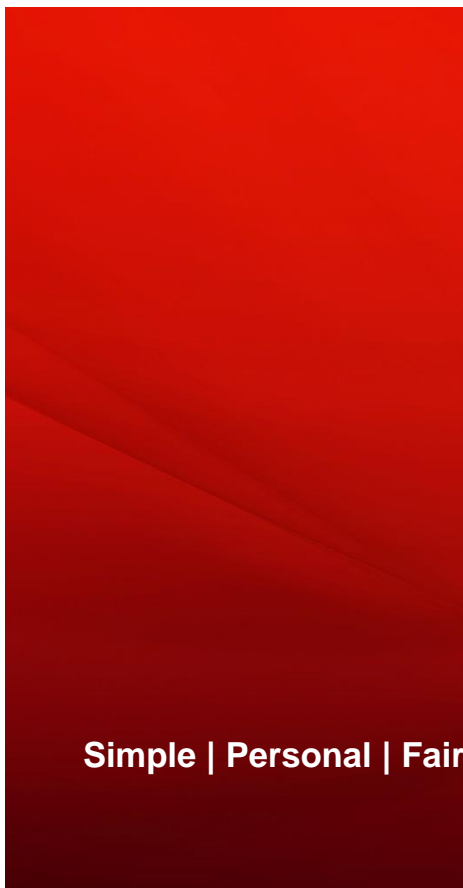


Banco Santander Chile

Solid business and profitability trends

October 2017



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 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**
- **Banco Santander Chile: the nation's leading bank**
- **Healthy balance sheet**
- **Positive results in 2017**
- **Summary**

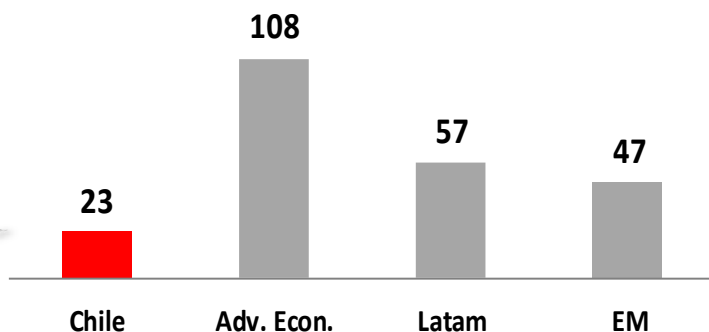
Chile: a stable and diversified economy

Chile: key economic indicators^{1,2}

Population:	17.6 mn
GDP:	US\$234bn
GDP per capita (PPP):	US\$24,000
Exports / GDP:	26%
Investment / GDP :	22.3%
Net public debt / GDP:	-0.1%
Sovereign ratings:	Aa3/A+/A

