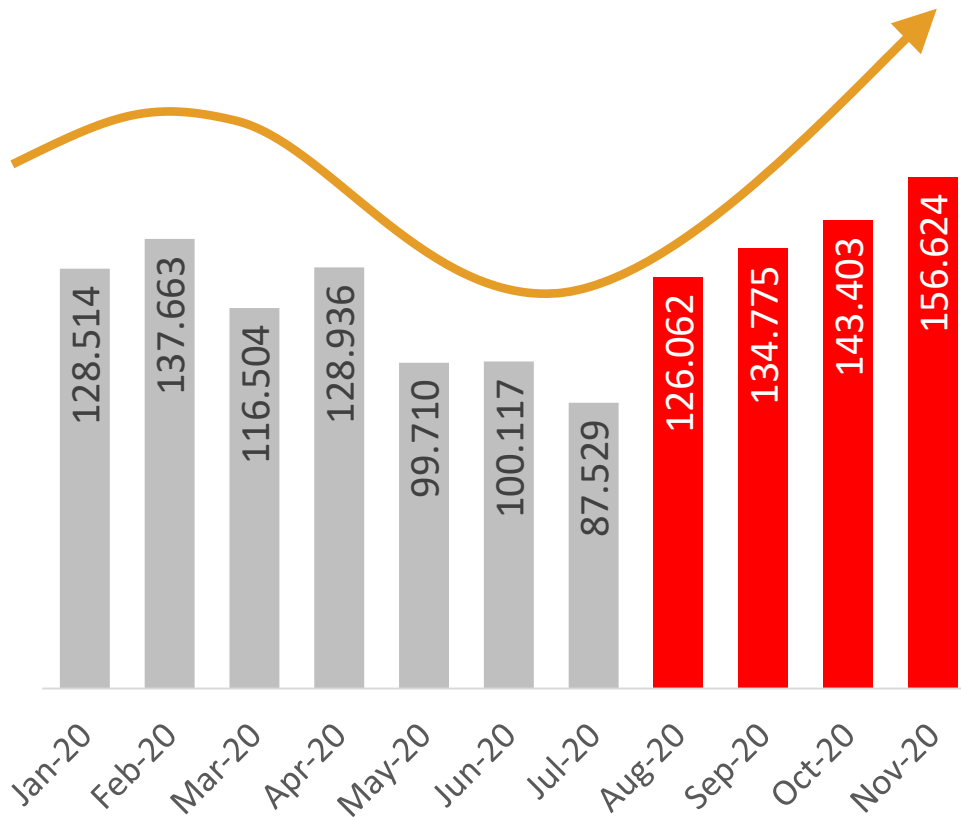
Business and Results	9M20(US\$)	YoY¹
Gross Loans	44.5 bn	9.3%
Deposits	32.7 bn	12.3%
Equity	4.7 bn	8.6%
Attributable profit to parent (LTM)	575 mm	-23.9%
Network and Customers	9M20	Market Share
Clients	3.5 mn	23.4% ³
Digital Clients	1.4mn	34.1% ⁴
Offices	365	18.9%
Market Share²	9M20	Rank
Loans ⁴	18.6%	1
Deposits ⁴	18.2%	2
Checking accounts ²	23.4%	1
Bank credit cards ⁵	25.1%	1

1. Variations with constant euros 2. Market share of clients with checking accounts, as of August 2020. Source: CMF 3. Average yearly market share over clients that enter a website with a passkey. Excludes Banco Estado. Source: CMF. YTD avg as of August 2020. 4. Excludes loans and deposits of Chilean banks held abroad as of September 2020. 5. Market share in terms of monetary amount of credit card purchases, as of August 2020.

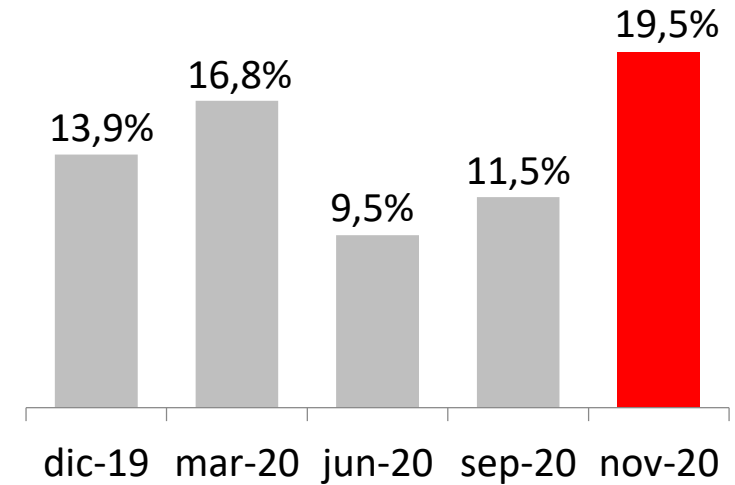
We believe August was the inflection point

Monthly Operating income net of provisions

Ch\$mnn



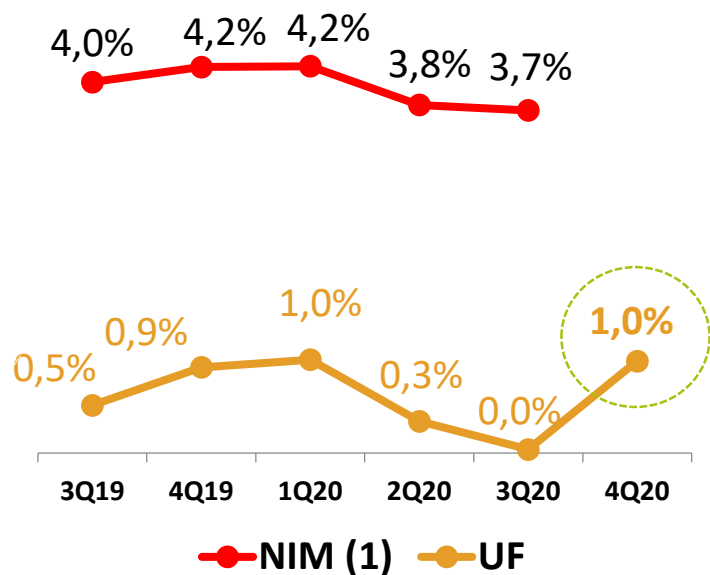
Quarterly ROAE



Balance sheet & results

NII increases 10.5% YTD

NIM¹ & Inflation



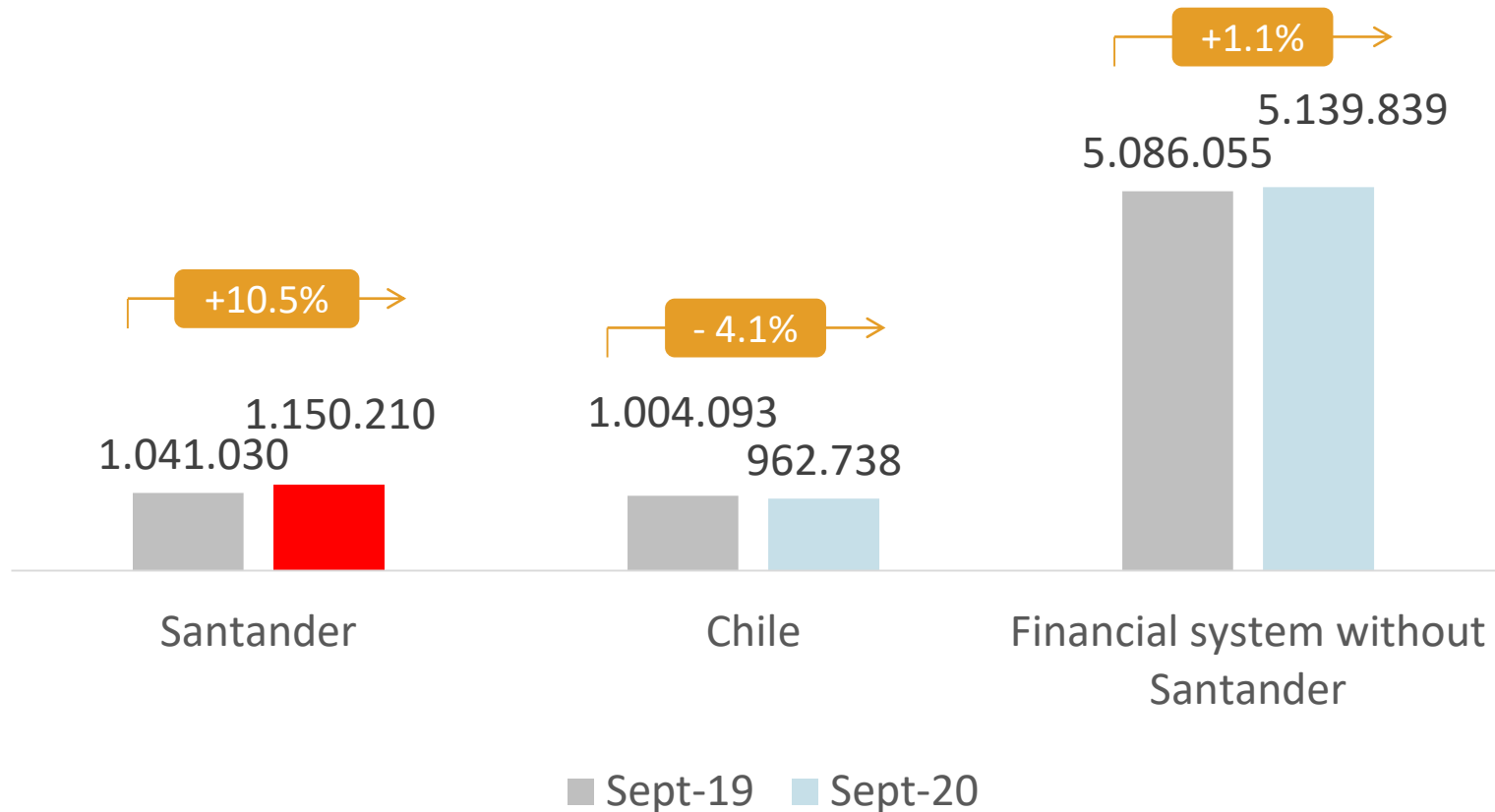
Net interest income

Ch\$ bn	9M20	YoY	QoQ
Net interest income	1,150	10.5%	0.3%
Avg. Int. earning assets	39,431	16.4%	1.9%
Average loans	34,382	10.9%	0.7%
Int. earning asset yield ³	5.4%	-130bp	-90bp
Cost of funds ⁴	1.5%	-117bp	-80bp
NIM YTD	3.9%	-21bp	-10bp

