

Santander

Banco Santander Chile 2Q26 results

August 5, 2026

It starts here

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 2025 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.

01

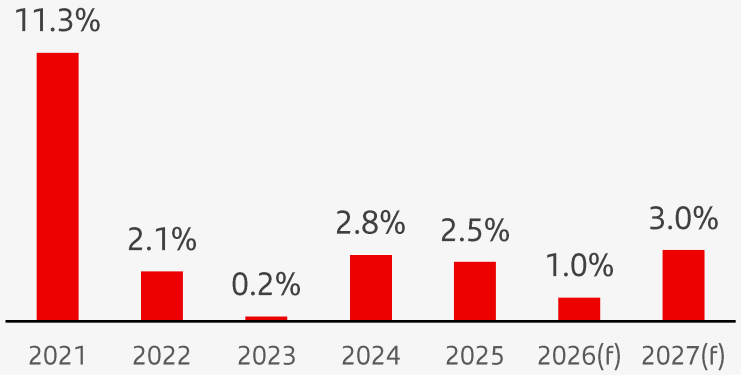
Macro environment



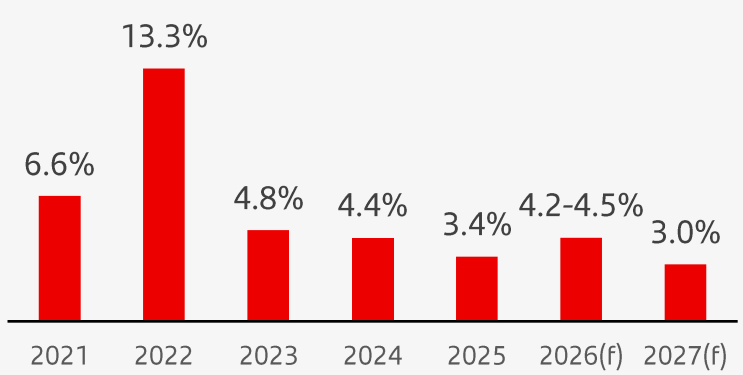
Macro view

Global uncertainty persists, while Chile's macro outlook shows gradual normalization.

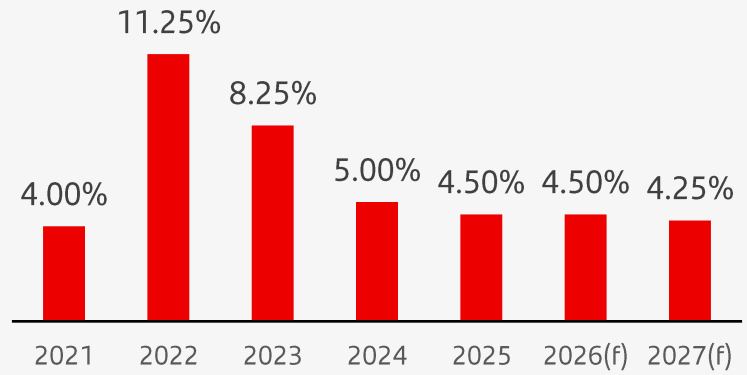
GDP growth (annual growth %)



Inflation (annual UF variation %)



Monetary Policy Rate (%, eop)



Sources: Central Bank of Chile and Santander estimates.

Regulatory environment

Pro-market initiatives to reactivate growth

National Reconstruction Plan Bill: expected to be passed in August, with first impacts as of October 2026

Economic Growth Drivers

Gradual reduction in corporate tax rate from 27%-23% (2027-2029)
Tax system reintegration
Investment incentives and tax stability
Faster permitting processes
Reconstruction spending
Employment generation

Potential impacts
Higher private investment
Improved business confidence,
Stronger economic activity,
Recovery in commercial loan demand

Household Support Measures

Temporary VAT exemption on new homes
Housing reconstruction programmes
Improved housing affordability
Employment support
Strengthening household purchasing power

Potential impacts
Stronger housing demand
Higher mortgage origination
Recovery in consumer activity

Other relevant regulatory changes

Repos and Securitization law
Market risk weighted assets model
Advances towards internal models for credit risk

Supportive backdrop for loan growth, housing activity and economic recovery

02

Strategy



Our strategy, pillars & objectives

Driving customer value, global scale and efficiency through global platforms.

Digital Bank with Work/Café...

...serving more than 3.5 million active customers built on AI-first cutting-edge technology and customer-centric processes to achieve a sustainable shareholder return.

Pillars & Objectives

Think Customer

Becoming the best value proposition for all our customers

Reaching over 3.5M active customers, including 400k SMEs, with best-in-class experience and increasing share of wallet in high-value segments.

Think Global

Accelerating our Digital Transformation to lead with our platform in an increasingly dynamic environment

AI powered global operating model, delivering the best digital experience on global platforms and driving resource and capability optimization, enabling an agile, productive and efficient business.

Think Value

Delivering strong returns through high-efficiency and sustainable model

Increasing high-quality, revenues, with a stronger focus on fees, recurring income streams and trading results.

Attract more Customers Improving NPS	Deepen digital transformation High Fees	High ROE's - Above 20% LT Dividend Payout 60-70%

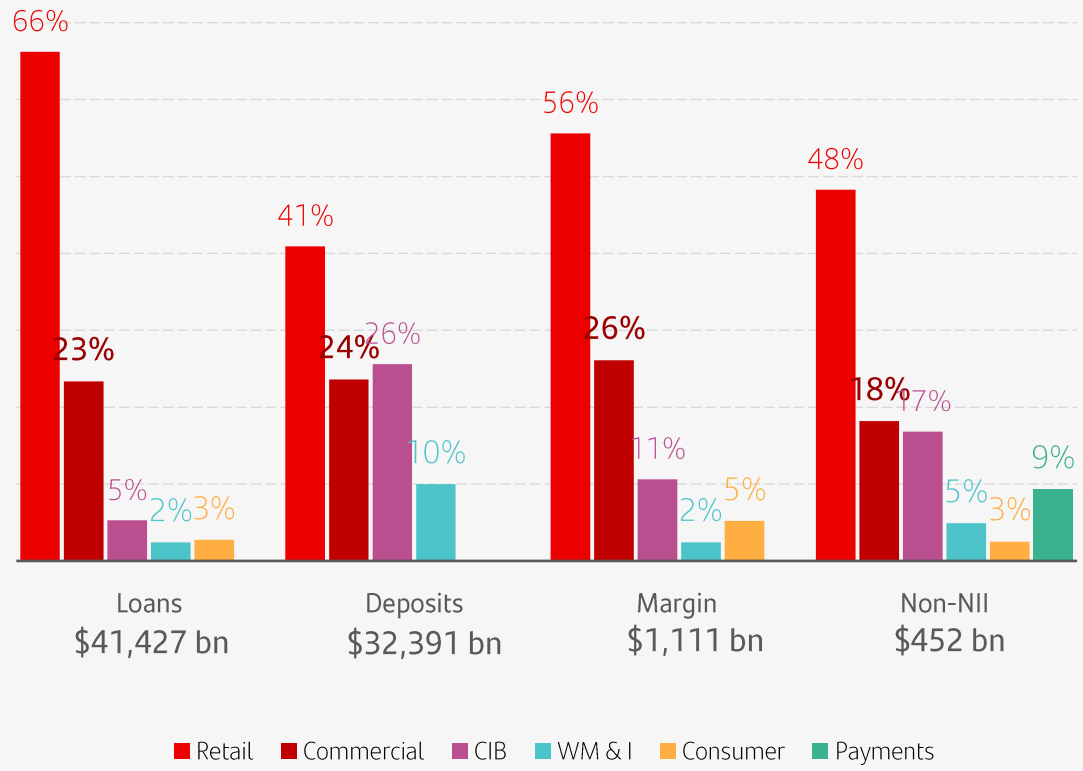
Diversified platform supporting balanced revenue mix