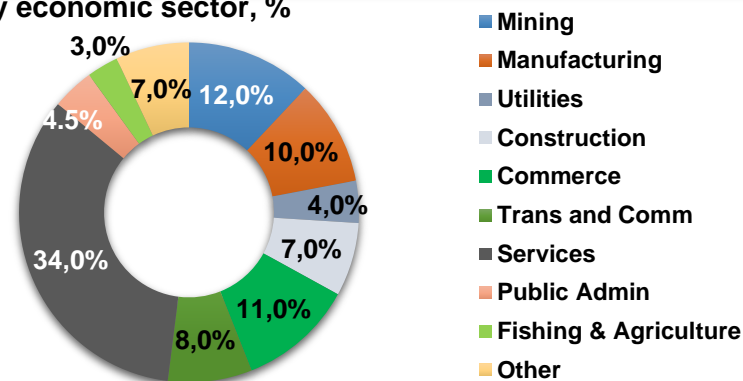
Low public debt²

Gross public debt, % GDP

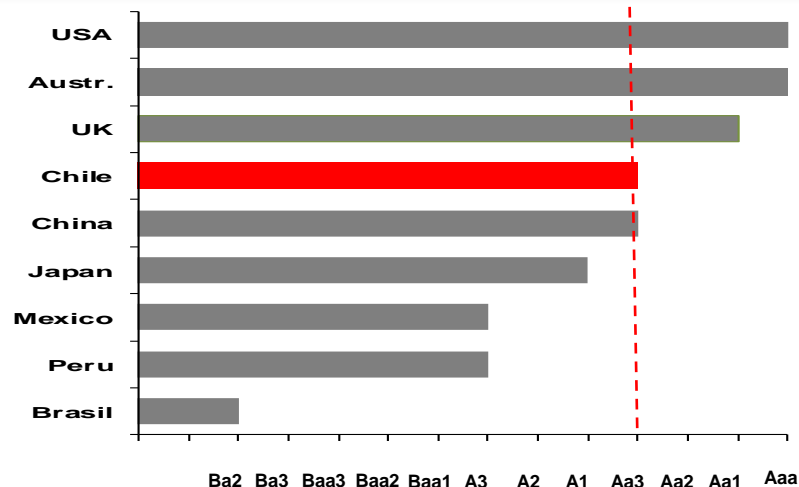


Chile's economy is well diversified¹

GDP by economic sector, %



High Sovereign rating³

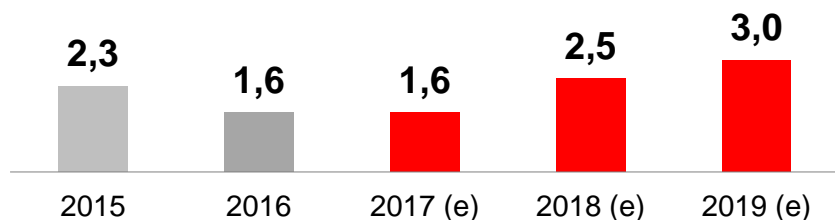


Macroeconomic environment

GDP growth expectations rise for 2018-19

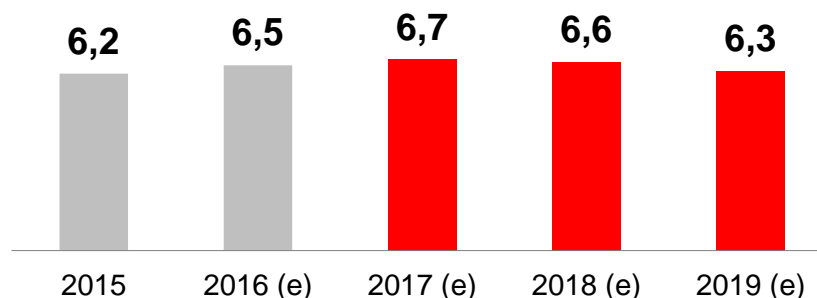
GDP

YoY real growth, %



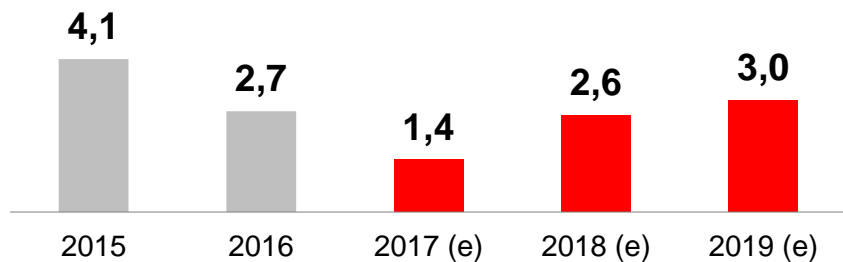
Unemployment

% of workforce, %



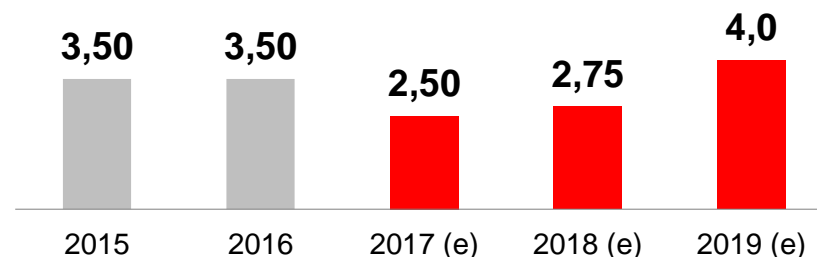
Inflation

Annual change in UF inflation, %



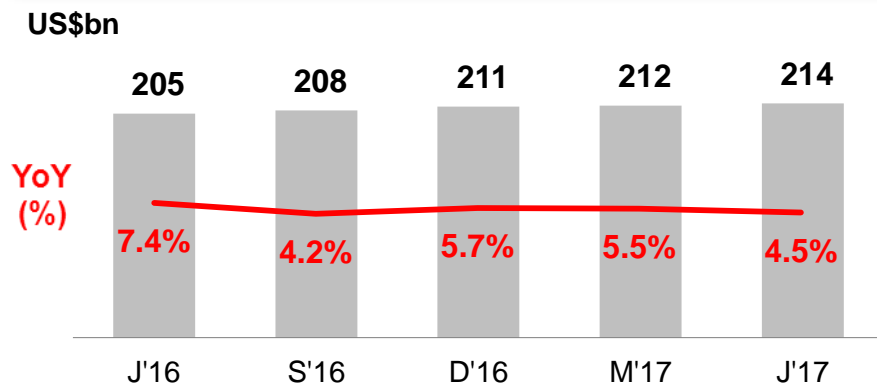
Central Bank ST Reference Rate

%



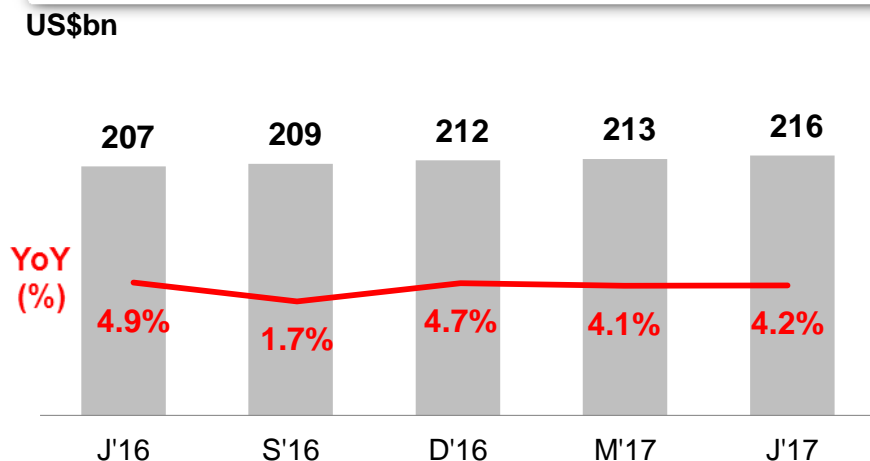
Financial system outstripping GDP growth

Total Loans¹



- Growth of consumer loans offset by slower commercial loan growth due to weaker macroeconomic environment
- Mortgage lending leading deceleration after extraordinary growth in 2015-16
- Stable asset quality

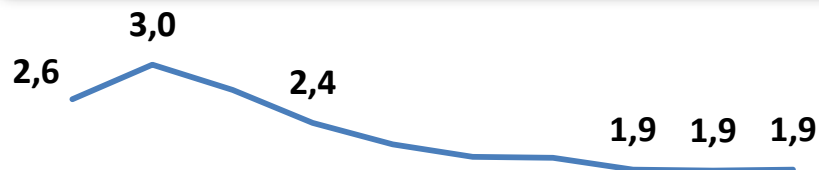
Customer funds^{1,2}



- High liquidity in the system to fund business growth
- Deceleration of customer fund growth due to shift of investment flows away from deposits to bonds given low interest rates

Improving risk profile

Non-performing loan ratio (%)¹



Dec-08 Dec-09 Dec-10 Dec-11 Dec-12 Dec-13 Dec-14 Dec-15 Dec-16 Jun-17

Consumer NPL (%)



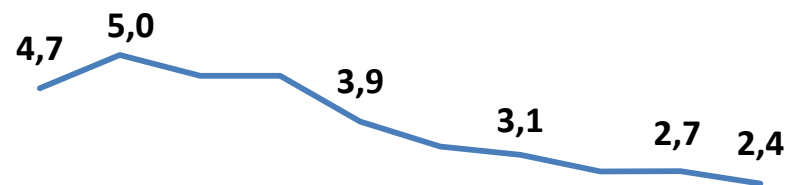
Dec-09 Dec-10 Dec-11 Dec-12 Dec-13 Dec-14 Dec-15 Dec-16 Jun-17

Commercial NPL (%)



Dec-09 Dec-10 Dec-11 Dec-12 Dec-13 Dec-14 Dec-15 Dec-16 Jun-17

Mortgages NPL (%)



Dec-08 Dec-09 Dec-10 Dec-11 Dec-12 Dec-13 Dec-14 Dec-15 Dec-16 Jun-17

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Santander Chile is the nation's leading bank

Figures in US\$



Business and Results

	6M'17	Var. YoY
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

	6M'17	Mkt. share ¹
Clients	3.5 mn.	21.6% ²
Internet banking	1.7mn	42.2% ³
Branches	409	18.5%

Market Share¹

	%	Rank
Loans	19.0%	1
Deposits	17.7%	2
Checking accounts	21.6%	1
Bank credit cards⁴	36.4%	1

1. As of June 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 Apr. 2017 4. Market share in terms of credit card purchases.

Solid corporate governance standards

Independent Board

	Analysis & Resolution Committee	Human Resources Committee	Audit Committee	Asset & Liability Committee	Market Committee	Risk Committee	Strategy Committee
Vittorio Corbo Lioi		Member		Member	Member		Member
Roberto Méndez Torres			Member	Member	Member	Member	
Oscar Von Chrismar		Member		Member	Member	Member	Member
Roberto Zahler Mayanz				Member	Member	Member	
Orlando Poblete Iturrate			Member				
Juan Pedro Santa María Pérez	Member					Member	
Lucía Santa Cruz Sutil							Member
Ana Dorrego							
Andreu Plaza							
Blanca Bustamante Bravo, (Alternate)		Member	Member				
Raimundo Monge Zegers, (Alternate)	Member			Member		Member	Member

Santander Group owns 67.2%. We are listed on the Santiago Stock Exchange and the NYSE