Higher inflation in 4Q20 to drive NIMs upward

Better funding mix drives higher NII growth against peers

Net interest income 9M 2020

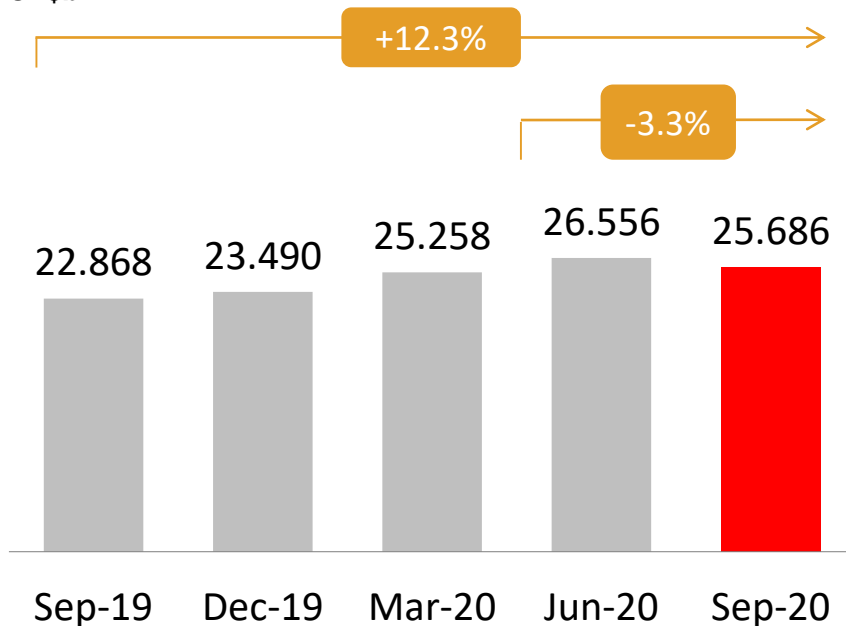


Balance sheet & results

Non-interest bearing demand deposits up 47.0% YoY

Total Deposits

Ch\$bn

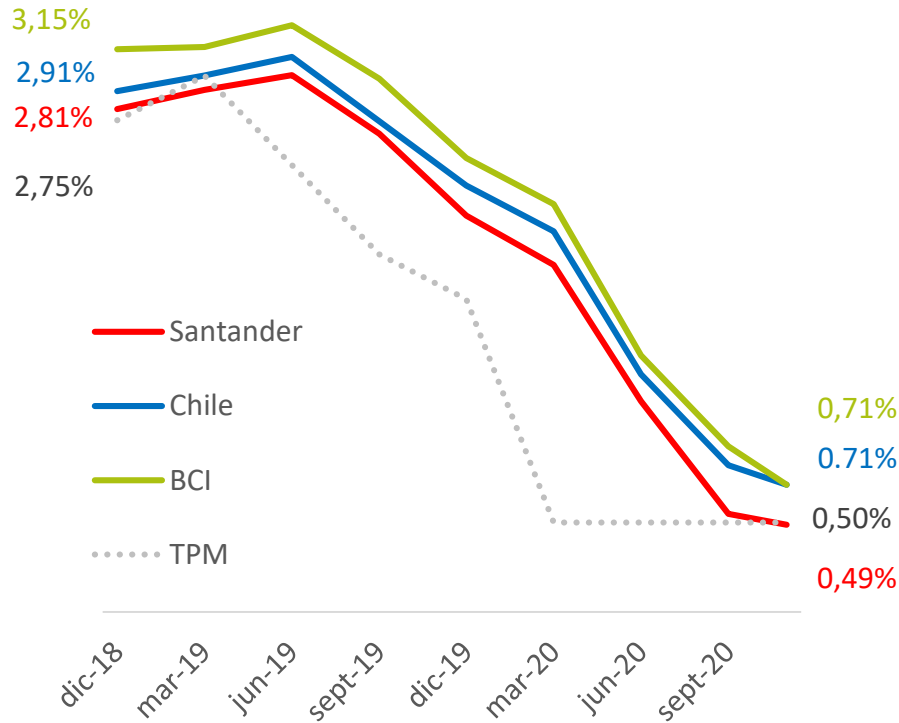


Ch\$ bnS	09M20	YoY	QoQ
Demand deposits	13,908	47.0%	12.1%
Time deposits	11,778	(12.1%)	(16.7%)
Total Deposits	25,686	12.3%	(3.3%)
Mutual funds ¹	8,329	24.5%	6.9%
Loans/Deposits²	98.6%		
LCR³	157%		

Balance sheet & results

Improved funding mix & outpacing competitors

CLP Time Deposit Cost Evolution¹



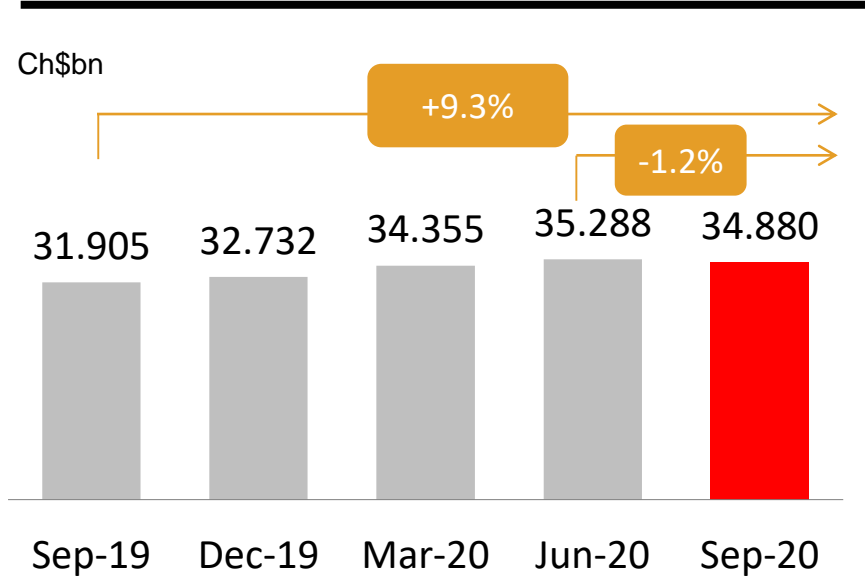
Demand deposits by segment

Ch\$ bn	9M20	YoY	QoQ
Individuals	5,088	63.2%	19.8%
SMEs	2,519	63.7%	6.7%
Retail	7,607	63.4%	15.1%
Middle Market	3,644	33.8%	2.8%
Corporate (SCIB)	2,453	40.2%	19.7%
Total²	13,908	47.0%	12.1%

Balance sheet & results

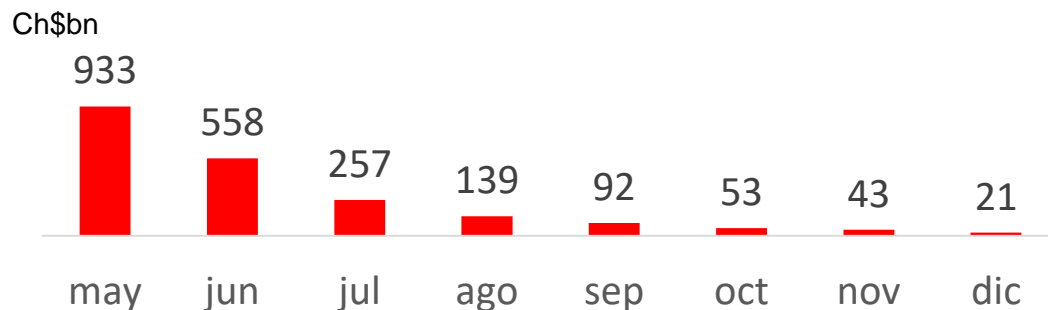
Demand for reprogramming and FOGAPE loans decelerating