Five global business lines with complementary strengths and clear strategic focus

Our 5 global business lines

Retail & Commercial	Digital transformation and simplification of products and processes. Implement new, efficient operating model, building on the Work/Café brand.
Corporate & Investment Banking	Value added Client advisory and FX franchise Transactional banking and sustainable solution. Capital optimization
Wealth Management & Insurance	Private Banking: renewed value proposition. Strengthen our position in investment advisory and insurance. Market leader in mutual funds in Chile.
Consumer Banking	Market leader for financing of new and electric vehicles. Strengthen our position among used car sales.
Payments (Getnet)	Reach new segments of clients through value added services and open market strategy. Offer simple bundled solutions.

Revenue and balance sheet mix by segment



AI-enabled global platforms enhancing scale, efficiency and revenue diversification

Recognition of our strategy's success

We have been highly recognized for leading the market

Awards and recognitions

- Euromoney: Best Bank in Chile, Best Bank for ESG and Best Bank for SMEs in 2026

EUROMONEY AWARDS FOR EXCELLENCE 2026

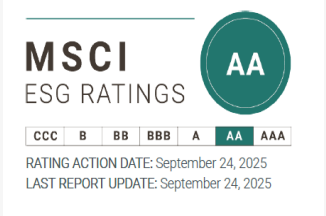
- Latin Finance: Bank of the Year in Chile 2025
- The Banker: Best bank in Chile 2025
- Global Finance: Best bank for SMEs in 2025

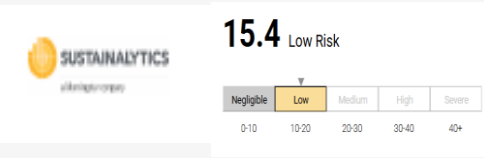
BANK OF THE YEAR AWARDS 2025

BEST SME BANK AWARD 2026 GLOBAL FINANCE

Sustainability ratings & indices

- Dow Jones Best-in Class World Index: first Chilean bank to be included.
- MSCI ESG rating: AA
- Sustainalytics rating: 15.4





NEW MILESTONE — 2026

Santander Arena

Naming rights to Chile's 15,000-seat arena at Parque O'Higgins — from September 2026.

03

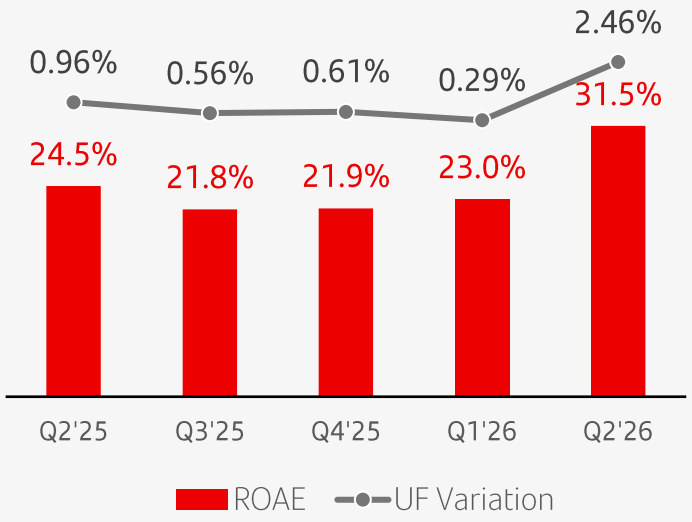
Balance sheet and results



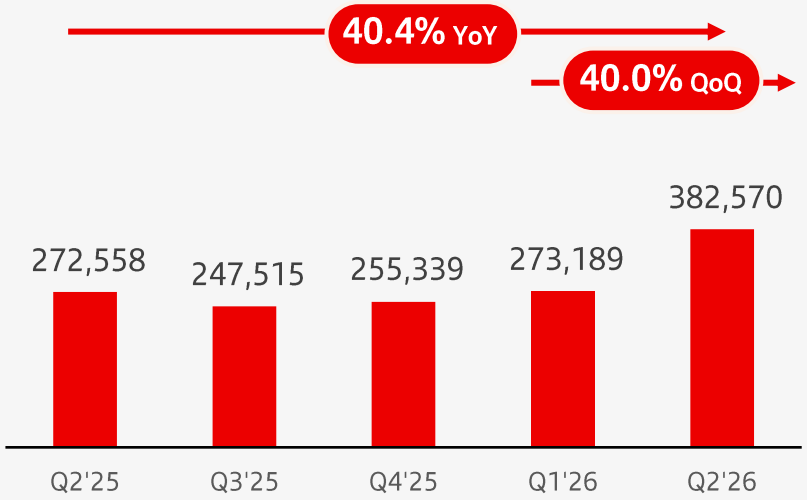
ROAE

Strong quarterly income driven by higher inflation

ROAE (quarterly %)



Net income attributable to shareholders (Ch$ million)



ROAE of 27.2% YTD and 31.5% in the quarter

1. ROAE: Annualized quarterly net income attributable to shareholders/ quarterly average shareholders' equity.

Loans and Customer funds

Better loan growth in the quarter while total customer funds increased 4.5%QoQ

Total loans by product

(Ch$ billion)	6M26	YTD (%)	QoQ (%)
Consumer	6,066	0.1%	(0.6%)
Auto Loans[1]	1,134	4.9%	1.8%
Credit Cards	2,030	(1.5%)	(2.0%)
Installment Loans	2,901	(0.5%)	(0.6%)
Mortgages	17,696	1.4%	2.0%
Commercial	17,617	1.5%	1.3%
Total[2]	**41,427**	**1.2%**	**1.3%**

Customer funding

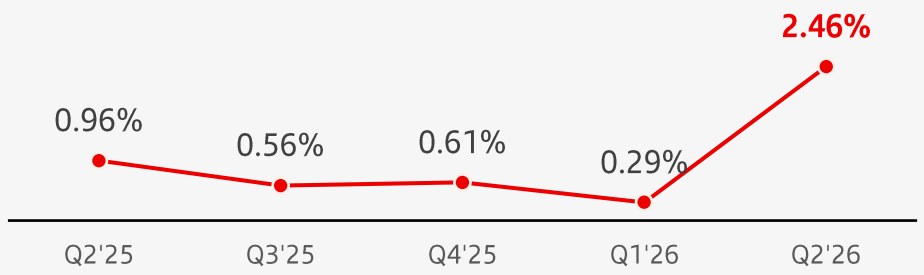
(Ch$ billion)	6M26	YTD (%)	QoQ (%)
Demand deposits	13,944	(0.9%)	1.4%
Time deposits	18,447	11.8%	7.0%
Total deposits	**32,391**	**6.0%**	**4.5%**
Mutual funds[3]	15,935	9.5%	3.1%
Total customer funds	**48,326**	**7.1%**	**4.0%**
Bonds	9,869	(4.0%)	(3.5%)
LCR[4]	177%		
NSFR[4]	118%		

1. Santander Consumer Finance, auto loans. 2. Includes other interbank loans. 3. Mutual funds are brokered by Santander Chile and managed by Santander Asset Management (a subsidiary of the Santander Group). 4. Liquidity Coverage Ratio and Net Stable Funding Ratio in compliance with Chilean regulation.

