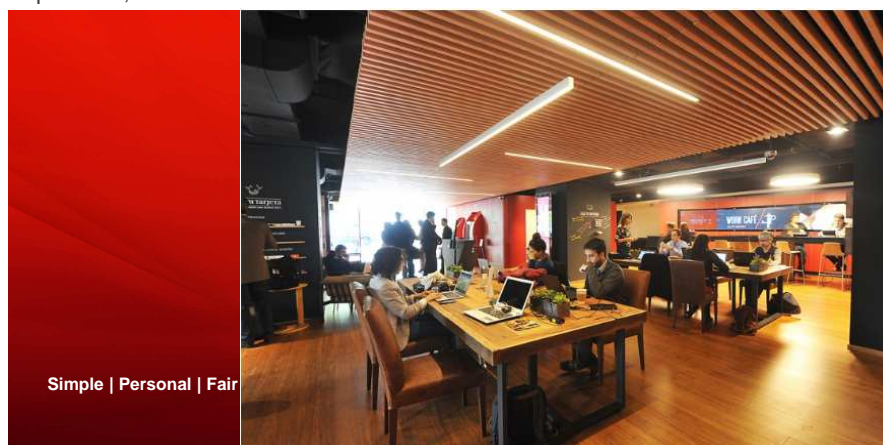


Investor Relations | Santiago, Chile

## Banco Santander Chile

### *Solid business and client profitability trends*

September, 2017



### 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.

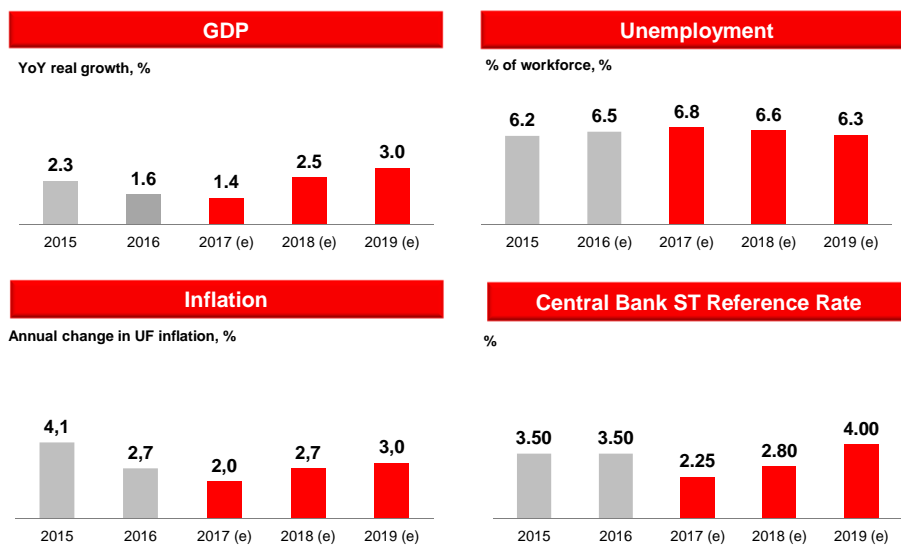
Note: the information contained in this presentation is not audited and is presented in Chilean Bank GAAP which is similar to IFRS, but there are some differences. Please refer to our 2016 20-F filed with the SEC for an explanation of the differences between Chilean Bank GAAP and IFRS. Nevertheless, 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.

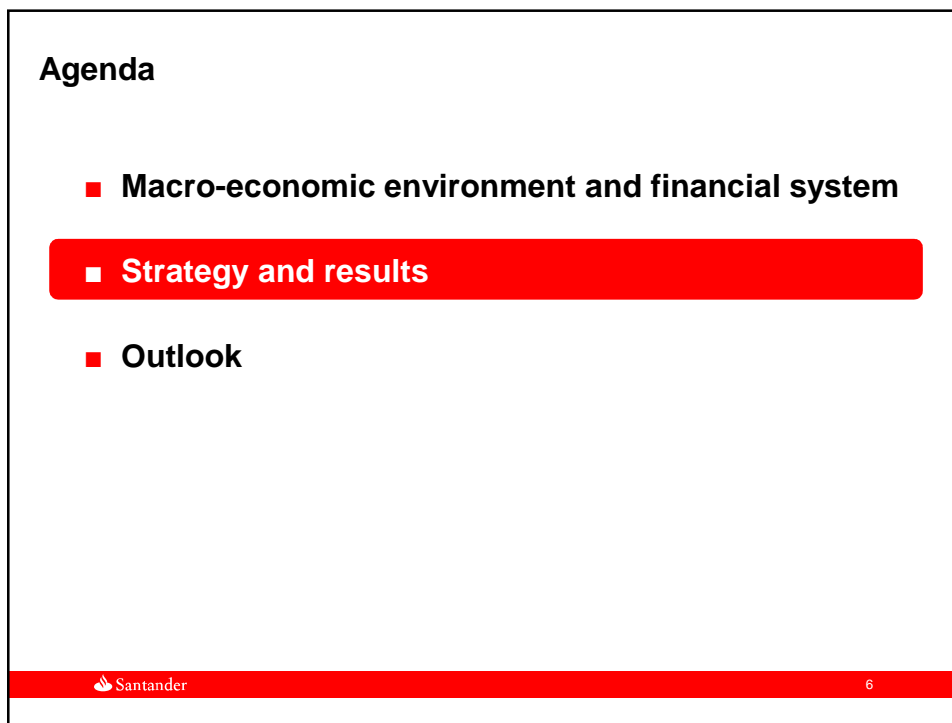
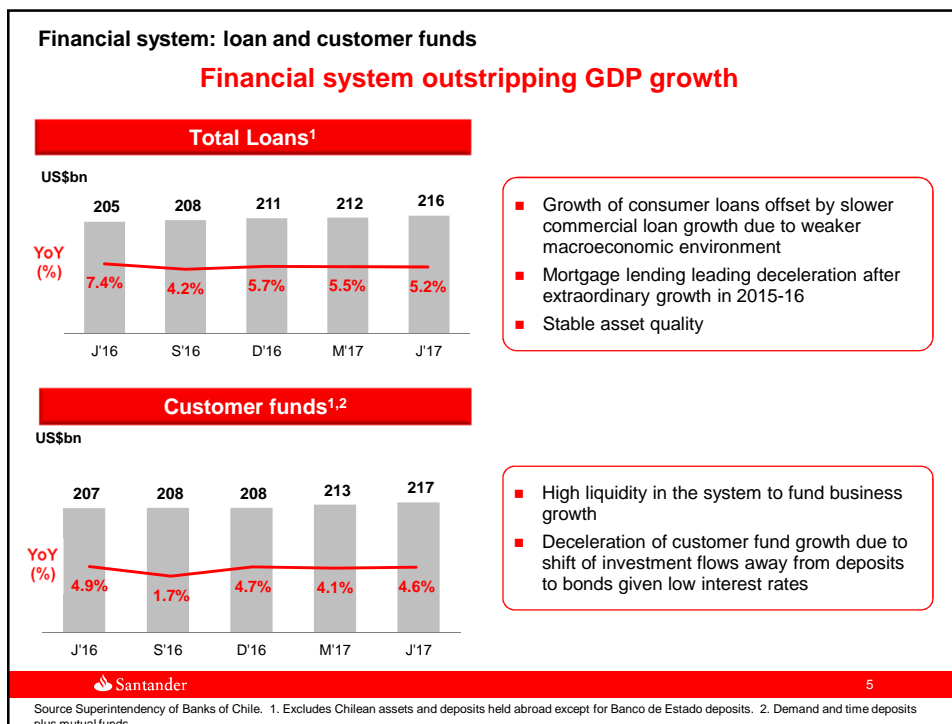
## Agenda