Total Loans



Ch\$ bn	9M20	YoY	QoQ
Individuals ¹	19,016	6.1%	(0.0%)
Consumer	4,927	(2.7%)	(2.8%)
Mortgages	12,104	11.0%	1.4%
SMEs	4,894	21.1%	4.2%
Retail	23,910	8.9%	0.8%
Middle Market	8,793	9.9%	(3.6%)
Corporate (SCIB)	1,897	6.8%	(16.6%)
Total²	34,880	9.3%	(1.2%)

FOGAPE loans disbursed each month



Total disbursed up to 12-20-20:
Ch\$2.1 trillion

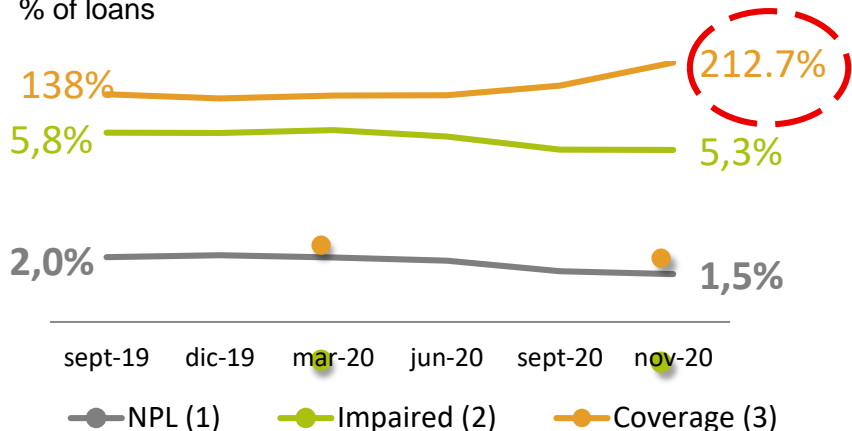
As of September 2020, 11.1 % of
commercial loan book were
FOGAPE loans