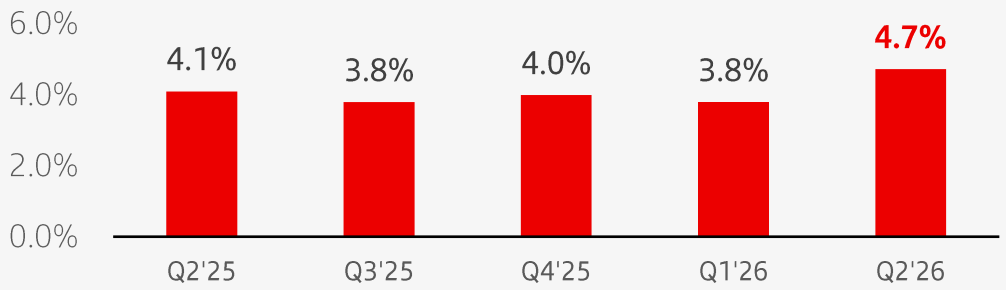
Net interest income, NIM and Inflation

High inflation drives NIM of 4.7% in the quarter.

UF Variation (Quarterly)



NIM (Quarterly)[1]



Net interest income (NII)

(Ch$ billion)	6M26	YoY (%)	QoQ (%)
Net interest income	905.2	5.4%	(2.1%)
Net readjustment income	205.3	17.7%	441.2%
Net income from interest and readjustments	**1,110.5**	**7.4%**	**26.9%**
Avg. Int. earning assets	51,750	3.5%	3.1%
Average loans	40,950	(0.1%)	0.9%
Int. earning asset yield[2]	7.9%	+8bp	+202bp
Cost of funds[3]	3.9%	-6bp	+123p
NIM YTD[4]	**4.3%**	**+16bp**	**+89bp**

1. Quarterly net interest income annualized divided by average interest earning assets for the quarter. 2. Annualized gross interest income divided by average interest earning assets. 3. Annualized interest expense divided by sum of average interest bearing liabilities, including non-interest bearing demand deposits. 4. Annualized Net interest income divided by average interest earning assets

Clients, Fees, ROF

Rapidly monetizing expansion of client base through digital accounts and transactionality.

4.8 million clients

+7% YoY

Total customers

2.7 million active clients

+1.3% YoY

Active customers

+56%

Of total clients are active customers



Asset Management



Checking accounts (#)	+6% YoY
Credit Card Transactions (#)	+11% YoY
Mutual Funds AUMs ($)	+8% YoY
Business current accounts	519k

Fees & Financial Transactions

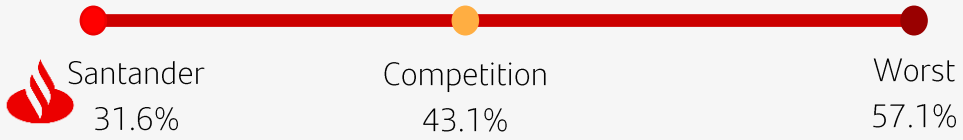
(Ch$ billion)	6M26	YoY (%)	QoQ (%)
Card fees	73.9	(1.6%)	(7.4%)
Payments	42.7	(15.1%)	(22.2%)
Asset mgt & Insurance	80.6	16.1%	1.5%
Accounts & Collections	71.4	(1.3%)	0.4%
Others	27.7	(6.2%)	(36.2%)
Total Fees	**296.3**	**(0.1%)**	**(8.7%)**
Results from financial transactions	**155.7**	**16.0%**	**(17.4%)**
Total Fees + Fin. Trxs.	**452.0**	**4.9%**	**(11.8%)**

Credit card number of transactions and business current accounts based on information from the CMF as of May 2026 or latest information available. NPS as of June 2026, latest data available.

Operating Expenses & Efficiency

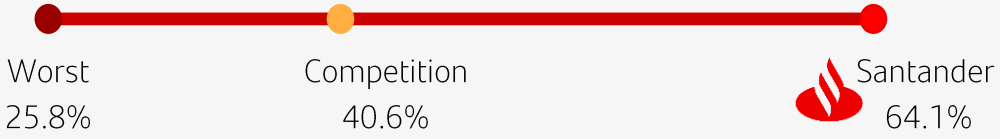
Best in class: Efficiency ratio 31.6% YTD, with recurrence of 64.1%.

Efficiency[1] (%, Industry figures as of May 2026)



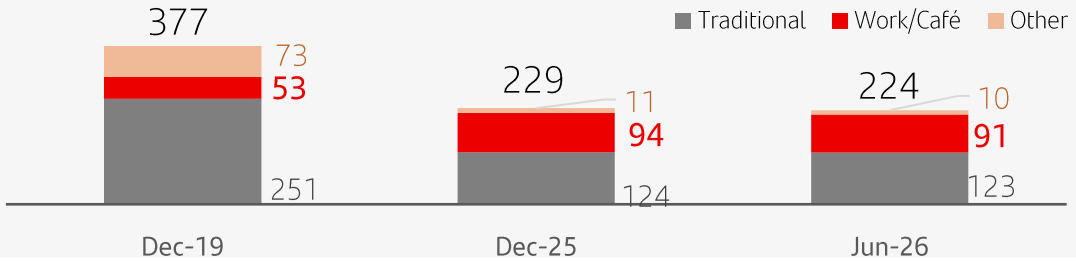
Most efficient bank in Chile

Recurrence[2] (%, Industry figures as of May 2026)