- **Macro-economic environment and financial system**
- **Strategy and results**
- **Outlook**

## Macroeconomic environment

### GDP growth expectations rise for 2018-19





Strategy and results

**Santander Chile is the nation's leading bank**

Figures in US\$

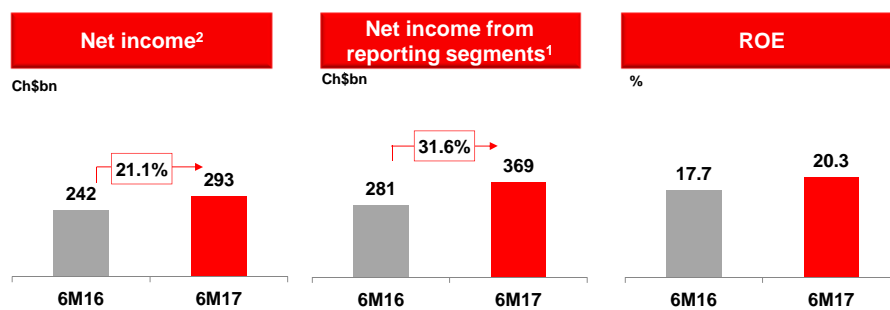


Business and Results		
Gross Loans	40.9bn	2.9%
Deposits	29.0bn	(4.8%)
Equity	4.4bn	7.0%
Net inc. business segments	556mn	31.6%
Net income	227mn	29.1%
Network and Customers		
Clients	3.5 mn.	21.6% <sup>2</sup>
Internet banking	1.7mn	42.2% <sup>3</sup>
Branches	409	18.5%
Market Share <sup>1</sup>		
Loans	19.0%	1
Deposits	17.7%	2
Checking accounts	21.6%	1
Bank credit cards <sup>4</sup>	36.4%	1

1. As of Jun. 2017 or latest available figures using the period-end exchange rate. Excludes Chilean bank loan and deposits held abroad. 2. Market share of clients with checking accounts. Source: SBIF. 3. Average yearly market share over clients that enter a website with a passkey. Excludes Banco de Estado. Source: Superintendency of Banks of Chile. YTD avg as of Abr. 2017. 4. Market share in terms of credit card purchases.

Strategy and results

**ROE reached 20.3% in 6M17...**



**Strong results from most business segments despite low growth environment**

1. Net interest income + Net fee and commission income + Financial transactions, net - Provision expense - Operating expenses from our reporting segments.  
2. Net income attributable to shareholders