Balance sheet & results

Asset quality deterioration lower than expected

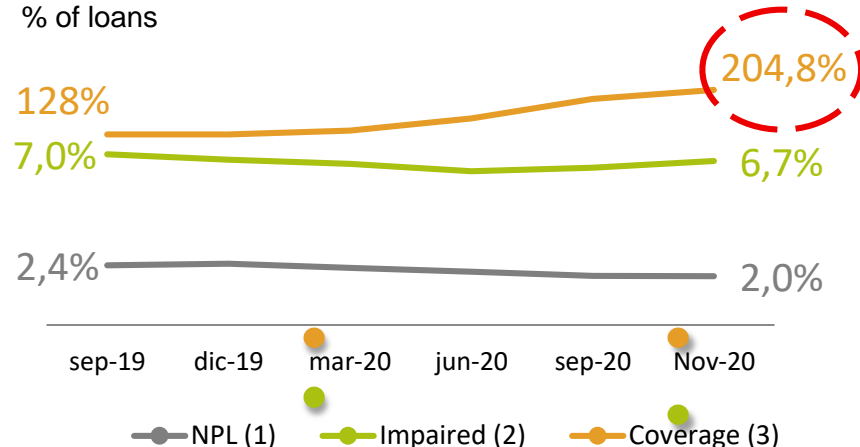
Total loans

% of loans



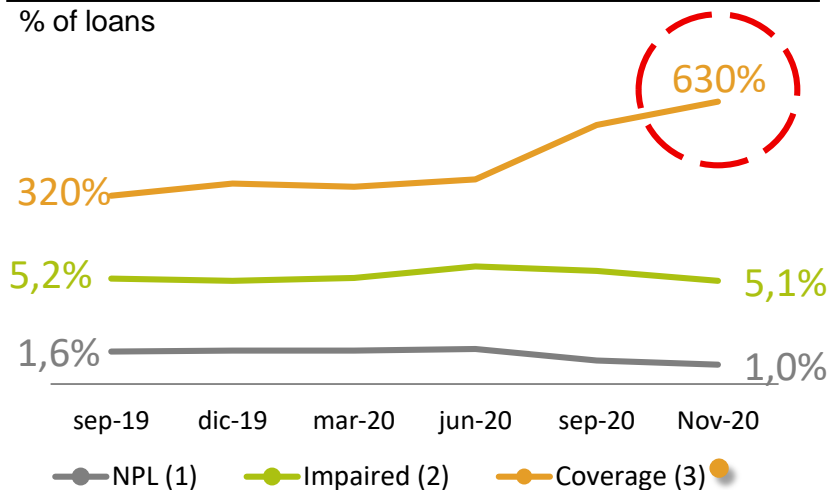
Commercial loans

% of loans



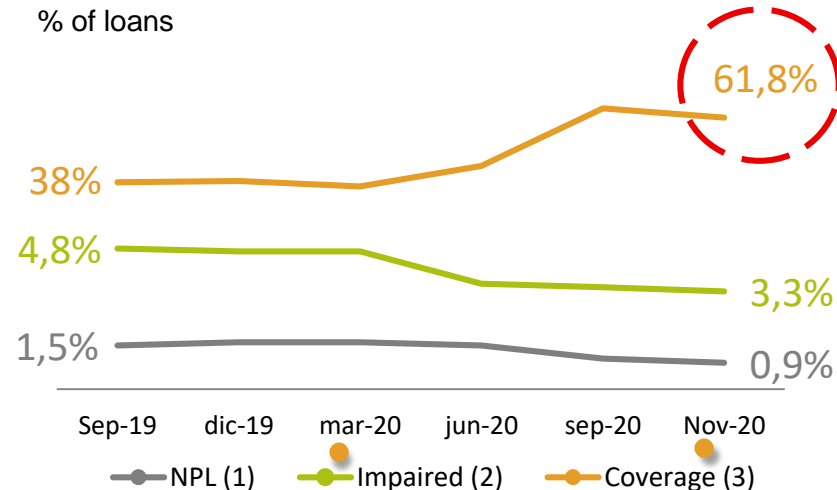
Consumer loans

% of loans

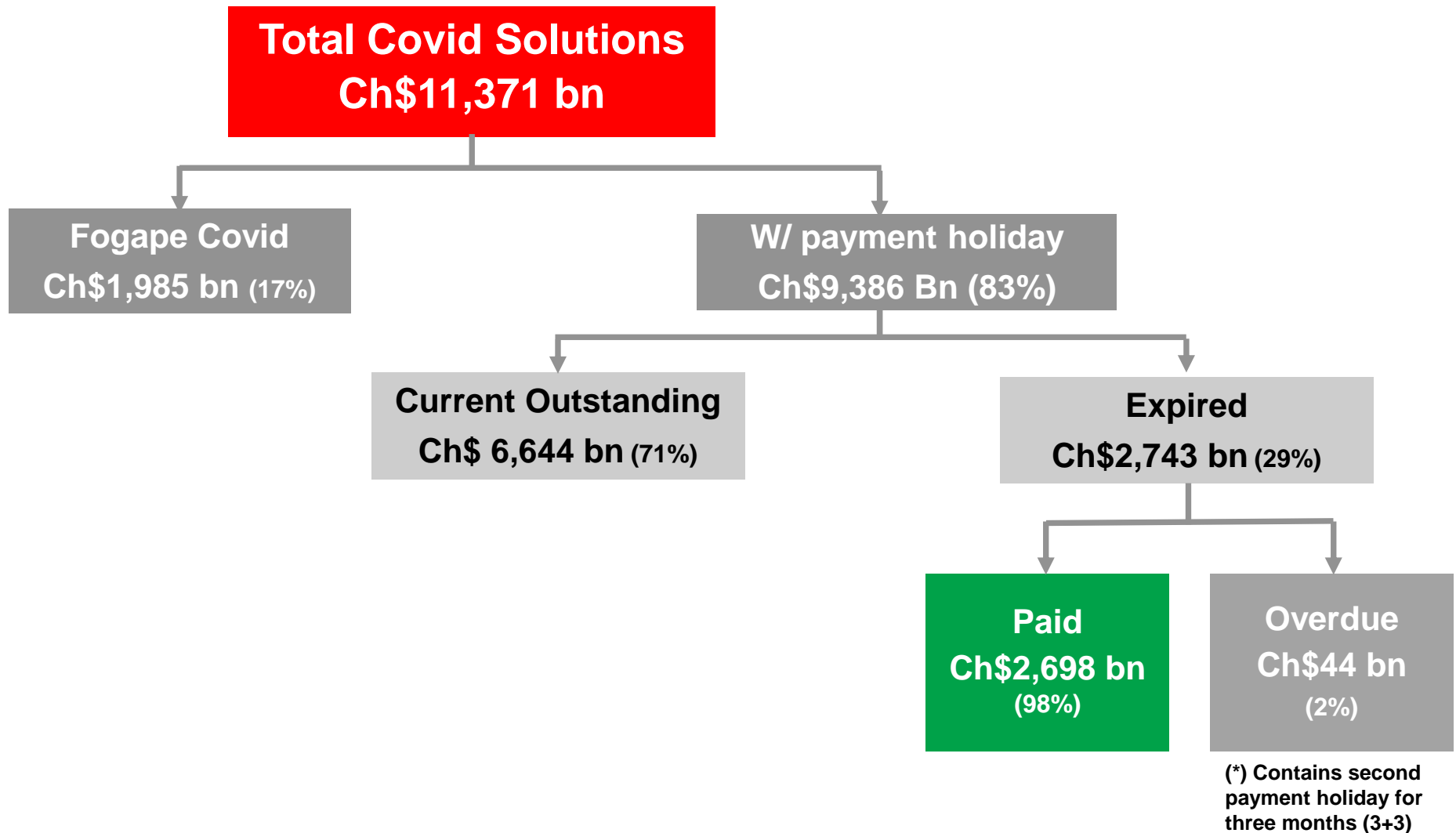


Mortgage loans

% of loans

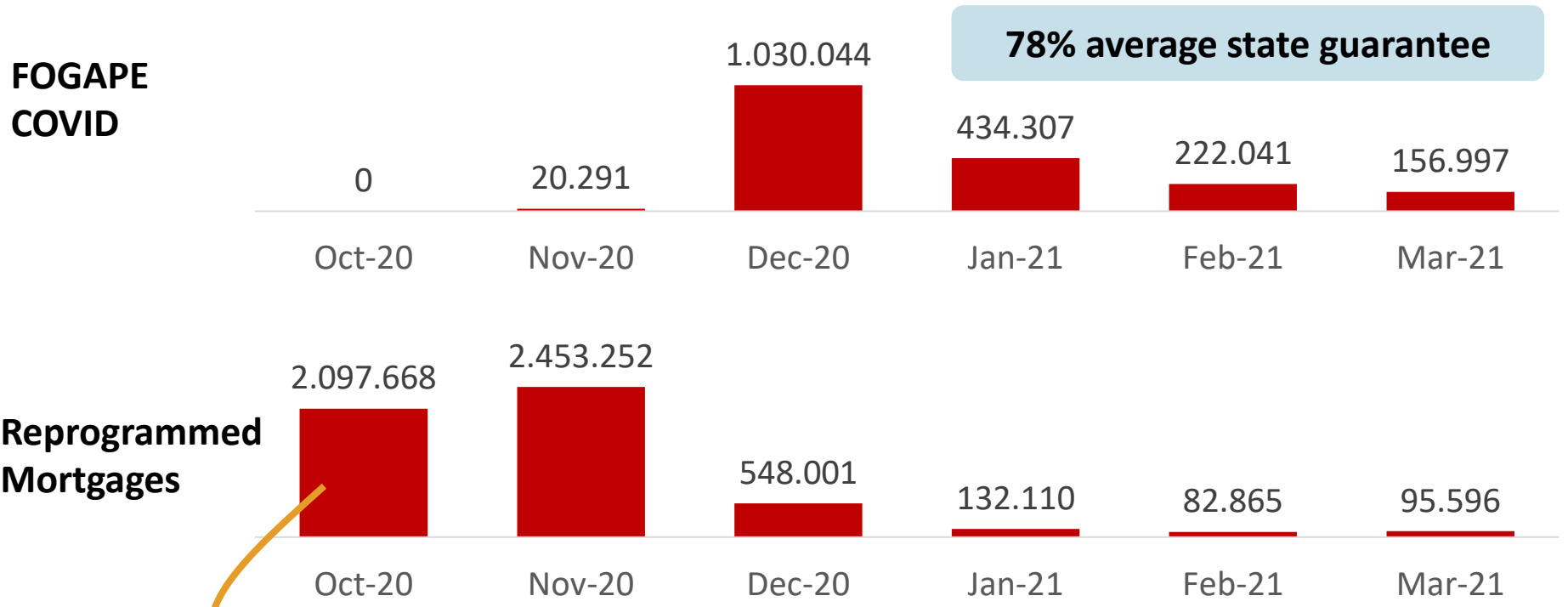


COVID-19 Grace Period Results



Positive trends for early non-performance of re-programmed mortgages

Calendar of maturities for reprogrammed loans (Ch\$mn)

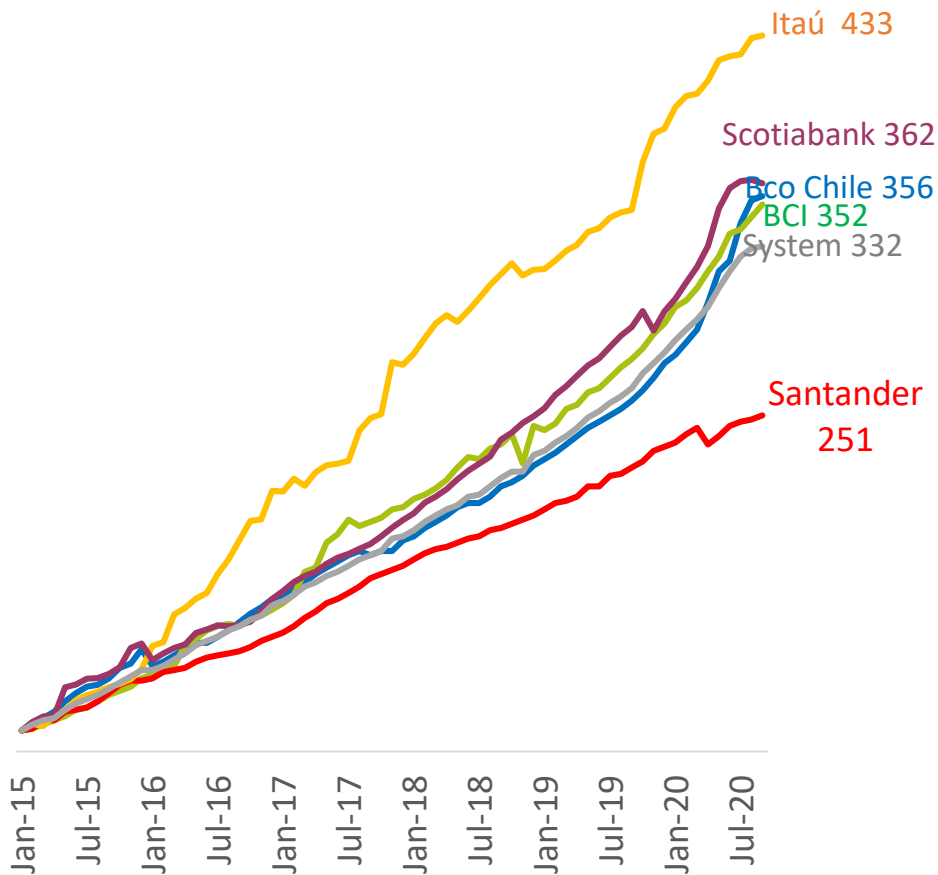


Early Non-performance (<90 days) for reprogrammed loans
October: 2%
Pre-covid (same clients): 4%

Positive evolution of asset quality vs peers

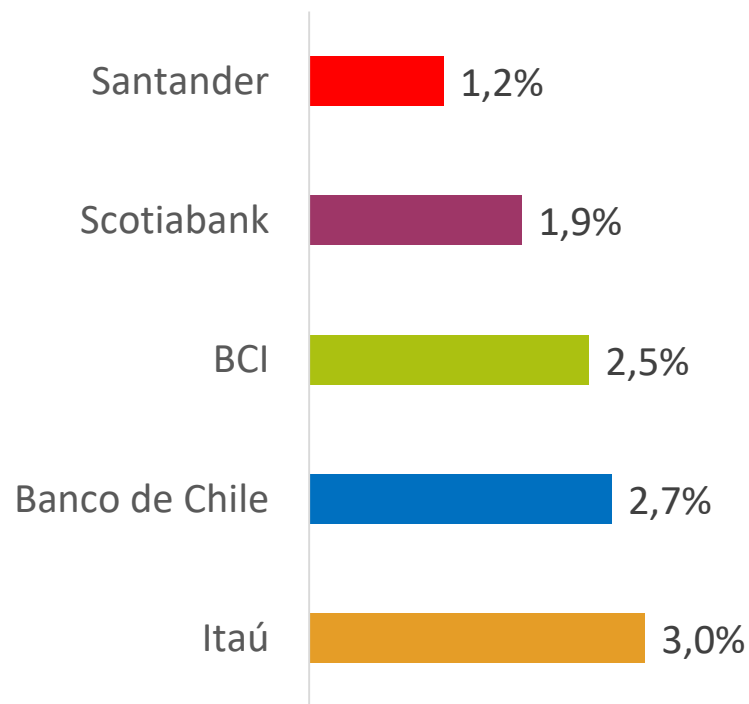
Impaired loan book + total charge-offs

(Base 100 = January 2015)



Impaired loan book + total charge-offs

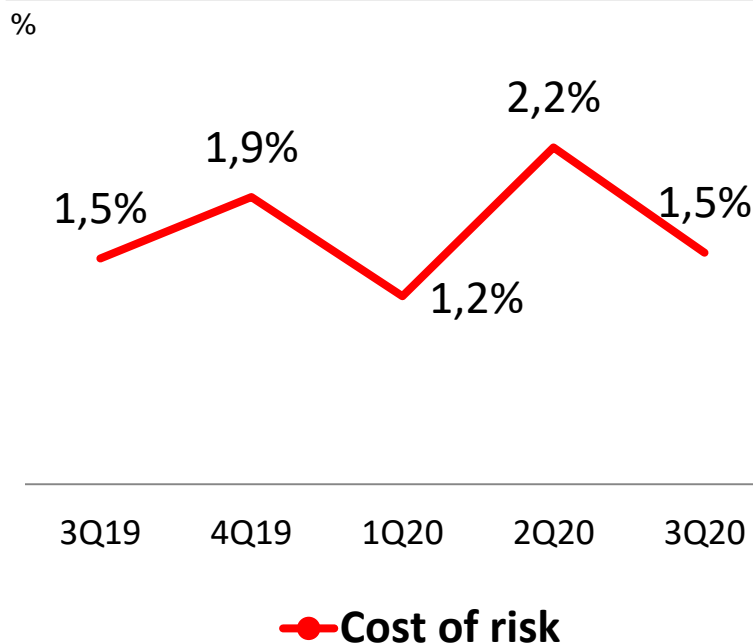
$$\frac{\text{dif. impaired}_{12\text{ months}} + \text{charge offs}_{12\text{ months}}}{\text{average loans}_{12\text{ months}}}$$



Balance sheet & results

Cost of risk of 1.5% in 3Q20 includes Ch\$30bn in additional provisions and Ch\$34bn for FOGAPE loans

Quarterly cost of risk¹



Provision for loan losses

Ch\$ bn	9M20	YoY	QoQ
Gross provisions and write-offs	(482.6)	45.1%	(25.4%)
Recoveries	56.4	(12.0%)	49.0%
Provisions	(426.2)	58.8%	(30.8%)
Cost of risk(YTD)¹	1.65%		

In total we have established Ch\$85 billion in additional provisions during 2020.