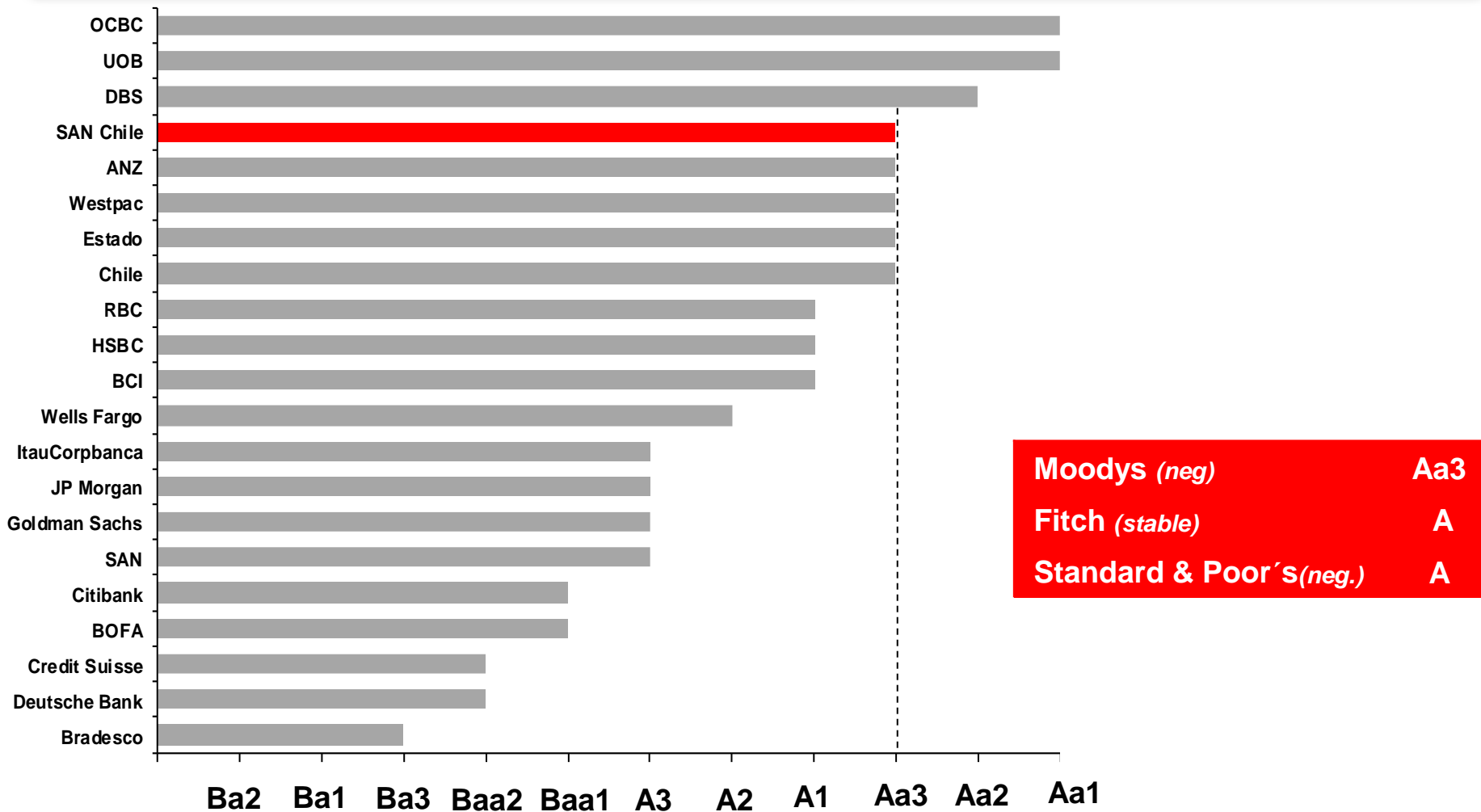
Corporate Governance Standards

- ✓ **Independent Board of Directors:** 6 out of 11 Board members unrelated to Grupo Santander
- ✓ **Liabe:** The directors of a Bank who propose the payment of dividends in violation of the provisions of Title IV of the General Banking Law shall liable to the refund of the dividend distributed under such circumstances (Art. 58)¹.
- ✓ **Legal limits:** Related party lending: Limited to 5% of total equity (unsecured) or 25% (w/ collateral). Deposits in related party entities abroad: limited to 25% of regulatory capital. Too big to fail regulations. Santander Chile's BIS ratio >11% vs 8% legal limit
- ✓ **Audit Committee:** At least 3 independent Board member by law. Autonomous Internal Auditing Area
- ✓ **ALCO:** majority independent Board members. Makes decisions regarding capital, dividends, funding and liquidity
- ✓ **Compliance:** Regulated by the SBIF of Chile. Also reviewed by ECB and comply with SEC and NYSE Guidelines & SOX.

A leading bank

Among banks with best international rating

Risk rating: Moody's scale



Moody's (neg)	Aa3
Fitch (stable)	A
Standard & Poor's (neg.)	A

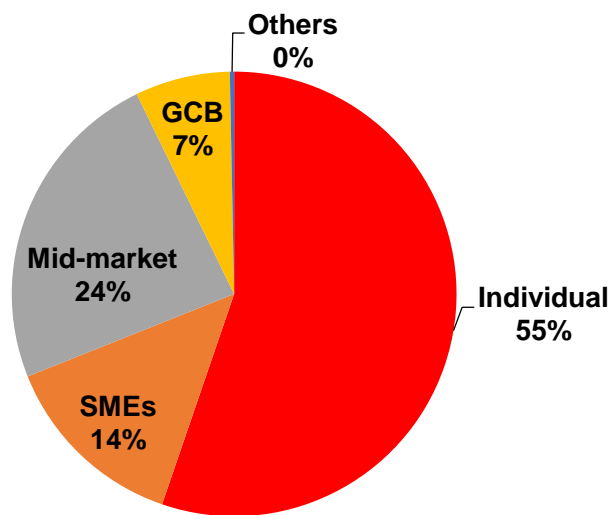
Agenda

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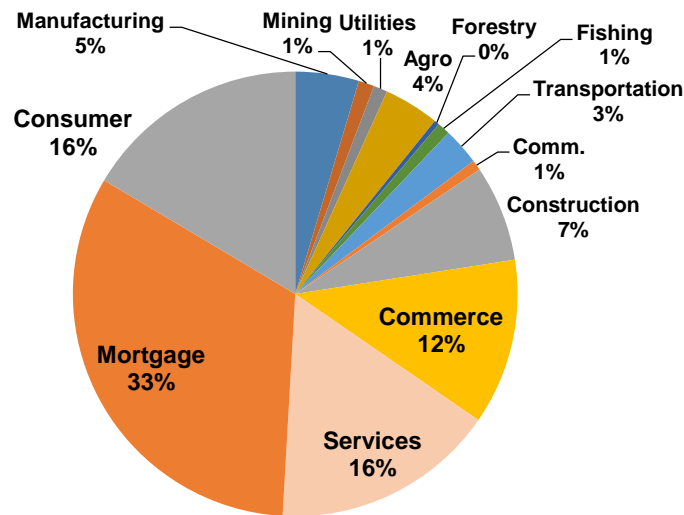
A diversified loan book

Figures as of Jun. 2017

Loans by segment



Loans by sector



- **55% Individuals / 45% companies**
- **High diversification by sector**
- **Individual:** focus on growing in the mid-high income segments. Selective growth in lower-end (massive) segments
- **SMEs:** focus on larger SMEs, especially with a balanced flow of income (lending and non-lending products)
- **Middle-market:** focus on non-lending business activities. Loans as part of an integral client relationship
- **GCB:** strong focus on non-lending activities

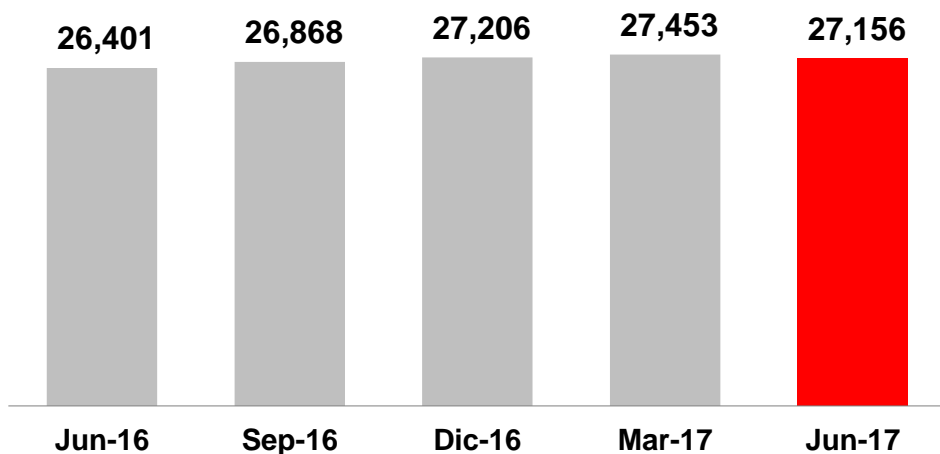
A healthy balance sheet

Loans grow 2.9% YoY with a focus on...

Total Loans

Ch\$bn

2.9%



Ch\$bn

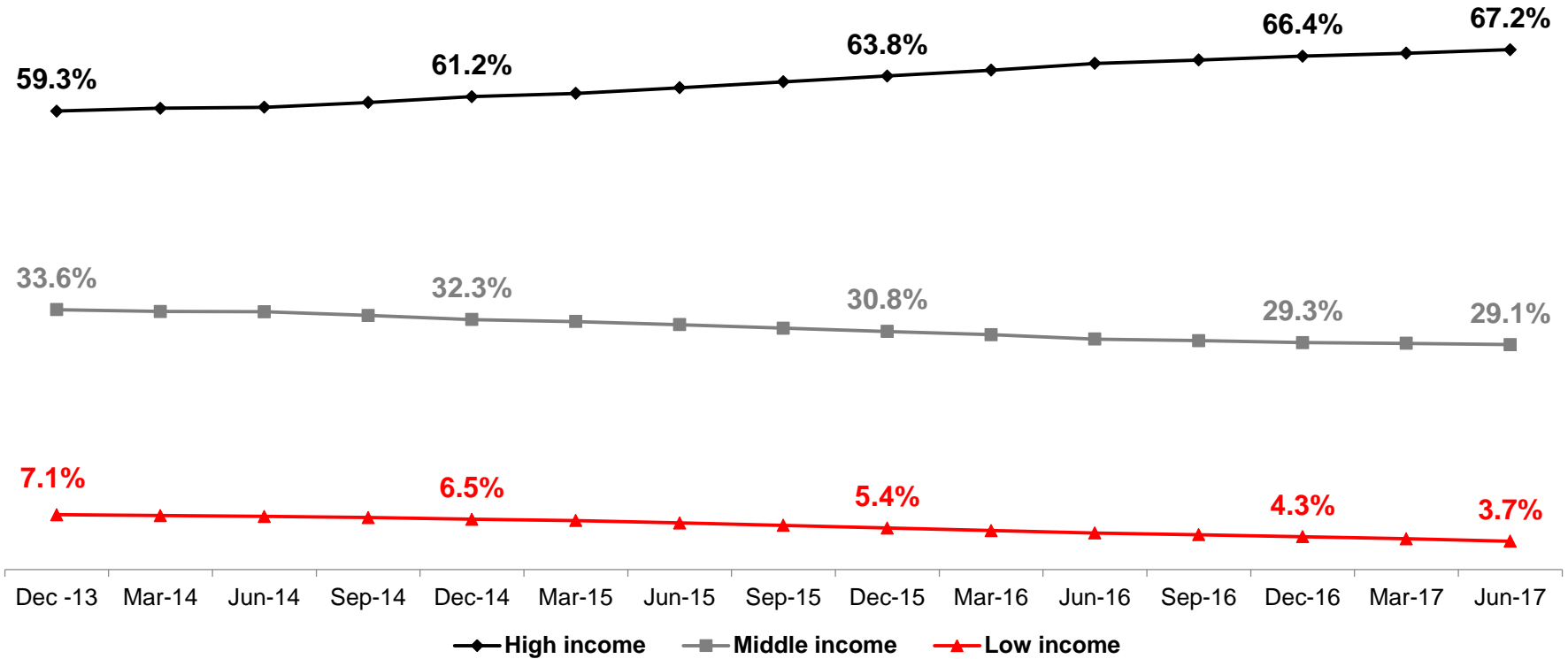
6M'17 YoY (%)