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

Branch Network



Operating expenses

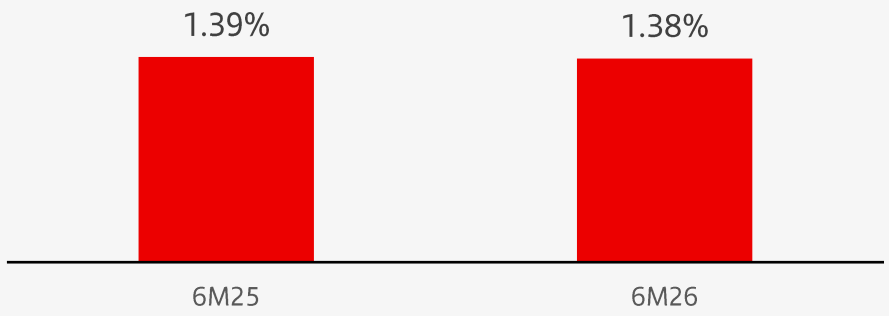
(Ch$ billion)	6M26	YoY (%)	QoQ (%)
Personnel expenses	209.2	1.7%	11.7%
Administrative expenses	186.4	(9.3%)	3.4%
Investment amortization	66.7	(2.0%)	(6.9%)
Total Core expenses	**462.3**	**(3.5%)**	**5.5%**
Other operating expenses	32.8	(11.6%)	49.7%
Operating expenses[3]	**495.2**	**(4.3%)**	**7.8%**
Efficiency ratio[1]	31.6%	-373bp	-170bp
Recurrence[2]	64.1%	+220bp	-927bp
Costs/assets	1.4%	-12bp	+9bp

1. Efficiency ratio: operating expenses including impairment and other operating expenses/ financial margin + fees+ financial transactions and net other operating income 2. Fees/ core expenses. 3. Operating expenses including impairment and other operating expenses. Industry figures are YTD as of May 2026. Competition is the system minus Santander. Source: CMF Chile.

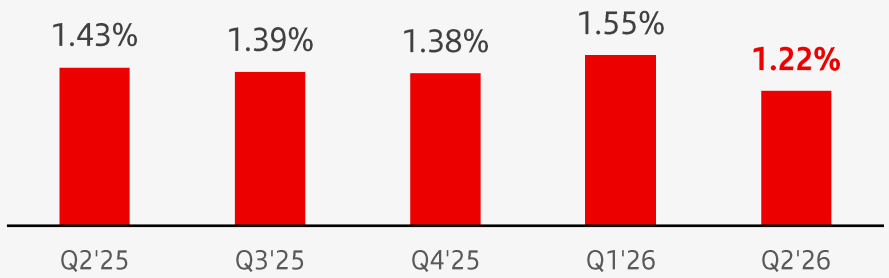
Cost of Risk & NPLs

Cost of risk at 1.38% YTD with stable asset quality dynamics

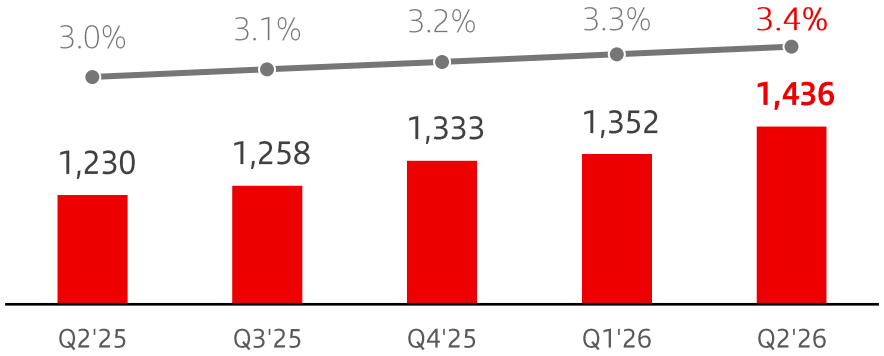
Cost of Credit[1] (YTD)



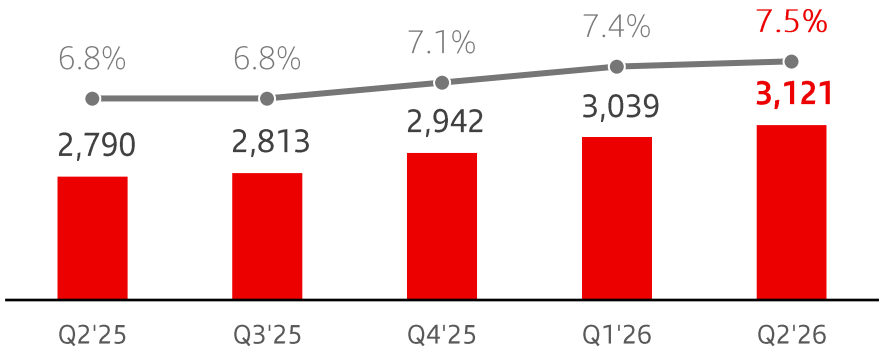
Cost of Credit[1] (Quarterly)



NPLs and NPL ratio[2] (Ch$bn, %)



Impaired loans and impaired ratio[3] (Ch$bn, %)

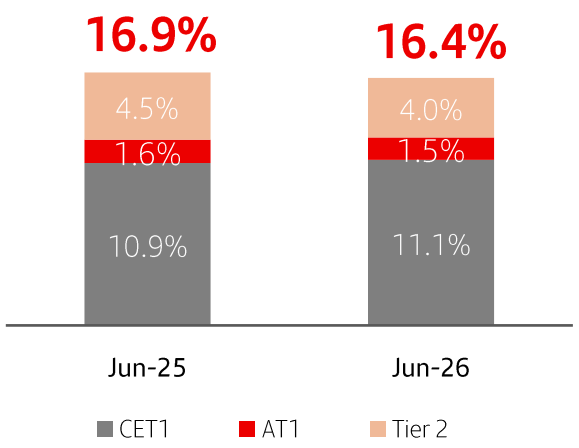


1. Cost of risk: Provision expense annualized divided by average loans. Includes additional provisions. 2. 90 days or more NPLs, March 2026 data is from Note 13 of the financial statements. Ratio is NPLs/ total loans 3. NPLs + restructured loans. Ratio is impaired loans/ total loans

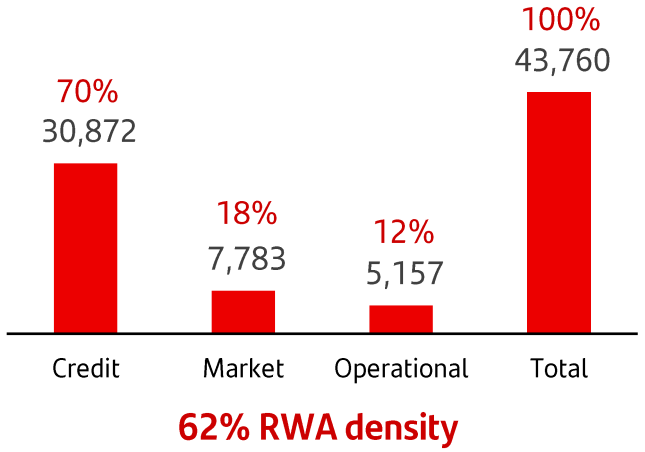
Capital & CET1

CET1 +200bp above regulatory minimum, positive advances in regulations

Core capital & BIS ratio



Risk weighted assets distribution (Ch$bn)



62% RWA density

Proposal of a new regulatory model for Market risk weighted assets

New model would incorporate the duration model for interest rate risk and improves the netting of the derivative position used to mitigate the interest rate risk.