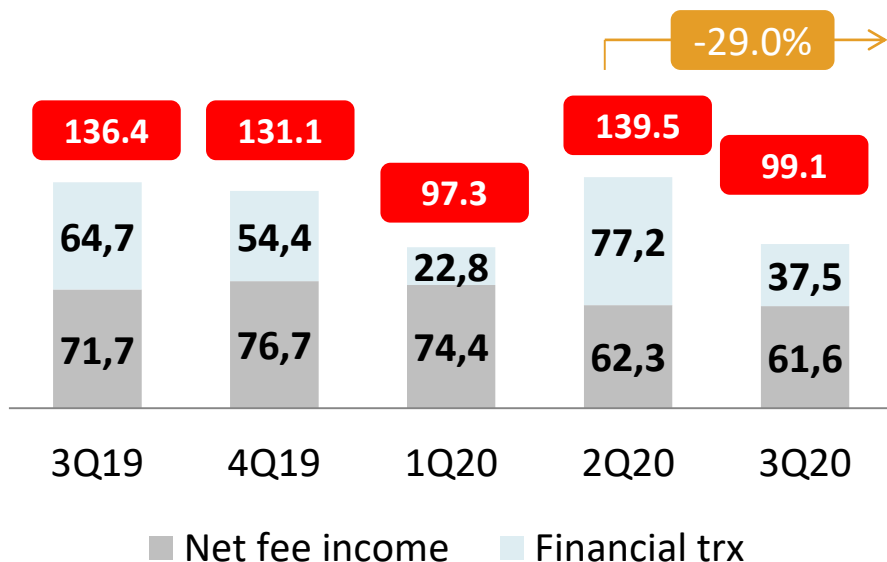
The cost of risk in 4Q20 including further additional voluntary provisions should be ~1.2%-1.3%

Balance sheet & results

Lower non-NII due to fall in non-client treasury income

Fees & financial transaction

Ch\$bn



Fees

Ch\$ bn	9M20	YoY	QoQ
Card fees	50.8	26.2%	47.1%
Asset management	33.3	(4.9%)	0.5%
Insurance brokerage	30.9	(16.3%)	(35.8%)
Guarantees, cont. op.	27.2	4.9%	6.0%
Checking accounts	26.1	(2.5%)	(4.9%)
Collection fees	17.7	(25.7%)	(37.9%)
Others	12.2	(43.6%)	(36.0%)
Total	198.2	(5.8%)	(1.1%)

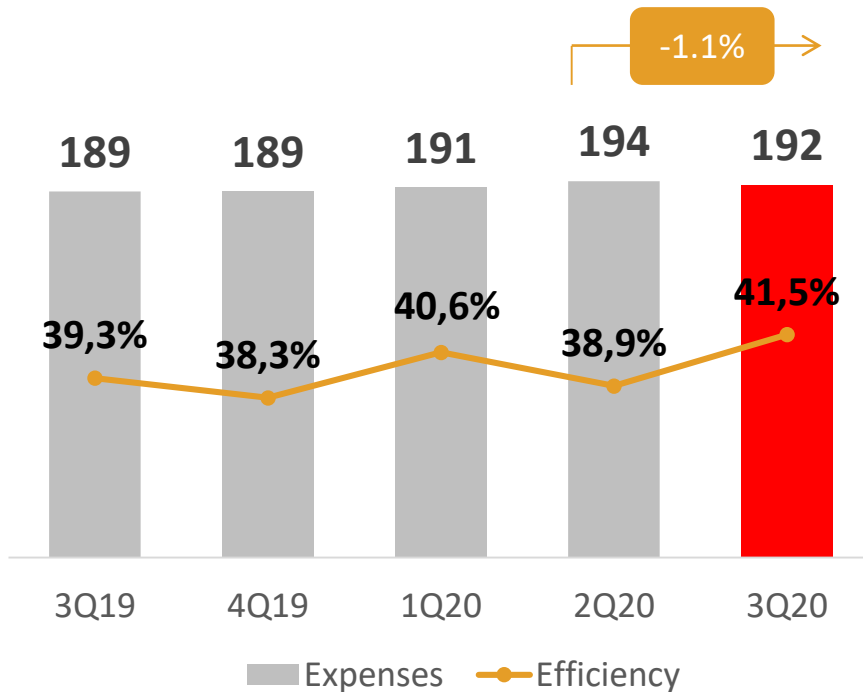
Financial transactions, net

Ch\$ bn	9M20	YoY	QoQ
Client	114.6	6.7%	(14.4%)
Non-Client	22.9	(49.3%)	(104.3%)
Total	137.5	(9.9%)	(51.5%)

Cost growth under control

Operating expenses

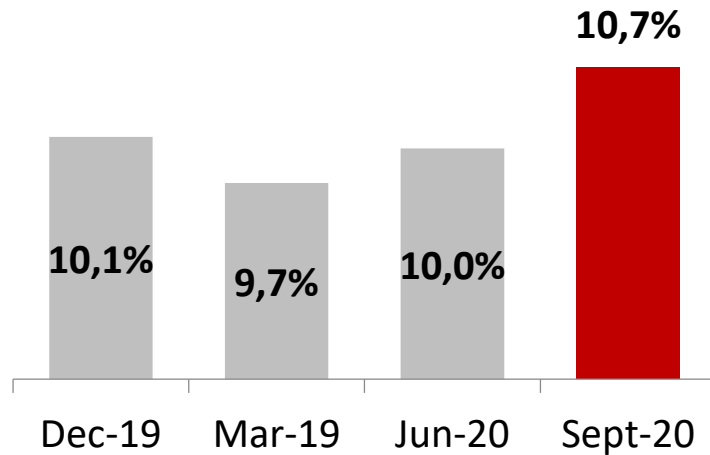
Ch\$bn



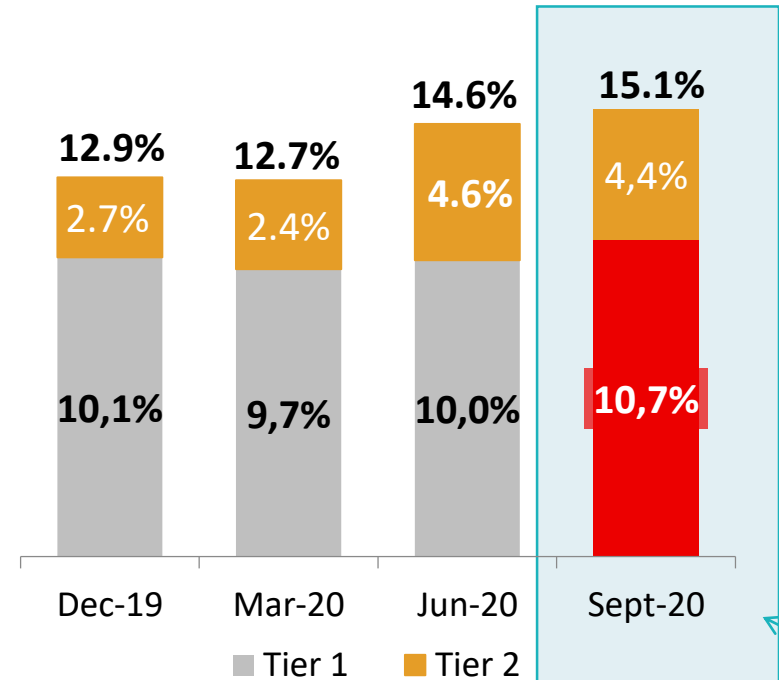
Ch\$ bn	9M20	YoY	QoQ
Personnel expenses	306.3	0.7%	1.0%
Administrative expenses	189.8	6.6%	(3.3%)
Depreciation	81.9	4.4%	(3.3%)
Operational expenses¹	578.1	3.1%	(1.1%)
Efficiency ratio ²	40.3%	-34bp	+266bp
Costs/assets	1.3%	-44bp	+2bp