Individuals¹	15,005	5.2
Consumer	4,470	5.4
Mortgages	8,861	6.5
SMEs	3,720	5.1
Retail	18,725	5.1
Middle Market	6,470	4.3
Corporate	1,876	(18.6)
Total²	27,156	2.9

A healthy balance sheet

..retail loans to upper income segment

Loans to high, middle and low income individuals¹



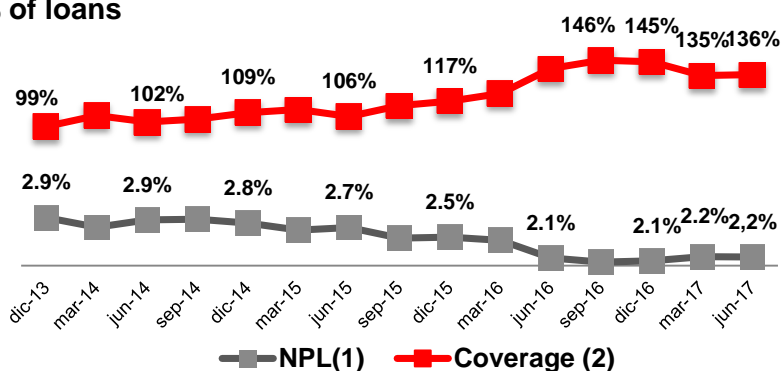
Focus on mid-upper income segments. Loans to low income fell 13% in 2016

A healthy balance sheet

Positive evolution of asset quality

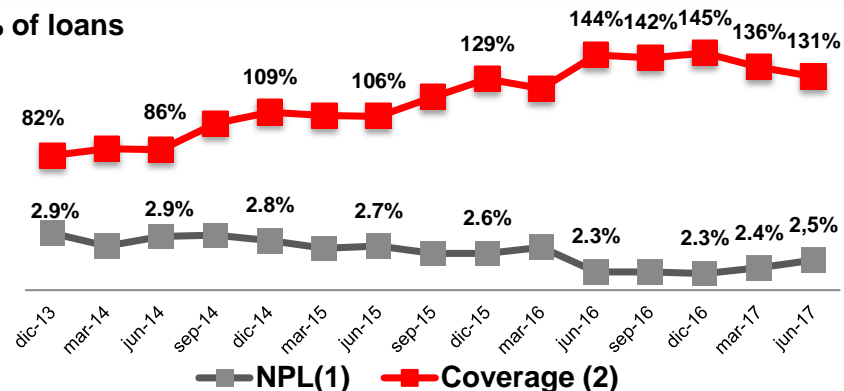
Total loans

% of loans



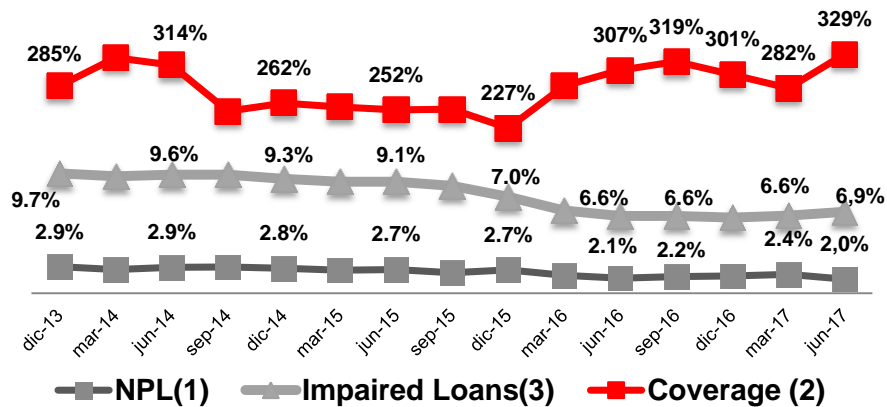
Commercial loans

% of loans



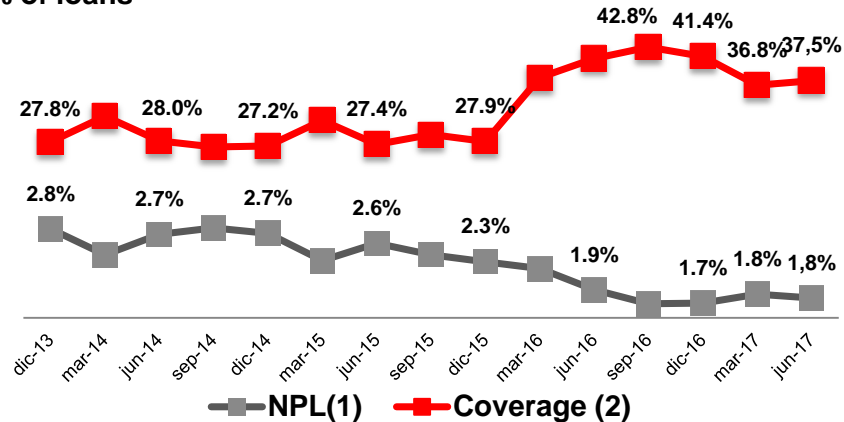
Consumer loans

% of loans



Mortgage loans

% of loans

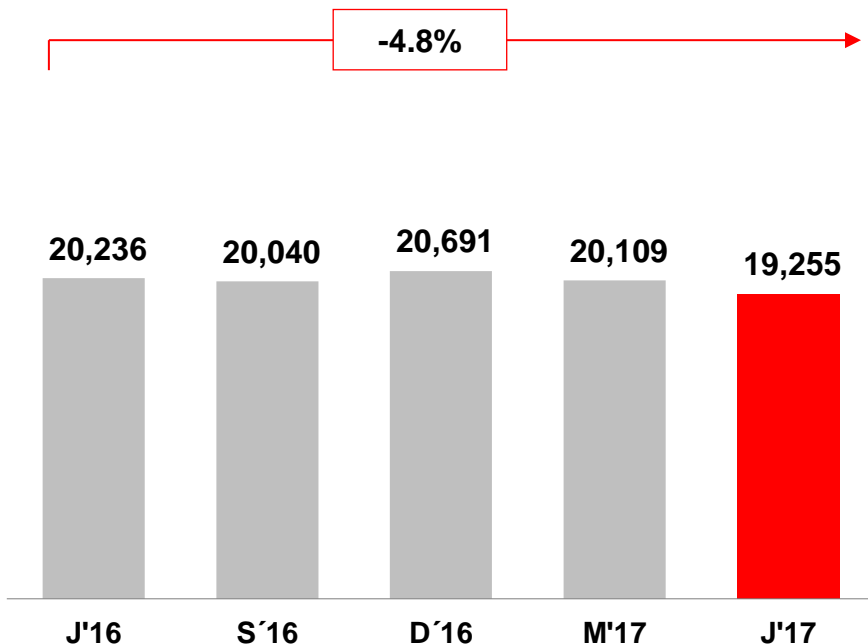


A healthy balance sheet

Rate cut drives shift of deposits towards fee generating mutual funds

Total Deposits

Ch\$bn



Ch\$bn

Demand

Time

Total deposits

Mutual funds¹

Customer funds

6M'17 **YoY(%)**

7,196 (0.6)

12,059 (7.2)

19,255 (4.8)