## Strategy and results

...driven by our strategy

I. Focusing growth on segments with the highest contribution, net of risk...



II. ... by increasing client loyalty through an improved client experience and quality of service



III. Deepening ongoing commercial transformation by expanding digital banking capabilities

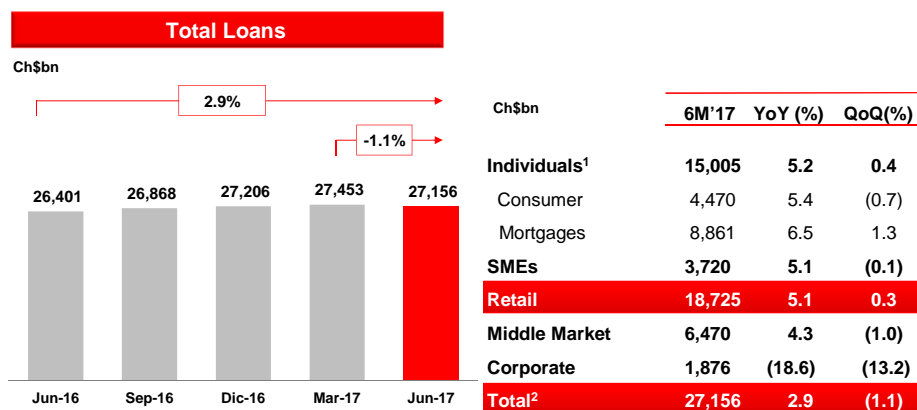


IV. Optimizing profitability and capital use to increase shareholder value in time

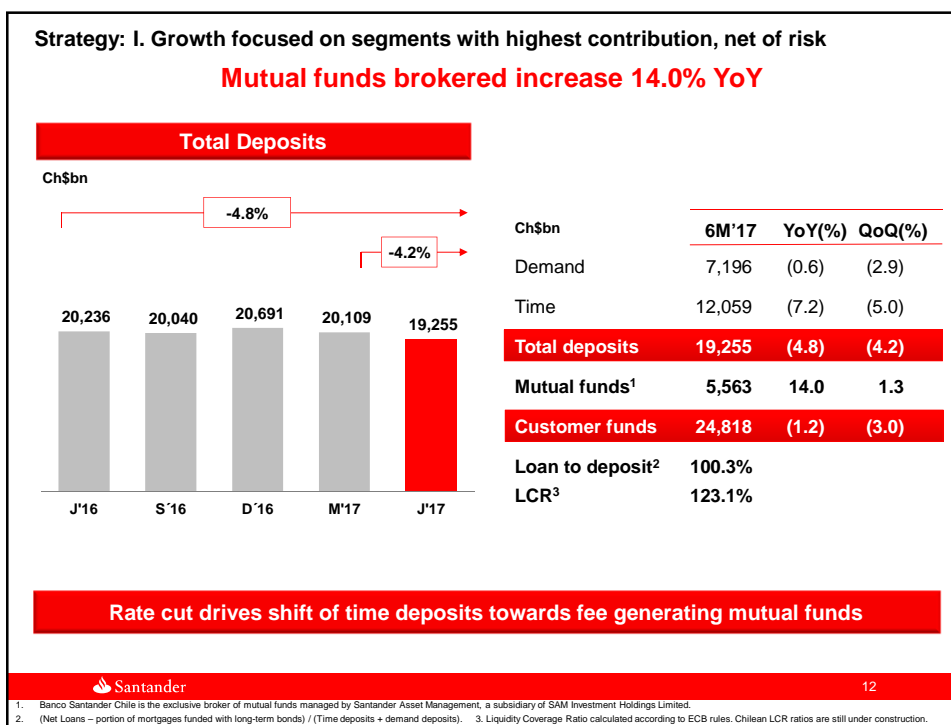
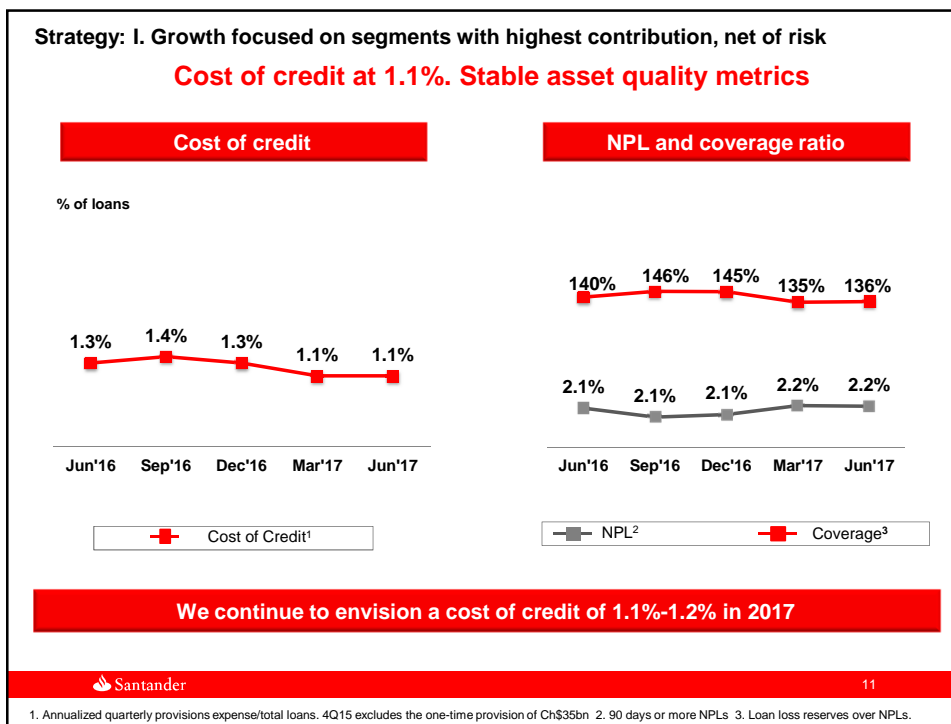


## Strategy: I. Growth focused on segments with highest contribution, net of risk

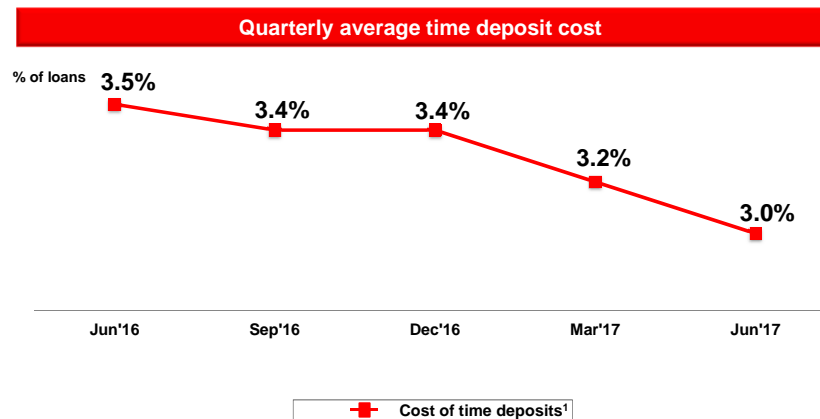
Loans grow 2.9% YoY, with individual loans expanding 5.2%



Continued focus on profitability and slower economic growth affects lending in 2Q



Strategy: I. Growth focused on segments with highest contribution, net of risk  
**Lower funding costs**

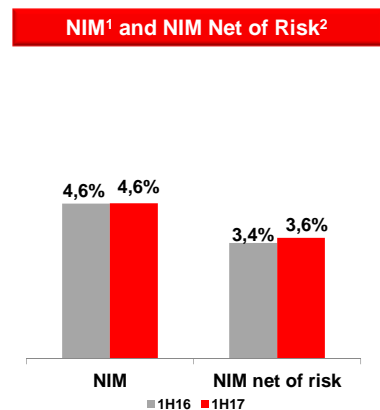


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1. Quarterly interest expense from time deposits / average quarterly balance of time deposits

Strategy: I. Growth focused on segments with highest contribution, net of risk  
**Positive evolution of NIMs net of risk**



**Net Interest Income**

Ch\$bn	6M'17	YoY(%)	QoQ(%)
Retail	485.6	8.0	3.2
Middle Market	131.7	11.6	1.3
Corporate	49.7	10.4	5.1
<b>Client income</b>	<b>667.1</b>	<b>8.9</b>	<b>3.0</b>
Non client NII	(4.5)	--%	--%
<b>Net Interest income</b>	<b>662.3</b>	<b>3.3</b>	<b>8.0</b>
Provision expense	150.4	(6.8)	3.6
<b>Net interest income net of risk</b>	<b>512.2</b>	<b>6.7</b>	<b>9.3</b>
Inflation (Var. UF)	1.20%	-45bp	+26bp

**Lower YoY inflation offset by cheaper cost of funds and lower cost of risk**

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1. Annualized Net interest income divided by average interest earning assets.