Pending publication of definitive model

Basel III Minimum Requirements	2026
CET1	**9.08%**
Minimum CET1 regulatory	4.50%
D-SIB	1.50%
Conservation Buffer	2.50%
Countercyclical Buffer[1]	0.50%
Pillar 2 charge	0.08%
Tier I (CET1 + AT1)	**10.60%**
Regulatory AT1	1.50%
Pillar 2 Charge	0.02%
Bis Ratio (Tier I & II)	**12.63%**
Regulatory Tier 2	2.00%
Pillar 2 Charge	0.03%

1. Increases to 1.0% in May 2028.

04

Conclusions



Guidance 2026

	Initial 2026 targets	Update on our delivery
Loan Growth	Mid-single digits	Mid-single digits
NIM	c. 4%	c. 4.1%
Non-NII	Mid to High Single Digit growth	Mid Single Digit growth
Efficiency	Mid 30%s	Low 30%s
CoR	~1.3%	~1.35%
ROAE	22-24%	+24% ^

Macro Expectations for 2026

GDP 1.0%

UF variation 4.2-4.5%

MPR Average 4.5%


THANK YOU!
WORK
CAFE
It starts here

05

Annexes

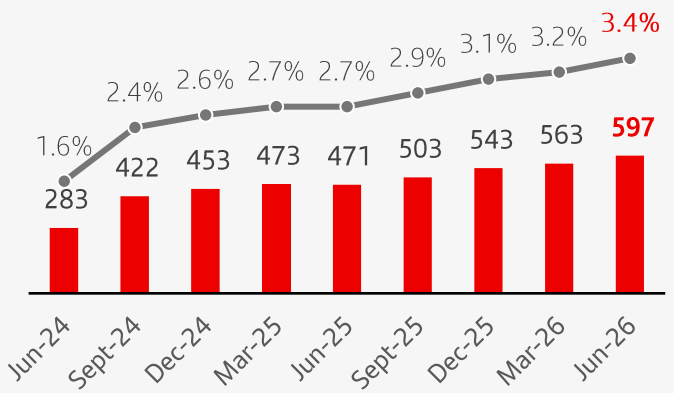


Evolution of asset quality

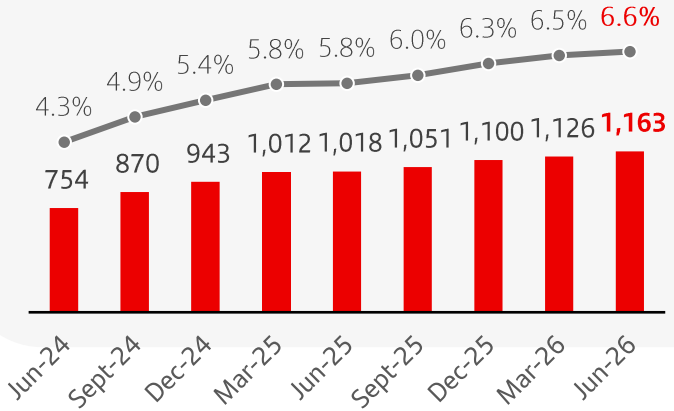
Mortgage Loans

NPLs[1] (Ch$ bn, %)

Coverage[3] 34%

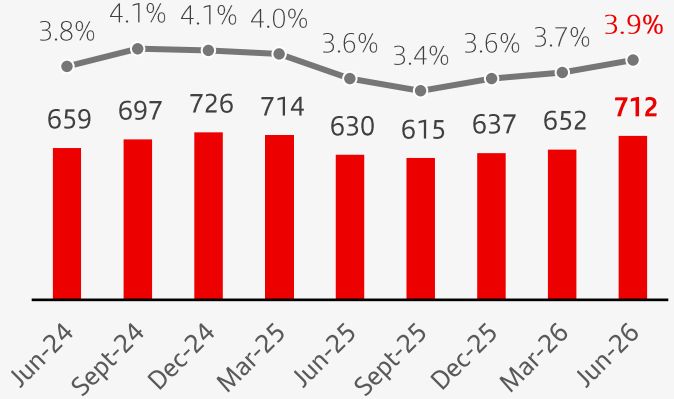


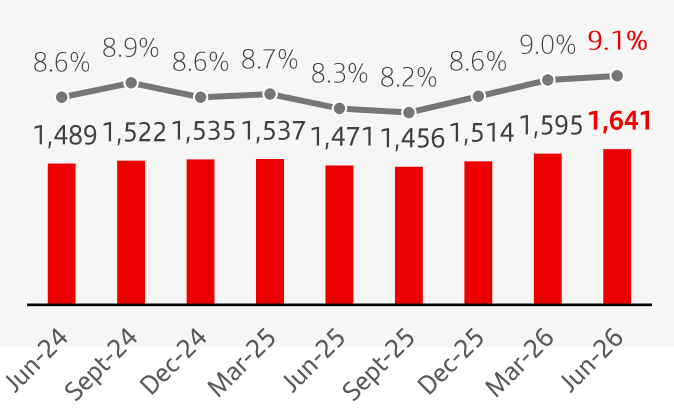
Impaired[2] (Ch$ bn, %)