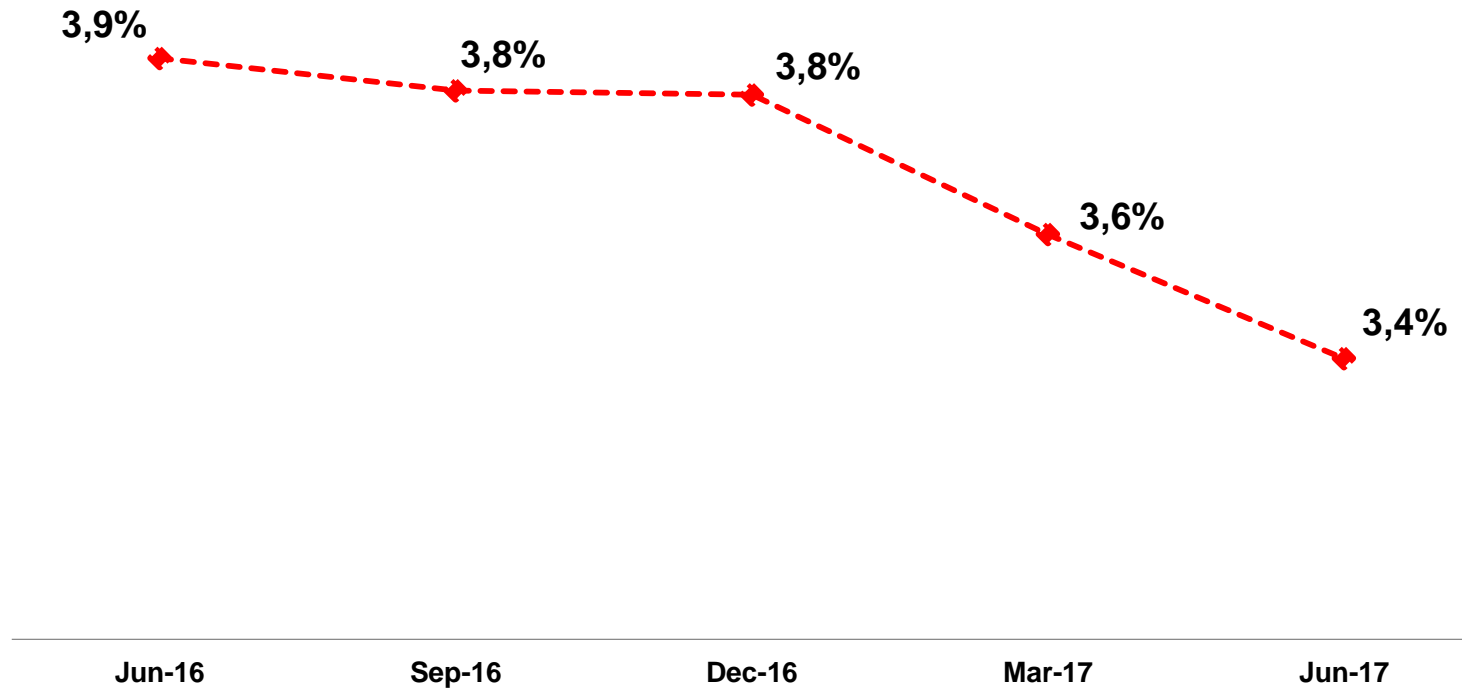
5,563 14.0

24,818 (1.2)

Mutual funds brokered increase 14.0% YoY

Improving time deposits costs

YTD CLP time deposit cost²

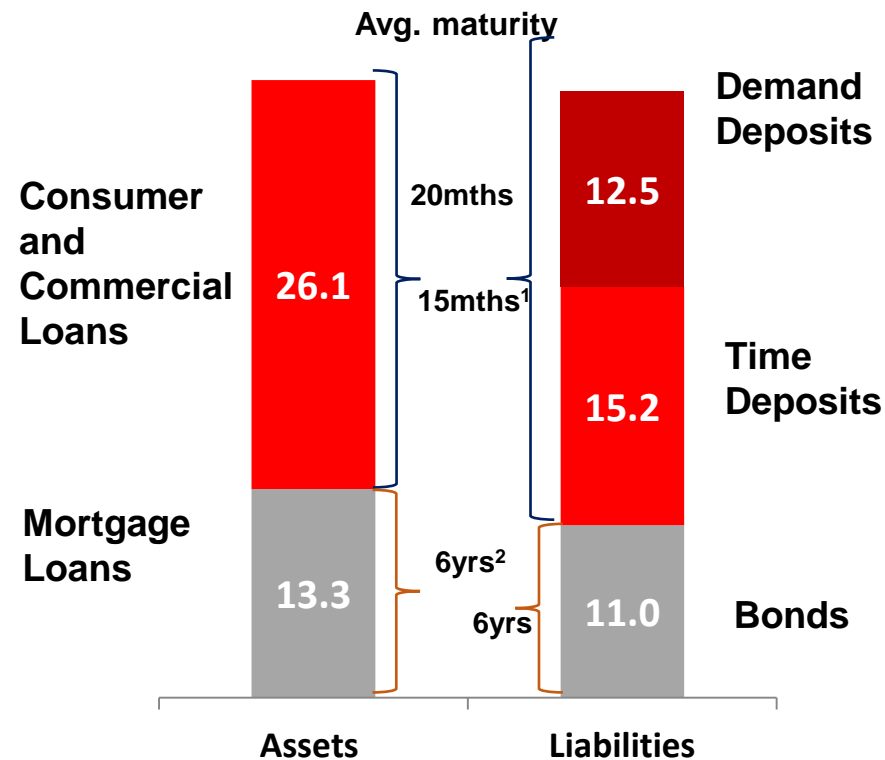


A healthy balance sheet

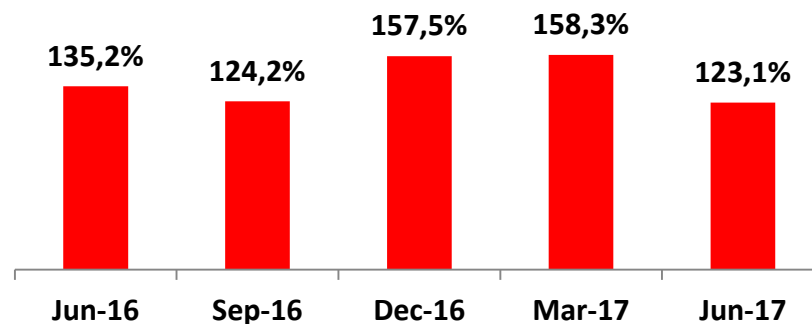
Solid balance structure and liquidity levels