2. Annualized Net interest income minus provision expenses, divided by average interest earning assets.


**Strategy and results**

**4 objectives for healthy growth / higher profitability**

I. Focusing growth on segments with the highest contribution, net of risk...



II. ... by increasing client loyalty through an improved client experience and quality of service



III. Deepening ongoing commercial transformation by expanding digital banking capabilities



IV. Optimizing profitability and capital use to increase shareholder value in time



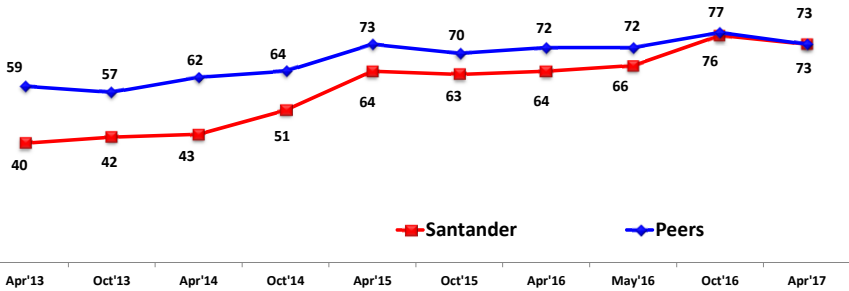

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**Strategy: II. Increasing client loyalty**

**Improved customer satisfaction and service**

**Customer Satisfaction vs peers (%)<sup>1</sup>**


Customer satisfaction (%)<sup>1</sup>



Period	Santander (%)	Peers (%)
Apr'13	40	59
Oct'13	42	57
Apr'14	43	62
Oct'14	51	64
Apr'15	64	73
Oct'15	63	70
Apr'16	64	72
May'16	66	72
Oct'16	76	77
Apr'17	73	73

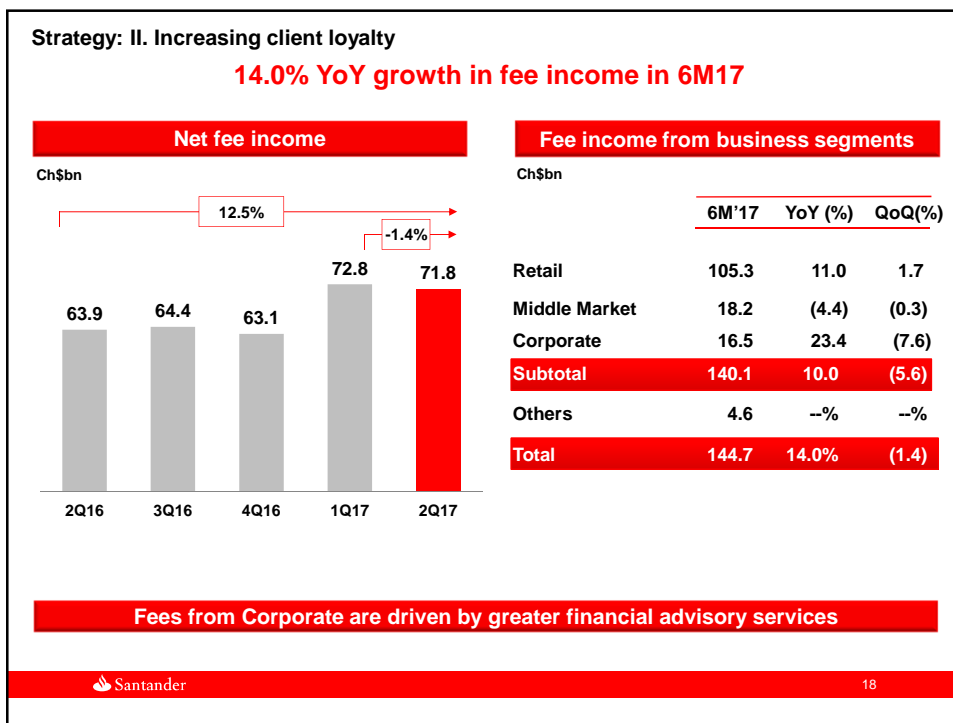
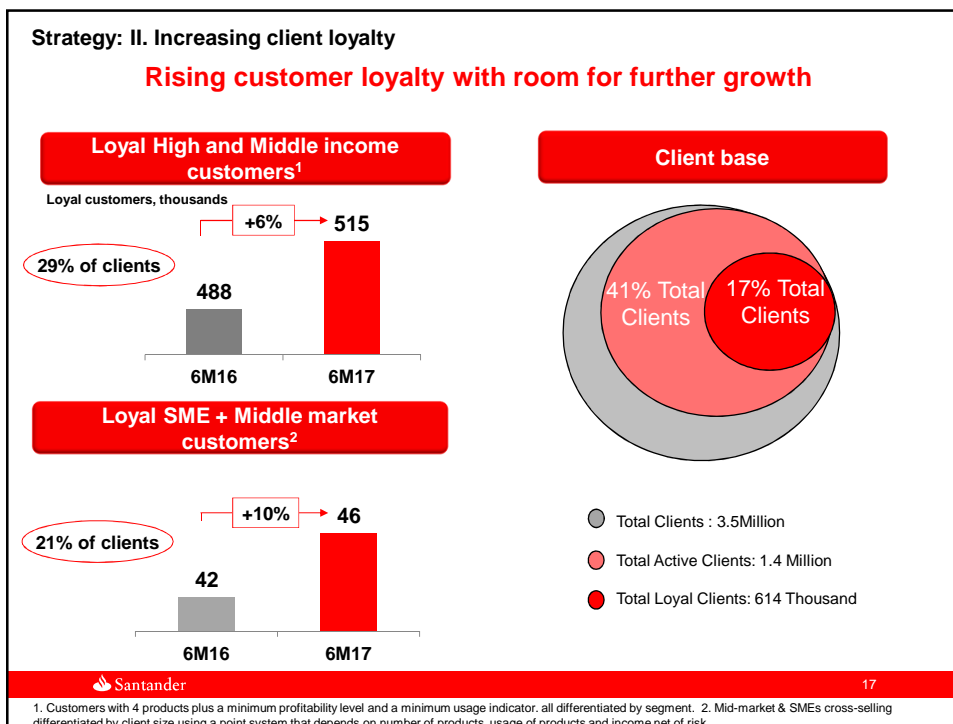
We are aiming at becoming the leader in customer satisfaction by:

- Continuous investing / improving CRM and other IT systems that boost service
- Full transformation to new SPF culture


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1. % of clients that rate the banks customer service 6-7 minus those that rate is 1-4 on a scale from 1-7, 7 being the best. Source: Adimark GfK






**Strategy and results**

**4 objectives for healthy growth / higher profitability**


- I. Focusing growth on segments with the highest contribution, net of risk... 
- II. ... by increasing client loyalty through an improved client experience and quality of service 
- III. Deepening ongoing commercial transformation by expanding digital banking capabilities 
- IV. Optimizing profitability and capital use to increase shareholder value in time 

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**Strategy III: Digital transformation**

**Improving and reducing the physical distribution network...**

Category	Jun-16	Jun-17	% Change
Branches	468	406	-13.2%
ATMs	1,484	1,059	-28.6%
Employees	11,653	11,068	-5.0%
Upper mgmt	697	507	-27%

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**Strategy III: Digital transformation**

**... by creating friendlier and more productive multi-segment business centers**



**WORK CAFÉ** / 

SANTANDER

- **20 Work Cafes by year-end**
- 100% dedicated to value added activities
- Multi-segment
- No tellers
- No back office
- Paperless
- Fully digital


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**Strategy III: Digital transformation**

**We continue to expand the use of digital banking...**


**Internet usage market share<sup>1</sup>**

**Mobile Banking**

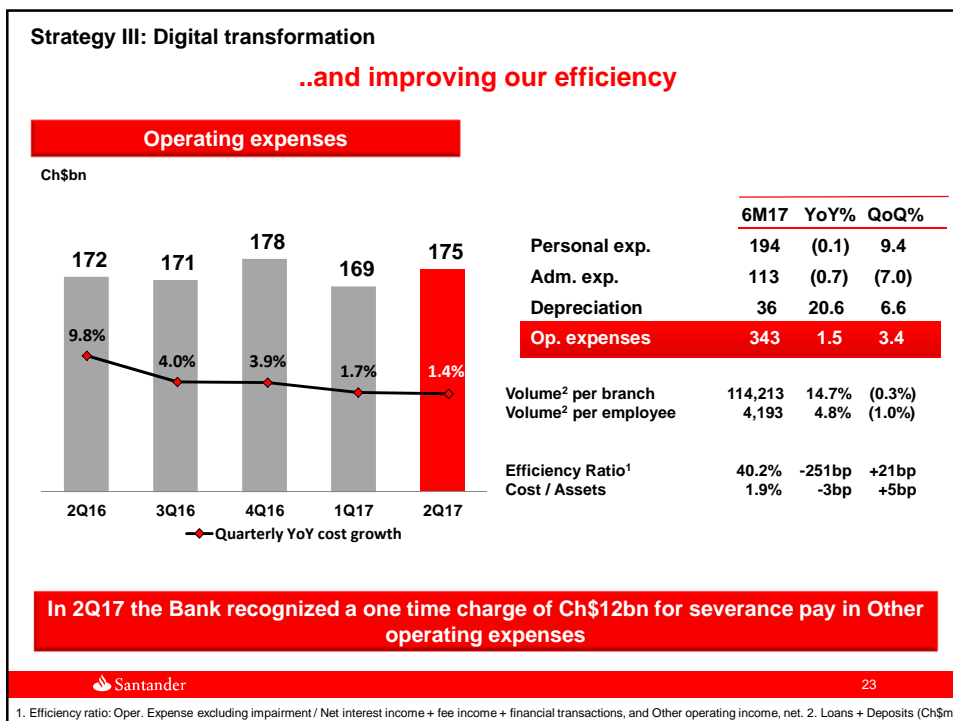
Bank	Market Share
Santander	42.2%
Banco de Chile	19.6%
BBVA	19.6%
Itaú	5.5%
CORPBANCA	4.2%

- ✓ N°1 Client Satisfaction<sup>2</sup>
- ✓ N°1 Digital Brand among banks<sup>2</sup> based on relevance and influence.
- ✓ 450,000 clients with the APP and more than 300,000 active users.

**The focus in 2017 will be expanding mobile banking capabilities & usage**


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1. Market share over clients that enter a website with a passkey. Excludes Banco de Estado. Source: Superintendency of Banks of Chile. Yearly average. 2. Source: GFK Adimark



### Strategy and results

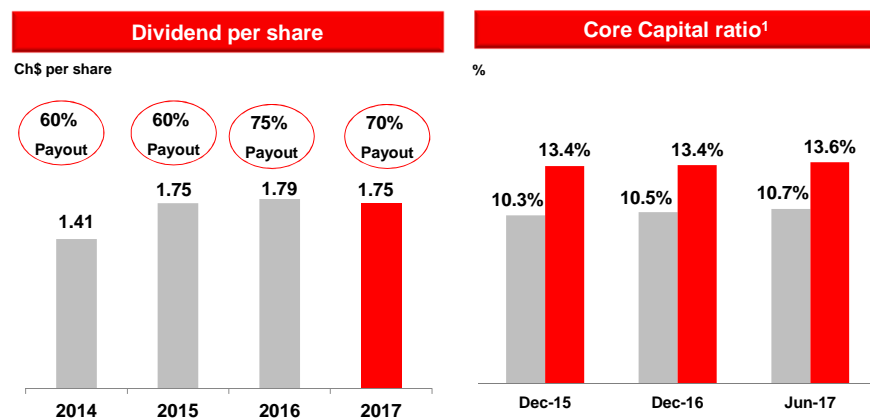
**4 objectives for healthy growth / higher profitability**

- I. Focusing growth on segments with the highest contribution, net of risk...
- II. ... by increasing client loyalty through an improved client experience and quality of service
- III. Deepening ongoing commercial transformation by expanding digital banking capabilities
- IV. Optimizing profitability and capital use to increase shareholder value in time