Core capital at 10.7%

Core capital



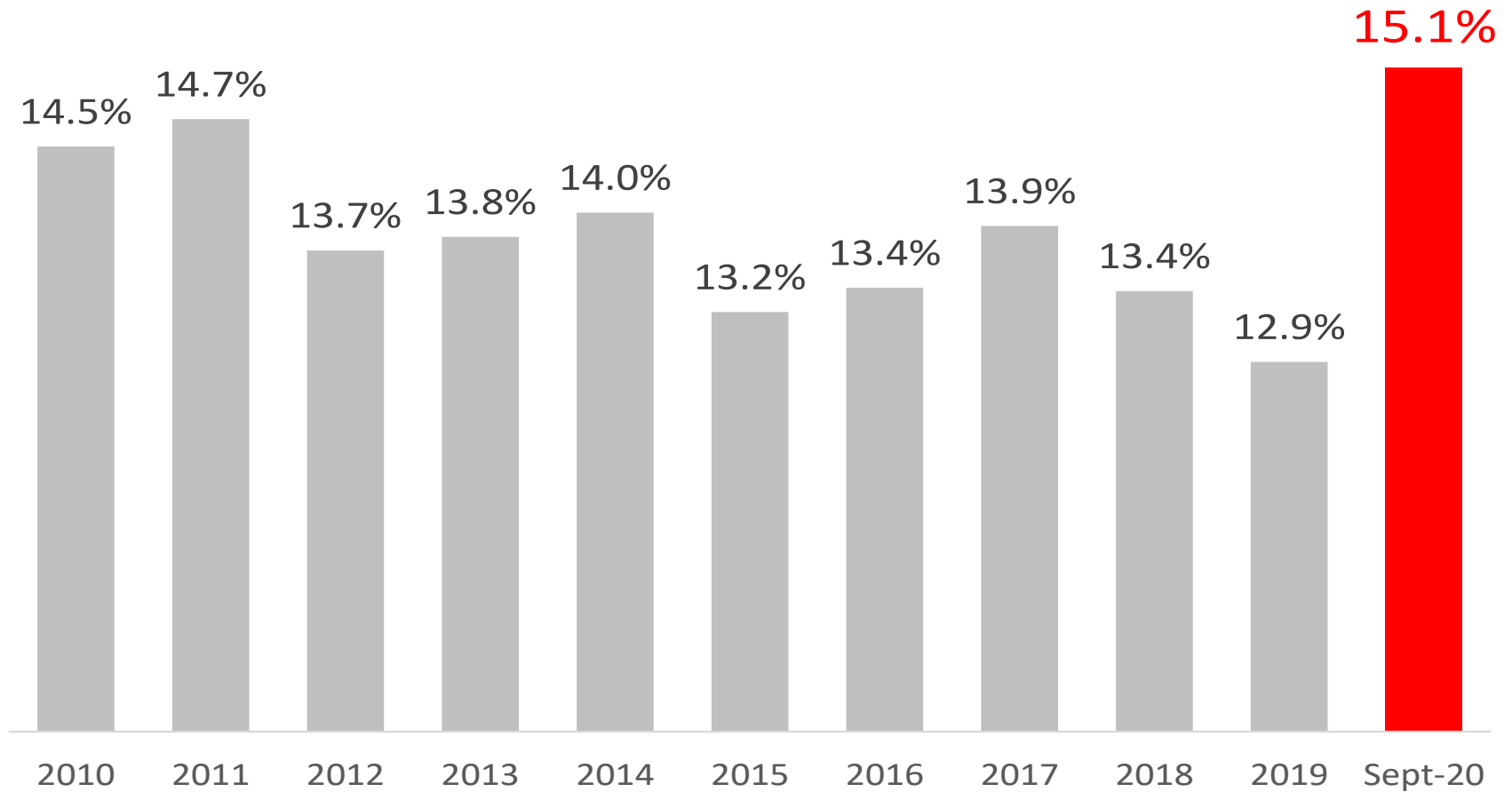
BIS Ratio



In August, the CMF published new treatment for FOGAPE loan guarantees. Instead of computing as Tier II capital, it will now be included in the calculation of RWA with the risk weighting lowered from 100% to 10%

Among the highest capital ratios in history of the Bank

BIS ratio



AGENDA

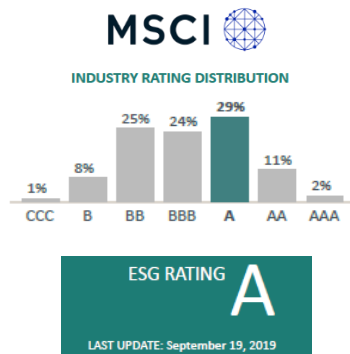
COVID19: REGULATORY AND MACRO UPDATE

SAN CHILE: BALANCE SHEET AND RESULTS

SAN CHILE: STRATEGIC INITIATIVES UPDATE

Summary of ESG indexes

RESULTS



FTSE4Good

FTSE4Good Indexes:

- Emerging Global
- Emerging Latam



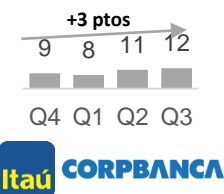
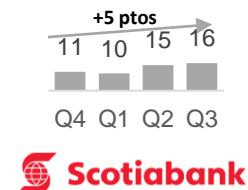
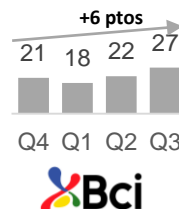
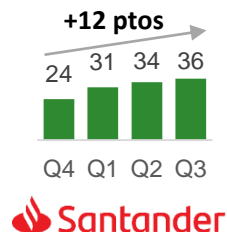
Sustainability

#1
En Chile

PERCEPTIONS







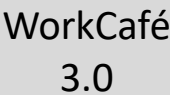
Santander | KANTAR MILWARD BROWN

Do the possible to protect the environment:



Strategic initiatives

Moving forward in our innovations

Challenge	Approach	Progress
Offer transactional products with access to digital economy		More than 100,000 clients, with official launch in April 2020
Increase SME access to banks and to digital economy		First operation in Dec. 2019. Full operations begin 2H20
Enter the car loan market, creating synergies with other bank products, creating synergies with other bank products		Transaction complete. Acquired in November 2019
Reactivate loan growth within mass segment		Over 360,000 clients. Already profitable
Continue expanding cross-selling with our clients with better products		Launch of the first Insurtech company in Chile in April 2020. Strong growth of Autocompara
Digitalization of onboarding and loans		Obtain loan without going to a branch
Branch format in digital / socially-distanced world		Building on our Workcafé 3.0 branches to design the future of our network

We have announced an investment plan of US\$380 million for the period of 2019-2021 in technology, branch upgrading and new products and services.

Strategic initiatives

Strength of digital channels has been a key force in 2020

~25%

Of the central offices went back to office Sept. 7

10x

More transactions done digitally than at the branches

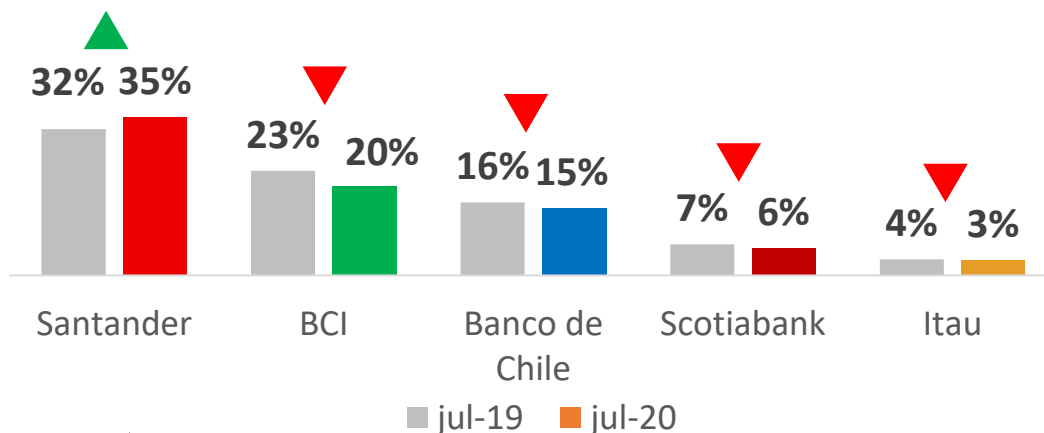
11%

Increase digital clients compared to previous quarter

90%

Branches open including WorkCafés

Market share of digital clients¹



...and we opened a new **WorkCafé branch** in the quarter



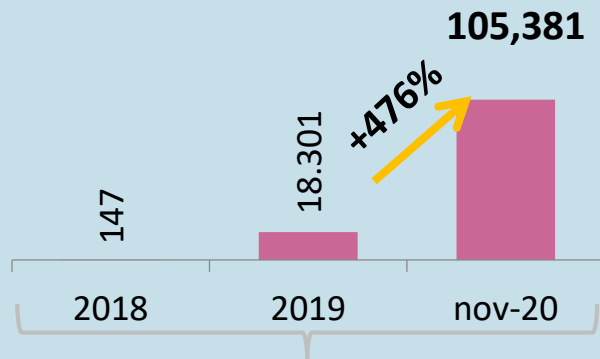
Superdigital and Life opening record new accounts monthly