Commercial Loans

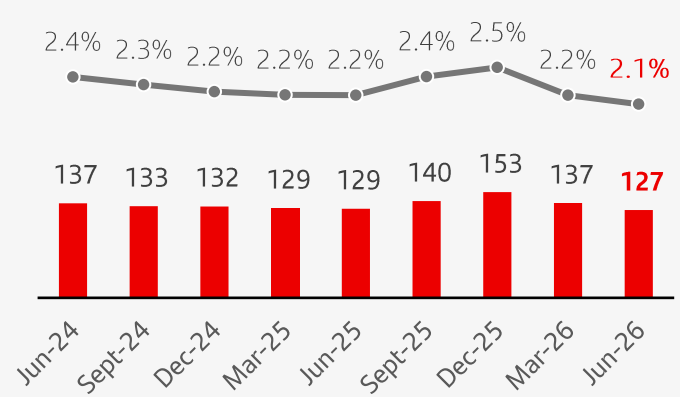
Coverage[3] 119%

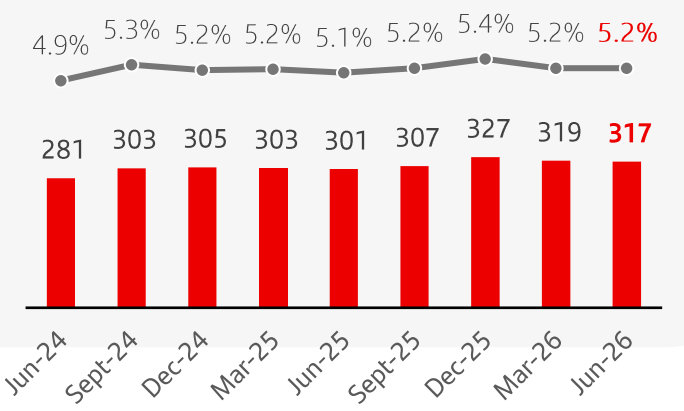




Consumer Loans

Coverage[3] 387%

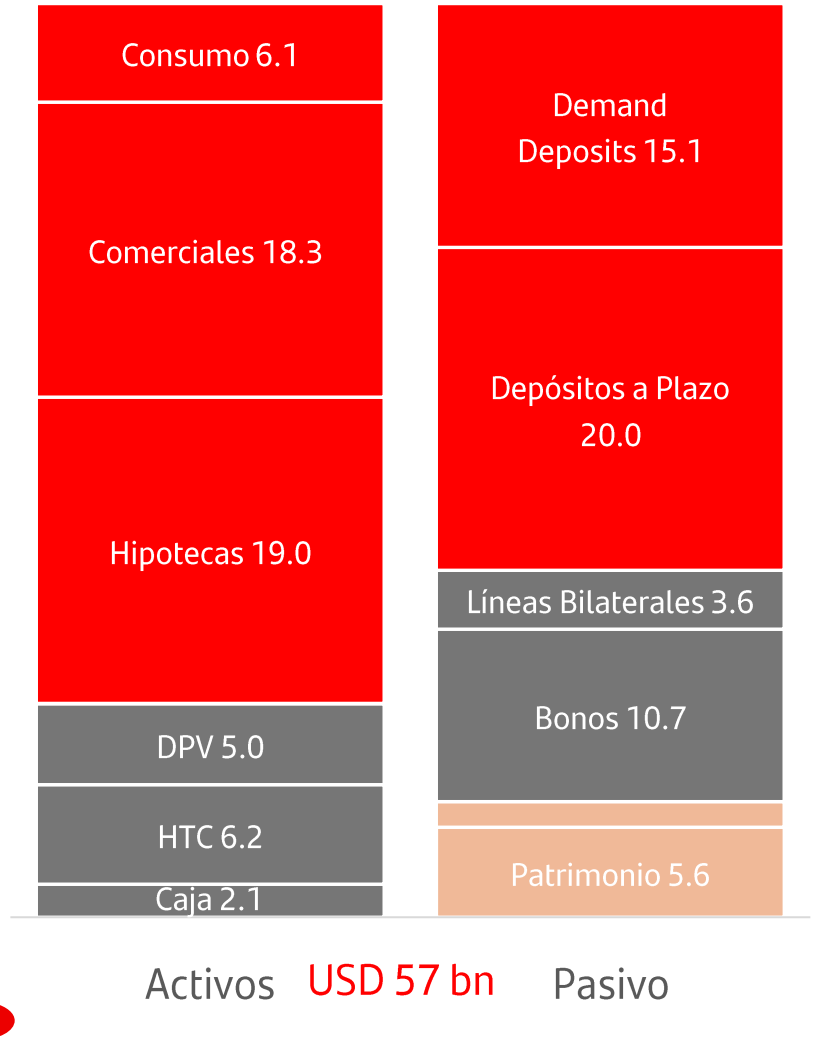




1. 90 days or more NPLs. 2. NPLs + restructured loans. 3. Loan loss reserves over NPLs, includes total additional provisions and regulatory requirements for Ch$162 bn.

Solid balance structure and liquidity levels

Structural balance sheet (US$bn, June 2026)



Balance Sheet sensitivities

Inflation:

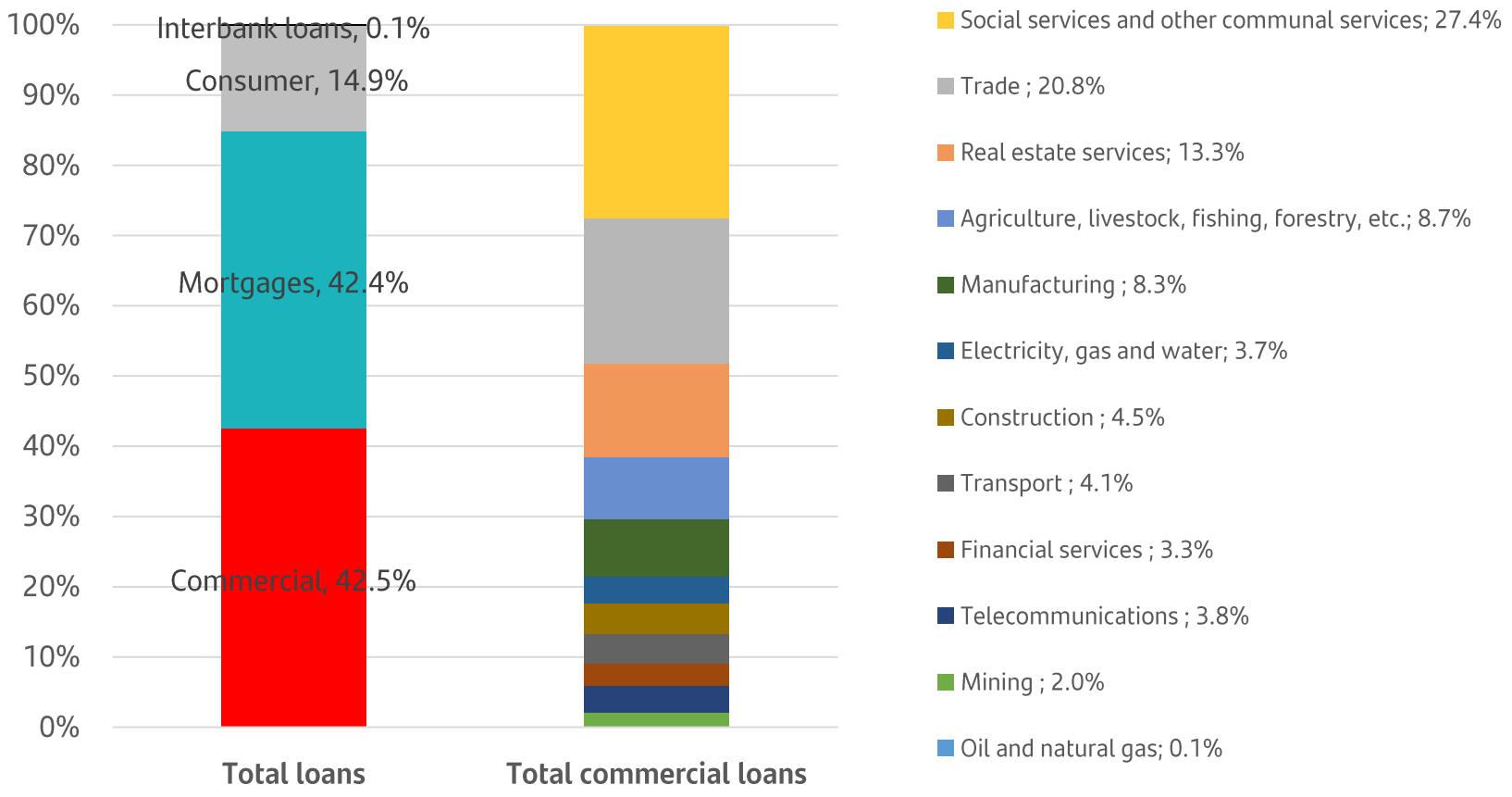
- +100bp in inflation = +15 bp of NIM app.
- Approx 57% of loans are linked to inflation.
- UF Gap is managed through some UF deposits bonds, and hedges.