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## Strategy: IV. Optimizing profitability and capital

## Core capital ratio increases / Attractive dividend paid in 2Q17



A higher and more sustainable ROE is resulting in better capital ratios and greater dividend yields



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1. Under SBIF BIS I guidelines

## Strategy: IV. Optimizing profitability and capital

## New banking law submitted to Congress

## Capital requirements: Basel III, current GBL and new proposed requirements

(% over risk weighted assets)

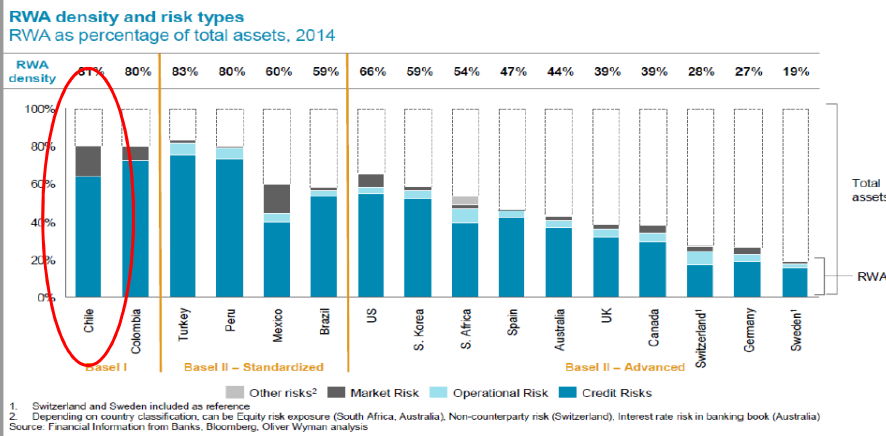
Capital categories	Current Law	Proposed Bill
(1) Total Tier 1 Capital (2+3)	4.5	6
(2) Basic Capital	4.5	4.5
(3) Additional Tier 1 Capital (AT1)	-	1.5
(4) Tier 2 Capital	3.5	2
(5) Total Regulatory Capital (1+4)	8	8
(6) Conservation Buffer	2% over effective equity in order to be classified in Category A solvency.	2.5
(7) Total Equity Requirement (5+6)	8	10.5
(8) Counter Cyclical Buffer	-	up to 2.5
(9) SIB* Requirement	Up to 6% in case of a merger	Between 1 - 3.5



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Strategy: IV. Optimizing profitability and capital

**Implementation of BIS III should not lead to a need to increase the Bank's capital due to a high RWA density**

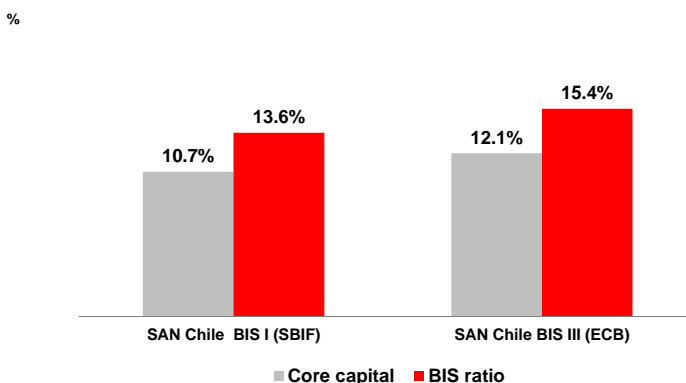


**RWA density<sup>3</sup> of 77% should fall under BIS III. Under Chilean BIS I mortgage loans weigh 60% and other loans weigh 100%**

Strategy: IV. Optimizing profitability and capital

**Under BIS III (ECB mode) our core capital ratio is 140bp higher**

**Capital ratio higher under BIS III<sup>1,2</sup>**



**New risk weightings under Chilean regulations will be known after law is approved**

1. BIS I according to the SBIF. 2. According to ECB regulation and headquarters.

## Agenda

- Macro-economic environment and financial system
- Strategy and results
- Outlook

## Outlook

### Sound outlook for Santander Chile

- **BSAC: stronger Client contribution driving profitability in 2017, in line with strategy**
  - Business segment contribution up 21.6% YoY in 6M17
  - Loan growth at 2.9%, led by segments with highest contribution, net of risk, with retail loans growing 5.1%
  - Demand deposits grow 4.8 % YoY with improving funding costs
  - Client NII grew 11.5% YoY in 6M17
  - Customer loyalty and satisfaction continue to improve
  - Stable asset quality: coverage lowers to 136% / NPLs at 2.2% / cost of credit decreases to 1.1% with a favorable outlook
  - Cost growth under control: up 1.4% YoY in 6M17. Branch optimization plans underway
  - ROE reached 20.8% in the second quarter.
- **In 2017 we expect these sound business trends to continue**