Structural Balance Sheet

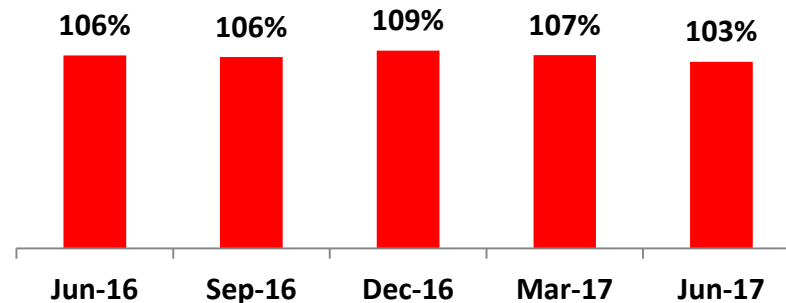
US\$bn June 2017



LCR ECB³



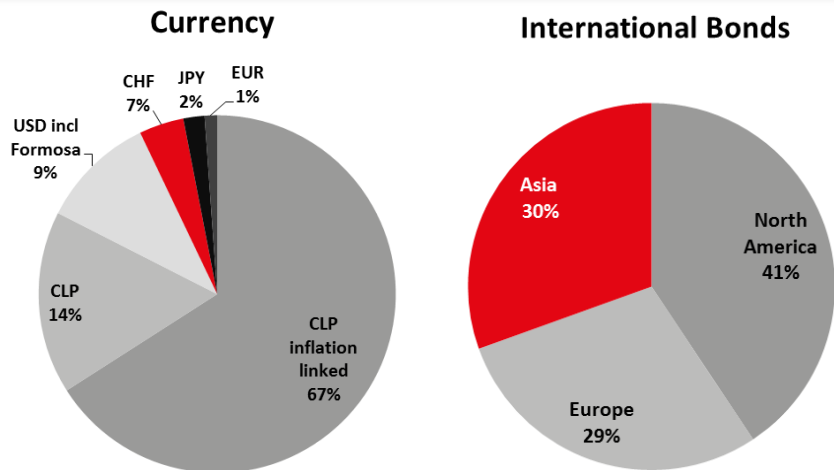
NSFR ECB³



A healthy balance sheet

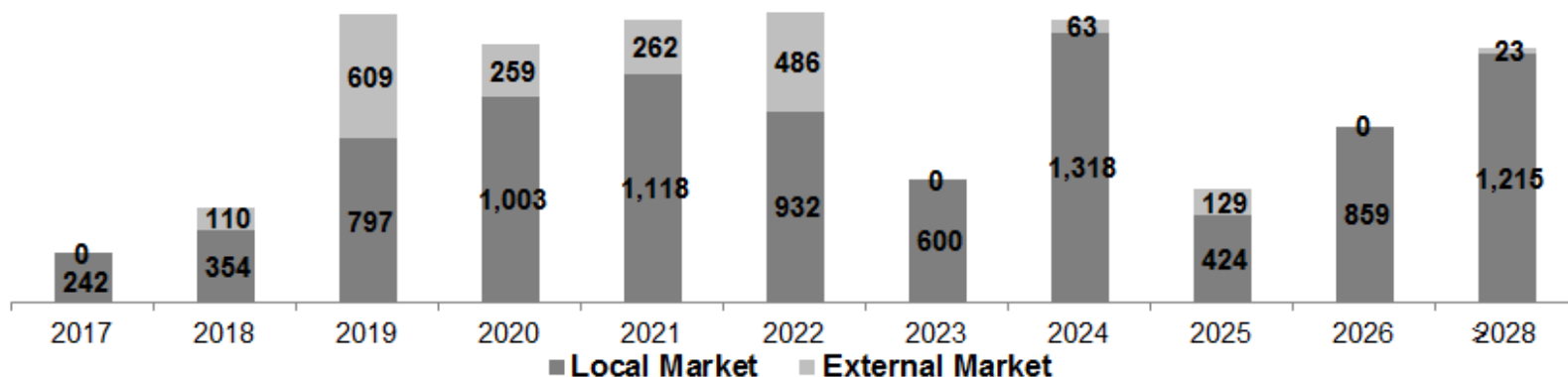
We are an active issuer in international markets

Bonds



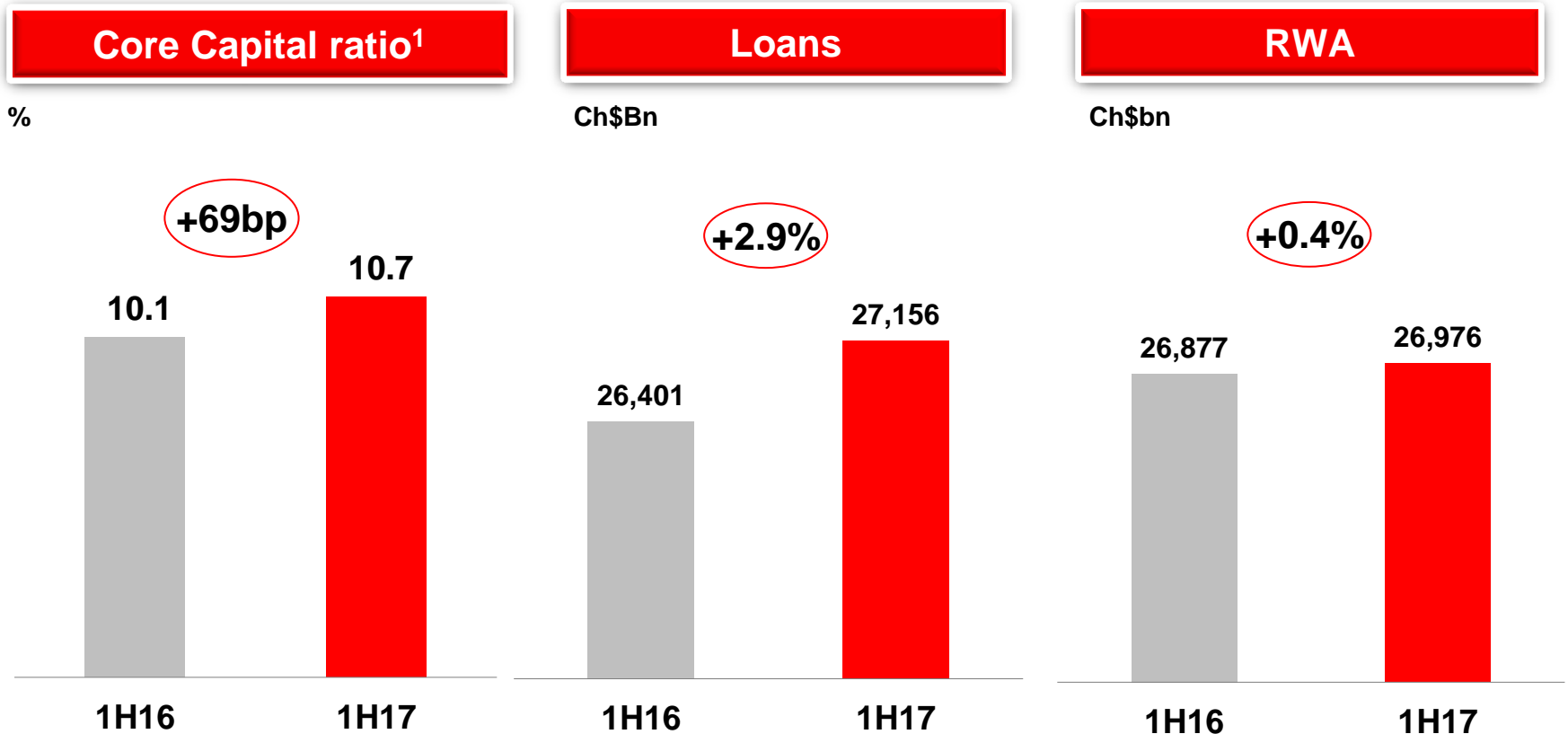
- Total outstanding: US\$11bn
- High diversification by country
- MTN program: Private placements or public deals
- All foreign debt is swapped backed to local currency
- We issue Fixed and Floating with a preference for FRNs due to hedge accounting
- We expect to issue US\$0.5-1.0bn in 2H17
- Hybrid Tier I still not approved in Chile

Maturity Profile



A healthy balance sheet

Solid capital levels for further growth



We expect a smooth transition to BIS III

Agenda

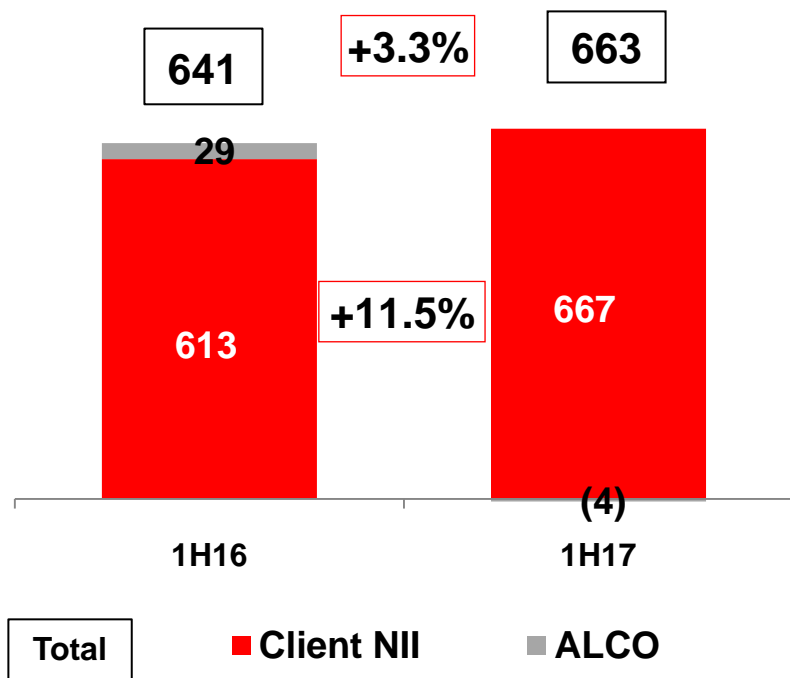
- **Macro-economic environment and financial system**
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- **Summary**

Positive results in 2017

Client NII rises 11.5% YoY.