Superdigital

Digital product for unbanked population seeking a cheap digital account

New Superdigital clients each year



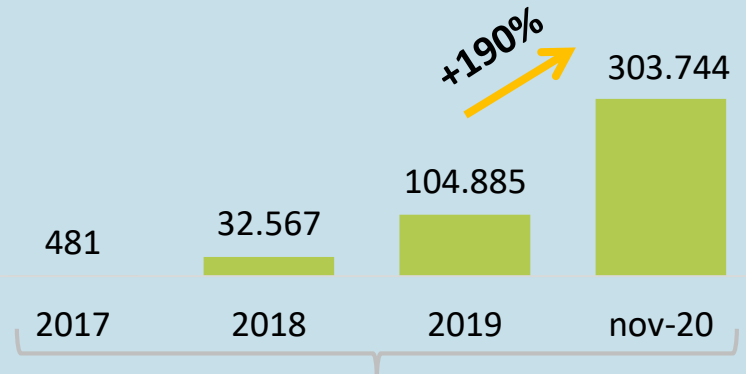
+120,000
Total SD clients



Life

Digital product for unbanked population that seeks to be part of Bank, receiving merits for positive financial behavior (through credit and savings)

New Life clients each year

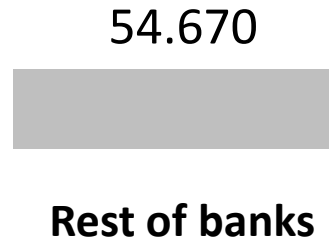
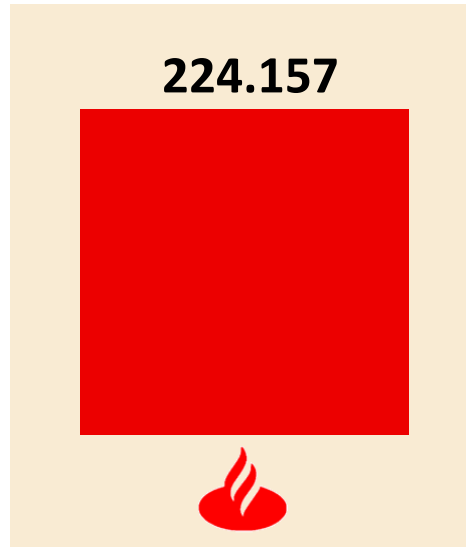


+430,000
Total Life clients

Strategic initiatives

Opening 5x more checking accounts than the rest of banks combined

Current account openings through 10M20¹



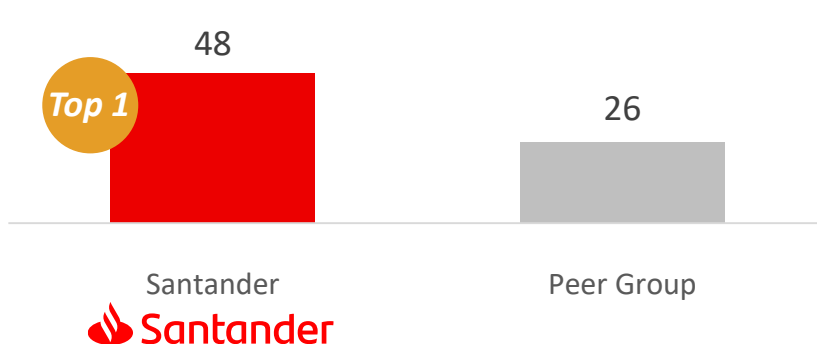
5x1

Advantage in checking account opening¹

2x1

Financial Portability: in-bound versus out-bound requests³

Net Promoter Score (NPS)²



From May-Oct 2020, Santander received:

Net score 64

Image

Net score 55

Service Quality

Net score 54

Product Quality

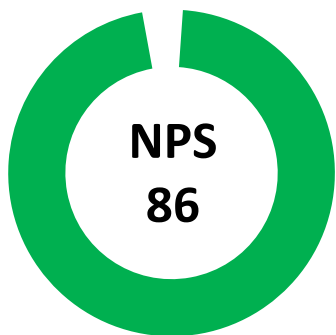


Online channels driving insurance sales

klare

Launched in April 2020, this is an online platform that compared life insurance between different providers in a quick and transparent way.

Our collaboration with the first insurtech in Chile selling life insurance



Equivalent to
40%
of the bank's sales
through traditional
channels in June

Coming
up

Alliances with savings
options and other services



Strategic initiatives

Strength of digital platform has boosted auto insurance sales have increased despite lower car sales



Compare apples with apples

All insurance policies being compared have the same characteristics



High range vehicles and hybrids/electric cars

One of the few in the market to offer insurance of these vehicles

-16%

Cheaper insurance than the industry¹

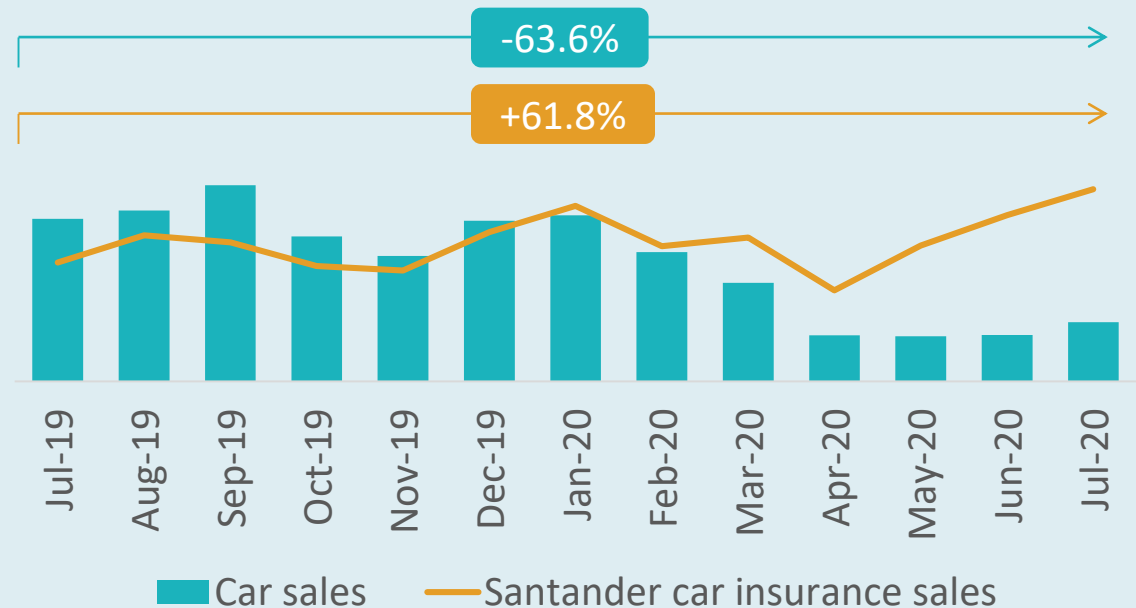
+50%

Growth of insurance policies in 2020²

+55%

Growth of sales through the digital platform³

Car sales versus Santander car insurance sales⁴



3Q20 inflection point

- ✓ Demand for COVID-19 loan solutions decelerates
- ✓ Asset quality evolving positively. Coverage >200%
- ✓ Solid capital ratios. Total payout 60% in 2020, in line with historical levels.
- ✓ Strong growth of NII. NIMs bottoming out
- ✓ Strong growth of checking account volumes and accounts in the quarter. Santander Life and Super Digital game changers: Record account openings: 5 times more than the rest of banks combined
- ✓ Number one in NPS
- ✓ Fee growth affected by lockdowns. Strong growth of online transactions and card fees
- ✓ Efficiency remains solid. Progressing with strategic projects

ROE of 16-17% in 4Q20

Annexes

Annexes

Unaudited Balance Sheet	Sep-20	Sep-20	Sep-19	Sep-20/Sep-19
	US\$ Ths ¹	Ch\$ Million		% Chg.
Cash and deposits in banks	4,092,765	3,210,078	2,108,704	52.2%
Cash items in process of collection	697,018	546,692	485,672	12.6%
Trading investments	176,840	138,701	113,767	21.9%
Investments under resale agreements	101,737	79,795	-	--%
Financial derivative contracts	13,265,407	10,404,457	7,304,132	42.4%
Interbank loans, net	13,767	10,798	4,130	161.5%
Loans and account receivables from customers, net	43,179,792	33,867,206	31,080,808	9.0%
Available for sale investments	7,628,238	5,983,056	3,050,341	96.1%
Held-to-maturity investments	-	-	-	--%
Investments in associates and other companies	13,167	10,327	10,191	1.3%
Intangible assets	94,154	73,848	63,846	15.7%
Property, plant and equipment	233,924	183,474	185,158	(0.9%)
Right of use assets	251,902	197,574	209,825	(5.8%)
Current taxes	-	-	28,419	(100.0%)
Deferred taxes	673,737	528,432	430,848	22.6%
Other assets	2,465,869	1,934,055	1,503,598	28.6%
Total Assets	72,888,316	57,168,493	46,579,439	22.7%
Deposits and other demand liabilities	17,732,174	13,907,876	9,463,459	47.0%
Cash items in process of being cleared	555,166	435,433	248,520	75.2%
Obligations under repurchase agreements	323,310	253,582	285,840	(11.3%)
Time deposits and other time liabilities	15,017,145	11,778,397	13,404,816	(12.1%)
Financial derivatives contracts	12,812,653	10,049,348	6,606,406	52.1%
Interbank borrowings	8,155,983	6,396,982	2,040,967	213.4%
Issued debt instruments	10,893,889	8,544,404	9,266,604	(7.8%)
Other financial liabilities	204,409	160,324	187,647	(14.6%)
Leasing contract obligations	187,564	147,112	152,103	(3.3%)
Current taxes	71,488	56,070	-	--%
Deferred taxes	131,260	102,951	98,379	4.6%
Provisions	434,502	340,793	267,836	27.2%
Other liabilities	1,614,225	1,266,085	1,151,524	9.9%
Total Liabilities	68,133,766	53,439,357	43,174,101	23.8%
Equity				
Capital	1,136,388	891,303	891,303	0.0%
Reserves	2,985,970	2,341,986	2,159,783	8.4%
Valuation adjustments	18,085	14,185	2,546	457.1%
Retained Earnings:				
Retained earnings from prior years	211,171	165,628	-	--%
Income for the period	425,856	334,012	435,386	(23.3%)
Minus: Provision for mandatory dividends	(127,757)	(100,204)	(130,616)	(23.3%)
Total Shareholders' Equity	4,649,714	3,646,910	3,358,402	8.6%
Non-controlling interest	104,836	82,226	46,936	75.2%
Total Equity	4,754,550	3,729,136	3,405,338	9.5%
Total Liabilities and Equity	72,888,316	57,168,493	46,579,439	22.7%