**ROE guidance increased to 19%-19.5% for 2017**

## Agenda

## Annexes

## Balance sheet

### ■ Unaudited Balance Sheet

	Jun-17	Jun-17	Dec-16	Jun-16	Jun-17/Dec16	Jun-17/Jun-16
	US\$ Ths <sup>1</sup>	Ch\$ Million			% Chg.	
<b>Cash and deposits in banks</b>	2,024,771	1,344,043	2,279,389	2,164,211	(41.0%)	(37.9%)
Cash items in process of collection	646,635	429,236	495,283	773,774	(13.3%)	(44.5%)
Trading investments	1,055,038	700,334	396,987	387,554	76.4%	80.7%
Investments under resale agreements	-	-	6,736	8,168	-%	(100.0%)
Financial derivative contracts <sup>2</sup>	3,337,834	2,215,654	2,500,782	3,001,807	(11.4%)	(26.2%)
Interbank loans, net	354,794	235,512	272,635	236,345	(13.6%)	(0.4%)
Loans and account receivables from	<b>39,350,813</b>	<b>26,121,070</b>	<b>26,113,485</b>	<b>25,368,817</b>	0.0%	3.0%
Available for sale investments	3,268,823	2,169,845	3,388,906	2,391,465	(36.0%)	(9.3%)
Held-to-maturity investments	-	-	-	-	-%	-%
Investments in associates and other	37,932	25,179	23,780	22,254	5.9%	13.1%
Intangible assets	89,399	59,343	58,085	55,564	2.2%	6.8%
Property, plant and equipment	369,236	245,099	257,379	233,066	(4.8%)	5.2%
Current taxes	8,992	5,969	-	-	-%	-%
Deferred taxes	545,253	361,939	372,699	337,915	(2.9%)	7.1%
Other assets	1,345,597	893,207	840,499	1,142,827	6.3%	(21.8%)
<b>Total Assets</b>	<b>52,435,116</b>	<b>34,806,430</b>	<b>37,006,645</b>	<b>36,123,767</b>	<b>(5.9%)</b>	<b>(3.6%)</b>
<b>Deposits and other demand liabilities</b>	10,840,453	7,195,893	7,539,315	7,238,303	(4.6%)	(0.6%)
Cash items in process of being cleared	389,355	258,454	288,473	529,784	(10.4%)	(51.2%)
Obligations under repurchase agreements	219,298	145,570	232,437	31,005	(31.5%)	369.5%
Time deposits and other time liabilities	18,167,044	12,059,284	13,151,709	12,997,791	(8.3%)	(7.2%)
Financial derivatives contracts	3,104,307	2,060,639	2,292,161	2,848,418	(10.1%)	(27.7%)
Interbank borrowings	2,758,144	1,830,856	1,916,368	3,952,761	(4.5%)	(6.2%)
Issued debt instruments	10,614,263	7,045,748	7,326,372	6,369,956	(3.8%)	10.6%
Other financial liabilities	368,518	244,622	240,016	216,741	1.9%	12.9%
Current taxes	-	-	29,294	4,796	-%	-%
Deferred taxes	12,510	8,304	7,686	11,136	8.0%	(25.4%)
Provisions	359,696	238,766	308,982	223,799	(22.7%)	6.7%
Other liabilities	1,194,616	792,986	795,785	963,571	(0.4%)	(17.7%)
<b>Total Liabilities</b>	<b>48,028,204</b>	<b>31,881,122</b>	<b>34,108,598</b>	<b>33,388,061</b>	<b>(6.5%)</b>	<b>(4.5%)</b>
<b>Equity</b>						
Capital	1,342,728	891,303	891,303	891,303	-%	-%
Reserves	2,684,269	1,781,817	1,640,112	1,640,112	-%	8.6%
Valuation adjustments	25,853	17,162	6,640	4,053	-%	323.4%
Retained earnings from prior years	-	-	-	-	-%	-%
Income for the period	441,113	292,811	472,351	241,739	(38.0%)	21.1%
Minus: Provision for mandatory dividends	(132,334)	(87,843)	(141,700)	(72,522)	(38.0%)	21.1%
<b>Total Shareholders' Equity</b>	<b>4,361,630</b>	<b>2,895,250</b>	<b>2,868,706</b>	<b>2,704,685</b>	<b>0.9%</b>	<b>7.0%</b>
Non-controlling interest	45,283	30,668	29,341	31,021	2.4%	(3.1%)
<b>Total Equity</b>	<b>4,406,912</b>	<b>2,925,918</b>	<b>2,898,047</b>	<b>2,735,706</b>	<b>0.9%</b>	<b>6.9%</b>
<b>Total Liabilities and Equity</b>	<b>52,435,116</b>	<b>34,806,430</b>	<b>37,006,645</b>	<b>36,123,767</b>	<b>(5.9%)</b>	<b>(3.6%)</b>



## Income statement

## ■ Unaudited YTD Income Statement

	Jun-17	Jun-17	Jun-16	Jun-17/Jun-16
	US\$ Ths <sup>1</sup>	Ch\$ Million		% Chg.
Interest income	1,619,227	1,074,843	1,074,937	--%
Interest expense	(621,021)	(412,234)	(433,627)	(4.9%)
<b>Net interest income</b>	<b>998,206</b>	<b>662,609</b>	<b>641,310</b>	<b>3.3%</b>
Fee and commission income	347,788	230,862	210,155	9.9%
Fee and commission expense	(129,860)	(86,201)	(83,292)	3.5%
<b>Net fee and commission income</b>	<b>217,929</b>	<b>144,661</b>	<b>126,863</b>	<b>14.0%</b>
Net income (expense) from financial operations	7,380	4,899	(133,993)	--%
Net foreign exchange gain	101,293	67,238	196,115	(65.7%)
<b>Total financial transactions, net</b>	<b>108,673</b>	<b>72,137</b>	<b>62,122</b>	<b>16.1%</b>
Other operating income	43,790	29,068	9,859	194.8%
<b>Net operating profit before provisions for loan losses</b>	<b>1,368,597</b>	<b>908,475</b>	<b>840,154</b>	<b>8.1%</b>
Provision for loan losses	(226,532)	(150,372)	(161,362)	(6.8%)
<b>Net operating profit</b>	<b>1,142,065</b>	<b>758,103</b>	<b>678,792</b>	<b>11.7%</b>
Personnel salaries and expenses	(292,296)	(194,026)	(194,184)	(0.1%)
Administrative expenses	(170,029)	(112,865)	(113,685)	(0.7%)
Depreciation and amortization	(54,836)	(36,400)	(30,188)	20.6%
<b>Op. expenses excl. Impairment and Other operating expenses</b>	<b>(517,160)</b>	<b>(343,291)</b>	<b>(338,057)</b>	<b>1.5%</b>
Impairment of property, plant and equipment	(526)	(349)	(85)	--%
Other operating expenses	(81,347)	(53,998)	(48,244)	11.9%
<b>Total operating expenses</b>	<b>(599,033)</b>	<b>(397,638)</b>	<b>(386,386)</b>	<b>2.9%</b>
<b>Operating income</b>	<b>543,033</b>	<b>360,465</b>	<b>292,406</b>	<b>23.3%</b>
Income from investments in associates and other companies	2,418	1,605	1,172	36.9%
<b>Income before tax</b>	<b>545,450</b>	<b>362,070</b>	<b>293,578</b>	<b>23.3%</b>
Income tax expense	(102,969)	(68,351)	(50,776)	34.6%
<b>Net income from ordinary activities</b>	<b>442,481</b>	<b>293,719</b>	<b>242,802</b>	<b>21.0%</b>
Net income discontinued operations	-	-	-	--%
<b>Net income attributable to:</b>				
Non-controlling interest	1,368	908	1,063	(14.6%)
<b>Net income attributable to equity holders of the Bank</b>	<b>441,113</b>	<b>292,811</b>	<b>241,739</b>	<b>21.1%</b>