Interest rates:

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

A diversified and universal bank

Composition of our loan book (%,June 2026)



Loan book:

- Loans: 57% Individuals / 43% companies
- 43% of loans are mortgage loans.
- 99% loans booked in Chile with Chilean companies
- High diversification by sector.

Annexes

	Jun-26	Dec-25	Jun-26/Dec-25
Assets	**Ch$ Million**		**% Chg.**
Cash and deposits in banks	1,895,212	1,975,644	(4.1%)
Cash items in process of collection	2,236,352	1,185,633	88.6%
Financial assets for trading at fair value through earnings	11,100,132	11,594,405	(4.3%)
Financial derivative contracts	*10,588,911*	*10,879,777*	(2.7%)
Financial debt instruments	*511,221*	*714,628*	(28.5%)
Financial assets at fair value through other comprehensive income	5,072,701	3,889,952	30.4%
Financial debt instruments	*4,622,947*	*3,598,366*	28.5%
Other financial instruments	*449,754*	*291,586*	54.2%
Financial derivative contracts for hedge accounting	304,348	261,192	16.5%
Financial assets at amortized cost	46,580,881	45,544,898	2.3%
Investments under resale agreements	861,342	427,983	101.3%
Financial debt instruments	5,676,312	5,525,242	2.7%
Interbank loans, net	*47,498*	*68,070*	(30.2%)
Loans and account receivables from customers- Commercial	*16,853,490*	*16,647,201*	1.2%
Loans and account receivables from customers- Mortgage	*17,507,944*	*17,258,525*	1.4%
Loans and account receivables from customers- Consumer	*5,634,295*	*5,617,878*	0.3%
Investments in associates and other companies	68,338	67,040	1.9%
Intangible assets	84,445	91,475	(7.7%)
Property, plant and equipment	165,974	178,955	(7.3%)
Assets with leasing rights	99,562	93,481	6.5%
Current taxes	1,867	113	1545.8%
Deferred taxes	493,293	486,523	1.4%
Other assets	2,140,218	2,644,044	(19.1%)
Non-current assets and groups for sale	80,008	81,599	(1.9%)
TOTAL ASSETS	**70,323,331**	**68,094,956**	**3.3%**

Annexes

	Jun-26	Dec-25	Jun-26/Dec-25
LIABILITIES	**Ch$ Million**		**% Chg.**
Cash items in process of being cleared	2,112,752	1,068,216	97.8%
Financial liabilities for trading at fair value through earnings	10,049,335	10,587,308	(5.1%)
Financial derivative contracts	*10,049,335*	*10,587,308*	*(5.1%)*
Financial derivative contracts for hedge accounting	818,325	912,716	(10.3%)
Financial liabilities at amortized cost	46,439,507	44,682,275	3.9%
Deposits and other demand liabilities	*13,943,771*	*14,075,590*	*(0.9%)*
Time deposits and other time liabilities	*18,447,020*	*16,493,783*	*11.8%*
Obligations under repurchase agreements	*3,232,935*	*2,755,243*	*17.3%*
Interbank borrowings	*3,378,281*	*3,434,237*	*(1.6%)*
Issued debt instruments	*7,223,482*	*7,699,100*	*(6.2%)*
Other financial liabilities	*214,018*	*224,321*	*(4.6%)*
Obligations for leasing contracts	48,766	40,649	20.0%
Financial instruments of issued regulatory capital	2,645,259	2,577,961	2.6%
Provisions for contingencies	129,646	168,594	(23.1%)
Provisions for dividend, payment of interest and re-appreciation of financial instruments of issued regulatory capital	398,757	637,190	(37.4%)
Special provisions for credit risk	231,108	247,533	(6.6%)
Current taxes	52,385	83,084	(36.9%)
Deferred taxes	4,819	1,785	170.0%
Other liabilities	2,254,353	2,248,006	0.3%
TOTAL LIABILITIES	**65,185,012**	**63,255,317**	**3.1%**
EQUITY			
Capital	891,303	891,303	0.0%
Reserves	3,877,287	3,459,800	12.1%
Accumulated other comprehensive income	(90,390)	(71,181)	27.0%
Elements that will not be reclassified to earnings	2,118	1,716	23.5%
Elements that can be reclassified to earnings	(92,509)	(72,897)	26.9%
Retained earnings from prior years	39,011	23,757	64.2%
Income from the period	655,759	1,053,209	(37.7%)
Provisions for dividend, payment of interest and re-appreciation of financial instruments of issued regulatory capital	(398,757)	(637,190)	(37.4%)
Total Shareholders' Equity	**4,974,213**	**4,719,697**	**5.4%**
Non-controlling interest	164,106	119,942	36.8%
EQUITY	**5,138,320**	**4,839,639**	**6.2%**
TOTAL LIABILITIES AND EQUITY	**70,323,331**	**68,094,956**	**3.3%**

Annexes

	Jun-26	Jun-25	Jun-26/Jun-25
	Ch$ Million		% Chg.
Interest income	1.674.469	1.691.718	(1,0%)
Interest expense	(769.256)	(832.574)	(7,6%)
Net interest income	**905.213**	**859.144**	**5,4%**
Readjustment income	366.804	259.697	41,2%
Readjustment expense	(161.515)	(85.295)	89,4%
Net readjustment income	**205.289**	**174.403**	**17,7%**
Net interest and readjustment income	**1.110.502**	**1.033.547**	**7,4%**
Fee and commission income	535.506	522.975	2,4%
Fee and commission expense	(239.184)	(226.282)	5,7%
Net fee and commission income	**296.322**	**296.693**	**(0,1%)**
Financial assets for trading at fair value through earnings	173.974	(18.527)	(1039,0%)
Result fromderecognition of financial assets and liabilities at amortized cost and of financial assets at fair value with changes in other comprehensive income	14.957	(3.046)	(591,0%)
Changes, readjustments and hedge accounting in foreign currency	(33.266)	155.739	(121,4%)
Net financial result	**155.665**	**134.166**	**16,0%**
Income from investments in associates and other companies	3.171	4.451	(28,8%)
Results from non-current assets and non-continued operations	(3.560)	(4.729)	(24,7%)
Other operating income	6.042	1.275	373,8%
Total operating income	**1.568.140**	**1.465.403**	**7,0%**
Employee benefit expenses	(209.228)	(205.806)	1,7%
Administrative expenses	(186.419)	(205.463)	(9,3%)
Depreciation and amortization	(66.653)	(68.026)	(2,0%)
Impairment of non-financial assets	(134)	(1.098)	(87,8%)
Other operating expenses	(32.771)	(37.075)	(11,6%)
Total operating expenses	**(495.205)**	**(517.468)**	**(4,3%)**
Operating results before credit losses	**1.072.935**	**947.935**	**13,2%**
Expense for provisions estabilised for credit risk of loans at amortized cost	(401.091)	(476.891)	(15,9%)
Expense for special provisions for credit risk	16.918	97.688	(82,7%)
Recovery of written-off loans	99.987	93.275	7,2%
Impairment for credit risk for other financial assets at amortized cost and financial assets at fair value through other comprehensive income	(1.397)	(837)	66,9%
Credit loss expenses	**(285.583)**	**(286.765)**	**(0,4%)**
Net income from ordinary activities before tax	**787.352**	**661.171**	**19,1%**
Income tax	(115.052)	(102.617)	12,1%
Net income	672.299	558.554	20,4%
Income attributable to shareholders	**655.759**	**550.355**	**19,2%**
Income for non-controlling interest	16.540	8.199	101,7%