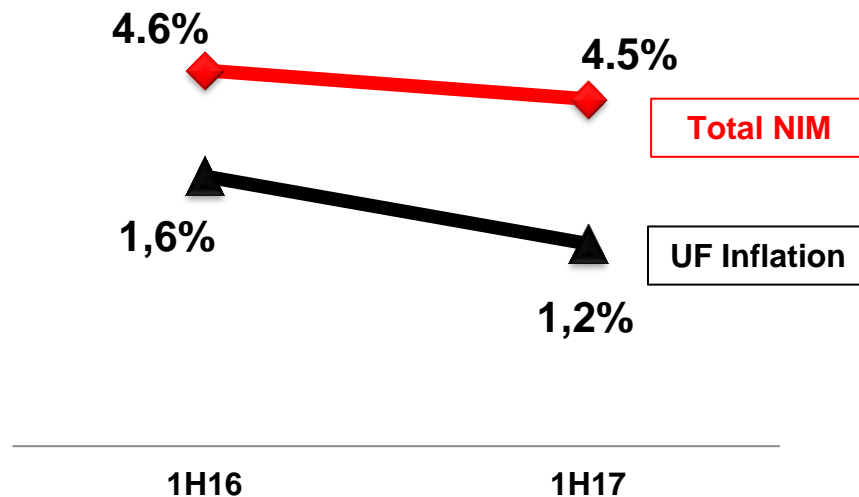
Client and total net interest income¹

Ch\$bn



NIM & Client NIM

Net Interest Margin (NIM), %



Rate cuts in 2017 should help to partially offset impact of lower inflation

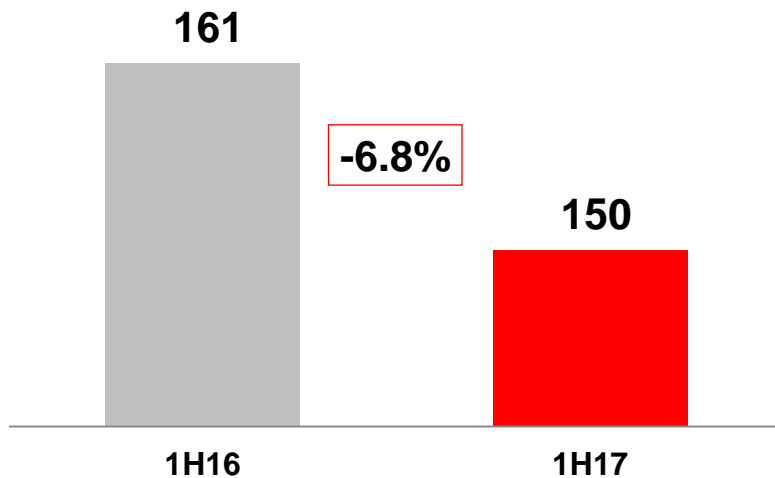
1. Client Net interest income (NII) is NII from Retail, Middle-market and GCB segments Non-client NII is NII mainly from the Bank's ALCO positions and includes the effects of inflation on the Bank's NII

Positive results in 2017

Positive evolution of asset quality lowers the cost of credit

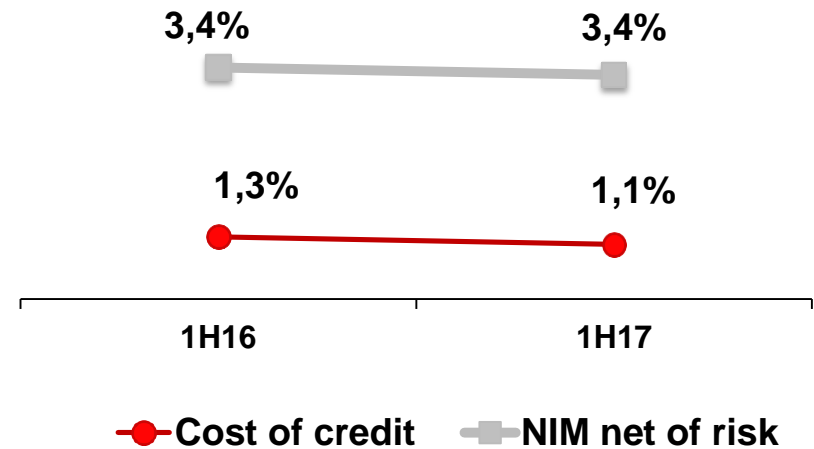
Provision expense & cost of credit¹

Ch\$bn



NIM net of risk & Cost of credit

% of average loans



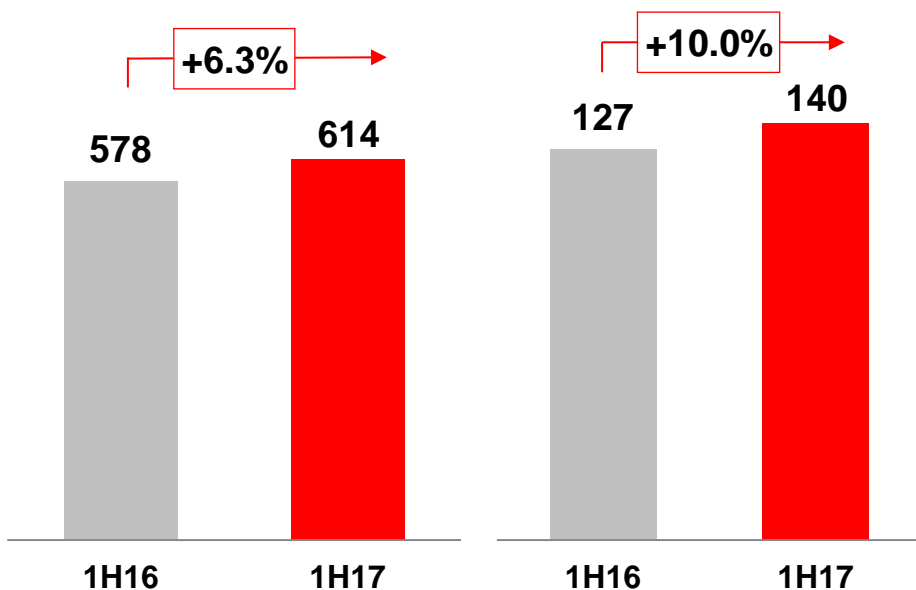
NIM, net of risk stable at 3.4%

Positive results in 2017

Greater customer loyalty is driving fee income

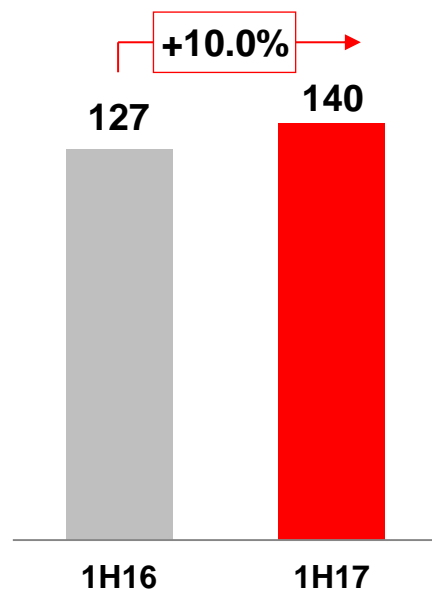
Loyal customers¹

Ths of clients



Net fee income

Ch\$bn



Fee income from business segments

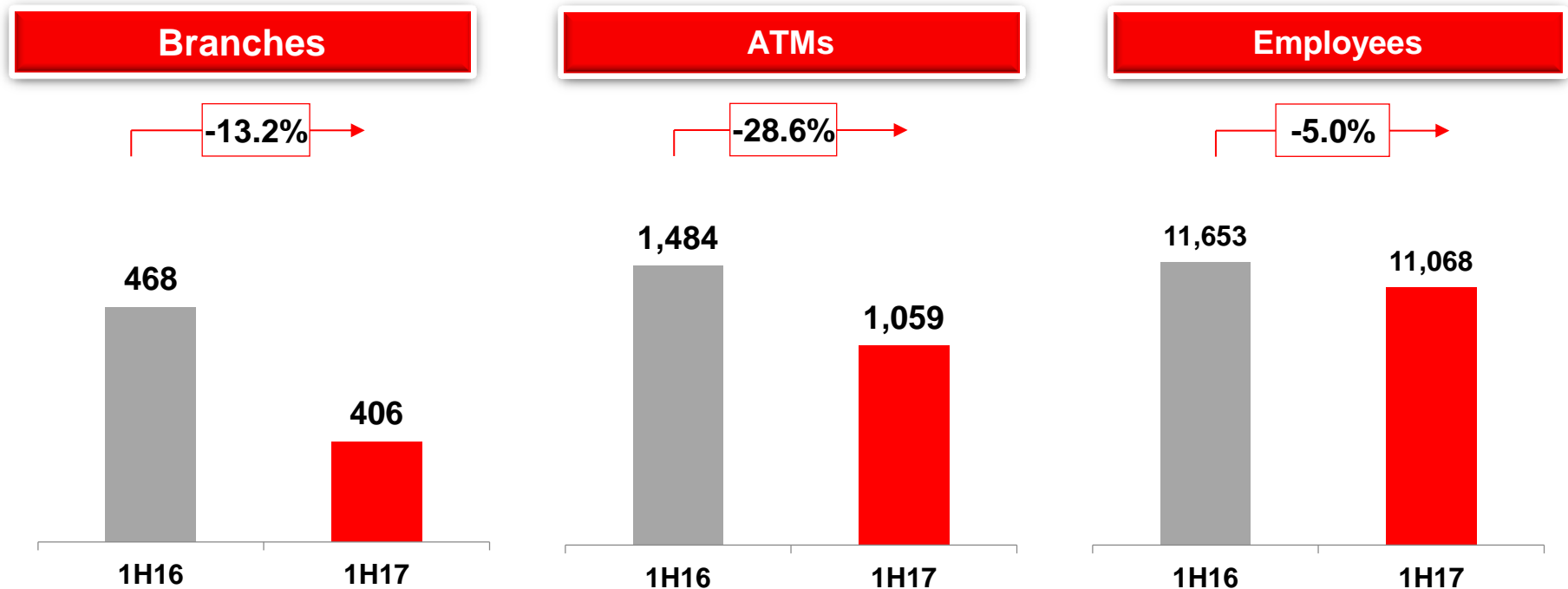
Ch\$bn

	6M'17	YoY (%)
Retail	105.3	11.0
Middle Market	18.2	(4.4)
Corporate	16.5	23.4
Subtotal	140.1	10.0
Others	4.6	--%
Total	144.7	14.0%

Fees from Corporate are driven by greater financial advisory services

Positive results in 2017

Improving and reducing the physical distribution network...