1. The exchange rate used to calculate the figures in dollars was Ch\$784.33 / US\$1

Annexes

	Sep-20	Sep-20	Sep-19	Sep-20/Sep-19
	US\$ Ths ¹	Ch\$ Million		% Chg.
Interest income	2,024,159	1,587,609	1,694,570	(6.3%)
Interest expense	(557,672)	(437,399)	(653,540)	(33.1%)
Net interest income	1,466,487	1,150,210	1,041,030	10.5%
Fee and commission income	423,308	332,013	370,973	(10.5%)
Fee and commission expense	(170,539)	(133,759)	(160,589)	(16.7%)
Net fee and commission income	252,769	198,254	210,384	(5.8%)
Net income (expense) from financial operations	213,596	167,530	28,609	485.6%
Net foreign exchange gain	(38,248)	(29,999)	123,966	(124.2%)
Total financial transactions, net	175,348	137,531	152,575	(9.9%)
Other operating income	20,276	15,903	15,920	(0.1%)
Net operating profit before provisions for loan losses	1,914,880	1,501,898	1,419,909	5.8%
Provision for loan losses	(543,375)	(426,185)	(268,443)	58.8%
Net operating profit	1,371,506	1,075,713	1,151,466	(6.6%)
Personnel salaries and expenses	(390,554)	(306,323)	(304,293)	0.7%
Administrative expenses	(242,047)	(189,845)	(178,046)	6.6%
Depreciation and amortization	(104,437)	(81,913)	(78,441)	4.4%
Op. expenses excl. Impairment and Other operating expenses	(737,038)	(578,081)	(560,780)	3.1%
Impairment of property, plant and equipment	(813)	(638)	-	--%
Other operating expenses	(85,556)	(67,104)	(39,640)	69.3%
Total operating expenses	(823,407)	(645,823)	(600,420)	7.6%
Operating income	548,098	429,890	551,046	(22.0%)
Income from investments in associates and other companies	1,186	930	821	13.3%
Income before tax	549,284	430,820	551,867	(21.9%)
Income tax expense	(119,944)	(94,076)	(117,265)	(19.8%)
Net income from ordinary activities	429,340	336,744	434,602	(22.5%)
Net income discontinued operations ²	-	-	1,699	(100.0%)
Net consolidated income	429,340	336,744	436,301	(22.8%)
Net income attributable to:				
Non-controlling interest	3,483	2,732	915	198.6%
Net income attributable to equity holders of the Bank	425,856	334,012	435,386	(23.3%)

1. The exchange rate used to calculate the figures in dollars was Ch\$764.33/ US\$1

Annexes

	3Q20	3Q20	2Q20	3Q19	3Q20/3Q19	3Q20/2Q20
	US\$ Ths ¹		Ch\$ Million			% Chg.
Interest income	553,921	434,457	512,718	557,708	(22.1%)	(15.3%)
Interest expense	(67,432)	(52,889)	(132,375)	(209,754)	(74.8%)	(60.0%)
Net interest income	486,489	381,568	380,343	347,954	9.7%	0.3%
Fee and commission income	133,931	105,046	101,317	126,246	(16.8%)	3.7%
Fee and commission expense	(55,407)	(43,457)	(39,057)	(54,511)	(20.3%)	11.3%
Net fee and commission income	78,524	61,589	62,260	71,735	(14.1%)	(1.1%)
Net income (expense) from financial operations	(61,888)	(48,541)	60,377	5,698	(951.9%)	(180.4%)
Net foreign exchange gain	109,650	86,002	16,846	59,016	45.7%	410.5%
Total financial transactions, net	47,762	37,461	77,223	64,714	(42.1%)	(51.5%)
Other operating income	5,054	3,964	5,528	5,973	(33.6%)	(28.3%)
Net operating profit before provisions for loan losses	617,829	484,582	525,354	490,376	(1.2%)	(7.8%)
Provision for loan losses	(168,618)	(132,252)	(191,063)	(115,821)	14.2%	(30.8%)
Net operating profit	449,211	352,330	334,291	374,555	(5.9%)	5.4%
Personnel salaries and expenses	(132,267)	(103,741)	(102,748)	(104,985)	(1.2%)	1.0%
Administrative expenses	(79,101)	(62,041)	(64,180)	(57,381)	8.1%	(3.3%)
Depreciation and amortization	(33,969)	(26,643)	(27,556)	(26,762)	(0.4%)	(3.3%)
Op. expenses excl. Impairment and Other operating expenses	(245,337)	(192,425)	(194,484)	(189,128)	1.7%	(1.1%)
Impairment of property, plant and equipment	-	-	-	-	--%	--%
Other operating expenses	(26,961)	(21,146)	(24,901)	(8,809)	140.0%	(15.1%)
Total operating expenses	(272,297)	(213,571)	(219,385)	(197,937)	7.9%	(2.7%)
Operating income	176,914	138,759	114,906	176,618	(21.4%)	20.8%
Income from investments in associates and other companies	426	334	458	257	30.0%	(27.1%)
Income before tax	177,340	139,093	115,364	176,875	(21.4%)	20.6%
Income tax expense	(41,757)	(32,751)	(29,777)	(37,825)	(13.4%)	10.0%
Net income from ordinary activities	135,583	106,342	85,587	139,050	(23.5%)	24.3%
Net income discontinued operations ²	-	-	-	-	--%	--%
Net consolidated income	135,583	106,342	85,587	139,050	(23.5%)	24.3%
Net income attributable to:						
Non-controlling interest	1,534	1,203	728	347	246.7%	65.2%
Net income attributable to equity holders of the Bank	134,049	105,139	84,859	138,724	(24.2%)	23.9%

1. The exchange rate used to calculate the figures in dollars was Ch\$ 784.33/ US\$1

Annexes: Key Indicators

Profitability and efficiency	09M20	09M19	Change bp
Net interest margin (NIM) ¹	3.9%	4.1%	-21
Efficiency ratio ²	40.3%	40.6%	-34
Return on avg. equity	12.5%	17.7%	-517
Return on avg. assets	0.8%	1.4%	-61
Core Capital ratio	10.7%	10.2%	53
BIS ratio	15.1%	12.8%	236
Return on RWA	1.3%	1.8%	-57

Asset quality ratios (%)	Sep-20	Sep-19	Change bp
NPL ratio ³	1.6%	2.0%	-43
Coverage of NPLs ratio ⁴	184.5%	129.5%	5,493
Cost of credit ⁵	1.7%	1.2%	50

Structure (#)	Sep-20	Sep-19	Change (%)
Branches	365	381	(4.2%)
ATMs	1,176	1,075	9.4%
Employees	10,792	11,037	(2.2%)

Market capitalization (YTD)	Sep-20	Sep-19	Change (%)
Net income per share (Ch\$)	1.77	2.31	(23.3%)
Net income per ADR (US\$)	0.90	1.27	(28.7%)
Stock price (Ch\$/per share)	27.3	51.37	(46.9%)
ADR price (US\$ per share)	13.86	28	(50.5%)
Market capitalization (US\$mn)	6,478	13,187	(50.9%)
Shares outstanding (millions)	188,446.1	188,446.1	0.0%
ADRs (1 ADR = 400 shares) (millions)	471.1	471.1	0.0%

1. NIM = Net interest income annualized divided by interest earning assets.

2. Efficiency ratio: Operating expenses excluding impairment and other operating expenses divided by Operating income. Operating income = Net interest income + Net fee and commission income + Total financial transactions, net + Other operating income minus other operating expenses.

3. Capital + future interest of all loans with one installment 90 days or more overdue divided by total loans.

4. Loan loss allowance divided by Capital + future interest of all loans with one installment 90 days or more overdue.

5. Provision expense annualized divided by average loans.

Thank you.

Our purpose is to help people
and business prosper.

Our culture is based on believing
that everything we do should be:

Simple Personal Fair



MEMBER OF
**Dow Jones
Sustainability Indices**
In Collaboration with RobecoSAM