Annexes

	2Q26	1Q26	2Q25	2Q26/2Q25	2Q26/1Q26
		Ch$ Million		% Chg.	
Interest income	842.165	832.304	853.701	(1,4%)	1,2%
Interest expense	(394.461)	(374.794)	(418.395)	(5,7%)	5,2%
Net interest income	**447.704**	**457.509**	**435.306**	**2,8%**	**(2,1%)**
Readjustment income	324.532	42.272	127.813	153,9%	667,7%
Readjustment expense	(151.261)	(10.255)	(43.207)	250,1%	1375,0%
Net readjustment income	**173.271**	**32.017**	**84.607**	**104,8%**	**441,2%**
Net interest and readjustment income	**620.975**	**489.527**	**519.913**	**19,4%**	**26,9%**
Fee and commission income	265.170	270.336	258.905	2,4%	(1,9%)
Fee and commission expense	(123.780)	(115.404)	(110.462)	12,1%	7,3%
Net fee and commission income	**141.390**	**154.932**	**148.443**	**(4,8%)**	**(8,7%)**
Finncial assets not for trading at fair value through earnings	42.618	114.400	11.297	277,2%	(62,7%)
Result fromderecognition of financial assets and liabilities at amortized cost and of financial assets at fair value with changes in other comprehensive income	5.918	9.039	997	493,4%	(34,5%)
Changes, readjustments and hedge accounting in foreign currency	21.871	(55.138)	50.656	(56,8%)	(139,7%)
Net financial result	**70.407**	**85.258**	**62.951**	**11,8%**	**(17,4%)**
Income from investments in associates and other companies	1.946	1.225	3.237	(39,9%)	58,9%
Results from non-current assets and non-continued operations	(757)	(2.804)	1.052	(171,9%)	(73,0%)
Other operating income	753	5.288	522	44,4%	(85,8%)
Total operating income	**834.713**	**733.426**	**736.117**	**13,4%**	**13,8%**
Employee benefit expenses	(110.379)	(98.849)	(111.742)	(1,2%)	11,7%
Administrative expenses	(94.781)	(91.639)	(94.741)	0,0%	3,4%
Depreciation and amortization	(32.137)	(34.516)	(32.850)	(2,2%)	(6,9%)
Impairment of non-financial assets	-	(134)	(934)	(100,0%)	(100,0%)
Other operating expenses	(19.646)	(13.125)	(21.950)	(10,5%)	49,7%
Total operating expenses	**(256.943)**	**(238.263)**	**(262.217)**	**(2,0%)**	**7,8%**
Operating results before credit losses	**577.771**	**495.164**	**473.900**	**21,9%**	**16,7%**
Expense for provisions estabilised for credit risk of loans at amortized cost	(170.603)	(230.488)	(213.764)	(20,2%)	(26,0%)
Expense for special provisions for credit risk	(4.145)	21.062	20.647	(120,1%)	(119,7%)
Recovery of written-off loans	48.968	51.019	46.417	5,5%	(4,0%)
Impairment for credit risk for other financial assets at amortized cost and financial assets at fair value through other comprehensive income	(1.026)	(371)	(563)	**82,3%**	**176,4%**
Credit loss expenses	**(126.806)**	**(158.777)**	**(147.264)**	**(13,9%)**	**(20,1%)**
Net income from ordinary activities before tax	**450.965**	**336.386**	326.637	**38,1%**	**34,1%**
Income tax	(59.143)	(55.909)	(49.820)	**18,7%**	**5,8%**
Net income	**391.822**	**280.477**	**276.817**	**41,5%**	**39,7%**
Income attributable to shareholders	**382.570**	**273.189**	**272.558**	**40,4%**	**40,0%**
Income for non-controlling interest	**9.252**	**7.288**	**4.259**	**117,2%**	**26,9%**

Annexes

(Ch$ million)	2Q25	3Q25	4Q25	1Q26	2Q26
Asset quality					
Impaired portfolio [5]	**2,789,706**	**2,813,387**	**2,941,628**	**3,039,481**	**3,120,504**
Non-Performing Loans (NPLs) [6]	**1,229,830**	**1,257,571**	**1,332,660**	**1,352,245**	**1,435,695**
Past due loans (more than 90 days) [7]	613,698	664,852	697,497	763,772	786,647
Provisions	(1,296,712)	(1,315,955)	(1,341,207)	(1,387,680)	(1,383,398)
Impaired / total loans	6.8%	6.8%	7.1%	7.4%	7.5%
NPLs/total loans	3.0%	3.1%	3.2%	3.3%	3.4%
PDL / total loans	1.5%	1.6%	1.7%	1.9%	1.9%
NPL coverage (provisions/NPLs)	105.4%	104.6%	100.6%	102.6%	96.4%
PDL Coverage (Provisions/PDLs)	211.3%	197.9%	192.3%	181.7%	175.9%
Expected loss ratio (provisions/loans) [8]	3.2%	3.2%	3.3%	3.4%	3.3%
Cost of credit (annualized provision expense/average loans)	1.4%	1.4%	1.4%	1.5%	1.2%
Profitability and efficiency					
Net Interest Margin (NIM) [2]	4.1%	3.8%	4.0%	3.8%	4.7%
Efficiency ratio [3]	35.6%	37.0%	36.4%	32.5%	30.8%
Costs / assets [4]	1.6%	1.6%	1.5%	1.4%	1.5%
Average demand deposits / generating assets	27.0%	25.8%	26.2%	27.1%	27.3%
Return on average equity	**24.5%**	**21.8%**	**21.9%**	**23.0%**	**31.5%**
Return on average assets	1.6%	1.5%	1.5%	1.6%	2.2%
Return on RWA	2.6%	2.9%	2.4%	2.6%	3.5%
Customers and service channels (#)					
Total customers	4,514,552	4,579,848	4,608,182	4,757,797	4,825,551
Digital clients	2,299,287	2,292,496	2,291,971	2,279,852	2,253,290
Branches	231	231	229	228	224
ATMs (includes depository ATMs)	2,066	2,063	2,055	2,064	2,070
Employees	8,660	8,583	8,526	8,355	8,315
Market information (at period end)					
Net income per share ($)	**1.40**	**1.30**	**1.40**	**1.40**	**2.00**
Net income per ADR (US$)	**0.60**	**0.50**	**0.60**	**0.60**	**0.90**
Share price	58.20	63.70	71.10	76.70	75.50
ADR Price	24.60	26.50	31.10	33.40	32.90
Market capitalization (US$mm)	11,773	12,355	14,652	15,900	15,397
Number of shares	188,446	188,446	188,446	188,446	188,446
ADRs (1 ADR = 400 shares)	471	471	471	471	471