1. The exchange rate used to calculate the figures in dollars was Ch\$663.80 / US\$1.

## Income statement

## ■ Unaudited Quarterly Income Statement

	2Q17	2Q17	1Q17	2Q16	2Q17/2Q16	2Q17/1Q17
	US\$ Ths <sup>1</sup>	Ch\$ Million			% Chg.	
Interest income	829,881	550,875	523,968	556,203	(1.0%)	5.1%
Interest expense	(311,601)	(206,841)	(205,393)	(227,771)	(9.2%)	0.7%
<b>Net interest income</b>	<b>518,280</b>	<b>344,034</b>	<b>318,575</b>	<b>328,437</b>	<b>4.7%</b>	<b>8.0%</b>
Fee and commission income	174,099	115,567	115,295	105,647	9.4%	0.2%
Fee and commission expense	(65,877)	(43,729)	(42,472)	(41,775)	4.7%	3.0%
<b>Net fee and commission income</b>	<b>108,222</b>	<b>71,838</b>	<b>72,823</b>	<b>63,872</b>	<b>12.5%</b>	<b>(1.4%)</b>
Net income (expense) from financial operations	5,458	3,623	1,276	45,706	(92.1%)	183.9%
Net foreign exchange gain	47,879	31,782	35,456	(17,846)	--%	(10.4%)
<b>Total financial transactions, net</b>	<b>53,337</b>	<b>35,405</b>	<b>36,732</b>	<b>27,861</b>	<b>27.1%</b>	<b>(3.6%)</b>
Other operating income	24,177	16,049	13,019	4,611	248.0%	23.3%
<b>Net operating profit before provisions for loan losses</b>	<b>704,016</b>	<b>467,326</b>	<b>441,149</b>	<b>424,780</b>	<b>10.0%</b>	<b>5.9%</b>
Provision for loan losses	(115,261)	(76,510)	(73,862)	(83,436)	(8.3%)	3.6%
<b>Net operating profit</b>	<b>588,756</b>	<b>390,816</b>	<b>367,287</b>	<b>341,344</b>	<b>14.5%</b>	<b>6.4%</b>
Personnel salaries and expenses	(152,682)	(101,350)	(92,676)	(101,217)	0.1%	9.4%
Administrative expenses	(81,927)	(54,383)	(58,482)	(54,991)	(1.1%)	(7.0%)
Depreciation and amortization	(28,289)	(18,778)	(17,622)	(15,843)	18.5%	6.6%
<b>Op. expenses excl. Impairment and Other operating expenses</b>	<b>(262,897)</b>	<b>(174,511)</b>	<b>(168,780)</b>	<b>(172,051)</b>	<b>1.4%</b>	<b>3.4%</b>
Impairment of property, plant and equipment	(249)	(165)	(184)	(48)	--%	(10.3%)
Other operating expenses	(52,999)	(35,181)	(18,817)	(32,010)	9.9%	87.0%
<b>Total operating expenses</b>	<b>(316,145)</b>	<b>(209,857)</b>	<b>(187,781)</b>	<b>(204,109)</b>	<b>2.8%</b>	<b>11.8%</b>
<b>Operating income</b>	<b>272,611</b>	<b>180,959</b>	<b>179,506</b>	<b>137,235</b>	<b>31.9%</b>	<b>0.8%</b>
Income from investments in associates and other companies	1,333	885	720	641	38.2%	22.9%
<b>Income before tax</b>	<b>273,944</b>	<b>181,844</b>	<b>180,226</b>	<b>137,876</b>	<b>31.9%</b>	<b>0.9%</b>
Income tax expense	(46,916)	(31,143)	(37,208)	(21,114)	47.5%	(16.3%)
<b>Net income from ordinary activities</b>	<b>227,028</b>	<b>150,701</b>	<b>143,018</b>	<b>116,762</b>	<b>29.1%</b>	<b>5.4%</b>
Net income discontinued operations	-	-	-	-	--%	--%
<b>Net income attributable to:</b>						
Non-controlling interest	399	265	643	462	(42.6%)	(58.8%)
<b>Net income attributable to equity holders of the Bank</b>	<b>226,629</b>	<b>150,436</b>	<b>142,375</b>	<b>116,300</b>	<b>29.4%</b>	<b>5.7%</b>

1. The exchange rate used to calculate the figures in dollars was Ch\$663.80 / US\$1.

## Key indicators

Profitability and efficiency	1H17	1H16	Change bp
Net interest margin (NIM) <sup>1</sup>	4.4%	4.6%	-20
Efficiency ratio <sup>2</sup>	40.2%	42.7%	-250
Return on avg. equity	20.3%	17.7%	+260
Return on avg. assets	1.6%	1.4%	+20
Core Capital ratio	10.7%	10.1%	+60
BIS ratio	13.7%	13.0%	+70
Return on RWA	2.1%	1.8%	+30
Asset quality ratios (%)	Jun'17	Jun'16	Change bp
NPL ratio <sup>3</sup>	2.2%	2.1%	+10
Coverage of NPLs ratio <sup>4</sup>	136.2%	140.5%	-430
Cost of credit <sup>5</sup>	1.1%	1.3%	-20
Structure (B)	Jun'17	Jun'16	Change (%)
Branches	406	468	(13.2%)
ATMs	1,059	1,484	(28.6%)
Employees	11,068	11,653	(5.0%)
Market capitalization	Jun'17	Jun'16	Change (%)
Net income per share (CH\$)	1.55	1.28	21.1%
Net income per ADR (US\$)	0.94	0.77	22.1%
Stock price (CH\$/per share)	42.24	31.92	32.3%
ADR price (US\$ per share)	25.41	19.37	31.2%
Market capitalization (US\$m)	11,971	9,126	31.2%
Shares outstanding (millions)	188,446.1	188,446.1	~%
ADRs (1 ADR = 400 shares) (millions)	471.1	471.1	~%

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 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

Nuestra misión es contribuir al progreso de las personas y de las empresas.

Nuestra cultura se basa en la creencia de que todo lo que hacemos debe ser

**Simple | Personal | Fair**