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



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



WIFI



Cafetería



Mesas de trabajo



Todo el tiempo que necesites



Ejecutivos especialistas en asesoría financiera



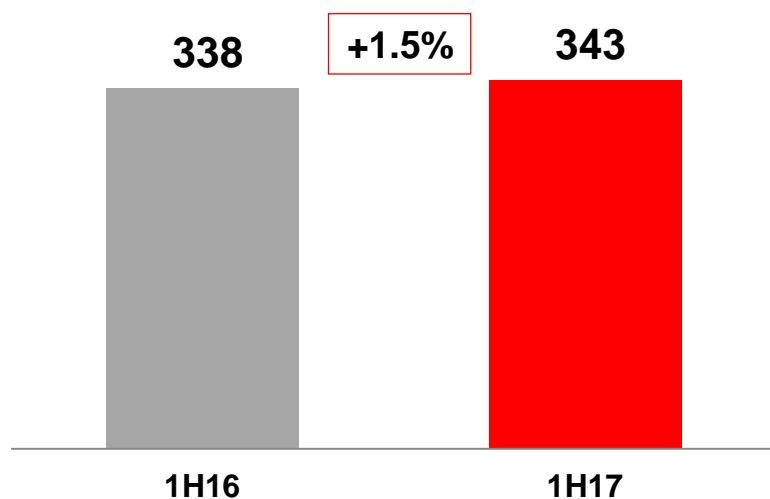
La mejor tecnología de autoservicio

Positive results in 2017

Efficiency reaches 40.2% in 6M17

Operating expenses

Ch\$bn

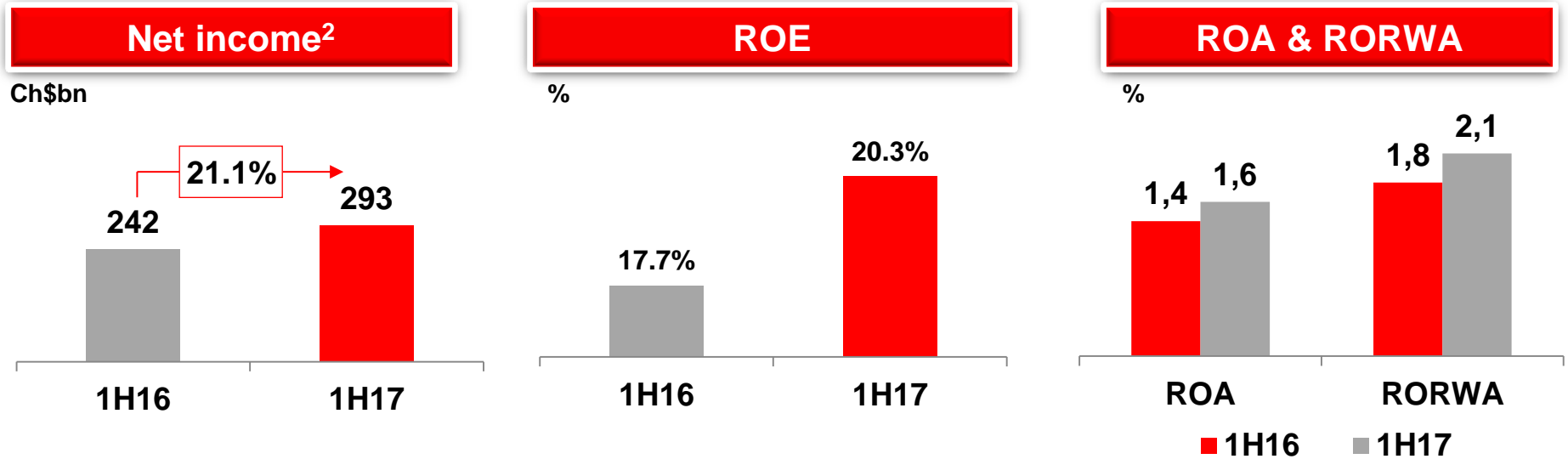


	6M17	YoY%	QoQ%
Personal exp.	194	(0.1)	9.4
Adm. exp.	113	(0.7)	(7.0)
Depreciation	36	20.6	6.6
Op. expenses	343	1.5	3.4

Efficiency Ratio ¹	40.2%	-251bp	+21bp
Cost / Assets	1.9%	-3bp	+5bp

Positive results in 2017

ROE reaches 20.3% & RORWA: 2.1% in 1H17



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Sound outlook for Santander Chile

- **Chile continues to show solid macro fundamentals with improving growth trends**
- **Healthy banking system**
- **BSAC: stronger Client contribution driving profitability in 2017, in line with strategy**
 - **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%**

Agenda

Annexes

Balance sheet

■ Unaudited Balance Sheet

	Jun-17	Jun-17	Dec-16	Jun-16	Jun-17/Dec16	Jun-17/Jun-16
	US\$ Ths ¹	Ch\$ Million			% Chg.	
Cash and deposits in banks	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	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	39,350,813	26,121,070	26,113,485	25,368,817	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%)
Total Assets	52,435,116	34,806,430	37,006,645	36,123,767	(5.9%)	(3.6%)
Deposits and other demand liabilities	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	212,437	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	1,952,761	(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%)
Total Liabilities	48,028,204	31,881,122	34,108,598	33,388,061	(6.5%)	(4.5%)
Equity						
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:						
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%
Total Shareholders' Equity	4,361,630	2,895,250	2,868,706	2,704,685	0.9%	7.0%
Non-controlling interest	45,282	30,058	29,341	31,021	2.4%	(3.1%)
Total Equity	4,406,912	2,925,308	2,898,047	2,735,706	0.9%	6.9%
Total Liabilities and Equity	52,435,116	34,806,430	37,006,645	36,123,767	(5.9%)	(3.6%)

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

Income statement

■ Unaudited YTD Income Statement

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

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 ¹	Ch\$ Million	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%
Net interest income	518,280	344,034	318,575	328,437	4.7%	8.0%
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%
Net fee and commission income	108,222	71,838	72,823	63,872	12.5%	(1.4%)
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%)
Total financial transactions, net	53,337	35,405	36,732	27,861	27.1%	(3.6%)
Other operating income	24,177	16,049	13,019	4,611	248.0%	23.3%
Net operating profit before provisions for loan losses	704,016	467,326	441,149	424,780	10.0%	5.9%
Provision for loan losses	(115,261)	(76,510)	(73,862)	(83,436)	(8.3%)	3.6%
Net operating profit	588,756	390,816	367,287	341,344	14.5%	6.4%
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%
Op. expenses excl. Impairment and Other operating expenses	(262,897)	(174,511)	(168,780)	(172,051)	1.4%	3.4%
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%
Total operating expenses	(316,145)	(209,857)	(187,781)	(204,109)	2.8%	11.8%
Operating income	272,611	180,959	179,506	137,235	31.9%	0.8%
Income from investments in associates and other companies	1,333	885	720	641	38.2%	22.9%
Income before tax	273,944	181,844	180,226	137,876	31.9%	0.9%
Income tax expense	(46,916)	(31,143)	(37,208)	(21,114)	47.5%	(16.3%)
Net income from ordinary activities	227,028	150,701	143,018	116,762	29.1%	5.4%
Net income discontinued operations	-	-	-	-	--%	--%
Net income attributable to:						
Non-controlling interest	399	265	643	462	(42.6%)	(58.8%)
Net income attributable to equity holders of the Bank	226,629	150,436	142,375	116,300	29.4%	5.7%

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) ¹	4.4%	4.6%	-20
Efficiency ratio ²	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 ³	2.2%	2.1%	+10
Coverage of NPLs ratio ⁴	136.2%	140.5%	-430
Cost of credit ⁵	1.1%	1.3%	-20

Structure (#)	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

Our purpose is to help people and businesses prosper.

Our culture is based on the belief that everything we do should be

Simple | Personal | Fair

